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** **December 2008**

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	34,225	-4,299	-11 %	8.25 %	-73 bp
+200 bp	37,923	-602	-2 %	9.00 %	+2 bp
+100 bp	39,196	672	+2 %	9.20 %	+23 bp
0 bp	38,524			8.98 %	
-100 bp	35,461	-3,063	-8 %	8.24 %	-74 bp

Risk Measure for a Given Rate Shock

	12/31/2008	9/30/2008	12/31/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	8.98 %	11.11 %	10.97 %
Post-shock NPV Ratio	8.24 %	9.44 %	9.05 %
Sensitivity Measure: Decline in NPV Ratio	74 bp	167 bp	192 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	42,543	42,125	41,297	39,874	38,003	40,905	102.98	1.48
30-Year Mortgage Securities	5,371	5,315	5,205	5,015	4,776	5,165	102.92	1.56
15-Year Mortgages and MBS	22,875	22,624	22,085	21,371	20,581	22,014	102.77	1.75
Balloon Mortgages and MBS	14,676	14,559	14,332	14,041	13,679	14,442	100.81	1.18
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	12,444	12,491	12,472	12,484	12,485	13,625	91.68	-0.11
7 Month to 2 Year Reset Frequency	22,037	21,917	21,744	21,491	21,116	21,892	100.11	0.67
2+ to 5 Year Reset Frequency	57,719	57,333	56,606	55,664	53,687	56,101	102.20	0.97
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	658	654	648	641	635	656	99.62	0.83
2 Month to 5 Year Reset Frequency	629	621	610	597	583	619	100.40	1.53
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	12,705	12,530	12,334	12,144	11,960	12,232	102.43	1.48
Adjustable-Rate, Fully Amortizing	13,974	13,870	13,738	13,610	13,485	13,595	102.03	0.85
Fixed-Rate, Balloon	4,957	4,723	4,498	4,288	4,091	4,480	105.43	4.86
Fixed-Rate, Fully Amortizing	17,527	16,956	16,386	15,850	15,345	16,195	104.70	3.37
Construction and Land Loans								
Adjustable-Rate	6,358	6,349	6,333	6,317	6,301	6,346	100.06	0.20
Fixed-Rate	1,601	1,568	1,531	1,496	1,462	1,592	98.51	2.24
Second-Mortgage Loans and Securities								
Adjustable-Rate	13,881	13,856	13,818	13,781	13,744	13,797	100.43	0.23
Fixed-Rate	7,951	7,783	7,602	7,428	7,263	7,456	104.39	2.25
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	1,572	1,548	1,518	1,485	1,443	1,548	100.00	1.73
Accrued Interest Receivable	1,186	1,186	1,186	1,186	1,186	1,186	100.00	0.00
Advance for Taxes/Insurance	31	31	31	31	31	31	100.00	0.00
Float on Escrows on Owned Mortgages	9	22	46	81	123			-83.20
LESS: Value of Servicing on Mortgages Serviced by Others	-76	-71	-77	-70	-81			-1.02
TOTAL MORTGAGE LOANS AND SECURITIES	**260,782**	**258,132**	**254,098**	**248,946**	**242,060**	**253,875**	**101.68**	**1.29**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	16,675	16,663	16,636	16,610	16,584	16,629	100.20	0.12
Fixed-Rate	9,316	8,913	8,525	8,158	7,810	8,159	109.23	4.44
Consumer Loans								
Adjustable-Rate	12,864	12,849	12,817	12,786	12,755	12,117	106.04	0.18
Fixed-Rate	19,870	19,719	19,506	19,299	19,097	19,313	102.10	0.92
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-1,600	-1,590	-1,577	-1,564	-1,552	-1,590	0.00	0.73
Accrued Interest Receivable	385	385	385	385	385	385	100.00	0.00
TOTAL NONMORTGAGE LOANS	**57,511**	**56,939**	**56,293**	**55,673**	**55,079**	**55,015**	**103.50**	**1.07**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	12,786	12,786	12,786	12,786	12,786	12,786	100.00	0.00
Equities and All Mutual Funds	430	419	406	395	383	419	100.00	2.83
Zero-Coupon Securities	4,976	4,971	4,954	4,937	4,921	4,936	100.72	0.22
Government and Agency Securities	2,158	2,138	2,110	2,084	2,058	2,050	104.32	1.11
Term Fed Funds, Term Repos	9,979	9,963	9,915	9,867	9,821	9,921	100.42	0.33
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,487	2,433	2,379	2,328	2,281	2,470	98.50	2.22
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	42,633	42,038	40,909	39,656	38,449	55,010	76.42	2.05
Structured Securities (Complex)	8,347	8,089	7,772	7,423	7,047	8,251	98.04	3.55
LESS: Valuation Allowances for Investment Securities	8	7	7	7	6	7	100.00	4.17
TOTAL CASH, DEPOSITS, AND SECURITIES	**83,788**	**82,831**	**81,224**	**79,470**	**77,739**	**95,835**	**86.43**	**1.55**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	301	301	301	301	301	301	100.00	0.00
Real Estate Held for Investment	13	13	13	13	13	13	100.00	0.00
Investment in Unconsolidated Subsidiaries	650	608	567	526	484	608	100.00	6.80
Office Premises and Equipment	2,523	2,523	2,523	2,523	2,523	2,523	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,487**	**3,445**	**3,404**	**3,363**	**3,321**	**3,445**	**100.00**	**1.20**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	216	228	263	338	427			-10.18
Adjustable-Rate Servicing	329	310	297	288	377			5.21
Float on Mortgages Serviced for Others	379	407	457	516	569			-9.51
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**925**	**945**	**1,016**	**1,142**	**1,374**			**-4.84**
OTHER ASSETS								
Purchased and Excess Servicing						357		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	19,765	19,765	19,765	19,765	19,765	19,765	100.00	0.00
Miscellaneous II						9,888		
Deposit Intangibles								
Retail CD Intangible	107	114	143	164	184			-15.94
Transaction Account Intangible	538	1,162	1,781	2,373	2,938			-53.47
MMDA Intangible	2,446	3,788	5,095	6,282	7,407			-34.96
Passbook Account Intangible	931	1,624	2,317	2,982	3,590			-42.67
Non-Interest-Bearing Account Intangible	-17	383	763	1,123	1,465			-101.68
TOTAL OTHER ASSETS	**23,771**	**26,837**	**29,864**	**32,688**	**35,349**	**30,010**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-13,218		
TOTAL ASSETS	**430,263**	**429,129**	**425,900**	**421,282**	**414,922**	**424,962**	**101/99***	**0.51/1.24***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	96,959	96,836	96,503	96,175	95,851	95,494	101.40	0.24
Fixed-Rate Maturing in 13 Months or More	25,596	24,703	23,820	22,999	22,361	22,167	111.44	3.60
Variable-Rate	651	651	651	651	650	650	100.22	0.03
Demand								
Transaction Accounts	25,515	25,515	25,515	25,515	25,515	25,515	100/95*	0.00/2.55*
MMDAs	95,805	95,805	95,805	95,805	95,805	95,805	100/96*	0.00/1.44*
Passbook Accounts	30,062	30,062	30,062	30,062	30,062	30,062	100/95*	0.00/2.44*
Non-Interest-Bearing Accounts	15,917	15,917	15,917	15,917	15,917	15,917	100/98*	0.00/2.51*
TOTAL DEPOSITS	**290,504**	**289,488**	**288,272**	**287,123**	**286,161**	**285,609**	**101/99***	**0.39/1.47***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	34,658	34,369	34,081	33,799	33,522	33,705	101.97	0.84
Fixed-Rate Maturing in 37 Months or More	10,297	9,726	9,203	8,719	8,272	8,544	113.83	5.62
Variable-Rate	2,525	2,509	2,492	2,477	2,462	2,298	109.14	0.66
TOTAL BORROWINGS	**47,480**	**46,603**	**45,776**	**44,995**	**44,256**	**44,548**	**104.61**	**1.83**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	916	916	916	916	916	916	100.00	0.00
Other Escrow Accounts	900	871	845	819	796	930	93.70	3.19
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	5,751	5,751	5,751	5,751	5,751	5,751	100.00	0.00
Miscellaneous II	0	0	0	0	0	902		
TOTAL OTHER LIABILITIES	**7,568**	**7,539**	**7,513**	**7,487**	**7,464**	**8,500**	**88.70**	**0.37**
Other Liabilities not Included Above								
Self-Valued	49,771	47,266	45,213	43,627	42,495	42,036	112.44	4.82
Unamortized Yield Adjustments						245		
TOTAL LIABILITIES	**395,323**	**390,897**	**386,773**	**383,232**	**380,376**	**380,938**	**103/101****	**1.09/1.90****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	35	22	-11	-60	-113			
ARMs	0	-2	-4	-6	-9			
Other Mortgages	3	0	-5	-11	-18			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	37	9	-34	-84	-144			
Sell Mortgages and MBS	-40	-20	29	105	177			
Purchase Non-Mortgage Items	6	0	-5	-10	-13			
Sell Non-Mortgage Items	0	0	0	0	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-31	-18	-6	5	15			
Pay Floating, Receive Fixed Swaps	734	510	310	130	-34			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	1	3	5			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	57	44	32	21	12			
Futures	9	0	-9	-18	-28			
Options on Futures	0	0	0	0	0			
Construction LIP	22	10	-10	-30	-50			
Self-Valued	-311	-264	-217	-170	-122			
TOTAL OFF-BALANCE-SHEET POSITIONS	**522**	**292**	**70**	**-126**	**-320**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	430,263	429,129	425,900	421,282	414,922	424,962	101/99***	0.51/1.24***
MINUS TOTAL LIABILITIES	395,323	390,897	386,773	383,232	380,376	380,938	103/101**	1.09/1.90**
PLUS OFF-BALANCE-SHEET POSITIONS	522	292	70	-126	-320			
TOTAL NET PORTFOLIO VALUE #	35,461	38,524	39,196	37,923	34,225	44,024	87.51	-4.85

* 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	$645	$17,926	$20,304	$1,511	$519
WARM	285 mo	314 mo	332 mo	300 mo	334 mo
WAC	4.61%	5.66%	6.33%	7.31%	9.01%
Amount of these that is FHA or VA Guaranteed	$6	$37	$101	$29	$17
Securities Backed by Conventional Mortgages	$537	$3,081	$1,105	$43	$11
WARM	296 mo	319 mo	328 mo	290 mo	249 mo
Weighted Average Pass-Through Rate	4.65%	5.37%	6.14%	7.11%	8.42%
Securities Backed by FHA or VA Mortgages	$3	$137	$223	$19	$8
WARM	294 mo	344 mo	334 mo	252 mo	169 mo
Weighted Average Pass-Through Rate	4.39%	5.45%	6.14%	7.11%	8.53%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,964	$7,693	$3,347	$795	$175
WAC	4.70%	5.48%	6.35%	7.36%	8.60%
Mortgage Securities	$3,069	$4,561	$390	$18	$1
Weighted Average Pass-Through Rate	4.33%	5.19%	6.08%	7.11%	8.63%
WARM (of 15-Year Loans and Securities)	112 mo	156 mo	166 mo	127 mo	107 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$108	$6,741	$6,048	$281	$68
WAC	4.67%	5.57%	6.26%	7.28%	8.65%
Mortgage Securities	$442	$700	$54	$0	$0
Weighted Average Pass-Through Rate	4.42%	5.40%	6.15%	7.45%	0.00%
WARM (of Balloon Loans and Securities)	74 mo	85 mo	84 mo	87 mo	92 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$82,525**

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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	$25	$265	$173	$0	$0
WAC	4.84%	4.95%	5.62%	0.00%	4.00%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$13,600	$21,627	$55,928	$656	$619
Weighted Average Margin	154 bp	248 bp	207 bp	188 bp	219 bp
WAC	3.60%	5.17%	5.70%	4.72%	5.18%
WARM	291 mo	306 mo	341 mo	307 mo	272 mo
Weighted Average Time Until Next Payment Reset	3 mo	14 mo	46 mo	3 mo	31 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$92,893**

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	$102	$97	$19	$0	$2
Weighted Average Distance from Lifetime Cap	118 bp	146 bp	162 bp	150 bp	178 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$208	$962	$1,468	$1	$52
Weighted Average Distance from Lifetime Cap	315 bp	351 bp	361 bp	311 bp	382 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$12,685	$20,790	$53,876	$655	$542
Weighted Average Distance from Lifetime Cap	780 bp	562 bp	563 bp	580 bp	567 bp
Balances Without Lifetime Cap	$630	$44	$737	$1	$23
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$3,095	$21,078	$51,680	$19	$557
Weighted Average Periodic Rate Cap	307 bp	253 bp	220 bp	211 bp	189 bp
Balances Subject to Periodic Rate Floors	$7,086	$19,975	$50,765	$18	$160
MBS Included in ARM Balances	$3,142	$4,998	$15,341	$35	$357

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$12,232	$13,595
WARM	96 mo	137 mo
Remaining Term to Full Amortization	307 mo	
Rate Index Code	0	0
Margin	228 bp	211 bp
Reset Frequency	44 mo	26 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$77	$118
Wghted Average Distance to Lifetime Cap	32 bp	162 bp
Fixed-Rate:		
Balances	$4,480	$16,195
WARM	79 mo	92 mo
Remaining Term to Full Amortization	281 mo	
WAC	6.46%	6.15%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$6,346	$1,592
WARM	29 mo	36 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	149 bp	6.65%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$13,797	$7,456
WARM	190 mo	170 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	-21 bp	6.81%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$16,629	$8,159
WARM	34 mo	64 mo
Margin in Column 1; WAC in Column 2	147 bp	6.27%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$12,117	$19,313
WARM	35 mo	42 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	1,302 bp	13.26%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$1,940	$12,940
Fixed Rate		
Remaining WAL <= 5 Years	$9,349	$23,414
Remaining WAL 5-10 Years	$1,025	$3,197
Remaining WAL Over 10 Years	$12	
Superfloaters	$29	
Inverse Floaters & Super POs	$0	
Other	$0	$100
CMO Residuals:		
Fixed Rate	$0	$1
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	2.89%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$12,355	$39,652

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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	$1,883	$18,164	$24,687	$9,714	$8,558
WARM	171 mo	281 mo	313 mo	315 mo	267 mo
Weighted Average Servicing Fee	25 bp	24 bp	25 bp	26 bp	40 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	452 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	$89,256	$98	Total # of Adjustable-Rate Loans Serviced	342 loans
WARM (in months)	327 mo	193 mo	Number of These Subserviced by Others	2 loans
Weighted Average Servicing Fee	26 bp	33 bp		

Total Balances of Mortgage Loans Serviced for Others	**$152,360**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$12,786		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$419		
Zero-Coupon Securities	$4,936	2.10%	4 mo
Government & Agency Securities	$2,050	3.50%	16 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$9,921	0.95%	6 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$2,470	4.42%	39 mo
Memo: Complex Securities (from supplemental reporting)	$8,251		

Total Cash, Deposits, and Securities	**$40,832**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$3,192
Accrued Interest Receivable	$1,186
Advances for Taxes and Insurance	$31
Less: Unamortized Yield Adjustments	$-158
Valuation Allowances	$1,644
Unrealized Gains (Losses)	$-12,415

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$419
Accrued Interest Receivable	$385
Less: Unamortized Yield Adjustments	$252
Valuation Allowances	$2,008
Unrealized Gains (Losses)	$-417

OTHER ITEMS

Real Estate Held for Investment	$13
Repossessed Assets	$301
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$608
Office Premises and Equipment	$2,523
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-338
Less: Unamortized Yield Adjustments	$-45
Valuation Allowances	$7
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$357
Miscellaneous I	$19,765
Miscellaneous II	$9,888

TOTAL ASSETS	**$421,960**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$466
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	$188
Mortgage-Related Mututal Funds	$230
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$18,299
Weighted Average Servicing Fee	22 bp
Adjustable-Rate Mortgage Loans Serviced	$24,870
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	$30,479	$1,978	$1,029	$184
WAC	3.10%	4.50%	3.93%	
WARM	1 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$50,868	$8,439	$2,702	$758
WAC	3.47%	3.97%	4.02%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$10,219	$4,770	$89
WAC		3.88%	4.42%	
WARM		20 mo	22 mo	
Balances Maturing in 37 or More Months			$7,178	$51
WAC			4.78%	
WARM			79 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$117,661**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$16,491	$2,952	$7,401
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$57,626	$15,923	$9,515
Penalty in Months of Forgone Interest	2.83 mo	5.53 mo	9.59 mo
Balances in New Accounts	$13,072	$2,240	$220

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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%	$14,231	$1,596	$1,463	1.35%
3.00 to 3.99%	$1,402	$4,950	$1,512	3.52%
4.00 to 4.99%	$237	$7,515	$1,095	4.55%
5.00 to 5.99%	$179	$3,359	$3,265	5.37%
6.00 to 6.99%	$1	$76	$320	6.48%
7.00 to 7.99%	$0	$55	$360	7.20%
8.00 to 8.99%	$0	$40	$528	8.71%
9.00 and Above	$0	$66	$1	9.87%
WARM	2 mo	18 mo	79 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$42,250**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$44,984
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	$25,515	1.46%	$1,608
Money Market Deposit Accounts (MMDAs)	$95,805	1.97%	$5,201
Passbook Accounts	$30,062	0.98%	$639
Non-Interest-Bearing Non-Maturity Deposits	$15,917		$311
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$637	0.11%	
Escrow for Mortgages Serviced for Others	$279	0.03%	
Other Escrows	$930	0.21%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$169,145		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$117		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$129		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$5,751		
Miscellaneous II	$902		
TOTAL LIABILITIES	**$380,938**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$468
EQUITY CAPITAL	$40,553
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$421,959**

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		$3
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	11	$41
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	21	$177
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	11	$255
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	65	$230
1014	Opt commitment to orig 25- or 30-year FRMs	63	$946
1016	Opt commitment to orig "other" Mortgages	41	$216
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$4
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$0
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$4
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$236
2016	Commit/purchase "other" Mortgage loans, svc retained		$7
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	9	$15
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	15	$145
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$721
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$5
2054	Commit/purchase 25- to 30-year FRM MBS		$433
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$30
2074	Commit/sell 25- or 30-yr FRM MBS		$1,190
2084	Commit/sell low-risk fixed-rate mtg derivative product		$49
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$0
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$2
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$5
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$0
2134	Commit/sell 25- or 30-yr FRM loans, svc released	7	$23

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2136	Commit/sell "other" Mortgage loans, svc released		$0
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	7	$3
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	6	$101
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	24	$36
2214	Firm commit/originate 25- or 30-year FRM loans	26	$61
2216	Firm commit/originate "other" Mortgage loans	13	$111
3008	Option to purchase 3- or 5-yr Treasury ARMs		$3
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$0
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3016	Option to purchase "other" Mortgages		$3
3034	Option to sell 25- or 30-year FRMs		$39
3074	Short option to sell 25- or 30-yr FRMs		$1
3076	Short option to sell "other" Mortgages		$2
4002	Commit/purchase non-Mortgage financial assets	15	$141
4006	Commit/purchase "other" liabilities		$5
4022	Commit/sell non-Mortgage financial assets		$5
5002	IR swap: pay fixed, receive 1-month LIBOR		$178
5004	IR swap: pay fixed, receive 3-month LIBOR		$179
5010	IR swap: pay fixed, receive 3-month Treasury		$15
5024	IR swap: pay 1-month LIBOR, receive fixed		$4,669
5124	IR swaption: pay 1-month LIBOR, receive fixed		$28
5224	Short IR swaption: pay 1-mo LIBOR, receive fixed		$28
6004	Interest rate Cap based on 3-month LIBOR		$85
7002	Interest rate floor based on 1-month LIBOR		$600
7004	Interest rate floor based on 3-month LIBOR		$5
7022	Interest rate floor based on the prime rate		$10
8016	Long futures contract on 3-month Eurodollar		$3,650

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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
9502	Fixed-rate construction loans in process	59	$291
9512	Adjustable-rate construction loans in process	43	$1,358

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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		$961
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$31
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$533
120	Other investment securities, fixed-coupon securities		$50
122	Other investment securities, floating-rate securities		$12
125	Multi/nonres mtg loans; fixed-rate, Balloon		$170
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$265
130	Construction and land loans (adj-rate)		$22
140	Second Mortgages (adj-rate)		$206
150	Commercial loans (adj-rate)		$31
180	Consumer loans; loans on deposits		$2
182	Consumer loans; education loans		$0
183	Consumer loans; auto loans and leases		$6
184	Consumer loans; mobile home loans		$9
187	Consumer loans; recreational vehicles		$36
189	Consumer loans; other		$1
200	Variable-rate, fixed-maturity CDs	45	$650
220	Variable-rate FHLB advances	12	$869
299	Other variable-rate	14	$1,429
300	Govt. & agency securities, fixed-coupon securities		$18
302	Govt. & agency securities, floating-rate securities		$2

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # > 5	Balance	Estimated Market Value After Specified Rate Shock				
			-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	93	$8,251	$8,347	$8,089	$7,772	$7,423	$7,047
123 - Mortgage Derivatives - M/V estimate	80	$55,010	$42,633	$42,038	$40,909	$39,656	$38,449
129 - Mortgage-Related Mutual Funds - M/V estimate	13	$105	$106	$105	$103	$102	$101
280 - FHLB putable advance-M/V estimate	34	$19,937	$23,760	$22,540	$21,551	$20,794	$20,265
281 - FHLB convertible advance-M/V estimate	21	$2,179	$2,466	$2,369	$2,291	$2,229	$2,180
282 - FHLB callable advance-M/V estimate	6	$200	$229	$220	$213	$207	$203
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate		$250	$281	$271	$262	$256	$250
290 - Other structured borrowings - M/V estimate	15	$19,468	$23,035	$21,866	$20,894	$20,140	$19,597
500 - Other OBS Positions w/o contract code or exceeds 16 positions	7	$19,881	$-311	$-264	$-217	$-170	$-122