

# 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

September 2005

## Interest Rate Sensitivity of Net Portfolio Value (NPV)

Change in Rates	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
	\$Amount	\$Change	%Change	NPV Ratio	Change
+300 bp	28,346	-14,053	-33 %	8.76 %	-353 bp
+200 bp	33,229	-9,170	-22 %	10.05 %	-225 bp
+100 bp	38,006	-4,393	-10 %	11.25 %	-105 bp
0 bp	42,399			12.29 %	
-100 bp	44,724	2,325	+5 %	12.79 %	+50 bp
-200 bp	44,228	1,829	+4 %	12.57 %	+27 bp

## Risk Measure for a Given Rate Shock

	09/30/2005	06/30/2005	09/30/2004
Pre-shock NPV Ratio: NPV as % of PV Assets	12.29 %	13.18 %	12.25 %
Post-shock NPV Ratio	10.05 %	11.16 %	10.04 %
Sensitivity Measure: Decline in NPV Ratio	225 bp	202 bp	221 bp
TB 13a Level of Risk	Minimal	Minimal	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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## Present Value Estimates by Interest Rate Scenario

Area: Northeast  
 All Reporting CMR  
 Report Prepared: 12/21/2005 4:05:51 PM

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 Data as of: 12/17/2005

Amounts in Millions

	-200 bp	-100 bp	Base Case			+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
			0 bp	+100 bp						
<b>ASSETS</b>										
<b>MORTGAGE LOANS AND SECURITIES</b>										
<b>Fixed-Rate Single-Family First-Mortgage Loans and MBS</b>										
30-Year Mortgage Loans	43,278	42,994	41,733	39,673	37,513	35,453	41,776	99.90	3.98	
30-Year Mortgage Securities	3,367	3,341	3,234	3,074	2,912	2,759	3,253	99.40	4.13	
15-Year Mortgages and MBS	34,565	33,913	32,736	31,361	29,961	28,601	32,867	99.60	3.90	
Balloon Mortgages and MBS	10,704	10,531	10,292	9,978	9,597	9,168	10,309	99.84	2.69	
<b>Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs</b>										
6 Month or Less Reset Frequency	5,111	5,108	5,101	5,088	5,064	5,016	4,942	103.22	0.20	
7 Month to 2 Year Reset Frequency	21,672	21,459	21,184	20,824	20,396	19,907	20,989	100.93	1.50	
2+ to 5 Year Reset Frequency	45,360	44,396	43,247	41,932	40,498	38,970	43,854	98.62	2.85	
<b>Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs</b>										
1 Month Reset Frequency	137	136	135	133	131	128	129	104.48	0.98	
2 Month to 5 Year Reset Frequency	1,098	1,086	1,072	1,055	1,032	1,004	1,066	100.53	1.44	
<b>Multifamily and Nonresidential Mortgage Loans and Securities</b>										
Adjustable-Rate, Balloons	8,375	8,226	8,081	7,939	7,803	7,670	8,041	100.49	1.77	
Adjustable-Rate, Fully Amortizing	11,013	10,891	10,772	10,655	10,540	10,429	10,787	99.86	1.09	
Fixed-Rate, Balloon	3,820	3,626	3,445	3,276	3,119	2,973	3,403	101.23	5.07	
Fixed-Rate, Fully Amortizing	7,244	6,897	6,578	6,284	6,012	5,760	6,425	102.38	4.66	
<b>Construction and Land Loans</b>										
Adjustable-Rate	6,962	6,947	6,933	6,919	6,906	6,893	6,943	99.86	0.20	
Fixed-Rate	1,764	1,731	1,699	1,669	1,640	1,612	1,776	95.70	1.82	
<b>Second-Mortgage Loans and Securities</b>										
Adjustable-Rate	10,508	10,497	10,487	10,479	10,471	10,465	10,470	100.16	0.08	
Fixed-Rate	10,430	10,174	9,930	9,699	9,478	9,268	9,725	102.11	2.39	
<b>Other Assets Related to Mortgage Loans and Securities</b>										
Net Nonperforming Mortgage Loans	-95	-93	-89	-85	-82	-79	-89	0.00	4.21	
Accrued Interest Receivable	885	885	885	885	885	885	885	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	51	97	151	194	231	264			-32.18	
LESS: Value of Servicing on Mortgages Serviced by Others	14	36	61	69	70	68			-27.14	
<b>TOTAL MORTGAGE LOANS AND SECURITIES</b>	<b>226,259</b>	<b>222,831</b>	<b>217,570</b>	<b>210,990</b>	<b>204,063</b>	<b>197,105</b>	<b>217,575</b>	<b>100.00</b>	<b>2.72</b>	

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Amounts in Millions

	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
<b>ASSETS (cont.)</b>									
<b>NONMORTGAGE LOANS</b>									
<b>Commercial Loans</b>									
Adjustable-Rate	10,071	10,047	10,025	10,004	9,983	9,964	10,043	99.81	0.21
Fixed-Rate	4,304	4,134	3,972	3,819	3,674	3,536	3,970	100.05	3.96
<b>Consumer Loans</b>									
Adjustable-Rate	1,063	1,062	1,060	1,059	1,057	1,056	1,063	99.73	0.13
Fixed-Rate	17,798	17,607	17,421	17,240	17,064	16,892	17,226	101.13	1.05
<b>Other Assets Related to Nonmortgage Loans and Securities</b>									
Net Nonperforming Nonmortgage Loans	-703	-696	-690	-683	-677	-671	-690	0.00	0.93
Accrued Interest Receivable	267	267	267	267	267	267	267	100.00	0.00
<b>TOTAL NONMORTGAGE LOANS</b>	<b>32,800</b>	<b>32,420</b>	<b>32,055</b>	<b>31,705</b>	<b>31,368</b>	<b>31,044</b>	<b>31,880</b>	<b>100.55</b>	<b>1.11</b>
<b>CASH, DEPOSITS, AND SECURITIES</b>									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	5,674	5,674	5,674	5,674	5,674	5,674	5,674	100.00	0.00
Equities and All Mutual Funds	2,019	1,957	1,891	1,823	1,752	1,679	1,893	99.93	3.53
Zero-Coupon Securities	235	230	226	222	219	216	223	101.50	1.70
Government and Agency Securities	3,715	3,649	3,585	3,524	3,464	3,405	3,592	99.82	1.75
Term Fed Funds, Term Repos	3,082	3,076	3,070	3,064	3,058	3,052	3,072	99.94	0.20
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,106	2,005	1,911	1,824	1,743	1,667	1,902	100.48	4.74
<b>Mortgage-Derivative and Structured Securities</b>									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	44,201	43,951	43,265	42,176	41,025	39,871	43,582	99.27	2.05
Structured Securities (Complex)	12,918	12,683	12,336	11,739	11,157	10,617	12,353	99.87	3.82
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	47.50
<b>TOTAL CASH, DEPOSITS, AND SECURITIES</b>	<b>73,951</b>	<b>73,225</b>	<b>71,960</b>	<b>70,047</b>	<b>68,092</b>	<b>66,181</b>	<b>72,290</b>	<b>99.54</b>	<b>2.21</b>

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<b>ASSETS (cont.)</b>									
<b>REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.</b>									
Reposessed Assets	84	84	84	84	84	84	84	100.00	0.00
Real Estate Held for Investment	9	9	9	9	9	9	9	100.00	0.00
Investment in Unconsolidated Subsidiaries	191	194	192	180	165	148	192	100.00	3.71
Office Premises and Equipment	2,225	2,225	2,225	2,225	2,225	2,225	2,225	100.00	0.00
<b>TOTAL REAL ASSETS, ETC.</b>	<b>2,509</b>	<b>2,513</b>	<b>2,510</b>	<b>2,499</b>	<b>2,484</b>	<b>2,467</b>	<b>2,510</b>	<b>100.00</b>	<b>0.28</b>
<b>MORTGAGE LOANS SERVICED FOR OTHERS</b>									
Fixed-Rate Servicing	158	228	276	289	288	283			-11.16
Adjustable-Rate Servicing	73	75	78	80	81	82			-2.80
Float on Mortgages Serviced for Others	327	403	469	517	556	586			-12.17
<b>TOTAL MORTGAGE LOANS SERVICED FOR OTHERS</b>	<b>558</b>	<b>705</b>	<b>823</b>	<b>886</b>	<b>925</b>	<b>951</b>			<b>-10.94</b>
<b>OTHER ASSETS</b>									
Purchased and Excess Servicing							413		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	9,437	9,437	9,437	9,437	9,437	9,437	9,437	100.00	0.00
Miscellaneous II							5,526		
<b>Deposit Intangibles</b>									
Retail CD Intangible	126	145	164	180	195	210			-10.66
Transaction Account Intangible	1,246	1,768	2,300	2,695	3,075	3,476			-20.14
MMDA Intangible	2,664	3,259	3,823	4,431	5,200	5,964			-15.33
Passbook Account Intangible	1,855	2,483	3,058	3,592	4,119	4,626			-18.14
Non-Interest-Bearing Account Intangible	535	875	1,196	1,502	1,793	2,071			-26.22
<b>TOTAL OTHER ASSETS</b>	<b>15,863</b>	<b>17,967</b>	<b>19,977</b>	<b>21,837</b>	<b>23,819</b>	<b>25,784</b>	<b>15,375</b>		
<b>Miscellaneous Assets</b>									
Unrealized Gains Less Unamortized Yield Adjustments							84		
<b>TOTAL ASSETS</b>	<b>351,940</b>	<b>349,661</b>	<b>344,896</b>	<b>337,964</b>	<b>330,752</b>	<b>323,532</b>	<b>339,714</b>	<b>102/98***</b>	<b>1.70/2.33***</b>

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### Amounts in Millions

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			0 bp	+100 bp						
<b>LIABILITIES</b>										
<b>DEPOSITS</b>										
<b>Fixed-Maturity</b>										
Fixed-Rate Maturing in 12 Months or Less	55,198	54,943	54,692	54,442	54,195	53,951	54,890	99.64	0.46	
Fixed-Rate Maturing in 13 Months or More	36,369	35,207	34,110	33,074	32,093	31,164	34,506	98.85	3.13	
Variable-Rate	1,793	1,793	1,792	1,792	1,791	1,791	1,786	100.32	0.02	
<b>Demand</b>										
Transaction Accounts	20,915	20,915	20,915	20,915	20,915	20,915	20,915	100/89*	0.00/2.49*	
MMDAs	59,494	59,494	59,494	59,494	59,494	59,494	59,494	100/94*	0.00/1.05*	
Passbook Accounts	27,539	27,539	27,539	27,539	27,539	27,539	27,539	100/89*	0.00/2.26*	
Non-Interest-Bearing Accounts	14,626	14,626	14,626	14,626	14,626	14,626	14,626	100/92*	0.00/2.34*	
<b>TOTAL DEPOSITS</b>	<b>215,935</b>	<b>214,518</b>	<b>213,169</b>	<b>211,883</b>	<b>210,655</b>	<b>209,481</b>	<b>213,757</b>	<b>100/95*</b>	<b>0.62/1.60*</b>	
<b>BORROWINGS</b>										
<b>Fixed-Maturity</b>										
Fixed-Rate Maturing in 36 Months or Less	44,627	44,410	44,197	43,987	43,780	43,577	44,390	99.56	0.48	
Fixed-Rate Maturing in 37 Months or More	8,838	8,313	7,832	7,391	6,985	6,610	7,797	100.46	5.88	
Variable-Rate	4,623	4,622	4,621	4,620	4,619	4,618	4,616	100.11	0.02	
<b>TOTAL BORROWINGS</b>	<b>58,088</b>	<b>57,345</b>	<b>56,650</b>	<b>55,998</b>	<b>55,384</b>	<b>54,805</b>	<b>56,803</b>	<b>99.73</b>	<b>1.19</b>	
<b>OTHER LIABILITIES</b>										
<b>Escrow Accounts</b>										
For Mortgages	1,124	1,124	1,124	1,124	1,124	1,124	1,124	100.00	0.00	
Other Escrow Accounts	130	126	122	119	115	112	137	89.13	2.92	
<b>Miscellaneous Other Liabilities</b>										
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00	
Miscellaneous I	8,210	8,210	8,210	8,210	8,210	8,210	8,210	100.00	0.00	
Miscellaneous II	0	0	0	0	0	0	329			
<b>TOTAL OTHER LIABILITIES</b>	<b>9,463</b>	<b>9,459</b>	<b>9,455</b>	<b>9,452</b>	<b>9,449</b>	<b>9,446</b>	<b>9,799</b>	<b>96.50</b>	<b>0.04</b>	
<b>Other Liabilities not Included Above</b>										
Self-Valued	24,045	23,123	22,527	22,132	21,854	21,629	22,532	99.97	2.20	
Unamortized Yield Adjustments							-165			
<b>TOTAL LIABILITIES</b>	<b>307,531</b>	<b>304,445</b>	<b>301,802</b>	<b>299,465</b>	<b>297,342</b>	<b>295,361</b>	<b>302,727</b>	<b>100/96**</b>	<b>0.83/1.52**</b>	

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			0 bp	+100 bp						
<b>FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS</b>										
<b>OPTIONAL COMMITMENTS TO ORIGINATE</b>										
FRMs and Balloon/2-Step Mortgages	95	75	-45	-229	-413	-587				
ARMs	50	43	32	11	-20	-61				
Other Mortgages	24	14	0	-20	-46	-75				
<b>FIRM COMMITMENTS</b>										
Purchase/Originate Mortgages and MBS	321	246	-5	-386	-777	-1,158				
Sell Mortgages and MBS	-1,530	-1,208	-535	671	1,976	3,288				
Purchase Non-Mortgage Items	2	1	0	-1	-2	-3				
Sell Non-Mortgage Items	-20	-10	0	9	18	27				
<b>INTEREST-RATE SWAPS, SWAPTIONS</b>										
Pay Fixed, Receive Floating Swaps	-52	-23	3	26	48	69				
Pay Floating, Receive Fixed Swaps	708	301	-73	-419	-737	-1,032				
Basis Swaps	0	0	0	0	0	0				
Swaptions	0	0	0	0	0	0				
<b>OTHER</b>										
Options on Mortgages and MBS	2	2	2	1	-1	-3				
Interest-Rate Caps	0	0	0	0	0	0				
Interest-Rate Floors	0	0	0	0	0	0				
Futures	-3	-1	0	1	3	4				
Options on Futures	0	0	0	0	0	0				
Construction LIP	-3	-48	-92	-134	-177	-218				
Self-Valued	224	115	19	-23	-54	-76				
<b>TOTAL OFF-BALANCE-SHEET POSITIONS</b>	<b>-180</b>	<b>-492</b>	<b>-695</b>	<b>-492</b>	<b>-180</b>	<b>175</b>				

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### Amounts in Millions

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			0 bp	+100 bp						
<b>NET PORTFOLIO VALUE</b>										
TOTAL ASSETS	351,940	349,661	344,896	337,964	330,752	323,532	339,714	102/98***	1.70/2.33***	
MINUS TOTAL LIABILITIES	307,531	304,445	301,802	299,465	297,342	295,361	302,727	100/96**	0.83/1.52**	
PLUS OFF-BALANCE-SHEET POSITIONS	-180	-492	-695	-492	-180	175				
<b>TOTAL NET PORTFOLIO VALUE #</b>	<b>44,228</b>	<b>44,724</b>	<b>42,399</b>	<b>38,006</b>	<b>33,229</b>	<b>28,346</b>	<b>36,987</b>	<b>114.63</b>	<b>7.92</b>	

\* 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 Subsidiaries

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
<b>30-YEAR MORTGAGES AND MBS</b>					
Mortgage Loans	\$1,039	\$23,899	\$13,162	\$2,658	\$1,016
WARM	315 mo	334 mo	337 mo	313 mo	284 mo
WAC	4.65%	5.63%	6.31%	7.38%	8.82%
Amount of these that is FHA or VA Guaranteed	\$13	\$99	\$235	\$90	\$65
Securities Backed by Conventional Mortgages	\$561	\$1,893	\$271	\$85	\$22
WARM	237 mo	314 mo	277 mo	279 mo	198 mo
Weighted Average Pass-Through Rate	4.52%	5.26%	6.22%	7.15%	8.55%
Securities Backed by FHA or VA Mortgages	\$123	\$156	\$70	\$50	\$22
WARM	341 mo	342 mo	271 mo	270 mo	178 mo
Weighted Average Pass-Through Rate	4.44%	5.06%	6.33%	7.21%	8.46%
<b>15-YEAR MORTGAGES AND MBS</b>					
Mortgage Loans	\$4,459	\$11,353	\$3,407	\$1,146	\$439
WAC	4.71%	5.41%	6.41%	7.36%	8.78%
Mortgage Securities	\$6,563	\$5,054	\$350	\$82	\$13
Weighted Average Pass-Through Rate	4.26%	5.12%	6.16%	7.16%	8.58%
WARM (of 15-Year Loans and Securities)	148 mo	173 mo	140 mo	120 mo	116 mo
<b>BALLOON MORTGAGES AND MBS</b>					
Mortgage Loans	\$1,297	\$5,721	\$841	\$189	\$53
WAC	4.65%	5.42%	6.31%	7.31%	8.74%
Mortgage Securities	\$1,883	\$296	\$27	\$2	\$0
Weighted Average Pass-Through Rate	4.44%	5.20%	6.20%	7.46%	0.00%
WARM (of Balloon Loans and Securities)	74 mo	91 mo	107 mo	120 mo	120 mo

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

**\$88,205**

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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### Amounts in Millions

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
<b>Teaser ARMs</b>					
Balances Currently Subject to Introductory Rates	\$131	\$1,149	\$1,370	\$0	\$34
WAC	4.39%	4.69%	6.37%	0.00%	4.88%
<b>Non-Teaser ARMs</b>					
Balances of All Non-Teaser ARMs	\$4,811	\$19,840	\$42,484	\$129	\$1,032
Weighted Average Margin	264 bp	348 bp	256 bp	233 bp	180 bp
WAC	5.66%	5.67%	5.07%	4.07%	5.03%
WARM	306 mo	328 mo	343 mo	365 mo	283 mo
Weighted Average Time Until Next Payment Reset	1 mo	16 mo	45 mo	1 mo	12 mo
<b>Total Adjustable-Rate, Single-Family, First Mortgage Loans &amp; Mortgage-Backed Securities</b>					<b>\$70,980</b>

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
<b>ARM Balances by Distance from Lifetime Cap</b>					
Balances With Coupon Within 200 bp of Lifetime Cap	\$86	\$79	\$31	\$0	\$3
Weighted Average Distance from Lifetime Cap	73 bp	144 bp	85 bp	0 bp	181 bp
Balances With Coupon 201-400 bp from Lifetime Cap	\$68	\$868	\$276	\$1	\$19
Weighted Average Distance from Lifetime Cap	260 bp	377 bp	311 bp	374 bp	370 bp
Balances With Coupon Over 400 bp from Lifetime Cap	\$4,203	\$19,938	\$42,847	\$126	\$1,004
Weighted Average Distance from Lifetime Cap	606 bp	634 bp	566 bp	669 bp	599 bp
Balances Without Lifetime Cap	\$584	\$104	\$700	\$2	\$40
<b>ARM Cap and Floor Detail</b>					
Balances Subject to Periodic Rate Caps	\$450	\$15,366	\$36,813	\$24	\$1,000
Weighted Average Periodic Rate Cap	155 bp	212 bp	308 bp	267 bp	190 bp
Balances Subject to Periodic Rate Floors	\$228	\$12,323	\$33,980	\$102	\$348
MBS Included in ARM Balances	\$348	\$4,724	\$7,578	\$125	\$647

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

Area: Northeast  
 All Reporting CMR  
 Report Prepared: 12/21/2005 4:05:53 PM

Reporting Dockets: 251  
 September 2005  
 Data as of: 12/16/2005

### Amounts in Millions

MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	\$8,041	\$10,787
WARM	103 mo	156 mo
Remaining Term to Full Amortization	298 mo	
Rate Index Code	0	0
Margin	228 bp	221 bp
Reset Frequency	51 mo	30 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	\$56	\$165
Wghted Average Distance to Lifetime Cap	15 bp	49 bp
Fixed-Rate:		
Balances	\$3,403	\$6,425
WARM	83 mo	130 mo
Remaining Term to Full Amortization	291 mo	
WAC	6.16%	6.56%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	\$6,943	\$1,776
WARM	22 mo	26 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	118 bp	6.29%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	\$10,470	\$9,725
WARM	145 mo	182 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	36 bp	7.64%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	\$10,043	\$3,970
WARM	32 mo	57 mo
Margin in Column 1; WAC in Column 2	116 bp	6.14%
Reset Frequency	6 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	\$1,063	\$17,226
WARM	32 mo	27 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	205 bp	12.95%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	\$178	\$8,332
Fixed Rate		
Remaining WAL <= 5 Years	\$939	\$29,930
Remaining WAL 5-10 Years	\$1,737	\$2,325
Remaining WAL Over 10 Years	\$40	
Superfloaters	\$0	
Inverse Floaters & Super POs	\$0	
Other	\$0	\$44
CMO Residuals:		
Fixed Rate	\$0	\$0
Floating Rate	\$0	\$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	\$10	\$26
WAC	2.81%	3.18%
Principal-Only MBS	\$20	\$0
WAC	5.66%	0.00%
Total Mortgage-Derivative Securities - Book Value	\$2,925	\$40,657

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

Area: Northeast  
 All Reporting CMR  
 Report Prepared: 12/21/2005 4:05:53 PM

Reporting Dockets: 251  
 September 2005  
 Data as of: 12/16/2005

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	\$4,468	\$29,706	\$20,619	\$4,511	\$4,054
WARM	139 mo	186 mo	165 mo	149 mo	76 mo
Weighted Average Servicing Fee	25 bp	21 bp	19 bp	21 bp	17 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	513 loans				
FHA/VA	21 loans				
Subserviced by Others	7 loans				

#### Index on Serviced Loan

Current Market	Lagging Market
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Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	\$54,772	\$14	Total # of Adjustable-Rate Loans Serviced	236 loans
WARM (in months)	93 mo	191 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	9 bp	38 bp		

<b>Total Balances of Mortgage Loans Serviced for Others</b>	<b>\$118,144</b>
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### CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	\$5,674		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	\$1,891		
Zero-Coupon Securities	\$223	3.84%	19 mo
Government & Agency Securities	\$3,592	3.80%	22 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	\$3,072	3.68%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	\$1,902	4.82%	69 mo
Memo: Complex Securities (from supplemental reporting)	\$12,353		

<b>Total Cash, Deposits, and Securities</b>	<b>\$28,707</b>
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# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

Area: Northeast  
 All Reporting CMR  
 Report Prepared: 12/21/2005 4:05:53 PM

Reporting Dockets: 251  
 September 2005  
 Data as of: 12/16/2005

### Amounts in Millions

#### ITEMS RELATED TO MORTGAGE LOANS AND SECURITIES

Nonperforming Loans	\$909
Accrued Interest Receivable	\$885
Advances for Taxes and Insurance	\$26
Less: Unamortized Yield Adjustments	\$-679
Valuation Allowances	\$998
Unrealized Gains (Losses)	\$-312

#### ITEMS RELATED TO NONMORTGAGE LOANS AND SECURITIES

Nonperforming Loans	\$112
Accrued Interest Receivable	\$267
Less: Unamortized Yield Adjustments	\$116
Valuation Allowances	\$802
Unrealized Gains (Losses)	\$-2

#### OTHER ITEMS

Real Estate Held for Investment	\$9
Reposessed Assets	\$84
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	\$192
Office Premises and Equipment	\$2,225
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	\$-255
Less: Unamortized Yield Adjustments	\$-90
Valuation Allowances	\$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	\$413
Miscellaneous I	\$9,437
Miscellaneous II	\$5,526

#### MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	\$447
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	\$15
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	\$1,316
Mortgage-Related Mututal Funds	\$575
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	\$14,279
Weighted Average Servicing Fee	31 bp
Adjustable-Rate Mortgage Loans Serviced	\$2,230
Weighted Average Servicing Fee	29 bp
Credit-Card Balances Expected to Pay Off in Grace Period	\$10

<b>TOTAL ASSETS</b>	<b>\$339,713</b>
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# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES

Area: Northeast  
 All Reporting CMR  
 Report Prepared: 12/21/2005 4:05:54 PM

Reporting Dockets: 251  
 September 2005  
 Data as of: 12/16/2005

Amounts in Millions

### 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	\$12,861	\$4,403	\$577	\$108
WAC	3.13%	2.50%	5.22%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	\$20,533	\$14,283	\$2,233	\$242
WAC	3.41%	2.98%	4.96%	
WARM	7 mo	8 mo	9 mo	
Balances Maturing in 13 to 36 Months		\$15,151	\$8,503	\$131
WAC		3.63%	4.27%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			\$10,852	\$75
WAC			4.42%	
WARM			75 mo	
<b>Total Fixed-Rate, Fixed Maturity Deposits:</b>			<b>\$89,396</b>	

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

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	\$6,479	\$4,810	\$6,354
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	\$25,798	\$27,550	\$18,182
Penalty in Months of Forgone Interest	3.19 mo	5.84 mo	8.61 mo
Balances in New Accounts	\$6,430	\$2,810	\$809

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

Area: Northeast  
 All Reporting CMR  
 Report Prepared: 12/21/2005 4:05:54 PM

Reporting Dockets: 251  
 September 2005  
 Data as of: 12/16/2005

Amounts in Millions

### FIXED-RATE, FIXED-MATURITY BORROWINGS

**FHLB ADVANCES, OTHER BORROWINGS,  
 REDEEMABLE PREFERRED STOCK, AND  
 SUBORDINATED DEBT**

	Remaining Maturity			WAC
	0 to 3 Months	4 to 36 Months	Over 36 Months	

Balances by Coupon Class:

Under 3.00%	\$1,401	\$5,354	\$284	2.57%
3.00 to 3.99%	\$25,482	\$7,421	\$1,156	3.72%
4.00 to 4.99%	\$981	\$3,103	\$3,169	4.32%
5.00 to 5.99%	\$59	\$446	\$2,806	5.48%
6.00 to 6.99%	\$16	\$113	\$292	6.41%
7.00 to 7.99%	\$0	\$10	\$76	7.44%
8.00 to 8.99%	\$0	\$3	\$14	8.21%
9.00 and Above	\$0	\$0	\$0	16.25%

WARM	1 mo	15 mo	89 mo	
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<b>Total Fixed-Rate, Fixed-Maturity Borrowings</b>	<b>\$52,187</b>
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### MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	\$28,935
Book Value of Redeemable Preferred Stock	\$0

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

Area: Northeast  
All Reporting CMR  
Report Prepared: 12/21/2005 4:05:54 PM

Reporting Dockets: 251  
September 2005  
Data as of: 12/16/2005

Amounts in Millions

### NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
<b>NON-MATURITY DEPOSITS</b>			
Transaction Accounts	\$20,915	1.80%	\$4,050
Money Market Deposit Accounts (MMDAs)	\$59,494	2.75%	\$3,170
Passbook Accounts	\$27,539	1.12%	\$844
Non-Interest-Bearing Non-Maturity Deposits	\$14,626		\$409
<b>ESCROW ACCOUNTS</b>			
Escrow for Mortgages Held in Portfolio	\$655	0.19%	
Escrow for Mortgages Serviced for Others	\$469	0.02%	
Other Escrows	\$137	0.79%	
<b>TOTAL NON-MATURITY DEPOSITS &amp; ESCROW ACCOUNTS</b>	<b>\$123,836</b>		
<b>UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS</b>	<b>\$-162</b>		
<b>UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS</b>	<b>\$-3</b>		
<b>OTHER LIABILITIES</b>			
Collateralized Mortgage Securities Issued	\$0		
Miscellaneous I	\$8,210		
Miscellaneous II	\$329		

<b>TOTAL LIABILITIES</b>	<b>\$302,727</b>
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### MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	\$142
EQUITY CAPITAL	\$36,844

<b>TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL</b>	<b>\$339,712</b>
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# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

Area: Northeast  
 All Reporting CMR  
 Report Prepared: 12/21/2005 4:05:54 PM

Reporting Dockets: 251  
 September 2005  
 Data as of: 12/16/2005

Amounts in Millions

### 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		\$16
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	34	\$213
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	55	\$1,814
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	32	\$316
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	116	\$706
1014	Opt commitment to orig 25- or 30-year FRMs	102	\$3,185
1016	Opt commitment to orig "other" Mortgages	70	\$968
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM Ins, svc retained		\$10
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained	7	\$388
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	7	\$14
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	7	\$921
2016	Commit/purchase "other" Mortgage loans, svc retained		\$11
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		\$17
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg Ins, svc retained	6	\$8
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	19	\$80
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	30	\$866
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		\$117
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		\$211
2054	Commit/purchase 25- to 30-year FRM MBS		\$1,303
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		\$452
2074	Commit/sell 25- or 30-yr FRM MBS		\$4,754
2102	Commit/purchase 1-mo COFI ARM loans, svc released		\$27
2104	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc released		\$1
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM Ins, svc released		\$49
2108	Commit/purchase 3- or 5-yr Treasury ARM Ins, svc released		\$773
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg Ins, svc released		\$6

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

Area: Northeast  
 All Reporting CMR  
 Report Prepared: 12/21/2005 4:05:54 PM

Reporting Dockets: 251  
 September 2005  
 Data as of: 12/16/2005

Amounts in Millions

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		\$228
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		\$2,139
2116	Commit/purchase "other" Mortgage loans, svc released		\$427
2122	Commit/sell 1-mo COFI ARM loans, svc released		\$36
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM Ins, svc released		\$10,712
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		\$1,838
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg Ins, svc released		\$780
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	14	\$624
2134	Commit/sell 25- or 30-yr FRM loans, svc released	21	\$11,082
2136	Commit/sell "other" Mortgage loans, svc released	6	\$2,668
2202	Firm commitment to originate 1-month COFI ARM loans		\$10
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		\$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM Ins	16	\$71
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	20	\$315
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg Ins	14	\$144
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	49	\$303
2214	Firm commit/originate 25- or 30-year FRM loans	43	\$761
2216	Firm commit/originate "other" Mortgage loans	34	\$289
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		\$0
3016	Option to purchase "other" Mortgages		\$10
3032	Option to sell 10-, 15-, or 20-year FRMs		\$0
3034	Option to sell 25- or 30-year FRMs		\$10
3036	Option to sell "other" Mortgages		\$3
3072	Short option to sell 10-, 15-, or 20-yr FRMs		\$4
3074	Short option to sell 25- or 30-yr FRMs		\$32
3076	Short option to sell "other" Mortgages		\$2

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

Area: Northeast  
 All Reporting CMR  
 Report Prepared: 12/21/2005 4:05:55 PM

Reporting Dockets: 251  
 September 2005  
 Data as of: 12/16/2005

Amounts in Millions

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
4002	Commit/purchase non-Mortgage financial assets	24	\$112
4022	Commit/sell non-Mortgage financial assets		\$429
5002	IR swap: pay fixed, receive 1-month LIBOR		\$1
5004	IR swap: pay fixed, receive 3-month LIBOR		\$450
5010	IR swap: pay fixed, receive 3-month Treasury		\$5
5024	IR swap: pay 1-month LIBOR, receive fixed		\$11,692
5026	IR swap: pay 3-month LIBOR, receive fixed		\$1
8012	Long futures contract on Treasury bond		\$4
8016	Long futures contract on 3-month Eurodollar		\$7
8036	Short futures contract on 2-year Treasury note		\$7
8038	Short futures contract on 5-year Treasury note		\$7
8040	Short futures contract on 10-year Treasury note		\$23
9502	Fixed-rate construction loans in process	104	\$915
9512	Adjustable-rate construction loans in process	75	\$2,900

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

Area: Northeast  
 All Reporting CMR  
 Report Prepared: 12/21/2005 4:05:55 PM

Reporting Dockets: 251  
 September 2005  
 Data as of: 12/16/2005

Amounts in Millions

### SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
100	Multi/nonres mtg Ins; adj Balloon < 300 bp to Life Cap		\$0
105	Multi/nonres mtg Ins; adj Balloon > 300 bp to Life Cap		\$1
106	Multi/nonres mtg Ins; adj Balloon w/no Lifetime Cap		\$658
110	Multi/nonres mtg Ins; adj f/amort < 300 bp to Life Cap		\$4
115	Multi/nonres mtg Ins; adj f/amort > 300 bp to Life Cap		\$30
116	Multi/nonres mtg Ins; adj fully amort w/no Life Cap		\$380
120	Other investment securities, fixed-coupon securities		\$11
122	Other investment securities, floating-rate securities		\$4
125	Multi/nonres mtg loans; fixed-rate, Balloon		\$177
127	Multi/nonres mtg loans; fixed-rate, fully amortizing	6	\$252
130	Construction and land loans (adj-rate)		\$93
140	Second Mortgages (adj-rate)		\$95
150	Commercial loans (adj-rate)		\$14
180	Consumer loans; loans on deposits		\$0
182	Consumer loans; education loans		\$32
189	Consumer loans; other		\$2
200	Variable-rate, fixed-maturity CDs	70	\$1,786
220	Variable-rate FHLB advances	27	\$158
299	Other variable-rate	15	\$4,457
300	Govt. & agency securities, fixed-coupon securities		\$219
302	Govt. & agency securities, floating-rate securities		\$10

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

Area: Northeast  
 All Reporting CMR  
 Report Prepared: 12/21/2005 4:05:55 PM

Reporting Dockets: 251  
 September 2005  
 Data as of: 12/16/2005

Amounts in Millions

### SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # >	Balance	Estimated Market Value After Specified Rate Shock					
			-200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	150	\$12,353	\$12,918	\$12,683	\$12,336	\$11,739	\$11,157	\$10,617
123 - Mortgage Derivatives - M/V estimate	102	\$43,601	\$44,201	\$43,951	\$43,265	\$42,176	\$41,025	\$39,871
129 - Mortgage-Related Mutual Funds - M/V estimate	31	\$329	\$331	\$330	\$327	\$324	\$320	\$316
280 - FHLB putable advance-M/V estimate	36	\$7,469	\$8,035	\$7,728	\$7,523	\$7,396	\$7,313	\$7,251
281 - FHLB convertible advance-M/V estimate	38	\$2,709	\$2,952	\$2,842	\$2,763	\$2,707	\$2,671	\$2,649
282 - FHLB callable advance-M/V estimate		\$617	\$656	\$639	\$621	\$603	\$586	\$569
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	8	\$481	\$500	\$490	\$482	\$475	\$468	\$463
290 - Other structured borrowings - M/V estimate	9	\$11,253	\$11,899	\$11,421	\$11,134	\$10,948	\$10,812	\$10,694
500 - Other OBS Positions w/o contract code or exceeds 16 positions	7	\$28,933	\$224	\$115	\$19	\$-23	\$-54	\$-76