Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Northeast

All Reporting CMR | **Reporting Dockets: 243** | **June 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	33,164	-18,820	-36 %	8.44 %	-402 bp
+200 bp	39,836	-12,147	-23 %	9.92 %	-253 bp
+100 bp	46,175	-5,809	-11 %	11.27 %	-118 bp
0 bp	51,984			12.45 %	
-100 bp	55,126	3,142	+6 %	13.01 %	+56 bp
-200 bp	55,236	3,252	+6 %	12.91 %	+46 bp

Risk Measure for a Given Rate Shock

	06/30/2007	03/31/2007	06/30/2006
Pre-shock NPV Ratio: NPV as % of PV Assets	12.45 %	12.54 %	11.92 %
Post-shock NPV Ratio	9.92 %	10.20 %	9.48 %
Sensitivity Measure: Decline in NPV Ratio	253 bp	234 bp	244 bp
TB 13a Level of Risk	Moderate	Minimal	Moderate

The reports issued since the September 2006 cycle were generated with the Enhanced NPV Model. As a result, the results from this quarter are not directly comparable to those from previous quarters.

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Present Value Estimates by Interest Rate Scenario

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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	47,961	46,998	45,331	43,303	41,170	39,056	46,438	97.62	4.08
30-Year Mortgage Securities	7,058	6,930	6,685	6,378	6,049	5,729	6,844	97.68	4.13
15-Year Mortgages and MBS	27,577	26,784	25,833	24,818	23,798	22,804	26,479	97.56	3.81
Balloon Mortgages and MBS	11,285	11,056	10,788	10,480	10,134	9,758	10,969	98.36	2.67
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	9,156	9,116	9,084	9,047	9,006	8,954	9,111	99.70	0.38
7 Month to 2 Year Reset Frequency	27,666	27,403	27,081	26,666	26,141	25,477	27,249	99.38	1.36
2+ to 5 Year Reset Frequency	49,855	49,137	48,045	46,479	44,588	42,511	48,777	98.50	2.77
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	264	262	259	256	252	247	253	102.47	1.09
2 Month to 5 Year Reset Frequency	599	590	579	567	553	537	596	97.26	1.98
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	10,574	10,388	10,208	10,033	9,863	9,697	10,412	98.04	1.74
Adjustable-Rate, Fully Amortizing	11,236	11,114	10,993	10,873	10,754	10,636	11,100	99.03	1.09
Fixed-Rate, Balloon	5,856	5,558	5,281	5,023	4,782	4,558	5,399	97.82	5.07
Fixed-Rate, Fully Amortizing	16,262	15,658	15,091	14,558	14,056	13,583	15,278	98.77	3.65
Construction and Land Loans									
Adjustable-Rate	9,132	9,104	9,077	9,049	9,022	8,996	9,068	100.10	0.30
Fixed-Rate	1,867	1,828	1,790	1,754	1,720	1,687	1,846	96.95	2.05
Second-Mortgage Loans and Securities									
Adjustable-Rate	11,385	11,351	11,318	11,285	11,253	11,221	11,325	99.94	0.29
Fixed-Rate	10,368	10,124	9,892	9,671	9,460	9,258	9,882	100.10	2.29
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	907	891	876	859	841	821	876	100.00	1.83
Accrued Interest Receivable	1,129	1,129	1,129	1,129	1,129	1,129	1,129	100.00	0.00
Advance for Taxes/Insurance	40	40	40	40	40	40	40	100.00	0.00
Float on Escrows on Owned Mortgages	64	109	153	191	226	260			-27.03
LESS: Value of Servicing on Mortgages Serviced by Others	67	83	96	101	103	103			-9.57
TOTAL MORTGAGE LOANS AND SECURITIES	**260,174**	**255,488**	**249,437**	**242,360**	**234,733**	**226,855**	**253,071**	**98.56**	**2.63**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	15,963	15,895	15,828	15,763	15,698	15,635	15,829	100.00	0.42
Fixed-Rate	8,794	8,475	8,172	7,886	7,614	7,356	8,623	94.77	3.60
Consumer Loans									
Adjustable-Rate	5,319	5,308	5,298	5,287	5,277	5,267	5,223	101.44	0.20
Fixed-Rate	15,348	15,158	14,974	14,795	14,621	14,452	14,970	100.02	1.21
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-669	-662	-655	-649	-642	-636	-655	0.00	1.03
Accrued Interest Receivable	345	345	345	345	345	345	345	100.00	0.00
TOTAL NONMORTGAGE LOANS	**45,100**	**44,519**	**43,962**	**43,427**	**42,913**	**42,419**	**44,335**	**99.16**	**1.24**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	10,692	10,692	10,692	10,692	10,692	10,692	10,692	100.00	0.00
Equities and All Mutual Funds	1,793	1,734	1,673	1,613	1,549	1,487	1,673	99.97	3.60
Zero-Coupon Securities	545	540	536	532	529	526	532	100.88	0.74
Government and Agency Securities	2,878	2,832	2,788	2,746	2,705	2,666	2,796	99.72	1.55
Term Fed Funds, Term Repos	5,002	4,984	4,966	4,948	4,931	4,914	4,964	100.04	0.36
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,698	2,559	2,431	2,314	2,205	2,105	2,374	102.41	5.04
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	58,759	58,537	57,630	56,231	54,629	52,935	58,167	99.08	2.00
Structured Securities (Complex)	13,034	12,757	12,339	11,799	11,255	10,756	12,443	99.16	3.88
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.55
TOTAL CASH, DEPOSITS, AND SECURITIES	**95,401**	**94,635**	**93,055**	**90,876**	**88,496**	**86,081**	**93,641**	**99.37**	**2.02**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	249	249	249	249	249	249	249	100.00	0.00
Real Estate Held for Investment	17	17	17	17	17	17	17	100.00	0.00
Investment in Unconsolidated Subsidiaries	633	595	557	519	481	444	557	100.00	6.80
Office Premises and Equipment	2,770	2,770	2,770	2,770	2,770	2,770	2,770	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,669**	**3,631**	**3,593**	**3,555**	**3,517**	**3,479**	**3,593**	**100.00**	**1.05**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	344	422	503	567	602	612			-14.47
Adjustable-Rate Servicing	263	261	295	325	328	328			-10.71
Float on Mortgages Serviced for Others	535	616	695	761	818	869			-10.39
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**1,142**	**1,300**	**1,493**	**1,653**	**1,748**	**1,809**			**-11.82**
OTHER ASSETS									
Purchased and Excess Servicing							755		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	12,715	12,715	12,715	12,715	12,715	12,715	12,715	100.00	0.00
Miscellaneous II							10,048		
Deposit Intangibles									
Retail CD Intangible	169	188	208	229	253	278			-10.06
Transaction Account Intangible	1,377	1,794	2,085	2,304	2,589	2,881			-12.22
MMDA Intangible	4,513	5,182	5,794	6,568	7,739	8,983			-11.96
Passbook Account Intangible	2,571	3,101	3,615	4,158	4,692	5,215			-14.62
Non-Interest-Bearing Account Intangible	901	1,236	1,554	1,857	2,145	2,420			-19.98
TOTAL OTHER ASSETS	**22,246**	**24,215**	**25,970**	**27,830**	**30,132**	**32,493**	**23,518**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-1,171		
TOTAL ASSETS	**427,732**	**423,788**	**417,510**	**409,702**	**401,539**	**393,135**	**416,986**	**100/97*** **	**1.69/2.19*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	87,238	86,983	86,731	86,486	86,256	86,039	86,834	99.88	0.29
Fixed-Rate Maturing in 13 Months or More	26,663	25,635	24,694	23,829	23,025	22,313	24,891	99.21	3.66
Variable-Rate	3,698	3,698	3,697	3,697	3,697	3,697	3,693	100.12	0.01
Demand									
Transaction Accounts	16,931	16,931	16,931	16,931	16,931	16,931	16,931	100/88*	0.00/1.72*
MMDAs	88,671	88,671	88,671	88,671	88,671	88,671	88,671	100/93*	0.00/0.84*
Passbook Accounts	29,228	29,228	29,228	29,228	29,228	29,228	29,228	100/88*	0.00/2.07*
Non-Interest-Bearing Accounts	15,035	15,035	15,035	15,035	15,035	15,035	15,035	100/90*	0.00/2.30*
TOTAL DEPOSITS	**267,464**	**266,180**	**264,988**	**263,878**	**262,843**	**261,914**	**265,284**	**100/95***	**0.43/1.17***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	42,121	41,959	41,800	41,643	41,488	41,336	41,913	99.73	0.38
Fixed-Rate Maturing in 37 Months or More	6,909	6,518	6,159	5,828	5,523	5,241	6,301	97.75	5.60
Variable-Rate	3,938	3,928	3,919	3,911	3,905	3,899	3,869	101.30	0.21
TOTAL BORROWINGS	**52,968**	**52,405**	**51,878**	**51,383**	**50,917**	**50,476**	**52,082**	**99.61**	**0.99**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	1,260	1,260	1,260	1,260	1,260	1,260	1,260	100.00	0.00
Other Escrow Accounts	922	894	869	845	822	800	1,014	85.69	2.87
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	10,328	10,328	10,328	10,328	10,328	10,328	10,328	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	358		
TOTAL OTHER LIABILITIES	**12,511**	**12,483**	**12,458**	**12,433**	**12,411**	**12,389**	**12,960**	**96.12**	**0.20**
Other Liabilities not Included Above									
Self-Valued	38,846	36,781	35,373	35,020	34,744	34,483	35,408	99.90	2.49
Unamortized Yield Adjustments							-91		
TOTAL LIABILITIES	**371,789**	**367,849**	**364,696**	**362,714**	**360,914**	**359,263**	**365,643**	**100/96****	**0.70/1.24****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	113	73	-12	-141	-298	-458			
ARMs	47	31	15	-6	-35	-76			
Other Mortgages	134	69	0	-94	-211	-342			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	104	61	-21	-122	-240	-367			
Sell Mortgages and MBS	-1,548	-1,221	-742	-178	450	1,155			
Purchase Non-Mortgage Items	5	3	0	-3	-5	-8			
Sell Non-Mortgage Items	-31	-17	0	16	33	48			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-47	-16	11	37	61	83			
Pay Floating, Receive Fixed Swaps	684	243	-159	-528	-865	-1,175			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	0	0	-1	-2	-2			
Interest-Rate Caps	0	0	0	1	1	2			
Interest-Rate Floors	2	1	1	1	0	0			
Futures	-10	-5	0	4	8	12			
Options on Futures	0	0	0	0	0	0			
Construction LIP	75	28	-18	-63	-107	-151			
Self-Valued	-234	-65	95	263	421	571			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-707**	**-813**	**-830**	**-812**	**-788**	**-708**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	427,732	423,788	417,510	409,702	401,539	393,135	416,986	100/97***	1.69/2.19***
MINUS TOTAL LIABILITIES	371,789	367,849	364,696	362,714	360,914	359,263	365,643	100/96**	0.70/1.24**
PLUS OFF-BALANCE-SHEET POSITIONS	-707	-813	-830	-812	-788	-708			
TOTAL NET PORTFOLIO VALUE #	55,236	55,126	51,984	46,175	39,836	33,164	51,343	101.25	8.61

* 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	$860	$18,975	$21,224	$3,263	$2,117
WARM	296 mo	321 mo	340 mo	322 mo	335 mo
WAC	4.62%	5.67%	6.34%	7.38%	9.16%
Amount of these that is FHA or VA Guaranteed	$6	$41	$101	$39	$27
Securities Backed by Conventional Mortgages	$506	$1,989	$3,842	$49	$11
WARM	307 mo	322 mo	350 mo	273 mo	185 mo
Weighted Average Pass-Through Rate	4.68%	5.31%	6.05%	7.17%	8.56%
Securities Backed by FHA or VA Mortgages	$12	$193	$199	$29	$13
WARM	249 mo	347 mo	328 mo	262 mo	166 mo
Weighted Average Pass-Through Rate	4.51%	5.42%	6.12%	7.20%	8.44%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$3,389	$10,273	$4,206	$1,054	$422
WAC	4.71%	5.46%	6.37%	7.37%	8.67%
Mortgage Securities	$2,912	$3,926	$252	$39	$5
Weighted Average Pass-Through Rate	4.32%	5.17%	6.16%	7.16%	9.05%
WARM (of 15-Year Loans and Securities)	125 mo	160 mo	159 mo	123 mo	89 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$533	$4,643	$3,770	$659	$507
WAC	4.63%	5.54%	6.29%	7.41%	9.11%
Mortgage Securities	$593	$250	$13	$1	$0
Weighted Average Pass-Through Rate	4.21%	5.37%	6.18%	7.18%	0.00%
WARM (of Balloon Loans and Securities)	56 mo	82 mo	92 mo	171 mo	255 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities **$90,729**

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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	$66	$2,273	$798	$0	$2
WAC	4.88%	7.63%	6.97%	3.39%	7.14%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$9,045	$24,976	$47,979	$253	$594
Weighted Average Margin	206 bp	278 bp	231 bp	239 bp	145 bp
WAC	7.42%	5.55%	5.66%	5.64%	6.02%
WARM	298 mo	316 mo	340 mo	364 mo	247 mo
Weighted Average Time Until Next Payment Reset	2 mo	14 mo	43 mo	2 mo	16 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$85,986**

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	$217	$205	$52	$0	$4
Weighted Average Distance from Lifetime Cap	138 bp	159 bp	164 bp	188 bp	142 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$310	$2,375	$1,170	$27	$71
Weighted Average Distance from Lifetime Cap	315 bp	351 bp	344 bp	354 bp	356 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$8,025	$24,534	$46,724	$220	$488
Weighted Average Distance from Lifetime Cap	630 bp	576 bp	564 bp	549 bp	584 bp
Balances Without Lifetime Cap	$559	$135	$832	$6	$34
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,453	$24,872	$45,694	$206	$561
Weighted Average Periodic Rate Cap	270 bp	244 bp	282 bp	204 bp	175 bp
Balances Subject to Periodic Rate Floors	$2,918	$21,608	$43,349	$59	$327
MBS Included in ARM Balances	$551	$5,733	$10,570	$234	$189

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$10,412	$11,100
WARM	92 mo	151 mo
Remaining Term to Full Amortization	291 mo	
Rate Index Code	0	0
Margin	230 bp	222 bp
Reset Frequency	49 mo	29 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$85	$228
Wghted Average Distance to Lifetime Cap	31 bp	158 bp
Fixed-Rate:		
Balances	$5,399	$15,278
WARM	85 mo	99 mo
Remaining Term to Full Amortization	297 mo	
WAC	6.37%	6.22%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$9,068	$1,846
WARM	23 mo	31 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	130 bp	7.15%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$11,325	$9,882
WARM	167 mo	171 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	10 bp	7.53%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$15,829	$8,623
WARM	39 mo	55 mo
Margin in Column 1; WAC in Column 2	117 bp	6.78%
Reset Frequency	7 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$5,223	$14,970
WARM	28 mo	41 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	793 bp	9.06%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$549	$14,693
Fixed Rate		
Remaining WAL <= 5 Years	$1,080	$32,478
Remaining WAL 5-10 Years	$2,908	$5,768
Remaining WAL Over 10 Years	$403	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$46
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	$4,959	$52,986

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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	$3,577	$25,851	$30,272	$13,868	$16,817
WARM	134 mo	201 mo	191 mo	142 mo	167 mo
Weighted Average Servicing Fee	27 bp	25 bp	23 bp	23 bp	34 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	761 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	$112,495	$15	Total # of Adjustable-Rate Loans Serviced	485 loans
WARM (in months)	162 mo	153 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	21 bp	46 bp		

Total Balances of Mortgage Loans Serviced for Others **$202,894**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$10,692		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,673		
Zero-Coupon Securities	$532	5.15%	7 mo
Government & Agency Securities	$2,796	4.59%	20 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$4,964	5.20%	5 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$2,374	5.87%	80 mo
Memo: Complex Securities (from supplemental reporting)	$12,443		

Total Cash, Deposits, and Securities **$35,474**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$1,951
Accrued Interest Receivable	$1,129
Advances for Taxes and Insurance	$40
Less: Unamortized Yield Adjustments	$-101
Valuation Allowances	$1,075
Unrealized Gains (Losses)	$-540

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$160
Accrued Interest Receivable	$345
Less: Unamortized Yield Adjustments	$234
Valuation Allowances	$815
Unrealized Gains (Losses)	$-48

OTHER ITEMS

Real Estate Held for Investment	$17
Repossessed Assets	$249
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$557
Office Premises and Equipment	$2,770
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-519
Less: Unamortized Yield Adjustments	$-69
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$755
Miscellaneous I	$12,715
Miscellaneous II	$10,048
TOTAL ASSETS	**$416,764**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$8
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$5
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$1,228
Mortgage-Related Mututal Funds	$445
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$15,358
Weighted Average Servicing Fee	26 bp
Adjustable-Rate Mortgage Loans Serviced	$17,502
Weighted Average Servicing Fee	36 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,232

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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	$27,441	$5,508	$1,124	$187
WAC	5.01%	4.35%	4.36%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$37,799	$11,621	$3,341	$319
WAC	5.00%	4.64%	3.98%	
WARM	7 mo	7 mo	8 mo	
Balances Maturing in 13 to 36 Months		$8,687	$7,774	$90
WAC		4.81%	4.19%	
WARM		18 mo	24 mo	
Balances Maturing in 37 or More Months			$8,430	$33
WAC			5.11%	
WARM			88 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$111,725**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$3,958	$3,426	$7,871
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$48,952	$21,989	$17,049
Penalty in Months of Forgone Interest	3.04 mo	5.37 mo	9.12 mo
Balances in New Accounts	$12,049	$1,120	$416

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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%	$285	$366	$9	2.63%
3.00 to 3.99%	$2,365	$2,290	$95	3.51%
4.00 to 4.99%	$526	$3,188	$1,338	4.60%
5.00 to 5.99%	$26,985	$5,677	$4,257	5.32%
6.00 to 6.99%	$13	$108	$84	6.34%
7.00 to 7.99%	$1	$64	$418	7.27%
8.00 to 8.99%	$0	$44	$34	8.37%
9.00 and Above	$0	$0	$66	9.87%
WARM	1 mo	14 mo	88 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$48,213**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$42,970
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	$16,931	2.29%	$1,348
Money Market Deposit Accounts (MMDAs)	$88,671	4.13%	$10,569
Passbook Accounts	$29,228	1.46%	$776
Non-Interest-Bearing Non-Maturity Deposits	$15,035		$390
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$816	0.17%	
Escrow for Mortgages Serviced for Others	$444	0.04%	
Other Escrows	$1,014	0.64%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$152,140		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-230		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$139		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$10,328		
Miscellaneous II	$358		
TOTAL LIABILITIES	**$365,643**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$313
EQUITY CAPITAL	$50,842
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$416,798**

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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		$15
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$0
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	27	$2,095
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	46	$926
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	17	$178
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	99	$586
1014	Opt commitment to orig 25- or 30-year FRMs	94	$3,793
1016	Opt commitment to orig "other" Mortgages	65	$6,120
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$8
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$4
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		$7
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	7	$748
2016	Commit/purchase "other" Mortgage loans, svc retained		$7
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	14	$36
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	24	$160
2036	Commit/sell "other" Mortgage loans, svc retained		$1
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$850
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$3
2054	Commit/purchase 25- to 30-year FRM MBS		$751
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$246
2074	Commit/sell 25- or 30-yr FRM MBS		$5,612
2081	Commit/purch low-risk floating-rate mtg derivative product		$11
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$9
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$3
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$1
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$4

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
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		$7,598
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$2
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1,382
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	8	$139
2134	Commit/sell 25- or 30-yr FRM loans, svc released	21	$4,593
2136	Commit/sell "other" Mortgage loans, svc released	6	$3,857
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	10	$86
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	14	$25
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	9	$162
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	36	$234
2214	Firm commit/originate 25- or 30-year FRM loans	40	$114
2216	Firm commit/originate "other" Mortgage loans	28	$197
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		$4
3034	Option to sell 25- or 30-year FRMs		$6
3046	Short option to purchase 6-mo or 1-yr Treas or LIBOR ARMs		$8
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$4
3074	Short option to sell 25- or 30-yr FRMs		$16
3076	Short option to sell "other" Mortgages		$4
4002	Commit/purchase non-Mortgage financial assets	26	$274
4022	Commit/sell non-Mortgage financial assets		$913
5002	IR swap: pay fixed, receive 1-month LIBOR		$8
5004	IR swap: pay fixed, receive 3-month LIBOR		$494
5010	IR swap: pay fixed, receive 3-month Treasury		$20
5024	IR swap: pay 1-month LIBOR, receive fixed		$9,521

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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
5026	IR swap: pay 3-month LIBOR, receive fixed		$6
5104	IR swaption: pay fixed, receive 3-month LIBOR		$867
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		$1
6004	Interest rate Cap based on 3-month LIBOR		$45
7004	Interest rate floor based on 3-month LIBOR		$5
7022	Interest rate floor based on the prime rate		$10
8040	Short futures contract on 10-year Treasury note		$55
8046	Short futures contract on 3-month Eurodollar		$104
9502	Fixed-rate construction loans in process	99	$1,785
9512	Adjustable-rate construction loans in process	75	$2,217

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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		$1
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$795
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		$17
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$472
120	Other investment securities, fixed-coupon securities		$41
125	Multi/nonres mtg loans; fixed-rate, Balloon		$194
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$244
130	Construction and land loans (adj-rate)		$84
140	Second Mortgages (adj-rate)		$129
150	Commercial loans (adj-rate)		$14
180	Consumer loans; loans on deposits		$0
189	Consumer loans; other		$2
200	Variable-rate, fixed-maturity CDs	72	$3,693
220	Variable-rate FHLB advances	26	$205
299	Other variable-rate	18	$3,664
300	Govt. & agency securities, fixed-coupon securities		$48

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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 # >**	**Balance**	**-200 bp**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	144	$12,443	$13,034	$12,757	$12,339	$11,799	$11,255	$10,756
123 - Mortgage Derivatives - M/V estimate	96	$58,167	$58,759	$58,537	$57,630	$56,231	$54,629	$52,935
129 - Mortgage-Related Mutual Funds - M/V estimate	28	$293	$297	$295	$293	$291	$285	$280
280 - FHLB putable advance-M/V estimate	42	$13,905	$15,466	$14,525	$13,869	$13,734	$13,615	$13,500
281 - FHLB convertible advance-M/V estimate	35	$2,176	$2,284	$2,218	$2,175	$2,147	$2,132	$2,122
282 - FHLB callable advance-M/V estimate	6	$3,871	$4,212	$4,023	$3,904	$3,871	$3,863	$3,857
283 - FHLB periodic floor floating rate advance-M/V Estimates		$12	$12	$12	$12	$12	$12	$12
289 - Other FHLB structured advances - M/V estimate		$48	$48	$47	$46	$46	$45	$44
290 - Other structured borrowings - M/V estimate	12	$15,397	$16,824	$15,955	$15,367	$15,211	$15,077	$14,949
500 - Other OBS Positions w/o contract code or exceeds 16 positions	9	$25,267	$-234	$-65	$95	$263	$421	$571