Interest Rate Risk Exposure Report

Office of the Comptroller of the Currency

Credit and Market Risk Policy
Washington, DC 20219

Area: Southeast

All Reporting CMR | **Reporting Dockets: 115** | **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	11,014	-498	-4 %	11.26 %	-12 bp
+200 bp	11,592	80	+1 %	11.67 %	+30 bp
+100 bp	11,781	269	+2 %	11.72 %	+35 bp
0 bp	11,512			11.37 %	
-100 bp	10,988	-524	-5 %	10.82 %	-56 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	11.37 %	12.15 %	11.56 %
Post-shock NPV Ratio	10.82 %	11.86 %	11.44 %
Sensitivity Measure: Decline in NPV Ratio	56 bp	29 bp	12 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	15,688	15,543	15,210	14,760	14,166	14,380	108.09	1.54
30-Year Mortgage Securities	8,432	8,377	8,098	7,634	7,118	7,988	104.87	2.00
15-Year Mortgages and MBS	8,705	8,653	8,470	8,239	7,980	8,110	106.70	1.36
Balloon Mortgages and MBS	3,166	3,146	3,095	3,048	2,998	3,009	104.57	1.12
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	1,029	1,031	1,023	1,016	1,009	998	103.39	0.29
7 Month to 2 Year Reset Frequency	5,516	5,552	5,499	5,504	5,455	5,197	106.83	0.15
2+ to 5 Year Reset Frequency	2,454	2,448	2,424	2,415	2,422	2,307	106.09	0.63
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	4	4	4	4	4	4	104.24	0.52
2 Month to 5 Year Reset Frequency	852	848	838	827	814	828	102.42	0.83
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	753	750	742	735	727	744	100.80	0.70
Adjustable-Rate, Fully Amortizing	1,810	1,800	1,779	1,759	1,739	1,779	101.17	0.84
Fixed-Rate, Balloon	1,286	1,268	1,235	1,204	1,173	1,202	105.52	2.00
Fixed-Rate, Fully Amortizing	2,161	2,115	2,053	1,995	1,940	1,991	106.19	2.56
Construction and Land Loans								
Adjustable-Rate	834	833	830	827	824	833	99.94	0.28
Fixed-Rate	768	761	746	732	718	765	99.45	1.44
Second-Mortgage Loans and Securities								
Adjustable-Rate	5,915	5,908	5,892	5,877	5,862	5,897	100.19	0.19
Fixed-Rate	2,066	2,036	1,990	1,946	1,904	1,877	108.47	1.86
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	2,337	2,326	2,287	2,243	2,189	2,326	100.00	1.07
Accrued Interest Receivable	305	305	305	305	305	305	100.00	0.00
Advance for Taxes/Insurance	93	93	93	93	93	93	100.00	0.00
Float on Escrows on Owned Mortgages	33	72	128	196	260			-65.72
LESS: Value of Servicing on Mortgages Serviced by Others	6	6	6	7	4			-0.42
TOTAL MORTGAGE LOANS AND SECURITIES	**64,202**	**63,863**	**62,736**	**61,349**	**59,696**	**60,633**	**105.33**	**1.15**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	651	650	648	646	643	651	99.83	0.22
Fixed-Rate	1,544	1,516	1,471	1,427	1,386	1,354	111.94	2.42
Consumer Loans								
Adjustable-Rate	5,135	5,135	5,131	5,127	5,123	5,168	99.36	0.04
Fixed-Rate	1,578	1,536	1,485	1,438	1,393	1,531	100.31	3.02
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-49	-49	-49	-49	-49	-49	0.00	0.33
Accrued Interest Receivable	29	29	29	29	29	29	100.00	0.00
TOTAL NONMORTGAGE LOANS	**8,887**	**8,815**	**8,714**	**8,618**	**8,526**	**8,683**	**101.52**	**0.98**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	1,426	1,426	1,426	1,426	1,426	1,426	100.00	0.00
Equities and All Mutual Funds	23	23	22	22	21	23	100.19	2.31
Zero-Coupon Securities	63	59	56	53	51	53	111.79	5.65
Government and Agency Securities	3,001	2,742	2,505	2,293	2,105	2,287	119.91	9.06
Term Fed Funds, Term Repos	6,527	6,526	6,518	6,511	6,503	6,524	100.03	0.07
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	180	171	162	154	147	172	98.93	5.31
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	9,657	9,568	9,396	9,107	8,777	9,497	100.75	1.36
Structured Securities (Complex)	1,088	1,064	1,024	973	920	1,059	100.47	3.04
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**21,966**	**21,579**	**21,109**	**20,538**	**19,949**	**21,042**	**102.56**	**1.99**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	817	817	817	817	817	817	100.00	0.00
Real Estate Held for Investment	15	15	15	15	15	15	100.00	0.00
Investment in Unconsolidated Subsidiaries	64	60	56	52	48	60	100.00	6.80
Office Premises and Equipment	667	667	667	667	667	667	100.00	0.00
TOTAL REAL ASSETS, ETC.	**1,564**	**1,559**	**1,555**	**1,551**	**1,547**	**1,559**	**100.00**	**0.26**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	249	295	360	423	466			-18.72
Adjustable-Rate Servicing	-2	-3	-3	-4	-4			-4.31
Float on Mortgages Serviced for Others	121	126	137	145	151			-6.37
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**368**	**419**	**494**	**565**	**614**			**-15.10**
OTHER ASSETS								
Purchased and Excess Servicing						529		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,705	3,705	3,705	3,705	3,705	3,705	100.00	0.00
Miscellaneous II						2,192		
Deposit Intangibles								
Retail CD Intangible	25	28	45	53	58			-36.30
Transaction Account Intangible	61	188	371	543	703			-82.35
MMDA Intangible	828	962	1,497	2,007	2,497			-34.76
Passbook Account Intangible	58	95	164	228	289			-56.01
Non-Interest-Bearing Account Intangible	-70	14	105	191	273			-633.80
TOTAL OTHER ASSETS	**4,608**	**4,991**	**5,887**	**6,727**	**7,525**	**6,427**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						605		
TOTAL ASSETS	**101,594**	**101,227**	**100,496**	**99,348**	**97,856**	**98,949**	**102/101*** **	**0.54/1.19*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	10,170	10,166	10,131	10,097	10,065	10,089	100.77	0.19
Fixed-Rate Maturing in 13 Months or More	5,446	5,353	5,205	5,069	4,943	5,042	106.18	2.25
Variable-Rate	52	52	52	52	52	52	100.12	0.02
Demand								
Transaction Accounts	6,918	6,918	6,918	6,918	6,918	6,918	100/97*	0.00/2.31*
MMDAs	35,991	35,991	35,991	35,991	35,991	35,991	100/97*	0.00/0.95*
Passbook Accounts	2,807	2,807	2,807	2,807	2,807	2,807	100/97*	0.00/1.95*
Non-Interest-Bearing Accounts	3,687	3,687	3,687	3,687	3,687	3,687	100/100*	0.00/2.38*
TOTAL DEPOSITS	**65,070**	**64,974**	**64,791**	**64,620**	**64,462**	**64,585**	**101/99***	**0.22/1.22***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	5,332	5,300	5,249	5,200	5,152	5,104	103.83	0.78
Fixed-Rate Maturing in 37 Months or More	6,944	6,578	6,231	5,905	5,600	5,556	118.40	5.42
Variable-Rate	8,109	8,109	8,104	8,099	8,094	8,091	100.22	0.03
TOTAL BORROWINGS	**20,385**	**19,987**	**19,585**	**19,205**	**18,846**	**18,751**	**106.59**	**2.00**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,171	1,171	1,171	1,171	1,171	1,171	100.00	0.00
Other Escrow Accounts	6	6	6	6	6	7	95.24	3.08
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,394	1,394	1,394	1,394	1,394	1,394	100.00	0.00
Miscellaneous II	0	0	0	0	0	558		
TOTAL OTHER LIABILITIES	**2,572**	**2,572**	**2,572**	**2,571**	**2,571**	**3,130**	**82.17**	**0.01**
Other Liabilities not Included Above								
Self-Valued	1,527	1,526	1,509	1,494	1,484	1,468	103.97	0.61
Unamortized Yield Adjustments						-80		
TOTAL LIABILITIES	**89,554**	**89,059**	**88,455**	**87,890**	**87,363**	**87,854**	**101/100****	**0.62/1.35****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	11	9	1	-11	-25			
ARMs	1	2	2	1	1			
Other Mortgages	0	0	-1	-1	-2			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	61	32	-47	-154	-269			
Sell Mortgages and MBS	-91	-69	12	133	266			
Purchase Non-Mortgage Items	2	0	-2	-3	-5			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-942	-567	-191	155	474			
Pay Floating, Receive Fixed Swaps	71	32	-4	-38	-71			
Basis Swaps	0	0	0	0	0			
Swaptions	-1	-4	-6	-3	3			
OTHER								
Options on Mortgages and MBS	0	0	-2	-1	0			
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	-1	-2	-3	-5	-6			
Self-Valued	-197	-126	-61	0	61			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-1,051**	**-656**	**-259**	**134**	**521**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	101,594	101,227	100,496	99,348	97,856	98,949	102/101***	0.54/1.19***
MINUS TOTAL LIABILITIES	89,554	89,059	88,455	87,890	87,363	87,854	101/100**	0.62/1.35**
PLUS OFF-BALANCE-SHEET POSITIONS	-1,051	-656	-259	134	521			
TOTAL NET PORTFOLIO VALUE #	10,988	11,512	11,781	11,592	11,014	11,095	103.75	-3.44

* 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	$2,478	$2,895	$4,981	$2,446	$1,580
WARM	362 mo	306 mo	297 mo	293 mo	281 mo
WAC	3.48%	5.53%	6.45%	7.44%	8.82%
Amount of these that is FHA or VA Guaranteed	$249	$637	$453	$153	$64
Securities Backed by Conventional Mortgages	$6,207	$448	$17	$9	$1
WARM	340 mo	325 mo	226 mo	313 mo	112 mo
Weighted Average Pass-Through Rate	3.56%	5.11%	6.17%	7.18%	8.46%
Securities Backed by FHA or VA Mortgages	$1,250	$47	$6	$1	$0
WARM	398 mo	156 mo	164 mo	185 mo	114 mo
Weighted Average Pass-Through Rate	4.16%	5.27%	6.07%	7.14%	8.52%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$995	$893	$1,234	$660	$393
WAC	4.16%	5.53%	6.45%	7.40%	8.97%
Mortgage Securities	$3,744	$179	$13	$0	$0
Weighted Average Pass-Through Rate	3.38%	5.18%	6.02%	7.16%	8.56%
WARM (of 15-Year Loans and Securities)	142 mo	130 mo	130 mo	126 mo	119 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$945	$521	$963	$276	$259
WAC	3.70%	5.46%	6.39%	7.33%	10.08%
Mortgage Securities	$39	$5	$0	$0	$0
Weighted Average Pass-Through Rate	3.29%	5.52%	6.02%	7.09%	0.00%
WARM (of Balloon Loans and Securities)	227 mo	73 mo	93 mo	61 mo	57 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$33,487**

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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	$4	$0	$0	$0
WAC	5.35%	2.13%	5.50%	0.00%	0.00%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$997	$5,193	$2,307	$4	$828
Weighted Average Margin	207 bp	247 bp	258 bp	211 bp	260 bp
WAC	3.97%	4.58%	5.49%	3.37%	4.01%
WARM	200 mo	285 mo	302 mo	209 mo	253 mo
Weighted Average Time Until Next Payment Reset	3 mo	9 mo	40 mo	1 mo	11 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$9,334**

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	$7	$22	$12	$0	$1
Weighted Average Distance from Lifetime Cap	174 bp	164 bp	176 bp	0 bp	187 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$27	$49	$41	$0	$8
Weighted Average Distance from Lifetime Cap	309 bp	301 bp	300 bp	0 bp	391 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$851	$5,082	$2,168	$3	$780
Weighted Average Distance from Lifetime Cap	940 bp	654 bp	546 bp	889 bp	689 bp
Balances Without Lifetime Cap	$113	$44	$87	$0	$39
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$548	$4,610	$1,854	$1	$618
Weighted Average Periodic Rate Cap	164 bp	210 bp	245 bp	200 bp	148 bp
Balances Subject to Periodic Rate Floors	$507	$4,306	$1,657	$0	$565
MBS Included in ARM Balances	$95	$104	$41	$0	$10

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$744	$1,779
WARM	55 mo	138 mo
Remaining Term to Full Amortization	275 mo	
Rate Index Code	0	0
Margin	191 bp	207 bp
Reset Frequency	23 mo	28 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$38	$28
Wghted Average Distance to Lifetime Cap	85 bp	57 bp
Fixed-Rate:		
Balances	$1,202	$1,991
WARM	37 mo	79 mo
Remaining Term to Full Amortization	244 mo	
WAC	6.40%	6.41%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$833	$765
WARM	32 mo	28 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	138 bp	6.12%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$5,897	$1,877
WARM	207 mo	135 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	111 bp	7.54%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$651	$1,354
WARM	58 mo	42 mo
Margin in Column 1; WAC in Column 2	147 bp	7.46%
Reset Frequency	5 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$5,168	$1,531
WARM	2 mo	100 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	218 bp	6.56%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$3	$1,366
Fixed Rate		
Remaining WAL <= 5 Years	$1,161	$6,541
Remaining WAL 5-10 Years	$198	$167
Remaining WAL Over 10 Years	$21	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$20	$0
Floating Rate	$22	$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	$1,425	$8,074

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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	$21,872	$11,804	$6,846	$2,413	$664
WARM	296 mo	297 mo	269 mo	247 mo	170 mo
Weighted Average Servicing Fee	28 bp	30 bp	32 bp	36 bp	42 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	254 loans
FHA/VA	54 loans
Subserviced by Others	1 loans

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$7,669	$35	Total # of Adjustable-Rate Loans Serviced	60 loans
WARM (in months)	272 mo	318 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	1 bp	0 bp		

Total Balances of Mortgage Loans Serviced for Others	**$51,302**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$1,426		
Equity Securities Carried at Fair Value	$23		
Zero-Coupon Securities	$53	1.58%	57 mo
Government & Agency Securities	$2,287	3.78%	137 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$6,524	0.26%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$172	3.52%	90 mo
Memo: Complex Securities (from supplemental reporting)	$1,059		

Total Cash, Deposits, and Securities	**$11,545**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$4,000
Accrued Interest Receivable	$305
Advances for Taxes and Insurance	$93
Less: Unamortized Yield Adjustments	$-249
Valuation Allowances	$1,674
Unrealized Gains (Losses)	$181

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$82
Accrued Interest Receivable	$29
Less: Unamortized Yield Adjustments	$46
Valuation Allowances	$131
Unrealized Gains (Losses)	$2

OTHER ITEMS

Real Estate Held for Investment	$15
Repossessed Assets	$817
Equity Investments Not Carried at Fair Value	$60
Office Premises and Equipment	
	$667
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$65
Valuation Allowances	$-154
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$529
Miscellaneous I	
Miscellaneous II	$3,705
	$2,192

TOTAL ASSETS	**$98,951**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$49
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	$7
Mortgage-Related Mututal Funds	$15
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$14,716
Weighted Average Servicing Fee	17 bp
Adjustable-Rate Mortgage Loans Serviced	$9,434
Weighted Average Servicing Fee	26 bp
Credit-Card Balances Expected to Pay Off in	
Grace Period	$2

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$2,893	$813	$171	$38
WAC	0.75%	1.94%	5.04%	
WARM	1 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$3,230	$2,469	$513	$62
WAC	0.90%	1.72%	4.66%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$2,239	$960	$26
WAC		1.56%	3.51%	
WARM		19 mo	23 mo	
Balances Maturing in 37 or More Months			$1,842	$10
WAC			2.60%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$15,131**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$913	$291	$439
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$5,525	$4,706	$3,006
Penalty in Months of Forgone Interest	3.39 mo	6.06 mo	11.35 mo
Balances in New Accounts	$1,217	$277	$142

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LIABILITIES (continued)

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FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT	Remaining Maturity			
	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 3.00%	$2,760	$201	$110	0.53%
3.00 to 3.99%	$21	$145	$638	3.68%
4.00 to 4.99%	$2	$615	$3,830	4.77%
5.00 to 5.99%	$6	$1,354	$969	5.39%
6.00 to 6.99%	$0	$0	$8	6.14%
7.00 to 7.99%	$0	$0	$0	7.10%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	12.50%
WARM	1 mo	24 mo	75 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$10,660**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$9,611
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	$6,918	0.42%	$156
Money Market Deposit Accounts (MMDAs)	$35,991	0.27%	$940
Passbook Accounts	$2,807	0.52%	$93
Non-Interest-Bearing Non-Maturity Deposits	$3,687		$95
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,153	0.02%	
Escrow for Mortgages Serviced for Others	$18	0.01%	
Other Escrows	$7	0.00%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$50,580		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-82		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$2		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,394		
Miscellaneous II	$558		
TOTAL LIABILITIES	**$87,854**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$11,097
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$98,951**

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		$10
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	10	$23
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	33	$120
1014	Opt commitment to orig 25- or 30-year FRMs	24	$163
1016	Opt commitment to orig "other" Mortgages	22	$51
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$1
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$4
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$0
2016	Commit/purchase "other" Mortgage loans, svc retained		$5
2028	Commit/sell 3- or 5-yr Treasury ARM 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		$5
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$6
2036	Commit/sell "other" Mortgage loans, svc retained		$0
2054	Commit/purchase 25- to 30-year FRM MBS		$240
2056	Commit/purchase "other" MBS		$583
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$427
2074	Commit/sell 25- or 30-yr FRM MBS		$1,307
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		$155
2116	Commit/purchase "other" Mortgage loans, svc released		$0
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$335
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$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
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	11	$66
2134	Commit/sell 25- or 30-yr FRM loans, svc released	17	$202
2136	Commit/sell "other" Mortgage loans, svc released		$36
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$296
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		$1
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	8	$366
2214	Firm commit/originate 25- or 30-year FRM loans	9	$679
2216	Firm commit/originate "other" Mortgage loans	11	$27
3034	Option to sell 25- or 30-year FRMs		$50
3074	Short option to sell 25- or 30-yr FRMs		$32
4002	Commit/purchase non-Mortgage financial assets	9	$78
5002	IR swap: pay fixed, receive 1-month LIBOR		$200
5004	IR swap: pay fixed, receive 3-month LIBOR		$7,669
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
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
9502	Fixed-rate construction loans in process	49	$99
9512	Adjustable-rate construction loans in process	28	$83

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
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$14
187	Consumer loans; recreational vehicles		$859
189	Consumer loans; other		$234
200	Variable-rate, fixed-maturity CDs	16	$52
220	Variable-rate FHLB advances	6	$519
299	Other variable-rate	11	$7,572

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # > 5	Balance	Estimated Market Value After Specified Rate Shock -100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	50	$1,059	$1,088	$1,064	$1,024	$973	$920
123 - Mortgage Derivatives - M/V estimate	36	$9,497	$9,657	$9,568	$9,396	$9,107	$8,777
129 - Mortgage-Related Mutual Funds - M/V estimate		$11	$11	$11	$10	$10	$10
280 - FHLB putable advance-M/V estimate	12	$208	$233	$230	$223	$216	$211
281 - FHLB convertible advance-M/V estimate	24	$596	$639	$638	$625	$615	$607
282 - FHLB callable advance-M/V estimate		$38	$43	$42	$41	$40	$39
283 - FHLB periodic floor floating rate advance-M/V Estimates		$75	$75	$75	$75	$75	$75
289 - Other FHLB structured advances - M/V estimate		$437	$398	$407	$414	$422	$429
290 - Other structured borrowings - M/V estimate		$115	$139	$134	$130	$125	$122
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$5,783	$-197	$-126	$-61	$0	$61