Interest Rate Risk Exposure Report

Office of Thrift Supervision
Economic Analysis Division
Washington, DC 20552

Area: Northeast

All Reporting CMR **Reporting Dockets: 279** **December 2002**

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	21,662	-4,768	-18 %	9.12 %	-144 bp
+200 bp	23,996	-2,434	-9 %	9.90 %	-67 bp
+100 bp	25,776	-654	-2 %	10.44 %	-12 bp
0 bp	26,430			10.56 %	
-100 bp	25,798	-633	-2 %	10.23 %	-33 bp

Risk Measure for a Given Rate Shock

	12/31/2002	9/30/2002	12/31/2001
Pre-shock NPV Ratio: NPV as % of PV Assets	10.56 %	10.76 %	11.10 %
Post-shock NPV Ratio	9.90 %	10.08 %	9.02 %
Sensitivity Measure: Decline in NPV Ratio	67 bp	68 bp	207 bp
TB 13a Level of Risk	Minimal	Minimal	Moderate

Due to the recent abnormally low interest rate environment, OTS has reinterpreted the TB13a sensitivity measure to be based on the more negative outcome of a -100 or a +200 basis point interest rate shock. Furthermore, if neither a -100 nor a +200 basis point change in rates produces a reduction in NPV, the institution is presumed to have a sensitivity measure of zero.

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	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
ASSETS									
MORTGAGE LOANS AND SECURITIES									
Fixed-Rate Single-Family First-Mortgage Loans and MBS									
30-Year Mortgage Loans	39,843	39,183	37,840	36,118	34,323	37,498	39,183	104.49	2.6
30-Year Mortgage Securities	6,803	6,689	6,432	6,062	5,705	6,425	6,689	104.10	2.8
15-Year Mortgages and MBS	33,084	32,530	31,471	30,215	28,950	31,165	32,530	104.38	2.5
Balloon Mortgages and MBS	5,703	5,619	5,500	5,351	5,191	5,382	5,619	104.41	1.8
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	2,583	2,578	2,573	2,564	2,549	2,558	2,578	100.79	0.2
7 Month to 2 Year Reset Frequency	13,561	13,436	13,312	13,172	12,981	13,039	13,436	103.05	0.9
2+ Month to 5 Year Reset Frequency	20,722	20,211	19,653	19,044	18,385	19,995	20,211	101.08	2.6
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	80	80	79	78	77	78	80	101.73	0.9
2 Month to 5 Year Reset Frequency	2,211	2,172	2,134	2,097	2,057	2,155	2,172	100.77	1.8
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	5,776	5,688	5,603	5,521	5,442	5,477	5,688	103.84	1.5
Adjustable-Rate, Fully Amortizing	7,659	7,558	7,459	7,363	7,268	7,388	7,558	102.30	1.3
Fixed-Rate, Balloon	3,677	3,496	3,328	3,171	3,024	3,301	3,496	105.93	5.0
Fixed-Rate, Fully Amortizing	5,715	5,458	5,218	4,995	4,786	5,093	5,458	107.17	4.6
Construction and Land Loans									
Adjustable-Rate	4,414	4,403	4,393	4,383	4,374	4,426	4,403	99.49	0.2
Fixed-Rate	1,150	1,116	1,085	1,057	1,030	1,181	1,116	94.51	2.9
Second-Mortgage Loans and Securities									
Adjustable-Rate	8,228	8,207	8,187	8,169	8,151	8,315	8,207	98.70	0.3
Fixed-Rate	7,470	7,303	7,144	6,991	6,845	6,991	7,303	104.47	2.2
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	250	246	239	232	225	246	246	100.00	2.2
Accrued Interest Receivable	997	997	997	997	997	997	997	100.00	0.0
Advance for Taxes/Insurance	30	30	30	30	30	30	30	100.00	0.0
Float on Escrows on Owned Mortgages	25	59	109	152	185		59		-70.6
LESS: Value of Servicing on Mortgages Serviced by Others	11	14	27	36	40		14		-58.4
TOTAL MORTGAGE LOANS AND SECURITIES	**169,973**	**167,045**	**162,758**	**157,725**	**152,534**	**161,741**	**167,045**	**103.28**	**2.2**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	9,418	9,399	9,381	9,364	9,347	9,406	9,399	99.92	0.2
Fixed-Rate	3,821	3,683	3,551	3,425	3,305	3,407	3,683	108.07	3.7
Consumer Loans									
Adjustable-Rate	718	717	716	715	714	726	717	98.78	0.2
Fixed-Rate	8,765	8,664	8,566	8,470	8,377	8,454	8,664	102.49	1.2
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-301	-297	-294	-291	-288	-297	-297	0.00	1.1
Accrued Interest Receivable	198	198	198	198	198	198	198	100.00	0.0
TOTAL NONMORTGAGE LOANS	**22,620**	**22,364**	**22,118**	**21,881**	**21,654**	**21,894**	**22,364**	**102.14**	**1.1**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	6,945	6,945	6,945	6,945	6,945	6,945	6,945	100.00	0.0
Equities and All Mutual Funds	2,218	2,135	2,045	1,959	1,874	2,135	2,135	100.00	4.0
Zero-Coupon Securities	235	231	227	223	220	224	231	102.95	1.9
Government and Agency Securities	4,145	4,007	3,875	3,751	3,633	3,695	4,007	108.43	3.4
Term Fed Funds, Term Repos	3,871	3,865	3,860	3,855	3,850	3,863	3,865	100.07	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,557	2,441	2,335	2,239	2,151	2,597	2,441	93.99	4.5
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.0
Valued by Institution	20,702	20,622	20,338	19,848	19,203	20,431	20,622	100.93	0.9
Structured Securities (Complex)	4,694	4,586	4,406	4,219	4,032	4,569	4,586	100.37	3.1
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	1	100.00	1.4
TOTAL CASH, DEPOSITS, AND SECURITIES	**45,365**	**44,829**	**44,031**	**43,039**	**41,908**	**44,457**	**44,829**	**100.84**	**1.5**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	175	175	175	175	175	175	175	100.00	0.0
Real Estate Held for Investment	35	35	35	35	35	35	35	100.00	0.0
Investment in Unconsolidated Subsidiaries	106	108	108	104	97	108	108	100.00	-0.7
Office Premises and Equipment	1,980	1,980	1,980	1,980	1,980	1,980	1,980	100.00	0.0
TOTAL REAL ASSETS, ETC.	**2,296**	**2,297**	**2,298**	**2,294**	**2,286**	**2,297**	**2,297**	**100.00**	**0.0**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	220	261	416	530	579		261		-37.5
Adjustable-Rate Servicing	245	259	262	262	260		259		-3.3
Float on Mortgages Serviced for Others	175	219	316	395	444		219		-32.1
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**640**	**740**	**993**	**1,187**	**1,282**		**740**		**-23.9**
OTHER ASSETS									
Purchased and Excess Servicing						539			
Margin Account	0	0	0	0	0	0	0	0.00	0.0
Miscellaneous I	7,666	7,666	7,666	7,666	7,666	7,666	7,666	100.00	0.0
Miscellaneous II						2,555			
Deposit Intangibles									
Retail CD Intangible	56	74	89	104	118		74		-22.8
Transaction Account Intangible	930	1,351	1,777	2,198	2,659		1,351		-31.3
MMDA Intangible	963	1,340	1,781	2,111	2,439		1,340		-30.5
Passbook Account Intangible	1,409	2,054	2,670	3,280	3,819		2,054		-30.7
Non-Interest-Bearing Account Intangible	226	502	765	1,015	1,253		502		-53.6
TOTAL OTHER ASSETS	**11,249**	**12,986**	**14,748**	**16,374**	**17,955**	**10,760**	**12,986**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments						984			
TOTAL ASSETS	**252,144**	**250,262**	**246,946**	**242,500**	**237,619**	**242,133**	**250,262**	**103/101***	**1.0/1.8***

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	40,614	40,430	40,248	40,068	39,890	40,025	40,430	101.01	0.5
Fixed-Rate Maturing in 13 Months or More	31,550	30,677	29,842	29,043	28,277	28,753	30,677	106.69	2.8
Variable-Rate	1,070	1,070	1,069	1,069	1,069	1,069	1,070	100.04	0.0
Demand									
Transaction Accounts	18,500	18,500	18,500	18,500	18,500	18,500	18,500	100/93*	0.0/2.5*
MMDAs	27,846	27,846	27,846	27,846	27,846	27,846	27,846	100/95*	0.0/1.5*
Passbook Accounts	27,246	27,246	27,246	27,246	27,246	27,246	27,246	100/92*	0.0/2.5*
Non-Interest-Bearing Accounts	11,780	11,780	11,780	11,780	11,780	11,780	11,780	100/96*	0.0/2.4*
TOTAL DEPOSITS	**158,606**	**157,549**	**156,531**	**155,551**	**154,607**	**155,220**	**157,549**	**102/98***	**0.7/1.8***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	29,025	28,783	28,545	28,312	28,084	28,141	28,783	102.28	0.8
Fixed-Rate Maturing in 37 Months or More	7,655	7,324	7,011	6,715	6,434	6,973	7,324	105.03	4.4
Variable-Rate	3,491	3,490	3,489	3,488	3,487	3,470	3,490	100.57	0.0
TOTAL BORROWINGS	**40,170**	**39,596**	**39,045**	**38,515**	**38,005**	**38,584**	**39,596**	**102.62**	**1.4**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	1,265	1,265	1,265	1,265	1,265	1,265	1,265	100.00	0.0
Other Escrow Accounts	160	155	151	146	142	167	155	92.92	3.1
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.0
Miscellaneous I	3,835	3,835	3,835	3,835	3,835	3,835	3,835	100.00	0.0
Miscellaneous II	0	0	0	0	0	477			
TOTAL OTHER LIABILITIES	**5,261**	**5,256**	**5,251**	**5,247**	**5,243**	**5,744**	**5,256**	**91.49**	**0.1**
Other Liabilities not Included Above									
Self-Valued	21,645	20,963	20,448	20,006	19,544	19,211	20,963	109.12	2.9
Unamortized Yield Adjustments						562			
TOTAL LIABILITIES	**225,681**	**223,364**	**221,275**	**219,319**	**217,400**	**219,321**	**223,364**	**102/99****	**1.0/1.8****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	387	181	-229	-620	-966		181		
ARMs	37	25	12	-7	-34		25		
Other Mortgages	11	0	-17	-36	-56		0		
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	366	128	-262	-629	-961		128		
Sell Mortgages and MBS	-1,579	-707	857	2,498	3,975		-707		
Purchase Non-Mortgage Items	15	0	-14	-28	-40		0		
Sell Non-Mortgage Items	-13	0	12	23	34		0		
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating	-48	-28	-7	13	31		-28		
Pay Floating, Receive Fixed	332	124	-77	-266	-443		124		
Basis Swaps	0	0	0	0	0		0		
Swaptions	0	0	0	0	0		0		
OTHER DERIVATIVES									
Options on Mortgages and MBS	0	1	6	13	22		1		
Interest-Rate Caps	0	0	0	0	1		0		
Interest-Rate Floors	0	0	0	0	0		0		
Futures	-3	0	3	7	11		0		
Options on Futures	0	0	0	0	0		0		
Construction LIP	-34	-58	-80	-102	-122		-58		
Self-Valued	-135	-134	-99	-52	-8		-134		
TOTAL OFF-BALANCE-SHEET POSITIONS	**-665**	**-468**	**105**	**815**	**1,443**		**-468**		

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NET PORTFOLIO VALUE									
+ ASSETS	252,144	250,262	246,946	242,500	237,619	242,133	250,262	103/101***	1.0/1.8***
- LIABILITIES	225,681	223,364	221,275	219,319	217,400	219,321	223,364	102/99**	1.0/1.8**
+ OFF-BALANCE-SHEET POSITIONS	-665	-468	105	815	1,443		-468		
TOTAL NET PORTFOLIO VALUE	25,798	26,430	25,776	23,996	21,662	22,812	26,430	115.86	0.0

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.

AGGREGATE SCHEDULE CMR REPORT

ASSETS

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

	Coupon				
	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$17,149	$11,377	$4,658	$2,549	$1,766
WARM	337 mo	319 mo	315 mo	306 mo	302 mo
WAC	6.29%	7.39%	8.43%	9.44%	11.04%
Amount of these that is FHA or VA Guaranteed	$364	$708	$264	$50	$20
Securities Backed by Conventional Mortgages	$2,938	$663	$105	$12	$5
WARM	302 mo	296 mo	240 mo	163 mo	128 mo
Weighted Average Pass-Through Rate	6.20%	7.16%	8.13%	9.26%	10.91%
Securities Backed by FHA or VA Mortgages	$2,203	$412	$70	$12	$4
WARM	342 mo	305 mo	237 mo	176 mo	142 mo
Weighted Average Pass-Through Rate	6.21%	7.21%	8.08%	9.17%	11.16%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$15,676	$3,966	$1,548	$493	$426
WAC	6.09%	7.34%	8.33%	9.43%	11.18%
Mortgage Securities	$8,496	$507	$44	$8	$2
Weighted Average Pass-Through Rate	5.54%	7.09%	8.10%	9.20%	10.45%
WARM (of 15-Year Loans and Securities)	162 mo	142 mo	141 mo	133 mo	133 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$2,637	$919	$232	$59	$62
WAC	6.11%	7.33%	8.37%	9.37%	11.16%
Mortgage Securities	$1,449	$23	$0	$0	$0
Weighted Average Pass-Through Rate	5.69%	7.17%	8.00%	9.00%	10.00%
WARM (of Balloon Loans and Securities)	86 mo	86 mo	110 mo	108 mo	135 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$80,470**

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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	$29	$821	$60	$0	$37
WAC	4.92%	5.09%	6.37%	0.00%	6.67%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$2,530	$12,218	$19,936	$78	$2,118
Weighted Average Margin	261 bp	288 bp	291 bp	140 bp	169 bp
WAC	5.62%	6.02%	6.12%	4.70%	5.97%
WARM	275 mo	298 mo	345 mo	237 mo	284 mo
Weighted Average Time Until Next Payment Reset	2 mo	12 mo	44 mo	2 mo	16 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$37,826**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 815)	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	$35	$28	$20	$0	$2
Weighted Average Distance from Lifetime Cap	112 bp	109 bp	158 bp	10 bp	173 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$84	$581	$173	$2	$74
Weighted Average Distance from Lifetime Cap	321 bp	358 bp	343 bp	350 bp	347 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$2,280	$12,201	$19,481	$71	$2,001
Weighted Average Distance from Lifetime Cap	747 bp	660 bp	591 bp	800 bp	635 bp
Balances Without Lifetime Cap	$159	$228	$321	$5	$78
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$426	$10,909	$15,932	$23	$2,032
Weighted Average Periodic Rate Cap	155 bp	198 bp	223 bp	166 bp	186 bp
Balances Subject to Periodic Rate Floors	$376	$10,206	$14,263	$19	$2,009
MBS Included in ARM Balances	$476	$2,648	$2,050	$62	$1,228

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$5,477	$7,388
WARM	105 mo	157 mo
Remaining Term to Full Amortization	285 mo	
Rate Index Code	0	0
Margin	216 bp	237 bp
Reset Frequency	46 mo	33 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$46	$332
Wghted Average Distance to Lifetime Cap	30 bp	86 bp
Fixed-Rate:		
Balances	$3,301	$5,093
WARM	84 mo	126 mo
Remaining Term to Full Amortization	281 mo	
WAC	7.00%	7.68%

CONSTRUCTION AND LAND	Adjustable Rate	Fixed Rate
Balances	$4,426	$1,181
WARM	32 mo	59 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	131 bp	6.98%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$8,315	$6,991
WARM	126 mo	138 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	38 bp	8.51%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$9,406	$3,407
WARM	36 mo	52 mo
Margin in Column 1; WAC in Column 2	134 bp	7.49%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$726	$8,454
WARM	79 mo	47 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	218 bp	10.78%
Reset Frequency	4 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$15	$3,537
Fixed Rate		
Remaining WAL <= 5 Years	$4,148	$11,848
Remaining WAL 5-10 Years	$283	$418
Remaining WAL Over 10 Years	$61	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$1
CMO Residuals:		
Fixed Rate	$0	$12
Floating Rate	$2	$23
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$82
WAC	0.00%	7.14%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$4,510	$15,921

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$26,755	$14,526	$4,517	$2,359	$2,531
WARM	255 mo	279 mo	270 mo	265 mo	251 mo
Weighted Average Servicing Fee	31 bp	38 bp	42 bp	49 bp	51 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	516 loans				
FHA/VA	18 loans				
Subserviced by Others	17 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$18,281	$73	Total # of Adjustable-Rate Loans Serviced	140 loans
WARM (in months)	337 mo	216 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	45 bp	44 bp		

Total Balances of Mortgage Loans Serviced for Others **$69,041**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$6,945		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$2,135		
Zero-Coupon Securities	$224	1.84%	18 mo
Government & Agency Securities	$3,695	4.77%	46 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$3,863	1.24%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$2,597	5.37%	87 mo
Memo: Complex Securities (from supplemental reporting)	$4,569		

Total Cash, Deposits, and Securities **$24,027**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$1,103
Accrued Interest Receivable	$997
Advances for Taxes and Insurance	$30
Less: Unamortized Yield Adjustments	$-533
Valuation Allowances	$857
Unrealized Gains (Losses)	$490

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$222
Accrued Interest Receivable	$198
Less: Unamortized Yield Adjustments	$109
Valuation Allowances	$519
Unrealized Gains (Losses)	$20

OTHER ITEMS	
Real Estate Held for Investment	$35
Repossessed Assets	$175
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$108
Office Premises and Equipment	$1,980
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$47
Less: Unamortized Yield Adjustments	$-3
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$539
Miscellaneous I	$7,666
Miscellaneous II	$2,555
TOTAL ASSETS	**$242,133**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$1,679
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$3,151
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$1,400
Mortgage-Related Mututal Funds	$734
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$5,106
Weighted Average Servicing Fee	39 bp
Adjustable-Rate Mortgage Loans Serviced	$1,875
Weighted Average Servicing Fee	31 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$12

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawals During Quarter
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$9,878	$4,077	$722	$175
WAC	2.33%	4.75%	5.69%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$13,303	$9,951	$2,095	$360
WAC	2.41%	3.98%	6.05%	
WARM	7 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$13,058	$7,224	$147
WAC		3.64%	6.30%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$8,472	$96
WAC			5.08%	
WARM			64 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$68,778**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$496	$1,147	$6,563
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$18,806	$21,385	$10,234
Penalty in Months of Forgone Interest	3.05 mo	5.81 mo	6.83 mo
Balances in New Accounts	$1,733	$1,482	$5,188

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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 5.00%	$12,570	$8,203	$4,761	2.60%
5.00 to 5.99%	$424	$1,935	$1,582	5.29%
6.00 to 6.99%	$338	$3,294	$441	6.55%
7.00 to 7.99%	$290	$1,039	$134	7.18%
8.00 to 8.99%	$0	$5	$55	8.24%
9.00 to 9.99%	$0	$11	$0	9.77%
10.00 to 10.99%	$0	$0	$0	0.00%
11.00 and Above	$0	$34	$0	12.00%
WARM	1 mo	19 mo	60 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$35,114**

MEMOS

Variable-Rate, Fixed-Maturity Liabilities (from Supplemental Reporting)	$23,750
Book Value of Redeemable Preferred Stock	$0

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LIABILITIES (continued)

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MINORITY INTEREST AND CAPITAL

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$18,500	1.22%	$1,039
Money Market Deposit Accounts (MMDAs)	$27,846	1.70%	$955
Passbook Accounts	$27,246	1.32%	$671
Non-Interest-Bearing Non-Maturity Deposits	$11,780		$273
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$604	0.37%	
Escrow for Mortgages Serviced for Others	$662	0.17%	
Other Escrows	$167	0.05%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$86,804		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$544		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$18		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$3,835		
Miscellaneous II	$477		
TOTAL LIABILITIES	**$219,321**		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$160		
EQUITY CAPITAL	$22,651		
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$242,133**		

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Northeast
All Reporting CMR
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SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Firms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$8
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$4
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	53	$878
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	61	$724
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	32	$208
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	129	$2,613
1014	Opt commitment to orig 25- or 30-year FRMs	105	$5,294
1016	Opt commitment to orig "other" Mortgages	70	$752
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$9
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		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	10	$19
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$9
2016	Commit/purchase "other" Mortgage loans, svc retained		$12
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$43
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$193
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	27	$1,004
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	32	$794
2036	Commit/sell "other" Mortgage loans, svc retained		$1
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$7
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$400
2054	Commit/purchase 25- to 30-year FRM MBS		$326
2056	Commit/purchase "other" MBS		$1
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$1,221
2074	Commit/sell 25- or 30-yr FRM MBS	6	$6,723
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$2
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$62

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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Contract Code	Off-Balance-Sheet Contract Positions	# Firms if # > 5	Notional Amount
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$2
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$11
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$20
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$22
2122	Commit/sell 1-mo COFI ARM loans, svc released		$4
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$2,936
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$27
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$220
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	14	$2,432
2134	Commit/sell 25- or 30-yr FRM loans, svc released	18	$11,151
2136	Commit/sell "other" Mortgage loans, svc released		$1,946
2202	Firm commitment to originate 1-month COFI ARM loans		$5
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$2
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	13	$508
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	16	$135
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	12	$111
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	55	$1,666
2214	Firm commit/originate 25- or 30-year FRM loans	47	$3,211
2216	Firm commit/originate "other" Mortgage loans	29	$148
3008	Option to purchase 3- or 5-yr Treasury ARMs		$2
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$1
3014	Option to purchase 25- or 30-yr FRMs		$4
3016	Option to purchase "other" Mortgages		$0
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$156
3032	Option to sell 10-, 15-, or 20-year FRMs		$11
3034	Option to sell 25- or 30-year FRMs		$104
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$8
3074	Short option to sell 25- or 30-yr FRMs		$4

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	# Firms if # > 5	Notional Amount
3076	Short option to sell "other" Mortgages		$1
4002	Commit/purchase non-Mortgage financial assets	24	$487
4022	Commit/sell non-Mortgage financial assets		$259
5002	IR swap: pay fixed, receive 1-month LIBOR		$70
5004	IR swap: pay fixed, receive 3-month LIBOR		$340
5010	IR swap: pay fixed, receive 3-month Treasury		$5
5022	IR swap: pay fixed, receive the prime rate		$3
5024	IR swap: pay 1-month LIBOR, receive fixed		$8,198
5044	IR swap: pay the prime rate, receive fixed		$3
6002	Interest rate Cap based on 1-month LIBOR		$42
6004	Interest rate Cap based on 3-month LIBOR		$380
6008	Interest rate Cap based on 3-month Treasury		$30
6032	Short interest rate Cap based on 1-month LIBOR		$42
6034	Short interest rate Cap based on 3-month LIBOR		$25
7002	Interest rate floor based on 1-month LIBOR		$8
7032	Short interest rate floor based on 1-month LIBOR		$8
8036	Short futures contract on 2-year Treasury note		$9
8038	Short futures contract on 5-year Treasury note		$4
8040	Short futures contract on 10-year Treasury note		$45
8046	Short futures contract on 3-month Eurodollar		$40
9502	Fixed-rate construction loans in process	127	$609
9512	Adjustable-rate construction loans in process	84	$1,426