Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Northeast

All Reporting CMR **Reporting Dockets: 168** **June 2008**

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	29,789	-13,252	-31 %	7.92 %	-296 bp
+200 bp	34,940	-8,102	-19 %	9.12 %	-176 bp
+100 bp	39,624	-3,417	-8 %	10.17 %	-71 bp
0 bp	43,041			10.88 %	
-100 bp	44,569	1,527	+4 %	11.13 %	+25 bp

Risk Measure for a Given Rate Shock

	6/30/2008	3/31/2008	6/30/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	10.88 %	10.89 %	12.45 %
Post-shock NPV Ratio	9.12 %	9.50 %	9.96 %
Sensitivity Measure: Decline in NPV Ratio	176 bp	139 bp	249 bp
TB 13a Level of Risk	Minimal	Minimal	Moderate

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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	41,261	40,089	38,450	36,767	35,120	40,476	99.05	3.51
30-Year Mortgage Securities	9,412	9,138	8,752	8,357	7,975	9,256	98.73	3.61
15-Year Mortgages and MBS	23,087	22,439	21,670	20,857	20,045	22,553	99.49	3.16
Balloon Mortgages and MBS	12,798	12,579	12,304	11,973	11,593	12,639	99.52	1.96
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	11,228	11,191	11,166	11,120	11,035	11,787	94.94	0.28
7 Month to 2 Year Reset Frequency	20,612	20,429	20,193	19,899	19,470	20,440	99.95	1.02
2+ to 5 Year Reset Frequency	53,139	52,445	51,375	49,747	48,049	51,915	101.02	1.68
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	598	592	587	580	573	594	99.68	0.92
2 Month to 5 Year Reset Frequency	421	415	410	403	395	421	98.76	1.40
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	11,446	11,262	11,084	10,911	10,743	11,225	100.33	1.61
Adjustable-Rate, Fully Amortizing	13,303	13,183	13,065	12,949	12,835	13,095	100.67	0.91
Fixed-Rate, Balloon	4,364	4,159	3,966	3,785	3,616	4,004	103.86	4.79
Fixed-Rate, Fully Amortizing	18,068	17,426	16,824	16,258	15,725	16,933	102.91	3.57
Construction and Land Loans								
Adjustable-Rate	6,329	6,317	6,305	6,294	6,283	6,320	99.95	0.19
Fixed-Rate	1,801	1,757	1,716	1,676	1,638	1,808	97.18	2.42
Second-Mortgage Loans and Securities								
Adjustable-Rate	12,122	12,088	12,055	12,022	11,990	12,084	100.03	0.28
Fixed-Rate	8,130	7,943	7,765	7,596	7,433	7,915	100.36	2.29
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	489	479	469	457	444	479	100.00	2.08
Accrued Interest Receivable	1,196	1,196	1,196	1,196	1,196	1,196	100.00	0.00
Advance for Taxes/Insurance	23	23	23	23	23	23	100.00	0.00
Float on Escrows on Owned Mortgages	35	66	102	134	161			-51.15
LESS: Value of Servicing on Mortgages Serviced by Others	-44	-41	-45	-47	-46			-1.39
TOTAL MORTGAGE LOANS AND SECURITIES	**249,905**	**245,258**	**239,522**	**233,053**	**226,388**	**245,164**	**100.04**	**2.12**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	17,189	17,160	17,131	17,103	17,075	17,159	100.00	0.17
Fixed-Rate	9,112	8,712	8,334	7,976	7,637	8,407	103.63	4.46
Consumer Loans								
Adjustable-Rate	2,343	2,331	2,320	2,308	2,297	2,151	108.41	0.51
Fixed-Rate	8,782	8,629	8,480	8,337	8,198	8,515	101.33	1.75
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-306	-300	-293	-287	-282	-300	0.00	2.15
Accrued Interest Receivable	248	248	248	248	248	248	100.00	0.00
TOTAL NONMORTGAGE LOANS	**37,367**	**36,780**	**36,219**	**35,685**	**35,174**	**36,180**	**101.66**	**1.56**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	8,422	8,422	8,422	8,422	8,422	8,422	100.00	0.00
Equities and All Mutual Funds	1,247	1,203	1,158	1,113	1,068	1,203	99.95	3.72
Zero-Coupon Securities	126	122	120	117	115	117	104.55	2.37
Government and Agency Securities	1,993	1,971	1,951	1,931	1,912	1,937	101.76	1.07
Term Fed Funds, Term Repos	5,020	5,011	5,001	4,992	4,983	5,004	100.13	0.19
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,535	2,417	2,308	2,208	2,115	2,435	99.27	4.70
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	52,529	50,868	49,129	47,481	45,933	58,104	87.55	3.34
Structured Securities (Complex)	9,144	8,768	8,314	7,834	7,368	8,807	99.57	4.73
LESS: Valuation Allowances for Investment Securities	19	19	18	18	17	19	100.00	2.69
TOTAL CASH, DEPOSITS, AND SECURITIES	**80,998**	**78,764**	**76,385**	**74,080**	**71,899**	**86,011**	**91.57**	**2.93**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	208	208	208	208	208	208	100.00	0.00
Real Estate Held for Investment	14	14	14	14	14	14	100.00	0.00
Investment in Unconsolidated Subsidiaries	640	599	558	517	477	599	100.00	6.80
Office Premises and Equipment	2,498	2,498	2,498	2,498	2,498	2,498	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,360**	**3,319**	**3,279**	**3,238**	**3,197**	**3,319**	**100.00**	**1.23**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	260	325	410	485	532			-23.12
Adjustable-Rate Servicing	311	301	303	404	428			1.25
Float on Mortgages Serviced for Others	446	509	573	627	670			-12.49
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**1,016**	**1,135**	**1,286**	**1,515**	**1,630**			**-11.89**
OTHER ASSETS								
Purchased and Excess Servicing						495		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	17,244	17,244	17,244	17,244	17,244	17,244	100.00	0.00
Miscellaneous II						9,778		
Deposit Intangibles								
Retail CD Intangible	117	133	149	167	185			-12.26
Transaction Account Intangible	1,951	2,580	3,217	3,673	4,044			-24.52
MMDA Intangible	4,994	6,000	6,946	8,027	9,215			-16.27
Passbook Account Intangible	2,452	3,116	3,731	4,283	4,857			-20.53
Non-Interest-Bearing Account Intangible	911	1,327	1,723	2,100	2,459			-30.60
TOTAL OTHER ASSETS	**27,668**	**30,401**	**33,010**	**35,495**	**38,004**	**27,518**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-9,059		
TOTAL ASSETS	**400,315**	**395,657**	**389,702**	**383,066**	**376,292**	**389,131**	**102/98*** **	**1.34/2.08*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	72,701	72,516	72,334	72,156	71,981	72,200	100.44	0.25
Fixed-Rate Maturing in 13 Months or More	16,880	16,230	15,700	15,371	15,082	15,534	104.49	3.64
Variable-Rate	793	793	792	792	791	791	100.27	0.06
Demand								
Transaction Accounts	26,508	26,508	26,508	26,508	26,508	26,508	100/90*	0.00/2.65*
MMDAs	94,847	94,847	94,847	94,847	94,847	94,847	100/94*	0.00/1.10*
Passbook Accounts	30,597	30,597	30,597	30,597	30,597	30,597	100/90*	0.00/2.33*
Non-Interest-Bearing Accounts	18,521	18,521	18,521	18,521	18,521	18,521	100/93*	0.00/2.36*
TOTAL DEPOSITS	**260,847**	**260,012**	**259,299**	**258,792**	**258,327**	**258,997**	**100/95***	**0.30/1.39***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	34,843	34,511	34,186	33,869	33,558	34,320	100.56	0.95
Fixed-Rate Maturing in 37 Months or More	6,678	6,293	5,940	5,615	5,315	6,061	103.83	5.86
Variable-Rate	2,125	2,123	2,121	2,118	2,116	2,112	100.52	0.11
TOTAL BORROWINGS	**43,646**	**42,927**	**42,247**	**41,602**	**40,990**	**42,493**	**101.02**	**1.63**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,016	1,016	1,016	1,016	1,016	1,016	100.00	0.00
Other Escrow Accounts	790	767	745	724	705	868	88.34	2.96
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	4,991	4,991	4,991	4,991	4,991	4,991	100.00	0.00
Miscellaneous II	0	0	0	0	0	424		
TOTAL OTHER LIABILITIES	**6,798**	**6,774**	**6,752**	**6,732**	**6,712**	**7,300**	**92.80**	**0.34**
Other Liabilities not Included Above								
Self-Valued	43,853	42,313	41,194	40,426	39,922	40,674	104.03	3.14
Unamortized Yield Adjustments						49		
TOTAL LIABILITIES	**355,144**	**352,027**	**349,492**	**347,552**	**345,951**	**349,514**	**101/97****	**0.80/1.62****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	25	-13	-68	-124	-181			
ARMs	0	-4	-11	-18	-30			
Other Mortgages	8	0	-10	-23	-36			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	16	-18	-65	-116	-172			
Sell Mortgages and MBS	-759	-617	-462	-301	-128			
Purchase Non-Mortgage Items	3	0	-3	-6	-8			
Sell Non-Mortgage Items	-109	0	99	189	271			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-10	0	9	17	26			
Pay Floating, Receive Fixed Swaps	422	168	-62	-271	-462			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	-1	-1	-1			
Interest-Rate Caps	0	0	1	1	2			
Interest-Rate Floors	43	28	16	8	4			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	29	-5	-38	-70	-102			
Self-Valued	-271	-127	10	140	266			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-603**	**-589**	**-585**	**-574**	**-552**			

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
TOTAL ASSETS	400,315	395,657	389,702	383,066	376,292	389,131	102/98***	1.34/2.08***
MINUS TOTAL LIABILITIES	355,144	352,027	349,492	347,552	345,951	349,514	101/97**	0.80/1.62**
PLUS OFF-BALANCE-SHEET POSITIONS	-603	-589	-585	-574	-552			
TOTAL NET PORTFOLIO VALUE #	44,569	43,041	39,624	34,940	29,789	39,617	108.64	5.74

* 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	$794	$18,216	$19,074	$1,610	$782
WARM	307 mo	318 mo	334 mo	300 mo	339 mo
WAC	4.68%	5.66%	6.33%	7.34%	9.09%
Amount of these that is FHA or VA Guaranteed	$5	$37	$76	$36	$22
Securities Backed by Conventional Mortgages	$979	$4,304	$3,563	$36	$12
WARM	321 mo	324 mo	339 mo	276 mo	258 mo
Weighted Average Pass-Through Rate	4.62%	5.35%	6.05%	7.15%	8.42%
Securities Backed by FHA or VA Mortgages	$3	$163	$166	$19	$11
WARM	300 mo	341 mo	321 mo	235 mo	156 mo
Weighted Average Pass-Through Rate	4.39%	5.45%	6.11%	7.15%	8.43%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,169	$7,968	$3,296	$827	$219
WAC	4.70%	5.46%	6.37%	7.37%	8.67%
Mortgage Securities	$3,032	$4,681	$335	$23	$1
Weighted Average Pass-Through Rate	4.37%	5.19%	6.10%	7.11%	8.62%
WARM (of 15-Year Loans and Securities)	119 mo	159 mo	160 mo	127 mo	108 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$247	$5,641	$5,509	$315	$79
WAC	4.66%	5.62%	6.28%	7.29%	8.52%
Mortgage Securities	$448	$351	$49	$0	$0
Weighted Average Pass-Through Rate	4.36%	5.53%	6.16%	7.45%	0.00%
WARM (of Balloon Loans and Securities)	52 mo	82 mo	88 mo	90 mo	111 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$84,924**

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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	$30	$298	$243	$0	$0
WAC	4.74%	4.87%	5.57%	0.00%	4.29%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$11,757	$20,142	$51,672	$594	$420
Weighted Average Margin	150 bp	253 bp	205 bp	191 bp	204 bp
WAC	4.23%	5.17%	5.73%	5.30%	5.71%
WARM	294 mo	307 mo	339 mo	307 mo	256 mo
Weighted Average Time Until Next Payment Reset	2 mo	14 mo	45 mo	3 mo	15 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	**$85,156**

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	$128	$140	$93	$1	$3
Weighted Average Distance from Lifetime Cap	96 bp	152 bp	184 bp	181 bp	140 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$989	$1,234	$1,784	$10	$66
Weighted Average Distance from Lifetime Cap	354 bp	354 bp	353 bp	370 bp	375 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$10,079	$19,015	$49,310	$582	$327
Weighted Average Distance from Lifetime Cap	738 bp	564 bp	562 bp	526 bp	575 bp
Balances Without Lifetime Cap	$590	$51	$728	$1	$24
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$2,486	$18,483	$47,615	$22	$339
Weighted Average Periodic Rate Cap	247 bp	257 bp	229 bp	205 bp	180 bp
Balances Subject to Periodic Rate Floors	$6,170	$17,095	$46,400	$21	$152
MBS Included in ARM Balances	$3,384	$4,493	$13,709	$36	$142

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$11,225	$13,095
WARM	96 mo	137 mo
Remaining Term to Full Amortization	303 mo	
Rate Index Code	0	0
Margin	233 bp	214 bp
Reset Frequency	45 mo	25 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$72	$104
Wghted Average Distance to Lifetime Cap	38 bp	178 bp
Fixed-Rate:		
Balances	$4,004	$16,933
WARM	80 mo	96 mo
Remaining Term to Full Amortization	277 mo	
WAC	6.47%	6.20%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$6,320	$1,808
WARM	27 mo	36 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	145 bp	6.66%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$12,084	$7,915
WARM	190 mo	169 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	-25 bp	6.95%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$17,159	$8,407
WARM	36 mo	65 mo
Margin in Column 1; WAC in Column 2	141 bp	6.61%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$2,151	$8,515
WARM	135 mo	61 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	272 bp	8.38%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$4,813	$12,171
Fixed Rate		
Remaining WAL <= 5 Years	$2,144	$23,158
Remaining WAL 5-10 Years	$7,110	$7,043
Remaining WAL Over 10 Years	$621	
Superfloaters	$30	
Inverse Floaters & Super POs	$0	
Other	$0	$450
CMO Residuals:		
Fixed Rate	$0	$1
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	3.98%
Principal-Only MBS	$25	$0
WAC	5.77%	0.00%
Total Mortgage-Derivative Securities - Book Value	$14,744	$42,823

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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	$1,814	$18,819	$26,197	$11,126	$10,850
WARM	175 mo	283 mo	314 mo	320 mo	274 mo
Weighted Average Servicing Fee	25 bp	22 bp	22 bp	23 bp	39 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	504 loans				
FHA/VA	4 loans				
Subserviced by Others	10 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$109,066	$103	Total # of Adjustable-Rate Loans Serviced	421 loans
WARM (in months)	327 mo	200 mo	Number of These Subserviced by Others	2 loans
Weighted Average Servicing Fee	23 bp	33 bp		

Total Balances of Mortgage Loans Serviced for Others	**$177,976**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$8,422		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,203		
Zero-Coupon Securities	$117	3.28%	22 mo
Government & Agency Securities	$1,937	3.52%	14 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$5,004	2.21%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$2,435	4.61%	74 mo
Memo: Complex Securities (from supplemental reporting)	$8,807		
Total Cash, Deposits, and Securities	**$27,925**		

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$1,685
Accrued Interest Receivable	$1,196
Advances for Taxes and Insurance	$23
Less: Unamortized Yield Adjustments	$-109
Valuation Allowances	$1,206
Unrealized Gains (Losses)	$-8,126

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$354
Accrued Interest Receivable	$248
Less: Unamortized Yield Adjustments	$254
Valuation Allowances	$653
Unrealized Gains (Losses)	$-279

OTHER ITEMS

Real Estate Held for Investment	$14
Repossessed Assets	$208
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$599
Office Premises and Equipment	$2,498
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-567
Less: Unamortized Yield Adjustments	$-57
Valuation Allowances	$19
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$495
Miscellaneous I	$17,244
Miscellaneous II	$9,778

TOTAL ASSETS	**$388,594**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$61
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$6
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$891
Mortgage-Related Mututal Funds	$312
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$18,447
Weighted Average Servicing Fee	22 bp
Adjustable-Rate Mortgage Loans Serviced	$23,080
Weighted Average Servicing Fee	8 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$2

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	$31,124	$3,782	$791	$179
WAC	3.75%	4.82%	4.05%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$27,501	$6,493	$2,509	$620
WAC	3.24%	4.42%	4.07%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$6,492	$4,186	$61
WAC		3.97%	4.44%	
WARM		19 mo	22 mo	
Balances Maturing in 37 or More Months			$4,855	$18
WAC			4.89%	
WARM			94 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$87,734**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$2,041	$2,640	$4,270
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$48,336	$14,194	$10,171
Penalty in Months of Forgone Interest	2.73 mo	5.50 mo	9.64 mo
Balances in New Accounts	$5,065	$1,032	$540

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%	$14,859	$2,795	$56	2.27%
3.00 to 3.99%	$349	$3,925	$1,392	3.61%
4.00 to 4.99%	$600	$6,962	$1,067	4.62%
5.00 to 5.99%	$1,185	$3,391	$2,884	5.36%
6.00 to 6.99%	$3	$78	$41	6.40%
7.00 to 7.99%	$0	$55	$91	7.56%
8.00 to 8.99%	$0	$52	$529	8.70%
9.00 and Above	$0	$65	$1	9.87%
WARM	2 mo	22 mo	91 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$40,381**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$43,577
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	$26,508	2.04%	$1,955
Money Market Deposit Accounts (MMDAs)	$94,847	2.43%	$4,677
Passbook Accounts	$30,597	1.13%	$724
Non-Interest-Bearing Non-Maturity Deposits	$18,521		$314
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$712	0.33%	
Escrow for Mortgages Serviced for Others	$304	0.03%	
Other Escrows	$868	0.36%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$172,357		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$18		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$32		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$4,991		
Miscellaneous II	$424		
TOTAL LIABILITIES	**$349,514**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$457
EQUITY CAPITAL	$38,623
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$388,594**

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		$2
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	15	$209
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	26	$481
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	15	$497
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	73	$316
1014	Opt commitment to orig 25- or 30-year FRMs	68	$876
1016	Opt commitment to orig "other" Mortgages	45	$482
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$5
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$71
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		$10
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$219
2016	Commit/purchase "other" Mortgage loans, svc retained		$10
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$6
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	8	$10
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	16	$67
2036	Commit/sell "other" Mortgage loans, svc retained		$3
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$1,150
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$5
2054	Commit/purchase 25- to 30-year FRM MBS		$69
2056	Commit/purchase "other" MBS		$0
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$36
2074	Commit/sell 25- or 30-yr FRM MBS		$395
2084	Commit/sell low-risk fixed-rate mtg derivative product		$122
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$1
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$3

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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
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$12
2116	Commit/purchase "other" Mortgage loans, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$1,895
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$507
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$31
2134	Commit/sell 25- or 30-yr FRM loans, svc released	12	$2,119
2136	Commit/sell "other" Mortgage loans, svc released		$1,917
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	8	$5
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	7	$234
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	25	$75
2214	Firm commit/originate 25- or 30-year FRM loans	30	$132
2216	Firm commit/originate "other" Mortgage loans	18	$133
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		$4
3034	Option to sell 25- or 30-year FRMs		$5
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$4
3076	Short option to sell "other" Mortgages		$10
4002	Commit/purchase non-Mortgage financial assets	19	$162
4006	Commit/purchase "other" liabilities		$5
4022	Commit/sell non-Mortgage financial assets		$1,415
5002	IR swap: pay fixed, receive 1-month LIBOR		$36
5004	IR swap: pay fixed, receive 3-month LIBOR		$322
5010	IR swap: pay fixed, receive 3-month Treasury		$15
5024	IR swap: pay 1-month LIBOR, receive fixed		$6,284

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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		$8
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		$105
7002	Interest rate floor based on 1-month LIBOR		$700
7004	Interest rate floor based on 3-month LIBOR		$5
7022	Interest rate floor based on the prime rate		$10
8016	Long futures contract on 3-month Eurodollar		$37
9502	Fixed-rate construction loans in process	62	$334
9512	Adjustable-rate construction loans in process	44	$1,902

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$1
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$896
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$21
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$527
120	Other investment securities, fixed-coupon securities		$57
122	Other investment securities, floating-rate securities		$11
125	Multi/nonres mtg loans; fixed-rate, Balloon		$158
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$259
130	Construction and land loans (adj-rate)		$37
140	Second Mortgages (adj-rate)		$178
150	Commercial loans (adj-rate)		$34
180	Consumer loans; loans on deposits		$1
182	Consumer loans; education loans		$0
183	Consumer loans; auto loans and leases		$9
184	Consumer loans; mobile home loans		$9
187	Consumer loans; recreational vehicles		$31
189	Consumer loans; other		$8
200	Variable-rate, fixed-maturity CDs	48	$791
220	Variable-rate FHLB advances	8	$218
299	Other variable-rate	15	$1,894
300	Govt. & agency securities, fixed-coupon securities		$20
302	Govt. & agency securities, floating-rate securities		$3

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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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	$8,807	$9,144	$8,768	$8,314	$7,834	$7,368
123 - Mortgage Derivatives - M/V estimate	80	$58,104	$52,529	$50,868	$49,129	$47,481	$45,933
129 - Mortgage-Related Mutual Funds - M/V estimate	18	$177	$179	$177	$174	$172	$170
280 - FHLB putable advance-M/V estimate	34	$17,951	$19,313	$18,630	$18,152	$17,832	$17,629
281 - FHLB convertible advance-M/V estimate	20	$2,060	$2,178	$2,116	$2,069	$2,033	$2,004
282 - FHLB callable advance-M/V estimate	6	$3,658	$4,086	$3,939	$3,819	$3,733	$3,683
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate	6	$276	$288	$280	$274	$268	$264
290 - Other structured borrowings - M/V estimate	14	$16,729	$17,987	$17,347	$16,879	$16,559	$16,340
500 - Other OBS Positions w/o contract code or exceeds 16 positions	8	$20,147	$-271	$-127	$10	$140	$266