Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Northeast

All Reporting CMR **Reporting Dockets: 275** **June 2003**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

Change in Rates	Net Portfolio Value (Dollars are in Millions) $Amount	$Change	%Change	NPV as % of PV of Assets NPV Ratio	Change
+300 bp	23,481	-4,849	-17 %	9.06 %	-133 bp
+200 bp	25,697	-2,634	-9 %	9.73 %	-66 bp
+100 bp	27,494	-837	-3 %	10.22 %	-17 bp
0 bp	28,330			10.39 %	
-100 bp	27,786	-544	-2 %	10.11 %	-28 bp

Risk Measure for a Given Rate Shock

	6/30/2003	3/31/2003	6/30/2002
Pre-shock NPV Ratio: NPV as % of PV Assets	10.39 %	10.66 %	11.66 %
Post-shock NPV Ratio	9.73 %	9.95 %	9.99 %
Sensitivity Measure: Decline in NPV Ratio	66 bp	71 bp	167 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS								
MORTGAGE LOANS AND SECURITIES								
Fixed-Rate Single-Family First-Mortgage Loans and MBS								
30-Year Mortgage Loans	39,039	38,405	37,096	35,610	34,060	36,663	104.75	2.53
30-Year Mortgage Securities	5,133	5,056	4,903	4,662	4,415	4,835	104.56	2.28
15-Year Mortgages and MBS	39,584	38,832	37,485	35,913	34,310	37,280	104.16	2.70
Balloon Mortgages and MBS	6,975	6,876	6,727	6,518	6,259	6,589	104.35	1.81
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	3,385	3,376	3,363	3,343	3,312	3,317	101.79	0.32
7 Month to 2 Year Reset Frequency	14,771	14,648	14,514	14,350	14,126	14,030	104.40	0.88
2+ to 5 Year Reset Frequency	22,548	22,018	21,403	20,718	19,972	21,379	102.99	2.60
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	96	96	95	94	93	94	102.01	0.85
2 Month to 5 Year Reset Frequency	1,573	1,549	1,526	1,502	1,476	1,523	101.75	1.49
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	6,019	5,919	5,822	5,729	5,639	5,558	106.49	1.66
Adjustable-Rate, Fully Amortizing	9,007	8,893	8,783	8,674	8,568	8,646	102.85	1.26
Fixed-Rate, Balloon	3,991	3,764	3,556	3,367	3,192	3,553	105.94	5.77
Fixed-Rate, Fully Amortizing	6,560	6,259	5,980	5,720	5,478	5,745	108.95	4.63
Construction and Land Loans								
Adjustable-Rate	4,741	4,730	4,720	4,710	4,701	4,731	99.98	0.22
Fixed-Rate	1,073	1,046	1,022	999	977	1,100	95.12	2.45
Second-Mortgage Loans and Securities								
Adjustable-Rate	9,183	9,168	9,155	9,141	9,130	9,300	98.57	0.15
Fixed-Rate	8,094	7,906	7,727	7,556	7,392	7,551	104.70	2.32
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	72	71	68	66	63	71	100.00	2.66
Accrued Interest Receivable	732	732	732	732	732	732	100.00	0.00
Advance for Taxes/Insurance	32	32	32	32	32	32	100.00	0.00
Float on Escrows on Owned Mortgages	22	60	115	159	194			-78.26
LESS: Value of Servicing on Mortgages Serviced by Others	6	10	25	32	34			-91.07
TOTAL MORTGAGE LOANS AND SECURITIES	**182,623**	**179,426**	**174,801**	**169,562**	**164,087**	**172,731**	**103.88**	**2.18**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	9,230	9,210	9,191	9,173	9,155	9,224	99.85	0.22
Fixed-Rate	3,721	3,595	3,475	3,360	3,250	3,336	107.78	3.42
Consumer Loans								
Adjustable-Rate	3,122	3,118	3,113	3,109	3,105	2,968	105.04	0.15
Fixed-Rate	9,523	9,414	9,308	9,205	9,104	9,260	101.66	1.14
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-327	-323	-320	-316	-313	-323	0.00	1.11
Accrued Interest Receivable	187	187	187	187	187	187	100.00	0.00
TOTAL NONMORTGAGE LOANS	**25,456**	**25,201**	**24,955**	**24,717**	**24,488**	**24,652**	**102.23**	**1.00**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	7,605	7,605	7,605	7,605	7,605	7,605	100.00	0.00
Equities and All Mutual Funds	2,313	2,227	2,131	2,038	1,946	2,227	100.00	4.10
Zero-Coupon Securities	73	69	66	64	62	66	105.54	4.65
Government and Agency Securities	3,443	3,359	3,279	3,202	3,128	3,142	106.91	2.44
Term Fed Funds, Term Repos	4,752	4,747	4,740	4,734	4,728	4,743	100.07	0.13
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,516	2,418	2,329	2,248	2,173	2,247	107.59	3.86
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	23,967	23,734	23,353	22,627	21,819	23,588	100.62	1.29
Structured Securities (Complex)	7,299	7,157	6,885	6,589	6,296	7,027	101.86	2.89
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	2.45
TOTAL CASH, DEPOSITS, AND SECURITIES	**51,968**	**51,317**	**50,388**	**49,107**	**47,757**	**50,646**	**101.33**	**1.54**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	174	174	174	174	174	174	100.00	0.00
Real Estate Held for Investment	32	32	32	32	32	32	100.00	0.00
Investment in Unconsolidated Subsidiaries	130	128	124	117	108	128	100.00	2.29
Office Premises and Equipment	1,997	1,997	1,997	1,997	1,997	1,997	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,332**	**2,331**	**2,326**	**2,320**	**2,311**	**2,331**	**100.00**	**0.13**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	188	192	232	337	418			-11.48
Adjustable-Rate Servicing	231	248	254	255	254			-4.64
Float on Mortgages Serviced for Others	176	208	261	347	420			-20.49
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**595**	**649**	**747**	**940**	**1,091**			**-11.75**
OTHER ASSETS								
Purchased and Excess Servicing						520		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	8,529	8,529	8,529	8,529	8,529	8,529	100.00	0.00
Miscellaneous II						2,914		
Deposit Intangibles								
Retail CD Intangible	125	146	163	180	195			-13.11
Transaction Account Intangible	845	1,291	1,762	2,222	2,715			-35.51
MMDA Intangible	974	1,410	1,939	2,355	2,749			-34.23
Passbook Account Intangible	1,276	1,947	2,617	3,273	3,865			-34.45
Non-Interest-Bearing Account Intangible	138	445	745	1,028	1,299			-68.14
TOTAL OTHER ASSETS	**11,886**	**13,768**	**15,755**	**17,588**	**19,351**	**11,962**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						1,822		
TOTAL ASSETS	**274,861**	**272,691**	**268,972**	**264,233**	**259,086**	**264,144**	**103/101*** **	**1.08/1.82*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	41,853	41,658	41,463	41,272	41,082	41,274	100.93	0.47
Fixed-Rate Maturing in 13 Months or More	31,879	30,979	30,118	29,294	28,505	29,019	106.75	2.84
Variable-Rate	1,235	1,234	1,234	1,234	1,234	1,234	100.03	0.02
Demand								
Transaction Accounts	20,143	20,143	20,143	20,143	20,143	20,143	100/94*	0.00/2.43*
MMDAs	32,880	32,880	32,880	32,880	32,880	32,880	100/96*	0.00/1.53*
Passbook Accounts	29,073	29,073	29,073	29,073	29,073	29,073	100/93*	0.00/2.47*
Non-Interest-Bearing Accounts	13,131	13,131	13,131	13,131	13,131	13,131	100/97*	0.00/2.39*
TOTAL DEPOSITS	**170,194**	**169,098**	**168,042**	**167,026**	**166,047**	**166,754**	**101/98***	**0.64/1.84***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	34,043	33,777	33,516	33,260	33,010	33,117	101.99	0.78
Fixed-Rate Maturing in 37 Months or More	8,837	8,451	8,086	7,740	7,414	7,966	106.08	4.44
Variable-Rate	3,808	3,806	3,805	3,804	3,803	3,801	100.14	0.04
TOTAL BORROWINGS	**46,687**	**46,034**	**45,407**	**44,805**	**44,226**	**44,884**	**102.56**	**1.39**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,174	1,174	1,174	1,174	1,174	1,174	100.00	0.00
Other Escrow Accounts	408	395	383	372	362	421	93.83	3.11
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	4,830	4,830	4,830	4,830	4,830	4,830	100.00	0.00
Miscellaneous II	0	0	0	0	0	473		
TOTAL OTHER LIABILITIES	**6,411**	**6,399**	**6,387**	**6,376**	**6,365**	**6,897**	**92.77**	**0.19**
Other Liabilities not Included Above								
Self-Valued	23,299	22,595	22,010	21,529	20,973	20,583	109.77	2.85
Unamortized Yield Adjustments						515		
TOTAL LIABILITIES	**246,592**	**244,125**	**241,845**	**239,735**	**237,611**	**239,633**	**102/100****	**0.97/1.80****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	480	84	-714	-1,390	-1,990			
ARMs	51	35	11	-25	-76			
Other Mortgages	13	0	-22	-52	-87			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	733	95	-965	-1,881	-2,701			
Sell Mortgages and MBS	-1,996	-515	2,124	4,664	7,005			
Purchase Non-Mortgage Items	52	0	-49	-94	-135			
Sell Non-Mortgage Items	-44	0	40	77	111			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	-33	-12	10	31	49			
Pay Floating, Receive Fixed	462	260	54	-139	-319			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER DERIVATIVES								
Options on Mortgages and MBS	1	5	56	168	287			
Interest-Rate Caps	0	0	0	0	1			
Interest-Rate Floors	0	0	0	0	0			
Futures	-2	0	3	6	11			
Options on Futures	0	0	0	0	0			
Construction LIP	-19	-44	-68	-91	-113			
Self-Valued	-180	-145	-113	-73	-35			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-483**	**-236**	**366**	**1,199**	**2,007**			

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NET PORTFOLIO VALUE								
+ ASSETS	274,861	272,691	268,972	264,233	259,086	264,144	103/101***	1.08/1.82***
- LIABILITIES	246,592	244,125	241,845	239,735	237,611	239,633	102/100**	0.97/1.80**
+ OFF-BALANCE-SHEET POSITIONS	-483	-236	366	1,199	2,007			
TOTAL NET PORTFOLIO VALUE #	27,786	28,330	27,494	25,697	23,481	24,511	115.58	0.52

* 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	$414	$9,783	$10,934	$8,096	$7,435
WARM	331 mo	349 mo	337 mo	320 mo	319 mo
WAC	4.54%	5.61%	6.42%	7.38%	9.25%
Amount of these that is FHA or VA Guaranteed	$5	$150	$519	$1,041	$365
Securities Backed by Conventional Mortgages	$141	$1,096	$1,335	$408	$88
WARM	279 mo	318 mo	290 mo	293 mo	218 mo
Weighted Average Pass-Through Rate	4.46%	5.44%	6.36%	7.16%	8.44%
Securities Backed by FHA or VA Mortgages	$34	$46	$1,389	$224	$72
WARM	336 mo	351 mo	338 mo	294 mo	216 mo
Weighted Average Pass-Through Rate	4.22%	5.19%	6.17%	7.22%	8.39%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,146	$8,775	$7,485	$3,786	$2,967
WAC	4.68%	5.45%	6.45%	7.38%	9.30%
Mortgage Securities	$3,959	$5,827	$1,981	$313	$41
Weighted Average Pass-Through Rate	4.39%	5.13%	6.17%	7.10%	8.36%
WARM (of 15-Year Loans and Securities)	165 mo	172 mo	159 mo	152 mo	166 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$601	$2,205	$1,082	$480	$209
WAC	4.60%	5.45%	6.45%	7.35%	9.26%
Mortgage Securities	$1,028	$783	$192	$10	$0
Weighted Average Pass-Through Rate	4.23%	5.50%	6.24%	7.19%	9.19%
WARM (of Balloon Loans and Securities)	86 mo	87 mo	86 mo	85 mo	120 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$85,367**

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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	$31	$637	$80	$0	$25
WAC	4.06%	4.78%	5.34%	0.00%	6.22%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$3,285	$13,393	$21,299	$94	$1,497
Weighted Average Margin	219 bp	322 bp	271 bp	140 bp	172 bp
WAC	4.66%	5.77%	5.44%	4.46%	5.44%
WARM	281 mo	309 mo	345 mo	238 mo	265 mo
Weighted Average Time Until Next Payment Reset	4 mo	14 mo	46 mo	1 mo	14 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$40,343**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 815)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	$26	$27	$73	$0	$2
Weighted Average Distance from Lifetime Cap	122 bp	91 bp	184 bp	10 bp	100 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$27	$319	$171	$4	$48
Weighted Average Distance from Lifetime Cap	305 bp	371 bp	352 bp	345 bp	366 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$3,017	$13,510	$20,304	$86	$1,402
Weighted Average Distance from Lifetime Cap	743 bp	672 bp	634 bp	786 bp	652 bp
Balances Without Lifetime Cap	$246	$175	$832	$5	$72
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$771	$10,719	$18,769	$37	$1,406
Weighted Average Periodic Rate Cap	179 bp	196 bp	244 bp	134 bp	186 bp
Balances Subject to Periodic Rate Floors	$513	$9,192	$16,868	$34	$1,294
MBS Included in ARM Balances	$706	$2,712	$3,784	$85	$756

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$5,558	$8,646
WARM	111 mo	149 mo
Remaining Term to Full Amortization	284 mo	
Rate Index Code	0	0
Margin	218 bp	225 bp
Reset Frequency	48 mo	31 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$36	$335
Wghted Average Distance to Lifetime Cap	17 bp	84 bp
Fixed-Rate:		
Balances	$3,553	$5,745
WARM	109 mo	127 mo
Remaining Term to Full Amortization	298 mo	
WAC	6.58%	7.20%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$4,731	$1,100
WARM	30 mo	46 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	119 bp	6.53%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$9,300	$7,551
WARM	137 mo	156 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	50 bp	8.11%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$9,224	$3,336
WARM	38 mo	48 mo
Margin in Column 1; WAC in Column 2	133 bp	7.07%
Reset Frequency	5 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$2,968	$9,260
WARM	22 mo	47 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	1,214 bp	10.28%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$17	$3,466
Fixed Rate		
Remaining WAL <= 5 Years	$6,200	$13,354
Remaining WAL 5-10 Years	$264	$131
Remaining WAL Over 10 Years	$60	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$1
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$95
WAC	0.00%	3.46%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$6,541	$17,047

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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	$1,189	$12,598	$20,369	$10,583	$8,169
WARM	153 mo	226 mo	275 mo	263 mo	249 mo
Weighted Average Servicing Fee	26 bp	28 bp	31 bp	33 bp	49 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	498 loans				
FHA/VA	16 loans				
Subserviced by Others	12 loans				

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$19,945	$62
WARM (in months)	323 mo	220 mo
Weighted Average Servicing Fee	44 bp	45 bp

Total # of Adjustable-Rate Loans Serviced	148 loans
Number of These Subserviced by Others	1 loans

Total Balances of Mortgage Loans Serviced for Others **$72,914**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$7,605		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$2,227		
Zero-Coupon Securities	$66	2.47%	50 mo
Government & Agency Securities	$3,142	4.32%	32 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$4,743	1.15%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$2,247	4.82%	60 mo
Memo: Complex Securities (from supplemental reporting)	$7,027		

Total Cash, Deposits, and Securities **$27,058**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Northeast
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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$1,037
Accrued Interest Receivable	$732
Advances for Taxes and Insurance	$32
Less: Unamortized Yield Adjustments	$-1,180
Valuation Allowances	$966
Unrealized Gains (Losses)	$438

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$243
Accrued Interest Receivable	$187
Less: Unamortized Yield Adjustments	$81
Valuation Allowances	$566
Unrealized Gains (Losses)	$4

OTHER ITEMS	
Real Estate Held for Investment	$32
Repossessed Assets	$174
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$128
Office Premises and Equipment	$1,997
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$215
Less: Unamortized Yield Adjustments	$-67
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$520
Miscellaneous I	$8,529
Miscellaneous II	$2,914
TOTAL ASSETS	**$264,144**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$1,115
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$3,232
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$1,419
Mortgage-Related Mututal Funds	$809
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$5,589
Weighted Average Servicing Fee	36 bp
Adjustable-Rate Mortgage Loans Serviced	$2,097
Weighted Average Servicing Fee	30 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$13

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$9,868	$3,781	$708	$114
WAC	1.98%	3.95%	5.57%	
WARM	1 mo	2 mo	1 mo	
Balances Maturing in 4 to 12 Months	$13,006	$11,906	$2,005	$187
WAC	1.87%	3.44%	6.22%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$12,203	$7,244	$121
WAC		3.13%	6.00%	
WARM		20 mo	23 mo	
Balances Maturing in 37 or More Months			$9,572	$43
WAC			4.68%	
WARM			62 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$70,293**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,734	$2,030	$2,595
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$17,280	$21,466	$11,421
Penalty in Months of Forgone Interest	3.01 mo	5.81 mo	6.80 mo
Balances in New Accounts	$1,973	$1,646	$1,061

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT	Remaining Maturity			
	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 3.00%	$15,517	$5,130	$1,181	1.43%
3.00 to 3.99%	$100	$2,204	$3,548	3.50%
4.00 to 4.99%	$460	$3,314	$1,207	4.58%
5.00 to 5.99%	$194	$2,165	$1,544	5.42%
6.00 to 6.99%	$317	$2,994	$316	6.61%
7.00 to 7.99%	$71	$603	$119	7.18%
8.00 to 8.99%	$0	$5	$50	8.25%
9.00 and Above	$0	$44	$0	11.51%
WARM	1 mo	18 mo	60 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$41,083**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$25,618
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$20,143	0.81%	$1,159
Money Market Deposit Accounts (MMDAs)	$32,880	1.45%	$2,104
Passbook Accounts	$29,073	0.97%	$806
Non-Interest-Bearing Non-Maturity Deposits	$13,131		$427
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$664	0.38%	
Escrow for Mortgages Serviced for Others	$510	0.24%	
Other Escrows	$421	0.03%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$96,821		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$487		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$28		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$4,830		
Miscellaneous II	$473		
TOTAL LIABILITIES	**$239,633**		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$148		
EQUITY CAPITAL	$24,377		
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$264,159**		

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$11
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$2
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	52	$1,363
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	57	$1,098
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	34	$320
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	134	$4,156
1014	Opt commitment to orig 25- or 30-year FRMs	105	$9,239
1016	Opt commitment to orig "other" Mortgages	71	$894
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		$3
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$2
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	9	$21
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	7	$16
2016	Commit/purchase "other" Mortgage loans, svc retained	7	$14
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$1
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	7	$329
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	34	$1,434
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	38	$1,527
2036	Commit/sell "other" Mortgage loans, svc retained		$5
2044	Commit/purchase 6-mo or 1-yr COFI ARM MBS		$1
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$10
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$1
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$27
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$51
2054	Commit/purchase 25- to 30-year FRM MBS		$1,541
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	6	$1,929
2074	Commit/sell 25- or 30-yr FRM MBS	7	$8,821

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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
2076	Commit/sell "other" MBS		$5
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$775
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$29
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		$8
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$23
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$21
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$6,096
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$28
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$98
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	15	$4,507
2134	Commit/sell 25- or 30-yr FRM loans, svc released	19	$17,733
2136	Commit/sell "other" Mortgage loans, svc released		$3,105
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	19	$1,106
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	15	$114
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	13	$143
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	56	$4,137
2214	Firm commit/originate 25- or 30-year FRM loans	47	$7,883
2216	Firm commit/originate "other" Mortgage loans	36	$310
3008	Option to purchase 3- or 5-yr Treasury ARMs		$1
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$1
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3016	Option to purchase "other" Mortgages		$2
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$161
3028	Option to sell 3- or 5-year Treasury ARMs		$61
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$0
3032	Option to sell 10-, 15-, or 20-year FRMs		$119

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
3034	Option to sell 25- or 30-year FRMs	7	$1,791
3036	Option to sell "other" Mortgages		$2
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$11
3074	Short option to sell 25- or 30-yr FRMs		$18
3076	Short option to sell "other" Mortgages		$1
4002	Commit/purchase non-Mortgage financial assets	34	$1,239
4022	Commit/sell non-Mortgage financial assets		$616
5002	IR swap: pay fixed, receive 1-month LIBOR		$98
5004	IR swap: pay fixed, receive 3-month LIBOR		$225
5010	IR swap: pay fixed, receive 3-month Treasury		$5
5022	IR swap: pay fixed, receive the prime rate		$3
5024	IR swap: pay 1-month LIBOR, receive fixed		$7,785
5044	IR swap: pay the prime rate, receive fixed		$3
6002	Interest rate Cap based on 1-month LIBOR		$38
6004	Interest rate Cap based on 3-month LIBOR		$325
6008	Interest rate Cap based on 3-month Treasury		$30
6032	Short interest rate Cap based on 1-month LIBOR		$16
6034	Short interest rate Cap based on 3-month LIBOR		$5
7002	Interest rate floor based on 1-month LIBOR		$8
7032	Short interest rate floor based on 1-month LIBOR		$8
8038	Short futures contract on 5-year Treasury note		$11
8040	Short futures contract on 10-year Treasury note		$118
8046	Short futures contract on 3-month Eurodollar		$4
9502	Fixed-rate construction loans in process	121	$712
9512	Adjustable-rate construction loans in process	79	$1,676