Interest Rate Risk Exposure Report

Office of the Comptroller of the Currency

Credit and Market Risk Policy
Washington, DC 20219

Area: OH

All Reporting CMR | **Reporting Dockets: 56** | **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	3,639	-97	-3 %	13.81 %	+4 bp
+200 bp	3,851	115	+3 %	14.38 %	+61 bp
+100 bp	3,914	178	+5 %	14.46 %	+69 bp
0 bp	3,736			13.77 %	
-100 bp	3,537	-200	-5 %	13.06 %	-71 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	13.77 %	13.74 %	12.77 %
Post-shock NPV Ratio	13.06 %	12.90 %	12.20 %
Sensitivity Measure: Decline in NPV Ratio	71 bp	84 bp	57 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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		Base Case						
	-100 bp	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	5,989	5,968	5,857	5,643	5,356	5,602	106.52	1.11
30-Year Mortgage Securities	111	111	109	106	101	102	108.55	0.99
15-Year Mortgages and MBS	2,874	2,858	2,796	2,710	2,611	2,694	106.08	1.37
Balloon Mortgages and MBS	285	284	280	277	273	267	106.17	0.79
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	130	130	129	128	127	125	103.69	0.33
7 Month to 2 Year Reset Frequency	1,866	1,878	1,877	1,870	1,854	1,777	105.66	-0.30
2+ to 5 Year Reset Frequency	2,027	2,041	2,041	1,986	1,924	1,932	105.66	-0.34
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	4	4	3	3	3	3	105.26	0.59
2 Month to 5 Year Reset Frequency	121	121	119	117	115	116	104.18	1.02
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,226	1,219	1,200	1,181	1,162	1,190	102.46	1.05
Adjustable-Rate, Fully Amortizing	1,041	1,038	1,027	1,016	1,006	1,029	100.86	0.68
Fixed-Rate, Balloon	772	756	732	710	688	716	105.61	2.64
Fixed-Rate, Fully Amortizing	574	553	530	508	488	521	106.26	4.02
Construction and Land Loans								
Adjustable-Rate	166	166	165	164	164	166	99.83	0.26
Fixed-Rate	76	75	72	70	68	76	97.62	2.45
Second-Mortgage Loans and Securities								
Adjustable-Rate	3,098	3,094	3,086	3,078	3,069	3,090	100.15	0.19
Fixed-Rate	289	286	280	274	269	268	106.51	1.56
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	263	262	259	253	247	262	100.00	0.95
Accrued Interest Receivable	75	75	75	75	75	75	100.00	0.00
Advance for Taxes/Insurance	15	15	15	15	15	15	100.00	0.00
Float on Escrows on Owned Mortgages	2	6	12	18	24			-86.19
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	1			-23.61
TOTAL MORTGAGE LOANS AND SECURITIES	**21,004**	**20,936**	**20,664**	**20,202**	**19,638**	**20,026**	**104.55**	**0.81**

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	-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	590	589	587	585	583	588	100.02	0.27
Fixed-Rate	419	405	389	374	360	374	108.25	3.63
Consumer Loans								
Adjustable-Rate	24	24	24	24	24	26	94.84	0.16
Fixed-Rate	178	177	174	172	169	175	100.78	1.00
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-1	-1	-1	-1	-1	-1	0.00	-0.80
Accrued Interest Receivable	8	8	8	8	8	8	100.00	0.00
TOTAL NONMORTGAGE LOANS	**1,218**	**1,202**	**1,182**	**1,163**	**1,144**	**1,171**	**102.65**	**1.51**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	399	399	399	399	399	399	100.00	0.00
Equities and All Mutual Funds	43	43	42	42	42	43	100.00	0.67
Zero-Coupon Securities	5	5	4	4	4	4	114.39	8.05
Government and Agency Securities	79	77	74	71	69	71	107.72	3.57
Term Fed Funds, Term Repos	1,661	1,661	1,658	1,656	1,653	1,659	100.10	0.09
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	80	76	72	69	65	75	100.96	5.09
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	660	658	649	632	612	651	100.96	0.86
Structured Securities (Complex)	451	443	432	414	394	440	100.72	2.24
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**3,379**	**3,361**	**3,330**	**3,286**	**3,238**	**3,343**	**100.53**	**0.73**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	140	140	140	140	140	140	100.00	0.00
Real Estate Held for Investment	2	2	2	2	2	2	100.00	0.00
Investment in Unconsolidated Subsidiaries	8	7	7	6	6	7	100.00	6.80
Office Premises and Equipment	237	237	237	237	237	237	100.00	0.00
TOTAL REAL ASSETS, ETC.	**386**	**386**	**386**	**385**	**385**	**386**	**100.00**	**0.12**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	96	114	138	161	176			-18.42
Adjustable-Rate Servicing	3	3	3	4	4			-4.90
Float on Mortgages Serviced for Others	61	70	85	100	112			-17.15
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**160**	**187**	**226**	**265**	**292**			**-17.72**
OTHER ASSETS								
Purchased and Excess Servicing						132		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	789	789	789	789	789	789	100.00	0.00
Miscellaneous II						81		
Deposit Intangibles								
Retail CD Intangible	29	33	61	70	77			-48.76
Transaction Account Intangible	19	58	114	167	216			-81.55
MMDA Intangible	41	49	75	100	124			-35.06
Passbook Account Intangible	78	129	223	309	390			-56.01
Non-Interest-Bearing Account Intangible	-17	3	25	46	66			-630.06
TOTAL OTHER ASSETS	**939**	**1,061**	**1,287**	**1,481**	**1,661**	**1,001**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						13		
TOTAL ASSETS	**27,086**	**27,133**	**27,074**	**26,782**	**26,358**	**25,940**	**105/104*** **	**0.02/0.67*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	6,989	6,986	6,959	6,932	6,905	6,916	101.01	0.22
Fixed-Rate Maturing in 13 Months or More	5,804	5,705	5,547	5,396	5,253	5,293	107.78	2.25
Variable-Rate	84	84	84	84	83	84	100.87	0.20
Demand								
Transaction Accounts	2,060	2,060	2,060	2,060	2,060	2,060	100/97*	0.00/2.37*
MMDAs	1,822	1,822	1,822	1,822	1,822	1,822	100/97*	0.00/0.96*
Passbook Accounts	3,677	3,677	3,677	3,677	3,677	3,677	100/96*	0.00/2.04*
Non-Interest-Bearing Accounts	885	885	885	885	885	885	100/100*	0.00/2.39*
TOTAL DEPOSITS	**21,322**	**21,220**	**21,034**	**20,855**	**20,687**	**20,738**	**102/101***	**0.68/1.52***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	514	510	504	497	491	496	102.82	1.04
Fixed-Rate Maturing in 37 Months or More	181	172	163	154	146	157	109.16	5.46
Variable-Rate	342	335	329	323	318	294	114.21	1.97
TOTAL BORROWINGS	**1,038**	**1,017**	**995**	**975**	**956**	**947**	**107.40**	**2.09**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	221	221	221	221	221	221	100.00	0.00
Other Escrow Accounts	137	133	129	125	122	139	95.81	3.08
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	260	260	260	260	260	260	100.00	0.00
Miscellaneous II	0	0	0	0	0	5		
TOTAL OTHER LIABILITIES	**618**	**614**	**610**	**606**	**602**	**625**	**98.34**	**0.67**
Other Liabilities not Included Above								
Self-Valued	568	553	535	519	507	490	112.84	2.93
Unamortized Yield Adjustments						1		
TOTAL LIABILITIES	**23,545**	**23,404**	**23,174**	**22,956**	**22,752**	**22,800**	**103/101****	**0.79/1.55****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	42	32	-3	-52	-103			
ARMs	15	19	16	12	3			
Other Mortgages	0	0	-1	-2	-3			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	5	4	2	0	-3			
Sell Mortgages and MBS	-63	-44	6	75	148			
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	-2	-1	-1	0	0			
Pay Floating, Receive Fixed Swaps	1	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	1			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	-3	-3	-5	-7	-9			
Self-Valued	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-4**	**8**	**14**	**25**	**33**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	27,086	27,133	27,074	26,782	26,358	25,940	105/104***	0.02/0.67***
MINUS TOTAL LIABILITIES	23,545	23,404	23,174	22,956	22,752	22,800	103/101**	0.79/1.55**
PLUS OFF-BALANCE-SHEET POSITIONS	-4	8	14	25	33			
TOTAL NET PORTFOLIO VALUE #	3,537	3,736	3,914	3,851	3,639	3,140	119.00	-5.05

* 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

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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	$1,952	$2,439	$1,055	$126	$30
WARM	340 mo	305 mo	300 mo	266 mo	195 mo
WAC	4.51%	5.46%	6.37%	7.28%	8.64%
Amount of these that is FHA or VA Guaranteed	$22	$4	$1	$0	$0
Securities Backed by Conventional Mortgages	$11	$23	$22	$4	$1
WARM	187 mo	284 mo	270 mo	227 mo	189 mo
Weighted Average Pass-Through Rate	3.81%	5.28%	6.19%	7.20%	8.11%
Securities Backed by FHA or VA Mortgages	$19	$19	$3	$0	$0
WARM	347 mo	297 mo	291 mo	178 mo	88 mo
Weighted Average Pass-Through Rate	4.20%	5.34%	6.12%	7.10%	8.40%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,524	$661	$196	$57	$14
WAC	4.15%	5.34%	6.35%	7.33%	8.54%
Mortgage Securities	$189	$40	$13	$0	$0
Weighted Average Pass-Through Rate	3.80%	5.15%	6.09%	7.25%	9.25%
WARM (of 15-Year Loans and Securities)	158 mo	127 mo	129 mo	123 mo	97 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$19	$122	$78	$30	$4
WAC	4.41%	5.47%	6.37%	7.26%	8.62%
Mortgage Securities	$13	$0	$0	$0	$0
Weighted Average Pass-Through Rate	3.55%	5.49%	0.00%	0.00%	0.00%
WARM (of Balloon Loans and Securities)	91 mo	94 mo	94 mo	71 mo	44 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$8,665**

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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	$43	$11	$0	$1
WAC	0.00%	3.46%	4.44%	0.00%	6.80%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$125	$1,734	$1,921	$3	$115
Weighted Average Margin	232 bp	290 bp	295 bp	166 bp	217 bp
WAC	4.51%	4.16%	3.93%	3.15%	5.56%
WARM	167 mo	279 mo	284 mo	202 mo	236 mo
Weighted Average Time Until Next Payment Reset	3 mo	11 mo	46 mo	1 mo	22 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$3,953**

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	$4	$2	$0	$0
Weighted Average Distance from Lifetime Cap	150 bp	43 bp	67 bp	0 bp	149 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$1	$2	$6	$0	$0
Weighted Average Distance from Lifetime Cap	245 bp	328 bp	340 bp	0 bp	380 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$103	$1,742	$1,889	$3	$114
Weighted Average Distance from Lifetime Cap	1,028 bp	703 bp	566 bp	878 bp	621 bp
Balances Without Lifetime Cap	$19	$29	$34	$0	$2
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$41	$1,687	$1,852	$2	$112
Weighted Average Periodic Rate Cap	149 bp	214 bp	206 bp	200 bp	176 bp
Balances Subject to Periodic Rate Floors	$46	$1,249	$1,848	$2	$112
MBS Included in ARM Balances	$29	$207	$38	$3	$7

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,190	$1,029
WARM	70 mo	157 mo
Remaining Term to Full Amortization	248 mo	
Rate Index Code	0	0
Margin	256 bp	284 bp
Reset Frequency	44 mo	26 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$52	$32
Wghted Average Distance to Lifetime Cap	200 bp	93 bp
Fixed-Rate:		
Balances	$716	$521
WARM	46 mo	118 mo
Remaining Term to Full Amortization	274 mo	
WAC	6.27%	6.17%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$166	$76
WARM	48 mo	45 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	194 bp	6.01%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$3,090	$268
WARM	175 mo	104 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	31 bp	7.05%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$588	$374
WARM	38 mo	57 mo
Margin in Column 1; WAC in Column 2	113 bp	6.05%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$26	$175
WARM	59 mo	48 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	187 bp	7.16%
Reset Frequency	5 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$0	$101
Fixed Rate		
Remaining WAL <= 5 Years	$20	$457
Remaining WAL 5-10 Years	$0	$8
Remaining WAL Over 10 Years	$65	
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	$85	$566

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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	$7,495	$6,432	$2,286	$291	$48
WARM	260 mo	277 mo	267 mo	240 mo	169 mo
Weighted Average Servicing Fee	28 bp	32 bp	32 bp	31 bp	37 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	136 loans				
FHA/VA	4 loans				
Subserviced by Others	1 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$497	$3	Total # of Adjustable-Rate Loans Serviced	4 loans
WARM (in months)	298 mo	158 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	36 bp	41 bp		

Total Balances of Mortgage Loans Serviced for Others	**$17,052**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$399		
Equity Securities Carried at Fair Value	$43		
Zero-Coupon Securities	$4	3.44%	98 mo
Government & Agency Securities	$71	2.65%	55 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,659	0.28%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$75	3.77%	80 mo
Memo: Complex Securities (from supplemental reporting)	$440		

Total Cash, Deposits, and Securities	**$2,692**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$642
Accrued Interest Receivable	$75
Advances for Taxes and Insurance	$15
Less: Unamortized Yield Adjustments	$16
Valuation Allowances	$380
Unrealized Gains (Losses)	$16

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$33
Accrued Interest Receivable	$8
Less: Unamortized Yield Adjustments	$-5
Valuation Allowances	$34
Unrealized Gains (Losses)	$2

OTHER ITEMS	
Real Estate Held for Investment	$2
Repossessed Assets	$140
Equity Investments Not Carried at Fair Value	$7
Office Premises and Equipment	
	$237
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$5
Valuation Allowances	$0
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$132
Miscellaneous I	
Miscellaneous II	$789
	$81
TOTAL ASSETS	**$25,939**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$0
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$2
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$6
Mortgage-Related Mututal Funds	$36
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$29
Weighted Average Servicing Fee	34 bp
Adjustable-Rate Mortgage Loans Serviced	$86
Weighted Average Servicing Fee	33 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: OH
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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	$1,334	$698	$188	$33
WAC	0.69%	1.83%	4.86%	
WARM	1 mo	1 mo	2 mo	
Balances Maturing in 4 to 12 Months	$1,838	$2,071	$786	$33
WAC	0.78%	1.56%	4.54%	
WARM	7 mo	8 mo	10 mo	
Balances Maturing in 13 to 36 Months		$1,777	$1,685	$21
WAC		1.42%	3.69%	
WARM		20 mo	23 mo	
Balances Maturing in 37 or More Months			$1,832	$12
WAC			3.30%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$12,210**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$118	$204	$117
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$3,055	$4,284	$4,261
Penalty in Months of Forgone Interest	3.20 mo	6.31 mo	7.78 mo
Balances in New Accounts	$369	$270	$246

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%	$135	$172	$80	1.45%
3.00 to 3.99%	$1	$98	$24	3.32%
4.00 to 4.99%	$2	$72	$33	4.45%
5.00 to 5.99%	$6	$9	$12	5.28%
6.00 to 6.99%	$0	$1	$7	6.14%
7.00 to 7.99%	$0	$0	$1	7.66%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	22 mo	73 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$653**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$867
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	$2,060	0.28%	$40
Money Market Deposit Accounts (MMDAs)	$1,822	0.49%	$80
Passbook Accounts	$3,677	0.37%	$105
Non-Interest-Bearing Non-Maturity Deposits	$885		$49
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$85	0.01%	
Escrow for Mortgages Serviced for Others	$137	0.01%	
Other Escrows	$139	0.18%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$8,805		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$260		
Miscellaneous II	$5		
TOTAL LIABILITIES	**$22,800**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$3,139
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$25,939**

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		$49
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$0
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	6	$17
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	13	$278
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$0
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	26	$548
1014	Opt commitment to orig 25- or 30-year FRMs	27	$548
1016	Opt commitment to orig "other" Mortgages	16	$53
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$0
2016	Commit/purchase "other" Mortgage loans, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	9	$309
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	13	$368
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$1
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$140
2074	Commit/sell 25- or 30-yr FRM MBS		$353
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$8
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$11
2136	Commit/sell "other" Mortgage loans, svc released		$5
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$6
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$0
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	8	$47
2214	Firm commit/originate 25- or 30-year FRM loans	7	$6
2216	Firm commit/originate "other" Mortgage loans		$4
3034	Option to sell 25- or 30-year FRMs		$5
4002	Commit/purchase non-Mortgage financial assets		$1
4022	Commit/sell non-Mortgage financial assets		$4
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$8
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$2

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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
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$3
9502	Fixed-rate construction loans in process	26	$217
9512	Adjustable-rate construction loans in process	21	$28

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$49
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		$0
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$7
130	Construction and land loans (adj-rate)		$2
150	Commercial loans (adj-rate)		$22
200	Variable-rate, fixed-maturity CDs	18	$84
220	Variable-rate FHLB advances		$24
299	Other variable-rate		$270

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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	31	$440	$451	$443	$432	$414	$394
123 - Mortgage Derivatives - M/V estimate	11	$651	$660	$658	$649	$632	$612
129 - Mortgage-Related Mutual Funds - M/V estimate		$34	$34	$34	$34	$34	$35
280 - FHLB putable advance-M/V estimate	11	$160	$181	$177	$172	$167	$163
281 - FHLB convertible advance-M/V estimate		$107	$115	$113	$112	$111	$109
282 - FHLB callable advance-M/V estimate		$172	$203	$196	$188	$181	$176
290 - Other structured borrowings - M/V estimate		$50	$69	$66	$64	$61	$59
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$5	$0	$0	$0	$0	$0