Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Northeast

All Reporting CMR | **Reporting Dockets: 166** | **September 2008**

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	32,856	-13,354	-29 %	8.31 %	-281 bp
+200 bp	38,014	-8,196	-18 %	9.44 %	-167 bp
+100 bp	42,880	-3,330	-7 %	10.47 %	-65 bp
0 bp	46,210			11.11 %	
-100 bp	47,151	941	+2 %	11.22 %	+11 bp

Risk Measure for a Given Rate Shock

	9/30/2008	6/30/2008	9/30/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	11.11 %	10.88 %	11.14 %
Post-shock NPV Ratio	9.44 %	9.12 %	8.84 %
Sensitivity Measure: Decline in NPV Ratio	167 bp	176 bp	230 bp
TB 13a Level of Risk	Minimal	Minimal	Moderate

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Report Prepared: 12/18/2008 8:55:37 AM — **Amounts in Millions** — **Data as of: 12/17/2008**

	-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	42,009	40,912	39,284	37,533	35,835	40,911	100.00	3.33
30-Year Mortgage Securities	5,506	5,356	5,132	4,896	4,670	5,374	99.66	3.49
15-Year Mortgages and MBS	23,006	22,378	21,619	20,812	20,007	22,349	100.13	3.10
Balloon Mortgages and MBS	16,607	16,284	15,874	15,380	14,814	16,506	98.66	2.25
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	11,189	11,157	11,119	11,066	10,985	12,283	90.83	0.31
7 Month to 2 Year Reset Frequency	19,941	19,752	19,344	19,033	18,596	20,144	98.05	1.51
2+ to 5 Year Reset Frequency	53,955	53,146	51,835	49,542	47,533	53,191	99.92	1.99
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	605	600	594	587	580	606	98.96	0.96
2 Month to 5 Year Reset Frequency	542	532	521	510	497	542	98.18	1.90
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	12,130	11,943	11,762	11,586	11,415	11,898	100.38	1.54
Adjustable-Rate, Fully Amortizing	13,652	13,523	13,397	13,273	13,152	13,436	100.65	0.94
Fixed-Rate, Balloon	4,454	4,242	4,043	3,856	3,680	4,213	100.67	4.85
Fixed-Rate, Fully Amortizing	17,668	17,068	16,504	15,972	15,471	16,864	101.21	3.41
Construction and Land Loans								
Adjustable-Rate	6,260	6,249	6,238	6,227	6,216	6,258	99.85	0.18
Fixed-Rate	1,855	1,811	1,769	1,730	1,692	1,844	98.23	2.35
Second-Mortgage Loans and Securities								
Adjustable-Rate	13,067	13,031	12,995	12,960	12,925	12,955	100.59	0.28
Fixed-Rate	8,150	7,963	7,784	7,614	7,451	7,847	101.47	2.30
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	920	901	879	854	830	901	100.00	2.26
Accrued Interest Receivable	1,212	1,212	1,212	1,212	1,212	1,212	100.00	0.00
Advance for Taxes/Insurance	26	26	26	26	26	26	100.00	0.00
Float on Escrows on Owned Mortgages	35	65	106	145	177			-54.25
LESS: Value of Servicing on Mortgages Serviced by Others	-75	-78	-81	-89	-88			-3.89
TOTAL MORTGAGE LOANS AND SECURITIES	**252,863**	**248,228**	**242,117**	**234,903**	**227,850**	**249,360**	**99.55**	**2.16**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	17,308	17,280	17,253	17,227	17,201	17,240	100.24	0.16
Fixed-Rate	9,245	8,845	8,467	8,109	7,770	8,250	107.22	4.39
Consumer Loans								
Adjustable-Rate	9,809	9,779	9,751	9,723	9,695	9,122	107.20	0.30
Fixed-Rate	16,810	16,611	16,418	16,229	16,046	16,239	102.29	1.18
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-1,109	-1,099	-1,088	-1,078	-1,069	-1,099	0.00	0.95
Accrued Interest Receivable	349	349	349	349	349	349	100.00	0.00
TOTAL NONMORTGAGE LOANS	**52,410**	**51,766**	**51,149**	**50,558**	**49,991**	**50,101**	**103.32**	**1.22**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	14,085	14,085	14,085	14,085	14,085	14,085	100.00	0.00
Equities and All Mutual Funds	529	513	497	482	466	513	100.00	3.04
Zero-Coupon Securities	3,808	3,796	3,785	3,774	3,764	3,778	100.48	0.30
Government and Agency Securities	2,031	2,014	1,997	1,982	1,966	1,987	101.37	0.83
Term Fed Funds, Term Repos	4,067	4,061	4,056	4,050	4,045	4,070	99.78	0.14
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,774	1,708	1,648	1,594	1,543	1,697	100.62	3.67
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	47,235	45,654	44,072	42,579	41,227	55,975	81.56	3.46
Structured Securities (Complex)	8,129	7,834	7,463	7,082	6,703	8,102	96.69	4.25
LESS: Valuation Allowances for Investment Securities	8	7	7	7	7	7	100.00	3.04
TOTAL CASH, DEPOSITS, AND SECURITIES	**81,649**	**79,658**	**77,597**	**75,620**	**73,793**	**90,201**	**88.31**	**2.54**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	257	257	257	257	257	257	100.00	0.00
Real Estate Held for Investment	14	14	14	14	14	14	100.00	0.00
Investment in Unconsolidated Subsidiaries	702	657	612	568	523	657	100.00	6.80
Office Premises and Equipment	2,538	2,538	2,538	2,538	2,538	2,538	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,510**	**3,466**	**3,421**	**3,376**	**3,332**	**3,466**	**100.00**	**1.29**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	261	316	400	477	527			-22.09
Adjustable-Rate Servicing	381	365	355	484	512			3.55
Float on Mortgages Serviced for Others	407	465	529	584	626			-13.15
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**1,048**	**1,146**	**1,284**	**1,545**	**1,665**			**-10.29**
OTHER ASSETS								
Purchased and Excess Servicing						460		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	19,192	19,192	19,192	19,192	19,192	19,192	100.00	0.00
Miscellaneous II						10,034		
Deposit Intangibles								
Retail CD Intangible	115	135	151	168	185			-13.58
Transaction Account Intangible	1,713	2,309	2,878	3,388	3,772			-25.22
MMDA Intangible	4,607	5,727	6,696	7,744	8,851			-18.25
Passbook Account Intangible	2,246	2,928	3,526	4,092	4,623			-21.85
Non-Interest-Bearing Account Intangible	802	1,198	1,574	1,932	2,273			-32.23
TOTAL OTHER ASSETS	**28,674**	**31,489**	**34,018**	**36,516**	**38,895**	**29,685**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-12,427		
TOTAL ASSETS	**420,155**	**415,754**	**409,586**	**402,518**	**395,526**	**410,385**	**101/98*** **	**1.27/1.97*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	79,350	79,098	78,854	78,621	78,400	78,814	100.36	0.31
Fixed-Rate Maturing in 13 Months or More	19,487	18,816	18,265	17,884	17,519	17,925	104.97	3.25
Variable-Rate	1,347	1,346	1,346	1,346	1,345	1,347	99.96	0.02
Demand								
Transaction Accounts	24,843	24,843	24,843	24,843	24,843	24,843	100/91*	0.00/2.59*
MMDAs	91,726	91,726	91,726	91,726	91,726	91,726	100/94*	0.00/1.22*
Passbook Accounts	29,514	29,514	29,514	29,514	29,514	29,514	100/90*	0.00/2.41*
Non-Interest-Bearing Accounts	17,413	17,413	17,413	17,413	17,413	17,413	100/93*	0.00/2.38*
TOTAL DEPOSITS	**263,681**	**262,757**	**261,962**	**261,347**	**260,761**	**261,583**	**100/96***	**0.33/1.41***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	43,191	42,878	42,572	42,272	41,978	42,750	100.30	0.72
Fixed-Rate Maturing in 37 Months or More	6,907	6,510	6,146	5,812	5,503	6,204	104.93	5.84
Variable-Rate	4,272	4,269	4,267	4,265	4,263	4,256	100.30	0.05
TOTAL BORROWINGS	**54,370**	**53,657**	**52,985**	**52,348**	**51,744**	**53,210**	**100.84**	**1.29**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	865	865	865	865	865	865	100.00	0.00
Other Escrow Accounts	816	792	769	747	727	892	88.76	2.99
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	5,697	5,697	5,697	5,697	5,697	5,697	100.00	0.00
Miscellaneous II	0	0	0	0	0	383		
TOTAL OTHER LIABILITIES	**7,379**	**7,354**	**7,331**	**7,310**	**7,290**	**7,838**	**93.83**	**0.32**
Other Liabilities not Included Above								
Self-Valued	47,460	45,700	44,388	43,471	42,867	43,821	104.29	3.36
Unamortized Yield Adjustments						95		
TOTAL LIABILITIES	**372,889**	**369,470**	**366,666**	**364,477**	**362,661**	**366,547**	**101/97****	**0.84/1.61****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	24	1	-34	-73	-113			
ARMs	-10	-14	-20	-26	-30			
Other Mortgages	8	0	-9	-20	-32			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	4	-37	-72	-123	-165			
Sell Mortgages and MBS	-19	25	75	124	171			
Purchase Non-Mortgage Items	4	0	-4	-7	-9			
Sell Non-Mortgage Items	0	0	0	0	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-11	-3	4	11	18			
Pay Floating, Receive Fixed Swaps	1	0	0	0	-1			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	0	0	0			
Interest-Rate Caps	0	0	0	1	2			
Interest-Rate Floors	37	25	15	9	5			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	45	16	-12	-39	-66			
Self-Valued	-196	-88	16	117	213			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-115**	**-74**	**-40**	**-27**	**-8**			

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
TOTAL ASSETS	420,155	415,754	409,586	402,518	395,526	410,385	101/98***	1.27/1.97***
MINUS TOTAL LIABILITIES	372,889	369,470	366,666	364,477	362,661	366,547	101/97**	0.84/1.61**
PLUS OFF-BALANCE-SHEET POSITIONS	-115	-74	-40	-27	-8			
TOTAL NET PORTFOLIO VALUE #	47,151	46,210	42,880	38,014	32,856	43,837	105.41	4.62

* 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	$635	$18,153	$20,020	$1,530	$573
WARM	293 mo	317 mo	333 mo	299 mo	335 mo
WAC	4.65%	5.66%	6.33%	7.32%	9.03%
Amount of these that is FHA or VA Guaranteed	$5	$30	$85	$32	$18
Securities Backed by Conventional Mortgages	$562	$3,269	$1,184	$40	$11
WARM	312 mo	318 mo	332 mo	288 mo	251 mo
Weighted Average Pass-Through Rate	4.69%	5.36%	6.14%	7.18%	8.44%
Securities Backed by FHA or VA Mortgages	$4	$101	$178	$16	$8
WARM	312 mo	340 mo	333 mo	233 mo	171 mo
Weighted Average Pass-Through Rate	4.42%	5.43%	6.13%	7.13%	8.55%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,076	$7,929	$3,353	$773	$185
WAC	4.70%	5.47%	6.36%	7.37%	8.61%
Mortgage Securities	$3,112	$4,522	$378	$20	$1
Weighted Average Pass-Through Rate	4.33%	5.18%	6.08%	7.11%	8.60%
WARM (of 15-Year Loans and Securities)	112 mo	157 mo	162 mo	128 mo	109 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$888	$7,691	$6,673	$376	$77
WAC	4.70%	5.69%	6.26%	7.25%	8.61%
Mortgage Securities	$414	$347	$41	$0	$0
Weighted Average Pass-Through Rate	4.39%	5.51%	6.19%	7.45%	0.00%
WARM (of Balloon Loans and Securities)	192 mo	116 mo	108 mo	136 mo	109 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$85,140**

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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	$23	$273	$219	$0	$0
WAC	4.78%	4.86%	5.60%	0.00%	4.00%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$12,260	$19,871	$52,972	$606	$542
Weighted Average Margin	147 bp	248 bp	205 bp	188 bp	216 bp
WAC	4.20%	5.11%	5.68%	4.80%	5.31%
WARM	291 mo	308 mo	339 mo	308 mo	268 mo
Weighted Average Time Until Next Payment Reset	2 mo	14 mo	46 mo	3 mo	26 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$86,765**

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	$114	$73	$30	$0	$3
Weighted Average Distance from Lifetime Cap	106 bp	154 bp	170 bp	150 bp	175 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$1,412	$777	$732	$3	$52
Weighted Average Distance from Lifetime Cap	330 bp	355 bp	366 bp	352 bp	385 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$10,189	$19,247	$51,671	$602	$464
Weighted Average Distance from Lifetime Cap	777 bp	567 bp	562 bp	569 bp	570 bp
Balances Without Lifetime Cap	$569	$47	$759	$1	$23
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$2,168	$19,305	$48,941	$20	$463
Weighted Average Periodic Rate Cap	254 bp	265 bp	220 bp	209 bp	186 bp
Balances Subject to Periodic Rate Floors	$6,416	$17,857	$47,844	$20	$147
MBS Included in ARM Balances	$3,282	$4,869	$14,363	$36	$270

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$11,898	$13,436
WARM	98 mo	135 mo
Remaining Term to Full Amortization	305 mo	
Rate Index Code	0	0
Margin	228 bp	219 bp
Reset Frequency	44 mo	26 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$75	$103
Wghted Average Distance to Lifetime Cap	31 bp	158 bp
Fixed-Rate:		
Balances	$4,213	$16,864
WARM	80 mo	93 mo
Remaining Term to Full Amortization	282 mo	
WAC	6.46%	6.18%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$6,258	$1,844
WARM	29 mo	35 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	142 bp	6.58%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$12,955	$7,847
WARM	191 mo	169 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	-26 bp	6.90%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$17,240	$8,250
WARM	35 mo	63 mo
Margin in Column 1; WAC in Column 2	142 bp	6.56%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$9,122	$16,239
WARM	43 mo	39 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	1,145 bp	12.74%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$2,252	$14,646
Fixed Rate		
Remaining WAL <= 5 Years	$2,468	$19,764
Remaining WAL 5-10 Years	$9,436	$6,001
Remaining WAL Over 10 Years	$516	
Superfloaters	$30	
Inverse Floaters & Super POs	$0	
Other	$0	$107
CMO Residuals:		
Fixed Rate	$0	$1
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	3.98%
Principal-Only MBS	$24	$0
WAC	5.77%	0.00%
Total Mortgage-Derivative Securities - Book Value	$14,725	$40,519

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MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$1,812	$18,250	$25,146	$10,647	$10,000
WARM	170 mo	279 mo	316 mo	318 mo	272 mo
Weighted Average Servicing Fee	25 bp	22 bp	23 bp	24 bp	40 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	476 loans				
FHA/VA	4 loans				
Subserviced by Others	10 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$102,013	$100	Total # of Adjustable-Rate Loans Serviced	394 loans
WARM (in months)	328 mo	196 mo	Number of These Subserviced by Others	2 loans
Weighted Average Servicing Fee	24 bp	33 bp		

Total Balances of Mortgage Loans Serviced for Others	**$167,968**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$14,085		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$513		
Zero-Coupon Securities	$3,778	2.36%	3 mo
Government & Agency Securities	$1,987	2.91%	11 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$4,070	2.08%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,697	4.63%	62 mo
Memo: Complex Securities (from supplemental reporting)	$8,102		

Total Cash, Deposits, and Securities	**$34,233**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$2,275
Accrued Interest Receivable	$1,212
Advances for Taxes and Insurance	$26
Less: Unamortized Yield Adjustments	$-142
Valuation Allowances	$1,373
Unrealized Gains (Losses)	$-11,627

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$328
Accrued Interest Receivable	$349
Less: Unamortized Yield Adjustments	$225
Valuation Allowances	$1,427
Unrealized Gains (Losses)	$-355

OTHER ITEMS	
Real Estate Held for Investment	$14
Repossessed Assets	$257
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$657
Office Premises and Equipment	$2,538
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-407
Less: Unamortized Yield Adjustments	$-45
Valuation Allowances	$7
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$460
Miscellaneous I	$19,192
Miscellaneous II	$10,034
TOTAL ASSETS	**$409,653**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$575
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	$264
Mortgage-Related Mututal Funds	$249
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$18,429
Weighted Average Servicing Fee	22 bp
Adjustable-Rate Mortgage Loans Serviced	$24,325
Weighted Average Servicing Fee	6 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$2

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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	$29,323	$2,502	$879	$201
WAC	3.24%	4.70%	4.18%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$36,829	$6,900	$2,382	$1,052
WAC	3.33%	4.15%	4.11%	
WARM	7 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$9,127	$3,762	$102
WAC		3.91%	4.54%	
WARM		19 mo	23 mo	
Balances Maturing in 37 or More Months			$5,036	$34
WAC			4.80%	
WARM			86 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$96,740**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$9,481	$2,066	$4,097
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$49,625	$14,857	$9,687
Penalty in Months of Forgone Interest	2.84 mo	5.56 mo	9.55 mo
Balances in New Accounts	$9,251	$2,254	$361

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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%	$24,137	$2,079	$34	2.33%
3.00 to 3.99%	$1,861	$3,741	$1,578	3.51%
4.00 to 4.99%	$323	$6,795	$1,120	4.61%
5.00 to 5.99%	$222	$3,351	$2,828	5.32%
6.00 to 6.99%	$1	$77	$21	6.43%
7.00 to 7.99%	$0	$54	$92	7.56%
8.00 to 8.99%	$0	$44	$529	8.70%
9.00 and Above	$0	$66	$1	9.87%
WARM	2 mo	21 mo	90 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$48,954**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$49,425
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	$24,843	2.04%	$1,950
Money Market Deposit Accounts (MMDAs)	$91,726	2.46%	$5,567
Passbook Accounts	$29,514	1.08%	$755
Non-Interest-Bearing Non-Maturity Deposits	$17,413		$479
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$636	0.32%	
Escrow for Mortgages Serviced for Others	$229	0.02%	
Other Escrows	$892	0.35%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$165,254		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$42		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$52		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$5,697		
Miscellaneous II	$383		
TOTAL LIABILITIES	**$366,547**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$464
EQUITY CAPITAL	$42,641
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$409,652**

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		$4
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	12	$110
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	25	$319
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	16	$295
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	69	$245
1014	Opt commitment to orig 25- or 30-year FRMs	70	$631
1016	Opt commitment to orig "other" Mortgages	46	$415
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$7
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$1
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$2
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$4
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$291
2016	Commit/purchase "other" Mortgage loans, svc retained		$10
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$2
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$0
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	6	$4
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	12	$51
2036	Commit/sell "other" Mortgage loans, svc retained		$4
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$810
2054	Commit/purchase 25- to 30-year FRM MBS		$20
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$8
2074	Commit/sell 25- or 30-yr FRM MBS		$324
2084	Commit/sell low-risk fixed-rate mtg derivative product		$27
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$0
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$3

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$8
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$0
2134	Commit/sell 25- or 30-yr FRM loans, svc released	11	$617
2136	Commit/sell "other" Mortgage loans, svc released		$1
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		$0
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$5
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	6	$140
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	25	$73
2214	Firm commit/originate 25- or 30-year FRM loans	27	$89
2216	Firm commit/originate "other" Mortgage loans	17	$146
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		$4
3034	Option to sell 25- or 30-year FRMs		$8
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1
3074	Short option to sell 25- or 30-yr FRMs		$3
3076	Short option to sell "other" Mortgages		$8
4002	Commit/purchase non-Mortgage financial assets	18	$135
4006	Commit/purchase "other" liabilities		$17
4022	Commit/sell non-Mortgage financial assets		$5
5002	IR swap: pay fixed, receive 1-month LIBOR		$98
5004	IR swap: pay fixed, receive 3-month LIBOR		$184
5010	IR swap: pay fixed, receive 3-month Treasury		$15
5026	IR swap: pay 3-month LIBOR, receive fixed		$7
5124	IR swaption: pay 1-month LIBOR, receive fixed		$28
5224	Short IR swaption: pay 1-mo LIBOR, receive fixed		$28

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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
6004	Interest rate Cap based on 3-month LIBOR		$105
7002	Interest rate floor based on 1-month LIBOR		$600
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		$37
9502	Fixed-rate construction loans in process	58	$340
9512	Adjustable-rate construction loans in process	43	$1,700

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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		$917
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$19
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$530
120	Other investment securities, fixed-coupon securities		$50
122	Other investment securities, floating-rate securities		$11
125	Multi/nonres mtg loans; fixed-rate, Balloon		$170
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$249
130	Construction and land loans (adj-rate)		$26
140	Second Mortgages (adj-rate)		$212
150	Commercial loans (adj-rate)		$27
180	Consumer loans; loans on deposits		$1
182	Consumer loans; education loans		$0
183	Consumer loans; auto loans and leases		$7
184	Consumer loans; mobile home loans		$10
187	Consumer loans; recreational vehicles		$37
189	Consumer loans; other		$2
200	Variable-rate, fixed-maturity CDs	47	$1,347
220	Variable-rate FHLB advances	9	$206
299	Other variable-rate	15	$4,050
300	Govt. & agency securities, fixed-coupon securities		$19
302	Govt. & agency securities, floating-rate securities		$3

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock				
Asset/ Liability Code	**#Firms if # > 5**	**Balance**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	94	$8,102	$8,129	$7,834	$7,463	$7,082	$6,703
123 - Mortgage Derivatives - M/V estimate	78	$55,970	$47,235	$45,654	$44,072	$42,579	$41,227
129 - Mortgage-Related Mutual Funds - M/V estimate	13	$117	$119	$117	$116	$114	$113
280 - FHLB putable advance-M/V estimate	37	$21,865	$23,809	$22,926	$22,264	$21,819	$21,556
281 - FHLB convertible advance-M/V estimate	20	$2,162	$2,267	$2,200	$2,150	$2,112	$2,080
282 - FHLB callable advance-M/V estimate		$154	$162	$157	$153	$150	$148
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate	6	$364	$375	$367	$361	$356	$352
290 - Other structured borrowings - M/V estimate	14	$19,276	$20,847	$20,049	$19,458	$19,032	$18,729
500 - Other OBS Positions w/o contract code or exceeds 16 positions	8	$19,554	$-196	$-88	$16	$117	$213