Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Northeast

All Reporting CMR **Reporting Dockets: 266** **December 2003**

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	21,526	-9,914	-32 %	8.20 %	-307 bp
+200 bp	25,189	-6,251	-20 %	9.39 %	-188 bp
+100 bp	28,569	-2,870	-9 %	10.43 %	-84 bp
0 bp	31,440			11.27 %	
-100 bp	32,447	1,007	+3 %	11.50 %	+23 bp

Risk Measure for a Given Rate Shock

	12/31/2003	9/30/2003	12/31/2002
Pre-shock NPV Ratio: NPV as % of PV Assets	11.27 %	10.43 %	10.25 %
Post-shock NPV Ratio	9.39 %	9.47 %	9.75 %
Sensitivity Measure: Decline in NPV Ratio	188 bp	97 bp	50 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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	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	33,828	33,096	31,715	30,328	28,881	31,852	103.91	3.19
30-Year Mortgage Securities	6,301	6,063	5,678	5,335	5,026	5,978	101.43	5.13
15-Year Mortgages and MBS	39,793	38,646	37,064	35,381	33,724	37,642	102.67	3.53
Balloon Mortgages and MBS	7,654	7,497	7,275	6,995	6,675	7,334	102.23	2.53
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	3,702	3,688	3,666	3,631	3,584	3,641	101.30	0.49
7 Month to 2 Year Reset Frequency	12,849	12,735	12,593	12,391	12,122	12,390	102.78	1.01
2+ to 5 Year Reset Frequency	26,912	26,168	25,292	24,324	23,304	25,771	101.54	3.09
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	74	74	73	72	71	72	101.74	0.79
2 Month to 5 Year Reset Frequency	1,287	1,268	1,249	1,227	1,201	1,266	100.18	1.53
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	6,635	6,527	6,423	6,322	6,224	6,284	103.87	1.62
Adjustable-Rate, Fully Amortizing	9,157	9,043	8,932	8,822	8,710	8,918	101.40	1.25
Fixed-Rate, Balloon	3,169	2,990	2,827	2,677	2,539	2,931	102.03	5.73
Fixed-Rate, Fully Amortizing	6,115	5,841	5,586	5,348	5,127	5,590	104.49	4.53
Construction and Land Loans								
Adjustable-Rate	4,562	4,551	4,541	4,530	4,520	4,556	99.89	0.24
Fixed-Rate	1,148	1,122	1,098	1,076	1,054	1,189	94.38	2.20
Second-Mortgage Loans and Securities								
Adjustable-Rate	10,634	10,619	10,606	10,592	10,579	10,738	98.89	0.13
Fixed-Rate	8,675	8,478	8,291	8,111	7,940	8,370	101.29	2.26
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	254	250	243	236	227	250	100.00	2.12
Accrued Interest Receivable	679	679	679	679	679	679	100.00	0.00
Advance for Taxes/Insurance	31	31	31	31	31	31	100.00	0.00
Float on Escrows on Owned Mortgages	38	82	132	169	199			-57.31
LESS: Value of Servicing on Mortgages Serviced by Others	8	18	35	40	41			-75.44
TOTAL MORTGAGE LOANS AND SECURITIES	**183,488**	**179,431**	**173,958**	**168,237**	**162,375**	**175,481**	**102.25**	**2.65**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	8,646	8,627	8,609	8,592	8,575	8,662	99.60	0.21
Fixed-Rate	5,167	5,032	4,902	4,778	4,658	4,778	105.31	2.63
Consumer Loans								
Adjustable-Rate	4,933	4,925	4,918	4,911	4,903	4,699	104.81	0.14
Fixed-Rate	12,463	12,339	12,217	12,098	11,981	12,181	101.30	1.00
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-742	-737	-731	-726	-721	-736	0.00	0.75
Accrued Interest Receivable	225	225	225	225	225	225	100.00	0.00
TOTAL NONMORTGAGE LOANS	**30,691**	**30,411**	**30,140**	**29,877**	**29,623**	**29,809**	**102.02**	**0.91**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	6,159	6,159	6,159	6,159	6,159	6,159	100.00	0.00
Equities and All Mutual Funds	2,252	2,166	2,072	1,984	1,895	2,166	100.00	4.15
Zero-Coupon Securities	483	480	478	476	474	477	100.74	0.50
Government and Agency Securities	4,057	3,951	3,849	3,751	3,658	3,787	104.32	2.63
Term Fed Funds, Term Repos	3,005	3,001	2,997	2,992	2,988	2,999	100.07	0.13
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,261	2,169	2,084	2,007	1,936	2,103	103.12	4.08
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	23,871	23,440	22,618	21,770	20,952	23,471	99.87	2.67
Structured Securities (Complex)	7,998	7,765	7,414	7,033	6,629	7,734	100.40	3.76
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	2.31
TOTAL CASH, DEPOSITS, AND SECURITIES	**50,084**	**49,131**	**47,670**	**46,172**	**44,691**	**48,895**	**100.48**	**2.46**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	136	136	136	136	136	136	100.00	0.00
Real Estate Held for Investment	70	70	70	70	70	70	100.00	0.00
Investment in Unconsolidated Subsidiaries	140	137	130	118	105	137	100.00	3.53
Office Premises and Equipment	1,988	1,988	1,988	1,988	1,988	1,988	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,334**	**2,332**	**2,325**	**2,313**	**2,299**	**2,332**	**100.00**	**0.21**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	190	268	374	428	439			-34.28
Adjustable-Rate Servicing	251	264	269	271	270			-3.52
Float on Mortgages Serviced for Others	209	287	372	425	459			-28.43
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**650**	**819**	**1,016**	**1,124**	**1,168**			**-22.33**
OTHER ASSETS								
Purchased and Excess Servicing						546		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	9,912	9,912	9,912	9,912	9,912	9,912	100.00	0.00
Miscellaneous II						2,645		
Deposit Intangibles								
Retail CD Intangible	148	168	183	197	211			-10.53
Transaction Account Intangible	1,297	1,761	2,230	2,691	3,181			-26.49
MMDA Intangible	1,467	1,955	2,498	2,931	3,354			-26.36
Passbook Account Intangible	1,792	2,423	3,055	3,671	4,225			-26.05
Non-Interest-Bearing Account Intangible	357	646	921	1,183	1,433			-43.65
TOTAL OTHER ASSETS	**14,973**	**16,864**	**18,798**	**20,586**	**22,316**	**13,104**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						870		
TOTAL ASSETS	**282,221**	**278,989**	**273,907**	**268,309**	**262,472**	**270,491**	**103/101*** **	**1.49/2.24*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	42,521	42,337	42,155	41,975	41,797	42,021	100.75	0.43
Fixed-Rate Maturing in 13 Months or More	29,520	28,628	27,781	26,977	26,212	27,704	103.34	3.04
Variable-Rate	1,121	1,121	1,120	1,120	1,120	1,120	100.04	0.02
Demand								
Transaction Accounts	21,147	21,147	21,147	21,147	21,147	21,147	100/92*	0.00/2.41*
MMDAs	36,480	36,480	36,480	36,480	36,480	36,480	100/95*	0.00/1.49*
Passbook Accounts	28,657	28,657	28,657	28,657	28,657	28,657	100/92*	0.00/2.41*
Non-Interest-Bearing Accounts	12,614	12,614	12,614	12,614	12,614	12,614	100/95*	0.00/2.36*
TOTAL DEPOSITS	**172,061**	**170,984**	**169,955**	**168,971**	**168,028**	**169,743**	**101/97***	**0.62/1.81***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	39,102	38,792	38,489	38,191	37,900	38,321	101.23	0.79
Fixed-Rate Maturing in 37 Months or More	10,355	9,914	9,497	9,101	8,726	9,836	100.79	4.32
Variable-Rate	3,713	3,712	3,711	3,710	3,709	3,707	100.14	0.03
TOTAL BORROWINGS	**53,170**	**52,419**	**51,697**	**51,003**	**50,335**	**51,864**	**101.07**	**1.40**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	983	983	983	983	983	983	100.00	0.00
Other Escrow Accounts	253	245	238	231	225	266	92.26	3.03
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	4,320	4,320	4,320	4,320	4,320	4,320	100.00	0.00
Miscellaneous II	0	0	0	0	0	243		
TOTAL OTHER LIABILITIES	**5,556**	**5,548**	**5,541**	**5,534**	**5,528**	**5,811**	**95.47**	**0.13**
Other Liabilities not Included Above								
Self-Valued	18,704	18,174	17,755	17,395	17,032	17,014	106.82	2.61
Unamortized Yield Adjustments						226		
TOTAL LIABILITIES	**249,490**	**247,125**	**244,947**	**242,902**	**240,923**	**244,659**	**101/98****	**0.92/1.74****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	124	15	-199	-380	-538			
ARMs	48	38	20	-5	-41			
Other Mortgages	30	0	-42	-90	-141			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	118	33	-112	-240	-360			
Sell Mortgages and MBS	-966	-519	247	1,083	1,892			
Purchase Non-Mortgage Items	-8	0	8	16	24			
Sell Non-Mortgage Items	-5	0	4	8	12			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	-24	-1	22	43	62			
Pay Floating, Receive Fixed	343	80	-177	-415	-633			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER DERIVATIVES								
Options on Mortgages and MBS	0	2	13	25	37			
Interest-Rate Caps	0	1	1	2	3			
Interest-Rate Floors	0	0	0	0	0			
Futures	-1	0	1	3	4			
Options on Futures	0	0	0	0	0			
Construction LIP	-47	-77	-106	-134	-162			
Self-Valued	103	4	-73	-134	-182			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-284**	**-424**	**-390**	**-218**	**-22**			

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NET PORTFOLIO VALUE								
+ ASSETS	282,221	278,989	273,907	268,309	262,472	270,491	103/101***	1.49/2.24***
- LIABILITIES	249,490	247,125	244,947	242,902	240,923	244,659	101/98**	0.92/1.74**
+ OFF-BALANCE-SHEET POSITIONS	-284	-424	-390	-218	-22			
TOTAL NET PORTFOLIO VALUE #	32,447	31,440	28,569	25,189	21,526	25,832	121.71	6.17

* 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	$610	$8,460	$10,348	$6,233	$6,201
WARM	334 mo	343 mo	338 mo	324 mo	320 mo
WAC	4.53%	5.64%	6.42%	7.41%	9.17%
Amount of these that is FHA or VA Guaranteed	$5	$38	$361	$577	$205
Securities Backed by Conventional Mortgages	$231	$3,096	$842	$217	$54
WARM	279 mo	306 mo	290 mo	279 mo	212 mo
Weighted Average Pass-Through Rate	4.49%	5.27%	6.26%	7.14%	8.43%
Securities Backed by FHA or VA Mortgages	$173	$831	$351	$132	$50
WARM	356 mo	360 mo	317 mo	288 mo	199 mo
Weighted Average Pass-Through Rate	4.20%	5.08%	6.24%	7.24%	8.44%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$3,569	$9,309	$5,855	$2,955	$2,595
WAC	4.69%	5.42%	6.44%	7.41%	9.30%
Mortgage Securities	$7,705	$4,478	$956	$194	$26
Weighted Average Pass-Through Rate	4.35%	5.09%	6.16%	7.11%	8.38%
WARM (of 15-Year Loans and Securities)	163 mo	171 mo	159 mo	155 mo	165 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$1,472	$2,407	$683	$259	$850
WAC	4.60%	5.39%	6.40%	7.37%	9.73%
Mortgage Securities	$1,074	$487	$91	$10	$0
Weighted Average Pass-Through Rate	4.12%	5.43%	6.27%	7.23%	0.00%
WARM (of Balloon Loans and Securities)	80 mo	88 mo	89 mo	87 mo	201 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$82,805**

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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	$13	$636	$399	$0	$26
WAC	4.09%	4.43%	5.59%	0.00%	5.61%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$3,627	$11,754	$25,372	$72	$1,240
Weighted Average Margin	224 bp	299 bp	262 bp	141 bp	187 bp
WAC	4.79%	5.17%	4.95%	4.08%	4.99%
WARM	287 mo	306 mo	347 mo	250 mo	260 mo
Weighted Average Time Until Next Payment Reset	5 mo	13 mo	48 mo	2 mo	13 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$43,140**

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	$28	$50	$53	$0	$1
Weighted Average Distance from Lifetime Cap	118 bp	144 bp	164 bp	11 bp	63 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$145	$499	$179	$0	$43
Weighted Average Distance from Lifetime Cap	283 bp	357 bp	317 bp	0 bp	355 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$3,231	$11,665	$25,012	$64	$1,160
Weighted Average Distance from Lifetime Cap	725 bp	691 bp	583 bp	788 bp	698 bp
Balances Without Lifetime Cap	$237	$177	$527	$8	$62
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$550	$10,420	$22,431	$32	$1,106
Weighted Average Periodic Rate Cap	147 bp	192 bp	231 bp	144 bp	180 bp
Balances Subject to Periodic Rate Floors	$268	$8,931	$18,659	$28	$510
MBS Included in ARM Balances	$472	$2,584	$4,718	$66	$612

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$6,284	$8,918
WARM	113 mo	146 mo
Remaining Term to Full Amortization	292 mo	
Rate Index Code	0	0
Margin	214 bp	224 bp
Reset Frequency	48 mo	32 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$41	$315
Wghted Average Distance to Lifetime Cap	13 bp	85 bp
Fixed-Rate:		
Balances	$2,931	$5,590
WARM	113 mo	127 mo
Remaining Term to Full Amortization	290 mo	
WAC	6.52%	7.01%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$4,556	$1,189
WARM	25 mo	41 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	115 bp	6.14%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$10,738	$8,370
WARM	149 mo	152 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	34 bp	7.26%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$8,662	$4,778
WARM	39 mo	35 mo
Margin in Column 1; WAC in Column 2	130 bp	5.44%
Reset Frequency	5 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$4,699	$12,181
WARM	13 mo	38 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	1,619 bp	10.99%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$8	$2,564
Fixed Rate		
Remaining WAL <= 5 Years	$4,245	$15,285
Remaining WAL 5-10 Years	$346	$866
Remaining WAL Over 10 Years	$45	
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	$113
WAC	0.00%	10.44%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$4,643	$18,828

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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	$3,193	$13,749	$15,829	$7,381	$6,183
WARM	163 mo	250 mo	296 mo	292 mo	265 mo
Weighted Average Servicing Fee	28 bp	28 bp	31 bp	36 bp	51 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	459 loans				
FHA/VA	14 loans				
Subserviced by Others	9 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$21,765	$40	Total # of Adjustable-Rate Loans Serviced	163 loans
WARM (in months)	327 mo	194 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	43 bp	48 bp		

Total Balances of Mortgage Loans Serviced for Others	**$68,140**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$6,159		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$2,166		
Zero-Coupon Securities	$477	0.98%	5 mo
Government & Agency Securities	$3,787	4.01%	34 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,999	1.10%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$2,103	4.54%	66 mo
Memo: Complex Securities (from supplemental reporting)	$7,734		

Total Cash, Deposits, and Securities	**$25,425**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Northeast
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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$1,091
Accrued Interest Receivable	$679
Advances for Taxes and Insurance	$31
Less: Unamortized Yield Adjustments	$-672
Valuation Allowances	$841
Unrealized Gains (Losses)	$135

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$172
Accrued Interest Receivable	$225
Less: Unamortized Yield Adjustments	$68
Valuation Allowances	$908
Unrealized Gains (Losses)	$-1

OTHER ITEMS	
Real Estate Held for Investment	$70
Repossessed Assets	$136
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$137
Office Premises and Equipment	$1,988
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$58
Less: Unamortized Yield Adjustments	$-75
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$546
Miscellaneous I	$9,912
Miscellaneous II	$2,645
TOTAL ASSETS	**$270,491**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$1,612
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$2,760
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$1,402
Mortgage-Related Mututal Funds	$764
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$6,427
Weighted Average Servicing Fee	35 bp
Adjustable-Rate Mortgage Loans Serviced	$1,977
Weighted Average Servicing Fee	29 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$14

AGGREGATE SCHEDULE CMR REPORT

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	$11,520	$4,493	$849	$155
WAC	1.19%	3.46%	6.12%	
WARM	1 mo	1 mo	2 mo	
Balances Maturing in 4 to 12 Months	$11,630	$10,739	$2,790	$260
WAC	1.55%	3.09%	6.35%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$11,074	$6,928	$147
WAC		2.77%	5.55%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$9,702	$62
WAC			4.50%	
WARM			69 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$69,725**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,261	$2,124	$6,240
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$15,722	$19,660	$11,777
Penalty in Months of Forgone Interest	3.08 mo	5.87 mo	6.80 mo
Balances in New Accounts	$1,674	$1,499	$1,116

AGGREGATE SCHEDULE CMR REPORT

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%	$15,447	$8,831	$1,565	1.45%
3.00 to 3.99%	$441	$2,532	$5,381	3.52%
4.00 to 4.99%	$394	$3,538	$1,254	4.57%
5.00 to 5.99%	$2,833	$1,984	$1,223	5.31%
6.00 to 6.99%	$107	$1,173	$249	6.52%
7.00 to 7.99%	$63	$962	$118	7.26%
8.00 to 8.99%	$0	$5	$46	8.25%
9.00 and Above	$10	$0	$0	10.27%
WARM	1 mo	18 mo	58 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$48,157**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$21,841
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$21,147	0.87%	$932
Money Market Deposit Accounts (MMDAs)	$36,480	1.43%	$3,106
Passbook Accounts	$28,657	0.84%	$819
Non-Interest-Bearing Non-Maturity Deposits	$12,614		$446
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$534	0.24%	
Escrow for Mortgages Serviced for Others	$449	0.28%	
Other Escrows	$266	0.05%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$100,147		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$208		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$18		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$4,320		
Miscellaneous II	$243		
TOTAL LIABILITIES	**$244,659**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$149
EQUITY CAPITAL	$25,683
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$270,491**

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		$10
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$1
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	49	$969
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	59	$584
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	25	$161
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	115	$664
1014	Opt commitment to orig 25- or 30-year FRMs	103	$2,821
1016	Opt commitment to orig "other" Mortgages	71	$1,171
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	6	$18
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	8	$6
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$8
2016	Commit/purchase "other" Mortgage loans, svc retained		$9
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$0
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$11
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$36
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	22	$90
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	32	$272
2036	Commit/sell "other" Mortgage loans, svc retained		$1
2044	Commit/purchase 6-mo or 1-yr COFI ARM MBS		$0
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$30
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$20
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$5
2054	Commit/purchase 25- to 30-year FRM MBS		$44
2056	Commit/purchase "other" MBS		$32
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$668
2074	Commit/sell 25- or 30-yr FRM MBS	6	$2,523

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2076	Commit/sell "other" MBS		$33
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$100
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$29
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$205
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$38
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$317
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$961
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	6	$4,912
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$347
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$821
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	13	$812
2134	Commit/sell 25- or 30-yr FRM loans, svc released	21	$6,068
2136	Commit/sell "other" Mortgage loans, svc released		$1,227
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	13	$83
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	14	$86
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	14	$131
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	50	$137
2214	Firm commit/originate 25- or 30-year FRM loans	44	$143
2216	Firm commit/originate "other" Mortgage loans	27	$151
3006	Option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs		$0
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
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3016	Option to purchase "other" Mortgages		$2
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$48
3028	Option to sell 3- or 5-year Treasury ARMs		$18
3032	Option to sell 10-, 15-, or 20-year FRMs		$10

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
3034	Option to sell 25- or 30-year FRMs	8	$170
3036	Option to sell "other" Mortgages		$5
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1
3074	Short option to sell 25- or 30-yr FRMs		$4
3076	Short option to sell "other" Mortgages		$2
4002	Commit/purchase non-Mortgage financial assets	22	$440
4006	Commit/purchase "other" liabilities		$500
4022	Commit/sell non-Mortgage financial assets		$81
5002	IR swap: pay fixed, receive 1-month LIBOR		$104
5004	IR swap: pay fixed, receive 3-month LIBOR		$248
5010	IR swap: pay fixed, receive 3-month Treasury		$5
5024	IR swap: pay 1-month LIBOR, receive fixed		$7,928
5026	IR swap: pay 3-month LIBOR, receive fixed		$375
6002	Interest rate Cap based on 1-month LIBOR		$18
6004	Interest rate Cap based on 3-month LIBOR		$365
6008	Interest rate Cap based on 3-month Treasury		$30
6032	Short interest rate Cap based on 1-month LIBOR		$7
6034	Short interest rate Cap based on 3-month LIBOR		$5
8008	Long futures contract on 5-year Treasury note		$5
8010	Long futures contract on 10-year Treasury note		$13
8016	Long futures contract on 3-month Eurodollar		$13
8036	Short futures contract on 2-year Treasury note		$0
8038	Short futures contract on 5-year Treasury note		$16
8040	Short futures contract on 10-year Treasury note		$26
8046	Short futures contract on 3-month Eurodollar		$3
9502	Fixed-rate construction loans in process	113	$804
9512	Adjustable-rate construction loans in process	72	$1,774