Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Northeast

All Reporting CMR | **Reporting Dockets: 250** | **December 2004**

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	25,429	-11,634	-31 %	9.20 %	-341 bp
+200 bp	29,793	-7,270	-20 %	10.54 %	-207 bp
+100 bp	33,792	-3,271	-9 %	11.71 %	-90 bp
0 bp	37,063			12.61 %	
-100 bp	37,964	901	+2 %	12.79 %	+18 bp

Risk Measure for a Given Rate Shock

	12/31/2004	09/30/2004	12/31/2003
Pre-shock NPV Ratio: NPV as % of PV Assets	12.61 %	12.25 %	11.28 %
Post-shock NPV Ratio	10.54 %	10.04 %	9.39 %
Sensitivity Measure: Decline in NPV Ratio	207 bp	221 bp	189 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Due to the recent abnormally low interest rate environment, OTS has reinterpreted the TB13a sensitivity measure to be based on the more negative outcome of a -100 or a +200 basis point interest rate shock. Furthermore, if neither a -100 nor a +200 basis point change in rates produces a reduction in NPV, the institution is presumed to have a sensitivity measure of zero.

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Report Prepared: 03/08/2005 1:18:32 PM | **Amounts in Millions** | **Data as of: 03/08/2005**

	-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	37,463	36,691	35,225	33,502	31,762	35,830	102.41	3.05
30-Year Mortgage Securities	4,666	4,540	4,321	4,091	3,873	4,501	100.86	3.81
15-Year Mortgages and MBS	34,952	33,877	32,473	30,999	29,557	33,450	101.28	3.66
Balloon Mortgages and MBS	8,938	8,750	8,495	8,177	7,812	8,665	100.98	2.53
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	4,450	4,445	4,431	4,401	4,346	4,318	102.94	0.21
7 Month to 2 Year Reset Frequency	15,533	15,372	15,138	14,811	14,406	15,166	101.36	1.28
2+ to 5 Year Reset Frequency	36,910	35,962	34,826	33,537	32,158	35,912	100.14	2.90
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	343	341	338	334	328	328	104.02	0.81
2 Month to 5 Year Reset Frequency	1,126	1,112	1,096	1,075	1,049	1,098	101.34	1.32
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	7,436	7,311	7,190	7,073	6,959	7,224	101.20	1.68
Adjustable-Rate, Fully Amortizing	9,535	9,439	9,344	9,252	9,162	9,424	100.15	1.01
Fixed-Rate, Balloon	3,065	2,918	2,781	2,653	2,533	2,836	102.90	4.87
Fixed-Rate, Fully Amortizing	6,289	6,002	5,738	5,492	5,264	5,819	103.15	4.59
Construction and Land Loans								
Adjustable-Rate	5,281	5,270	5,259	5,248	5,238	5,281	99.78	0.21
Fixed-Rate	1,366	1,338	1,310	1,284	1,260	1,372	97.50	2.08
Second-Mortgage Loans and Securities								
Adjustable-Rate	10,845	10,836	10,827	10,820	10,814	10,778	100.54	0.08
Fixed-Rate	5,528	5,401	5,279	5,163	5,053	5,280	102.27	2.30
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	-96	-93	-89	-86	-83	-93	0.00	3.62
Accrued Interest Receivable	749	749	749	749	749	749	100.00	0.00
Advance for Taxes/Insurance	27	27	27	27	27	27	100.00	0.00
Float on Escrows on Owned Mortgages	65	115	161	198	230			-41.78
LESS: Value of Servicing on Mortgages Serviced by Others	14	37	54	61	62			-53.61
TOTAL MORTGAGE LOANS AND SECURITIES	**194,456**	**190,365**	**184,865**	**178,740**	**172,436**	**187,965**	**101.28**	**2.52**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	8,800	8,782	8,766	8,750	8,736	8,817	99.60	0.19
Fixed-Rate	3,269	3,132	3,002	2,878	2,762	3,001	104.36	4.27
Consumer Loans								
Adjustable-Rate	2,296	2,294	2,292	2,290	2,288	2,289	100.20	0.10
Fixed-Rate	13,903	13,742	13,584	13,431	13,281	13,605	101.00	1.16
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-667	-660	-654	-647	-641	-660	0.00	1.01
Accrued Interest Receivable	197	197	197	197	197	197	100.00	0.00
TOTAL NONMORTGAGE LOANS	**27,798**	**27,486**	**27,187**	**26,899**	**26,622**	**27,249**	**100.87**	**1.11**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	4,944	4,944	4,944	4,944	4,944	4,944	100.00	0.00
Equities and All Mutual Funds	2,086	2,018	1,947	1,873	1,797	2,018	99.99	3.46
Zero-Coupon Securities	78	76	74	73	72	73	103.74	2.29
Government and Agency Securities	3,427	3,354	3,284	3,217	3,151	3,302	101.59	2.13
Term Fed Funds, Term Repos	4,051	4,039	4,027	4,015	4,004	4,034	100.13	0.30
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,740	1,674	1,613	1,557	1,504	1,633	102.54	3.77
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	31,251	30,867	29,904	28,930	27,987	30,926	99.81	2.18
Structured Securities (Complex)	8,785	8,582	8,099	7,626	7,182	8,575	100.09	3.99
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	1.47
TOTAL CASH, DEPOSITS, AND SECURITIES	**56,362**	**55,554**	**53,893**	**52,234**	**50,640**	**55,505**	**100.09**	**2.22**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	85	85	85	85	85	85	100.00	0.00
Real Estate Held for Investment	33	33	33	33	33	33	100.00	0.00
Investment in Unconsolidated Subsidiaries	179	178	170	158	142	178	100.00	2.34
Office Premises and Equipment	1,998	1,998	1,998	1,998	1,998	1,998	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,294**	**2,294**	**2,286**	**2,273**	**2,257**	**2,294**	**100.00**	**0.18**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	210	302	374	412	419			-27.23
Adjustable-Rate Servicing	151	154	156	158	159			-1.85
Float on Mortgages Serviced for Others	393	483	556	610	651			-16.86
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**754**	**939**	**1,087**	**1,180**	**1,229**			**-17.73**
OTHER ASSETS								
Purchased and Excess Servicing						509		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	8,197	8,197	8,197	8,197	8,197	8,197	100.00	0.00
Miscellaneous II						4,115		
Deposit Intangibles								
Retail CD Intangible	61	79	96	112	128			-22.31
Transaction Account Intangible	1,755	2,345	2,953	3,486	3,945			-25.55
MMDA Intangible	2,362	2,930	3,440	4,000	4,558			-18.40
Passbook Account Intangible	2,247	2,902	3,535	4,116	4,670			-22.18
Non-Interest-Bearing Account Intangible	550	831	1,099	1,353	1,596			-33.01
TOTAL OTHER ASSETS	**15,171**	**17,284**	**19,319**	**21,264**	**23,094**	**12,821**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						417		
TOTAL ASSETS	**296,836**	**293,923**	**288,637**	**282,591**	**276,278**	**286,251**	**103/100*** **	**1.40/2.17*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	39,993	39,819	39,646	39,476	39,307	39,838	99.95	0.44
Fixed-Rate Maturing in 13 Months or More	31,981	30,988	30,049	29,158	28,312	30,945	100.14	3.12
Variable-Rate	1,442	1,441	1,440	1,440	1,439	1,440	100.09	0.04
Demand								
Transaction Accounts	24,647	24,647	24,647	24,647	24,647	24,647	100/90*	0.00/2.69*
MMDAs	46,193	46,193	46,193	46,193	46,193	46,193	100/94*	0.00/1.24*
Passbook Accounts	29,650	29,650	29,650	29,650	29,650	29,650	100/90*	0.00/2.41*
Non-Interest-Bearing Accounts	12,498	12,498	12,498	12,498	12,498	12,498	100/93*	0.00/2.35*
TOTAL DEPOSITS	**186,403**	**185,235**	**184,123**	**183,061**	**182,046**	**185,209**	**100/95***	**0.62/1.82***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	35,140	34,942	34,748	34,558	34,371	35,016	99.79	0.56
Fixed-Rate Maturing in 37 Months or More	4,934	4,691	4,462	4,248	4,046	4,667	100.51	5.03
Variable-Rate	2,182	2,181	2,179	2,177	2,176	2,158	101.04	0.08
TOTAL BORROWINGS	**42,256**	**41,814**	**41,389**	**40,983**	**40,593**	**41,841**	**99.93**	**1.04**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,112	1,112	1,112	1,112	1,112	1,112	100.00	0.00
Other Escrow Accounts	136	132	128	125	121	148	89.40	2.97
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	7,041	7,041	7,041	7,041	7,041	7,041	100.00	0.00
Miscellaneous II	0	0	0	0	0	533		
TOTAL OTHER LIABILITIES	**8,289**	**8,285**	**8,282**	**8,278**	**8,275**	**8,834**	**93.79**	**0.05**
Other Liabilities not Included Above								
Self-Valued	21,575	20,908	20,431	20,075	19,824	20,390	102.54	2.73
Unamortized Yield Adjustments						27		
TOTAL LIABILITIES	**258,524**	**256,242**	**254,225**	**252,397**	**250,737**	**256,302**	**100/96****	**0.84/1.71****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	125	37	-127	-295	-453			
ARMs	36	27	12	-11	-42			
Other Mortgages	20	0	-29	-64	-105			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	147	41	-152	-359	-569			
Sell Mortgages and MBS	-1,017	-638	88	1,019	2,000			
Purchase Non-Mortgage Items	1	0	-1	-3	-4			
Sell Non-Mortgage Items	-1	0	1	2	3			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-29	-4	19	39	58			
Pay Floating, Receive Fixed Swaps	263	-42	-319	-573	-805			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	1	4	9	13			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	-3	0	3	7	10			
Options on Futures	0	0	2	5	9			
Construction LIP	-12	-48	-83	-117	-150			
Self-Valued	121	7	-38	-61	-77			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-348**	**-617**	**-620**	**-401**	**-111**			

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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	296,836	293,923	288,637	282,591	276,278	286,251	103/100***	1.40/2.17***
MINUS TOTAL LIABILITIES	258,524	256,242	254,225	252,397	250,737	256,302	100/96**	0.84/1.71**
PLUS OFF-BALANCE-SHEET POSITIONS	-348	-617	-620	-401	-111			
TOTAL NET PORTFOLIO VALUE #	37,964	37,063	33,792	29,793	25,429	29,950	123.75	5.63

* 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: 03/08/2005 1:18:33 PM

Amounts in Millions

Reporting Dockets: 250
December 2004
Data as of: 03/07/2005

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	$1,107	$17,069	$10,789	$5,288	$1,576
WARM	316 mo	331 mo	334 mo	286 mo	227 mo
WAC	4.66%	5.63%	6.32%	7.64%	9.18%
Amount of these that is FHA or VA Guaranteed	$4	$82	$203	$192	$92
Securities Backed by Conventional Mortgages	$1,179	$1,943	$341	$116	$31
WARM	225 mo	326 mo	284 mo	289 mo	207 mo
Weighted Average Pass-Through Rate	4.68%	5.27%	6.24%	7.14%	8.51%
Securities Backed by FHA or VA Mortgages	$137	$555	$102	$65	$30
WARM	347 mo	352 mo	285 mo	280 mo	182 mo
Weighted Average Pass-Through Rate	4.43%	5.02%	6.31%	7.21%	8.45%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$4,660	$10,200	$3,469	$1,264	$450
WAC	4.70%	5.40%	6.41%	7.35%	8.66%
Mortgage Securities	$7,136	$5,656	$491	$106	$18
Weighted Average Pass-Through Rate	4.26%	5.13%	6.16%	7.16%	8.54%
WARM (of 15-Year Loans and Securities)	155 mo	177 mo	144 mo	120 mo	111 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$1,615	$3,690	$579	$151	$72
WAC	4.64%	5.38%	6.32%	7.33%	8.60%
Mortgage Securities	$2,264	$249	$40	$4	$0
Weighted Average Pass-Through Rate	4.40%	5.28%	6.19%	7.37%	0.00%
WARM (of Balloon Loans and Securities)	78 mo	89 mo	91 mo	87 mo	99 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$82,445**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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All Reporting CMR
Report Prepared: 03/08/2005 1:18:33 PM

Amounts in Millions

Reporting Dockets: 250
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Data as of: 03/07/2005

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	$89	$718	$815	$0	$31
WAC	3.83%	4.13%	5.83%	6.75%	5.05%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$4,229	$14,448	$35,098	$328	$1,067
Weighted Average Margin	271 bp	334 bp	261 bp	236 bp	189 bp
WAC	5.50%	5.20%	4.92%	3.71%	4.92%
WARM	307 mo	316 mo	345 mo	363 mo	284 mo
Weighted Average Time Until Next Payment Reset	1 mo	15 mo	45 mo	2 mo	13 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$56,822**

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	$49	$56	$31	$0	$3
Weighted Average Distance from Lifetime Cap	113 bp	164 bp	152 bp	0 bp	178 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$15	$446	$120	$0	$18
Weighted Average Distance from Lifetime Cap	275 bp	347 bp	343 bp	325 bp	367 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$3,816	$14,531	$34,957	$322	$1,032
Weighted Average Distance from Lifetime Cap	578 bp	664 bp	571 bp	730 bp	613 bp
Balances Without Lifetime Cap	$437	$133	$804	$5	$45
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$470	$12,093	$30,806	$137	$1,007
Weighted Average Periodic Rate Cap	158 bp	196 bp	293 bp	197 bp	186 bp
Balances Subject to Periodic Rate Floors	$387	$11,134	$26,886	$142	$380
MBS Included in ARM Balances	$372	$3,211	$6,448	$270	$607

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Reporting Dockets: 250
December 2004
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Amounts in Millions

MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$7,224	$9,424
WARM	108 mo	163 mo
Remaining Term to Full Amortization	300 mo	
Rate Index Code	0	0
Margin	222 bp	231 bp
Reset Frequency	50 mo	28 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$56	$132
Wghted Average Distance to Lifetime Cap	15 bp	55 bp
Fixed-Rate:		
Balances	$2,836	$5,819
WARM	80 mo	129 mo
Remaining Term to Full Amortization	282 mo	
WAC	6.39%	6.68%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$5,281	$1,372
WARM	21 mo	31 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	113 bp	6.14%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$10,778	$5,280
WARM	136 mo	164 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	33 bp	7.48%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$8,817	$3,001
WARM	30 mo	62 mo
Margin in Column 1; WAC in Column 2	108 bp	6.80%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$2,289	$13,605
WARM	18 mo	31 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	758 bp	11.83%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$341	$4,225
Fixed Rate		
Remaining WAL <= 5 Years	$2,562	$21,609
Remaining WAL 5-10 Years	$976	$962
Remaining WAL Over 10 Years	$87	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$35
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$30	$97
WAC	2.71%	8.12%
Principal-Only MBS	$0	$3
WAC	0.00%	5.57%
Total Mortgage-Derivative Securities - Book Value	$3,995	$26,931

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ASSETS (continued)

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Amounts in Millions

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December 2004
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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	$4,836	$24,795	$23,034	$9,007	$12,282
WARM	140 mo	226 mo	223 mo	206 mo	159 mo
Weighted Average Servicing Fee	23 bp	23 bp	20 bp	23 bp	27 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	618 loans				
FHA/VA	94 loans				
Subserviced by Others	8 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$55,163	$17	Total # of Adjustable-Rate Loans Serviced	277 loans
WARM (in months)	165 mo	199 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	14 bp	38 bp		

Total Balances of Mortgage Loans Serviced for Others	**$129,135**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$4,944		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$2,018		
Zero-Coupon Securities	$73	2.81%	24 mo
Government & Agency Securities	$3,302	3.73%	28 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$4,034	2.56%	4 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,633	4.49%	55 mo
Memo: Complex Securities (from supplemental reporting)	$8,575		

Total Cash, Deposits, and Securities	**$24,578**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Northeast | **Reporting Dockets: 250**
All Reporting CMR | **December 2004**
Report Prepared: 03/08/2005 1:18:33 PM | **Amounts in Millions** | **Data as of: 03/07/2005**

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$793
Accrued Interest Receivable	$749
Advances for Taxes and Insurance	$27
Less: Unamortized Yield Adjustments	$-573
Valuation Allowances	$885
Unrealized Gains (Losses)	$-61

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$93
Accrued Interest Receivable	$197
Less: Unamortized Yield Adjustments	$77
Valuation Allowances	$753
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$33
Repossessed Assets	$85
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$178
Office Premises and Equipment	$1,998
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-60
Less: Unamortized Yield Adjustments	$-43
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$509
Miscellaneous I	$8,197
Miscellaneous II	$4,115
TOTAL ASSETS	**$286,251**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$569
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$37
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$1,423
Mortgage-Related Mututal Funds	$595
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$14,586
Weighted Average Servicing Fee	31 bp
Adjustable-Rate Mortgage Loans Serviced	$3,283
Weighted Average Servicing Fee	25 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$12

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Northeast
All Reporting CMR
Report Prepared: 03/08/2005 1:18:33 PM

Amounts in Millions

Reporting Dockets: 250
December 2004
Data as of: 03/07/2005

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	$9,335	$3,829	$1,427	$96
WAC	1.70%	2.65%	6.84%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$12,217	$10,895	$2,135	$154
WAC	2.07%	2.47%	5.99%	
WARM	7 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$13,684	$7,143	$109
WAC		2.90%	4.73%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$10,118	$102
WAC			4.20%	
WARM			75 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$70,783**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$2,359	$2,054	$5,877
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$17,402	$23,326	$17,255
Penalty in Months of Forgone Interest	3.16 mo	5.97 mo	8.57 mo
Balances in New Accounts	$3,036	$2,227	$1,093

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Northeast | **Reporting Dockets: 250**
All Reporting CMR | **December 2004**
Report Prepared: 03/08/2005 1:18:34 PM | **Amounts in Millions** | **Data as of: 03/07/2005**

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%	$23,277	$7,661	$433	2.27%
3.00 to 3.99%	$18	$2,230	$1,540	3.38%
4.00 to 4.99%	$45	$757	$1,331	4.47%
5.00 to 5.99%	$57	$472	$922	5.34%
6.00 to 6.99%	$3	$131	$282	6.39%
7.00 to 7.99%	$139	$224	$142	7.45%
8.00 to 8.99%	$0	$1	$17	8.29%
9.00 and Above	$0	$0	$0	9.01%
WARM	1 mo	19 mo	70 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$39,683**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$23,988
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Northeast
All Reporting CMR
Report Prepared: 03/08/2005 1:18:34 PM

Amounts in Millions

Reporting Dockets: 250
December 2004
Data as of: 03/07/2005

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$24,647	1.29%	$983
Money Market Deposit Accounts (MMDAs)	$46,193	1.91%	$2,902
Passbook Accounts	$29,650	0.98%	$1,144
Non-Interest-Bearing Non-Maturity Deposits	$12,498		$358
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$595	0.23%	
Escrow for Mortgages Serviced for Others	$517	0.22%	
Other Escrows	$148	0.03%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$114,247		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$28		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$7,041		
Miscellaneous II	$533		
TOTAL LIABILITIES	**$256,302**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$172
EQUITY CAPITAL	$29,777
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$286,250**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Northeast | **Reporting Dockets: 250**
All Reporting CMR | **December 2004**
Report Prepared: 03/08/2005 1:18:34 PM | **Amounts in Millions** | **Data as of: 03/07/2005**

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		$11
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$2
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	36	$480
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	57	$784
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	29	$131
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	111	$1,391
1014	Opt commitment to orig 25- or 30-year FRMs	98	$2,288
1016	Opt commitment to orig "other" Mortgages	63	$1,110
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$11
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$852
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$13
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	7	$99
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$539
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		$103
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained	6	$19
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	22	$102
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	31	$257
2036	Commit/sell "other" Mortgage loans, svc retained		$9
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$184
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$130
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$1
2054	Commit/purchase 25- to 30-year FRM MBS		$15
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$334
2074	Commit/sell 25- or 30-yr FRM MBS		$2,716
2084	Commit/sell low-risk fixed-rate mtg derivative product		$2
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$96

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Area: Northeast | **Reporting Dockets: 250**
All Reporting CMR | **December 2004**
Report Prepared: 03/08/2005 1:18:34 PM | **Amounts in Millions** | **Data as of: 03/07/2005**

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$577
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$24
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$252
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$1,574
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	6	$8,106
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$1,410
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$559
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	11	$840
2134	Commit/sell 25- or 30-yr FRM loans, svc released	20	$7,639
2136	Commit/sell "other" Mortgage loans, svc released		$2,091
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	17	$75
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	14	$68
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	10	$92
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	42	$144
2214	Firm commit/originate 25- or 30-year FRM loans	36	$131
2216	Firm commit/originate "other" Mortgage loans	27	$107
3008	Option to purchase 3- or 5-yr Treasury ARMs		$2
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$1
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$1
3016	Option to purchase "other" Mortgages		$2
3032	Option to sell 10-, 15-, or 20-year FRMs		$6
3034	Option to sell 25- or 30-year FRMs		$82
3036	Option to sell "other" Mortgages		$2
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$2
3074	Short option to sell 25- or 30-yr FRMs		$10
3076	Short option to sell "other" Mortgages		$3
4002	Commit/purchase non-Mortgage financial assets	21	$241

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Report Prepared: 03/08/2005 1:18:34 PM | **Amounts in Millions** | **Data as of: 03/07/2005**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
4022	Commit/sell non-Mortgage financial assets		$180
5004	IR swap: pay fixed, receive 3-month LIBOR		$347
5010	IR swap: pay fixed, receive 3-month Treasury		$5
5024	IR swap: pay 1-month LIBOR, receive fixed		$9,673
5026	IR swap: pay 3-month LIBOR, receive fixed		$40
8008	Long futures contract on 5-year Treasury note		$10
8010	Long futures contract on 10-year Treasury note		$4
8038	Short futures contract on 5-year Treasury note		$31
8040	Short futures contract on 10-year Treasury note		$33
8042	Short futures contract on Treasury bond		$3
8046	Short futures contract on 3-month Eurodollar		$11
9034	Long put option on 10-year T-note futures contract		$50
9502	Fixed-rate construction loans in process	105	$804
9512	Adjustable-rate construction loans in process	72	$2,386