Interest Rate Risk Exposure Report

Office of Thrift Supervision
Risk Modeling and Analysis Division
Washington, DC 20552

Area: Northeast

All Reporting CMR **Reporting Dockets: 250** **June 2005**

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	30,743	-12,670	-29 %	9.93 %	-326 bp
+200 bp	35,364	-8,049	-19 %	11.17 %	-201 bp
+100 bp	39,762	-3,651	-8 %	12.30 %	-89 bp
0 bp	43,413			13.19 %	
-100 bp	44,868	1,455	+3 %	13.48 %	+29 bp
-200 bp	43,415	1	0 %	12.99 %	-20 bp

Risk Measure for a Given Rate Shock

	06/30/2005	03/31/2005	06/30/2004
Pre-shock NPV Ratio: NPV as % of PV Assets	13.19 %	12.57 %	11.92 %
Post-shock NPV Ratio	11.17 %	10.22 %	9.41 %
Sensitivity Measure: Decline in NPV Ratio	201 bp	234 bp	250 bp
TB 13a Level of Risk	Minimal	Minimal	Moderate

Effective with the March 2005 cycle, the Sensitivity Measure is once again defined as the decline in the Pre-shock NPV ratio caused by either a 200 basis point increase or decrease in rates, whichever shock produces the larger decline in the NPV ratio. As a result of this change, the results for March and June 2005 may not be comparable to those from previous quarters.
In the event that neither a -200 nor a +200 basis point change in rates produces a reduction in the NPV ratio, the institution is assigned a Sensitivity Measure of zero.

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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	39,608	39,358	38,635	36,880	34,892	32,952	37,995	101.68	3.21
30-Year Mortgage Securities	3,344	3,321	3,246	3,095	2,931	2,774	3,210	101.15	3.49
15-Year Mortgages and MBS	35,179	34,705	33,616	32,235	30,793	29,379	33,336	100.84	3.67
Balloon Mortgages and MBS	10,626	10,459	10,229	9,922	9,545	9,117	10,259	99.71	2.62
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	6,336	6,333	6,323	6,307	6,280	6,232	6,122	103.28	0.20
7 Month to 2 Year Reset Frequency	16,940	16,801	16,624	16,374	16,055	15,677	16,386	101.46	1.29
2+ to 5 Year Reset Frequency	45,237	44,345	43,276	42,027	40,648	39,160	43,012	100.61	2.68
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	153	152	151	149	147	144	143	105.24	0.88
2 Month to 5 Year Reset Frequency	1,167	1,155	1,141	1,124	1,102	1,074	1,133	100.70	1.34
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	8,243	8,098	7,958	7,823	7,692	7,565	7,933	100.32	1.73
Adjustable-Rate, Fully Amortizing	10,843	10,725	10,611	10,499	10,389	10,282	10,637	99.75	1.07
Fixed-Rate, Balloon	4,005	3,795	3,600	3,419	3,250	3,093	3,564	101.02	5.23
Fixed-Rate, Fully Amortizing	6,752	6,444	6,159	5,893	5,646	5,416	5,978	103.01	4.47
Construction and Land Loans									
Adjustable-Rate	6,229	6,215	6,202	6,189	6,177	6,165	6,209	99.88	0.21
Fixed-Rate	1,673	1,641	1,611	1,582	1,555	1,528	1,665	96.76	1.83
Second-Mortgage Loans and Securities									
Adjustable-Rate	11,133	11,122	11,113	11,102	11,094	11,087	11,077	100.32	0.09
Fixed-Rate	9,397	9,163	8,942	8,731	8,530	8,339	8,651	103.36	2.42
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	-256	-252	-246	-238	-230	-222	-246	0.00	2.80
Accrued Interest Receivable	828	828	828	828	828	828	828	100.00	0.00
Advance for Taxes/Insurance	32	32	32	32	32	32	32	100.00	0.00
Float on Escrows on Owned Mortgages	39	76	129	174	212	246			-38.02
LESS: Value of Servicing on Mortgages Serviced by Others	14	27	59	72	75	74			-38.62
TOTAL MORTGAGE LOANS AND SECURITIES	**217,492**	**214,490**	**210,122**	**204,074**	**197,492**	**190,795**	**207,925**	**101.06**	**2.48**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	10,222	10,198	10,175	10,146	10,125	10,105	10,191	99.84	0.26
Fixed-Rate	4,188	4,026	3,873	3,727	3,589	3,457	3,806	101.76	3.86
Consumer Loans									
Adjustable-Rate	6,841	6,835	6,828	6,821	6,814	6,808	6,580	103.77	0.10
Fixed-Rate	9,541	9,399	9,262	9,129	8,999	8,874	9,315	99.43	1.46
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-658	-653	-647	-642	-637	-632	-647	0.00	0.84
Accrued Interest Receivable	227	227	227	227	227	227	227	100.00	0.00
TOTAL NONMORTGAGE LOANS	**30,361**	**30,032**	**29,717**	**29,407**	**29,117**	**28,839**	**29,471**	**100.83**	**1.05**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	4,784	4,784	4,784	4,784	4,784	4,784	4,784	100.00	0.00
Equities and All Mutual Funds	2,125	2,059	1,991	1,920	1,847	1,772	1,992	99.95	3.49
Zero-Coupon Securities	243	240	237	235	233	231	234	101.54	1.08
Government and Agency Securities	3,989	3,913	3,839	3,768	3,699	3,632	3,815	100.62	1.89
Term Fed Funds, Term Repos	2,472	2,466	2,459	2,453	2,447	2,441	2,461	99.94	0.25
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,087	1,988	1,896	1,810	1,731	1,658	1,854	102.27	4.68
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	41,395	41,489	40,676	39,765	38,667	37,569	40,689	99.97	2.12
Structured Securities (Complex)	12,593	12,411	12,182	11,650	11,116	10,621	12,172	100.08	3.13
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.57
TOTAL CASH, DEPOSITS, AND SECURITIES	**69,688**	**69,349**	**68,064**	**66,385**	**64,523**	**62,707**	**68,001**	**100.09**	**2.18**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	92	92	92	92	92	92	92	100.00	0.00
Real Estate Held for Investment	32	32	32	32	32	32	32	100.00	0.00
Investment in Unconsolidated Subsidiaries	181	184	180	170	156	141	180	100.00	4.04
Office Premises and Equipment	2,164	2,164	2,164	2,164	2,164	2,164	2,164	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,468**	**2,471**	**2,467**	**2,457**	**2,443**	**2,427**	**2,467**	**100.00**	**0.30**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	158	221	292	319	323	318			-16.77
Adjustable-Rate Servicing	69	71	73	75	76	77			-2.51
Float on Mortgages Serviced for Others	308	376	452	507	548	579			-14.50
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**536**	**668**	**817**	**901**	**947**	**974**			**-14.24**
OTHER ASSETS									
Purchased and Excess Servicing							407		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	8,395	8,395	8,395	8,395	8,395	8,395	8,395	100.00	0.00
Miscellaneous II							5,276		
Deposit Intangibles									
Retail CD Intangible	10	28	48	67	85	103			-40.81
Transaction Account Intangible	1,009	1,549	2,081	2,549	2,939	3,337			-24.05
MMDA Intangible	2,273	2,972	3,538	4,152	4,893	5,614			-16.68
Passbook Account Intangible	1,606	2,256	2,911	3,479	4,025	4,554			-21.00
Non-Interest-Bearing Account Intangible	370	711	1,034	1,342	1,634	1,913			-30.53
TOTAL OTHER ASSETS	**13,663**	**15,910**	**18,007**	**19,984**	**21,971**	**23,915**	**14,078**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							647		
TOTAL ASSETS	**334,208**	**332,921**	**329,194**	**323,208**	**316,494**	**309,659**	**322,590**	**102/99*** **	**1.48/2.16*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	46,761	46,548	46,337	46,128	45,921	45,716	46,468	99.72	0.45
Fixed-Rate Maturing in 13 Months or More	37,385	36,180	35,043	33,969	32,952	31,988	35,006	100.11	3.16
Variable-Rate	1,739	1,738	1,738	1,738	1,737	1,737	1,732	100.34	0.02
Demand									
Transaction Accounts	20,884	20,884	20,884	20,884	20,884	20,884	20,884	100/90*	0.00/2.66*
MMDAs	57,005	57,005	57,005	57,005	57,005	57,005	57,005	100/94*	0.00/1.11*
Passbook Accounts	28,349	28,349	28,349	28,349	28,349	28,349	28,349	100/90*	0.00/2.40*
Non-Interest-Bearing Accounts	14,387	14,387	14,387	14,387	14,387	14,387	14,387	100/93*	0.00/2.37*
TOTAL DEPOSITS	**206,509**	**205,090**	**203,742**	**202,459**	**201,235**	**200,066**	**203,830**	**100/95***	**0.65/1.72***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	40,708	40,511	40,317	40,126	39,939	39,755	40,450	99.67	0.48
Fixed-Rate Maturing in 37 Months or More	8,074	7,604	7,169	6,765	6,390	6,042	6,962	102.97	5.85
Variable-Rate	2,649	2,648	2,647	2,646	2,645	2,643	2,642	100.18	0.04
TOTAL BORROWINGS	**51,431**	**50,763**	**50,132**	**49,537**	**48,974**	**48,441**	**50,054**	**100.16**	**1.22**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	1,150	1,150	1,150	1,150	1,150	1,150	1,150	100.00	0.00
Other Escrow Accounts	174	168	163	159	154	150	181	90.02	2.96
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	8,350	8,350	8,350	8,350	8,350	8,350	8,350	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	337		
TOTAL OTHER LIABILITIES	**9,674**	**9,668**	**9,663**	**9,659**	**9,654**	**9,650**	**10,018**	**96.46**	**0.05**
Other Liabilities not Included Above									
Self-Valued	23,612	22,644	21,988	21,535	21,202	20,959	21,720	101.23	2.52
Unamortized Yield Adjustments							-29		
TOTAL LIABILITIES	**291,226**	**288,166**	**285,526**	**283,189**	**281,066**	**279,115**	**285,593**	**100/97****	**0.87/1.64****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	239	215	68	-208	-493	-763			
ARMs	35	34	28	17	0	-21			
Other Mortgages	32	18	0	-27	-60	-99			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	301	245	66	-264	-611	-953			
Sell Mortgages and MBS	-1,291	-992	-519	534	1,773	3,041			
Purchase Non-Mortgage Items	6	3	0	-3	-5	-8			
Sell Non-Mortgage Items	-6	-3	0	3	6	9			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-52	-28	-6	13	31	48			
Pay Floating, Receive Fixed Swaps	881	485	117	-220	-529	-813			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	1	1	1	-1	-2	-3			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-10	-5	0	5	9	14			
Options on Futures	0	0	0	0	0	0			
Construction LIP	9	-24	-56	-87	-117	-148			
Self-Valued	287	164	46	-19	-66	-104			
TOTAL OFF-BALANCE-SHEET POSITIONS	**433**	**113**	**-254**	**-257**	**-64**	**200**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	334,208	332,921	329,194	323,208	316,494	309,659	322,590	102/99***	1.48/2.16***
MINUS TOTAL LIABILITIES	291,226	288,166	285,526	283,189	281,066	279,115	285,593	100/97**	0.87/1.64**
PLUS OFF-BALANCE-SHEET POSITIONS	433	113	-254	-257	-64	200			
TOTAL NET PORTFOLIO VALUE #	43,415	44,868	43,413	39,762	35,364	30,743	36,997	117.34	5.88

* 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	$989	$21,094	$12,347	$2,603	$961
WARM	312 mo	332 mo	335 mo	309 mo	273 mo
WAC	4.62%	5.64%	6.32%	7.36%	8.82%
Amount of these that is FHA or VA Guaranteed	$9	$94	$271	$148	$78
Securities Backed by Conventional Mortgages	$595	$1,761	$285	$95	$25
WARM	238 mo	314 mo	278 mo	282 mo	200 mo
Weighted Average Pass-Through Rate	4.54%	5.25%	6.23%	7.15%	8.53%
Securities Backed by FHA or VA Mortgages	$130	$161	$77	$56	$25
WARM	344 mo	346 mo	277 mo	272 mo	180 mo
Weighted Average Pass-Through Rate	4.44%	5.06%	6.32%	7.22%	8.48%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$4,489	$11,005	$3,464	$1,242	$480
WAC	4.70%	5.41%	6.41%	7.35%	8.79%
Mortgage Securities	$6,886	$5,283	$387	$91	$10
Weighted Average Pass-Through Rate	4.26%	5.12%	6.17%	7.16%	8.45%
WARM (of 15-Year Loans and Securities)	151 mo	174 mo	142 mo	120 mo	116 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$1,610	$5,281	$739	$188	$67
WAC	4.65%	5.41%	6.31%	7.35%	8.60%
Mortgage Securities	$2,054	$290	$28	$2	$0
Weighted Average Pass-Through Rate	4.45%	5.20%	6.21%	7.48%	0.00%
WARM (of Balloon Loans and Securities)	74 mo	89 mo	97 mo	95 mo	99 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$84,800**

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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	$166	$1,053	$1,227	$0	$32
WAC	4.21%	4.42%	6.16%	0.00%	4.89%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$5,956	$15,332	$41,785	$143	$1,101
Weighted Average Margin	259 bp	305 bp	259 bp	234 bp	179 bp
WAC	5.33%	5.22%	5.06%	3.72%	4.96%
WARM	315 mo	319 mo	345 mo	371 mo	287 mo
Weighted Average Time Until Next Payment Reset	1 mo	15 mo	45 mo	1 mo	13 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$66,795**

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	$113	$106	$21	$0	$3
Weighted Average Distance from Lifetime Cap	79 bp	115 bp	154 bp	0 bp	176 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$134	$495	$227	$0	$17
Weighted Average Distance from Lifetime Cap	257 bp	370 bp	333 bp	388 bp	368 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$5,293	$15,648	$42,030	$140	$1,071
Weighted Average Distance from Lifetime Cap	611 bp	635 bp	569 bp	695 bp	608 bp
Balances Without Lifetime Cap	$582	$137	$734	$3	$42
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$590	$14,173	$35,685	$26	$1,047
Weighted Average Periodic Rate Cap	156 bp	202 bp	315 bp	263 bp	188 bp
Balances Subject to Periodic Rate Floors	$314	$11,798	$32,802	$114	$306
MBS Included in ARM Balances	$452	$4,062	$7,847	$138	$694

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$7,933	$10,637
WARM	103 mo	153 mo
Remaining Term to Full Amortization	299 mo	
Rate Index Code	0	0
Margin	228 bp	219 bp
Reset Frequency	50 mo	29 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$56	$168
Wghted Average Distance to Lifetime Cap	18 bp	57 bp
Fixed-Rate:		
Balances	$3,564	$5,978
WARM	86 mo	122 mo
Remaining Term to Full Amortization	299 mo	
WAC	6.14%	6.61%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$6,209	$1,665
WARM	23 mo	26 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	118 bp	6.21%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$11,077	$8,651
WARM	143 mo	181 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	34 bp	7.74%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$10,191	$3,806
WARM	30 mo	55 mo
Margin in Column 1; WAC in Column 2	111 bp	6.34%
Reset Frequency	5 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$6,580	$9,315
WARM	10 mo	44 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	1,432 bp	8.32%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$352	$8,489
Fixed Rate		
Remaining WAL <= 5 Years	$2,258	$27,365
Remaining WAL 5-10 Years	$1,062	$930
Remaining WAL Over 10 Years	$70	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$53
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$10	$77
WAC	2.48%	6.63%
Principal-Only MBS	$22	$0
WAC	5.66%	0.00%
Total Mortgage-Derivative Securities - Book Value	$3,775	$36,914

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	$4,867	$27,739	$21,294	$6,026	$6,030
WARM	140 mo	197 mo	184 mo	161 mo	72 mo
Weighted Average Servicing Fee	25 bp	23 bp	21 bp	21 bp	15 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	522 loans				
FHA/VA	84 loans				
Subserviced by Others	8 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$50,285	$15	Total # of Adjustable-Rate Loans Serviced	218 loans
WARM (in months)	91 mo	194 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	9 bp	38 bp		

Total Balances of Mortgage Loans Serviced for Others	**$116,257**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$4,784		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,991		
Zero-Coupon Securities	$234	3.37%	11 mo
Government & Agency Securities	$3,815	3.69%	24 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,461	3.16%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,854	4.67%	68 mo
Memo: Complex Securities (from supplemental reporting)	$12,172		

Total Cash, Deposits, and Securities	**$27,311**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$756
Accrued Interest Receivable	$828
Advances for Taxes and Insurance	$32
Less: Unamortized Yield Adjustments	$-826
Valuation Allowances	$1,001
Unrealized Gains (Losses)	$-93

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$114
Accrued Interest Receivable	$227
Less: Unamortized Yield Adjustments	$78
Valuation Allowances	$761
Unrealized Gains (Losses)	$-1

OTHER ITEMS	
Real Estate Held for Investment	$32
Repossessed Assets	$92
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$180
Office Premises and Equipment	$2,164
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-51
Less: Unamortized Yield Adjustments	$-45
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$407
Miscellaneous I	$8,395
Miscellaneous II	$5,276
TOTAL ASSETS	**$322,589**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$373
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$28
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$1,405
Mortgage-Related Mututal Funds	$586
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$14,529
Weighted Average Servicing Fee	31 bp
Adjustable-Rate Mortgage Loans Serviced	$2,073
Weighted Average Servicing Fee	29 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$9

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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	$11,337	$3,981	$618	$112
WAC	2.35%	2.41%	5.43%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$15,964	$12,935	$1,633	$250
WAC	2.91%	2.72%	5.24%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$15,189	$8,620	$145
WAC		3.35%	4.37%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$11,196	$101
WAC			4.34%	
WARM			75 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$81,473**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$4,955	$3,650	$6,241
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$21,528	$26,048	$17,845
Penalty in Months of Forgone Interest	3.23 mo	5.91 mo	8.56 mo
Balances in New Accounts	$4,211	$2,910	$1,141

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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%	$2,319	$6,380	$299	2.54%
3.00 to 3.99%	$25,712	$4,287	$1,326	3.35%
4.00 to 4.99%	$52	$1,004	$2,299	4.47%
5.00 to 5.99%	$24	$498	$2,675	5.51%
6.00 to 6.99%	$30	$130	$262	6.41%
7.00 to 7.99%	$0	$10	$88	7.44%
8.00 to 8.99%	$0	$3	$13	8.23%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	17 mo	85 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$47,412**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$26,094
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	$20,884	1.66%	$1,206
Money Market Deposit Accounts (MMDAs)	$57,005	2.39%	$4,420
Passbook Accounts	$28,349	1.02%	$780
Non-Interest-Bearing Non-Maturity Deposits	$14,387		$372
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$696	0.21%	
Escrow for Mortgages Serviced for Others	$454	0.03%	
Other Escrows	$181	0.65%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$121,956		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-47		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$18		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$8,350		
Miscellaneous II	$337		
TOTAL LIABILITIES	**$285,593**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$141
EQUITY CAPITAL	$36,856
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$322,590**

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		$13
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	38	$252
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	55	$762
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	30	$155
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	108	$2,634
1014	Opt commitment to orig 25- or 30-year FRMs	98	$3,733
1016	Opt commitment to orig "other" Mortgages	75	$1,217
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$11
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$410
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$58
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	8	$17
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$364
2016	Commit/purchase "other" Mortgage loans, svc retained	6	$21
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$141
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	19	$90
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	31	$392
2036	Commit/sell "other" Mortgage loans, svc retained		$10
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$262
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$369
2054	Commit/purchase 25- to 30-year FRM MBS		$524
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$534
2074	Commit/sell 25- or 30-yr FRM MBS		$4,102
2076	Commit/sell "other" MBS		$2
2102	Commit/purchase 1-mo COFI ARM loans, svc released		$24
2104	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc released		$16
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$35

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$495
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		$271
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$2,680
2116	Commit/purchase "other" Mortgage loans, svc released		$242
2122	Commit/sell 1-mo COFI ARM loans, svc released		$30
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$18
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$9,230
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	6	$1,258
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$645
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	13	$939
2134	Commit/sell 25- or 30-yr FRM loans, svc released	21	$10,440
2136	Commit/sell "other" Mortgage loans, svc released	6	$2,974
2202	Firm commitment to originate 1-month COFI ARM loans		$10
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$4
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	13	$74
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	19	$269
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	15	$135
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	46	$317
2214	Firm commit/originate 25- or 30-year FRM loans	42	$651
2216	Firm commit/originate "other" Mortgage loans	32	$263
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		$3
3014	Option to purchase 25- or 30-yr FRMs		$10
3016	Option to purchase "other" Mortgages		$2
3032	Option to sell 10-, 15-, or 20-year FRMs		$2
3034	Option to sell 25- or 30-year FRMs		$25

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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
3036	Option to sell "other" Mortgages		$1
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$5
3074	Short option to sell 25- or 30-yr FRMs		$38
3076	Short option to sell "other" Mortgages		$2
4002	Commit/purchase non-Mortgage financial assets	22	$467
4022	Commit/sell non-Mortgage financial assets		$936
5004	IR swap: pay fixed, receive 3-month LIBOR		$309
5010	IR swap: pay fixed, receive 3-month Treasury		$5
5024	IR swap: pay 1-month LIBOR, receive fixed		$10,309
5026	IR swap: pay 3-month LIBOR, receive fixed		$1
8008	Long futures contract on 5-year Treasury note		$7
8016	Long futures contract on 3-month Eurodollar		$12
8036	Short futures contract on 2-year Treasury note		$5
8038	Short futures contract on 5-year Treasury note		$15
8040	Short futures contract on 10-year Treasury note		$51
8042	Short futures contract on Treasury bond		$8
9502	Fixed-rate construction loans in process	103	$865
9512	Adjustable-rate construction loans in process	74	$2,754

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
100	Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap		$0
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$1
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$646
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$4
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$32
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$354
120	Other investment securities, fixed-coupon securities		$11
122	Other investment securities, floating-rate securities		$4
125	Multi/nonres mtg loans; fixed-rate, Balloon		$173
127	Multi/nonres mtg loans; fixed-rate, fully amortizing	6	$250
130	Construction and land loans (adj-rate)		$90
140	Second Mortgages (adj-rate)		$83
150	Commercial loans (adj-rate)		$11
180	Consumer loans; loans on deposits		$0
182	Consumer loans; education loans		$4
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs	69	$1,732
220	Variable-rate FHLB advances	24	$143
299	Other variable-rate	14	$2,499
300	Govt. & agency securities, fixed-coupon securities		$259
302	Govt. & agency securities, floating-rate securities		$11

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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	146	$12,172	$12,593	$12,411	$12,182	$11,650	$11,116	$10,621
123 - Mortgage Derivatives - M/V estimate	103	$40,675	$41,395	$41,489	$40,676	$39,765	$38,667	$37,569
129 - Mortgage-Related Mutual Funds - M/V estimate	32	$354	$357	$356	$353	$350	$345	$341
280 - FHLB putable advance-M/V estimate	35	$7,570	$8,346	$7,999	$7,747	$7,578	$7,460	$7,377
281 - FHLB convertible advance-M/V estimate	36	$2,774	$3,089	$2,967	$2,874	$2,808	$2,761	$2,732
282 - FHLB callable advance-M/V estimate		$410	$440	$430	$420	$410	$399	$390
283 - FHLB periodic floor floating rate advance-M/V Estimates		$4	$4	$4	$4	$4	$4	$4
289 - Other FHLB structured advances - M/V estimate	8	$468	$494	$485	$477	$470	$463	$457
290 - Other structured borrowings - M/V estimate	8	$10,494	$11,238	$10,759	$10,466	$10,265	$10,115	$9,999
500 - Other OBS Positions w/o contract code or exceeds 16 positions	6	$23,470	$287	$164	$46	$-19	$-66	$-104