Interest Rate Risk Exposure Report

Office of the Comptroller of the Currency
Credit and Market Risk Policy
Washington, DC 20219

Area: Assets < $100 Mil

All Reporting CMR | **Reporting Dockets: 171** | **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	1,610	-138	-8 %	16.15 %	-82 bp
+200 bp	1,701	-47	-3 %	16.80 %	-17 bp
+100 bp	1,749	0	0 %	17.08 %	+11 bp
0 bp	1,748			16.97 %	
-100 bp	1,733	-15	-1 %	16.78 %	-19 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	16.97 %	17.51 %	17.92 %
Post-shock NPV Ratio	16.78 %	16.44 %	16.84 %
Sensitivity Measure: Decline in NPV Ratio	19 bp	107 bp	107 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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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	1,599	1,592	1,564	1,517	1,449	1,479	107.64	1.10
30-Year Mortgage Securities	193	193	191	188	183	184	105.15	0.53
15-Year Mortgages and MBS	1,549	1,544	1,520	1,486	1,442	1,431	107.88	0.95
Balloon Mortgages and MBS	734	732	724	717	708	693	105.58	0.71
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	56	56	56	56	55	55	102.78	0.15
7 Month to 2 Year Reset Frequency	477	481	478	476	472	452	106.31	-0.10
2+ to 5 Year Reset Frequency	364	363	361	359	357	342	106.04	0.40
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	18	17	17	17	17	17	103.52	0.56
2 Month to 5 Year Reset Frequency	236	234	231	228	225	227	103.42	0.90
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	101	101	100	98	97	100	101.18	0.80
Adjustable-Rate, Fully Amortizing	326	324	321	317	314	321	101.01	0.74
Fixed-Rate, Balloon	259	255	248	241	235	241	105.78	2.11
Fixed-Rate, Fully Amortizing	398	383	367	353	339	357	107.30	4.03
Construction and Land Loans								
Adjustable-Rate	54	54	54	54	54	55	98.78	0.17
Fixed-Rate	123	121	118	115	112	122	98.96	2.05
Second-Mortgage Loans and Securities								
Adjustable-Rate	210	210	210	209	208	210	100.19	0.20
Fixed-Rate	152	150	147	144	141	143	105.26	1.58
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	103	102	100	99	96	102	100.00	1.04
Accrued Interest Receivable	27	27	27	27	27	27	100.00	0.00
Advance for Taxes/Insurance	3	3	3	3	3	3	100.00	0.00
Float on Escrows on Owned Mortgages	1	1	3	4	6			-81.82
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	1	1	1			-22.40
TOTAL MORTGAGE LOANS AND SECURITIES	**6,982**	**6,944**	**6,840**	**6,706**	**6,541**	**6,560**	**105.86**	**1.02**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	111	111	110	110	109	111	99.65	0.36
Fixed-Rate	214	209	202	196	189	194	107.77	2.92
Consumer Loans								
Adjustable-Rate	21	21	21	20	20	20	103.51	0.22
Fixed-Rate	226	225	222	219	216	218	102.87	0.98
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-2	-2	-2	-1	-1	-2	0.00	2.47
Accrued Interest Receivable	6	6	6	6	6	6	100.00	0.00
TOTAL NONMORTGAGE LOANS	**576**	**569**	**559**	**549**	**539**	**548**	**103.95**	**1.53**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	381	381	381	381	381	381	100.00	0.00
Equities and All Mutual Funds	61	60	58	57	56	60	100.00	2.05
Zero-Coupon Securities	4	4	4	4	4	4	112.65	2.96
Government and Agency Securities	134	128	122	116	111	120	106.48	4.76
Term Fed Funds, Term Repos	1,030	1,028	1,022	1,017	1,012	1,024	100.42	0.35
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	115	110	104	99	95	108	101.57	4.81
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	133	129	127	121	116	130	99.13	2.18
Structured Securities (Complex)	346	340	330	314	296	336	101.46	2.41
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**2,204**	**2,180**	**2,149**	**2,111**	**2,070**	**2,162**	**100.83**	**1.26**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	78	78	78	78	78	78	100.00	0.00
Real Estate Held for Investment	4	4	4	4	4	4	100.00	0.00
Investment in Unconsolidated Subsidiaries	4	3	3	3	3	3	100.00	6.80
Office Premises and Equipment	197	197	197	197	197	197	100.00	0.00
TOTAL REAL ASSETS, ETC.	**283**	**282**	**282**	**282**	**282**	**282**	**100.00**	**0.08**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	7	9	11	13	14			-20.08
Adjustable-Rate Servicing	0	0	0	0	0			-4.75
Float on Mortgages Serviced for Others	4	4	5	6	6			-10.89
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**11**	**13**	**16**	**18**	**20**			**-16.96**
OTHER ASSETS								
Purchased and Excess Servicing						11		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	220	220	220	220	220	220	100.00	0.00
Miscellaneous II						11		
Deposit Intangibles								
Retail CD Intangible	8	8	12	14	15			-23.61
Transaction Account Intangible	7	22	43	62	81			-82.05
MMDA Intangible	19	23	35	47	58			-36.12
Passbook Account Intangible	25	40	70	98	124			-55.80
Non-Interest-Bearing Account Intangible	-7	1	10	18	26			-631.85
TOTAL OTHER ASSETS	**272**	**314**	**389**	**458**	**523**	**241**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						9		
TOTAL ASSETS	**10,328**	**10,303**	**10,235**	**10,124**	**9,974**	**9,803**	**105/104***	**0.45/1.03***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	2,993	2,992	2,981	2,970	2,959	2,968	100.81	0.21
Fixed-Rate Maturing in 13 Months or More	1,712	1,685	1,640	1,598	1,557	1,586	106.26	2.12
Variable-Rate	90	89	89	88	88	87	101.81	0.54
Demand								
Transaction Accounts	799	799	799	799	799	799	100/97*	0.00/2.27*
MMDAs	860	860	860	860	860	860	100/97*	0.00/0.98*
Passbook Accounts	1,201	1,201	1,201	1,201	1,201	1,201	100/97*	0.00/1.95*
Non-Interest-Bearing Accounts	344	344	344	344	344	344	100/100*	0.00/2.38*
TOTAL DEPOSITS	**7,998**	**7,970**	**7,914**	**7,859**	**7,808**	**7,845**	**102/100***	**0.53/1.28***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	229	227	225	222	220	222	102.37	0.88
Fixed-Rate Maturing in 37 Months or More	129	121	115	109	103	109	110.91	5.69
Variable-Rate	11	11	11	11	11	11	101.18	0.16
TOTAL BORROWINGS	**368**	**359**	**350**	**342**	**334**	**342**	**105.06**	**2.48**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	33	33	33	33	33	33	100.00	0.00
Other Escrow Accounts	1	1	1	1	1	1	95.24	3.08
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	70	70	70	70	70	70	100.00	0.00
Miscellaneous II	0	0	0	0	0	9		
TOTAL OTHER LIABILITIES	**104**	**104**	**104**	**104**	**104**	**113**	**92.09**	**0.03**
Other Liabilities not Included Above								
Self-Valued	122	120	116	114	112	110	109.13	2.53
Unamortized Yield Adjustments						0		
TOTAL LIABILITIES	**8,593**	**8,554**	**8,485**	**8,419**	**8,358**	**8,411**	**102/101****	**0.64/1.34****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	4	3	0	-5	-10			
ARMs	0	0	0	0	0			
Other Mortgages	0	0	0	0	0			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	1	1	0	-1	-2			
Sell Mortgages and MBS	-2	-1	1	4	8			
Purchase Non-Mortgage Items	0	0	0	0	0			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	0	0	0	0	0			
Pay Floating, Receive Fixed Swaps	0	0	0	0	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	0	1	1			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	-4	-3	-2	-2	-1			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	0	0	0	-1	-1			
Self-Valued	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-2**	**-1**	**-2**	**-4**	**-5**			

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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	10,328	10,303	10,235	10,124	9,974	9,803	105/104***	0.45/1.03***
MINUS TOTAL LIABILITIES	8,593	8,554	8,485	8,419	8,358	8,411	102/101**	0.64/1.34**
PLUS OFF-BALANCE-SHEET POSITIONS	-2	-1	-2	-4	-5			
TOTAL NET PORTFOLIO VALUE #	1,733	1,748	1,749	1,701	1,610	1,392	125.61	-0.44

* 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	$205	$635	$505	$98	$36
WARM	327 mo	311 mo	296 mo	268 mo	245 mo
WAC	4.54%	5.45%	6.34%	7.29%	8.73%
Amount of these that is FHA or VA Guaranteed	$12	$4	$2	$1	$0
Securities Backed by Conventional Mortgages	$101	$25	$6	$1	$0
WARM	65 mo	216 mo	222 mo	146 mo	95 mo
Weighted Average Pass-Through Rate	4.01%	5.28%	6.05%	7.13%	8.75%
Securities Backed by FHA or VA Mortgages	$39	$8	$2	$1	$0
WARM	304 mo	248 mo	257 mo	190 mo	103 mo
Weighted Average Pass-Through Rate	4.63%	5.08%	6.12%	7.14%	8.90%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$327	$420	$289	$118	$42
WAC	4.34%	5.43%	6.35%	7.29%	8.66%
Mortgage Securities	$180	$46	$9	$0	$0
Weighted Average Pass-Through Rate	3.87%	5.22%	6.06%	7.12%	8.13%
WARM (of 15-Year Loans and Securities)	149 mo	140 mo	133 mo	117 mo	104 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$78	$220	$220	$100	$30
WAC	4.54%	5.48%	6.36%	7.37%	8.63%
Mortgage Securities	$40	$6	$0	$0	$0
Weighted Average Pass-Through Rate	3.24%	5.24%	6.07%	7.45%	0.00%
WARM (of Balloon Loans and Securities)	65 mo	80 mo	60 mo	54 mo	38 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$3,787**

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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	$0	$2	$0	$14
WAC	2.00%	5.49%	4.78%	0.00%	6.22%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$55	$452	$341	$17	$213
Weighted Average Margin	193 bp	259 bp	292 bp	134 bp	209 bp
WAC	3.98%	4.33%	5.39%	3.19%	5.06%
WARM	186 mo	239 mo	279 mo	168 mo	241 mo
Weighted Average Time Until Next Payment Reset	4 mo	9 mo	34 mo	1 mo	14 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$1,093**

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	$0	$1	$25	$0	$1
Weighted Average Distance from Lifetime Cap	117 bp	147 bp	124 bp	0 bp	159 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$4	$30	$17	$0	$2
Weighted Average Distance from Lifetime Cap	263 bp	375 bp	359 bp	0 bp	377 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$45	$402	$272	$17	$197
Weighted Average Distance from Lifetime Cap	884 bp	718 bp	636 bp	853 bp	634 bp
Balances Without Lifetime Cap	$6	$19	$29	$0	$26
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$31	$390	$283	$1	$174
Weighted Average Periodic Rate Cap	165 bp	174 bp	209 bp	226 bp	169 bp
Balances Subject to Periodic Rate Floors	$17	$326	$188	$1	$154
MBS Included in ARM Balances	$21	$95	$36	$16	$29

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$100	$321
WARM	62 mo	178 mo
Remaining Term to Full Amortization	257 mo	
Rate Index Code	0	0
Margin	219 bp	275 bp
Reset Frequency	28 mo	27 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$0	$5
Wghted Average Distance to Lifetime Cap	4 bp	45 bp
Fixed-Rate:		
Balances	$241	$357
WARM	39 mo	120 mo
Remaining Term to Full Amortization	239 mo	
WAC	6.41%	6.53%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$55	$122
WARM	54 mo	39 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	186 bp	6.19%
Reset Frequency	9 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$210	$143
WARM	126 mo	109 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	56 bp	6.48%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$111	$194
WARM	57 mo	50 mo
Margin in Column 1; WAC in Column 2	181 bp	6.38%
Reset Frequency	7 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$20	$218
WARM	101 mo	48 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	321 bp	7.87%
Reset Frequency	4 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$1	$18
Fixed Rate		
Remaining WAL <= 5 Years	$36	$62
Remaining WAL 5-10 Years	$4	$8
Remaining WAL Over 10 Years	$0	
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	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$41	$90

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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	$919	$448	$124	$34	$3
WARM	274 mo	290 mo	250 mo	173 mo	125 mo
Weighted Average Servicing Fee	25 bp	25 bp	29 bp	23 bp	29 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	11 loans				
FHA/VA	0 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$10	$0	Total # of Adjustable-Rate Loans Serviced	0 loans
WARM (in months)	222 mo	0 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	31 bp	0 bp		

Total Balances of Mortgage Loans Serviced for Others	**$1,537**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$381		
Equity Securities Carried at Fair Value	$60		
Zero-Coupon Securities	$4	4.61%	36 mo
Government & Agency Securities	$120	2.49%	70 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,024	0.54%	7 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$108	3.80%	75 mo
Memo: Complex Securities (from supplemental reporting)	$336		
Total Cash, Deposits, and Securities	**$2,032**		

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$181
Accrued Interest Receivable	$27
Advances for Taxes and Insurance	$3
Less: Unamortized Yield Adjustments	$5
Valuation Allowances	$79
Unrealized Gains (Losses)	$9

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$12
Accrued Interest Receivable	$6
Less: Unamortized Yield Adjustments	$1
Valuation Allowances	$13
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$4
Repossessed Assets	$78
Equity Investments Not Carried at Fair Value	$3
Office Premises and Equipment	
	$197
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$5
Valuation Allowances	$-2
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$11
Miscellaneous I	
Miscellaneous II	$220
	$11

TOTAL ASSETS	**$9,803**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$3
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	$14
Mortgage-Related Mututal Funds	$46
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$47
Weighted Average Servicing Fee	34 bp
Adjustable-Rate Mortgage Loans Serviced	$42
Weighted Average Servicing Fee	36 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets < $100 Mil
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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	$693	$247	$41	$8
WAC	0.95%	2.01%	4.92%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$1,150	$722	$115	$10
WAC	0.96%	1.75%	4.74%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$788	$310	$5
WAC		1.61%	3.58%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$488	$2
WAC			2.76%	
WARM			53 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$4,554**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$28	$29	$26
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$1,505	$1,517	$765
Penalty in Months of Forgone Interest	3.20 mo	5.36 mo	5.39 mo
Balances in New Accounts	$78	$67	$32

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%	$47	$85	$47	1.50%
3.00 to 3.99%	$7	$36	$27	3.53%
4.00 to 4.99%	$7	$24	$16	4.54%
5.00 to 5.99%	$4	$12	$16	5.23%
6.00 to 6.99%	$0	$1	$2	6.12%
7.00 to 7.99%	$0	$0	$1	7.06%
8.00 to 8.99%	$0	$0	$0	8.35%
9.00 and Above	$0	$0	$0	0.00%
WARM	2 mo	18 mo	79 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$331**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$208
Book Value of Redeemable Preferred Stock	$8

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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	$799	0.38%	$9
Money Market Deposit Accounts (MMDAs)	$860	0.67%	$28
Passbook Accounts	$1,201	0.45%	$16
Non-Interest-Bearing Non-Maturity Deposits	$344		$13
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$28	0.03%	
Escrow for Mortgages Serviced for Others	$5	0.09%	
Other Escrows	$1	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$3,238		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$70		
Miscellaneous II	$9		
TOTAL LIABILITIES	**$8,411**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$1,393
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$9,804**

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
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		$1
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs		$2
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	7	$2
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	41	$38
1014	Opt commitment to orig 25- or 30-year FRMs	28	$70
1016	Opt commitment to orig "other" Mortgages	19	$8
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$2
2014	Commit/purchase 25- or 30-yr FRM 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	7	$21
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$23
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$1
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$1
2056	Commit/purchase "other" MBS		$2
2116	Commit/purchase "other" Mortgage loans, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$1
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$13
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		$0
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		$3
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	8	$2
2214	Firm commit/originate 25- or 30-year FRM loans	8	$3
2216	Firm commit/originate "other" Mortgage loans	7	$5
3032	Option to sell 10-, 15-, or 20-year FRMs		$1
3034	Option to sell 25- or 30-year FRMs		$5

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
4002	Commit/purchase non-Mortgage financial assets	7	$6
7050	Short int rate floor based on cost-of-funds index (COFI)		$22
9502	Fixed-rate construction loans in process	49	$24
9512	Adjustable-rate construction loans in process	18	$12

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$1
120	Other investment securities, fixed-coupon securities		$3
122	Other investment securities, floating-rate securities		$0
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$2
180	Consumer loans; loans on deposits		$0
183	Consumer loans; auto loans and leases		$0
184	Consumer loans; mobile home loans		$0
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs	36	$87
220	Variable-rate FHLB advances	7	$10
299	Other variable-rate		$1
300	Govt. & agency securities, fixed-coupon securities		$2
302	Govt. & agency securities, floating-rate securities		$3

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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	72	$336	$346	$340	$330	$314	$296
123 - Mortgage Derivatives - M/V estimate	36	$130	$133	$129	$127	$121	$116
129 - Mortgage-Related Mutual Funds - M/V estimate	9	$20	$20	$20	$19	$19	$19
280 - FHLB putable advance-M/V estimate	13	$40	$45	$44	$43	$41	$41
281 - FHLB convertible advance-M/V estimate	8	$28	$31	$30	$29	$29	$29
282 - FHLB callable advance-M/V estimate		$29	$33	$32	$31	$30	$30
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate		$12	$13	$13	$12	$12	$12