Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Assets > $1 Bill

All Reporting CMR **Reporting Dockets: 100** **September 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	93,550	-28,967	-24 %	8.97 %	-228 bp
+200 bp	106,383	-16,134	-13 %	10.02 %	-123 bp
+100 bp	116,299	-6,218	-5 %	10.80 %	-45 bp
0 bp	122,517			11.25 %	
-100 bp	121,802	-715	-1 %	11.14 %	-12 bp

Risk Measure for a Given Rate Shock

	09/30/2004	06/30/2004	09/30/2003
Pre-shock NPV Ratio: NPV as % of PV Assets	11.25 %	11.01 %	9.83 %
Post-shock NPV Ratio	10.02 %	9.27 %	8.68 %
Sensitivity Measure: Decline in NPV Ratio	123 bp	175 bp	115 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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

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Present Value Estimates by Interest Rate Scenario

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Report Prepared: 12/09/2004 1:07:51 PM | **Amounts in Millions** | **Data as of: 12/09/2004**

	-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	93,276	91,453	87,895	83,849	79,660	88,809	102.98	2.94
30-Year Mortgage Securities	19,054	18,540	17,651	16,714	15,800	18,157	102.11	3.78
15-Year Mortgages and MBS	68,107	66,073	63,324	60,401	57,531	64,710	102.11	3.62
Balloon Mortgages and MBS	22,187	21,697	21,009	20,152	19,181	21,453	101.14	2.72
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	22,118	22,092	22,006	21,820	21,521	21,325	103.60	0.25
7 Month to 2 Year Reset Frequency	51,671	51,193	50,428	49,295	47,877	49,713	102.98	1.21
2+ to 5 Year Reset Frequency	107,536	104,851	101,518	97,647	93,497	104,298	100.53	2.87
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	190,597	189,367	187,511	184,895	181,477	181,153	104.53	0.82
2 Month to 5 Year Reset Frequency	32,786	32,189	31,502	30,735	29,890	31,857	101.04	1.99
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	23,104	22,891	22,679	22,469	22,262	22,696	100.86	0.93
Adjustable-Rate, Fully Amortizing	44,003	43,742	43,489	43,237	42,974	43,772	99.93	0.59
Fixed-Rate, Balloon	8,954	8,557	8,184	7,834	7,503	8,222	104.07	4.50
Fixed-Rate, Fully Amortizing	11,431	10,883	10,379	9,914	9,484	10,549	103.17	4.83
Construction and Land Loans								
Adjustable-Rate	18,185	18,159	18,136	18,114	18,093	18,173	99.92	0.14
Fixed-Rate	4,770	4,645	4,530	4,425	4,327	4,784	97.09	2.58
Second-Mortgage Loans and Securities								
Adjustable-Rate	60,791	60,763	60,747	60,745	60,743	61,357	99.03	0.04
Fixed-Rate	21,811	21,299	20,811	20,346	19,902	20,887	101.97	2.35
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	4,188	4,135	4,059	3,966	3,863	4,135	100.00	1.55
Accrued Interest Receivable	3,298	3,298	3,298	3,298	3,298	3,298	100.00	0.00
Advance for Taxes/Insurance	195	195	195	195	195	195	100.00	0.00
Float on Escrows on Owned Mortgages	139	242	338	417	488			-41.03
LESS: Value of Servicing on Mortgages Serviced by Others	-61	-33	-1	8	9			89.28
TOTAL MORTGAGE LOANS AND SECURITIES	**808,260**	**796,297**	**779,690**	**760,459**	**739,557**	**779,544**	**102.15**	**1.79**

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	-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	30,879	30,844	30,821	30,802	30,784	30,946	99.67	0.09
Fixed-Rate	9,578	9,194	8,831	8,488	8,164	8,441	108.92	4.06
Consumer Loans								
Adjustable-Rate	15,822	15,811	15,801	15,792	15,783	15,911	99.37	0.07
Fixed-Rate	47,817	47,122	46,451	45,801	45,172	46,504	101.33	1.45
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-1,924	-1,905	-1,887	-1,869	-1,852	-1,905	0.00	0.99
Accrued Interest Receivable	566	566	566	566	566	566	100.00	0.00
TOTAL NONMORTGAGE LOANS	**102,737**	**101,632**	**100,583**	**99,580**	**98,617**	**100,463**	**101.16**	**1.06**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	19,736	19,736	19,736	19,736	19,736	19,736	100.00	0.00
Equities and All Mutual Funds	2,398	2,301	2,204	2,105	2,005	2,301	100.00	4.22
Zero-Coupon Securities	646	633	621	609	598	634	99.98	1.98
Government and Agency Securities	13,180	12,686	12,220	11,779	11,362	12,338	102.82	3.78
Term Fed Funds, Term Repos	5,923	5,910	5,896	5,882	5,869	5,900	100.17	0.23
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,487	2,356	2,238	2,131	2,034	2,288	102.99	5.29
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	51,430	50,468	48,805	47,108	45,490	50,572	99.79	2.60
Structured Securities (Complex)	18,261	17,956	17,388	16,788	16,215	17,894	100.35	2.43
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.62
TOTAL CASH, DEPOSITS, AND SECURITIES	**114,061**	**112,046**	**109,107**	**106,138**	**103,307**	**111,662**	**100.34**	**2.21**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	598	598	598	598	598	598	100.00	0.00
Real Estate Held for Investment	175	175	175	175	175	175	100.00	0.00
Investment in Unconsolidated Subsidiaries	505	492	457	414	364	492	100.00	4.81
Office Premises and Equipment	7,511	7,511	7,511	7,511	7,511	7,511	100.00	0.00
TOTAL REAL ASSETS, ETC.	**8,788**	**8,775**	**8,741**	**8,697**	**8,647**	**8,775**	**100.00**	**0.27**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	2,995	4,511	5,406	5,651	5,631			-26.72
Adjustable-Rate Servicing	1,591	1,654	1,677	1,685	1,692			-2.60
Float on Mortgages Serviced for Others	2,827	3,863	4,574	5,008	5,315			-22.61
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**7,413**	**10,028**	**11,656**	**12,344**	**12,638**			**-21.16**
OTHER ASSETS								
Purchased and Excess Servicing						8,547		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	31,420	31,420	31,420	31,420	31,420	31,420	100.00	0.00
Miscellaneous II						18,804		
Deposit Intangibles								
Retail CD Intangible	24	66	113	156	200			-66.99
Transaction Account Intangible	6,193	8,449	10,642	12,920	14,778			-26.33
MMDA Intangible	6,603	8,717	10,439	12,127	13,823			-22.00
Passbook Account Intangible	6,393	8,509	10,505	12,446	14,157			-24.16
Non-Interest-Bearing Account Intangible	1,823	2,941	4,000	5,009	5,970			-37.00
TOTAL OTHER ASSETS	**52,457**	**60,103**	**67,119**	**74,079**	**80,349**	**58,771**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						6,158		
TOTAL ASSETS	**1,093,717**	**1,088,882**	**1,076,896**	**1,061,297**	**1,043,115**	**1,065,374**	**102/100*** **	**0.77/1.48*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	119,424	118,954	118,490	118,029	117,574	118,763	100.16	0.39
Fixed-Rate Maturing in 13 Months or More	74,970	72,850	70,825	68,887	67,032	71,753	101.53	2.84
Variable-Rate	2,429	2,428	2,428	2,427	2,427	2,428	99.99	0.02
Demand								
Transaction Accounts	94,631	94,631	94,631	94,631	94,631	94,631	100/91*	0.00/2.58*
MMDAs	142,716	142,716	142,716	142,716	142,716	142,716	100/94*	0.00/1.43*
Passbook Accounts	92,253	92,253	92,253	92,253	92,253	92,253	100/91*	0.00/2.46*
Non-Interest-Bearing Accounts	49,015	49,015	49,015	49,015	49,015	49,015	100/94*	0.00/2.36*
TOTAL DEPOSITS	**575,438**	**572,847**	**570,357**	**567,958**	**565,647**	**571,559**	**100/95***	**0.44/1.81***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	185,451	184,169	182,911	181,675	180,462	183,898	100.15	0.69
Fixed-Rate Maturing in 37 Months or More	36,928	35,384	33,922	32,536	31,222	34,700	101.97	4.25
Variable-Rate	75,070	74,992	74,913	74,836	74,758	75,078	99.88	0.10
TOTAL BORROWINGS	**297,450**	**294,545**	**291,746**	**289,047**	**286,442**	**293,676**	**100.30**	**0.97**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	8,644	8,644	8,644	8,644	8,644	8,644	100.00	0.00
Other Escrow Accounts	6,505	6,310	6,127	5,954	5,792	6,952	90.77	3.00
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	27,798	27,798	27,798	27,798	27,798	27,798	100.00	0.00
Miscellaneous II	0	0	0	0	0	2,354		
TOTAL OTHER LIABILITIES	**42,948**	**42,753**	**42,569**	**42,397**	**42,234**	**45,748**	**93.45**	**0.44**
Other Liabilities not Included Above								
Self-Valued	60,472	59,196	58,135	57,197	56,451	57,666	102.65	1.97
Unamortized Yield Adjustments						65		
TOTAL LIABILITIES	**976,307**	**969,341**	**962,807**	**956,599**	**950,774**	**968,714**	**100/97****	**0.70/1.50****

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		Base Case						
	-100 bp	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	736	161	-1,036	-2,277	-3,453			
ARMs	757	553	245	-201	-783			
Other Mortgages	207	0	-271	-584	-914			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	3,380	909	-2,479	-5,879	-9,115			
Sell Mortgages and MBS	-2,525	-733	2,816	6,458	9,904			
Purchase Non-Mortgage Items	-107	0	101	197	287			
Sell Non-Mortgage Items	-3	0	3	6	8			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-1,625	-435	693	1,759	2,769			
Pay Floating, Receive Fixed Swaps	2,391	453	-1,317	-2,934	-4,414			
Basis Swaps	0	0	0	0	0			
Swaptions	985	1,970	3,235	4,685	6,195			
OTHER								
Options on Mortgages and MBS	2	11	64	121	172			
Interest-Rate Caps	39	90	169	273	396			
Interest-Rate Floors	20	5	1	1	1			
Futures	-34	0	34	68	102			
Options on Futures	5	0	2	5	9			
Construction LIP	4	-86	-173	-258	-341			
Self-Valued	161	78	125	245	386			
TOTAL OFF-BALANCE-SHEET POSITIONS	**4,392**	**2,977**	**2,210**	**1,685**	**1,209**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	1,093,717	1,088,882	1,076,896	1,061,297	1,043,115	1,065,374	102/100***	0.77/1.48***
MINUS TOTAL LIABILITIES	976,307	969,341	962,807	956,599	950,774	968,714	100/97**	0.70/1.50**
PLUS OFF-BALANCE-SHEET POSITIONS	4,392	2,977	2,210	1,685	1,209			
TOTAL NET PORTFOLIO VALUE #	121,802	122,517	116,299	106,383	93,550	96,661	126.75	2.25

* 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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Report Prepared: 12/09/2004 1:07:53 PM

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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	$1,797	$31,221	$31,785	$12,292	$11,713
WARM	322 mo	340 mo	342 mo	319 mo	273 mo
WAC	4.48%	5.62%	6.38%	7.42%	9.07%
Amount of these that is FHA or VA Guaranteed	$43	$541	$1,999	$1,338	$3,011
Securities Backed by Conventional Mortgages	$889	$7,170	$1,933	$398	$214
WARM	309 mo	345 mo	315 mo	269 mo	261 mo
Weighted Average Pass-Through Rate	4.50%	5.20%	6.42%	7.24%	8.68%
Securities Backed by FHA or VA Mortgages	$532	$3,753	$1,288	$657	$1,323
WARM	352 mo	350 mo	323 mo	286 mo	192 mo
Weighted Average Pass-Through Rate	3.96%	5.24%	6.23%	7.34%	9.09%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$6,420	$18,974	$9,541	$3,622	$3,408
WAC	4.70%	5.46%	6.42%	7.42%	9.38%
Mortgage Securities	$11,941	$9,681	$905	$154	$64
Weighted Average Pass-Through Rate	4.33%	5.14%	6.14%	7.22%	8.59%
WARM (of 15-Year Loans and Securities)	161 mo	177 mo	168 mo	153 mo	153 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$5,984	$8,896	$1,167	$224	$210
WAC	4.59%	5.38%	6.29%	7.35%	9.92%
Mortgage Securities	$4,216	$666	$80	$10	$0
Weighted Average Pass-Through Rate	4.22%	5.25%	6.21%	7.26%	9.39%
WARM (of Balloon Loans and Securities)	104 mo	97 mo	104 mo	110 mo	96 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$193,129**

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ASSETS (continued)

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ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$1,752	$691	$876	$13,129	$472
WAC	3.77%	4.12%	5.84%	1.99%	3.36%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$19,573	$49,022	$103,422	$168,025	$31,384
Weighted Average Margin	301 bp	333 bp	262 bp	294 bp	264 bp
WAC	5.08%	5.08%	4.83%	4.50%	5.20%
WARM	319 mo	327 mo	347 mo	345 mo	324 mo
Weighted Average Time Until Next Payment Reset	3 mo	15 mo	41 mo	5 mo	31 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$388,346**

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	$78	$111	$95	$11	$2
Weighted Average Distance from Lifetime Cap	73 bp	151 bp	58 bp	120 bp	85 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$104	$1,062	$407	$348	$238
Weighted Average Distance from Lifetime Cap	304 bp	322 bp	342 bp	357 bp	368 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$17,947	$46,933	$103,181	$178,551	$31,506
Weighted Average Distance from Lifetime Cap	793 bp	648 bp	553 bp	677 bp	678 bp
Balances Without Lifetime Cap	$3,196	$1,607	$615	$2,244	$112
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$13,261	$41,053	$96,356	$909	$7,285
Weighted Average Periodic Rate Cap	150 bp	184 bp	302 bp	138 bp	187 bp
Balances Subject to Periodic Rate Floors	$8,055	$33,103	$81,448	$852	$6,538
MBS Included in ARM Balances	$1,948	$5,582	$12,309	$7,836	$990

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$22,696	$43,772
WARM	103 mo	244 mo
Remaining Term to Full Amortization	297 mo	
Rate Index Code	0	0
Margin	236 bp	241 bp
Reset Frequency	24 mo	10 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1,002	$704
Wghted Average Distance to Lifetime Cap	84 bp	138 bp
Fixed-Rate:		
Balances	$8,222	$10,549
WARM	71 mo	139 mo
Remaining Term to Full Amortization	281 mo	
WAC	6.52%	6.69%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$18,173	$4,784
WARM	17 mo	50 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	142 bp	6.19%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$61,357	$20,887
WARM	275 mo	174 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	42 bp	7.44%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$30,946	$8,441
WARM	36 mo	60 mo
Margin in Column 1; WAC in Column 2	256 bp	7.50%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$15,911	$46,504
WARM	60 mo	54 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	547 bp	10.10%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$2,134	$9,235
Fixed Rate		
Remaining WAL <= 5 Years	$3,523	$30,373
Remaining WAL 5-10 Years	$932	$1,304
Remaining WAL Over 10 Years	$147	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$22	$0
Floating Rate	$33	$51
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$572	$316
WAC	3.84%	4.92%
Principal-Only MBS	$1,904	$25
WAC	5.76%	0.01%
Total Mortgage-Derivative Securities - Book Value	$9,267	$41,305

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 12/09/2004 1:07:53 PM

Amounts in Millions

Reporting Dockets: 100
September 2004
Data as of: 12/08/2004

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	$46,772	$267,641	$208,499	$78,310	$40,146
WARM	177 mo	278 mo	294 mo	268 mo	205 mo
Weighted Average Servicing Fee	26 bp	27 bp	30 bp	34 bp	41 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	4,471 loans				
FHA/VA	1,182 loans				
Subserviced by Others	470 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$122,168	$36,103	Total # of Adjustable-Rate Loans Serviced	882 loans
WARM (in months)	256 mo	317 mo	Number of These Subserviced by Others	27 loans
Weighted Average Servicing Fee	32 bp	63 bp		

Total Balances of Mortgage Loans Serviced for Others **$799,639**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$19,736		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$2,301		
Zero-Coupon Securities	$634	2.82%	24 mo
Government & Agency Securities	$12,338	4.03%	51 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$5,900	1.98%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$2,288	4.19%	85 mo
Memo: Complex Securities (from supplemental reporting)	$17,894		

Total Cash, Deposits, and Securities **$61,090**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill | **Reporting Dockets: 100**
All Reporting CMR | **September 2004**
Report Prepared: 12/09/2004 1:07:54 PM | **Amounts in Millions** | **Data as of: 12/08/2004**

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$7,228
Accrued Interest Receivable	$3,298
Advances for Taxes and Insurance	$195
Less: Unamortized Yield Adjustments	$-5,803
Valuation Allowances	$3,093
Unrealized Gains (Losses)	$131

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$717
Accrued Interest Receivable	$566
Less: Unamortized Yield Adjustments	$-90
Valuation Allowances	$2,622
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$175
Repossessed Assets	$598
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$492
Office Premises and Equipment	$7,511
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-1
Less: Unamortized Yield Adjustments	$-135
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$8,547
Miscellaneous I	$31,420
Miscellaneous II	$18,804
TOTAL ASSETS	**$1,065,374**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$6,638
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$112
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$2,058
Mortgage-Related Mututal Funds	$243
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$35,919
Weighted Average Servicing Fee	26 bp
Adjustable-Rate Mortgage Loans Serviced	$42,038
Weighted Average Servicing Fee	27 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$3,687

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 12/09/2004 1:07:54 PM

Amounts in Millions

Reporting Dockets: 100
September 2004
Data as of: 12/08/2004

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	$40,165	$8,634	$1,572	$326
WAC	1.56%	2.83%	6.23%	
WARM	1 mo	2 mo	1 mo	
Balances Maturing in 4 to 12 Months	$34,952	$27,587	$5,853	$766
WAC	1.78%	2.65%	6.47%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$29,828	$20,712	$402
WAC		2.72%	4.90%	
WARM		20 mo	27 mo	
Balances Maturing in 37 or More Months			$21,212	$175
WAC			4.16%	
WARM			65 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$190,515**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$17,509	$5,096	$10,576
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$54,919	$58,532	$42,290
Penalty in Months of Forgone Interest	2.81 mo	5.66 mo	8.34 mo
Balances in New Accounts	$12,346	$5,384	$2,964

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 12/09/2004 1:07:54 PM

Amounts in Millions

Reporting Dockets: 100
September 2004
Data as of: 12/08/2004

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%	$89,374	$57,948	$3,560	1.87%
3.00 to 3.99%	$1,033	$18,349	$16,295	3.47%
4.00 to 4.99%	$696	$9,071	$6,886	4.48%
5.00 to 5.99%	$130	$3,770	$4,540	5.44%
6.00 to 6.99%	$750	$1,180	$2,326	6.56%
7.00 to 7.99%	$10	$1,466	$422	7.31%
8.00 to 8.99%	$12	$8	$240	8.19%
9.00 and Above	$0	$101	$430	9.67%
WARM	1 mo	16 mo	58 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$218,598**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$135,173
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 12/09/2004 1:07:54 PM

Amounts in Millions

Reporting Dockets: 100
September 2004
Data as of: 12/08/2004

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$94,631	1.09%	$4,890
Money Market Deposit Accounts (MMDAs)	$142,716	1.40%	$9,856
Passbook Accounts	$92,253	1.30%	$16,765
Non-Interest-Bearing Non-Maturity Deposits	$49,015		$3,084
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,750	0.35%	
Escrow for Mortgages Serviced for Others	$6,894	0.10%	
Other Escrows	$6,952	0.12%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$394,210		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$93		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-28		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$27,798		
Miscellaneous II	$2,354		
TOTAL LIABILITIES	**$968,714**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$909
EQUITY CAPITAL	$95,736
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$1,065,359**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets > $1 Bill | **Reporting Dockets: 100**
All Reporting CMR | **September 2004**
Report Prepared: 12/09/2004 1:07:54 PM | **Amounts in Millions** | **Data as of: 12/08/2004**

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	11	$8,591
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$44
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	48	$6,143
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	41	$14,178
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	38	$5,209
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	71	$4,584
1014	Opt commitment to orig 25- or 30-year FRMs	66	$17,722
1016	Opt commitment to orig "other" Mortgages	54	$8,428
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$6
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$51
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$1,185
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$135
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	8	$410
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	9	$4,061
2016	Commit/purchase "other" Mortgage loans, svc retained	9	$633
2024	Commit/sell 6-mo or 1-yr COFI ARM loans, svc retained		$10
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained	6	$319
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained	9	$327
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$32
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	25	$766
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	38	$4,049
2036	Commit/sell "other" Mortgage loans, svc retained		$76
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$247
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$115
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS	6	$47,967
2054	Commit/purchase 25- to 30-year FRM MBS	13	$6,109
2056	Commit/purchase "other" MBS		$5
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$120

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets > $1 Bill | **Reporting Dockets: 100**
All Reporting CMR | **September 2004**
Report Prepared: 12/09/2004 1:07:54 PM | **Amounts in Millions** | **Data as of: 12/08/2004**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$301
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$19
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	17	$6,212
2074	Commit/sell 25- or 30-yr FRM MBS	18	$34,922
2076	Commit/sell "other" MBS		$34
2081	Commit/purch low-risk floating-rate mtg derivative product		$27
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$79
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$589
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$57
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$424
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$2,263
2122	Commit/sell 1-mo COFI ARM loans, svc released		$1
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	9	$8,986
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	13	$1,730
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	8	$279
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	17	$1,016
2134	Commit/sell 25- or 30-yr FRM loans, svc released	25	$8,433
2136	Commit/sell "other" Mortgage loans, svc released	9	$2,090
2202	Firm commitment to originate 1-month COFI ARM loans		$155
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$71
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	10	$132
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	10	$464
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	9	$97
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	14	$242
2214	Firm commit/originate 25- or 30-year FRM loans	16	$374
2216	Firm commit/originate "other" Mortgage loans	15	$636
3014	Option to purchase 25- or 30-yr FRMs		$40

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets > $1 Bill
All Reporting CMR
Report Prepared: 12/09/2004 1:07:55 PM

Amounts in Millions

Reporting Dockets: 100
September 2004
Data as of: 12/08/2004

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3016	Option to purchase "other" Mortgages		$303
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$1
3028	Option to sell 3- or 5-year Treasury ARMs		$40
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$7
3032	Option to sell 10-, 15-, or 20-year FRMs		$31
3034	Option to sell 25- or 30-year FRMs	10	$1,019
3036	Option to sell "other" Mortgages		$4
3068	Short option to sell 3- or 5-yr Treasury ARMs		$75
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$11
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$14
3074	Short option to sell 25- or 30-yr FRMs		$75
3076	Short option to sell "other" Mortgages		$12
4002	Commit/purchase non-Mortgage financial assets	30	$1,804
4006	Commit/purchase "other" liabilities		$2,916
4022	Commit/sell non-Mortgage financial assets		$290
5002	IR swap: pay fixed, receive 1-month LIBOR		$6,098
5004	IR swap: pay fixed, receive 3-month LIBOR	15	$40,665
5006	IR swap: pay fixed, receive 6-month LIBOR		$20
5010	IR swap: pay fixed, receive 3-month Treasury		$100
5024	IR swap: pay 1-month LIBOR, receive fixed		$9,263
5026	IR swap: pay 3-month LIBOR, receive fixed	9	$26,230
5104	IR swaption: pay fixed, receive 3-month LIBOR		$53,185
5126	IR swaption: pay 3-month LIBOR, receive fixed		$1,775
5204	Short IR swaption: pay fixed, receive 3-mo LIBOR		$25
5226	Short IR swaption: pay 3-mo LIBOR, receive fixed		$4,000
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$159
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$81
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$99

AGGREGATE SCHEDULE CMR REPORT

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Area: Assets > $1 Bill | **Reporting Dockets: 100**
All Reporting CMR | **September 2004**
Report Prepared: 12/09/2004 1:07:55 PM | **Amounts in Millions** | **Data as of: 12/08/2004**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
6002	Interest rate Cap based on 1-month LIBOR		$1,574
6004	Interest rate Cap based on 3-month LIBOR		$2,323
6012	Interest rate Cap based on 3-year Treasury		$100
6018	Interest rate Cap based on 10-year Treasury		$400
6020	Interest rate Cap based on cost-of-funds index (COFI)		$13
6022	Interest rate Cap based on the prime rate		$50
6034	Short interest rate Cap based on 3-month LIBOR		$50
6050	Short interest rate Cap based on cost-of-funds index		$13
7018	Interest rate floor based on 10-year Treasury		$1,605
8010	Long futures contract on 10-year Treasury note		$13
8016	Long futures contract on 3-month Eurodollar		$2,348
8036	Short futures contract on 2-year Treasury note		$2
8038	Short futures contract on 5-year Treasury note		$29
8040	Short futures contract on 10-year Treasury note		$36
8042	Short futures contract on Treasury bond		$2
8046	Short futures contract on 3-month Eurodollar		$14,734
9012	Long call option on Treasury bond futures contract		$65
9036	Long put option on T-bond futures contract		$10
9040	Long put option on 3-month Eurodollar futures contract		$220
9502	Fixed-rate construction loans in process	48	$3,442
9512	Adjustable-rate construction loans in process	43	$8,445