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** **June 2006**

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	28,100	-15,590	-36 %	8.17 %	-375 bp
+200 bp	33,316	-10,373	-24 %	9.48 %	-244 bp
+100 bp	38,488	-5,202	-12 %	10.72 %	-120 bp
0 bp	43,690			11.92 %	
-100 bp	47,729	4,039	+9 %	12.80 %	+88 bp
-200 bp	48,651	4,961	+11 %	12.91 %	+99 bp

Risk Measure for a Given Rate Shock

	06/30/2006	03/31/2006	06/30/2005
Pre-shock NPV Ratio: NPV as % of PV Assets	11.92 %	12.18 %	13.18 %
Post-shock NPV Ratio	9.48 %	9.64 %	11.16 %
Sensitivity Measure: Decline in NPV Ratio	244 bp	253 bp	202 bp
TB 13a Level of Risk	Moderate	Moderate	Minimal

Beginning with the March 2005 cycle, the Sensitivity Measure was once again defined as the decline in the Pre-shock NPV ratio caused by either a 200 bps increase or decrease in rates, whichever shock produces the larger decline in the NPV ratio. 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	46,194	45,464	43,583	41,286	38,993	36,834	44,929	97.00	4.79
30-Year Mortgage Securities	4,314	4,230	4,038	3,812	3,592	3,388	4,200	96.15	5.17
15-Year Mortgages and MBS	30,120	29,255	28,123	26,916	25,722	24,575	29,010	96.94	4.16
Balloon Mortgages and MBS	11,385	11,149	10,842	10,469	10,043	9,580	11,224	96.60	3.14
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	5,389	5,381	5,368	5,348	5,320	5,280	5,206	103.11	0.30
7 Month to 2 Year Reset Frequency	22,973	22,703	22,333	21,877	21,344	20,744	22,606	98.79	1.85
2+ to 5 Year Reset Frequency	44,858	43,918	42,770	41,466	40,048	38,542	43,785	97.68	2.87
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	116	115	114	113	111	109	112	102.24	0.95
2 Month to 5 Year Reset Frequency	741	731	720	706	689	669	739	97.38	1.75
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	8,773	8,613	8,457	8,307	8,160	8,019	8,624	98.07	1.81
Adjustable-Rate, Fully Amortizing	10,887	10,773	10,662	10,553	10,446	10,342	10,783	98.88	1.03
Fixed-Rate, Balloon	3,141	3,003	2,873	2,752	2,637	2,529	2,932	97.98	4.37
Fixed-Rate, Fully Amortizing	7,874	7,518	7,187	6,879	6,592	6,325	7,254	99.07	4.44
Construction and Land Loans									
Adjustable-Rate	7,855	7,840	7,826	7,812	7,798	7,786	7,831	99.93	0.18
Fixed-Rate	1,997	1,960	1,925	1,892	1,860	1,829	1,963	98.07	1.77
Second-Mortgage Loans and Securities									
Adjustable-Rate	9,827	9,818	9,810	9,803	9,794	9,788	9,712	101.01	0.08
Fixed-Rate	14,988	14,622	14,273	13,942	13,626	13,325	14,210	100.44	2.38
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	-65	-62	-58	-53	-50	-46	-58	0.00	7.29
Accrued Interest Receivable	968	968	968	968	968	968	968	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	80	133	183	223	258	290			-24.51
LESS: Value of Servicing on Mortgages Serviced by Others	19	43	56	59	59	57			-14.86
TOTAL MORTGAGE LOANS AND SECURITIES	**232,428**	**228,122**	**221,973**	**215,042**	**207,924**	**200,849**	**226,063**	**98.19**	**2.95**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	12,326	12,303	12,280	12,258	12,227	12,207	12,290	99.92	0.18
Fixed-Rate	4,577	4,378	4,190	4,012	3,843	3,684	4,429	94.59	4.38
Consumer Loans									
Adjustable-Rate	10,342	10,333	10,325	10,316	10,307	10,299	10,013	103.11	0.08
Fixed-Rate	11,865	11,707	11,553	11,404	11,259	11,119	11,558	99.96	1.31
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-755	-749	-743	-737	-731	-726	-743	0.00	0.81
Accrued Interest Receivable	280	280	280	280	280	280	280	100.00	0.00
TOTAL NONMORTGAGE LOANS	**38,636**	**38,252**	**37,884**	**37,533**	**37,185**	**36,862**	**37,827**	**100.15**	**0.95**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	5,230	5,230	5,230	5,230	5,230	5,230	5,230	100.00	0.00
Equities and All Mutual Funds	1,817	1,760	1,700	1,639	1,575	1,510	1,702	99.89	3.56
Zero-Coupon Securities	232	230	227	225	223	221	226	100.58	1.00
Government and Agency Securities	3,415	3,364	3,314	3,266	3,219	3,173	3,361	98.60	1.48
Term Fed Funds, Term Repos	2,989	2,974	2,960	2,946	2,933	2,920	2,970	99.66	0.47
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,943	1,851	1,765	1,686	1,612	1,544	1,773	99.53	4.67
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	51,986	51,542	50,576	49,344	48,001	46,593	51,418	98.36	2.17
Structured Securities (Complex)	13,790	13,480	12,972	12,336	11,741	11,196	13,259	97.84	4.41
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	9.50
TOTAL CASH, DEPOSITS, AND SECURITIES	**81,401**	**80,430**	**78,744**	**76,671**	**74,534**	**72,387**	**79,939**	**98.51**	**2.39**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	130	130	130	130	130	130	130	100.00	0.00
Real Estate Held for Investment	14	14	14	14	14	14	14	100.00	0.00
Investment in Unconsolidated Subsidiaries	232	230	218	200	179	154	218	100.00	6.80
Office Premises and Equipment	2,274	2,274	2,274	2,274	2,274	2,274	2,274	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,650**	**2,648**	**2,636**	**2,618**	**2,597**	**2,572**	**2,636**	**100.00**	**0.56**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	193	253	280	284	281	275			-5.60
Adjustable-Rate Servicing	60	62	65	67	68	69			-3.68
Float on Mortgages Serviced for Others	366	440	495	532	569	602			-9.25
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**620**	**755**	**840**	**883**	**918**	**946**			**-7.60**
OTHER ASSETS									
Purchased and Excess Servicing							375		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	12,512	12,512	12,512	12,512	12,512	12,512	12,512	100.00	0.00
Miscellaneous II							5,775		
Deposit Intangibles									
Retail CD Intangible	167	185	203	219	233	247			-8.48
Transaction Account Intangible	1,497	1,900	2,169	2,436	2,761	3,087			-12.35
MMDA Intangible	3,659	4,207	4,828	5,539	6,509	7,423			-13.79
Passbook Account Intangible	2,304	2,776	3,222	3,677	4,151	4,606			-13.99
Non-Interest-Bearing Account Intangible	909	1,223	1,523	1,807	2,079	2,337			-19.18
TOTAL OTHER ASSETS	**21,047**	**22,802**	**24,457**	**26,190**	**28,244**	**30,212**	**18,662**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-1,020		
TOTAL ASSETS	**376,782**	**373,009**	**366,534**	**358,937**	**351,401**	**343,829**	**364,106**	**101/97*** **	**1.92/2.46*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	71,779	71,464	71,153	70,846	70,540	70,239	71,485	99.54	0.43
Fixed-Rate Maturing in 13 Months or More	32,110	31,064	30,079	29,150	28,272	27,442	31,121	96.65	3.18
Variable-Rate	3,373	3,370	3,367	3,364	3,362	3,359	3,362	100.15	0.09
Demand									
Transaction Accounts	17,291	17,291	17,291	17,291	17,291	17,291	17,291	100/87*	0.00/1.78*
MMDAs	70,717	70,717	70,717	70,717	70,717	70,717	70,717	100/93*	0.00/1.01*
Passbook Accounts	25,040	25,040	25,040	25,040	25,040	25,040	25,040	100/87*	0.00/2.07*
Non-Interest-Bearing Accounts	14,354	14,354	14,354	14,354	14,354	14,354	14,354	100/89*	0.00/2.28*
TOTAL DEPOSITS	**234,664**	**233,300**	**232,002**	**230,762**	**229,576**	**228,442**	**233,371**	**99/94***	**0.55/1.34***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	37,063	36,841	36,623	36,409	36,198	35,991	36,943	99.13	0.59
Fixed-Rate Maturing in 37 Months or More	7,557	7,104	6,688	6,306	5,953	5,628	7,036	95.05	5.97
Variable-Rate	7,603	7,600	7,598	7,596	7,593	7,591	7,570	100.37	0.03
TOTAL BORROWINGS	**52,223**	**51,546**	**50,909**	**50,310**	**49,744**	**49,209**	**51,549**	**98.76**	**1.21**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	1,055	1,055	1,055	1,055	1,055	1,055	1,055	100.00	0.00
Other Escrow Accounts	176	171	166	161	157	153	196	84.81	2.81
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	8,634	8,634	8,634	8,634	8,634	8,634	8,634	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	311		
TOTAL OTHER LIABILITIES	**9,865**	**9,859**	**9,855**	**9,850**	**9,846**	**9,842**	**10,196**	**96.65**	**0.05**
Other Liabilities not Included Above									
Self-Valued	30,888	29,934	29,461	29,129	28,842	28,564	29,863	98.66	1.36
Unamortized Yield Adjustments							462		
TOTAL LIABILITIES	**327,639**	**324,639**	**322,227**	**320,052**	**318,009**	**316,056**	**325,440**	**99/95****	**0.71/1.29****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	80	59	-34	-184	-342	-493			
ARMs	35	31	21	5	-17	-45			
Other Mortgages	28	16	0	-22	-48	-77			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	323	236	-7	-396	-814	-1,225			
Sell Mortgages and MBS	-1,419	-1,095	-378	711	1,927	3,198			
Purchase Non-Mortgage Items	6	3	0	-3	-5	-8			
Sell Non-Mortgage Items	-19	-9	0	9	18	27			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-30	-9	10	28	44	59			
Pay Floating, Receive Fixed Swaps	526	76	-338	-720	-1,072	-1,399			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	0	0	-1	-3	-4			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-7	-4	0	4	8	11			
Options on Futures	0	0	0	0	0	0			
Construction LIP	78	37	-3	-42	-81	-119			
Self-Valued	-93	18	112	214	310	402			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-493**	**-641**	**-617**	**-398**	**-76**	**328**			

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE									
TOTAL ASSETS	376,782	373,009	366,534	358,937	351,401	343,829	364,106	101/97***	1.92/2.46***
MINUS TOTAL LIABILITIES	327,639	324,639	322,227	320,052	318,009	316,056	325,440	99/95**	0.71/1.29**
PLUS OFF-BALANCE-SHEET POSITIONS	-493	-641	-617	-398	-76	328			
TOTAL NET PORTFOLIO VALUE #	48,651	47,729	43,690	38,488	33,316	28,100	38,666	112.99	10.58

* 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	$941	$21,829	$16,524	$4,174	$1,460
WARM	308 mo	332 mo	340 mo	331 mo	318 mo
WAC	4.65%	5.66%	6.36%	7.38%	8.76%
Amount of these that is FHA or VA Guaranteed	$3	$122	$215	$89	$40
Securities Backed by Conventional Mortgages	$755	$2,019	$1,173	$71	$16
WARM	338 mo	323 mo	345 mo	280 mo	184 mo
Weighted Average Pass-Through Rate	4.70%	5.27%	6.19%	7.18%	8.58%
Securities Backed by FHA or VA Mortgages	$9	$33	$73	$34	$17
WARM	335 mo	331 mo	284 mo	257 mo	170 mo
Weighted Average Pass-Through Rate	4.45%	5.37%	6.30%	7.17%	8.44%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$4,055	$11,156	$3,876	$1,073	$437
WAC	4.71%	5.43%	6.39%	7.38%	8.68%
Mortgage Securities	$3,493	$4,599	$254	$60	$7
Weighted Average Pass-Through Rate	4.36%	5.13%	6.18%	7.15%	8.67%
WARM (of 15-Year Loans and Securities)	136 mo	168 mo	154 mo	117 mo	99 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$852	$6,347	$2,073	$363	$133
WAC	4.63%	5.50%	6.32%	7.36%	8.75%
Mortgage Securities	$1,126	$309	$21	$0	$0
Weighted Average Pass-Through Rate	4.41%	5.23%	6.14%	7.36%	0.00%
WARM (of Balloon Loans and Securities)	70 mo	87 mo	96 mo	136 mo	210 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$89,363**

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ASSETS (continued)

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ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$257	$1,093	$368	$0	$41
WAC	4.58%	5.05%	5.09%	0.00%	4.86%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$4,949	$21,513	$43,418	$112	$698
Weighted Average Margin	284 bp	326 bp	253 bp	229 bp	169 bp
WAC	7.66%	5.93%	5.30%	5.52%	5.70%
WARM	330 mo	326 mo	339 mo	312 mo	249 mo
Weighted Average Time Until Next Payment Reset	1 mo	16 mo	42 mo	2 mo	15 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities: $72,448

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	$119	$620	$33	$0	$4
Weighted Average Distance from Lifetime Cap	74 bp	116 bp	135 bp	0 bp	155 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$281	$1,965	$963	$1	$63
Weighted Average Distance from Lifetime Cap	289 bp	373 bp	373 bp	323 bp	382 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$4,217	$19,905	$42,111	$108	$638
Weighted Average Distance from Lifetime Cap	563 bp	600 bp	562 bp	594 bp	599 bp
Balances Without Lifetime Cap	$590	$116	$679	$3	$35
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$505	$18,313	$37,728	$37	$680
Weighted Average Periodic Rate Cap	217 bp	217 bp	307 bp	233 bp	183 bp
Balances Subject to Periodic Rate Floors	$319	$15,407	$35,540	$92	$352
MBS Included in ARM Balances	$350	$4,714	$7,924	$88	$310

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$8,624	$10,783
WARM	103 mo	149 mo
Remaining Term to Full Amortization	296 mo	
Rate Index Code	0	0
Margin	234 bp	223 bp
Reset Frequency	53 mo	30 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$101	$186
Wghted Average Distance to Lifetime Cap	26 bp	52 bp
Fixed-Rate:		
Balances	$2,932	$7,254
WARM	71 mo	124 mo
Remaining Term to Full Amortization	271 mo	
WAC	6.46%	6.66%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$7,831	$1,963
WARM	25 mo	26 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	124 bp	6.80%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$9,712	$14,210
WARM	160 mo	191 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	57 bp	7.88%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$12,290	$4,429
WARM	32 mo	65 mo
Margin in Column 1; WAC in Column 2	149 bp	6.92%
Reset Frequency	5 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$10,013	$11,558
WARM	9 mo	40 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	1,210 bp	10.34%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$812	$10,600
Fixed Rate		
Remaining WAL <= 5 Years	$687	$34,233
Remaining WAL 5-10 Years	$1,844	$2,891
Remaining WAL Over 10 Years	$293	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$42
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	6.00%
Principal-Only MBS	$16	$0
WAC	5.66%	0.00%
Total Mortgage-Derivative Securities - Book Value	$3,652	$47,766

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ASSETS (continued)

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MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$3,831	$24,785	$21,082	$6,615	$3,983
WARM	137 mo	195 mo	160 mo	121 mo	63 mo
Weighted Average Servicing Fee	26 bp	23 bp	20 bp	19 bp	16 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	504 loans				
FHA/VA	13 loans				
Subserviced by Others	2 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$61,571	$16	Total # of Adjustable-Rate Loans Serviced	259 loans
WARM (in months)	80 mo	126 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	8 bp	52 bp		

Total Balances of Mortgage Loans Serviced for Others	**$121,884**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$5,230		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,700		
Zero-Coupon Securities	$226	5.17%	12 mo
Government & Agency Securities	$3,361	4.14%	19 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,970	4.88%	6 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,773	5.54%	72 mo
Memo: Complex Securities (from supplemental reporting)	$13,259		
Total Cash, Deposits, and Securities	**$28,519**		

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$889
Accrued Interest Receivable	$968
Advances for Taxes and Insurance	$32
Less: Unamortized Yield Adjustments	$-642
Valuation Allowances	$946
Unrealized Gains (Losses)	$-667

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$100
Accrued Interest Receivable	$280
Less: Unamortized Yield Adjustments	$152
Valuation Allowances	$843
Unrealized Gains (Losses)	$-97

OTHER ITEMS	
Real Estate Held for Investment	$14
Repossessed Assets	$130
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$218
Office Premises and Equipment	$2,274
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-825
Less: Unamortized Yield Adjustments	$-79
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$375
Miscellaneous I	$12,512
Miscellaneous II	$5,775
TOTAL ASSETS	**$364,104**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$794
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$7
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$1,214
Mortgage-Related Mututal Funds	$486
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$15,474
Weighted Average Servicing Fee	28 bp
Adjustable-Rate Mortgage Loans Serviced	$2,299
Weighted Average Servicing Fee	30 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,421

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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	$18,357	$5,565	$1,057	$141
WAC	4.14%	3.25%	4.63%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$27,766	$15,621	$3,119	$395
WAC	4.58%	3.83%	4.90%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$12,840	$8,411	$168
WAC		4.37%	4.01%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$9,870	$93
WAC			4.78%	
WARM			81 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$102,606**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$7,288	$6,272	$7,949
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$37,024	$28,384	$18,762
Penalty in Months of Forgone Interest	3.13 mo	5.49 mo	9.00 mo
Balances in New Accounts	$9,717	$1,678	$806

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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%	$990	$2,730	$18	2.69%
3.00 to 3.99%	$823	$3,684	$268	3.51%
4.00 to 4.99%	$4,575	$5,902	$2,998	4.55%
5.00 to 5.99%	$13,648	$4,477	$3,366	5.36%
6.00 to 6.99%	$12	$92	$295	6.39%
7.00 to 7.99%	$1	$8	$77	7.43%
8.00 to 8.99%	$0	$2	$13	8.20%
9.00 and Above	$0	$0	$1	9.23%
WARM	2 mo	15 mo	93 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$43,979**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$40,795
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	$17,291	2.22%	$1,008
Money Market Deposit Accounts (MMDAs)	$70,717	3.79%	$3,635
Passbook Accounts	$25,040	1.40%	$535
Non-Interest-Bearing Non-Maturity Deposits	$14,354		$353
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$694	0.18%	
Escrow for Mortgages Serviced for Others	$360	0.06%	
Other Escrows	$196	0.36%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$128,652		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-401		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$863		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$8,634		
Miscellaneous II	$311		
TOTAL LIABILITIES	**$325,440**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$146
EQUITY CAPITAL	$38,518
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$364,104**

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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		$14
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	$193
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	49	$1,189
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	23	$211
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	109	$612
1014	Opt commitment to orig 25- or 30-year FRMs	98	$2,931
1016	Opt commitment to orig "other" Mortgages	68	$1,036
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	6	$10
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$240
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	6	$8
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	8	$1,126
2016	Commit/purchase "other" Mortgage loans, svc retained		$9
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$8
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	18	$40
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	32	$699
2036	Commit/sell "other" Mortgage loans, svc retained		$61
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$45
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$380
2054	Commit/purchase 25- to 30-year FRM MBS		$1,309
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$332
2074	Commit/sell 25- or 30-yr FRM MBS	6	$4,552
2076	Commit/sell "other" MBS		$1
2102	Commit/purchase 1-mo COFI ARM loans, svc released		$93
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$58
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$667

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$7
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$189
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$3,374
2116	Commit/purchase "other" Mortgage loans, svc released		$332
2122	Commit/sell 1-mo COFI ARM loans, svc released		$106
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$2
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$9,369
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$1,188
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1,216
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	9	$857
2134	Commit/sell 25- or 30-yr FRM loans, svc released	19	$11,370
2136	Commit/sell "other" Mortgage loans, svc released		$2,809
2202	Firm commitment to originate 1-month COFI ARM loans		$53
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	11	$126
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	13	$80
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	14	$108
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	34	$319
2214	Firm commit/originate 25- or 30-year FRM loans	33	$254
2216	Firm commit/originate "other" Mortgage loans	29	$222
3008	Option to purchase 3- or 5-yr Treasury ARMs		$2
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$0
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$1
3016	Option to purchase "other" Mortgages		$3
3032	Option to sell 10-, 15-, or 20-year FRMs		$0
3034	Option to sell 25- or 30-year FRMs		$9
3036	Option to sell "other" Mortgages		$1
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$3
3074	Short option to sell 25- or 30-yr FRMs		$24

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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
3076	Short option to sell "other" Mortgages		$2
4002	Commit/purchase non-Mortgage financial assets	20	$284
4006	Commit/purchase "other" liabilities		$50
4022	Commit/sell non-Mortgage financial assets		$597
5002	IR swap: pay fixed, receive 1-month LIBOR		$2
5004	IR swap: pay fixed, receive 3-month LIBOR		$322
5010	IR swap: pay fixed, receive 3-month Treasury		$5
5024	IR swap: pay 1-month LIBOR, receive fixed		$14,084
8012	Long futures contract on Treasury bond		$3
8038	Short futures contract on 5-year Treasury note		$38
8040	Short futures contract on 10-year Treasury note		$39
9502	Fixed-rate construction loans in process	100	$948
9512	Adjustable-rate construction loans in process	79	$2,809

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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
100	Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap		$1
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$749
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		$25
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$433
120	Other investment securities, fixed-coupon securities	6	$93
122	Other investment securities, floating-rate securities		$3
125	Multi/nonres mtg loans; fixed-rate, Balloon		$174
127	Multi/nonres mtg loans; fixed-rate, fully amortizing	6	$267
130	Construction and land loans (adj-rate)		$121
140	Second Mortgages (adj-rate)		$110
150	Commercial loans (adj-rate)		$16
180	Consumer loans; loans on deposits		$1
182	Consumer loans; education loans		$16
189	Consumer loans; other		$1
200	Variable-rate, fixed-maturity CDs	72	$3,362
220	Variable-rate FHLB advances	28	$229
299	Other variable-rate	16	$7,341
300	Govt. & agency securities, fixed-coupon securities		$73
302	Govt. & agency securities, floating-rate securities		$3

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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	$13,259	$13,790	$13,480	$12,972	$12,336	$11,741	$11,196
123 - Mortgage Derivatives - M/V estimate	101	$51,478	$51,986	$51,542	$50,576	$49,344	$48,001	$46,593
129 - Mortgage-Related Mutual Funds - M/V estimate	30	$312	$314	$313	$311	$308	$305	$302
280 - FHLB putable advance-M/V estimate	32	$9,005	$9,260	$8,993	$8,871	$8,773	$8,681	$8,593
281 - FHLB convertible advance-M/V estimate	35	$2,389	$2,507	$2,436	$2,387	$2,356	$2,339	$2,324
282 - FHLB callable advance-M/V estimate		$5,779	$5,957	$5,803	$5,712	$5,644	$5,583	$5,523
283 - FHLB periodic floor floating rate advance-M/V Estimates		$4	$4	$4	$3	$3	$3	$3
289 - Other FHLB structured advances - M/V estimate	8	$404	$419	$407	$397	$390	$383	$377
290 - Other structured borrowings - M/V estimate	11	$12,282	$12,741	$12,292	$12,091	$11,963	$11,852	$11,744
500 - Other OBS Positions w/o contract code or exceeds 16 positions	8	$22,602	$-93	$18	$112	$214	$310	$402