Interest Rate Risk Exposure Report

Office of Thrift Supervision
Risk Modeling and Analysis Division
Washington, DC 20552

Area: Northeast

All Reporting CMR **Reporting Dockets: 251** **March 2006**

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	27,975	-15,853	-36 %	8.28 %	-389 bp
+200 bp	33,280	-10,548	-24 %	9.64 %	-253 bp
+100 bp	38,557	-5,271	-12 %	10.94 %	-124 bp
0 bp	43,828			12.18 %	
-100 bp	47,595	3,766	+9 %	13.01 %	+83 bp
-200 bp	47,854	4,026	+9 %	12.97 %	+79 bp

Risk Measure for a Given Rate Shock

	03/31/2006	12/31/2005	03/31/2005
Pre-shock NPV Ratio: NPV as % of PV Assets	12.18 %	12.15 %	12.57 %
Post-shock NPV Ratio	9.64 %	9.70 %	10.22 %
Sensitivity Measure: Decline in NPV Ratio	253 bp	245 bp	234 bp
TB 13a Level of Risk	Moderate	Moderate	Minimal

Beginning with the March 2005 cycle, the Sensitivity Measure was once again defined as the decline in the Pre-shock NPV ratio caused by either a 200 bps increase or decrease in rates, whichever shock produces the larger decline in the NPV ratio. As a result, the results may not be comparable to those from the September 2004 cycle.
In the event that neither a -200 nor a +200 basis point change in rates produces a reduction in the NPV ratio, the institution is assigned a Sensitivity Measure of zero.

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Report Prepared: 06/20/2006 10:40:13 AM | **Amounts in Millions** | **Data as of: 06/18/2006**

	-200 bp	-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	41,281	40,883	39,290	37,201	35,108	33,140	40,042	98.12	4.69
30-Year Mortgage Securities	4,138	4,069	3,879	3,662	3,452	3,257	4,014	96.65	5.25
15-Year Mortgages and MBS	33,483	32,599	31,359	30,012	28,670	27,376	32,094	97.71	4.12
Balloon Mortgages and MBS	11,079	10,873	10,597	10,250	9,844	9,398	10,787	98.24	2.94
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	6,288	6,281	6,268	6,250	6,224	6,182	6,087	102.98	0.25
7 Month to 2 Year Reset Frequency	23,012	22,767	22,430	22,003	21,497	20,924	22,598	99.26	1.70
2+ to 5 Year Reset Frequency	46,371	45,415	44,246	42,913	41,459	39,915	45,151	98.00	2.83
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	192	191	190	188	185	181	185	102.74	0.87
2 Month to 5 Year Reset Frequency	707	698	688	675	659	641	696	98.82	1.66
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	9,014	8,856	8,703	8,554	8,409	8,269	8,808	98.80	1.74
Adjustable-Rate, Fully Amortizing	10,610	10,492	10,379	10,266	10,156	10,049	10,465	99.18	1.09
Fixed-Rate, Balloon	3,945	3,730	3,533	3,353	3,187	3,034	3,577	98.78	5.34
Fixed-Rate, Fully Amortizing	7,561	7,207	6,880	6,577	6,295	6,033	6,825	100.80	4.58
Construction and Land Loans									
Adjustable-Rate	8,004	7,988	7,973	7,959	7,945	7,931	7,978	99.94	0.18
Fixed-Rate	1,915	1,883	1,852	1,823	1,795	1,767	1,893	97.88	1.62
Second-Mortgage Loans and Securities									
Adjustable-Rate	9,267	9,258	9,250	9,243	9,236	9,231	9,196	100.59	0.09
Fixed-Rate	14,217	13,865	13,531	13,213	12,911	12,622	13,386	101.08	2.41
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	-89	-86	-81	-76	-72	-68	-81	0.00	5.74
Accrued Interest Receivable	933	933	933	933	933	933	933	100.00	0.00
Advance for Taxes/Insurance	26	26	26	26	26	26	26	100.00	0.00
Float on Escrows on Owned Mortgages	70	122	172	213	249	281			-26.57
LESS: Value of Servicing on Mortgages Serviced by Others	16	40	56	60	60	58			-17.91
TOTAL MORTGAGE LOANS AND SECURITIES	**232,009**	**228,011**	**222,042**	**215,175**	**208,107**	**201,065**	**224,659**	**98.84**	**2.89**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	11,065	11,042	11,020	11,000	10,980	10,962	11,036	99.85	0.19
Fixed-Rate	4,247	4,062	3,886	3,720	3,563	3,414	4,078	95.29	4.39
Consumer Loans									
Adjustable-Rate	10,691	10,682	10,672	10,663	10,654	10,645	10,427	102.35	0.09
Fixed-Rate	10,022	9,871	9,725	9,583	9,445	9,312	9,672	100.54	1.48
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-689	-683	-677	-672	-667	-662	-677	0.00	0.78
Accrued Interest Receivable	274	274	274	274	274	274	274	100.00	0.00
TOTAL NONMORTGAGE LOANS	**35,611**	**35,248**	**34,900**	**34,568**	**34,249**	**33,945**	**34,811**	**100.26**	**0.98**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	4,864	4,864	4,864	4,864	4,864	4,864	4,864	100.00	0.00
Equities and All Mutual Funds	1,947	1,887	1,823	1,757	1,689	1,619	1,824	99.91	3.56
Zero-Coupon Securities	207	203	199	196	193	190	194	102.50	1.77
Government and Agency Securities	3,473	3,419	3,366	3,315	3,265	3,217	3,401	98.97	1.54
Term Fed Funds, Term Repos	3,181	3,165	3,149	3,134	3,120	3,106	3,159	99.67	0.48
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,734	1,650	1,573	1,502	1,436	1,374	1,563	100.66	4.72
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	51,613	51,269	50,415	49,194	47,861	46,467	51,095	98.67	2.06
Structured Securities (Complex)	13,760	13,478	13,010	12,370	11,760	11,201	13,196	98.59	4.26
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	16.50
TOTAL CASH, DEPOSITS, AND SECURITIES	**80,780**	**79,934**	**78,399**	**76,332**	**74,187**	**72,038**	**79,297**	**98.87**	**2.30**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	102	102	102	102	102	102	102	100.00	0.00
Real Estate Held for Investment	13	13	13	13	13	13	13	100.00	0.00
Investment in Unconsolidated Subsidiaries	205	205	198	184	166	145	198	100.00	5.44
Office Premises and Equipment	2,266	2,266	2,266	2,266	2,266	2,266	2,266	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,586**	**2,587**	**2,580**	**2,565**	**2,548**	**2,527**	**2,580**	**100.00**	**0.42**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	176	240	270	276	273	268			-6.65
Adjustable-Rate Servicing	59	61	63	66	67	67			-3.81
Float on Mortgages Serviced for Others	348	419	477	521	558	591			-10.77
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**583**	**719**	**810**	**863**	**898**	**927**			**-8.86**
OTHER ASSETS									
Purchased and Excess Servicing							382		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	9,311	9,311	9,311	9,311	9,311	9,311	9,311	100.00	0.00
Miscellaneous II							5,847		
Deposit Intangibles									
Retail CD Intangible	164	182	199	216	231	246			-8.52
Transaction Account Intangible	1,482	1,973	2,334	2,641	3,000	3,370			-14.33
MMDA Intangible	3,435	4,006	4,587	5,285	6,235	7,140			-13.94
Passbook Account Intangible	2,323	2,906	3,387	3,873	4,400	4,931			-14.27
Non-Interest-Bearing Account Intangible	752	1,067	1,367	1,651	1,923	2,181			-21.37
TOTAL OTHER ASSETS	**17,467**	**19,445**	**21,185**	**22,978**	**25,100**	**27,178**	**15,541**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-678		
TOTAL ASSETS	**369,036**	**365,945**	**359,916**	**352,481**	**345,090**	**337,679**	**356,210**	**101/98*** **	**1.87/2.44*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	66,826	66,526	66,229	65,934	65,645	65,356	66,532	99.54	0.45
Fixed-Rate Maturing in 13 Months or More	34,269	33,171	32,136	31,159	30,234	29,359	32,993	97.40	3.13
Variable-Rate	3,249	3,249	3,248	3,248	3,247	3,247	3,241	100.21	0.02
Demand									
Transaction Accounts	19,373	19,373	19,373	19,373	19,373	19,373	19,373	100/88*	0.00/1.96*
MMDAs	69,514	69,514	69,514	69,514	69,514	69,514	69,514	100/93*	0.00/0.99*
Passbook Accounts	28,066	28,066	28,066	28,066	28,066	28,066	28,066	100/88*	0.00/1.96*
Non-Interest-Bearing Accounts	14,079	14,079	14,079	14,079	14,079	14,079	14,079	100/90*	0.00/2.30*
TOTAL DEPOSITS	**235,375**	**233,977**	**232,645**	**231,372**	**230,158**	**228,993**	**233,798**	**100/94***	**0.56/1.39***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	33,731	33,502	33,276	33,055	32,838	32,625	33,575	99.11	0.67
Fixed-Rate Maturing in 37 Months or More	8,299	7,806	7,353	6,935	6,550	6,194	7,519	97.79	5.92
Variable-Rate	4,566	4,566	4,566	4,565	4,565	4,565	4,560	100.13	0.00
TOTAL BORROWINGS	**46,596**	**45,873**	**45,195**	**44,556**	**43,953**	**43,383**	**45,654**	**98.99**	**1.46**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	1,131	1,131	1,131	1,131	1,131	1,131	1,131	100.00	0.00
Other Escrow Accounts	130	126	123	119	116	113	142	86.39	2.85
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	8,495	8,495	8,495	8,495	8,495	8,495	8,495	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	359		
TOTAL OTHER LIABILITIES	**9,757**	**9,753**	**9,749**	**9,746**	**9,743**	**9,740**	**10,127**	**96.27**	**0.04**
Other Liabilities not Included Above									
Self-Valued	29,437	28,406	27,888	27,529	27,242	26,969	28,226	98.80	1.57
Unamortized Yield Adjustments							-345		
TOTAL LIABILITIES	**321,165**	**318,010**	**315,477**	**313,203**	**311,096**	**309,085**	**317,461**	**99/96****	**0.76/1.37****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	86	71	-37	-205	-376	-538			
ARMs	32	28	20	5	-16	-42			
Other Mortgages	29	17	0	-23	-51	-82			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	270	210	-16	-347	-690	-1,024			
Sell Mortgages and MBS	-1,147	-906	-389	405	1,314	2,279			
Purchase Non-Mortgage Items	2	1	0	-1	-2	-2			
Sell Non-Mortgage Items	-19	-9	0	9	18	26			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-37	-13	9	29	48	65			
Pay Floating, Receive Fixed Swaps	615	171	-238	-615	-963	-1,285			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	0	0	-1	-2	-3			
Interest-Rate Caps	0	0	1	1	1	2			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-8	-4	0	4	7	11			
Options on Futures	0	0	0	0	0	0			
Construction LIP	62	21	-20	-60	-99	-138			
Self-Valued	97	73	59	76	94	113			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-16**	**-340**	**-611**	**-721**	**-715**	**-619**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	369,036	365,945	359,916	352,481	345,090	337,679	356,210	101/98***	1.87/2.44***
MINUS TOTAL LIABILITIES	321,165	318,010	315,477	313,203	311,096	309,085	317,461	99/96**	0.76/1.37**
PLUS OFF-BALANCE-SHEET POSITIONS	-16	-340	-611	-721	-715	-619			
TOTAL NET PORTFOLIO VALUE #	47,854	47,595	43,828	38,557	33,280	27,975	38,749	113.11	10.31

* 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	$945	$22,046	$13,355	$2,578	$1,117
WARM	310 mo	334 mo	338 mo	314 mo	299 mo
WAC	4.66%	5.65%	6.32%	7.37%	8.92%
Amount of these that is FHA or VA Guaranteed	$4	$134	$196	$67	$40
Securities Backed by Conventional Mortgages	$949	$2,295	$280	$69	$19
WARM	323 mo	324 mo	286 mo	274 mo	190 mo
Weighted Average Pass-Through Rate	4.62%	5.24%	6.22%	7.16%	8.55%
Securities Backed by FHA or VA Mortgages	$126	$147	$74	$36	$18
WARM	337 mo	341 mo	276 mo	262 mo	171 mo
Weighted Average Pass-Through Rate	4.51%	5.08%	6.31%	7.18%	8.45%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$4,280	$11,457	$3,522	$1,108	$397
WAC	4.71%	5.43%	6.39%	7.37%	8.78%
Mortgage Securities	$6,093	$4,906	$259	$62	$9
Weighted Average Pass-Through Rate	4.26%	5.13%	6.18%	7.16%	8.63%
WARM (of 15-Year Loans and Securities)	142 mo	170 mo	147 mo	114 mo	113 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$1,120	$6,384	$1,356	$276	$93
WAC	4.65%	5.47%	6.29%	7.33%	8.68%
Mortgage Securities	$1,246	$287	$24	$2	$0
Weighted Average Pass-Through Rate	4.42%	5.19%	6.21%	7.48%	0.00%
WARM (of Balloon Loans and Securities)	72 mo	88 mo	100 mo	123 mo	189 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$86,937**

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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	$311	$1,121	$488	$0	$40
WAC	4.11%	4.87%	5.64%	0.00%	4.80%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$5,775	$21,477	$44,663	$185	$656
Weighted Average Margin	278 bp	354 bp	256 bp	235 bp	164 bp
WAC	6.65%	6.04%	5.24%	5.60%	5.43%
WARM	336 mo	327 mo	341 mo	320 mo	241 mo
Weighted Average Time Until Next Payment Reset	1 mo	16 mo	43 mo	2 mo	15 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$74,716**

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	$132	$594	$68	$0	$4
Weighted Average Distance from Lifetime Cap	71 bp	116 bp	120 bp	0 bp	148 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$188	$1,452	$694	$1	$24
Weighted Average Distance from Lifetime Cap	324 bp	377 bp	377 bp	344 bp	378 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$5,159	$20,445	$43,720	$182	$631
Weighted Average Distance from Lifetime Cap	610 bp	609 bp	564 bp	599 bp	603 bp
Balances Without Lifetime Cap	$607	$108	$670	$2	$37
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$503	$17,273	$37,834	$99	$638
Weighted Average Periodic Rate Cap	208 bp	215 bp	308 bp	215 bp	181 bp
Balances Subject to Periodic Rate Floors	$286	$13,953	$35,445	$104	$360
MBS Included in ARM Balances	$400	$4,449	$8,102	$159	$261

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$8,808	$10,465
WARM	108 mo	158 mo
Remaining Term to Full Amortization	295 mo	
Rate Index Code	0	0
Margin	239 bp	223 bp
Reset Frequency	51 mo	31 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$55	$181
Wghted Average Distance to Lifetime Cap	21 bp	53 bp
Fixed-Rate:		
Balances	$3,577	$6,825
WARM	100 mo	127 mo
Remaining Term to Full Amortization	287 mo	
WAC	6.28%	6.62%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$7,978	$1,893
WARM	20 mo	23 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	123 bp	6.63%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$9,196	$13,386
WARM	155 mo	195 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	47 bp	7.73%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$11,036	$4,078
WARM	32 mo	65 mo
Margin in Column 1; WAC in Column 2	137 bp	6.68%
Reset Frequency	5 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$10,427	$9,672
WARM	9 mo	46 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	1,022 bp	9.20%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$886	$11,220
Fixed Rate		
Remaining WAL <= 5 Years	$1,009	$34,426
Remaining WAL 5-10 Years	$1,681	$1,560
Remaining WAL Over 10 Years	$255	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$38
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	6.00%
Principal-Only MBS	$20	$0
WAC	5.66%	0.00%
Total Mortgage-Derivative Securities - Book Value	$3,851	$47,244

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Northeast
All Reporting CMR
Report Prepared: 06/20/2006 10:40:14 AM

Amounts in Millions

Reporting Dockets: 251
March 2006
Data as of: 06/16/2006

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	$3,925	$25,220	$20,427	$5,265	$3,929
WARM	140 mo	200 mo	164 mo	133 mo	73 mo
Weighted Average Servicing Fee	26 bp	23 bp	19 bp	20 bp	16 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	503 loans				
FHA/VA	14 loans				
Subserviced by Others	7 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$59,530	$25	Total # of Adjustable-Rate Loans Serviced	253 loans
WARM (in months)	80 mo	149 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	8 bp	47 bp		

Total Balances of Mortgage Loans Serviced for Others	**$118,320**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$4,864		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,823		
Zero-Coupon Securities	$194	4.87%	17 mo
Government & Agency Securities	$3,401	4.03%	20 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$3,159	4.45%	6 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,563	5.44%	72 mo
Memo: Complex Securities (from supplemental reporting)	$13,196		

Total Cash, Deposits, and Securities	**$28,200**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Northeast
All Reporting CMR
Report Prepared: 06/20/2006 10:40:14 AM

Reporting Dockets: 251
March 2006
Data as of: 06/16/2006

Amounts in Millions

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$903
Accrued Interest Receivable	$933
Advances for Taxes and Insurance	$26
Less: Unamortized Yield Adjustments	$-696
Valuation Allowances	$984
Unrealized Gains (Losses)	$-618

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$100
Accrued Interest Receivable	$274
Less: Unamortized Yield Adjustments	$143
Valuation Allowances	$777
Unrealized Gains (Losses)	$-82

OTHER ITEMS

Real Estate Held for Investment	$13
Repossessed Assets	$102
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$198
Office Premises and Equipment	$2,266
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-607
Less: Unamortized Yield Adjustments	$-78
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$382
Miscellaneous I	$9,311
Miscellaneous II	$5,847
TOTAL ASSETS	**$356,208**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$289
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$7
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$1,291
Mortgage-Related Mututal Funds	$532
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$13,789
Weighted Average Servicing Fee	29 bp
Adjustable-Rate Mortgage Loans Serviced	$2,435
Weighted Average Servicing Fee	31 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$599

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Northeast
All Reporting CMR
Report Prepared: 06/20/2006 10:40:14 AM

Amounts in Millions

Reporting Dockets: 251
March 2006
Data as of: 06/16/2006

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	$15,531	$4,852	$612	$129
WAC	3.71%	2.91%	4.96%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$25,971	$16,663	$2,903	$236
WAC	4.19%	3.57%	4.69%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$13,900	$8,800	$151
WAC		4.11%	4.14%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$10,293	$88
WAC			4.63%	
WARM			79 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$99,525**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$7,888	$6,034	$7,464
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$32,865	$29,554	$18,888
Penalty in Months of Forgone Interest	3.12 mo	5.60 mo	8.88 mo
Balances in New Accounts	$7,761	$2,620	$906

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Northeast
All Reporting CMR
Report Prepared: 06/20/2006 10:40:14 AM

Amounts in Millions

Reporting Dockets: 251
March 2006
Data as of: 06/16/2006

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%	$864	$3,633	$32	2.63%
3.00 to 3.99%	$2,322	$4,326	$435	3.59%
4.00 to 4.99%	$14,380	$6,687	$3,588	4.65%
5.00 to 5.99%	$586	$657	$3,078	5.39%
6.00 to 6.99%	$10	$99	$291	6.41%
7.00 to 7.99%	$1	$8	$81	7.44%
8.00 to 8.99%	$0	$2	$13	8.20%
9.00 and Above	$0	$0	$1	9.30%
WARM	1 mo	17 mo	91 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$41,094**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$36,027
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Northeast
All Reporting CMR
Report Prepared: 06/20/2006 10:40:14 AM

Amounts in Millions

Reporting Dockets: 251
March 2006
Data as of: 06/16/2006

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$19,373	2.08%	$949
Money Market Deposit Accounts (MMDAs)	$69,514	3.49%	$5,517
Passbook Accounts	$28,066	1.54%	$1,227
Non-Interest-Bearing Non-Maturity Deposits	$14,079		$329
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$717	0.19%	
Escrow for Mortgages Serviced for Others	$415	0.04%	
Other Escrows	$142	0.53%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$132,305		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-320		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-24		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$8,495		
Miscellaneous II	$359		
TOTAL LIABILITIES	**$317,461**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$144
EQUITY CAPITAL	$38,602
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$356,207**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Northeast
All Reporting CMR
Report Prepared: 06/20/2006 10:40:14 AM

Amounts in Millions

Reporting Dockets: 251
March 2006
Data as of: 06/16/2006

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		$57
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	41	$188
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	54	$1,176
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	23	$175
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	112	$702
1014	Opt commitment to orig 25- or 30-year FRMs	95	$3,105
1016	Opt commitment to orig "other" Mortgages	72	$1,096
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$9
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained	7	$19
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	6	$11
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$603
2016	Commit/purchase "other" Mortgage loans, svc retained		$6
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$6
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained	6	$15
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	18	$77
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	36	$499
2036	Commit/sell "other" Mortgage loans, svc retained		$45
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$195
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$394
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$5
2054	Commit/purchase 25- to 30-year FRM MBS		$671
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$398
2074	Commit/sell 25- or 30-yr FRM MBS		$3,961
2102	Commit/purchase 1-mo COFI ARM loans, svc released		$72
2104	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc released		$0
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$56

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Northeast | **Reporting Dockets: 251**
All Reporting CMR | **March 2006**
Report Prepared: 06/20/2006 10:40:14 AM | **Amounts in Millions** | **Data as of: 06/16/2006**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$444
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$15
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$176
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$2,700
2116	Commit/purchase "other" Mortgage loans, svc released		$344
2122	Commit/sell 1-mo COFI ARM loans, svc released		$102
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$2
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$10,443
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$924
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$882
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	8	$441
2134	Commit/sell 25- or 30-yr FRM loans, svc released	16	$6,940
2136	Commit/sell "other" Mortgage loans, svc released		$2,380
2202	Firm commitment to originate 1-month COFI ARM loans		$31
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$2
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	10	$86
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	16	$229
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	14	$162
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	43	$330
2214	Firm commit/originate 25- or 30-year FRM loans	35	$680
2216	Firm commit/originate "other" Mortgage loans	29	$248
3008	Option to purchase 3- or 5-yr Treasury ARMs		$1
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$0
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$1
3016	Option to purchase "other" Mortgages		$3
3032	Option to sell 10-, 15-, or 20-year FRMs		$0
3034	Option to sell 25- or 30-year FRMs		$11
3036	Option to sell "other" Mortgages		$2

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Northeast | **Reporting Dockets: 251**
All Reporting CMR | **March 2006**
Report Prepared: 06/20/2006 10:40:14 AM | **Amounts in Millions** | **Data as of: 06/16/2006**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1
3074	Short option to sell 25- or 30-yr FRMs		$23
3076	Short option to sell "other" Mortgages		$3
4002	Commit/purchase non-Mortgage financial assets	20	$100
4022	Commit/sell non-Mortgage financial assets		$401
5002	IR swap: pay fixed, receive 1-month LIBOR		$1
5004	IR swap: pay fixed, receive 3-month LIBOR		$349
5010	IR swap: pay fixed, receive 3-month Treasury		$5
5024	IR swap: pay 1-month LIBOR, receive fixed		$13,575
5026	IR swap: pay 3-month LIBOR, receive fixed		$5
6004	Interest rate Cap based on 3-month LIBOR		$35
6034	Short interest rate Cap based on 3-month LIBOR		$30
7004	Interest rate floor based on 3-month LIBOR		$5
8016	Long futures contract on 3-month Eurodollar		$3
8036	Short futures contract on 2-year Treasury note		$1
8038	Short futures contract on 5-year Treasury note		$34
8040	Short futures contract on 10-year Treasury note		$32
8042	Short futures contract on Treasury bond		$3
9502	Fixed-rate construction loans in process	106	$901
9512	Adjustable-rate construction loans in process	76	$3,015

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Northeast
All Reporting CMR
Report Prepared: 06/20/2006 10:40:15 AM

Amounts in Millions

Reporting Dockets: 251
March 2006
Data as of: 06/16/2006

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		$694
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$4
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$32
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$404
120	Other investment securities, fixed-coupon securities		$6
122	Other investment securities, floating-rate securities		$3
125	Multi/nonres mtg loans; fixed-rate, Balloon		$177
127	Multi/nonres mtg loans; fixed-rate, fully amortizing	6	$260
130	Construction and land loans (adj-rate)		$118
140	Second Mortgages (adj-rate)		$109
150	Commercial loans (adj-rate)		$16
180	Consumer loans; loans on deposits		$0
182	Consumer loans; education loans		$46
189	Consumer loans; other		$1
200	Variable-rate, fixed-maturity CDs	72	$3,241
220	Variable-rate FHLB advances	29	$224
299	Other variable-rate	15	$4,335
300	Govt. & agency securities, fixed-coupon securities		$39
302	Govt. & agency securities, floating-rate securities		$3

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Northeast | **Reporting Dockets: 251**
All Reporting CMR | **March 2006**
Report Prepared: 06/20/2006 10:40:15 AM | **Amounts in Millions** | **Data as of: 06/16/2006**

SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock					
Asset/ Liability Code	**#Firms if # >**	**Balance**	**-200 bp**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	149	$13,196	$13,760	$13,478	$13,010	$12,370	$11,760	$11,201
123 - Mortgage Derivatives - M/V estimate	103	$51,144	$51,613	$51,269	$50,415	$49,194	$47,861	$46,467
129 - Mortgage-Related Mutual Funds - M/V estimate	30	$325	$327	$326	$323	$320	$317	$313
280 - FHLB putable advance-M/V estimate	35	$7,585	$7,905	$7,626	$7,489	$7,386	$7,298	$7,215
281 - FHLB convertible advance-M/V estimate	37	$2,549	$2,702	$2,617	$2,559	$2,519	$2,497	$2,481
282 - FHLB callable advance-M/V estimate		$5,416	$5,584	$5,433	$5,345	$5,283	$5,228	$5,174
283 - FHLB periodic floor floating rate advance-M/V Estimates		$4	$4	$4	$4	$4	$4	$4
289 - Other FHLB structured advances - M/V estimate	9	$512	$531	$518	$508	$501	$495	$489
290 - Other structured borrowings - M/V estimate	10	$12,159	$12,710	$12,209	$11,982	$11,837	$11,719	$11,606
500 - Other OBS Positions w/o contract code or exceeds 16 positions	9	$20,215	$97	$73	$59	$76	$94	$113