Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Northeast

All Reporting CMR | **Reporting Dockets: 244** | **December 2006**

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	33,172	-16,603	-33 %	8.88 %	-368 bp
+200 bp	39,257	-10,518	-21 %	10.29 %	-227 bp
+100 bp	45,049	-4,726	-9 %	11.58 %	-99 bp
0 bp	49,775			12.57 %	
-100 bp	51,444	1,669	+3 %	12.84 %	+27 bp
-200 bp	50,825	1,050	+2 %	12.58 %	+2 bp

Risk Measure for a Given Rate Shock

	12/31/2006	09/30/2006	12/31/2005
Pre-shock NPV Ratio: NPV as % of PV Assets	12.57 %	11.45 %	12.15 %
Post-shock NPV Ratio	10.29 %	9.26 %	9.70 %
Sensitivity Measure: Decline in NPV Ratio	227 bp	219 bp	245 bp
TB 13a Level of Risk	Minimal	Moderate	Moderate

The reports issued since the September 2006 cycle were generated with the Enhanced NPV Model. As a result, the results from this quarter are not directly comparable to those from previous quarters.

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	-200 bp	-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	48,855	48,203	46,931	45,024	42,852	40,618	47,158	99.52	3.39
30-Year Mortgage Securities	6,937	6,831	6,666	6,389	6,067	5,743	6,700	99.50	3.32
15-Year Mortgages and MBS	29,695	28,952	27,975	26,883	25,763	24,666	28,328	98.75	3.70
Balloon Mortgages and MBS	9,845	9,655	9,431	9,168	8,868	8,536	9,563	98.62	2.58
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	7,148	7,113	7,082	7,050	7,019	6,982	7,005	101.10	0.45
7 Month to 2 Year Reset Frequency	25,691	25,483	25,252	24,937	24,528	24,040	25,025	100.91	1.08
2+ to 5 Year Reset Frequency	47,794	47,221	46,585	45,424	43,886	42,067	46,297	100.62	1.93
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	225	224	222	220	218	215	214	103.54	0.81
2 Month to 5 Year Reset Frequency	687	676	664	650	633	615	677	98.10	1.99
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	9,417	9,287	9,170	9,067	8,977	8,897	9,160	100.11	1.20
Adjustable-Rate, Fully Amortizing	11,068	10,963	10,862	10,764	10,669	10,577	10,908	99.57	0.91
Fixed-Rate, Balloon	3,708	3,537	3,377	3,227	3,086	2,954	3,398	99.38	4.59
Fixed-Rate, Fully Amortizing	18,792	18,103	17,454	16,843	16,265	15,720	17,648	98.90	3.61
Construction and Land Loans									
Adjustable-Rate	8,559	8,538	8,518	8,498	8,479	8,459	8,492	100.31	0.23
Fixed-Rate	2,019	1,977	1,937	1,899	1,863	1,828	1,960	98.81	2.02
Second-Mortgage Loans and Securities									
Adjustable-Rate	10,821	10,804	10,787	10,771	10,754	10,738	10,770	100.16	0.15
Fixed-Rate	10,840	10,583	10,338	10,104	9,882	9,669	10,225	101.10	2.31
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	303	299	296	292	289	284	296	100.00	1.09
Accrued Interest Receivable	1,115	1,115	1,115	1,115	1,115	1,115	1,115	100.00	0.00
Advance for Taxes/Insurance	39	39	39	39	39	39	39	100.00	0.00
Float on Escrows on Owned Mortgages	49	85	129	167	200	229			-31.86
LESS: Value of Servicing on Mortgages Serviced by Others	13	30	46	54	56	56			-26.21
TOTAL MORTGAGE LOANS AND SECURITIES	**253,594**	**249,657**	**244,783**	**238,477**	**231,393**	**223,935**	**244,978**	**99.92**	**2.28**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	15,088	15,052	15,017	14,982	14,947	14,913	14,940	100.52	0.23
Fixed-Rate	5,564	5,317	5,083	4,863	4,655	4,459	5,459	93.12	4.46
Consumer Loans									
Adjustable-Rate	7,200	7,193	7,186	7,178	7,171	7,163	7,188	99.96	0.10
Fixed-Rate	13,573	13,409	13,250	13,096	12,947	12,801	13,301	99.62	1.18
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-795	-789	-784	-778	-773	-768	-784	0.00	0.71
Accrued Interest Receivable	337	337	337	337	337	337	337	100.00	0.00
TOTAL NONMORTGAGE LOANS	**40,967**	**40,519**	**40,089**	**39,678**	**39,284**	**38,905**	**40,441**	**99.13**	**1.05**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	6,514	6,514	6,514	6,514	6,514	6,514	6,514	100.00	0.00
Equities and All Mutual Funds	1,928	1,864	1,798	1,731	1,664	1,597	1,798	99.97	3.69
Zero-Coupon Securities	396	390	386	382	378	375	381	101.39	1.10
Government and Agency Securities	3,155	3,104	3,055	3,007	2,961	2,916	3,070	99.52	1.59
Term Fed Funds, Term Repos	5,066	5,053	5,039	5,026	5,013	5,001	5,044	99.91	0.26
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,735	2,590	2,456	2,333	2,219	2,114	2,339	105.01	5.23
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	51,798	51,597	50,941	49,731	48,289	46,742	51,334	99.23	1.83
Structured Securities (Complex)	14,228	13,949	13,530	12,902	12,280	11,711	13,537	99.95	3.87
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.58
TOTAL CASH, DEPOSITS, AND SECURITIES	**85,820**	**85,061**	**83,719**	**81,626**	**79,319**	**76,970**	**84,017**	**99.65**	**2.05**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	170	170	170	170	170	170	170	100.00	0.00
Real Estate Held for Investment	17	17	17	17	17	17	17	100.00	0.00
Investment in Unconsolidated Subsidiaries	627	590	552	515	477	439	552	100.00	6.80
Office Premises and Equipment	2,630	2,630	2,630	2,630	2,630	2,630	2,630	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,444**	**3,407**	**3,369**	**3,332**	**3,294**	**3,257**	**3,369**	**100.00**	**1.11**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	300	366	448	515	562	580			-16.59
Adjustable-Rate Servicing	231	229	256	295	300	300			-12.85
Float on Mortgages Serviced for Others	482	553	626	689	743	790			-10.82
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**1,012**	**1,149**	**1,330**	**1,499**	**1,605**	**1,669**			**-13.15**
OTHER ASSETS									
Purchased and Excess Servicing							723		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	10,976	10,976	10,976	10,976	10,976	10,976	10,976	100.00	0.00
Miscellaneous II							9,721		
Deposit Intangibles									
Retail CD Intangible	167	186	206	227	250	275			-10.03
Transaction Account Intangible	1,339	1,741	2,133	2,395	2,667	2,980			-15.34
MMDA Intangible	3,757	4,406	4,979	5,666	6,582	7,717			-12.65
Passbook Account Intangible	2,012	2,574	3,024	3,464	3,913	4,355			-14.72
Non-Interest-Bearing Account Intangible	773	1,127	1,463	1,782	2,085	2,375			-22.38
TOTAL OTHER ASSETS	**19,024**	**21,009**	**22,781**	**24,510**	**26,473**	**28,677**	**21,420**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-443		
TOTAL ASSETS	**403,862**	**400,801**	**396,071**	**389,120**	**381,368**	**373,413**	**393,783**	**101/98*** **	**1.47/1.98*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	82,458	82,216	81,979	81,745	81,533	81,322	82,065	99.90	0.29
Fixed-Rate Maturing in 13 Months or More	29,550	28,432	27,404	26,457	25,576	24,820	27,461	99.79	3.60
Variable-Rate	3,743	3,743	3,742	3,742	3,741	3,741	3,739	100.09	0.01
Demand									
Transaction Accounts	18,625	18,625	18,625	18,625	18,625	18,625	18,625	100/89*	0.00/1.99*
MMDAs	78,361	78,361	78,361	78,361	78,361	78,361	78,361	100/94*	0.00/0.86*
Passbook Accounts	26,251	26,251	26,251	26,251	26,251	26,251	26,251	100/88*	0.00/1.92*
Non-Interest-Bearing Accounts	15,417	15,417	15,417	15,417	15,417	15,417	15,417	100/91*	0.00/2.35*
TOTAL DEPOSITS	**254,406**	**253,046**	**251,780**	**250,599**	**249,506**	**248,537**	**251,920**	**100/95***	**0.49/1.24***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	42,578	42,358	42,140	41,926	41,715	41,508	42,288	99.65	0.51
Fixed-Rate Maturing in 37 Months or More	6,522	6,118	5,750	5,412	5,101	4,815	5,815	98.87	6.14
Variable-Rate	3,213	3,211	3,208	3,206	3,204	3,202	3,199	100.28	0.07
TOTAL BORROWINGS	**52,313**	**51,686**	**51,098**	**50,544**	**50,020**	**49,525**	**51,303**	**99.60**	**1.12**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	1,148	1,148	1,148	1,148	1,148	1,148	1,148	100.00	0.00
Other Escrow Accounts	285	276	268	260	253	246	302	88.68	2.92
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	10,261	10,261	10,261	10,261	10,261	10,261	10,261	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	372		
TOTAL OTHER LIABILITIES	**11,694**	**11,686**	**11,678**	**11,670**	**11,663**	**11,656**	**12,084**	**96.63**	**0.07**
Other Liabilities not Included Above									
Self-Valued	34,411	32,588	31,305	30,851	30,557	30,286	31,112	100.62	2.77
Unamortized Yield Adjustments							630		
TOTAL LIABILITIES	**352,824**	**349,006**	**345,861**	**343,664**	**341,746**	**340,004**	**347,049**	**100/96****	**0.77/1.32****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	93	63	-3	-103	-230	-368			
ARMs	75	54	38	18	-13	-50			
Other Mortgages	126	63	0	-70	-163	-273			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	105	63	-1	-104	-231	-368			
Sell Mortgages and MBS	-1,223	-927	-550	-16	597	1,318			
Purchase Non-Mortgage Items	8	6	0	-5	-10	-14			
Sell Non-Mortgage Items	-29	-16	0	16	31	45			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-64	-32	-2	25	50	74			
Pay Floating, Receive Fixed Swaps	965	475	25	-389	-771	-1,123			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	0	0	0	-1	-2			
Interest-Rate Caps	0	0	0	0	0	1			
Interest-Rate Floors	2	2	1	1	0	0			
Futures	-10	-5	0	4	8	12			
Options on Futures	0	0	0	0	0	0			
Construction LIP	83	48	14	-20	-53	-85			
Self-Valued	-344	-144	43	236	420	597			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-213**	**-351**	**-435**	**-407**	**-365**	**-237**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	403,862	400,801	396,071	389,120	381,368	373,413	393,783	101/98***	1.47/1.98***
MINUS TOTAL LIABILITIES	352,824	349,006	345,861	343,664	341,746	340,004	347,049	100/96**	0.77/1.32**
PLUS OFF-BALANCE-SHEET POSITIONS	-213	-351	-435	-407	-365	-237			
TOTAL NET PORTFOLIO VALUE #	50,825	51,444	49,775	45,049	39,257	33,172	46,734	106.51	6.42

* 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	$916	$20,890	$18,739	$4,684	$1,924
WARM	302 mo	326 mo	340 mo	339 mo	332 mo
WAC	4.64%	5.67%	6.38%	7.37%	8.87%
Amount of these that is FHA or VA Guaranteed	$2	$80	$108	$47	$33
Securities Backed by Conventional Mortgages	$607	$2,025	$3,827	$56	$13
WARM	338 mo	321 mo	355 mo	275 mo	186 mo
Weighted Average Pass-Through Rate	4.67%	5.32%	6.05%	7.18%	8.57%
Securities Backed by FHA or VA Mortgages	$8	$31	$89	$27	$15
WARM	329 mo	330 mo	300 mo	253 mo	170 mo
Weighted Average Pass-Through Rate	4.45%	5.36%	6.30%	7.15%	8.45%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$3,838	$11,079	$4,204	$1,070	$438
WAC	4.71%	5.44%	6.37%	7.37%	8.72%
Mortgage Securities	$3,263	$4,103	$254	$51	$5
Weighted Average Pass-Through Rate	4.36%	5.16%	6.18%	7.16%	8.74%
WARM (of 15-Year Loans and Securities)	131 mo	164 mo	160 mo	125 mo	99 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$573	$4,094	$2,773	$582	$322
WAC	4.63%	5.51%	6.35%	7.39%	9.00%
Mortgage Securities	$908	$295	$16	$1	$0
Weighted Average Pass-Through Rate	4.37%	5.26%	6.18%	7.26%	0.00%
WARM (of Balloon Loans and Securities)	68 mo	88 mo	110 mo	204 mo	296 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$91,720**

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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	$1,041	$2,307	$0	$38
WAC	4.67%	5.56%	7.27%	3.39%	4.89%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$6,945	$23,954	$43,984	$214	$639
Weighted Average Margin	184 bp	290 bp	242 bp	238 bp	175 bp
WAC	7.28%	5.63%	5.63%	5.76%	5.96%
WARM	286 mo	320 mo	341 mo	313 mo	249 mo
Weighted Average Time Until Next Payment Reset	2 mo	16 mo	44 mo	2 mo	16 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$79,181**

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	$158	$149	$71	$0	$5
Weighted Average Distance from Lifetime Cap	127 bp	148 bp	156 bp	188 bp	144 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$220	$2,318	$1,229	$30	$84
Weighted Average Distance from Lifetime Cap	326 bp	361 bp	359 bp	369 bp	366 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$5,136	$22,236	$43,906	$178	$541
Weighted Average Distance from Lifetime Cap	559 bp	582 bp	570 bp	540 bp	580 bp
Balances Without Lifetime Cap	$1,492	$291	$1,085	$6	$48
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,037	$21,832	$41,763	$156	$605
Weighted Average Periodic Rate Cap	274 bp	227 bp	297 bp	205 bp	179 bp
Balances Subject to Periodic Rate Floors	$2,502	$19,504	$37,741	$75	$356
MBS Included in ARM Balances	$469	$5,893	$6,831	$194	$251

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$9,160	$10,902
WARM	100 mo	151 mo
Remaining Term to Full Amortization	298 mo	
Rate Index Code	0	0
Margin	234 bp	222 bp
Reset Frequency	53 mo	29 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$64	$171
Wghted Average Distance to Lifetime Cap	23 bp	50 bp
Fixed-Rate:		
Balances	$3,398	$17,646
WARM	75 mo	97 mo
Remaining Term to Full Amortization	283 mo	
WAC	6.39%	6.05%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$8,489	$1,958
WARM	23 mo	30 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	123 bp	6.99%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$10,767	$10,224
WARM	172 mo	165 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	29 bp	7.58%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$14,933	$5,449
WARM	33 mo	68 mo
Margin in Column 1; WAC in Column 2	110 bp	6.79%
Reset Frequency	6 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$7,188	$13,295
WARM	14 mo	39 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	678 bp	8.86%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$681	$11,148
Fixed Rate		
Remaining WAL <= 5 Years	$1,456	$33,933
Remaining WAL 5-10 Years	$2,316	$1,559
Remaining WAL Over 10 Years	$145	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$44
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	6.00%
Principal-Only MBS	$19	$0
WAC	5.65%	0.00%
Total Mortgage-Derivative Securities - Book Value	$4,617	$46,684

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ASSETS (continued)

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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	$3,678	$25,462	$27,193	$11,771	$13,229
WARM	136 mo	202 mo	194 mo	161 mo	185 mo
Weighted Average Servicing Fee	26 bp	24 bp	23 bp	24 bp	37 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	635 loans				
FHA/VA	80 loans				
Subserviced by Others	14 loans				

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$99,777	$14
WARM (in months)	167 mo	121 mo
Weighted Average Servicing Fee	21 bp	51 bp

Total # of Adjustable-Rate Loans Serviced	443 loans
Number of These Subserviced by Others	2 loans

Total Balances of Mortgage Loans Serviced for Others	**$181,124**

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	$1,797		
Zero-Coupon Securities	$381	5.20%	11 mo
Government & Agency Securities	$3,069	4.30%	21 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$5,035	4.80%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$2,338	5.85%	81 mo
Memo: Complex Securities (from supplemental reporting)	$13,528		
Total Cash, Deposits, and Securities	**$32,660**		

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$1,320
Accrued Interest Receivable	$1,114
Advances for Taxes and Insurance	$39
Less: Unamortized Yield Adjustments	$-269
Valuation Allowances	$1,025
Unrealized Gains (Losses)	$-315

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$126
Accrued Interest Receivable	$337
Less: Unamortized Yield Adjustments	$218
Valuation Allowances	$910
Unrealized Gains (Losses)	$-52

OTHER ITEMS

Real Estate Held for Investment	$17
Repossessed Assets	$169
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$552
Office Premises and Equipment	$2,627
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-196
Less: Unamortized Yield Adjustments	$-69
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$723
Miscellaneous I	$10,974
Miscellaneous II	$9,721
TOTAL ASSETS	**$393,613**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$1,660
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$7
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$1,325
Mortgage-Related Mututal Funds	$472
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$16,610
Weighted Average Servicing Fee	28 bp
Adjustable-Rate Mortgage Loans Serviced	$4,641
Weighted Average Servicing Fee	30 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$826

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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	$22,428	$6,364	$1,057	$149
WAC	4.94%	3.91%	4.77%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$33,830	$14,936	$3,431	$415
WAC	5.26%	4.42%	4.54%	
WARM	6 mo	7 mo	8 mo	
Balances Maturing in 13 to 36 Months		$9,870	$8,133	$148
WAC		4.72%	4.03%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$9,451	$51
WAC			5.00%	
WARM			84 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$109,502**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$4,433	$4,879	$8,111
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$43,621	$26,706	$18,404
Penalty in Months of Forgone Interest	3.03 mo	5.43 mo	9.09 mo
Balances in New Accounts	$12,149	$1,381	$562

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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%	$984	$1,265	$12	2.72%
3.00 to 3.99%	$367	$3,555	$559	3.57%
4.00 to 4.99%	$2,228	$3,530	$1,712	4.53%
5.00 to 5.99%	$23,076	$7,077	$3,223	5.35%
6.00 to 6.99%	$7	$169	$218	6.39%
7.00 to 7.99%	$1	$24	$65	7.44%
8.00 to 8.99%	$0	$2	$23	8.13%
9.00 and Above	$0	$0	$1	9.23%
WARM	2 mo	15 mo	95 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$48,098**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$38,000
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	$18,608	2.38%	$1,707
Money Market Deposit Accounts (MMDAs)	$78,352	3.95%	$4,064
Passbook Accounts	$26,236	1.57%	$615
Non-Interest-Bearing Non-Maturity Deposits	$15,414		$565
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$707	0.15%	
Escrow for Mortgages Serviced for Others	$441	0.04%	
Other Escrows	$302	1.28%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$140,061		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-204		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$835		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$10,261		
Miscellaneous II	$372		
TOTAL LIABILITIES	**$346,924**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$296
EQUITY CAPITAL	$46,393
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$393,613**

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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		$16
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	30	$2,238
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	49	$945
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	17	$260
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	96	$560
1014	Opt commitment to orig 25- or 30-year FRMs	98	$3,032
1016	Opt commitment to orig "other" Mortgages	64	$5,674
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$7
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$5
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		$2
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$973
2016	Commit/purchase "other" Mortgage loans, svc retained		$3
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$1
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$5
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	18	$75
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	27	$3,013
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$847
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$26
2054	Commit/purchase 25- to 30-year FRM MBS		$816
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$371
2074	Commit/sell 25- or 30-yr FRM MBS		$4,617
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$0
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$2
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$3
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$14
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$33

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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
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$7,577
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$0
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$800
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	7	$71
2134	Commit/sell 25- or 30-yr FRM loans, svc released	20	$3,666
2136	Commit/sell "other" Mortgage loans, svc released	6	$2,628
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	10	$93
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	12	$32
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	9	$91
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	38	$180
2214	Firm commit/originate 25- or 30-year FRM loans	33	$129
2216	Firm commit/originate "other" Mortgage loans	31	$230
3008	Option to purchase 3- or 5-yr Treasury ARMs		$1
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$1
3016	Option to purchase "other" Mortgages		$3
3034	Option to sell 25- or 30-year FRMs		$7
3036	Option to sell "other" Mortgages		$0
3046	Short option to purchase 6-mo or 1-yr Treas or LIBOR ARMs		$15
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$21
3076	Short option to sell "other" Mortgages		$2
4002	Commit/purchase non-Mortgage financial assets	22	$171
4022	Commit/sell non-Mortgage financial assets		$478
4026	Commit/sell "other" liabilities		$11
5002	IR swap: pay fixed, receive 1-month LIBOR		$2
5004	IR swap: pay fixed, receive 3-month LIBOR		$703
5010	IR swap: pay fixed, receive 3-month Treasury		$5
5024	IR swap: pay 1-month LIBOR, receive fixed		$12,485

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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
5026	IR swap: pay 3-month LIBOR, receive fixed		$6
5104	IR swaption: pay fixed, receive 3-month LIBOR		$867
5124	IR swaption: pay 1-month LIBOR, receive fixed		$28
5224	Short IR swaption: pay 1-mo LIBOR, receive fixed		$28
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$1
6004	Interest rate Cap based on 3-month LIBOR		$25
7004	Interest rate floor based on 3-month LIBOR		$5
7022	Interest rate floor based on the prime rate		$10
8010	Long futures contract on 10-year Treasury note		$5
8016	Long futures contract on 3-month Eurodollar		$7
8040	Short futures contract on 10-year Treasury note		$61
8042	Short futures contract on Treasury bond		$1
8046	Short futures contract on 3-month Eurodollar		$6
9502	Fixed-rate construction loans in process	98	$771
9512	Adjustable-rate construction loans in process	76	$2,843

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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		$1
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$813
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$3
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$24
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$455
120	Other investment securities, fixed-coupon securities	6	$115
122	Other investment securities, floating-rate securities		$1
125	Multi/nonres mtg loans; fixed-rate, Balloon		$187
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$248
130	Construction and land loans (adj-rate)		$119
140	Second Mortgages (adj-rate)		$113
150	Commercial loans (adj-rate)		$15
180	Consumer loans; loans on deposits		$10
181	Consumer loans; unsecured home improvement		$0
183	Consumer loans; auto loans and leases		$5
184	Consumer loans; mobile home loans		$0
189	Consumer loans; other		$7
200	Variable-rate, fixed-maturity CDs	72	$3,720
220	Variable-rate FHLB advances	28	$206
299	Other variable-rate	20	$2,994
300	Govt. & agency securities, fixed-coupon securities		$73
302	Govt. & agency securities, floating-rate securities		$0

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # >	Balance	Estimated Market Value After Specified Rate Shock -200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	145	$13,528	$14,219	$13,940	$13,522	$12,893	$12,271	$11,703
123 - Mortgage Derivatives - M/V estimate	97	$51,334	$51,798	$51,597	$50,941	$49,731	$48,289	$46,742
129 - Mortgage-Related Mutual Funds - M/V estimate	28	$301	$306	$304	$301	$297	$293	$288
280 - FHLB putable advance-M/V estimate	36	$11,326	$12,821	$12,036	$11,401	$11,205	$11,088	$10,979
281 - FHLB convertible advance-M/V estimate	33	$2,204	$2,357	$2,272	$2,219	$2,184	$2,166	$2,151
282 - FHLB callable advance-M/V estimate	6	$4,111	$4,414	$4,209	$4,118	$4,079	$4,054	$4,032
283 - FHLB periodic floor floating rate advance-M/V Estimates		$2	$2	$2	$2	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate	6	$379	$405	$391	$380	$372	$365	$358
290 - Other structured borrowings - M/V estimate	13	$13,058	$14,377	$13,645	$13,153	$12,977	$12,851	$12,734
500 - Other OBS Positions w/o contract code or exceeds 16 positions	8	$24,714	$-344	$-144	$43	$236	$420	$597