Interest Rate Risk Exposure Report

Office of the Comptroller of the Currency

Credit and Market Risk Policy
Washington, DC 20219

Area: Central

All Reporting CMR **Reporting Dockets: 169** **December 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	9,189	-31	0 %	12.45 %	+20 bp
+200 bp	9,569	349	+4 %	12.82 %	+57 bp
+100 bp	9,601	380	+4 %	12.77 %	+53 bp
0 bp	9,220			12.25 %	
-100 bp	8,635	-585	-6 %	11.50 %	-74 bp

Risk Measure for a Given Rate Shock

	12/31/2011	9/30/2011	12/31/2010
Pre-shock NPV Ratio: NPV as % of PV Assets	12.25 %	11.99 %	12.63 %
Post-shock NPV Ratio	11.50 %	11.38 %	11.62 %
Sensitivity Measure: Decline in NPV Ratio	74 bp	61 bp	101 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	10,271	10,234	10,035	9,652	9,154	9,559	107.06	1.15
30-Year Mortgage Securities	900	898	882	853	813	817	109.82	1.01
15-Year Mortgages and MBS	6,679	6,638	6,490	6,290	6,060	6,257	106.10	1.42
Balloon Mortgages and MBS	1,747	1,743	1,723	1,702	1,678	1,668	104.48	0.70
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	1,574	1,591	1,580	1,568	1,558	1,529	104.04	-0.19
7 Month to 2 Year Reset Frequency	5,317	5,374	5,362	5,340	5,296	5,068	106.02	-0.42
2+ to 5 Year Reset Frequency	3,578	3,593	3,595	3,536	3,446	3,398	105.75	-0.24
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	36	36	35	35	34	34	105.40	1.01
2 Month to 5 Year Reset Frequency	511	510	503	496	489	488	104.44	0.81
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	2,343	2,337	2,309	2,281	2,253	2,304	101.44	0.73
Adjustable-Rate, Fully Amortizing	3,229	3,219	3,189	3,158	3,128	3,195	100.73	0.62
Fixed-Rate, Balloon	3,161	3,125	3,048	2,973	2,901	3,002	104.10	1.82
Fixed-Rate, Fully Amortizing	2,652	2,593	2,512	2,437	2,365	2,478	104.63	2.68
Construction and Land Loans								
Adjustable-Rate	453	452	450	449	447	455	99.50	0.28
Fixed-Rate	432	427	418	410	402	435	98.12	1.55
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,645	4,641	4,628	4,616	4,604	4,631	100.20	0.18
Fixed-Rate	1,480	1,463	1,433	1,405	1,377	1,379	106.13	1.60
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	2,149	2,148	2,115	2,069	2,014	2,148	100.00	0.81
Accrued Interest Receivable	179	179	179	179	179	179	100.00	0.00
Advance for Taxes/Insurance	101	101	101	101	101	101	100.00	0.00
Float on Escrows on Owned Mortgages	5	12	25	38	50			-84.35
LESS: Value of Servicing on Mortgages Serviced by Others	1	1	1	2	2			-22.83
TOTAL MORTGAGE LOANS AND SECURITIES	**51,442**	**51,311**	**50,613**	**49,588**	**48,349**	**49,124**	**104.45**	**0.81**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	2,593	2,591	2,584	2,577	2,571	2,591	99.97	0.17
Fixed-Rate	1,757	1,723	1,669	1,618	1,568	1,662	103.71	2.55
Consumer Loans								
Adjustable-Rate	399	398	396	393	391	355	112.11	0.46
Fixed-Rate	1,031	1,017	994	973	953	1,004	101.26	1.77
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	33	33	32	31	31	33	100.00	1.71
Accrued Interest Receivable	35	35	35	35	35	35	100.00	0.00
TOTAL NONMORTGAGE LOANS	**5,848**	**5,796**	**5,711**	**5,629**	**5,550**	**5,680**	**102.05**	**1.19**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	1,173	1,173	1,173	1,173	1,173	1,173	100.00	0.00
Equities and All Mutual Funds	76	74	73	71	70	74	100.00	1.99
Zero-Coupon Securities	24	22	21	20	19	19	117.18	5.42
Government and Agency Securities	722	695	665	637	611	667	104.15	4.07
Term Fed Funds, Term Repos	5,041	5,038	5,029	5,019	5,010	5,037	100.03	0.12
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	385	365	345	327	310	342	106.67	5.38
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	2,629	2,583	2,508	2,411	2,310	2,689	96.06	2.33
Structured Securities (Complex)	1,611	1,588	1,538	1,474	1,402	1,585	100.17	2.31
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**11,660**	**11,539**	**11,352**	**11,133**	**10,905**	**11,587**	**99.59**	**1.33**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,224	1,224	1,224	1,224	1,224	1,224	100.00	0.00
Real Estate Held for Investment	34	34	34	34	34	34	100.00	0.00
Investment in Unconsolidated Subsidiaries	22	20	19	17	16	20	100.00	6.80
Office Premises and Equipment	969	969	969	969	969	969	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,248**	**2,246**	**2,245**	**2,244**	**2,242**	**2,246**	**100.00**	**0.06**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	492	579	710	844	938			-18.80
Adjustable-Rate Servicing	18	22	21	30	31			-7.30
Float on Mortgages Serviced for Others	331	376	453	535	600			-16.24
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**840**	**977**	**1,184**	**1,409**	**1,568**			**-17.56**
OTHER ASSETS								
Purchased and Excess Servicing						686		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,650	2,650	2,650	2,650	2,650	2,650	100.00	0.00
Miscellaneous II						250		
Deposit Intangibles								
Retail CD Intangible	54	60	107	124	138			-44.21
Transaction Account Intangible	42	158	311	455	590			-85.14
MMDA Intangible	162	203	308	410	510			-36.06
Passbook Account Intangible	186	340	584	805	1,022			-58.59
Non-Interest-Bearing Account Intangible	-74	16	110	200	285			-578.30
TOTAL OTHER ASSETS	**3,019**	**3,426**	**4,070**	**4,645**	**5,194**	**3,586**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						146		
TOTAL ASSETS	**75,057**	**75,296**	**75,175**	**74,647**	**73,808**	**72,369**	**104/103*** **	**-0.08/0.63*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	17,816	17,809	17,741	17,675	17,615	17,660	100.84	0.21
Fixed-Rate Maturing in 13 Months or More	10,266	10,128	9,862	9,609	9,375	9,511	106.49	2.00
Variable-Rate	394	393	393	393	392	392	100.32	0.07
Demand								
Transaction Accounts	5,805	5,805	5,805	5,805	5,805	5,805	100/97*	0.00/2.38*
MMDAs	7,406	7,406	7,406	7,406	7,406	7,406	100/97*	0.00/1.01*
Passbook Accounts	9,658	9,658	9,658	9,658	9,658	9,658	100/96*	0.00/2.14*
Non-Interest-Bearing Accounts	3,796	3,796	3,796	3,796	3,796	3,796	100/100*	0.00/2.44*
TOTAL DEPOSITS	**55,141**	**54,995**	**54,661**	**54,342**	**54,047**	**54,228**	**101/100***	**0.44/1.41***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	2,154	2,127	2,094	2,061	2,029	2,056	103.45	1.42
Fixed-Rate Maturing in 37 Months or More	3,584	3,440	3,301	3,168	3,042	3,162	108.76	4.12
Variable-Rate	1,076	1,068	1,061	1,055	1,049	1,023	104.34	0.70
TOTAL BORROWINGS	**6,814**	**6,635**	**6,455**	**6,284**	**6,120**	**6,242**	**106.29**	**2.70**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	782	782	782	782	782	782	100.00	0.00
Other Escrow Accounts	205	199	192	187	181	208	95.49	3.13
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,825	1,825	1,825	1,825	1,825	1,825	100.00	0.00
Miscellaneous II	0	0	0	0	0	18		
TOTAL OTHER LIABILITIES	**2,812**	**2,806**	**2,799**	**2,793**	**2,788**	**2,832**	**99.05**	**0.22**
Other Liabilities not Included Above								
Self-Valued	1,669	1,621	1,580	1,542	1,512	1,499	108.16	2.73
Unamortized Yield Adjustments						0		
TOTAL LIABILITIES	**66,435**	**66,057**	**65,496**	**64,961**	**64,467**	**64,801**	**102/101****	**0.71/1.52****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	148	110	-84	-382	-697			
ARMs	18	24	21	15	6			
Other Mortgages	1	0	-2	-4	-6			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	-66	-74	-96	-116	-134			
Sell Mortgages and MBS	-161	-89	152	529	932			
Purchase Non-Mortgage Items	0	0	0	0	-1			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-3	-1	0	1	2			
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	0			
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	1	1	1	1			
Construction LIP	-3	-3	-6	-8	-10			
Self-Valued	78	14	-64	-155	-245			
TOTAL OFF-BALANCE-SHEET POSITIONS	**13**	**-19**	**-78**	**-117**	**-152**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	75,057	75,296	75,175	74,647	73,808	72,369	104/103***	-0.08/0.63***
MINUS TOTAL LIABILITIES	66,435	66,057	65,496	64,961	64,467	64,801	102/101**	0.71/1.52**
PLUS OFF-BALANCE-SHEET POSITIONS	13	-19	-78	-117	-152			
TOTAL NET PORTFOLIO VALUE #	8,635	9,220	9,601	9,569	9,189	7,567	121.84	-5.24

* 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	$4,088	$3,191	$1,929	$288	$63
WARM	342 mo	304 mo	311 mo	283 mo	223 mo
WAC	4.29%	5.45%	6.38%	7.28%	8.75%
Amount of these that is FHA or VA Guaranteed	$348	$40	$21	$5	$4
Securities Backed by Conventional Mortgages	$147	$172	$28	$8	$2
WARM	256 mo	270 mo	265 mo	181 mo	175 mo
Weighted Average Pass-Through Rate	3.71%	5.20%	6.14%	7.18%	8.56%
Securities Backed by FHA or VA Mortgages	$189	$216	$54	$1	$1
WARM	325 mo	285 mo	310 mo	204 mo	139 mo
Weighted Average Pass-Through Rate	4.03%	5.06%	6.17%	7.21%	8.34%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$3,089	$1,144	$545	$169	$39
WAC	3.98%	5.39%	6.37%	7.31%	8.60%
Mortgage Securities	$1,053	$183	$33	$1	$0
Weighted Average Pass-Through Rate	3.76%	5.19%	6.07%	7.08%	8.38%
WARM (of 15-Year Loans and Securities)	158 mo	125 mo	126 mo	128 mo	110 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$526	$567	$371	$142	$28
WAC	4.29%	5.45%	6.38%	7.30%	8.57%
Mortgage Securities	$29	$5	$0	$0	$0
Weighted Average Pass-Through Rate	3.43%	5.34%	6.01%	0.00%	0.00%
WARM (of Balloon Loans and Securities)	74 mo	62 mo	43 mo	37 mo	33 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$18,300**

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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	$45	$18	$0	$10
WAC	8.00%	3.40%	4.29%	0.00%	5.60%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,529	$5,023	$3,380	$34	$478
Weighted Average Margin	271 bp	280 bp	270 bp	270 bp	285 bp
WAC	3.85%	4.08%	4.10%	3.19%	4.78%
WARM	315 mo	286 mo	302 mo	343 mo	287 mo
Weighted Average Time Until Next Payment Reset	4 mo	10 mo	45 mo	5 mo	14 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$10,517**

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	$4	$16	$28	$7	$0
Weighted Average Distance from Lifetime Cap	132 bp	120 bp	123 bp	65 bp	114 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$4	$79	$14	$0	$2
Weighted Average Distance from Lifetime Cap	326 bp	349 bp	335 bp	0 bp	361 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$1,466	$4,849	$3,290	$27	$461
Weighted Average Distance from Lifetime Cap	743 bp	717 bp	582 bp	788 bp	654 bp
Balances Without Lifetime Cap	$56	$124	$66	$0	$25
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,353	$4,769	$3,174	$4	$419
Weighted Average Periodic Rate Cap	433 bp	217 bp	227 bp	187 bp	186 bp
Balances Subject to Periodic Rate Floors	$121	$3,899	$2,566	$3	$406
MBS Included in ARM Balances	$47	$443	$246	$6	$29

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$2,304	$3,195
WARM	63 mo	156 mo
Remaining Term to Full Amortization	253 mo	
Rate Index Code	0	0
Margin	249 bp	284 bp
Reset Frequency	30 mo	23 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$82	$68
Wghted Average Distance to Lifetime Cap	126 bp	76 bp
Fixed-Rate:		
Balances	$3,002	$2,478
WARM	35 mo	84 mo
Remaining Term to Full Amortization	254 mo	
WAC	5.98%	5.85%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$455	$435
WARM	44 mo	30 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	176 bp	5.51%
Reset Frequency	7 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,631	$1,379
WARM	144 mo	130 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	40 bp	6.81%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,591	$1,662
WARM	17 mo	44 mo
Margin in Column 1; WAC in Column 2	60 bp	5.27%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$355	$1,004
WARM	138 mo	51 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	343 bp	6.83%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$36	$237
Fixed Rate		
Remaining WAL <= 5 Years	$163	$1,710
Remaining WAL 5-10 Years	$362	$51
Remaining WAL Over 10 Years	$78	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$44
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	8.50%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$640	$2,042

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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	$44,192	$26,514	$13,413	$1,857	$125
WARM	284 mo	306 mo	291 mo	289 mo	195 mo
Weighted Average Servicing Fee	28 bp	32 bp	32 bp	36 bp	35 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	420 loans				
FHA/VA	137 loans				
Subserviced by Others	8 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$4,357	$3	Total # of Adjustable-Rate Loans Serviced	21 loans
WARM (in months)	313 mo	156 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	28 bp	38 bp		

Total Balances of Mortgage Loans Serviced for Others **$90,460**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$1,173		
Equity Securities Carried at Fair Value	$74		
Zero-Coupon Securities	$19	2.73%	60 mo
Government & Agency Securities	$667	1.89%	57 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$5,037	0.28%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$342	3.81%	81 mo
Memo: Complex Securities (from supplemental reporting)	$1,585		

Total Cash, Deposits, and Securities **$8,898**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$3,272
Accrued Interest Receivable	$179
Advances for Taxes and Insurance	$101
Less: Unamortized Yield Adjustments	$-64
Valuation Allowances	$1,124
Unrealized Gains (Losses)	$56

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$156
Accrued Interest Receivable	$35
Less: Unamortized Yield Adjustments	$-4
Valuation Allowances	$123
Unrealized Gains (Losses)	$3

OTHER ITEMS	
Real Estate Held for Investment	$34
Repossessed Assets	$1,224
Equity Investments Not Carried at Fair Value	$20
Office Premises and Equipment	
	$969
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$19
Valuation Allowances	$0
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$686
Miscellaneous I	
Miscellaneous II	$2,650
	$250
TOTAL ASSETS	**$72,362**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$0
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$6
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$21
Mortgage-Related Mututal Funds	$53
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$227
Weighted Average Servicing Fee	28 bp
Adjustable-Rate Mortgage Loans Serviced	$396
Weighted Average Servicing Fee	26 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$6

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LIABILITIES

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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	$3,623	$1,741	$325	$137
WAC	0.70%	1.69%	4.60%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$4,955	$5,139	$1,876	$86
WAC	0.69%	1.42%	4.23%	
WARM	7 mo	8 mo	9 mo	
Balances Maturing in 13 to 36 Months		$3,891	$2,690	$62
WAC		1.28%	3.34%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$2,929	$21
WAC			2.86%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$27,170**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,079	$668	$457
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$8,070	$9,958	$7,338
Penalty in Months of Forgone Interest	3.64 mo	6.36 mo	7.34 mo
Balances in New Accounts	$853	$651	$286

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%	$435	$962	$1,197	1.98%
3.00 to 3.99%	$20	$190	$1,494	3.22%
4.00 to 4.99%	$11	$392	$99	4.37%
5.00 to 5.99%	$5	$39	$348	5.11%
6.00 to 6.99%	$0	$3	$19	6.49%
7.00 to 7.99%	$0	$1	$6	7.32%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	13.01%
WARM	1 mo	25 mo	53 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings			**$5,219**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$2,914
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	$5,805	0.27%	$100
Money Market Deposit Accounts (MMDAs)	$7,406	0.43%	$261
Passbook Accounts	$9,658	0.38%	$688
Non-Interest-Bearing Non-Maturity Deposits	$3,796		$107
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$178	0.01%	
Escrow for Mortgages Serviced for Others	$604	0.01%	
Other Escrows	$208	0.08%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$27,655		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,825		
Miscellaneous II	$18		
TOTAL LIABILITIES	**$64,801**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$15
EQUITY CAPITAL	$7,546
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$72,361**

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		$39
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	15	$37
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	17	$335
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	10	$7
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	59	$1,687
1014	Opt commitment to orig 25- or 30-year FRMs	55	$4,532
1016	Opt commitment to orig "other" Mortgages	48	$122
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$4
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$1
2016	Commit/purchase "other" Mortgage loans, svc retained		$0
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$2
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	22	$304
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	29	$623
2036	Commit/sell "other" Mortgage loans, svc retained		$2
2042	Commit/purchase 1-month COFI ARM MBS		$1,353
2062	Commit/sell 1-month COFI ARM MBS		$309
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$1,233
2074	Commit/sell 25- or 30-yr FRM MBS		$3,959
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	6	$5
2134	Commit/sell 25- or 30-yr FRM loans, svc released	10	$87
2136	Commit/sell "other" Mortgage loans, svc released		$3
2202	Firm commitment to originate 1-month COFI ARM loans		$8
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	8	$35
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$0
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$3

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
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	13	$64
2214	Firm commit/originate 25- or 30-year FRM loans	13	$13
2216	Firm commit/originate "other" Mortgage loans	12	$15
3034	Option to sell 25- or 30-year FRMs		$2
4002	Commit/purchase non-Mortgage financial assets	11	$29
4022	Commit/sell non-Mortgage financial assets		$5
5004	IR swap: pay fixed, receive 3-month LIBOR		$7
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$8
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$2
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$3
6004	Interest rate Cap based on 3-month LIBOR		$10
9012	Long call option on Treasury bond futures contract		$1
9036	Long put option on T-bond futures contract		$2
9502	Fixed-rate construction loans in process	56	$240
9512	Adjustable-rate construction loans in process	34	$48

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$31
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$150
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		$1
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$30
120	Other investment securities, fixed-coupon securities		$1
122	Other investment securities, floating-rate securities		$4
125	Multi/nonres mtg loans; fixed-rate, Balloon		$9
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$5
130	Construction and land loans (adj-rate)		$37
150	Commercial loans (adj-rate)		$21
180	Consumer loans; loans on deposits		$0
182	Consumer loans; education loans		$2
183	Consumer loans; auto loans and leases		$44
185	Consumer loans; credit cards		$20
187	Consumer loans; recreational vehicles		$189
189	Consumer loans; other		$2
200	Variable-rate, fixed-maturity CDs	52	$392
220	Variable-rate FHLB advances	8	$82
299	Other variable-rate	13	$942
302	Govt. & agency securities, floating-rate securities		$0

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SUPPLEMENTAL REPORTING

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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	94	$1,585	$1,611	$1,588	$1,538	$1,474	$1,402
123 - Mortgage Derivatives - M/V estimate	59	$2,689	$2,629	$2,583	$2,508	$2,411	$2,310
129 - Mortgage-Related Mutual Funds - M/V estimate	6	$40	$41	$40	$40	$40	$40
280 - FHLB putable advance-M/V estimate	30	$594	$661	$643	$624	$607	$594
281 - FHLB convertible advance-M/V estimate	12	$561	$613	$594	$584	$572	$564
282 - FHLB callable advance-M/V estimate		$186	$217	$210	$201	$194	$189
289 - Other FHLB structured advances - M/V estimate		$10	$11	$10	$10	$10	$10
290 - Other structured borrowings - M/V estimate		$148	$168	$164	$161	$158	$155
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$24	$78	$14	$-64	$-155	$-245