Interest Rate Risk Exposure Report

Office of the Comptroller of the Currency

Credit and Market Risk Policy
Washington, DC 20219

Area: Northeast

All Reporting CMR **Reporting Dockets: 154** **June 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	47,430	-8,111	-15 %	12.54 %	-156 bp
+200 bp	51,804	-3,738	-7 %	13.46 %	-64 bp
+100 bp	54,931	-610	-1 %	14.07 %	-3 bp
0 bp	55,542			14.10 %	
-100 bp	55,663	121	0 %	14.03 %	-7 bp

Risk Measure for a Given Rate Shock

	6/30/2011	3/31/2011	6/30/2010
Pre-shock NPV Ratio: NPV as % of PV Assets	14.10 %	13.78 %	12.94 %
Post-shock NPV Ratio	13.46 %	12.60 %	12.41 %
Sensitivity Measure: Decline in NPV Ratio	64 bp	118 bp	53 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	37,424	36,832	35,508	33,763	31,877	34,613	106.41	2.60
30-Year Mortgage Securities	6,096	5,911	5,607	5,268	4,921	5,761	102.59	4.14
15-Year Mortgages and MBS	32,542	31,880	30,774	29,551	28,302	30,518	104.46	2.77
Balloon Mortgages and MBS	26,444	25,969	25,257	24,526	23,799	26,362	98.51	2.29
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	6,859	6,831	6,764	6,684	6,576	6,607	103.39	0.69
7 Month to 2 Year Reset Frequency	22,343	22,370	22,284	22,063	21,727	21,408	104.50	0.13
2+ to 5 Year Reset Frequency	36,075	36,212	36,245	35,207	33,846	34,316	105.52	-0.24
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	622	620	614	607	599	578	107.33	0.66
2 Month to 5 Year Reset Frequency	330	327	321	314	307	322	101.53	1.47
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	10,976	10,849	10,660	10,477	10,299	10,594	102.40	1.46
Adjustable-Rate, Fully Amortizing	12,850	12,787	12,670	12,555	12,441	12,683	100.82	0.70
Fixed-Rate, Balloon	4,286	4,116	3,947	3,787	3,636	3,878	106.12	4.12
Fixed-Rate, Fully Amortizing	17,469	17,035	16,549	16,085	15,643	16,023	106.31	2.70
Construction and Land Loans								
Adjustable-Rate	2,267	2,265	2,259	2,254	2,248	2,268	99.86	0.17
Fixed-Rate	638	622	604	588	573	665	93.59	2.69
Second-Mortgage Loans and Securities								
Adjustable-Rate	10,420	10,404	10,374	10,345	10,316	10,385	100.18	0.22
Fixed-Rate	4,305	4,226	4,130	4,038	3,950	4,093	103.27	2.08
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	3,616	3,573	3,503	3,410	3,310	3,573	100.00	1.58
Accrued Interest Receivable	758	758	758	758	758	758	100.00	0.00
Advance for Taxes/Insurance	59	59	59	59	59	59	100.00	0.00
Float on Escrows on Owned Mortgages	45	85	135	176	212			-52.61
LESS: Value of Servicing on Mortgages Serviced by Others	-44	-48	-68	-68	-67			-25.56
TOTAL MORTGAGE LOANS AND SECURITIES	**236,469**	**233,778**	**229,091**	**222,585**	**215,465**	**225,465**	**103.69**	**1.58**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	14,079	14,055	14,023	13,993	13,962	14,105	99.65	0.20
Fixed-Rate	9,216	8,867	8,522	8,195	7,882	8,115	109.27	3.91
Consumer Loans								
Adjustable-Rate	5,124	5,120	5,108	5,095	5,083	4,559	112.31	0.16
Fixed-Rate	20,178	20,060	19,852	19,650	19,456	19,901	100.80	0.81
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-965	-961	-954	-947	-940	-961	0.00	0.56
Accrued Interest Receivable	280	280	280	280	280	280	100.00	0.00
TOTAL NONMORTGAGE LOANS	**47,912**	**47,421**	**46,831**	**46,265**	**45,722**	**45,998**	**103.09**	**1.14**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	4,666	4,666	4,666	4,666	4,666	4,666	100.00	0.00
Equities and All Mutual Funds	216	211	205	199	193	212	99.63	2.71
Zero-Coupon Securities	422	419	415	412	408	413	101.58	0.82
Government and Agency Securities	9,577	9,463	9,274	9,093	8,921	9,252	102.29	1.60
Term Fed Funds, Term Repos	11,499	11,498	11,487	11,475	11,464	11,495	100.03	0.05
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	5,069	4,878	4,690	4,513	4,345	4,716	103.43	3.88
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	29,434	28,862	28,113	27,303	26,531	28,242	102.20	2.29
Structured Securities (Complex)	26,601	26,148	25,467	24,762	24,054	25,938	100.81	2.17
LESS: Valuation Allowances for Investment Securities	9	8	8	8	7	8	100.00	4.35
TOTAL CASH, DEPOSITS, AND SECURITIES	**87,475**	**86,137**	**84,308**	**82,415**	**80,576**	**84,924**	**101.43**	**1.84**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	755	755	755	755	755	755	100.00	0.00
Real Estate Held for Investment	15	15	15	15	15	15	100.00	0.00
Investment in Unconsolidated Subsidiaries	198	185	173	160	148	185	100.00	6.80
Office Premises and Equipment	2,191	2,191	2,191	2,191	2,191	2,191	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,159**	**3,146**	**3,134**	**3,121**	**3,108**	**3,146**	**100.00**	**0.40**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	310	390	454	497	521			-18.46
Adjustable-Rate Servicing	147	153	221	225	220			-24.02
Float on Mortgages Serviced for Others	240	281	333	371	402			-16.61
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**697**	**824**	**1,008**	**1,093**	**1,143**			**-18.86**
OTHER ASSETS								
Purchased and Excess Servicing						543		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	15,804	15,804	15,804	15,804	15,804	15,804	100.00	0.00
Miscellaneous II						7,307		
Deposit Intangibles								
Retail CD Intangible	131	138	203	230	254			-25.93
Transaction Account Intangible	936	1,315	2,051	2,743	3,430			-42.43
MMDA Intangible	3,038	3,563	5,143	6,660	7,894			-29.53
Passbook Account Intangible	1,223	1,521	2,242	2,922	3,560			-33.48
Non-Interest-Bearing Account Intangible	-53	284	632	963	1,278			-120.83
TOTAL OTHER ASSETS	**21,078**	**22,625**	**26,074**	**29,323**	**32,221**	**23,654**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						317		
TOTAL ASSETS	**396,790**	**393,931**	**390,446**	**384,802**	**378,235**	**383,505**	**103/101*** **	**0.81/1.47*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	55,648	55,620	55,441	55,274	55,121	55,269	100.63	0.19
Fixed-Rate Maturing in 13 Months or More	37,018	36,238	35,319	34,522	33,835	34,479	105.10	2.34
Variable-Rate	418	418	417	417	416	416	100.29	0.10
Demand								
Transaction Accounts	29,367	29,367	29,367	29,367	29,367	29,367	100/96*	0.00/1.99*
MMDAs	105,546	105,546	105,546	105,546	105,546	105,546	100/97*	0.00/1.03*
Passbook Accounts	30,651	30,651	30,651	30,651	30,651	30,651	100/95*	0.00/1.75*
Non-Interest-Bearing Accounts	14,735	14,735	14,735	14,735	14,735	14,735	100/98*	0.00/2.37*
TOTAL DEPOSITS	**273,384**	**272,575**	**271,476**	**270,512**	**269,672**	**270,463**	**101/98***	**0.35/1.30***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	18,979	18,881	18,739	18,599	18,461	18,652	101.23	0.64
Fixed-Rate Maturing in 37 Months or More	15,939	15,191	14,481	13,811	13,178	13,817	109.94	4.80
Variable-Rate	710	709	707	706	705	701	101.18	0.18
TOTAL BORROWINGS	**35,628**	**34,781**	**33,927**	**33,115**	**32,344**	**33,169**	**104.86**	**2.44**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	945	945	945	945	945	945	100.00	0.00
Other Escrow Accounts	1,037	1,007	976	948	921	1,080	93.17	3.01
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	6,716	6,716	6,716	6,716	6,716	6,716	100.00	0.00
Miscellaneous II	0	0	0	0	0	515		
TOTAL OTHER LIABILITIES	**8,698**	**8,667**	**8,637**	**8,608**	**8,582**	**9,256**	**93.64**	**0.35**
Other Liabilities not Included Above								
Self-Valued	23,238	22,286	21,471	20,820	20,317	19,945	111.74	3.96
Unamortized Yield Adjustments						-60		
TOTAL LIABILITIES	**340,947**	**338,309**	**335,511**	**333,056**	**330,914**	**332,774**	**102/100****	**0.80/1.57****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	45	21	-28	-81	-134			
ARMs	13	11	8	4	-5			
Other Mortgages	3	0	-5	-10	-16			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	21	13	0	-15	-31			
Sell Mortgages and MBS	-13	2	24	47	69			
Purchase Non-Mortgage Items	1	0	-2	-4	-6			
Sell Non-Mortgage Items	0	0	0	1	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-13	-6	0	6	11			
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	3	6	9			
Interest-Rate Caps	0	1	3	6	9			
Interest-Rate Floors	-4	-3	-2	-1	-1			
Futures	0	0	0	0	1			
Options on Futures	0	0	0	0	0			
Construction LIP	-11	-13	-20	-27	-33			
Self-Valued	-224	-105	15	127	235			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-181**	**-80**	**-4**	**57**	**109**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	396,790	393,931	390,446	384,802	378,235	383,505	103/101***	0.81/1.47***
MINUS TOTAL LIABILITIES	340,947	338,309	335,511	333,056	330,914	332,774	102/100**	0.80/1.57**
PLUS OFF-BALANCE-SHEET POSITIONS	-181	-80	-4	57	109			
TOTAL NET PORTFOLIO VALUE #	55,663	55,542	54,931	51,804	47,430	50,731	109.48	0.66

* 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	$6,173	$17,685	$9,519	$861	$374
WARM	316 mo	313 mo	305 mo	270 mo	326 mo
WAC	4.54%	5.48%	6.33%	7.33%	9.09%
Amount of these that is FHA or VA Guaranteed	$473	$372	$20	$9	$9
Securities Backed by Conventional Mortgages	$1,953	$1,213	$198	$13	$2
WARM	342 mo	296 mo	293 mo	252 mo	158 mo
Weighted Average Pass-Through Rate	4.20%	5.30%	6.08%	7.10%	8.53%
Securities Backed by FHA or VA Mortgages	$1,990	$262	$118	$10	$4
WARM	376 mo	337 mo	310 mo	204 mo	127 mo
Weighted Average Pass-Through Rate	3.70%	5.16%	6.19%	7.17%	8.40%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$9,145	$4,627	$1,557	$378	$93
WAC	4.33%	5.41%	6.37%	7.33%	8.67%
Mortgage Securities	$12,305	$2,187	$219	$7	$0
Weighted Average Pass-Through Rate	3.56%	5.16%	6.05%	7.11%	8.63%
WARM (of 15-Year Loans and Securities)	161 mo	144 mo	137 mo	114 mo	99 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$18,359	$2,249	$820	$132	$20
WAC	4.00%	5.30%	6.33%	7.28%	8.67%
Mortgage Securities	$4,703	$73	$8	$0	$0
Weighted Average Pass-Through Rate	3.43%	5.53%	6.11%	7.19%	0.00%
WARM (of Balloon Loans and Securities)	76 mo	91 mo	87 mo	82 mo	94 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$97,255**

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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	$2	$49	$43	$0	$0
WAC	4.76%	4.28%	5.71%	0.00%	0.00%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$6,605	$21,359	$34,273	$578	$322
Weighted Average Margin	210 bp	229 bp	237 bp	240 bp	157 bp
WAC	3.83%	4.31%	4.41%	2.75%	3.80%
WARM	278 mo	295 mo	330 mo	310 mo	267 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	45 mo	1 mo	19 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$63,230**

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	$35	$73	$119	$0	$2
Weighted Average Distance from Lifetime Cap	100 bp	129 bp	152 bp	0 bp	58 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$69	$78	$51	$0	$31
Weighted Average Distance from Lifetime Cap	278 bp	345 bp	357 bp	0 bp	395 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$5,564	$21,222	$33,667	$577	$237
Weighted Average Distance from Lifetime Cap	698 bp	658 bp	590 bp	767 bp	684 bp
Balances Without Lifetime Cap	$940	$35	$479	$1	$52
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$5,545	$21,005	$33,484	$80	$272
Weighted Average Periodic Rate Cap	408 bp	230 bp	226 bp	194 bp	175 bp
Balances Subject to Periodic Rate Floors	$4,334	$19,281	$32,026	$11	$140
MBS Included in ARM Balances	$1,619	$5,155	$5,705	$560	$146

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$10,594	$12,683
WARM	83 mo	126 mo
Remaining Term to Full Amortization	284 mo	
Rate Index Code	0	0
Margin	234 bp	233 bp
Reset Frequency	49 mo	24 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$43	$218
Wghted Average Distance to Lifetime Cap	13 bp	180 bp
Fixed-Rate:		
Balances	$3,878	$16,023
WARM	65 mo	74 mo
Remaining Term to Full Amortization	264 mo	
WAC	6.00%	5.62%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$2,268	$665
WARM	25 mo	50 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	254 bp	6.00%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$10,385	$4,093
WARM	160 mo	161 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	7 bp	5.96%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$14,105	$8,115
WARM	39 mo	56 mo
Margin in Column 1; WAC in Column 2	231 bp	6.40%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$4,559	$19,901
WARM	34 mo	46 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	1,691 bp	16.30%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$128	$10,307
Fixed Rate		
Remaining WAL <= 5 Years	$1,492	$11,205
Remaining WAL 5-10 Years	$380	$1,122
Remaining WAL Over 10 Years	$151	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$110
CMO Residuals:		
Fixed Rate	$0	$4
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$4	$0
WAC	4.94%	0.00%
Total Mortgage-Derivative Securities - Book Value	$2,156	$22,748

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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	$15,990	$13,288	$11,068	$3,130	$1,365
WARM	298 mo	274 mo	285 mo	282 mo	235 mo
Weighted Average Servicing Fee	28 bp	28 bp	30 bp	32 bp	38 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	267 loans				
FHA/VA	7 loans				
Subserviced by Others	10 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$24,907	$3	Total # of Adjustable-Rate Loans Serviced	93 loans
WARM (in months)	298 mo	71 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	31 bp	47 bp		

Total Balances of Mortgage Loans Serviced for Others	**$69,752**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$4,666		
Equity Securities Carried at Fair Value	$211		
Zero-Coupon Securities	$413	0.39%	10 mo
Government & Agency Securities	$9,252	1.96%	28 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$11,495	0.26%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$4,716	3.51%	54 mo
Memo: Complex Securities (from supplemental reporting)	$25,938		

Total Cash, Deposits, and Securities	**$56,690**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$5,572
Accrued Interest Receivable	$758
Advances for Taxes and Insurance	$59
Less: Unamortized Yield Adjustments	$-713
Valuation Allowances	$1,999
Unrealized Gains (Losses)	$-832

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$497
Accrued Interest Receivable	$280
Less: Unamortized Yield Adjustments	$116
Valuation Allowances	$1,458
Unrealized Gains (Losses)	$-72

OTHER ITEMS

Real Estate Held for Investment	$15
Repossessed Assets	$755
Equity Investments Not Carried at Fair Value	$185
Office Premises and Equipment	
	$2,191
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$182
Valuation Allowances	$-442
	$8
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$543
Miscellaneous I	
Miscellaneous II	$15,804
	$7,307
TOTAL ASSETS	**$380,166**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$239
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	$92
Mortgage-Related Mututal Funds	$119
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$12,696
Weighted Average Servicing Fee	20 bp
Adjustable-Rate Mortgage Loans Serviced	$12,186
Weighted Average Servicing Fee	7 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$2

AGGREGATE SCHEDULE CMR REPORT

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	$16,352	$4,164	$431	$187
WAC	0.74%	2.24%	4.84%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$20,715	$12,655	$953	$226
WAC	0.89%	1.84%	4.32%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$16,885	$6,158	$86
WAC		1.61%	3.91%	
WARM		19 mo	25 mo	
Balances Maturing in 37 or More Months			$11,436	$41
WAC			2.86%	
WARM			54 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$89,748**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$6,022	$8,080	$6,467
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$28,063	$23,333	$12,500
Penalty in Months of Forgone Interest	3.05 mo	5.91 mo	7.89 mo
Balances in New Accounts	$2,737	$1,420	$1,166

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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%	$6,148	$8,210	$3,289	1.34%
3.00 to 3.99%	$428	$1,005	$2,126	3.40%
4.00 to 4.99%	$184	$1,298	$3,609	4.68%
5.00 to 5.99%	$443	$908	$4,229	5.43%
6.00 to 6.99%	$25	$0	$1	6.91%
7.00 to 7.99%	$0	$1	$10	7.22%
8.00 to 8.99%	$0	$1	$525	8.72%
9.00 and Above	$0	$0	$28	10.71%
WARM	1 mo	14 mo	65 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$32,469**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$21,062
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	$29,367	0.75%	$1,043
Money Market Deposit Accounts (MMDAs)	$105,546	0.87%	$3,890
Passbook Accounts	$30,651	0.37%	$537
Non-Interest-Bearing Non-Maturity Deposits	$14,735		$353
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$652	0.12%	
Escrow for Mortgages Serviced for Others	$293	0.03%	
Other Escrows	$1,080	0.07%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$182,324		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-58		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-2		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$6,716		
Miscellaneous II	$515		
TOTAL LIABILITIES	**$332,774**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$157
EQUITY CAPITAL	$47,236
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$380,166**

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		$3
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	10	$101
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	24	$276
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	14	$257
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	62	$423
1014	Opt commitment to orig 25- or 30-year FRMs	63	$633
1016	Opt commitment to orig "other" Mortgages	37	$230
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		$2
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$4
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	6	$3
2016	Commit/purchase "other" Mortgage loans, svc retained		$17
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$3
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$2
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	11	$21
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	12	$87
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$25
2054	Commit/purchase 25- to 30-year FRM MBS		$10
2056	Commit/purchase "other" MBS		$0
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$2
2074	Commit/sell 25- or 30-yr FRM MBS		$210
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$2
2116	Commit/purchase "other" Mortgage loans, svc released		$1
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$3
2134	Commit/sell 25- or 30-yr FRM loans, svc released	7	$30
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$0
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$4

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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
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$127
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	19	$58
2214	Firm commit/originate 25- or 30-year FRM loans	22	$52
2216	Firm commit/originate "other" Mortgage loans	10	$90
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$1
3016	Option to purchase "other" Mortgages		$1
3032	Option to sell 10-, 15-, or 20-year FRMs		$43
3034	Option to sell 25- or 30-year FRMs		$16
3036	Option to sell "other" Mortgages		$0
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$1
3076	Short option to sell "other" Mortgages		$3
4002	Commit/purchase non-Mortgage financial assets	14	$223
4006	Commit/purchase "other" liabilities		$4
4022	Commit/sell non-Mortgage financial assets		$8
5002	IR swap: pay fixed, receive 1-month LIBOR		$5
5004	IR swap: pay fixed, receive 3-month LIBOR		$194
6004	Interest rate Cap based on 3-month LIBOR		$150
7050	Short int rate floor based on cost-of-funds index (COFI)		$22
8040	Short futures contract on 10-year Treasury note		$3
9502	Fixed-rate construction loans in process	51	$171
9512	Adjustable-rate construction loans in process	36	$360

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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
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		$1
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$1,147
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$500
120	Other investment securities, fixed-coupon securities		$392
122	Other investment securities, floating-rate securities		$235
125	Multi/nonres mtg loans; fixed-rate, Balloon		$180
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$232
130	Construction and land loans (adj-rate)		$7
140	Second Mortgages (adj-rate)		$69
150	Commercial loans (adj-rate)		$28
180	Consumer loans; loans on deposits		$1
182	Consumer loans; education loans		$0
183	Consumer loans; auto loans and leases		$1
184	Consumer loans; mobile home loans		$4
187	Consumer loans; recreational vehicles		$25
189	Consumer loans; other		$1
200	Variable-rate, fixed-maturity CDs	45	$416
220	Variable-rate FHLB advances	8	$157
299	Other variable-rate	9	$543
300	Govt. & agency securities, fixed-coupon securities		$32
302	Govt. & agency securities, floating-rate securities		$69

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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	93	$25,938	$26,601	$26,148	$25,467	$24,762	$24,054
123 - Mortgage Derivatives - M/V estimate	80	$28,242	$29,434	$28,862	$28,113	$27,303	$26,531
129 - Mortgage-Related Mutual Funds - M/V estimate	8	$57	$57	$57	$56	$55	$54
280 - FHLB putable advance-M/V estimate	27	$8,360	$9,708	$9,338	$9,014	$8,750	$8,545
281 - FHLB convertible advance-M/V estimate	14	$674	$751	$731	$707	$692	$680
282 - FHLB callable advance-M/V estimate		$149	$167	$162	$157	$154	$151
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate		$209	$223	$220	$216	$212	$210
290 - Other structured borrowings - M/V estimate	16	$10,552	$12,387	$11,835	$11,375	$11,011	$10,730
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$14,874	$-224	$-105	$15	$127	$235