Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Assets > $1 Bill

All Reporting CMR | **Reporting Dockets: 106** | **March 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	71,552	-34,091	-32 %	7.41 %	-302 bp
+200 bp	85,358	-20,284	-19 %	8.68 %	-175 bp
+100 bp	97,245	-8,397	-8 %	9.72 %	-71 bp
0 bp	105,643			10.43 %	
-100 bp	107,881	2,239	+2 %	10.58 %	+15 bp

Risk Measure for a Given Rate Shock

	03/31/2004	12/31/2003	03/31/2003
Pre-shock NPV Ratio: NPV as % of PV Assets	10.43 %	10.57 %	10.00 %
Post-shock NPV Ratio	8.68 %	8.96 %	9.33 %
Sensitivity Measure: Decline in NPV Ratio	175 bp	161 bp	66 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.

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets > $1 Bill | **Reporting Dockets: 106**
All Reporting CMR | **March 2004**
Report Prepared: 06/11/2004 2:11:51 PM | **Amounts in Millions** | **Data as of: 06/11/2004**

	-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	94,634	92,538	88,073	83,598	79,284	89,328	103.59	3.55
30-Year Mortgage Securities	20,390	19,869	18,839	17,835	16,871	19,173	103.63	3.90
15-Year Mortgages and MBS	72,214	70,400	67,562	64,449	61,363	68,216	103.20	3.30
Balloon Mortgages and MBS	22,030	21,628	21,032	20,253	19,338	21,100	102.50	2.31
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	24,677	24,619	24,534	24,389	24,165	24,373	101.01	0.29
7 Month to 2 Year Reset Frequency	37,450	37,125	36,747	36,205	35,471	35,814	103.66	0.95
2+ to 5 Year Reset Frequency	109,044	105,956	102,344	98,327	94,107	105,180	100.74	3.16
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	151,497	150,636	149,363	147,640	145,418	144,020	104.59	0.71
2 Month to 5 Year Reset Frequency	35,461	34,826	34,094	33,269	32,364	33,753	103.18	1.96
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	22,788	22,556	22,325	22,097	21,868	22,278	101.25	1.03
Adjustable-Rate, Fully Amortizing	41,674	41,271	40,885	40,504	40,119	41,293	99.95	0.96
Fixed-Rate, Balloon	9,217	8,810	8,428	8,069	7,730	8,203	107.41	4.48
Fixed-Rate, Fully Amortizing	12,607	12,012	11,464	10,957	10,486	11,461	104.81	4.76
Construction and Land Loans								
Adjustable-Rate	16,925	16,899	16,872	16,847	16,824	16,899	100.00	0.16
Fixed-Rate	4,281	4,173	4,075	3,984	3,901	4,240	98.42	2.47
Second-Mortgage Loans and Securities								
Adjustable-Rate	39,429	39,388	39,343	39,300	39,269	39,769	99.04	0.11
Fixed-Rate	19,886	19,417	18,969	18,543	18,136	18,904	102.71	2.36
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	5,114	5,037	4,928	4,807	4,679	5,037	100.00	1.85
Accrued Interest Receivable	2,945	2,945	2,945	2,945	2,945	2,945	100.00	0.00
Advance for Taxes/Insurance	319	319	319	319	319	319	100.00	0.00
Float on Escrows on Owned Mortgages	75	161	267	355	428			-59.73
LESS: Value of Servicing on Mortgages Serviced by Others	-61	-57	-30	-16	-12			27.24
TOTAL MORTGAGE LOANS AND SECURITIES	**742,717**	**730,643**	**713,436**	**694,709**	**675,098**	**712,305**	**102.57**	**2.00**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets > $1 Bill | **Reporting Dockets: 106**
All Reporting CMR | **March 2004**
Report Prepared: 06/11/2004 2:11:51 PM | **Amounts in Millions** | **Data as of: 06/11/2004**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	23,314	23,280	23,248	23,218	23,190	23,306	99.89	0.14
Fixed-Rate	11,313	10,982	10,664	10,359	10,067	10,331	106.30	2.96
Consumer Loans								
Adjustable-Rate	11,782	11,769	11,755	11,740	11,728	11,723	100.40	0.12
Fixed-Rate	44,466	43,830	43,213	42,616	42,037	42,618	102.84	1.43
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-1,724	-1,705	-1,687	-1,669	-1,652	-1,705	0.00	1.10
Accrued Interest Receivable	477	477	477	477	477	477	100.00	0.00
TOTAL NONMORTGAGE LOANS	**89,628**	**88,633**	**87,670**	**86,741**	**85,848**	**86,750**	**102.17**	**1.10**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	24,964	24,964	24,964	24,964	24,964	24,964	100.00	0.00
Equities and All Mutual Funds	2,425	2,329	2,233	2,134	2,032	2,329	100.04	4.13
Zero-Coupon Securities	880	858	837	816	797	844	101.69	2.52
Government and Agency Securities	21,412	20,555	19,747	18,982	18,259	19,797	103.83	4.05
Term Fed Funds, Term Repos	4,660	4,655	4,649	4,643	4,637	4,648	100.16	0.12
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,524	2,396	2,280	2,175	2,080	2,241	106.94	5.09
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	50,438	49,784	48,326	46,657	45,075	49,551	100.47	2.12
Structured Securities (Complex)	17,785	17,465	16,954	16,392	15,840	17,275	101.10	2.38
LESS: Valuation Allowances for Investment Securities	3	2	2	2	2	2	100.00	1.38
TOTAL CASH, DEPOSITS, AND SECURITIES	**125,086**	**123,004**	**119,986**	**116,761**	**113,682**	**121,645**	**101.12**	**2.07**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets > $1 Bill | **Reporting Dockets: 106**
All Reporting CMR | **March 2004**
Report Prepared: 06/11/2004 2:11:51 PM | **Amounts in Millions** | **Data as of: 06/11/2004**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	700	700	700	700	700	700	100.00	0.00
Real Estate Held for Investment	209	209	209	209	209	209	100.00	0.00
Investment in Unconsolidated Subsidiaries	12,576	12,265	11,375	10,137	8,727	12,265	100.00	4.90
Office Premises and Equipment	7,424	7,424	7,424	7,424	7,424	7,424	100.00	0.00
TOTAL REAL ASSETS, ETC.	**20,909**	**20,597**	**19,707**	**18,470**	**17,060**	**20,597**	**100.00**	**2.92**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	2,683	3,672	5,078	5,799	5,955			-32.62
Adjustable-Rate Servicing	1,644	1,729	1,762	1,769	1,766			-3.41
Float on Mortgages Serviced for Others	2,408	3,170	4,070	4,697	5,117			-26.20
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**6,735**	**8,572**	**10,911**	**12,265**	**12,838**			**-24.36**
OTHER ASSETS								
Purchased and Excess Servicing						7,827		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	19,362	19,362	19,362	19,362	19,362	19,362	100.00	0.00
Miscellaneous II						17,675		
Deposit Intangibles								
Retail CD Intangible	284	339	381	418	452			-14.42
Transaction Account Intangible	5,288	7,629	9,943	12,208	14,669			-30.51
MMDA Intangible	5,465	7,522	9,805	11,682	13,508			-28.85
Passbook Account Intangible	3,418	4,760	6,137	7,473	8,693			-28.56
Non-Interest-Bearing Account Intangible	913	1,926	2,896	3,822	4,700			-51.47
TOTAL OTHER ASSETS	**34,730**	**41,538**	**48,525**	**54,964**	**61,384**	**44,865**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						6,508		
TOTAL ASSETS	**1,019,806**	**1,012,987**	**1,000,234**	**983,909**	**965,910**	**992,670**	**102/100*** **	**0.97/1.68*** **

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 06/11/2004 2:11:51 PM

Amounts in Millions

Reporting Dockets: 106
March 2004
Data as of: 06/11/2004

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	109,926	109,444	108,964	108,491	108,022	108,761	100.63	0.44
Fixed-Rate Maturing in 13 Months or More	72,361	70,365	68,455	66,625	64,870	67,519	104.21	2.78
Variable-Rate	2,688	2,687	2,686	2,684	2,683	2,683	100.13	0.05
Demand								
Transaction Accounts	101,383	101,383	101,383	101,383	101,383	101,383	100/92*	0.00/2.48*
MMDAs	152,074	152,074	152,074	152,074	152,074	152,074	100/95*	0.00/1.50*
Passbook Accounts	61,527	61,527	61,527	61,527	61,527	61,527	100/92*	0.00/2.39*
Non-Interest-Bearing Accounts	43,676	43,676	43,676	43,676	43,676	43,676	100/96*	0.00/2.37*
TOTAL DEPOSITS	**543,636**	**541,156**	**538,764**	**536,461**	**534,236**	**537,624**	**101/97***	**0.45/1.80***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	159,817	158,808	157,816	156,842	155,884	157,689	100.71	0.63
Fixed-Rate Maturing in 37 Months or More	31,164	29,797	28,505	27,284	26,128	28,301	105.29	4.46
Variable-Rate	68,557	68,494	68,430	68,366	68,302	68,478	100.02	0.10
TOTAL BORROWINGS	**259,537**	**257,099**	**254,751**	**252,491**	**250,314**	**254,468**	**101.03**	**0.93**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	8,684	8,684	8,684	8,684	8,684	8,684	100.00	0.00
Other Escrow Accounts	6,425	6,228	6,043	5,870	5,706	6,616	94.13	3.06
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	32,592	32,592	32,592	32,592	32,592	32,592	100.00	0.00
Miscellaneous II	0	0	0	0	0	2,738		
TOTAL OTHER LIABILITIES	**47,701**	**47,504**	**47,319**	**47,145**	**46,982**	**50,630**	**93.82**	**0.40**
Other Liabilities not Included Above								
Self-Valued	65,061	63,520	62,144	61,037	60,054	60,512	104.97	2.30
Unamortized Yield Adjustments						211		
TOTAL LIABILITIES	**915,935**	**909,278**	**902,979**	**897,134**	**891,585**	**903,445**	**101/98****	**0.71/1.51****

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets > $1 Bill | **Reporting Dockets: 106**
All Reporting CMR | **March 2004**
Report Prepared: 06/11/2004 2:11:52 PM | **Amounts in Millions** | **Data as of: 06/11/2004**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	1,252	-72	-2,495	-4,477	-6,199			
ARMs	644	421	134	-272	-817			
Other Mortgages	128	0	-171	-367	-569			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	2,403	-413	-4,928	-8,622	-11,902			
Sell Mortgages and MBS	-3,529	-463	5,314	10,304	14,726			
Purchase Non-Mortgage Items	25	0	-24	-47	-69			
Sell Non-Mortgage Items	-12	0	11	22	32			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-1,330	-558	324	1,161	1,947			
Pay Floating, Receive Fixed Swaps	3,012	1,182	-696	-2,431	-4,030			
Basis Swaps	0	0	0	0	0			
Swaptions	1,108	1,716	2,402	3,125	3,844			
OTHER								
Options on Mortgages and MBS	2	1	16	34	47			
Interest-Rate Caps	26	59	108	172	247			
Interest-Rate Floors	30	8	2	1	1			
Futures	-72	0	72	144	216			
Options on Futures	12	0	2	7	10			
Construction LIP	59	-16	-90	-162	-232			
Self-Valued	252	68	6	-7	-26			
TOTAL OFF-BALANCE-SHEET POSITIONS	**4,011**	**1,934**	**-10**	**-1,417**	**-2,774**			

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Assets > $1 Bill | **Reporting Dockets: 106**
All Reporting CMR | **March 2004**
Report Prepared: 06/11/2004 2:11:52 PM | **Data as of: 06/11/2004**

Amounts in Millions

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
+ ASSETS	1,019,806	1,012,987	1,000,234	983,909	965,910	992,670	102/100***	0.97/1.68***
- LIABILITIES	915,935	909,278	902,979	897,134	891,585	903,445	101/98**	0.71/1.51**
+ OFF-BALANCE-SHEET POSITIONS	4,011	1,934	-10	-1,417	-2,774			
TOTAL NET PORTFOLIO VALUE #	107,881	105,643	97,245	85,358	71,552	89,225	118.40	5.03

* 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

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 06/11/2004 2:11:52 PM

Amounts in Millions

Reporting Dockets: 106
March 2004
Data as of: 06/11/2004

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	$1,479	$37,899	$27,397	$11,515	$11,038
WARM	318 mo	347 mo	341 mo	316 mo	269 mo
WAC	4.40%	5.62%	6.37%	7.39%	9.07%
Amount of these that is FHA or VA Guaranteed	$90	$1,912	$2,908	$1,326	$3,140
Securities Backed by Conventional Mortgages	$886	$6,797	$2,639	$533	$187
WARM	328 mo	348 mo	324 mo	276 mo	223 mo
Weighted Average Pass-Through Rate	4.29%	5.22%	6.43%	7.22%	8.75%
Securities Backed by FHA or VA Mortgages	$377	$3,248	$1,678	$973	$1,854
WARM	356 mo	351 mo	325 mo	292 mo	205 mo
Weighted Average Pass-Through Rate	4.04%	5.33%	6.22%	7.33%	9.01%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$7,512	$20,856	$9,775	$3,840	$3,106
WAC	4.72%	5.42%	6.43%	7.40%	9.23%
Mortgage Securities	$11,579	$9,868	$1,339	$247	$94
Weighted Average Pass-Through Rate	4.34%	5.14%	6.15%	7.16%	8.54%
WARM (of 15-Year Loans and Securities)	166 mo	178 mo	166 mo	154 mo	165 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$6,119	$7,140	$1,122	$326	$248
WAC	4.55%	5.37%	6.36%	7.37%	9.63%
Mortgage Securities	$4,885	$1,096	$149	$14	$0
Weighted Average Pass-Through Rate	4.25%	5.34%	6.26%	7.20%	8.60%
WARM (of Balloon Loans and Securities)	107 mo	89 mo	104 mo	97 mo	95 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$197,817**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 06/11/2004 2:11:52 PM

Amounts in Millions

Reporting Dockets: 106
March 2004
Data as of: 06/11/2004

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	$1,534	$840	$607	$9,700	$616
WAC	3.38%	4.00%	5.26%	2.14%	1.37%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$22,839	$34,975	$104,573	$134,320	$33,137
Weighted Average Margin	204 bp	339 bp	258 bp	289 bp	266 bp
WAC	4.67%	5.35%	4.74%	4.37%	5.29%
WARM	322 mo	317 mo	348 mo	340 mo	331 mo
Weighted Average Time Until Next Payment Reset	3 mo	14 mo	49 mo	5 mo	33 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$343,141**

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	$62	$81	$154	$8	$3
Weighted Average Distance from Lifetime Cap	76 bp	123 bp	128 bp	140 bp	156 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$216	$537	$200	$375	$468
Weighted Average Distance from Lifetime Cap	299 bp	373 bp	359 bp	347 bp	366 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$23,089	$34,024	$103,703	$143,006	$32,017
Weighted Average Distance from Lifetime Cap	1,020 bp	675 bp	562 bp	701 bp	673 bp
Balances Without Lifetime Cap	$1,006	$1,172	$1,123	$631	$1,266
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$10,313	$28,835	$95,055	$1,037	$6,734
Weighted Average Periodic Rate Cap	115 bp	188 bp	279 bp	195 bp	181 bp
Balances Subject to Periodic Rate Floors	$5,475	$24,299	$77,581	$820	$5,888
MBS Included in ARM Balances	$1,404	$5,672	$13,313	$7,397	$2,081

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 06/11/2004 2:11:52 PM

Amounts in Millions

Reporting Dockets: 106
March 2004
Data as of: 06/11/2004

MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$22,278	$41,293
WARM	100 mo	246 mo
Remaining Term to Full Amortization	298 mo	
Rate Index Code	0	0
Margin	239 bp	244 bp
Reset Frequency	23 mo	10 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$887	$575
Wghted Average Distance to Lifetime Cap	89 bp	160 bp
Fixed-Rate:		
Balances	$8,203	$11,461
WARM	71 mo	135 mo
Remaining Term to Full Amortization	281 mo	
WAC	6.80%	6.70%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$16,899	$4,240
WARM	18 mo	47 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	143 bp	6.12%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$39,769	$18,904
WARM	160 mo	185 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	60 bp	7.61%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$23,306	$10,331
WARM	34 mo	40 mo
Margin in Column 1; WAC in Column 2	160 bp	6.16%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$11,723	$42,618
WARM	60 mo	53 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	613 bp	10.95%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$289	$12,394
Fixed Rate		
Remaining WAL <= 5 Years	$6,517	$27,087
Remaining WAL 5-10 Years	$672	$1,496
Remaining WAL Over 10 Years	$176	
Superfloaters	$0	
Inverse Floaters & Super POs	$1	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$26	$0
Floating Rate	$9	$18
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$340	$231
WAC	5.42%	6.18%
Principal-Only MBS	$295	$0
WAC	5.57%	0.00%
Total Mortgage-Derivative Securities - Book Value	$8,326	$41,225

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 06/11/2004 2:11:52 PM

Amounts in Millions

Reporting Dockets: 106
March 2004
Data as of: 06/11/2004

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	$52,664	$304,615	$270,320	$123,604	$55,267
WARM	183 mo	278 mo	298 mo	278 mo	228 mo
Weighted Average Servicing Fee	22 bp	23 bp	27 bp	31 bp	39 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	5,566 loans				
FHA/VA	1,488 loans				
Subserviced by Others	221 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$132,788	$24,552	Total # of Adjustable-Rate Loans Serviced	964 loans
WARM (in months)	322 mo	285 mo	Number of These Subserviced by Others	28 loans
Weighted Average Servicing Fee	34 bp	76 bp		

Total Balances of Mortgage Loans Serviced for Others	**$963,810**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$24,964		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$2,329		
Zero-Coupon Securities	$844	2.74%	31 mo
Government & Agency Securities	$19,797	3.65%	54 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$4,648	1.29%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$2,241	4.35%	85 mo
Memo: Complex Securities (from supplemental reporting)	$17,275		
Total Cash, Deposits, and Securities	**$72,096**		

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 06/11/2004 2:11:52 PM

Amounts in Millions

Reporting Dockets: 106
March 2004
Data as of: 06/11/2004

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$8,113
Accrued Interest Receivable	$2,945
Advances for Taxes and Insurance	$319
Less: Unamortized Yield Adjustments	$-4,829
Valuation Allowances	$3,076
Unrealized Gains (Losses)	$937

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$610
Accrued Interest Receivable	$477
Less: Unamortized Yield Adjustments	$-51
Valuation Allowances	$2,315
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$209
Repossessed Assets	$700
Equity Assets Not Subject to SFAS No. 115	$12,265
Office Premises and Equipment	$7,424
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$417
Less: Unamortized Yield Adjustments	$-274
Valuation Allowances	$2
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$7,827
Miscellaneous I	$19,362
Miscellaneous II	$17,675
TOTAL ASSETS	**$992,670**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$6,691
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$140
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$2,049
Mortgage-Related Mututal Funds	$279
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$32,054
Weighted Average Servicing Fee	26 bp
Adjustable-Rate Mortgage Loans Serviced	$38,873
Weighted Average Servicing Fee	27 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,597

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 06/11/2004 2:11:52 PM

Amounts in Millions

Reporting Dockets: 106
March 2004
Data as of: 06/11/2004

FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$32,602	$9,949	$1,258	$415
WAC	1.32%	3.20%	6.21%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$31,797	$27,900	$5,256	$692
WAC	1.46%	2.84%	6.50%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$28,913	$17,575	$347
WAC		2.63%	5.21%	
WARM		20 mo	27 mo	
Balances Maturing in 37 or More Months			$21,031	$139
WAC			4.35%	
WARM			60 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$176,280**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$6,128	$4,369	$10,783
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$54,660	$57,651	$34,061
Penalty in Months of Forgone Interest	3.00 mo	5.75 mo	7.97 mo
Balances in New Accounts	$8,775	$6,575	$3,220

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 06/11/2004 2:11:52 PM

Amounts in Millions

Reporting Dockets: 106
March 2004
Data as of: 06/11/2004

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%	$70,748	$59,517	$2,358	1.34%
3.00 to 3.99%	$676	$6,757	$13,416	3.44%
4.00 to 4.99%	$324	$8,720	$3,756	4.56%
5.00 to 5.99%	$1,789	$3,567	$4,360	5.40%
6.00 to 6.99%	$295	$3,019	$3,364	6.54%
7.00 to 7.99%	$284	$1,874	$313	7.29%
8.00 to 8.99%	$0	$20	$303	8.35%
9.00 and Above	$0	$99	$431	9.64%
WARM	1 mo	14 mo	61 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$185,990**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$131,674
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 06/11/2004 2:11:52 PM

Amounts in Millions

Reporting Dockets: 106
March 2004
Data as of: 06/11/2004

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$101,383	1.11%	$7,017
Money Market Deposit Accounts (MMDAs)	$152,074	1.03%	$11,264
Passbook Accounts	$61,527	0.78%	$3,318
Non-Interest-Bearing Non-Maturity Deposits	$43,676		$3,115
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,259	0.46%	
Escrow for Mortgages Serviced for Others	$7,424	2.51%	
Other Escrows	$6,616	0.44%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$373,961		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$221		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-10		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$32,592		
Miscellaneous II	$2,738		
TOTAL LIABILITIES	**$903,445**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$875
EQUITY CAPITAL	$88,335
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$992,655**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets > $1 Bill | **Reporting Dockets: 106**
All Reporting CMR | **March 2004**
Report Prepared: 06/11/2004 2:11:52 PM | **Amounts in Millions** | **Data as of: 06/11/2004**

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	9	$6,256
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	8	$23
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	48	$3,563
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	41	$18,267
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	37	$630
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	70	$10,200
1014	Opt commitment to orig 25- or 30-year FRMs	67	$28,849
1016	Opt commitment to orig "other" Mortgages	49	$5,015
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$33
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$44
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	$115
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	8	$310
2016	Commit/purchase "other" Mortgage loans, svc retained	7	$1,888
2024	Commit/sell 6-mo or 1-yr COFI ARM loans, svc retained		$0
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$67
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained	8	$1,785
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained	9	$208
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	33	$1,726
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	43	$6,608
2036	Commit/sell "other" Mortgage loans, svc retained		$88
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$84
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$15
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$13
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS	6	$15,345
2054	Commit/purchase 25- to 30-year FRM MBS	12	$28,331
2056	Commit/purchase "other" MBS		$34
2062	Commit/sell 1-month COFI ARM MBS		$1

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 06/11/2004 2:11:52 PM

Amounts in Millions

Reporting Dockets: 106
March 2004
Data as of: 06/11/2004

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$224
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$2,704
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$2
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	19	$12,092
2074	Commit/sell 25- or 30-yr FRM MBS	20	$39,228
2076	Commit/sell "other" MBS		$405
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$321
2084	Commit/sell low-risk fixed-rate mtg derivative product		$85
2086	Commit/purchase high-risk Mortgage derivative product		$11
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$73
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released	6	$2,084
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		$2,975
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$8,048
2116	Commit/purchase "other" Mortgage loans, svc released		$2
2122	Commit/sell 1-mo COFI ARM loans, svc released		$0
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	11	$5,782
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	13	$2,395
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	10	$252
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	18	$2,370
2134	Commit/sell 25- or 30-yr FRM loans, svc released	25	$9,137
2136	Commit/sell "other" Mortgage loans, svc released	8	$1,811
2202	Firm commitment to originate 1-month COFI ARM loans		$4
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$44
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	11	$342
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	10	$249
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	9	$146

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets > $1 Bill | **Reporting Dockets: 106**
All Reporting CMR | **March 2004**
Report Prepared: 06/11/2004 2:11:53 PM | **Amounts in Millions** | **Data as of: 06/11/2004**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	16	$551
2214	Firm commit/originate 25- or 30-year FRM loans	16	$1,201
2216	Firm commit/originate "other" Mortgage loans	16	$593
3014	Option to purchase 25- or 30-yr FRMs		$65
3016	Option to purchase "other" Mortgages		$158
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$1
3028	Option to sell 3- or 5-year Treasury ARMs		$65
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$33
3032	Option to sell 10-, 15-, or 20-year FRMs	7	$87
3034	Option to sell 25- or 30-year FRMs	10	$406
3036	Option to sell "other" Mortgages		$2
3068	Short option to sell 3- or 5-yr Treasury ARMs		$139
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$34
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$54
3074	Short option to sell 25- or 30-yr FRMs		$144
3076	Short option to sell "other" Mortgages		$17
4002	Commit/purchase non-Mortgage financial assets	27	$1,543
4006	Commit/purchase "other" liabilities		$22
4022	Commit/sell non-Mortgage financial assets		$312
5002	IR swap: pay fixed, receive 1-month LIBOR	7	$6,176
5004	IR swap: pay fixed, receive 3-month LIBOR	17	$28,688
5006	IR swap: pay fixed, receive 6-month LIBOR		$60
5010	IR swap: pay fixed, receive 3-month Treasury		$200
5024	IR swap: pay 1-month LIBOR, receive fixed		$9,105
5026	IR swap: pay 3-month LIBOR, receive fixed	8	$34,708
5104	IR swaption: pay fixed, receive 3-month LIBOR		$26,863
5226	Short IR swaption: pay 3-mo LIBOR, receive fixed		$10
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$155

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 06/11/2004 2:11:53 PM

Amounts in Millions

Reporting Dockets: 106
March 2004
Data as of: 06/11/2004

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$81
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$66
6002	Interest rate Cap based on 1-month LIBOR		$1,381
6004	Interest rate Cap based on 3-month LIBOR		$1,703
6018	Interest rate Cap based on 10-year Treasury		$100
6020	Interest rate Cap based on cost-of-funds index (COFI)		$151
6022	Interest rate Cap based on the prime rate		$50
6032	Short interest rate Cap based on 1-month LIBOR		$8
6034	Short interest rate Cap based on 3-month LIBOR		$55
6050	Short interest rate Cap based on cost-of-funds index		$151
7018	Interest rate floor based on 10-year Treasury		$1,605
8010	Long futures contract on 10-year Treasury note		$34
8016	Long futures contract on 3-month Eurodollar		$625
8038	Short futures contract on 5-year Treasury note		$21
8040	Short futures contract on 10-year Treasury note		$26
8046	Short futures contract on 3-month Eurodollar		$29,269
9010	Long call option on 10-year T-note futures contract		$5
9012	Long call option on Treasury bond futures contract		$146
9034	Long put option on 10-year T-note futures contract		$45
9036	Long put option on T-bond futures contract		$35
9058	Short call option on 10-year T-note futures contract		$7
9502	Fixed-rate construction loans in process	45	$3,024
9512	Adjustable-rate construction loans in process	43	$7,573