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: 494** | **September 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	60,396	-1,162	-2 %	13.51 %	+3 bp
+200 bp	62,941	1,383	+2 %	13.91 %	+44 bp
+100 bp	63,135	1,577	+3 %	13.86 %	+39 bp
0 bp	61,558			13.47 %	
-100 bp	59,591	-1,967	-3 %	13.03 %	-44 bp

Risk Measure for a Given Rate Shock

	9/30/2011	6/30/2011	9/30/2010
Pre-shock NPV Ratio: NPV as % of PV Assets	13.47 %	13.89 %	12.87 %
Post-shock NPV Ratio	13.03 %	13.50 %	12.56 %
Sensitivity Measure: Decline in NPV Ratio	44 bp	39 bp	31 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Present Value Estimates by Interest Rate Scenario

Area: US Total
All Reporting CMR
Report Prepared: 1/4/2012 11:13:53 AM

Reporting Dockets: 494
September 2011
Data as of: 12/22/2011

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	43,601	43,339	42,470	41,047	39,176	40,294	107.56	1.30
30-Year Mortgage Securities	15,223	15,141	14,709	13,955	13,080	14,284	106.00	1.70
15-Year Mortgages and MBS	35,398	35,171	34,375	33,323	32,134	33,122	106.19	1.45
Balloon Mortgages and MBS	23,605	23,417	22,896	22,339	21,780	23,301	100.50	1.51
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	8,668	8,687	8,603	8,531	8,445	8,464	102.64	0.37
7 Month to 2 Year Reset Frequency	28,082	28,282	28,133	28,086	27,844	26,579	106.41	-0.09
2+ to 5 Year Reset Frequency	30,226	30,204	30,288	30,176	29,406	28,726	105.14	-0.10
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	666	665	660	654	647	626	106.32	0.43
2 Month to 5 Year Reset Frequency	2,132	2,122	2,094	2,065	2,030	2,059	103.04	0.90
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	9,085	9,043	8,939	8,838	8,738	8,891	101.71	0.80
Adjustable-Rate, Fully Amortizing	15,828	15,761	15,643	15,527	15,410	15,661	100.64	0.59
Fixed-Rate, Balloon	8,050	7,919	7,699	7,489	7,287	7,528	105.18	2.22
Fixed-Rate, Fully Amortizing	19,073	18,705	18,178	17,677	17,201	17,952	104.19	2.39
Construction and Land Loans								
Adjustable-Rate	3,011	3,007	2,999	2,990	2,981	3,010	99.91	0.21
Fixed-Rate	1,907	1,884	1,844	1,806	1,769	1,902	99.05	1.67
Second-Mortgage Loans and Securities								
Adjustable-Rate	18,627	18,606	18,557	18,508	18,459	18,575	100.17	0.19
Fixed-Rate	6,866	6,768	6,617	6,473	6,335	6,370	106.24	1.84
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	8,737	8,695	8,560	8,394	8,192	8,695	100.00	1.02
Accrued Interest Receivable	1,117	1,117	1,117	1,117	1,117	1,117	100.00	0.00
Advance for Taxes/Insurance	289	289	289	289	289	289	100.00	0.00
Float on Escrows on Owned Mortgages	50	112	207	317	417			-70.24
LESS: Value of Servicing on Mortgages Serviced by Others	-41	-49	-59	-78	-81			-18.36
TOTAL MORTGAGE LOANS AND SECURITIES	**280,281**	**278,984**	**274,937**	**269,680**	**262,822**	**267,446**	**104.31**	**0.96**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	15,059	15,053	15,029	15,005	14,982	15,049	100.03	0.10
Fixed-Rate	7,462	7,265	7,008	6,763	6,531	6,699	108.46	3.12
Consumer Loans								
Adjustable-Rate	6,309	6,307	6,300	6,293	6,286	6,311	99.95	0.07
Fixed-Rate	7,129	7,004	6,831	6,667	6,510	7,127	98.27	2.13
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-228	-226	-223	-221	-218	-226	0.00	1.14
Accrued Interest Receivable	154	154	154	154	154	154	100.00	0.00
TOTAL NONMORTGAGE LOANS	**35,885**	**35,558**	**35,099**	**34,662**	**34,245**	**35,113**	**101.27**	**1.11**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	6,152	6,152	6,152	6,152	6,152	6,152	100.00	0.00
Equities and All Mutual Funds	256	252	247	242	237	252	100.03	1.77
Zero-Coupon Securities	199	190	181	173	166	165	114.82	4.81
Government and Agency Securities	12,269	11,940	11,541	11,176	10,839	11,246	106.17	3.05
Term Fed Funds, Term Repos	24,108	24,096	24,059	24,024	23,990	24,076	100.08	0.10
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	3,502	3,398	3,267	3,145	3,031	3,287	103.40	3.46
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	39,914	39,375	38,562	37,514	36,422	38,793	101.50	1.72
Structured Securities (Complex)	23,087	22,723	22,255	21,808	21,319	22,582	100.62	1.83
LESS: Valuation Allowances for Investment Securities	9	8	8	8	7	8	100.00	4.44
TOTAL CASH, DEPOSITS, AND SECURITIES	**109,480**	**108,116**	**106,256**	**104,227**	**102,147**	**106,544**	**101.48**	**1.49**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	2,990	2,990	2,990	2,990	2,990	2,990	100.00	0.00
Real Estate Held for Investment	66	66	66	66	66	66	100.00	0.00
Investment in Unconsolidated Subsidiaries	308	288	269	249	230	288	100.00	6.80
Office Premises and Equipment	3,613	3,613	3,613	3,613	3,613	3,613	100.00	0.00
TOTAL REAL ASSETS, ETC.	**6,977**	**6,958**	**6,938**	**6,919**	**6,899**	**6,958**	**100.00**	**0.28**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	1,264	1,469	1,776	2,088	2,317			-17.42
Adjustable-Rate Servicing	144	165	160	227	226			-4.89
Float on Mortgages Serviced for Others	807	900	1,055	1,218	1,353			-13.76
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**2,214**	**2,534**	**2,990**	**3,533**	**3,896**			**-15.31**
OTHER ASSETS								
Purchased and Excess Servicing						2,123		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	18,646	18,646	18,646	18,646	18,646	18,646	100.00	0.00
Miscellaneous II						7,135		
Deposit Intangibles								
Retail CD Intangible	165	177	298	346	383			-37.72
Transaction Account Intangible	343	1,051	2,076	3,042	3,951			-82.49
MMDA Intangible	3,060	3,679	5,762	7,720	9,471			-36.72
Passbook Account Intangible	647	1,054	1,823	2,541	3,213			-55.82
Non-Interest-Bearing Account Intangible	-391	77	586	1,069	1,527			-632.80
TOTAL OTHER ASSETS	**22,470**	**24,685**	**29,193**	**33,364**	**37,192**	**27,904**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						546		
TOTAL ASSETS	**457,307**	**456,835**	**455,413**	**452,384**	**447,201**	**444,511**	**103/101*** **	**0.21/0.96*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	62,357	62,333	62,111	61,898	61,699	61,865	100.76	0.20
Fixed-Rate Maturing in 13 Months or More	36,897	36,327	35,372	34,481	33,658	34,222	106.15	2.10
Variable-Rate	732	731	730	728	726	727	100.60	0.16
Demand								
Transaction Accounts	38,793	38,793	38,793	38,793	38,793	38,793	100/97*	0.00/2.30*
MMDAs	136,115	136,115	136,115	136,115	136,115	136,115	100/97*	0.00/1.02*
Passbook Accounts	31,074	31,074	31,074	31,074	31,074	31,074	100/97*	0.00/1.96*
Non-Interest-Bearing Accounts	20,613	20,613	20,613	20,613	20,613	20,613	100/100*	0.00/2.38*
TOTAL DEPOSITS	**326,581**	**325,986**	**324,808**	**323,702**	**322,678**	**323,409**	**101/99***	**0.27/1.33***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	17,541	17,430	17,272	17,117	16,965	17,044	102.27	0.77
Fixed-Rate Maturing in 37 Months or More	20,091	19,166	18,279	17,442	16,652	16,783	114.20	4.73
Variable-Rate	11,237	11,230	11,218	11,206	11,195	11,164	100.59	0.09
TOTAL BORROWINGS	**48,870**	**47,826**	**46,769**	**45,765**	**44,812**	**44,990**	**106.30**	**2.20**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	3,363	3,363	3,363	3,363	3,363	3,363	100.00	0.00
Other Escrow Accounts	382	371	359	349	338	389	95.47	3.08
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	6,761	6,761	6,761	6,761	6,761	6,761	100.00	0.00
Miscellaneous II	0	0	0	0	0	1,391		
TOTAL OTHER LIABILITIES	**10,506**	**10,495**	**10,483**	**10,472**	**10,462**	**11,904**	**88.16**	**0.11**
Other Liabilities not Included Above								
Self-Valued	10,189	9,929	9,649	9,410	9,215	9,039	109.85	2.72
Unamortized Yield Adjustments						-103		
TOTAL LIABILITIES	**396,146**	**394,236**	**391,710**	**389,350**	**387,167**	**389,239**	**101/100****	**0.56/1.44****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	204	93	-254	-730	-1,228			
ARMs	80	97	83	60	19			
Other Mortgages	5	0	-9	-19	-30			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	25	-20	-138	-288	-448			
Sell Mortgages and MBS	-383	-232	227	900	1,624			
Purchase Non-Mortgage Items	2	0	-3	-6	-9			
Sell Non-Mortgage Items	0	0	0	1	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-982	-592	-200	161	495			
Pay Floating, Receive Fixed Swaps	73	33	-4	-38	-71			
Basis Swaps	0	0	0	0	0			
Swaptions	-1	-4	-6	-3	3			
OTHER								
Options on Mortgages and MBS	1	1	5	13	21			
Interest-Rate Caps	7	16	29	53	86			
Interest-Rate Floors	23	17	11	7	6			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	-19	-22	-33	-45	-56			
Self-Valued	-605	-429	-277	-158	-52			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-1,570**	**-1,041**	**-569**	**-93**	**363**			

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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	457,307	456,835	455,413	452,384	447,201	444,511	103/101***	0.21/0.96***
MINUS TOTAL LIABILITIES	396,146	394,236	391,710	389,350	387,167	389,239	101/100**	0.56/1.44**
PLUS OFF-BALANCE-SHEET POSITIONS	-1,570	-1,041	-569	-93	363			
TOTAL NET PORTFOLIO VALUE #	59,591	61,558	63,135	62,941	60,396	55,272	111.37	-2.88

* 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	$10,934	$12,557	$10,268	$3,786	$2,749
WARM	346 mo	307 mo	297 mo	286 mo	259 mo
WAC	4.20%	5.47%	6.41%	7.41%	8.88%
Amount of these that is FHA or VA Guaranteed	$933	$1,022	$811	$451	$749
Securities Backed by Conventional Mortgages	$8,642	$1,384	$188	$46	$6
WARM	340 mo	301 mo	264 mo	214 mo	162 mo
Weighted Average Pass-Through Rate	3.76%	5.22%	6.19%	7.32%	8.39%
Securities Backed by FHA or VA Mortgages	$3,190	$515	$237	$9	$66
WARM	384 mo	286 mo	258 mo	199 mo	87 mo
Weighted Average Pass-Through Rate	3.81%	5.10%	6.24%	7.16%	9.57%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$10,249	$4,787	$3,016	$1,229	$689
WAC	4.15%	5.44%	6.41%	7.37%	8.92%
Mortgage Securities	$11,501	$1,428	$218	$5	$1
Weighted Average Pass-Through Rate	3.51%	5.16%	6.05%	7.18%	8.48%
WARM (of 15-Year Loans and Securities)	154 mo	130 mo	128 mo	123 mo	117 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$18,318	$1,786	$1,951	$597	$353
WAC	3.85%	5.42%	6.39%	7.34%	9.67%
Mortgage Securities	$261	$32	$2	$1	$0
Weighted Average Pass-Through Rate	3.48%	5.43%	6.25%	7.04%	9.51%
WARM (of Balloon Loans and Securities)	80 mo	78 mo	80 mo	57 mo	55 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$111,001**

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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	$1	$65	$35	$0	$15
WAC	3.93%	3.96%	5.17%	0.00%	6.18%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$8,463	$26,514	$28,692	$626	$2,045
Weighted Average Margin	213 bp	251 bp	248 bp	240 bp	253 bp
WAC	3.86%	4.37%	4.41%	2.66%	4.25%
WARM	267 mo	285 mo	321 mo	303 mo	268 mo
Weighted Average Time Until Next Payment Reset	3 mo	11 mo	45 mo	2 mo	15 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	**$66,454**

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	$49	$116	$147	$8	$3
Weighted Average Distance from Lifetime Cap	131 bp	137 bp	146 bp	71 bp	151 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$108	$212	$106	$0	$53
Weighted Average Distance from Lifetime Cap	287 bp	342 bp	333 bp	395 bp	388 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$7,182	$26,009	$28,208	$608	$1,881
Weighted Average Distance from Lifetime Cap	716 bp	679 bp	593 bp	786 bp	676 bp
Balances Without Lifetime Cap	$1,124	$242	$265	$9	$123
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$6,732	$25,458	$27,581	$40	$1,655
Weighted Average Periodic Rate Cap	351 bp	222 bp	231 bp	192 bp	167 bp
Balances Subject to Periodic Rate Floors	$5,417	$22,760	$26,040	$16	$1,417
MBS Included in ARM Balances	$1,795	$2,083	$1,088	$505	$246

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$8,891	$15,661
WARM	60 mo	139 mo
Remaining Term to Full Amortization	273 mo	
Rate Index Code	0	0
Margin	218 bp	233 bp
Reset Frequency	29 mo	17 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$151	$213
Wghted Average Distance to Lifetime Cap	70 bp	63 bp
Fixed-Rate:		
Balances	$7,528	$17,952
WARM	40 mo	74 mo
Remaining Term to Full Amortization	255 mo	
WAC	6.20%	5.65%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$3,010	$1,902
WARM	34 mo	31 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	205 bp	5.98%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$18,575	$6,370
WARM	158 mo	145 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	52 bp	6.70%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$15,049	$6,699
WARM	32 mo	51 mo
Margin in Column 1; WAC in Column 2	202 bp	6.19%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$6,311	$7,127
WARM	15 mo	90 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	281 bp	7.31%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$3,283	$10,100
Fixed Rate		
Remaining WAL <= 5 Years	$1,777	$18,357
Remaining WAL 5-10 Years	$1,148	$880
Remaining WAL Over 10 Years	$288	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$155
CMO Residuals:		
Fixed Rate	$20	$5
Floating Rate	$22	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$1	$0
WAC	5.69%	8.50%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$6,539	$29,497

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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	$81,787	$62,492	$50,416	$11,992	$4,967
WARM	276 mo	294 mo	284 mo	261 mo	176 mo
Weighted Average Servicing Fee	28 bp	32 bp	36 bp	40 bp	42 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	1,043 loans				
FHA/VA	563 loans				
Subserviced by Others	167 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$37,039	$522	Total # of Adjustable-Rate Loans Serviced	183 loans
WARM (in months)	292 mo	292 mo	Number of These Subserviced by Others	2 loans
Weighted Average Servicing Fee	25 bp	29 bp		

Total Balances of Mortgage Loans Serviced for Others	**$249,214**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$6,152		
Equity Securities Carried at Fair Value	$252		
Zero-Coupon Securities	$165	1.97%	48 mo
Government & Agency Securities	$11,246	2.29%	45 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$24,076	0.28%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$3,287	3.89%	58 mo
Memo: Complex Securities (from supplemental reporting)	$22,582		

Total Cash, Deposits, and Securities	**$67,759**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$13,483
Accrued Interest Receivable	$1,117
Advances for Taxes and Insurance	$289
Less: Unamortized Yield Adjustments	$-784
Valuation Allowances	$4,787
Unrealized Gains (Losses)	$-720

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$521
Accrued Interest Receivable	$154
Less: Unamortized Yield Adjustments	$170
Valuation Allowances	$747
Unrealized Gains (Losses)	$-76

OTHER ITEMS	
Real Estate Held for Investment	$66
Repossessed Assets	$2,990
Equity Investments Not Carried at Fair Value	$288
Office Premises and Equipment	
	$3,613
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$300
Valuation Allowances	$-428
	$8
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$2,123
Miscellaneous I	
Miscellaneous II	$18,646
	$7,135
TOTAL ASSETS	**$441,753**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$508
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$8
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$70
Mortgage-Related Mututal Funds	$182
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$19,232
Weighted Average Servicing Fee	15 bp
Adjustable-Rate Mortgage Loans Serviced	$20,124
Weighted Average Servicing Fee	15 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$57

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	$17,986	$4,667	$792	$313
WAC	0.82%	1.89%	4.68%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$19,567	$15,685	$3,169	$308
WAC	0.81%	1.65%	4.58%	
WARM	7 mo	8 mo	9 mo	
Balances Maturing in 13 to 36 Months		$15,892	$7,670	$162
WAC		1.46%	3.45%	
WARM		19 mo	23 mo	
Balances Maturing in 37 or More Months			$10,660	$64
WAC			2.80%	
WARM			53 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$96,088**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$4,314	$2,789	$2,641
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$33,010	$30,532	$19,883
Penalty in Months of Forgone Interest	3.12 mo	5.97 mo	8.06 mo
Balances in New Accounts	$4,684	$2,735	$890

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%	$6,557	$5,639	$3,703	1.45%
3.00 to 3.99%	$111	$740	$3,511	3.34%
4.00 to 4.99%	$332	$1,360	$4,894	4.67%
5.00 to 5.99%	$35	$2,237	$4,106	5.50%
6.00 to 6.99%	$25	$5	$33	6.59%
7.00 to 7.99%	$0	$3	$12	7.35%
8.00 to 8.99%	$0	$0	$516	8.73%
9.00 and Above	$0	$0	$9	10.18%
WARM	1 mo	18 mo	63 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$33,827**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$20,929
Book Value of Redeemable Preferred Stock	$74

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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	$38,793	0.64%	$1,535
Money Market Deposit Accounts (MMDAs)	$136,115	0.68%	$3,616
Passbook Accounts	$31,074	0.37%	$924
Non-Interest-Bearing Non-Maturity Deposits	$20,613		$585
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,783	0.03%	
Escrow for Mortgages Serviced for Others	$1,580	0.02%	
Other Escrows	$389	0.07%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$230,346		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-72		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-31		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$6,761		
Miscellaneous II	$1,391		
TOTAL LIABILITIES	**$389,239**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$160
EQUITY CAPITAL	$52,354
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$441,753**

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		$52
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	7	$7
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	35	$470
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	52	$1,315
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	23	$1,202
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	170	$3,104
1014	Opt commitment to orig 25- or 30-year FRMs	146	$6,354
1016	Opt commitment to orig "other" Mortgages	113	$463
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
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		$6
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$2
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	10	$14
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$5
2016	Commit/purchase "other" Mortgage loans, svc retained		$30
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$6
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		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	48	$661
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	56	$1,014
2036	Commit/sell "other" Mortgage loans, svc retained		$4
2042	Commit/purchase 1-month COFI ARM MBS		$1,295
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$4
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$1
2054	Commit/purchase 25- to 30-year FRM MBS		$272
2056	Commit/purchase "other" MBS		$585
2062	Commit/sell 1-month COFI ARM MBS		$62

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$2,365
2074	Commit/sell 25- or 30-yr FRM MBS	6	$6,447
2076	Commit/sell "other" MBS		$60
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$3
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$18
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$159
2116	Commit/purchase "other" Mortgage loans, svc released		$2
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	7	$496
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$6
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	30	$270
2134	Commit/sell 25- or 30-yr FRM loans, svc released	49	$660
2136	Commit/sell "other" Mortgage loans, svc released	6	$46
2202	Firm commitment to originate 1-month COFI ARM loans		$8
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	15	$363
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	7	$3
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	10	$48
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	51	$553
2214	Firm commit/originate 25- or 30-year FRM loans	43	$853
2216	Firm commit/originate "other" Mortgage loans	42	$230
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$293
3028	Option to sell 3- or 5-year Treasury ARMs		$3
3032	Option to sell 10-, 15-, or 20-year FRMs		$57
3034	Option to sell 25- or 30-year FRMs	6	$111
3036	Option to sell "other" Mortgages		$14
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$0
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$36

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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
3076	Short option to sell "other" Mortgages		$2
4002	Commit/purchase non-Mortgage financial assets	40	$298
4006	Commit/purchase "other" liabilities		$4
4022	Commit/sell non-Mortgage financial assets		$14
5002	IR swap: pay fixed, receive 1-month LIBOR	6	$414
5004	IR swap: pay fixed, receive 3-month LIBOR	6	$8,118
5026	IR swap: pay 3-month LIBOR, receive fixed		$729
5104	IR swaption: pay fixed, receive 3-month LIBOR		$550
5204	Short IR swaption: pay fixed, receive 3-mo LIBOR		$430
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$8
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		$875
6004	Interest rate Cap based on 3-month LIBOR		$1,260
7022	Interest rate floor based on the prime rate		$900
7050	Short int rate floor based on cost-of-funds index (COFI)		$22
9012	Long call option on Treasury bond futures contract		$1
9502	Fixed-rate construction loans in process	181	$496
9512	Adjustable-rate construction loans in process	105	$558

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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		$35
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		$1
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$574
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$87
120	Other investment securities, fixed-coupon securities		$20
122	Other investment securities, floating-rate securities		$2
125	Multi/nonres mtg loans; fixed-rate, Balloon		$58
127	Multi/nonres mtg loans; fixed-rate, fully amortizing	6	$103
130	Construction and land loans (adj-rate)		$52
140	Second Mortgages (adj-rate)		$12
150	Commercial loans (adj-rate)		$49
180	Consumer loans; loans on deposits		$2
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$2
183	Consumer loans; auto loans and leases	6	$50
184	Consumer loans; mobile home loans		$4
185	Consumer loans; credit cards		$17
187	Consumer loans; recreational vehicles		$1,107
189	Consumer loans; other	8	$237
200	Variable-rate, fixed-maturity CDs	123	$727
220	Variable-rate FHLB advances	25	$2,926
299	Other variable-rate	33	$8,238
300	Govt. & agency securities, fixed-coupon securities		$9
302	Govt. & agency securities, floating-rate securities		$3

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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	251	$22,582	$23,087	$22,723	$22,255	$21,808	$21,319
123 - Mortgage Derivatives - M/V estimate	181	$38,793	$39,914	$39,375	$38,562	$37,514	$36,422
129 - Mortgage-Related Mutual Funds - M/V estimate	24	$128	$129	$129	$128	$127	$126
280 - FHLB putable advance-M/V estimate	64	$3,307	$3,867	$3,741	$3,618	$3,513	$3,426
281 - FHLB convertible advance-M/V estimate	55	$1,609	$1,760	$1,722	$1,688	$1,657	$1,633
282 - FHLB callable advance-M/V estimate	8	$370	$428	$415	$401	$388	$379
283 - FHLB periodic floor floating rate advance-M/V Estimates		$76	$76	$76	$76	$76	$76
289 - Other FHLB structured advances - M/V estimate	16	$729	$715	$717	$718	$720	$722
290 - Other structured borrowings - M/V estimate	22	$2,948	$3,343	$3,257	$3,148	$3,056	$2,978
500 - Other OBS Positions w/o contract code or exceeds 16 positions	11	$22,476	$-605	$-429	$-277	$-158	$-52