Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Northeast

All Reporting CMR **Reporting Dockets: 156** **March 2011**

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	43,169	-10,788	-20 %	11.56 %	-223 bp
+200 bp	47,919	-6,038	-11 %	12.60 %	-118 bp
+100 bp	51,804	-2,153	-4 %	13.40 %	-38 bp
0 bp	53,957			13.79 %	
-100 bp	54,964	1,007	+2 %	13.91 %	+12 bp

Risk Measure for a Given Rate Shock

	3/31/2011	12/31/2010	3/31/2010
Pre-shock NPV Ratio: NPV as % of PV Assets	13.79 %	13.39 %	12.80 %
Post-shock NPV Ratio	12.60 %	12.53 %	11.72 %
Sensitivity Measure: Decline in NPV Ratio	118 bp	86 bp	108 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	37,859	36,980	35,412	33,536	31,598	35,189	105.09	3.31
30-Year Mortgage Securities	8,219	7,887	7,444	6,975	6,507	7,890	99.97	4.92
15-Year Mortgages and MBS	30,224	29,486	28,439	27,316	26,184	28,466	103.59	3.03
Balloon Mortgages and MBS	25,870	25,398	24,753	24,077	23,398	25,636	99.07	2.20
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	7,022	6,990	6,929	6,852	6,758	6,755	103.49	0.67
7 Month to 2 Year Reset Frequency	22,009	21,972	21,813	21,538	21,175	21,286	103.22	0.45
2+ to 5 Year Reset Frequency	36,840	36,661	35,910	34,656	33,204	35,495	103.28	1.27
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	680	677	670	661	652	633	107.01	0.80
2 Month to 5 Year Reset Frequency	352	347	341	334	326	343	101.15	1.58
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	10,415	10,248	10,071	9,898	9,731	10,050	101.97	1.68
Adjustable-Rate, Fully Amortizing	13,159	13,068	12,946	12,825	12,707	12,982	100.67	0.81
Fixed-Rate, Balloon	3,975	3,814	3,657	3,510	3,370	3,591	106.19	4.17
Fixed-Rate, Fully Amortizing	17,572	17,097	16,610	16,146	15,704	16,123	106.04	2.81
Construction and Land Loans								
Adjustable-Rate	2,456	2,452	2,445	2,438	2,432	2,452	99.98	0.23
Fixed-Rate	741	720	698	678	660	763	94.33	2.93
Second-Mortgage Loans and Securities								
Adjustable-Rate	10,291	10,272	10,243	10,214	10,186	10,261	100.11	0.23
Fixed-Rate	4,416	4,325	4,227	4,133	4,043	4,209	102.75	2.19
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	3,705	3,646	3,560	3,461	3,357	3,646	100.00	1.98
Accrued Interest Receivable	793	793	793	793	793	793	100.00	0.00
Advance for Taxes/Insurance	61	61	61	61	61	61	100.00	0.00
Float on Escrows on Owned Mortgages	59	104	153	193	230			-45.38
LESS: Value of Servicing on Mortgages Serviced by Others	-44	-53	-66	-64	-63			-20.87
TOTAL MORTGAGE LOANS AND SECURITIES	**236,760**	**233,051**	**227,240**	**220,361**	**213,137**	**226,624**	**102.84**	**2.04**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	13,666	13,640	13,608	13,577	13,546	13,702	99.55	0.21
Fixed-Rate	9,175	8,805	8,448	8,110	7,788	8,225	107.05	4.13
Consumer Loans								
Adjustable-Rate	4,192	4,187	4,177	4,166	4,156	3,706	113.00	0.18
Fixed-Rate	20,290	20,132	19,910	19,696	19,490	20,043	100.44	0.94
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-1,025	-1,021	-1,014	-1,007	-1,001	-1,021	0.00	0.54
Accrued Interest Receivable	266	266	266	266	266	266	100.00	0.00
TOTAL NONMORTGAGE LOANS	**46,565**	**46,010**	**45,395**	**44,808**	**44,245**	**44,921**	**102.42**	**1.27**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	4,058	4,058	4,058	4,058	4,058	4,058	100.00	0.00
Equities and All Mutual Funds	227	222	216	210	205	223	99.64	2.53
Zero-Coupon Securities	96	93	91	88	86	88	106.31	3.03
Government and Agency Securities	10,361	10,095	9,832	9,581	9,341	9,877	102.20	2.62
Term Fed Funds, Term Repos	11,147	11,146	11,135	11,124	11,113	11,143	100.03	0.06
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	5,330	5,165	5,002	4,848	4,702	5,021	102.87	3.17
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	26,760	26,171	25,459	24,724	23,992	25,709	101.79	2.49
Structured Securities (Complex)	28,061	27,504	26,763	25,997	25,258	27,639	99.51	2.36
LESS: Valuation Allowances for Investment Securities	9	8	8	8	7	8	100.00	4.24
TOTAL CASH, DEPOSITS, AND SECURITIES	**86,031**	**84,445**	**82,548**	**80,622**	**78,746**	**83,749**	**100.83**	**2.06**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	725	725	725	725	725	725	100.00	0.00
Real Estate Held for Investment	13	13	13	13	13	13	100.00	0.00
Investment in Unconsolidated Subsidiaries	205	192	179	166	153	192	100.00	6.80
Office Premises and Equipment	2,371	2,371	2,371	2,371	2,371	2,371	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,314**	**3,301**	**3,288**	**3,275**	**3,262**	**3,301**	**100.00**	**0.40**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	351	432	489	525	545			-15.91
Adjustable-Rate Servicing	154	194	234	233	227			-20.59
Float on Mortgages Serviced for Others	258	308	358	396	426			-16.14
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**764**	**934**	**1,081**	**1,153**	**1,198**			**-16.96**
OTHER ASSETS								
Purchased and Excess Servicing						568		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	15,911	15,911	15,911	15,911	15,911	15,911	100.00	0.00
Miscellaneous II						7,157		
Deposit Intangibles								
Retail CD Intangible	128	146	200	225	248			-24.55
Transaction Account Intangible	1,136	1,563	2,290	2,973	3,653			-36.94
MMDA Intangible	3,235	3,948	5,437	6,850	8,036			-27.89
Passbook Account Intangible	1,376	1,728	2,426	3,082	3,697			-30.39
Non-Interest-Bearing Account Intangible	47	380	710	1,024	1,322			-87.29
TOTAL OTHER ASSETS	**21,833**	**23,675**	**26,973**	**30,066**	**32,869**	**23,637**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						31		
TOTAL ASSETS	**395,267**	**391,416**	**386,526**	**380,284**	**373,457**	**382,263**	**102/100*** **	**1.12/1.81*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	57,507	57,458	57,267	57,086	56,918	57,088	100.65	0.21
Fixed-Rate Maturing in 13 Months or More	35,974	35,014	34,109	33,355	32,687	33,496	104.53	2.66
Variable-Rate	336	335	335	334	334	334	100.32	0.13
Demand								
Transaction Accounts	29,584	29,584	29,584	29,584	29,584	29,584	100/95*	0.00/2.06*
MMDAs	103,147	103,147	103,147	103,147	103,147	103,147	100/96*	0.00/1.11*
Passbook Accounts	30,220	30,220	30,220	30,220	30,220	30,220	100/94*	0.00/1.84*
Non-Interest-Bearing Accounts	14,208	14,208	14,208	14,208	14,208	14,208	100/97*	0.00/2.40*
TOTAL DEPOSITS	**270,975**	**269,965**	**268,869**	**267,933**	**267,096**	**268,076**	**101/98***	**0.39/1.38***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	19,820	19,682	19,515	19,352	19,192	19,424	101.33	0.77
Fixed-Rate Maturing in 37 Months or More	10,833	10,315	9,831	9,377	8,952	9,688	106.47	4.86
Variable-Rate	791	790	789	787	786	782	101.05	0.17
TOTAL BORROWINGS	**31,444**	**30,787**	**30,135**	**29,517**	**28,930**	**29,894**	**102.99**	**2.13**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	863	863	863	863	863	863	100.00	0.00
Other Escrow Accounts	996	966	937	910	885	1,047	92.30	3.03
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	7,267	7,267	7,267	7,267	7,267	7,267	100.00	0.00
Miscellaneous II	0	0	0	0	0	438		
TOTAL OTHER LIABILITIES	**9,126**	**9,096**	**9,067**	**9,040**	**9,015**	**9,614**	**94.61**	**0.32**
Other Liabilities not Included Above								
Self-Valued	28,826	27,692	26,726	25,954	25,364	25,140	110.15	3.79
Unamortized Yield Adjustments						-46		
TOTAL LIABILITIES	**340,371**	**337,540**	**334,797**	**332,444**	**330,405**	**332,678**	**101/99****	**0.83/1.62****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	49	22	-25	-74	-124			
ARMs	0	-2	-5	-10	-19			
Other Mortgages	4	0	-7	-14	-22			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	26	10	-11	-33	-55			
Sell Mortgages and MBS	-15	1	22	43	63			
Purchase Non-Mortgage Items	0	0	-1	-2	-3			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-11	-5	0	6	11			
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	1	3	5	8	12			
Interest-Rate Floors	-3	-2	-2	-1	-1			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	-5	-10	-18	-25	-32			
Self-Valued	20	64	115	181	286			
TOTAL OFF-BALANCE-SHEET POSITIONS	**67**	**81**	**75**	**80**	**117**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	395,267	391,416	386,526	380,284	373,457	382,263	102/100***	1.12/1.81***
MINUS TOTAL LIABILITIES	340,371	337,540	334,797	332,444	330,405	332,678	101/99**	0.83/1.62**
PLUS OFF-BALANCE-SHEET POSITIONS	67	81	75	80	117			
TOTAL NET PORTFOLIO VALUE #	54,964	53,957	51,804	47,919	43,169	49,585	108.82	2.93

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

AGGREGATE SCHEDULE CMR REPORT

ASSETS

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

	Coupon				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$5,635	$18,045	$10,191	$940	$378
WARM	315 mo	312 mo	308 mo	274 mo	326 mo
WAC	4.54%	5.50%	6.33%	7.32%	9.08%
Amount of these that is FHA or VA Guaranteed	$334	$353	$20	$9	$9
Securities Backed by Conventional Mortgages	$2,469	$1,269	$436	$14	$2
WARM	344 mo	297 mo	302 mo	255 mo	162 mo
Weighted Average Pass-Through Rate	4.28%	5.31%	6.17%	7.10%	8.55%
Securities Backed by FHA or VA Mortgages	$3,247	$293	$146	$10	$5
WARM	342 mo	339 mo	314 mo	206 mo	125 mo
Weighted Average Pass-Through Rate	3.41%	5.17%	6.18%	7.17%	8.40%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$8,491	$4,838	$1,651	$403	$102
WAC	4.34%	5.42%	6.37%	7.33%	8.66%
Mortgage Securities	$10,383	$2,351	$238	$8	$0
Weighted Average Pass-Through Rate	3.73%	5.16%	6.05%	7.11%	8.63%
WARM (of 15-Year Loans and Securities)	155 mo	144 mo	137 mo	115 mo	96 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$16,966	$2,682	$894	$149	$22
WAC	4.04%	5.30%	6.33%	7.29%	8.68%
Mortgage Securities	$4,815	$98	$10	$0	$0
Weighted Average Pass-Through Rate	3.43%	5.57%	6.13%	7.39%	0.00%
WARM (of Balloon Loans and Securities)	78 mo	88 mo	88 mo	80 mo	91 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$97,181**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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All Reporting CMR | **March 2011**
Report Prepared: 6/27/2011 11:14:05 AM | **Data as of: 06/25/2011**

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
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$3	$49	$54	$0	$0
WAC	4.78%	4.58%	5.56%	0.00%	0.00%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$6,752	$21,237	$35,441	$633	$343
Weighted Average Margin	223 bp	228 bp	235 bp	242 bp	160 bp
WAC	4.03%	4.41%	4.52%	2.95%	3.86%
WARM	277 mo	296 mo	331 mo	311 mo	268 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	45 mo	1 mo	18 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$64,511**

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	$119	$100	$107	$0	$0
Weighted Average Distance from Lifetime Cap	136 bp	138 bp	153 bp	0 bp	66 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$432	$221	$65	$0	$33
Weighted Average Distance from Lifetime Cap	290 bp	332 bp	335 bp	0 bp	384 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$5,316	$20,929	$35,087	$632	$257
Weighted Average Distance from Lifetime Cap	679 bp	646 bp	595 bp	745 bp	679 bp
Balances Without Lifetime Cap	$888	$36	$236	$1	$53
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$5,027	$19,996	$34,101	$112	$279
Weighted Average Periodic Rate Cap	293 bp	215 bp	219 bp	200 bp	177 bp
Balances Subject to Periodic Rate Floors	$4,051	$18,923	$33,177	$11	$135
MBS Included in ARM Balances	$1,638	$5,324	$5,863	$615	$148

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Amounts in Millions

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March 2011
Data as of: 06/25/2011

MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$10,050	$12,982
WARM	82 mo	121 mo
Remaining Term to Full Amortization	283 mo	
Rate Index Code	0	0
Margin	224 bp	221 bp
Reset Frequency	48 mo	25 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$45	$173
Wghted Average Distance to Lifetime Cap	14 bp	174 bp
Fixed-Rate:		
Balances	$3,591	$16,123
WARM	65 mo	74 mo
Remaining Term to Full Amortization	260 mo	
WAC	6.07%	5.69%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$2,452	$763
WARM	22 mo	51 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	186 bp	6.14%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$10,261	$4,209
WARM	163 mo	163 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	4 bp	6.03%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$13,702	$8,225
WARM	40 mo	59 mo
Margin in Column 1; WAC in Column 2	235 bp	6.13%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$3,706	$20,043
WARM	36 mo	56 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	1,717 bp	16.19%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$377	$8,464
Fixed Rate		
Remaining WAL <= 5 Years	$1,845	$10,445
Remaining WAL 5-10 Years	$321	$1,014
Remaining WAL Over 10 Years	$139	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$99
CMO Residuals:		
Fixed Rate	$0	$3
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$4	$0
WAC	4.94%	0.00%
Total Mortgage-Derivative Securities - Book Value	$2,686	$20,026

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ASSETS (continued)

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March 2011
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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	$15,283	$13,645	$11,571	$3,264	$1,416
WARM	299 mo	275 mo	288 mo	285 mo	239 mo
Weighted Average Servicing Fee	28 bp	28 bp	30 bp	32 bp	38 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	269 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	$26,125	$4
WARM (in months)	301 mo	73 mo
Weighted Average Servicing Fee	31 bp	47 bp

Total # of Adjustable-Rate Loans Serviced	96 loans
Number of These Subserviced by Others	1 loans

Total Balances of Mortgage Loans Serviced for Others	**$71,308**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$4,058		
Equity Securities Carried at Fair Value	$222		
Zero-Coupon Securities	$88	1.69%	33 mo
Government & Agency Securities	$9,877	2.10%	35 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$11,143	0.26%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$5,021	3.16%	44 mo
Memo: Complex Securities (from supplemental reporting)	$27,639		

Total Cash, Deposits, and Securities	**$58,048**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Northeast
All Reporting CMR
Report Prepared: 6/27/2011 11:14:06 AM

Amounts in Millions

Reporting Dockets: 156
March 2011
Data as of: 06/25/2011

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$5,641
Accrued Interest Receivable	$793
Advances for Taxes and Insurance	$61
Less: Unamortized Yield Adjustments	$-641
Valuation Allowances	$1,995
Unrealized Gains (Losses)	$-1,202

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$578
Accrued Interest Receivable	$266
Less: Unamortized Yield Adjustments	$96
Valuation Allowances	$1,599
Unrealized Gains (Losses)	$-72

OTHER ITEMS

Real Estate Held for Investment	$13
Repossessed Assets	$725
Equity Investments Not Carried at Fair Value	$192
Office Premises and Equipment	
	$2,371
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$51
Valuation Allowances	$-710
	$8
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$568
Miscellaneous I	
Miscellaneous II	$15,911
	$7,157

TOTAL ASSETS	**$379,266**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$229
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	$88
Mortgage-Related Mututal Funds	$134
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$12,997
Weighted Average Servicing Fee	20 bp
Adjustable-Rate Mortgage Loans Serviced	$12,627
Weighted Average Servicing Fee	7 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$2

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Northeast
All Reporting CMR
Report Prepared: 6/27/2011 11:14:06 AM

Amounts in Millions

Reporting Dockets: 156
March 2011
Data as of: 06/25/2011

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	$16,733	$3,377	$365	$169
WAC	0.73%	2.15%	4.61%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$23,466	$12,133	$1,013	$208
WAC	0.94%	2.05%	4.57%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$16,616	$5,825	$85
WAC		1.73%	4.10%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$11,055	$39
WAC			3.09%	
WARM			60 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$90,584**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$6,399	$7,037	$6,800
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$30,247	$22,440	$12,299
Penalty in Months of Forgone Interest	2.94 mo	5.91 mo	8.10 mo
Balances in New Accounts	$3,939	$1,888	$1,231

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Northeast
All Reporting CMR
Report Prepared: 6/27/2011 11:14:06 AM

Amounts in Millions

Reporting Dockets: 156
March 2011
Data as of: 06/25/2011

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%	$5,627	$8,587	$3,269	1.31%
3.00 to 3.99%	$181	$1,351	$1,949	3.44%
4.00 to 4.99%	$374	$1,491	$892	4.49%
5.00 to 5.99%	$604	$1,204	$3,015	5.53%
6.00 to 6.99%	$1	$0	$1	6.16%
7.00 to 7.99%	$0	$1	$7	7.24%
8.00 to 8.99%	$0	$1	$527	8.72%
9.00 and Above	$0	$0	$28	10.73%
WARM	1 mo	15 mo	69 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$29,112**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$26,256
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Northeast | **Reporting Dockets: 156**
All Reporting CMR | **March 2011**
Report Prepared: 6/27/2011 11:14:06 AM | **Amounts in Millions** | **Data as of: 06/25/2011**

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$29,584	0.75%	$1,323
Money Market Deposit Accounts (MMDAs)	$103,147	0.89%	$4,059
Passbook Accounts	$30,220	0.42%	$529
Non-Interest-Bearing Non-Maturity Deposits	$14,208		$269
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$608	0.10%	
Escrow for Mortgages Serviced for Others	$255	0.02%	
Other Escrows	$1,047	0.08%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$179,068		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-41		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-5		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$7,267		
Miscellaneous II	$438		
TOTAL LIABILITIES	**$332,678**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$158
EQUITY CAPITAL	$46,432
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$379,268**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Northeast | **Reporting Dockets: 156**
All Reporting CMR | **March 2011**
Report Prepared: 6/27/2011 11:14:06 AM | **Amounts in Millions** | **Data as of: 06/25/2011**

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	12	$97
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	24	$271
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	8	$224
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	68	$393
1014	Opt commitment to orig 25- or 30-year FRMs	64	$626
1016	Opt commitment to orig "other" Mortgages	36	$320
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$4
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		$2
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$9
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$52
2016	Commit/purchase "other" Mortgage loans, svc retained		$8
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		$2
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	15	$60
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$2
2054	Commit/purchase 25- to 30-year FRM MBS		$67
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$2
2074	Commit/sell 25- or 30-yr FRM MBS		$218
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$3
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$4
2134	Commit/sell 25- or 30-yr FRM loans, svc released	6	$17
2136	Commit/sell "other" Mortgage loans, svc released		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$2
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$3
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$134

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Northeast | **Reporting Dockets: 156**
All Reporting CMR | **March 2011**
Report Prepared: 6/27/2011 11:14:07 AM | **Amounts in Millions** | **Data as of: 06/25/2011**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	21	$60
2214	Firm commit/originate 25- or 30-year FRM loans	20	$56
2216	Firm commit/originate "other" Mortgage loans	12	$90
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$1
3016	Option to purchase "other" Mortgages		$1
3032	Option to sell 10-, 15-, or 20-year FRMs		$8
3034	Option to sell 25- or 30-year FRMs		$13
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$1
3074	Short option to sell 25- or 30-yr FRMs		$1
3076	Short option to sell "other" Mortgages		$3
4002	Commit/purchase non-Mortgage financial assets	18	$218
4006	Commit/purchase "other" liabilities		$4
4022	Commit/sell non-Mortgage financial assets		$3
5002	IR swap: pay fixed, receive 1-month LIBOR		$5
5004	IR swap: pay fixed, receive 3-month LIBOR		$174
5010	IR swap: pay fixed, receive 3-month Treasury		$20
6004	Interest rate Cap based on 3-month LIBOR		$150
7050	Short int rate floor based on cost-of-funds index (COFI)		$22
9502	Fixed-rate construction loans in process	50	$142
9512	Adjustable-rate construction loans in process	40	$412

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Northeast | **Reporting Dockets: 156**
All Reporting CMR | **March 2011**
Report Prepared: 6/27/2011 11:14:07 AM | **Amounts in Millions** | **Data as of: 06/25/2011**

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		$1,166
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$501
120	Other investment securities, fixed-coupon securities		$410
122	Other investment securities, floating-rate securities		$249
125	Multi/nonres mtg loans; fixed-rate, Balloon		$200
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$211
130	Construction and land loans (adj-rate)		$7
140	Second Mortgages (adj-rate)		$70
150	Commercial loans (adj-rate)		$29
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		$4
187	Consumer loans; recreational vehicles		$25
189	Consumer loans; other		$1
200	Variable-rate, fixed-maturity CDs	44	$334
220	Variable-rate FHLB advances	7	$167
299	Other variable-rate	9	$615
300	Govt. & agency securities, fixed-coupon securities		$32
302	Govt. & agency securities, floating-rate securities		$45

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Northeast | **Reporting Dockets: 156**
All Reporting CMR | **March 2011**
Report Prepared: 6/27/2011 11:14:07 AM | **Amounts in Millions** | **Data as of: 06/25/2011**

SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock				
Asset/ Liability Code	**#Firms if # > 5**	**Balance**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	93	$27,639	$28,061	$27,504	$26,763	$25,997	$25,258
123 - Mortgage Derivatives - M/V estimate	80	$25,709	$26,760	$26,171	$25,459	$24,724	$23,992
129 - Mortgage-Related Mutual Funds - M/V estimate	9	$74	$73	$73	$72	$71	$71
280 - FHLB putable advance-M/V estimate	28	$12,537	$14,382	$13,838	$13,378	$13,009	$12,733
281 - FHLB convertible advance-M/V estimate	15	$684	$758	$736	$711	$693	$678
282 - FHLB callable advance-M/V estimate		$150	$167	$161	$157	$153	$150
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate		$220	$238	$232	$226	$220	$215
290 - Other structured borrowings - M/V estimate	17	$11,547	$13,280	$12,724	$12,254	$11,878	$11,587
500 - Other OBS Positions w/o contract code or exceeds 16 positions	7	$15,431	$20	$64	$115	$181	$286