Interest Rate Risk Exposure Report

Office of Thrift Supervision
Risk Modeling and Analysis Division
Washington, DC 20552

Area: Northeast

All Reporting CMR | **Reporting Dockets: 157** | **December 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	42,937	-9,467	-18 %	11.48 %	-191 bp
+200 bp	47,723	-4,681	-9 %	12.53 %	-86 bp
+100 bp	51,273	-1,131	-2 %	13.24 %	-14 bp
0 bp	52,404			13.39 %	
-100 bp	52,620	216	0 %	13.33 %	-6 bp

Risk Measure for a Given Rate Shock

	12/31/2010	9/30/2010	12/31/2009
Pre-shock NPV Ratio: NPV as % of PV Assets	13.39 %	12.88 %	12.49 %
Post-shock NPV Ratio	12.53 %	12.38 %	11.50 %
Sensitivity Measure: Decline in NPV Ratio	86 bp	50 bp	99 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	38,689	37,937	36,453	34,586	32,621	35,864	105.78	2.95
30-Year Mortgage Securities	7,431	7,198	6,833	6,425	6,010	7,046	102.14	4.15
15-Year Mortgages and MBS	29,559	28,925	27,935	26,848	25,744	27,851	103.86	2.81
Balloon Mortgages and MBS	26,583	26,133	25,489	24,792	24,074	26,119	100.06	2.09
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	7,144	7,114	7,055	6,977	6,889	6,856	103.76	0.63
7 Month to 2 Year Reset Frequency	22,663	22,644	22,505	22,268	21,919	21,837	103.70	0.35
2+ to 5 Year Reset Frequency	41,102	40,934	40,424	39,099	37,485	39,493	103.65	0.83
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	610	607	601	593	585	565	107.54	0.75
2 Month to 5 Year Reset Frequency	1,409	1,395	1,369	1,341	1,308	1,367	102.07	1.44
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	10,448	10,299	10,122	9,949	9,781	10,097	102.00	1.59
Adjustable-Rate, Fully Amortizing	13,608	13,519	13,389	13,260	13,134	13,404	100.86	0.81
Fixed-Rate, Balloon	4,205	4,031	3,862	3,701	3,550	3,690	109.24	4.27
Fixed-Rate, Fully Amortizing	18,357	17,865	17,346	16,851	16,380	16,445	108.63	2.83
Construction and Land Loans								
Adjustable-Rate	2,712	2,709	2,701	2,694	2,687	2,709	100.00	0.20
Fixed-Rate	800	780	759	740	721	821	95.06	2.59
Second-Mortgage Loans and Securities								
Adjustable-Rate	10,310	10,292	10,263	10,235	10,207	10,279	100.13	0.23
Fixed-Rate	4,615	4,525	4,422	4,323	4,229	4,386	103.16	2.14
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	3,992	3,936	3,852	3,749	3,639	3,936	100.00	1.78
Accrued Interest Receivable	826	826	826	826	826	826	100.00	0.00
Advance for Taxes/Insurance	62	62	62	62	62	62	100.00	0.00
Float on Escrows on Owned Mortgages	51	93	142	184	221			-49.07
LESS: Value of Servicing on Mortgages Serviced by Others	-46	-50	-70	-70	-68			-23.45
TOTAL MORTGAGE LOANS AND SECURITIES	**245,223**	**241,874**	**236,478**	**229,575**	**222,140**	**233,653**	**103.52**	**1.81**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	12,879	12,862	12,836	12,811	12,785	12,893	99.76	0.17
Fixed-Rate	8,936	8,594	8,261	7,944	7,642	7,978	107.72	3.93
Consumer Loans								
Adjustable-Rate	4,505	4,499	4,487	4,476	4,464	3,878	116.01	0.20
Fixed-Rate	21,782	21,693	21,516	21,343	21,173	21,282	101.93	0.61
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-1,093	-1,089	-1,082	-1,075	-1,068	-1,089	0.00	0.48
Accrued Interest Receivable	280	280	280	280	280	280	100.00	0.00
TOTAL NONMORTGAGE LOANS	**47,290**	**46,839**	**46,298**	**45,778**	**45,276**	**45,222**	**103.58**	**1.06**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	4,369	4,369	4,369	4,369	4,369	4,369	100.00	0.00
Equities and All Mutual Funds	230	225	219	212	206	225	100.00	2.62
Zero-Coupon Securities	91	88	85	82	80	82	107.25	3.32
Government and Agency Securities	9,750	9,505	9,238	8,983	8,740	9,236	102.92	2.69
Term Fed Funds, Term Repos	5,998	5,996	5,986	5,977	5,968	5,993	100.04	0.10
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	5,166	4,996	4,827	4,668	4,517	4,747	105.25	3.39
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	22,227	21,808	21,271	20,666	20,055	23,489	92.84	2.19
Structured Securities (Complex)	29,472	28,889	28,141	27,341	26,563	28,706	100.64	2.30
LESS: Valuation Allowances for Investment Securities	9	8	8	8	7	8	100.00	4.06
TOTAL CASH, DEPOSITS, AND SECURITIES	**77,294**	**75,866**	**74,127**	**72,291**	**70,490**	**76,838**	**98.74**	**2.09**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	778	778	778	778	778	778	100.00	0.00
Real Estate Held for Investment	13	13	13	13	13	13	100.00	0.00
Investment in Unconsolidated Subsidiaries	207	194	180	167	154	194	100.00	6.80
Office Premises and Equipment	2,339	2,339	2,339	2,339	2,339	2,339	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,336**	**3,323**	**3,310**	**3,297**	**3,284**	**3,323**	**100.00**	**0.40**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	345	424	483	522	545			-16.25
Adjustable-Rate Servicing	169	192	263	266	260			-24.59
Float on Mortgages Serviced for Others	272	321	376	418	452			-16.26
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**786**	**937**	**1,123**	**1,206**	**1,257**			**-17.96**
OTHER ASSETS								
Purchased and Excess Servicing						585		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	15,736	15,736	15,736	15,736	15,736	15,736	100.00	0.00
Miscellaneous II						7,059		
Deposit Intangibles								
Retail CD Intangible	119	128	178	201	223			-23.04
Transaction Account Intangible	982	1,370	2,073	2,736	3,401			-39.83
MMDA Intangible	2,877	3,451	4,913	6,276	7,400			-29.49
Passbook Account Intangible	1,245	1,573	2,264	2,912	3,523			-32.40
Non-Interest-Bearing Account Intangible	-11	303	621	924	1,211			-104.24
TOTAL OTHER ASSETS	**20,948**	**22,561**	**25,785**	**28,785**	**31,494**	**23,381**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-57		
TOTAL ASSETS	**394,877**	**391,401**	**387,121**	**380,932**	**373,941**	**382,359**	**102/101*** **	**0.99/1.64*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	57,828	57,769	57,557	57,354	57,164	57,351	100.73	0.23
Fixed-Rate Maturing in 13 Months or More	35,023	34,076	33,129	32,364	31,703	32,243	105.69	2.78
Variable-Rate	234	234	234	234	234	234	100.25	0.06
Demand								
Transaction Accounts	28,296	28,296	28,296	28,296	28,296	28,296	100/95*	0.00/2.03*
MMDAs	97,248	97,248	97,248	97,248	97,248	97,248	100/96*	0.00/1.09*
Passbook Accounts	29,187	29,187	29,187	29,187	29,187	29,187	100/95*	0.00/1.85*
Non-Interest-Bearing Accounts	13,568	13,568	13,568	13,568	13,568	13,568	100/98*	0.00/2.39*
TOTAL DEPOSITS	**261,384**	**260,378**	**259,218**	**258,250**	**257,399**	**258,126**	**101/98***	**0.42/1.38***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	16,795	16,701	16,579	16,459	16,342	16,422	101.70	0.65
Fixed-Rate Maturing in 37 Months or More	9,859	9,369	8,911	8,484	8,084	8,641	108.42	5.06
Variable-Rate	2,341	2,339	2,338	2,337	2,336	2,332	100.33	0.05
TOTAL BORROWINGS	**28,995**	**28,409**	**27,828**	**27,280**	**26,762**	**27,395**	**103.70**	**2.05**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	794	794	794	794	794	794	100.00	0.00
Other Escrow Accounts	1,056	1,025	994	965	938	1,104	92.83	3.03
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	6,118	6,118	6,118	6,118	6,118	6,118	100.00	0.00
Miscellaneous II	0	0	0	0	0	509		
TOTAL OTHER LIABILITIES	**7,969**	**7,937**	**7,907**	**7,878**	**7,851**	**8,526**	**93.10**	**0.39**
Other Liabilities not Included Above								
Self-Valued	43,907	42,162	40,692	39,534	38,686	38,238	110.26	3.81
Unamortized Yield Adjustments						42		
TOTAL LIABILITIES	**342,256**	**338,886**	**335,646**	**332,942**	**330,698**	**332,326**	**102/100****	**0.98/1.72****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	56	5	-70	-147	-224			
ARMs	1	-4	-9	-14	-24			
Other Mortgages	1	0	-3	-8	-13			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	-105	-199	-276	-353	-459			
Sell Mortgages and MBS	-20	15	59	103	147			
Purchase Non-Mortgage Items	2	0	-3	-5	-7			
Sell Non-Mortgage Items	0	0	0	0	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-14	-6	1	8	15			
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	0	0	1			
Interest-Rate Caps	1	3	5	8	12			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	-13	-17	-24	-30	-37			
Self-Valued	89	93	116	171	285			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-1**	**-111**	**-202**	**-266**	**-306**			

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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	394,877	391,401	387,121	380,932	373,941	382,359	102/101***	0.99/1.64***
MINUS TOTAL LIABILITIES	342,256	338,886	335,646	332,942	330,698	332,326	102/100**	0.98/1.72**
PLUS OFF-BALANCE-SHEET POSITIONS	-1	-111	-202	-266	-306			
TOTAL NET PORTFOLIO VALUE #	52,620	52,404	51,273	47,723	42,937	50,033	104.74	1.28

* 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

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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	$4,613	$18,746	$11,139	$988	$379
WARM	314 mo	313 mo	311 mo	277 mo	327 mo
WAC	4.53%	5.52%	6.33%	7.32%	9.07%
Amount of these that is FHA or VA Guaranteed	$241	$354	$21	$9	$9
Securities Backed by Conventional Mortgages	$2,220	$1,694	$464	$15	$2
WARM	344 mo	304 mo	304 mo	260 mo	158 mo
Weighted Average Pass-Through Rate	4.37%	5.32%	6.16%	7.09%	8.57%
Securities Backed by FHA or VA Mortgages	$2,059	$417	$162	$10	$5
WARM	372 mo	344 mo	314 mo	209 mo	129 mo
Weighted Average Pass-Through Rate	3.67%	5.13%	6.18%	7.16%	8.44%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$6,992	$5,204	$1,785	$430	$105
WAC	4.43%	5.42%	6.37%	7.33%	8.66%
Mortgage Securities	$10,351	$2,705	$269	$8	$0
Weighted Average Pass-Through Rate	3.95%	5.16%	6.06%	7.11%	8.62%
WARM (of 15-Year Loans and Securities)	157 mo	145 mo	139 mo	114 mo	99 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$14,680	$3,181	$1,066	$155	$24
WAC	4.11%	5.33%	6.31%	7.28%	8.72%
Mortgage Securities	$6,852	$145	$17	$0	$0
Weighted Average Pass-Through Rate	3.69%	5.49%	6.16%	7.41%	0.00%
WARM (of Balloon Loans and Securities)	77 mo	88 mo	87 mo	83 mo	94 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$96,880**

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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	$3	$54	$61	$0	$0
WAC	4.37%	4.67%	5.62%	0.00%	0.00%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$6,853	$21,784	$39,432	$565	$1,367
Weighted Average Margin	224 bp	227 bp	229 bp	242 bp	178 bp
WAC	4.05%	4.54%	4.64%	2.82%	3.92%
WARM	278 mo	297 mo	333 mo	320 mo	309 mo
Weighted Average Time Until Next Payment Reset	4 mo	12 mo	46 mo	1 mo	24 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities $70,117

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	$127	$87	$126	$0	$0
Weighted Average Distance from Lifetime Cap	131 bp	135 bp	135 bp	0 bp	67 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$578	$170	$70	$0	$35
Weighted Average Distance from Lifetime Cap	292 bp	346 bp	349 bp	370 bp	388 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$5,279	$21,547	$38,749	$564	$1,277
Weighted Average Distance from Lifetime Cap	694 bp	637 bp	580 bp	764 bp	612 bp
Balances Without Lifetime Cap	$872	$33	$548	$0	$55
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$5,112	$20,602	$38,113	$12	$1,293
Weighted Average Periodic Rate Cap	301 bp	214 bp	217 bp	203 bp	194 bp
Balances Subject to Periodic Rate Floors	$4,322	$19,766	$37,393	$10	$152
MBS Included in ARM Balances	$1,651	$6,050	$8,698	$548	$1,157

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$10,097	$13,404
WARM	86 mo	122 mo
Remaining Term to Full Amortization	280 mo	
Rate Index Code	0	0
Margin	221 bp	223 bp
Reset Frequency	49 mo	26 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$45	$169
Wghted Average Distance to Lifetime Cap	14 bp	168 bp
Fixed-Rate:		
Balances	$3,690	$16,445
WARM	67 mo	75 mo
Remaining Term to Full Amortization	257 mo	
WAC	6.12%	5.75%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$2,709	$821
WARM	21 mo	45 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	171 bp	6.18%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$10,279	$4,386
WARM	157 mo	162 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	4 bp	6.12%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$12,893	$7,978
WARM	39 mo	57 mo
Margin in Column 1; WAC in Column 2	231 bp	6.59%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$3,878	$21,282
WARM	41 mo	30 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	1,799 bp	16.83%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$315	$6,088
Fixed Rate		
Remaining WAL <= 5 Years	$2,585	$11,217
Remaining WAL 5-10 Years	$397	$1,527
Remaining WAL Over 10 Years	$139	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$53
CMO Residuals:		
Fixed Rate	$3	$1
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$5	$0
WAC	4.94%	0.00%
Total Mortgage-Derivative Securities - Book Value	$3,443	$18,886

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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	$14,206	$14,300	$12,207	$3,428	$1,479
WARM	299 mo	276 mo	289 mo	287 mo	242 mo
Weighted Average Servicing Fee	27 bp	28 bp	30 bp	32 bp	38 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	271 loans				
FHA/VA	7 loans				
Subserviced by Others	10 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$27,500	$4	Total # of Adjustable-Rate Loans Serviced	100 loans
WARM (in months)	305 mo	75 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	32 bp	47 bp		

Total Balances of Mortgage Loans Serviced for Others	**$73,125**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$4,369		
Equity Securities Carried at Fair Value	$225		
Zero-Coupon Securities	$82	1.78%	36 mo
Government & Agency Securities	$9,236	2.13%	38 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$5,993	0.30%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$4,747	3.66%	48 mo
Memo: Complex Securities (from supplemental reporting)	$28,706		

Total Cash, Deposits, and Securities	**$53,357**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$6,006
Accrued Interest Receivable	$826
Advances for Taxes and Insurance	$62
Less: Unamortized Yield Adjustments	$-720
Valuation Allowances	$2,070
Unrealized Gains (Losses)	$-1,094

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$630
Accrued Interest Receivable	$280
Less: Unamortized Yield Adjustments	$194
Valuation Allowances	$1,720
Unrealized Gains (Losses)	$-76

OTHER ITEMS	
Real Estate Held for Investment	$13
Repossessed Assets	$778
Equity Investments Not Carried at Fair Value	$194
Office Premises and Equipment	
	$2,339
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$-94
Valuation Allowances	$-682
	$8
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$585
Miscellaneous I	
Miscellaneous II	$15,736
	$7,059
TOTAL ASSETS	**$381,199**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$363
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	$96
Mortgage-Related Mututal Funds	$128
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$13,975
Weighted Average Servicing Fee	20 bp
Adjustable-Rate Mortgage Loans Serviced	$13,262
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	$15,721	$3,149	$519	$168
WAC	0.91%	2.31%	4.44%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$25,302	$11,681	$978	$204
WAC	0.98%	2.17%	4.64%	
WARM	8 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$16,144	$5,368	$85
WAC		1.84%	4.31%	
WARM		21 mo	27 mo	
Balances Maturing in 37 or More Months			$10,731	$34
WAC			3.28%	
WARM			64 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$89,594**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$3,938	$6,538	$7,343
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$33,030	$21,365	$11,765
Penalty in Months of Forgone Interest	2.93 mo	5.86 mo	8.23 mo
Balances in New Accounts	$2,077	$1,506	$556

AGGREGATE SCHEDULE CMR REPORT

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%	$6,589	$3,797	$2,705	1.44%
3.00 to 3.99%	$479	$1,494	$1,422	3.44%
4.00 to 4.99%	$367	$1,833	$927	4.52%
5.00 to 5.99%	$592	$1,268	$3,019	5.53%
6.00 to 6.99%	$0	$1	$1	6.16%
7.00 to 7.99%	$0	$2	$7	7.24%
8.00 to 8.99%	$0	$1	$533	8.72%
9.00 and Above	$0	$0	$28	10.67%
WARM	1 mo	16 mo	72 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$25,063**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$40,803
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	$28,296	0.80%	$1,209
Money Market Deposit Accounts (MMDAs)	$97,248	0.94%	$5,305
Passbook Accounts	$29,187	0.43%	$530
Non-Interest-Bearing Non-Maturity Deposits	$13,568		$227
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$535	0.10%	
Escrow for Mortgages Serviced for Others	$259	0.03%	
Other Escrows	$1,104	0.08%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$170,197		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$46		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-5		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$6,118		
Miscellaneous II	$509		
TOTAL LIABILITIES	**$332,326**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$157
EQUITY CAPITAL	$48,717
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$381,200**

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		$3
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	13	$121
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	22	$336
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	13	$287
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	68	$764
1014	Opt commitment to orig 25- or 30-year FRMs	66	$845
1016	Opt commitment to orig "other" Mortgages	36	$220
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$6
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
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$4
2016	Commit/purchase "other" Mortgage loans, svc retained		$15
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$2
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$7
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	14	$90
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	16	$162
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$2,112
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$1,023
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$2
2054	Commit/purchase 25- to 30-year FRM MBS		$100
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$19
2074	Commit/sell 25- or 30-yr FRM MBS		$368
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$1
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	6	$11
2134	Commit/sell 25- or 30-yr FRM loans, svc released	10	$56
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$0
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$3

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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
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$152
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	21	$78
2214	Firm commit/originate 25- or 30-year FRM loans	24	$72
2216	Firm commit/originate "other" Mortgage loans	15	$72
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$1
3016	Option to purchase "other" Mortgages		$1
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$1
3032	Option to sell 10-, 15-, or 20-year FRMs		$2
3034	Option to sell 25- or 30-year FRMs		$7
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1
3074	Short option to sell 25- or 30-yr FRMs		$0
3076	Short option to sell "other" Mortgages		$4
4002	Commit/purchase non-Mortgage financial assets	15	$202
4006	Commit/purchase "other" liabilities		$5
4022	Commit/sell non-Mortgage financial assets		$5
5002	IR swap: pay fixed, receive 1-month LIBOR		$6
5004	IR swap: pay fixed, receive 3-month LIBOR		$194
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		$150
9502	Fixed-rate construction loans in process	52	$159
9512	Adjustable-rate construction loans in process	39	$369

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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		$1,045
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$27
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$505
120	Other investment securities, fixed-coupon securities		$406
122	Other investment securities, floating-rate securities		$226
125	Multi/nonres mtg loans; fixed-rate, Balloon		$203
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$218
130	Construction and land loans (adj-rate)		$9
140	Second Mortgages (adj-rate)		$251
150	Commercial loans (adj-rate)		$30
180	Consumer loans; loans on deposits		$1
182	Consumer loans; education loans		$0
183	Consumer loans; auto loans and leases		$1
184	Consumer loans; mobile home loans		$5
187	Consumer loans; recreational vehicles		$27
189	Consumer loans; other		$1
200	Variable-rate, fixed-maturity CDs	44	$234
220	Variable-rate FHLB advances	6	$93
299	Other variable-rate	10	$2,239
300	Govt. & agency securities, fixed-coupon securities		$26
302	Govt. & agency securities, floating-rate securities		$39

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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	$28,706	$29,472	$28,889	$28,141	$27,341	$26,563
123 - Mortgage Derivatives - M/V estimate	84	$23,489	$22,227	$21,808	$21,271	$20,666	$20,055
129 - Mortgage-Related Mutual Funds - M/V estimate	9	$76	$76	$76	$75	$74	$73
280 - FHLB putable advance-M/V estimate	28	$18,431	$21,177	$20,347	$19,643	$19,083	$18,675
281 - FHLB convertible advance-M/V estimate	15	$680	$762	$740	$714	$698	$685
282 - FHLB callable advance-M/V estimate		$150	$169	$163	$159	$155	$152
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate		$233	$251	$246	$241	$237	$233
290 - Other structured borrowings - M/V estimate	17	$18,742	$21,548	$20,665	$19,934	$19,360	$18,940
500 - Other OBS Positions w/o contract code or exceeds 16 positions	7	$15,060	$89	$93	$116	$171	$285