Interest Rate Risk Exposure Report

Office of the Comptroller of the Currency

Credit and Market Risk Policy
Washington, DC 20219

Area: Central

All Reporting CMR | **Reporting Dockets: 222** | **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	14,536	-1,916	-12 %	11.88 %	-109 bp
+200 bp	15,622	-830	-5 %	12.57 %	-39 bp
+100 bp	16,319	-133	-1 %	12.97 %	0 bp
0 bp	16,452			12.97 %	
-100 bp	16,326	-126	-1 %	12.81 %	-16 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	12.97 %	12.74 %	11.92 %
Post-shock NPV Ratio	12.57 %	12.08 %	11.55 %
Sensitivity Measure: Decline in NPV Ratio	39 bp	66 bp	37 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Report Prepared: 9/28/2011 7:48:16 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	14,508	14,232	13,653	12,941	12,182	13,517	105.29	3.00
30-Year Mortgage Securities	1,906	1,850	1,761	1,662	1,558	1,789	103.40	3.94
15-Year Mortgages and MBS	12,215	12,011	11,639	11,219	10,783	11,431	105.07	2.40
Balloon Mortgages and MBS	3,088	3,067	3,024	2,974	2,919	2,966	103.41	1.05
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	1,678	1,687	1,675	1,660	1,637	1,603	105.24	0.09
7 Month to 2 Year Reset Frequency	8,180	8,212	8,191	8,116	7,995	7,822	104.98	-0.07
2+ to 5 Year Reset Frequency	5,052	5,060	4,993	4,877	4,703	4,782	105.81	0.58
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	53	52	51	50	49	50	104.25	1.74
2 Month to 5 Year Reset Frequency	640	635	625	615	603	607	104.63	1.15
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	3,212	3,192	3,156	3,120	3,084	3,168	100.74	0.88
Adjustable-Rate, Fully Amortizing	4,566	4,538	4,494	4,450	4,405	4,519	100.42	0.79
Fixed-Rate, Balloon	5,857	5,751	5,610	5,474	5,342	5,431	105.88	2.15
Fixed-Rate, Fully Amortizing	4,368	4,231	4,086	3,951	3,824	3,983	106.23	3.33
Construction and Land Loans								
Adjustable-Rate	1,127	1,125	1,122	1,119	1,115	1,132	99.41	0.21
Fixed-Rate	834	823	807	792	777	835	98.52	1.61
Second-Mortgage Loans and Securities								
Adjustable-Rate	8,270	8,258	8,236	8,214	8,192	8,240	100.22	0.20
Fixed-Rate	2,826	2,784	2,728	2,675	2,624	2,646	105.21	1.76
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	2,149	2,127	2,082	2,027	1,966	2,127	100.00	1.58
Accrued Interest Receivable	306	306	306	306	306	306	100.00	0.00
Advance for Taxes/Insurance	98	98	98	98	98	98	100.00	0.00
Float on Escrows on Owned Mortgages	19	37	57	74	89			-50.90
LESS: Value of Servicing on Mortgages Serviced by Others	-6	-9	-11	-13	-13			-30.23
TOTAL MORTGAGE LOANS AND SECURITIES	**80,956**	**80,085**	**78,405**	**76,424**	**74,265**	**77,053**	**103.94**	**1.59**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	3,067	3,061	3,051	3,042	3,032	3,066	99.84	0.25
Fixed-Rate	2,446	2,375	2,298	2,225	2,155	2,213	107.33	3.11
Consumer Loans								
Adjustable-Rate	4,994	4,984	4,967	4,951	4,935	4,634	107.55	0.27
Fixed-Rate	6,715	6,653	6,557	6,465	6,376	6,661	99.88	1.18
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-123	-122	-121	-120	-119	-122	0.00	0.61
Accrued Interest Receivable	72	72	72	72	72	72	100.00	0.00
TOTAL NONMORTGAGE LOANS	**17,171**	**17,023**	**16,825**	**16,634**	**16,451**	**16,524**	**103.02**	**1.02**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	1,938	1,938	1,938	1,938	1,938	1,938	100.00	0.00
Equities and All Mutual Funds	90	89	87	85	82	89	100.09	1.90
Zero-Coupon Securities	160	158	156	154	152	153	102.81	1.33
Government and Agency Securities	1,061	1,023	983	946	911	1,004	101.87	3.81
Term Fed Funds, Term Repos	5,591	5,588	5,578	5,568	5,558	5,585	100.06	0.12
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	855	823	791	761	733	796	103.46	3.87
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	7,610	7,463	7,216	6,934	6,657	7,469	99.93	2.64
Structured Securities (Complex)	2,749	2,705	2,610	2,491	2,370	2,722	99.36	2.56
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	2.33
TOTAL CASH, DEPOSITS, AND SECURITIES	**20,053**	**19,786**	**19,358**	**18,877**	**18,401**	**19,755**	**100.16**	**1.76**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,410	1,410	1,410	1,410	1,410	1,410	100.00	0.00
Real Estate Held for Investment	44	44	44	44	44	44	100.00	0.00
Investment in Unconsolidated Subsidiaries	44	41	38	35	32	41	100.00	6.80
Office Premises and Equipment	1,404	1,404	1,404	1,404	1,404	1,404	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,902**	**2,899**	**2,896**	**2,894**	**2,891**	**2,899**	**100.00**	**0.10**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	708	874	1,022	1,124	1,175			-18.01
Adjustable-Rate Servicing	25	26	37	38	37			-24.01
Float on Mortgages Serviced for Others	392	477	572	647	703			-18.85
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**1,125**	**1,376**	**1,632**	**1,809**	**1,915**			**-18.42**
OTHER ASSETS								
Purchased and Excess Servicing						942		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,797	3,797	3,797	3,797	3,797	3,797	100.00	0.00
Miscellaneous II						623		
Deposit Intangibles								
Retail CD Intangible	84	93	146	167	185			-33.44
Transaction Account Intangible	308	428	667	892	1,108			-41.87
MMDA Intangible	566	659	949	1,225	1,468			-29.01
Passbook Account Intangible	511	641	944	1,229	1,497			-33.76
Non-Interest-Bearing Account Intangible	-17	93	207	315	418			-120.75
TOTAL OTHER ASSETS	**5,250**	**5,711**	**6,709**	**7,625**	**8,473**	**5,363**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						404		
TOTAL ASSETS	**127,456**	**126,881**	**125,825**	**124,262**	**122,396**	**121,998**	**104/102*** **	**0.64/1.24*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	27,072	27,057	26,961	26,869	26,783	26,850	100.77	0.21
Fixed-Rate Maturing in 13 Months or More	18,278	17,948	17,522	17,124	16,772	17,055	105.24	2.10
Variable-Rate	470	470	470	469	469	469	100.32	0.06
Demand								
Transaction Accounts	9,576	9,576	9,576	9,576	9,576	9,576	100/96*	0.00/1.96*
MMDAs	19,674	19,674	19,674	19,674	19,674	19,674	100/97*	0.00/1.01*
Passbook Accounts	12,826	12,826	12,826	12,826	12,826	12,826	100/95*	0.00/1.77*
Non-Interest-Bearing Accounts	4,815	4,815	4,815	4,815	4,815	4,815	100/98*	0.00/2.37*
TOTAL DEPOSITS	**92,711**	**92,366**	**91,843**	**91,353**	**90,915**	**91,264**	**101/99***	**0.47/1.29***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	3,510	3,481	3,441	3,403	3,365	3,378	103.03	0.98
Fixed-Rate Maturing in 37 Months or More	3,635	3,475	3,323	3,179	3,042	3,267	106.37	4.49
Variable-Rate	2,277	2,271	2,265	2,259	2,254	2,233	101.68	0.28
TOTAL BORROWINGS	**9,422**	**9,227**	**9,029**	**8,841**	**8,661**	**8,879**	**103.92**	**2.13**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	971	971	971	971	971	971	100.00	0.00
Other Escrow Accounts	188	182	177	171	167	195	93.26	3.01
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,919	1,919	1,919	1,919	1,919	1,919	100.00	0.00
Miscellaneous II	0	0	0	0	0	69		
TOTAL OTHER LIABILITIES	**3,078**	**3,072**	**3,067**	**3,061**	**3,057**	**3,154**	**97.40**	**0.18**
Other Liabilities not Included Above								
Self-Valued	5,923	5,755	5,589	5,447	5,333	5,350	107.56	2.90
Unamortized Yield Adjustments						-3		
TOTAL LIABILITIES	**111,134**	**110,419**	**109,528**	**108,702**	**107,965**	**108,643**	**102/100****	**0.73/1.41****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	83	-15	-185	-362	-537			
ARMs	12	7	3	-4	-19			
Other Mortgages	3	0	-4	-9	-14			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	-40	-54	-78	-102	-128			
Sell Mortgages and MBS	-138	64	395	741	1,084			
Purchase Non-Mortgage Items	1	0	-1	-2	-4			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-16	-5	7	18	29			
Pay Floating, Receive Fixed Swaps	9	7	4	2	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	1	3			
OTHER								
Options on Mortgages and MBS	0	0	1	2	3			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	-3	-4	-8	-11	-15			
Self-Valued	92	-10	-112	-211	-298			
TOTAL OFF-BALANCE-SHEET POSITIONS	**4**	**-10**	**22**	**62**	**105**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	127,456	126,881	125,825	124,262	122,396	121,998	104/102***	0.64/1.24***
MINUS TOTAL LIABILITIES	111,134	110,419	109,528	108,702	107,965	108,643	102/100**	0.73/1.41**
PLUS OFF-BALANCE-SHEET POSITIONS	4	-10	22	62	105			
TOTAL NET PORTFOLIO VALUE #	16,326	16,452	16,319	15,622	14,536	13,355	123.19	0.02

* 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	$4,779	$5,230	$2,967	$446	$95
WARM	344 mo	311 mo	302 mo	274 mo	220 mo
WAC	4.55%	5.45%	6.37%	7.27%	8.76%
Amount of these that is FHA or VA Guaranteed	$579	$146	$22	$9	$5
Securities Backed by Conventional Mortgages	$977	$170	$128	$11	$2
WARM	323 mo	282 mo	305 mo	192 mo	181 mo
Weighted Average Pass-Through Rate	3.79%	5.28%	6.06%	7.15%	8.58%
Securities Backed by FHA or VA Mortgages	$115	$291	$93	$1	$1
WARM	328 mo	293 mo	319 mo	219 mo	138 mo
Weighted Average Pass-Through Rate	4.40%	5.06%	6.16%	7.15%	8.41%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$3,914	$2,055	$986	$255	$63
WAC	4.23%	5.40%	6.36%	7.31%	8.70%
Mortgage Securities	$3,512	$524	$121	$2	$0
Weighted Average Pass-Through Rate	3.79%	5.22%	6.06%	7.23%	8.37%
WARM (of 15-Year Loans and Securities)	156 mo	121 mo	121 mo	121 mo	103 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$981	$856	$539	$202	$47
WAC	4.26%	5.40%	6.38%	7.31%	8.59%
Mortgage Securities	$205	$125	$10	$1	$0
Weighted Average Pass-Through Rate	4.22%	5.34%	6.20%	7.30%	0.00%
WARM (of Balloon Loans and Securities)	71 mo	67 mo	50 mo	42 mo	30 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$29,703**

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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	$165	$21	$0	$11
WAC	0.00%	3.31%	4.70%	0.00%	6.58%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,603	$7,657	$4,762	$50	$596
Weighted Average Margin	256 bp	276 bp	259 bp	267 bp	267 bp
WAC	3.85%	4.23%	4.52%	3.22%	5.00%
WARM	259 mo	280 mo	305 mo	352 mo	274 mo
Weighted Average Time Until Next Payment Reset	4 mo	9 mo	42 mo	7 mo	17 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$14,864**

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	$7	$41	$57	$13	$0
Weighted Average Distance from Lifetime Cap	106 bp	82 bp	104 bp	77 bp	95 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$16	$75	$29	$0	$3
Weighted Average Distance from Lifetime Cap	278 bp	362 bp	328 bp	0 bp	348 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$1,504	$7,536	$4,553	$36	$575
Weighted Average Distance from Lifetime Cap	774 bp	689 bp	572 bp	791 bp	688 bp
Balances Without Lifetime Cap	$77	$170	$144	$1	$29
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,373	$7,532	$4,540	$5	$504
Weighted Average Periodic Rate Cap	132 bp	194 bp	217 bp	172 bp	185 bp
Balances Subject to Periodic Rate Floors	$461	$5,927	$3,679	$4	$461
MBS Included in ARM Balances	$401	$1,023	$560	$8	$33

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,168	$4,519
WARM	62 mo	160 mo
Remaining Term to Full Amortization	262 mo	
Rate Index Code	0	0
Margin	239 bp	255 bp
Reset Frequency	28 mo	22 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$103	$87
Wghted Average Distance to Lifetime Cap	131 bp	102 bp
Fixed-Rate:		
Balances	$5,431	$3,983
WARM	35 mo	99 mo
Remaining Term to Full Amortization	250 mo	
WAC	6.02%	5.93%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$1,132	$835
WARM	64 mo	29 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	209 bp	5.67%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$8,240	$2,646
WARM	135 mo	120 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	83 bp	6.81%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,066	$2,213
WARM	37 mo	50 mo
Margin in Column 1; WAC in Column 2	96 bp	6.14%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$4,634	$6,661
WARM	88 mo	50 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	637 bp	6.59%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$65	$625
Fixed Rate		
Remaining WAL <= 5 Years	$227	$5,490
Remaining WAL 5-10 Years	$674	$132
Remaining WAL Over 10 Years	$105	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$56
CMO Residuals:		
Fixed Rate	$0	$4
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$7	$0
WAC	0.36%	8.50%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$1,078	$6,307

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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	$43,246	$35,668	$17,407	$2,626	$298
WARM	275 mo	306 mo	296 mo	276 mo	173 mo
Weighted Average Servicing Fee	26 bp	31 bp	32 bp	35 bp	32 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	567 loans
FHA/VA	133 loans
Subserviced by Others	42 loans

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$4,469	$3	Total # of Adjustable-Rate Loans Serviced	22 loans
WARM (in months)	314 mo	153 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	29 bp	39 bp		

Total Balances of Mortgage Loans Serviced for Others	**$103,717**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$1,938		
Equity Securities Carried at Fair Value	$89		
Zero-Coupon Securities	$153	0.74%	14 mo
Government & Agency Securities	$1,004	2.26%	52 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$5,585	0.31%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$796	3.77%	59 mo
Memo: Complex Securities (from supplemental reporting)	$2,722		

Total Cash, Deposits, and Securities	**$12,287**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$3,744
Accrued Interest Receivable	$306
Advances for Taxes and Insurance	$98
Less: Unamortized Yield Adjustments	$-108
Valuation Allowances	$1,617
Unrealized Gains (Losses)	$240

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$220
Accrued Interest Receivable	$72
Less: Unamortized Yield Adjustments	$-29
Valuation Allowances	$342
Unrealized Gains (Losses)	$4

OTHER ITEMS

Real Estate Held for Investment	$44
Repossessed Assets	$1,410
Equity Investments Not Carried at Fair Value	$41
Office Premises and Equipment	
	$1,404
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$16
Valuation Allowances	$-7
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$942
Miscellaneous I	
Miscellaneous II	$3,797
	$623

TOTAL ASSETS	**$121,915**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$1
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$11
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$25
Mortgage-Related Mututal Funds	$63
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$2,897
Weighted Average Servicing Fee	12 bp
Adjustable-Rate Mortgage Loans Serviced	$1,225
Weighted Average Servicing Fee	23 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$925

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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	$5,968	$2,969	$421	$106
WAC	0.91%	2.03%	4.75%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$8,160	$7,971	$1,361	$151
WAC	0.84%	1.68%	4.56%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$7,533	$4,973	$71
WAC		1.55%	3.79%	
WARM		19 mo	22 mo	
Balances Maturing in 37 or More Months			$4,549	$51
WAC			2.97%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$43,905**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$2,050	$2,983	$1,935
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$13,142	$17,208	$10,059
Penalty in Months of Forgone Interest	3.59 mo	6.43 mo	7.13 mo
Balances in New Accounts	$1,012	$819	$398

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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%	$919	$725	$883	1.62%
3.00 to 3.99%	$46	$322	$1,576	3.26%
4.00 to 4.99%	$39	$1,129	$379	4.33%
5.00 to 5.99%	$41	$152	$378	5.15%
6.00 to 6.99%	$1	$4	$41	6.51%
7.00 to 7.99%	$0	$1	$9	7.31%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	13.10%
WARM	1 mo	20 mo	59 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$6,645**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$8,052
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	$9,576	0.37%	$306
Money Market Deposit Accounts (MMDAs)	$19,674	0.81%	$697
Passbook Accounts	$12,826	0.43%	$434
Non-Interest-Bearing Non-Maturity Deposits	$4,815		$198
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$228	0.03%	
Escrow for Mortgages Serviced for Others	$742	0.02%	
Other Escrows	$195	0.09%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$48,057		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-3		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,919		
Miscellaneous II	$69		
TOTAL LIABILITIES	**$108,643**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$6
EQUITY CAPITAL	$13,265
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$121,915**

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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
1002	Opt commitment to orig 1-month COFI ARMs	6	$48
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$1
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	29	$73
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	29	$365
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	16	$10
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	77	$965
1014	Opt commitment to orig 25- or 30-year FRMs	73	$2,708
1016	Opt commitment to orig "other" Mortgages	59	$201
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$1
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$0
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$2
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$4
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$26
2016	Commit/purchase "other" Mortgage loans, svc retained		$0
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$2
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	28	$589
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	37	$636
2036	Commit/sell "other" Mortgage loans, svc retained		$5
2042	Commit/purchase 1-month COFI ARM MBS		$1,244
2062	Commit/sell 1-month COFI ARM MBS		$624
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$30
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$911
2074	Commit/sell 25- or 30-yr FRM MBS		$3,353
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$0
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	11	$11
2134	Commit/sell 25- or 30-yr FRM loans, svc released	20	$64
2136	Commit/sell "other" Mortgage loans, svc released		$5

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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
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	10	$43
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$1
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$5
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	21	$117
2214	Firm commit/originate 25- or 30-year FRM loans	17	$15
2216	Firm commit/originate "other" Mortgage loans	16	$17
3032	Option to sell 10-, 15-, or 20-year FRMs		$3
3034	Option to sell 25- or 30-year FRMs		$12
4002	Commit/purchase non-Mortgage financial assets	23	$52
4022	Commit/sell non-Mortgage financial assets		$4
5002	IR swap: pay fixed, receive 1-month LIBOR		$40
5004	IR swap: pay fixed, receive 3-month LIBOR		$422
5010	IR swap: pay fixed, receive 3-month Treasury		$35
5024	IR swap: pay 1-month LIBOR, receive fixed		$24
5044	IR swap: pay the prime rate, receive fixed		$17
5104	IR swaption: pay fixed, receive 3-month LIBOR		$190
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
6004	Interest rate Cap based on 3-month LIBOR		$39
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	82	$343
9512	Adjustable-rate construction loans in process	48	$212

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$35
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$153
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$0
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$1
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$31
120	Other investment securities, fixed-coupon securities	6	$14
122	Other investment securities, floating-rate securities		$48
125	Multi/nonres mtg loans; fixed-rate, Balloon		$9
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$5
130	Construction and land loans (adj-rate)		$51
140	Second Mortgages (adj-rate)		$38
150	Commercial loans (adj-rate)		$26
180	Consumer loans; loans on deposits		$5
182	Consumer loans; education loans		$2
183	Consumer loans; auto loans and leases		$266
184	Consumer loans; mobile home loans		$3
185	Consumer loans; credit cards		$61
187	Consumer loans; recreational vehicles		$397
189	Consumer loans; other		$34
200	Variable-rate, fixed-maturity CDs	70	$469
220	Variable-rate FHLB advances	13	$140
299	Other variable-rate	18	$2,093
300	Govt. & agency securities, fixed-coupon securities		$1
302	Govt. & agency securities, floating-rate securities		$0

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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	131	$2,722	$2,749	$2,705	$2,610	$2,491	$2,370
123 - Mortgage Derivatives - M/V estimate	82	$7,469	$7,610	$7,463	$7,216	$6,934	$6,657
129 - Mortgage-Related Mutual Funds - M/V estimate	7	$50	$50	$50	$49	$49	$48
280 - FHLB putable advance-M/V estimate	39	$2,322	$2,620	$2,528	$2,441	$2,373	$2,323
281 - FHLB convertible advance-M/V estimate	17	$1,155	$1,234	$1,212	$1,192	$1,173	$1,158
282 - FHLB callable advance-M/V estimate		$186	$210	$204	$197	$192	$188
289 - Other FHLB structured advances - M/V estimate		$10	$11	$11	$10	$10	$10
290 - Other structured borrowings - M/V estimate	11	$1,677	$1,848	$1,800	$1,749	$1,699	$1,653
500 - Other OBS Positions w/o contract code or exceeds 16 positions	7	$324	$92	$-10	$-112	$-211	$-298