Interest Rate Risk Exposure Report

Office of the Comptroller of the Currency

Credit and Market Risk Policy
Washington, DC 20219

Area: Assets < $100 Mil

All Reporting CMR **Reporting Dockets: 160** **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	1,547	-132	-8 %	16.40 %	-83 bp
+200 bp	1,631	-48	-3 %	17.04 %	-19 bp
+100 bp	1,675	-5	0 %	17.30 %	+8 bp
0 bp	1,679			17.23 %	
-100 bp	1,657	-22	-1 %	16.98 %	-25 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	17.23 %	16.97 %	17.72 %
Post-shock NPV Ratio	16.98 %	16.78 %	16.39 %
Sensitivity Measure: Decline in NPV Ratio	25 bp	19 bp	133 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	1,442	1,435	1,411	1,369	1,309	1,330	107.96	1.05
30-Year Mortgage Securities	200	200	198	195	190	189	105.55	0.40
15-Year Mortgages and MBS	1,456	1,452	1,430	1,397	1,356	1,350	107.58	0.92
Balloon Mortgages and MBS	633	632	625	618	610	598	105.69	0.70
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	68	68	68	67	67	66	103.36	0.18
7 Month to 2 Year Reset Frequency	485	489	486	485	480	460	106.27	-0.12
2+ to 5 Year Reset Frequency	383	382	379	377	376	359	106.42	0.40
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	16	16	16	16	16	16	103.50	0.54
2 Month to 5 Year Reset Frequency	261	260	257	253	250	252	103.01	0.81
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	57	57	56	55	54	56	101.51	0.86
Adjustable-Rate, Fully Amortizing	307	306	303	300	296	303	101.03	0.72
Fixed-Rate, Balloon	262	258	251	244	238	245	105.33	2.10
Fixed-Rate, Fully Amortizing	376	363	347	333	320	340	106.78	4.01
Construction and Land Loans								
Adjustable-Rate	48	48	48	48	47	49	98.50	0.27
Fixed-Rate	117	115	112	109	107	116	98.80	2.05
Second-Mortgage Loans and Securities								
Adjustable-Rate	199	199	199	198	197	199	100.21	0.21
Fixed-Rate	139	138	135	132	130	131	105.08	1.51
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	107	106	104	102	100	106	100.00	1.05
Accrued Interest Receivable	25	25	25	25	25	25	100.00	0.00
Advance for Taxes/Insurance	2	2	2	2	2	2	100.00	0.00
Float on Escrows on Owned Mortgages	0	1	2	4	6			-81.91
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	1	1	1			-23.51
TOTAL MORTGAGE LOANS AND SECURITIES	**6,583**	**6,551**	**6,453**	**6,330**	**6,175**	**6,191**	**105.83**	**0.99**

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	90	90	89	89	89	90	99.44	0.36
Fixed-Rate	197	192	186	179	174	180	106.85	2.95
Consumer Loans								
Adjustable-Rate	12	12	12	12	12	12	96.68	0.16
Fixed-Rate	231	230	227	223	220	223	103.35	1.06
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-3	-3	-3	-3	-3	-3	0.00	1.08
Accrued Interest Receivable	5	5	5	5	5	5	100.00	0.00
TOTAL NONMORTGAGE LOANS	**533**	**526**	**516**	**506**	**497**	**507**	**103.72**	**1.60**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	378	378	378	378	378	378	100.00	0.00
Equities and All Mutual Funds	59	58	57	55	54	58	100.00	2.27
Zero-Coupon Securities	4	3	3	3	3	3	115.27	3.53
Government and Agency Securities	143	136	130	124	118	127	107.22	4.76
Term Fed Funds, Term Repos	939	937	932	926	921	932	100.52	0.37
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	139	133	126	120	114	126	105.64	4.90
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	102	101	99	95	91	101	100.01	1.79
Structured Securities (Complex)	344	338	325	308	288	334	101.18	2.78
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**2,108**	**2,084**	**2,049**	**2,009**	**1,967**	**2,059**	**101.24**	**1.40**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	80	80	80	80	80	80	100.00	0.00
Real Estate Held for Investment	3	3	3	3	3	3	100.00	0.00
Investment in Unconsolidated Subsidiaries	4	3	3	3	3	3	100.00	6.80
Office Premises and Equipment	184	184	184	184	184	184	100.00	0.00
TOTAL REAL ASSETS, ETC.	**271**	**271**	**270**	**270**	**270**	**271**	**100.00**	**0.08**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	7	9	11	13	14			-20.13
Adjustable-Rate Servicing	0	0	0	0	0			-6.98
Float on Mortgages Serviced for Others	4	5	5	6	6			-10.99
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**12**	**14**	**16**	**19**	**21**			**-17.00**
OTHER ASSETS								
Purchased and Excess Servicing						11		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	210	210	210	210	210	210	100.00	0.00
Miscellaneous II						9		
Deposit Intangibles								
Retail CD Intangible	8	8	11	13	15			-22.52
Transaction Account Intangible	6	21	42	62	80			-85.32
MMDA Intangible	16	21	32	42	52			-36.67
Passbook Account Intangible	23	41	71	98	124			-58.33
Non-Interest-Bearing Account Intangible	-6	1	9	17	25			-584.88
TOTAL OTHER ASSETS	**256**	**302**	**375**	**442**	**505**	**230**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						12		
TOTAL ASSETS	**9,762**	**9,748**	**9,680**	**9,576**	**9,434**	**9,269**	**105/104*** **	**0.42/1.04*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	2,780	2,779	2,769	2,759	2,749	2,759	100.72	0.20
Fixed-Rate Maturing in 13 Months or More	1,637	1,613	1,570	1,529	1,490	1,520	106.14	2.07
Variable-Rate	87	87	87	86	86	85	101.84	0.51
Demand								
Transaction Accounts	785	785	785	785	785	785	100/97*	0.00/2.39*
MMDAs	760	760	760	760	760	760	100/97*	0.00/1.03*
Passbook Accounts	1,194	1,194	1,194	1,194	1,194	1,194	100/97*	0.00/2.07*
Non-Interest-Bearing Accounts	330	330	330	330	330	330	100/100*	0.00/2.42*
TOTAL DEPOSITS	**7,573**	**7,548**	**7,495**	**7,443**	**7,394**	**7,434**	**102/100***	**0.52/1.33***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	200	198	196	194	192	194	102.40	1.00
Fixed-Rate Maturing in 37 Months or More	97	92	87	83	79	84	109.33	5.22
Variable-Rate	10	10	10	10	10	10	101.20	0.16
TOTAL BORROWINGS	**307**	**301**	**294**	**287**	**281**	**288**	**104.38**	**2.26**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	25	25	25	25	25	25	100.00	0.00
Other Escrow Accounts	1	1	1	1	1	1	95.24	3.13
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	72	72	72	72	72	72	100.00	0.00
Miscellaneous II	0	0	0	0	0	7		
TOTAL OTHER LIABILITIES	**98**	**98**	**98**	**98**	**98**	**105**	**93.41**	**0.03**
Other Liabilities not Included Above								
Self-Valued	123	120	117	114	112	110	108.82	2.46
Unamortized Yield Adjustments						0		
TOTAL LIABILITIES	**8,101**	**8,067**	**8,003**	**7,942**	**7,885**	**7,937**	**102/100****	**0.61/1.36****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	2	2	0	-2	-4			
ARMs	0	0	0	0	0			
Other Mortgages	0	0	0	0	0			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	1	1	0	0	-1			
Sell Mortgages and MBS	-2	-1	0	3	5			
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	0	0	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	0	0	0			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	-4	-3	-3	-2	-1			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	0	0	0	-1	-1			
Self-Valued	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-3**	**-2**	**-2**	**-2**	**-2**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	9,762	9,748	9,680	9,576	9,434	9,269	105/104***	0.42/1.04***
MINUS TOTAL LIABILITIES	8,101	8,067	8,003	7,942	7,885	7,937	102/100**	0.61/1.36**
PLUS OFF-BALANCE-SHEET POSITIONS	-3	-2	-2	-2	-2			
TOTAL NET PORTFOLIO VALUE #	1,657	1,679	1,675	1,631	1,547	1,332	126.04	-0.52

* 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	$212	$566	$441	$91	$21
WARM	322 mo	309 mo	294 mo	261 mo	223 mo
WAC	4.46%	5.46%	6.35%	7.28%	8.48%
Amount of these that is FHA or VA Guaranteed	$15	$3	$2	$0	$0
Securities Backed by Conventional Mortgages	$102	$26	$7	$1	$0
WARM	67 mo	201 mo	186 mo	153 mo	95 mo
Weighted Average Pass-Through Rate	4.02%	5.29%	6.13%	7.14%	8.73%
Securities Backed by FHA or VA Mortgages	$43	$7	$2	$1	$0
WARM	298 mo	236 mo	257 mo	190 mo	97 mo
Weighted Average Pass-Through Rate	4.51%	5.09%	6.10%	7.14%	8.93%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$360	$368	$250	$119	$36
WAC	4.28%	5.44%	6.35%	7.28%	8.45%
Mortgage Securities	$168	$42	$7	$0	$0
Weighted Average Pass-Through Rate	3.84%	5.23%	6.07%	7.12%	8.11%
WARM (of 15-Year Loans and Securities)	152 mo	138 mo	130 mo	114 mo	104 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$86	$187	$177	$81	$25
WAC	4.42%	5.46%	6.37%	7.38%	8.57%
Mortgage Securities	$36	$5	$0	$0	$0
Weighted Average Pass-Through Rate	3.05%	5.16%	6.05%	7.45%	0.00%
WARM (of Balloon Loans and Securities)	65 mo	81 mo	59 mo	57 mo	34 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$3,466**

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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	$0	$1	$0	$14
WAC	2.00%	5.49%	5.27%	0.00%	5.32%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$66	$460	$358	$16	$238
Weighted Average Margin	196 bp	250 bp	292 bp	135 bp	260 bp
WAC	4.00%	4.23%	5.43%	3.14%	4.96%
WARM	192 mo	247 mo	285 mo	166 mo	211 mo
Weighted Average Time Until Next Payment Reset	3 mo	10 mo	35 mo	1 mo	14 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities — $1,153

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	$1	$1	$4	$0	$0
Weighted Average Distance from Lifetime Cap	136 bp	99 bp	149 bp	200 bp	112 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$5	$27	$49	$0	$2
Weighted Average Distance from Lifetime Cap	281 bp	372 bp	281 bp	0 bp	349 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$56	$426	$280	$15	$230
Weighted Average Distance from Lifetime Cap	928 bp	714 bp	650 bp	856 bp	623 bp
Balances Without Lifetime Cap	$4	$7	$26	$0	$20
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$33	$419	$292	$1	$205
Weighted Average Periodic Rate Cap	149 bp	173 bp	201 bp	207 bp	158 bp
Balances Subject to Periodic Rate Floors	$17	$307	$194	$1	$180
MBS Included in ARM Balances	$31	$101	$33	$15	$31

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$56	$303
WARM	68 mo	184 mo
Remaining Term to Full Amortization	253 mo	
Rate Index Code	0	0
Margin	180 bp	276 bp
Reset Frequency	31 mo	28 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$0	$5
Wghted Average Distance to Lifetime Cap	7 bp	46 bp
Fixed-Rate:		
Balances	$245	$340
WARM	40 mo	121 mo
Remaining Term to Full Amortization	236 mo	
WAC	6.26%	6.45%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$49	$116
WARM	60 mo	40 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	175 bp	6.13%
Reset Frequency	11 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$199	$131
WARM	124 mo	105 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	61 bp	6.43%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$90	$180
WARM	55 mo	52 mo
Margin in Column 1; WAC in Column 2	171 bp	6.31%
Reset Frequency	8 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$12	$223
WARM	69 mo	53 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	152 bp	7.68%
Reset Frequency	5 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$1	$16
Fixed Rate		
Remaining WAL <= 5 Years	$32	$41
Remaining WAL 5-10 Years	$4	$2
Remaining WAL Over 10 Years	$5	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$1
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	$42	$58

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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	$1,013	$407	$120	$33	$2
WARM	273 mo	286 mo	248 mo	169 mo	119 mo
Weighted Average Servicing Fee	25 bp	25 bp	29 bp	23 bp	28 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	11 loans				
FHA/VA	0 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$9	$0	Total # of Adjustable-Rate Loans Serviced	0 loans
WARM (in months)	244 mo	0 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	32 bp	0 bp		

Total Balances of Mortgage Loans Serviced for Others	**$1,585**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$378		
Equity Securities Carried at Fair Value	$58		
Zero-Coupon Securities	$3	4.27%	44 mo
Government & Agency Securities	$127	2.47%	70 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$932	0.51%	7 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$126	3.74%	76 mo
Memo: Complex Securities (from supplemental reporting)	$334		

Total Cash, Deposits, and Securities	**$1,958**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$180
Accrued Interest Receivable	$25
Advances for Taxes and Insurance	$2
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$74
Unrealized Gains (Losses)	$7

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$10
Accrued Interest Receivable	$5
Less: Unamortized Yield Adjustments	$2
Valuation Allowances	$13
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$3
Repossessed Assets	$80
Equity Investments Not Carried at Fair Value	$3
Office Premises and Equipment	
	$184
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$4
Valuation Allowances	$-1
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$11
Miscellaneous I	
Miscellaneous II	$210
	$9

TOTAL ASSETS	**$9,269**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$4
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	$14
Mortgage-Related Mututal Funds	$44
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$42
Weighted Average Servicing Fee	37 bp
Adjustable-Rate Mortgage Loans Serviced	$43
Weighted Average Servicing Fee	34 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets < $100 Mil
All Reporting CMR
Report Prepared: 3/22/2012 2:17:20 PM

Amounts in Millions

Reporting Dockets: 160
December 2011
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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	$665	$257	$42	$11
WAC	0.80%	1.90%	4.69%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$1,024	$652	$118	$11
WAC	0.84%	1.60%	4.68%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$738	$310	$8
WAC		1.49%	3.32%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$472	$7
WAC			2.67%	
WARM			53 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$4,279**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$25	$26	$22
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$1,380	$1,420	$750
Penalty in Months of Forgone Interest	3.25 mo	5.36 mo	5.24 mo
Balances in New Accounts	$68	$61	$25

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets < $100 Mil
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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%	$38	$81	$42	1.58%
3.00 to 3.99%	$5	$37	$20	3.59%
4.00 to 4.99%	$3	$19	$11	4.49%
5.00 to 5.99%	$3	$7	$11	5.31%
6.00 to 6.99%	$0	$1	$0	6.16%
7.00 to 7.99%	$0	$0	$0	7.21%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	0.00%
WARM	2 mo	18 mo	70 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$278**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$206
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$785	0.36%	$8
Money Market Deposit Accounts (MMDAs)	$760	0.57%	$20
Passbook Accounts	$1,194	0.40%	$24
Non-Interest-Bearing Non-Maturity Deposits	$330		$12
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$21	0.07%	
Escrow for Mortgages Serviced for Others	$5	0.11%	
Other Escrows	$1	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$3,096		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$72		
Miscellaneous II	$7		
TOTAL LIABILITIES	**$7,937**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$8
EQUITY CAPITAL	$1,324
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$9,269**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets < $100 Mil | **Reporting Dockets: 160**
All Reporting CMR | **December 2011**
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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		$1
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs		$1
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$2
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	31	$15
1014	Opt commitment to orig 25- or 30-year FRMs	18	$31
1016	Opt commitment to orig "other" Mortgages	19	$9
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$2
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		$12
2056	Commit/purchase "other" MBS		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$0
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$16
2202	Firm commitment to originate 1-month COFI ARM loans		$8
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$0
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$0
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$2
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans		$1
2214	Firm commit/originate 25- or 30-year FRM loans		$3
2216	Firm commit/originate "other" Mortgage loans	9	$6
3034	Option to sell 25- or 30-year FRMs		$2
4002	Commit/purchase non-Mortgage financial assets		$3
7050	Short int rate floor based on cost-of-funds index (COFI)		$22
9502	Fixed-rate construction loans in process	43	$20
9512	Adjustable-rate construction loans in process	17	$9

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$1
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
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$2
180	Consumer loans; loans on deposits		$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	33	$85
220	Variable-rate FHLB advances		$10
299	Other variable-rate		$1
300	Govt. & agency securities, fixed-coupon securities		$2
302	Govt. & agency securities, floating-rate securities		$2

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	$334	$344	$338	$325	$308	$288
123 - Mortgage Derivatives - M/V estimate	31	$101	$102	$101	$99	$95	$91
129 - Mortgage-Related Mutual Funds - M/V estimate	8	$17	$18	$17	$17	$17	$17
280 - FHLB putable advance-M/V estimate	12	$35	$40	$39	$38	$37	$36
281 - FHLB convertible advance-M/V estimate	8	$34	$36	$36	$35	$35	$34
282 - FHLB callable advance-M/V estimate		$29	$33	$32	$31	$30	$30
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate		$12	$13	$12	$12	$12	$12