Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Northeast

All Reporting CMR **Reporting Dockets: 169** **September 2007**

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	24,971	-14,749	-37 %	7.44 %	-370 bp
+200 bp	30,285	-9,435	-24 %	8.84 %	-230 bp
+100 bp	35,562	-4,158	-10 %	10.16 %	-98 bp
0 bp	39,720			11.14 %	
-100 bp	40,633	913	+2 %	11.25 %	+11 bp
-200 bp	39,392	-328	-1 %	10.82 %	-32 bp

Risk Measure for a Given Rate Shock

	9/30/2007	6/30/2007	9/30/2006
Pre-shock NPV Ratio: NPV as % of PV Assets	11.14 %	12.45 %	11.45 %
Post-shock NPV Ratio	8.84 %	9.96 %	9.26 %
Sensitivity Measure: Decline in NPV Ratio	230 bp	249 bp	219 bp
TB 13a Level of Risk	Moderate	Moderate	Moderate

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	-200 bp	-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	37,976	37,346	36,284	34,820	33,210	31,614	36,594	99.15	3.48
30-Year Mortgage Securities	7,137	7,016	6,826	6,541	6,225	5,913	6,889	99.07	3.48
15-Year Mortgages and MBS	23,509	22,969	22,251	21,439	20,604	19,782	22,535	98.74	3.44
Balloon Mortgages and MBS	12,067	11,889	11,670	11,400	11,080	10,717	11,765	99.19	2.10
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	6,723	6,695	6,643	6,606	6,564	6,497	6,775	98.05	0.67
7 Month to 2 Year Reset Frequency	20,850	20,662	20,454	20,185	19,817	19,333	20,471	99.92	1.16
2+ to 5 Year Reset Frequency	45,068	44,489	43,723	42,458	41,029	39,473	44,025	99.31	2.32
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	67	66	66	65	65	64	64	102.40	0.82
2 Month to 5 Year Reset Frequency	431	425	419	413	406	398	432	96.95	1.46
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	9,194	9,018	8,847	8,682	8,521	8,365	8,907	99.33	1.90
Adjustable-Rate, Fully Amortizing	9,993	9,888	9,785	9,683	9,583	9,483	9,805	99.80	1.05
Fixed-Rate, Balloon	3,655	3,473	3,303	3,144	2,996	2,857	3,353	98.51	4.97
Fixed-Rate, Fully Amortizing	16,184	15,586	15,025	14,498	14,002	13,534	15,051	99.83	3.62
Construction and Land Loans									
Adjustable-Rate	5,047	5,029	5,012	4,995	4,978	4,961	4,999	100.26	0.34
Fixed-Rate	1,335	1,299	1,266	1,235	1,205	1,177	1,320	95.94	2.55
Second-Mortgage Loans and Securities									
Adjustable-Rate	6,480	6,461	6,442	6,423	6,405	6,387	6,436	100.09	0.29
Fixed-Rate	9,018	8,803	8,598	8,403	8,216	8,038	8,536	100.72	2.33
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	673	659	648	638	626	613	648	100.00	1.67
Accrued Interest Receivable	1,117	1,117	1,117	1,117	1,117	1,117	1,117	100.00	0.00
Advance for Taxes/Insurance	21	21	21	21	21	21	21	100.00	0.00
Float on Escrows on Owned Mortgages	30	57	94	127	154	180			-37.48
LESS: Value of Servicing on Mortgages Serviced by Others	-24	-18	-17	-18	-18	-19			-0.94
TOTAL MORTGAGE LOANS AND SECURITIES	**216,598**	**212,986**	**208,510**	**202,911**	**196,843**	**190,543**	**209,743**	**99.41**	**2.42**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	15,401	15,337	15,275	15,214	15,154	15,095	15,235	100.26	0.40
Fixed-Rate	7,090	6,786	6,499	6,227	5,969	5,725	6,716	96.77	4.30
Consumer Loans									
Adjustable-Rate	1,146	1,141	1,135	1,130	1,125	1,120	1,084	104.76	0.47
Fixed-Rate	9,977	9,797	9,623	9,454	9,291	9,133	9,502	101.28	1.78
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-377	-371	-364	-358	-352	-346	-364	0.00	1.76
Accrued Interest Receivable	307	307	307	307	307	307	307	100.00	0.00
TOTAL NONMORTGAGE LOANS	**33,544**	**32,998**	**32,475**	**31,974**	**31,494**	**31,034**	**32,479**	**99.99**	**1.58**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	8,385	8,385	8,385	8,385	8,385	8,385	8,385	100.00	0.00
Equities and All Mutual Funds	1,508	1,461	1,410	1,358	1,306	1,253	1,410	99.99	3.66
Zero-Coupon Securities	320	315	310	305	301	298	300	103.27	1.51
Government and Agency Securities	2,186	2,151	2,117	2,085	2,054	2,024	2,092	101.22	1.55
Term Fed Funds, Term Repos	7,094	7,072	7,050	7,029	7,008	6,989	7,042	100.11	0.30
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,358	2,236	2,125	2,023	1,929	1,842	2,005	105.95	5.02
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	56,434	56,175	55,310	53,896	52,250	50,514	56,173	98.46	2.07
Structured Securities (Complex)	12,461	12,195	11,831	11,340	10,831	10,365	11,845	99.89	3.64
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.57
TOTAL CASH, DEPOSITS, AND SECURITIES	**90,746**	**89,989**	**88,538**	**86,421**	**84,065**	**81,671**	**89,253**	**99.20**	**2.02**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	126	126	126	126	126	126	126	100.00	0.00
Real Estate Held for Investment	13	13	13	13	13	13	13	100.00	0.00
Investment in Unconsolidated Subsidiaries	277	260	244	227	211	194	244	100.00	6.81
Office Premises and Equipment	2,220	2,220	2,220	2,220	2,220	2,220	2,220	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,637**	**2,620**	**2,604**	**2,587**	**2,570**	**2,554**	**2,604**	**100.00**	**0.64**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	93	115	145	164	172	174			-17.13
Adjustable-Rate Servicing	57	55	55	72	78	80			-15.53
Float on Mortgages Serviced for Others	323	373	428	474	513	549			-11.84
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**472**	**543**	**627**	**711**	**764**	**802**			**-13.38**
OTHER ASSETS									
Purchased and Excess Servicing							281		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	12,954	12,954	12,954	12,954	12,954	12,954	12,954	100.00	0.00
Miscellaneous II							8,019		
Deposit Intangibles									
Retail CD Intangible	111	124	137	152	168	185			-10.33
Transaction Account Intangible	910	1,226	1,553	1,779	1,950	2,165			-17.79
MMDA Intangible	3,666	4,459	5,062	5,638	6,430	7,563			-11.64
Passbook Account Intangible	1,771	2,303	2,765	3,191	3,618	4,043			-16.07
Non-Interest-Bearing Account Intangible	644	967	1,274	1,566	1,843	2,108			-23.50
TOTAL OTHER ASSETS	**20,056**	**22,034**	**23,745**	**25,280**	**26,964**	**29,019**	**21,255**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-1,835		
TOTAL ASSETS	**364,053**	**361,170**	**356,499**	**349,884**	**342,700**	**335,622**	**353,498**	**101/98***	**1.58/2.10***

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	73,471	73,245	73,023	72,805	72,591	72,385	72,920	100.14	0.30
Fixed-Rate Maturing in 13 Months or More	21,655	20,710	19,841	19,054	18,329	17,658	19,535	101.57	4.17
Variable-Rate	1,379	1,379	1,378	1,378	1,378	1,378	1,374	100.35	0.01
Demand									
Transaction Accounts	13,793	13,793	13,793	13,793	13,793	13,793	13,793	100/89*	0.00/2.26*
MMDAs	79,710	79,710	79,710	79,710	79,710	79,710	79,710	100/94*	0.00/0.79*
Passbook Accounts	23,723	23,723	23,723	23,723	23,723	23,723	23,723	100/88*	0.00/2.12*
Non-Interest-Bearing Accounts	13,901	13,901	13,901	13,901	13,901	13,901	13,901	100/91*	0.00/2.37*
TOTAL DEPOSITS	**227,631**	**226,461**	**225,369**	**224,364**	**223,425**	**222,547**	**224,955**	**100/95***	**0.47/1.24***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	40,114	39,866	39,623	39,385	39,152	38,924	39,615	100.02	0.61
Fixed-Rate Maturing in 37 Months or More	5,707	5,357	5,036	4,742	4,472	4,223	4,987	100.98	6.10
Variable-Rate	1,482	1,481	1,480	1,480	1,479	1,478	1,475	100.33	0.04
TOTAL BORROWINGS	**47,303**	**46,704**	**46,140**	**45,607**	**45,103**	**44,625**	**46,078**	**100.13**	**1.19**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	773	773	773	773	773	773	773	100.00	0.00
Other Escrow Accounts	767	743	722	701	682	664	833	86.60	2.91
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	5,609	5,609	5,609	5,609	5,609	5,609	5,609	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	295		
TOTAL OTHER LIABILITIES	**7,149**	**7,126**	**7,104**	**7,084**	**7,065**	**7,047**	**7,511**	**94.58**	**0.30**
Other Liabilities not Included Above									
Self-Valued	41,235	38,819	36,747	35,853	35,489	35,178	36,088	101.83	3.96
Unamortized Yield Adjustments							-155		
TOTAL LIABILITIES	**323,318**	**319,109**	**315,360**	**312,908**	**311,081**	**309,397**	**314,477**	**100/97****	**0.98/1.54****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	32	21	4	-24	-55	-88			
ARMs	4	1	-2	-5	-9	-18			
Other Mortgages	9	5	0	-6	-14	-23			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	81	45	4	-55	-124	-206			
Sell Mortgages and MBS	-1,973	-1,751	-1,517	-1,262	-928	-590			
Purchase Non-Mortgage Items	2	1	0	-1	-2	-3			
Sell Non-Mortgage Items	-185	-119	0	109	210	303			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-9	-4	0	4	8	11			
Pay Floating, Receive Fixed Swaps	956	478	40	-361	-729	-1,068			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	0	0	0	1	1			
Interest-Rate Caps	0	0	0	0	1	2			
Interest-Rate Floors	2	1	1	1	0	0			
Futures	-4	-2	0	2	3	4			
Options on Futures	0	0	0	0	0	0			
Construction LIP	33	6	-21	-47	-73	-99			
Self-Valued	-293	-111	71	230	379	520			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-1,344**	**-1,428**	**-1,419**	**-1,415**	**-1,334**	**-1,254**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	364,053	361,170	356,499	349,884	342,700	335,622	353,498	101/98***	1.58/2.10***
MINUS TOTAL LIABILITIES	323,318	319,109	315,360	312,908	311,081	309,397	314,477	100/97**	0.98/1.54**
PLUS OFF-BALANCE-SHEET POSITIONS	-1,344	-1,428	-1,419	-1,415	-1,334	-1,254			
TOTAL NET PORTFOLIO VALUE #	39,392	40,633	39,720	35,562	30,285	24,971	39,021	101.79	6.40

* 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

AGGREGATE SCHEDULE CMR REPORT

ASSETS

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Amounts in Millions

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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	$510	$15,195	$17,144	$2,253	$1,492
WARM	284 mo	317 mo	338 mo	317 mo	333 mo
WAC	4.67%	5.68%	6.32%	7.38%	9.18%
Amount of these that is FHA or VA Guaranteed	$5	$43	$124	$79	$30
Securities Backed by Conventional Mortgages	$635	$1,968	$3,825	$44	$11
WARM	330 mo	318 mo	348 mo	281 mo	238 mo
Weighted Average Pass-Through Rate	4.71%	5.32%	6.07%	7.18%	8.59%
Securities Backed by FHA or VA Mortgages	$3	$164	$199	$28	$13
WARM	309 mo	349 mo	329 mo	266 mo	164 mo
Weighted Average Pass-Through Rate	4.39%	5.47%	6.13%	7.22%	8.43%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,531	$8,318	$3,525	$859	$284
WAC	4.69%	5.46%	6.37%	7.37%	8.70%
Mortgage Securities	$2,723	$3,923	$335	$32	$5
Weighted Average Pass-Through Rate	4.36%	5.19%	6.11%	7.12%	9.10%
WARM (of 15-Year Loans and Securities)	123 mo	160 mo	165 mo	125 mo	100 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$327	$4,271	$5,382	$506	$418
WAC	4.68%	5.57%	6.28%	7.40%	9.13%
Mortgage Securities	$564	$256	$41	$1	$0
Weighted Average Pass-Through Rate	4.24%	5.47%	6.13%	7.25%	0.00%
WARM (of Balloon Loans and Securities)	58 mo	82 mo	88 mo	209 mo	313 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$77,784**

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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	$61	$293	$312	$0	$0
WAC	4.90%	5.00%	5.38%	3.39%	4.50%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$6,714	$20,179	$43,712	$64	$432
Weighted Average Margin	210 bp	279 bp	219 bp	222 bp	185 bp
WAC	7.09%	5.46%	5.67%	6.34%	6.01%
WARM	327 mo	313 mo	340 mo	276 mo	256 mo
Weighted Average Time Until Next Payment Reset	1 mo	15 mo	44 mo	2 mo	15 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$71,767**

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	$1,037	$207	$121	$0	$4
Weighted Average Distance from Lifetime Cap	148 bp	160 bp	187 bp	137 bp	144 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$466	$1,497	$928	$2	$85
Weighted Average Distance from Lifetime Cap	252 bp	345 bp	325 bp	375 bp	345 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$3,819	$18,657	$42,207	$59	$316
Weighted Average Distance from Lifetime Cap	574 bp	572 bp	562 bp	552 bp	579 bp
Balances Without Lifetime Cap	$1,454	$110	$769	$4	$28
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$834	$17,649	$41,658	$23	$389
Weighted Average Periodic Rate Cap	298 bp	254 bp	249 bp	217 bp	182 bp
Balances Subject to Periodic Rate Floors	$602	$15,985	$40,574	$49	$140
MBS Included in ARM Balances	$2,561	$4,982	$10,892	$48	$208

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$8,907	$9,805
WARM	96 mo	144 mo
Remaining Term to Full Amortization	288 mo	
Rate Index Code	0	0
Margin	237 bp	215 bp
Reset Frequency	54 mo	29 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$46	$115
Wghted Average Distance to Lifetime Cap	22 bp	163 bp
Fixed-Rate:		
Balances	$3,353	$15,051
WARM	83 mo	98 mo
Remaining Term to Full Amortization	276 mo	
WAC	6.46%	6.24%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$4,999	$1,320
WARM	33 mo	41 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	147 bp	7.27%
Reset Frequency	7 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$6,436	$8,536
WARM	155 mo	175 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	-7 bp	7.34%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$15,235	$6,716
WARM	39 mo	65 mo
Margin in Column 1; WAC in Column 2	119 bp	7.15%
Reset Frequency	7 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$1,084	$9,502
WARM	155 mo	63 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	231 bp	8.29%
Reset Frequency	5 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$1,047	$15,264
Fixed Rate		
Remaining WAL <= 5 Years	$1,457	$25,677
Remaining WAL 5-10 Years	$6,394	$5,811
Remaining WAL Over 10 Years	$150	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$68
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$19	$0
WAC	5.70%	0.00%
Total Mortgage-Derivative Securities - Book Value	$9,067	$46,820

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ASSETS (continued)

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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	$1,828	$16,186	$22,465	$10,436	$7,824
WARM	143 mo	166 mo	142 mo	75 mo	47 mo
Weighted Average Servicing Fee	22 bp	18 bp	16 bp	12 bp	12 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	419 loans
FHA/VA	4 loans
Subserviced by Others	11 loans

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$76,388	$9	Total # of Adjustable-Rate Loans Serviced	293 loans
WARM (in months)	337 mo	100 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	9 bp	53 bp		

Total Balances of Mortgage Loans Serviced for Others	**$135,136**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$8,385		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,410		
Zero-Coupon Securities	$300	5.11%	13 mo
Government & Agency Securities	$2,092	4.85%	20 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$7,042	4.97%	4 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$2,005	6.03%	80 mo
Memo: Complex Securities (from supplemental reporting)	$11,845		
Total Cash, Deposits, and Securities	**$33,079**		

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$1,541
Accrued Interest Receivable	$1,117
Advances for Taxes and Insurance	$21
Less: Unamortized Yield Adjustments	$-323
Valuation Allowances	$893
Unrealized Gains (Losses)	$-1,827

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$149
Accrued Interest Receivable	$307
Less: Unamortized Yield Adjustments	$237
Valuation Allowances	$513
Unrealized Gains (Losses)	$-23

OTHER ITEMS

Real Estate Held for Investment	$13
Repossessed Assets	$126
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$244
Office Premises and Equipment	$2,220
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-134
Less: Unamortized Yield Adjustments	$-63
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$281
Miscellaneous I	$12,954
Miscellaneous II	$8,019
TOTAL ASSETS	**$353,211**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$7
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$4
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$1,033
Mortgage-Related Mututal Funds	$376
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$15,675
Weighted Average Servicing Fee	23 bp
Adjustable-Rate Mortgage Loans Serviced	$15,022
Weighted Average Servicing Fee	5 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1

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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	$22,639	$3,469	$912	$170
WAC	4.90%	4.53%	4.16%	
WARM	2 mo	1 mo	2 mo	
Balances Maturing in 4 to 12 Months	$34,593	$8,716	$2,592	$557
WAC	5.00%	4.71%	3.90%	
WARM	7 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$6,417	$5,847	$143
WAC		4.80%	4.29%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$7,271	$55
WAC			5.07%	
WARM			94 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$92,455**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$4,359	$4,052	$7,938
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$48,359	$16,368	$13,488
Penalty in Months of Forgone Interest	3.02 mo	5.12 mo	10.25 mo
Balances in New Accounts	$9,216	$2,201	$676

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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%	$390	$147	$4	2.56%
3.00 to 3.99%	$2,306	$1,677	$73	3.34%
4.00 to 4.99%	$10,942	$5,055	$1,291	4.73%
5.00 to 5.99%	$13,940	$4,938	$3,080	5.33%
6.00 to 6.99%	$6	$108	$32	6.35%
7.00 to 7.99%	$0	$62	$407	7.26%
8.00 to 8.99%	$0	$42	$34	8.36%
9.00 and Above	$0	$0	$66	9.87%
WARM	2 mo	22 mo	96 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$44,603**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$38,937
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	$13,793	2.30%	$878
Money Market Deposit Accounts (MMDAs)	$79,710	4.03%	$7,788
Passbook Accounts	$23,723	1.16%	$455
Non-Interest-Bearing Non-Maturity Deposits	$13,901		$337
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$579	0.21%	
Escrow for Mortgages Serviced for Others	$194	0.05%	
Other Escrows	$833	0.45%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$132,733		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-104		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-50		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$5,609		
Miscellaneous II	$295		
TOTAL LIABILITIES	**$314,477**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$149
EQUITY CAPITAL	$38,585
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$353,211**

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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
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	12	$54
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	30	$375
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	11	$229
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	68	$196
1014	Opt commitment to orig 25- or 30-year FRMs	63	$560
1016	Opt commitment to orig "other" Mortgages	42	$363
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$6
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$1
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		$6
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$792
2016	Commit/purchase "other" Mortgage loans, svc retained		$6
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	7	$7
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	13	$94
2036	Commit/sell "other" Mortgage loans, svc retained		$0
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$1,144
2054	Commit/purchase 25- to 30-year FRM MBS		$40
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$10
2074	Commit/sell 25- or 30-yr FRM MBS		$496
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$4
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$2
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$6
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$25
2116	Commit/purchase "other" Mortgage loans, svc released		$2
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$6,575
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$1

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1,477
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$97
2134	Commit/sell 25- or 30-yr FRM loans, svc released	13	$4,426
2136	Commit/sell "other" Mortgage loans, svc released		$2,805
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$3
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	8	$9
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	8	$152
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	27	$120
2214	Firm commit/originate 25- or 30-year FRM loans	27	$68
2216	Firm commit/originate "other" Mortgage loans	20	$114
3008	Option to purchase 3- or 5-yr Treasury ARMs		$1
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$0
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$1
3016	Option to purchase "other" Mortgages		$6
3034	Option to sell 25- or 30-year FRMs		$9
3074	Short option to sell 25- or 30-yr FRMs		$2
3076	Short option to sell "other" Mortgages		$1
4002	Commit/purchase non-Mortgage financial assets	18	$69
4022	Commit/sell non-Mortgage financial assets		$1,477
5002	IR swap: pay fixed, receive 1-month LIBOR		$8
5004	IR swap: pay fixed, receive 3-month LIBOR		$120
5010	IR swap: pay fixed, receive 3-month Treasury		$20
5024	IR swap: pay 1-month LIBOR, receive fixed		$11,243
5026	IR swap: pay 3-month LIBOR, receive fixed		$4
6004	Interest rate Cap based on 3-month LIBOR		$65
7004	Interest rate floor based on 3-month LIBOR		$5
7022	Interest rate floor based on the prime rate		$10
8038	Short futures contract on 5-year Treasury note		$4

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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
8040	Short futures contract on 10-year Treasury note		$18
9502	Fixed-rate construction loans in process	56	$412
9512	Adjustable-rate construction loans in process	40	$1,667

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$1
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$804
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$2
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$19
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$499
120	Other investment securities, fixed-coupon securities		$47
125	Multi/nonres mtg loans; fixed-rate, Balloon		$144
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$254
130	Construction and land loans (adj-rate)		$57
140	Second Mortgages (adj-rate)		$136
150	Commercial loans (adj-rate)		$12
180	Consumer loans; loans on deposits		$0
189	Consumer loans; other		$7
200	Variable-rate, fixed-maturity CDs	50	$1,374
220	Variable-rate FHLB advances	12	$81
299	Other variable-rate	14	$1,394
300	Govt. & agency securities, fixed-coupon securities		$44

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # >	Balance	Estimated Market Value After Specified Rate Shock -200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	101	$11,845	$12,461	$12,195	$11,831	$11,340	$10,831	$10,365
123 - Mortgage Derivatives - M/V estimate	75	$56,173	$56,434	$56,175	$55,310	$53,896	$52,250	$50,514
129 - Mortgage-Related Mutual Funds - M/V estimate	21	$230	$231	$232	$230	$227	$224	$220
280 - FHLB putable advance-M/V estimate	32	$15,434	$17,780	$16,672	$15,708	$15,331	$15,197	$15,072
281 - FHLB convertible advance-M/V estimate	19	$1,687	$1,772	$1,728	$1,683	$1,655	$1,633	$1,617
282 - FHLB callable advance-M/V estimate	6	$3,731	$4,214	$4,015	$3,855	$3,757	$3,723	$3,712
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate		$41	$42	$41	$40	$39	$39	$38
290 - Other structured borrowings - M/V estimate	7	$15,193	$17,427	$16,362	$15,460	$15,070	$14,895	$14,738
500 - Other OBS Positions w/o contract code or exceeds 16 positions	7	$20,264	$-293	$-111	$71	$230	$379	$520