Interest Rate Risk Exposure Report

Office of the Comptroller of the Currency

Credit and Market Risk Policy
Washington, DC 20219

Area: Southeast

All Reporting CMR | **Reporting Dockets: 109** | **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	11,325	-556	-5 %	11.58 %	-16 bp
+200 bp	11,896	15	0 %	11.98 %	+24 bp
+100 bp	12,133	253	+2 %	12.07 %	+33 bp
0 bp	11,881			11.74 %	
-100 bp	11,243	-638	-5 %	11.08 %	-66 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	11.74 %	11.37 %	12.08 %
Post-shock NPV Ratio	11.08 %	10.81 %	11.95 %
Sensitivity Measure: Decline in NPV Ratio	66 bp	56 bp	13 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Present Value Estimates by Interest Rate Scenario

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Amounts in Millions

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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	15,970	15,842	15,512	15,050	14,443	14,512	109.17	1.44
30-Year Mortgage Securities	9,011	8,962	8,685	8,181	7,619	8,526	105.12	1.82
15-Year Mortgages and MBS	9,011	8,964	8,774	8,532	8,260	8,434	106.28	1.32
Balloon Mortgages and MBS	2,859	2,845	2,799	2,754	2,706	2,721	104.54	1.05
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	968	972	964	958	952	939	103.44	0.23
7 Month to 2 Year Reset Frequency	5,307	5,341	5,299	5,303	5,255	5,008	106.64	0.08
2+ to 5 Year Reset Frequency	2,253	2,248	2,229	2,231	2,225	2,117	106.18	0.53
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	4	4	4	4	4	4	104.42	0.51
2 Month to 5 Year Reset Frequency	787	784	774	764	752	765	102.42	0.81
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	654	652	646	639	633	647	100.80	0.66
Adjustable-Rate, Fully Amortizing	1,698	1,690	1,672	1,654	1,636	1,674	100.95	0.76
Fixed-Rate, Balloon	1,049	1,035	1,008	982	956	983	105.32	2.00
Fixed-Rate, Fully Amortizing	2,061	2,020	1,963	1,908	1,857	1,910	105.78	2.43
Construction and Land Loans								
Adjustable-Rate	741	739	736	733	730	741	99.77	0.31
Fixed-Rate	668	661	647	633	621	666	99.18	1.58
Second-Mortgage Loans and Securities								
Adjustable-Rate	5,633	5,626	5,611	5,597	5,582	5,614	100.22	0.19
Fixed-Rate	1,935	1,909	1,866	1,825	1,786	1,763	108.28	1.81
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	2,748	2,741	2,702	2,654	2,586	2,741	100.00	0.85
Accrued Interest Receivable	321	321	321	321	321	321	100.00	0.00
Advance for Taxes/Insurance	108	108	108	108	108	108	100.00	0.00
Float on Escrows on Owned Mortgages	34	77	145	230	302			-71.52
LESS: Value of Servicing on Mortgages Serviced by Others	5	5	7	9	6			-17.77
TOTAL MORTGAGE LOANS AND SECURITIES	**63,815**	**63,537**	**62,458**	**61,051**	**59,327**	**60,196**	**105.55**	**1.07**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	624	623	621	619	616	624	99.98	0.26
Fixed-Rate	1,579	1,553	1,507	1,462	1,419	1,405	110.60	2.33
Consumer Loans								
Adjustable-Rate	4,754	4,754	4,750	4,746	4,742	4,784	99.36	0.04
Fixed-Rate	1,505	1,466	1,419	1,374	1,331	1,455	100.76	2.94
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-42	-42	-42	-42	-42	-42	0.00	0.08
Accrued Interest Receivable	26	26	26	26	26	26	100.00	0.00
TOTAL NONMORTGAGE LOANS	**8,446**	**8,381**	**8,280**	**8,184**	**8,093**	**8,251**	**101.57**	**0.99**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,112	3,112	3,112	3,112	3,112	3,112	100.00	0.00
Equities and All Mutual Funds	20	19	19	18	18	19	100.36	2.79
Zero-Coupon Securities	54	51	48	46	43	46	110.83	5.69
Government and Agency Securities	2,917	2,652	2,410	2,196	2,006	2,208	120.11	9.56
Term Fed Funds, Term Repos	5,669	5,668	5,660	5,653	5,645	5,666	100.03	0.07
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	160	150	140	131	123	142	105.35	6.68
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	9,585	9,503	9,319	9,044	8,725	9,444	100.63	1.40
Structured Securities (Complex)	1,100	1,076	1,031	970	911	1,068	100.80	3.19
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**22,616**	**22,231**	**21,739**	**21,170**	**20,583**	**21,704**	**102.43**	**1.97**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	730	730	730	730	730	730	100.00	0.00
Real Estate Held for Investment	15	15	15	15	15	15	100.00	0.00
Investment in Unconsolidated Subsidiaries	26	25	23	21	20	25	100.00	6.80
Office Premises and Equipment	639	639	639	639	639	639	100.00	0.00
TOTAL REAL ASSETS, ETC.	**1,410**	**1,409**	**1,407**	**1,405**	**1,404**	**1,409**	**100.00**	**0.12**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	249	292	353	410	449			-17.72
Adjustable-Rate Servicing	-2	-3	-3	-4	-4			-7.09
Float on Mortgages Serviced for Others	119	125	136	145	152			-6.81
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**366**	**414**	**486**	**551**	**598**			**-14.50**
OTHER ASSETS								
Purchased and Excess Servicing						498		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,909	3,909	3,909	3,909	3,909	3,909	100.00	0.00
Miscellaneous II						2,126		
Deposit Intangibles								
Retail CD Intangible	23	25	42	49	54			-36.30
Transaction Account Intangible	47	186	365	532	691			-85.26
MMDA Intangible	826	1,012	1,554	2,084	2,591			-35.96
Passbook Account Intangible	51	94	161	223	284			-58.84
Non-Interest-Bearing Account Intangible	-66	14	99	179	255			-585.24
TOTAL OTHER ASSETS	**4,791**	**5,240**	**6,130**	**6,977**	**7,784**	**6,534**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						526		
TOTAL ASSETS	**101,445**	**101,212**	**100,501**	**99,339**	**97,789**	**98,621**	**103/101*** **	**0.47/1.14*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	9,498	9,495	9,461	9,430	9,400	9,428	100.70	0.19
Fixed-Rate Maturing in 13 Months or More	4,798	4,724	4,591	4,467	4,355	4,449	106.19	2.19
Variable-Rate	50	50	50	50	50	50	100.09	0.01
Demand								
Transaction Accounts	6,615	6,615	6,615	6,615	6,615	6,615	100/97*	0.00/2.47*
MMDAs	37,235	37,235	37,235	37,235	37,235	37,235	100/97*	0.00/1.00*
Passbook Accounts	2,756	2,756	2,756	2,756	2,756	2,756	100/97*	0.00/2.07*
Non-Interest-Bearing Accounts	3,431	3,431	3,431	3,431	3,431	3,431	100/100*	0.00/2.41*
TOTAL DEPOSITS	**64,384**	**64,306**	**64,140**	**63,984**	**63,841**	**63,964**	**101/98***	**0.19/1.26***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	5,425	5,392	5,348	5,304	5,261	5,227	103.16	0.72
Fixed-Rate Maturing in 37 Months or More	6,853	6,499	6,163	5,848	5,552	5,492	118.33	5.31
Variable-Rate	8,132	8,133	8,126	8,118	8,111	8,110	100.28	0.04
TOTAL BORROWINGS	**20,411**	**20,024**	**19,636**	**19,270**	**18,924**	**18,828**	**106.35**	**1.93**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,101	1,101	1,101	1,101	1,101	1,101	100.00	0.00
Other Escrow Accounts	5	5	4	4	4	5	95.24	3.13
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	1	1	1	1	1	1	100.00	0.00
Miscellaneous I	1,518	1,518	1,518	1,518	1,518	1,518	100.00	0.00
Miscellaneous II	0	0	0	0	0	543		
TOTAL OTHER LIABILITIES	**2,625**	**2,624**	**2,624**	**2,624**	**2,624**	**3,168**	**82.84**	**0.01**
Other Liabilities not Included Above								
Self-Valued	1,769	1,766	1,750	1,738	1,630	1,713	103.07	0.54
Unamortized Yield Adjustments						-25		
TOTAL LIABILITIES	**89,188**	**88,720**	**88,150**	**87,616**	**87,018**	**87,649**	**101/100****	**0.58/1.36****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	12	10	2	-11	-26			
ARMs	2	2	2	2	1			
Other Mortgages	0	0	-1	-2	-4			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	42	21	-36	-113	-194			
Sell Mortgages and MBS	-76	-55	17	131	253			
Purchase Non-Mortgage Items	2	0	-2	-3	-5			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-886	-515	-158	171	473			
Pay Floating, Receive Fixed Swaps	70	33	-2	-35	-66			
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	6	13	26	47	79			
Interest-Rate Floors	20	15	9	4	3			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	-1	-1	-3	-4	-5			
Self-Valued	-205	-135	-70	-10	49			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-1,013**	**-611**	**-217**	**174**	**555**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	101,445	101,212	100,501	99,339	97,789	98,621	103/101***	0.47/1.14***
MINUS TOTAL LIABILITIES	89,188	88,720	88,150	87,616	87,018	87,649	101/100**	0.58/1.36**
PLUS OFF-BALANCE-SHEET POSITIONS	-1,013	-611	-217	174	555			
TOTAL NET PORTFOLIO VALUE #	11,243	11,881	12,133	11,896	11,325	10,971	108.29	-3.75

* 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

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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	$2,815	$3,110	$4,768	$2,325	$1,494
WARM	361 mo	307 mo	294 mo	290 mo	278 mo
WAC	3.49%	5.50%	6.45%	7.44%	8.81%
Amount of these that is FHA or VA Guaranteed	$373	$961	$555	$156	$58
Securities Backed by Conventional Mortgages	$7,311	$176	$11	$6	$1
WARM	344 mo	303 mo	247 mo	300 mo	120 mo
Weighted Average Pass-Through Rate	3.46%	5.22%	6.21%	7.61%	8.50%
Securities Backed by FHA or VA Mortgages	$985	$26	$8	$1	$0
WARM	499 mo	295 mo	269 mo	186 mo	107 mo
Weighted Average Pass-Through Rate	4.38%	5.30%	6.16%	7.16%	8.51%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,093	$826	$1,107	$604	$371
WAC	4.12%	5.53%	6.45%	7.41%	8.97%
Mortgage Securities	$4,267	$155	$10	$0	$0
Weighted Average Pass-Through Rate	3.27%	5.18%	6.02%	7.16%	8.55%
WARM (of 15-Year Loans and Securities)	135 mo	129 mo	128 mo	119 mo	116 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$984	$477	$771	$210	$238
WAC	3.64%	5.44%	6.38%	7.35%	10.04%
Mortgage Securities	$38	$3	$0	$0	$0
Weighted Average Pass-Through Rate	3.09%	5.33%	6.01%	0.00%	0.00%
WARM (of Balloon Loans and Securities)	223 mo	71 mo	88 mo	54 mo	56 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$34,194**

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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	$5	$0	$0	$0
WAC	5.35%	3.52%	5.60%	0.00%	0.00%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$939	$5,004	$2,117	$4	$765
Weighted Average Margin	213 bp	247 bp	256 bp	213 bp	261 bp
WAC	4.05%	4.34%	5.27%	3.27%	3.97%
WARM	203 mo	283 mo	304 mo	206 mo	255 mo
Weighted Average Time Until Next Payment Reset	3 mo	9 mo	42 mo	2 mo	11 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	**$8,834**

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	$3	$22	$17	$0	$1
Weighted Average Distance from Lifetime Cap	161 bp	166 bp	178 bp	0 bp	174 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$5	$46	$43	$0	$8
Weighted Average Distance from Lifetime Cap	282 bp	317 bp	292 bp	0 bp	390 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$837	$4,902	$1,988	$3	$721
Weighted Average Distance from Lifetime Cap	942 bp	681 bp	551 bp	896 bp	687 bp
Balances Without Lifetime Cap	$94	$38	$69	$0	$36
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$517	$4,456	$1,676	$1	$568
Weighted Average Periodic Rate Cap	168 bp	205 bp	254 bp	194 bp	150 bp
Balances Subject to Periodic Rate Floors	$494	$4,177	$1,517	$0	$533
MBS Included in ARM Balances	$32	$64	$34	$0	$8

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$647	$1,674
WARM	54 mo	133 mo
Remaining Term to Full Amortization	274 mo	
Rate Index Code	0	0
Margin	200 bp	207 bp
Reset Frequency	24 mo	27 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$10	$23
Wghted Average Distance to Lifetime Cap	89 bp	50 bp
Fixed-Rate:		
Balances	$983	$1,910
WARM	38 mo	77 mo
Remaining Term to Full Amortization	234 mo	
WAC	6.33%	6.31%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$741	$666
WARM	31 mo	31 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	142 bp	6.08%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$5,614	$1,763
WARM	204 mo	134 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	111 bp	7.51%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$624	$1,405
WARM	35 mo	42 mo
Margin in Column 1; WAC in Column 2	144 bp	7.13%
Reset Frequency	5 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$4,784	$1,455
WARM	2 mo	99 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	222 bp	6.54%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$0	$1,308
Fixed Rate		
Remaining WAL <= 5 Years	$1,487	$6,346
Remaining WAL 5-10 Years	$161	$85
Remaining WAL Over 10 Years	$20	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$19	$0
Floating Rate	$21	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$1,708	$7,738

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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	$21,727	$10,990	$6,467	$2,288	$630
WARM	294 mo	296 mo	267 mo	244 mo	168 mo
Weighted Average Servicing Fee	28 bp	30 bp	32 bp	36 bp	42 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	247 loans				
FHA/VA	53 loans				
Subserviced by Others	1 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$7,482	$33	Total # of Adjustable-Rate Loans Serviced	59 loans
WARM (in months)	270 mo	315 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	1 bp	0 bp		

Total Balances of Mortgage Loans Serviced for Others **$49,618**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,112		
Equity Securities Carried at Fair Value	$19		
Zero-Coupon Securities	$46	1.54%	60 mo
Government & Agency Securities	$2,208	3.68%	145 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$5,666	0.23%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$142	3.98%	110 mo
Memo: Complex Securities (from supplemental reporting)	$1,068		

Total Cash, Deposits, and Securities **$12,261**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$4,616
Accrued Interest Receivable	$321
Advances for Taxes and Insurance	$108
Less: Unamortized Yield Adjustments	$-231
Valuation Allowances	$1,875
Unrealized Gains (Losses)	$128

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$87
Accrued Interest Receivable	$26
Less: Unamortized Yield Adjustments	$37
Valuation Allowances	$129
Unrealized Gains (Losses)	$-24

OTHER ITEMS	
Real Estate Held for Investment	$15
Repossessed Assets	$730
Equity Investments Not Carried at Fair Value	$25
Office Premises and Equipment	
	$639
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$4
Valuation Allowances	$-225
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$498
Miscellaneous I	
Miscellaneous II	$3,909
	$2,126
TOTAL ASSETS	**$98,623**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$58
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	$7
Mortgage-Related Mututal Funds	$12
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$14,044
Weighted Average Servicing Fee	17 bp
Adjustable-Rate Mortgage Loans Serviced	$9,109
Weighted Average Servicing Fee	26 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$2

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$2,626	$783	$165	$66
WAC	0.70%	1.82%	4.60%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$3,039	$2,331	$486	$49
WAC	0.78%	1.62%	4.41%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$1,896	$845	$24
WAC		1.38%	3.49%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$1,708	$16
WAC			2.50%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$13,877**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$990	$189	$366
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$5,041	$4,139	$2,759
Penalty in Months of Forgone Interest	3.14 mo	6.20 mo	11.65 mo
Balances in New Accounts	$1,611	$671	$614

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LIABILITIES (continued)

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FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT	Remaining Maturity			
	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 3.00%	$2,949	$177	$97	0.67%
3.00 to 3.99%	$4	$167	$603	3.69%
4.00 to 4.99%	$12	$570	$3,816	4.77%
5.00 to 5.99%	$19	$1,329	$965	5.39%
6.00 to 6.99%	$0	$0	$8	6.14%
7.00 to 7.99%	$0	$1	$3	7.47%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	12.50%
WARM	1 mo	22 mo	73 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$10,719**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$9,873
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	$6,615	0.41%	$157
Money Market Deposit Accounts (MMDAs)	$37,235	0.24%	$979
Passbook Accounts	$2,756	0.48%	$87
Non-Interest-Bearing Non-Maturity Deposits	$3,431		$131
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,016	0.02%	
Escrow for Mortgages Serviced for Others	$85	0.01%	
Other Escrows	$5	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$51,143		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-23		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-2		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$1		
Miscellaneous I	$1,518		
Miscellaneous II	$543		
TOTAL LIABILITIES	**$87,649**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$1
EQUITY CAPITAL	$10,972
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$98,623**

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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
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$0
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs		$10
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	7	$30
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$1
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	28	$120
1014	Opt commitment to orig 25- or 30-year FRMs	24	$177
1016	Opt commitment to orig "other" Mortgages	19	$69
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$1
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$6
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$1
2016	Commit/purchase "other" Mortgage loans, svc retained		$5
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		$3
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$2
2036	Commit/sell "other" Mortgage loans, svc retained		$2
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$46
2054	Commit/purchase 25- to 30-year FRM MBS		$245
2056	Commit/purchase "other" MBS		$500
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$446
2074	Commit/sell 25- or 30-yr FRM MBS		$1,177
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		$0
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		$4
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$0

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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
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	10	$43
2134	Commit/sell 25- or 30-yr FRM loans, svc released	16	$183
2136	Commit/sell "other" Mortgage loans, svc released		$21
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$153
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$0
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$0
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	7	$266
2214	Firm commit/originate 25- or 30-year FRM loans	8	$424
2216	Firm commit/originate "other" Mortgage loans	9	$31
3074	Short option to sell 25- or 30-yr FRMs		$25
4002	Commit/purchase non-Mortgage financial assets	11	$68
5002	IR swap: pay fixed, receive 1-month LIBOR		$200
5004	IR swap: pay fixed, receive 3-month LIBOR		$7,559
5026	IR swap: pay 3-month LIBOR, receive fixed		$726
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
9502	Fixed-rate construction loans in process	43	$90
9512	Adjustable-rate construction loans in process	27	$79

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$14
187	Consumer loans; recreational vehicles		$811
189	Consumer loans; other		$221
200	Variable-rate, fixed-maturity CDs	16	$50
220	Variable-rate FHLB advances		$512
299	Other variable-rate	7	$7,598

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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	46	$1,068	$1,100	$1,076	$1,031	$970	$911
123 - Mortgage Derivatives - M/V estimate	31	$9,444	$9,585	$9,503	$9,319	$9,044	$8,725
129 - Mortgage-Related Mutual Funds - M/V estimate		$7	$7	$7	$7	$7	$7
280 - FHLB putable advance-M/V estimate	12	$212	$238	$233	$226	$219	$213
281 - FHLB convertible advance-M/V estimate	21	$556	$600	$597	$585	$575	$568
283 - FHLB periodic floor floating rate advance-M/V Estimates		$346	$346	$346	$346	$346	$346
289 - Other FHLB structured advances - M/V estimate		$448	$410	$420	$429	$438	$346
290 - Other structured borrowings - M/V estimate		$152	$176	$170	$166	$161	$157
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$5,671	$-205	$-135	$-70	$-10	$49