Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Northeast

All Reporting CMR | **Reporting Dockets: 259** | **September 2004**

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	23,822	-12,099	-34 %	8.67 %	-358 bp
+200 bp	28,248	-7,673	-21 %	10.05 %	-220 bp
+100 bp	32,377	-3,544	-10 %	11.26 %	-99 bp
0 bp	35,921			12.25 %	
-100 bp	36,865	944	+3 %	12.44 %	+19 bp

Risk Measure for a Given Rate Shock

	09/30/2004	06/30/2004	09/30/2003
Pre-shock NPV Ratio: NPV as % of PV Assets	12.25 %	11.92 %	10.43 %
Post-shock NPV Ratio	10.05 %	9.41 %	9.47 %
Sensitivity Measure: Decline in NPV Ratio	220 bp	250 bp	97 bp
TB 13a Level of Risk	Minimal	Moderate	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	34,017	33,205	31,632	29,917	28,272	32,586	101.90	3.59
30-Year Mortgage Securities	4,612	4,464	4,219	3,973	3,746	4,431	100.73	4.40
15-Year Mortgages and MBS	38,591	37,330	35,708	34,038	32,424	36,853	101.29	3.86
Balloon Mortgages and MBS	8,234	8,058	7,811	7,501	7,148	7,946	101.40	2.63
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	3,905	3,902	3,889	3,859	3,807	3,776	103.35	0.21
7 Month to 2 Year Reset Frequency	15,588	15,446	15,226	14,904	14,496	14,978	103.12	1.17
2+ to 5 Year Reset Frequency	34,188	33,283	32,197	30,967	29,662	33,119	100.50	2.99
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	200	199	197	195	192	189	105.22	0.77
2 Month to 5 Year Reset Frequency	1,232	1,216	1,198	1,176	1,148	1,205	100.95	1.37
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	7,661	7,532	7,407	7,286	7,168	7,301	103.16	1.69
Adjustable-Rate, Fully Amortizing	9,318	9,221	9,126	9,034	8,944	9,141	100.88	1.03
Fixed-Rate, Balloon	3,686	3,500	3,326	3,165	3,013	3,440	101.75	5.14
Fixed-Rate, Fully Amortizing	6,147	5,864	5,601	5,357	5,131	5,620	104.34	4.65
Construction and Land Loans								
Adjustable-Rate	4,930	4,920	4,910	4,900	4,891	4,932	99.75	0.21
Fixed-Rate	1,285	1,259	1,234	1,210	1,188	1,288	97.74	2.03
Second-Mortgage Loans and Securities								
Adjustable-Rate	11,045	11,035	11,028	11,022	11,016	11,107	99.36	0.08
Fixed-Rate	7,517	7,341	7,174	7,014	6,862	7,164	102.47	2.33
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	-66	-64	-62	-60	-58	-64	0.00	3.55
Accrued Interest Receivable	749	749	749	749	749	749	100.00	0.00
Advance for Taxes/Insurance	28	28	28	28	28	28	100.00	0.00
Float on Escrows on Owned Mortgages	54	109	156	193	225			-46.75
LESS: Value of Servicing on Mortgages Serviced by Others	19	46	64	69	69			-49.13
TOTAL MORTGAGE LOANS AND SECURITIES	**192,903**	**188,550**	**182,690**	**176,361**	**169,982**	**185,790**	**101.49**	**2.71**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	8,456	8,432	8,417	8,403	8,389	8,479	99.44	0.23
Fixed-Rate	3,589	3,447	3,312	3,185	3,064	3,225	106.90	4.01
Consumer Loans								
Adjustable-Rate	2,395	2,392	2,390	2,387	2,385	2,362	101.27	0.12
Fixed-Rate	13,866	13,693	13,525	13,361	13,202	13,519	101.29	1.25
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-665	-658	-651	-645	-639	-658	0.00	1.03
Accrued Interest Receivable	215	215	215	215	215	215	100.00	0.00
TOTAL NONMORTGAGE LOANS	**27,856**	**27,522**	**27,208**	**26,906**	**26,616**	**27,143**	**101.40**	**1.18**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	5,266	5,266	5,266	5,266	5,266	5,266	100.00	0.00
Equities and All Mutual Funds	2,199	2,125	2,052	1,974	1,894	2,124	100.04	3.47
Zero-Coupon Securities	150	148	145	143	141	144	102.58	1.80
Government and Agency Securities	3,643	3,562	3,484	3,409	3,338	3,476	102.47	2.23
Term Fed Funds, Term Repos	4,439	4,425	4,411	4,397	4,383	4,415	100.23	0.32
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,923	1,845	1,774	1,708	1,647	1,804	102.27	4.05
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	30,424	30,007	28,977	27,941	26,947	30,093	99.71	2.41
Structured Securities (Complex)	9,331	9,126	8,667	8,189	7,720	9,109	100.19	3.64
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.69
TOTAL CASH, DEPOSITS, AND SECURITIES	**57,375**	**56,504**	**54,775**	**53,027**	**51,335**	**56,431**	**100.13**	**2.30**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	101	101	101	101	101	101	100.00	0.00
Real Estate Held for Investment	78	78	78	78	78	78	100.00	0.00
Investment in Unconsolidated Subsidiaries	167	163	152	137	120	163	100.00	4.81
Office Premises and Equipment	2,003	2,003	2,003	2,003	2,003	2,003	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,349**	**2,345**	**2,333**	**2,319**	**2,302**	**2,345**	**100.00**	**0.34**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	200	293	362	394	398			-27.68
Adjustable-Rate Servicing	160	166	168	169	170			-2.60
Float on Mortgages Serviced for Others	351	441	512	561	597			-18.26
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**711**	**899**	**1,042**	**1,124**	**1,165**			**-18.44**
OTHER ASSETS								
Purchased and Excess Servicing						510		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	8,838	8,838	8,838	8,838	8,838	8,838	100.00	0.00
Miscellaneous II						3,915		
Deposit Intangibles								
Retail CD Intangible	10	28	47	64	82			-65.54
Transaction Account Intangible	1,651	2,256	2,845	3,453	3,940			-26.46
MMDA Intangible	2,090	2,754	3,284	3,805	4,352			-21.68
Passbook Account Intangible	2,020	2,683	3,305	3,896	4,448			-23.95
Non-Interest-Bearing Account Intangible	487	785	1,068	1,337	1,594			-37.00
TOTAL OTHER ASSETS	**15,096**	**17,345**	**19,387**	**21,395**	**23,254**	**13,263**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						621		
TOTAL ASSETS	**296,291**	**293,164**	**287,436**	**281,133**	**274,654**	**285,592**	**103/100*** **	**1.51/2.31*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	40,335	40,162	39,991	39,822	39,654	40,079	100.21	0.43
Fixed-Rate Maturing in 13 Months or More	33,416	32,370	31,379	30,439	29,547	32,047	101.01	3.15
Variable-Rate	1,494	1,494	1,494	1,494	1,494	1,494	100.01	0.01
Demand								
Transaction Accounts	25,307	25,307	25,307	25,307	25,307	25,307	100/91*	0.00/2.59*
MMDAs	45,316	45,316	45,316	45,316	45,316	45,316	100/94*	0.00/1.40*
Passbook Accounts	29,125	29,125	29,125	29,125	29,125	29,125	100/91*	0.00/2.43*
Non-Interest-Bearing Accounts	13,087	13,087	13,087	13,087	13,087	13,087	100/94*	0.00/2.36*
TOTAL DEPOSITS	**188,081**	**186,861**	**185,699**	**184,590**	**183,530**	**186,454**	**100/96***	**0.64/1.87***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	34,141	33,934	33,731	33,532	33,337	33,920	100.04	0.61
Fixed-Rate Maturing in 37 Months or More	5,151	4,895	4,654	4,429	4,216	4,842	101.08	5.07
Variable-Rate	2,835	2,831	2,827	2,824	2,820	2,822	100.31	0.13
TOTAL BORROWINGS	**42,127**	**41,660**	**41,212**	**40,784**	**40,373**	**41,585**	**100.18**	**1.10**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,119	1,119	1,119	1,119	1,119	1,119	100.00	0.00
Other Escrow Accounts	144	140	136	132	128	154	90.55	3.00
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	5,938	5,938	5,938	5,938	5,938	5,938	100.00	0.00
Miscellaneous II	0	0	0	0	0	315		
TOTAL OTHER LIABILITIES	**7,201**	**7,197**	**7,193**	**7,189**	**7,186**	**7,526**	**95.63**	**0.06**
Other Liabilities not Included Above								
Self-Valued	21,764	21,065	20,566	20,172	19,881	20,207	104.24	2.84
Unamortized Yield Adjustments						89		
TOTAL LIABILITIES	**259,173**	**256,782**	**254,670**	**252,735**	**250,969**	**255,861**	**100/97****	**0.88/1.77****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	117	36	-126	-285	-433			
ARMs	78	66	44	7	-45			
Other Mortgages	43	0	-56	-120	-186			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	203	63	-192	-454	-712			
Sell Mortgages and MBS	-1,023	-624	193	1,165	2,154			
Purchase Non-Mortgage Items	-11	0	11	21	31			
Sell Non-Mortgage Items	-3	0	3	6	8			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-54	-15	20	52	82			
Pay Floating, Receive Fixed Swaps	383	70	-216	-476	-714			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	1	7	13	18			
Interest-Rate Caps	0	0	0	0	1			
Interest-Rate Floors	0	0	0	0	0			
Futures	-7	0	5	9	14			
Options on Futures	0	0	1	1	1			
Construction LIP	-12	-45	-77	-108	-138			
Self-Valued	32	-14	-4	21	57			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-253**	**-461**	**-388**	**-150**	**137**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	296,291	293,164	287,436	281,133	274,654	285,592	103/100***	1.51/2.31***
MINUS TOTAL LIABILITIES	259,173	256,782	254,670	252,735	250,969	255,861	100/97**	0.88/1.77**
PLUS OFF-BALANCE-SHEET POSITIONS	-253	-461	-388	-150	137			
TOTAL NET PORTFOLIO VALUE #	36,865	35,921	32,377	28,248	23,822	29,731	120.82	6.25

* 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	$1,035	$15,931	$11,247	$3,132	$1,242
WARM	316 mo	332 mo	337 mo	308 mo	267 mo
WAC	4.62%	5.61%	6.34%	7.37%	8.85%
Amount of these that is FHA or VA Guaranteed	$5	$34	$234	$241	$95
Securities Backed by Conventional Mortgages	$689	$1,947	$353	$128	$34
WARM	281 mo	328 mo	288 mo	291 mo	204 mo
Weighted Average Pass-Through Rate	4.50%	5.29%	6.27%	7.18%	8.54%
Securities Backed by FHA or VA Mortgages	$148	$917	$108	$75	$32
WARM	350 mo	355 mo	287 mo	282 mo	185 mo
Weighted Average Pass-Through Rate	4.43%	5.01%	6.32%	7.21%	8.45%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$4,795	$10,076	$3,688	$1,346	$489
WAC	4.70%	5.40%	6.41%	7.35%	8.67%
Mortgage Securities	$9,528	$6,259	$536	$117	$20
Weighted Average Pass-Through Rate	4.30%	5.14%	6.16%	7.15%	8.54%
WARM (of 15-Year Loans and Securities)	159 mo	178 mo	145 mo	121 mo	113 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$1,574	$3,324	$596	$151	$80
WAC	4.64%	5.42%	6.32%	7.32%	8.71%
Mortgage Securities	$1,920	$253	$41	$7	$0
Weighted Average Pass-Through Rate	4.34%	5.28%	6.19%	7.28%	0.00%
WARM (of Balloon Loans and Securities)	81 mo	89 mo	95 mo	88 mo	98 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$81,816**

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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	$60	$638	$741	$0	$28
WAC	2.95%	4.24%	5.76%	0.00%	5.23%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$3,716	$14,341	$32,378	$189	$1,177
Weighted Average Margin	253 bp	332 bp	263 bp	232 bp	185 bp
WAC	5.28%	5.13%	4.92%	3.00%	4.87%
WARM	311 mo	315 mo	345 mo	379 mo	287 mo
Weighted Average Time Until Next Payment Reset	2 mo	14 mo	47 mo	1 mo	12 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$53,268**

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	$40	$75	$45	$0	$4
Weighted Average Distance from Lifetime Cap	121 bp	169 bp	145 bp	0 bp	167 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$65	$738	$206	$0	$18
Weighted Average Distance from Lifetime Cap	303 bp	332 bp	326 bp	0 bp	350 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$3,312	$14,007	$32,202	$183	$1,138
Weighted Average Distance from Lifetime Cap	550 bp	676 bp	568 bp	770 bp	622 bp
Balances Without Lifetime Cap	$359	$158	$666	$6	$45
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$468	$11,551	$28,038	$40	$1,129
Weighted Average Periodic Rate Cap	170 bp	183 bp	287 bp	183 bp	187 bp
Balances Subject to Periodic Rate Floors	$318	$10,452	$25,103	$153	$416
MBS Included in ARM Balances	$328	$3,140	$5,645	$184	$700

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$7,301	$9,141
WARM	109 mo	149 mo
Remaining Term to Full Amortization	292 mo	
Rate Index Code	0	0
Margin	215 bp	223 bp
Reset Frequency	49 mo	30 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$61	$142
Wghted Average Distance to Lifetime Cap	32 bp	59 bp
Fixed-Rate:		
Balances	$3,440	$5,620
WARM	84 mo	129 mo
Remaining Term to Full Amortization	298 mo	
WAC	6.18%	6.77%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$4,932	$1,288
WARM	21 mo	30 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	114 bp	6.15%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$11,107	$7,164
WARM	138 mo	167 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	32 bp	7.59%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$8,479	$3,225
WARM	32 mo	57 mo
Margin in Column 1; WAC in Column 2	112 bp	6.62%
Reset Frequency	5 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$2,362	$13,519
WARM	21 mo	35 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	1,049 bp	11.43%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$4	$3,972
Fixed Rate		
Remaining WAL <= 5 Years	$3,078	$21,097
Remaining WAL 5-10 Years	$590	$1,050
Remaining WAL Over 10 Years	$146	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$38
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$117
WAC	0.00%	6.91%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$3,818	$26,275

Amounts in Millions

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	$4,824	$21,125	$19,949	$9,418	$13,082
WARM	140 mo	226 mo	221 mo	205 mo	159 mo
Weighted Average Servicing Fee	23 bp	23 bp	21 bp	23 bp	28 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	590 loans				
FHA/VA	102 loans				
Subserviced by Others	9 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$49,416	$31	Total # of Adjustable-Rate Loans Serviced	276 loans
WARM (in months)	173 mo	188 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	16 bp	48 bp		

Total Balances of Mortgage Loans Serviced for Others	**$117,845**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$5,266		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$2,125		
Zero-Coupon Securities	$144	2.67%	20 mo
Government & Agency Securities	$3,476	3.82%	29 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$4,415	2.07%	4 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,804	4.14%	63 mo
Memo: Complex Securities (from supplemental reporting)	$9,109		
Total Cash, Deposits, and Securities	**$26,339**		

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$843
Accrued Interest Receivable	$749
Advances for Taxes and Insurance	$28
Less: Unamortized Yield Adjustments	$-674
Valuation Allowances	$907
Unrealized Gains (Losses)	$-16

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$110
Accrued Interest Receivable	$215
Less: Unamortized Yield Adjustments	$62
Valuation Allowances	$768
Unrealized Gains (Losses)	$-1

OTHER ITEMS	
Real Estate Held for Investment	$78
Repossessed Assets	$101
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$163
Office Premises and Equipment	$2,003
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-32
Less: Unamortized Yield Adjustments	$-57
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$510
Miscellaneous I	$8,838
Miscellaneous II	$3,915
TOTAL ASSETS	**$285,593**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$401
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$39
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$1,470
Mortgage-Related Mututal Funds	$656
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$12,587
Weighted Average Servicing Fee	32 bp
Adjustable-Rate Mortgage Loans Serviced	$1,687
Weighted Average Servicing Fee	30 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$12

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$9,574	$3,909	$1,085	$95
WAC	1.50%	2.79%	6.47%	
WARM	2 mo	2 mo	1 mo	
Balances Maturing in 4 to 12 Months	$11,326	$11,182	$3,003	$283
WAC	1.75%	2.55%	6.52%	
WARM	7 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$13,929	$7,222	$217
WAC		2.75%	4.82%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			$10,896	$116
WAC			4.19%	
WARM			75 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$72,126**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$2,029	$2,092	$6,701
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$17,386	$23,387	$17,977
Penalty in Months of Forgone Interest	3.17 mo	5.98 mo	8.80 mo
Balances in New Accounts	$2,366	$2,632	$1,220

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LIABILITIES (continued)

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FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT	Remaining Maturity			
	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 3.00%	$21,723	$7,953	$641	2.01%
3.00 to 3.99%	$56	$1,906	$1,716	3.40%
4.00 to 4.99%	$103	$990	$1,028	4.50%
5.00 to 5.99%	$34	$470	$1,025	5.32%
6.00 to 6.99%	$118	$175	$270	6.36%
7.00 to 7.99%	$2	$389	$143	7.43%
8.00 to 8.99%	$0	$1	$19	8.29%
9.00 and Above	$0	$0	$0	9.01%
WARM	1 mo	19 mo	71 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$38,762**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$24,523
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	$25,307	1.24%	$1,604
Money Market Deposit Accounts (MMDAs)	$45,316	1.73%	$5,200
Passbook Accounts	$29,125	0.89%	$1,042
Non-Interest-Bearing Non-Maturity Deposits	$13,087		$1,091
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$579	0.18%	
Escrow for Mortgages Serviced for Others	$540	0.25%	
Other Escrows	$154	0.05%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$114,108		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$87		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$2		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$5,938		
Miscellaneous II	$315		
TOTAL LIABILITIES	**$255,861**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$169
EQUITY CAPITAL	$29,564
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$285,593**

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		$12
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	40	$1,174
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	59	$949
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	27	$124
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	120	$684
1014	Opt commitment to orig 25- or 30-year FRMs	101	$2,674
1016	Opt commitment to orig "other" Mortgages	71	$1,561
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$10
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$730
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$132
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	7	$5
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$565
2016	Commit/purchase "other" Mortgage loans, svc retained		$10
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$93
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$30
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	22	$137
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	30	$406
2036	Commit/sell "other" Mortgage loans, svc retained		$19
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$251
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$115
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$6
2054	Commit/purchase 25- to 30-year FRM MBS		$47
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$321
2074	Commit/sell 25- or 30-yr FRM MBS		$2,715
2076	Commit/sell "other" MBS		$3
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$1
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$68

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2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$586
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$57
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$407
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$2,089
2116	Commit/purchase "other" Mortgage loans, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	6	$7,416
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	6	$1,350
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$265
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	11	$919
2134	Commit/sell 25- or 30-yr FRM loans, svc released	20	$7,675
2136	Commit/sell "other" Mortgage loans, svc released		$1,947
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$2
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	14	$98
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	18	$100
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	13	$112
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	47	$117
2214	Firm commit/originate 25- or 30-year FRM loans	39	$242
2216	Firm commit/originate "other" Mortgage loans	28	$142
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		$1
3016	Option to purchase "other" Mortgages		$2
3032	Option to sell 10-, 15-, or 20-year FRMs		$6
3034	Option to sell 25- or 30-year FRMs	6	$110
3036	Option to sell "other" Mortgages		$2
3068	Short option to sell 3- or 5-yr Treasury ARMs		$0
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$3
3074	Short option to sell 25- or 30-yr FRMs		$11

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3076	Short option to sell "other" Mortgages		$2
4002	Commit/purchase non-Mortgage financial assets	25	$486
4006	Commit/purchase "other" liabilities		$550
4022	Commit/sell non-Mortgage financial assets		$286
5002	IR swap: pay fixed, receive 1-month LIBOR		$20
5004	IR swap: pay fixed, receive 3-month LIBOR		$478
5010	IR swap: pay fixed, receive 3-month Treasury		$5
5024	IR swap: pay 1-month LIBOR, receive fixed		$8,077
5026	IR swap: pay 3-month LIBOR, receive fixed		$40
6004	Interest rate Cap based on 3-month LIBOR		$215
6008	Interest rate Cap based on 3-month Treasury		$20
7002	Interest rate floor based on 1-month LIBOR		$20
8010	Long futures contract on 10-year Treasury note		$13
8036	Short futures contract on 2-year Treasury note		$2
8038	Short futures contract on 5-year Treasury note		$29
8040	Short futures contract on 10-year Treasury note		$63
8042	Short futures contract on Treasury bond		$2
8046	Short futures contract on 3-month Eurodollar		$15
9034	Long put option on 10-year T-note futures contract		$50
9082	Short put option on 10-year T-note futures contract		$50
9502	Fixed-rate construction loans in process	114	$841
9512	Adjustable-rate construction loans in process	77	$2,060