Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Northeast

All Reporting CMR | **Reporting Dockets: 165** | **March 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	47,375	-3,791	-7 %	11.02 %	-53 bp
+200 bp	50,694	-471	-1 %	11.63 %	+9 bp
+100 bp	51,912	746	+1 %	11.80 %	+25 bp
0 bp	51,166			11.55 %	
-100 bp	48,897	-2,269	-4 %	10.99 %	-56 bp

Risk Measure for a Given Rate Shock

	3/31/2009	12/31/2008	3/31/2008
Pre-shock NPV Ratio: NPV as % of PV Assets	11.55 %	9.02 %	10.89 %
Post-shock NPV Ratio	10.99 %	8.29 %	9.50 %
Sensitivity Measure: Decline in NPV Ratio	56 bp	74 bp	139 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Report Prepared: 6/18/2009 2:43:00 PM | **Amounts in Millions** | **Data as of: 6/16/2009**

	-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	44,907	44,472	43,751	42,446	40,694	42,643	104.29	1.30
30-Year Mortgage Securities	5,616	5,557	5,462	5,304	5,086	5,330	104.27	1.38
15-Year Mortgages and MBS	22,863	22,592	22,047	21,332	20,555	21,740	103.92	1.81
Balloon Mortgages and MBS	14,427	14,331	14,208	14,038	13,797	13,443	106.60	0.76
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	15,218	15,222	15,150	15,088	14,999	16,077	94.68	0.23
7 Month to 2 Year Reset Frequency	22,738	22,599	22,406	22,180	21,907	22,308	101.30	0.73
2+ to 5 Year Reset Frequency	57,123	56,638	55,880	54,792	52,910	55,326	102.37	1.10
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	651	646	640	634	627	641	100.82	0.82
2 Month to 5 Year Reset Frequency	574	566	556	544	531	562	100.74	1.59
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	13,505	13,315	13,117	12,925	12,739	13,019	102.28	1.46
Adjustable-Rate, Fully Amortizing	13,137	13,035	12,919	12,806	12,694	12,829	101.61	0.84
Fixed-Rate, Balloon	5,587	5,331	5,088	4,859	4,644	5,153	103.46	4.68
Fixed-Rate, Fully Amortizing	16,185	15,697	15,213	14,754	14,318	14,904	105.32	3.10
Construction and Land Loans								
Adjustable-Rate	6,233	6,226	6,210	6,195	6,179	6,220	100.09	0.18
Fixed-Rate	1,656	1,616	1,575	1,536	1,498	1,614	100.12	2.50
Second-Mortgage Loans and Securities								
Adjustable-Rate	14,301	14,273	14,233	14,194	14,156	14,228	100.31	0.24
Fixed-Rate	7,582	7,416	7,243	7,078	6,920	7,093	104.54	2.29
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	2,372	2,346	2,312	2,270	2,218	2,346	100.00	1.29
Accrued Interest Receivable	1,107	1,107	1,107	1,107	1,107	1,107	100.00	0.00
Advance for Taxes/Insurance	33	33	33	33	33	33	100.00	0.00
Float on Escrows on Owned Mortgages	19	40	75	119	162			-69.26
LESS: Value of Servicing on Mortgages Serviced by Others	-40	-37	-29	-31	-41			14.40
TOTAL MORTGAGE LOANS AND SECURITIES	**265,873**	**263,094**	**259,253**	**254,267**	**247,817**	**256,616**	**102.52**	**1.26**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	16,027	16,008	15,978	15,948	15,919	16,011	99.98	0.15
Fixed-Rate	9,035	8,646	8,273	7,920	7,585	7,838	110.30	4.41
Consumer Loans								
Adjustable-Rate	12,849	12,830	12,798	12,766	12,735	12,149	105.61	0.20
Fixed-Rate	16,777	16,653	16,490	16,331	16,177	16,494	100.96	0.86
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-1,246	-1,241	-1,234	-1,227	-1,220	-1,241	0.00	0.49
Accrued Interest Receivable	337	337	337	337	337	337	100.00	0.00
TOTAL NONMORTGAGE LOANS	**53,779**	**53,233**	**52,642**	**52,075**	**51,532**	**51,587**	**103.19**	**1.07**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	11,544	11,544	11,544	11,544	11,544	11,544	100.00	0.00
Equities and All Mutual Funds	587	569	552	534	516	569	100.00	3.11
Zero-Coupon Securities	4,544	4,540	4,528	4,516	4,504	4,525	100.33	0.18
Government and Agency Securities	3,167	3,090	3,014	2,940	2,869	3,022	102.27	2.48
Term Fed Funds, Term Repos	17,466	17,399	17,289	17,181	17,075	17,363	100.21	0.51
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,742	1,669	1,599	1,534	1,474	1,781	93.68	4.29
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	24,210	23,819	23,222	22,573	21,947	27,380	87.00	2.07
Structured Securities (Complex)	34,836	33,806	32,800	31,791	30,811	33,650	100.47	3.01
LESS: Valuation Allowances for Investment Securities	8	7	7	7	7	7	100.00	3.64
TOTAL CASH, DEPOSITS, AND SECURITIES	**98,088**	**96,430**	**94,541**	**92,607**	**90,734**	**99,827**	**96.60**	**1.84**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	335	335	335	335	335	335	100.00	0.00
Real Estate Held for Investment	15	15	15	15	15	15	100.00	0.00
Investment in Unconsolidated Subsidiaries	644	603	562	521	480	603	100.00	6.80
Office Premises and Equipment	2,536	2,536	2,536	2,536	2,536	2,536	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,529**	**3,488**	**3,447**	**3,406**	**3,365**	**3,488**	**100.00**	**1.18**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	251	280	347	453	548			-17.06
Adjustable-Rate Servicing	377	363	345	368	489			4.35
Float on Mortgages Serviced for Others	413	454	516	582	632			-11.29
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**1,041**	**1,097**	**1,208**	**1,403**	**1,669**			**-7.59**
OTHER ASSETS								
Purchased and Excess Servicing						557		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	17,878	17,878	17,878	17,878	17,878	17,878	100.00	0.00
Miscellaneous II						8,714		
Deposit Intangibles								
Retail CD Intangible	96	113	175	200	225			-34.42
Transaction Account Intangible	729	1,384	2,061	2,713	3,344			-48.13
MMDA Intangible	2,888	4,300	5,788	7,157	8,435			-33.72
Passbook Account Intangible	1,008	1,650	2,325	2,978	3,554			-39.89
Non-Interest-Bearing Account Intangible	26	386	728	1,052	1,360			-90.76
TOTAL OTHER ASSETS	**22,626**	**25,711**	**28,953**	**31,978**	**34,796**	**27,149**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-7,606		
TOTAL ASSETS	**444,936**	**443,052**	**440,044**	**435,736**	**429,912**	**431,062**	**103/101*** **	**0.55/1.29*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	96,745	96,571	96,259	95,952	95,650	95,411	101.22	0.25
Fixed-Rate Maturing in 13 Months or More	24,392	23,514	22,669	21,971	21,420	21,321	110.29	3.66
Variable-Rate	637	636	636	636	636	636	100.14	0.03
Demand								
Transaction Accounts	28,061	28,061	28,061	28,061	28,061	28,061	100/95*	0.00/2.50*
MMDAs	104,737	104,737	104,737	104,737	104,737	104,737	100/96*	0.00/1.44*
Passbook Accounts	29,332	29,332	29,332	29,332	29,332	29,332	100/94*	0.00/2.38*
Non-Interest-Bearing Accounts	14,133	14,133	14,133	14,133	14,133	14,133	100/97*	0.00/2.55*
TOTAL DEPOSITS	**298,038**	**296,985**	**295,828**	**294,823**	**293,970**	**293,631**	**101/98***	**0.37/1.47***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	29,507	29,240	28,974	28,713	28,458	28,747	101.71	0.91
Fixed-Rate Maturing in 37 Months or More	7,999	7,539	7,117	6,728	6,370	6,406	117.68	5.86
Variable-Rate	2,043	2,027	2,011	1,996	1,982	1,825	111.05	0.79
TOTAL BORROWINGS	**39,550**	**38,805**	**38,101**	**37,438**	**36,811**	**36,978**	**104.94**	**1.87**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,109	1,109	1,109	1,109	1,109	1,109	100.00	0.00
Other Escrow Accounts	821	795	771	748	726	852	93.30	3.16
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	7,373	7,373	7,373	7,373	7,373	7,373	100.00	0.00
Miscellaneous II	0	0	0	0	0	929		
TOTAL OTHER LIABILITIES	**9,303**	**9,277**	**9,252**	**9,230**	**9,208**	**10,263**	**90.39**	**0.27**
Other Liabilities not Included Above								
Self-Valued	48,974	46,653	44,780	43,364	42,339	42,114	110.78	4.49
Unamortized Yield Adjustments						110		
TOTAL LIABILITIES	**395,864**	**391,719**	**387,962**	**384,854**	**382,329**	**383,096**	**102/100****	**1.01/1.85****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	100	66	-9	-112	-220			
ARMs	-2	-5	-8	-12	-15			
Other Mortgages	2	0	-4	-9	-16			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	47	24	0	-37	-75			
Sell Mortgages and MBS	-89	-45	37	144	252			
Purchase Non-Mortgage Items	3	0	-3	-6	-8			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-16	-9	-3	2	8			
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	5	9			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	38	28	12	-4	-20			
Self-Valued	-258	-225	-194	-160	-125			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-175**	**-167**	**-170**	**-187**	**-209**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	444,936	443,052	440,044	435,736	429,912	431,062	103/101***	0.55/1.29***
MINUS TOTAL LIABILITIES	395,864	391,719	387,962	384,854	382,329	383,096	102/100**	1.01/1.85**
PLUS OFF-BALANCE-SHEET POSITIONS	-175	-167	-170	-187	-209			
TOTAL NET PORTFOLIO VALUE #	48,897	51,166	51,912	50,694	47,375	47,966	106.67	-2.95

* 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

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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	$1,390	$23,098	$16,251	$1,463	$441
WARM	313 mo	317 mo	330 mo	294 mo	320 mo
WAC	4.64%	5.61%	6.29%	7.30%	8.98%
Amount of these that is FHA or VA Guaranteed	$10	$197	$61	$25	$17
Securities Backed by Conventional Mortgages	$628	$2,994	$1,218	$39	$10
WARM	302 mo	317 mo	330 mo	288 mo	251 mo
Weighted Average Pass-Through Rate	4.57%	5.36%	6.16%	7.12%	8.40%
Securities Backed by FHA or VA Mortgages	$3	$175	$240	$17	$8
WARM	291 mo	348 mo	335 mo	247 mo	169 mo
Weighted Average Pass-Through Rate	4.39%	5.45%	6.13%	7.12%	8.53%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,287	$7,540	$3,095	$732	$167
WAC	4.69%	5.46%	6.35%	7.36%	8.65%
Mortgage Securities	$3,187	$4,355	$360	$15	$1
Weighted Average Pass-Through Rate	4.30%	5.19%	6.08%	7.11%	8.53%
WARM (of 15-Year Loans and Securities)	115 mo	155 mo	161 mo	125 mo	107 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$559	$6,426	$5,349	$266	$63
WAC	4.49%	5.63%	6.26%	7.27%	8.63%
Mortgage Securities	$344	$377	$59	$0	$0
Weighted Average Pass-Through Rate	4.31%	5.52%	6.15%	7.45%	9.25%
WARM (of Balloon Loans and Securities)	57 mo	79 mo	84 mo	84 mo	93 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$83,156**

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ASSETS (continued)

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All Reporting CMR
Report Prepared: 6/18/2009 2:43:01 PM

Amounts in Millions

Reporting Dockets: 165
March 2009
Data as of: 06/15/2009

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	$225	$173	$0	$0
WAC	4.73%	4.94%	5.67%	0.00%	4.17%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$16,046	$22,083	$55,153	$641	$562
Weighted Average Margin	158 bp	242 bp	205 bp	188 bp	225 bp
WAC	3.01%	5.08%	5.61%	4.70%	5.12%
WARM	295 mo	306 mo	338 mo	305 mo	272 mo
Weighted Average Time Until Next Payment Reset	3 mo	14 mo	45 mo	3 mo	30 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$94,914**

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	$94	$41	$41	$0	$1
Weighted Average Distance from Lifetime Cap	121 bp	146 bp	124 bp	150 bp	162 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$410	$476	$394	$2	$51
Weighted Average Distance from Lifetime Cap	343 bp	349 bp	368 bp	354 bp	379 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$14,925	$21,744	$54,151	$638	$489
Weighted Average Distance from Lifetime Cap	802 bp	569 bp	561 bp	583 bp	573 bp
Balances Without Lifetime Cap	$647	$48	$740	$1	$22
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$4,355	$21,395	$51,039	$20	$493
Weighted Average Periodic Rate Cap	293 bp	250 bp	217 bp	212 bp	192 bp
Balances Subject to Periodic Rate Floors	$8,546	$20,393	$50,267	$18	$150
MBS Included in ARM Balances	$4,048	$5,805	$15,298	$36	$305

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$13,019	$12,829
WARM	97 mo	140 mo
Remaining Term to Full Amortization	302 mo	
Rate Index Code	0	0
Margin	216 bp	196 bp
Reset Frequency	41 mo	23 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$75	$122
Wghted Average Distance to Lifetime Cap	32 bp	172 bp
Fixed-Rate:		
Balances	$5,153	$14,904
WARM	76 mo	82 mo
Remaining Term to Full Amortization	277 mo	
WAC	6.40%	6.12%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$6,220	$1,614
WARM	30 mo	38 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	148 bp	6.38%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$14,228	$7,093
WARM	187 mo	168 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	-17 bp	6.69%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$16,011	$7,838
WARM	36 mo	62 mo
Margin in Column 1; WAC in Column 2	158 bp	6.05%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$12,149	$16,494
WARM	35 mo	30 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	1,311 bp	12.38%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$1,348	$4,368
Fixed Rate		
Remaining WAL <= 5 Years	$4,679	$14,320
Remaining WAL 5-10 Years	$758	$986
Remaining WAL Over 10 Years	$212	
Superfloaters	$27	
Inverse Floaters & Super POs	$0	
Other	$0	$93
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	$7,024	$19,767

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MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$3,061	$18,702	$24,674	$10,676	$8,788
WARM	232 mo	285 mo	312 mo	317 mo	275 mo
Weighted Average Servicing Fee	24 bp	27 bp	28 bp	30 bp	40 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	454 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	$101,256	$55
WARM (in months)	327 mo	217 mo
Weighted Average Servicing Fee	22 bp	38 bp

Total # of Adjustable-Rate Loans Serviced	377 loans
Number of These Subserviced by Others	2 loans

Total Balances of Mortgage Loans Serviced for Others **$167,211**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$11,544		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$569		
Zero-Coupon Securities	$4,525	1.23%	3 mo
Government & Agency Securities	$3,022	2.13%	31 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$17,363	0.81%	8 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,781	4.07%	71 mo
Memo: Complex Securities (from supplemental reporting)	$33,650		

Total Cash, Deposits, and Securities **$72,455**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Northeast | **Reporting Dockets: 165**
All Reporting CMR | **March 2009**
Report Prepared: 6/18/2009 2:43:02 PM | **Amounts in Millions** | **Data as of: 06/15/2009**

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$4,129
Accrued Interest Receivable	$1,107
Advances for Taxes and Insurance	$33
Less: Unamortized Yield Adjustments	$1,895
Valuation Allowances	$1,784
Unrealized Gains (Losses)	$-4,573

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$639
Accrued Interest Receivable	$337
Less: Unamortized Yield Adjustments	$338
Valuation Allowances	$1,880
Unrealized Gains (Losses)	$-572

OTHER ITEMS

Real Estate Held for Investment	$15
Repossessed Assets	$335
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$603
Office Premises and Equipment	$2,536
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-277
Less: Unamortized Yield Adjustments	$-50
Valuation Allowances	$7
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$557
Miscellaneous I	$17,878
Miscellaneous II	$8,714
TOTAL ASSETS	**$430,473**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$417
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$5
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$317
Mortgage-Related Mututal Funds	$253
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$18,215
Weighted Average Servicing Fee	23 bp
Adjustable-Rate Mortgage Loans Serviced	$15,908
Weighted Average Servicing Fee	6 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Northeast
All Reporting CMR
Report Prepared: 6/18/2009 2:43:02 PM

Amounts in Millions

Reporting Dockets: 165
March 2009
Data as of: 06/15/2009

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	$33,557	$2,272	$770	$148
WAC	2.90%	4.04%	4.17%	
WARM	2 mo	2 mo	1 mo	
Balances Maturing in 4 to 12 Months	$46,620	$10,024	$2,168	$977
WAC	3.10%	3.90%	4.18%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$10,866	$2,942	$53
WAC		3.65%	4.63%	
WARM		20 mo	23 mo	
Balances Maturing in 37 or More Months			$7,513	$55
WAC			4.65%	
WARM			76 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$116,732**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$13,975	$4,343	$6,106
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$57,209	$16,628	$9,343
Penalty in Months of Forgone Interest	2.82 mo	5.50 mo	9.56 mo
Balances in New Accounts	$7,876	$1,300	$205

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Northeast
All Reporting CMR
Report Prepared: 6/18/2009 2:43:02 PM

Amounts in Millions

Reporting Dockets: 165
March 2009
Data as of: 06/15/2009

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%	$12,098	$3,233	$99	1.12%
3.00 to 3.99%	$244	$3,684	$1,008	3.57%
4.00 to 4.99%	$251	$5,615	$1,113	4.62%
5.00 to 5.99%	$386	$3,010	$2,984	5.38%
6.00 to 6.99%	$1	$77	$317	6.47%
7.00 to 7.99%	$0	$43	$356	7.18%
8.00 to 8.99%	$0	$39	$527	8.71%
9.00 and Above	$0	$66	$1	9.87%
WARM	2 mo	19 mo	86 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$35,153**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$44,575
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Northeast | **Reporting Dockets: 165**
All Reporting CMR | **March 2009**
Report Prepared: 6/18/2009 2:43:02 PM | **Amounts in Millions** | **Data as of: 06/15/2009**

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$28,061	1.04%	$2,928
Money Market Deposit Accounts (MMDAs)	$104,737	1.26%	$4,904
Passbook Accounts	$29,332	0.76%	$768
Non-Interest-Bearing Non-Maturity Deposits	$14,133		$277
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$706	0.21%	
Escrow for Mortgages Serviced for Others	$403	0.02%	
Other Escrows	$852	0.23%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$178,224		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$72		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$38		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$7,373		
Miscellaneous II	$929		
TOTAL LIABILITIES	**$383,094**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$463
EQUITY CAPITAL	$46,913
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$430,471**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Northeast | **Reporting Dockets: 165**
All Reporting CMR | **March 2009**
Report Prepared: 6/18/2009 2:43:02 PM | **Amounts in Millions** | **Data as of: 06/15/2009**

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		$2
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	$77
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	25	$219
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	13	$313
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	72	$622
1014	Opt commitment to orig 25- or 30-year FRMs	69	$1,959
1016	Opt commitment to orig "other" Mortgages	43	$285
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		$3
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	6	$19
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$190
2016	Commit/purchase "other" Mortgage loans, svc retained		$17
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$0
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$100
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	13	$63
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	20	$282
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$300
2054	Commit/purchase 25- to 30-year FRM MBS		$168
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$271
2074	Commit/sell 25- or 30-yr FRM MBS		$1,456
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		$1
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$2
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$8
2116	Commit/purchase "other" Mortgage loans, svc released		$1
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		$7

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Northeast **Reporting Dockets: 165**
All Reporting CMR **March 2009**
Report Prepared: 6/18/2009 2:43:03 PM **Amounts in Millions** **Data as of: 06/15/2009**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2134	Commit/sell 25- or 30-yr FRM loans, svc released	9	$37
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$1
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$10
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	8	$98
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	25	$58
2214	Firm commit/originate 25- or 30-year FRM loans	27	$91
2216	Firm commit/originate "other" Mortgage loans	16	$124
3008	Option to purchase 3- or 5-yr Treasury ARMs		$1
3014	Option to purchase 25- or 30-yr FRMs		$1
3016	Option to purchase "other" Mortgages		$2
3034	Option to sell 25- or 30-year FRMs		$71
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$2
3076	Short option to sell "other" Mortgages		$1
4002	Commit/purchase non-Mortgage financial assets	16	$138
4006	Commit/purchase "other" liabilities		$4
4022	Commit/sell non-Mortgage financial assets		$6
5002	IR swap: pay fixed, receive 1-month LIBOR		$64
5004	IR swap: pay fixed, receive 3-month LIBOR		$148
5010	IR swap: pay fixed, receive 3-month Treasury		$15
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		$80
9502	Fixed-rate construction loans in process	61	$261
9512	Adjustable-rate construction loans in process	43	$1,134

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Northeast | **Reporting Dockets: 165**
All Reporting CMR | **March 2009**
Report Prepared: 6/18/2009 2:43:03 PM | **Amounts in Millions** | **Data as of: 06/15/2009**

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		$1,000
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$16
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$540
120	Other investment securities, fixed-coupon securities		$43
122	Other investment securities, floating-rate securities		$13
125	Multi/nonres mtg loans; fixed-rate, Balloon		$173
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$255
130	Construction and land loans (adj-rate)		$20
140	Second Mortgages (adj-rate)		$224
150	Commercial loans (adj-rate)		$35
180	Consumer loans; loans on deposits		$1
182	Consumer loans; education loans		$0
183	Consumer loans; auto loans and leases		$5
184	Consumer loans; mobile home loans		$7
187	Consumer loans; recreational vehicles		$33
189	Consumer loans; other		$1
200	Variable-rate, fixed-maturity CDs	47	$636
220	Variable-rate FHLB advances	10	$775
299	Other variable-rate	14	$1,050
300	Govt. & agency securities, fixed-coupon securities		$20
302	Govt. & agency securities, floating-rate securities		$5

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Northeast | **Reporting Dockets: 165**
All Reporting CMR | **March 2009**
Report Prepared: 6/18/2009 2:43:03 PM | **Amounts in Millions** | **Data as of: 06/15/2009**

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	95	$33,650	$34,836	$33,806	$32,800	$31,791	$30,811
123 - Mortgage Derivatives - M/V estimate	85	$27,380	$24,210	$23,819	$23,222	$22,573	$21,947
129 - Mortgage-Related Mutual Funds - M/V estimate	13	$100	$101	$100	$100	$99	$98
280 - FHLB putable advance-M/V estimate	36	$19,840	$23,217	$22,097	$21,200	$20,521	$20,018
281 - FHLB convertible advance-M/V estimate	20	$2,111	$2,399	$2,308	$2,236	$2,181	$2,138
282 - FHLB callable advance-M/V estimate	8	$221	$246	$237	$230	$225	$221
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate		$248	$275	$266	$258	$251	$246
290 - Other structured borrowings - M/V estimate	17	$19,693	$22,834	$21,744	$20,855	$20,185	$19,715
500 - Other OBS Positions w/o contract code or exceeds 16 positions	7	$18,914	$-258	$-225	$-194	$-160	$-125