# Interest Rate Risk Exposure Report

## Office of Thrift Supervision

**Risk Modeling and Analysis Division**
**Washington, DC 20552**

## Area: Northeast

**All Reporting CMR** **Reporting Dockets: 160** **March 2010**

## 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 | 41,844 | -11,136 | -21 % | 10.58 % | -221 bp |
| +200 bp | 47,199 | -5,781 | -11 % | 11.71 % | -108 bp |
| +100 bp | 51,305 | -1,675 | -3 % | 12.53 % | -26 bp |
| 0 bp | 52,981 | | | 12.79 % | |
| -100 bp | 52,939 | -42 | 0 % | 12.68 % | -11 bp |

## Risk Measure for a Given Rate Shock

| | 3/31/2010 | 12/31/2009 | 3/31/2009 |
|---|---|---|---|
| Pre-shock NPV Ratio: NPV as % of PV Assets | 12.79 % | 12.49 % | 11.59 % |
| Post-shock NPV Ratio | 11.71 % | 11.50 % | 11.04 % |
| Sensitivity Measure: Decline in NPV Ratio | 108 bp | 99 bp | 55 bp |
| TB 13a Level of Risk | Minimal | Minimal | Minimal |

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## Present Value Estimates by Interest Rate Scenario

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**Report Prepared: 6/23/2010 9:54:34 AM** | **Amounts in Millions** | **Data as of: 6/23/2010**

| | -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 | 40,904 | 39,853 | 38,078 | 36,014 | 33,924 | 38,051 | 104.74 | 3.55 |
| 30-Year Mortgage Securities | 6,374 | 6,154 | 5,842 | 5,497 | 5,152 | 6,035 | 101.98 | 4.32 |
| 15-Year Mortgages and MBS | 27,334 | 26,728 | 25,856 | 24,903 | 23,938 | 25,601 | 104.40 | 2.77 |
| Balloon Mortgages and MBS | 19,415 | 19,261 | 18,963 | 18,574 | 18,132 | 18,353 | 104.95 | 1.17 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs** | | | | | | | | |
| 6 Month or Less Reset Frequency | 6,181 | 6,146 | 6,085 | 6,009 | 5,909 | 5,857 | 104.93 | 0.78 |
| 7 Month to 2 Year Reset Frequency | 23,677 | 23,654 | 23,592 | 23,338 | 22,947 | 22,579 | 104.76 | 0.18 |
| 2+ to 5 Year Reset Frequency | 46,665 | 46,445 | 45,988 | 44,698 | 43,020 | 44,560 | 104.23 | 0.73 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs** | | | | | | | | |
| 1 Month Reset Frequency | 781 | 776 | 767 | 757 | 745 | 728 | 106.56 | 0.92 |
| 2 Month to 5 Year Reset Frequency | 1,487 | 1,471 | 1,445 | 1,416 | 1,382 | 1,443 | 101.95 | 1.43 |
| **Multifamily and Nonresidential Mortgage Loans and Securities** | | | | | | | | |
| Adjustable-Rate, Balloons | 11,372 | 11,152 | 10,930 | 10,715 | 10,507 | 10,878 | 102.52 | 1.98 |
| Adjustable-Rate, Fully Amortizing | 12,808 | 12,666 | 12,512 | 12,361 | 12,214 | 12,433 | 101.88 | 1.17 |
| Fixed-Rate, Balloon | 4,178 | 4,005 | 3,840 | 3,684 | 3,537 | 3,870 | 103.49 | 4.21 |
| Fixed-Rate, Fully Amortizing | 17,565 | 17,085 | 16,605 | 16,148 | 15,712 | 16,145 | 105.83 | 2.81 |
| **Construction and Land Loans** | | | | | | | | |
| Adjustable-Rate | 3,624 | 3,620 | 3,612 | 3,604 | 3,596 | 3,619 | 100.04 | 0.17 |
| Fixed-Rate | 1,044 | 1,010 | 976 | 945 | 915 | 1,091 | 92.62 | 3.36 |
| **Second-Mortgage Loans and Securities** | | | | | | | | |
| Adjustable-Rate | 10,812 | 10,791 | 10,761 | 10,731 | 10,702 | 10,773 | 100.17 | 0.24 |
| Fixed-Rate | 5,686 | 5,564 | 5,438 | 5,317 | 5,202 | 5,390 | 103.23 | 2.23 |
| **Other Assets Related to Mortgage Loans and Securities** | | | | | | | | |
| Net Nonperforming Mortgage Loans | 4,297 | 4,236 | 4,150 | 4,043 | 3,926 | 4,236 | 100.00 | 1.74 |
| Accrued Interest Receivable | 924 | 924 | 924 | 924 | 924 | 924 | 100.00 | 0.00 |
| Advance for Taxes/Insurance | 61 | 61 | 61 | 61 | 61 | 61 | 100.00 | 0.00 |
| Float on Escrows on Owned Mortgages | 63 | 109 | 164 | 211 | 252 | | | -46.13 |
| LESS: Value of Servicing on Mortgages Serviced by Others | -40 | -39 | -56 | -56 | -56 | | | -20.45 |
| **TOTAL MORTGAGE LOANS AND SECURITIES** | **245,291** | **241,753** | **236,645** | **230,007** | **222,752** | **232,625** | **103.92** | **1.79** |

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## Present Value Estimates by Interest Rate Scenario

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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 | 12,589 | 12,572 | 12,548 | 12,524 | 12,500 | 12,606 | 99.73 | 0.17 |
| Fixed-Rate | 10,657 | 10,250 | 9,857 | 9,484 | 9,128 | 9,237 | 110.97 | 3.90 |
| **Consumer Loans** | | | | | | | | |
| Adjustable-Rate | 5,175 | 5,168 | 5,156 | 5,144 | 5,132 | 4,652 | 111.09 | 0.19 |
| Fixed-Rate | 17,287 | 17,170 | 17,010 | 16,853 | 16,701 | 16,985 | 101.09 | 0.81 |
| **Other Assets Related to Nonmortgage Loans and Securities** | | | | | | | | |
| Net Nonperforming Nonmortgage Loans | -1,361 | -1,353 | -1,342 | -1,331 | -1,321 | -1,353 | 0.00 | 0.70 |
| Accrued Interest Receivable | 309 | 309 | 309 | 309 | 309 | 309 | 100.00 | 0.00 |
| **TOTAL NONMORTGAGE LOANS** | **44,657** | **44,116** | **43,538** | **42,983** | **42,448** | **42,437** | **103.96** | **1.27** |
| **CASH, DEPOSITS, AND SECURITIES** | | | | | | | | |
| Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos | 7,520 | 7,520 | 7,520 | 7,520 | 7,520 | 7,520 | 100.00 | 0.00 |
| Equities and All Mutual Funds | 237 | 231 | 225 | 219 | 213 | 231 | 100.05 | 2.60 |
| Zero-Coupon Securities | 303 | 301 | 299 | 297 | 295 | 298 | 101.10 | 0.67 |
| Government and Agency Securities | 10,252 | 9,919 | 9,599 | 9,292 | 8,998 | 9,827 | 100.94 | 3.29 |
| Term Fed Funds, Term Repos | 7,459 | 7,458 | 7,449 | 7,441 | 7,433 | 7,456 | 100.02 | 0.07 |
| Munis, Mtg-Backed Bonds, Corporates, Commercial Paper | 7,512 | 7,281 | 7,049 | 6,831 | 6,625 | 6,987 | 104.20 | 3.18 |
| **Mortgage-Derivative and Structured Securities** | | | | | | | | |
| Valued by OTS | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Valued by Institution | 30,029 | 29,501 | 28,711 | 27,828 | 26,948 | 31,628 | 93.28 | 2.23 |
| Structured Securities (Complex) | 36,600 | 35,893 | 34,985 | 34,017 | 33,055 | 35,534 | 101.01 | 2.25 |
| LESS: Valuation Allowances for Investment Securities | 9 | 8 | 8 | 8 | 8 | 8 | 100.00 | 3.29 |
| **TOTAL CASH, DEPOSITS, AND SECURITIES** | **99,903** | **98,095** | **95,829** | **93,438** | **91,079** | **99,472** | **98.62** | **2.08** |

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## Present Value Estimates by Interest Rate Scenario

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|---|---|---|---|---|---|---|---|---|
| **ASSETS (cont.)** | | | | | | | | |
| **REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.** | | | | | | | | |
| Repossessed Assets | 540 | 540 | 540 | 540 | 540 | 540 | 100.00 | 0.00 |
| Real Estate Held for Investment | 15 | 15 | 15 | 15 | 15 | 15 | 100.00 | 0.00 |
| Investment in Unconsolidated Subsidiaries | 233 | 218 | 203 | 188 | 173 | 218 | 100.00 | 6.80 |
| Office Premises and Equipment | 2,324 | 2,324 | 2,324 | 2,324 | 2,324 | 2,324 | 100.00 | 0.00 |
| **TOTAL REAL ASSETS, ETC.** | **3,111** | **3,096** | **3,082** | **3,067** | **3,052** | **3,096** | **100.00** | **0.48** |
| **MORTGAGE LOANS SERVICED FOR OTHERS** | | | | | | | | |
| Fixed-Rate Servicing | 289 | 348 | 397 | 428 | 444 | | | -15.50 |
| Adjustable-Rate Servicing | 169 | 187 | 249 | 252 | 248 | | | -21.40 |
| Float on Mortgages Serviced for Others | 246 | 293 | 343 | 382 | 412 | | | -16.49 |
| **TOTAL MORTGAGE LOANS SERVICED FOR OTHERS** | **704** | **828** | **989** | **1,063** | **1,103** | | | **-17.18** |
| **OTHER ASSETS** | | | | | | | | |
| Purchased and Excess Servicing | | | | | | 377 | | |
| Margin Account | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 18,018 | 18,018 | 18,018 | 18,018 | 18,018 | 18,018 | 100.00 | 0.00 |
| Miscellaneous II | | | | | | 7,834 | | |
| **Deposit Intangibles** | | | | | | | | |
| Retail CD Intangible | 117 | 133 | 207 | 237 | 266 | | | -33.98 |
| Transaction Account Intangible | 1,098 | 1,607 | 2,259 | 2,871 | 3,479 | | | -36.14 |
| MMDA Intangible | 3,029 | 4,048 | 5,398 | 6,700 | 7,816 | | | -29.26 |
| Passbook Account Intangible | 1,485 | 2,003 | 2,721 | 3,398 | 4,037 | | | -30.85 |
| Non-Interest-Bearing Account Intangible | 139 | 483 | 819 | 1,139 | 1,443 | | | -70.36 |
| **TOTAL OTHER ASSETS** | **23,886** | **26,293** | **29,423** | **32,364** | **35,059** | **26,230** | | |
| **Miscellaneous Assets** | | | | | | | | |
| Unrealized Gains Less Unamortized Yield Adjustments | | | | | | -976 | | |
| **TOTAL ASSETS** | **417,553** | **414,182** | **409,507** | **402,920** | **395,494** | **402,885** | **103/101*** ** | **0.97/1.67*** ** |

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|---|---|---|---|---|---|---|---|---|
| **LIABILITIES** | | | | | | | | |
| **DEPOSITS** | | | | | | | | |
| **Fixed-Maturity** | | | | | | | | |
| Fixed-Rate Maturing in 12 Months or Less | 68,753 | 68,677 | 68,455 | 68,246 | 68,040 | 68,118 | 100.82 | 0.22 |
| Fixed-Rate Maturing in 13 Months or More | 30,360 | 29,373 | 28,580 | 27,922 | 27,360 | 27,834 | 105.53 | 3.03 |
| Variable-Rate | 213 | 213 | 212 | 212 | 212 | 212 | 100.29 | 0.08 |
| **Demand** | | | | | | | | |
| Transaction Accounts | 26,952 | 26,952 | 26,952 | 26,952 | 26,952 | 26,952 | 100/94* | 0.00/2.29* |
| MMDAs | 99,167 | 99,167 | 99,167 | 99,167 | 99,167 | 99,167 | 100/96* | 0.00/1.25* |
| Passbook Accounts | 31,224 | 31,224 | 31,224 | 31,224 | 31,224 | 31,224 | 100/94* | 0.00/2.12* |
| Non-Interest-Bearing Accounts | 14,646 | 14,646 | 14,646 | 14,646 | 14,646 | 14,646 | 100/97* | 0.00/2.40* |
| **TOTAL DEPOSITS** | **271,314** | **270,251** | **269,236** | **268,370** | **267,601** | **268,153** | **101/98*** | **0.38/1.45*** |
| **BORROWINGS** | | | | | | | | |
| **Fixed-Maturity** | | | | | | | | |
| Fixed-Rate Maturing in 36 Months or Less | 28,400 | 28,237 | 28,052 | 27,870 | 27,692 | 27,864 | 101.34 | 0.62 |
| Fixed-Rate Maturing in 37 Months or More | 8,524 | 8,026 | 7,566 | 7,143 | 6,751 | 7,163 | 112.04 | 5.97 |
| Variable-Rate | 2,341 | 2,340 | 2,338 | 2,336 | 2,334 | 2,332 | 100.37 | 0.07 |
| **TOTAL BORROWINGS** | **39,265** | **38,602** | **37,956** | **37,349** | **36,777** | **37,358** | **103.33** | **1.70** |
| **OTHER LIABILITIES** | | | | | | | | |
| **Escrow Accounts** | | | | | | | | |
| For Mortgages | 1,015 | 1,015 | 1,015 | 1,015 | 1,015 | 1,015 | 100.00 | 0.00 |
| Other Escrow Accounts | 837 | 812 | 788 | 766 | 744 | 886 | 91.65 | 3.02 |
| **Miscellaneous Other Liabilities** | | | | | | | | |
| Collateralized Mortgage Securities Issued | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 6,715 | 6,715 | 6,715 | 6,715 | 6,715 | 6,715 | 100.00 | 0.00 |
| Miscellaneous II | 0 | 0 | 0 | 0 | 0 | 667 | | |
| **TOTAL OTHER LIABILITIES** | **8,567** | **8,542** | **8,518** | **8,495** | **8,474** | **9,283** | **92.01** | **0.29** |
| **Other Liabilities not Included Above** | | | | | | | | |
| Self-Valued | 45,290 | 43,680 | 42,386 | 41,410 | 40,684 | 40,408 | 108.10 | 3.32 |
| Unamortized Yield Adjustments | | | | | | 33 | | |
| **TOTAL LIABILITIES** | **364,437** | **361,076** | **358,096** | **355,624** | **353,536** | **355,235** | **102/99**** | **0.88/1.68**** |

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|---|---|---|---|---|---|---|---|---|
| **FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS** | | | | | | | | |
| **OPTIONAL COMMITMENTS TO ORIGINATE** | | | | | | | | |
| FRMs and Balloon/2-Step Mortgages | 64 | 37 | -8 | -58 | -108 | | | |
| ARMs | 2 | 2 | -2 | -6 | -14 | | | |
| Other Mortgages | 1 | 0 | -4 | -9 | -16 | | | |
| **FIRM COMMITMENTS** | | | | | | | | |
| Purchase/Originate Mortgages and MBS | -10 | -53 | -100 | -151 | -217 | | | |
| Sell Mortgages and MBS | -12 | 1 | 19 | 37 | 54 | | | |
| Purchase Non-Mortgage Items | 5 | 0 | -5 | -9 | -13 | | | |
| Sell Non-Mortgage Items | 0 | 0 | 0 | 1 | 1 | | | |
| **INTEREST-RATE SWAPS, SWAPTIONS** | | | | | | | | |
| Pay Fixed, Receive Floating Swaps | -13 | -7 | -2 | 3 | 8 | | | |
| 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 | 1 | 2 | 2 | | | |
| Interest-Rate Caps | 4 | 7 | 10 | 14 | 19 | | | |
| Interest-Rate Floors | 0 | 0 | 0 | 0 | 0 | | | |
| Futures | 0 | 0 | 0 | 0 | 0 | | | |
| Options on Futures | 0 | 0 | 0 | 0 | 0 | | | |
| Construction LIP | -2 | -4 | -10 | -15 | -21 | | | |
| Self-Valued | -215 | -108 | -5 | 94 | 189 | | | |
| **TOTAL OFF-BALANCE-SHEET POSITIONS** | **-177** | **-125** | **-105** | **-97** | **-113** | | | |

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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 | 417,553 | 414,182 | 409,507 | 402,920 | 395,494 | 402,885 | 103/101*** | 0.97/1.67*** |
| MINUS TOTAL LIABILITIES | 364,437 | 361,076 | 358,096 | 355,624 | 353,536 | 355,235 | 102/99** | 0.88/1.68** |
| PLUS OFF-BALANCE-SHEET POSITIONS | -177 | -125 | -105 | -97 | -113 | | | |
| TOTAL NET PORTFOLIO VALUE # | 52,939 | 52,981 | 51,305 | 47,199 | 41,844 | 47,649 | 111.19 | 1.54 |

* 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

**Area: Northeast**
**All Reporting CMR**
**Report Prepared: 6/23/2010 9:54:36 AM**

**Amounts in Millions**

**Reporting Dockets: 160**
**March 2010**
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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 | $2,193 | $19,958 | $14,239 | $1,204 | $457 |
| WARM | 322 mo | 315 mo | 320 mo | 285 mo | 329 mo |
| WAC | 4.65% | 5.58% | 6.32% | 7.32% | 8.99% |
| Amount of these that is FHA or VA Guaranteed | $78 | $323 | $42 | $18 | $14 |
| Securities Backed by Conventional Mortgages | $1,096 | $2,605 | $846 | $29 | $7 |
| WARM | 336 mo | 311 mo | 316 mo | 276 mo | 241 mo |
| Weighted Average Pass-Through Rate | 4.44% | 5.30% | 6.14% | 7.09% | 8.38% |
| Securities Backed by FHA or VA Mortgages | $1,113 | $135 | $188 | $12 | $6 |
| WARM | 407 mo | 336 mo | 328 mo | 209 mo | 139 mo |
| Weighted Average Pass-Through Rate | 3.60% | 5.37% | 6.17% | 7.20% | 8.46% |
| 15-YEAR MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $4,367 | $6,834 | $2,425 | $597 | $140 |
| WAC | 4.62% | 5.43% | 6.36% | 7.35% | 8.59% |
| Mortgage Securities | $7,302 | $3,551 | $373 | $11 | $1 |
| Weighted Average Pass-Through Rate | 4.15% | 5.17% | 6.05% | 7.10% | 8.58% |
| WARM (of 15-Year Loans and Securities) | 137 mo | 146 mo | 148 mo | 119 mo | 104 mo |
| BALLOON MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $7,355 | $5,830 | $2,046 | $188 | $39 |
| WAC | 4.37% | 5.45% | 6.26% | 7.29% | 8.66% |
| Mortgage Securities | $2,367 | $504 | $24 | $0 | $0 |
| Weighted Average Pass-Through Rate | 4.08% | 5.33% | 6.16% | 7.45% | 0.00% |
| WARM (of Balloon Loans and Securities) | 74 mo | 82 mo | 87 mo | 95 mo | 88 mo |

| | |
|---|---|
| **Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities** | **$88,040** |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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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 | $5 | $70 | $83 | $0 | $0 |
| WAC | 4.78% | 4.99% | 5.71% | 0.00% | 0.00% |
| Non-Teaser ARMs | | | | | |
| Balances of All Non-Teaser ARMs | $5,852 | $22,509 | $44,477 | $728 | $1,443 |
| Weighted Average Margin | 238 bp | 230 bp | 223 bp | 243 bp | 188 bp |
| WAC | 4.12% | 4.73% | 5.17% | 3.69% | 4.55% |
| WARM | 271 mo | 301 mo | 334 mo | 328 mo | 305 mo |
| Weighted Average Time Until Next Payment Reset | 2 mo | 13 mo | 45 mo | 1 mo | 23 mo |
| **Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities** | | | | | **$75,166** |

| 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 | $74 | $61 | $139 | $0 | $0 |
| Weighted Average Distance from Lifetime Cap | 115 bp | 144 bp | 129 bp | 151 bp | 69 bp |
| Balances With Coupon 201-400 bp from Lifetime Cap | $106 | $326 | $134 | $0 | $38 |
| Weighted Average Distance from Lifetime Cap | 280 bp | 322 bp | 369 bp | 370 bp | 387 bp |
| Balances With Coupon Over 400 bp from Lifetime Cap | $5,059 | $22,149 | $43,625 | $727 | $1,387 |
| Weighted Average Distance from Lifetime Cap | 723 bp | 617 bp | 572 bp | 660 bp | 573 bp |
| Balances Without Lifetime Cap | $619 | $42 | $662 | $0 | $18 |
| ARM Cap and Floor Detail | | | | | |
| Balances Subject to Periodic Rate Caps | $3,856 | $21,333 | $43,236 | $12 | $1,404 |
| Weighted Average Periodic Rate Cap | 354 bp | 219 bp | 211 bp | 196 bp | 196 bp |
| Balances Subject to Periodic Rate Floors | $3,091 | $20,335 | $42,697 | $12 | $132 |
| MBS Included in ARM Balances | $1,111 | $7,756 | $9,153 | $710 | $1,230 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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**Amounts in Millions**

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**March 2010**
**Data as of: 06/21/2010**

| MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES | Balloons | Fully Amortizing |
|---|---|---|
| Adjustable-Rate: | | |
| Balances | $10,878 | $12,433 |
| WARM | 87 mo | 124 mo |
| Remaining Term to Full Amortization | 285 mo | |
| Rate Index Code | 0 | 0 |
| Margin | 224 bp | 214 bp |
| Reset Frequency | 57 mo | 36 mo |
| MEMO: ARMs within 300 bp of Lifetime Cap | | |
| Balances | $40 | $148 |
| Wghted Average Distance to Lifetime Cap | 30 bp | 180 bp |
| Fixed-Rate: | | |
| Balances | $3,870 | $16,145 |
| WARM | 67 mo | 74 mo |
| Remaining Term to Full Amortization | 257 mo | |
| WAC | 6.32% | 6.01% |

| CONSTRUCTION AND LAND LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $3,619 | $1,091 |
| WARM | 24 mo | 57 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 212 bp | 5.99% |
| Reset Frequency | 3 mo | |

| SECOND MORTGAGE LOANS AND SECURITIES | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $10,773 | $5,390 |
| WARM | 157 mo | 163 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | -2 bp | 6.42% |
| Reset Frequency | 1 mo | |

| COMMERCIAL LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $12,606 | $9,237 |
| WARM | 40 mo | 56 mo |
| Margin in Column 1; WAC in Column 2 | 209 bp | 7.29% |
| Reset Frequency | 2 mo | |
| Rate Index Code | 0 | |

| CONSUMER LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $4,652 | $16,985 |
| WARM | 38 mo | 37 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 1,510 bp | 14.63% |
| Reset Frequency | 1 mo | |

| MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE | High Risk | Low Risk |
|---|---|---|
| Collateralized Mortgage Obligations: | | |
| Floating Rate | $276 | $8,063 |
| Fixed Rate | | |
| Remaining WAL <= 5 Years | $3,012 | $18,280 |
| Remaining WAL 5-10 Years | $328 | $521 |
| Remaining WAL Over 10 Years | $165 | |
| 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% | 2.02% |
| Principal-Only MBS | $0 | $0 |
| WAC | 0.00% | 0.00% |
| Total Mortgage-Derivative Securities - Book Value | $3,781 | $26,863 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: Northeast**
**All Reporting CMR**
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**Amounts in Millions**

**Reporting Dockets: 160**
**March 2010**
**Data as of: 06/21/2010**

## 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 | $8,032 | $15,005 | $11,978 | $2,871 | $1,107 |
| WARM | 271 mo | 282 mo | 298 mo | 290 mo | 258 mo |
| Weighted Average Servicing Fee | 26 bp | 27 bp | 27 bp | 28 bp | 34 bp |
| Total Number of Fixed Rate Loans Serviced that are: | | | | | |
| Conventional | 236 loans | | | | |
| FHA/VA | 5 loans | | | | |
| Subserviced by Others | 10 loans | | | | |

| | Index on Serviced Loan | | | |
|---|---|---|---|---|
| | Current Market | Lagging Market | | |
| Adjustable-Rate Mortgage Loan Servicing | | | | |
| Balances Serviced | $27,366 | $5 | Total # of Adjustable-Rate Loans Serviced | 89 loans |
| WARM (in months) | 315 mo | 81 mo | Number of These Subserviced by Others | 1 loans |
| Weighted Average Servicing Fee | 33 bp | 49 bp | | |

**Total Balances of Mortgage Loans Serviced for Others** **$66,363**

## CASH, DEPOSITS, AND SECURITIES

| | Balances | WAC | WARM |
|---|---|---|---|
| Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos | $7,520 | | |
| Equity Securities Carried at Fair Value | $231 | | |
| Zero-Coupon Securities | $298 | 0.49% | 8 mo |
| Government & Agency Securities | $9,827 | 2.15% | 43 mo |
| Term Fed Funds, Term Repos, and Interest-Earning Deposits | $7,456 | 0.29% | 1 mo |
| Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) | $6,987 | 3.91% | 46 mo |
| Memo: Complex Securities (from supplemental reporting) | $35,534 | | |

**Total Cash, Deposits, and Securities** **$67,853**

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: Northeast** | **Reporting Dockets: 160**
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### ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

| | |
|---|---|
| Nonperforming Loans | $6,517 |
| Accrued Interest Receivable | $924 |
| Advances for Taxes and Insurance | $61 |
| Less: Unamortized Yield Adjustments | $-436 |
| Valuation Allowances | $2,281 |
| Unrealized Gains (Losses) | $-2,103 |

### ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

| | |
|---|---|
| Nonperforming Loans | $713 |
| Accrued Interest Receivable | $309 |
| Less: Unamortized Yield Adjustments | $167 |
| Valuation Allowances | $2,066 |
| Unrealized Gains (Losses) | $-101 |

### OTHER ITEMS

| | |
|---|---|
| Real Estate Held for Investment | $15 |
| Repossessed Assets | $540 |
| Equity Investments Not Carried at Fair Value | $218 |
| Office Premises and Equipment | |
| | $2,324 |
| Items Related to Certain Investment Securities | |
| Unrealized Gains (Losses) | |
| Less: Unamortized Yield Adjustments | $131 |
| Valuation Allowances | $-827 |
| | $8 |
| Other Assets | |
| Servicing Assets, Interest-Only Strip Receivables, | |
| and Certain Other Instruments | $377 |
| Miscellaneous I | |
| Miscellaneous II | $18,018 |
| | $7,834 |

| | |
|---|---|
| **TOTAL ASSETS** | **$401,901** |

### MEMORANDUM ITEMS

| | |
|---|---|
| Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26 | $290 |
| 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 | $75 |
| Mortgage-Related Mututal Funds | $156 |
| Mortgage Loans Serviced by Others: | |
| Fixed-Rate Mortgage Loans Serviced | $16,892 |
| Weighted Average Servicing Fee | 22 bp |
| Adjustable-Rate Mortgage Loans Serviced | $14,931 |
| Weighted Average Servicing Fee | 7 bp |
| Credit-Card Balances Expected to Pay Off in Grace Period | $5 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES

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**All Reporting CMR**
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**Amounts in Millions**

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**March 2010**
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## FIXED-RATE, FIXED-MATURITY DEPOSITS

| Balances by Remaining Maturity: | Original Maturity in Months | | | Early Withdrawals During Quarter (Optional) |
|---|---|---|---|---|
| | 12 or Less | 13 to 36 | 37 or More | |
| Balances Maturing in 3 Months or Less | $21,055 | $2,869 | $569 | $138 |
| WAC | 1.38% | 3.41% | 4.53% | |
| WARM | 2 mo | 2 mo | 1 mo | |
| Balances Maturing in 4 to 12 Months | $32,308 | $10,076 | $1,241 | $248 |
| WAC | 1.41% | 2.98% | 4.29% | |
| WARM | 7 mo | 8 mo | 8 mo | |
| Balances Maturing in 13 to 36 Months | | $13,433 | $5,940 | $58 |
| WAC | | 2.26% | 4.07% | |
| WARM | | 21 mo | 26 mo | |
| Balances Maturing in 37 or More Months | | | $8,460 | $25 |
| WAC | | | 4.16% | |
| WARM | | | 70 mo | |
| **Total Fixed-Rate, Fixed Maturity Deposits:** | | | **$95,952** | |

## MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

| | Original Maturity in Months | | |
|---|---|---|---|
| | 12 or Less | 13 to 36 | 37 or More |
| Balances in Brokered Deposits | $4,408 | $4,434 | $7,682 |
| Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest: | | | |
| Balances Subject to Penalty | $44,235 | $19,806 | $10,542 |
| Penalty in Months of Forgone Interest | 2.87 mo | 5.60 mo | 8.66 mo |
| Balances in New Accounts | $2,397 | $2,128 | $908 |

**Amounts in Millions**

## 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% | $9,150 | $4,512 | $827 | 1.09% |
| 3.00 to 3.99% | $1,670 | $3,050 | $647 | 3.44% |
| 4.00 to 4.99% | $951 | $4,596 | $714 | 4.61% |
| 5.00 to 5.99% | $2,685 | $1,125 | $3,254 | 5.49% |
| 6.00 to 6.99% | $6 | $49 | $903 | 6.34% |
| 7.00 to 7.99% | $0 | $2 | $282 | 7.03% |
| 8.00 to 8.99% | $0 | $2 | $526 | 8.72% |
| 9.00 and Above | $0 | $66 | $9 | 9.91% |
| WARM | 2 mo | 15 mo | 91 mo | |

| | |
|---|---|
| **Total Fixed-Rate, Fixed-Maturity Borrowings** | **$35,027** |

## MEMOS

| | |
|---|---|
| Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting) | $42,951 |
| Book Value of Redeemable Preferred Stock | $0 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

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**Amounts in Millions**

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## NON-MATURITY DEPOSITS AND OTHER LIABILITIES

| | Total Balances | WAC | Balances in New Accounts |
|---|---|---|---|
| NON-MATURITY DEPOSITS | | | |
| Transaction Accounts | $26,952 | 0.87% | $1,391 |
| Money Market Deposit Accounts (MMDAs) | $99,167 | 0.89% | $3,084 |
| Passbook Accounts | $31,224 | 0.57% | $547 |
| Non-Interest-Bearing Non-Maturity Deposits | $14,646 | | $432 |
| ESCROW ACCOUNTS | | | |
| Escrow for Mortgages Held in Portfolio | $697 | 0.14% | |
| Escrow for Mortgages Serviced for Others | $318 | 0.02% | |
| Other Escrows | $886 | 0.11% | |
| TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS | $173,890 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS | $87 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS | $-55 | | |
| OTHER LIABILITIES | | | |
| Collateralized Mortgage Securities Issued | $0 | | |
| Miscellaneous I | $6,715 | | |
| Miscellaneous II | $667 | | |
| **TOTAL LIABILITIES** | **$355,235** | | |

## MINORITY INTEREST AND CAPITAL

| | |
|---|---|
| MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES | $152 |
| EQUITY CAPITAL | $46,515 |
| **TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL** | **$401,902** |

# 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 | 10 | $56 |
| 1008 | Opt commitment to orig 3- or 5-yr Treasury ARMs | 20 | $320 |
| 1010 | Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs | 12 | $282 |
| 1012 | Opt commitment to orig 10-, 15-, or 20-year FRMs | 67 | $340 |
| 1014 | Opt commitment to orig 25- or 30-year FRMs | 60 | $629 |
| 1016 | Opt commitment to orig "other" Mortgages | 38 | $255 |
| 2006 | Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained | | $4 |
| 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 | | $54 |
| 2016 | Commit/purchase "other" Mortgage loans, svc retained | | $9 |
| 2028 | Commit/sell 3- or 5-yr Treasury ARM loans, svc retained | | $2 |
| 2030 | Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained | | $4 |
| 2032 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained | 13 | $21 |
| 2034 | Commit/sell 25- to 30-yr FRM loans, svc retained | 17 | $66 |
| 2036 | Commit/sell "other" Mortgage loans, svc retained | | $2 |
| 2048 | Commit/purchase 3-yr or 5-yr Treasury ARM MBS | | $1,602 |
| 2050 | Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS | | $416 |
| 2052 | Commit/purchase 10-, 15-, or 20-yr FRM MBS | | $3 |
| 2054 | Commit/purchase 25- to 30-year FRM MBS | | $28 |
| 2056 | Commit/purchase "other" MBS | | $1 |
| 2072 | Commit/sell 10-, 15-, or 20-yr FRM MBS | | $9 |
| 2074 | Commit/sell 25- or 30-yr FRM MBS | | $161 |
| 2106 | Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released | | $1 |
| 2108 | Commit/purchase 3- or 5-yr Treasury ARM lns, svc released | | $1 |
| 2112 | Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released | | $9 |
| 2114 | Commit/purchase 25- or 30-yr FRM loans, svc released | | $50 |

# 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 |
|---|---|---|---|
| 2128 | Commit/sell 3- or 5-yr Treasury ARM loans, svc released | | $1 |
| 2132 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc released | | $2 |
| 2134 | Commit/sell 25- or 30-yr FRM loans, svc released | 9 | $27 |
| 2202 | Firm commitment to originate 1-month COFI ARM loans | | $0 |
| 2208 | Firm commit/originate 3- or 5-yr Treasury ARM loans | | $6 |
| 2210 | Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns | 6 | $104 |
| 2212 | Firm commit/originate 10-, 15-, or 20-year FRM loans | 24 | $42 |
| 2214 | Firm commit/originate 25- or 30-year FRM loans | 25 | $48 |
| 2216 | Firm commit/originate "other" Mortgage loans | 15 | $92 |
| 3016 | Option to purchase "other" Mortgages | | $1 |
| 3034 | Option to sell 25- or 30-year FRMs | | $16 |
| 3068 | Short option to sell 3- or 5-yr Treasury ARMs | | $1 |
| 3072 | Short option to sell 10-, 15-, or 20-yr FRMs | | $1 |
| 3076 | Short option to sell "other" Mortgages | | $10 |
| 4002 | Commit/purchase non-Mortgage financial assets | 18 | $168 |
| 4006 | Commit/purchase "other" liabilities | | $4 |
| 4022 | Commit/sell non-Mortgage financial assets | | $8 |
| 5002 | IR swap: pay fixed, receive 1-month LIBOR | | $64 |
| 5004 | IR swap: pay fixed, receive 3-month LIBOR | | $159 |
| 5010 | IR swap: pay fixed, receive 3-month Treasury | | $20 |
| 5026 | IR swap: pay 3-month LIBOR, receive fixed | | $5 |
| 6004 | Interest rate Cap based on 3-month LIBOR | | $180 |
| 9502 | Fixed-rate construction loans in process | 56 | $200 |
| 9512 | Adjustable-rate construction loans in process | 42 | $449 |

# 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 |
|---|---|---|---|
| 100 | Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap | | $0 |
| 105 | Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap | | $1 |
| 106 | Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap | | $1,047 |
| 115 | Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap | | $8 |
| 116 | Multi/nonres mtg lns; adj fully amort w/no Life Cap | | $540 |
| 120 | Other investment securities, fixed-coupon securities | | $505 |
| 122 | Other investment securities, floating-rate securities | | $140 |
| 125 | Multi/nonres mtg loans; fixed-rate, Balloon | | $191 |
| 127 | Multi/nonres mtg loans; fixed-rate, fully amortizing | | $240 |
| 130 | Construction and land loans (adj-rate) | | $11 |
| 140 | Second Mortgages (adj-rate) | | $248 |
| 150 | Commercial loans (adj-rate) | | $35 |
| 180 | Consumer loans; loans on deposits | | $2 |
| 182 | Consumer loans; education loans | | $0 |
| 183 | Consumer loans; auto loans and leases | | $2 |
| 184 | Consumer loans; mobile home loans | | $6 |
| 187 | Consumer loans; recreational vehicles | | $30 |
| 189 | Consumer loans; other | | $0 |
| 200 | Variable-rate, fixed-maturity CDs | 48 | $212 |
| 220 | Variable-rate FHLB advances | | $70 |
| 299 | Other variable-rate | 11 | $2,261 |
| 300 | Govt. & agency securities, fixed-coupon securities | | $99 |
| 302 | Govt. & agency securities, floating-rate securities | | $54 |

# 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 | 96 | $35,534 | $36,600 | $35,893 | $34,985 | $34,017 | $33,055 |
| 123 - Mortgage Derivatives - M/V estimate | 85 | $31,628 | $30,029 | $29,501 | $28,711 | $27,828 | $26,948 |
| 129 - Mortgage-Related Mutual Funds - M/V estimate | 12 | $93 | $95 | $93 | $91 | $90 | $88 |
| 280 - FHLB putable advance-M/V estimate | 33 | $19,555 | $21,956 | $21,178 | $20,564 | $20,104 | $19,782 |
| 281 - FHLB convertible advance-M/V estimate | 21 | $1,700 | $1,862 | $1,809 | $1,766 | $1,734 | $1,709 |
| 282 - FHLB callable advance-M/V estimate | | $154 | $171 | $165 | $161 | $157 | $155 |
| 283 - FHLB periodic floor floating rate advance-M/V Estimates | | $1 | $1 | $1 | $1 | $1 | $1 |
| 289 - Other FHLB structured advances - M/V estimate | | $255 | $276 | $269 | $263 | $257 | $253 |
| 290 - Other structured borrowings - M/V estimate | 18 | $18,742 | $21,025 | $20,258 | $19,631 | $19,156 | $18,784 |
| 500 - Other OBS Positions w/o contract code or exceeds 16 positions | 6 | $15,300 | $-215 | $-108 | $-5 | $94 | $189 |