Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: US Total

All Reporting CMR **Reporting Dockets: 851** **June 2004**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	96,464	-40,624	-30 %	8.40 %	-297 bp
+200 bp	112,549	-24,539	-18 %	9.62 %	-175 bp
+100 bp	126,285	-10,802	-8 %	10.61 %	-75 bp
0 bp	137,087			11.36 %	
-100 bp	140,592	3,504	+3 %	11.56 %	+20 bp

Risk Measure for a Given Rate Shock

	06/30/2004	03/31/2004	06/30/2003
Pre-shock NPV Ratio: NPV as % of PV Assets	11.36 %	10.75 %	10.11 %
Post-shock NPV Ratio	9.62 %	9.06 %	9.26 %
Sensitivity Measure: Decline in NPV Ratio	175 bp	168 bp	84 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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Report Prepared: 09/27/2004 5:20:11 PM | **Amounts in Millions** | **Data as of: 09/27/2004**

	-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	102,655	99,575	94,898	90,295	85,744	98,081	101.52	3.90
30-Year Mortgage Securities	22,214	21,381	20,267	19,192	18,165	21,232	100.70	4.55
15-Year Mortgages and MBS	93,877	90,808	86,971	82,995	79,125	89,961	100.94	3.80
Balloon Mortgages and MBS	28,930	28,190	27,216	26,056	24,778	28,289	99.65	3.04
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	35,490	35,433	35,291	35,024	34,627	35,104	100.94	0.28
7 Month to 2 Year Reset Frequency	50,892	50,473	49,762	48,715	47,395	49,072	102.85	1.12
2+ to 5 Year Reset Frequency	123,016	119,376	115,043	110,284	105,379	120,827	98.80	3.34
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	166,491	165,408	163,649	161,262	158,232	159,675	103.59	0.86
2 Month to 5 Year Reset Frequency	35,367	34,651	33,847	32,960	31,991	34,628	100.07	2.19
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	26,440	26,205	25,974	25,742	25,512	26,068	100.53	0.89
Adjustable-Rate, Fully Amortizing	52,936	52,602	52,278	51,950	51,605	52,690	99.83	0.62
Fixed-Rate, Balloon	12,257	11,764	11,298	10,857	10,441	11,379	103.38	4.08
Fixed-Rate, Fully Amortizing	16,103	15,362	14,678	14,046	13,459	15,157	101.35	4.64
Construction and Land Loans								
Adjustable-Rate	21,764	21,732	21,701	21,671	21,637	21,761	99.87	0.15
Fixed-Rate	7,718	7,540	7,376	7,223	7,080	7,549	99.89	2.27
Second-Mortgage Loans and Securities								
Adjustable-Rate	48,424	48,401	48,382	48,361	48,330	48,564	99.66	0.04
Fixed-Rate	24,054	23,503	22,978	22,478	21,999	23,249	101.09	2.29
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	4,122	4,060	3,976	3,882	3,780	4,060	100.00	1.81
Accrued Interest Receivable	3,576	3,576	3,576	3,576	3,576	3,576	100.00	0.00
Advance for Taxes/Insurance	286	286	286	286	286	286	100.00	0.00
Float on Escrows on Owned Mortgages	169	311	434	534	622			-42.72
LESS: Value of Servicing on Mortgages Serviced by Others	-63	-28	5	14	16			118.95
TOTAL MORTGAGE LOANS AND SECURITIES	**876,844**	**860,664**	**839,875**	**817,375**	**793,749**	**851,208**	**101.11**	**2.15**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	32,492	32,467	32,443	32,420	32,388	32,597	99.60	0.08
Fixed-Rate	11,932	11,487	11,066	10,667	10,289	10,550	108.88	3.77
Consumer Loans								
Adjustable-Rate	16,793	16,780	16,769	16,757	16,744	16,827	99.72	0.07
Fixed-Rate	51,278	50,526	49,799	49,095	48,414	49,768	101.52	1.46
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-2,153	-2,130	-2,108	-2,086	-2,066	-2,130	0.00	1.06
Accrued Interest Receivable	630	630	630	630	630	630	100.00	0.00
TOTAL NONMORTGAGE LOANS	**110,973**	**109,761**	**108,599**	**107,483**	**106,400**	**108,242**	**101.40**	**1.08**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	27,105	27,105	27,105	27,105	27,105	27,105	100.00	0.00
Equities and All Mutual Funds	4,869	4,718	4,558	4,389	4,214	4,718	99.98	3.30
Zero-Coupon Securities	823	801	781	761	743	799	100.22	2.65
Government and Agency Securities	22,153	21,128	20,176	19,291	18,468	19,747	107.00	4.68
Term Fed Funds, Term Repos	11,669	11,647	11,626	11,604	11,583	11,641	100.05	0.19
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	4,255	4,066	3,893	3,734	3,587	4,010	101.42	4.45
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	52,339	51,181	49,337	47,631	45,909	51,524	99.34	2.93
Structured Securities (Complex)	24,947	24,378	23,481	22,607	21,789	24,540	99.34	3.01
LESS: Valuation Allowances for Investment Securities	2	2	2	2	2	2	100.00	1.50
TOTAL CASH, DEPOSITS, AND SECURITIES	**148,159**	**145,023**	**140,955**	**137,122**	**133,396**	**144,082**	**100.65**	**2.48**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	804	804	804	804	804	804	100.00	0.00
Real Estate Held for Investment	273	273	273	273	273	273	100.00	0.00
Investment in Unconsolidated Subsidiaries	649	637	595	536	468	637	100.00	4.26
Office Premises and Equipment	9,604	9,604	9,604	9,604	9,604	9,604	100.00	0.00
TOTAL REAL ASSETS, ETC.	**11,330**	**11,318**	**11,276**	**11,216**	**11,148**	**11,318**	**100.00**	**0.24**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	3,162	5,012	6,026	6,341	6,331			-28.58
Adjustable-Rate Servicing	1,775	1,892	1,927	1,944	1,952			-4.03
Float on Mortgages Serviced for Others	2,796	3,970	4,752	5,212	5,550			-24.63
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**7,732**	**10,874**	**12,705**	**13,497**	**13,833**			**-22.87**
OTHER ASSETS								
Purchased and Excess Servicing						10,535		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	34,434	34,434	34,434	34,434	34,434	34,434	100.00	0.00
Miscellaneous II						17,923		
Deposit Intangibles								
Retail CD Intangible	585	660	713	763	809			-9.72
Transaction Account Intangible	8,552	11,130	13,632	16,177	18,408			-22.82
MMDA Intangible	8,883	11,334	13,480	15,487	17,502			-20.28
Passbook Account Intangible	5,884	7,546	9,115	10,649	12,032			-21.41
Non-Interest-Bearing Account Intangible	2,540	3,780	4,964	6,086	7,158			-32.05
TOTAL OTHER ASSETS	**60,878**	**68,884**	**76,338**	**83,597**	**90,344**	**62,892**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						4,201		
TOTAL ASSETS	**1,215,916**	**1,206,524**	**1,189,748**	**1,170,291**	**1,148,869**	**1,181,943**	**102/99*** **	**1.09/1.78*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	151,636	151,006	150,384	149,766	149,157	150,614	100.26	0.41
Fixed-Rate Maturing in 13 Months or More	92,756	90,252	87,851	85,548	83,337	89,740	100.57	2.72
Variable-Rate	3,803	3,800	3,797	3,794	3,791	3,795	100.13	0.08
Demand								
Transaction Accounts	112,537	112,537	112,537	112,537	112,537	112,537	100/90*	0.00/2.50*
MMDAs	174,332	174,332	174,332	174,332	174,332	174,332	100/93*	0.00/1.41*
Passbook Accounts	75,115	75,115	75,115	75,115	75,115	75,115	100/90*	0.00/2.39*
Non-Interest-Bearing Accounts	55,835	55,835	55,835	55,835	55,835	55,835	100/93*	0.00/2.33*
TOTAL DEPOSITS	**666,014**	**662,877**	**659,851**	**656,927**	**654,105**	**661,969**	**100/95***	**0.46/1.72***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	189,653	188,318	187,007	185,721	184,458	188,294	100.01	0.70
Fixed-Rate Maturing in 37 Months or More	36,859	35,304	33,832	32,439	31,118	35,344	99.89	4.29
Variable-Rate	73,923	73,821	73,721	73,620	73,521	73,961	99.81	0.14
TOTAL BORROWINGS	**300,435**	**297,443**	**294,560**	**291,780**	**289,096**	**297,599**	**99.95**	**0.99**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	8,710	8,710	8,710	8,710	8,710	8,710	100.00	0.00
Other Escrow Accounts	5,550	5,386	5,231	5,086	4,948	5,963	90.33	2.96
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	30,962	30,962	30,962	30,962	30,962	30,962	100.00	0.00
Miscellaneous II	0	0	0	0	0	2,839		
TOTAL OTHER LIABILITIES	**45,223**	**45,059**	**44,904**	**44,758**	**44,621**	**48,475**	**92.95**	**0.35**
Other Liabilities not Included Above								
Self-Valued	68,211	66,649	65,361	64,260	63,359	64,794	102.86	2.14
Unamortized Yield Adjustments						-5		
TOTAL LIABILITIES	**1,079,883**	**1,072,027**	**1,064,677**	**1,057,725**	**1,051,180**	**1,072,832**	**100/97****	**0.71/1.48****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	590	-116	-1,303	-2,464	-3,548			
ARMs	616	403	76	-382	-976			
Other Mortgages	265	0	-329	-693	-1,067			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	2,201	17	-2,571	-4,977	-7,224			
Sell Mortgages and MBS	-2,741	-894	2,169	5,091	7,852			
Purchase Non-Mortgage Items	-157	0	149	291	427			
Sell Non-Mortgage Items	-5	0	4	8	12			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-631	161	920	1,632	2,302			
Pay Floating, Receive Fixed Swaps	2,013	-315	-2,455	-4,407	-6,190			
Basis Swaps	0	0	0	0	0			
Swaptions	2,086	3,170	4,373	5,608	6,808			
OTHER								
Options on Mortgages and MBS	2	3	18	36	52			
Interest-Rate Caps	69	130	209	301	401			
Interest-Rate Floors	13	2	0	0	0			
Futures	-34	0	34	69	104			
Options on Futures	3	1	2	7	18			
Construction LIP	63	-54	-166	-274	-377			
Self-Valued	207	82	83	136	182			
TOTAL OFF-BALANCE-SHEET POSITIONS	**4,559**	**2,590**	**1,214**	**-17**	**-1,225**			

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NET PORTFOLIO VALUE								
+ ASSETS	1,215,916	1,206,524	1,189,748	1,170,291	1,148,869	1,181,943	102/99***	1.09/1.78***
- LIABILITIES	1,079,883	1,072,027	1,064,677	1,057,725	1,051,180	1,072,832	100/97**	0.71/1.48**
+ OFF-BALANCE-SHEET POSITIONS	4,559	2,590	1,214	-17	-1,225			
TOTAL NET PORTFOLIO VALUE #	140,592	137,087	126,285	112,549	96,464	109,112	125.64	5.22

* 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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All Reporting CMR
Report Prepared: 09/27/2004 5:20:12 PM

Amounts in Millions

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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	$2,000	$36,034	$34,002	$13,540	$12,505
WARM	321 mo	342 mo	342 mo	316 mo	273 mo
WAC	4.47%	5.60%	6.38%	7.39%	9.09%
Amount of these that is FHA or VA Guaranteed	$94	$1,584	$3,060	$1,368	$3,168
Securities Backed by Conventional Mortgages	$1,220	$7,989	$2,419	$563	$237
WARM	260 mo	343 mo	313 mo	273 mo	234 mo
Weighted Average Pass-Through Rate	4.31%	5.20%	6.40%	7.23%	8.60%
Securities Backed by FHA or VA Mortgages	$584	$3,971	$1,762	$863	$1,623
WARM	350 mo	349 mo	322 mo	288 mo	195 mo
Weighted Average Pass-Through Rate	3.99%	5.26%	6.23%	7.32%	9.04%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$10,543	$27,094	$13,719	$5,951	$4,934
WAC	4.69%	5.45%	6.42%	7.39%	9.27%
Mortgage Securities	$15,058	$10,707	$1,588	$278	$89
Weighted Average Pass-Through Rate	4.33%	5.14%	6.15%	7.19%	8.56%
WARM (of 15-Year Loans and Securities)	159 mo	174 mo	161 mo	146 mo	149 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$6,823	$10,204	$2,345	$887	$804
WAC	4.58%	5.39%	6.35%	7.34%	10.34%
Mortgage Securities	$6,009	$1,027	$173	$16	$0
Weighted Average Pass-Through Rate	4.20%	5.26%	6.20%	7.24%	8.31%
WARM (of Balloon Loans and Securities)	89 mo	99 mo	97 mo	77 mo	77 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$237,563**

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Report Prepared: 09/27/2004 5:20:13 PM

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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	$2,100	$1,103	$840	$12,956	$265
WAC	3.50%	4.08%	5.59%	1.99%	4.55%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$33,004	$47,969	$119,987	$146,719	$34,362
Weighted Average Margin	199 bp	334 bp	261 bp	290 bp	264 bp
WAC	4.71%	5.27%	4.74%	4.35%	5.24%
WARM	328 mo	313 mo	346 mo	342 mo	324 mo
Weighted Average Time Until Next Payment Reset	2 mo	13 mo	45 mo	5 mo	31 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$399,307**

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	$92	$247	$625	$10	$16
Weighted Average Distance from Lifetime Cap	95 bp	86 bp	135 bp	118 bp	160 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$271	$1,076	$517	$381	$366
Weighted Average Distance from Lifetime Cap	291 bp	343 bp	343 bp	336 bp	371 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$32,095	$46,235	$118,571	$156,923	$34,032
Weighted Average Distance from Lifetime Cap	957 bp	665 bp	559 bp	699 bp	682 bp
Balances Without Lifetime Cap	$2,645	$1,514	$1,114	$2,362	$214
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$16,610	$36,359	$109,401	$615	$8,861
Weighted Average Periodic Rate Cap	183 bp	178 bp	283 bp	146 bp	181 bp
Balances Subject to Periodic Rate Floors	$11,285	$28,883	$89,180	$323	$7,607
MBS Included in ARM Balances	$2,038	$9,188	$15,472	$8,789	$1,046

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$26,068	$52,690
WARM	100 mo	236 mo
Remaining Term to Full Amortization	296 mo	
Rate Index Code	0	0
Margin	236 bp	254 bp
Reset Frequency	23 mo	13 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$1,007	$852
Wghted Average Distance to Lifetime Cap	64 bp	145 bp
Fixed-Rate:		
Balances	$11,379	$15,157
WARM	64 mo	135 mo
Remaining Term to Full Amortization	275 mo	
WAC	6.64%	6.79%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$21,761	$7,549
WARM	20 mo	39 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	145 bp	6.34%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$48,564	$23,249
WARM	195 mo	179 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	61 bp	7.58%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$32,597	$10,550
WARM	38 mo	55 mo
Margin in Column 1; WAC in Column 2	249 bp	7.45%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$16,827	$49,768
WARM	63 mo	54 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	576 bp	10.32%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$246	$12,585
Fixed Rate		
Remaining WAL <= 5 Years	$3,174	$28,953
Remaining WAL 5-10 Years	$2,503	$2,586
Remaining WAL Over 10 Years	$312	
Superfloaters	$0	
Inverse Floaters & Super POs	$5	
Other	$4	$37
CMO Residuals:		
Fixed Rate	$21	$0
Floating Rate	$22	$23
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$450	$282
WAC	4.39%	5.64%
Principal-Only MBS	$318	$2
WAC	5.67%	5.50%
Total Mortgage-Derivative Securities - Book Value	$7,056	$44,468

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: US Total
All Reporting CMR
Report Prepared: 09/27/2004 5:20:13 PM

Amounts in Millions

Reporting Dockets: 851
June 2004
Data as of: 09/27/2004

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	$53,460	$292,522	$221,462	$92,563	$54,515
WARM	181 mo	278 mo	293 mo	271 mo	213 mo
Weighted Average Servicing Fee	26 bp	27 bp	30 bp	34 bp	43 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	5,175 loans				
FHA/VA	1,284 loans				
Subserviced by Others	497 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$137,557	$29,799	Total # of Adjustable-Rate Loans Serviced	977 loans
WARM (in months)	278 mo	304 mo	Number of These Subserviced by Others	25 loans
Weighted Average Servicing Fee	35 bp	74 bp		

Total Balances of Mortgage Loans Serviced for Others **$881,878**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$27,105		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$4,718		
Zero-Coupon Securities	$799	2.83%	32 mo
Government & Agency Securities	$19,747	4.83%	68 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$11,641	1.51%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$4,010	4.59%	72 mo
Memo: Complex Securities (from supplemental reporting)	$24,540		

Total Cash, Deposits, and Securities **$92,559**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: US Total
All Reporting CMR
Report Prepared: 09/27/2004 5:20:13 PM

Amounts in Millions

Reporting Dockets: 851
June 2004
Data as of: 09/27/2004

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$7,691
Accrued Interest Receivable	$3,576
Advances for Taxes and Insurance	$286
Less: Unamortized Yield Adjustments	$-5,145
Valuation Allowances	$3,631
Unrealized Gains (Losses)	$-735

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$720
Accrued Interest Receivable	$630
Less: Unamortized Yield Adjustments	$-65
Valuation Allowances	$2,850
Unrealized Gains (Losses)	$-10

OTHER ITEMS

Real Estate Held for Investment	$273
Repossessed Assets	$804
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$637
Office Premises and Equipment	$9,604
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-474
Less: Unamortized Yield Adjustments	$-210
Valuation Allowances	$2
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$10,535
Miscellaneous I	$34,434
Miscellaneous II	$17,923
TOTAL ASSETS	**$1,181,923**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$5,887
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$246
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$3,010
Mortgage-Related Mututal Funds	$1,707
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$36,077
Weighted Average Servicing Fee	28 bp
Adjustable-Rate Mortgage Loans Serviced	$44,342
Weighted Average Servicing Fee	27 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$3,960

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: US Total
All Reporting CMR
Report Prepared: 09/27/2004 5:20:13 PM

Amounts in Millions

Reporting Dockets: 851
June 2004
Data as of: 09/27/2004

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	$46,154	$13,117	$2,228	$678
WAC	1.40%	3.03%	6.16%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$45,732	$35,918	$7,465	$712
WAC	1.61%	2.74%	6.46%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$38,826	$24,053	$360
WAC		2.61%	5.00%	
WARM		20 mo	27 mo	
Balances Maturing in 37 or More Months			$26,861	$124
WAC			4.15%	
WARM			61 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$240,355**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$12,156	$6,690	$11,035
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$74,199	$75,929	$51,593
Penalty in Months of Forgone Interest	2.85 mo	5.68 mo	8.15 mo
Balances in New Accounts	$12,462	$5,555	$3,610

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: US Total
All Reporting CMR
Report Prepared: 09/27/2004 5:20:13 PM

Amounts in Millions

Reporting Dockets: 851
June 2004
Data as of: 09/27/2004

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%	$81,861	$71,186	$4,488	1.57%
3.00 to 3.99%	$1,437	$13,957	$16,727	3.45%
4.00 to 4.99%	$759	$9,246	$5,053	4.52%
5.00 to 5.99%	$257	$4,593	$4,587	5.42%
6.00 to 6.99%	$993	$2,163	$3,407	6.53%
7.00 to 7.99%	$151	$1,565	$331	7.31%
8.00 to 8.99%	$1	$23	$320	8.34%
9.00 and Above	$0	$101	$431	9.68%
WARM	1 mo	15 mo	59 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$223,638**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$142,550
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: US Total | **Reporting Dockets: 851**
All Reporting CMR | **June 2004**
Report Prepared: 09/27/2004 5:20:14 PM | **Amounts in Millions** | **Data as of: 09/27/2004**

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$112,537	1.04%	$6,254
Money Market Deposit Accounts (MMDAs)	$174,332	1.30%	$9,917
Passbook Accounts	$75,115	0.95%	$10,349
Non-Interest-Bearing Non-Maturity Deposits	$55,835		$2,596
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,802	0.26%	
Escrow for Mortgages Serviced for Others	$6,908	0.11%	
Other Escrows	$5,963	0.11%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$432,492		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$62		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-66		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$30,962		
Miscellaneous II	$2,839		
TOTAL LIABILITIES	**$1,072,832**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$910
EQUITY CAPITAL	$108,220
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$1,181,962**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: US Total | **Reporting Dockets: 851**
All Reporting CMR | **June 2004**
Report Prepared: 09/27/2004 5:20:14 PM | **Amounts in Millions** | **Data as of: 09/27/2004**

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	21	$7,662
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	36	$71
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	168	$6,871
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	149	$14,455
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	112	$5,216
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	345	$4,105
1014	Opt commitment to orig 25- or 30-year FRMs	296	$16,681
1016	Opt commitment to orig "other" Mortgages	252	$9,214
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$7
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	9	$23
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained	6	$467
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$62
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	24	$109
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	17	$840
2016	Commit/purchase "other" Mortgage loans, svc retained	18	$4,174
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained	7	$765
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained	16	$1,338
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained	17	$72
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	79	$784
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	115	$4,572
2036	Commit/sell "other" Mortgage loans, svc retained	11	$150
2044	Commit/purchase 6-mo or 1-yr COFI ARM MBS		$3
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$3
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$66
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS	7	$12,472
2054	Commit/purchase 25- to 30-year FRM MBS	13	$17,377
2056	Commit/purchase "other" MBS		$27
2064	Commit/sell 6-mo or 1-yr COFI ARM MBS		$16

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: US Total | **Reporting Dockets: 851**
All Reporting CMR | **June 2004**
Report Prepared: 09/27/2004 5:20:14 PM | **Amounts in Millions** | **Data as of: 09/27/2004**

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		$100
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$264
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$3
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	21	$6,347
2074	Commit/sell 25- or 30-yr FRM MBS	25	$20,890
2076	Commit/sell "other" MBS		$24
2081	Commit/purch low-risk floating-rate mtg derivative product		$8
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$12
2083	Commit/sell low-risk floating-rate mtg derivative product		$3
2084	Commit/sell low-risk fixed-rate mtg derivative product		$200
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$75
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released	10	$905
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$75
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$732
2114	Commit/purchase 25- or 30-yr FRM loans, svc released	8	$4,103
2116	Commit/purchase "other" Mortgage loans, svc released		$41
2122	Commit/sell 1-mo COFI ARM loans, svc released		$2
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	30	$11,370
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	27	$1,553
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	21	$450
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	63	$1,403
2134	Commit/sell 25- or 30-yr FRM loans, svc released	101	$8,130
2136	Commit/sell "other" Mortgage loans, svc released	18	$2,012
2202	Firm commitment to originate 1-month COFI ARM loans		$147
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans	10	$92
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	60	$460
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	46	$584

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: US Total | **Reporting Dockets: 851**
All Reporting CMR | **June 2004**
Report Prepared: 09/27/2004 5:20:14 PM | **Amounts in Millions** | **Data as of: 09/27/2004**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	34	$266
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	122	$575
2214	Firm commit/originate 25- or 30-year FRM loans	115	$1,446
2216	Firm commit/originate "other" Mortgage loans	84	$1,101
3008	Option to purchase 3- or 5-yr Treasury ARMs		$0
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$1
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$1
3014	Option to purchase 25- or 30-yr FRMs		$60
3016	Option to purchase "other" Mortgages		$353
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	8	$39
3028	Option to sell 3- or 5-year Treasury ARMs	6	$58
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs	6	$37
3032	Option to sell 10-, 15-, or 20-year FRMs	19	$58
3034	Option to sell 25- or 30-year FRMs	25	$399
3036	Option to sell "other" Mortgages	6	$7
3054	Short option to purchase 25- or 30-yr FRMs		$10
3066	Short option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$21
3068	Short option to sell 3- or 5-yr Treasury ARMs		$80
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$16
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$21
3074	Short option to sell 25- or 30-yr FRMs		$136
3076	Short option to sell "other" Mortgages		$10
4002	Commit/purchase non-Mortgage financial assets	77	$1,733
4006	Commit/purchase "other" liabilities		$4,905
4022	Commit/sell non-Mortgage financial assets	7	$300
4024	Commit/sell core deposits		$379
4026	Commit/sell "other" liabilities		$0
5002	IR swap: pay fixed, receive 1-month LIBOR	7	$6,046

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: US Total | **Reporting Dockets: 851**
All Reporting CMR | **June 2004**
Report Prepared: 09/27/2004 5:20:15 PM | **Amounts in Millions** | **Data as of: 09/27/2004**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
5004	IR swap: pay fixed, receive 3-month LIBOR	20	$22,076
5006	IR swap: pay fixed, receive 6-month LIBOR		$20
5010	IR swap: pay fixed, receive 3-month Treasury		$205
5024	IR swap: pay 1-month LIBOR, receive fixed		$8,063
5026	IR swap: pay 3-month LIBOR, receive fixed	8	$37,330
5104	IR swaption: pay fixed, receive 3-month LIBOR		$43,180
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$209
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$81
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$95
5582	IR swap, amortizing: pay MBS coupon, receive 1-mo LIBOR		$15
6002	Interest rate Cap based on 1-month LIBOR		$1,475
6004	Interest rate Cap based on 3-month LIBOR	8	$2,177
6008	Interest rate Cap based on 3-month Treasury		$20
6018	Interest rate Cap based on 10-year Treasury		$100
6020	Interest rate Cap based on cost-of-funds index (COFI)		$56
6022	Interest rate Cap based on the prime rate		$50
6034	Short interest rate Cap based on 3-month LIBOR		$38
6040	Short interest rate Cap based on 1-year Treasury		$3
6050	Short interest rate Cap based on cost-of-funds index		$56
7010	Interest rate floor based on 1-year Treasury		$3
7018	Interest rate floor based on 10-year Treasury		$1,605
8010	Long futures contract on 10-year Treasury note		$20
8016	Long futures contract on 3-month Eurodollar		$1,504
8036	Short futures contract on 2-year Treasury note		$5
8038	Short futures contract on 5-year Treasury note		$36
8040	Short futures contract on 10-year Treasury note		$31
8046	Short futures contract on 3-month Eurodollar		$14,475
9010	Long call option on 10-year T-note futures contract		$15

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: US Total | **Reporting Dockets: 851**
All Reporting CMR | **June 2004**
Report Prepared: 09/27/2004 5:20:15 PM | **Amounts in Millions** | **Data as of: 09/27/2004**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
9012	Long call option on Treasury bond futures contract		$20
9034	Long put option on 10-year T-note futures contract		$128
9036	Long put option on T-bond futures contract		$18
9502	Fixed-rate construction loans in process	374	$4,866
9512	Adjustable-rate construction loans in process	240	$9,118