Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: OH

All Reporting CMR | **Reporting Dockets: 85** | **March 2004**

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	6,367	-853	-12 %	14.20 %	-117 bp
+200 bp	6,764	-457	-6 %	14.82 %	-54 bp
+100 bp	7,070	-150	-2 %	15.25 %	-12 bp
0 bp	7,220			15.36 %	
-100 bp	7,148	-72	-1 %	15.12 %	-25 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	15.36 %	13.10 %	10.85 %
Post-shock NPV Ratio	14.82 %	12.23 %	10.31 %
Sensitivity Measure: Decline in NPV Ratio	54 bp	87 bp	53 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: 06/11/2004 2:12:21 PM | **Amounts in Millions** | **Data as of: 06/11/2004**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS								
MORTGAGE LOANS AND SECURITIES								
Fixed-Rate Single-Family First-Mortgage Loans and MBS								
30-Year Mortgage Loans	6,541	6,368	5,995	5,637	5,308	6,226	102.28	4.29
30-Year Mortgage Securities	104	102	99	95	91	98	104.81	2.44
15-Year Mortgages and MBS	5,378	5,255	5,057	4,839	4,622	5,096	103.13	3.05
Balloon Mortgages and MBS	1,082	1,065	1,039	1,005	964	1,039	102.47	2.02
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	183	183	182	181	179	180	101.71	0.44
7 Month to 2 Year Reset Frequency	3,870	3,844	3,810	3,759	3,686	3,718	103.40	0.78
2+ to 5 Year Reset Frequency	4,279	4,187	4,076	3,946	3,802	4,071	102.87	2.42
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	9	9	9	9	9	9	101.08	0.80
2 Month to 5 Year Reset Frequency	258	254	250	245	241	249	102.03	1.68
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	316	313	309	306	303	308	101.38	1.06
Adjustable-Rate, Fully Amortizing	1,544	1,532	1,521	1,511	1,500	1,527	100.33	0.73
Fixed-Rate, Balloon	256	243	230	219	209	229	105.74	5.18
Fixed-Rate, Fully Amortizing	624	592	563	536	511	564	105.09	5.14
Construction and Land Loans								
Adjustable-Rate	2,378	2,374	2,369	2,365	2,361	2,376	99.91	0.19
Fixed-Rate	370	362	355	349	342	366	99.06	2.02
Second-Mortgage Loans and Securities								
Adjustable-Rate	3,964	3,959	3,954	3,949	3,946	3,993	99.15	0.12
Fixed-Rate	185	182	179	176	173	179	101.53	1.67
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	94	93	90	88	85	93	100.00	2.08
Accrued Interest Receivable	117	117	117	117	117	117	100.00	0.00
Advance for Taxes/Insurance	9	9	9	9	9	9	100.00	0.00
Float on Escrows on Owned Mortgages	8	17	31	41	49			-67.92
LESS: Value of Servicing on Mortgages Serviced by Others	-1	-1	-1	-1	-1			-11.17
TOTAL MORTGAGE LOANS AND SECURITIES	**31,571**	**31,063**	**30,249**	**29,382**	**28,507**	**30,447**	**102.02**	**2.13**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	408	407	406	405	404	407	100.08	0.24
Fixed-Rate	360	351	342	334	326	335	104.71	2.49
Consumer Loans								
Adjustable-Rate	1,252	1,250	1,248	1,247	1,245	1,218	102.64	0.14
Fixed-Rate	6,709	6,663	6,618	6,574	6,531	6,385	104.36	0.68
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-327	-325	-323	-321	-320	-325	0.00	0.56
Accrued Interest Receivable	68	68	68	68	68	68	100.00	0.00
TOTAL NONMORTGAGE LOANS	**8,470**	**8,414**	**8,360**	**8,306**	**8,255**	**8,088**	**104.04**	**0.65**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	883	883	883	883	883	883	100.00	0.00
Equities and All Mutual Funds	231	224	217	209	201	224	100.00	3.21
Zero-Coupon Securities	5	4	4	4	4	4	105.08	3.45
Government and Agency Securities	857	827	798	771	745	779	106.23	3.54
Term Fed Funds, Term Repos	1,157	1,155	1,154	1,152	1,151	1,154	100.09	0.13
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	272	264	256	248	241	258	102.35	3.15
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	683	675	651	626	601	682	99.06	2.31
Structured Securities (Complex)	440	437	427	413	397	436	100.25	1.56
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**4,529**	**4,470**	**4,391**	**4,307**	**4,223**	**4,420**	**101.14**	**1.54**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	46	46	46	46	46	46	100.00	0.00
Real Estate Held for Investment	2	2	2	2	2	2	100.00	0.00
Investment in Unconsolidated Subsidiaries	477	465	431	385	331	465	100.00	4.90
Office Premises and Equipment	396	396	396	396	396	396	100.00	0.00
TOTAL REAL ASSETS, ETC.	**921**	**909**	**876**	**829**	**775**	**909**	**100.00**	**2.50**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	75	108	152	173	177			-35.28
Adjustable-Rate Servicing	16	17	17	18	18			-2.97
Float on Mortgages Serviced for Others	66	91	122	143	156			-30.66
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**158**	**217**	**292**	**334**	**350**			**-30.78**
OTHER ASSETS								
Purchased and Excess Servicing						169		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	988	988	988	988	988	988	100.00	0.00
Miscellaneous II						104		
Deposit Intangibles								
Retail CD Intangible	35	42	47	51	55			-13.71
Transaction Account Intangible	296	431	563	692	834			-31.04
MMDA Intangible	77	106	138	165	190			-28.86
Passbook Account Intangible	223	316	408	497	577			-29.18
Non-Interest-Bearing Account Intangible	18	37	56	74	91			-51.47
TOTAL OTHER ASSETS	**1,637**	**1,920**	**2,200**	**2,467**	**2,736**	**1,262**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						50		
TOTAL ASSETS	**47,286**	**46,993**	**46,367**	**45,625**	**44,846**	**45,175**	**104/102***	**0.98/1.61***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	10,052	10,004	9,956	9,909	9,863	9,914	100.91	0.48
Fixed-Rate Maturing in 13 Months or More	8,645	8,439	8,240	8,047	7,860	8,103	104.15	2.40
Variable-Rate	548	548	548	548	548	548	100.02	0.02
Demand								
Transaction Accounts	5,744	5,744	5,744	5,744	5,744	5,744	100/92*	0.00/2.52*
MMDAs	2,132	2,132	2,132	2,132	2,132	2,132	100/95*	0.00/1.51*
Passbook Accounts	4,089	4,089	4,089	4,089	4,089	4,089	100/92*	0.00/2.44*
Non-Interest-Bearing Accounts	844	844	844	844	844	844	100/96*	0.00/2.37*
TOTAL DEPOSITS	**32,054**	**31,800**	**31,553**	**31,313**	**31,080**	**31,374**	**101/98***	**0.79/1.73***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	1,435	1,420	1,406	1,392	1,379	1,401	101.40	1.01
Fixed-Rate Maturing in 37 Months or More	387	366	346	328	310	347	105.41	5.61
Variable-Rate	2,460	2,459	2,459	2,459	2,459	2,454	100.20	0.01
TOTAL BORROWINGS	**4,282**	**4,246**	**4,211**	**4,179**	**4,148**	**4,202**	**101.03**	**0.83**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	306	306	306	306	306	306	100.00	0.00
Other Escrow Accounts	34	33	32	31	30	35	92.80	3.06
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,463	1,463	1,463	1,463	1,463	1,463	100.00	0.00
Miscellaneous II	0	0	0	0	0	78		
TOTAL OTHER LIABILITIES	**1,802**	**1,801**	**1,800**	**1,799**	**1,799**	**1,882**	**95.71**	**0.06**
Other Liabilities not Included Above								
Self-Valued	1,986	1,921	1,868	1,822	1,791	1,745	110.12	3.08
Unamortized Yield Adjustments						1		
TOTAL LIABILITIES	**40,125**	**39,768**	**39,433**	**39,113**	**38,817**	**39,204**	**101/99****	**0.87/1.62****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	99	-26	-256	-442	-604			
ARMs	29	22	10	-10	-35			
Other Mortgages	8	0	-11	-24	-38			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	12	3	-14	-30	-44			
Sell Mortgages and MBS	-199	13	429	773	1,069			
Purchase Non-Mortgage Items	1	0	-1	-2	-3			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-13	-4	5	13	21			
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	1	4	6	8			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	-1	0	1	3	4			
Options on Futures	0	0	0	0	0			
Construction LIP	6	-7	-21	-34	-46			
Self-Valued	45	-5	-9	-2	7			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-13**	**-5**	**136**	**252**	**338**			

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NET PORTFOLIO VALUE								
+ ASSETS	47,286	46,993	46,367	45,625	44,846	45,175	104/102***	0.98/1.61***
- LIABILITIES	40,125	39,768	39,433	39,113	38,817	39,204	101/99**	0.87/1.62**
+ OFF-BALANCE-SHEET POSITIONS	-13	-5	136	252	338			
TOTAL NET PORTFOLIO VALUE #	7,148	7,220	7,070	6,764	6,367	5,971	120.92	0.54

* 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

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All Reporting CMR
Report Prepared: 06/11/2004 2:12:22 PM

Amounts in Millions

Reporting Dockets: 85
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	$231	$3,538	$1,655	$606	$197
WARM	341 mo	351 mo	334 mo	304 mo	262 mo
WAC	4.53%	5.58%	6.39%	7.35%	8.73%
Amount of these that is FHA or VA Guaranteed	$1	$1	$56	$83	$8
Securities Backed by Conventional Mortgages	$6	$26	$30	$17	$5
WARM	281 mo	331 mo	220 mo	297 mo	249 mo
Weighted Average Pass-Through Rate	4.96%	5.30%	6.26%	7.19%	8.37%
Securities Backed by FHA or VA Mortgages	$0	$0	$8	$3	$2
WARM	127 mo	84 mo	327 mo	270 mo	132 mo
Weighted Average Pass-Through Rate	2.82%	5.75%	6.03%	7.10%	9.23%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,131	$2,270	$943	$390	$131
WAC	4.75%	5.37%	6.40%	7.34%	8.64%
Mortgage Securities	$133	$67	$27	$3	$1
Weighted Average Pass-Through Rate	4.32%	5.05%	6.24%	7.26%	8.82%
WARM (of 15-Year Loans and Securities)	160 mo	163 mo	141 mo	128 mo	120 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$441	$365	$135	$43	$14
WAC	4.51%	5.38%	6.32%	7.27%	8.74%
Mortgage Securities	$32	$6	$2	$0	$0
Weighted Average Pass-Through Rate	4.21%	5.17%	6.02%	7.11%	0.00%
WARM (of Balloon Loans and Securities)	67 mo	86 mo	108 mo	81 mo	74 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$12,459**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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All Reporting CMR
Report Prepared: 06/11/2004 2:12:22 PM

Reporting Dockets: 85
March 2004
Data as of: 06/11/2004

Amounts in Millions

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	$0	$236	$7	$0	$2
WAC	0.00%	4.14%	6.23%	0.00%	6.28%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$180	$3,482	$4,064	$9	$247
Weighted Average Margin	225 bp	302 bp	298 bp	129 bp	201 bp
WAC	4.77%	5.08%	5.38%	3.97%	5.79%
WARM	111 mo	308 mo	332 mo	195 mo	238 mo
Weighted Average Time Until Next Payment Reset	6 mo	12 mo	42 mo	1 mo	17 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	**$8,227**

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	$7	$5	$6	$0	$0
Weighted Average Distance from Lifetime Cap	159 bp	38 bp	175 bp	0 bp	12 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$14	$3	$9	$0	$8
Weighted Average Distance from Lifetime Cap	251 bp	356 bp	314 bp	0 bp	371 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$129	$3,658	$3,986	$9	$230
Weighted Average Distance from Lifetime Cap	916 bp	690 bp	596 bp	836 bp	657 bp
Balances Without Lifetime Cap	$31	$52	$69	$1	$11
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$40	$3,644	$3,984	$4	$220
Weighted Average Periodic Rate Cap	164 bp	204 bp	296 bp	177 bp	162 bp
Balances Subject to Periodic Rate Floors	$38	$3,434	$3,772	$3	$218
MBS Included in ARM Balances	$38	$427	$38	$8	$21

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Reporting Dockets: 85
March 2004
Data as of: 06/11/2004

Amounts in Millions

MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$308	$1,527
WARM	89 mo	195 mo
Remaining Term to Full Amortization	262 mo	
Rate Index Code	0	0
Margin	267 bp	265 bp
Reset Frequency	28 mo	22 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$0	$12
Wghted Average Distance to Lifetime Cap	34 bp	115 bp
Fixed-Rate:		
Balances	$229	$564
WARM	88 mo	146 mo
Remaining Term to Full Amortization	295 mo	
WAC	6.75%	6.76%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$2,376	$366
WARM	17 mo	32 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	85 bp	5.78%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$3,993	$179
WARM	106 mo	82 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	20 bp	6.89%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$407	$335
WARM	50 mo	34 mo
Margin in Column 1; WAC in Column 2	130 bp	5.93%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$1,218	$6,385
WARM	6 mo	9 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	1,374 bp	18.27%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$0	$63
Fixed Rate		
Remaining WAL <= 5 Years	$38	$538
Remaining WAL 5-10 Years	$3	$29
Remaining WAL Over 10 Years	$11	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$52	$630

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ASSETS (continued)

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Amounts in Millions

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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	$2,068	$8,350	$7,719	$2,538	$463
WARM	139 mo	252 mo	302 mo	304 mo	277 mo
Weighted Average Servicing Fee	29 bp	28 bp	30 bp	34 bp	37 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	193 loans				
FHA/VA	1 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$2,655	$7	Total # of Adjustable-Rate Loans Serviced	39 loans
WARM (in months)	195 mo	177 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	35 bp	41 bp		

Total Balances of Mortgage Loans Serviced for Others	**$23,801**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$883		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$224		
Zero-Coupon Securities	$4	2.24%	37 mo
Government & Agency Securities	$779	4.31%	47 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,154	1.34%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$258	4.13%	46 mo
Memo: Complex Securities (from supplemental reporting)	$436		

Total Cash, Deposits, and Securities	**$3,738**

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ASSETS (continued)

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Report Prepared: 06/11/2004 2:12:22 PM

Amounts in Millions

Reporting Dockets: 85
March 2004
Data as of: 06/11/2004

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$292
Accrued Interest Receivable	$117
Advances for Taxes and Insurance	$9
Less: Unamortized Yield Adjustments	$-4
Valuation Allowances	$199
Unrealized Gains (Losses)	$13

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$10
Accrued Interest Receivable	$68
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$335
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$2
Repossessed Assets	$46
Equity Assets Not Subject to SFAS No. 115	$465
Office Premises and Equipment	$396
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$12
Less: Unamortized Yield Adjustments	$-21
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$169
Miscellaneous I	$988
Miscellaneous II	$104
TOTAL ASSETS	**$45,175**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$2
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$14
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$145
Mortgage-Related Mututal Funds	$80
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$122
Weighted Average Servicing Fee	20 bp
Adjustable-Rate Mortgage Loans Serviced	$212
Weighted Average Servicing Fee	26 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$10

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: OH
All Reporting CMR
Report Prepared: 06/11/2004 2:12:22 PM

Amounts in Millions

Reporting Dockets: 85
March 2004
Data as of: 06/11/2004

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$1,985	$1,464	$76	$19
WAC	1.56%	3.68%	7.25%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$2,604	$3,164	$621	$25
WAC	1.62%	3.23%	6.79%	
WARM	7 mo	8 mo	9 mo	
Balances Maturing in 13 to 36 Months		$4,016	$1,821	$21
WAC		2.89%	4.96%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$2,266	$5
WAC			4.36%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$18,016**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$273	$945	$234
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$3,533	$5,200	$3,976
Penalty in Months of Forgone Interest	3.19 mo	6.35 mo	6.28 mo
Balances in New Accounts	$317	$646	$220

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: OH
All Reporting CMR
Report Prepared: 06/11/2004 2:12:22 PM

Amounts in Millions

Reporting Dockets: 85
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%	$556	$591	$37	2.07%
3.00 to 3.99%	$8	$43	$100	3.45%
4.00 to 4.99%	$1	$42	$71	4.50%
5.00 to 5.99%	$36	$31	$73	5.54%
6.00 to 6.99%	$4	$42	$50	6.44%
7.00 to 7.99%	$2	$44	$14	7.28%
8.00 to 8.99%	$0	$0	$3	8.66%
9.00 and Above	$0	$0	$0	9.01%
WARM	1 mo	21 mo	80 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$1,748**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$4,747
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: OH
All Reporting CMR
Report Prepared: 06/11/2004 2:12:22 PM

Amounts in Millions

Reporting Dockets: 85
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	$5,744	1.54%	$135
Money Market Deposit Accounts (MMDAs)	$2,132	1.21%	$120
Passbook Accounts	$4,089	0.83%	$481
Non-Interest-Bearing Non-Maturity Deposits	$844		$26
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$120	0.01%	
Escrow for Mortgages Serviced for Others	$186	0.01%	
Other Escrows	$35	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$13,150		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,463		
Miscellaneous II	$78		
TOTAL LIABILITIES	**$39,204**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$5,971
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$45,175**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: OH | **Reporting Dockets: 85**
All Reporting CMR | **March 2004**
Report Prepared: 06/11/2004 2:12:22 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		$11
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$3
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	25	$806
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	20	$250
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	8	$104
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	41	$888
1014	Opt commitment to orig 25- or 30-year FRMs	37	$2,736
1016	Opt commitment to orig "other" Mortgages	25	$308
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1
2016	Commit/purchase "other" Mortgage loans, svc retained		$1
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$28
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained	6	$174
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	13	$280
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	16	$580
2036	Commit/sell "other" Mortgage loans, svc retained		$11
2054	Commit/purchase 25- to 30-year FRM MBS		$75
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$768
2074	Commit/sell 25- or 30-yr FRM MBS		$3,274
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$27
2134	Commit/sell 25- or 30-yr FRM loans, svc released	6	$153
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$56
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$0
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$4
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	13	$18
2214	Firm commit/originate 25- or 30-year FRM loans	10	$82
2216	Firm commit/originate "other" Mortgage loans	9	$63

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: OH | **Reporting Dockets: 85**
All Reporting CMR | **March 2004**
Report Prepared: 06/11/2004 2:12:23 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
3032	Option to sell 10-, 15-, or 20-year FRMs		$4
3034	Option to sell 25- or 30-year FRMs		$34
4002	Commit/purchase non-Mortgage financial assets		$51
5004	IR swap: pay fixed, receive 3-month LIBOR		$120
8040	Short futures contract on 10-year Treasury note		$18
9502	Fixed-rate construction loans in process	48	$346
9512	Adjustable-rate construction loans in process	38	$1,061