Interest Rate Risk Exposure Report

Office of the Comptroller of the Currency

Credit and Market Risk Policy
Washington, DC 20219

Area: US Total

All Reporting CMR | **Reporting Dockets: 459** | **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	51,437	-757	-1 %	13.99 %	+7 bp
+200 bp	53,627	1,434	+3 %	14.42 %	+50 bp
+100 bp	53,755	1,562	+3 %	14.37 %	+44 bp
0 bp	52,193			13.92 %	
-100 bp	50,069	-2,125	-4 %	13.37 %	-55 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	13.92 %	13.48 %	13.40 %
Post-shock NPV Ratio	13.37 %	13.04 %	12.93 %
Sensitivity Measure: Decline in NPV Ratio	55 bp	44 bp	47 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	36,827	36,623	35,919	34,750	33,203	33,797	108.36	1.24
30-Year Mortgage Securities	13,857	13,802	13,420	12,714	11,902	13,000	106.17	1.58
15-Year Mortgages and MBS	30,798	30,622	29,939	29,023	27,988	28,887	106.01	1.40
Balloon Mortgages and MBS	22,805	22,677	22,222	21,699	21,159	22,391	101.28	1.29
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	8,924	8,947	8,855	8,775	8,688	8,647	103.46	0.39
7 Month to 2 Year Reset Frequency	25,482	25,681	25,549	25,551	25,324	24,174	106.23	-0.13
2+ to 5 Year Reset Frequency	28,135	28,171	28,398	28,234	27,434	26,738	105.36	-0.47
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	606	606	601	596	590	570	106.35	0.39
2 Month to 5 Year Reset Frequency	1,886	1,878	1,854	1,829	1,799	1,823	103.04	0.84
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	8,700	8,666	8,569	8,474	8,380	8,530	101.60	0.76
Adjustable-Rate, Fully Amortizing	9,074	9,023	8,921	8,820	8,719	8,939	100.94	0.85
Fixed-Rate, Balloon	7,690	7,566	7,350	7,143	6,944	7,236	104.56	2.25
Fixed-Rate, Fully Amortizing	7,541	7,346	7,096	6,862	6,643	6,922	106.12	3.03
Construction and Land Loans								
Adjustable-Rate	2,157	2,154	2,146	2,138	2,130	2,160	99.71	0.26
Fixed-Rate	1,638	1,618	1,582	1,549	1,516	1,640	98.66	1.71
Second-Mortgage Loans and Securities								
Adjustable-Rate	12,907	12,894	12,860	12,826	12,792	12,870	100.19	0.18
Fixed-Rate	5,234	5,166	5,052	4,944	4,840	4,857	106.35	1.76
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	8,719	8,691	8,565	8,405	8,198	8,691	100.00	0.89
Accrued Interest Receivable	999	999	999	999	999	999	100.00	0.00
Advance for Taxes/Insurance	309	309	309	309	309	309	100.00	0.00
Float on Escrows on Owned Mortgages	46	107	206	326	427			-74.45
LESS: Value of Servicing on Mortgages Serviced by Others	-41	-52	-65	-85	-89			-22.83
TOTAL MORTGAGE LOANS AND SECURITIES	**234,376**	**233,597**	**230,475**	**226,049**	**220,074**	**223,179**	**104.67**	**0.83**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	5,482	5,478	5,462	5,447	5,433	5,485	99.86	0.18
Fixed-Rate	4,750	4,653	4,501	4,357	4,218	4,338	107.26	2.67
Consumer Loans								
Adjustable-Rate	5,583	5,582	5,575	5,568	5,562	5,582	99.99	0.07
Fixed-Rate	4,098	4,032	3,936	3,844	3,757	3,800	106.12	2.01
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-83	-82	-81	-80	-79	-82	0.00	1.21
Accrued Interest Receivable	93	93	93	93	93	93	100.00	0.00
TOTAL NONMORTGAGE LOANS	**19,924**	**19,756**	**19,487**	**19,230**	**18,984**	**19,217**	**102.81**	**1.11**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	6,744	6,744	6,744	6,744	6,744	6,744	100.00	0.00
Equities and All Mutual Funds	246	241	236	231	226	241	100.06	2.06
Zero-Coupon Securities	133	124	116	109	102	101	123.51	6.91
Government and Agency Securities	11,785	11,458	11,079	10,734	10,418	10,814	105.95	3.08
Term Fed Funds, Term Repos	21,859	21,845	21,806	21,769	21,734	21,825	100.09	0.12
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,108	2,014	1,915	1,824	1,741	1,905	105.72	4.78
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	34,543	34,065	33,400	32,585	31,716	33,591	101.41	1.68
Structured Securities (Complex)	17,318	17,145	16,875	16,602	16,279	17,106	100.23	1.29
LESS: Valuation Allowances for Investment Securities	9	8	8	8	7	8	100.00	4.62
TOTAL CASH, DEPOSITS, AND SECURITIES	**94,728**	**93,629**	**92,164**	**90,592**	**88,952**	**92,319**	**101.42**	**1.37**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	2,612	2,612	2,612	2,612	2,612	2,612	100.00	0.00
Real Estate Held for Investment	67	67	67	67	67	67	100.00	0.00
Investment in Unconsolidated Subsidiaries	120	112	105	97	89	112	100.00	6.80
Office Premises and Equipment	3,026	3,026	3,026	3,026	3,026	3,026	100.00	0.00
TOTAL REAL ASSETS, ETC.	**5,825**	**5,818**	**5,810**	**5,802**	**5,795**	**5,818**	**100.00**	**0.13**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	1,216	1,407	1,704	2,006	2,224			-17.36
Adjustable-Rate Servicing	130	159	153	221	224			-7.22
Float on Mortgages Serviced for Others	816	906	1,062	1,229	1,368			-13.55
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**2,162**	**2,472**	**2,919**	**3,457**	**3,817**			**-15.31**
OTHER ASSETS								
Purchased and Excess Servicing						1,950		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	14,298	14,298	14,298	14,298	14,298	14,298	100.00	0.00
Miscellaneous II						2,830		
Deposit Intangibles								
Retail CD Intangible	137	150	257	299	331			-39.95
Transaction Account Intangible	254	992	1,951	2,852	3,725			-85.51
MMDA Intangible	2,534	3,194	4,902	6,533	8,008			-37.08
Passbook Account Intangible	502	914	1,572	2,171	2,753			-58.58
Non-Interest-Bearing Account Intangible	-242	52	360	653	931			-583.64
TOTAL OTHER ASSETS	**17,482**	**19,599**	**23,340**	**26,806**	**30,045**	**19,077**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						75		
TOTAL ASSETS	**374,498**	**374,870**	**374,195**	**371,936**	**367,667**	**359,684**	**104/103*** **	**0.04/0.83*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	51,255	51,235	51,044	50,859	50,686	50,846	100.77	0.21
Fixed-Rate Maturing in 13 Months or More	28,475	28,076	27,328	26,626	25,985	26,432	106.22	2.04
Variable-Rate	754	754	752	751	749	750	100.51	0.13
Demand								
Transaction Accounts	36,173	36,173	36,173	36,173	36,173	36,173	100/97*	0.00/2.41*
MMDAs	116,974	116,974	116,974	116,974	116,974	116,974	100/97*	0.00/1.04*
Passbook Accounts	26,193	26,193	26,193	26,193	26,193	26,193	100/97*	0.00/2.12*
Non-Interest-Bearing Accounts	12,503	12,503	12,503	12,503	12,503	12,503	100/100*	0.00/2.42*
TOTAL DEPOSITS	**272,327**	**271,908**	**270,967**	**270,078**	**269,262**	**269,871**	**101/99***	**0.25/1.35***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	11,268	11,184	11,070	10,959	10,851	10,894	102.66	0.89
Fixed-Rate Maturing in 37 Months or More	11,589	11,026	10,492	9,990	9,517	9,672	114.01	4.97
Variable-Rate	11,587	11,579	11,565	11,551	11,538	11,510	100.60	0.09
TOTAL BORROWINGS	**34,444**	**33,789**	**33,127**	**32,500**	**31,906**	**32,076**	**105.34**	**1.95**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	2,808	2,808	2,808	2,808	2,808	2,808	100.00	0.00
Other Escrow Accounts	256	248	240	233	226	260	95.46	3.13
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	1	1	1	1	1	1	100.00	0.00
Miscellaneous I	5,029	5,029	5,029	5,029	5,029	5,029	100.00	0.00
Miscellaneous II	0	0	0	0	0	762		
TOTAL OTHER LIABILITIES	**8,093**	**8,085**	**8,078**	**8,070**	**8,064**	**8,859**	**91.27**	**0.10**
Other Liabilities not Included Above								
Self-Valued	8,299	8,107	7,908	7,735	7,491	7,457	108.71	2.41
Unamortized Yield Adjustments						-5		
TOTAL LIABILITIES	**323,163**	**321,890**	**320,080**	**318,383**	**316,723**	**318,257**	**101/99****	**0.48/1.41****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	174	122	-111	-460	-827			
ARMs	52	66	62	47	23			
Other Mortgages	2	0	-5	-11	-18			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	4	-31	-125	-241	-361			
Sell Mortgages and MBS	-277	-178	169	719	1,312			
Purchase Non-Mortgage Items	2	0	-3	-5	-8			
Sell Non-Mortgage Items	0	0	0	1	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-917	-536	-170	167	478			
Pay Floating, Receive Fixed Swaps	71	33	-2	-35	-66			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	1	7	13	19			
Interest-Rate Caps	6	13	26	47	79			
Interest-Rate Floors	16	11	6	2	1			
Futures	0	0	0	0	0			
Options on Futures	0	1	1	1	1			
Construction LIP	-5	-6	-11	-15	-20			
Self-Valued	-394	-285	-204	-156	-121			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-1,267**	**-787**	**-360**	**74**	**493**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	374,498	374,870	374,195	371,936	367,667	359,684	104/103***	0.04/0.83***
MINUS TOTAL LIABILITIES	323,163	321,890	320,080	318,383	316,723	318,257	101/99**	0.48/1.41**
PLUS OFF-BALANCE-SHEET POSITIONS	-1,267	-787	-360	74	493			
TOTAL NET PORTFOLIO VALUE #	50,069	52,193	53,755	53,627	51,437	41,427	125.99	-3.53

* 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	$9,625	$9,573	$8,761	$3,328	$2,510
WARM	346 mo	307 mo	298 mo	285 mo	253 mo
WAC	4.07%	5.45%	6.41%	7.41%	8.87%
Amount of these that is FHA or VA Guaranteed	$1,088	$1,314	$969	$453	$703
Securities Backed by Conventional Mortgages	$8,327	$799	$153	$41	$5
WARM	337 mo	291 mo	267 mo	204 mo	161 mo
Weighted Average Pass-Through Rate	3.53%	5.20%	6.18%	7.39%	8.36%
Securities Backed by FHA or VA Mortgages	$2,955	$433	$215	$8	$62
WARM	413 mo	296 mo	255 mo	197 mo	85 mo
Weighted Average Pass-Through Rate	3.85%	5.10%	6.25%	7.16%	9.56%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$9,119	$3,621	$2,459	$1,047	$618
WAC	4.08%	5.42%	6.41%	7.38%	8.92%
Mortgage Securities	$10,947	$967	$105	$4	$1
Weighted Average Pass-Through Rate	3.43%	5.16%	6.05%	7.19%	8.47%
WARM (of 15-Year Loans and Securities)	149 mo	131 mo	127 mo	119 mo	116 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$18,160	$1,516	$1,599	$485	$312
WAC	3.67%	5.43%	6.38%	7.34%	9.67%
Mortgage Securities	$291	$25	$2	$1	$0
Weighted Average Pass-Through Rate	3.39%	5.42%	6.30%	7.04%	9.45%
WARM (of Balloon Loans and Securities)	79 mo	74 mo	77 mo	52 mo	54 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$98,074**

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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	$9	$63	$33	$0	$15
WAC	4.29%	3.78%	5.03%	0.00%	5.37%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$8,638	$24,111	$26,705	$570	$1,807
Weighted Average Margin	224 bp	251 bp	249 bp	244 bp	263 bp
WAC	4.04%	4.25%	4.17%	2.51%	4.22%
WARM	271 mo	286 mo	321 mo	299 mo	266 mo
Weighted Average Time Until Next Payment Reset	3 mo	11 mo	45 mo	2 mo	13 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	$61,952

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	$11	$67	$99	$7	$2
Weighted Average Distance from Lifetime Cap	124 bp	160 bp	171 bp	65 bp	128 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$34	$192	$137	$0	$27
Weighted Average Distance from Lifetime Cap	302 bp	344 bp	309 bp	395 bp	373 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$7,864	$23,664	$26,253	$549	$1,710
Weighted Average Distance from Lifetime Cap	703 bp	685 bp	598 bp	801 bp	682 bp
Balances Without Lifetime Cap	$738	$251	$249	$13	$84
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$6,735	$23,122	$25,640	$14	$1,469
Weighted Average Periodic Rate Cap	402 bp	235 bp	209 bp	188 bp	165 bp
Balances Subject to Periodic Rate Floors	$5,192	$21,488	$24,553	$13	$1,307
MBS Included in ARM Balances	$1,293	$1,971	$651	$466	$150

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$8,530	$8,939
WARM	58 mo	173 mo
Remaining Term to Full Amortization	270 mo	
Rate Index Code	0	0
Margin	213 bp	264 bp
Reset Frequency	28 mo	26 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$115	$177
Wghted Average Distance to Lifetime Cap	72 bp	85 bp
Fixed-Rate:		
Balances	$7,236	$6,922
WARM	42 mo	92 mo
Remaining Term to Full Amortization	254 mo	
WAC	6.05%	6.17%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$2,160	$1,640
WARM	31 mo	33 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	173 bp	5.93%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$12,870	$4,857
WARM	170 mo	143 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	74 bp	6.79%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$5,485	$4,338
WARM	32 mo	46 mo
Margin in Column 1; WAC in Column 2	121 bp	6.14%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$5,582	$3,800
WARM	15 mo	75 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	251 bp	10.04%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$3,430	$9,406
Fixed Rate		
Remaining WAL <= 5 Years	$2,154	$14,146
Remaining WAL 5-10 Years	$627	$723
Remaining WAL Over 10 Years	$201	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$136
CMO Residuals:		
Fixed Rate	$19	$4
Floating Rate	$21	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$1	$0
WAC	5.69%	8.50%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$6,453	$24,415

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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	$86,262	$54,430	$44,670	$11,061	$4,624
WARM	281 mo	294 mo	279 mo	258 mo	174 mo
Weighted Average Servicing Fee	28 bp	32 bp	36 bp	40 bp	42 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	963 loans
FHA/VA	551 loans
Subserviced by Others	21 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$35,257	$559
WARM (in months)	289 mo	293 mo
Weighted Average Servicing Fee	25 bp	30 bp

Total # of Adjustable-Rate Loans Serviced	175 loans
Number of These Subserviced by Others	2 loans

Total Balances of Mortgage Loans Serviced for Others	**$236,862**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$6,744		
Equity Securities Carried at Fair Value	$241		
Zero-Coupon Securities	$101	3.15%	74 mo
Government & Agency Securities	$10,814	2.27%	45 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$21,825	0.26%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,905	3.32%	75 mo
Memo: Complex Securities (from supplemental reporting)	$17,106		

Total Cash, Deposits, and Securities	**$58,737**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$12,993
Accrued Interest Receivable	$999
Advances for Taxes and Insurance	$309
Less: Unamortized Yield Adjustments	$-596
Valuation Allowances	$4,302
Unrealized Gains (Losses)	$-895

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$312
Accrued Interest Receivable	$93
Less: Unamortized Yield Adjustments	$65
Valuation Allowances	$394
Unrealized Gains (Losses)	$-106

OTHER ITEMS

Real Estate Held for Investment	$67
Repossessed Assets	$2,612
Equity Investments Not Carried at Fair Value	$112
Office Premises and Equipment	
	$3,026
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$161
Valuation Allowances	$-384
	$8
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$1,950
Miscellaneous I	
Miscellaneous II	$14,298
	$2,830
TOTAL ASSETS	**$356,961**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$174
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$7
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$73
Mortgage-Related Mututal Funds	$168
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$18,164
Weighted Average Servicing Fee	14 bp
Adjustable-Rate Mortgage Loans Serviced	$19,027
Weighted Average Servicing Fee	14 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$62

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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	$11,417	$4,401	$750	$382
WAC	0.72%	1.70%	4.53%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$16,497	$14,127	$3,653	$301
WAC	0.70%	1.59%	4.25%	
WARM	7 mo	8 mo	9 mo	
Balances Maturing in 13 to 36 Months		$11,633	$6,366	$154
WAC		1.35%	3.29%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$8,433	$69
WAC			2.72%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$77,278**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$3,413	$2,642	$1,964
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$25,139	$26,776	$17,307
Penalty in Months of Forgone Interest	3.29 mo	6.16 mo	8.19 mo
Balances in New Accounts	$3,258	$2,031	$1,109

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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%	$4,641	$2,613	$1,943	1.33%
3.00 to 3.99%	$47	$634	$2,273	3.38%
4.00 to 4.99%	$242	$1,238	$3,994	4.71%
5.00 to 5.99%	$31	$1,440	$1,402	5.35%
6.00 to 6.99%	$0	$5	$31	6.36%
7.00 to 7.99%	$0	$3	$14	7.38%
8.00 to 8.99%	$0	$0	$15	8.23%
9.00 and Above	$0	$0	$1	10.18%
WARM	1 mo	22 mo	67 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$20,565**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$19,717
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	$36,173	0.59%	$1,049
Money Market Deposit Accounts (MMDAs)	$116,974	0.60%	$2,657
Passbook Accounts	$26,193	0.38%	$1,044
Non-Interest-Bearing Non-Maturity Deposits	$12,503		$401
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,477	0.02%	
Escrow for Mortgages Serviced for Others	$1,331	0.02%	
Other Escrows	$260	0.07%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$194,910		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-3		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-2		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$1		
Miscellaneous I	$5,029		
Miscellaneous II	$762		
TOTAL LIABILITIES	**$318,257**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$19
EQUITY CAPITAL	$38,687
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$356,963**

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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	6	$3
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	30	$252
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	38	$882
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	21	$619
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	148	$2,028
1014	Opt commitment to orig 25- or 30-year FRMs	131	$4,948
1016	Opt commitment to orig "other" Mortgages	105	$322
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$1
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$4
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$3
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	10	$16
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$2
2016	Commit/purchase "other" Mortgage loans, svc retained	6	$31
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$2
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		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	39	$346
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	46	$709
2036	Commit/sell "other" Mortgage loans, svc retained		$4
2042	Commit/purchase 1-month COFI ARM MBS		$1,353
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$47
2054	Commit/purchase 25- to 30-year FRM MBS		$266
2056	Commit/purchase "other" MBS		$501
2062	Commit/sell 1-month COFI ARM MBS		$309
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$1,679
2074	Commit/sell 25- or 30-yr FRM MBS		$5,389

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2076	Commit/sell "other" MBS		$112
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$0
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$2
2116	Commit/purchase "other" Mortgage loans, svc released		$19
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$365
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$24
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	24	$180
2134	Commit/sell 25- or 30-yr FRM loans, svc released	39	$770
2136	Commit/sell "other" Mortgage loans, svc released	7	$28
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	13	$197
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	6	$1
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	9	$97
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	35	$397
2214	Firm commit/originate 25- or 30-year FRM loans	37	$537
2216	Firm commit/originate "other" Mortgage loans	37	$225
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$180
3028	Option to sell 3- or 5-year Treasury ARMs		$2
3032	Option to sell 10-, 15-, or 20-year FRMs		$60
3034	Option to sell 25- or 30-year FRMs		$71
3036	Option to sell "other" Mortgages		$9
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1
3074	Short option to sell 25- or 30-yr FRMs		$28
3076	Short option to sell "other" Mortgages		$2
4002	Commit/purchase non-Mortgage financial assets	31	$270
4006	Commit/purchase "other" liabilities		$4
4022	Commit/sell non-Mortgage financial assets		$10

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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
5002	IR swap: pay fixed, receive 1-month LIBOR	6	$390
5004	IR swap: pay fixed, receive 3-month LIBOR		$7,607
5026	IR swap: pay 3-month LIBOR, receive fixed		$726
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
6002	Interest rate Cap based on 1-month LIBOR		$875
6004	Interest rate Cap based on 3-month LIBOR		$1,260
7022	Interest rate floor based on the prime rate		$500
7050	Short int rate floor based on cost-of-funds index (COFI)		$22
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	161	$445
9512	Adjustable-rate construction loans in process	98	$213

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
100	Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap		$0
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$32
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$165
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		$3
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$31
120	Other investment securities, fixed-coupon securities		$20
122	Other investment securities, floating-rate securities		$4
125	Multi/nonres mtg loans; fixed-rate, Balloon		$29
127	Multi/nonres mtg loans; fixed-rate, fully amortizing	6	$97
130	Construction and land loans (adj-rate)		$37
140	Second Mortgages (adj-rate)		$12
150	Commercial loans (adj-rate)		$21
180	Consumer loans; loans on deposits		$1
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$2
183	Consumer loans; auto loans and leases		$44
184	Consumer loans; mobile home loans		$0
185	Consumer loans; credit cards		$20
187	Consumer loans; recreational vehicles		$1,000
189	Consumer loans; other		$224
200	Variable-rate, fixed-maturity CDs	114	$750
220	Variable-rate FHLB advances	23	$2,915
299	Other variable-rate	27	$8,595
300	Govt. & agency securities, fixed-coupon securities		$10
302	Govt. & agency securities, floating-rate securities		$2

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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	221	$17,106	$17,318	$17,145	$16,875	$16,602	$16,279
123 - Mortgage Derivatives - M/V estimate	160	$33,591	$34,543	$34,065	$33,400	$32,585	$31,716
129 - Mortgage-Related Mutual Funds - M/V estimate	22	$119	$120	$119	$119	$118	$117
280 - FHLB putable advance-M/V estimate	59	$2,144	$2,476	$2,398	$2,323	$2,259	$2,206
281 - FHLB convertible advance-M/V estimate	47	$1,473	$1,610	$1,579	$1,545	$1,515	$1,493
282 - FHLB callable advance-M/V estimate	7	$332	$385	$372	$359	$348	$339
283 - FHLB periodic floor floating rate advance-M/V Estimates		$347	$347	$347	$347	$347	$347
289 - Other FHLB structured advances - M/V estimate	14	$563	$540	$545	$550	$556	$462
290 - Other structured borrowings - M/V estimate	19	$2,600	$2,942	$2,866	$2,785	$2,710	$2,644
500 - Other OBS Positions w/o contract code or exceeds 16 positions	9	$8,357	$-394	$-285	$-204	$-156	$-121