Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Northeast

All Reporting CMR | **Reporting Dockets: 272** | **September 2003**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

Change in Rates	Net Portfolio Value (Dollars are in Millions) $Amount	$Change	%Change	NPV as % of PV of Assets NPV Ratio	Change
+300 bp	21,229	-8,042	-27 %	8.25 %	-247 bp
+200 bp	24,342	-4,929	-17 %	9.25 %	-146 bp
+100 bp	27,182	-2,089	-7 %	10.12 %	-59 bp
0 bp	29,271			10.71 %	
-100 bp	29,687	416	+1 %	10.75 %	+4 bp

Risk Measure for a Given Rate Shock

	9/30/2003	6/30/2003	9/30/2002
Pre-shock NPV Ratio: NPV as % of PV Assets	10.71 %	10.40 %	10.76 %
Post-shock NPV Ratio	9.25 %	9.74 %	10.08 %
Sensitivity Measure: Decline in NPV Ratio	146 bp	66 bp	68 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Due to the recent abnormally low interest rate environment, OTS has reinterpreted the TB13a sensitivity measure to be based on the more negative outcome of a -100 or a +200 basis point interest rate shock. Furthermore, if neither a -100 nor a +200 basis point change in rates produces a reduction in NPV, the institution is presumed to have a sensitivity measure of zero.

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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	36,619	35,886	34,367	32,797	31,277	34,416	104.27	3.14
30-Year Mortgage Securities	4,960	4,829	4,562	4,291	4,043	4,686	103.04	4.12
15-Year Mortgages and MBS	39,565	38,609	37,127	35,496	33,867	37,185	103.83	3.16
Balloon Mortgages and MBS	7,734	7,578	7,359	7,082	6,762	7,415	102.21	2.48
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	3,618	3,608	3,592	3,569	3,535	3,513	102.68	0.36
7 Month to 2 Year Reset Frequency	13,070	12,953	12,822	12,654	12,424	12,486	103.74	0.96
2+ to 5 Year Reset Frequency	24,376	23,742	22,999	22,173	21,289	23,248	102.12	2.90
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	86	85	84	83	82	84	101.37	0.86
2 Month to 5 Year Reset Frequency	1,421	1,399	1,378	1,355	1,329	1,389	100.73	1.55
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	6,053	5,955	5,859	5,767	5,677	5,784	102.95	1.63
Adjustable-Rate, Fully Amortizing	9,100	8,990	8,883	8,778	8,672	8,890	101.13	1.20
Fixed-Rate, Balloon	4,148	3,907	3,687	3,486	3,302	3,896	100.28	5.90
Fixed-Rate, Fully Amortizing	6,144	5,871	5,617	5,380	5,159	5,612	104.62	4.49
Construction and Land Loans								
Adjustable-Rate	4,509	4,499	4,489	4,479	4,469	4,508	99.81	0.23
Fixed-Rate	1,099	1,071	1,045	1,021	998	1,142	93.82	2.51
Second-Mortgage Loans and Securities								
Adjustable-Rate	9,650	9,639	9,626	9,616	9,605	9,804	98.31	0.13
Fixed-Rate	8,441	8,249	8,066	7,890	7,723	8,063	102.31	2.28
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	307	299	289	278	267	299	100.00	2.97
Accrued Interest Receivable	711	711	711	711	711	711	100.00	0.00
Advance for Taxes/Insurance	27	27	27	27	27	27	100.00	0.00
Float on Escrows on Owned Mortgages	33	76	131	172	205			-64.18
LESS: Value of Servicing on Mortgages Serviced by Others	7	14	27	32	34			-70.02
TOTAL MORTGAGE LOANS AND SECURITIES	**181,665**	**177,969**	**172,691**	**167,073**	**161,389**	**173,157**	**102.78**	**2.52**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	8,491	8,472	8,454	8,437	8,420	8,510	99.56	0.22
Fixed-Rate	5,437	5,301	5,170	5,045	4,925	5,010	105.80	2.51
Consumer Loans								
Adjustable-Rate	3,007	3,002	2,998	2,993	2,989	2,859	105.00	0.15
Fixed-Rate	10,163	10,050	9,940	9,833	9,728	9,960	100.91	1.11
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-545	-540	-536	-532	-528	-540	0.00	0.82
Accrued Interest Receivable	182	182	182	182	182	182	100.00	0.00
TOTAL NONMORTGAGE LOANS	**26,735**	**26,467**	**26,208**	**25,958**	**25,716**	**25,981**	**101.87**	**1.00**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	6,513	6,513	6,513	6,513	6,513	6,513	100.00	0.00
Equities and All Mutual Funds	2,274	2,184	2,085	1,993	1,902	2,184	100.00	4.32
Zero-Coupon Securities	158	153	149	144	141	148	103.13	3.17
Government and Agency Securities	3,907	3,807	3,712	3,620	3,532	3,592	105.98	2.56
Term Fed Funds, Term Repos	3,598	3,593	3,588	3,584	3,579	3,591	100.06	0.13
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	3,648	3,435	3,247	3,080	2,931	3,093	111.05	5.84
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	24,140	23,698	22,967	22,116	21,288	23,617	100.34	2.47
Structured Securities (Complex)	7,433	7,282	7,002	6,696	6,375	7,250	100.44	2.96
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	34.76
TOTAL CASH, DEPOSITS, AND SECURITIES	**51,669**	**50,664**	**49,262**	**47,746**	**46,261**	**49,988**	**101.35**	**2.37**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	190	190	190	190	190	190	100.00	0.00
Real Estate Held for Investment	30	30	30	30	30	30	100.00	0.00
Investment in Unconsolidated Subsidiaries	128	127	122	114	103	127	100.00	2.28
Office Premises and Equipment	1,973	1,973	1,973	1,973	1,973	1,973	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,320**	**2,320**	**2,314**	**2,306**	**2,296**	**2,320**	**100.00**	**0.13**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	219	287	410	495	520			-33.25
Adjustable-Rate Servicing	255	266	269	270	269			-2.74
Float on Mortgages Serviced for Others	199	266	354	416	454			-29.06
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**673**	**819**	**1,033**	**1,181**	**1,243**			**-21.99**
OTHER ASSETS								
Purchased and Excess Servicing						523		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	8,895	8,895	8,895	8,895	8,895	8,895	100.00	0.00
Miscellaneous II						2,836		
Deposit Intangibles								
Retail CD Intangible	116	136	152	167	181			-13.14
Transaction Account Intangible	1,101	1,541	2,007	2,464	2,958			-29.40
MMDA Intangible	1,216	1,657	2,202	2,625	3,029			-29.78
Passbook Account Intangible	1,548	2,194	2,838	3,476	4,041			-29.40
Non-Interest-Bearing Account Intangible	265	576	873	1,156	1,424			-52.78
TOTAL OTHER ASSETS	**13,140**	**14,998**	**16,967**	**18,782**	**20,529**	**12,255**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						1,116		
TOTAL ASSETS	**276,203**	**273,237**	**268,476**	**263,046**	**257,434**	**264,817**	**103/101*** **	**1.41/2.16*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	40,841	40,645	40,452	40,261	40,072	40,272	100.93	0.48
Fixed-Rate Maturing in 13 Months or More	30,094	29,170	28,294	27,462	26,671	27,730	105.19	3.08
Variable-Rate	1,100	1,100	1,099	1,099	1,099	1,099	100.03	0.03
Demand								
Transaction Accounts	20,652	20,652	20,652	20,652	20,652	20,652	100/93*	0.00/2.37*
MMDAs	34,470	34,470	34,470	34,470	34,470	34,470	100/95*	0.00/1.50*
Passbook Accounts	28,731	28,731	28,731	28,731	28,731	28,731	100/92*	0.00/2.43*
Non-Interest-Bearing Accounts	13,362	13,362	13,362	13,362	13,362	13,362	100/96*	0.00/2.38*
TOTAL DEPOSITS	**169,250**	**168,130**	**167,061**	**166,037**	**165,057**	**166,317**	**101/97***	**0.65/1.85***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	34,896	34,615	34,339	34,069	33,804	34,055	101.65	0.80
Fixed-Rate Maturing in 37 Months or More	9,455	9,043	8,655	8,288	7,941	8,743	103.44	4.42
Variable-Rate	4,343	4,342	4,341	4,341	4,340	4,337	100.12	0.02
TOTAL BORROWINGS	**48,694**	**48,000**	**47,335**	**46,697**	**46,085**	**47,134**	**101.84**	**1.42**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,072	1,072	1,072	1,072	1,072	1,072	100.00	0.00
Other Escrow Accounts	388	376	365	354	344	404	93.04	3.07
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	4,835	4,835	4,835	4,835	4,835	4,835	100.00	0.00
Miscellaneous II	0	0	0	0	0	495		
TOTAL OTHER LIABILITIES	**6,296**	**6,284**	**6,273**	**6,262**	**6,252**	**6,807**	**92.31**	**0.18**
Other Liabilities not Included Above								
Self-Valued	21,846	21,241	20,753	20,359	19,944	19,629	108.21	2.58
Unamortized Yield Adjustments						415		
TOTAL LIABILITIES	**246,085**	**243,655**	**241,422**	**239,355**	**237,338**	**240,303**	**101/99****	**0.96/1.79****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	242	77	-314	-664	-963			
ARMs	63	48	26	-7	-54			
Other Mortgages	17	0	-24	-53	-86			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	347	133	-300	-678	-1,014			
Sell Mortgages and MBS	-1,312	-576	916	2,387	3,728			
Purchase Non-Mortgage Items	-21	0	20	40	59			
Sell Non-Mortgage Items	-1	0	1	2	3			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	-34	-8	19	43	66			
Pay Floating, Receive Fixed	392	159	-74	-289	-488			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER DERIVATIVES								
Options on Mortgages and MBS	0	2	21	41	60			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	-4	0	3	4	5			
Options on Futures	0	0	1	5	11			
Construction LIP	-31	-58	-85	-111	-137			
Self-Valued	-88	-88	-81	-69	-55			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-430**	**-311**	**128**	**651**	**1,133**			

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NET PORTFOLIO VALUE								
+ ASSETS	276,203	273,237	268,476	263,046	257,434	264,817	103/101***	1.41/2.16***
- LIABILITIES	246,085	243,655	241,422	239,355	237,338	240,303	101/99**	0.96/1.79**
+ OFF-BALANCE-SHEET POSITIONS	-430	-311	128	651	1,133			
TOTAL NET PORTFOLIO VALUE #	29,687	29,271	27,182	24,342	21,229	24,515	119.40	4.28

* 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	$743	$9,680	$10,437	$6,696	$6,859
WARM	338 mo	347 mo	338 mo	322 mo	316 mo
WAC	4.56%	5.56%	6.43%	7.39%	9.22%
Amount of these that is FHA or VA Guaranteed	$8	$122	$319	$580	$233
Securities Backed by Conventional Mortgages	$172	$1,405	$989	$293	$68
WARM	307 mo	321 mo	290 mo	284 mo	227 mo
Weighted Average Pass-Through Rate	4.51%	5.40%	6.30%	7.14%	8.39%
Securities Backed by FHA or VA Mortgages	$223	$662	$644	$171	$61
WARM	359 mo	363 mo	329 mo	292 mo	212 mo
Weighted Average Pass-Through Rate	4.49%	5.11%	6.16%	7.22%	8.41%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$3,685	$8,977	$6,048	$3,179	$2,721
WAC	4.68%	5.42%	6.45%	7.40%	9.26%
Mortgage Securities	$6,043	$4,861	$1,393	$246	$31
Weighted Average Pass-Through Rate	4.33%	5.10%	6.17%	7.11%	8.37%
WARM (of 15-Year Loans and Securities)	163 mo	173 mo	160 mo	155 mo	167 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$1,734	$2,398	$810	$341	$410
WAC	4.50%	5.40%	6.42%	7.35%	9.58%
Mortgage Securities	$1,003	$595	$110	$12	$0
Weighted Average Pass-Through Rate	4.03%	5.44%	6.26%	7.21%	8.66%
WARM (of Balloon Loans and Securities)	81 mo	93 mo	88 mo	88 mo	172 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$83,702**

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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	$34	$587	$145	$0	$23
WAC	4.15%	4.64%	5.87%	0.00%	6.17%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$3,480	$11,899	$23,103	$84	$1,366
Weighted Average Margin	224 bp	318 bp	268 bp	140 bp	181 bp
WAC	4.83%	5.44%	5.10%	4.28%	5.18%
WARM	283 mo	309 mo	346 mo	232 mo	262 mo
Weighted Average Time Until Next Payment Reset	5 mo	14 mo	47 mo	1 mo	14 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$40,720**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 815)	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	$29	$30	$60	$0	$1
Weighted Average Distance from Lifetime Cap	118 bp	113 bp	180 bp	11 bp	68 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$51	$444	$151	$2	$58
Weighted Average Distance from Lifetime Cap	321 bp	357 bp	348 bp	344 bp	355 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$3,184	$11,784	$22,220	$75	$1,254
Weighted Average Distance from Lifetime Cap	755 bp	688 bp	600 bp	805 bp	671 bp
Balances Without Lifetime Cap	$249	$227	$818	$6	$77
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$701	$9,825	$19,468	$33	$1,240
Weighted Average Periodic Rate Cap	174 bp	190 bp	241 bp	143 bp	180 bp
Balances Subject to Periodic Rate Floors	$556	$8,121	$16,556	$28	$580
MBS Included in ARM Balances	$363	$2,553	$3,371	$75	$697

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$5,784	$8,890
WARM	109 mo	145 mo
Remaining Term to Full Amortization	287 mo	
Rate Index Code	0	0
Margin	217 bp	224 bp
Reset Frequency	49 mo	31 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$27	$321
Wghted Average Distance to Lifetime Cap	8 bp	89 bp
Fixed-Rate:		
Balances	$3,896	$5,612
WARM	118 mo	125 mo
Remaining Term to Full Amortization	302 mo	
WAC	6.40%	7.07%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$4,508	$1,142
WARM	25 mo	48 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	120 bp	6.38%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$9,804	$8,063
WARM	137 mo	151 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	33 bp	7.58%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$8,510	$5,010
WARM	38 mo	34 mo
Margin in Column 1; WAC in Column 2	134 bp	5.43%
Reset Frequency	5 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$2,859	$9,960
WARM	30 mo	46 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	1,449 bp	9.74%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$19	$2,445
Fixed Rate		
Remaining WAL <= 5 Years	$4,389	$14,888
Remaining WAL 5-10 Years	$283	$1,384
Remaining WAL Over 10 Years	$107	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$103
WAC	0.00%	9.28%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$4,797	$18,820

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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	$2,784	$13,788	$18,824	$9,589	$7,037
WARM	163 mo	240 mo	290 mo	299 mo	264 mo
Weighted Average Servicing Fee	28 bp	29 bp	32 bp	36 bp	51 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	449 loans				
FHA/VA	14 loans				
Subserviced by Others	10 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$22,058	$54	Total # of Adjustable-Rate Loans Serviced	162 loans
WARM (in months)	326 mo	218 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	42 bp	45 bp		

Total Balances of Mortgage Loans Serviced for Others	**$74,135**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$6,513		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$2,184		
Zero-Coupon Securities	$148	2.08%	35 mo
Government & Agency Securities	$3,592	4.18%	33 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$3,591	1.02%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$3,093	5.51%	106 mo
Memo: Complex Securities (from supplemental reporting)	$7,250		
Total Cash, Deposits, and Securities	**$26,371**		

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$1,145
Accrued Interest Receivable	$711
Advances for Taxes and Insurance	$27
Less: Unamortized Yield Adjustments	$-873
Valuation Allowances	$846
Unrealized Gains (Losses)	$118

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$237
Accrued Interest Receivable	$182
Less: Unamortized Yield Adjustments	$77
Valuation Allowances	$778
Unrealized Gains (Losses)	$2

OTHER ITEMS	
Real Estate Held for Investment	$30
Repossessed Assets	$190
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$127
Office Premises and Equipment	$1,973
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$103
Less: Unamortized Yield Adjustments	$-98
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$523
Miscellaneous I	$8,895
Miscellaneous II	$2,836
TOTAL ASSETS	**$264,817**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$2,070
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$3,374
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$1,409
Mortgage-Related Mututal Funds	$774
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$5,449
Weighted Average Servicing Fee	35 bp
Adjustable-Rate Mortgage Loans Serviced	$1,874
Weighted Average Servicing Fee	30 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$11

AGGREGATE SCHEDULE CMR REPORT

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	$9,100	$3,513	$669	$111
WAC	1.69%	3.64%	5.32%	
WARM	1 mo	2 mo	1 mo	
Balances Maturing in 4 to 12 Months	$12,556	$11,808	$2,626	$163
WAC	1.66%	3.30%	6.40%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$11,441	$6,929	$77
WAC		2.91%	5.79%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$9,359	$34
WAC			4.59%	
WARM			67 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$68,002**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,515	$2,177	$2,954
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$16,507	$20,151	$11,450
Penalty in Months of Forgone Interest	3.16 mo	5.92 mo	6.83 mo
Balances in New Accounts	$2,100	$1,350	$1,187

AGGREGATE SCHEDULE CMR REPORT

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%	$15,160	$6,391	$1,219	1.41%
3.00 to 3.99%	$373	$2,358	$4,302	3.50%
4.00 to 4.99%	$455	$3,393	$1,317	4.59%
5.00 to 5.99%	$177	$2,118	$1,416	5.42%
6.00 to 6.99%	$1,333	$1,358	$317	6.55%
7.00 to 7.99%	$2	$923	$123	7.23%
8.00 to 8.99%	$0	$4	$49	8.25%
9.00 and Above	$1	$10	$0	10.11%
WARM	1 mo	19 mo	60 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$42,798**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$25,065
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	$20,652	0.79%	$1,158
Money Market Deposit Accounts (MMDAs)	$34,470	1.41%	$2,241
Passbook Accounts	$28,731	0.86%	$870
Non-Interest-Bearing Non-Maturity Deposits	$13,362		$341
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$574	0.19%	
Escrow for Mortgages Serviced for Others	$498	0.25%	
Other Escrows	$404	0.04%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$98,692		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$393		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$22		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$4,835		
Miscellaneous II	$495		
TOTAL LIABILITIES	**$240,303**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$149
EQUITY CAPITAL	$24,358
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$264,809**

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		$11
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$2
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	53	$1,486
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	60	$846
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	33	$166
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	125	$1,435
1014	Opt commitment to orig 25- or 30-year FRMs	103	$5,133
1016	Opt commitment to orig "other" Mortgages	73	$828
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$12
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$7
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	10	$12
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	7	$38
2016	Commit/purchase "other" Mortgage loans, svc retained	7	$5
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$0
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$14
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$48
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	29	$521
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	35	$581
2036	Commit/sell "other" Mortgage loans, svc retained		$0
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$16
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$4
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$33
2054	Commit/purchase 25- to 30-year FRM MBS		$736
2056	Commit/purchase "other" MBS		$1
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	6	$1,399
2074	Commit/sell 25- or 30-yr FRM MBS	6	$5,073

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2076	Commit/sell "other" MBS		$1
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$699
2084	Commit/sell low-risk fixed-rate mtg derivative product		$0
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$133
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$201
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$72
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$1,262
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$2,615
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	7	$6,195
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	6	$246
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	6	$328
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	15	$1,600
2134	Commit/sell 25- or 30-yr FRM loans, svc released	21	$9,864
2136	Commit/sell "other" Mortgage loans, svc released		$1,858
2202	Firm commitment to originate 1-month COFI ARM loans		$0
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	12	$45
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	19	$132
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	15	$130
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	53	$293
2214	Firm commit/originate 25- or 30-year FRM loans	46	$247
2216	Firm commit/originate "other" Mortgage loans	28	$235
3008	Option to purchase 3- or 5-yr Treasury ARMs		$1
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$1
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3016	Option to purchase "other" Mortgages		$2
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$24
3028	Option to sell 3- or 5-year Treasury ARMs		$33

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
3032	Option to sell 10-, 15-, or 20-year FRMs		$52
3034	Option to sell 25- or 30-year FRMs	6	$258
3036	Option to sell "other" Mortgages		$5
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$2
3074	Short option to sell 25- or 30-yr FRMs		$4
3076	Short option to sell "other" Mortgages		$1
4002	Commit/purchase non-Mortgage financial assets	23	$551
4006	Commit/purchase "other" liabilities		$900
4022	Commit/sell non-Mortgage financial assets		$193
5002	IR swap: pay fixed, receive 1-month LIBOR		$112
5004	IR swap: pay fixed, receive 3-month LIBOR		$289
5010	IR swap: pay fixed, receive 3-month Treasury		$5
5024	IR swap: pay 1-month LIBOR, receive fixed		$8,146
6002	Interest rate Cap based on 1-month LIBOR		$28
6004	Interest rate Cap based on 3-month LIBOR		$325
6008	Interest rate Cap based on 3-month Treasury		$30
6032	Short interest rate Cap based on 1-month LIBOR		$8
6034	Short interest rate Cap based on 3-month LIBOR		$5
8008	Long futures contract on 5-year Treasury note		$1
8010	Long futures contract on 10-year Treasury note		$27
8016	Long futures contract on 3-month Eurodollar		$2
8038	Short futures contract on 5-year Treasury note		$9
8040	Short futures contract on 10-year Treasury note		$55
8046	Short futures contract on 3-month Eurodollar		$5
9034	Long put option on 10-year T-note futures contract		$70
9502	Fixed-rate construction loans in process	119	$788
9512	Adjustable-rate construction loans in process	71	$1,791