Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Northeast

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

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	45,674	-8,103	-15 %	10.78 %	-146 bp
+200 bp	49,873	-3,904	-7 %	11.60 %	-64 bp
+100 bp	52,894	-883	-2 %	12.15 %	-9 bp
0 bp	53,777			12.25 %	
-100 bp	52,466	-1,312	-2 %	11.89 %	-35 bp

Risk Measure for a Given Rate Shock

	6/30/2009	3/31/2009	6/30/2008
Pre-shock NPV Ratio: NPV as % of PV Assets	12.25 %	11.59 %	10.88 %
Post-shock NPV Ratio	11.60 %	11.04 %	9.12 %
Sensitivity Measure: Decline in NPV Ratio	64 bp	55 bp	176 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	44,712	43,986	42,731	41,100	39,376	42,701	103.01	2.25
30-Year Mortgage Securities	5,575	5,480	5,319	5,114	4,898	5,324	102.93	2.33
15-Year Mortgages and MBS	23,662	23,188	22,496	21,729	20,949	22,494	103.08	2.52
Balloon Mortgages and MBS	14,712	14,584	14,350	14,043	13,671	13,923	104.74	1.24
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	13,648	13,603	13,495	13,391	13,283	13,868	98.09	0.56
7 Month to 2 Year Reset Frequency	22,432	22,313	22,147	21,883	21,521	21,898	101.89	0.64
2+ to 5 Year Reset Frequency	53,446	52,958	52,127	50,743	48,989	51,473	102.89	1.25
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	1,284	1,275	1,261	1,246	1,229	1,247	102.21	0.91
2 Month to 5 Year Reset Frequency	706	695	680	663	645	690	100.76	1.92
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	13,395	13,207	13,015	12,830	12,649	12,994	101.64	1.44
Adjustable-Rate, Fully Amortizing	13,110	13,011	12,900	12,791	12,684	12,874	101.06	0.81
Fixed-Rate, Balloon	5,753	5,486	5,233	4,996	4,773	5,303	103.44	4.73
Fixed-Rate, Fully Amortizing	15,649	15,190	14,740	14,312	13,905	14,594	104.08	2.99
Construction and Land Loans								
Adjustable-Rate	6,017	6,009	5,994	5,980	5,966	6,014	99.91	0.19
Fixed-Rate	1,461	1,427	1,392	1,359	1,328	1,469	97.13	2.39
Second-Mortgage Loans and Securities								
Adjustable-Rate	13,834	13,809	13,773	13,737	13,702	13,781	100.20	0.22
Fixed-Rate	7,028	6,875	6,720	6,572	6,431	6,668	103.12	2.24
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	4,079	4,031	3,963	3,876	3,781	4,031	100.00	1.44
Accrued Interest Receivable	1,077	1,077	1,077	1,077	1,077	1,077	100.00	0.00
Advance for Taxes/Insurance	54	54	54	54	54	54	100.00	0.00
Float on Escrows on Owned Mortgages	37	66	106	145	178			-52.64
LESS: Value of Servicing on Mortgages Serviced by Others	-108	-103	-106	-115	-113			1.23
TOTAL MORTGAGE LOANS AND SECURITIES	**261,779**	**258,424**	**253,678**	**247,756**	**241,201**	**252,476**	**102.36**	**1.57**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	15,494	15,476	15,447	15,419	15,391	15,485	99.94	0.15
Fixed-Rate	8,766	8,404	8,057	7,728	7,416	7,714	108.93	4.22
Consumer Loans								
Adjustable-Rate	11,878	11,855	11,821	11,788	11,755	11,103	106.77	0.24
Fixed-Rate	14,808	14,674	14,515	14,359	14,208	14,689	99.90	1.00
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-1,181	-1,174	-1,166	-1,159	-1,152	-1,174	0.00	0.60
Accrued Interest Receivable	336	336	336	336	336	336	100.00	0.00
TOTAL NONMORTGAGE LOANS	**50,102**	**49,571**	**49,010**	**48,471**	**47,954**	**48,154**	**102.94**	**1.10**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	8,010	8,010	8,010	8,010	8,010	8,010	100.00	0.00
Equities and All Mutual Funds	551	533	515	496	478	533	100.01	3.44
Zero-Coupon Securities	3,656	3,654	3,648	3,641	3,635	3,650	100.11	0.11
Government and Agency Securities	5,122	4,990	4,860	4,735	4,614	4,952	100.77	2.63
Term Fed Funds, Term Repos	14,262	14,238	14,187	14,137	14,087	14,234	100.03	0.26
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	5,405	5,215	5,032	4,860	4,699	5,391	96.72	3.57
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	29,898	29,335	28,538	27,672	26,802	32,945	89.04	2.32
Structured Securities (Complex)	33,712	33,040	32,263	31,448	30,639	32,691	101.07	2.19
LESS: Valuation Allowances for Investment Securities	8	7	7	7	7	7	100.00	3.43
TOTAL CASH, DEPOSITS, AND SECURITIES	**100,609**	**99,007**	**97,045**	**94,993**	**92,957**	**102,400**	**96.69**	**1.80**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	340	340	340	340	340	340	100.00	0.00
Real Estate Held for Investment	16	16	16	16	16	16	100.00	0.00
Investment in Unconsolidated Subsidiaries	632	592	551	511	471	592	100.00	6.80
Office Premises and Equipment	2,517	2,517	2,517	2,517	2,517	2,517	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,504**	**3,464**	**3,424**	**3,384**	**3,344**	**3,464**	**100.00**	**1.16**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	247	303	375	436	470			-21.06
Adjustable-Rate Servicing	210	209	243	302	305			-7.90
Float on Mortgages Serviced for Others	310	354	410	457	490			-14.13
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**767**	**866**	**1,028**	**1,194**	**1,265**			**-15.06**
OTHER ASSETS								
Purchased and Excess Servicing						571		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	18,373	18,373	18,373	18,373	18,373	18,373	100.00	0.00
Miscellaneous II						7,785		
Deposit Intangibles								
Retail CD Intangible	103	118	191	219	247			-37.03
Transaction Account Intangible	1,092	1,779	2,440	3,075	3,710			-37.90
MMDA Intangible	3,266	4,861	6,356	7,655	8,908			-31.78
Passbook Account Intangible	1,408	2,108	2,794	3,420	4,033			-32.88
Non-Interest-Bearing Account Intangible	224	584	928	1,255	1,567			-60.30
TOTAL OTHER ASSETS	**24,466**	**27,822**	**31,083**	**33,997**	**36,837**	**26,729**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-6,023		
TOTAL ASSETS	**441,227**	**439,155**	**435,268**	**429,795**	**423,558**	**427,199**	**103/101*** **	**0.68/1.46*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	91,344	91,221	90,959	90,702	90,451	90,248	101.08	0.21
Fixed-Rate Maturing in 13 Months or More	24,185	23,314	22,597	22,061	21,602	21,715	107.36	3.40
Variable-Rate	444	444	444	444	444	443	100.20	0.03
Demand								
Transaction Accounts	28,128	28,128	28,128	28,128	28,128	28,128	100/94*	0.00/2.56*
MMDAs	105,579	105,579	105,579	105,579	105,579	105,579	100/95*	0.00/1.53*
Passbook Accounts	29,949	29,949	29,949	29,949	29,949	29,949	100/93*	0.00/2.49*
Non-Interest-Bearing Accounts	15,133	15,133	15,133	15,133	15,133	15,133	100/96*	0.00/2.42*
TOTAL DEPOSITS	**294,762**	**293,767**	**292,790**	**291,996**	**291,286**	**291,195**	**101/98***	**0.34/1.51***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	28,739	28,507	28,270	28,037	27,809	28,029	101.71	0.82
Fixed-Rate Maturing in 37 Months or More	7,311	6,911	6,543	6,204	5,888	6,164	112.13	5.55
Variable-Rate	2,214	2,200	2,186	2,172	2,159	2,015	109.18	0.64
TOTAL BORROWINGS	**38,264**	**37,618**	**36,999**	**36,413**	**35,856**	**36,207**	**103.90**	**1.68**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,197	1,197	1,197	1,197	1,197	1,197	100.00	0.00
Other Escrow Accounts	772	748	726	705	686	819	91.38	3.05
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	6,597	6,597	6,597	6,597	6,597	6,597	100.00	0.00
Miscellaneous II	0	0	0	0	0	778		
TOTAL OTHER LIABILITIES	**8,565**	**8,541**	**8,519**	**8,498**	**8,479**	**9,390**	**90.96**	**0.27**
Other Liabilities not Included Above								
Self-Valued	47,003	45,292	43,893	42,823	42,045	41,784	108.40	3.43
Unamortized Yield Adjustments						59		
TOTAL LIABILITIES	**388,594**	**385,219**	**382,201**	**379,730**	**377,666**	**378,635**	**102/99****	**0.83/1.73****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	78	25	-58	-150	-241			
ARMs	-3	-7	-14	-20	-28			
Other Mortgages	3	0	-7	-15	-25			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	39	11	-25	-62	-100			
Sell Mortgages and MBS	-57	24	127	234	336			
Purchase Non-Mortgage Items	5	0	-5	-10	-14			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-13	-3	7	15	23			
Pay Floating, Receive Fixed Swaps	0	0	0	0	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	1	2	3			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	21	13	1	-11	-22			
Self-Valued	-241	-222	-200	-176	-150			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-168**	**-159**	**-173**	**-192**	**-218**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	441,227	439,155	435,268	429,795	423,558	427,199	103/101***	0.68/1.46***
MINUS TOTAL LIABILITIES	388,594	385,219	382,201	379,730	377,666	378,635	102/99**	0.83/1.73**
PLUS OFF-BALANCE-SHEET POSITIONS	-168	-159	-173	-192	-218			
TOTAL NET PORTFOLIO VALUE #	52,466	53,777	52,894	49,873	45,674	48,564	110.74	-0.40

* 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	$2,048	$21,580	$17,289	$1,350	$435
WARM	326 mo	318 mo	327 mo	291 mo	315 mo
WAC	4.67%	5.62%	6.33%	7.30%	9.02%
Amount of these that is FHA or VA Guaranteed	$71	$254	$53	$23	$16
Securities Backed by Conventional Mortgages	$678	$3,044	$1,158	$40	$9
WARM	313 mo	313 mo	328 mo	288 mo	249 mo
Weighted Average Pass-Through Rate	4.40%	5.33%	6.15%	7.11%	8.39%
Securities Backed by FHA or VA Mortgages	$33	$158	$184	$13	$6
WARM	345 mo	307 mo	327 mo	224 mo	144 mo
Weighted Average Pass-Through Rate	4.49%	5.44%	6.14%	7.15%	8.50%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,684	$7,365	$2,817	$697	$154
WAC	4.68%	5.45%	6.36%	7.36%	8.59%
Mortgage Securities	$4,204	$4,253	$305	$14	$1
Weighted Average Pass-Through Rate	4.24%	5.16%	6.07%	7.11%	8.53%
WARM (of 15-Year Loans and Securities)	113 mo	153 mo	157 mo	125 mo	106 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$1,790	$6,761	$4,329	$242	$56
WAC	4.47%	5.36%	6.20%	7.27%	8.66%
Mortgage Securities	$324	$365	$57	$0	$0
Weighted Average Pass-Through Rate	4.30%	5.49%	6.14%	7.45%	0.00%
WARM (of Balloon Loans and Securities)	67 mo	78 mo	81 mo	84 mo	84 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$84,442**

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ASSETS (continued)

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ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	**Current Market Index ARMs by Coupon Reset Frequency**			**Lagging Market Index ARMs by Coupon Reset Frequency**	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$17	$164	$131	$0	$0
WAC	4.69%	4.92%	5.72%	0.00%	0.00%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$13,851	$21,734	$51,342	$1,247	$690
Weighted Average Margin	183 bp	242 bp	214 bp	208 bp	211 bp
WAC	3.24%	5.01%	5.56%	4.29%	4.82%
WARM	283 mo	303 mo	336 mo	310 mo	282 mo
Weighted Average Time Until Next Payment Reset	2 mo	14 mo	46 mo	2 mo	32 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$89,176**

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	$85	$38	$64	$0	$1
Weighted Average Distance from Lifetime Cap	118 bp	153 bp	141 bp	151 bp	166 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$308	$351	$321	$1	$41
Weighted Average Distance from Lifetime Cap	339 bp	351 bp	366 bp	300 bp	379 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$12,838	$21,468	$50,401	$1,245	$629
Weighted Average Distance from Lifetime Cap	880 bp	586 bp	566 bp	619 bp	618 bp
Balances Without Lifetime Cap	$637	$41	$687	$1	$18
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$4,105	$19,975	$46,165	$18	$589
Weighted Average Periodic Rate Cap	311 bp	241 bp	216 bp	209 bp	194 bp
Balances Subject to Periodic Rate Floors	$8,760	$18,868	$45,459	$18	$146
MBS Included in ARM Balances	$1,805	$5,929	$12,050	$628	$403

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$12,994	$12,874
WARM	94 mo	134 mo
Remaining Term to Full Amortization	303 mo	
Rate Index Code	0	0
Margin	215 bp	192 bp
Reset Frequency	40 mo	22 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$69	$111
Wghted Average Distance to Lifetime Cap	40 bp	187 bp
Fixed-Rate:		
Balances	$5,303	$14,594
WARM	75 mo	79 mo
Remaining Term to Full Amortization	278 mo	
WAC	5.67%	5.90%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$6,014	$1,469
WARM	29 mo	37 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	160 bp	6.15%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$13,781	$6,668
WARM	190 mo	163 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	-16 bp	6.57%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$15,485	$7,714
WARM	36 mo	60 mo
Margin in Column 1; WAC in Column 2	163 bp	6.35%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$11,103	$14,689
WARM	48 mo	41 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	975 bp	10.85%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$935	$8,363
Fixed Rate		
Remaining WAL <= 5 Years	$2,727	$15,474
Remaining WAL 5-10 Years	$1,868	$2,480
Remaining WAL Over 10 Years	$208	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$94
CMO Residuals:		
Fixed Rate	$0	$1
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	2.02%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$5,738	$26,411

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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	$5,186	$15,837	$16,550	$5,702	$5,934
WARM	266 mo	283 mo	305 mo	301 mo	259 mo
Weighted Average Servicing Fee	25 bp	28 bp	30 bp	34 bp	45 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	343 loans				
FHA/VA	5 loans				
Subserviced by Others	10 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$56,413	$52	Total # of Adjustable-Rate Loans Serviced	204 loans
WARM (in months)	316 mo	217 mo	Number of These Subserviced by Others	2 loans
Weighted Average Servicing Fee	23 bp	38 bp		

Total Balances of Mortgage Loans Serviced for Others	**$105,674**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$8,010		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$533		
Zero-Coupon Securities	$3,650	0.54%	2 mo
Government & Agency Securities	$4,952	1.82%	33 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$14,234	0.44%	4 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$5,391	3.82%	54 mo
Memo: Complex Securities (from supplemental reporting)	$32,691		

Total Cash, Deposits, and Securities	**$69,462**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$5,871
Accrued Interest Receivable	$1,077
Advances for Taxes and Insurance	$54
Less: Unamortized Yield Adjustments	$1,526
Valuation Allowances	$1,840
Unrealized Gains (Losses)	$-4,347

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$743
Accrued Interest Receivable	$336
Less: Unamortized Yield Adjustments	$217
Valuation Allowances	$1,917
Unrealized Gains (Losses)	$-544

OTHER ITEMS	
Real Estate Held for Investment	$16
Repossessed Assets	$340
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$592
Office Premises and Equipment	$2,517
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-190
Less: Unamortized Yield Adjustments	$-799
Valuation Allowances	$7
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$571
Miscellaneous I	$18,373
Miscellaneous II	$7,785
TOTAL ASSETS	**$426,403**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$381
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$9
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$361
Mortgage-Related Mututal Funds	$172
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$18,424
Weighted Average Servicing Fee	23 bp
Adjustable-Rate Mortgage Loans Serviced	$24,912
Weighted Average Servicing Fee	6 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	$32,846	$2,993	$720	$154
WAC	2.57%	4.00%	4.18%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$41,755	$9,915	$2,020	$602
WAC	2.64%	3.69%	4.26%	
WARM	6 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$11,158	$2,781	$50
WAC		3.41%	4.60%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$7,776	$33
WAC			4.58%	
WARM			74 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$111,963**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$10,386	$4,207	$5,968
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$55,044	$16,542	$9,246
Penalty in Months of Forgone Interest	2.83 mo	5.41 mo	9.53 mo
Balances in New Accounts	$6,151	$1,451	$421

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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%	$6,063	$3,492	$127	1.21%
3.00 to 3.99%	$88	$3,675	$812	3.56%
4.00 to 4.99%	$1,736	$5,642	$1,024	4.62%
5.00 to 5.99%	$5,042	$2,105	$2,983	5.37%
6.00 to 6.99%	$1	$74	$309	6.47%
7.00 to 7.99%	$0	$42	$341	7.18%
8.00 to 8.99%	$0	$1	$566	8.71%
9.00 and Above	$0	$66	$1	9.87%
WARM	2 mo	18 mo	84 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$34,192**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$44,242
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	$28,128	0.95%	$1,320
Money Market Deposit Accounts (MMDAs)	$105,579	1.13%	$4,200
Passbook Accounts	$29,949	0.73%	$832
Non-Interest-Bearing Non-Maturity Deposits	$15,133		$271
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$713	0.22%	
Escrow for Mortgages Serviced for Others	$483	0.02%	
Other Escrows	$819	0.18%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$180,804		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$75		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-16		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$6,597		
Miscellaneous II	$778		
TOTAL LIABILITIES	**$378,635**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$474
EQUITY CAPITAL	$47,297
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$426,406**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$2
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$1
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	14	$245
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	23	$371
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	14	$382
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	66	$590
1014	Opt commitment to orig 25- or 30-year FRMs	65	$1,582
1016	Opt commitment to orig "other" Mortgages	36	$333
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		$2
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$104
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	7	$17
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$16
2016	Commit/purchase "other" Mortgage loans, svc retained		$23
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	10	$69
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	20	$285
2036	Commit/sell "other" Mortgage loans, svc retained		$1
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$200
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$1
2054	Commit/purchase 25- to 30-year FRM MBS		$208
2056	Commit/purchase "other" MBS		$4
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$323
2074	Commit/sell 25- or 30-yr FRM MBS		$1,452
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$11
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$26
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$4
2134	Commit/sell 25- or 30-yr FRM loans, svc released	10	$42

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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		$2
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	6	$8
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	8	$127
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	22	$60
2214	Firm commit/originate 25- or 30-year FRM loans	24	$97
2216	Firm commit/originate "other" Mortgage loans	15	$133
3008	Option to purchase 3- or 5-yr Treasury ARMs		$1
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3016	Option to purchase "other" Mortgages		$1
3034	Option to sell 25- or 30-year FRMs		$24
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
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	18	$429
4006	Commit/purchase "other" liabilities		$4
4022	Commit/sell non-Mortgage financial assets		$8
5002	IR swap: pay fixed, receive 1-month LIBOR		$64
5004	IR swap: pay fixed, receive 3-month LIBOR		$169
5010	IR swap: pay fixed, receive 3-month Treasury		$15
5124	IR swaption: pay 1-month LIBOR, receive fixed		$28
5224	Short IR swaption: pay 1-mo LIBOR, receive fixed		$28
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$40
6004	Interest rate Cap based on 3-month LIBOR		$60
9502	Fixed-rate construction loans in process	57	$239
9512	Adjustable-rate construction loans in process	40	$913

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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		$1,067
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		$546
120	Other investment securities, fixed-coupon securities		$46
122	Other investment securities, floating-rate securities		$12
125	Multi/nonres mtg loans; fixed-rate, Balloon		$168
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$255
130	Construction and land loans (adj-rate)		$13
140	Second Mortgages (adj-rate)		$238
150	Commercial loans (adj-rate)		$41
180	Consumer loans; loans on deposits		$1
182	Consumer loans; education loans		$0
183	Consumer loans; auto loans and leases		$5
184	Consumer loans; mobile home loans		$6
187	Consumer loans; recreational vehicles		$33
189	Consumer loans; other		$1
200	Variable-rate, fixed-maturity CDs	46	$443
220	Variable-rate FHLB advances	7	$786
299	Other variable-rate	13	$1,229
300	Govt. & agency securities, fixed-coupon securities		$19
302	Govt. & agency securities, floating-rate securities		$11

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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	92	$32,691	$33,712	$33,040	$32,263	$31,448	$30,639
123 - Mortgage Derivatives - M/V estimate	84	$32,945	$29,898	$29,335	$28,538	$27,672	$26,802
129 - Mortgage-Related Mutual Funds - M/V estimate	13	$94	$94	$94	$93	$92	$91
280 - FHLB putable advance-M/V estimate	31	$19,676	$22,280	$21,434	$20,773	$20,261	$19,898
281 - FHLB convertible advance-M/V estimate	22	$2,039	$2,233	$2,165	$2,112	$2,072	$2,040
282 - FHLB callable advance-M/V estimate	6	$191	$211	$205	$199	$195	$191
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate		$274	$296	$288	$281	$276	$272
290 - Other structured borrowings - M/V estimate	16	$19,603	$21,982	$21,199	$20,526	$20,019	$19,644
500 - Other OBS Positions w/o contract code or exceeds 16 positions	7	$18,263	$-241	$-222	$-200	$-176	$-150