Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Northeast

All Reporting CMR | **Reporting Dockets: 168** | **March 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	31,699	-11,266	-26 %	8.44 %	-245 bp
+200 bp	36,319	-6,646	-15 %	9.50 %	-139 bp
+100 bp	40,401	-2,564	-6 %	10.39 %	-50 bp
0 bp	42,965			10.89 %	
-100 bp	43,733	768	+2 %	10.97 %	+8 bp

Risk Measure for a Given Rate Shock

	3/31/2008	12/31/2007	3/31/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	10.89 %	10.97 %	12.54 %
Post-shock NPV Ratio	9.50 %	9.05 %	10.20 %
Sensitivity Measure: Decline in NPV Ratio	139 bp	192 bp	234 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS								
MORTGAGE LOANS AND SECURITIES								
Fixed-Rate Single-Family First-Mortgage Loans and MBS								
30-Year Mortgage Loans	40,130	39,348	38,095	36,461	34,840	38,799	101.41	2.59
30-Year Mortgage Securities	8,835	8,662	8,383	8,017	7,648	8,551	101.29	2.61
15-Year Mortgages and MBS	22,954	22,458	21,768	20,979	20,167	22,083	101.70	2.64
Balloon Mortgages and MBS	12,861	12,665	12,416	12,110	11,747	12,626	100.31	1.76
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	9,321	9,298	9,258	9,191	9,122	9,694	95.92	0.34
7 Month to 2 Year Reset Frequency	21,213	21,035	20,835	20,582	20,273	20,836	100.96	0.90
2+ to 5 Year Reset Frequency	51,679	51,084	50,380	49,257	47,592	50,099	101.97	1.27
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	56	56	55	55	54	56	100.14	0.85
2 Month to 5 Year Reset Frequency	992	980	967	953	939	991	98.83	1.27
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	10,999	10,818	10,643	10,473	10,306	10,616	101.91	1.65
Adjustable-Rate, Fully Amortizing	12,656	12,546	12,438	12,332	12,228	12,394	101.22	0.87
Fixed-Rate, Balloon	4,364	4,149	3,947	3,759	3,583	4,161	99.70	5.02
Fixed-Rate, Fully Amortizing	17,986	17,344	16,740	16,172	15,636	16,433	105.54	3.59
Construction and Land Loans								
Adjustable-Rate	6,083	6,072	6,061	6,051	6,041	6,075	99.94	0.17
Fixed-Rate	1,798	1,755	1,714	1,674	1,637	1,823	96.25	2.40
Second-Mortgage Loans and Securities								
Adjustable-Rate	10,862	10,832	10,802	10,773	10,744	10,819	100.12	0.28
Fixed-Rate	8,925	8,716	8,518	8,328	8,147	8,521	102.29	2.33
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	312	307	300	294	286	307	100.00	1.94
Accrued Interest Receivable	1,212	1,212	1,212	1,212	1,212	1,212	100.00	0.00
Advance for Taxes/Insurance	18	18	18	18	18	18	100.00	0.00
Float on Escrows on Owned Mortgages	21	44	77	118	153			-64.09
LESS: Value of Servicing on Mortgages Serviced by Others	-48	-44	-37	-47	-49			11.91
TOTAL MORTGAGE LOANS AND SECURITIES	**243,325**	**239,444**	**234,667**	**228,856**	**222,423**	**236,116**	**101.41**	**1.81**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	17,647	17,618	17,590	17,562	17,535	17,620	99.99	0.16
Fixed-Rate	8,947	8,556	8,185	7,835	7,503	8,314	102.90	4.45
Consumer Loans								
Adjustable-Rate	2,233	2,222	2,212	2,201	2,191	2,065	107.62	0.48
Fixed-Rate	9,487	9,319	9,157	9,000	8,848	9,144	101.92	1.77
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-365	-357	-349	-342	-336	-357	0.00	2.12
Accrued Interest Receivable	278	278	278	278	278	278	100.00	0.00
TOTAL NONMORTGAGE LOANS	**38,228**	**37,637**	**37,073**	**36,534**	**36,019**	**37,065**	**101.54**	**1.53**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	11,750	11,750	11,750	11,750	11,750	11,750	100.00	0.00
Equities and All Mutual Funds	1,432	1,382	1,332	1,277	1,225	1,382	99.98	3.61
Zero-Coupon Securities	147	144	141	138	136	137	104.70	2.17
Government and Agency Securities	2,372	2,349	2,327	2,306	2,286	2,298	102.20	0.95
Term Fed Funds, Term Repos	6,665	6,652	6,640	6,628	6,616	6,633	100.29	0.18
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,301	2,195	2,098	2,009	1,926	2,313	94.89	4.61
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	54,625	52,397	50,142	48,080	46,276	58,845	89.04	4.28
Structured Securities (Complex)	9,743	9,375	8,934	8,474	8,008	9,336	100.41	4.31
LESS: Valuation Allowances for Investment Securities	20	19	18	18	17	19	100.00	3.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**89,013**	**86,224**	**83,345**	**80,644**	**78,206**	**92,675**	**93.04**	**3.29**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	204	204	204	204	204	204	100.00	0.00
Real Estate Held for Investment	14	14	14	14	14	14	100.00	0.00
Investment in Unconsolidated Subsidiaries	638	598	557	517	476	598	100.00	6.80
Office Premises and Equipment	2,489	2,489	2,489	2,489	2,489	2,489	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,345**	**3,305**	**3,264**	**3,223**	**3,183**	**3,305**	**100.00**	**1.23**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	195	221	275	345	403			-18.07
Adjustable-Rate Servicing	323	314	302	297	406			3.31
Float on Mortgages Serviced for Others	371	422	483	544	593			-13.22
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**889**	**957**	**1,060**	**1,186**	**1,403**			**-8.92**
OTHER ASSETS								
Purchased and Excess Servicing						521		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	16,538	16,538	16,538	16,538	16,538	16,538	100.00	0.00
Miscellaneous II						9,918		
Deposit Intangibles								
Retail CD Intangible	101	128	145	163	181			-17.45
Transaction Account Intangible	946	1,368	1,769	2,172	2,512			-30.10
MMDA Intangible	4,036	5,498	6,698	7,708	8,915			-24.20
Passbook Account Intangible	1,858	2,561	3,219	3,843	4,414			-26.57
Non-Interest-Bearing Account Intangible	466	818	1,153	1,471	1,774			-42.00
TOTAL OTHER ASSETS	**23,946**	**26,911**	**29,523**	**31,895**	**34,335**	**26,977**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-8,470		
TOTAL ASSETS	**398,747**	**394,478**	**388,932**	**382,339**	**375,568**	**387,668**	**102/99*** **	**1.24/2.00*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	77,429	77,250	77,074	76,899	76,728	76,619	100.82	0.23
Fixed-Rate Maturing in 13 Months or More	17,793	17,076	16,416	15,808	15,247	15,804	108.05	4.03
Variable-Rate	712	712	712	711	711	710	100.29	0.04
Demand								
Transaction Accounts	17,282	17,282	17,282	17,282	17,282	17,282	100/92*	0.00/2.59*
MMDAs	99,597	99,597	99,597	99,597	99,597	99,597	100/94*	0.00/1.41*
Passbook Accounts	30,301	30,301	30,301	30,301	30,301	30,301	100/92*	0.00/2.45*
Non-Interest-Bearing Accounts	15,105	15,105	15,105	15,105	15,105	15,105	100/95*	0.00/2.40*
TOTAL DEPOSITS	**258,219**	**257,323**	**256,486**	**255,704**	**254,970**	**255,418**	**101/97***	**0.34/1.48***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	36,942	36,569	36,206	35,851	35,504	36,030	101.50	1.01
Fixed-Rate Maturing in 37 Months or More	5,997	5,654	5,339	5,049	4,781	5,328	106.11	5.82
Variable-Rate	1,911	1,909	1,908	1,906	1,904	1,898	100.58	0.08
TOTAL BORROWINGS	**44,849**	**44,132**	**43,452**	**42,806**	**42,189**	**43,256**	**102.03**	**1.58**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	969	969	969	969	969	969	100.00	0.00
Other Escrow Accounts	793	769	746	725	705	851	90.40	3.01
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	10	10	10	10	10	10	100.00	0.00
Miscellaneous I	5,045	5,045	5,045	5,045	5,045	5,045	100.00	0.00
Miscellaneous II	0	0	0	0	0	785		
TOTAL OTHER LIABILITIES	**6,817**	**6,793**	**6,771**	**6,750**	**6,730**	**7,660**	**88.69**	**0.34**
Other Liabilities not Included Above								
Self-Valued	44,135	42,318	40,913	39,876	39,147	39,364	107.51	3.81
Unamortized Yield Adjustments						1,407		
TOTAL LIABILITIES	**354,021**	**350,567**	**347,623**	**345,135**	**343,037**	**347,105**	**101/98****	**0.91/1.75****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	44	10	-48	-114	-179			
ARMs	-1	-8	-14	-24	-32			
Other Mortgages	6	0	-8	-18	-29			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	84	-7	-136	-279	-412			
Sell Mortgages and MBS	-1,264	-1,031	-751	-467	-172			
Purchase Non-Mortgage Items	10	0	-8	-14	-19			
Sell Non-Mortgage Items	-140	0	127	241	345			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-35	-14	5	23	39			
Pay Floating, Receive Fixed Swaps	718	395	100	-170	-417			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	0	0	-1			
Interest-Rate Caps	0	0	0	0	1			
Interest-Rate Floors	66	47	32	19	10			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	16	-12	-40	-67	-94			
Self-Valued	-497	-327	-166	-15	127			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-992**	**-945**	**-908**	**-885**	**-833**			

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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	398,747	394,478	388,932	382,339	375,568	387,668	102/99***	1.24/2.00***
MINUS TOTAL LIABILITIES	354,021	350,567	347,623	345,135	343,037	347,105	101/98**	0.91/1.75**
PLUS OFF-BALANCE-SHEET POSITIONS	-992	-945	-908	-885	-833			
TOTAL NET PORTFOLIO VALUE #	43,733	42,965	40,401	36,319	31,699	40,563	105.92	3.88

* 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	$721	$17,033	$18,490	$1,656	$899
WARM	302 mo	316 mo	335 mo	304 mo	336 mo
WAC	4.67%	5.66%	6.33%	7.34%	9.23%
Amount of these that is FHA or VA Guaranteed	$5	$32	$60	$38	$23
Securities Backed by Conventional Mortgages	$965	$3,409	$3,752	$42	$13
WARM	315 mo	327 mo	343 mo	286 mo	256 mo
Weighted Average Pass-Through Rate	4.64%	5.33%	6.05%	7.13%	8.39%
Securities Backed by FHA or VA Mortgages	$3	$158	$176	$20	$12
WARM	303 mo	345 mo	325 mo	238 mo	156 mo
Weighted Average Pass-Through Rate	4.38%	5.48%	6.11%	7.15%	8.44%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,259	$7,861	$3,437	$855	$230
WAC	4.71%	5.46%	6.38%	7.37%	9.00%
Mortgage Securities	$2,682	$4,377	$352	$27	$2
Weighted Average Pass-Through Rate	4.39%	5.19%	6.11%	7.11%	8.84%
WARM (of 15-Year Loans and Securities)	120 mo	159 mo	161 mo	128 mo	105 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$309	$4,641	$6,097	$528	$214
WAC	4.65%	5.61%	6.31%	7.33%	9.11%
Mortgage Securities	$461	$322	$53	$0	$0
Weighted Average Pass-Through Rate	4.25%	5.51%	6.16%	7.45%	0.00%
WARM (of Balloon Loans and Securities)	65 mo	87 mo	91 mo	118 mo	209 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities **$82,060**

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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	$31	$311	$1,578	$0	$0
WAC	4.71%	4.93%	8.26%	0.00%	4.50%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$9,662	$20,525	$48,521	$56	$991
Weighted Average Margin	149 bp	252 bp	209 bp	216 bp	198 bp
WAC	4.76%	5.29%	5.78%	6.08%	5.99%
WARM	297 mo	308 mo	340 mo	260 mo	288 mo
Weighted Average Time Until Next Payment Reset	3 mo	13 mo	43 mo	2 mo	8 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$81,675**

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	$128	$155	$117	$0	$3
Weighted Average Distance from Lifetime Cap	119 bp	164 bp	185 bp	150 bp	139 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$780	$1,413	$743	$1	$284
Weighted Average Distance from Lifetime Cap	354 bp	348 bp	329 bp	389 bp	367 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$8,146	$19,187	$48,612	$51	$678
Weighted Average Distance from Lifetime Cap	695 bp	561 bp	564 bp	586 bp	517 bp
Balances Without Lifetime Cap	$640	$81	$626	$3	$26
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$2,120	$18,866	$46,124	$23	$353
Weighted Average Periodic Rate Cap	254 bp	250 bp	232 bp	550 bp	179 bp
Balances Subject to Periodic Rate Floors	$4,179	$17,568	$44,875	$21	$146
MBS Included in ARM Balances	$2,871	$5,257	$12,674	$40	$153

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$10,616	$12,394
WARM	97 mo	134 mo
Remaining Term to Full Amortization	301 mo	
Rate Index Code	0	0
Margin	233 bp	213 bp
Reset Frequency	46 mo	24 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$77	$102
Wghted Average Distance to Lifetime Cap	41 bp	174 bp
Fixed-Rate:		
Balances	$4,161	$16,433
WARM	84 mo	95 mo
Remaining Term to Full Amortization	289 mo	
WAC	6.49%	6.20%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$6,075	$1,823
WARM	27 mo	37 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	149 bp	6.77%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$10,819	$8,521
WARM	193 mo	171 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	-22 bp	7.05%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$17,620	$8,314
WARM	36 mo	65 mo
Margin in Column 1; WAC in Column 2	140 bp	6.71%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$2,065	$9,144
WARM	143 mo	62 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	271 bp	8.40%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$9,432	$7,018
Fixed Rate		
Remaining WAL <= 5 Years	$3,825	$25,189
Remaining WAL 5-10 Years	$8,141	$4,031
Remaining WAL Over 10 Years	$251	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$622
CMO Residuals:		
Fixed Rate	$0	$1
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	4.10%
Principal-Only MBS	$26	$0
WAC	5.70%	0.00%
Total Mortgage-Derivative Securities - Book Value	$21,676	$36,862

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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	$1,740	$17,045	$25,612	$11,611	$11,752
WARM	173 mo	276 mo	309 mo	309 mo	256 mo
Weighted Average Servicing Fee	24 bp	21 bp	21 bp	22 bp	38 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	501 loans				
FHA/VA	4 loans				
Subserviced by Others	11 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$100,033	$111	Total # of Adjustable-Rate Loans Serviced	426 loans
WARM (in months)	330 mo	206 mo	Number of These Subserviced by Others	2 loans
Weighted Average Servicing Fee	23 bp	4 bp		

Total Balances of Mortgage Loans Serviced for Others	**$167,903**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$11,750		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,382		
Zero-Coupon Securities	$137	3.40%	20 mo
Government & Agency Securities	$2,298	4.27%	12 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$6,633	3.52%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$2,313	4.59%	77 mo
Memo: Complex Securities (from supplemental reporting)	$9,336		

Total Cash, Deposits, and Securities	**$33,849**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Northeast
All Reporting CMR
Report Prepared: 6/25/2008 10:16:12 AM

Amounts in Millions

Reporting Dockets: 168
March 2008
Data as of: 06/24/2008

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$1,323
Accrued Interest Receivable	$1,212
Advances for Taxes and Insurance	$18
Less: Unamortized Yield Adjustments	$296
Valuation Allowances	$1,016
Unrealized Gains (Losses)	$-7,243

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$345
Accrued Interest Receivable	$278
Less: Unamortized Yield Adjustments	$258
Valuation Allowances	$702
Unrealized Gains (Losses)	$-211

OTHER ITEMS

Real Estate Held for Investment	$14
Repossessed Assets	$204
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$598
Office Premises and Equipment	$2,489
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-521
Less: Unamortized Yield Adjustments	$-59
Valuation Allowances	$19
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$521
Miscellaneous I	$16,538
Miscellaneous II	$9,918
TOTAL ASSETS	**$387,360**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$35
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$4
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$1,007
Mortgage-Related Mututal Funds	$375
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$16,761
Weighted Average Servicing Fee	24 bp
Adjustable-Rate Mortgage Loans Serviced	$21,368
Weighted Average Servicing Fee	8 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$2

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Northeast
All Reporting CMR
Report Prepared: 6/25/2008 10:16:12 AM

Amounts in Millions

Reporting Dockets: 168
March 2008
Data as of: 06/24/2008

FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$33,825	$3,141	$1,126	$158
WAC	4.52%	4.61%	3.90%	
WARM	2 mo	1 mo	1 mo	
Balances Maturing in 4 to 12 Months	$27,599	$7,986	$2,942	$984
WAC	4.14%	4.69%	3.96%	
WARM	6 mo	7 mo	8 mo	
Balances Maturing in 13 to 36 Months		$5,729	$4,738	$74
WAC		4.40%	4.36%	
WARM		19 mo	23 mo	
Balances Maturing in 37 or More Months			$5,338	$39
WAC			4.97%	
WARM			92 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$92,423**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$2,930	$3,181	$5,271
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$50,747	$14,248	$11,043
Penalty in Months of Forgone Interest	2.80 mo	5.53 mo	9.83 mo
Balances in New Accounts	$5,502	$656	$164

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Northeast | **Reporting Dockets: 168**
All Reporting CMR | **March 2008**
Report Prepared: 6/25/2008 10:16:12 AM | **Amounts in Millions** | **Data as of: 06/24/2008**

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%	$14,856	$1,923	$74	2.38%
3.00 to 3.99%	$2,091	$4,030	$1,099	3.53%
4.00 to 4.99%	$669	$7,280	$1,098	4.60%
5.00 to 5.99%	$1,302	$3,603	$2,899	5.36%
6.00 to 6.99%	$29	$79	$43	6.34%
7.00 to 7.99%	$0	$59	$87	7.56%
8.00 to 8.99%	$0	$42	$26	8.37%
9.00 and Above	$0	$65	$1	9.87%
WARM	2 mo	24 mo	89 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$41,358**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$41,972
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Northeast
All Reporting CMR
Report Prepared: 6/25/2008 10:16:12 AM

Amounts in Millions

Reporting Dockets: 168
March 2008
Data as of: 06/24/2008

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$17,282	1.28%	$861
Money Market Deposit Accounts (MMDAs)	$99,597	2.69%	$4,550
Passbook Accounts	$30,301	0.85%	$854
Non-Interest-Bearing Non-Maturity Deposits	$15,105		$333
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$675	0.33%	
Escrow for Mortgages Serviced for Others	$294	0.02%	
Other Escrows	$851	0.40%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$164,105		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$125		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$1,283		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$10		
Miscellaneous I	$5,045		
Miscellaneous II	$785		
TOTAL LIABILITIES	**$347,105**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$451
EQUITY CAPITAL	$39,804
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$387,360**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Northeast | **Reporting Dockets: 168**
All Reporting CMR | **March 2008**
Report Prepared: 6/25/2008 10:16:12 AM | **Amounts in Millions** | **Data as of: 06/24/2008**

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		$3
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	11	$392
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	23	$332
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	15	$359
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	76	$439
1014	Opt commitment to orig 25- or 30-year FRMs	67	$1,043
1016	Opt commitment to orig "other" Mortgages	46	$404
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$5
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	6	$13
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$1,595
2016	Commit/purchase "other" Mortgage loans, svc retained		$9
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$1,325
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$4
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	8	$18
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	15	$233
2036	Commit/sell "other" Mortgage loans, svc retained		$101
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$802
2054	Commit/purchase 25- to 30-year FRM MBS		$529
2056	Commit/purchase "other" MBS		$1
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$119
2074	Commit/sell 25- or 30-yr FRM MBS		$1,055
2084	Commit/sell low-risk fixed-rate mtg derivative product		$122
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		$2

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Northeast **Reporting Dockets: 168**
All Reporting CMR **March 2008**
Report Prepared: 6/25/2008 10:16:12 AM **Amounts in Millions** **Data as of: 06/24/2008**

SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$11
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$2,818
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$618
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	6	$153
2134	Commit/sell 25- or 30-yr FRM loans, svc released	13	$2,942
2136	Commit/sell "other" Mortgage loans, svc released		$2,428
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$3
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	6	$10
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	8	$145
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	24	$63
2214	Firm commit/originate 25- or 30-year FRM loans	28	$104
2216	Firm commit/originate "other" Mortgage loans	16	$167
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
3014	Option to purchase 25- or 30-yr FRMs		$0
3016	Option to purchase "other" Mortgages		$5
3034	Option to sell 25- or 30-year FRMs		$7
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$3
3074	Short option to sell 25- or 30-yr FRMs		$4
3076	Short option to sell "other" Mortgages		$5
4002	Commit/purchase non-Mortgage financial assets	18	$145
4022	Commit/sell non-Mortgage financial assets		$1,493
5002	IR swap: pay fixed, receive 1-month LIBOR		$14
5004	IR swap: pay fixed, receive 3-month LIBOR		$464
5010	IR swap: pay fixed, receive 3-month Treasury		$15
5024	IR swap: pay 1-month LIBOR, receive fixed		$7,601
5026	IR swap: pay 3-month LIBOR, receive fixed		$645

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Northeast **Reporting Dockets: 168**
All Reporting CMR **March 2008**
Report Prepared: 6/25/2008 10:16:13 AM **Amounts in Millions** **Data as of: 06/24/2008**

SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
5124	IR swaption: pay 1-month LIBOR, receive fixed		$28
5224	Short IR swaption: pay 1-mo LIBOR, receive fixed		$28
6004	Interest rate Cap based on 3-month LIBOR		$85
7002	Interest rate floor based on 1-month LIBOR		$700
7004	Interest rate floor based on 3-month LIBOR		$5
7022	Interest rate floor based on the prime rate		$10
8008	Long futures contract on 5-year Treasury note		$3
8016	Long futures contract on 3-month Eurodollar		$47
8040	Short futures contract on 10-year Treasury note		$1
8042	Short futures contract on Treasury bond		$1
9502	Fixed-rate construction loans in process	61	$320
9512	Adjustable-rate construction loans in process	44	$1,724

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Northeast | **Reporting Dockets: 168**
All Reporting CMR | **March 2008**
Report Prepared: 6/25/2008 10:16:13 AM | **Amounts in Millions** | **Data as of: 06/24/2008**

SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$1
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$863
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$17
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$514
120	Other investment securities, fixed-coupon securities		$56
122	Other investment securities, floating-rate securities		$11
125	Multi/nonres mtg loans; fixed-rate, Balloon		$147
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$250
130	Construction and land loans (adj-rate)		$41
140	Second Mortgages (adj-rate)		$156
150	Commercial loans (adj-rate)		$32
180	Consumer loans; loans on deposits		$0
189	Consumer loans; other		$6
200	Variable-rate, fixed-maturity CDs	48	$710
220	Variable-rate FHLB advances	8	$163
299	Other variable-rate	14	$1,735
300	Govt. & agency securities, fixed-coupon securities		$17
302	Govt. & agency securities, floating-rate securities		$3

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Northeast | **Reporting Dockets: 168**
All Reporting CMR | **March 2008**
Report Prepared: 6/25/2008 10:16:13 AM | **Amounts in Millions** | **Data as of: 06/24/2008**

SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # > 5	Balance	Estimated Market Value After Specified Rate Shock				
			-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	92	$9,336	$9,743	$9,375	$8,934	$8,474	$8,008
123 - Mortgage Derivatives - M/V estimate	79	$58,845	$54,625	$52,397	$50,142	$48,080	$46,276
129 - Mortgage-Related Mutual Funds - M/V estimate	21	$219	$220	$218	$217	$210	$206
280 - FHLB putable advance-M/V estimate	31	$17,860	$19,918	$19,094	$18,471	$18,023	$17,710
281 - FHLB convertible advance-M/V estimate	20	$2,066	$2,263	$2,187	$2,127	$2,079	$2,041
282 - FHLB callable advance-M/V estimate	9	$3,819	$4,442	$4,270	$4,120	$3,992	$3,910
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	$206	$223	$216	$210	$205	$200
290 - Other structured borrowings - M/V estimate	10	$15,411	$17,288	$16,551	$15,984	$15,576	$15,285
500 - Other OBS Positions w/o contract code or exceeds 16 positions	8	$22,968	$-497	$-327	$-166	$-15	$127