Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Northeast

All Reporting CMR **Reporting Dockets: 263** **June 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	20,985	-12,590	-37 %	7.99 %	-394 bp
+200 bp	25,335	-8,240	-25 %	9.41 %	-251 bp
+100 bp	29,576	-3,999	-12 %	10.74 %	-118 bp
0 bp	33,575			11.92 %	
-100 bp	35,596	2,021	+6 %	12.45 %	+53 bp

Risk Measure for a Given Rate Shock

	06/30/2004	03/31/2004	06/30/2003
Pre-shock NPV Ratio: NPV as % of PV Assets	11.92 %	11.79 %	10.40 %
Post-shock NPV Ratio	9.41 %	9.73 %	9.74 %
Sensitivity Measure: Decline in NPV Ratio	251 bp	206 bp	66 bp
TB 13a Level of Risk	Moderate	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	29,231	28,166	26,624	25,135	23,751	28,126	100.14	4.63
30-Year Mortgage Securities	4,799	4,604	4,331	4,078	3,846	4,624	99.57	5.08
15-Year Mortgages and MBS	38,960	37,505	35,798	34,090	32,458	37,557	99.86	4.22
Balloon Mortgages and MBS	8,510	8,299	8,017	7,678	7,302	8,321	99.73	2.97
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	4,397	4,392	4,371	4,328	4,257	4,294	102.29	0.29
7 Month to 2 Year Reset Frequency	15,290	15,148	14,924	14,602	14,198	14,690	103.12	1.21
2+ to 5 Year Reset Frequency	31,378	30,462	29,372	28,172	26,932	30,697	99.24	3.29
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	213	212	210	208	206	203	104.52	0.65
2 Month to 5 Year Reset Frequency	1,384	1,365	1,343	1,316	1,283	1,366	99.89	1.51
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	7,612	7,491	7,375	7,262	7,151	7,317	102.39	1.58
Adjustable-Rate, Fully Amortizing	8,885	8,794	8,705	8,617	8,532	8,728	100.76	1.02
Fixed-Rate, Balloon	3,123	2,971	2,829	2,696	2,572	2,944	100.92	4.94
Fixed-Rate, Fully Amortizing	5,957	5,683	5,428	5,192	4,973	5,579	101.86	4.66
Construction and Land Loans								
Adjustable-Rate	4,541	4,532	4,523	4,514	4,504	4,545	99.71	0.20
Fixed-Rate	1,106	1,081	1,058	1,036	1,015	1,092	99.02	2.22
Second-Mortgage Loans and Securities								
Adjustable-Rate	10,228	10,221	10,214	10,208	10,200	10,279	99.43	0.06
Fixed-Rate	8,779	8,572	8,374	8,186	8,006	8,564	100.09	2.36
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	-40	-38	-36	-35	-34	-38	0.00	5.63
Accrued Interest Receivable	718	718	718	718	718	718	100.00	0.00
Advance for Taxes/Insurance	27	27	27	27	27	27	100.00	0.00
Float on Escrows on Owned Mortgages	53	109	154	188	217			-46.30
LESS: Value of Servicing on Mortgages Serviced by Others	18	44	58	61	61			-44.47
TOTAL MORTGAGE LOANS AND SECURITIES	**185,131**	**180,268**	**174,300**	**168,154**	**162,052**	**179,631**	**100.35**	**3.00**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	8,121	8,107	8,093	8,079	8,060	8,153	99.43	0.18
Fixed-Rate	3,398	3,272	3,153	3,039	2,930	3,036	107.77	3.75
Consumer Loans								
Adjustable-Rate	1,747	1,745	1,743	1,741	1,739	1,737	100.48	0.11
Fixed-Rate	13,280	13,112	12,949	12,791	12,637	12,867	101.91	1.26
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-583	-577	-572	-567	-562	-577	0.00	0.96
Accrued Interest Receivable	201	201	201	201	201	201	100.00	0.00
TOTAL NONMORTGAGE LOANS	**26,165**	**25,860**	**25,567**	**25,284**	**25,006**	**25,417**	**101.74**	**1.16**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	5,360	5,360	5,360	5,360	5,360	5,360	100.00	0.00
Equities and All Mutual Funds	2,271	2,199	2,124	2,046	1,965	2,200	99.97	3.34
Zero-Coupon Securities	117	115	113	112	110	113	101.85	1.64
Government and Agency Securities	3,936	3,834	3,736	3,643	3,554	3,760	101.95	2.60
Term Fed Funds, Term Repos	4,407	4,396	4,386	4,375	4,365	4,392	100.09	0.24
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,954	1,879	1,809	1,745	1,685	1,863	100.88	3.86
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	28,009	27,283	26,081	25,028	24,030	27,566	98.97	3.53
Structured Securities (Complex)	9,555	9,250	8,728	8,226	7,759	9,334	99.10	4.47
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**55,609**	**54,316**	**52,338**	**50,534**	**48,828**	**54,588**	**99.50**	**3.01**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	97	97	97	97	97	97	100.00	0.00
Real Estate Held for Investment	77	77	77	77	77	77	100.00	0.00
Investment in Unconsolidated Subsidiaries	161	158	148	133	116	158	100.00	4.26
Office Premises and Equipment	1,910	1,910	1,910	1,910	1,910	1,910	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,246**	**2,243**	**2,232**	**2,218**	**2,201**	**2,243**	**100.00**	**0.30**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	202	321	398	433	438			-30.57
Adjustable-Rate Servicing	183	194	198	200	202			-3.89
Float on Mortgages Serviced for Others	338	447	524	576	617			-20.79
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**723**	**962**	**1,120**	**1,209**	**1,256**			**-20.65**
OTHER ASSETS								
Purchased and Excess Servicing						544		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	9,039	9,039	9,039	9,039	9,039	9,039	100.00	0.00
Miscellaneous II						3,037		
Deposit Intangibles								
Retail CD Intangible	177	199	214	229	242			-9.34
Transaction Account Intangible	1,806	2,351	2,882	3,421	3,886			-22.90
MMDA Intangible	2,063	2,634	3,110	3,548	4,022			-19.88
Passbook Account Intangible	2,270	2,911	3,516	4,102	4,641			-21.41
Non-Interest-Bearing Account Intangible	580	863	1,134	1,390	1,635			-32.05
TOTAL OTHER ASSETS	**15,934**	**17,997**	**19,895**	**21,729**	**23,464**	**12,620**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-62		
TOTAL ASSETS	**285,807**	**281,646**	**275,453**	**269,128**	**262,807**	**274,437**	**103/99*** **	**1.84/2.63*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	40,076	39,904	39,734	39,566	39,399	39,759	100.37	0.43
Fixed-Rate Maturing in 13 Months or More	30,495	29,537	28,630	27,769	26,952	29,558	99.93	3.16
Variable-Rate	1,410	1,410	1,410	1,410	1,409	1,410	100.02	0.02
Demand								
Transaction Accounts	23,793	23,793	23,793	23,793	23,793	23,793	100/90*	0.00/2.51*
MMDAs	40,919	40,919	40,919	40,919	40,919	40,919	100/94*	0.00/1.37*
Passbook Accounts	29,008	29,008	29,008	29,008	29,008	29,008	100/90*	0.00/2.39*
Non-Interest-Bearing Accounts	12,755	12,755	12,755	12,755	12,755	12,755	100/93*	0.00/2.33*
TOTAL DEPOSITS	**178,456**	**177,326**	**176,249**	**175,220**	**174,235**	**177,202**	**100/95***	**0.62/1.83***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	35,627	35,434	35,245	35,060	34,878	35,483	99.86	0.54
Fixed-Rate Maturing in 37 Months or More	5,085	4,836	4,602	4,383	4,177	4,920	98.28	5.00
Variable-Rate	2,048	2,048	2,048	2,047	2,047	2,043	100.22	0.02
TOTAL BORROWINGS	**42,760**	**42,317**	**41,895**	**41,490**	**41,102**	**42,447**	**99.69**	**1.02**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,104	1,104	1,104	1,104	1,104	1,104	100.00	0.00
Other Escrow Accounts	128	125	121	118	114	138	90.17	2.96
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	5,728	5,728	5,728	5,728	5,728	5,728	100.00	0.00
Miscellaneous II	0	0	0	0	0	571		
TOTAL OTHER LIABILITIES	**6,960**	**6,956**	**6,953**	**6,949**	**6,946**	**7,541**	**92.25**	**0.05**
Other Liabilities not Included Above								
Self-Valued	21,408	20,764	20,298	19,933	19,662	19,973	103.96	2.67
Unamortized Yield Adjustments						38		
TOTAL LIABILITIES	**249,584**	**247,364**	**245,395**	**243,591**	**241,946**	**247,201**	**100/96****	**0.85/1.71****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	118	22	-155	-323	-475			
ARMs	67	56	34	1	-45			
Other Mortgages	26	0	-34	-73	-115			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	183	36	-199	-428	-647			
Sell Mortgages and MBS	-1,265	-679	322	1,335	2,347			
Purchase Non-Mortgage Items	-4	0	4	8	12			
Sell Non-Mortgage Items	-5	0	5	10	14			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-18	5	26	44	62			
Pay Floating, Receive Fixed Swaps	188	-89	-344	-576	-787			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	1	3	4			
Interest-Rate Caps	0	0	0	1	1			
Interest-Rate Floors	0	0	0	0	0			
Futures	-1	0	1	3	5			
Options on Futures	1	1	0	3	11			
Construction LIP	3	-30	-63	-94	-124			
Self-Valued	79	-27	-81	-114	-136			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-627**	**-706**	**-482**	**-202**	**124**			

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
+ ASSETS	285,807	281,646	275,453	269,128	262,807	274,437	103/99***	1.84/2.63***
- LIABILITIES	249,584	247,364	245,395	243,591	241,946	247,201	100/96**	0.85/1.71**
+ OFF-BALANCE-SHEET POSITIONS	-627	-706	-482	-202	124			
TOTAL NET PORTFOLIO VALUE #	35,596	33,575	29,576	25,335	20,985	27,236	123.27	8.96

* 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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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	$858	$14,561	$8,900	$2,792	$1,014
WARM	311 mo	332 mo	337 mo	307 mo	269 mo
WAC	4.59%	5.60%	6.37%	7.35%	8.76%
Amount of these that is FHA or VA Guaranteed	$11	$851	$961	$302	$104
Securities Backed by Conventional Mortgages	$339	$2,268	$407	$148	$37
WARM	211 mo	334 mo	292 mo	295 mo	204 mo
Weighted Average Pass-Through Rate	4.47%	5.33%	6.25%	7.15%	8.50%
Securities Backed by FHA or VA Mortgages	$154	$889	$255	$89	$37
WARM	351 mo	351 mo	314 mo	286 mo	189 mo
Weighted Average Pass-Through Rate	4.47%	5.08%	6.21%	7.21%	8.48%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$4,814	$9,551	$3,741	$1,452	$553
WAC	4.69%	5.40%	6.42%	7.35%	8.67%
Mortgage Securities	$10,229	$6,358	$703	$132	$24
Weighted Average Pass-Through Rate	4.32%	5.13%	6.16%	7.16%	8.54%
WARM (of 15-Year Loans and Securities)	163 mo	180 mo	144 mo	124 mo	113 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$2,016	$3,155	$620	$177	$88
WAC	4.59%	5.40%	6.34%	7.31%	8.62%
Mortgage Securities	$1,925	$279	$54	$8	$0
Weighted Average Pass-Through Rate	4.35%	5.30%	6.24%	7.27%	0.00%
WARM (of Balloon Loans and Securities)	76 mo	84 mo	89 mo	81 mo	96 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$78,628**

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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	$59	$656	$497	$0	$26
WAC	3.11%	4.23%	5.61%	0.00%	5.50%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$4,235	$14,034	$30,200	$203	$1,340
Weighted Average Margin	235 bp	343 bp	266 bp	232 bp	183 bp
WAC	5.14%	5.26%	4.85%	2.84%	4.82%
WARM	320 mo	315 mo	346 mo	383 mo	283 mo
Weighted Average Time Until Next Payment Reset	1 mo	15 mo	47 mo	1 mo	11 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$51,250**

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	$77	$440	$0	$11
Weighted Average Distance from Lifetime Cap	115 bp	104 bp	144 bp	0 bp	192 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$167	$371	$141	$1	$17
Weighted Average Distance from Lifetime Cap	276 bp	376 bp	331 bp	344 bp	385 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$3,802	$14,090	$29,483	$194	$1,288
Weighted Average Distance from Lifetime Cap	540 bp	680 bp	563 bp	791 bp	648 bp
Balances Without Lifetime Cap	$298	$152	$634	$7	$51
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$592	$10,091	$25,966	$38	$1,278
Weighted Average Periodic Rate Cap	161 bp	184 bp	275 bp	168 bp	186 bp
Balances Subject to Periodic Rate Floors	$217	$9,117	$19,825	$27	$478
MBS Included in ARM Balances	$388	$3,156	$6,211	$198	$794

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$7,317	$8,728
WARM	106 mo	147 mo
Remaining Term to Full Amortization	295 mo	
Rate Index Code	0	0
Margin	212 bp	220 bp
Reset Frequency	46 mo	29 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$49	$149
Wghted Average Distance to Lifetime Cap	33 bp	61 bp
Fixed-Rate:		
Balances	$2,944	$5,579
WARM	81 mo	133 mo
Remaining Term to Full Amortization	290 mo	
WAC	6.34%	6.82%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$4,545	$1,092
WARM	22 mo	34 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	114 bp	6.17%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$10,279	$8,564
WARM	135 mo	206 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	31 bp	7.20%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$8,153	$3,036
WARM	31 mo	53 mo
Margin in Column 1; WAC in Column 2	109 bp	6.83%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$1,737	$12,867
WARM	19 mo	36 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	1,023 bp	12.69%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$6	$3,178
Fixed Rate		
Remaining WAL <= 5 Years	$2,585	$18,268
Remaining WAL 5-10 Years	$1,914	$1,323
Remaining WAL Over 10 Years	$129	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$37
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$126
WAC	0.00%	8.50%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$4,634	$22,932

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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	$6,410	$25,349	$20,573	$9,864	$13,855
WARM	167 mo	223 mo	224 mo	200 mo	159 mo
Weighted Average Servicing Fee	23 bp	22 bp	21 bp	22 bp	28 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	665 loans				
FHA/VA	108 loans				
Subserviced by Others	9 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$47,807	$33	Total # of Adjustable-Rate Loans Serviced	264 loans
WARM (in months)	176 mo	189 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	18 bp	47 bp		

Total Balances of Mortgage Loans Serviced for Others	**$123,891**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$5,360		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$2,199		
Zero-Coupon Securities	$113	1.85%	18 mo
Government & Agency Securities	$3,760	3.85%	35 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$4,392	1.66%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,863	4.35%	59 mo
Memo: Complex Securities (from supplemental reporting)	$9,334		

Total Cash, Deposits, and Securities	**$27,021**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$832
Accrued Interest Receivable	$718
Advances for Taxes and Insurance	$27
Less: Unamortized Yield Adjustments	$-456
Valuation Allowances	$870
Unrealized Gains (Losses)	$-328

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$107
Accrued Interest Receivable	$201
Less: Unamortized Yield Adjustments	$70
Valuation Allowances	$684
Unrealized Gains (Losses)	$-4

OTHER ITEMS	
Real Estate Held for Investment	$77
Repossessed Assets	$97
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$158
Office Premises and Equipment	$1,910
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-171
Less: Unamortized Yield Adjustments	$-54
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$544
Miscellaneous I	$9,039
Miscellaneous II	$3,037
TOTAL ASSETS	**$274,435**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$310
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$55
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$1,475
Mortgage-Related Mututal Funds	$724
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$11,118
Weighted Average Servicing Fee	31 bp
Adjustable-Rate Mortgage Loans Serviced	$2,723
Weighted Average Servicing Fee	37 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

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	$9,363	$4,059	$1,203	$105
WAC	1.44%	3.10%	6.45%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$10,838	$10,972	$3,324	$231
WAC	1.60%	2.67%	6.63%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$12,681	$6,316	$128
WAC		2.62%	4.98%	
WARM		20 mo	27 mo	
Balances Maturing in 37 or More Months			$10,561	$46
WAC			4.26%	
WARM			74 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$69,317**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,134	$1,994	$6,672
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$16,938	$22,300	$17,813
Penalty in Months of Forgone Interest	3.08 mo	5.98 mo	8.80 mo
Balances in New Accounts	$2,103	$2,258	$1,624

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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%	$24,751	$7,416	$886	1.64%
3.00 to 3.99%	$74	$962	$1,853	3.39%
4.00 to 4.99%	$145	$961	$756	4.50%
5.00 to 5.99%	$55	$458	$1,008	5.33%
6.00 to 6.99%	$87	$183	$258	6.43%
7.00 to 7.99%	$4	$386	$143	7.39%
8.00 to 8.99%	$0	$2	$17	8.24%
9.00 and Above	$0	$0	$0	9.01%
WARM	1 mo	20 mo	71 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$40,404**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$23,427
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	$23,793	1.15%	$1,749
Money Market Deposit Accounts (MMDAs)	$40,919	1.58%	$4,203
Passbook Accounts	$29,008	0.87%	$1,008
Non-Interest-Bearing Non-Maturity Deposits	$12,755		$334
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$575	0.19%	
Escrow for Mortgages Serviced for Others	$529	0.24%	
Other Escrows	$138	0.06%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$107,717		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$56		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-18		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$5,728		
Miscellaneous II	$571		
TOTAL LIABILITIES	**$247,201**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$164
EQUITY CAPITAL	$27,066
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$274,430**

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		$2
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	46	$1,028
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	59	$881
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	28	$137
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	122	$746
1014	Opt commitment to orig 25- or 30-year FRMs	105	$2,769
1016	Opt commitment to orig "other" Mortgages	73	$962
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$19
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$124
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$60
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	9	$14
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	7	$518
2016	Commit/purchase "other" Mortgage loans, svc retained		$13
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$104
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$23
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	24	$73
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	33	$225
2036	Commit/sell "other" Mortgage loans, svc retained		$29
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$2
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$50
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$298
2054	Commit/purchase 25- to 30-year FRM MBS		$491
2056	Commit/purchase "other" MBS		$20
2064	Commit/sell 6-mo or 1-yr COFI ARM MBS		$16
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$1
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$429
2074	Commit/sell 25- or 30-yr FRM MBS		$3,207

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2076	Commit/sell "other" MBS		$24
2081	Commit/purch low-risk floating-rate mtg derivative product		$3
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$12
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$33
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$414
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$70
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$328
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$1,098
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	7	$10,712
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$1,121
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$253
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	12	$1,052
2134	Commit/sell 25- or 30-yr FRM loans, svc released	20	$6,527
2136	Commit/sell "other" Mortgage loans, svc released		$1,894
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	17	$95
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	16	$151
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	16	$195
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	46	$197
2214	Firm commit/originate 25- or 30-year FRM loans	44	$259
2216	Firm commit/originate "other" Mortgage loans	31	$204
3008	Option to purchase 3- or 5-yr Treasury ARMs		$0
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		$3
3034	Option to sell 25- or 30-year FRMs		$32
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$3

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
3074	Short option to sell 25- or 30-yr FRMs		$10
3076	Short option to sell "other" Mortgages		$4
4002	Commit/purchase non-Mortgage financial assets	24	$384
4006	Commit/purchase "other" liabilities		$525
4022	Commit/sell non-Mortgage financial assets		$191
4026	Commit/sell "other" liabilities		$0
5004	IR swap: pay fixed, receive 3-month LIBOR		$305
5010	IR swap: pay fixed, receive 3-month Treasury		$5
5024	IR swap: pay 1-month LIBOR, receive fixed		$6,677
6004	Interest rate Cap based on 3-month LIBOR		$315
6008	Interest rate Cap based on 3-month Treasury		$20
8010	Long futures contract on 10-year Treasury note		$20
8036	Short futures contract on 2-year Treasury note		$5
8038	Short futures contract on 5-year Treasury note		$21
8040	Short futures contract on 10-year Treasury note		$31
8046	Short futures contract on 3-month Eurodollar		$22
9010	Long call option on 10-year T-note futures contract		$15
9034	Long put option on 10-year T-note futures contract		$110
9502	Fixed-rate construction loans in process	114	$862
9512	Adjustable-rate construction loans in process	77	$1,896