Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: US Total

All Reporting CMR | **Reporting Dockets: 879** | **June 2003**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

Change in Rates	Net Portfolio Value (Dollars are in Millions) $Amount	$Change	%Change	NPV as % of PV of Assets NPV Ratio	Change
+300 bp	88,952	-20,462	-19 %	8.57 %	-155 bp
+200 bp	97,927	-11,488	-10 %	9.29 %	-83 bp
+100 bp	104,828	-4,586	-4 %	9.81 %	-31 bp
0 bp	109,414			10.12 %	
-100 bp	109,873	458	0 %	10.09 %	-3 bp

Risk Measure for a Given Rate Shock

	6/30/2003	3/31/2003	6/30/2002
Pre-shock NPV Ratio: NPV as % of PV Assets	10.12 %	10.41 %	11.43 %
Post-shock NPV Ratio	9.29 %	9.73 %	10.57 %
Sensitivity Measure: Decline in NPV Ratio	83 bp	68 bp	86 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: 9/17/2003 7:34:32 AM — **Amounts in Millions** — **Data as of: 9/16/2003**

	-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	123,035	120,494	115,248	109,684	104,176	115,872	103.99	3.23
30-Year Mortgage Securities	26,355	25,865	24,907	23,728	22,506	24,676	104.82	2.80
15-Year Mortgages and MBS	92,129	90,203	86,887	83,120	79,336	86,849	103.86	2.91
Balloon Mortgages and MBS	25,906	25,557	25,023	24,279	23,364	24,564	104.04	1.73
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	17,402	17,358	17,303	17,214	17,079	16,833	103.11	0.28
7 Month to 2 Year Reset Frequency	44,038	43,667	43,281	42,819	42,189	41,978	104.02	0.87
2+ to 5 Year Reset Frequency	90,263	88,088	85,532	82,667	79,543	85,942	102.50	2.69
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	116,947	116,333	115,532	114,451	113,075	111,007	104.80	0.61
2 Month to 5 Year Reset Frequency	38,234	37,553	36,825	36,015	35,120	36,176	103.81	1.87
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	24,063	23,766	23,485	23,211	22,941	23,374	101.68	1.22
Adjustable-Rate, Fully Amortizing	46,835	46,407	46,000	45,600	45,200	46,142	100.58	0.90
Fixed-Rate, Balloon	15,379	14,703	14,071	13,478	12,921	13,425	109.52	4.45
Fixed-Rate, Fully Amortizing	15,959	15,256	14,603	13,996	13,429	13,932	109.51	4.44
Construction and Land Loans								
Adjustable-Rate	20,011	19,976	19,943	19,909	19,879	19,975	100.01	0.17
Fixed-Rate	6,289	6,147	6,015	5,892	5,777	6,310	97.42	2.23
Second-Mortgage Loans and Securities								
Adjustable-Rate	37,554	37,482	37,418	37,352	37,295	37,816	99.12	0.18
Fixed-Rate	23,182	22,646	22,134	21,646	21,180	21,820	103.79	2.31
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	737	728	713	698	681	728	100.00	1.68
Accrued Interest Receivable	3,113	3,113	3,113	3,113	3,113	3,113	100.00	0.00
Advance for Taxes/Insurance	269	269	269	269	269	269	100.00	0.00
Float on Escrows on Owned Mortgages	58	181	358	494	601			-83.07
LESS: Value of Servicing on Mortgages Serviced by Others	-449	-536	-638	-670	-673			-17.60
TOTAL MORTGAGE LOANS AND SECURITIES	**768,207**	**756,328**	**739,299**	**720,305**	**700,348**	**730,800**	**103.49**	**1.91**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	24,112	24,070	24,031	23,994	23,961	24,089	99.92	0.17
Fixed-Rate	11,243	10,864	10,504	10,162	9,837	10,130	107.24	3.40
Consumer Loans								
Adjustable-Rate	13,618	13,602	13,586	13,569	13,555	13,446	101.15	0.12
Fixed-Rate	45,322	44,676	44,047	43,436	42,843	42,970	103.97	1.43
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-1,716	-1,696	-1,676	-1,657	-1,638	-1,696	0.00	1.19
Accrued Interest Receivable	574	574	574	574	574	574	100.00	0.00
TOTAL NONMORTGAGE LOANS	**93,152**	**92,089**	**91,065**	**90,078**	**89,130**	**89,514**	**102.88**	**1.13**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	34,512	34,512	34,512	34,512	34,512	34,512	100.00	0.00
Equities and All Mutual Funds	5,326	5,122	4,881	4,655	4,437	5,122	100.00	4.34
Zero-Coupon Securities	492	480	469	459	450	460	104.43	2.42
Government and Agency Securities	31,132	29,638	28,244	26,943	25,728	27,346	108.38	4.87
Term Fed Funds, Term Repos	14,193	14,174	14,153	14,132	14,112	14,159	100.10	0.15
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	5,196	4,972	4,767	4,581	4,410	4,606	107.93	4.31
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	51,955	51,587	50,890	49,690	48,250	51,868	99.46	1.03
Structured Securities (Complex)	17,834	17,515	16,998	16,445	15,877	17,269	101.43	2.39
LESS: Valuation Allowances for Investment Securities	3	3	3	3	3	3	100.00	1.53
TOTAL CASH, DEPOSITS, AND SECURITIES	**160,637**	**157,997**	**154,911**	**151,415**	**147,772**	**155,338**	**101.71**	**1.81**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	957	957	957	957	957	957	100.00	0.00
Real Estate Held for Investment	287	287	287	287	287	287	100.00	0.00
Investment in Unconsolidated Subsidiaries	440	435	420	398	368	435	100.00	2.29
Office Premises and Equipment	9,449	9,449	9,449	9,449	9,449	9,449	100.00	0.00
TOTAL REAL ASSETS, ETC.	**11,133**	**11,128**	**11,113**	**11,091**	**11,061**	**11,128**	**100.00**	**0.09**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	2,585	2,650	3,236	4,635	5,573			-12.28
Adjustable-Rate Servicing	1,659	1,800	1,837	1,846	1,840			-4.95
Float on Mortgages Serviced for Others	1,788	2,138	2,694	3,540	4,229			-21.19
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**6,032**	**6,588**	**7,767**	**10,021**	**11,642**			**-13.17**
OTHER ASSETS								
Purchased and Excess Servicing						6,999		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	37,589	37,589	37,589	37,589	37,589	37,589	100.00	0.00
Miscellaneous II						18,295		
Deposit Intangibles								
Retail CD Intangible	351	422	477	530	578			-14.91
Transaction Account Intangible	4,194	6,516	8,898	11,221	13,806			-36.10
MMDA Intangible	4,452	6,424	8,839	10,727	12,518			-34.14
Passbook Account Intangible	3,024	4,618	6,209	7,763	9,174			-34.47
Non-Interest-Bearing Account Intangible	492	1,587	2,655	3,666	4,631			-68.14
TOTAL OTHER ASSETS	**50,102**	**57,156**	**64,666**	**71,497**	**78,296**	**62,883**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						9,048		
TOTAL ASSETS	**1,089,263**	**1,081,286**	**1,068,822**	**1,054,406**	**1,038,249**	**1,058,711**	**102/100*** **	**0.95/1.65*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	152,829	152,154	151,482	150,822	150,166	151,004	100.76	0.44
Fixed-Rate Maturing in 13 Months or More	99,465	96,804	94,246	91,786	89,420	90,884	106.51	2.70
Variable-Rate	2,901	2,899	2,897	2,895	2,893	2,889	100.34	0.07
Demand								
Transaction Accounts	101,747	101,747	101,747	101,747	101,747	101,747	100/94*	0.00/2.47*
MMDAs	149,765	149,765	149,765	149,765	149,765	149,765	100/96*	0.00/1.53*
Passbook Accounts	68,979	68,979	68,979	68,979	68,979	68,979	100/93*	0.00/2.47*
Non-Interest-Bearing Accounts	46,820	46,820	46,820	46,820	46,820	46,820	100/97*	0.00/2.39*
TOTAL DEPOSITS	**622,504**	**619,167**	**615,935**	**612,813**	**609,788**	**612,087**	**101/98***	**0.53/1.76***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	142,140	141,215	140,307	139,416	138,540	139,289	101.38	0.65
Fixed-Rate Maturing in 37 Months or More	28,637	27,275	25,993	24,786	23,649	25,178	108.33	4.85
Variable-Rate	64,395	64,339	64,281	64,222	64,165	64,391	99.92	0.09
TOTAL BORROWINGS	**235,172**	**232,829**	**230,581**	**228,424**	**226,354**	**228,859**	**101.73**	**0.99**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	8,877	8,877	8,877	8,877	8,877	8,877	100.00	0.00
Other Escrow Accounts	1,584	1,534	1,488	1,445	1,404	1,626	94.36	3.11
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	1	1	1	1	1	1	100.00	0.00
Miscellaneous I	51,750	51,750	51,750	51,750	51,750	51,750	100.00	0.00
Miscellaneous II	0	0	0	0	0	4,216		
TOTAL OTHER LIABILITIES	**62,211**	**62,162**	**62,116**	**62,072**	**62,031**	**66,469**	**93.52**	**0.08**
Other Liabilities not Included Above								
Self-Valued	60,479	58,512	56,895	55,505	54,165	53,551	109.26	3.06
Unamortized Yield Adjustments						450		
TOTAL LIABILITIES	**980,366**	**972,669**	**965,526**	**958,815**	**952,338**	**961,416**	**101/99****	**0.76/1.54****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	4,009	943	-5,120	-10,253	-14,793			
ARMs	348	163	-79	-419	-875			
Other Mortgages	101	0	-150	-328	-511			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	3,655	620	-4,750	-9,325	-13,427			
Sell Mortgages and MBS	-6,712	-49	11,918	22,161	31,282			
Purchase Non-Mortgage Items	64	0	-60	-115	-167			
Sell Non-Mortgage Items	-43	0	40	77	111			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	-2,685	-2,029	-1,092	-178	692			
Pay Floating, Receive Fixed	1,884	869	-174	-1,129	-2,000			
Basis Swaps	-1	-1	-1	0	0			
Swaptions	34	119	249	417	621			
OTHER DERIVATIVES								
Options on Mortgages and MBS	13	110	740	1,352	1,902			
Interest-Rate Caps	1	2	6	12	22			
Interest-Rate Floors	414	233	116	53	32			
Futures	0	0	1	1	3			
Options on Futures	150	71	72	89	103			
Construction LIP	-81	-160	-236	-308	-377			
Self-Valued	-174	-93	51	229	422			
TOTAL OFF-BALANCE-SHEET POSITIONS	**976**	**798**	**1,532**	**2,335**	**3,041**			

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NET PORTFOLIO VALUE								
+ ASSETS	1,089,263	1,081,286	1,068,822	1,054,406	1,038,249	1,058,711	102/100***	0.95/1.65***
- LIABILITIES	980,366	972,669	965,526	958,815	952,338	961,416	101/99**	0.76/1.54**
+ OFF-BALANCE-SHEET POSITIONS	976	798	1,532	2,335	3,041			
TOTAL NET PORTFOLIO VALUE #	109,873	109,414	104,828	97,927	88,952	97,295	112.46	2.31

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
# NPV includes the reported amount of Minority Interest in Consolidated Subsidaries
Note: Base Case Value is expressed as a Percent of Face Value

AGGREGATE SCHEDULE CMR REPORT

ASSETS

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FIXED-RATE, SINGLE FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

	Coupon				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$3,123	$42,518	$34,231	$19,701	$16,299
WARM	348 mo	354 mo	340 mo	316 mo	273 mo
WAC	4.29%	5.59%	6.39%	7.37%	9.11%
Amount of these that is FHA or VA Guaranteed	$101	$3,185	$3,632	$2,092	$4,435
Securities Backed by Conventional Mortgages	$627	$5,165	$3,511	$2,677	$761
WARM	270 mo	336 mo	299 mo	316 mo	218 mo
Weighted Average Pass-Through Rate	4.25%	5.25%	6.29%	7.21%	8.68%
Securities Backed by FHA or VA Mortgages	$804	$3,646	$4,090	$1,216	$2,180
WARM	277 mo	351 mo	335 mo	300 mo	216 mo
Weighted Average Pass-Through Rate	4.13%	5.45%	6.29%	7.25%	9.01%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$10,188	$25,874	$15,977	$8,027	$5,285
WAC	4.76%	5.40%	6.44%	7.36%	9.15%
Mortgage Securities	$6,349	$10,481	$3,887	$638	$143
Weighted Average Pass-Through Rate	4.37%	5.14%	6.17%	7.15%	8.55%
WARM (of 15-Year Loans and Securities)	171 mo	172 mo	157 mo	144 mo	148 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$4,649	$6,839	$3,791	$1,793	$1,146
WAC	4.57%	5.43%	6.44%	7.34%	9.91%
Mortgage Securities	$3,400	$2,258	$646	$41	$1
Weighted Average Pass-Through Rate	4.22%	5.38%	6.18%	7.15%	8.40%
WARM (of Balloon Loans and Securities)	98 mo	118 mo	98 mo	82 mo	80 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$251,961**

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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	$877	$1,298	$136	$4,575	$216
WAC	3.62%	4.79%	5.65%	3.22%	5.36%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$15,957	$40,680	$85,806	$106,432	$35,961
Weighted Average Margin	297 bp	317 bp	261 bp	274 bp	268 bp
WAC	5.36%	5.86%	5.30%	4.74%	5.86%
WARM	294 mo	307 mo	345 mo	335 mo	324 mo
Weighted Average Time Until Next Payment Reset	4 mo	12 mo	47 mo	5 mo	33 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$291,937**

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	$79	$109	$151	$16	$13
Weighted Average Distance from Lifetime Cap	106 bp	107 bp	156 bp	91 bp	142 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$200	$964	$621	$310	$1,227
Weighted Average Distance from Lifetime Cap	343 bp	362 bp	350 bp	327 bp	364 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$14,651	$39,745	$83,747	$110,215	$34,666
Weighted Average Distance from Lifetime Cap	812 bp	656 bp	580 bp	703 bp	627 bp
Balances Without Lifetime Cap	$1,904	$1,160	$1,422	$466	$271
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$10,708	$36,590	$72,079	$628	$10,906
Weighted Average Periodic Rate Cap	138 bp	183 bp	246 bp	237 bp	186 bp
Balances Subject to Periodic Rate Floors	$6,496	$32,117	$62,709	$604	$10,001
MBS Included in ARM Balances	$2,241	$7,687	$12,514	$14,000	$1,298

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$23,374	$46,142
WARM	95 mo	232 mo
Remaining Term to Full Amortization	286 mo	
Rate Index Code	0	0
Margin	212 bp	238 bp
Reset Frequency	25 mo	13 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$889	$962
Wghted Average Distance to Lifetime Cap	147 bp	148 bp
Fixed-Rate:		
Balances	$13,425	$13,932
WARM	74 mo	121 mo
Remaining Term to Full Amortization	276 mo	
WAC	6.97%	7.32%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$19,975	$6,310
WARM	25 mo	44 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	146 bp	6.83%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$37,816	$21,820
WARM	211 mo	165 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	102 bp	7.78%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$24,089	$10,130
WARM	42 mo	49 mo
Margin in Column 1; WAC in Column 2	169 bp	7.27%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$13,446	$42,970
WARM	52 mo	51 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	718 bp	10.30%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$179	$17,063
Fixed Rate		
Remaining WAL <= 5 Years	$7,541	$24,382
Remaining WAL 5-10 Years	$420	$1,441
Remaining WAL Over 10 Years	$156	
Superfloaters	$0	
Inverse Floaters & Super POs	$6	
Other	$2	$1
CMO Residuals:		
Fixed Rate	$38	$0
Floating Rate	$8	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$347	$111
WAC	4.58%	3.40%
Principal-Only MBS	$172	$0
WAC	5.97%	12.06%
Total Mortgage-Derivative Securities - Book Value	$8,870	$42,998

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: US Total
All Reporting CMR
Report Prepared: 9/17/2003 7:34:35 AM

Amounts in Millions

Reporting Dockets: 879
June 2003
Data as of: 9/16/2003

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	$13,116	$168,708	$286,891	$166,868	$63,536
WARM	175 mo	253 mo	295 mo	290 mo	250 mo
Weighted Average Servicing Fee	26 bp	28 bp	30 bp	36 bp	42 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	5,055 loans				
FHA/VA	1,451 loans				
Subserviced by Others	143 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$98,741	$27,329	Total # of Adjustable-Rate Loans Serviced	837 loans
WARM (in months)	324 mo	285 mo	Number of These Subserviced by Others	16 loans
Weighted Average Servicing Fee	41 bp	85 bp		

Total Balances of Mortgage Loans Serviced for Others **$825,190**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$34,512		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$5,122		
Zero-Coupon Securities	$460	2.92%	26 mo
Government & Agency Securities	$27,346	4.37%	68 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$14,159	1.24%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$4,606	4.98%	73 mo
Memo: Complex Securities (from supplemental reporting)	$17,269		

Total Cash, Deposits, and Securities **$103,474**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: US Total
All Reporting CMR
Report Prepared: 9/17/2003 7:34:35 AM

Amounts in Millions

Reporting Dockets: 879
June 2003
Data as of: 9/16/2003

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$4,688
Accrued Interest Receivable	$3,113
Advances for Taxes and Insurance	$269
Less: Unamortized Yield Adjustments	$-4,885
Valuation Allowances	$3,960
Unrealized Gains (Losses)	$1,701

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$939
Accrued Interest Receivable	$574
Less: Unamortized Yield Adjustments	$-159
Valuation Allowances	$2,634
Unrealized Gains (Losses)	$8

OTHER ITEMS	
Real Estate Held for Investment	$287
Repossessed Assets	$957
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$435
Office Premises and Equipment	$9,449
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$1,346
Less: Unamortized Yield Adjustments	$-950
Valuation Allowances	$3
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$6,999
Miscellaneous I	$37,589
Miscellaneous II	$18,295
TOTAL ASSETS	**$1,058,711**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$3,823
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$7,982
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$2,868
Mortgage-Related Mututal Funds	$2,254
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$51,588
Weighted Average Servicing Fee	13 bp
Adjustable-Rate Mortgage Loans Serviced	$67,093
Weighted Average Servicing Fee	14 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,678

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: US Total
All Reporting CMR
Report Prepared: 9/17/2003 7:34:35 AM

Amounts in Millions

Reporting Dockets: 879
June 2003
Data as of: 9/16/2003

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	$43,122	$14,411	$1,500	$511
WAC	1.84%	4.00%	5.56%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$51,256	$36,685	$4,029	$866
WAC	1.80%	3.37%	5.61%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$42,590	$18,226	$396
WAC		3.23%	5.85%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$30,068	$137
WAC			4.64%	
WARM			55 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$241,888**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$6,375	$5,561	$8,142
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$79,844	$79,888	$40,118
Penalty in Months of Forgone Interest	3.08 mo	5.65 mo	7.71 mo
Balances in New Accounts	$7,198	$5,033	$2,508

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: US Total
All Reporting CMR
Report Prepared: 9/17/2003 7:34:35 AM

Amounts in Millions

Reporting Dockets: 879
June 2003
Data as of: 9/16/2003

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%	$67,209	$31,010	$4,786	1.46%
3.00 to 3.99%	$2,409	$6,084	$5,850	3.52%
4.00 to 4.99%	$799	$7,114	$4,101	4.56%
5.00 to 5.99%	$2,683	$10,544	$5,883	5.43%
6.00 to 6.99%	$1,569	$7,121	$2,745	6.58%
7.00 to 7.99%	$355	$2,059	$611	7.28%
8.00 to 8.99%	$1	$277	$367	8.56%
9.00 and Above	$4	$53	$835	9.61%
WARM	1 mo	16 mo	67 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$164,467**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$120,831
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: US Total
All Reporting CMR
Report Prepared: 9/17/2003 7:34:35 AM

Amounts in Millions

Reporting Dockets: 879
June 2003
Data as of: 9/16/2003

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$101,747	1.21%	$7,106
Money Market Deposit Accounts (MMDAs)	$149,765	1.40%	$8,760
Passbook Accounts	$68,979	0.98%	$2,587
Non-Interest-Bearing Non-Maturity Deposits	$46,820		$2,143
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,918	0.49%	
Escrow for Mortgages Serviced for Others	$6,959	1.92%	
Other Escrows	$1,626	0.20%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$377,814		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$489		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-38		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$1		
Miscellaneous I	$51,750		
Miscellaneous II	$4,216		
TOTAL LIABILITIES	**$961,416**		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$778		
EQUITY CAPITAL	$96,518		
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$1,058,712**		

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: US Total
All Reporting CMR
Report Prepared: 9/17/2003 7:34:35 AM

Amounts in Millions

Reporting Dockets: 879
June 2003
Data as of: 9/16/2003

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	22	$3,685
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	32	$28
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	160	$3,080
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	135	$17,993
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	117	$1,179
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	386	$32,259
1014	Opt commitment to orig 25- or 30-year FRMs	319	$70,087
1016	Opt commitment to orig "other" Mortgages	258	$4,437
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$4
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	14	$215
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained	8	$1,451
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$6
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	25	$5,741
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	20	$14,984
2016	Commit/purchase "other" Mortgage loans, svc retained	24	$3,368
2022	Commit/sell 1-mo COFI ARM loans, svc retained		$1
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained	7	$142
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained	10	$2,226
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained	27	$418
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	111	$9,760
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	126	$24,171
2036	Commit/sell "other" Mortgage loans, svc retained	10	$142
2042	Commit/purchase 1-month COFI ARM MBS		$4
2044	Commit/purchase 6-mo or 1-yr COFI ARM MBS		$1
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$18
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$25
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS	8	$112
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS	13	$8,290

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: US Total | **Reporting Dockets: 879**
All Reporting CMR | **June 2003**
Report Prepared: 9/17/2003 7:34:36 AM | **Amounts in Millions** | **Data as of: 9/16/2003**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2054	Commit/purchase 25- to 30-year FRM MBS	19	$22,423
2056	Commit/purchase "other" MBS		$38
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$72
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$745
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$34
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	26	$24,423
2074	Commit/sell 25- or 30-yr FRM MBS	31	$70,463
2076	Commit/sell "other" MBS		$5
2081	Commit/purch low-risk floating-rate mtg derivative product		$10
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$776
2086	Commit/purchase high-risk Mortgage derivative product		$10
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	9	$64
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released	8	$340
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$43
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$120
2114	Commit/purchase 25- or 30-yr FRM loans, svc released	8	$893
2116	Commit/purchase "other" Mortgage loans, svc released	6	$7
2122	Commit/sell 1-mo COFI ARM loans, svc released		$0
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	20	$6,341
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	24	$1,024
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	21	$292
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	90	$5,406
2134	Commit/sell 25- or 30-yr FRM loans, svc released	114	$20,812
2136	Commit/sell "other" Mortgage loans, svc released	20	$3,316
2202	Firm commitment to originate 1-month COFI ARM loans		$11
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans	10	$30
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	54	$1,263

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: US Total
All Reporting CMR
Report Prepared: 9/17/2003 7:34:36 AM

Amounts in Millions

Reporting Dockets: 879
June 2003
Data as of: 9/16/2003

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	43	$217
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	39	$197
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	144	$5,201
2214	Firm commit/originate 25- or 30-year FRM loans	128	$10,714
2216	Firm commit/originate "other" Mortgage loans	104	$946
3008	Option to purchase 3- or 5-yr Treasury ARMs		$6
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$11
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3014	Option to purchase 25- or 30-yr FRMs		$332
3016	Option to purchase "other" Mortgages		$51
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$163
3028	Option to sell 3- or 5-year Treasury ARMs		$105
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$0
3032	Option to sell 10-, 15-, or 20-year FRMs	16	$304
3034	Option to sell 25- or 30-year FRMs	25	$10,575
3036	Option to sell "other" Mortgages		$2
3054	Short option to purchase 25- or 30-yr FRMs		$20
3068	Short option to sell 3- or 5-yr Treasury ARMs		$100
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$40
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$187
3074	Short option to sell 25- or 30-yr FRMs	6	$1,251
3076	Short option to sell "other" Mortgages		$42
4002	Commit/purchase non-Mortgage financial assets	104	$2,290
4006	Commit/purchase "other" liabilities		$6
4022	Commit/sell non-Mortgage financial assets	6	$808
4024	Commit/sell core deposits		$12
4026	Commit/sell "other" liabilities		$28
5002	IR swap: pay fixed, receive 1-month LIBOR	6	$4,996

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: US Total | **Reporting Dockets: 879**
All Reporting CMR | **June 2003**
Report Prepared: 9/17/2003 7:34:36 AM | **Amounts in Millions** | **Data as of: 9/16/2003**

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	19	$31,440
5006	IR swap: pay fixed, receive 6-month LIBOR		$75
5010	IR swap: pay fixed, receive 3-month Treasury		$1,105
5022	IR swap: pay fixed, receive the prime rate		$53
5024	IR swap: pay 1-month LIBOR, receive fixed		$8,809
5026	IR swap: pay 3-month LIBOR, receive fixed	7	$11,381
5044	IR swap: pay the prime rate, receive fixed		$3
5104	IR swaption: pay fixed, receive 3-month LIBOR		$6,300
5226	Short IR swaption: pay 3-mo LIBOR, receive fixed		$10
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$1,507
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$39
5572	IR swap, amortizing: pay 1-mo LIBOR, receive MBS coupon		$11
5582	IR swap, amortizing: pay MBS coupon, receive 1-mo LIBOR		$30
6002	Interest rate Cap based on 1-month LIBOR		$849
6004	Interest rate Cap based on 3-month LIBOR	9	$637
6008	Interest rate Cap based on 3-month Treasury		$30
6018	Interest rate Cap based on 10-year Treasury		$100
6020	Interest rate Cap based on cost-of-funds index (COFI)		$281
6022	Interest rate Cap based on the prime rate		$50
6032	Short interest rate Cap based on 1-month LIBOR		$16
6034	Short interest rate Cap based on 3-month LIBOR		$5
6040	Short interest rate Cap based on 1-year Treasury		$3
6050	Short interest rate Cap based on cost-of-funds index		$281
7002	Interest rate floor based on 1-month LIBOR		$33
7004	Interest rate floor based on 3-month LIBOR		$4,600
7010	Interest rate floor based on 1-year Treasury		$3
7018	Interest rate floor based on 10-year Treasury		$1,630
7032	Short interest rate floor based on 1-month LIBOR		$8

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: US Total | **Reporting Dockets: 879**
All Reporting CMR | **June 2003**
Report Prepared: 9/17/2003 7:34:37 AM | **Amounts in Millions** | **Data as of: 9/16/2003**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
7048	Short interest rate floor based on 10-year Treasury		$150
8010	Long futures contract on 10-year Treasury note		$40
8038	Short futures contract on 5-year Treasury note		$11
8040	Short futures contract on 10-year Treasury note		$118
8046	Short futures contract on 3-month Eurodollar		$85
9010	Long call option on 10-year T-note futures contract		$88
9012	Long call option on Treasury bond futures contract		$1,035
9034	Long put option on 10-year T-note futures contract		$150
9036	Long put option on T-bond futures contract		$145
9058	Short call option on 10-year T-note futures contract		$30
9082	Short put option on 10-year T-note futures contract		$4
9502	Fixed-rate construction loans in process	403	$3,686
9512	Adjustable-rate construction loans in process	253	$6,000