Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Northeast

All Reporting CMR **Reporting Dockets: 158** **September 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	44,510	-5,240	-11 %	11.97 %	-89 bp
+200 bp	48,592	-1,158	-2 %	12.84 %	-2 bp
+100 bp	50,635	885	+2 %	13.19 %	+33 bp
0 bp	49,749			12.86 %	
-100 bp	48,106	-1,643	-3 %	12.36 %	-50 bp

Risk Measure for a Given Rate Shock

	9/30/2010	6/30/2010	9/30/2009
Pre-shock NPV Ratio: NPV as % of PV Assets	12.86 %	12.94 %	13.15 %
Post-shock NPV Ratio	12.36 %	12.41 %	12.66 %
Sensitivity Measure: Decline in NPV Ratio	50 bp	53 bp	49 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	39,513	38,946	37,570	35,698	33,656	36,716	106.07	2.49
30-Year Mortgage Securities	7,375	7,194	6,854	6,449	6,026	6,949	103.52	3.62
15-Year Mortgages and MBS	27,664	27,249	26,413	25,440	24,425	25,946	105.02	2.30
Balloon Mortgages and MBS	22,971	22,824	22,429	21,927	21,360	21,944	104.01	1.19
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	6,438	6,404	6,315	6,239	6,143	6,093	105.10	0.96
7 Month to 2 Year Reset Frequency	21,541	21,514	21,394	21,146	20,835	20,582	104.53	0.34
2+ to 5 Year Reset Frequency	45,215	45,217	45,252	44,379	42,894	43,299	104.43	-0.04
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	637	635	628	621	614	587	108.22	0.68
2 Month to 5 Year Reset Frequency	1,480	1,468	1,442	1,414	1,385	1,433	102.40	1.32
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	10,622	10,512	10,324	10,142	9,966	10,104	104.04	1.41
Adjustable-Rate, Fully Amortizing	12,429	12,358	12,246	12,136	12,027	12,168	101.56	0.74
Fixed-Rate, Balloon	3,995	3,834	3,671	3,518	3,373	3,482	110.09	4.22
Fixed-Rate, Fully Amortizing	17,186	16,792	16,320	15,871	15,442	15,420	108.90	2.58
Construction and Land Loans								
Adjustable-Rate	2,833	2,831	2,825	2,818	2,812	2,830	100.03	0.15
Fixed-Rate	753	740	724	709	695	751	98.55	1.92
Second-Mortgage Loans and Securities								
Adjustable-Rate	10,188	10,172	10,144	10,116	10,088	10,159	100.13	0.22
Fixed-Rate	5,027	4,935	4,819	4,709	4,604	4,707	104.84	2.10
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	4,121	4,079	4,006	3,907	3,796	4,079	100.00	1.41
Accrued Interest Receivable	869	869	869	869	869	869	100.00	0.00
Advance for Taxes/Insurance	52	52	52	52	52	52	100.00	0.00
Float on Escrows on Owned Mortgages	48	88	146	194	233			-55.49
LESS: Value of Servicing on Mortgages Serviced by Others	-66	-64	-89	-89	-84			-18.13
TOTAL MORTGAGE LOANS AND SECURITIES	**241,021**	**238,775**	**234,532**	**228,443**	**221,379**	**228,169**	**104.65**	**1.36**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	12,754	12,739	12,715	12,691	12,668	12,773	99.73	0.15
Fixed-Rate	9,170	8,834	8,495	8,171	7,863	8,058	109.64	3.82
Consumer Loans								
Adjustable-Rate	3,719	3,716	3,707	3,698	3,689	3,290	112.94	0.16
Fixed-Rate	19,429	19,355	19,182	19,014	18,849	19,354	100.00	0.64
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-1,238	-1,233	-1,223	-1,214	-1,204	-1,233	0.00	0.59
Accrued Interest Receivable	285	285	285	285	285	285	100.00	0.00
TOTAL NONMORTGAGE LOANS	**44,118**	**43,695**	**43,160**	**42,645**	**42,149**	**42,526**	**102.75**	**1.10**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	4,619	4,619	4,619	4,619	4,619	4,619	100.00	0.00
Equities and All Mutual Funds	277	270	263	255	248	270	100.00	2.76
Zero-Coupon Securities	351	349	346	343	341	341	102.12	0.79
Government and Agency Securities	9,873	9,666	9,374	9,095	8,829	9,266	104.32	2.58
Term Fed Funds, Term Repos	8,860	8,858	8,849	8,840	8,831	8,855	100.04	0.06
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	4,426	4,274	4,118	3,971	3,833	4,027	106.13	3.60
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	20,229	19,992	19,608	19,121	18,585	21,714	92.07	1.55
Structured Securities (Complex)	31,650	31,081	30,387	29,557	28,692	30,464	102.03	2.03
LESS: Valuation Allowances for Investment Securities	9	8	8	8	8	8	100.00	3.64
TOTAL CASH, DEPOSITS, AND SECURITIES	**80,277**	**79,101**	**77,556**	**75,793**	**73,969**	**79,548**	**99.44**	**1.72**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	777	777	777	777	777	777	100.00	0.00
Real Estate Held for Investment	12	12	12	12	12	12	100.00	0.00
Investment in Unconsolidated Subsidiaries	208	195	182	169	155	195	100.00	6.80
Office Premises and Equipment	2,213	2,213	2,213	2,213	2,213	2,213	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,211**	**3,198**	**3,185**	**3,171**	**3,158**	**3,198**	**100.00**	**0.41**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	264	324	375	410	431			-17.04
Adjustable-Rate Servicing	183	183	268	269	259			-23.18
Float on Mortgages Serviced for Others	252	297	350	393	427			-16.51
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**699**	**804**	**992**	**1,072**	**1,118**			**-18.24**
OTHER ASSETS								
Purchased and Excess Servicing						336		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	16,222	16,222	16,222	16,222	16,222	16,222	100.00	0.00
Miscellaneous II						6,945		
Deposit Intangibles								
Retail CD Intangible	107	114	168	192	214			-26.87
Transaction Account Intangible	479	894	1,576	2,218	2,837			-61.30
MMDA Intangible	2,268	2,744	4,169	5,539	6,673			-34.64
Passbook Account Intangible	825	1,173	1,882	2,550	3,177			-45.04
Non-Interest-Bearing Account Intangible	-168	124	433	727	1,006			-243.13
TOTAL OTHER ASSETS	**19,734**	**21,271**	**24,450**	**27,448**	**30,128**	**23,503**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						584		
TOTAL ASSETS	**389,060**	**386,844**	**383,875**	**378,573**	**371,902**	**377,528**	**102/101*** **	**0.67/1.30*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	60,432	60,389	60,208	60,034	59,868	59,983	100.68	0.19
Fixed-Rate Maturing in 13 Months or More	35,176	34,186	33,059	32,084	31,333	31,565	108.30	3.10
Variable-Rate	243	243	243	243	243	243	100.29	0.07
Demand								
Transaction Accounts	26,387	26,387	26,387	26,387	26,387	26,387	100/97*	0.00/2.15*
MMDAs	93,452	93,452	93,452	93,452	93,452	93,452	100/97*	0.00/1.05*
Passbook Accounts	28,894	28,894	28,894	28,894	28,894	28,894	100/96*	0.00/1.91*
Non-Interest-Bearing Accounts	12,715	12,715	12,715	12,715	12,715	12,715	100/99*	0.00/2.39*
TOTAL DEPOSITS	**257,300**	**256,267**	**254,960**	**253,810**	**252,892**	**253,240**	**101/99***	**0.46/1.40***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	18,472	18,361	18,197	18,037	17,879	17,969	102.18	0.75
Fixed-Rate Maturing in 37 Months or More	9,993	9,478	8,997	8,551	8,134	8,393	112.93	5.25
Variable-Rate	911	910	909	907	906	901	100.96	0.15
TOTAL BORROWINGS	**29,376**	**28,749**	**28,103**	**27,494**	**26,919**	**27,263**	**105.45**	**2.21**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,311	1,311	1,311	1,311	1,311	1,311	100.00	0.00
Other Escrow Accounts	1,013	983	953	924	898	1,039	94.59	3.06
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	5,591	5,591	5,591	5,591	5,591	5,591	100.00	0.00
Miscellaneous II	0	0	0	0	0	799		
TOTAL OTHER LIABILITIES	**7,915**	**7,885**	**7,855**	**7,827**	**7,800**	**8,741**	**90.21**	**0.38**
Other Liabilities not Included Above								
Self-Valued	46,105	44,009	42,187	40,742	39,683	38,967	112.94	4.45
Unamortized Yield Adjustments						-13		
TOTAL LIABILITIES	**340,696**	**336,910**	**333,104**	**329,872**	**327,295**	**328,196**	**103/101****	**1.13/1.85****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	84	47	-26	-110	-196			
ARMs	9	5	1	-4	-12			
Other Mortgages	-1	0	-1	-6	-12			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	-11	-61	-135	-211	-291			
Sell Mortgages and MBS	-32	11	73	136	199			
Purchase Non-Mortgage Items	2	0	-2	-4	-6			
Sell Non-Mortgage Items	0	0	0	1	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-15	-10	-4	1	6			
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	1	3	9	15	21			
Interest-Rate Caps	0	2	4	7	10			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	-7	-8	-14	-19	-24			
Self-Valued	-288	-173	-40	85	205			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-258**	**-184**	**-135**	**-109**	**-98**			

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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	389,060	386,844	383,875	378,573	371,902	377,528	102/101***	0.67/1.30***
MINUS TOTAL LIABILITIES	340,696	336,910	333,104	329,872	327,295	328,196	103/101**	1.13/1.85**
PLUS OFF-BALANCE-SHEET POSITIONS	-258	-184	-135	-109	-98			
TOTAL NET PORTFOLIO VALUE #	48,106	49,749	50,635	48,592	44,510	49,331	100.85	-2.54

* 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	$3,226	$19,609	$12,423	$1,043	$416
WARM	318 mo	314 mo	314 mo	280 mo	331 mo
WAC	4.59%	5.55%	6.32%	7.31%	9.04%
Amount of these that is FHA or VA Guaranteed	$133	$585	$27	$10	$9
Securities Backed by Conventional Mortgages	$2,133	$2,095	$540	$17	$3
WARM	346 mo	312 mo	308 mo	266 mo	147 mo
Weighted Average Pass-Through Rate	4.45%	5.29%	6.16%	7.09%	8.94%
Securities Backed by FHA or VA Mortgages	$1,754	$243	$150	$10	$5
WARM	378 mo	345 mo	319 mo	201 mo	132 mo
Weighted Average Pass-Through Rate	3.53%	5.22%	6.17%	7.18%	8.43%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$5,518	$5,837	$1,976	$461	$109
WAC	4.56%	5.42%	6.37%	7.33%	8.70%
Mortgage Securities	$8,705	$3,030	$302	$8	$0
Weighted Average Pass-Through Rate	3.98%	5.17%	6.04%	7.11%	8.60%
WARM (of 15-Year Loans and Securities)	148 mo	147 mo	142 mo	116 mo	100 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$11,549	$4,169	$1,450	$166	$26
WAC	4.30%	5.36%	6.29%	7.28%	8.59%
Mortgage Securities	$4,390	$174	$19	$0	$0
Weighted Average Pass-Through Rate	3.92%	5.49%	6.16%	7.41%	0.00%
WARM (of Balloon Loans and Securities)	75 mo	87 mo	87 mo	86 mo	90 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$91,556**

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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	$2	$69	$70	$0	$0
WAC	4.12%	4.80%	5.65%	0.00%	0.00%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$6,091	$20,512	$43,229	$587	$1,433
Weighted Average Margin	231 bp	233 bp	224 bp	243 bp	179 bp
WAC	3.94%	4.57%	4.90%	3.11%	4.07%
WARM	276 mo	296 mo	332 mo	324 mo	312 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	44 mo	1 mo	24 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$71,994**

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	$43	$60	$136	$0	$0
Weighted Average Distance from Lifetime Cap	99 bp	142 bp	129 bp	151 bp	1 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$81	$84	$77	$0	$35
Weighted Average Distance from Lifetime Cap	270 bp	334 bp	349 bp	370 bp	391 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$5,181	$20,390	$42,516	$586	$1,342
Weighted Average Distance from Lifetime Cap	733 bp	639 bp	576 bp	732 bp	598 bp
Balances Without Lifetime Cap	$789	$48	$569	$0	$56
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$4,443	$19,244	$42,106	$13	$1,363
Weighted Average Periodic Rate Cap	296 bp	221 bp	215 bp	193 bp	195 bp
Balances Subject to Periodic Rate Floors	$3,843	$18,137	$41,404	$9	$136
MBS Included in ARM Balances	$1,540	$4,294	$10,874	$570	$1,221

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$10,104	$12,168
WARM	85 mo	119 mo
Remaining Term to Full Amortization	283 mo	
Rate Index Code	0	0
Margin	228 bp	251 bp
Reset Frequency	49 mo	24 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$41	$141
Wghted Average Distance to Lifetime Cap	14 bp	183 bp
Fixed-Rate:		
Balances	$3,482	$15,420
WARM	68 mo	72 mo
Remaining Term to Full Amortization	250 mo	
WAC	6.24%	5.89%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$2,830	$751
WARM	21 mo	32 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	233 bp	6.33%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$10,159	$4,707
WARM	164 mo	167 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	0 bp	6.22%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$12,773	$8,058
WARM	39 mo	55 mo
Margin in Column 1; WAC in Column 2	238 bp	6.65%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$3,290	$19,354
WARM	36 mo	35 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	1,711 bp	13.33%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$110	$4,958
Fixed Rate		
Remaining WAL <= 5 Years	$1,797	$12,647
Remaining WAL 5-10 Years	$410	$482
Remaining WAL Over 10 Years	$142	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$1
CMO Residuals:		
Fixed Rate	$0	$4
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$0	$5
WAC	0.00%	4.94%
Total Mortgage-Derivative Securities - Book Value	$2,459	$18,097

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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	$10,589	$13,729	$10,671	$2,603	$1,172
WARM	281 mo	280 mo	292 mo	285 mo	233 mo
Weighted Average Servicing Fee	27 bp	27 bp	28 bp	28 bp	31 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	233 loans				
FHA/VA	4 loans				
Subserviced by Others	10 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$24,079	$4	Total # of Adjustable-Rate Loans Serviced	80 loans
WARM (in months)	308 mo	77 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	32 bp	48 bp		

Total Balances of Mortgage Loans Serviced for Others **$62,848**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$4,619		
Equity Securities Carried at Fair Value	$270		
Zero-Coupon Securities	$341	0.48%	8 mo
Government & Agency Securities	$9,266	2.13%	40 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$8,855	0.28%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$4,027	3.98%	52 mo
Memo: Complex Securities (from supplemental reporting)	$30,464		

Total Cash, Deposits, and Securities **$57,842**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$5,959
Accrued Interest Receivable	$869
Advances for Taxes and Insurance	$52
Less: Unamortized Yield Adjustments	$-583
Valuation Allowances	$1,881
Unrealized Gains (Losses)	$-914

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$645
Accrued Interest Receivable	$285
Less: Unamortized Yield Adjustments	$183
Valuation Allowances	$1,877
Unrealized Gains (Losses)	$-72

OTHER ITEMS	
Real Estate Held for Investment	$12
Repossessed Assets	$777
Equity Investments Not Carried at Fair Value	$195
Office Premises and Equipment	
	$2,213
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$463
Valuation Allowances	$-707
	$8
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$336
Miscellaneous I	
Miscellaneous II	$16,222
	$6,945
TOTAL ASSETS	**$376,369**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$435
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	$122
Mortgage-Related Mututal Funds	$148
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$14,983
Weighted Average Servicing Fee	21 bp
Adjustable-Rate Mortgage Loans Serviced	$13,993
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	$22,288	$4,189	$348	$158
WAC	1.29%	3.29%	4.22%	
WARM	2 mo	1 mo	2 mo	
Balances Maturing in 4 to 12 Months	$22,228	$9,716	$1,214	$172
WAC	1.08%	2.22%	4.59%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$13,990	$6,322	$64
WAC		1.98%	3.67%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$11,253	$25
WAC			3.65%	
WARM			65 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$91,548**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$2,905	$4,779	$9,484
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$37,450	$20,512	$11,521
Penalty in Months of Forgone Interest	2.72 mo	5.79 mo	8.42 mo
Balances in New Accounts	$1,537	$1,377	$871

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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%	$5,960	$4,842	$2,472	1.43%
3.00 to 3.99%	$348	$1,913	$1,433	3.45%
4.00 to 4.99%	$793	$2,091	$940	4.51%
5.00 to 5.99%	$153	$1,788	$3,003	5.52%
6.00 to 6.99%	$10	$1	$2	6.42%
7.00 to 7.99%	$0	$1	$7	7.25%
8.00 to 8.99%	$0	$1	$528	8.72%
9.00 and Above	$66	$0	$9	9.89%
WARM	1 mo	18 mo	73 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$26,362**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$40,110
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	$26,387	0.83%	$946
Money Market Deposit Accounts (MMDAs)	$93,452	0.92%	$1,762
Passbook Accounts	$28,894	0.41%	$530
Non-Interest-Bearing Non-Maturity Deposits	$12,715		$244
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$642	0.07%	
Escrow for Mortgages Serviced for Others	$669	0.01%	
Other Escrows	$1,039	0.08%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$163,799		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$34		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-48		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$5,591		
Miscellaneous II	$799		
TOTAL LIABILITIES	**$328,196**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$152
EQUITY CAPITAL	$48,023
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$376,371**

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
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	12	$104
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	17	$329
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	8	$292
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	71	$725
1014	Opt commitment to orig 25- or 30-year FRMs	65	$998
1016	Opt commitment to orig "other" Mortgages	39	$277
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$7
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		$13
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$2
2016	Commit/purchase "other" Mortgage loans, svc retained		$19
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$4
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$3
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	14	$148
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	18	$213
2036	Commit/sell "other" Mortgage loans, svc retained		$0
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$3
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$598
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$1,344
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$200
2054	Commit/purchase 25- to 30-year FRM MBS		$3
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$66
2074	Commit/sell 25- or 30-yr FRM MBS		$492
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$2
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$11
2134	Commit/sell 25- or 30-yr FRM loans, svc released	6	$66

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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
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$1
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$5
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$136
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	20	$55
2214	Firm commit/originate 25- or 30-year FRM loans	23	$80
2216	Firm commit/originate "other" Mortgage loans	13	$65
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		$0
3032	Option to sell 10-, 15-, or 20-year FRMs		$5
3034	Option to sell 25- or 30-year FRMs		$86
3074	Short option to sell 25- or 30-yr FRMs		$2
3076	Short option to sell "other" Mortgages		$3
4002	Commit/purchase non-Mortgage financial assets	17	$210
4006	Commit/purchase "other" liabilities		$6
4022	Commit/sell non-Mortgage financial assets		$11
5002	IR swap: pay fixed, receive 1-month LIBOR		$6
5004	IR swap: pay fixed, receive 3-month LIBOR		$149
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		$160
9502	Fixed-rate construction loans in process	54	$157
9512	Adjustable-rate construction loans in process	40	$339

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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		$1,049
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$14
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$499
120	Other investment securities, fixed-coupon securities		$382
122	Other investment securities, floating-rate securities		$202
125	Multi/nonres mtg loans; fixed-rate, Balloon		$193
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$226
130	Construction and land loans (adj-rate)		$8
140	Second Mortgages (adj-rate)		$252
150	Commercial loans (adj-rate)		$14
180	Consumer loans; loans on deposits		$1
182	Consumer loans; education loans		$0
183	Consumer loans; auto loans and leases		$2
184	Consumer loans; mobile home loans		$5
187	Consumer loans; recreational vehicles		$28
189	Consumer loans; other		$1
200	Variable-rate, fixed-maturity CDs	44	$243
220	Variable-rate FHLB advances	6	$88
299	Other variable-rate	11	$813
300	Govt. & agency securities, fixed-coupon securities		$51
302	Govt. & agency securities, floating-rate securities		$43

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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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	$30,464	$31,650	$31,081	$30,387	$29,557	$28,692
123 - Mortgage Derivatives - M/V estimate	84	$21,714	$20,229	$19,992	$19,608	$19,121	$18,585
129 - Mortgage-Related Mutual Funds - M/V estimate	11	$90	$91	$90	$89	$88	$87
280 - FHLB putable advance-M/V estimate	31	$18,854	$22,268	$21,288	$20,435	$19,747	$19,250
281 - FHLB convertible advance-M/V estimate	19	$1,372	$1,584	$1,525	$1,472	$1,433	$1,403
282 - FHLB callable advance-M/V estimate		$152	$176	$169	$164	$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		$235	$258	$252	$246	$240	$236
290 - Other structured borrowings - M/V estimate	18	$18,352	$21,817	$20,774	$19,869	$19,162	$18,638
500 - Other OBS Positions w/o contract code or exceeds 16 positions	6	$15,683	$-288	$-173	$-40	$85	$205