Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Northeast

All Reporting CMR | **Reporting Dockets: 246** | **March 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	34,189	-17,667	-34 %	8.77 %	-377 bp
+200 bp	40,604	-11,252	-22 %	10.20 %	-234 bp
+100 bp	46,809	-5,047	-10 %	11.52 %	-102 bp
0 bp	51,856			12.54 %	
-100 bp	53,339	1,483	+3 %	12.75 %	+21 bp
-200 bp	52,560	704	+1 %	12.48 %	-7 bp

Risk Measure for a Given Rate Shock

	3/31/2007	12/31/2006	3/31/2006
Pre-shock NPV Ratio: NPV as % of PV Assets	12.54 %	12.56 %	12.18 %
Post-shock NPV Ratio	10.20 %	10.29 %	9.64 %
Sensitivity Measure: Decline in NPV Ratio	234 bp	227 bp	253 bp
TB 13a Level of Risk	Minimal	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	48,837	48,174	46,918	45,006	42,838	40,616	47,018	99.79	3.38
30-Year Mortgage Securities	7,117	7,009	6,842	6,552	6,219	5,885	6,861	99.72	3.33
15-Year Mortgages and MBS	29,454	28,731	27,771	26,696	25,595	24,516	28,001	99.18	3.66
Balloon Mortgages and MBS	10,486	10,289	10,054	9,778	9,462	9,115	10,160	98.95	2.54
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	7,642	7,604	7,572	7,537	7,503	7,457	7,512	100.79	0.44
7 Month to 2 Year Reset Frequency	27,192	26,963	26,722	26,413	25,993	25,478	26,562	100.60	1.03
2+ to 5 Year Reset Frequency	49,584	48,911	48,186	46,911	45,227	43,261	48,255	99.86	2.08
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	86	85	85	84	83	82	82	102.78	0.86
2 Month to 5 Year Reset Frequency	759	748	735	721	704	685	758	96.94	1.85
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	10,449	10,261	10,079	9,902	9,730	9,563	10,196	98.85	1.78
Adjustable-Rate, Fully Amortizing	11,137	11,015	10,896	10,779	10,662	10,547	10,967	99.35	1.08
Fixed-Rate, Balloon	5,598	5,312	5,045	4,798	4,567	4,352	5,055	99.80	5.09
Fixed-Rate, Fully Amortizing	17,359	16,723	16,124	15,560	15,028	14,526	16,096	100.18	3.61
Construction and Land Loans									
Adjustable-Rate	9,256	9,228	9,201	9,173	9,146	9,119	9,195	100.06	0.30
Fixed-Rate	1,848	1,811	1,777	1,744	1,712	1,681	1,804	98.46	1.91
Second-Mortgage Loans and Securities									
Adjustable-Rate	11,490	11,456	11,422	11,389	11,357	11,325	11,430	99.93	0.29
Fixed-Rate	10,485	10,236	9,999	9,773	9,557	9,351	9,899	101.01	2.32
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	575	567	560	552	542	531	560	100.00	1.34
Accrued Interest Receivable	1,113	1,113	1,113	1,113	1,113	1,113	1,113	100.00	0.00
Advance for Taxes/Insurance	34	34	34	34	34	34	34	100.00	0.00
Float on Escrows on Owned Mortgages	49	86	132	172	206	237			-32.52
LESS: Value of Servicing on Mortgages Serviced by Others	9	20	32	37	38	37			-25.72
TOTAL MORTGAGE LOANS AND SECURITIES	**260,542**	**256,336**	**251,235**	**244,650**	**237,240**	**229,436**	**251,559**	**99.87**	**2.33**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	15,589	15,544	15,501	15,458	15,417	15,376	15,493	100.05	0.28
Fixed-Rate	7,250	6,937	6,641	6,361	6,096	5,845	6,971	95.26	4.34
Consumer Loans									
Adjustable-Rate	8,067	8,052	8,038	8,023	8,009	7,995	7,911	101.60	0.18
Fixed-Rate	14,279	14,101	13,929	13,762	13,599	13,441	13,925	100.03	1.22
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-870	-863	-857	-850	-844	-838	-857	0.00	0.78
Accrued Interest Receivable	367	367	367	367	367	367	367	100.00	0.00
TOTAL NONMORTGAGE LOANS	**44,681**	**44,138**	**43,619**	**43,121**	**42,644**	**42,187**	**43,810**	**99.56**	**1.17**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	8,775	8,775	8,775	8,775	8,775	8,775	8,775	100.00	0.00
Equities and All Mutual Funds	1,873	1,814	1,751	1,686	1,621	1,556	1,751	99.97	3.63
Zero-Coupon Securities	470	465	461	457	454	451	456	101.17	0.85
Government and Agency Securities	2,999	2,951	2,905	2,860	2,816	2,774	2,911	99.81	1.57
Term Fed Funds, Term Repos	4,506	4,488	4,470	4,453	4,436	4,420	4,468	100.04	0.39
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,755	2,616	2,488	2,370	2,260	2,159	2,351	105.82	4.96
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	55,420	55,265	54,690	53,501	52,030	50,442	54,981	99.47	1.61
Structured Securities (Complex)	13,927	13,700	13,317	12,700	12,079	11,510	13,288	100.22	3.75
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.74
TOTAL CASH, DEPOSITS, AND SECURITIES	**90,726**	**90,075**	**88,857**	**86,802**	**84,473**	**82,086**	**88,981**	**99.86**	**1.84**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	223	223	223	223	223	223	223	100.00	0.00
Real Estate Held for Investment	17	17	17	17	17	17	17	100.00	0.00
Investment in Unconsolidated Subsidiaries	644	606	567	529	490	452	567	100.00	6.80
Office Premises and Equipment	2,805	2,805	2,805	2,805	2,805	2,805	2,805	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,689**	**3,651**	**3,612**	**3,574**	**3,535**	**3,496**	**3,612**	**100.00**	**1.07**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	301	366	449	518	565	582			-16.88
Adjustable-Rate Servicing	239	237	242	294	303	303			-11.79
Float on Mortgages Serviced for Others	488	561	638	701	757	805			-10.93
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**1,028**	**1,165**	**1,330**	**1,513**	**1,625**	**1,691**			**-13.10**
OTHER ASSETS									
Purchased and Excess Servicing							721		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	12,071	12,071	12,071	12,071	12,071	12,071	12,071	100.00	0.00
Miscellaneous II							9,822		
Deposit Intangibles									
Retail CD Intangible	170	189	210	232	256	282			-10.18
Transaction Account Intangible	1,269	1,694	2,099	2,370	2,607	2,906			-16.12
MMDA Intangible	4,110	4,869	5,508	6,150	7,086	8,353			-11.63
Passbook Account Intangible	2,198	2,839	3,368	3,881	4,402	4,913			-15.46
Non-Interest-Bearing Account Intangible	812	1,191	1,552	1,895	2,222	2,533			-22.67
TOTAL OTHER ASSETS	**20,629**	**22,853**	**24,808**	**26,599**	**28,643**	**31,057**	**22,614**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-425		
TOTAL ASSETS	**421,295**	**418,218**	**413,460**	**406,259**	**398,160**	**389,953**	**410,151**	**101/98*** **	**1.45/1.96*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	88,565	88,322	88,083	87,851	87,643	87,438	88,191	99.88	0.27
Fixed-Rate Maturing in 13 Months or More	28,393	27,296	26,290	25,366	24,508	23,757	26,181	100.42	3.67
Variable-Rate	3,694	3,694	3,694	3,693	3,693	3,692	3,693	100.02	0.01
Demand									
Transaction Accounts	17,983	17,983	17,983	17,983	17,983	17,983	17,983	100/88*	0.00/2.13*
MMDAs	88,132	88,132	88,132	88,132	88,132	88,132	88,132	100/94*	0.00/0.78*
Passbook Accounts	28,883	28,883	28,883	28,883	28,883	28,883	28,883	100/88*	0.00/2.04*
Non-Interest-Bearing Accounts	16,584	16,584	16,584	16,584	16,584	16,584	16,584	100/91*	0.00/2.34*
TOTAL DEPOSITS	**272,234**	**270,894**	**269,649**	**268,493**	**267,426**	**266,470**	**269,646**	**100/95***	**0.45/1.19***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	35,166	34,955	34,748	34,544	34,344	34,147	34,857	99.69	0.59
Fixed-Rate Maturing in 37 Months or More	6,308	5,912	5,551	5,220	4,916	4,636	5,598	99.15	6.24
Variable-Rate	4,092	4,089	4,087	4,084	4,081	4,079	4,073	100.33	0.07
TOTAL BORROWINGS	**45,566**	**44,957**	**44,385**	**43,848**	**43,341**	**42,863**	**44,529**	**99.68**	**1.25**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	1,224	1,224	1,224	1,224	1,224	1,224	1,224	100.00	0.00
Other Escrow Accounts	1,840	1,784	1,732	1,683	1,637	1,593	1,854	93.44	2.92
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	10,135	10,135	10,135	10,135	10,135	10,135	10,135	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	665		
TOTAL OTHER LIABILITIES	**13,199**	**13,144**	**13,091**	**13,042**	**12,996**	**12,953**	**13,878**	**94.34**	**0.39**
Other Liabilities not Included Above									
Self-Valued	37,086	35,022	33,432	32,886	32,576	32,302	33,047	101.16	3.20
Unamortized Yield Adjustments							-104		
TOTAL LIABILITIES	**368,085**	**364,017**	**360,557**	**358,269**	**356,339**	**354,587**	**360,996**	**100/96****	**0.80/1.36****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	118	78	-4	-140	-310	-488			
ARMs	75	53	33	11	-19	-64			
Other Mortgages	143	81	0	-108	-236	-380			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	651	598	519	403	267	121			
Sell Mortgages and MBS	-2,395	-2,076	-1,682	-1,162	-488	292			
Purchase Non-Mortgage Items	4	2	0	-2	-4	-6			
Sell Non-Mortgage Items	-28	-16	0	15	30	44			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-54	-26	0	23	45	64			
Pay Floating, Receive Fixed Swaps	934	467	40	-351	-710	-1,040			
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	-2			
Interest-Rate Caps	0	0	0	0	0	1			
Interest-Rate Floors	2	2	1	1	0	0			
Futures	-12	-6	0	5	10	15			
Options on Futures	0	0	0	0	0	0			
Construction LIP	103	59	16	-27	-69	-111			
Self-Valued	-191	-78	29	153	268	378			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-650**	**-862**	**-1,047**	**-1,181**	**-1,218**	**-1,177**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	421,295	418,218	413,460	406,259	398,160	389,953	410,151	101/98***	1.45/1.96***
MINUS TOTAL LIABILITIES	368,085	364,017	360,557	358,269	356,339	354,587	360,996	100/96**	0.80/1.36**
PLUS OFF-BALANCE-SHEET POSITIONS	-650	-862	-1,047	-1,181	-1,218	-1,177			
TOTAL NET PORTFOLIO VALUE #	52,560	53,339	51,856	46,809	40,604	34,189	49,155	105.49	6.30

* 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	$907	$20,087	$19,547	$4,099	$2,378
WARM	302 mo	324 mo	340 mo	332 mo	342 mo
WAC	4.63%	5.67%	6.37%	7.40%	9.07%
Amount of these that is FHA or VA Guaranteed	$5	$39	$93	$40	$28
Securities Backed by Conventional Mortgages	$572	$1,968	$3,863	$57	$12
WARM	336 mo	318 mo	353 mo	277 mo	187 mo
Weighted Average Pass-Through Rate	4.67%	5.30%	6.05%	7.17%	8.57%
Securities Backed by FHA or VA Mortgages	$8	$157	$185	$26	$13
WARM	326 mo	327 mo	331 mo	251 mo	174 mo
Weighted Average Pass-Through Rate	4.45%	5.47%	6.12%	7.15%	8.46%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$3,694	$10,893	$4,294	$1,084	$487
WAC	4.71%	5.45%	6.37%	7.37%	8.65%
Mortgage Securities	$3,221	$4,017	$261	$47	$5
Weighted Average Pass-Through Rate	4.35%	5.16%	6.17%	7.16%	8.74%
WARM (of 15-Year Loans and Securities)	128 mo	162 mo	160 mo	122 mo	81 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$577	$4,500	$3,194	$555	$321
WAC	4.63%	5.52%	6.31%	7.38%	9.24%
Mortgage Securities	$719	$279	$13	$0	$0
Weighted Average Pass-Through Rate	4.25%	5.30%	6.18%	7.45%	0.00%
WARM (of Balloon Loans and Securities)	65 mo	85 mo	93 mo	152 mo	269 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$92,040**

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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	$2,694	$1,163	$0	$2
WAC	5.03%	7.28%	7.10%	3.39%	7.22%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$7,446	$23,868	$47,092	$82	$756
Weighted Average Margin	180 bp	283 bp	235 bp	223 bp	149 bp
WAC	6.97%	5.58%	5.61%	6.27%	5.90%
WARM	282 mo	317 mo	339 mo	288 mo	263 mo
Weighted Average Time Until Next Payment Reset	2 mo	14 mo	42 mo	3 mo	15 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$83,170**

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	$146	$218	$75	$0	$4
Weighted Average Distance from Lifetime Cap	112 bp	152 bp	157 bp	191 bp	137 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$296	$2,321	$1,263	$1	$98
Weighted Average Distance from Lifetime Cap	316 bp	354 bp	344 bp	301 bp	359 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$6,535	$23,904	$46,101	$75	$622
Weighted Average Distance from Lifetime Cap	619 bp	579 bp	562 bp	548 bp	568 bp
Balances Without Lifetime Cap	$535	$118	$815	$6	$35
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,749	$24,880	$44,521	$30	$702
Weighted Average Periodic Rate Cap	255 bp	237 bp	287 bp	221 bp	183 bp
Balances Subject to Periodic Rate Floors	$3,391	$20,705	$41,937	$67	$327
MBS Included in ARM Balances	$408	$5,976	$10,315	$61	$338

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$10,196	$10,967
WARM	95 mo	149 mo
Remaining Term to Full Amortization	290 mo	
Rate Index Code	0	0
Margin	233 bp	220 bp
Reset Frequency	50 mo	30 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$71	$219
Wghted Average Distance to Lifetime Cap	32 bp	156 bp
Fixed-Rate:		
Balances	$5,055	$16,096
WARM	85 mo	96 mo
Remaining Term to Full Amortization	296 mo	
WAC	6.33%	6.15%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$9,195	$1,804
WARM	22 mo	28 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	129 bp	7.08%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$11,430	$9,899
WARM	164 mo	167 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	17 bp	7.47%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$15,493	$6,971
WARM	36 mo	65 mo
Margin in Column 1; WAC in Column 2	112 bp	6.98%
Reset Frequency	6 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$7,911	$13,925
WARM	19 mo	40 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	830 bp	9.77%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$519	$13,695
Fixed Rate		
Remaining WAL <= 5 Years	$2,336	$35,598
Remaining WAL 5-10 Years	$1,108	$1,428
Remaining WAL Over 10 Years	$122	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$43
CMO Residuals:		
Fixed Rate	$0	$1
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	6.00%
Principal-Only MBS	$18	$0
WAC	5.65%	0.00%
Total Mortgage-Derivative Securities - Book Value	$4,104	$50,763

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 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	$3,656	$25,948	$29,086	$13,151	$14,753
WARM	136 mo	201 mo	190 mo	146 mo	172 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	736 loans
FHA/VA	5 loans
Subserviced by Others	13 loans

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$104,936	$16	Total # of Adjustable-Rate Loans Serviced	463 loans
WARM (in months)	165 mo	153 mo	Number of These Subserviced by Others	2 loans
Weighted Average Servicing Fee	21 bp	46 bp		

Total Balances of Mortgage Loans Serviced for Others **$191,545**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$8,775		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,751		
Zero-Coupon Securities	$456	4.97%	8 mo
Government & Agency Securities	$2,911	4.40%	21 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$4,468	4.82%	5 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$2,351	5.95%	76 mo
Memo: Complex Securities (from supplemental reporting)	$13,288		

Total Cash, Deposits, and Securities **$34,000**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$1,652
Accrued Interest Receivable	$1,113
Advances for Taxes and Insurance	$34
Less: Unamortized Yield Adjustments	$-253
Valuation Allowances	$1,092
Unrealized Gains (Losses)	$-380

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$151
Accrued Interest Receivable	$367
Less: Unamortized Yield Adjustments	$213
Valuation Allowances	$1,007
Unrealized Gains (Losses)	$-43

OTHER ITEMS	
Real Estate Held for Investment	$17
Repossessed Assets	$223
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$567
Office Premises and Equipment	$2,805
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-113
Less: Unamortized Yield Adjustments	$-71
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$721
Miscellaneous I	$12,071
Miscellaneous II	$9,822
TOTAL ASSETS	**$410,037**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$624
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$6
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$1,277
Mortgage-Related Mututal Funds	$474
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$14,413
Weighted Average Servicing Fee	26 bp
Adjustable-Rate Mortgage Loans Serviced	$16,589
Weighted Average Servicing Fee	36 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$411

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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	$30,802	$5,931	$1,388	$157
WAC	5.00%	4.10%	5.05%	
WARM	2 mo	1 mo	2 mo	
Balances Maturing in 4 to 12 Months	$32,774	$13,846	$3,449	$494
WAC	5.00%	4.51%	4.12%	
WARM	7 mo	7 mo	8 mo	
Balances Maturing in 13 to 36 Months		$9,313	$8,033	$114
WAC		4.78%	4.10%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$8,835	$46
WAC			5.07%	
WARM			86 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$114,371**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$4,470	$4,234	$8,147
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$46,782	$24,562	$17,965
Penalty in Months of Forgone Interest	3.05 mo	5.40 mo	9.10 mo
Balances in New Accounts	$7,442	$1,352	$370

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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%	$667	$688	$10	2.69%
3.00 to 3.99%	$1,116	$2,718	$537	3.56%
4.00 to 4.99%	$2,799	$4,607	$1,472	4.53%
5.00 to 5.99%	$16,872	$5,074	$3,279	5.39%
6.00 to 6.99%	$7	$202	$176	6.39%
7.00 to 7.99%	$1	$61	$23	7.45%
8.00 to 8.99%	$0	$44	$33	8.37%
9.00 and Above	$0	$1	$67	9.88%
WARM	1 mo	17 mo	97 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$40,456**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$40,813
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	$17,983	2.37%	$2,923
Money Market Deposit Accounts (MMDAs)	$88,132	4.12%	$7,212
Passbook Accounts	$28,883	1.30%	$772
Non-Interest-Bearing Non-Maturity Deposits	$16,584		$402
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$796	0.16%	
Escrow for Mortgages Serviced for Others	$428	0.03%	
Other Escrows	$1,854	2.89%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$154,660		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-149		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$45		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$10,135		
Miscellaneous II	$665		
TOTAL LIABILITIES	**$360,996**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$303
EQUITY CAPITAL	$48,758
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$410,057**

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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		$16
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	34	$2,652
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	46	$1,344
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	20	$333
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	98	$693
1014	Opt commitment to orig 25- or 30-year FRMs	98	$3,887
1016	Opt commitment to orig "other" Mortgages	66	$5,721
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$9
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$3
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		$6
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	6	$1,189
2016	Commit/purchase "other" Mortgage loans, svc retained		$3
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$1
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$11
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	18	$26
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	29	$253
2036	Commit/sell "other" Mortgage loans, svc retained		$5
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$0
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$768
2054	Commit/purchase 25- to 30-year FRM MBS		$548
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$313
2074	Commit/sell 25- or 30-yr FRM MBS		$5,110
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$4
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$5
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$11
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$29

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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
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$5,863
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$9
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$967
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	11	$207
2134	Commit/sell 25- or 30-yr FRM loans, svc released	24	$6,429
2136	Commit/sell "other" Mortgage loans, svc released		$3,675
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	7	$78
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	10	$16
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	10	$138
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	31	$192
2214	Firm commit/originate 25- or 30-year FRM loans	36	$154
2216	Firm commit/originate "other" Mortgage loans	29	$491
3008	Option to purchase 3- or 5-yr Treasury ARMs		$2
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3016	Option to purchase "other" Mortgages		$1
3032	Option to sell 10-, 15-, or 20-year FRMs		$0
3034	Option to sell 25- or 30-year FRMs		$9
3046	Short option to purchase 6-mo or 1-yr Treas or LIBOR ARMs		$12
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$4
3074	Short option to sell 25- or 30-yr FRMs		$18
3076	Short option to sell "other" Mortgages		$3
4002	Commit/purchase non-Mortgage financial assets	24	$147
4022	Commit/sell non-Mortgage financial assets		$408
4026	Commit/sell "other" liabilities		$1
5002	IR swap: pay fixed, receive 1-month LIBOR		$2
5004	IR swap: pay fixed, receive 3-month LIBOR		$432
5010	IR swap: pay fixed, receive 3-month Treasury		$20
5024	IR swap: pay 1-month LIBOR, receive fixed		$10,544

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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		$25
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		$20
8040	Short futures contract on 10-year Treasury note		$61
8046	Short futures contract on 3-month Eurodollar		$336
9502	Fixed-rate construction loans in process	97	$1,998
9512	Adjustable-rate construction loans in process	76	$2,083

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
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		$3
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$26
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$471
120	Other investment securities, fixed-coupon securities	6	$120
122	Other investment securities, floating-rate securities		$1
125	Multi/nonres mtg loans; fixed-rate, Balloon		$193
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$259
130	Construction and land loans (adj-rate)		$92
140	Second Mortgages (adj-rate)		$121
150	Commercial loans (adj-rate)		$15
180	Consumer loans; loans on deposits		$0
181	Consumer loans; unsecured home improvement		$0
183	Consumer loans; auto loans and leases		$6
184	Consumer loans; mobile home loans		$0
189	Consumer loans; other		$2
200	Variable-rate, fixed-maturity CDs	72	$3,693
220	Variable-rate FHLB advances	23	$185
299	Other variable-rate	18	$3,888
300	Govt. & agency securities, fixed-coupon securities		$73
302	Govt. & agency securities, floating-rate securities		$0

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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	147	$13,288	$13,927	$13,700	$13,317	$12,700	$12,079	$11,510
123 - Mortgage Derivatives - M/V estimate	99	$54,981	$55,420	$55,265	$54,690	$53,501	$52,030	$50,442
129 - Mortgage-Related Mutual Funds - M/V estimate	28	$293	$295	$295	$293	$289	$285	$280
280 - FHLB putable advance-M/V estimate	42	$13,413	$15,251	$14,293	$13,504	$13,272	$13,139	$13,012
281 - FHLB convertible advance-M/V estimate	34	$2,171	$2,341	$2,249	$2,191	$2,152	$2,129	$2,113
282 - FHLB callable advance-M/V estimate		$3,891	$4,418	$4,169	$3,980	$3,893	$3,873	$3,864
283 - FHLB periodic floor floating rate advance-M/V Estimates		$2	$2	$2	$2	$2	$2	$2
289 - Other FHLB structured advances - M/V estimate		$302	$326	$312	$302	$294	$287	$282
290 - Other structured borrowings - M/V estimate	13	$13,268	$14,747	$13,997	$13,453	$13,272	$13,146	$13,029
500 - Other OBS Positions w/o contract code or exceeds 16 positions	8	$19,486	$-191	$-78	$29	$153	$268	$378