Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Northeast

All Reporting CMR **Reporting Dockets: 159** **June 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	46,052	-5,475	-11 %	12.00 %	-93 bp
+200 bp	50,126	-1,400	-3 %	12.85 %	-9 bp
+100 bp	52,140	613	+1 %	13.19 %	+25 bp
0 bp	51,527			12.94 %	
-100 bp	49,654	-1,873	-4 %	12.41 %	-53 bp

Risk Measure for a Given Rate Shock

	6/30/2010	3/31/2010	6/30/2009
Pre-shock NPV Ratio: NPV as % of PV Assets	12.94 %	12.80 %	12.25 %
Post-shock NPV Ratio	12.41 %	11.72 %	11.60 %
Sensitivity Measure: Decline in NPV Ratio	53 bp	108 bp	64 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	40,277	39,756	38,538	36,766	34,767	37,255	106.71	2.19
30-Year Mortgage Securities	6,575	6,435	6,171	5,836	5,479	6,176	104.19	3.14
15-Year Mortgages and MBS	26,790	26,418	25,697	24,815	23,871	24,912	106.05	2.07
Balloon Mortgages and MBS	21,979	21,820	21,504	21,091	20,598	20,767	105.07	1.09
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	6,380	6,361	6,301	6,236	6,146	6,064	104.89	0.63
7 Month to 2 Year Reset Frequency	23,071	23,004	22,940	22,795	22,487	22,056	104.30	0.29
2+ to 5 Year Reset Frequency	44,655	44,464	44,195	43,419	42,000	42,727	104.07	0.52
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	714	711	705	697	688	660	107.73	0.66
2 Month to 5 Year Reset Frequency	1,413	1,401	1,378	1,354	1,328	1,360	102.99	1.23
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	10,698	10,521	10,316	10,117	9,925	10,145	103.70	1.82
Adjustable-Rate, Fully Amortizing	12,739	12,612	12,460	12,311	12,166	12,319	102.38	1.11
Fixed-Rate, Balloon	3,764	3,610	3,460	3,318	3,184	3,338	108.14	4.21
Fixed-Rate, Fully Amortizing	16,889	16,458	15,999	15,562	15,145	15,235	108.03	2.70
Construction and Land Loans								
Adjustable-Rate	3,002	2,999	2,992	2,986	2,980	2,995	100.12	0.16
Fixed-Rate	800	779	756	735	716	817	95.30	2.81
Second-Mortgage Loans and Securities								
Adjustable-Rate	10,071	10,052	10,024	9,996	9,968	10,029	100.23	0.23
Fixed-Rate	5,285	5,178	5,057	4,942	4,833	4,972	104.13	2.20
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	4,368	4,320	4,246	4,152	4,040	4,320	100.00	1.41
Accrued Interest Receivable	885	885	885	885	885	885	100.00	0.00
Advance for Taxes/Insurance	61	61	61	61	61	61	100.00	0.00
Float on Escrows on Owned Mortgages	36	69	114	160	197			-57.02
LESS: Value of Servicing on Mortgages Serviced by Others	-47	-46	-58	-66	-64			-11.32
TOTAL MORTGAGE LOANS AND SECURITIES	**240,500**	**237,960**	**233,856**	**228,302**	**221,526**	**227,093**	**104.79**	**1.40**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	12,773	12,758	12,734	12,710	12,686	12,778	99.84	0.15
Fixed-Rate	9,305	8,943	8,590	8,253	7,934	7,989	111.94	4.00
Consumer Loans								
Adjustable-Rate	3,771	3,764	3,753	3,741	3,729	3,153	119.39	0.25
Fixed-Rate	19,232	19,129	18,951	18,778	18,609	18,683	102.39	0.73
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-1,246	-1,238	-1,228	-1,217	-1,207	-1,238	0.00	0.73
Accrued Interest Receivable	280	280	280	280	280	280	100.00	0.00
TOTAL NONMORTGAGE LOANS	**44,117**	**43,636**	**43,080**	**42,546**	**42,032**	**41,645**	**104.78**	**1.19**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	7,250	7,250	7,250	7,250	7,250	7,250	100.00	0.00
Equities and All Mutual Funds	260	254	248	241	235	254	100.06	2.49
Zero-Coupon Securities	126	124	122	120	118	119	104.35	1.75
Government and Agency Securities	9,725	9,415	9,115	8,829	8,557	9,113	103.32	3.24
Term Fed Funds, Term Repos	7,063	7,062	7,053	7,045	7,037	7,061	100.01	0.07
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	5,607	5,414	5,227	5,052	4,886	5,188	104.36	3.51
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	25,391	25,053	24,549	23,940	23,278	27,031	92.68	1.68
Structured Securities (Complex)	35,281	34,609	33,840	32,952	32,054	34,107	101.47	2.08
LESS: Valuation Allowances for Investment Securities	9	8	8	8	8	8	100.00	3.56
TOTAL CASH, DEPOSITS, AND SECURITIES	**90,695**	**89,172**	**87,396**	**85,422**	**83,408**	**90,115**	**98.95**	**1.85**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	629	629	629	629	629	629	100.00	0.00
Real Estate Held for Investment	12	12	12	12	12	12	100.00	0.00
Investment in Unconsolidated Subsidiaries	210	197	183	170	156	197	100.00	6.80
Office Premises and Equipment	2,155	2,155	2,155	2,155	2,155	2,155	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,007**	**2,993**	**2,980**	**2,967**	**2,953**	**2,993**	**100.00**	**0.45**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	236	290	343	386	412			-18.60
Adjustable-Rate Servicing	152	152	209	226	222			-18.59
Float on Mortgages Serviced for Others	215	253	297	337	368			-16.20
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**603**	**694**	**850**	**949**	**1,002**			**-17.72**
OTHER ASSETS								
Purchased and Excess Servicing						352		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	17,141	17,141	17,141	17,141	17,141	17,141	100.00	0.00
Miscellaneous II						6,950		
Deposit Intangibles								
Retail CD Intangible	111	126	204	233	260			-36.60
Transaction Account Intangible	679	1,235	1,914	2,553	3,200			-49.99
MMDA Intangible	2,339	3,368	4,791	6,059	7,172			-36.40
Passbook Account Intangible	1,046	1,612	2,357	3,042	3,718			-40.66
Non-Interest-Bearing Account Intangible	-54	286	612	922	1,216			-116.57
TOTAL OTHER ASSETS	**21,263**	**23,769**	**27,019**	**29,950**	**32,708**	**24,444**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-5		
TOTAL ASSETS	**400,184**	**398,226**	**395,181**	**390,137**	**383,630**	**386,285**	**103/101***	**0.63/1.37***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	63,140	63,089	62,900	62,723	62,547	62,645	100.71	0.19
Fixed-Rate Maturing in 13 Months or More	32,429	31,476	30,463	29,644	29,004	29,312	107.38	3.12
Variable-Rate	256	256	255	255	255	255	100.23	0.04
Demand								
Transaction Accounts	27,030	27,030	27,030	27,030	27,030	27,030	100/95*	0.00/2.39*
MMDAs	95,183	95,183	95,183	95,183	95,183	95,183	100/96*	0.00/1.34*
Passbook Accounts	31,157	31,157	31,157	31,157	31,157	31,157	100/95*	0.00/2.22*
Non-Interest-Bearing Accounts	13,709	13,709	13,709	13,709	13,709	13,709	100/98*	0.00/2.48*
TOTAL DEPOSITS	**262,904**	**261,900**	**260,698**	**259,701**	**258,885**	**259,292**	**101/98***	**0.42/1.56***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	21,730	21,553	21,370	21,190	21,014	21,160	101.86	0.84
Fixed-Rate Maturing in 37 Months or More	9,851	9,333	8,854	8,410	7,996	8,362	111.61	5.34
Variable-Rate	2,002	2,001	1,999	1,997	1,995	1,992	100.46	0.09
TOTAL BORROWINGS	**33,584**	**32,887**	**32,223**	**31,597**	**31,006**	**31,514**	**104.36**	**2.07**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,011	1,011	1,011	1,011	1,011	1,011	100.00	0.00
Other Escrow Accounts	888	861	835	810	787	923	93.30	3.12
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	5,370	5,370	5,370	5,370	5,370	5,370	100.00	0.00
Miscellaneous II	0	0	0	0	0	854		
TOTAL OTHER LIABILITIES	**7,270**	**7,242**	**7,216**	**7,192**	**7,169**	**8,158**	**88.78**	**0.37**
Other Liabilities not Included Above								
Self-Valued	46,272	44,339	42,718	41,453	40,550	40,181	110.35	4.01
Unamortized Yield Adjustments						-7		
TOTAL LIABILITIES	**350,030**	**346,369**	**342,855**	**339,943**	**337,609**	**339,138**	**102/100****	**1.04/1.90****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	77	61	18	-38	-97			
ARMs	8	5	1	-3	-9			
Other Mortgages	-1	0	-1	-5	-11			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	43	22	-8	-42	-81			
Sell Mortgages and MBS	-28	-11	23	61	99			
Purchase Non-Mortgage Items	2	0	-3	-6	-8			
Sell Non-Mortgage Items	-1	0	1	1	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-389	-289	-195	-107	-24			
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	3	6			
Interest-Rate Caps	2	3	6	10	14			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	-3	-4	-9	-13	-17			
Self-Valued	-210	-119	-21	71	159			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-500**	**-330**	**-186**	**-67**	**32**			

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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	400,184	398,226	395,181	390,137	383,630	386,285	103/101***	0.63/1.37***
MINUS TOTAL LIABILITIES	350,030	346,369	342,855	339,943	337,609	339,138	102/100**	1.04/1.90**
PLUS OFF-BALANCE-SHEET POSITIONS	-500	-330	-186	-67	32			
TOTAL NET PORTFOLIO VALUE #	49,654	51,527	52,140	50,126	46,052	47,147	109.29	-2.41

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

AGGREGATE SCHEDULE CMR REPORT

ASSETS

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

	Coupon				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,374	$20,031	$13,336	$1,086	$428
WARM	320 mo	315 mo	317 mo	283 mo	333 mo
WAC	4.59%	5.57%	6.32%	7.31%	9.02%
Amount of these that is FHA or VA Guaranteed	$93	$435	$29	$10	$9
Securities Backed by Conventional Mortgages	$1,700	$2,300	$589	$18	$2
WARM	342 mo	310 mo	309 mo	271 mo	157 mo
Weighted Average Pass-Through Rate	4.46%	5.31%	6.16%	7.09%	8.62%
Securities Backed by FHA or VA Mortgages	$1,177	$208	$167	$10	$5
WARM	398 mo	348 mo	326 mo	203 mo	134 mo
Weighted Average Pass-Through Rate	3.65%	5.23%	6.17%	7.18%	8.44%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$4,628	$6,329	$2,111	$503	$121
WAC	4.62%	5.42%	6.36%	7.33%	8.61%
Mortgage Securities	$7,572	$3,305	$335	$9	$1
Weighted Average Pass-Through Rate	4.10%	5.17%	6.05%	7.11%	8.58%
WARM (of 15-Year Loans and Securities)	142 mo	150 mo	146 mo	118 mo	103 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$9,824	$5,086	$1,863	$174	$31
WAC	4.35%	5.41%	6.26%	7.27%	8.68%
Mortgage Securities	$3,495	$274	$20	$0	$0
Weighted Average Pass-Through Rate	4.00%	5.43%	6.16%	7.43%	0.00%
WARM (of Balloon Loans and Securities)	74 mo	84 mo	86 mo	87 mo	92 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$89,111**

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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	$4	$66	$75	$0	$0
WAC	4.84%	4.91%	5.69%	0.00%	0.00%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$6,060	$21,990	$42,652	$660	$1,360
Weighted Average Margin	238 bp	229 bp	225 bp	243 bp	189 bp
WAC	4.05%	4.69%	5.00%	3.26%	4.32%
WARM	271 mo	301 mo	334 mo	326 mo	307 mo
Weighted Average Time Until Next Payment Reset	3 mo	13 mo	46 mo	1 mo	22 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$72,867**

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	$42	$144	$140	$0	$0
Weighted Average Distance from Lifetime Cap	100 bp	128 bp	128 bp	151 bp	69 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$94	$126	$97	$0	$38
Weighted Average Distance from Lifetime Cap	276 bp	354 bp	358 bp	370 bp	383 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$5,296	$21,737	$41,838	$660	$1,306
Weighted Average Distance from Lifetime Cap	724 bp	620 bp	574 bp	705 bp	597 bp
Balances Without Lifetime Cap	$633	$48	$652	$0	$17
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$4,195	$20,868	$41,437	$10	$1,322
Weighted Average Periodic Rate Cap	319 bp	215 bp	215 bp	193 bp	196 bp
Balances Subject to Periodic Rate Floors	$3,464	$20,009	$40,853	$9	$117
MBS Included in ARM Balances	$1,478	$6,635	$8,940	$639	$1,156

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$10,145	$12,319
WARM	87 mo	119 mo
Remaining Term to Full Amortization	288 mo	
Rate Index Code	0	0
Margin	245 bp	264 bp
Reset Frequency	56 mo	36 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$34	$134
Wghted Average Distance to Lifetime Cap	18 bp	179 bp
Fixed-Rate:		
Balances	$3,338	$15,235
WARM	66 mo	72 mo
Remaining Term to Full Amortization	260 mo	
WAC	6.31%	5.96%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$2,995	$817
WARM	21 mo	51 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	223 bp	6.37%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$10,029	$4,972
WARM	166 mo	166 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	-1 bp	6.23%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$12,778	$7,989
WARM	39 mo	58 mo
Margin in Column 1; WAC in Column 2	227 bp	7.03%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$3,153	$18,683
WARM	50 mo	39 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	1,719 bp	16.06%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$759	$7,998
Fixed Rate		
Remaining WAL <= 5 Years	$2,839	$13,253
Remaining WAL 5-10 Years	$362	$501
Remaining WAL Over 10 Years	$211	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$4
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$4,172	$21,755

Amounts in Millions

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	$9,037	$14,481	$11,187	$2,641	$1,016
WARM	276 mo	282 mo	296 mo	290 mo	256 mo
Weighted Average Servicing Fee	27 bp	27 bp	28 bp	28 bp	34 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	228 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	$25,586	$4
WARM (in months)	311 mo	79 mo
Weighted Average Servicing Fee	32 bp	48 bp

Total # of Adjustable-Rate Loans Serviced	84 loans
Number of These Subserviced by Others	1 loans

Total Balances of Mortgage Loans Serviced for Others **$63,954**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$7,250		
Equity Securities Carried at Fair Value	$254		
Zero-Coupon Securities	$119	1.02%	18 mo
Government & Agency Securities	$9,113	2.17%	43 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$7,061	0.28%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$5,188	3.61%	51 mo
Memo: Complex Securities (from supplemental reporting)	$34,107		

Total Cash, Deposits, and Securities **$63,093**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$6,147
Accrued Interest Receivable	$885
Advances for Taxes and Insurance	$61
Less: Unamortized Yield Adjustments	$-467
Valuation Allowances	$1,827
Unrealized Gains (Losses)	$-1,326

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$686
Accrued Interest Receivable	$280
Less: Unamortized Yield Adjustments	$178
Valuation Allowances	$1,925
Unrealized Gains (Losses)	$-88

OTHER ITEMS

Real Estate Held for Investment	$12
Repossessed Assets	$629
Equity Investments Not Carried at Fair Value	$197
Office Premises and Equipment	
	$2,155
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$345
Valuation Allowances	$-774
	$8
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$352
Miscellaneous I	
Miscellaneous II	$17,141
	$6,950
TOTAL ASSETS	**$385,181**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$408
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	$101
Mortgage-Related Mututal Funds	$153
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$15,733
Weighted Average Servicing Fee	21 bp
Adjustable-Rate Mortgage Loans Serviced	$14,628
Weighted Average Servicing Fee	7 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$2

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

	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	$19,923	$2,811	$401	$142
WAC	1.20%	3.33%	4.42%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$28,177	$10,161	$1,174	$248
WAC	1.32%	2.61%	4.31%	
WARM	6 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$15,947	$3,577	$73
WAC		2.26%	4.32%	
WARM		21 mo	25 mo	
Balances Maturing in 37 or More Months			$9,788	$26
WAC			3.94%	
WARM			67 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$91,958**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$3,745	$6,833	$6,111
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$39,884	$19,695	$10,696
Penalty in Months of Forgone Interest	2.67 mo	5.73 mo	8.43 mo
Balances in New Accounts	$1,562	$1,517	$956

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LIABILITIES (continued)

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FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT	Remaining Maturity			
	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 3.00%	$6,652	$4,245	$1,864	1.29%
3.00 to 3.99%	$709	$2,020	$1,949	3.42%
4.00 to 4.99%	$2,160	$2,651	$476	4.62%
5.00 to 5.99%	$690	$1,925	$2,354	5.51%
6.00 to 6.99%	$34	$6	$902	6.45%
7.00 to 7.99%	$0	$2	$282	7.03%
8.00 to 8.99%	$0	$1	$527	8.72%
9.00 and Above	$0	$66	$9	9.90%
WARM	2 mo	19 mo	77 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$29,522**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$42,428
Book Value of Redeemable Preferred Stock	$0

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LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$27,030	0.84%	$1,470
Money Market Deposit Accounts (MMDAs)	$95,183	0.88%	$2,554
Passbook Accounts	$31,157	0.56%	$534
Non-Interest-Bearing Non-Maturity Deposits	$13,709		$326
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$661	0.14%	
Escrow for Mortgages Serviced for Others	$351	0.03%	
Other Escrows	$923	0.10%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$169,013		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$44		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-51		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$5,370		
Miscellaneous II	$854		
TOTAL LIABILITIES	**$339,138**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$151
EQUITY CAPITAL	$45,894
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$385,183**

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	13	$96
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	20	$343
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	10	$269
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	70	$409
1014	Opt commitment to orig 25- or 30-year FRMs	64	$768
1016	Opt commitment to orig "other" Mortgages	37	$249
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$5
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$7
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$3
2016	Commit/purchase "other" Mortgage loans, svc retained		$9
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$0
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$7
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$8
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	12	$60
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	16	$125
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$570
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$408
2054	Commit/purchase 25- to 30-year FRM MBS		$31
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$26
2074	Commit/sell 25- or 30-yr FRM MBS		$339
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$2
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$0
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$22
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		$6
2134	Commit/sell 25- or 30-yr FRM loans, svc released	9	$51
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$0

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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
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$10
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	6	$116
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	23	$40
2214	Firm commit/originate 25- or 30-year FRM loans	23	$80
2216	Firm commit/originate "other" Mortgage loans	17	$80
3016	Option to purchase "other" Mortgages		$1
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$0
3032	Option to sell 10-, 15-, or 20-year FRMs		$4
3034	Option to sell 25- or 30-year FRMs		$34
3068	Short option to sell 3- or 5-yr Treasury ARMs		$1
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$1
3076	Short option to sell "other" Mortgages		$3
4002	Commit/purchase non-Mortgage financial assets	20	$209
4006	Commit/purchase "other" liabilities		$5
4022	Commit/sell non-Mortgage financial assets		$12
5002	IR swap: pay fixed, receive 1-month LIBOR		$1,621
5004	IR swap: pay fixed, receive 3-month LIBOR		$164
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		$160
9502	Fixed-rate construction loans in process	55	$170
9512	Adjustable-rate construction loans in process	44	$395

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
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		$1,061
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$11
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$548
120	Other investment securities, fixed-coupon securities		$410
122	Other investment securities, floating-rate securities		$165
125	Multi/nonres mtg loans; fixed-rate, Balloon		$191
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$232
130	Construction and land loans (adj-rate)		$12
140	Second Mortgages (adj-rate)		$251
150	Commercial loans (adj-rate)		$32
180	Consumer loans; loans on deposits		$1
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		$29
189	Consumer loans; other		$1
200	Variable-rate, fixed-maturity CDs	47	$255
220	Variable-rate FHLB advances	6	$75
299	Other variable-rate	11	$1,917
300	Govt. & agency securities, fixed-coupon securities		$46
302	Govt. & agency securities, floating-rate securities		$42

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock				
Asset/ Liability Code	**#Firms if # > 5**	**Balance**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	94	$34,107	$35,281	$34,609	$33,840	$32,952	$32,054
123 - Mortgage Derivatives - M/V estimate	84	$27,031	$25,391	$25,053	$24,549	$23,940	$23,278
129 - Mortgage-Related Mutual Funds - M/V estimate	12	$93	$93	$93	$92	$91	$90
280 - FHLB putable advance-M/V estimate	30	$18,883	$21,763	$20,861	$20,115	$19,538	$19,145
281 - FHLB convertible advance-M/V estimate	21	$1,643	$1,843	$1,783	$1,732	$1,693	$1,664
282 - FHLB callable advance-M/V estimate		$152	$173	$167	$162	$158	$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		$248	$270	$263	$257	$252	$247
290 - Other structured borrowings - M/V estimate	18	$19,255	$22,222	$21,265	$20,452	$19,811	$19,338
500 - Other OBS Positions w/o contract code or exceeds 16 positions	6	$14,171	$-210	$-119	$-21	$71	$159