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: 193** **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	1,690	-315	-16 %	15.47 %	-205 bp
+200 bp	1,830	-174	-9 %	16.44 %	-107 bp
+100 bp	1,941	-63	-3 %	17.16 %	-35 bp
0 bp	2,004			17.51 %	
-100 bp	2,032	28	+1 %	17.63 %	+12 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	17.51 %	17.31 %	18.18 %
Post-shock NPV Ratio	16.44 %	15.93 %	17.32 %
Sensitivity Measure: Decline in NPV Ratio	107 bp	138 bp	86 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	1,798	1,774	1,718	1,642	1,556	1,651	107.47	2.24
30-Year Mortgage Securities	218	213	205	195	186	205	103.97	3.14
15-Year Mortgages and MBS	1,739	1,722	1,682	1,633	1,578	1,600	107.60	1.66
Balloon Mortgages and MBS	801	797	789	780	768	753	105.91	0.72
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	72	72	72	71	71	70	103.88	0.31
7 Month to 2 Year Reset Frequency	568	569	566	562	554	544	104.69	0.18
2+ to 5 Year Reset Frequency	407	407	405	402	396	384	106.07	0.30
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	18	18	18	18	18	17	103.56	0.75
2 Month to 5 Year Reset Frequency	238	236	233	229	226	229	103.04	1.11
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	89	88	87	86	85	87	100.94	1.00
Adjustable-Rate, Fully Amortizing	334	332	328	325	321	330	100.77	0.89
Fixed-Rate, Balloon	301	294	286	278	271	273	107.68	2.60
Fixed-Rate, Fully Amortizing	464	445	426	408	392	407	109.35	4.31
Construction and Land Loans								
Adjustable-Rate	59	59	59	59	59	60	98.70	0.20
Fixed-Rate	162	159	154	150	146	163	97.25	2.59
Second-Mortgage Loans and Securities								
Adjustable-Rate	229	228	228	227	226	228	100.22	0.21
Fixed-Rate	178	175	172	169	166	167	104.96	1.74
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	106	105	103	100	98	105	100.00	1.52
Accrued Interest Receivable	32	32	32	32	32	32	100.00	0.00
Advance for Taxes/Insurance	4	4	4	4	4	4	100.00	0.00
Float on Escrows on Owned Mortgages	2	3	5	7	8			-52.50
LESS: Value of Servicing on Mortgages Serviced by Others	1	1	1	1	1			-23.38
TOTAL MORTGAGE LOANS AND SECURITIES	**7,821**	**7,735**	**7,572**	**7,377**	**7,158**	**7,310**	**105.81**	**1.61**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	114	114	113	113	112	115	99.09	0.43
Fixed-Rate	233	227	220	213	207	212	106.95	2.95
Consumer Loans								
Adjustable-Rate	13	13	13	13	13	14	96.28	0.16
Fixed-Rate	243	241	238	235	232	235	102.67	1.04
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	2	2	2	2	2	2	100.00	-0.20
Accrued Interest Receivable	6	6	6	6	6	6	100.00	0.00
TOTAL NONMORTGAGE LOANS	**612**	**603**	**592**	**582**	**572**	**583**	**103.34**	**1.61**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	421	421	421	421	421	421	100.00	0.00
Equities and All Mutual Funds	65	64	62	61	60	64	100.00	1.96
Zero-Coupon Securities	6	6	6	5	5	5	106.43	2.07
Government and Agency Securities	172	165	158	151	146	163	101.12	4.18
Term Fed Funds, Term Repos	1,019	1,017	1,012	1,007	1,002	1,013	100.38	0.35
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	138	131	125	119	114	128	102.89	4.95
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	129	127	122	116	111	125	101.43	2.74
Structured Securities (Complex)	427	419	401	379	356	418	100.12	3.14
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**2,376**	**2,349**	**2,306**	**2,259**	**2,214**	**2,337**	**100.51**	**1.49**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	87	87	87	87	87	87	100.00	0.00
Real Estate Held for Investment	3	3	3	3	3	3	100.00	0.00
Investment in Unconsolidated Subsidiaries	4	4	3	3	3	4	100.00	6.80
Office Premises and Equipment	223	223	223	223	223	223	100.00	0.00
TOTAL REAL ASSETS, ETC.	**316**	**316**	**316**	**316**	**315**	**316**	**100.00**	**0.08**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	12	15	17	18	19			-16.94
Adjustable-Rate Servicing	0	0	0	0	0			-22.67
Float on Mortgages Serviced for Others	4	5	6	6	7			-12.54
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**16**	**20**	**23**	**24**	**25**			**-15.83**
OTHER ASSETS								
Purchased and Excess Servicing						12		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	273	273	273	273	273	273	100.00	0.00
Miscellaneous II						18		
Deposit Intangibles								
Retail CD Intangible	9	10	14	15	17			-21.99
Transaction Account Intangible	27	37	58	77	96			-41.94
MMDA Intangible	26	30	44	56	67			-28.46
Passbook Account Intangible	52	65	95	124	152			-33.44
Non-Interest-Bearing Account Intangible	-2	8	18	27	36			-120.94
TOTAL OTHER ASSETS	**386**	**422**	**501**	**573**	**641**	**302**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						11		
TOTAL ASSETS	**11,527**	**11,445**	**11,309**	**11,130**	**10,926**	**10,860**	**105/104*** **	**0.95/1.47*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	3,340	3,338	3,325	3,313	3,302	3,311	100.81	0.21
Fixed-Rate Maturing in 13 Months or More	1,845	1,808	1,761	1,717	1,675	1,719	105.15	2.33
Variable-Rate	95	95	94	94	93	93	101.35	0.45
Demand								
Transaction Accounts	828	828	828	828	828	828	100/96*	0.00/1.96*
MMDAs	936	936	936	936	936	936	100/97*	0.00/0.96*
Passbook Accounts	1,305	1,305	1,305	1,305	1,305	1,305	100/95*	0.00/1.74*
Non-Interest-Bearing Accounts	416	416	416	416	416	416	100/98*	0.00/2.37*
TOTAL DEPOSITS	**8,765**	**8,725**	**8,665**	**8,609**	**8,554**	**8,608**	**101/100***	**0.57/1.25***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	275	272	269	266	264	266	102.35	0.97
Fixed-Rate Maturing in 37 Months or More	142	135	128	122	116	127	105.95	5.19
Variable-Rate	35	35	34	34	34	34	100.33	0.05
TOTAL BORROWINGS	**451**	**442**	**432**	**423**	**414**	**428**	**103.26**	**2.18**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	34	34	34	34	34	34	100.00	0.00
Other Escrow Accounts	2	2	2	2	2	2	92.97	3.01
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	75	75	75	75	75	75	100.00	0.00
Miscellaneous II	0	0	0	0	0	9		
TOTAL OTHER LIABILITIES	**111**	**111**	**111**	**111**	**111**	**120**	**92.47**	**0.05**
Other Liabilities not Included Above								
Self-Valued	165	161	158	155	153	153	105.82	2.19
Unamortized Yield Adjustments						0		
TOTAL LIABILITIES	**9,492**	**9,439**	**9,366**	**9,297**	**9,232**	**9,309**	**101/100****	**0.67/1.30****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	1	0	-2	-4	-6			
ARMs	0	0	0	0	0			
Other Mortgages	0	0	0	0	-1			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	1	1	0	-1	-2			
Sell Mortgages and MBS	-1	0	2	4	5			
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	0	0			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	-4	-3	-2	-1	-1			
Futures	0	0	0	0	1			
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**	**-3**	**-4**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	11,527	11,445	11,309	11,130	10,926	10,860	105/104***	0.95/1.47***
MINUS TOTAL LIABILITIES	9,492	9,439	9,366	9,297	9,232	9,309	101/100**	0.67/1.30**
PLUS OFF-BALANCE-SHEET POSITIONS	-2	-1	-2	-3	-4			
TOTAL NET PORTFOLIO VALUE #	2,032	2,004	1,941	1,830	1,690	1,550	129.28	2.28

* 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	$191	$693	$570	$145	$52
WARM	328 mo	314 mo	298 mo	277 mo	252 mo
WAC	4.61%	5.46%	6.35%	7.31%	8.75%
Amount of these that is FHA or VA Guaranteed	$11	$5	$2	$1	$0
Securities Backed by Conventional Mortgages	$62	$68	$8	$1	$0
WARM	309 mo	142 mo	226 mo	154 mo	96 mo
Weighted Average Pass-Through Rate	3.97%	5.16%	6.05%	7.20%	9.14%
Securities Backed by FHA or VA Mortgages	$50	$11	$3	$1	$0
WARM	306 mo	268 mo	268 mo	189 mo	103 mo
Weighted Average Pass-Through Rate	4.15%	5.10%	6.14%	7.14%	8.86%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$308	$474	$347	$149	$58
WAC	4.45%	5.43%	6.35%	7.31%	8.71%
Mortgage Securities	$197	$56	$11	$1	$0
Weighted Average Pass-Through Rate	4.01%	5.27%	6.11%	7.35%	8.12%
WARM (of 15-Year Loans and Securities)	150 mo	140 mo	134 mo	120 mo	112 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$69	$228	$248	$116	$32
WAC	4.54%	5.48%	6.36%	7.35%	8.65%
Mortgage Securities	$45	$13	$1	$0	$1
Weighted Average Pass-Through Rate	3.58%	5.49%	6.43%	0.00%	8.97%
WARM (of Balloon Loans and Securities)	73 mo	82 mo	65 mo	51 mo	74 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities **$4,210**

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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	$0	$2	$0	$15
WAC	2.49%	5.48%	4.88%	0.00%	6.15%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$70	$544	$382	$17	$214
Weighted Average Margin	190 bp	251 bp	279 bp	134 bp	202 bp
WAC	4.23%	4.39%	5.58%	3.26%	5.06%
WARM	185 mo	247 mo	286 mo	168 mo	242 mo
Weighted Average Time Until Next Payment Reset	3 mo	9 mo	34 mo	1 mo	14 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$1,244**

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	$2	$23	$0	$2
Weighted Average Distance from Lifetime Cap	154 bp	151 bp	131 bp	0 bp	59 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$3	$30	$19	$0	$2
Weighted Average Distance from Lifetime Cap	282 bp	369 bp	359 bp	0 bp	348 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$61	$495	$313	$17	$205
Weighted Average Distance from Lifetime Cap	882 bp	701 bp	642 bp	852 bp	632 bp
Balances Without Lifetime Cap	$5	$17	$28	$0	$20
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$40	$474	$328	$1	$179
Weighted Average Periodic Rate Cap	144 bp	171 bp	200 bp	221 bp	169 bp
Balances Subject to Periodic Rate Floors	$26	$363	$217	$1	$151
MBS Included in ARM Balances	$30	$185	$42	$17	$39

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$87	$330
WARM	67 mo	191 mo
Remaining Term to Full Amortization	258 mo	
Rate Index Code	0	0
Margin	179 bp	263 bp
Reset Frequency	29 mo	28 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$3	$7
Wghted Average Distance to Lifetime Cap	19 bp	49 bp
Fixed-Rate:		
Balances	$273	$407
WARM	41 mo	124 mo
Remaining Term to Full Amortization	243 mo	
WAC	6.51%	6.57%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$60	$163
WARM	50 mo	51 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	204 bp	6.36%
Reset Frequency	8 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$228	$167
WARM	124 mo	113 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	62 bp	6.78%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$115	$212
WARM	56 mo	48 mo
Margin in Column 1; WAC in Column 2	162 bp	6.39%
Reset Frequency	8 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$14	$235
WARM	61 mo	46 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	146 bp	7.75%
Reset Frequency	5 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$2	$21
Fixed Rate		
Remaining WAL <= 5 Years	$36	$47
Remaining WAL 5-10 Years	$4	$13
Remaining WAL Over 10 Years	$2	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$1
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%	11.50%
Total Mortgage-Derivative Securities - Book Value	$44	$81

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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	$992	$536	$145	$39	$5
WARM	274 mo	292 mo	256 mo	181 mo	140 mo
Weighted Average Servicing Fee	26 bp	27 bp	31 bp	25 bp	28 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	13 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	$12	$0
WARM (in months)	181 mo	0 mo
Weighted Average Servicing Fee	42 bp	0 bp

Total # of Adjustable-Rate Loans Serviced	0 loans
Number of These Subserviced by Others	0 loans

Total Balances of Mortgage Loans Serviced for Others	**$1,730**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$421		
Equity Securities Carried at Fair Value	$64		
Zero-Coupon Securities	$5	4.80%	24 mo
Government & Agency Securities	$163	2.26%	62 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,013	0.59%	6 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$128	3.83%	74 mo
Memo: Complex Securities (from supplemental reporting)	$418		

Total Cash, Deposits, and Securities	**$2,212**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$185
Accrued Interest Receivable	$32
Advances for Taxes and Insurance	$4
Less: Unamortized Yield Adjustments	$3
Valuation Allowances	$81
Unrealized Gains (Losses)	$10

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$17
Accrued Interest Receivable	$6
Less: Unamortized Yield Adjustments	$1
Valuation Allowances	$15
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$3
Repossessed Assets	$87
Equity Investments Not Carried at Fair Value	$4
Office Premises and Equipment	
	$223
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$3
Valuation Allowances	$-2
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$12
Miscellaneous I	
Miscellaneous II	$273
	$18

TOTAL ASSETS	**$10,859**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$4
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	$13
Mortgage-Related Mututal Funds	$51
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$61
Weighted Average Servicing Fee	28 bp
Adjustable-Rate Mortgage Loans Serviced	$42
Weighted Average Servicing Fee	35 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets < $100 Mil
All Reporting CMR
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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	$792	$277	$38	$10
WAC	1.07%	2.25%	4.89%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$1,301	$783	$119	$14
WAC	1.01%	1.88%	4.70%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$875	$334	$7
WAC		1.72%	3.88%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$510	$2
WAC			2.87%	
WARM			53 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$5,030**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$59	$38	$39
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$1,727	$1,635	$756
Penalty in Months of Forgone Interest	3.24 mo	5.29 mo	5.31 mo
Balances in New Accounts	$93	$71	$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%	$54	$105	$50	1.52%
3.00 to 3.99%	$7	$43	$36	3.52%
4.00 to 4.99%	$9	$29	$19	4.50%
5.00 to 5.99%	$2	$16	$19	5.27%
6.00 to 6.99%	$0	$1	$2	6.14%
7.00 to 7.99%	$0	$0	$1	7.05%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	18 mo	72 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$393**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$280
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$828	0.43%	$12
Money Market Deposit Accounts (MMDAs)	$936	0.73%	$41
Passbook Accounts	$1,305	0.49%	$18
Non-Interest-Bearing Non-Maturity Deposits	$416		$18
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$29	0.05%	
Escrow for Mortgages Serviced for Others	$5	0.14%	
Other Escrows	$2	0.00%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$3,521		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$75		
Miscellaneous II	$9		
TOTAL LIABILITIES	**$9,309**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$1,550
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$10,859**

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		$0
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	7	$2
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	6	$3
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	9	$2
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	36	$13
1014	Opt commitment to orig 25- or 30-year FRMs	27	$35
1016	Opt commitment to orig "other" Mortgages	19	$10
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$0
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$3
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		$3
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$1
2056	Commit/purchase "other" MBS		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$0
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$22
2202	Firm commitment to originate 1-month COFI ARM loans		$7
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		$2
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	9	$2
2214	Firm commit/originate 25- or 30-year FRM loans	6	$4
2216	Firm commit/originate "other" Mortgage loans	8	$6
3034	Option to sell 25- or 30-year FRMs		$2
3036	Option to sell "other" Mortgages		$0
4002	Commit/purchase non-Mortgage financial assets	7	$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
7050	Short int rate floor based on cost-of-funds index (COFI)		$22
8040	Short futures contract on 10-year Treasury note		$3
9502	Fixed-rate construction loans in process	55	$26
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
187	Consumer loans; recreational vehicles		$0
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs	38	$93
220	Variable-rate FHLB advances	9	$31
299	Other variable-rate		$3
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	79	$418	$427	$419	$401	$379	$356
123 - Mortgage Derivatives - M/V estimate	39	$125	$129	$127	$122	$116	$111
129 - Mortgage-Related Mutual Funds - M/V estimate	10	$25	$25	$25	$25	$25	$24
280 - FHLB putable advance-M/V estimate	14	$45	$49	$48	$47	$47	$46
281 - FHLB convertible advance-M/V estimate	10	$34	$37	$36	$35	$35	$34
282 - FHLB callable advance-M/V estimate		$29	$32	$31	$31	$30	$29
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate	6	$22	$24	$23	$23	$23	$22
290 - Other structured borrowings - M/V estimate		$22	$22	$22	$21	$20	$19