Interest Rate Risk Exposure Report

Office of Thrift Supervision
Risk Modeling and Analysis Division
Washington, DC 20552

Area: Northeast

All Reporting CMR **Reporting Dockets: 249** **December 2005**

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	27,502	-15,111	-35 %	8.41 %	-381 bp
+200 bp	32,683	-9,930	-23 %	9.78 %	-245 bp
+100 bp	37,773	-4,840	-11 %	11.06 %	-116 bp
0 bp	42,613			12.22 %	
-100 bp	45,367	2,754	+6 %	12.83 %	+60 bp
-200 bp	44,973	2,360	+6 %	12.62 %	+40 bp

Risk Measure for a Given Rate Shock

	12/31/2005	09/30/2005	12/31/2004
Pre-shock NPV Ratio: NPV as % of PV Assets	12.22 %	12.29 %	12.58 %
Post-shock NPV Ratio	9.78 %	10.05 %	10.47 %
Sensitivity Measure: Decline in NPV Ratio	245 bp	225 bp	211 bp
TB 13a Level of Risk	Moderate	Minimal	Minimal

Beginning with the March 2005 cycle, the Sensitivity Measure was once again defined as the decline in the Pre-shock NPV ratio caused by either a 200 bps increase or decrease in rates, whichever shock produces the larger decline in the NPV ratio. As a result, the results may not be comparable to those from the September 2004 cycle.
In the event that neither a -200 nor a +200 basis point change in rates produces a reduction in the NPV ratio, the institution is assigned a Sensitivity Measure of zero.

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Present Value Estimates by Interest Rate Scenario

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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	41,175	40,904	39,635	37,617	35,511	33,500	39,912	99.31	4.15
30-Year Mortgage Securities	4,212	4,171	4,005	3,786	3,569	3,367	4,087	97.97	4.81
15-Year Mortgages and MBS	33,773	33,042	31,856	30,504	29,136	27,809	32,222	98.86	3.99
Balloon Mortgages and MBS	11,209	11,028	10,779	10,454	10,063	9,624	10,853	99.32	2.66
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	6,074	6,071	6,064	6,053	6,033	5,995	5,859	103.50	0.15
7 Month to 2 Year Reset Frequency	21,721	21,509	21,226	20,856	20,419	19,925	21,305	99.63	1.54
2+ to 5 Year Reset Frequency	47,713	46,764	45,600	44,263	42,804	41,253	46,380	98.32	2.74
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	216	214	213	211	208	204	206	103.54	0.85
2 Month to 5 Year Reset Frequency	735	725	715	702	687	668	724	98.72	1.61
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	8,388	8,241	8,098	7,960	7,826	7,695	8,197	98.79	1.73
Adjustable-Rate, Fully Amortizing	10,475	10,360	10,248	10,139	10,031	9,926	10,338	99.13	1.08
Fixed-Rate, Balloon	3,793	3,602	3,424	3,258	3,103	2,959	3,460	98.94	5.02
Fixed-Rate, Fully Amortizing	7,721	7,374	7,051	6,750	6,470	6,209	7,045	100.08	4.42
Construction and Land Loans									
Adjustable-Rate	7,568	7,553	7,538	7,523	7,509	7,496	7,545	99.90	0.20
Fixed-Rate	1,840	1,806	1,773	1,742	1,713	1,684	1,793	98.90	1.79
Second-Mortgage Loans and Securities									
Adjustable-Rate	9,151	9,143	9,134	9,127	9,120	9,114	9,110	100.26	0.08
Fixed-Rate	11,855	11,562	11,283	11,018	10,766	10,526	11,111	101.55	2.41
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	-101	-98	-94	-90	-85	-81	-94	0.00	4.69
Accrued Interest Receivable	915	915	915	915	915	915	915	100.00	0.00
Advance for Taxes/Insurance	32	32	32	32	32	32	32	100.00	0.00
Float on Escrows on Owned Mortgages	54	99	152	195	231	264			-31.44
LESS: Value of Servicing on Mortgages Serviced by Others	10	28	48	55	55	54			-27.27
TOTAL MORTGAGE LOANS AND SECURITIES	**228,509**	**224,988**	**219,598**	**212,962**	**206,007**	**199,030**	**221,003**	**99.36**	**2.74**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	10,509	10,485	10,462	10,440	10,419	10,399	10,473	99.89	0.21
Fixed-Rate	4,471	4,290	4,118	3,956	3,802	3,657	4,078	101.00	4.05
Consumer Loans									
Adjustable-Rate	4,150	4,146	4,143	4,139	4,135	4,131	4,068	101.82	0.09
Fixed-Rate	15,623	15,435	15,253	15,075	14,903	14,735	15,144	100.72	1.18
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-640	-634	-628	-622	-617	-612	-628	0.00	0.93
Accrued Interest Receivable	269	269	269	269	269	269	269	100.00	0.00
TOTAL NONMORTGAGE LOANS	**34,381**	**33,990**	**33,616**	**33,256**	**32,911**	**32,578**	**33,404**	**100.64**	**1.09**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	5,289	5,289	5,289	5,289	5,289	5,289	5,289	100.00	0.00
Equities and All Mutual Funds	2,020	1,957	1,891	1,823	1,752	1,680	1,892	99.93	3.54
Zero-Coupon Securities	225	223	220	218	216	214	217	101.37	1.08
Government and Agency Securities	3,529	3,472	3,416	3,361	3,309	3,258	3,434	99.47	1.61
Term Fed Funds, Term Repos	2,678	2,673	2,668	2,663	2,658	2,652	2,670	99.90	0.19
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,796	1,712	1,635	1,564	1,498	1,436	1,598	102.37	4.54
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	45,270	44,993	44,268	43,195	42,040	40,863	44,762	98.90	2.03
Structured Securities (Complex)	13,362	13,127	12,749	12,143	11,565	11,028	12,843	99.27	3.86
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	19.50
TOTAL CASH, DEPOSITS, AND SECURITIES	**74,169**	**73,445**	**72,135**	**70,255**	**68,326**	**66,419**	**72,705**	**99.22**	**2.21**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	95	95	95	95	95	95	95	100.00	0.00
Real Estate Held for Investment	13	13	13	13	13	13	13	100.00	0.00
Investment in Unconsolidated Subsidiaries	199	202	195	181	165	146	195	100.00	5.28
Office Premises and Equipment	2,239	2,239	2,239	2,239	2,239	2,239	2,239	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,547**	**2,549**	**2,542**	**2,528**	**2,512**	**2,494**	**2,542**	**100.00**	**0.40**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	163	235	279	291	291	285			-10.16
Adjustable-Rate Servicing	76	78	80	83	85	86			-3.25
Float on Mortgages Serviced for Others	346	425	495	545	586	616			-12.11
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**585**	**738**	**854**	**919**	**961**	**987**			**-10.64**
OTHER ASSETS									
Purchased and Excess Servicing							417		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	9,357	9,357	9,357	9,357	9,357	9,357	9,357	100.00	0.00
Miscellaneous II							5,355		
Deposit Intangibles									
Retail CD Intangible	101	121	139	158	175	191			-13.32
Transaction Account Intangible	1,306	1,807	2,257	2,590	2,960	3,342			-17.35
MMDA Intangible	2,802	3,346	3,899	4,471	5,263	6,050			-14.43
Passbook Account Intangible	1,876	2,467	2,971	3,486	3,982	4,453			-17.16
Non-Interest-Bearing Account Intangible	595	911	1,212	1,497	1,769	2,028			-24.15
TOTAL OTHER ASSETS	**16,037**	**18,008**	**19,836**	**21,559**	**23,506**	**25,421**	**15,129**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-134		
TOTAL ASSETS	**356,228**	**353,718**	**348,580**	**341,479**	**334,222**	**326,928**	**344,648**	**101/98*** **	**1.76/2.34*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	66,268	65,984	65,702	65,424	65,149	64,876	65,952	99.62	0.42
Fixed-Rate Maturing in 13 Months or More	35,277	34,141	33,070	32,060	31,106	30,204	33,583	98.47	3.15
Variable-Rate	2,891	2,891	2,890	2,890	2,889	2,889	2,884	100.22	0.02
Demand									
Transaction Accounts	19,855	19,855	19,855	19,855	19,855	19,855	19,855	100/89*	0.00/2.23*
MMDAs	60,535	60,535	60,535	60,535	60,535	60,535	60,535	100/94*	0.00/1.00*
Passbook Accounts	25,804	25,804	25,804	25,804	25,804	25,804	25,804	100/88*	0.00/2.23*
Non-Interest-Bearing Accounts	13,808	13,808	13,808	13,808	13,808	13,808	13,808	100/91*	0.00/2.32*
TOTAL DEPOSITS	**224,438**	**223,017**	**221,664**	**220,376**	**219,146**	**217,970**	**222,420**	**100/95***	**0.60/1.46***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	39,145	38,909	38,677	38,449	38,225	38,004	38,936	99.33	0.60
Fixed-Rate Maturing in 37 Months or More	9,100	8,577	8,096	7,654	7,246	6,868	8,145	99.40	5.70
Variable-Rate	4,079	4,079	4,079	4,079	4,079	4,079	4,074	100.12	0.00
TOTAL BORROWINGS	**52,324**	**51,565**	**50,853**	**50,182**	**49,549**	**48,951**	**51,156**	**99.41**	**1.36**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	1,057	1,057	1,057	1,057	1,057	1,057	1,057	100.00	0.00
Other Escrow Accounts	156	151	147	143	139	135	168	87.39	2.89
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	7,622	7,622	7,622	7,622	7,622	7,622	7,622	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	346		
TOTAL OTHER LIABILITIES	**8,835**	**8,831**	**8,826**	**8,822**	**8,818**	**8,815**	**9,193**	**96.01**	**0.05**
Other Liabilities not Included Above									
Self-Valued	25,760	24,769	24,179	23,783	23,494	23,237	24,290	99.54	2.04
Unamortized Yield Adjustments							-235		
TOTAL LIABILITIES	**311,358**	**308,182**	**305,522**	**303,163**	**301,008**	**298,973**	**306,825**	**100/96****	**0.82/1.45****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	68	54	-8	-123	-245	-362			
ARMs	30	25	16	1	-21	-50			
Other Mortgages	27	15	0	-21	-48	-79			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	354	275	40	-383	-831	-1,266			
Sell Mortgages and MBS	-1,173	-901	-456	350	1,281	2,247			
Purchase Non-Mortgage Items	12	6	0	-6	-11	-16			
Sell Non-Mortgage Items	-27	-14	0	13	26	38			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-59	-27	3	30	55	78			
Pay Floating, Receive Fixed Swaps	695	282	-97	-446	-768	-1,065			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	1	1	1	1	0	0			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-5	-2	0	2	4	7			
Options on Futures	0	0	0	0	0	0			
Construction LIP	87	42	-3	-47	-90	-133			
Self-Valued	93	74	61	87	116	148			
TOTAL OFF-BALANCE-SHEET POSITIONS	**103**	**-170**	**-445**	**-543**	**-531**	**-453**			

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE									
TOTAL ASSETS	356,228	353,718	348,580	341,479	334,222	326,928	344,648	101/98***	1.76/2.34***
MINUS TOTAL LIABILITIES	311,358	308,182	305,522	303,163	301,008	298,973	306,825	100/96**	0.82/1.45**
PLUS OFF-BALANCE-SHEET POSITIONS	103	-170	-445	-543	-531	-453			
TOTAL NET PORTFOLIO VALUE #	44,973	45,367	42,613	37,773	32,683	27,502	37,823	112.67	8.91

* 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	$957	$21,814	$13,399	$2,722	$1,019
WARM	313 mo	337 mo	339 mo	316 mo	293 mo
WAC	4.57%	5.65%	6.34%	7.38%	8.80%
Amount of these that is FHA or VA Guaranteed	$5	$67	$237	$80	$47
Securities Backed by Conventional Mortgages	$930	$2,347	$303	$75	$20
WARM	302 mo	331 mo	290 mo	282 mo	192 mo
Weighted Average Pass-Through Rate	4.60%	5.23%	6.19%	7.16%	8.57%
Securities Backed by FHA or VA Mortgages	$132	$144	$74	$42	$20
WARM	340 mo	343 mo	277 mo	266 mo	179 mo
Weighted Average Pass-Through Rate	4.51%	5.06%	6.30%	7.20%	8.44%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$4,338	$11,415	$3,498	$1,114	$423
WAC	4.71%	5.41%	6.40%	7.36%	8.77%
Mortgage Securities	$6,171	$4,906	$279	$69	$10
Weighted Average Pass-Through Rate	4.27%	5.12%	6.18%	7.15%	8.61%
WARM (of 15-Year Loans and Securities)	144 mo	172 mo	144 mo	115 mo	116 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$1,228	$6,247	$1,072	$217	$62
WAC	4.65%	5.45%	6.30%	7.30%	8.72%
Mortgage Securities	$1,699	$303	$25	$2	$0
Weighted Average Pass-Through Rate	4.46%	5.16%	6.21%	7.47%	0.00%
WARM (of Balloon Loans and Securities)	71 mo	86 mo	99 mo	110 mo	124 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$87,075**

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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	$222	$1,147	$1,096	$0	$39
WAC	4.32%	4.69%	6.67%	0.00%	4.84%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$5,638	$20,158	$45,283	$206	$685
Weighted Average Margin	298 bp	341 bp	253 bp	235 bp	177 bp
WAC	6.39%	5.84%	5.19%	5.04%	5.33%
WARM	340 mo	332 mo	344 mo	318 mo	240 mo
Weighted Average Time Until Next Payment Reset	1 mo	16 mo	45 mo	2 mo	14 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	$74,474

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	$84	$134	$32	$0	$4
Weighted Average Distance from Lifetime Cap	73 bp	113 bp	88 bp	0 bp	150 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$79	$1,013	$485	$1	$20
Weighted Average Distance from Lifetime Cap	342 bp	377 bp	363 bp	362 bp	381 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$5,094	$20,068	$45,228	$203	$662
Weighted Average Distance from Lifetime Cap	587 bp	610 bp	563 bp	687 bp	629 bp
Balances Without Lifetime Cap	$602	$91	$635	$2	$39
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$357	$14,907	$37,527	$107	$658
Weighted Average Periodic Rate Cap	164 bp	203 bp	305 bp	215 bp	181 bp
Balances Subject to Periodic Rate Floors	$213	$13,049	$34,795	$112	$361
MBS Included in ARM Balances	$346	$4,340	$9,154	$176	$281

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$8,197	$10,338
WARM	102 mo	157 mo
Remaining Term to Full Amortization	297 mo	
Rate Index Code	0	0
Margin	241 bp	226 bp
Reset Frequency	51 mo	31 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$54	$160
Wghted Average Distance to Lifetime Cap	17 bp	55 bp
Fixed-Rate:		
Balances	$3,460	$7,045
WARM	83 mo	121 mo
Remaining Term to Full Amortization	289 mo	
WAC	6.20%	6.49%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$7,545	$1,793
WARM	21 mo	26 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	121 bp	6.47%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$9,110	$11,111
WARM	146 mo	189 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	39 bp	7.64%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$10,473	$4,078
WARM	32 mo	59 mo
Margin in Column 1; WAC in Column 2	109 bp	6.49%
Reset Frequency	5 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$4,068	$15,144
WARM	14 mo	32 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	962 bp	11.46%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$144	$9,182
Fixed Rate		
Remaining WAL <= 5 Years	$975	$30,136
Remaining WAL 5-10 Years	$1,624	$2,384
Remaining WAL Over 10 Years	$223	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$40
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$13	$24
WAC	4.25%	8.74%
Principal-Only MBS	$19	$0
WAC	5.66%	0.00%
Total Mortgage-Derivative Securities - Book Value	$2,997	$41,766

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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	$4,151	$26,464	$19,689	$4,335	$3,634
WARM	142 mo	205 mo	174 mo	149 mo	77 mo
Weighted Average Servicing Fee	25 bp	23 bp	20 bp	21 bp	17 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	508 loans				
FHA/VA	15 loans				
Subserviced by Others	7 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$58,223	$26	Total # of Adjustable-Rate Loans Serviced	252 loans
WARM (in months)	94 mo	151 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	9 bp	47 bp		

Total Balances of Mortgage Loans Serviced for Others	**$116,522**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$5,289		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,891		
Zero-Coupon Securities	$217	4.19%	11 mo
Government & Agency Securities	$3,434	3.90%	21 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,670	3.95%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,598	5.32%	68 mo
Memo: Complex Securities (from supplemental reporting)	$12,843		

Total Cash, Deposits, and Securities	**$27,941**

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ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$889
Accrued Interest Receivable	$915
Advances for Taxes and Insurance	$32
Less: Unamortized Yield Adjustments	$-775
Valuation Allowances	$984
Unrealized Gains (Losses)	$-421

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$122
Accrued Interest Receivable	$269
Less: Unamortized Yield Adjustments	$127
Valuation Allowances	$750
Unrealized Gains (Losses)	$-62

OTHER ITEMS	
Real Estate Held for Investment	$13
Repossessed Assets	$95
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$195
Office Premises and Equipment	$2,239
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-381
Less: Unamortized Yield Adjustments	$-83
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$417
Miscellaneous I	$9,357
Miscellaneous II	$5,355
TOTAL ASSETS	**$344,647**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$445
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$15
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$1,350
Mortgage-Related Mututal Funds	$541
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$13,405
Weighted Average Servicing Fee	29 bp
Adjustable-Rate Mortgage Loans Serviced	$2,488
Weighted Average Servicing Fee	29 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$4

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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	$20,037	$4,553	$589	$123
WAC	3.54%	2.75%	5.36%	
WARM	1 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$22,995	$15,318	$2,460	$275
WAC	3.84%	3.26%	4.72%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$14,358	$8,749	$165
WAC		3.83%	4.22%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$10,476	$109
WAC			4.50%	
WARM			77 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$99,535**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$7,774	$5,263	$6,922
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$30,269	$28,071	$18,481
Penalty in Months of Forgone Interest	3.07 mo	5.77 mo	8.76 mo
Balances in New Accounts	$7,898	$2,274	$676

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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%	$2,271	$4,062	$251	2.66%
3.00 to 3.99%	$1,992	$8,462	$884	3.63%
4.00 to 4.99%	$15,622	$5,899	$3,746	4.32%
5.00 to 5.99%	$60	$452	$2,865	5.47%
6.00 to 6.99%	$3	$101	$309	6.42%
7.00 to 7.99%	$0	$9	$77	7.43%
8.00 to 8.99%	$0	$2	$13	8.21%
9.00 and Above	$0	$0	$1	9.30%
WARM	1 mo	14 mo	86 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$47,082**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$31,249
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	$19,855	1.94%	$1,117
Money Market Deposit Accounts (MMDAs)	$60,535	3.13%	$3,668
Passbook Accounts	$25,804	1.04%	$649
Non-Interest-Bearing Non-Maturity Deposits	$13,808		$345
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$641	0.20%	
Escrow for Mortgages Serviced for Others	$416	0.05%	
Other Escrows	$168	0.49%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$121,227		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-224		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-11		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$7,622		
Miscellaneous II	$346		
TOTAL LIABILITIES	**$306,825**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$144
EQUITY CAPITAL	$37,679
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$344,648**

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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		$52
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$0
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	34	$215
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	57	$1,350
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	31	$230
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	106	$541
1014	Opt commitment to orig 25- or 30-year FRMs	92	$2,090
1016	Opt commitment to orig "other" Mortgages	65	$1,080
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		$22
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		$6
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	7	$2,939
2016	Commit/purchase "other" Mortgage loans, svc retained		$7
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$7
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$6
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	17	$77
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	32	$278
2036	Commit/sell "other" Mortgage loans, svc retained		$43
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$213
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$239
2054	Commit/purchase 25- to 30-year FRM MBS		$1,040
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$358
2074	Commit/sell 25- or 30-yr FRM MBS		$3,579
2076	Commit/sell "other" MBS		$1
2102	Commit/purchase 1-mo COFI ARM loans, svc released		$35
2104	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc released		$0
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$59

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$789
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$11
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$150
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$1,892
2116	Commit/purchase "other" Mortgage loans, svc released		$494
2122	Commit/sell 1-mo COFI ARM loans, svc released		$46
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$0
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$11,976
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$1,804
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$713
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	8	$486
2134	Commit/sell 25- or 30-yr FRM loans, svc released	15	$7,425
2136	Commit/sell "other" Mortgage loans, svc released		$2,563
2202	Firm commitment to originate 1-month COFI ARM loans		$11
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	14	$66
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	20	$270
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	12	$131
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	45	$288
2214	Firm commit/originate 25- or 30-year FRM loans	38	$543
2216	Firm commit/originate "other" Mortgage loans	32	$232
3008	Option to purchase 3- or 5-yr Treasury ARMs		$1
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$0
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3016	Option to purchase "other" Mortgages		$4
3032	Option to sell 10-, 15-, or 20-year FRMs		$0
3034	Option to sell 25- or 30-year FRMs		$8
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1

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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		$8
3076	Short option to sell "other" Mortgages		$2
4002	Commit/purchase non-Mortgage financial assets	22	$310
4022	Commit/sell non-Mortgage financial assets		$618
5002	IR swap: pay fixed, receive 1-month LIBOR		$1
5004	IR swap: pay fixed, receive 3-month LIBOR		$389
5010	IR swap: pay fixed, receive 3-month Treasury		$5
5024	IR swap: pay 1-month LIBOR, receive fixed		$12,311
5026	IR swap: pay 3-month LIBOR, receive fixed		$1
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$264
8016	Long futures contract on 3-month Eurodollar		$3
8036	Short futures contract on 2-year Treasury note		$3
8038	Short futures contract on 5-year Treasury note		$1
8040	Short futures contract on 10-year Treasury note		$34
9502	Fixed-rate construction loans in process	106	$946
9512	Adjustable-rate construction loans in process	71	$3,051

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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		$0
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$1
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$672
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$5
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$25
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$391
120	Other investment securities, fixed-coupon securities		$10
122	Other investment securities, floating-rate securities		$4
125	Multi/nonres mtg loans; fixed-rate, Balloon		$172
127	Multi/nonres mtg loans; fixed-rate, fully amortizing	6	$256
130	Construction and land loans (adj-rate)		$110
140	Second Mortgages (adj-rate)		$102
150	Commercial loans (adj-rate)		$15
180	Consumer loans; loans on deposits		$0
182	Consumer loans; education loans		$38
189	Consumer loans; other		$1
200	Variable-rate, fixed-maturity CDs	72	$2,884
220	Variable-rate FHLB advances	27	$185
299	Other variable-rate	15	$3,890
300	Govt. & agency securities, fixed-coupon securities	6	$92
302	Govt. & agency securities, floating-rate securities		$10

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock					
Asset/ Liability Code	**#Firms if # >**	**Balance**	**-200 bp**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	148	$12,843	$13,362	$13,127	$12,749	$12,143	$11,565	$11,028
123 - Mortgage Derivatives - M/V estimate	102	$44,791	$45,270	$44,993	$44,268	$43,195	$42,040	$40,863
129 - Mortgage-Related Mutual Funds - M/V estimate	30	$328	$330	$329	$327	$324	$320	$317
280 - FHLB putable advance-M/V estimate	34	$8,136	$8,683	$8,333	$8,133	$8,011	$7,926	$7,852
281 - FHLB convertible advance-M/V estimate	38	$2,636	$2,853	$2,745	$2,672	$2,615	$2,583	$2,564
282 - FHLB callable advance-M/V estimate		$1,045	$1,093	$1,073	$1,048	$1,019	$987	$955
283 - FHLB periodic floor floating rate advance-M/V Estimates		$4	$4	$4	$4	$4	$4	$4
289 - Other FHLB structured advances - M/V estimate	8	$514	$535	$523	$513	$505	$498	$492
290 - Other structured borrowings - M/V estimate	9	$11,956	$12,592	$12,091	$11,809	$11,629	$11,495	$11,371
500 - Other OBS Positions w/o contract code or exceeds 16 positions	8	$23,557	$93	$74	$61	$87	$116	$148