Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Assets $100 Mil - $1 Bill

All Reporting CMR **Reporting Dockets: 445** **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	14,150	-4,070	-22 %	10.51 %	-235 bp
+200 bp	15,815	-2,405	-13 %	11.53 %	-134 bp
+100 bp	17,256	-964	-5 %	12.36 %	-51 bp
0 bp	18,220			12.86 %	
-100 bp	18,248	29	0 %	12.78 %	-8 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	12.86 %	12.65 %	12.65 %
Post-shock NPV Ratio	11.53 %	11.15 %	11.90 %
Sensitivity Measure: Decline in NPV Ratio	134 bp	150 bp	75 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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	-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	11,290	11,055	10,582	10,068	9,552	10,665	103.66	3.20
30-Year Mortgage Securities	2,108	2,052	1,958	1,860	1,764	2,000	102.60	3.64
15-Year Mortgages and MBS	21,136	20,696	19,982	19,172	18,359	20,010	103.43	2.79
Balloon Mortgages and MBS	5,883	5,795	5,671	5,511	5,319	5,632	102.89	1.83
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	1,415	1,411	1,407	1,401	1,391	1,403	100.64	0.28
7 Month to 2 Year Reset Frequency	9,732	9,647	9,545	9,396	9,196	9,420	102.41	0.97
2+ to 5 Year Reset Frequency	10,113	9,907	9,657	9,364	9,038	9,679	102.36	2.30
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	191	190	188	187	185	187	101.83	0.79
2 Month to 5 Year Reset Frequency	2,020	1,991	1,961	1,927	1,887	1,956	101.81	1.46
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	3,127	3,094	3,063	3,033	3,003	3,086	100.25	1.03
Adjustable-Rate, Fully Amortizing	8,879	8,793	8,708	8,625	8,543	8,802	99.89	0.97
Fixed-Rate, Balloon	3,426	3,310	3,199	3,094	2,994	3,095	106.96	3.43
Fixed-Rate, Fully Amortizing	4,597	4,400	4,217	4,047	3,890	4,133	106.44	4.32
Construction and Land Loans								
Adjustable-Rate	4,136	4,126	4,115	4,105	4,096	4,130	99.91	0.25
Fixed-Rate	2,823	2,767	2,713	2,663	2,615	2,756	100.40	1.98
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,669	4,661	4,652	4,643	4,636	4,680	99.59	0.19
Fixed-Rate	2,305	2,261	2,219	2,178	2,139	2,240	100.91	1.91
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	142	140	138	136	133	140	100.00	1.43
Accrued Interest Receivable	384	384	384	384	384	384	100.00	0.00
Advance for Taxes/Insurance	16	16	16	16	16	16	100.00	0.00
Float on Escrows on Owned Mortgages	14	35	64	87	106			-70.68
LESS: Value of Servicing on Mortgages Serviced by Others	6	7	9	10	11			-16.59
TOTAL MORTGAGE LOANS AND SECURITIES	**98,400**	**96,724**	**94,434**	**91,886**	**89,232**	**94,413**	**102.45**	**2.05**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	2,913	2,907	2,900	2,893	2,887	2,913	99.77	0.24
Fixed-Rate	2,069	2,005	1,944	1,886	1,830	1,872	107.14	3.11
Consumer Loans								
Adjustable-Rate	891	890	888	886	885	888	100.19	0.19
Fixed-Rate	4,171	4,107	4,045	3,984	3,926	4,098	100.21	1.54
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-130	-128	-127	-125	-123	-128	0.00	1.39
Accrued Interest Receivable	77	77	77	77	77	77	100.00	0.00
TOTAL NONMORTGAGE LOANS	**9,992**	**9,857**	**9,727**	**9,602**	**9,482**	**9,719**	**101.42**	**1.34**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	4,711	4,711	4,711	4,711	4,711	4,711	100.00	0.00
Equities and All Mutual Funds	2,363	2,306	2,244	2,177	2,097	2,306	100.00	2.56
Zero-Coupon Securities	114	108	103	98	94	99	109.00	5.23
Government and Agency Securities	2,860	2,785	2,715	2,649	2,586	2,706	102.94	2.60
Term Fed Funds, Term Repos	5,198	5,186	5,175	5,163	5,152	5,180	100.13	0.22
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,748	1,682	1,621	1,564	1,511	1,585	106.10	3.76
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,789	3,755	3,613	3,460	3,326	3,768	99.64	2.34
Structured Securities (Complex)	5,869	5,790	5,604	5,386	5,161	5,757	100.56	2.29
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.79
TOTAL CASH, DEPOSITS, AND SECURITIES	**26,651**	**26,322**	**25,787**	**25,208**	**24,638**	**26,112**	**100.81**	**1.64**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	170	170	170	170	170	170	100.00	0.00
Real Estate Held for Investment	63	63	63	63	63	63	100.00	0.00
Investment in Unconsolidated Subsidiaries	1,338	1,305	1,210	1,079	929	1,305	100.00	4.90
Office Premises and Equipment	1,961	1,961	1,961	1,961	1,961	1,961	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,532**	**3,499**	**3,404**	**3,273**	**3,123**	**3,499**	**100.00**	**1.83**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	76	108	142	156	159			-30.55
Adjustable-Rate Servicing	16	16	17	17	17			-3.56
Float on Mortgages Serviced for Others	74	105	141	163	176			-31.92
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**165**	**229**	**299**	**336**	**352**			**-29.26**
OTHER ASSETS								
Purchased and Excess Servicing						216		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,828	1,828	1,828	1,828	1,828	1,828	100.00	0.00
Miscellaneous II						364		
Deposit Intangibles								
Retail CD Intangible	92	111	125	137	148			-14.67
Transaction Account Intangible	639	908	1,185	1,455	1,734			-30.06
MMDA Intangible	504	694	906	1,078	1,241			-28.91
Passbook Account Intangible	860	1,210	1,562	1,904	2,212			-29.00
Non-Interest-Bearing Account Intangible	118	250	375	495	609			-51.47
TOTAL OTHER ASSETS	**4,041**	**5,001**	**5,980**	**6,897**	**7,772**	**2,407**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						209		
TOTAL ASSETS	**142,781**	**141,631**	**139,631**	**137,201**	**134,599**	**136,359**	**104/102*** **	**1.11/1.84*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	33,246	33,087	32,931	32,776	32,623	32,862	100.69	0.48
Fixed-Rate Maturing in 13 Months or More	21,338	20,800	20,281	19,781	19,298	20,055	103.71	2.54
Variable-Rate	961	959	958	956	955	958	100.19	0.17
Demand								
Transaction Accounts	12,129	12,129	12,129	12,129	12,129	12,129	100/93*	0.00/2.43*
MMDAs	13,935	13,935	13,935	13,935	13,935	13,935	100/95*	0.00/1.51*
Passbook Accounts	15,645	15,645	15,645	15,645	15,645	15,645	100/92*	0.00/2.43*
Non-Interest-Bearing Accounts	5,663	5,663	5,663	5,663	5,663	5,663	100/96*	0.00/2.37*
TOTAL DEPOSITS	**102,916**	**102,218**	**101,541**	**100,884**	**100,246**	**101,246**	**101/98***	**0.67/1.67***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	7,861	7,784	7,708	7,634	7,561	7,663	101.57	0.98
Fixed-Rate Maturing in 37 Months or More	3,742	3,558	3,385	3,223	3,071	3,402	104.59	5.01
Variable-Rate	1,405	1,405	1,404	1,404	1,404	1,404	100.05	0.03
TOTAL BORROWINGS	**13,008**	**12,746**	**12,497**	**12,261**	**12,035**	**12,469**	**102.22**	**2.00**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	571	571	571	571	571	571	100.00	0.00
Other Escrow Accounts	92	89	87	84	82	95	93.58	3.06
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,295	1,295	1,295	1,295	1,295	1,295	100.00	0.00
Miscellaneous II	0	0	0	0	0	221		
TOTAL OTHER LIABILITIES	**1,958**	**1,955**	**1,953**	**1,950**	**1,948**	**2,182**	**89.61**	**0.14**
Other Liabilities not Included Above								
Self-Valued	6,738	6,520	6,348	6,191	6,048	5,978	109.06	2.99
Unamortized Yield Adjustments						0		
TOTAL LIABILITIES	**124,620**	**123,439**	**122,339**	**121,286**	**120,278**	**121,876**	**101/99****	**0.92/1.76****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	47	12	-50	-106	-157			
ARMs	17	13	6	-4	-17			
Other Mortgages	9	0	-14	-31	-51			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	62	14	-59	-128	-198			
Sell Mortgages and MBS	-57	-5	85	165	239			
Purchase Non-Mortgage Items	4	0	-4	-7	-11			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-20	-9	3	14	24			
Pay Floating, Receive Fixed Swaps	0	0	0	0	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	2	14	25	34			
Interest-Rate Caps	0	0	1	1	2			
Interest-Rate Floors	0	0	0	0	0			
Futures	-2	0	2	4	6			
Options on Futures	0	0	1	7	14			
Construction LIP	-5	-30	-54	-77	-98			
Self-Valued	30	30	34	39	43			
TOTAL OFF-BALANCE-SHEET POSITIONS	**87**	**28**	**-35**	**-100**	**-172**			

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NET PORTFOLIO VALUE								
+ ASSETS	142,781	141,631	139,631	137,201	134,599	136,359	104/102***	1.11/1.84***
- LIABILITIES	124,620	123,439	122,339	121,286	120,278	121,876	101/99**	0.92/1.76**
+ OFF-BALANCE-SHEET POSITIONS	87	28	-35	-100	-172			
TOTAL NET PORTFOLIO VALUE #	18,248	18,220	17,256	15,815	14,150	14,484	125.80	2.72

* 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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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	$260	$4,040	$3,487	$2,017	$860
WARM	305 mo	335 mo	325 mo	296 mo	246 mo
WAC	4.54%	5.54%	6.38%	7.33%	8.94%
Amount of these that is FHA or VA Guaranteed	$7	$61	$54	$75	$80
Securities Backed by Conventional Mortgages	$436	$570	$263	$114	$35
WARM	233 mo	315 mo	277 mo	283 mo	204 mo
Weighted Average Pass-Through Rate	4.26%	5.22%	6.24%	7.16%	8.63%
Securities Backed by FHA or VA Mortgages	$53	$193	$236	$80	$20
WARM	298 mo	330 mo	315 mo	282 mo	201 mo
Weighted Average Pass-Through Rate	4.47%	5.32%	6.35%	7.14%	8.62%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$3,045	$6,867	$3,756	$1,824	$900
WAC	4.67%	5.39%	6.42%	7.33%	8.81%
Mortgage Securities	$1,864	$1,105	$531	$106	$11
Weighted Average Pass-Through Rate	4.27%	5.19%	6.17%	7.15%	8.58%
WARM (of 15-Year Loans and Securities)	144 mo	160 mo	143 mo	124 mo	108 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$552	$1,122	$959	$516	$519
WAC	4.53%	5.47%	6.40%	7.32%	10.64%
Mortgage Securities	$1,507	$377	$74	$6	$0
Weighted Average Pass-Through Rate	4.15%	5.21%	6.13%	7.22%	8.16%
WARM (of Balloon Loans and Securities)	75 mo	79 mo	71 mo	61 mo	64 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$38,307**

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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	$24	$236	$150	$0	$95
WAC	4.15%	4.72%	5.06%	0.00%	4.85%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,379	$9,184	$9,529	$187	$1,861
Weighted Average Margin	174 bp	247 bp	266 bp	169 bp	233 bp
WAC	4.78%	4.80%	5.18%	4.03%	5.44%
WARM	176 mo	289 mo	321 mo	250 mo	240 mo
Weighted Average Time Until Next Payment Reset	3 mo	11 mo	41 mo	3 mo	14 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$22,644**

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	$12	$30	$41	$0	$7
Weighted Average Distance from Lifetime Cap	132 bp	123 bp	185 bp	200 bp	134 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$47	$201	$218	$2	$56
Weighted Average Distance from Lifetime Cap	326 bp	374 bp	353 bp	345 bp	378 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$933	$8,890	$8,979	$178	$1,836
Weighted Average Distance from Lifetime Cap	888 bp	659 bp	596 bp	855 bp	675 bp
Balances Without Lifetime Cap	$410	$300	$441	$6	$58
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$568	$8,678	$8,701	$47	$1,599
Weighted Average Periodic Rate Cap	181 bp	167 bp	217 bp	184 bp	166 bp
Balances Subject to Periodic Rate Floors	$427	$7,610	$7,812	$35	$1,064
MBS Included in ARM Balances	$355	$3,397	$2,056	$91	$95

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Amounts in Millions

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,086	$8,802
WARM	92 mo	200 mo
Remaining Term to Full Amortization	277 mo	
Rate Index Code	0	0
Margin	227 bp	268 bp
Reset Frequency	22 mo	24 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$58	$254
Wghted Average Distance to Lifetime Cap	32 bp	95 bp
Fixed-Rate:		
Balances	$3,095	$4,133
WARM	51 mo	120 mo
Remaining Term to Full Amortization	262 mo	
WAC	6.71%	6.97%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$4,130	$2,756
WARM	35 mo	31 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	167 bp	6.65%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,680	$2,240
WARM	116 mo	102 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	82 bp	6.71%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,913	$1,872
WARM	47 mo	44 mo
Margin in Column 1; WAC in Column 2	115 bp	6.84%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$888	$4,098
WARM	73 mo	50 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	443 bp	7.60%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$49	$759
Fixed Rate		
Remaining WAL <= 5 Years	$400	$2,252
Remaining WAL 5-10 Years	$90	$159
Remaining WAL Over 10 Years	$7	
Superfloaters	$0	
Inverse Floaters & Super POs	$6	
Other	$4	$35
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$2	$4
WAC	5.00%	5.50%
Principal-Only MBS	$0	$2
WAC	0.00%	5.50%
Total Mortgage-Derivative Securities - Book Value	$557	$3,211

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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	$2,772	$10,042	$6,246	$2,219	$983
WARM	173 mo	251 mo	281 mo	253 mo	189 mo
Weighted Average Servicing Fee	27 bp	27 bp	28 bp	32 bp	71 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	231 loans				
FHA/VA	33 loans				
Subserviced by Others	2 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$2,414	$42	Total # of Adjustable-Rate Loans Serviced	41 loans
WARM (in months)	142 mo	207 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	40 bp	31 bp		

Total Balances of Mortgage Loans Serviced for Others **$24,716**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$4,711		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$2,306		
Zero-Coupon Securities	$99	3.05%	56 mo
Government & Agency Securities	$2,706	3.34%	35 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$5,180	1.12%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,585	5.26%	56 mo
Memo: Complex Securities (from supplemental reporting)	$5,757		

Total Cash, Deposits, and Securities **$22,344**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets $100 Mil - $1 Bill
All Reporting CMR
Report Prepared: 06/11/2004 2:10:43 PM

Amounts in Millions

Reporting Dockets: 445
March 2004
Data as of: 06/11/2004

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$655
Accrued Interest Receivable	$384
Advances for Taxes and Insurance	$16
Less: Unamortized Yield Adjustments	$-6
Valuation Allowances	$515
Unrealized Gains (Losses)	$66

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$96
Accrued Interest Receivable	$77
Less: Unamortized Yield Adjustments	$-15
Valuation Allowances	$224
Unrealized Gains (Losses)	$4

OTHER ITEMS

Real Estate Held for Investment	$63
Repossessed Assets	$170
Equity Assets Not Subject to SFAS No. 115	$1,305
Office Premises and Equipment	$1,961
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$79
Less: Unamortized Yield Adjustments	$-39
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$216
Miscellaneous I	$1,828
Miscellaneous II	$364
TOTAL ASSETS	**$136,359**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$164
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$204
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$1,043
Mortgage-Related Mututal Funds	$1,262
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,245
Weighted Average Servicing Fee	31 bp
Adjustable-Rate Mortgage Loans Serviced	$2,797
Weighted Average Servicing Fee	41 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$54

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

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Report Prepared: 06/11/2004 2:10:43 PM

Amounts in Millions

Reporting Dockets: 445
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	$7,946	$2,986	$335	$67
WAC	1.60%	3.30%	5.40%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$11,737	$8,506	$1,351	$117
WAC	1.67%	2.86%	5.90%	
WARM	7 mo	8 mo	9 mo	
Balances Maturing in 13 to 36 Months		$9,458	$4,394	$69
WAC		2.66%	5.05%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$6,204	$30
WAC			4.09%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$52,918**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$806	$1,119	$738
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$16,436	$17,649	$9,712
Penalty in Months of Forgone Interest	3.05 mo	5.60 mo	6.63 mo
Balances in New Accounts	$1,564	$1,416	$645

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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All Reporting CMR
Report Prepared: 06/11/2004 2:10:43 PM

Amounts in Millions

Reporting Dockets: 445
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%	$2,128	$2,909	$457	1.71%
3.00 to 3.99%	$73	$636	$998	3.47%
4.00 to 4.99%	$108	$658	$813	4.49%
5.00 to 5.99%	$106	$506	$754	5.47%
6.00 to 6.99%	$24	$399	$302	6.40%
7.00 to 7.99%	$15	$101	$69	7.37%
8.00 to 8.99%	$0	$2	$9	8.18%
9.00 and Above	$0	$0	$1	12.15%
WARM	1 mo	17 mo	70 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$11,062**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$8,340
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Assets $100 Mil - $1 Bill
All Reporting CMR
Report Prepared: 06/11/2004 2:10:44 PM

Amounts in Millions

Reporting Dockets: 445
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	$12,129	0.66%	$500
Money Market Deposit Accounts (MMDAs)	$13,935	1.20%	$848
Passbook Accounts	$15,645	0.92%	$573
Non-Interest-Bearing Non-Maturity Deposits	$5,663		$232
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$308	0.16%	
Escrow for Mortgages Serviced for Others	$263	0.05%	
Other Escrows	$95	0.27%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$48,038		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-4		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$4		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,295		
Miscellaneous II	$221		
TOTAL LIABILITIES	**$121,876**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$5
EQUITY CAPITAL	$14,409
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$136,290**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Assets $100 Mil - $1 Bill | **Reporting Dockets: 445**
All Reporting CMR | **March 2004**
Report Prepared: 06/11/2004 2:10:44 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		$12
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	16	$32
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	91	$335
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	80	$243
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	55	$74
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	191	$438
1014	Opt commitment to orig 25- or 30-year FRMs	181	$688
1016	Opt commitment to orig "other" Mortgages	143	$531
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	6	$16
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$37
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	11	$20
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	9	$16
2016	Commit/purchase "other" Mortgage loans, svc retained	9	$30
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$4
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$8
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained	11	$46
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	50	$172
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	62	$267
2036	Commit/sell "other" Mortgage loans, svc retained		$8
2044	Commit/purchase 6-mo or 1-yr COFI ARM MBS		$11
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$9
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$11
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$3
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$12
2054	Commit/purchase 25- to 30-year FRM MBS		$2

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All Reporting CMR | **March 2004**
Report Prepared: 06/11/2004 2:10:44 PM | **Amounts in Millions** | **Data as of: 06/11/2004**

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2056	Commit/purchase "other" MBS		$13
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$10
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	6	$54
2074	Commit/sell 25- or 30-yr FRM MBS	9	$203
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$13
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$5
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$58
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$18
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$107
2116	Commit/purchase "other" Mortgage loans, svc released		$17
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	9	$127
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	13	$32
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	8	$2
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	39	$72
2134	Commit/sell 25- or 30-yr FRM loans, svc released	56	$337
2136	Commit/sell "other" Mortgage loans, svc released	7	$87
2202	Firm commitment to originate 1-month COFI ARM loans		$0
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$2
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	26	$74
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	27	$86
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	21	$64
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	85	$197
2214	Firm commit/originate 25- or 30-year FRM loans	78	$412
2216	Firm commit/originate "other" Mortgage loans	52	$278
3008	Option to purchase 3- or 5-yr Treasury ARMs		$1
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$1
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3016	Option to purchase "other" Mortgages		$1

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$0
3028	Option to sell 3- or 5-year Treasury ARMs		$9
3032	Option to sell 10-, 15-, or 20-year FRMs	6	$22
3034	Option to sell 25- or 30-year FRMs	8	$137
3052	Short option to purchase 10-, 15-, or 20-yr FRMs		$1
4002	Commit/purchase non-Mortgage financial assets	41	$221
4004	Commit/purchase core deposits		$11
4006	Commit/purchase "other" liabilities		$18
4022	Commit/sell non-Mortgage financial assets		$161
5002	IR swap: pay fixed, receive 1-month LIBOR		$103
5004	IR swap: pay fixed, receive 3-month LIBOR		$180
5010	IR swap: pay fixed, receive 3-month Treasury		$5
5582	IR swap, amortizing: pay MBS coupon, receive 1-mo LIBOR		$16
6002	Interest rate Cap based on 1-month LIBOR		$111
6004	Interest rate Cap based on 3-month LIBOR		$114
6008	Interest rate Cap based on 3-month Treasury		$20
6034	Short interest rate Cap based on 3-month LIBOR		$38
6040	Short interest rate Cap based on 1-year Treasury		$3
7010	Interest rate floor based on 1-year Treasury		$3
8038	Short futures contract on 5-year Treasury note		$15
8040	Short futures contract on 10-year Treasury note		$18
9034	Long put option on 10-year T-note futures contract		$80
9502	Fixed-rate construction loans in process	213	$1,289
9512	Adjustable-rate construction loans in process	149	$924