Interest Rate Risk Exposure Report

Office of the Comptroller of the Currency

Credit and Market Risk Policy
Washington, DC 20219

Area: Western

All Reporting CMR | **Reporting Dockets: 142** | **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	40,139	-2,369	-6 %	14.31 %	-50 bp
+200 bp	41,649	-858	-2 %	14.70 %	-11 bp
+100 bp	42,529	21	0 %	14.89 %	+8 bp
0 bp	42,508			14.81 %	
-100 bp	42,869	361	+1 %	14.86 %	+5 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	14.81 %	14.75 %	15.18 %
Post-shock NPV Ratio	14.70 %	14.46 %	14.76 %
Sensitivity Measure: Decline in NPV Ratio	11 bp	29 bp	42 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Present Value Estimates by Interest Rate Scenario

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Report Prepared: 9/28/2011 8:07:13 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	21,469	21,090	20,332	19,366	18,314	19,941	105.76	2.70
30-Year Mortgage Securities	5,905	5,798	5,556	5,259	4,949	5,524	104.96	3.01
15-Year Mortgages and MBS	14,329	14,069	13,612	13,099	12,571	13,386	105.10	2.55
Balloon Mortgages and MBS	4,378	4,318	4,227	4,134	4,037	4,282	100.84	1.75
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	3,386	3,409	3,391	3,363	3,331	3,248	104.96	-0.08
7 Month to 2 Year Reset Frequency	10,455	10,481	10,410	10,243	10,023	10,001	104.81	0.22
2+ to 5 Year Reset Frequency	3,525	3,518	3,466	3,395	3,304	3,325	105.81	0.84
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	1,505	1,500	1,483	1,464	1,443	1,396	107.46	0.73
2 Month to 5 Year Reset Frequency	2,916	2,893	2,852	2,808	2,755	2,797	103.44	1.10
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	4,165	4,129	4,091	4,049	4,005	4,118	100.28	0.90
Adjustable-Rate, Fully Amortizing	8,709	8,625	8,539	8,434	8,277	8,625	100.00	0.98
Fixed-Rate, Balloon	4,381	4,246	4,104	3,968	3,839	3,973	106.89	3.27
Fixed-Rate, Fully Amortizing	3,450	3,295	3,143	3,004	2,876	3,063	107.59	4.66
Construction and Land Loans								
Adjustable-Rate	1,432	1,429	1,425	1,420	1,415	1,430	99.94	0.24
Fixed-Rate	983	950	916	884	854	984	96.58	3.55
Second-Mortgage Loans and Securities								
Adjustable-Rate	13,419	13,397	13,359	13,322	13,285	13,375	100.16	0.22
Fixed-Rate	5,283	5,185	5,065	4,951	4,842	4,895	105.92	2.11
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	6,256	6,175	6,053	5,927	5,794	6,175	100.00	1.64
Accrued Interest Receivable	606	606	606	606	606	606	100.00	0.00
Advance for Taxes/Insurance	78	78	78	78	78	78	100.00	0.00
Float on Escrows on Owned Mortgages	26	49	73	96	116			-48.12
LESS: Value of Servicing on Mortgages Serviced by Others	-39	-43	-58	-60	-59			-22.50
TOTAL MORTGAGE LOANS AND SECURITIES	**116,696**	**115,285**	**112,838**	**109,931**	**106,773**	**111,220**	**103.65**	**1.67**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	1,772	1,763	1,754	1,746	1,738	1,766	99.80	0.50
Fixed-Rate	1,473	1,429	1,382	1,338	1,297	1,330	107.46	3.19
Consumer Loans								
Adjustable-Rate	30,469	30,461	30,426	30,391	30,357	30,988	98.30	0.07
Fixed-Rate	25,040	24,882	24,641	24,408	24,182	25,061	99.28	0.80
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-1,129	-1,125	-1,119	-1,113	-1,108	-1,125	0.00	0.45
Accrued Interest Receivable	199	199	199	199	199	199	100.00	0.00
TOTAL NONMORTGAGE LOANS	**57,824**	**57,608**	**57,283**	**56,969**	**56,664**	**58,219**	**98.95**	**0.47**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,422	3,422	3,422	3,422	3,422	3,422	100.00	0.00
Equities and All Mutual Funds	85	83	81	78	76	83	100.06	2.52
Zero-Coupon Securities	443	441	438	435	432	434	101.62	0.57
Government and Agency Securities	10,940	10,731	10,467	10,212	9,967	10,531	101.91	2.21
Term Fed Funds, Term Repos	27,266	27,264	27,221	27,178	27,136	27,256	100.03	0.08
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	12,888	12,458	12,031	11,636	11,269	13,418	92.84	3.44
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	34,748	34,181	33,236	32,120	30,958	34,012	100.49	2.21
Structured Securities (Complex)	5,637	5,578	5,463	5,311	5,169	5,716	97.58	1.56
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**95,429**	**94,157**	**92,358**	**90,391**	**88,428**	**94,872**	**99.25**	**1.63**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	949	949	949	949	949	949	100.00	0.00
Real Estate Held for Investment	46	46	46	46	46	46	100.00	0.00
Investment in Unconsolidated Subsidiaries	261	244	228	211	195	244	100.00	6.80
Office Premises and Equipment	1,317	1,317	1,317	1,317	1,317	1,317	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,573**	**2,556**	**2,539**	**2,523**	**2,506**	**2,556**	**100.00**	**0.65**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	674	843	980	1,072	1,126			-18.17
Adjustable-Rate Servicing	374	389	517	526	516			-18.33
Float on Mortgages Serviced for Others	535	621	738	823	892			-16.37
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**1,583**	**1,853**	**2,235**	**2,421**	**2,534**			**-17.60**
OTHER ASSETS								
Purchased and Excess Servicing						902		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	9,654	9,654	9,654	9,654	9,654	9,654	100.00	0.00
Miscellaneous II						782		
Deposit Intangibles								
Retail CD Intangible	90	96	155	177	196			-33.79
Transaction Account Intangible	900	1,248	1,944	2,601	3,225			-41.87
MMDA Intangible	2,478	2,776	3,987	5,145	6,228			-27.18
Passbook Account Intangible	1,264	1,603	2,356	3,067	3,772			-34.07
Non-Interest-Bearing Account Intangible	-23	120	267	407	541			-121.17
TOTAL OTHER ASSETS	**14,363**	**15,497**	**18,364**	**21,052**	**23,617**	**11,338**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-3,755		
TOTAL ASSETS	**288,467**	**286,955**	**285,618**	**283,287**	**280,522**	**274,451**	**105/102*** **	**0.50/1.22*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	35,395	35,374	35,245	35,120	35,001	35,081	100.83	0.21
Fixed-Rate Maturing in 13 Months or More	21,890	21,451	20,911	20,412	19,968	20,344	105.44	2.28
Variable-Rate	396	396	395	394	394	394	100.30	0.09
Demand								
Transaction Accounts	27,988	27,988	27,988	27,988	27,988	27,988	100/96*	0.00/1.95*
MMDAs	84,995	84,995	84,995	84,995	84,995	84,995	100/97*	0.00/0.92*
Passbook Accounts	31,955	31,955	31,955	31,955	31,955	31,955	100/95*	0.00/1.80*
Non-Interest-Bearing Accounts	6,320	6,320	6,320	6,320	6,320	6,320	100/98*	0.00/2.34*
TOTAL DEPOSITS	**208,938**	**208,478**	**207,809**	**207,184**	**206,621**	**207,077**	**101/98***	**0.27/1.27***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	15,806	15,704	15,557	15,412	15,270	15,321	102.50	0.79
Fixed-Rate Maturing in 37 Months or More	4,458	4,233	4,021	3,822	3,635	3,855	109.82	5.15
Variable-Rate	6,056	6,055	6,052	6,050	6,047	6,040	100.24	0.03
TOTAL BORROWINGS	**26,319**	**25,992**	**25,631**	**25,284**	**24,952**	**25,217**	**103.08**	**1.32**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,184	1,184	1,184	1,184	1,184	1,184	100.00	0.00
Other Escrow Accounts	146	142	137	133	130	152	92.99	3.01
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	747	747	747	747	747	747	100.00	0.00
Miscellaneous I	3,988	3,988	3,988	3,988	3,988	3,988	100.00	0.00
Miscellaneous II	0	0	0	0	0	928		
TOTAL OTHER LIABILITIES	**6,064**	**6,060**	**6,056**	**6,052**	**6,048**	**6,999**	**86.59**	**0.07**
Other Liabilities not Included Above								
Self-Valued	3,992	3,858	3,693	3,556	3,448	3,556	108.50	3.87
Unamortized Yield Adjustments						114		
TOTAL LIABILITIES	**245,314**	**244,389**	**243,189**	**242,076**	**241,069**	**242,962**	**101/98****	**0.43/1.28****

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		Base Case						
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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	83	-11	-163	-319	-474			
ARMs	15	17	14	9	2			
Other Mortgages	2	0	-3	-6	-9			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	25	15	-3	-22	-44			
Sell Mortgages and MBS	-73	-9	94	205	317			
Purchase Non-Mortgage Items	0	0	0	-1	-1			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-142	-24	85	191	292			
Pay Floating, Receive Fixed Swaps	173	139	93	47	2			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	1	1	107	236	366			
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	-2	-3	-5	-7	-9			
Self-Valued	-364	-184	-119	105	243			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-284**	**-58**	**100**	**439**	**686**			

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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	288,467	286,955	285,618	283,287	280,522	274,451	105/102***	0.50/1.22***
MINUS TOTAL LIABILITIES	245,314	244,389	243,189	242,076	241,069	242,962	101/98**	0.43/1.28**
PLUS OFF-BALANCE-SHEET POSITIONS	-284	-58	100	439	686			
TOTAL NET PORTFOLIO VALUE #	42,869	42,508	42,529	41,649	40,139	31,488	134.99	0.40

* 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	$4,814	$7,305	$5,262	$1,583	$976
WARM	342 mo	320 mo	303 mo	289 mo	196 mo
WAC	4.11%	5.45%	6.37%	7.31%	8.86%
Amount of these that is FHA or VA Guaranteed	$885	$475	$465	$343	$733
Securities Backed by Conventional Mortgages	$2,974	$1,488	$545	$48	$4
WARM	344 mo	304 mo	294 mo	248 mo	154 mo
Weighted Average Pass-Through Rate	4.35%	5.25%	6.08%	7.31%	8.44%
Securities Backed by FHA or VA Mortgages	$126	$102	$162	$8	$68
WARM	282 mo	274 mo	238 mo	206 mo	88 mo
Weighted Average Pass-Through Rate	3.85%	5.31%	6.29%	7.19%	9.63%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,953	$1,701	$945	$334	$243
WAC	4.26%	5.40%	6.38%	7.31%	8.90%
Mortgage Securities	$6,313	$739	$155	$3	$0
Weighted Average Pass-Through Rate	3.88%	5.22%	6.02%	7.20%	8.35%
WARM (of 15-Year Loans and Securities)	162 mo	129 mo	124 mo	107 mo	117 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$2,302	$563	$851	$254	$74
WAC	3.80%	5.44%	6.47%	7.34%	8.53%
Mortgage Securities	$230	$5	$0	$1	$0
Weighted Average Pass-Through Rate	2.48%	5.38%	6.83%	7.03%	9.58%
WARM (of Balloon Loans and Securities)	78 mo	78 mo	83 mo	82 mo	71 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$43,133**

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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	$0	$18	$0	$0	$5
WAC	0.00%	5.63%	0.00%	0.00%	4.85%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$3,248	$9,982	$3,325	$1,396	$2,792
Weighted Average Margin	280 bp	244 bp	246 bp	303 bp	263 bp
WAC	3.82%	4.47%	4.95%	4.18%	4.83%
WARM	187 mo	294 mo	322 mo	334 mo	327 mo
Weighted Average Time Until Next Payment Reset	4 mo	21 mo	45 mo	7 mo	15 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$20,766**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 185)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	$2	$10	$7	$12	$1
Weighted Average Distance from Lifetime Cap	81 bp	185 bp	154 bp	4 bp	96 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$42	$162	$205	$32	$37
Weighted Average Distance from Lifetime Cap	344 bp	356 bp	378 bp	373 bp	372 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$2,959	$9,617	$3,058	$1,351	$2,743
Weighted Average Distance from Lifetime Cap	887 bp	614 bp	564 bp	680 bp	624 bp
Balances Without Lifetime Cap	$244	$213	$55	$1	$16
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,182	$9,608	$3,202	$12	$2,060
Weighted Average Periodic Rate Cap	164 bp	195 bp	205 bp	135 bp	149 bp
Balances Subject to Periodic Rate Floors	$1,291	$8,582	$2,774	$7	$1,910
MBS Included in ARM Balances	$196	$2,306	$1,082	$31	$59

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$4,118	$8,625
WARM	71 mo	275 mo
Remaining Term to Full Amortization	312 mo	
Rate Index Code	0	0
Margin	222 bp	270 bp
Reset Frequency	17 mo	10 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$346	$208
Wghted Average Distance to Lifetime Cap	84 bp	197 bp
Fixed-Rate:		
Balances	$3,973	$3,063
WARM	51 mo	138 mo
Remaining Term to Full Amortization	263 mo	
WAC	6.19%	6.16%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$1,430	$984
WARM	21 mo	71 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	166 bp	6.68%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$13,375	$4,895
WARM	227 mo	154 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	-2 bp	7.03%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$1,766	$1,330
WARM	40 mo	50 mo
Margin in Column 1; WAC in Column 2	171 bp	5.96%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$30,988	$25,061
WARM	114 mo	83 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	529 bp	6.07%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$537	$13,093
Fixed Rate		
Remaining WAL <= 5 Years	$1,861	$16,028
Remaining WAL 5-10 Years	$1,754	$616
Remaining WAL Over 10 Years	$47	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$2	$23
WAC	5.67%	5.95%
Principal-Only MBS	$3	$13
WAC	5.97%	6.20%
Total Mortgage-Derivative Securities - Book Value	$4,203	$29,773

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ASSETS (continued)

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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	$28,016	$23,486	$28,741	$7,229	$3,640
WARM	283 mo	263 mo	285 mo	277 mo	181 mo
Weighted Average Servicing Fee	31 bp	32 bp	32 bp	35 bp	42 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	408 loans				
FHA/VA	238 loans				
Subserviced by Others	19 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$48,760	$8,574	Total # of Adjustable-Rate Loans Serviced	275 loans
WARM (in months)	174 mo	306 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	34 bp	37 bp		

Total Balances of Mortgage Loans Serviced for Others	**$148,447**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,422		
Equity Securities Carried at Fair Value	$83		
Zero-Coupon Securities	$434	0.56%	8 mo
Government & Agency Securities	$10,531	1.72%	32 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$27,256	0.26%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$13,418	1.56%	51 mo
Memo: Complex Securities (from supplemental reporting)	$5,716		

Total Cash, Deposits, and Securities	**$60,860**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$7,587
Accrued Interest Receivable	$606
Advances for Taxes and Insurance	$78
Less: Unamortized Yield Adjustments	$4,396
Valuation Allowances	$1,412
Unrealized Gains (Losses)	$295

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$624
Accrued Interest Receivable	$199
Less: Unamortized Yield Adjustments	$9
Valuation Allowances	$1,749
Unrealized Gains (Losses)	$20

OTHER ITEMS

Real Estate Held for Investment	$46
Repossessed Assets	$948
Equity Investments Not Carried at Fair Value	$244
Office Premises and Equipment	
	$1,317
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$237
Valuation Allowances	$-97
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$902
Miscellaneous I	
Miscellaneous II	$9,654
	$782

TOTAL ASSETS	**$274,413**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$69
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$1
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$37
Mortgage-Related Mututal Funds	$46
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$2,655
Weighted Average Servicing Fee	10 bp
Adjustable-Rate Mortgage Loans Serviced	$6,635
Weighted Average Servicing Fee	8 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$15,450

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LIABILITIES

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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	$7,211	$3,784	$345	$150
WAC	0.88%	1.94%	5.31%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$12,519	$9,178	$2,043	$229
WAC	1.00%	1.93%	4.16%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$10,295	$4,304	$125
WAC		1.79%	3.81%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$5,744	$347
WAC			3.05%	
WARM			54 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$55,425**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,369	$3,029	$4,509
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$14,629	$15,989	$4,997
Penalty in Months of Forgone Interest	3.85 mo	5.43 mo	6.53 mo
Balances in New Accounts	$2,501	$5,344	$2,125

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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%	$1,420	$3,512	$826	1.18%
3.00 to 3.99%	$204	$5,227	$960	3.28%
4.00 to 4.99%	$54	$1,288	$748	4.51%
5.00 to 5.99%	$373	$3,242	$310	5.44%
6.00 to 6.99%	$0	$2	$1,006	6.00%
7.00 to 7.99%	$0	$1	$4	7.33%
8.00 to 8.99%	$0	$0	$1	8.45%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	13 mo	71 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$19,176**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$9,990
Book Value of Redeemable Preferred Stock	$0

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LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$27,988	0.23%	$850
Money Market Deposit Accounts (MMDAs)	$84,995	0.36%	$2,074
Passbook Accounts	$31,955	0.65%	$2,144
Non-Interest-Bearing Non-Maturity Deposits	$6,320		$288
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$280	0.03%	
Escrow for Mortgages Serviced for Others	$904	0.01%	
Other Escrows	$152	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$152,594		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$113		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$747		
Miscellaneous I	$3,988		
Miscellaneous II	$928		
TOTAL LIABILITIES	**$242,962**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$1
EQUITY CAPITAL	$31,423
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$274,386**

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		$62
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$4
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	11	$287
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	10	$33
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	7	$345
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	45	$520
1014	Opt commitment to orig 25- or 30-year FRMs	43	$2,462
1016	Opt commitment to orig "other" Mortgages	31	$120
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$10
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$8
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$14
2016	Commit/purchase "other" Mortgage loans, svc retained		$6
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	11	$20
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	15	$225
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$2
2054	Commit/purchase 25- to 30-year FRM MBS		$7
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$513
2074	Commit/sell 25- or 30-yr FRM MBS		$348
2116	Commit/purchase "other" Mortgage loans, svc released		$14
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$100
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$33
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	13	$125
2134	Commit/sell 25- or 30-yr FRM loans, svc released	22	$618
2136	Commit/sell "other" Mortgage loans, svc released		$7
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	7	$143
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$4
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$1

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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
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	15	$65
2214	Firm commit/originate 25- or 30-year FRM loans	16	$119
2216	Firm commit/originate "other" Mortgage loans	16	$112
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		$138
3034	Option to sell 25- or 30-year FRMs		$1,883
3036	Option to sell "other" Mortgages		$15
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1
3074	Short option to sell 25- or 30-yr FRMs		$8
4002	Commit/purchase non-Mortgage financial assets	13	$14
5002	IR swap: pay fixed, receive 1-month LIBOR		$203
5004	IR swap: pay fixed, receive 3-month LIBOR		$3,864
5024	IR swap: pay 1-month LIBOR, receive fixed		$4,000
5026	IR swap: pay 3-month LIBOR, receive fixed		$4
6002	Interest rate Cap based on 1-month LIBOR		$527
9502	Fixed-rate construction loans in process	55	$88
9512	Adjustable-rate construction loans in process	26	$150

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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		$392
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$4
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		$2,790
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$59
120	Other investment securities, fixed-coupon securities		$3
122	Other investment securities, floating-rate securities		$0
125	Multi/nonres mtg loans; fixed-rate, Balloon		$19
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$48
140	Second Mortgages (adj-rate)		$10
150	Commercial loans (adj-rate)		$0
180	Consumer loans; loans on deposits		$1
181	Consumer loans; unsecured home improvement		$0
183	Consumer loans; auto loans and leases		$7,324
184	Consumer loans; mobile home loans		$0
185	Consumer loans; credit cards		$13,910
187	Consumer loans; recreational vehicles		$745
189	Consumer loans; other		$2,238
200	Variable-rate, fixed-maturity CDs	33	$394
220	Variable-rate FHLB advances	11	$2,718
299	Other variable-rate	7	$3,322
300	Govt. & agency securities, fixed-coupon securities		$8
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	55	$5,716	$5,637	$5,578	$5,463	$5,311	$5,169
123 - Mortgage Derivatives - M/V estimate	59	$34,012	$34,748	$34,181	$33,236	$32,120	$30,958
129 - Mortgage-Related Mutual Funds - M/V estimate	9	$34	$34	$34	$34	$33	$33
280 - FHLB putable advance-M/V estimate	11	$2,348	$2,679	$2,576	$2,481	$2,398	$2,331
281 - FHLB convertible advance-M/V estimate	10	$145	$160	$156	$151	$148	$145
282 - FHLB callable advance-M/V estimate		$13	$18	$17	$17	$16	$16
289 - Other FHLB structured advances - M/V estimate	9	$263	$294	$288	$282	$276	$273
290 - Other structured borrowings - M/V estimate	8	$786	$841	$821	$762	$717	$683
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$-762	$-364	$-184	$-119	$105	$243