Interest Rate Risk Exposure Report

Office of the Comptroller of the Currency

Credit and Market Risk Policy
Washington, DC 20219

Area: Assets > $1 Bill

All Reporting CMR **Reporting Dockets: 38** **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	47,349	-332	-1 %	13.54 %	+17 bp
+200 bp	49,218	1,537	+3 %	13.92 %	+55 bp
+100 bp	49,110	1,429	+3 %	13.81 %	+44 bp
0 bp	47,681			13.37 %	
-100 bp	45,955	-1,726	-4 %	12.88 %	-49 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	13.37 %	13.77 %	12.72 %
Post-shock NPV Ratio	12.88 %	13.45 %	12.36 %
Sensitivity Measure: Decline in NPV Ratio	49 bp	32 bp	36 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets > $1 Bill | **Reporting Dockets: 38**
All Reporting CMR | **September 2011**
Report Prepared: 1/4/2012 12:13:29 PM | **Amounts in Millions** | **Data as of: 12/22/2011**

	-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	32,145	31,938	31,280	30,231	28,870	29,685	107.59	1.35
30-Year Mortgage Securities	13,496	13,422	13,024	12,332	11,534	12,683	105.83	1.76
15-Year Mortgages and MBS	22,947	22,778	22,214	21,483	20,675	21,522	105.83	1.61
Balloon Mortgages and MBS	19,396	19,224	18,756	18,250	17,746	19,306	99.58	1.66
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	7,740	7,757	7,680	7,614	7,535	7,561	102.59	0.39
7 Month to 2 Year Reset Frequency	22,360	22,525	22,393	22,374	22,177	21,148	106.51	-0.07
2+ to 5 Year Reset Frequency	26,592	26,578	26,688	26,585	25,844	25,300	105.05	-0.18
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	540	540	536	532	526	506	106.78	0.35
2 Month to 5 Year Reset Frequency	753	749	740	729	716	736	101.86	0.93
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	6,060	6,034	5,969	5,904	5,841	5,931	101.74	0.76
Adjustable-Rate, Fully Amortizing	10,029	10,003	9,952	9,902	9,851	9,950	100.53	0.39
Fixed-Rate, Balloon	4,141	4,070	3,955	3,845	3,739	3,875	105.03	2.28
Fixed-Rate, Fully Amortizing	15,058	14,824	14,448	14,088	13,743	14,324	103.50	2.06
Construction and Land Loans								
Adjustable-Rate	1,655	1,653	1,649	1,646	1,642	1,653	100.02	0.16
Fixed-Rate	512	505	494	483	473	512	98.55	1.80
Second-Mortgage Loans and Securities								
Adjustable-Rate	15,603	15,585	15,545	15,505	15,465	15,560	100.16	0.19
Fixed-Rate	5,266	5,186	5,066	4,952	4,842	4,868	106.53	1.93
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	7,284	7,251	7,137	6,997	6,823	7,251	100.00	1.01
Accrued Interest Receivable	859	859	859	859	859	859	100.00	0.00
Advance for Taxes/Insurance	248	248	248	248	248	248	100.00	0.00
Float on Escrows on Owned Mortgages	45	101	185	283	370			-69.02
LESS: Value of Servicing on Mortgages Serviced by Others	-43	-51	-62	-82	-86			-18.74
TOTAL MORTGAGE LOANS AND SECURITIES	**212,775**	**211,883**	**208,881**	**204,922**	**199,607**	**203,478**	**104.13**	**0.92**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets > $1 Bill — **Reporting Dockets: 38**
All Reporting CMR — **September 2011**
Report Prepared: 1/4/2012 12:13:30 PM — **Amounts in Millions** — **Data as of: 12/22/2011**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	13,193	13,191	13,174	13,157	13,141	13,184	100.05	0.07
Fixed-Rate	5,063	4,922	4,741	4,568	4,404	4,543	108.35	3.27
Consumer Loans								
Adjustable-Rate	5,895	5,894	5,888	5,881	5,875	5,884	100.16	0.07
Fixed-Rate	5,230	5,120	4,978	4,843	4,714	5,257	97.40	2.47
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-230	-227	-224	-222	-219	-227	0.00	1.17
Accrued Interest Receivable	106	106	106	106	106	106	100.00	0.00
TOTAL NONMORTGAGE LOANS	**29,257**	**29,005**	**28,661**	**28,333**	**28,021**	**28,746**	**100.90**	**1.03**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,220	3,220	3,220	3,220	3,220	3,220	100.00	0.00
Equities and All Mutual Funds	42	41	39	37	35	41	100.00	4.22
Zero-Coupon Securities	53	53	52	51	50	52	100.96	1.38
Government and Agency Securities	10,815	10,528	10,182	9,864	9,572	9,918	106.15	3.01
Term Fed Funds, Term Repos	16,509	16,509	16,496	16,483	16,471	16,507	100.01	0.04
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,345	2,290	2,209	2,134	2,063	2,209	103.67	2.97
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	37,151	36,653	35,885	34,938	33,944	36,038	101.70	1.73
Structured Securities (Complex)	19,428	19,110	18,743	18,437	18,120	18,984	100.67	1.79
LESS: Valuation Allowances for Investment Securities	9	8	8	8	7	8	100.00	4.45
TOTAL CASH, DEPOSITS, AND SECURITIES	**89,556**	**88,395**	**86,817**	**85,157**	**83,468**	**86,961**	**101.65**	**1.55**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets > $1 Bill | **Reporting Dockets: 38**
All Reporting CMR | **September 2011**
Report Prepared: 1/4/2012 12:13:30 PM | **Amounts in Millions** | **Data as of: 12/22/2011**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,948	1,948	1,948	1,948	1,948	1,948	100.00	0.00
Real Estate Held for Investment	13	13	13	13	13	13	100.00	0.00
Investment in Unconsolidated Subsidiaries	253	237	221	205	189	237	100.00	6.80
Office Premises and Equipment	1,996	1,996	1,996	1,996	1,996	1,996	100.00	0.00
TOTAL REAL ASSETS, ETC.	**4,210**	**4,194**	**4,178**	**4,162**	**4,146**	**4,194**	**100.00**	**0.38**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	1,078	1,252	1,516	1,789	1,990			-17.50
Adjustable-Rate Servicing	139	160	155	221	220			-4.91
Float on Mortgages Serviced for Others	675	747	869	1,000	1,108			-13.01
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**1,891**	**2,159**	**2,540**	**3,010**	**3,318**			**-15.02**
OTHER ASSETS								
Purchased and Excess Servicing						1,846		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	15,919	15,919	15,919	15,919	15,919	15,919	100.00	0.00
Miscellaneous II						6,884		
Deposit Intangibles								
Retail CD Intangible	91	100	174	202	223			-41.08
Transaction Account Intangible	264	814	1,609	2,357	3,064			-82.66
MMDA Intangible	2,799	3,366	5,277	7,073	8,671			-36.81
Passbook Account Intangible	428	697	1,206	1,681	2,124			-55.76
Non-Interest-Bearing Account Intangible	-297	59	445	811	1,160			-632.20
TOTAL OTHER ASSETS	**19,204**	**20,955**	**24,630**	**28,043**	**31,161**	**24,649**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						344		
TOTAL ASSETS	**356,894**	**356,591**	**355,706**	**353,627**	**349,720**	**348,371**	**102/101*** **	**0.17/0.94*** **

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets > $1 Bill | **Reporting Dockets: 38**
All Reporting CMR | **September 2011**
Report Prepared: 1/4/2012 12:13:30 PM | **Amounts in Millions** | **Data as of: 12/22/2011**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	36,729	36,715	36,589	36,470	36,361	36,452	100.72	0.19
Fixed-Rate Maturing in 13 Months or More	21,382	21,046	20,495	19,983	19,515	19,825	106.16	2.11
Variable-Rate	189	189	189	189	189	189	100.05	0.01
Demand								
Transaction Accounts	30,056	30,056	30,056	30,056	30,056	30,056	100/97*	0.00/2.30*
MMDAs	124,323	124,323	124,323	124,323	124,323	124,323	100/97*	0.00/1.02*
Passbook Accounts	20,480	20,480	20,480	20,480	20,480	20,480	100/97*	0.00/1.97*
Non-Interest-Bearing Accounts	15,640	15,640	15,640	15,640	15,640	15,640	100/100*	0.00/2.38*
TOTAL DEPOSITS	**248,798**	**248,449**	**247,771**	**247,140**	**246,563**	**246,965**	**101/99***	**0.21/1.33***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	14,762	14,672	14,544	14,419	14,297	14,356	102.20	0.74
Fixed-Rate Maturing in 37 Months or More	18,564	17,716	16,903	16,135	15,409	15,477	114.47	4.69
Variable-Rate	10,896	10,889	10,877	10,866	10,856	10,827	100.58	0.09
TOTAL BORROWINGS	**44,222**	**43,277**	**42,325**	**41,421**	**40,561**	**40,659**	**106.44**	**2.19**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	2,806	2,806	2,806	2,806	2,806	2,806	100.00	0.00
Other Escrow Accounts	276	268	260	252	245	281	95.54	3.08
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	5,720	5,720	5,720	5,720	5,720	5,720	100.00	0.00
Miscellaneous II	0	0	0	0	0	1,341		
TOTAL OTHER LIABILITIES	**8,802**	**8,794**	**8,785**	**8,777**	**8,770**	**10,147**	**86.66**	**0.09**
Other Liabilities not Included Above								
Self-Valued	7,526	7,318	7,105	6,925	6,775	6,639	110.23	2.88
Unamortized Yield Adjustments						-104		
TOTAL LIABILITIES	**309,348**	**307,838**	**305,986**	**304,263**	**302,670**	**304,307**	**101/100****	**0.55/1.45****

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 1/4/2012 12:13:31 PM

Reporting Dockets: 38
September 2011
Data as of: 12/22/2011

Amounts in Millions

		Base Case						
	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	168	66	-250	-683	-1,134			
ARMs	73	89	76	54	14			
Other Mortgages	4	0	-7	-15	-23			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	-5	-49	-158	-296	-443			
Sell Mortgages and MBS	-316	-180	232	839	1,491			
Purchase Non-Mortgage Items	1	0	-2	-4	-7			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-971	-588	-205	148	473			
Pay Floating, Receive Fixed Swaps	72	33	-4	-38	-71			
Basis Swaps	0	0	0	0	0			
Swaptions	-1	-4	-6	-3	3			
OTHER								
Options on Mortgages and MBS	1	1	6	16	27			
Interest-Rate Caps	7	16	29	53	86			
Interest-Rate Floors	28	21	13	8	7			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	-17	-19	-28	-37	-46			
Self-Valued	-634	-458	-305	-186	-81			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-1,591**	**-1,072**	**-610**	**-146**	**298**			

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets > $1 Bill | **Reporting Dockets: 38**
All Reporting CMR | **September 2011**
Report Prepared: 1/4/2012 12:13:31 PM | **Amounts in Millions** | **Data as of: 12/22/2011**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
TOTAL ASSETS	356,894	356,591	355,706	353,627	349,720	348,371	102/101***	0.17/0.94***
MINUS TOTAL LIABILITIES	309,348	307,838	305,986	304,263	302,670	304,307	101/100**	0.55/1.45**
PLUS OFF-BALANCE-SHEET POSITIONS	-1,591	-1,072	-610	-146	298			
TOTAL NET PORTFOLIO VALUE #	45,955	47,681	49,110	49,218	47,349	44,065	108.21	-3.31

* 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

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 1/4/2012 12:13:31 PM

Amounts in Millions

Reporting Dockets: 38
September 2011
Data as of: 12/21/2011

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	$8,645	$8,010	$7,353	$3,151	$2,525
WARM	349 mo	305 mo	296 mo	289 mo	262 mo
WAC	4.13%	5.50%	6.44%	7.43%	8.87%
Amount of these that is FHA or VA Guaranteed	$728	$970	$779	$432	$729
Securities Backed by Conventional Mortgages	$7,808	$1,058	$105	$35	$4
WARM	348 mo	312 mo	261 mo	209 mo	178 mo
Weighted Average Pass-Through Rate	3.72%	5.21%	6.20%	7.36%	8.27%
Securities Backed by FHA or VA Mortgages	$2,980	$419	$205	$6	$64
WARM	391 mo	299 mo	256 mo	201 mo	86 mo
Weighted Average Pass-Through Rate	3.78%	5.07%	6.26%	7.15%	9.60%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$6,507	$2,184	$1,517	$633	$452
WAC	4.12%	5.48%	6.45%	7.42%	9.03%
Mortgage Securities	$9,160	$915	$154	$1	$0
Weighted Average Pass-Through Rate	3.46%	5.15%	6.05%	7.33%	8.58%
WARM (of 15-Year Loans and Securities)	157 mo	125 mo	126 mo	135 mo	135 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$17,532	$668	$843	$94	$74
WAC	3.84%	5.40%	6.41%	7.34%	9.72%
Mortgage Securities	$85	$9	$0	$0	$0
Weighted Average Pass-Through Rate	3.51%	5.67%	0.00%	7.19%	0.00%
WARM (of Balloon Loans and Securities)	79 mo	88 mo	119 mo	98 mo	53 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$83,197**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 1/4/2012 12:13:31 PM

Amounts in Millions

Reporting Dockets: 38
September 2011
Data as of: 12/21/2011

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	$6	$0	$0	$0
WAC	3.52%	2.81%	5.50%	0.00%	0.00%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$7,561	$21,142	$25,300	$506	$736
Weighted Average Margin	216 bp	244 bp	243 bp	246 bp	233 bp
WAC	3.79%	4.39%	4.31%	2.47%	3.35%
WARM	276 mo	289 mo	325 mo	309 mo	269 mo
Weighted Average Time Until Next Payment Reset	3 mo	11 mo	45 mo	1 mo	12 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	**$55,250**

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	$36	$61	$40	$0	$0
Weighted Average Distance from Lifetime Cap	117 bp	104 bp	62 bp	0 bp	134 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$62	$73	$9	$0	$0
Weighted Average Distance from Lifetime Cap	279 bp	317 bp	300 bp	0 bp	394 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$6,576	$20,945	$25,209	$498	$689
Weighted Average Distance from Lifetime Cap	695 bp	671 bp	589 bp	794 bp	721 bp
Balances Without Lifetime Cap	$887	$69	$42	$8	$46
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$6,368	$20,480	$24,795	$28	$504
Weighted Average Periodic Rate Cap	362 bp	229 bp	233 bp	201 bp	166 bp
Balances Subject to Periodic Rate Floors	$5,167	$18,450	$23,826	$5	$437
MBS Included in ARM Balances	$1,521	$998	$597	$478	$121

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 1/4/2012 12:13:32 PM

Amounts in Millions

Reporting Dockets: 38
September 2011
Data as of: 12/21/2011

MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$5,931	$9,950
WARM	53 mo	101 mo
Remaining Term to Full Amortization	272 mo	
Rate Index Code	0	0
Margin	210 bp	213 bp
Reset Frequency	28 mo	12 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$66	$82
Wghted Average Distance to Lifetime Cap	45 bp	38 bp
Fixed-Rate:		
Balances	$3,875	$14,324
WARM	41 mo	65 mo
Remaining Term to Full Amortization	266 mo	
WAC	6.08%	5.45%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$1,653	$512
WARM	32 mo	32 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	229 bp	5.65%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$15,560	$4,868
WARM	166 mo	157 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	47 bp	6.74%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$13,184	$4,543
WARM	31 mo	53 mo
Margin in Column 1; WAC in Column 2	211 bp	6.07%
Reset Frequency	1 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$5,884	$5,257
WARM	10 mo	101 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	273 bp	7.17%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$3,266	$9,690
Fixed Rate		
Remaining WAL <= 5 Years	$1,506	$16,699
Remaining WAL 5-10 Years	$1,050	$754
Remaining WAL Over 10 Years	$251	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$99
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$1	$0
WAC	5.69%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$6,075	$27,241

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 1/4/2012 12:13:32 PM

Amounts in Millions

Reporting Dockets: 38
September 2011
Data as of: 12/21/2011

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	$66,125	$51,344	$45,837	$11,327	$4,763
WARM	293 mo	298 mo	285 mo	263 mo	177 mo
Weighted Average Servicing Fee	28 bp	31 bp	37 bp	40 bp	42 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	805 loans				
FHA/VA	533 loans				
Subserviced by Others	162 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$36,666	$11	Total # of Adjustable-Rate Loans Serviced	177 loans
WARM (in months)	292 mo	83 mo	Number of These Subserviced by Others	2 loans
Weighted Average Servicing Fee	25 bp	52 bp		

Total Balances of Mortgage Loans Serviced for Others **$216,072**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,220		
Equity Securities Carried at Fair Value	$41		
Zero-Coupon Securities	$52	0.34%	18 mo
Government & Agency Securities	$9,918	2.29%	45 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$16,507	0.24%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$2,209	3.82%	52 mo
Memo: Complex Securities (from supplemental reporting)	$18,984		

Total Cash, Deposits, and Securities **$50,931**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 1/4/2012 12:13:32 PM

Amounts in Millions

Reporting Dockets: 38
September 2011
Data as of: 12/21/2011

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$11,092
Accrued Interest Receivable	$859
Advances for Taxes and Insurance	$248
Less: Unamortized Yield Adjustments	$-773
Valuation Allowances	$3,841
Unrealized Gains (Losses)	$-845

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$359
Accrued Interest Receivable	$106
Less: Unamortized Yield Adjustments	$184
Valuation Allowances	$586
Unrealized Gains (Losses)	$-80

OTHER ITEMS	
Real Estate Held for Investment	$13
Repossessed Assets	$1,948
Equity Investments Not Carried at Fair Value	$237
Office Premises and Equipment	
	$1,996
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$258
Valuation Allowances	$-421
	$8
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$1,846
Miscellaneous I	
Miscellaneous II	$15,919
	$6,884
TOTAL ASSETS	**$345,649**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$359
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$0
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$36
Mortgage-Related Mututal Funds	$4
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$18,804
Weighted Average Servicing Fee	15 bp
Adjustable-Rate Mortgage Loans Serviced	$19,542
Weighted Average Servicing Fee	14 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$6

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 1/4/2012 12:13:32 PM

Amounts in Millions

Reporting Dockets: 38
September 2011
Data as of: 12/21/2011

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	$12,346	$2,311	$410	$131
WAC	0.80%	1.84%	4.51%	
WARM	1 mo	1 mo	2 mo	
Balances Maturing in 4 to 12 Months	$10,673	$8,813	$1,900	$148
WAC	0.73%	1.65%	4.59%	
WARM	7 mo	8 mo	9 mo	
Balances Maturing in 13 to 36 Months		$9,145	$4,360	$69
WAC		1.40%	3.44%	
WARM		19 mo	22 mo	
Balances Maturing in 37 or More Months			$6,321	$23
WAC			2.90%	
WARM			53 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$56,277**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$3,600	$2,234	$2,082
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$20,522	$16,778	$12,065
Penalty in Months of Forgone Interest	2.99 mo	6.19 mo	9.64 mo
Balances in New Accounts	$3,819	$1,919	$565

Amounts in Millions

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%	$5,906	$4,763	$3,179	1.44%
3.00 to 3.99%	$62	$242	$3,156	3.31%
4.00 to 4.99%	$282	$960	$4,654	4.68%
5.00 to 5.99%	$7	$2,107	$3,952	5.51%
6.00 to 6.99%	$25	$2	$18	6.74%
7.00 to 7.99%	$0	$1	$3	7.07%
8.00 to 8.99%	$0	$0	$507	8.74%
9.00 and Above	$0	$0	$8	10.21%
WARM	1 mo	18 mo	63 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$29,833**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$17,655
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 1/4/2012 12:13:33 PM

Amounts in Millions

Reporting Dockets: 38
September 2011
Data as of: 12/21/2011

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$30,056	0.72%	$1,340
Money Market Deposit Accounts (MMDAs)	$124,323	0.69%	$3,053
Passbook Accounts	$20,480	0.33%	$669
Non-Interest-Bearing Non-Maturity Deposits	$15,640		$431
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,591	0.01%	
Escrow for Mortgages Serviced for Others	$1,215	0.03%	
Other Escrows	$281	0.09%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$193,585		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-73		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-31		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$5,720		
Miscellaneous II	$1,341		
TOTAL LIABILITIES	**$304,307**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$156
EQUITY CAPITAL	$41,186
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$345,649**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets > $1 Bill | **Reporting Dockets: 38**
All Reporting CMR | **September 2011**
Report Prepared: 1/4/2012 12:13:33 PM | **Amounts in Millions** | **Data as of: 12/21/2011**

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		$15
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs		$389
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	12	$1,282
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$1,180
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	23	$2,644
1014	Opt commitment to orig 25- or 30-year FRMs	26	$5,835
1016	Opt commitment to orig "other" Mortgages	22	$315
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$3
2016	Commit/purchase "other" Mortgage loans, svc retained		$4
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	10	$326
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	13	$571
2042	Commit/purchase 1-month COFI ARM MBS		$1,295
2054	Commit/purchase 25- to 30-year FRM MBS		$272
2056	Commit/purchase "other" MBS		$583
2062	Commit/sell 1-month COFI ARM MBS		$62
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$2,365
2074	Commit/sell 25- or 30-yr FRM MBS		$6,436
2076	Commit/sell "other" MBS		$60
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$3
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$18
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$159
2116	Commit/purchase "other" Mortgage loans, svc released		$2
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$161
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$3
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	10	$185
2134	Commit/sell 25- or 30-yr FRM loans, svc released	12	$419
2136	Commit/sell "other" Mortgage loans, svc released		$40

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets > $1 Bill **Reporting Dockets: 38**
All Reporting CMR **September 2011**
Report Prepared: 1/4/2012 12:13:33 PM **Amounts in Millions** **Data as of: 12/21/2011**

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		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$122
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$42
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	9	$502
2214	Firm commit/originate 25- or 30-year FRM loans	7	$782
2216	Firm commit/originate "other" Mortgage loans	10	$142
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$293
3028	Option to sell 3- or 5-year Treasury ARMs		$3
3032	Option to sell 10-, 15-, or 20-year FRMs		$54
3034	Option to sell 25- or 30-year FRMs		$105
3036	Option to sell "other" Mortgages		$14
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$0
3074	Short option to sell 25- or 30-yr FRMs		$0
3076	Short option to sell "other" Mortgages		$2
4002	Commit/purchase non-Mortgage financial assets	14	$236
4022	Commit/sell non-Mortgage financial assets		$4
5002	IR swap: pay fixed, receive 1-month LIBOR		$402
5004	IR swap: pay fixed, receive 3-month LIBOR		$7,714
5026	IR swap: pay 3-month LIBOR, receive fixed		$726
5104	IR swaption: pay fixed, receive 3-month LIBOR		$550
5204	Short IR swaption: pay fixed, receive 3-mo LIBOR		$430
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$3
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$3
6002	Interest rate Cap based on 1-month LIBOR		$875
6004	Interest rate Cap based on 3-month LIBOR		$1,250
7022	Interest rate floor based on the prime rate		$900
9012	Long call option on Treasury bond futures contract		$1
9502	Fixed-rate construction loans in process	19	$247

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets > $1 Bill | **Reporting Dockets: 38**
All Reporting CMR | **September 2011**
Report Prepared: 1/4/2012 12:13:34 PM | **Amounts in Millions** | **Data as of: 12/21/2011**

SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
9512	Adjustable-rate construction loans in process	14	$432

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets > $1 Bill | **Reporting Dockets: 38**
All Reporting CMR | **September 2011**
Report Prepared: 1/4/2012 12:13:34 PM | **Amounts in Millions** | **Data as of: 12/21/2011**

SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
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		$571
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$55
180	Consumer loans; loans on deposits		$0
183	Consumer loans; auto loans and leases		$48
185	Consumer loans; credit cards		$16
187	Consumer loans; recreational vehicles		$1,082
189	Consumer loans; other		$234
200	Variable-rate, fixed-maturity CDs	12	$189
220	Variable-rate FHLB advances		$2,705
299	Other variable-rate	11	$8,122

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 1/4/2012 12:13:34 PM

Amounts in Millions

Reporting Dockets: 38
September 2011
Data as of: 12/21/2011

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	23	$18,984	$19,428	$19,110	$18,743	$18,437	$18,120
123 - Mortgage Derivatives - M/V estimate	33	$36,038	$37,151	$36,653	$35,885	$34,938	$33,944
280 - FHLB putable advance-M/V estimate	8	$2,426	$2,873	$2,772	$2,679	$2,600	$2,534
281 - FHLB convertible advance-M/V estimate	7	$671	$738	$714	$701	$688	$677
282 - FHLB callable advance-M/V estimate		$172	$203	$196	$188	$181	$176
283 - FHLB periodic floor floating rate advance-M/V Estimates		$75	$75	$75	$75	$75	$75
289 - Other FHLB structured advances - M/V estimate		$573	$548	$553	$558	$563	$568
290 - Other structured borrowings - M/V estimate	12	$2,723	$3,089	$3,009	$2,905	$2,818	$2,744
500 - Other OBS Positions w/o contract code or exceeds 16 positions	7	$22,447	$-634	$-458	$-305	$-186	$-81