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: 107** **September 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	34,089	-909	-3 %	14.54 %	-14 bp
+200 bp	35,632	634	+2 %	15.03 %	+36 bp
+100 bp	35,701	703	+2 %	15.00 %	+32 bp
0 bp	34,999			14.68 %	
-100 bp	34,283	-716	-2 %	14.36 %	-31 bp

Risk Measure for a Given Rate Shock

	9/30/2011	6/30/2011	9/30/2010
Pre-shock NPV Ratio: NPV as % of PV Assets	14.68 %	14.09 %	12.88 %
Post-shock NPV Ratio	14.36 %	13.45 %	12.38 %
Sensitivity Measure: Decline in NPV Ratio	31 bp	64 bp	50 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	12,814	12,754	12,505	12,053	11,457	11,920	107.00	1.21
30-Year Mortgage Securities	5,071	5,053	4,931	4,695	4,405	4,725	106.93	1.38
15-Year Mortgages and MBS	17,119	17,002	16,591	16,037	15,416	16,080	105.73	1.55
Balloon Mortgages and MBS	17,340	17,186	16,758	16,291	15,828	17,327	99.19	1.69
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	6,002	6,008	5,941	5,886	5,820	5,872	102.31	0.51
7 Month to 2 Year Reset Frequency	14,711	14,808	14,724	14,715	14,591	13,916	106.41	-0.05
2+ to 5 Year Reset Frequency	23,131	23,108	23,231	23,189	22,507	22,020	104.94	-0.22
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	541	541	537	533	528	507	106.74	0.36
2 Month to 5 Year Reset Frequency	318	316	310	303	296	310	101.76	1.31
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	4,011	3,986	3,928	3,873	3,819	3,884	102.61	1.03
Adjustable-Rate, Fully Amortizing	7,576	7,559	7,525	7,491	7,457	7,523	100.48	0.34
Fixed-Rate, Balloon	1,116	1,081	1,041	1,002	965	1,012	106.82	3.49
Fixed-Rate, Fully Amortizing	12,377	12,186	11,877	11,580	11,296	11,799	103.28	2.05
Construction and Land Loans								
Adjustable-Rate	991	990	988	987	985	991	99.94	0.11
Fixed-Rate	250	245	239	233	227	249	98.63	2.29
Second-Mortgage Loans and Securities								
Adjustable-Rate	7,067	7,060	7,041	7,023	7,004	7,050	100.14	0.19
Fixed-Rate	2,643	2,602	2,542	2,484	2,429	2,496	104.24	1.94
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	2,059	2,048	2,019	1,983	1,936	2,048	100.00	0.99
Accrued Interest Receivable	399	399	399	399	399	399	100.00	0.00
Advance for Taxes/Insurance	40	40	40	40	40	40	100.00	0.00
Float on Escrows on Owned Mortgages	9	21	41	63	81			-75.55
LESS: Value of Servicing on Mortgages Serviced by Others	-50	-59	-70	-91	-92			-16.79
TOTAL MORTGAGE LOANS AND SECURITIES	**135,636**	**135,052**	**133,278**	**130,950**	**127,576**	**130,168**	**103.75**	**0.87**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	10,846	10,844	10,832	10,821	10,809	10,841	100.03	0.06
Fixed-Rate	3,025	2,933	2,821	2,713	2,611	2,737	107.17	3.49
Consumer Loans								
Adjustable-Rate	561	561	560	559	559	569	98.54	0.08
Fixed-Rate	3,701	3,642	3,557	3,476	3,398	3,792	96.06	1.97
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-179	-177	-175	-172	-170	-177	0.00	1.28
Accrued Interest Receivable	77	77	77	77	77	77	100.00	0.00
TOTAL NONMORTGAGE LOANS	**18,031**	**17,880**	**17,672**	**17,474**	**17,284**	**17,838**	**100.23**	**1.00**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	2,312	2,312	2,312	2,312	2,312	2,312	100.00	0.00
Equities and All Mutual Funds	113	111	109	106	104	111	100.00	2.06
Zero-Coupon Securities	86	82	79	76	73	72	114.33	3.99
Government and Agency Securities	8,181	8,147	8,029	7,913	7,801	7,950	102.49	0.93
Term Fed Funds, Term Repos	10,436	10,435	10,424	10,413	10,403	10,430	100.06	0.06
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,673	2,610	2,521	2,437	2,357	2,528	103.27	2.90
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	26,068	25,675	25,129	24,514	23,891	25,021	102.61	1.83
Structured Securities (Complex)	19,556	19,242	18,869	18,545	18,200	18,958	101.50	1.79
LESS: Valuation Allowances for Investment Securities	9	8	8	8	7	8	100.00	4.44
TOTAL CASH, DEPOSITS, AND SECURITIES	**69,416**	**68,607**	**67,464**	**66,310**	**65,134**	**67,373**	**101.83**	**1.42**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	563	563	563	563	563	563	100.00	0.00
Real Estate Held for Investment	7	7	7	7	7	7	100.00	0.00
Investment in Unconsolidated Subsidiaries	193	180	168	156	144	180	100.00	6.80
Office Premises and Equipment	1,203	1,203	1,203	1,203	1,203	1,203	100.00	0.00
TOTAL REAL ASSETS, ETC.	**1,965**	**1,953**	**1,941**	**1,928**	**1,916**	**1,953**	**100.00**	**0.63**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	211	249	313	371	411			-20.61
Adjustable-Rate Servicing	110	127	123	176	175			-4.90
Float on Mortgages Serviced for Others	188	204	233	264	287			-11.20
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**509**	**580**	**669**	**811**	**874**			**-13.86**
OTHER ASSETS								
Purchased and Excess Servicing						454		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	10,809	10,809	10,809	10,809	10,809	10,809	100.00	0.00
Miscellaneous II						4,646		
Deposit Intangibles								
Retail CD Intangible	64	70	109	126	139			-32.12
Transaction Account Intangible	201	618	1,224	1,794	2,337			-82.84
MMDA Intangible	1,944	2,374	3,735	5,006	6,097			-37.71
Passbook Account Intangible	314	508	880	1,226	1,549			-55.67
Non-Interest-Bearing Account Intangible	-205	41	308	562	803			-632.74
TOTAL OTHER ASSETS	**13,126**	**14,418**	**17,064**	**19,523**	**21,733**	**15,909**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-427		
TOTAL ASSETS	**238,682**	**238,490**	**238,088**	**236,996**	**234,516**	**232,814**	**102/101*** **	**0.12/0.96*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	25,428	25,419	25,332	25,251	25,175	25,255	100.65	0.19
Fixed-Rate Maturing in 13 Months or More	14,938	14,698	14,304	13,935	13,590	13,862	106.03	2.16
Variable-Rate	89	88	88	87	87	87	101.86	0.59
Demand								
Transaction Accounts	22,969	22,969	22,969	22,969	22,969	22,969	100/97*	0.00/2.29*
MMDAs	87,510	87,510	87,510	87,510	87,510	87,510	100/97*	0.00/1.05*
Passbook Accounts	15,098	15,098	15,098	15,098	15,098	15,098	100/97*	0.00/1.94*
Non-Interest-Bearing Accounts	10,835	10,835	10,835	10,835	10,835	10,835	100/100*	0.00/2.38*
TOTAL DEPOSITS	**176,867**	**176,617**	**176,136**	**175,685**	**175,265**	**175,615**	**101/99***	**0.21/1.35***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	9,662	9,604	9,527	9,451	9,377	9,479	101.32	0.70
Fixed-Rate Maturing in 37 Months or More	8,242	7,896	7,561	7,244	6,942	6,932	113.91	4.31
Variable-Rate	16	16	16	15	15	14	109.15	0.92
TOTAL BORROWINGS	**17,920**	**17,515**	**17,104**	**16,711**	**16,335**	**16,425**	**106.64**	**2.33**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	499	499	499	499	499	499	100.00	0.00
Other Escrow Accounts	144	139	135	131	127	146	95.28	3.08
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,953	2,953	2,953	2,953	2,953	2,953	100.00	0.00
Miscellaneous II	0	0	0	0	0	608		
TOTAL OTHER LIABILITIES	**3,596**	**3,592**	**3,588**	**3,584**	**3,580**	**4,207**	**85.38**	**0.12**
Other Liabilities not Included Above								
Self-Valued	5,775	5,594	5,418	5,273	5,152	4,968	112.61	3.19
Unamortized Yield Adjustments						-28		
TOTAL LIABILITIES	**204,158**	**203,319**	**202,246**	**201,252**	**200,331**	**201,187**	**101/99****	**0.47/1.46****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	4	-30	-95	-170	-244			
ARMs	45	53	43	30	6			
Other Mortgages	2	0	-3	-7	-11			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	10	7	-1	-10	-20			
Sell Mortgages and MBS	-23	-15	10	47	86			
Purchase Non-Mortgage Items	0	0	-1	-2	-3			
Sell Non-Mortgage Items	0	0	0	1	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-1	-1	0	0	0			
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	5	11	18			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	-4	-3	-2	-2	-1			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	-14	-15	-22	-28	-34			
Self-Valued	-260	-169	-74	18	107			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-241**	**-172**	**-140**	**-111**	**-95**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	238,682	238,490	238,088	236,996	234,516	232,814	102/101***	0.12/0.96***
MINUS TOTAL LIABILITIES	204,158	203,319	202,246	201,252	200,331	201,187	101/99**	0.47/1.46**
PLUS OFF-BALANCE-SHEET POSITIONS	-241	-172	-140	-111	-95			
TOTAL NET PORTFOLIO VALUE #	34,283	34,999	35,701	35,632	34,089	31,626	110.66	-2.03

* 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

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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	$3,634	$5,320	$2,175	$475	$317
WARM	335 mo	305 mo	292 mo	277 mo	349 mo
WAC	4.43%	5.46%	6.36%	7.39%	9.13%
Amount of these that is FHA or VA Guaranteed	$64	$58	$12	$3	$2
Securities Backed by Conventional Mortgages	$1,890	$770	$69	$8	$1
WARM	361 mo	294 mo	287 mo	264 mo	151 mo
Weighted Average Pass-Through Rate	4.34%	5.27%	6.19%	7.11%	8.73%
Securities Backed by FHA or VA Mortgages	$1,825	$137	$20	$3	$1
WARM	378 mo	336 mo	281 mo	216 mo	88 mo
Weighted Average Pass-Through Rate	3.54%	5.02%	6.27%	7.10%	8.50%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$5,515	$2,106	$788	$208	$65
WAC	4.22%	5.43%	6.41%	7.38%	8.72%
Mortgage Securities	$6,327	$936	$134	$1	$0
Weighted Average Pass-Through Rate	3.53%	5.14%	6.06%	7.20%	8.61%
WARM (of 15-Year Loans and Securities)	158 mo	133 mo	128 mo	114 mo	103 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$16,515	$336	$235	$46	$15
WAC	3.85%	5.29%	6.38%	7.38%	8.73%
Mortgage Securities	$160	$18	$1	$0	$0
Weighted Average Pass-Through Rate	3.65%	5.42%	6.16%	7.39%	0.00%
WARM (of Balloon Loans and Securities)	70 mo	96 mo	102 mo	88 mo	102 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$50,052**

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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	$2	$16	$0	$0
WAC	3.26%	5.08%	5.86%	0.00%	0.00%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$5,872	$13,914	$22,004	$507	$310
Weighted Average Margin	201 bp	237 bp	243 bp	244 bp	158 bp
WAC	3.79%	4.42%	4.27%	2.46%	3.50%
WARM	282 mo	291 mo	328 mo	307 mo	291 mo
Weighted Average Time Until Next Payment Reset	2 mo	12 mo	45 mo	1 mo	28 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$42,625**

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	$39	$58	$106	$0	$1
Weighted Average Distance from Lifetime Cap	120 bp	117 bp	145 bp	0 bp	173 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$62	$55	$24	$0	$29
Weighted Average Distance from Lifetime Cap	275 bp	339 bp	381 bp	0 bp	399 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$4,891	$13,744	$21,803	$499	$227
Weighted Average Distance from Lifetime Cap	660 bp	670 bp	602 bp	797 bp	687 bp
Balances Without Lifetime Cap	$880	$58	$87	$8	$53
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$4,898	$13,741	$21,601	$31	$262
Weighted Average Periodic Rate Cap	433 bp	242 bp	235 bp	198 bp	167 bp
Balances Subject to Periodic Rate Floors	$4,574	$13,345	$21,012	$9	$118
MBS Included in ARM Balances	$1,520	$771	$711	$485	$176

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,884	$7,523
WARM	62 mo	88 mo
Remaining Term to Full Amortization	256 mo	
Rate Index Code	0	0
Margin	198 bp	204 bp
Reset Frequency	38 mo	11 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$8	$71
Wghted Average Distance to Lifetime Cap	20 bp	21 bp
Fixed-Rate:		
Balances	$1,012	$11,799
WARM	60 mo	65 mo
Remaining Term to Full Amortization	242 mo	
WAC	6.42%	5.37%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$991	$249
WARM	39 mo	40 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	269 bp	5.96%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$7,050	$2,496
WARM	133 mo	162 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	4 bp	5.83%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$10,841	$2,737
WARM	34 mo	54 mo
Margin in Column 1; WAC in Column 2	237 bp	5.66%
Reset Frequency	1 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$569	$3,792
WARM	30 mo	100 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	709 bp	7.62%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$3,202	$7,868
Fixed Rate		
Remaining WAL <= 5 Years	$327	$9,482
Remaining WAL 5-10 Years	$506	$635
Remaining WAL Over 10 Years	$149	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$99
CMO Residuals:		
Fixed Rate	$0	$5
Floating Rate	$0	$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	$4,184	$18,088

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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	$15,457	$10,964	$9,806	$2,871	$1,225
WARM	302 mo	274 mo	283 mo	282 mo	239 mo
Weighted Average Servicing Fee	28 bp	28 bp	30 bp	32 bp	37 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	234 loans				
FHA/VA	6 loans				
Subserviced by Others	9 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$23,486	$3	Total # of Adjustable-Rate Loans Serviced	88 loans
WARM (in months)	296 mo	68 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	31 bp	46 bp		

Total Balances of Mortgage Loans Serviced for Others	**$63,811**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$2,312		
Equity Securities Carried at Fair Value	$111		
Zero-Coupon Securities	$72	2.09%	42 mo
Government & Agency Securities	$7,950	1.91%	18 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$10,430	0.27%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$2,528	3.76%	48 mo
Memo: Complex Securities (from supplemental reporting)	$18,958		
Total Cash, Deposits, and Securities	**$42,360**		

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$3,395
Accrued Interest Receivable	$399
Advances for Taxes and Insurance	$40
Less: Unamortized Yield Adjustments	$-362
Valuation Allowances	$1,347
Unrealized Gains (Losses)	$-1,039

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$226
Accrued Interest Receivable	$77
Less: Unamortized Yield Adjustments	$144
Valuation Allowances	$404
Unrealized Gains (Losses)	$-81

OTHER ITEMS	
Real Estate Held for Investment	$7
Repossessed Assets	$563
Equity Investments Not Carried at Fair Value	$180
Office Premises and Equipment	
	$1,203
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$205
Valuation Allowances	$-269
	$8
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$454
Miscellaneous I	
Miscellaneous II	$10,809
	$4,646
TOTAL ASSETS	**$230,064**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$359
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	$35
Mortgage-Related Mututal Funds	$76
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$3,946
Weighted Average Servicing Fee	7 bp
Adjustable-Rate Mortgage Loans Serviced	$9,825
Weighted Average Servicing Fee	3 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$2

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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	$9,275	$1,151	$213	$134
WAC	0.91%	1.79%	4.22%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$8,156	$5,541	$919	$116
WAC	0.73%	1.59%	4.50%	
WARM	7 mo	9 mo	9 mo	
Balances Maturing in 13 to 36 Months		$6,863	$2,327	$53
WAC		1.43%	3.32%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$4,672	$25
WAC			2.77%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$39,116**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$2,022	$1,026	$603
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$14,821	$10,480	$7,449
Penalty in Months of Forgone Interest	2.54 mo	5.50 mo	8.20 mo
Balances in New Accounts	$1,790	$1,353	$330

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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%	$3,183	$4,461	$1,790	1.58%
3.00 to 3.99%	$76	$221	$1,280	3.29%
4.00 to 4.99%	$286	$452	$640	4.47%
5.00 to 5.99%	$1	$771	$2,695	5.63%
6.00 to 6.99%	$25	$0	$1	6.91%
7.00 to 7.99%	$0	$1	$2	7.61%
8.00 to 8.99%	$0	$0	$516	8.73%
9.00 and Above	$0	$0	$9	10.05%
WARM	1 mo	15 mo	58 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$16,411**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$5,069
Book Value of Redeemable Preferred Stock	$74

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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	$22,969	0.84%	$1,193
Money Market Deposit Accounts (MMDAs)	$87,510	0.88%	$2,141
Passbook Accounts	$15,098	0.33%	$296
Non-Interest-Bearing Non-Maturity Deposits	$10,835		$287
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$283	0.05%	
Escrow for Mortgages Serviced for Others	$217	0.01%	
Other Escrows	$146	0.02%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$137,058		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$5		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-33		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$2,953		
Miscellaneous II	$608		
TOTAL LIABILITIES	**$201,187**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$153
EQUITY CAPITAL	$28,724
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$230,064**

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
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	8	$104
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	14	$842
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$1,186
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	43	$461
1014	Opt commitment to orig 25- or 30-year FRMs	34	$471
1016	Opt commitment to orig "other" Mortgages	21	$146
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$5
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		$3
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$6
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$0
2016	Commit/purchase "other" Mortgage loans, svc retained		$25
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	9	$70
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	8	$132
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$4
2054	Commit/purchase 25- to 30-year FRM MBS		$12
2056	Commit/purchase "other" MBS		$2
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$23
2074	Commit/sell 25- or 30-yr FRM MBS		$350
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$4
2116	Commit/purchase "other" Mortgage loans, svc released		$2
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$3
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$16
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$2
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$43
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	15	$46
2214	Firm commit/originate 25- or 30-year FRM loans	11	$26
2216	Firm commit/originate "other" Mortgage loans	7	$88

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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
3032	Option to sell 10-, 15-, or 20-year FRMs		$55
3034	Option to sell 25- or 30-year FRMs		$50
3036	Option to sell "other" Mortgages		$3
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$0
3074	Short option to sell 25- or 30-yr FRMs		$0
3076	Short option to sell "other" Mortgages		$2
4002	Commit/purchase non-Mortgage financial assets	6	$189
4006	Commit/purchase "other" liabilities		$4
4022	Commit/sell non-Mortgage financial assets		$10
5002	IR swap: pay fixed, receive 1-month LIBOR		$1
5004	IR swap: pay fixed, receive 3-month LIBOR		$5
7050	Short int rate floor based on cost-of-funds index (COFI)		$22
9502	Fixed-rate construction loans in process	29	$75
9512	Adjustable-rate construction loans in process	20	$360

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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		$2
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$11
120	Other investment securities, fixed-coupon securities		$16
125	Multi/nonres mtg loans; fixed-rate, Balloon		$28
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$34
130	Construction and land loans (adj-rate)		$7
150	Commercial loans (adj-rate)		$26
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		$24
189	Consumer loans; other		$1
200	Variable-rate, fixed-maturity CDs	24	$87
220	Variable-rate FHLB advances		$9
299	Other variable-rate		$5
300	Govt. & agency securities, fixed-coupon securities		$2

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock				
Asset/ Liability Code	**#Firms if # > 5**	**Balance**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	62	$18,958	$19,556	$19,242	$18,869	$18,545	$18,200
123 - Mortgage Derivatives - M/V estimate	46	$25,021	$26,068	$25,675	$25,129	$24,514	$23,891
129 - Mortgage-Related Mutual Funds - M/V estimate	6	$46	$46	$46	$46	$45	$45
280 - FHLB putable advance-M/V estimate	13	$2,265	$2,693	$2,597	$2,510	$2,435	$2,373
281 - FHLB convertible advance-M/V estimate	9	$277	$308	$302	$294	$288	$283
282 - FHLB callable advance-M/V estimate		$145	$167	$162	$157	$153	$150
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate		$197	$212	$208	$205	$201	$199
290 - Other structured borrowings - M/V estimate	8	$2,083	$2,393	$2,324	$2,253	$2,195	$2,147
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$13,724	$-260	$-169	$-74	$18	$107