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** **December 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	25,964	-13,204	-34 %	7.70 %	-327 bp
+200 bp	31,151	-8,017	-20 %	9.05 %	-192 bp
+100 bp	36,017	-3,151	-8 %	10.26 %	-72 bp
0 bp	39,168			10.98 %	
-100 bp	39,862	694	+2 %	11.05 %	+7 bp
-200 bp	38,493	-675	-2 %	10.60 %	-37 bp

Risk Measure for a Given Rate Shock

	12/31/2007	9/30/2007	12/31/2006
Pre-shock NPV Ratio: NPV as % of PV Assets	10.98 %	11.14 %	12.56 %
Post-shock NPV Ratio	9.05 %	8.84 %	10.29 %
Sensitivity Measure: Decline in NPV Ratio	192 bp	230 bp	227 bp
TB 13a Level of Risk	Minimal	Moderate	Minimal

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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	38,132	37,564	36,773	35,508	33,978	32,397	36,522	100.69	2.80
30-Year Mortgage Securities	7,750	7,632	7,473	7,223	6,905	6,574	7,432	100.55	2.73
15-Year Mortgages and MBS	22,529	22,157	21,584	20,863	20,081	19,291	21,478	100.49	3.00
Balloon Mortgages and MBS	11,444	11,294	11,116	10,892	10,618	10,297	11,111	100.05	1.81
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	4,871	4,861	4,800	4,772	4,739	4,689	5,010	95.80	0.93
7 Month to 2 Year Reset Frequency	21,242	21,053	20,855	20,618	20,325	19,894	20,851	100.02	1.04
2+ to 5 Year Reset Frequency	47,829	47,277	46,647	45,550	43,948	42,359	46,723	99.84	1.85
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	97	97	96	95	94	93	93	102.79	0.79
2 Month to 5 Year Reset Frequency	380	375	370	364	358	351	379	97.47	1.47
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	9,824	9,646	9,474	9,308	9,147	8,990	9,423	100.54	1.78
Adjustable-Rate, Fully Amortizing	10,363	10,268	10,176	10,085	9,995	9,907	10,137	100.39	0.90
Fixed-Rate, Balloon	3,682	3,500	3,331	3,172	3,024	2,885	3,298	101.01	4.92
Fixed-Rate, Fully Amortizing	16,197	15,613	15,064	14,547	14,059	13,598	14,843	101.49	3.54
Construction and Land Loans									
Adjustable-Rate	5,235	5,225	5,215	5,205	5,195	5,185	5,220	99.90	0.19
Fixed-Rate	1,259	1,227	1,196	1,167	1,139	1,113	1,254	95.34	2.51
Second-Mortgage Loans and Securities									
Adjustable-Rate	6,757	6,737	6,717	6,698	6,679	6,660	6,704	100.20	0.29
Fixed-Rate	8,643	8,437	8,240	8,053	7,874	7,703	8,127	101.40	2.33
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	925	906	889	872	854	835	889	100.00	1.96
Accrued Interest Receivable	1,108	1,108	1,108	1,108	1,108	1,108	1,108	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	18	36	65	101	133	158			-49.73
LESS: Value of Servicing on Mortgages Serviced by Others	-31	-27	-19	-22	-24	-23			12.11
TOTAL MORTGAGE LOANS AND SECURITIES	**218,336**	**215,060**	**211,228**	**206,243**	**200,296**	**194,133**	**210,622**	**100.29**	**2.09**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	15,353	15,309	15,266	15,223	15,182	15,141	15,250	100.10	0.28
Fixed-Rate	7,283	6,964	6,664	6,379	6,110	5,855	6,754	98.66	4.39
Consumer Loans									
Adjustable-Rate	1,408	1,401	1,395	1,389	1,383	1,377	1,316	105.95	0.45
Fixed-Rate	9,570	9,395	9,226	9,063	8,905	8,752	9,076	101.66	1.80
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-419	-411	-404	-397	-391	-385	-404	0.00	1.71
Accrued Interest Receivable	258	258	258	258	258	258	258	100.00	0.00
TOTAL NONMORTGAGE LOANS	**33,453**	**32,917**	**32,405**	**31,915**	**31,447**	**30,998**	**32,251**	**100.48**	**1.55**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	10,590	10,590	10,590	10,590	10,590	10,590	10,590	100.00	0.00
Equities and All Mutual Funds	1,356	1,312	1,268	1,223	1,178	1,132	1,268	99.99	3.51
Zero-Coupon Securities	384	380	376	373	371	368	370	101.67	0.91
Government and Agency Securities	1,834	1,803	1,774	1,747	1,720	1,694	1,734	102.32	1.60
Term Fed Funds, Term Repos	6,417	6,403	6,388	6,374	6,360	6,346	6,387	100.02	0.22
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,438	2,304	2,182	2,071	1,969	1,875	2,038	107.06	5.34
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	56,550	56,144	55,114	53,630	51,941	50,216	56,574	97.42	2.29
Structured Securities (Complex)	10,990	10,706	10,401	9,968	9,515	9,067	10,289	101.09	3.59
LESS: Valuation Allowances for Investment Securities	11	10	10	10	10	10	10	100.00	1.59
TOTAL CASH, DEPOSITS, AND SECURITIES	**90,548**	**89,633**	**88,084**	**85,967**	**83,634**	**81,279**	**89,242**	**98.70**	**2.09**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	159	159	159	159	159	159	159	100.00	0.00
Real Estate Held for Investment	14	14	14	14	14	14	14	100.00	0.00
Investment in Unconsolidated Subsidiaries	249	234	219	204	189	175	219	100.00	6.81
Office Premises and Equipment	2,212	2,212	2,212	2,212	2,212	2,212	2,212	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,634**	**2,619**	**2,604**	**2,589**	**2,574**	**2,559**	**2,604**	**100.00**	**0.57**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	97	111	144	186	211	221			-26.00
Adjustable-Rate Servicing	56	53	52	51	68	75			2.41
Float on Mortgages Serviced for Others	277	316	363	413	450	481			-13.47
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**430**	**479**	**559**	**650**	**730**	**777**			**-15.23**
OTHER ASSETS									
Purchased and Excess Servicing							287		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	12,068	12,068	12,068	12,068	12,068	12,068	12,068	100.00	0.00
Miscellaneous II							6,842		
Deposit Intangibles									
Retail CD Intangible	94	111	124	138	153	169			-11.06
Transaction Account Intangible	689	1,027	1,345	1,667	1,892	2,081			-23.78
MMDA Intangible	3,020	4,201	5,012	5,660	6,401	7,400			-14.56
Passbook Account Intangible	1,322	1,852	2,349	2,798	3,204	3,617			-20.13
Non-Interest-Bearing Account Intangible	413	746	1,061	1,361	1,646	1,918			-29.01
TOTAL OTHER ASSETS	**17,605**	**20,005**	**21,959**	**23,692**	**25,364**	**27,254**	**19,197**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-2,456		
TOTAL ASSETS	**363,005**	**360,713**	**356,839**	**351,056**	**344,045**	**337,000**	**351,459**	**102/99***	**1.35/1.92***

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	73,267	73,083	72,902	72,723	72,548	72,374	72,674	100.31	0.25
Fixed-Rate Maturing in 13 Months or More	20,090	19,183	18,349	17,584	16,886	16,243	17,532	104.66	4.36
Variable-Rate	929	928	928	928	928	928	923	100.53	0.02
Demand									
Transaction Accounts	13,828	13,828	13,828	13,828	13,828	13,828	13,828	100/90*	0.00/2.56*
MMDAs	82,204	82,204	82,204	82,204	82,204	82,204	82,204	100/94*	0.00/0.95*
Passbook Accounts	22,577	22,577	22,577	22,577	22,577	22,577	22,577	100/90*	0.00/2.34*
Non-Interest-Bearing Accounts	13,477	13,477	13,477	13,477	13,477	13,477	13,477	100/92*	0.00/2.48*
TOTAL DEPOSITS	**226,372**	**225,281**	**224,266**	**223,322**	**222,448**	**221,631**	**223,216**	**100/96***	**0.44/1.31***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	40,280	40,011	39,748	39,490	39,238	38,992	39,595	100.39	0.65
Fixed-Rate Maturing in 37 Months or More	5,868	5,504	5,173	4,870	4,591	4,335	5,036	102.71	6.13
Variable-Rate	1,584	1,583	1,583	1,582	1,581	1,581	1,578	100.30	0.04
TOTAL BORROWINGS	**47,731**	**47,098**	**46,503**	**45,942**	**45,411**	**44,907**	**46,209**	**100.64**	**1.24**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	827	827	827	827	827	827	827	100.00	0.00
Other Escrow Accounts	815	790	767	745	724	704	867	88.44	2.97
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	4,465	4,465	4,465	4,465	4,465	4,465	4,465	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	469		
TOTAL OTHER LIABILITIES	**6,107**	**6,082**	**6,059**	**6,036**	**6,016**	**5,996**	**6,627**	**91.42**	**0.38**
Other Liabilities not Included Above									
Self-Valued	43,425	41,414	39,859	38,753	38,055	37,620	38,384	103.84	3.33
Unamortized Yield Adjustments							-31		
TOTAL LIABILITIES	**323,636**	**319,876**	**316,686**	**314,053**	**311,929**	**310,155**	**314,406**	**101/98****	**0.92/1.54****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	29	19	6	-16	-43	-72			
ARMs	1	-2	-4	-7	-10	-14			
Other Mortgages	8	5	0	-6	-13	-21			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	65	29	0	-43	-102	-165			
Sell Mortgages and MBS	-1,485	-1,300	-1,106	-891	-644	-340			
Purchase Non-Mortgage Items	5	4	0	-3	-6	-9			
Sell Non-Mortgage Items	-171	-109	0	100	192	276			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-12	-7	-3	0	4	7			
Pay Floating, Receive Fixed Swaps	1,145	690	274	-106	-455	-774			
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	1			
Interest-Rate Floors	2	2	1	1	1	0			
Futures	-2	-1	0	1	1	2			
Options on Futures	0	0	0	0	0	0			
Construction LIP	26	-2	-30	-58	-85	-111			
Self-Valued	-490	-302	-123	42	194	338			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-876**	**-975**	**-985**	**-987**	**-965**	**-881**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	363,005	360,713	356,839	351,056	344,045	337,000	351,459	102/99***	1.35/1.92***
MINUS TOTAL LIABILITIES	323,636	319,876	316,686	314,053	311,929	310,155	314,406	101/98**	0.92/1.54**
PLUS OFF-BALANCE-SHEET POSITIONS	-876	-975	-985	-987	-965	-881			
TOTAL NET PORTFOLIO VALUE #	38,493	39,862	39,168	36,017	31,151	25,964	37,054	105.71	4.95

* 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	$15,113	$17,886	$2,048	$965
WARM	282 mo	315 mo	337 mo	313 mo	332 mo
WAC	4.67%	5.68%	6.34%	7.35%	9.11%
Amount of these that is FHA or VA Guaranteed	$5	$90	$230	$87	$34
Securities Backed by Conventional Mortgages	$679	$2,362	$3,944	$46	$15
WARM	311 mo	321 mo	346 mo	291 mo	262 mo
Weighted Average Pass-Through Rate	4.70%	5.34%	6.05%	7.14%	8.44%
Securities Backed by FHA or VA Mortgages	$3	$161	$183	$26	$12
WARM	306 mo	346 mo	328 mo	263 mo	162 mo
Weighted Average Pass-Through Rate	4.39%	5.47%	6.11%	7.22%	8.42%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,269	$7,677	$3,425	$895	$261
WAC	4.71%	5.46%	6.38%	7.37%	9.28%
Mortgage Securities	$2,578	$3,973	$365	$29	$5
Weighted Average Pass-Through Rate	4.39%	5.19%	6.11%	7.12%	9.05%
WARM (of 15-Year Loans and Securities)	122 mo	159 mo	163 mo	125 mo	101 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$248	$3,647	$5,737	$426	$268
WAC	4.68%	5.61%	6.30%	7.35%	9.08%
Mortgage Securities	$486	$248	$51	$0	$0
Weighted Average Pass-Through Rate	4.24%	5.51%	6.15%	7.45%	0.00%
WARM (of Balloon Loans and Securities)	52 mo	80 mo	86 mo	161 mo	290 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$76,543**

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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	$48	$303	$281	$0	$0
WAC	5.01%	4.95%	5.45%	0.00%	4.50%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$4,962	$20,548	$46,442	$93	$379
Weighted Average Margin	138 bp	272 bp	214 bp	230 bp	198 bp
WAC	5.70%	5.33%	5.81%	6.65%	5.89%
WARM	312 mo	312 mo	341 mo	281 mo	249 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 **$73,057**

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	$612	$191	$145	$0	$4
Weighted Average Distance from Lifetime Cap	153 bp	158 bp	185 bp	157 bp	142 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$956	$1,507	$969	$35	$61
Weighted Average Distance from Lifetime Cap	239 bp	347 bp	325 bp	324 bp	345 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$2,030	$19,045	$44,985	$54	$288
Weighted Average Distance from Lifetime Cap	634 bp	565 bp	563 bp	564 bp	576 bp
Balances Without Lifetime Cap	$1,413	$108	$624	$4	$27
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,232	$18,741	$43,793	$57	$356
Weighted Average Periodic Rate Cap	258 bp	244 bp	237 bp	205 bp	180 bp
Balances Subject to Periodic Rate Floors	$976	$17,024	$42,877	$21	$151
MBS Included in ARM Balances	$2,865	$4,916	$11,869	$77	$161

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$9,423	$10,137
WARM	93 mo	140 mo
Remaining Term to Full Amortization	295 mo	
Rate Index Code	0	0
Margin	234 bp	208 bp
Reset Frequency	51 mo	25 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$51	$109
Wghted Average Distance to Lifetime Cap	25 bp	175 bp
Fixed-Rate:		
Balances	$3,298	$14,843
WARM	82 mo	95 mo
Remaining Term to Full Amortization	273 mo	
WAC	6.58%	6.20%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$5,220	$1,254
WARM	33 mo	40 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	147 bp	7.15%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$6,704	$8,127
WARM	159 mo	169 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	-7 bp	7.23%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$15,250	$6,754
WARM	37 mo	66 mo
Margin in Column 1; WAC in Column 2	114 bp	6.99%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$1,316	$9,076
WARM	166 mo	64 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	320 bp	8.39%
Reset Frequency	4 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$1,156	$15,084
Fixed Rate		
Remaining WAL <= 5 Years	$1,835	$25,373
Remaining WAL 5-10 Years	$7,120	$5,393
Remaining WAL Over 10 Years	$321	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
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	$21	$0
WAC	5.70%	0.00%
Total Mortgage-Derivative Securities - Book Value	$10,453	$45,850

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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	$1,604	$15,892	$22,960	$9,404	$4,191
WARM	170 mo	275 mo	307 mo	283 mo	251 mo
Weighted Average Servicing Fee	23 bp	18 bp	16 bp	12 bp	13 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	356 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	$66,582	$8	Total # of Adjustable-Rate Loans Serviced	258 loans
WARM (in months)	332 mo	98 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 **$120,642**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$10,590		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,268		
Zero-Coupon Securities	$370	4.55%	8 mo
Government & Agency Securities	$1,734	4.64%	21 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$6,387	4.04%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$2,038	5.85%	85 mo
Memo: Complex Securities (from supplemental reporting)	$10,289		

Total Cash, Deposits, and Securities **$32,678**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$1,801
Accrued Interest Receivable	$1,108
Advances for Taxes and Insurance	$21
Less: Unamortized Yield Adjustments	$-338
Valuation Allowances	$912
Unrealized Gains (Losses)	$-2,348

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$147
Accrued Interest Receivable	$258
Less: Unamortized Yield Adjustments	$277
Valuation Allowances	$551
Unrealized Gains (Losses)	$-29

OTHER ITEMS	
Real Estate Held for Investment	$14
Repossessed Assets	$159
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$219
Office Premises and Equipment	$2,212
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-200
Less: Unamortized Yield Adjustments	$-60
Valuation Allowances	$10
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$287
Miscellaneous I	$12,068
Miscellaneous II	$6,842
TOTAL ASSETS	**$351,188**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$3
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	$868
Mortgage-Related Mututal Funds	$400
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$16,380
Weighted Average Servicing Fee	24 bp
Adjustable-Rate Mortgage Loans Serviced	$15,116
Weighted Average Servicing Fee	5 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$6

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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	$26,642	$2,877	$1,040	$150
WAC	4.88%	4.59%	3.96%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$31,402	$8,321	$2,392	$409
WAC	4.88%	4.77%	3.97%	
WARM	6 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$5,488	$5,160	$98
WAC		4.72%	4.34%	
WARM		19 mo	23 mo	
Balances Maturing in 37 or More Months			$6,884	$30
WAC			5.05%	
WARM			93 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$90,206**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$3,100	$3,630	$7,219
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$50,488	$14,824	$12,664
Penalty in Months of Forgone Interest	2.84 mo	5.54 mo	10.16 mo
Balances in New Accounts	$4,354	$430	$166

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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%	$1,636	$105	$1	1.16%
3.00 to 3.99%	$2,155	$1,516	$561	3.60%
4.00 to 4.99%	$22,096	$6,253	$1,441	4.49%
5.00 to 5.99%	$1,930	$3,623	$2,958	5.32%
6.00 to 6.99%	$4	$110	$25	6.35%
7.00 to 7.99%	$0	$59	$18	7.46%
8.00 to 8.99%	$0	$42	$32	8.36%
9.00 and Above	$0	$65	$1	9.87%
WARM	2 mo	23 mo	95 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$44,632**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$40,885
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	$13,828	2.21%	$676
Money Market Deposit Accounts (MMDAs)	$82,204	3.81%	$3,859
Passbook Accounts	$22,577	1.05%	$368
Non-Interest-Bearing Non-Maturity Deposits	$13,477		$338
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$571	0.31%	
Escrow for Mortgages Serviced for Others	$257	0.02%	
Other Escrows	$867	0.49%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$133,781		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$16		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-47		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$4,465		
Miscellaneous II	$469		
TOTAL LIABILITIES	**$314,406**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$170
EQUITY CAPITAL	$36,612
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$351,188**

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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		$3
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	11	$39
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	29	$243
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	14	$171
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	65	$145
1014	Opt commitment to orig 25- or 30-year FRMs	63	$527
1016	Opt commitment to orig "other" Mortgages	41	$339
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$5
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		$3
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$4
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$682
2016	Commit/purchase "other" Mortgage loans, svc retained		$4
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	6	$9
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	14	$92
2036	Commit/sell "other" Mortgage loans, svc retained		$4
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$802
2054	Commit/purchase 25- to 30-year FRM MBS		$63
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$21
2074	Commit/sell 25- or 30-yr FRM MBS		$657
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$0
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$0
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		$3
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$17
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$4,145
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1,022

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$59
2134	Commit/sell 25- or 30-yr FRM loans, svc released	12	$3,767
2136	Commit/sell "other" Mortgage loans, svc released		$2,915
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		$3
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$172
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	23	$39
2214	Firm commit/originate 25- or 30-year FRM loans	29	$78
2216	Firm commit/originate "other" Mortgage loans	16	$110
3008	Option to purchase 3- or 5-yr Treasury ARMs		$1
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$2
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$1
3016	Option to purchase "other" Mortgages		$5
3034	Option to sell 25- or 30-year FRMs		$12
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1
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	14	$91
4022	Commit/sell non-Mortgage financial assets		$1,262
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		$15
5024	IR swap: pay 1-month LIBOR, receive fixed		$10,088
5026	IR swap: pay 3-month LIBOR, receive fixed		$4
6004	Interest rate Cap based on 3-month LIBOR		$85
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		$8

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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
8042	Short futures contract on Treasury bond		$1
9502	Fixed-rate construction loans in process	60	$367
9512	Adjustable-rate construction loans in process	43	$1,729

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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		$816
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		$18
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$501
120	Other investment securities, fixed-coupon securities		$56
125	Multi/nonres mtg loans; fixed-rate, Balloon		$147
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$257
130	Construction and land loans (adj-rate)		$59
140	Second Mortgages (adj-rate)		$144
150	Commercial loans (adj-rate)		$12
180	Consumer loans; loans on deposits		$0
189	Consumer loans; other		$2
200	Variable-rate, fixed-maturity CDs	50	$923
220	Variable-rate FHLB advances	13	$140
299	Other variable-rate	13	$1,438
300	Govt. & agency securities, fixed-coupon securities		$23

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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	100	$10,289	$10,990	$10,706	$10,401	$9,968	$9,515	$9,067
123 - Mortgage Derivatives - M/V estimate	75	$56,574	$56,550	$56,144	$55,114	$53,630	$51,941	$50,216
129 - Mortgage-Related Mutual Funds - M/V estimate	21	$232	$235	$234	$232	$229	$226	$222
280 - FHLB putable advance-M/V estimate	32	$16,743	$18,906	$18,017	$17,339	$16,866	$16,578	$16,400
281 - FHLB convertible advance-M/V estimate	18	$2,000	$2,234	$2,151	$2,086	$2,036	$1,999	$1,969
282 - FHLB callable advance-M/V estimate	7	$3,660	$4,285	$4,081	$3,908	$3,770	$3,685	$3,651
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		$200	$219	$211	$204	$199	$195	$191
290 - Other structured borrowings - M/V estimate	9	$15,780	$17,780	$16,953	$16,320	$15,880	$15,597	$15,408
500 - Other OBS Positions w/o contract code or exceeds 16 positions	7	$21,200	$-490	$-302	$-123	$42	$194	$338