Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Northeast

All Reporting CMR | **Reporting Dockets: 160** | **December 2009**

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	40,978	-10,274	-20 %	10.44 %	-205 bp
+200 bp	45,956	-5,296	-10 %	11.50 %	-99 bp
+100 bp	49,748	-1,504	-3 %	12.25 %	-23 bp
0 bp	51,252			12.48 %	
-100 bp	51,002	-250	0 %	12.33 %	-15 bp

Risk Measure for a Given Rate Shock

	12/31/2009	9/30/2009	12/31/2008
Pre-shock NPV Ratio: NPV as % of PV Assets	12.48 %	13.15 %	9.02 %
Post-shock NPV Ratio	11.50 %	12.66 %	8.29 %
Sensitivity Measure: Decline in NPV Ratio	99 bp	49 bp	74 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Report Prepared: 3/26/2010 10:51:53 AM | **Amounts in Millions** | **Data as of: 3/26/2010**

	-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	40,493	39,420	37,701	35,701	33,663	37,731	104.48	3.54
30-Year Mortgage Securities	5,593	5,434	5,190	4,908	4,622	5,237	103.76	3.71
15-Year Mortgages and MBS	26,044	25,452	24,617	23,709	22,789	24,524	103.78	2.80
Balloon Mortgages and MBS	16,892	16,759	16,498	16,160	15,777	15,949	105.08	1.17
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	5,886	5,862	5,812	5,749	5,674	5,628	104.15	0.63
7 Month to 2 Year Reset Frequency	23,168	23,160	23,061	22,751	22,315	22,204	104.30	0.23
2+ to 5 Year Reset Frequency	47,806	47,525	47,031	45,770	44,090	45,495	104.46	0.82
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	855	849	839	828	816	807	105.21	0.94
2 Month to 5 Year Reset Frequency	576	565	551	536	519	557	101.50	2.18
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	11,125	10,931	10,733	10,541	10,355	10,715	102.02	1.79
Adjustable-Rate, Fully Amortizing	12,475	12,359	12,236	12,113	11,994	12,225	101.09	0.97
Fixed-Rate, Balloon	5,320	5,094	4,878	4,674	4,481	4,916	103.62	4.34
Fixed-Rate, Fully Amortizing	15,323	14,893	14,468	14,063	13,678	14,162	105.17	2.87
Construction and Land Loans								
Adjustable-Rate	4,680	4,675	4,666	4,657	4,648	4,677	99.95	0.15
Fixed-Rate	1,114	1,091	1,067	1,044	1,022	1,109	98.40	2.13
Second-Mortgage Loans and Securities								
Adjustable-Rate	10,341	10,322	10,293	10,265	10,237	10,309	100.12	0.23
Fixed-Rate	5,991	5,861	5,727	5,600	5,477	5,669	103.39	2.25
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	4,123	4,066	3,987	3,888	3,780	4,066	100.00	1.68
Accrued Interest Receivable	926	926	926	926	926	926	100.00	0.00
Advance for Taxes/Insurance	57	57	57	57	57	57	100.00	0.00
Float on Escrows on Owned Mortgages	62	102	149	191	228			-43.00
LESS: Value of Servicing on Mortgages Serviced by Others	-40	-41	-59	-59	-60			-21.96
TOTAL MORTGAGE LOANS AND SECURITIES	**238,889**	**235,446**	**230,547**	**224,192**	**217,207**	**226,964**	**103.74**	**1.77**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	13,596	13,576	13,549	13,521	13,494	13,622	99.66	0.18
Fixed-Rate	7,932	7,621	7,323	7,039	6,769	7,217	105.60	4.00
Consumer Loans								
Adjustable-Rate	7,698	7,686	7,666	7,647	7,627	7,036	109.23	0.20
Fixed-Rate	16,076	15,956	15,800	15,647	15,498	15,840	100.74	0.87
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-1,304	-1,298	-1,289	-1,281	-1,272	-1,298	0.00	0.58
Accrued Interest Receivable	313	313	313	313	313	313	100.00	0.00
TOTAL NONMORTGAGE LOANS	**44,311**	**43,855**	**43,361**	**42,886**	**42,429**	**42,730**	**102.63**	**1.08**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	7,764	7,764	7,764	7,764	7,764	7,764	100.00	0.00
Equities and All Mutual Funds	283	276	268	261	253	276	100.04	2.71
Zero-Coupon Securities	1,970	1,968	1,963	1,958	1,954	1,965	100.16	0.17
Government and Agency Securities	8,362	8,145	7,934	7,729	7,532	8,045	101.25	2.63
Term Fed Funds, Term Repos	7,945	7,944	7,933	7,922	7,912	7,940	100.05	0.07
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	8,254	8,025	7,793	7,574	7,367	7,716	104.01	2.87
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	30,761	30,174	29,321	28,378	27,429	32,625	92.49	2.39
Structured Securities (Complex)	36,901	36,122	35,204	34,255	33,338	35,575	101.54	2.35
LESS: Valuation Allowances for Investment Securities	9	8	8	8	8	8	100.00	3.39
TOTAL CASH, DEPOSITS, AND SECURITIES	**102,232**	**100,410**	**98,172**	**95,835**	**93,541**	**101,897**	**98.54**	**2.02**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	465	465	465	465	465	465	100.00	0.00
Real Estate Held for Investment	16	16	16	16	16	16	100.00	0.00
Investment in Unconsolidated Subsidiaries	246	230	215	199	183	230	100.00	6.80
Office Premises and Equipment	2,347	2,347	2,347	2,347	2,347	2,347	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,075**	**3,059**	**3,044**	**3,028**	**3,012**	**3,059**	**100.00**	**0.51**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	299	354	402	433	450			-14.54
Adjustable-Rate Servicing	184	200	276	283	279			-22.88
Float on Mortgages Serviced for Others	261	310	363	404	436			-16.38
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**744**	**865**	**1,040**	**1,121**	**1,165**			**-17.13**
OTHER ASSETS								
Purchased and Excess Servicing						379		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	18,254	18,254	18,254	18,254	18,254	18,254	100.00	0.00
Miscellaneous II						7,556		
Deposit Intangibles								
Retail CD Intangible	138	149	219	248	276			-27.03
Transaction Account Intangible	1,168	1,700	2,317	2,897	3,462			-33.78
MMDA Intangible	3,124	4,213	5,528	6,774	7,863			-28.53
Passbook Account Intangible	1,476	1,982	2,628	3,239	3,802			-29.06
Non-Interest-Bearing Account Intangible	232	593	944	1,278	1,597			-60.10
TOTAL OTHER ASSETS	**24,392**	**26,891**	**29,889**	**32,690**	**35,254**	**26,189**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-1,574		
TOTAL ASSETS	**413,643**	**410,525**	**406,052**	**399,751**	**392,609**	**399,266**	**103/101*** **	**0.92/1.63*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	74,231	74,134	73,879	73,627	73,383	73,421	100.97	0.24
Fixed-Rate Maturing in 13 Months or More	27,928	26,956	26,176	25,494	24,850	25,515	105.65	3.25
Variable-Rate	232	232	232	231	231	231	100.25	0.03
Demand								
Transaction Accounts	25,638	25,638	25,638	25,638	25,638	25,638	100/93*	0.00/2.40*
MMDAs	96,639	96,639	96,639	96,639	96,639	96,639	100/96*	0.00/1.30*
Passbook Accounts	28,457	28,457	28,457	28,457	28,457	28,457	100/93*	0.00/2.18*
Non-Interest-Bearing Accounts	15,561	15,561	15,561	15,561	15,561	15,561	100/96*	0.00/2.38*
TOTAL DEPOSITS	**268,685**	**267,616**	**266,581**	**265,648**	**264,759**	**265,462**	**101/98***	**0.39/1.47***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	29,866	29,691	29,491	29,294	29,101	29,291	101.37	0.63
Fixed-Rate Maturing in 37 Months or More	7,832	7,408	7,015	6,652	6,314	6,664	111.15	5.51
Variable-Rate	3,406	3,405	3,402	3,399	3,396	3,394	100.32	0.06
TOTAL BORROWINGS	**41,104**	**40,504**	**39,908**	**39,345**	**38,812**	**39,349**	**102.93**	**1.48**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	952	952	952	952	952	952	100.00	0.00
Other Escrow Accounts	815	791	767	746	725	867	91.22	3.00
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	5,035	5,035	5,035	5,035	5,035	5,035	100.00	0.00
Miscellaneous II	0	0	0	0	0	679		
TOTAL OTHER LIABILITIES	**6,802**	**6,778**	**6,754**	**6,733**	**6,712**	**7,533**	**89.98**	**0.35**
Other Liabilities not Included Above								
Self-Valued	45,893	44,301	43,035	42,081	41,379	41,153	107.65	3.23
Unamortized Yield Adjustments						69		
TOTAL LIABILITIES	**362,484**	**359,199**	**356,279**	**353,807**	**351,662**	**353,565**	**102/99****	**0.86/1.66****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	56	22	-32	-89	-147			
ARMs	2	2	-1	-5	-12			
Other Mortgages	3	0	-5	-12	-18			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	23	-2	-36	-72	-116			
Sell Mortgages and MBS	-12	6	30	54	77			
Purchase Non-Mortgage Items	0	0	-1	-2	-3			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-12	-2	7	16	24			
Pay Floating, Receive Fixed Swaps	0	0	0	0	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	2	4	6			
Interest-Rate Caps	7	10	14	18	22			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	11	8	1	-5	-12			
Self-Valued	-235	-118	-4	106	211			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-156**	**-74**	**-25**	**12**	**32**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	413,643	410,525	406,052	399,751	392,609	399,266	103/101***	0.92/1.63***
MINUS TOTAL LIABILITIES	362,484	359,199	356,279	353,807	351,662	353,565	102/99**	0.86/1.66**
PLUS OFF-BALANCE-SHEET POSITIONS	-156	-74	-25	12	32			
TOTAL NET PORTFOLIO VALUE #	51,002	51,252	49,748	45,956	40,978	45,701	112.15	1.22

* 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	$1,726	$19,369	$15,098	$1,183	$354
WARM	317 mo	315 mo	322 mo	285 mo	314 mo
WAC	4.65%	5.59%	6.32%	7.31%	9.21%
Amount of these that is FHA or VA Guaranteed	$77	$352	$45	$20	$14
Securities Backed by Conventional Mortgages	$898	$2,682	$1,029	$35	$8
WARM	312 mo	312 mo	322 mo	280 mo	238 mo
Weighted Average Pass-Through Rate	4.42%	5.33%	6.14%	7.11%	8.40%
Securities Backed by FHA or VA Mortgages	$228	$207	$131	$12	$6
WARM	345 mo	344 mo	320 mo	218 mo	140 mo
Weighted Average Pass-Through Rate	4.48%	5.21%	6.16%	7.14%	8.46%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$3,640	$7,082	$2,534	$612	$141
WAC	4.66%	5.44%	6.36%	7.36%	8.58%
Mortgage Securities	$5,900	$4,192	$411	$12	$1
Weighted Average Pass-Through Rate	4.20%	5.17%	6.05%	7.11%	8.55%
WARM (of 15-Year Loans and Securities)	137 mo	149 mo	150 mo	122 mo	104 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$5,113	$6,513	$2,602	$198	$44
WAC	4.31%	5.34%	6.24%	7.28%	8.69%
Mortgage Securities	$1,106	$329	$43	$0	$0
Weighted Average Pass-Through Rate	4.12%	5.47%	6.12%	7.45%	0.00%
WARM (of Balloon Loans and Securities)	72 mo	79 mo	82 mo	87 mo	102 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$83,441**

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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	$29	$116	$105	$0	$0
WAC	4.04%	4.82%	5.75%	0.00%	0.00%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$5,599	$22,089	$45,390	$807	$557
Weighted Average Margin	234 bp	236 bp	222 bp	243 bp	216 bp
WAC	4.22%	4.82%	5.35%	4.17%	4.70%
WARM	272 mo	302 mo	333 mo	329 mo	272 mo
Weighted Average Time Until Next Payment Reset	3 mo	13 mo	45 mo	1 mo	35 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$74,691**

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	$83	$45	$121	$0	$0
Weighted Average Distance from Lifetime Cap	120 bp	165 bp	133 bp	151 bp	71 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$98	$167	$125	$0	$38
Weighted Average Distance from Lifetime Cap	265 bp	352 bp	360 bp	0 bp	384 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$4,832	$21,956	$44,588	$806	$501
Weighted Average Distance from Lifetime Cap	653 bp	597 bp	572 bp	625 bp	597 bp
Balances Without Lifetime Cap	$616	$37	$660	$1	$18
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$3,877	$20,820	$43,849	$13	$529
Weighted Average Periodic Rate Cap	349 bp	224 bp	213 bp	201 bp	194 bp
Balances Subject to Periodic Rate Floors	$3,098	$19,708	$43,265	$12	$122
MBS Included in ARM Balances	$1,350	$7,599	$9,407	$797	$363

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$10,715	$12,225
WARM	93 mo	128 mo
Remaining Term to Full Amortization	284 mo	
Rate Index Code	0	0
Margin	226 bp	203 bp
Reset Frequency	52 mo	27 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$46	$139
Wghted Average Distance to Lifetime Cap	27 bp	181 bp
Fixed-Rate:		
Balances	$4,916	$14,162
WARM	69 mo	76 mo
Remaining Term to Full Amortization	263 mo	
WAC	6.44%	6.04%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$4,677	$1,109
WARM	23 mo	32 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	219 bp	6.20%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$10,309	$5,669
WARM	165 mo	168 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	-6 bp	6.55%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$14,101	$7,217
WARM	40 mo	57 mo
Margin in Column 1; WAC in Column 2	271 bp	6.21%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$7,036	$15,840
WARM	62 mo	41 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	1,150 bp	12.95%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$411	$8,016
Fixed Rate		
Remaining WAL <= 5 Years	$4,029	$17,520
Remaining WAL 5-10 Years	$372	$1,050
Remaining WAL Over 10 Years	$192	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$1
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	2.02%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$5,004	$26,586

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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	$6,974	$15,121	$12,656	$3,115	$1,215
WARM	266 mo	282 mo	302 mo	295 mo	263 mo
Weighted Average Servicing Fee	26 bp	27 bp	28 bp	28 bp	34 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	237 loans				
FHA/VA	5 loans				
Subserviced by Others	10 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$30,004	$5	Total # of Adjustable-Rate Loans Serviced	97 loans
WARM (in months)	318 mo	83 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	33 bp	49 bp		

Total Balances of Mortgage Loans Serviced for Others **$69,089**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$7,764		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$276		
Zero-Coupon Securities	$1,965	0.20%	3 mo
Government & Agency Securities	$8,045	2.02%	33 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$7,940	0.36%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$7,716	3.88%	41 mo
Memo: Complex Securities (from supplemental reporting)	$35,575		

Total Cash, Deposits, and Securities **$69,280**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Northeast
All Reporting CMR
Report Prepared: 3/26/2010 10:51:56 AM

Amounts in Millions

Reporting Dockets: 160
December 2009
Data as of: 03/24/2010

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$6,271
Accrued Interest Receivable	$926
Advances for Taxes and Insurance	$57
Less: Unamortized Yield Adjustments	$-345
Valuation Allowances	$2,205
Unrealized Gains (Losses)	$-2,531

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$722
Accrued Interest Receivable	$313
Less: Unamortized Yield Adjustments	$145
Valuation Allowances	$2,020
Unrealized Gains (Losses)	$-132

OTHER ITEMS

Real Estate Held for Investment	$16
Repossessed Assets	$465
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$230
Office Premises and Equipment	$2,347
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$66
Less: Unamortized Yield Adjustments	$-823
Valuation Allowances	$8
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$379
Miscellaneous I	$18,254
Miscellaneous II	$7,556
TOTAL ASSETS	**$398,711**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$381
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$1
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$115
Mortgage-Related Mututal Funds	$161
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$16,338
Weighted Average Servicing Fee	22 bp
Adjustable-Rate Mortgage Loans Serviced	$15,479
Weighted Average Servicing Fee	7 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$2

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Northeast
All Reporting CMR
Report Prepared: 3/26/2010 10:51:56 AM

Amounts in Millions

Reporting Dockets: 160
December 2009
Data as of: 03/24/2010

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	$23,489	$3,795	$832	$190
WAC	1.63%	3.84%	4.47%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$34,353	$9,695	$1,258	$225
WAC	1.71%	3.34%	4.40%	
WARM	7 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$11,972	$5,845	$61
WAC		2.35%	4.16%	
WARM		21 mo	26 mo	
Balances Maturing in 37 or More Months			$7,698	$24
WAC			4.30%	
WARM			75 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$98,936**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,666	$1,243	$3,232
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$47,132	$19,218	$10,045
Penalty in Months of Forgone Interest	2.93 mo	5.46 mo	9.47 mo
Balances in New Accounts	$3,843	$2,355	$530

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Northeast | **Reporting Dockets: 160**
All Reporting CMR | **December 2009**
Report Prepared: 3/26/2010 10:51:57 AM | **Amounts in Millions** | **Data as of: 03/24/2010**

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%	$9,393	$4,025	$484	1.09%
3.00 to 3.99%	$777	$3,504	$773	3.49%
4.00 to 4.99%	$989	$5,134	$747	4.60%
5.00 to 5.99%	$3,563	$1,719	$2,901	5.42%
6.00 to 6.99%	$31	$45	$905	6.34%
7.00 to 7.99%	$40	$2	$282	7.06%
8.00 to 8.99%	$0	$1	$564	8.71%
9.00 and Above	$0	$66	$9	9.94%
WARM	2 mo	15 mo	84 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$35,955**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$44,778
Book Value of Redeemable Preferred Stock	$1,047

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Northeast | **Reporting Dockets: 160**
All Reporting CMR | **December 2009**
Report Prepared: 3/26/2010 10:51:57 AM | **Amounts in Millions** | **Data as of: 03/24/2010**

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$25,638	0.99%	$1,730
Money Market Deposit Accounts (MMDAs)	$96,639	1.04%	$3,399
Passbook Accounts	$28,457	0.58%	$505
Non-Interest-Bearing Non-Maturity Deposits	$15,561		$377
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$599	0.18%	
Escrow for Mortgages Serviced for Others	$353	0.03%	
Other Escrows	$867	0.16%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$168,114		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$126		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-58		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$5,035		
Miscellaneous II	$679		
TOTAL LIABILITIES	**$353,565**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$151
EQUITY CAPITAL	$44,994
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$398,711**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Northeast | **Reporting Dockets: 160**
All Reporting CMR | **December 2009**
Report Prepared: 3/26/2010 10:51:57 AM | **Amounts in Millions** | **Data as of: 03/24/2010**

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		$0
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	11	$29
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	23	$307
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	11	$204
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	69	$399
1014	Opt commitment to orig 25- or 30-year FRMs	61	$811
1016	Opt commitment to orig "other" Mortgages	33	$282
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$4
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$93
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$5
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$70
2016	Commit/purchase "other" Mortgage loans, svc retained		$11
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$5
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$2
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	12	$39
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	17	$138
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$1,244
2054	Commit/purchase 25- to 30-year FRM MBS		$8
2074	Commit/sell 25- or 30-yr FRM MBS		$192
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$0
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$7
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$18
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$0
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$4
2134	Commit/sell 25- or 30-yr FRM loans, svc released	9	$22
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$9
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	7	$9

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Northeast — **Reporting Dockets: 160**
All Reporting CMR — **December 2009**
Report Prepared: 3/26/2010 10:51:57 AM — **Amounts in Millions** — **Data as of: 03/24/2010**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	7	$153
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	23	$48
2214	Firm commit/originate 25- or 30-year FRM loans	24	$62
2216	Firm commit/originate "other" Mortgage loans	16	$82
3016	Option to purchase "other" Mortgages		$1
3034	Option to sell 25- or 30-year FRMs		$29
3074	Short option to sell 25- or 30-yr FRMs		$1
3076	Short option to sell "other" Mortgages		$5
4002	Commit/purchase non-Mortgage financial assets	15	$242
4006	Commit/purchase "other" liabilities		$5
4022	Commit/sell non-Mortgage financial assets		$10
5002	IR swap: pay fixed, receive 1-month LIBOR		$64
5004	IR swap: pay fixed, receive 3-month LIBOR		$179
5010	IR swap: pay fixed, receive 3-month Treasury		$15
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$36
6004	Interest rate Cap based on 3-month LIBOR		$180
9502	Fixed-rate construction loans in process	60	$251
9512	Adjustable-rate construction loans in process	39	$538

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Northeast
All Reporting CMR
Report Prepared: 3/26/2010 10:51:58 AM

Amounts in Millions

Reporting Dockets: 160
December 2009
Data as of: 03/24/2010

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		$1,126
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$10
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$556
120	Other investment securities, fixed-coupon securities		$35
122	Other investment securities, floating-rate securities		$11
125	Multi/nonres mtg loans; fixed-rate, Balloon		$181
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$245
130	Construction and land loans (adj-rate)		$11
140	Second Mortgages (adj-rate)		$246
150	Commercial loans (adj-rate)		$36
180	Consumer loans; loans on deposits		$2
182	Consumer loans; education loans		$0
183	Consumer loans; auto loans and leases		$3
184	Consumer loans; mobile home loans		$6
187	Consumer loans; recreational vehicles		$31
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs	48	$231
220	Variable-rate FHLB advances	6	$80
299	Other variable-rate	11	$3,314
300	Govt. & agency securities, fixed-coupon securities		$16
302	Govt. & agency securities, floating-rate securities		$29

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Northeast | **Reporting Dockets: 160**
All Reporting CMR | **December 2009**
Report Prepared: 3/26/2010 10:51:58 AM | **Amounts in Millions** | **Data as of: 03/24/2010**

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	$35,575	$36,901	$36,122	$35,204	$34,255	$33,338
123 - Mortgage Derivatives - M/V estimate	85	$32,625	$30,761	$30,174	$29,321	$28,378	$27,429
129 - Mortgage-Related Mutual Funds - M/V estimate	12	$94	$95	$94	$93	$92	$90
280 - FHLB putable advance-M/V estimate	33	$19,668	$22,012	$21,249	$20,649	$20,200	$19,886
281 - FHLB convertible advance-M/V estimate	21	$1,829	$1,995	$1,942	$1,897	$1,863	$1,837
282 - FHLB callable advance-M/V estimate		$154	$171	$165	$161	$158	$155
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate		$258	$279	$271	$265	$260	$255
290 - Other structured borrowings - M/V estimate	18	$19,242	$21,436	$20,673	$20,062	$19,600	$19,245
500 - Other OBS Positions w/o contract code or exceeds 16 positions	6	$16,274	$-235	$-118	$-4	$106	$211