Interest Rate Risk Exposure Report

Office of the Comptroller of the Currency

Credit and Market Risk Policy
Washington, DC 20219

Area: Western

All Reporting CMR **Reporting Dockets: 88** **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	6,086	371	+6 %	16.97 %	+125 bp
+200 bp	6,084	369	+6 %	16.84 %	+112 bp
+100 bp	5,953	238	+4 %	16.41 %	+68 bp
0 bp	5,715			15.72 %	
-100 bp	5,450	-265	-5 %	15.02 %	-71 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	15.72 %	14.59 %	14.56 %
Post-shock NPV Ratio	15.02 %	13.98 %	14.43 %
Sensitivity Measure: Decline in NPV Ratio	71 bp	61 bp	14 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	4,686	4,674	4,607	4,483	4,309	4,252	109.92	0.84
30-Year Mortgage Securities	844	840	825	801	770	771	109.04	1.12
15-Year Mortgages and MBS	2,369	2,358	2,314	2,257	2,190	2,203	107.01	1.16
Balloon Mortgages and MBS	1,035	1,030	1,014	997	980	988	104.20	1.02
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	328	329	327	325	323	319	103.21	0.12
7 Month to 2 Year Reset Frequency	1,929	1,945	1,942	1,932	1,912	1,838	105.83	-0.35
2+ to 5 Year Reset Frequency	748	746	741	739	735	703	106.14	0.48
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	65	65	64	64	63	62	104.72	0.53
2 Month to 5 Year Reset Frequency	402	400	396	391	386	388	103.24	0.76
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,889	1,885	1,875	1,866	1,856	1,876	100.47	0.36
Adjustable-Rate, Fully Amortizing	2,450	2,429	2,401	2,374	2,346	2,414	100.62	1.01
Fixed-Rate, Balloon	2,284	2,250	2,186	2,123	2,064	2,146	104.83	2.19
Fixed-Rate, Fully Amortizing	1,547	1,495	1,433	1,377	1,324	1,371	109.05	3.81
Construction and Land Loans								
Adjustable-Rate	646	645	643	641	639	646	99.81	0.20
Fixed-Rate	377	371	363	354	346	375	98.95	1.94
Second-Mortgage Loans and Securities								
Adjustable-Rate	770	769	767	764	762	767	100.20	0.20
Fixed-Rate	545	538	527	515	505	503	107.08	1.74
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	2,298	2,286	2,253	2,213	2,167	2,286	100.00	0.98
Accrued Interest Receivable	214	214	214	214	214	214	100.00	0.00
Advance for Taxes/Insurance	78	78	78	78	78	78	100.00	0.00
Float on Escrows on Owned Mortgages	2	6	12	18	25			-84.46
LESS: Value of Servicing on Mortgages Serviced by Others	1	2	2	3	3			-35.91
TOTAL MORTGAGE LOANS AND SECURITIES	**25,503**	**25,351**	**24,979**	**24,525**	**23,993**	**24,200**	**104.76**	**1.03**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	1,020	1,019	1,016	1,013	1,010	1,020	99.92	0.19
Fixed-Rate	578	566	547	529	512	533	106.10	2.73
Consumer Loans								
Adjustable-Rate	216	216	216	215	215	218	98.97	0.10
Fixed-Rate	1,168	1,159	1,138	1,119	1,101	953	121.51	1.26
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-26	-26	-25	-25	-25	-26	0.00	1.20
Accrued Interest Receivable	14	14	14	14	14	14	100.00	0.00
TOTAL NONMORTGAGE LOANS	**2,969**	**2,947**	**2,905**	**2,865**	**2,827**	**2,713**	**108.65**	**1.08**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	1,178	1,178	1,178	1,178	1,178	1,178	100.00	0.00
Equities and All Mutual Funds	37	36	36	35	35	36	100.09	1.43
Zero-Coupon Securities	10	9	8	7	6	4	192.13	12.59
Government and Agency Securities	272	263	252	243	234	251	104.65	3.71
Term Fed Funds, Term Repos	1,668	1,659	1,649	1,640	1,633	1,646	100.76	0.58
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	150	142	134	127	120	130	109.49	5.63
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	1,052	1,040	1,025	992	957	1,104	94.20	1.26
Structured Securities (Complex)	475	475	470	463	454	628	75.57	0.48
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**4,840**	**4,800**	**4,752**	**4,684**	**4,617**	**4,977**	**96.45**	**0.92**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	298	298	298	298	298	298	100.00	0.00
Real Estate Held for Investment	12	12	12	12	12	12	100.00	0.00
Investment in Unconsolidated Subsidiaries	8	8	7	7	6	8	100.00	6.80
Office Premises and Equipment	617	617	617	617	617	617	100.00	0.00
TOTAL REAL ASSETS, ETC.	**935**	**934**	**933**	**933**	**932**	**934**	**100.00**	**0.06**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	336	375	432	495	549			-12.72
Adjustable-Rate Servicing	17	20	19	26	26			-6.73
Float on Mortgages Serviced for Others	235	266	318	378	432			-15.58
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**588**	**661**	**769**	**899**	**1,008**			**-13.69**
OTHER ASSETS								
Purchased and Excess Servicing						440		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,295	1,295	1,295	1,295	1,295	1,295	100.00	0.00
Miscellaneous II						52		
Deposit Intangibles								
Retail CD Intangible	16	17	30	35	39			-40.09
Transaction Account Intangible	20	77	152	222	288			-85.15
MMDA Intangible	116	147	223	297	368			-36.65
Passbook Account Intangible	58	106	182	252	320			-58.56
Non-Interest-Bearing Account Intangible	-45	10	67	122	174			-583.13
TOTAL OTHER ASSETS	**1,459**	**1,651**	**1,949**	**2,223**	**2,484**	**1,787**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						142		
TOTAL ASSETS	**36,295**	**36,344**	**36,287**	**36,129**	**35,861**	**34,753**	**105/104*** **	**0.01/0.69*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	7,291	7,289	7,264	7,240	7,216	7,239	100.69	0.19
Fixed-Rate Maturing in 13 Months or More	3,911	3,861	3,766	3,676	3,598	3,657	105.59	1.88
Variable-Rate	218	217	217	216	216	217	100.44	0.14
Demand								
Transaction Accounts	2,835	2,835	2,835	2,835	2,835	2,835	100/97*	0.00/2.38*
MMDAs	5,183	5,183	5,183	5,183	5,183	5,183	100/97*	0.00/1.07*
Passbook Accounts	2,989	2,989	2,989	2,989	2,989	2,989	100/96*	0.00/2.15*
Non-Interest-Bearing Accounts	2,336	2,336	2,336	2,336	2,336	2,336	100/100*	0.00/2.42*
TOTAL DEPOSITS	**24,763**	**24,711**	**24,590**	**24,476**	**24,374**	**24,456**	**101/100***	**0.35/1.36***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	805	799	791	784	776	782	102.16	0.86
Fixed-Rate Maturing in 37 Months or More	487	459	433	410	388	413	111.22	5.81
Variable-Rate	2,362	2,362	2,362	2,362	2,362	2,362	100.01	0.00
TOTAL BORROWINGS	**3,654**	**3,620**	**3,587**	**3,555**	**3,525**	**3,557**	**101.79**	**0.93**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	610	610	610	610	610	610	100.00	0.00
Other Escrow Accounts	29	28	27	26	25	29	95.33	3.13
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	728	728	728	728	728	728	100.00	0.00
Miscellaneous II	0	0	0	0	0	192		
TOTAL OTHER LIABILITIES	**1,367**	**1,366**	**1,365**	**1,364**	**1,363**	**1,559**	**87.62**	**0.06**
Other Liabilities not Included Above								
Self-Valued	759	745	725	703	680	703	106.00	2.25
Unamortized Yield Adjustments						2		
TOTAL LIABILITIES	**30,543**	**30,442**	**30,267**	**30,098**	**29,942**	**30,277**	**101/99****	**0.45/1.27****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	3	3	1	-2	-5			
ARMs	7	10	11	9	7			
Other Mortgages	0	0	0	-1	-2			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	19	17	10	-1	-13			
Sell Mortgages and MBS	-35	-30	-3	49	109			
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	-28	-20	-12	-4	2			
Pay Floating, Receive Fixed Swaps	0	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	0	0	0	0			
Construction LIP	-1	-1	-1	-2	-3			
Self-Valued	-269	-166	-71	7	73			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-303**	**-187**	**-67**	**54**	**167**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	36,295	36,344	36,287	36,129	35,861	34,753	105/104***	0.01/0.69***
MINUS TOTAL LIABILITIES	30,543	30,442	30,267	30,098	29,942	30,277	101/99**	0.45/1.27**
PLUS OFF-BALANCE-SHEET POSITIONS	-303	-187	-67	54	167			
TOTAL NET PORTFOLIO VALUE #	5,450	5,715	5,953	6,084	6,086	4,476	127.68	-4.41

* 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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Amounts in Millions

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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	$1,035	$930	$1,034	$531	$723
WARM	347 mo	320 mo	298 mo	274 mo	166 mo
WAC	4.31%	5.40%	6.36%	7.35%	8.89%
Amount of these that is FHA or VA Guaranteed	$324	$278	$387	$290	$640
Securities Backed by Conventional Mortgages	$350	$75	$59	$20	$2
WARM	246 mo	262 mo	256 mo	163 mo	165 mo
Weighted Average Pass-Through Rate	3.93%	5.30%	6.24%	7.52%	8.12%
Securities Backed by FHA or VA Mortgages	$1	$63	$136	$4	$60
WARM	171 mo	258 mo	231 mo	181 mo	84 mo
Weighted Average Pass-Through Rate	3.34%	5.34%	6.28%	7.20%	9.59%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$753	$385	$315	$150	$161
WAC	4.01%	5.42%	6.38%	7.32%	8.94%
Mortgage Securities	$340	$68	$28	$2	$0
Weighted Average Pass-Through Rate	3.52%	5.21%	6.02%	7.25%	8.10%
WARM (of 15-Year Loans and Securities)	146 mo	127 mo	123 mo	119 mo	122 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$325	$225	$274	$91	$35
WAC	3.82%	5.45%	6.39%	7.37%	8.37%
Mortgage Securities	$36	$2	$0	$1	$0
Weighted Average Pass-Through Rate	2.96%	5.54%	6.91%	7.03%	9.45%
WARM (of Balloon Loans and Securities)	117 mo	82 mo	70 mo	58 mo	39 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$8,215**

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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	$12	$0	$0	$5
WAC	0.00%	5.14%	0.00%	0.00%	4.89%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$319	$1,825	$703	$62	$383
Weighted Average Margin	269 bp	289 bp	288 bp	221 bp	272 bp
WAC	5.09%	3.94%	5.16%	3.59%	4.50%
WARM	209 mo	263 mo	290 mo	249 mo	258 mo
Weighted Average Time Until Next Payment Reset	3 mo	9 mo	39 mo	3 mo	10 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$3,309**

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	$7	$4	$0	$0
Weighted Average Distance from Lifetime Cap	59 bp	153 bp	189 bp	200 bp	105 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$14	$45	$29	$0	$14
Weighted Average Distance from Lifetime Cap	319 bp	345 bp	336 bp	395 bp	366 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$232	$1,743	$647	$61	$363
Weighted Average Distance from Lifetime Cap	771 bp	711 bp	568 bp	709 bp	695 bp
Balances Without Lifetime Cap	$71	$42	$23	$1	$10
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$194	$1,720	$649	$3	$309
Weighted Average Periodic Rate Cap	153 bp	183 bp	222 bp	162 bp	173 bp
Balances Subject to Periodic Rate Floors	$159	$1,530	$544	$3	$280
MBS Included in ARM Balances	$54	$504	$94	$11	$27

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,876	$2,414
WARM	51 mo	236 mo
Remaining Term to Full Amortization	319 mo	
Rate Index Code	0	0
Margin	219 bp	306 bp
Reset Frequency	11 mo	22 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$13	$44
Wghted Average Distance to Lifetime Cap	93 bp	122 bp
Fixed-Rate:		
Balances	$2,146	$1,371
WARM	42 mo	112 mo
Remaining Term to Full Amortization	256 mo	
WAC	6.06%	6.43%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$646	$375
WARM	21 mo	37 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	228 bp	6.23%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$767	$503
WARM	103 mo	134 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	140 bp	7.14%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$1,020	$533
WARM	34 mo	47 mo
Margin in Column 1; WAC in Column 2	194 bp	5.98%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$218	$953
WARM	75 mo	64 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	620 bp	20.01%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$54	$279
Fixed Rate		
Remaining WAL <= 5 Years	$176	$469
Remaining WAL 5-10 Years	$71	$20
Remaining WAL Over 10 Years	$0	
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	$1	$0
WAC	5.69%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$302	$768

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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	$10,256	$10,093	$18,109	$4,471	$2,792
WARM	200 mo	271 mo	274 mo	238 mo	148 mo
Weighted Average Servicing Fee	32 bp	36 bp	43 bp	47 bp	44 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	148 loans
FHA/VA	356 loans
Subserviced by Others	3 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$1,639	$520
WARM (in months)	273 mo	294 mo
Weighted Average Servicing Fee	53 bp	32 bp

Total # of Adjustable-Rate Loans Serviced	14 loans
Number of These Subserviced by Others	0 loans

Total Balances of Mortgage Loans Serviced for Others **$47,878**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$1,178		
Equity Securities Carried at Fair Value	$36		
Zero-Coupon Securities	$4	6.84%	134 mo
Government & Agency Securities	$251	2.25%	55 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,646	0.36%	10 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$130	4.16%	86 mo
Memo: Complex Securities (from supplemental reporting)	$628		

Total Cash, Deposits, and Securities **$3,873**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$2,777
Accrued Interest Receivable	$214
Advances for Taxes and Insurance	$78
Less: Unamortized Yield Adjustments	$-83
Valuation Allowances	$491
Unrealized Gains (Losses)	$39

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$36
Accrued Interest Receivable	$14
Less: Unamortized Yield Adjustments	$-14
Valuation Allowances	$61
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$12
Repossessed Assets	$298
Equity Investments Not Carried at Fair Value	$8
Office Premises and Equipment	
	$617
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$4
Valuation Allowances	$-3
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$440
Miscellaneous I	
Miscellaneous II	$1,295
	$52
TOTAL ASSETS	**$34,719**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$105
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$1
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$5
Mortgage-Related Mututal Funds	$31
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$228
Weighted Average Servicing Fee	39 bp
Adjustable-Rate Mortgage Loans Serviced	$179
Weighted Average Servicing Fee	17 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$53

AGGREGATE SCHEDULE CMR REPORT

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	$1,686	$747	$72	$51
WAC	0.58%	1.78%	4.52%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$2,190	$2,320	$223	$40
WAC	0.72%	1.81%	4.45%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$1,856	$892	$16
WAC		1.44%	3.23%	
WARM		18 mo	24 mo	
Balances Maturing in 37 or More Months			$908	$6
WAC			2.69%	
WARM			54 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$10,896**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$447	$661	$578
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$3,200	$4,124	$1,739
Penalty in Months of Forgone Interest	3.56 mo	5.88 mo	6.18 mo
Balances in New Accounts	$531	$390	$61

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%	$226	$276	$207	1.49%
3.00 to 3.99%	$11	$78	$68	3.47%
4.00 to 4.99%	$12	$113	$53	4.58%
5.00 to 5.99%	$5	$60	$79	5.31%
6.00 to 6.99%	$0	$1	$2	6.18%
7.00 to 7.99%	$0	$0	$3	7.16%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	17 mo	78 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$1,195**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$3,281
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	$2,835	0.29%	$66
Money Market Deposit Accounts (MMDAs)	$5,183	0.45%	$221
Passbook Accounts	$2,989	0.31%	$70
Non-Interest-Bearing Non-Maturity Deposits	$2,336		$72
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$74	0.05%	
Escrow for Mortgages Serviced for Others	$536	0.03%	
Other Escrows	$29	0.03%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$13,983		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$2		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$728		
Miscellaneous II	$192		
TOTAL LIABILITIES	**$30,277**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$1
EQUITY CAPITAL	$4,442
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$34,719**

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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
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$3
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	8	$193
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs		$6
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$7
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	21	$26
1014	Opt commitment to orig 25- or 30-year FRMs	22	$41
1016	Opt commitment to orig "other" Mortgages	21	$45
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	8	$9
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	10	$19
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$1
2054	Commit/purchase 25- to 30-year FRM MBS		$21
2074	Commit/sell 25- or 30-yr FRM MBS		$253
2116	Commit/purchase "other" Mortgage loans, svc released		$19
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$144
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$20
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	6	$130
2134	Commit/sell 25- or 30-yr FRM loans, svc released	10	$479
2136	Commit/sell "other" Mortgage loans, svc released		$4
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$9
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$1
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	6	$38
2214	Firm commit/originate 25- or 30-year FRM loans	6	$83
2216	Firm commit/originate "other" Mortgage loans	10	$101
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
3036	Option to sell "other" Mortgages		$4
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0

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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
3074	Short option to sell 25- or 30-yr FRMs		$3
4002	Commit/purchase non-Mortgage financial assets		$4
5002	IR swap: pay fixed, receive 1-month LIBOR		$188
5004	IR swap: pay fixed, receive 3-month LIBOR		$41
9502	Fixed-rate construction loans in process	36	$54
9512	Adjustable-rate construction loans in process	18	$47

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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		$5
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$1
120	Other investment securities, fixed-coupon securities		$3
122	Other investment securities, floating-rate securities		$0
125	Multi/nonres mtg loans; fixed-rate, Balloon		$20
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$47
140	Second Mortgages (adj-rate)		$12
150	Commercial loans (adj-rate)		$0
180	Consumer loans; loans on deposits		$1
181	Consumer loans; unsecured home improvement		$0
183	Consumer loans; auto loans and leases		$0
184	Consumer loans; mobile home loans		$0
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs	23	$217
220	Variable-rate FHLB advances	6	$2,310
299	Other variable-rate		$51
300	Govt. & agency securities, fixed-coupon securities		$8
302	Govt. & agency securities, floating-rate securities		$2

AGGREGATE SCHEDULE CMR REPORT

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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	30	$628	$475	$475	$470	$463	$454
123 - Mortgage Derivatives - M/V estimate	32	$1,104	$1,052	$1,040	$1,025	$992	$957
129 - Mortgage-Related Mutual Funds - M/V estimate	7	$26	$26	$26	$26	$26	$25
280 - FHLB putable advance-M/V estimate	6	$123	$139	$135	$131	$128	$125
281 - FHLB convertible advance-M/V estimate	6	$128	$144	$140	$136	$132	$129
282 - FHLB callable advance-M/V estimate		$2	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate		$55	$60	$59	$57	$56	$55
290 - Other structured borrowings - M/V estimate		$396	$415	$410	$400	$386	$370
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$2,659	$-269	$-166	$-71	$7	$73