Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Northeast

All Reporting CMR **Reporting Dockets: 162** **September 2009**

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	51,880	-6,663	-11 %	12.04 %	-110 bp
+200 bp	56,100	-2,443	-4 %	12.83 %	-31 bp
+100 bp	58,549	7	0 %	13.24 %	+10 bp
0 bp	58,542			13.15 %	
-100 bp	56,574	-1,968	-3 %	12.66 %	-49 bp

Risk Measure for a Given Rate Shock

	9/30/2009	6/30/2009	9/30/2008
Pre-shock NPV Ratio: NPV as % of PV Assets	13.15 %	12.25 %	11.11 %
Post-shock NPV Ratio	12.66 %	11.60 %	9.44 %
Sensitivity Measure: Decline in NPV Ratio	49 bp	64 bp	167 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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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								
MORTGAGE LOANS AND SECURITIES								
Fixed-Rate Single-Family First-Mortgage Loans and MBS								
30-Year Mortgage Loans	43,468	43,040	42,109	40,631	38,902	40,913	105.20	1.58
30-Year Mortgage Securities	5,666	5,599	5,471	5,277	5,052	5,329	105.06	1.74
15-Year Mortgages and MBS	24,290	23,858	23,137	22,310	21,455	22,774	104.76	2.42
Balloon Mortgages and MBS	15,412	15,316	15,091	14,787	14,407	14,438	106.08	1.05
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	14,191	14,150	14,053	13,972	13,890	14,214	99.55	0.49
7 Month to 2 Year Reset Frequency	22,087	22,006	21,901	21,687	21,356	21,384	102.91	0.42
2+ to 5 Year Reset Frequency	54,464	54,086	53,426	52,315	50,654	52,127	103.76	0.96
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	1,592	1,581	1,564	1,546	1,526	1,546	102.29	0.90
2 Month to 5 Year Reset Frequency	655	645	630	614	597	636	101.45	1.91
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	13,644	13,448	13,243	13,045	12,853	13,145	102.31	1.49
Adjustable-Rate, Fully Amortizing	13,390	13,279	13,155	13,033	12,913	13,096	101.40	0.89
Fixed-Rate, Balloon	5,942	5,678	5,426	5,189	4,965	5,455	104.08	4.54
Fixed-Rate, Fully Amortizing	16,010	15,547	15,085	14,647	14,229	14,569	106.72	2.98
Construction and Land Loans								
Adjustable-Rate	5,889	5,882	5,870	5,859	5,847	5,888	99.90	0.15
Fixed-Rate	1,465	1,435	1,403	1,371	1,341	1,472	97.51	2.18
Second-Mortgage Loans and Securities								
Adjustable-Rate	14,472	14,445	14,405	14,365	14,326	14,411	100.24	0.23
Fixed-Rate	6,757	6,612	6,461	6,316	6,178	6,389	103.49	2.24
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	4,345	4,301	4,236	4,152	4,053	4,301	100.00	1.27
Accrued Interest Receivable	1,070	1,070	1,070	1,070	1,070	1,070	100.00	0.00
Advance for Taxes/Insurance	56	56	56	56	56	56	100.00	0.00
Float on Escrows on Owned Mortgages	35	65	107	150	184			-55.34
LESS: Value of Servicing on Mortgages Serviced by Others	-123	-117	-122	-131	-128			0.58
TOTAL MORTGAGE LOANS AND SECURITIES	**265,024**	**262,217**	**258,020**	**252,521**	**245,980**	**253,212**	**103.56**	**1.34**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	14,722	14,700	14,668	14,637	14,606	14,725	99.83	0.18
Fixed-Rate	8,641	8,286	7,947	7,624	7,318	7,703	107.57	4.19
Consumer Loans								
Adjustable-Rate	9,958	9,940	9,912	9,884	9,857	9,385	105.91	0.23
Fixed-Rate	15,310	15,195	15,040	14,888	14,740	15,251	99.64	0.89
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-1,305	-1,299	-1,290	-1,282	-1,274	-1,299	0.00	0.56
Accrued Interest Receivable	341	341	341	341	341	341	100.00	0.00
TOTAL NONMORTGAGE LOANS	**47,668**	**47,165**	**46,618**	**46,093**	**45,588**	**46,107**	**102.30**	**1.11**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	11,370	11,370	11,370	11,370	11,370	11,370	100.00	0.00
Equities and All Mutual Funds	402	389	377	364	351	389	100.04	3.22
Zero-Coupon Securities	2,672	2,671	2,663	2,656	2,649	2,668	100.10	0.17
Government and Agency Securities	6,427	6,264	6,103	5,948	5,799	6,167	101.57	2.59
Term Fed Funds, Term Repos	9,885	9,878	9,845	9,812	9,780	9,869	100.09	0.20
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	6,114	5,878	5,647	5,431	5,227	5,655	103.94	3.97
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	31,370	30,888	30,097	29,159	28,172	33,758	91.50	2.06
Structured Securities (Complex)	36,926	36,264	35,424	34,510	33,588	35,371	102.52	2.07
LESS: Valuation Allowances for Investment Securities	8	8	8	7	7	8	100.00	3.76
TOTAL CASH, DEPOSITS, AND SECURITIES	**105,158**	**103,593**	**101,519**	**99,243**	**96,929**	**105,238**	**98.44**	**1.76**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	432	432	432	432	432	432	100.00	0.00
Real Estate Held for Investment	16	16	16	16	16	16	100.00	0.00
Investment in Unconsolidated Subsidiaries	623	583	544	504	464	583	100.00	6.80
Office Premises and Equipment	2,499	2,499	2,499	2,499	2,499	2,499	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,571**	**3,531**	**3,492**	**3,452**	**3,412**	**3,531**	**100.00**	**1.12**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	262	322	396	460	497			-20.93
Adjustable-Rate Servicing	337	337	406	488	490			-10.27
Float on Mortgages Serviced for Others	290	334	392	440	474			-15.21
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**888**	**992**	**1,194**	**1,388**	**1,462**			**-15.39**
OTHER ASSETS								
Purchased and Excess Servicing						522		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	18,942	18,942	18,942	18,942	18,942	18,942	100.00	0.00
Miscellaneous II						7,895		
Deposit Intangibles								
Retail CD Intangible	102	130	183	211	238			-31.03
Transaction Account Intangible	1,111	1,870	2,669	3,421	4,174			-41.67
MMDA Intangible	2,993	4,471	6,038	7,425	8,696			-34.05
Passbook Account Intangible	1,287	1,952	2,675	3,345	3,988			-35.54
Non-Interest-Bearing Account Intangible	111	470	815	1,144	1,457			-75.05
TOTAL OTHER ASSETS	**24,546**	**27,834**	**31,321**	**34,488**	**37,493**	**27,359**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-4,155		
TOTAL ASSETS	**446,855**	**445,332**	**442,164**	**437,185**	**430,864**	**431,292**	**103/101***	**0.53/1.31***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	84,352	84,286	84,062	83,841	83,632	83,537	100.90	0.17
Fixed-Rate Maturing in 13 Months or More	26,504	25,632	24,809	24,228	23,715	23,843	107.50	3.31
Variable-Rate	390	390	390	389	389	389	100.18	0.03
Demand								
Transaction Accounts	33,233	33,233	33,233	33,233	33,233	33,233	100/94*	0.00/2.48*
MMDAs	107,988	107,988	107,988	107,988	107,988	107,988	100/96*	0.00/1.47*
Passbook Accounts	31,213	31,213	31,213	31,213	31,213	31,213	100/94*	0.00/2.37*
Non-Interest-Bearing Accounts	14,983	14,983	14,983	14,983	14,983	14,983	100/97*	0.00/2.43*
TOTAL DEPOSITS	**298,662**	**297,724**	**296,676**	**295,874**	**295,152**	**295,185**	**101/98***	**0.33/1.52***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	26,230	26,026	25,814	25,605	25,400	25,546	101.88	0.80
Fixed-Rate Maturing in 37 Months or More	7,140	6,748	6,387	6,054	5,746	5,899	114.39	5.58
Variable-Rate	2,462	2,448	2,435	2,422	2,409	2,270	107.85	0.55
TOTAL BORROWINGS	**35,831**	**35,222**	**34,636**	**34,081**	**33,556**	**33,715**	**104.47**	**1.70**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	935	935	935	935	935	935	100.00	0.00
Other Escrow Accounts	819	794	770	748	727	861	92.23	3.07
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	6,841	6,841	6,841	6,841	6,841	6,841	100.00	0.00
Miscellaneous II	0	0	0	0	0	787		
TOTAL OTHER LIABILITIES	**8,596**	**8,571**	**8,547**	**8,525**	**8,504**	**9,425**	**90.94**	**0.28**
Other Liabilities not Included Above								
Self-Valued	47,020	45,169	43,682	42,550	41,725	41,290	109.39	3.70
Unamortized Yield Adjustments						117		
TOTAL LIABILITIES	**390,110**	**386,686**	**383,541**	**381,030**	**378,937**	**379,731**	**102/99****	**0.85/1.76****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	81	60	12	-49	-113			
ARMs	3	0	-4	-7	-12			
Other Mortgages	4	0	-8	-18	-29			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	45	23	-14	-51	-92			
Sell Mortgages and MBS	-37	-15	23	67	110			
Purchase Non-Mortgage Items	2	0	-4	-7	-10			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-17	-6	4	14	23			
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	3			
Interest-Rate Caps	5	7	10	13	17			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	12	9	1	-6	-13			
Self-Valued	-268	-183	-96	-13	69			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-171**	**-104**	**-74**	**-55**	**-48**			

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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	446,855	445,332	442,164	437,185	430,864	431,292	103/101***	0.53/1.31***
MINUS TOTAL LIABILITIES	390,110	386,686	383,541	381,030	378,937	379,731	102/99**	0.85/1.76**
PLUS OFF-BALANCE-SHEET POSITIONS	-171	-104	-74	-55	-48			
TOTAL NET PORTFOLIO VALUE #	56,574	58,542	58,549	56,100	51,880	51,561	113.54	-1.69

* 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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Amounts in Millions

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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	$1,851	$20,959	$16,473	$1,272	$358
WARM	323 mo	318 mo	325 mo	295 mo	309 mo
WAC	4.60%	5.60%	6.32%	7.31%	8.95%
Amount of these that is FHA or VA Guaranteed	$71	$243	$52	$21	$15
Securities Backed by Conventional Mortgages	$811	$2,879	$1,110	$37	$9
WARM	304 mo	314 mo	325 mo	285 mo	244 mo
Weighted Average Pass-Through Rate	4.43%	5.34%	6.15%	7.11%	8.39%
Securities Backed by FHA or VA Mortgages	$160	$148	$156	$13	$6
WARM	352 mo	339 mo	320 mo	201 mo	142 mo
Weighted Average Pass-Through Rate	4.48%	5.35%	6.17%	7.15%	8.47%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,930	$7,297	$2,665	$661	$149
WAC	4.68%	5.43%	6.35%	7.36%	8.57%
Mortgage Securities	$4,763	$4,016	$279	$13	$1
Weighted Average Pass-Through Rate	4.26%	5.16%	6.08%	7.11%	8.53%
WARM (of 15-Year Loans and Securities)	143 mo	151 mo	153 mo	123 mo	105 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$2,911	$7,076	$3,501	$224	$48
WAC	4.43%	5.38%	6.21%	7.26%	8.65%
Mortgage Securities	$300	$332	$47	$0	$0
Weighted Average Pass-Through Rate	4.28%	5.48%	6.12%	7.45%	0.00%
WARM (of Balloon Loans and Securities)	69 mo	79 mo	81 mo	82 mo	77 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$83,455**

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	$21	$163	$103	$0	$0
WAC	4.46%	4.75%	5.76%	0.00%	0.00%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$14,193	$21,221	$52,024	$1,546	$636
Weighted Average Margin	180 bp	240 bp	217 bp	213 bp	214 bp
WAC	3.01%	4.90%	5.45%	3.95%	4.76%
WARM	281 mo	301 mo	335 mo	323 mo	276 mo
Weighted Average Time Until Next Payment Reset	3 mo	13 mo	46 mo	2 mo	34 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$89,906**

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	$78	$46	$105	$0	$0
Weighted Average Distance from Lifetime Cap	117 bp	154 bp	152 bp	0 bp	102 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$152	$221	$177	$1	$40
Weighted Average Distance from Lifetime Cap	313 bp	343 bp	363 bp	300 bp	381 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$13,369	$21,078	$51,167	$1,544	$577
Weighted Average Distance from Lifetime Cap	897 bp	596 bp	567 bp	653 bp	599 bp
Balances Without Lifetime Cap	$615	$38	$679	$1	$19
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$3,968	$19,464	$46,624	$14	$561
Weighted Average Periodic Rate Cap	320 bp	239 bp	214 bp	190 bp	194 bp
Balances Subject to Periodic Rate Floors	$9,353	$18,116	$45,988	$15	$134
MBS Included in ARM Balances	$1,763	$5,637	$11,285	$837	$380

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$13,145	$13,096
WARM	94 mo	131 mo
Remaining Term to Full Amortization	301 mo	
Rate Index Code	0	0
Margin	227 bp	202 bp
Reset Frequency	42 mo	25 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$69	$113
Wghted Average Distance to Lifetime Cap	39 bp	186 bp
Fixed-Rate:		
Balances	$5,455	$14,569
WARM	73 mo	78 mo
Remaining Term to Full Amortization	275 mo	
WAC	6.34%	6.11%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$5,888	$1,472
WARM	23 mo	33 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	183 bp	5.98%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$14,411	$6,389
WARM	187 mo	164 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	-13 bp	6.39%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$14,725	$7,703
WARM	36 mo	58 mo
Margin in Column 1; WAC in Column 2	176 bp	5.68%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$9,385	$15,251
WARM	49 mo	37 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	931 bp	11.10%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$621	$8,167
Fixed Rate		
Remaining WAL <= 5 Years	$4,841	$16,855
Remaining WAL 5-10 Years	$642	$1,501
Remaining WAL Over 10 Years	$190	
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	$6,294	$26,523

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	$7,077	$16,124	$15,632	$5,301	$5,366
WARM	270 mo	282 mo	304 mo	300 mo	259 mo
Weighted Average Servicing Fee	28 bp	28 bp	30 bp	35 bp	46 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	340 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	$51,740	$49	Total # of Adjustable-Rate Loans Serviced	189 loans
WARM (in months)	320 mo	214 mo	Number of These Subserviced by Others	2 loans
Weighted Average Servicing Fee	37 bp	38 bp		

Total Balances of Mortgage Loans Serviced for Others	**$101,289**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$11,370		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$389		
Zero-Coupon Securities	$2,668	0.28%	3 mo
Government & Agency Securities	$6,167	1.88%	33 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$9,869	0.43%	4 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$5,655	4.62%	59 mo
Memo: Complex Securities (from supplemental reporting)	$35,371		
Total Cash, Deposits, and Securities	**$71,489**		

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$6,338
Accrued Interest Receivable	$1,070
Advances for Taxes and Insurance	$56
Less: Unamortized Yield Adjustments	$1,380
Valuation Allowances	$2,037
Unrealized Gains (Losses)	$-3,114

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$881
Accrued Interest Receivable	$341
Less: Unamortized Yield Adjustments	$249
Valuation Allowances	$2,180
Unrealized Gains (Losses)	$-464

OTHER ITEMS	
Real Estate Held for Investment	$16
Repossessed Assets	$432
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$583
Office Premises and Equipment	$2,499
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$173
Less: Unamortized Yield Adjustments	$-878
Valuation Allowances	$8
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$522
Miscellaneous I	$18,942
Miscellaneous II	$7,895
TOTAL ASSETS	**$430,352**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$370
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	$220
Mortgage-Related Mututal Funds	$169
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$16,938
Weighted Average Servicing Fee	22 bp
Adjustable-Rate Mortgage Loans Serviced	$26,175
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

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	$34,193	$4,115	$747	$209
WAC	2.59%	3.85%	4.04%	
WARM	1 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$33,520	$9,168	$1,794	$702
WAC	1.89%	3.51%	4.42%	
WARM	7 mo	7 mo	7 mo	
Balances Maturing in 13 to 36 Months		$12,542	$3,341	$66
WAC		3.03%	4.63%	
WARM		19 mo	25 mo	
Balances Maturing in 37 or More Months			$7,960	$37
WAC			4.44%	
WARM			73 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$107,380**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$7,024	$4,280	$5,903
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$51,845	$17,677	$9,919
Penalty in Months of Forgone Interest	2.79 mo	5.46 mo	9.66 mo
Balances in New Accounts	$3,490	$1,469	$428

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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%	$4,651	$4,266	$185	1.29%
3.00 to 3.99%	$152	$3,679	$731	3.55%
4.00 to 4.99%	$1,093	$5,289	$852	4.61%
5.00 to 5.99%	$4,288	$1,905	$2,943	5.46%
6.00 to 6.99%	$21	$56	$306	6.47%
7.00 to 7.99%	$0	$42	$346	7.18%
8.00 to 8.99%	$0	$39	$527	8.71%
9.00 and Above	$0	$66	$9	9.83%
WARM	2 mo	16 mo	84 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$31,445**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$43,950
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	$33,233	0.84%	$1,622
Money Market Deposit Accounts (MMDAs)	$107,988	1.00%	$4,247
Passbook Accounts	$31,213	0.67%	$1,173
Non-Interest-Bearing Non-Maturity Deposits	$14,983		$366
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$640	0.21%	
Escrow for Mortgages Serviced for Others	$295	0.02%	
Other Escrows	$861	0.17%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$189,212		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$136		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-19		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$6,841		
Miscellaneous II	$787		
TOTAL LIABILITIES	**$379,731**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$490
EQUITY CAPITAL	$50,130
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$430,351**

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
1002	Opt commitment to orig 1-month COFI ARMs		$2
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	11	$138
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	18	$252
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	14	$343
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	67	$418
1014	Opt commitment to orig 25- or 30-year FRMs	67	$1,020
1016	Opt commitment to orig "other" Mortgages	36	$365
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$8
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		$245
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	6	$9
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$20
2016	Commit/purchase "other" Mortgage loans, svc retained		$14
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	13	$29
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	16	$187
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$750
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$5
2054	Commit/purchase 25- to 30-year FRM MBS		$117
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$89
2074	Commit/sell 25- or 30-yr FRM MBS		$546
2076	Commit/sell "other" MBS		$8
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$2
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$0
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$7
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$24
2116	Commit/purchase "other" Mortgage loans, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$2

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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
2134	Commit/sell 25- or 30-yr FRM loans, svc released	8	$27
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$5
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	$100
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	25	$63
2214	Firm commit/originate 25- or 30-year FRM loans	25	$67
2216	Firm commit/originate "other" Mortgage loans	16	$103
3016	Option to purchase "other" Mortgages		$1
3034	Option to sell 25- or 30-year FRMs		$26
4002	Commit/purchase non-Mortgage financial assets	17	$530
4006	Commit/purchase "other" liabilities		$5
4022	Commit/sell non-Mortgage financial assets		$15
5002	IR swap: pay fixed, receive 1-month LIBOR		$64
5004	IR swap: pay fixed, receive 3-month LIBOR		$184
5010	IR swap: pay fixed, receive 3-month Treasury		$15
5124	IR swaption: pay 1-month LIBOR, receive fixed		$20
5224	Short IR swaption: pay 1-mo LIBOR, receive fixed		$20
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$38
6004	Interest rate Cap based on 3-month LIBOR		$140
9502	Fixed-rate construction loans in process	61	$251
9512	Adjustable-rate construction loans in process	40	$662

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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		$1,106
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$10
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$563
120	Other investment securities, fixed-coupon securities		$40
122	Other investment securities, floating-rate securities		$11
125	Multi/nonres mtg loans; fixed-rate, Balloon		$171
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$253
130	Construction and land loans (adj-rate)		$14
140	Second Mortgages (adj-rate)		$243
150	Commercial loans (adj-rate)		$37
180	Consumer loans; loans on deposits		$1
182	Consumer loans; education loans		$0
183	Consumer loans; auto loans and leases		$4
184	Consumer loans; mobile home loans		$6
187	Consumer loans; recreational vehicles		$32
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs	49	$389
220	Variable-rate FHLB advances	6	$742
299	Other variable-rate	11	$1,528
300	Govt. & agency securities, fixed-coupon securities		$14
302	Govt. & agency securities, floating-rate securities		$20

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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	92	$35,371	$36,926	$36,264	$35,424	$34,510	$33,588
123 - Mortgage Derivatives - M/V estimate	85	$33,758	$31,370	$30,888	$30,097	$29,159	$28,172
129 - Mortgage-Related Mutual Funds - M/V estimate	12	$95	$96	$95	$94	$92	$91
280 - FHLB putable advance-M/V estimate	33	$19,583	$22,418	$21,525	$20,815	$20,274	$19,885
281 - FHLB convertible advance-M/V estimate	22	$1,933	$2,139	$2,069	$2,015	$1,973	$1,940
282 - FHLB callable advance-M/V estimate		$154	$174	$168	$163	$159	$156
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate		$261	$285	$277	$270	$265	$260
290 - Other structured borrowings - M/V estimate	17	$19,358	$22,003	$21,129	$20,418	$19,878	$19,482
500 - Other OBS Positions w/o contract code or exceeds 16 positions	7	$17,984	$-268	$-183	$-96	$-13	$69