Interest Rate Risk Exposure Report

Office of the Comptroller of the Currency

Credit and Market Risk Policy
Washington, DC 20219

Area: Southeast

All Reporting CMR | **Reporting Dockets: 146** | **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	14,086	-1,634	-10 %	11.30 %	-84 bp
+200 bp	15,021	-699	-4 %	11.86 %	-27 bp
+100 bp	15,585	-135	-1 %	12.15 %	+2 bp
0 bp	15,720			12.13 %	
-100 bp	15,859	139	+1 %	12.13 %	-1 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	12.13 %	12.18 %	12.45 %
Post-shock NPV Ratio	11.86 %	11.87 %	12.03 %
Sensitivity Measure: Decline in NPV Ratio	27 bp	31 bp	42 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Report Prepared: 9/28/2011 7:43:46 AM — **Amounts in Millions** — **Data as of: 9/27/2011**

	-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	17,142	16,882	16,392	15,752	15,004	15,749	107.20	2.22
30-Year Mortgage Securities	9,236	8,807	8,252	7,689	7,130	8,959	98.31	5.58
15-Year Mortgages and MBS	10,198	10,038	9,758	9,443	9,110	9,501	105.65	2.19
Balloon Mortgages and MBS	3,378	3,355	3,313	3,269	3,216	3,196	104.97	0.97
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	2,540	2,538	2,518	2,498	2,475	2,440	104.01	0.43
7 Month to 2 Year Reset Frequency	7,933	7,919	7,901	7,843	7,743	7,590	104.33	0.20
2+ to 5 Year Reset Frequency	3,440	3,434	3,420	3,408	3,328	3,250	105.68	0.29
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	87	87	86	85	83	83	104.41	0.92
2 Month to 5 Year Reset Frequency	847	840	829	817	803	821	102.36	1.06
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	985	975	965	954	943	969	100.62	1.02
Adjustable-Rate, Fully Amortizing	6,373	6,355	6,326	6,298	6,270	6,339	100.25	0.37
Fixed-Rate, Balloon	2,301	2,252	2,191	2,133	2,076	2,102	107.16	2.45
Fixed-Rate, Fully Amortizing	2,816	2,742	2,660	2,582	2,509	2,534	108.21	2.85
Construction and Land Loans								
Adjustable-Rate	1,348	1,345	1,340	1,335	1,331	1,351	99.55	0.29
Fixed-Rate	1,244	1,222	1,194	1,167	1,141	1,242	98.43	2.02
Second-Mortgage Loans and Securities								
Adjustable-Rate	6,898	6,888	6,869	6,850	6,832	6,873	100.22	0.21
Fixed-Rate	2,299	2,259	2,209	2,161	2,115	2,108	107.16	2.00
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	2,677	2,642	2,587	2,524	2,452	2,642	100.00	1.71
Accrued Interest Receivable	362	362	362	362	362	362	100.00	0.00
Advance for Taxes/Insurance	105	105	105	105	105	105	100.00	0.00
Float on Escrows on Owned Mortgages	74	125	188	249	300			-45.50
LESS: Value of Servicing on Mortgages Serviced by Others	17	19	20	19	16			-9.63
TOTAL MORTGAGE LOANS AND SECURITIES	**82,267**	**81,154**	**79,444**	**77,506**	**75,314**	**78,216**	**103.76**	**1.74**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	1,960	1,957	1,953	1,948	1,943	1,961	99.80	0.18
Fixed-Rate	1,825	1,779	1,727	1,678	1,630	1,600	111.18	2.75
Consumer Loans								
Adjustable-Rate	6,847	6,846	6,839	6,832	6,825	6,870	99.65	0.06
Fixed-Rate	2,700	2,637	2,567	2,501	2,439	2,662	99.09	2.52
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-147	-147	-146	-146	-145	-147	0.00	0.34
Accrued Interest Receivable	48	48	48	48	48	48	100.00	0.00
TOTAL NONMORTGAGE LOANS	**13,232**	**13,120**	**12,987**	**12,861**	**12,740**	**12,994**	**100.97**	**0.93**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	2,458	2,458	2,458	2,458	2,458	2,458	100.00	0.00
Equities and All Mutual Funds	37	36	35	34	33	36	100.14	2.33
Zero-Coupon Securities	188	182	176	170	164	174	104.32	3.31
Government and Agency Securities	3,030	2,815	2,618	2,439	2,279	2,650	106.23	7.32
Term Fed Funds, Term Repos	6,581	6,575	6,561	6,548	6,535	6,565	100.14	0.15
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	589	563	539	517	497	550	102.46	4.37
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	10,765	10,590	10,285	9,937	9,587	10,520	100.67	2.26
Structured Securities (Complex)	2,290	2,242	2,143	2,042	1,946	2,242	100.01	3.28
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**25,938**	**25,462**	**24,816**	**24,147**	**23,500**	**25,195**	**101.06**	**2.20**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,038	1,038	1,038	1,038	1,038	1,038	100.00	0.00
Real Estate Held for Investment	18	18	18	18	18	18	100.00	0.00
Investment in Unconsolidated Subsidiaries	41	38	36	33	31	38	100.00	6.80
Office Premises and Equipment	956	956	956	956	956	956	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,054**	**2,051**	**2,048**	**2,046**	**2,043**	**2,051**	**100.00**	**0.13**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	364	447	518	563	585			-17.12
Adjustable-Rate Servicing	50	52	75	77	75			-24.05
Float on Mortgages Serviced for Others	130	142	158	169	177			-9.74
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**544**	**642**	**750**	**808**	**837**			**-16.05**
OTHER ASSETS								
Purchased and Excess Servicing						599		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	4,947	4,947	4,947	4,947	4,947	4,947	100.00	0.00
Miscellaneous II						2,313		
Deposit Intangibles								
Retail CD Intangible	41	44	69	79	87			-32.40
Transaction Account Intangible	261	369	575	768	954			-42.43
MMDA Intangible	1,371	1,524	2,194	2,846	3,457			-27.00
Passbook Account Intangible	150	187	276	360	440			-33.61
Non-Interest-Bearing Account Intangible	-16	84	188	287	381			-121.00
TOTAL OTHER ASSETS	**6,754**	**7,155**	**8,249**	**9,287**	**10,267**	**7,859**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						218		
TOTAL ASSETS	**130,790**	**129,584**	**128,295**	**126,654**	**124,701**	**126,533**	**102/101***	**0.96/1.57***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	15,126	15,118	15,066	15,016	14,967	14,995	100.82	0.20
Fixed-Rate Maturing in 13 Months or More	8,207	8,037	7,833	7,641	7,466	7,651	105.04	2.33
Variable-Rate	76	76	76	76	76	76	100.25	0.06
Demand								
Transaction Accounts	8,170	8,170	8,170	8,170	8,170	8,170	100/95*	0.00/2.01*
MMDAs	46,705	46,705	46,705	46,705	46,705	46,705	100/97*	0.00/0.91*
Passbook Accounts	3,757	3,757	3,757	3,757	3,757	3,757	100/95*	0.00/1.77*
Non-Interest-Bearing Accounts	4,403	4,403	4,403	4,403	4,403	4,403	100/98*	0.00/2.36*
TOTAL DEPOSITS	**86,444**	**86,266**	**86,009**	**85,767**	**85,544**	**85,756**	**101/98***	**0.25/1.15***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	6,589	6,551	6,502	6,454	6,407	6,379	102.69	0.66
Fixed-Rate Maturing in 37 Months or More	7,147	6,765	6,405	6,069	5,753	5,999	112.78	5.48
Variable-Rate	8,437	8,438	8,430	8,422	8,414	8,417	100.25	0.04
TOTAL BORROWINGS	**22,173**	**21,754**	**21,337**	**20,945**	**20,574**	**20,795**	**104.61**	**1.92**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	920	920	920	920	920	920	100.00	0.00
Other Escrow Accounts	26	26	25	24	23	27	92.96	3.01
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,439	1,439	1,439	1,439	1,439	1,439	100.00	0.00
Miscellaneous II	0	0	0	0	0	351		
TOTAL OTHER LIABILITIES	**2,385**	**2,385**	**2,384**	**2,383**	**2,383**	**2,737**	**87.11**	**0.03**
Other Liabilities not Included Above								
Self-Valued	3,165	3,186	3,149	3,122	3,102	3,086	103.24	0.26
Unamortized Yield Adjustments						-11		
TOTAL LIABILITIES	**114,168**	**113,590**	**112,880**	**112,216**	**111,602**	**112,364**	**101/99****	**0.57/1.25****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	11	5	-7	-19	-32			
ARMs	1	1	1	1	0			
Other Mortgages	1	0	-1	-2	-4			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	33	1	-53	-112	-171			
Sell Mortgages and MBS	-96	-44	46	142	237			
Purchase Non-Mortgage Items	2	0	-2	-5	-7			
Sell Non-Mortgage Items	-1	0	1	1	2			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-711	-265	136	507	849			
Pay Floating, Receive Fixed Swaps	36	-3	-39	-73	-105			
Basis Swaps	0	0	0	0	0			
Swaptions	-2	-8	-25	-49	-75			
OTHER								
Options on Mortgages and MBS	0	-1	-2	-3	-4			
Interest-Rate Caps	38	61	89	129	179			
Interest-Rate Floors	30	24	16	11	9			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	0	-1	-4	-6	-8			
Self-Valued	-104	-42	14	62	117			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-763**	**-274**	**170**	**583**	**988**			

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
TOTAL ASSETS	130,790	129,584	128,295	126,654	124,701	126,533	102/101***	0.96/1.57***
MINUS TOTAL LIABILITIES	114,168	113,590	112,880	112,216	111,602	112,364	101/99**	0.57/1.25**
PLUS OFF-BALANCE-SHEET POSITIONS	-763	-274	170	583	988			
TOTAL NET PORTFOLIO VALUE #	15,859	15,720	15,585	15,021	14,086	14,169	110.95	0.87

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
# NPV includes the reported amount of Minority Interest in Consolidated Subsidaries
Note: Base Case Value is expressed as a Percent of Face Value

AGGREGATE SCHEDULE CMR REPORT

ASSETS

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FIXED-RATE, SINGLE FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

	Coupon				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,566	$3,365	$5,492	$2,644	$1,681
WARM	357 mo	307 mo	300 mo	295 mo	284 mo
WAC	3.66%	5.52%	6.45%	7.44%	8.82%
Amount of these that is FHA or VA Guaranteed	$246	$527	$349	$138	$64
Securities Backed by Conventional Mortgages	$7,075	$687	$36	$11	$1
WARM	341 mo	323 mo	248 mo	313 mo	116 mo
Weighted Average Pass-Through Rate	3.57%	5.16%	6.16%	7.19%	8.52%
Securities Backed by FHA or VA Mortgages	$1,020	$102	$23	$2	$1
WARM	345 mo	263 mo	299 mo	220 mo	101 mo
Weighted Average Pass-Through Rate	4.02%	5.21%	6.23%	7.10%	8.69%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,344	$1,241	$1,463	$750	$444
WAC	4.26%	5.49%	6.44%	7.40%	8.95%
Mortgage Securities	$3,970	$268	$20	$1	$0
Weighted Average Pass-Through Rate	3.44%	5.22%	6.05%	7.18%	8.55%
WARM (of 15-Year Loans and Securities)	148 mo	133 mo	128 mo	121 mo	118 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$753	$567	$1,187	$337	$296
WAC	3.81%	5.46%	6.40%	7.34%	10.09%
Mortgage Securities	$44	$11	$0	$0	$1
Weighted Average Pass-Through Rate	3.55%	5.59%	6.03%	7.10%	8.92%
WARM (of Balloon Loans and Securities)	85 mo	69 mo	58 mo	53 mo	61 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$37,405**

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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	$10	$0	$0	$0
WAC	5.35%	4.92%	5.50%	0.00%	0.00%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$2,440	$7,580	$3,249	$83	$821
Weighted Average Margin	205 bp	247 bp	255 bp	169 bp	262 bp
WAC	3.75%	4.66%	5.46%	3.36%	4.22%
WARM	240 mo	289 mo	309 mo	324 mo	254 mo
Weighted Average Time Until Next Payment Reset	3 mo	10 mo	43 mo	1 mo	13 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$14,184**

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	$13	$29	$14	$0	$1
Weighted Average Distance from Lifetime Cap	159 bp	168 bp	170 bp	0 bp	178 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$27	$51	$47	$0	$24
Weighted Average Distance from Lifetime Cap	329 bp	297 bp	303 bp	0 bp	347 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$2,085	$7,377	$3,082	$81	$752
Weighted Average Distance from Lifetime Cap	853 bp	653 bp	552 bp	713 bp	694 bp
Balances Without Lifetime Cap	$315	$133	$107	$2	$45
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,732	$6,852	$2,707	$78	$567
Weighted Average Periodic Rate Cap	246 bp	205 bp	233 bp	685 bp	162 bp
Balances Subject to Periodic Rate Floors	$938	$6,076	$2,410	$78	$527
MBS Included in ARM Balances	$137	$259	$53	$4	$13

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$969	$6,339
WARM	54 mo	80 mo
Remaining Term to Full Amortization	281 mo	
Rate Index Code	0	0
Margin	170 bp	279 bp
Reset Frequency	25 mo	10 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$87	$56
Wghted Average Distance to Lifetime Cap	98 bp	27 bp
Fixed-Rate:		
Balances	$2,102	$2,534
WARM	39 mo	81 mo
Remaining Term to Full Amortization	251 mo	
WAC	6.36%	6.41%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$1,351	$1,242
WARM	35 mo	34 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	149 bp	5.98%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$6,873	$2,108
WARM	201 mo	136 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	105 bp	7.52%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$1,961	$1,600
WARM	51 mo	41 mo
Margin in Column 1; WAC in Column 2	288 bp	7.29%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$6,870	$2,662
WARM	13 mo	112 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	265 bp	7.21%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$24	$2,081
Fixed Rate		
Remaining WAL <= 5 Years	$533	$6,945
Remaining WAL 5-10 Years	$566	$413
Remaining WAL Over 10 Years	$119	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$20	$0
Floating Rate	$27	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$1,288	$9,439

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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	$23,497	$13,582	$7,919	$2,661	$720
WARM	298 mo	298 mo	273 mo	250 mo	173 mo
Weighted Average Servicing Fee	28 bp	30 bp	32 bp	36 bp	42 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	280 loans				
FHA/VA	60 loans				
Subserviced by Others	3 loans				

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$8,179	$36
WARM (in months)	274 mo	320 mo
Weighted Average Servicing Fee	34 bp	0 bp

Total # of Adjustable-Rate Loans Serviced	63 loans
Number of These Subserviced by Others	2 loans

Total Balances of Mortgage Loans Serviced for Others	**$56,594**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$2,458		
Equity Securities Carried at Fair Value	$36		
Zero-Coupon Securities	$174	2.84%	44 mo
Government & Agency Securities	$2,650	3.40%	111 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$6,565	0.33%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$550	3.77%	71 mo
Memo: Complex Securities (from supplemental reporting)	$2,242		

Total Cash, Deposits, and Securities	**$14,676**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$4,696
Accrued Interest Receivable	$362
Advances for Taxes and Insurance	$105
Less: Unamortized Yield Adjustments	$-165
Valuation Allowances	$2,054
Unrealized Gains (Losses)	$-19

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$141
Accrued Interest Receivable	$48
Less: Unamortized Yield Adjustments	$61
Valuation Allowances	$288
Unrealized Gains (Losses)	$22

OTHER ITEMS

Real Estate Held for Investment	$18
Repossessed Assets	$1,038
Equity Investments Not Carried at Fair Value	$38
Office Premises and Equipment	
	$956
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$-34
Valuation Allowances	$-145
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$599
Miscellaneous I	
Miscellaneous II	$4,947
	$2,313

TOTAL ASSETS	**$126,741**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$46
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$0
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$10
Mortgage-Related Mututal Funds	$27
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$15,878
Weighted Average Servicing Fee	17 bp
Adjustable-Rate Mortgage Loans Serviced	$12,830
Weighted Average Servicing Fee	25 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$90

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$4,102	$1,411	$236	$54
WAC	0.89%	2.28%	5.11%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$4,869	$3,756	$620	$85
WAC	1.16%	1.91%	4.58%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$3,459	$1,698	$35
WAC		1.66%	3.80%	
WARM		19 mo	23 mo	
Balances Maturing in 37 or More Months			$2,495	$18
WAC			2.72%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$22,646**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,147	$835	$751
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$7,820	$7,309	$4,412
Penalty in Months of Forgone Interest	3.45 mo	5.91 mo	9.34 mo
Balances in New Accounts	$1,246	$390	$302

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%	$4,158	$280	$87	0.36%
3.00 to 3.99%	$18	$211	$687	3.65%
4.00 to 4.99%	$1	$594	$3,883	4.77%
5.00 to 5.99%	$0	$1,115	$1,330	5.39%
6.00 to 6.99%	$0	$0	$8	6.15%
7.00 to 7.99%	$0	$1	$3	7.44%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	12.50%
WARM	1 mo	24 mo	77 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$12,378**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$11,579
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	$8,170	0.49%	$326
Money Market Deposit Accounts (MMDAs)	$46,705	0.32%	$1,395
Passbook Accounts	$3,757	0.55%	$114
Non-Interest-Bearing Non-Maturity Deposits	$4,403		$133
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$829	0.03%	
Escrow for Mortgages Serviced for Others	$91	0.01%	
Other Escrows	$27	0.00%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$63,982		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$8		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-18		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,439		
Miscellaneous II	$351		
TOTAL LIABILITIES	**$112,364**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$2
EQUITY CAPITAL	$14,377
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$126,743**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$1
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	9	$24
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	9	$10
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	7	$2
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	38	$101
1014	Opt commitment to orig 25- or 30-year FRMs	28	$175
1016	Opt commitment to orig "other" Mortgages	23	$57
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$1
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$0
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, 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		$4
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$0
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$7
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	6	$36
2036	Commit/sell "other" Mortgage loans, svc retained		$19
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$11
2054	Commit/purchase 25- to 30-year FRM MBS		$358
2056	Commit/purchase "other" MBS		$103
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$318
2074	Commit/sell 25- or 30-yr FRM MBS		$952
2076	Commit/sell "other" MBS		$40
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$10
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$21
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$24
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$2
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$2

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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
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	14	$28
2134	Commit/sell 25- or 30-yr FRM loans, svc released	17	$167
2136	Commit/sell "other" Mortgage loans, svc released		$94
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$65
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	11	$147
2214	Firm commit/originate 25- or 30-year FRM loans	13	$309
2216	Firm commit/originate "other" Mortgage loans	11	$28
3032	Option to sell 10-, 15-, or 20-year FRMs		$0
3034	Option to sell 25- or 30-year FRMs		$1
3054	Short option to purchase 25- or 30-yr FRMs		$13
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$19
4002	Commit/purchase non-Mortgage financial assets	10	$69
4022	Commit/sell non-Mortgage financial assets		$12
5002	IR swap: pay fixed, receive 1-month LIBOR		$200
5004	IR swap: pay fixed, receive 3-month LIBOR		$8,310
5026	IR swap: pay 3-month LIBOR, receive fixed		$726
5104	IR swaption: pay fixed, receive 3-month LIBOR		$100
5204	Short IR swaption: pay fixed, receive 3-mo LIBOR		$625
6002	Interest rate Cap based on 1-month LIBOR		$875
6004	Interest rate Cap based on 3-month LIBOR		$2,020
7022	Interest rate floor based on the prime rate		$900
9502	Fixed-rate construction loans in process	60	$154
9512	Adjustable-rate construction loans in process	35	$168

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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
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$14
187	Consumer loans; recreational vehicles		$911
189	Consumer loans; other		$246
200	Variable-rate, fixed-maturity CDs	21	$76
220	Variable-rate FHLB advances	8	$634
299	Other variable-rate	12	$7,783

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # > 5	Balance	Estimated Market Value After Specified Rate Shock -100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	65	$2,242	$2,290	$2,242	$2,143	$2,042	$1,946
123 - Mortgage Derivatives - M/V estimate	51	$10,520	$10,765	$10,590	$10,285	$9,937	$9,587
129 - Mortgage-Related Mutual Funds - M/V estimate		$11	$11	$11	$10	$10	$10
280 - FHLB putable advance-M/V estimate	14	$267	$291	$288	$279	$272	$266
281 - FHLB convertible advance-M/V estimate	29	$1,440	$1,515	$1,521	$1,490	$1,467	$1,449
282 - FHLB callable advance-M/V estimate		$53	$57	$57	$56	$55	$54
283 - FHLB periodic floor floating rate advance-M/V Estimates		$415	$415	$415	$415	$415	$415
289 - Other FHLB structured advances - M/V estimate	6	$694	$652	$674	$682	$689	$696
290 - Other structured borrowings - M/V estimate	6	$218	$235	$231	$227	$224	$222
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$5,713	$-104	$-42	$14	$62	$117