Interest Rate Risk Exposure Report

Office of the Comptroller of the Currency

Credit and Market Risk Policy
Washington, DC 20219

Area: US Total

All Reporting CMR **Reporting Dockets: 664** **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	116,192	-14,030	-11 %	12.83 %	-107 bp
+200 bp	124,097	-6,125	-5 %	13.50 %	-39 bp
+100 bp	129,365	-857	-1 %	13.91 %	+1 bp
0 bp	130,222			13.89 %	
-100 bp	130,717	495	0 %	13.85 %	-4 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	13.89 %	13.69 %	13.37 %
Post-shock NPV Ratio	13.50 %	12.98 %	12.90 %
Sensitivity Measure: Decline in NPV Ratio	39 bp	71 bp	46 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Report Prepared: 9/28/2011 7:40:02 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	90,544	89,037	85,885	81,823	77,377	83,820	106.22	2.62
30-Year Mortgage Securities	23,143	22,366	21,175	19,879	18,558	22,034	101.51	4.40
15-Year Mortgages and MBS	69,283	67,998	65,783	63,312	60,765	64,837	104.88	2.57
Balloon Mortgages and MBS	37,289	36,708	35,821	34,904	33,971	36,806	99.73	2.00
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	14,462	14,465	14,348	14,206	14,019	13,898	104.08	0.40
7 Month to 2 Year Reset Frequency	48,911	48,982	48,786	48,265	47,488	46,820	104.62	0.13
2+ to 5 Year Reset Frequency	48,093	48,225	48,125	46,887	45,182	45,673	105.59	-0.03
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	2,267	2,258	2,233	2,205	2,174	2,106	107.23	0.74
2 Month to 5 Year Reset Frequency	4,733	4,696	4,627	4,554	4,467	4,547	103.27	1.12
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	19,337	19,145	18,871	18,600	18,331	18,850	101.57	1.22
Adjustable-Rate, Fully Amortizing	32,498	32,305	32,030	31,737	31,393	32,166	100.43	0.72
Fixed-Rate, Balloon	16,826	16,365	15,852	15,362	14,893	15,384	106.38	2.98
Fixed-Rate, Fully Amortizing	28,103	27,303	26,437	25,622	24,852	25,602	106.64	3.05
Construction and Land Loans								
Adjustable-Rate	6,173	6,164	6,146	6,127	6,109	6,181	99.73	0.22
Fixed-Rate	3,698	3,618	3,522	3,431	3,345	3,726	97.10	2.44
Second-Mortgage Loans and Securities								
Adjustable-Rate	39,007	38,947	38,838	38,731	38,626	38,874	100.19	0.22
Fixed-Rate	14,714	14,453	14,131	13,824	13,530	13,741	105.18	2.01
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	14,698	14,516	14,225	13,889	13,522	14,516	100.00	1.63
Accrued Interest Receivable	2,033	2,033	2,033	2,033	2,033	2,033	100.00	0.00
Advance for Taxes/Insurance	340	340	340	340	340	340	100.00	0.00
Float on Escrows on Owned Mortgages	164	296	453	594	717			-48.65
LESS: Value of Servicing on Mortgages Serviced by Others	-72	-81	-117	-122	-123			-28.15
TOTAL MORTGAGE LOANS AND SECURITIES	**516,387**	**510,302**	**499,779**	**486,446**	**471,816**	**491,954**	**103.73**	**1.63**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	20,877	20,836	20,782	20,728	20,676	20,898	99.70	0.23
Fixed-Rate	14,960	14,450	13,930	13,435	12,965	13,258	108.99	3.57
Consumer Loans								
Adjustable-Rate	47,433	47,411	47,339	47,269	47,199	47,052	100.76	0.10
Fixed-Rate	54,633	54,232	53,618	53,025	52,452	54,284	99.90	0.94
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-2,364	-2,355	-2,341	-2,326	-2,312	-2,355	0.00	0.50
Accrued Interest Receivable	598	598	598	598	598	598	100.00	0.00
TOTAL NONMORTGAGE LOANS	**136,138**	**135,172**	**133,926**	**132,730**	**131,578**	**133,735**	**101.07**	**0.82**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	12,484	12,484	12,484	12,484	12,484	12,484	100.00	0.00
Equities and All Mutual Funds	428	419	408	396	385	419	99.85	2.47
Zero-Coupon Securities	1,212	1,200	1,184	1,170	1,156	1,174	102.16	1.17
Government and Agency Securities	24,608	24,033	23,342	22,691	22,078	23,437	102.54	2.63
Term Fed Funds, Term Repos	50,938	50,924	50,847	50,770	50,694	50,901	100.05	0.09
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	19,400	18,722	18,052	17,427	16,844	19,480	96.11	3.60
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	82,557	81,096	78,850	76,295	73,733	80,242	101.06	2.29
Structured Securities (Complex)	37,278	36,673	35,683	34,606	33,539	36,619	100.15	2.17
LESS: Valuation Allowances for Investment Securities	9	9	8	8	8	9	100.00	4.25
TOTAL CASH, DEPOSITS, AND SECURITIES	**228,895**	**225,542**	**220,840**	**215,830**	**210,905**	**224,746**	**100.35**	**1.79**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	4,152	4,152	4,152	4,152	4,152	4,152	100.00	0.00
Real Estate Held for Investment	123	123	123	123	123	123	100.00	0.00
Investment in Unconsolidated Subsidiaries	544	509	474	440	405	509	100.00	6.80
Office Premises and Equipment	5,868	5,868	5,868	5,868	5,868	5,868	100.00	0.00
TOTAL REAL ASSETS, ETC.	**10,687**	**10,652**	**10,618**	**10,583**	**10,549**	**10,652**	**100.00**	**0.32**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	2,056	2,554	2,974	3,255	3,408			-17.98
Adjustable-Rate Servicing	596	620	850	865	847			-20.45
Float on Mortgages Serviced for Others	1,297	1,521	1,801	2,010	2,174			-16.57
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**3,949**	**4,694**	**5,625**	**6,131**	**6,428**			**-17.85**
OTHER ASSETS								
Purchased and Excess Servicing						2,986		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	34,203	34,203	34,203	34,203	34,203	34,203	100.00	0.00
Miscellaneous II						11,025		
Deposit Intangibles								
Retail CD Intangible	345	371	572	653	722			-30.61
Transaction Account Intangible	2,405	3,360	5,237	7,004	8,717			-42.15
MMDA Intangible	7,454	8,522	12,272	15,875	19,048			-28.27
Passbook Account Intangible	3,149	3,952	5,818	7,578	9,269			-33.77
Non-Interest-Bearing Account Intangible	-109	581	1,294	1,973	2,618			-120.91
TOTAL OTHER ASSETS	**47,445**	**50,988**	**59,396**	**67,287**	**74,578**	**48,214**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-2,815		
TOTAL ASSETS	**943,502**	**937,351**	**930,184**	**919,006**	**905,854**	**906,487**	**103/102***	**0.71/1.37***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	133,242	133,168	132,713	132,278	131,873	132,195	100.74	0.20
Fixed-Rate Maturing in 13 Months or More	85,392	83,674	81,584	79,699	78,041	79,528	105.21	2.28
Variable-Rate	1,360	1,359	1,358	1,356	1,355	1,355	100.30	0.08
Demand								
Transaction Accounts	75,102	75,102	75,102	75,102	75,102	75,102	100/96*	0.00/1.97*
MMDAs	256,919	256,919	256,919	256,919	256,919	256,919	100/97*	0.00/0.97*
Passbook Accounts	79,189	79,189	79,189	79,189	79,189	79,189	100/95*	0.00/1.77*
Non-Interest-Bearing Accounts	30,273	30,273	30,273	30,273	30,273	30,273	100/98*	0.00/2.36*
TOTAL DEPOSITS	**661,477**	**659,684**	**657,137**	**654,816**	**652,751**	**654,561**	**101/98***	**0.33/1.27***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	44,883	44,617	44,239	43,867	43,503	43,730	102.03	0.72
Fixed-Rate Maturing in 37 Months or More	31,179	29,665	28,231	26,881	25,609	26,938	110.12	4.97
Variable-Rate	17,481	17,472	17,455	17,437	17,420	17,391	100.47	0.07
TOTAL BORROWINGS	**93,542**	**91,755**	**89,924**	**88,185**	**86,532**	**88,060**	**104.20**	**1.97**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	4,019	4,019	4,019	4,019	4,019	4,019	100.00	0.00
Other Escrow Accounts	1,397	1,356	1,315	1,277	1,240	1,455	93.16	3.01
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	748	748	748	748	748	748	100.00	0.00
Miscellaneous I	14,062	14,062	14,062	14,062	14,062	14,062	100.00	0.00
Miscellaneous II	0	0	0	0	0	1,863		
TOTAL OTHER LIABILITIES	**20,225**	**20,184**	**20,143**	**20,105**	**20,069**	**22,146**	**91.14**	**0.20**
Other Liabilities not Included Above								
Self-Valued	36,318	35,084	33,902	32,944	32,199	31,936	109.86	3.44
Unamortized Yield Adjustments						40		
TOTAL LIABILITIES	**811,562**	**806,707**	**801,107**	**796,050**	**791,550**	**796,744**	**101/99****	**0.65/1.42****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	222	-1	-383	-782	-1,178			
ARMs	41	37	27	10	-22			
Other Mortgages	8	0	-13	-27	-42			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	38	-26	-134	-252	-373			
Sell Mortgages and MBS	-320	13	559	1,135	1,707			
Purchase Non-Mortgage Items	5	0	-6	-12	-17			
Sell Non-Mortgage Items	-1	0	1	2	3			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-882	-300	228	721	1,181			
Pay Floating, Receive Fixed Swaps	217	142	58	-24	-102			
Basis Swaps	0	0	0	0	0			
Swaptions	-2	-8	-25	-48	-72			
OTHER								
Options on Mortgages and MBS	1	0	108	241	373			
Interest-Rate Caps	38	62	92	135	188			
Interest-Rate Floors	27	21	14	9	8			
Futures	0	0	0	0	1			
Options on Futures	0	0	0	0	0			
Construction LIP	-16	-21	-36	-51	-65			
Self-Valued	-600	-341	-203	84	298			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-1,223**	**-422**	**287**	**1,141**	**1,888**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	943,502	937,351	930,184	919,006	905,854	906,487	103/102***	0.71/1.37***
MINUS TOTAL LIABILITIES	811,562	806,707	801,107	796,050	791,550	796,744	101/99**	0.65/1.42**
PLUS OFF-BALANCE-SHEET POSITIONS	-1,223	-422	287	1,141	1,888			
TOTAL NET PORTFOLIO VALUE #	130,717	130,222	129,365	124,097	116,192	109,743	118.66	0.52

* 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	$18,332	$33,586	$23,241	$5,535	$3,126
WARM	336 mo	314 mo	303 mo	288 mo	259 mo
WAC	4.31%	5.48%	6.37%	7.37%	8.86%
Amount of these that is FHA or VA Guaranteed	$2,183	$1,520	$857	$499	$812
Securities Backed by Conventional Mortgages	$12,979	$3,558	$907	$84	$9
WARM	340 mo	304 mo	293 mo	250 mo	157 mo
Weighted Average Pass-Through Rate	3.86%	5.25%	6.08%	7.24%	8.50%
Securities Backed by FHA or VA Mortgages	$3,251	$757	$395	$21	$73
WARM	361 mo	302 mo	282 mo	207 mo	91 mo
Weighted Average Pass-Through Rate	3.83%	5.15%	6.23%	7.17%	9.54%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$17,356	$9,624	$4,951	$1,717	$843
WAC	4.29%	5.42%	6.39%	7.35%	8.88%
Mortgage Securities	$26,100	$3,718	$514	$13	$1
Weighted Average Pass-Through Rate	3.65%	5.18%	6.04%	7.15%	8.51%
WARM (of 15-Year Loans and Securities)	159 mo	135 mo	129 mo	117 mo	114 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$22,395	$4,235	$3,397	$925	$437
WAC	3.98%	5.36%	6.40%	7.33%	9.60%
Mortgage Securities	$5,182	$213	$19	$2	$1
Weighted Average Pass-Through Rate	3.42%	5.42%	6.17%	7.13%	8.94%
WARM (of Balloon Loans and Securities)	76 mo	81 mo	70 mo	63 mo	61 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$207,496**

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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	$2	$242	$64	$0	$16
WAC	4.83%	3.75%	5.38%	0.00%	6.08%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$13,896	$46,578	$45,609	$2,106	$4,531
Weighted Average Margin	231 bp	243 bp	241 bp	284 bp	257 bp
WAC	3.81%	4.39%	4.53%	3.73%	4.67%
WARM	248 mo	291 mo	325 mo	327 mo	303 mo
Weighted Average Time Until Next Payment Reset	3 mo	13 mo	44 mo	5 mo	15 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$113,044**

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	$57	$153	$197	$25	$3
Weighted Average Distance from Lifetime Cap	114 bp	128 bp	139 bp	42 bp	91 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$153	$365	$331	$32	$96
Weighted Average Distance from Lifetime Cap	305 bp	347 bp	360 bp	373 bp	372 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$12,112	$45,752	$44,360	$2,046	$4,307
Weighted Average Distance from Lifetime Cap	781 bp	653 bp	584 bp	708 bp	648 bp
Balances Without Lifetime Cap	$1,576	$550	$784	$3	$141
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$9,832	$44,997	$43,933	$174	$3,404
Weighted Average Periodic Rate Cap	312 bp	213 bp	224 bp	410 bp	158 bp
Balances Subject to Periodic Rate Floors	$7,025	$39,866	$40,889	$99	$3,037
MBS Included in ARM Balances	$2,353	$8,743	$7,400	$604	$251

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$18,850	$32,166
WARM	75 mo	162 mo
Remaining Term to Full Amortization	286 mo	
Rate Index Code	0	0
Margin	229 bp	255 bp
Reset Frequency	37 mo	17 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$579	$568
Wghted Average Distance to Lifetime Cap	53 bp	144 bp
Fixed-Rate:		
Balances	$15,384	$25,602
WARM	47 mo	86 mo
Remaining Term to Full Amortization	257 mo	
WAC	6.10%	5.81%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$6,181	$3,726
WARM	33 mo	45 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	202 bp	6.10%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$38,874	$13,741
WARM	185 mo	147 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	37 bp	6.74%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$20,898	$13,258
WARM	40 mo	53 mo
Margin in Column 1; WAC in Column 2	211 bp	6.42%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$47,052	$54,284
WARM	89 mo	67 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	613 bp	9.94%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$753	$26,105
Fixed Rate		
Remaining WAL <= 5 Years	$4,113	$39,668
Remaining WAL 5-10 Years	$3,374	$2,282
Remaining WAL Over 10 Years	$422	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$166
CMO Residuals:		
Fixed Rate	$20	$9
Floating Rate	$27	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$9	$23
WAC	1.67%	5.95%
Principal-Only MBS	$7	$13
WAC	5.36%	6.20%
Total Mortgage-Derivative Securities - Book Value	$8,725	$68,267

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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	$110,749	$86,025	$65,136	$15,646	$6,024
WARM	285 mo	288 mo	286 mo	273 mo	192 mo
Weighted Average Servicing Fee	28 bp	30 bp	32 bp	34 bp	41 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	1,523 loans				
FHA/VA	438 loans				
Subserviced by Others	73 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$86,315	$8,616	Total # of Adjustable-Rate Loans Serviced	452 loans
WARM (in months)	226 mo	306 mo	Number of These Subserviced by Others	4 loans
Weighted Average Servicing Fee	33 bp	37 bp		

Total Balances of Mortgage Loans Serviced for Others **$378,510**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$12,484		
Equity Securities Carried at Fair Value	$419		
Zero-Coupon Securities	$1,174	0.86%	15 mo
Government & Agency Securities	$23,437	2.03%	40 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$50,901	0.27%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$19,480	2.18%	52 mo
Memo: Complex Securities (from supplemental reporting)	$36,619		

Total Cash, Deposits, and Securities **$144,512**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$21,598
Accrued Interest Receivable	$2,033
Advances for Taxes and Insurance	$340
Less: Unamortized Yield Adjustments	$3,410
Valuation Allowances	$7,082
Unrealized Gains (Losses)	$-316

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$1,481
Accrued Interest Receivable	$598
Less: Unamortized Yield Adjustments	$157
Valuation Allowances	$3,836
Unrealized Gains (Losses)	$-26

OTHER ITEMS

Real Estate Held for Investment	$123
Repossessed Assets	$4,151
Equity Investments Not Carried at Fair Value	$509
Office Premises and Equipment	
	$5,868
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$402
Valuation Allowances	$-691
	$9
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$2,986
Miscellaneous I	
Miscellaneous II	$34,203
	$11,025
TOTAL ASSETS	**$903,235**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$355
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$13
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$164
Mortgage-Related Mututal Funds	$255
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$34,126
Weighted Average Servicing Fee	17 bp
Adjustable-Rate Mortgage Loans Serviced	$32,876
Weighted Average Servicing Fee	15 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$16,467

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: US Total
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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	$33,634	$12,328	$1,433	$497
WAC	0.82%	2.10%	4.97%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$46,262	$33,561	$4,977	$691
WAC	0.94%	1.83%	4.35%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$38,172	$17,133	$317
WAC		1.65%	3.84%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$24,223	$457
WAC			2.91%	
WARM			53 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$211,723**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$10,589	$14,927	$13,662
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$63,654	$63,839	$31,968
Penalty in Months of Forgone Interest	3.39 mo	5.93 mo	7.64 mo
Balances in New Accounts	$7,496	$7,973	$3,991

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%	$12,645	$12,726	$5,086	1.19%
3.00 to 3.99%	$696	$6,764	$5,350	3.34%
4.00 to 4.99%	$279	$4,309	$8,619	4.64%
5.00 to 5.99%	$856	$5,417	$6,247	5.41%
6.00 to 6.99%	$26	$6	$1,057	6.05%
7.00 to 7.99%	$0	$5	$26	7.30%
8.00 to 8.99%	$0	$1	$526	8.72%
9.00 and Above	$0	$0	$28	10.75%
WARM	1 mo	15 mo	68 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$70,668**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$50,683
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	$75,102	0.48%	$2,526
Money Market Deposit Accounts (MMDAs)	$256,919	0.60%	$8,056
Passbook Accounts	$79,189	0.50%	$3,229
Non-Interest-Bearing Non-Maturity Deposits	$30,273		$971
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,989	0.06%	
Escrow for Mortgages Serviced for Others	$2,030	0.02%	
Other Escrows	$1,455	0.06%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$446,956		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-54		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$94		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$748		
Miscellaneous I	$14,062		
Miscellaneous II	$1,863		
TOTAL LIABILITIES	**$796,744**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$166
EQUITY CAPITAL	$106,302
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$903,211**

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	8	$112
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	10	$6
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	59	$484
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	72	$684
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	44	$614
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	222	$2,009
1014	Opt commitment to orig 25- or 30-year FRMs	207	$5,978
1016	Opt commitment to orig "other" Mortgages	150	$607
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$1
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		$12
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	13	$20
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	13	$46
2016	Commit/purchase "other" Mortgage loans, svc retained	6	$23
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		$3
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$2
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	53	$638
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	70	$983
2036	Commit/sell "other" Mortgage loans, svc retained	6	$24
2042	Commit/purchase 1-month COFI ARM MBS		$1,244
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$25
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$13
2054	Commit/purchase 25- to 30-year FRM MBS	7	$375
2056	Commit/purchase "other" MBS		$103
2062	Commit/sell 1-month COFI ARM MBS		$624

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
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$30
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	8	$1,744
2074	Commit/sell 25- or 30-yr FRM MBS	11	$4,863
2076	Commit/sell "other" MBS		$40
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$10
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$0
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$21
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$26
2116	Commit/purchase "other" Mortgage loans, svc released		$15
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	7	$102
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	6	$35
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	43	$167
2134	Commit/sell 25- or 30-yr FRM loans, svc released	66	$879
2136	Commit/sell "other" Mortgage loans, svc released	7	$107
2202	Firm commitment to originate 1-month COFI ARM loans		$7
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	22	$252
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	12	$10
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	11	$133
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	66	$387
2214	Firm commit/originate 25- or 30-year FRM loans	68	$496
2216	Firm commit/originate "other" Mortgage loans	53	$247
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$1
3016	Option to purchase "other" Mortgages		$1
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$287
3028	Option to sell 3- or 5-year Treasury ARMs		$8
3032	Option to sell 10-, 15-, or 20-year FRMs	7	$184
3034	Option to sell 25- or 30-year FRMs	9	$1,912

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SUPPLEMENTAL REPORTING

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3036	Option to sell "other" Mortgages		$16
3054	Short option to purchase 25- or 30-yr FRMs		$13
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$2
3074	Short option to sell 25- or 30-yr FRMs		$28
3076	Short option to sell "other" Mortgages		$3
4002	Commit/purchase non-Mortgage financial assets	60	$358
4006	Commit/purchase "other" liabilities		$4
4022	Commit/sell non-Mortgage financial assets	6	$24
5002	IR swap: pay fixed, receive 1-month LIBOR	8	$448
5004	IR swap: pay fixed, receive 3-month LIBOR	10	$12,790
5010	IR swap: pay fixed, receive 3-month Treasury		$35
5024	IR swap: pay 1-month LIBOR, receive fixed		$4,024
5026	IR swap: pay 3-month LIBOR, receive fixed		$729
5044	IR swap: pay the prime rate, receive fixed		$17
5104	IR swaption: pay fixed, receive 3-month LIBOR		$290
5204	Short IR swaption: pay fixed, receive 3-mo LIBOR		$625
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$9
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$2
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$3
6002	Interest rate Cap based on 1-month LIBOR		$1,402
6004	Interest rate Cap based on 3-month LIBOR	6	$2,209
7022	Interest rate floor based on the prime rate		$900
7050	Short int rate floor based on cost-of-funds index (COFI)		$22
8040	Short futures contract on 10-year Treasury note		$3
9012	Long call option on Treasury bond futures contract		$2
9036	Long put option on T-bond futures contract		$1
9502	Fixed-rate construction loans in process	248	$756
9512	Adjustable-rate construction loans in process	145	$891

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
100	Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap		$1
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$427
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$1,304
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$2
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap	6	$2,791
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$591
120	Other investment securities, fixed-coupon securities	12	$409
122	Other investment securities, floating-rate securities	6	$283
125	Multi/nonres mtg loans; fixed-rate, Balloon		$208
127	Multi/nonres mtg loans; fixed-rate, fully amortizing	8	$299
130	Construction and land loans (adj-rate)		$58
140	Second Mortgages (adj-rate)		$117
150	Commercial loans (adj-rate)		$54
180	Consumer loans; loans on deposits	7	$7
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$2
183	Consumer loans; auto loans and leases	10	$7,592
184	Consumer loans; mobile home loans		$7
185	Consumer loans; credit cards		$13,971
187	Consumer loans; recreational vehicles	8	$2,078
189	Consumer loans; other	12	$2,519
200	Variable-rate, fixed-maturity CDs	169	$1,355
220	Variable-rate FHLB advances	40	$3,649
299	Other variable-rate	46	$13,742
300	Govt. & agency securities, fixed-coupon securities	7	$40
302	Govt. & agency securities, floating-rate securities	7	$71

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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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	344	$36,619	$37,278	$36,673	$35,683	$34,606	$33,539
123 - Mortgage Derivatives - M/V estimate	272	$80,242	$82,557	$81,096	$78,850	$76,295	$73,733
129 - Mortgage-Related Mutual Funds - M/V estimate	28	$151	$151	$151	$149	$147	$145
280 - FHLB putable advance-M/V estimate	91	$13,296	$15,298	$14,730	$14,215	$13,792	$13,466
281 - FHLB convertible advance-M/V estimate	70	$3,414	$3,661	$3,619	$3,541	$3,481	$3,431
282 - FHLB callable advance-M/V estimate	10	$400	$452	$440	$427	$417	$409
283 - FHLB periodic floor floating rate advance-M/V Estimates		$416	$416	$416	$416	$416	$416
289 - Other FHLB structured advances - M/V estimate	24	$1,176	$1,180	$1,193	$1,190	$1,187	$1,188
290 - Other structured borrowings - M/V estimate	41	$13,233	$15,312	$14,686	$14,112	$13,651	$13,288
500 - Other OBS Positions w/o contract code or exceeds 16 positions	19	$20,149	$-600	$-341	$-203	$84	$298