OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION



# INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

## *** INTEREST RATE SENSITIVITY OF NET PORTFOLIO VALUE (NPV) ***

| | Net Portfolio Value | | | NPV as % of PV of Assets | |
|---|---|---|---|---|---|
| Change in Rates | $ Amount | $ Change | % Change | NPV Ratio | Change |
| +400 bp | - | -10,614 | -100 % | 0.00 % | 0 bp |
| +300 bp | 7,808 | -2,805 | -26 % | 8.16 % | -239 bp |
| +200 bp | 8,950 | -1,664 | -16 % | 9.18 % | -138 bp |
| +100 bp | 9,902 | -711 | -7 % | 9.99 % | -57 bp |
| 0 bp | 10,614 | | | 10.56 % | |
| -100 bp | 10,996 | 382 | +4 % | 10.82 % | +26 bp |
| -200 bp | 11,218 | 604 | +6 % | 10.94 % | +38 bp |
| -300 bp | 11,567 | 953 | +9 % | 11.16 % | +61 bp |
| -400 bp | - | -10,614 | -100 % | 0.00 % | 0 bp |

| *** RISK MEASURES: 200 BP RATE SHOCK *** | 09/30/1999 |
|---|---|
| Pre-Shock NPV Ratio: NPV as % of PV of Assets ...... | 10.56 % |
| Post-Shock NPV Ratio .............................. | 9.18 % |
| Sensitivity Measure: Decline in NPV Ratio .......... | 138 bp |

PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO
(Balances in $Mil)

*** Change in Interest Rates ***

| *** ASSETS *** | -400 bp | -300 bp | -200 bp | -100 bp | No Change | +100 bp | +200 bp | +300 bp | +400 bp |
|---|---|---|---|---|---|---|---|---|---|
| MORTGAGE LOANS & SECURITIES | | | | | | | | | |
| Fixed-Rate Single-Family First-Mortgage Loans & MBS: | | | | | | | | | |
| 30-Yr Mortgage Loans ........ | - | 13,811 | 13,549 | 13,258 | 12,858 | 12,359 | 11,811 | 11,252 | - |
| 30-Yr Mortgage Securities ... | - | 4,010 | 3,931 | 3,841 | 3,717 | 3,558 | 3,382 | 3,206 | - |
| 15-Year Mortgages & MBS ..... | - | 9,781 | 9,631 | 9,446 | 9,179 | 8,862 | 8,532 | 8,208 | - |
| Balloon Mortgages & MBS ..... | - | 2,567 | 2,535 | 2,499 | 2,447 | 2,380 | 2,308 | 2,236 | - |
| Adjustable-Rate Single Family First-Mortgage Loans & MBS: | | | | | | | | | |
| Current Market Index ARMs: | | | | | | | | | |
| 6 Mo or Less Reset Freq.... | - | 2,775 | 2,759 | 2,746 | 2,733 | 2,711 | 2,676 | 2,624 | - |
| 7 Mo to 2 Yrs Reset Freq .. | - | 10,411 | 10,328 | 10,250 | 10,158 | 10,022 | 9,823 | 9,571 | - |
| 2+ to 5 Yrs Reset Freq .... | - | 3,334 | 3,282 | 3,223 | 3,150 | 3,062 | 2,963 | 2,858 | - |
| Lagging Market Index ARMs: | | | | | | | | | |
| 1 Mo Reset Freq............ | - | 2,310 | 2,292 | 2,273 | 2,254 | 2,232 | 2,206 | 2,172 | - |
| 2 Mo to 5 Yrs Reset Freq... | - | 3,687 | 3,634 | 3,585 | 3,533 | 3,474 | 3,405 | 3,322 | - |
| Multifamily & Nonresidential Mortgage Loans & Securities: | | | | | | | | | |
| Adjustable-Rate, Balloon .... | - | 1,286 | 1,279 | 1,272 | 1,265 | 1,257 | 1,248 | 1,239 | - |
| Adjustable-Rate, Fully-Amort. | - | 2,777 | 2,755 | 2,733 | 2,713 | 2,691 | 2,669 | 2,648 | - |
| Fixed-Rate, Balloon ........ | - | 1,374 | 1,310 | 1,250 | 1,194 | 1,142 | 1,093 | 1,046 | - |
| Fixed-Rate, Fully-Amortizing | - | 2,368 | 2,290 | 2,218 | 2,149 | 2,085 | 2,025 | 1,968 | - |
| Construction & Land Loans: | | | | | | | | | |
| Adjustable-Rate ............. | - | 3,420 | 3,409 | 3,398 | 3,387 | 3,377 | 3,366 | 3,356 | - |
| Fixed-Rate .................. | - | 3,852 | 3,822 | 3,793 | 3,765 | 3,739 | 3,713 | 3,689 | - |
| Second Mtg Loans & Securities: | | | | | | | | | |
| Adjustable-Rate ............. | - | 825 | 822 | 821 | 819 | 817 | 815 | 814 | - |
| Fixed-Rate .................. | - | 3,125 | 3,061 | 2,999 | 2,939 | 2,882 | 2,828 | 2,775 | - |
| Other Assets Related to Mortgage Loans & Securities: | | | | | | | | | |
| Net Nonperforming Mtg Loans . | - | 68 | 68 | 68 | 67 | 65 | 64 | 63 | - |
| Accrued Interest Receivable . | - | 501 | 501 | 501 | 501 | 501 | 501 | 501 | - |
| Advances for Taxes/Insurance | - | 25 | 25 | 25 | 25 | 25 | 25 | 25 | - |
| Float on Escrows on Owned Mtg | - | 54 | 76 | 116 | 172 | 226 | 273 | 310 | - |
| Less: Value of Servicing on Mtgs Serviced by Others ... | - | -4 | -4 | -3 | -2 | -2 | -2 | -2 | - |
| *Mortgage Loans & Securities | - | 72,365 | 71,363 | 70,317 | 69,026 | 67,470 | 65,728 | 63,885 | - |

PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO
(Balances in $Mil)

| *** ASSETS (Cont.) *** | -400 bp | -300 bp | -200 bp | -100 bp | No Change | +100 bp | +200 bp | +300 bp | +400 bp |
|---|---|---|---|---|---|---|---|---|---|
| | *** Change in Interest Rates *** | | | | | | | | |
| **NONMORTGAGE LOANS** | | | | | | | | | |
| Commercial Loans: | | | | | | | | | |
| Adjustable-Rate ............. | - | 2,633 | 2,624 | 2,616 | 2,608 | 2,600 | 2,593 | 2,586 | - |
| Fixed-Rate .................. | - | 2,370 | 2,325 | 2,282 | 2,241 | 2,202 | 2,164 | 2,128 | - |
| Consumer Loans: | | | | | | | | | |
| Adjustable-Rate ............. | - | 4,990 | 4,985 | 4,981 | 4,976 | 4,972 | 4,968 | 4,964 | - |
| Fixed-Rate .................. | - | 4,953 | 4,871 | 4,792 | 4,715 | 4,641 | 4,569 | 4,499 | - |
| Other Assets Related to Nonmortgage Loans & Securities: | | | | | | | | | |
| Net Nonperforming Nonmtg Lns | - | 18 | 18 | 17 | 17 | 17 | 17 | 16 | - |
| Accrued Interest Receivable . | - | 100 | 100 | 100 | 100 | 100 | 100 | 100 | - |
| *Nonmortgage Loans .......... | - | 15,064 | 14,924 | 14,789 | 14,658 | 14,532 | 14,410 | 14,292 | - |
| **CASH, DEPOSITS, & SECURITIES** | | | | | | | | | |
| Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos . | - | 2,186 | 2,186 | 2,186 | 2,186 | 2,186 | 2,186 | 2,186 | - |
| Equities & All Mutual Funds ... | - | 206 | 200 | 195 | 188 | 179 | 169 | 159 | - |
| Zero-Coupon Securities ........ | - | 24 | 22 | 20 | 19 | 18 | 17 | 16 | - |
| Govt & Agency Securities ...... | - | 2,668 | 2,512 | 2,372 | 2,244 | 2,129 | 2,023 | 1,928 | - |
| Term Fed Funds, Term Repos, & Interest-Earning Deposits . | - | 774 | 772 | 771 | 769 | 768 | 766 | 765 | - |
| Munis, Mtg-Backed Bonds, Corporates, Commercial Paper | - | 587 | 558 | 531 | 506 | 484 | 463 | 443 | - |
| Mortgage-Derivative Securities: | | | | | | | | | |
| Valued by OTS ............... | - | 34 | 34 | 34 | 34 | 33 | 32 | 31 | - |
| Valued by Institution ....... | - | 3,583 | 3,541 | 3,500 | 3,403 | 3,293 | 3,180 | 3,058 | - |
| Structured Securities, Valued by Institution ....... | - | 1,409 | 1,395 | 1,383 | 1,326 | 1,262 | 1,203 | 1,145 | - |
| Less: Valuation Allowances for Investment Securities .. | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| *Cash, Deposits, & Securities | - | 11,470 | 11,221 | 10,992 | 10,674 | 10,351 | 10,039 | 9,730 | - |

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION



PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO
(Balances in $Mil)

| *** ASSETS (Cont.) *** | -400 bp | -300 bp | -200 bp | -100 bp | No Change | +100 bp | +200 bp | +300 bp | +400 bp |
|---|---|---|---|---|---|---|---|---|---|
| | *** Change in Interest Rates *** | | | | | | | | |
| REPOSSESSED ASSETS ............. | - | 106 | 106 | 106 | 106 | 106 | 106 | 106 | - |
| REAL ESTATE HELD FOR INVESTMENT | - | 28 | 28 | 28 | 28 | 28 | 28 | 28 | - |
| INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS ...... | - | 22 | 21 | 20 | 19 | 17 | 14 | 11 | - |
| OFFICE PREMISES & EQUIPMENT .... | - | 1,200 | 1,200 | 1,200 | 1,200 | 1,200 | 1,200 | 1,200 | - |
| *Subtotal ................... | - | 1,355 | 1,354 | 1,354 | 1,353 | 1,350 | 1,348 | 1,345 | - |
| MORTGAGE LOAN SERVICING FOR OTHERS | | | | | | | | | |
| Fixed-Rate Servicing .......... | - | 485 | 518 | 619 | 755 | 854 | 904 | 916 | - |
| Adj-Rate Servicing ............ | - | 150 | 154 | 157 | 160 | 162 | 165 | 167 | - |
| Float on Mtgs Svc'd for Others | - | 208 | 245 | 299 | 368 | 423 | 466 | 499 | - |
| *Mtg Ln Servicing for Others | - | 843 | 917 | 1,075 | 1,283 | 1,438 | 1,534 | 1,582 | - |
| OTHER ASSETS | | | | | | | | | |
| Margin Account ................ | - | - | - | - | - | - | - | - | - |
| Miscellaneous I ............... | - | 2,186 | 2,186 | 2,186 | 2,186 | 2,186 | 2,186 | 2,186 | - |
| Deposit Intangibles: | | | | | | | | | |
| Retail CD Intangible ........ | - | 117 | 126 | 133 | 140 | 147 | 153 | 158 | - |
| Transaction Acct Intangible . | - | 49 | 172 | 308 | 438 | 561 | 676 | 784 | - |
| MMDA Intangible ............. | - | 5 | 61 | 160 | 301 | 447 | 589 | 728 | - |
| Passbook Account Intangible . | - | -12 | -4 | 35 | 168 | 301 | 424 | 539 | - |
| Non-Int-Bearing Acct Intang . | - | 168 | 220 | 269 | 316 | 362 | 405 | 446 | - |
| *Other Assets ............... | - | 2,513 | 2,762 | 3,092 | 3,550 | 4,004 | 4,433 | 4,841 | - |
| *** TOTAL ASSETS ............ | - | 103,610 | 102,541 | 101,618 | 100,544 | 99,146 | 97,492 | 95,674 | - |

PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO
(Balances in $Mil)

*** Change in Interest Rates ***

| *** LIABILITIES *** | -400 bp | -300 bp | -200 bp | -100 bp | No Change | +100 bp | +200 bp | +300 bp | +400 bp |
|---|---|---|---|---|---|---|---|---|---|
| DEPOSITS | | | | | | | | | |
| Fixed-Rate, Fixed-Maturity: | | | | | | | | | |
| Maturing in 12 Mo or Less ... | - | 26,395 | 26,267 | 26,140 | 26,014 | 25,890 | 25,768 | 25,646 | - |
| Maturing in 13 Mo or More ... | - | 10,659 | 10,440 | 10,227 | 10,021 | 9,821 | 9,626 | 9,437 | - |
| Variable-Rate, Fixed-Maturity . | - | 851 | 851 | 850 | 850 | 850 | 849 | 849 | - |
| Non-Maturity: | | | | | | | | | |
| Transaction Accts ........... | - | 4,897 | 4,897 | 4,897 | 4,897 | 4,897 | 4,897 | 4,897 | - |
| MMDAs ....................... | - | 11,466 | 11,466 | 11,466 | 11,466 | 11,466 | 11,466 | 11,466 | - |
| Passbook Accts .............. | - | 4,003 | 4,003 | 4,003 | 4,003 | 4,003 | 4,003 | 4,003 | - |
| Non-Interest-Bearing Accts .. | - | 2,647 | 2,647 | 2,647 | 2,647 | 2,647 | 2,647 | 2,647 | - |
| * Deposits .................. | - | 60,918 | 60,570 | 60,231 | 59,898 | 59,573 | 59,256 | 58,945 | - |
| BORROWINGS | | | | | | | | | |
| Fixed-Rate, Fixed-Maturity: | | | | | | | | | |
| Maturing in 36 Mo or Less ... | - | 14,496 | 14,437 | 14,379 | 14,322 | 14,266 | 14,211 | 14,156 | - |
| Maturing in 37 Mo or More ... | - | 5,888 | 5,509 | 5,161 | 4,840 | 4,544 | 4,271 | 4,019 | - |
| Variable-Rate, Fixed-Maturity . | - | 8,070 | 8,060 | 8,050 | 8,040 | 8,029 | 8,019 | 8,009 | - |
| * Borrowings ................ | - | 28,454 | 28,006 | 27,590 | 27,202 | 26,840 | 26,501 | 26,184 | - |
| OTHER LIABILITIES | | | | | | | | | |
| Escrow Accounts | | | | | | | | | |
| For Mortgages ............... | - | 1,520 | 1,520 | 1,520 | 1,520 | 1,520 | 1,520 | 1,520 | - |
| Other Escrow Accounts ....... | - | 79 | 77 | 74 | 72 | 70 | 69 | 67 | - |
| Collat. Mtg Securities Issued . | - | - | - | - | - | - | - | - | - |
| Miscellaneous I ............. | - | 1,333 | 1,333 | 1,333 | 1,333 | 1,333 | 1,333 | 1,333 | - |
| Miscellaneous II ............ | - | - | - | - | - | - | - | - | - |
| *Other Liabilities .......... | - | 2,932 | 2,930 | 2,928 | 2,926 | 2,924 | 2,922 | 2,920 | - |
| OPTIONS ON LIABILITIES ......... | - | -106 | -67 | -28 | 12 | 56 | 99 | 141 | - |
| *** TOTAL LIABILITIES ........ | - | 92,199 | 91,439 | 90,720 | 90,038 | 89,392 | 88,779 | 88,190 | - |

AREA: MIDWEST REGION
TYPE: ALL REPORTING CMR
FIRMS REPORTING: 213
CYCLE: SEP 1999

OFFICE OF THRIFT SUPERVISION
RISK MANAGEMENT DIVISION



PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO
(Balances in $Mil)

*** Change in Interest Rates ***

| * OFF-BALANCE-SHEET POSITIONS * | -400 bp | -300 bp | -200 bp | -100 bp | No Change | +100 bp | +200 bp | +300 bp | +400 bp |
|---|---|---|---|---|---|---|---|---|---|
| OPTIONAL COMMITMENTS TO ORIGINATE | | | | | | | | | |
| FRMs & Balloon/2-Step Mortgages | - | 41 | 31 | 20 | 1 | -24 | -52 | -79 | - |
| ARMs .......................... | - | 5 | 4 | 2 | 0 | -3 | -8 | -13 | - |
| Other Mortgages ............... | - | 30 | 23 | 14 | - | -19 | -41 | -63 | - |
| FIRM COMMITMENTS | | | | | | | | | |
| Purchase/Originate Mtgs & MBS . | - | 60 | 43 | 25 | 1 | -32 | -69 | -107 | - |
| Sell Mortgages & MBS .......... | - | -85 | -59 | -30 | 11 | 62 | 115 | 167 | - |
| Purchase Non-Mortgage Items ... | - | 42 | 27 | 13 | - | -12 | -23 | -34 | - |
| Sell Non-Mortgage Items ....... | - | 0 | 0 | 0 | - | 0 | 0 | 0 | - |
| OPTIONS ON MORTGAGES & MBS ..... | - | 0 | 0 | 0 | 0 | 1 | 2 | 3 | - |
| INTEREST-RATE SWAPS | | | | | | | | | |
| Pay Fixed, Receive Floating ... | - | -157 | -91 | -28 | 32 | 90 | 145 | 198 | - |
| Pay Floating, Receive Fixed ... | - | - | - | - | - | - | - | - | - |
| Basis Swaps ................... | - | - | - | - | - | - | - | - | - |
| Swaptions ..................... | - | 1 | 1 | 1 | 1 | 1 | 2 | 2 | - |
| INTEREST-RATE CAPS ............. | - | 3 | 10 | 21 | 37 | 53 | 67 | 78 | - |
| INTEREST-RATE FLOORS ........... | - | 188 | 107 | 42 | 11 | 3 | 1 | 1 | - |
| FUTURES ........................ | - | -32 | -20 | -10 | - | 9 | 17 | 27 | - |
| OPTIONS ON FUTURES ............. | - | - | - | - | 0 | 2 | 10 | 20 | - |
| CONSTRUCTION LIP ............... | - | 35 | 19 | 4 | -10 | -23 | -34 | -46 | - |
| SELF-VALUED [CMR911-CMR919] .... | - | 22 | 23 | 23 | 24 | 41 | 104 | 170 | - |
| *** OFF-BALANCE-SHEET POSITIONS | - | 155 | 116 | 98 | 108 | 149 | 237 | 324 | - |

| *** NET PORTFOLIO VALUE *** | -400 bp | -300 bp | -200 bp | -100 bp | No Change | +100 bp | +200 bp | +300 bp | +400 bp |
|---|---|---|---|---|---|---|---|---|---|
| ASSETS ........................ | - | 103,610 | 102,541 | 101,618 | 100,544 | 99,146 | 97,492 | 95,674 | - |
| - LIABILITIES .................. | - | 92,199 | 91,439 | 90,720 | 90,038 | 89,392 | 88,779 | 88,190 | - |
| + OFF-BALANCE-SHEET POSITIONS .. | - | 155 | 116 | 98 | 108 | 149 | 237 | 324 | - |
| *** NET PORTFOLIO VALUE ..... | - | 11,567 | 11,218 | 10,996 | 10,614 | 9,902 | 8,950 | 7,808 | - |

PRESENT VALUE-TO-FACE VALUE RATIOS AND EFFECTIVE DURATIONS
(Balances in $Mil)

| *** ASSETS *** | Face Value | Present Value Estimate | PV as % of Face | Effective Duration |
|---|---|---|---|---|
| MORTGAGE LOANS & SECURITIES | | | | |
| Fixed-Rate Single-Family First-Mortgage Loans & MBS: | | | | |
| 30-Yr Mortgage Loans ........ | 12,695 | 12,858 | 101.28 | 3.5 |
| 30-Yr Mortgage Securities ... | 3,714 | 3,717 | 100.07 | 3.8 |
| 15-Year Mortgages & MBS ..... | 9,254 | 9,179 | 99.19 | 3.2 |
| Balloon Mortgages & MBS ..... | 2,461 | 2,447 | 99.46 | 2.4 |
| Adjustable-Rate Single Family First-Mortgage Loans & MBS: | | | | |
| Current Market Index ARMs: | | | | |
| 6 Mo or Less Reset Freq.... | 2,758 | 2,733 | 99.11 | 0.6 |
| 7 Mo to 2 Yrs Reset Freq .. | 10,120 | 10,158 | 100.39 | 1.1 |
| 2+ to 5 Yrs Reset Freq .... | 3,190 | 3,150 | 98.74 | 2.6 |
| Lagging Market Index ARMs: | | | | |
| 1 Mo Reset Freq............ | 2,284 | 2,254 | 98.67 | 0.9 |
| 2 Mo to 5 Yrs Reset Freq... | 3,616 | 3,533 | 97.70 | 1.6 |
| Multifamily & Nonresidential Mortgage Loans & Securities: | | | | |
| Adjustable-Rate, Balloon .... | 1,270 | 1,265 | 99.60 | 0.6 |
| Adjustable-Rate, Fully-Amort. | 2,731 | 2,713 | 99.32 | 0.8 |
| Fixed-Rate, Balloon ........ | 1,226 | 1,194 | 97.43 | 4.5 |
| Fixed-Rate, Fully-Amortizing | 2,205 | 2,149 | 97.48 | 3.1 |
| Construction & Land Loans: | | | | |
| Adjustable-Rate ............. | 3,396 | 3,387 | 99.74 | 0.3 |
| Fixed-Rate .................. | 3,775 | 3,765 | 99.74 | 0.7 |
| Second Mtg Loans & Securities: | | | | |
| Adjustable-Rate ............. | 830 | 819 | 98.65 | 0.2 |
| Fixed-Rate .................. | 2,959 | 2,939 | 99.34 | 2.0 |
| Other Assets Related to Mortgage Loans & Securities: | | | | |
| Net Nonperforming Mtg Loans . | 67 | 67 | 99.39 | 1.6 |
| Accrued Interest Receivable . | 501 | 501 | 100.00 | 0.0 |
| Advances for Taxes/Insurance | 25 | 25 | 99.90 | 0.0 |
| Float on Escrows on Owned Mtg | | 172 | | -32.2 |
| Less: Value of Servicing on Mtgs Serviced by Others ... | | -2 | | 30.1 |
| *Mortgage Loans & Securities | 69,077 | 69,026 | 99.93 | 2.1 |

NOTE: Effective duration is calculated as the average of the percentage changes in present value resulting from rate shocks of +100 and -100 basis points.

PRESENT VALUE-TO-FACE VALUE RATIOS AND EFFECTIVE DURATIONS
(Balances in $Mil)

| *** ASSETS (Cont.) *** | Face Value | Present Value Estimate | PV as % of Face | Effective Duration |
|---|---|---|---|---|
| **NONMORTGAGE LOANS** | | | | |
| Commercial Loans: | | | | |
| Adjustable-Rate ............. | 2,609 | 2,608 | 99.97 | 0.3 |
| Fixed-Rate .................. | 2,244 | 2,241 | 99.88 | 1.8 |
| Consumer Loans: | | | | |
| Adjustable-Rate ............. | 5,035 | 4,976 | 98.83 | 0.1 |
| Fixed-Rate .................. | 4,786 | 4,715 | 98.52 | 1.6 |
| Other Assets Related to Nonmortgage Loans & Securities: | | | | |
| Net Nonperforming Nonmtg Lns | 17 | 17 | 101.11 | 1.6 |
| Accrued Interest Receivable . | 100 | 100 | 99.73 | 0.0 |
| *Nonmortgage Loans .......... | 14,791 | 14,658 | 99.10 | 0.9 |
| **CASH, DEPOSITS, & SECURITIES** | | | | |
| Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos . | 2,186 | 2,186 | 100.00 | 0.0 |
| Equities & All Mutual Funds ... | 188 | 188 | 99.81 | 4.2 |
| Zero-Coupon Securities ........ | 17 | 19 | 110.85 | 6.6 |
| Govt & Agency Securities ...... | 2,162 | 2,244 | 103.80 | 5.4 |
| Term Fed Funds, Term Repos, & Interest-Earning Deposits . | 769 | 769 | 100.06 | 0.2 |
| Munis, Mtg-Backed Bonds, Corporates, Commercial Paper | 513 | 506 | 98.70 | 4.7 |
| Mortgage-Derivative Securities: | | | | |
| Valued by OTS ............... | 34 | 34 | 0.93 | 1.7 |
| Valued by Institution ....... | 3,579 | 3,403 | - | 3.0 |
| Structured Securities, Valued by Institution ....... | 1,368 | 1,326 | 96.91 | 4.6 |
| Less: Valuation Allowances for Investment Securities .. | 0 | 0 | - | 0.5 |
| *Cash, Deposits, & Securities | 10,815 | 10,674 | 98.70 | 3.0 |

PRESENT VALUE-TO-FACE VALUE RATIOS AND EFFECTIVE DURATIONS
(Balances in $Mil)

| *** ASSETS (Cont.) *** | Face Value | Present Value Estimate | PV as % of Face | Effective Duration |
|---|---|---|---|---|
| REPOSSESSED ASSETS ............. | 106 | 106 | 99.69 | 0.0 |
| REAL ESTATE HELD FOR INVESTMENT | 28 | 28 | 99.54 | 0.0 |
| INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS ...... | 19 | 19 | 100.59 | 8.6 |
| OFFICE PREMISES & EQUIPMENT .... | 1,200 | 1,200 | 99.99 | 0.0 |
| *Subtotal ................... | 1,353 | 1,353 | 99.96 | 0.1 |
| MORTGAGE LOAN SERVICING FOR OTHERS | | | | |
| Fixed-Rate Servicing .......... | | 755 | | -15.6 |
| Adj-Rate Servicing ............ | | 160 | | -1.3 |
| Float on Mtgs Svc'd for Others | | 368 | | -16.8 |
| *Mtg Ln Servicing for Others | | 1,283 | | -14.2 |
| OTHER ASSETS | | | | |
| Purchased & Excess Servicing .. | 1,368 | | | |
| Margin Account ................ | - | - | - | - |
| Miscellaneous I ............... | 2,186 | 2,186 | 100.01 | 0.0 |
| Miscellaneous II .............. | 637 | | | |
| Deposit Intangibles: | | | | |
| Retail CD Intangible ........ | | 140 | | -4.7 |
| Transaction Acct Intangible . | | 438 | | -28.9 |
| MMDA Intangible ............. | | 301 | | -47.8 |
| Passbook Account Intangible . | | 168 | | -79.0 |
| Non-Int-Bearing Acct Intang . | | 316 | | -14.6 |
| *Other Assets ............... | 4,192 | 3,550 | | |
| UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS . | 91 | | | |
| *** TOTAL ASSETS ............ | 100,319 | 100,544 | 101/100* | 1.2/1.7* |

*Including/excluding deposit intangible values.

# PRESENT VALUE-TO-FACE VALUE RATIOS AND EFFECTIVE DURATIONS
(Balances in $Mil)

| *** LIABILITIES *** | Face Value | Present Value Estimate | PV as % of Face | Effective Duration |
|---|---|---|---|---|
| **DEPOSITS** | | | | |
| Fixed-Rate, Fixed-Maturity: | | | | |
| Maturing in 12 Mo or Less ... | 26,075 | 26,014 | 99.77 | 0.5 |
| Maturing in 13 Mo or More ... | 10,169 | 10,021 | 98.54 | 2.0 |
| Variable-Rate, Fixed-Maturity . | 850 | 850 | - | 0.0 |
| Non-Maturity: | | | | |
| Transaction Accts ........... | 4,897 | 4,897 | 100/ 91* | 0.0/2.8* |
| MMDAs ....................... | 11,466 | 11,466 | 100/ 97* | 0.0/1.3* |
| Passbook Accts .............. | 4,003 | 4,003 | 100/ 96* | 0.0/3.5* |
| Non-Interest-Bearing Accts .. | 2,647 | 2,647 | 100/ 88* | 0.0/2.0* |
| * Deposits .................. | 60,107 | 59,898 | 101/ 99* | 0.5/1.3* |
| **BORROWINGS** | | | | |
| Fixed-Rate, Fixed-Maturity: | | | | |
| Maturing in 36 Mo or Less ... | 14,346 | 14,322 | 99.84 | 0.4 |
| Maturing in 37 Mo or More ... | 5,632 | 4,840 | 85.94 | 6.4 |
| Variable-Rate, Fixed-Maturity . | 8,060 | 8,040 | 90.22 | 0.1 |
| * Borrowings ................ | 28,038 | 27,202 | 94.16 | 1.4 |
| **OTHER LIABILITIES** | | | | |
| Escrow Accounts | | | | |
| For Mortgages ............... | 1,520 | 1,520 | 99.98 | 0.0 |
| Other Escrow Accounts ....... | 87 | 72 | 83.18 | 2.7 |
| Collat. Mtg Securities Issued . | - | - | - | - |
| Miscellaneous I ............. | 1,333 | 1,333 | 100.03 | 0.0 |
| Miscellaneous II ............ | 80 | | | |
| *Other Liabilities .......... | 3,020 | 2,926 | 99.51 | 0.1 |
| OPTIONS ON LIABILITIES ......... | - | 12 | - | -343.4 |
| UNAMORTIZED YIELD ADJUSTMENTS .. | -1 | | | |
| *** TOTAL LIABILITIES ........ | 91,164 | 90,038 | 99/ 97** | 0.7/1.3** |

*Excluding/including deposit intangible values listed on asset side of report.

**Excluding/including deposit intangible values.

## PRESENT VALUE-TO-FACE VALUE RATIOS AND EFFECTIVE DURATIONS
(Balances in $Mil)

| * OFF-BALANCE-SHEET POSITIONS * | Present Value Estimate |
|---|---|
| **OPTIONAL COMMITMENTS TO ORIGINATE** | |
| FRMs & Balloon/2-Step Mortgages | 1 |
| ARMs .......................... | 0 |
| Other Mortgages ............... | - |
| **FIRM COMMITMENTS** | |
| Purchase/Originate Mtgs & MBS . | 1 |
| Sell Mortgages & MBS .......... | 11 |
| Purchase Non-Mortgage Items ... | - |
| Sell Non-Mortgage Items ....... | - |
| OPTIONS ON MORTGAGES & MBS ..... | 0 |
| **INTEREST-RATE SWAPS** | |
| Pay Fixed, Receive Floating ... | 32 |
| Pay Floating, Receive Fixed ... | - |
| Basis Swaps ................... | - |
| Swaptions ..................... | 1 |
| INTEREST-RATE CAPS ............. | 37 |
| INTEREST-RATE FLOORS ........... | 11 |
| FUTURES ........................ | - |
| OPTIONS ON FUTURES ............. | 0 |
| CONSTRUCTION LIP ............... | -10 |
| SELF-VALUED [CMR911-CMR919] .... | 24 |
| | ========= |
| *** OFF-BALANCE-SHEET POSITIONS | 108 |

| *** PORTFOLIO EQUITY *** | Face Value | Present Value Estimate | PV as % of Face | Effective Duration | |
|---|---|---|---|---|---|
| ASSETS ....................... | 100,319 | 100,544 | 101/100* | 1.2/1.7* | *Including/excluding deposit intangible values. |
| - LIABILITIES .................. | 91,164 | 90,038 | 99/ 97** | 0.7/1.3** | **Excluding/including deposit intangible values. |
| + OFF-BALANCE-SHEET POSITIONS .. | | 108 | | | |
| | ========= | ========= | | | |
| *** NET PORTFOLIO VALUE ..... | 9,156 | 10,614 | 115.96 | 5.2 | |

# AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

## SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

### ASSETS

| FIXED-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES: | | Coupon: Less Than 7% | 7.00 to 7.99% | 8.00 to 8.99% | 9.00 to 9.99% | 10.00% & Above |
|---|---|---|---|---|---|---|
| **30-YEAR MORTGAGES AND MBS:** | | | | | | |
| Mortgage Loans . . . . . . . . . . . . . . . . . | $ | 1,614 | 4,636 | 2,017 | 2,152 | 2,277 |
| WARM (in months) . . . . . . . . . . . . . . . | | 337 mo | 328 mo | 302 mo | 198 mo | 176 mo |
| WAC . . . . . . . . . . . . . . . . . . . . . | | 6.66% | 7.38% | 8.34% | 9.35% | 10.72% |
| $ of Which Are FHA or VA Guaranteed . . . . | $ | 135 | 417 | 493 | 1,571 | 1,908 |
| Securities Backed By Conventional Mortgages . | $ | 696 | 632 | 640 | 156 | 86 |
| WARM (in months) . . . . . . . . . . . . . . . | | 344 mo | 338 mo | 257 mo | 212 mo | 191 mo |
| Wtd Avg Pass-Thru Rate . . . . . . . . . . . | | 6.24% | 7.25% | 8.18% | 9.22% | 10.40% |
| Securities Backed By FHA or VA Mortgages . . . | $ | 314 | 415 | 482 | 250 | 43 |
| WARM (in months) . . . . . . . . . . . . . . . | | 343 mo | 326 mo | 264 mo | 234 mo | 181 mo |
| Wtd Avg Pass-Thru Rate . . . . . . . . . . . | | 6.17% | 7.27% | 8.12% | 9.21% | 10.38% |
| **15-YEAR MORTGAGES AND MBS:** | | | | | | |
| Mortgage Loans . . . . . . . . . . . . . . . . . | $ | 3,391 | 3,366 | 955 | 295 | 153 |
| WAC . . . . . . . . . . . . . . . . . . . . . | | 6.59% | 7.35% | 8.31% | 9.31% | 10.73% |
| Mortgage Securities . . . . . . . . . . . . . . | $ | 748 | 201 | 44 | 49 | 52 |
| Wtd Avg Pass-Thru Rate . . . . . . . . . . . | | 6.15% | 7.14% | 8.26% | 9.34% | 10.38% |
| WARM (of Loans & Securities) . . . . . . . . . | | 156 mo | 146 mo | 131 mo | 117 mo | 121 mo |
| **BALLOON MORTGAGES AND MBS:** | | | | | | |
| Mortgage Loans . . . . . . . . . . . . . . . . . | $ | 609 | 1,146 | 286 | 103 | 27 |
| WAC . . . . . . . . . . . . . . . . . . . . . | | 6.60% | 7.27% | 8.34% | 9.28% | 10.52% |
| Mortgage Securities . . . . . . . . . . . . . . | $ | 251 | 37 | 1 | 0 | 0 |
| Wtd Avg Pass-Thru Rate . . . . . . . . . . . | | 6.11% | 7.08% | 8.62% | 9.00% | 0.00% |
| WARM (of Loans & Securities) . . . . . . . . . | | 61 mo | 63 mo | 56 mo | 39 mo | 38 mo |

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . . . . . . . $ 28,124

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

| ADJUSTABLE-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES: | | Current Market Index ARMs by Coupon Reset Frequency: 6 Mo or Less | 7 Mo to 2 Yrs | 2+ to 5 Yrs | Lagging Market Index ARMs By Coupon Reset Frequency: 1 Month | 2 Mo to 5 Yrs |
|---|---|---|---|---|---|---|
| TEASER ARMS: | | | | | | |
| Balances Currently Subject to Intro Rates . . | $ | 102 | 400 | 3 | 0 | 33 |
| WAC . . . . . . . . . . . . . . . . . . . . . | | 6.90% | 6.71% | 7.32% | 0.00% | 6.47% |
| NON-TEASER ARMS: | | | | | | |
| Balances of All Non_Teaser ARMs . . . . . . . . | $ | 2,655 | 9,719 | 3,187 | 2,284 | 3,583 |
| Wtd Avg Margin (in bp) . . . . . . . . . . . | | 207 bp | 259 bp | 262 bp | 165 bp | 186 bp |
| WAC . . . . . . . . . . . . . . . . . . . . . | | 7.50% | 7.19% | 7.21% | 6.31% | 7.02% |
| WARM (in months) . . . . . . . . . . . . . . | | 276 mo | 294 mo | 302 mo | 278 mo | 255 mo |
| Wtd Avg Time Until Next Payment Reset (mo) . | | 6 mo | 11 mo | 36 mo | 6 mo | 13 mo |

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . . . . . $ 21,968

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)

| ARM BALANCES BY DISTANCE TO LIFTIME CAP | | Current Market Index ARMs by Coupon Reset Frequency: 6 Mo or Less | 7 Mo to 2 Yrs | 2+ to 5 Yrs | Lagging Market Index ARMs By Coupon Reset Frequency: 1 Month | 2 Mo to 5 Yrs |
|---|---|---|---|---|---|---|
| Balances w/Coupon Within 200 bp of Lifetime Cap | $ | 114 | 83 | 9 | 34 | 57 |
| Wtd Avg Distance from Lifetime Cap (in bp) . | | 172 bp | 153 bp | 153 bp | 169 bp | 181 bp |
| Balances w/Coupon 201-400 bp from Lifetime Cap | $ | 983 | 1,128 | 373 | 178 | 885 |
| Wtd Avg Distance from Lifetime Cap . . . . . | | 328 bp | 328 bp | 344 bp | 345 bp | 332 bp |
| Balances w/Coupon Over 400 bp from Lifetime Cap | $ | 1,517 | 8,716 | 2,682 | 2,059 | 2,505 |
| Wtd Avg Distance from Lifetime Cap . . . . . | | 600 bp | 553 bp | 544 bp | 615 bp | 609 bp |
| Balances Without Lifetime Cap . . . . . . . . . | $ | 143 | 192 | 127 | 13 | 169 |
| ARM CAP & FLOOR DETAIL | | | | | | |
| Balances Subject to Periodic Rate Caps . . . . | $ | 1,701 | 8,855 | 2,522 | 57 | 2,896 |
| Wtd Avg Periodic Rate Cap (in bp) . . . . . | | 116 bp | 188 bp | 198 bp | 139 bp | 193 bp |
| Balances Subject to Periodic Rate Floors . . . | $ | 1,208 | 7,925 | 2,432 | 61 | 2,487 |
| MBS INCLUDED IN ARM BALANCES . . . . . . . . . . | $ | 731 | 1,418 | 364 | 1,649 | 542 |

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

| MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES | Balloons | Fully Amortizing |
|---|---|---|
| Adjustable-Rate: | | |
| Balances . . . . . . . . . . . . . $ | 1,270 | 2,731 |
| WARM (in months) . . . . . . . . . | 74 mo | 137 mo |
| Remaining Term to Full Amort. . | 278 mo | |
| Rate Index Code . . . . . . . . . | 0000 | 0000 |
| Margin (in bp) . . . . . . . . . | 281 bp | 208 bp |
| Reset Frequency . . . . . . . . . | 13 mo | 14 mo |
| MEMO: ARMs w/300 bp of Life Cap | | |
| Balances . . . . . . . . . . . . $ | 91 | 75 |
| WA Distance to Lifetime Cap . | 164 bp | 113 bp |
| Fixed-Rate: | | |
| Balances . . . . . . . . . . . . . $ | 1,226 | 2,205 |
| WARM (in months) . . . . . . . . . | 78 mo | 89 mo |
| Remaining Term to Full Amort. . | 270 mo | |
| WAC . . . . . . . . . . . . . . . | 8.22% | 8.08% |

| CONSTRUCTION & LAND LOANS | Adj. Rate | Fixed Rate |
|---|---|---|
| Balances . . . . . . . . . . . . . . $ | 3,396 | 3,775 |
| WARM (in months) . . . . . . . . . | 21 mo | 11 mo |
| Rate Index Code . . . . . . . . . | 0000 | |
| Margin (bp) in Col 1; WAC in Col 2 | 113 bp | 7.61% |
| Reset Frequency . . . . . . . . . | 2 mo | |

| SECOND MORTGAGE LOANS & SECURITIES | Adj. Rate | Fixed Rate |
|---|---|---|
| Balances . . . . . . . . . . . . . . $ | 830 | 2,959 |
| WARM (in months) . . . . . . . . . | 155 mo | 116 mo |
| Rate Index Code . . . . . . . | 0000 | |
| Margin (bp) in Col 1; WAC in Col 2 | 120 bp | 8.77% |
| Reset Frequency (in months) . . . | 4 mo | |

ASSETS--Continued

| | Adjustable Rate | Fixed Rate |
|---|---|---|
| COMMERCIAL LOANS | | |
| Balances . . . . . . . . . . . . . . $ | 2,609 | 2,244 |
| WARM (in months) . . . . . . . . . . | 29 mo | 26 mo |
| Margin in Col 1 (bp); WAC in Col 2 | 135 bp | 7.98% |
| Reset Frequency . . . . . . . . . . | 2 mo | |
| Rate Index Code . . . . . . . . . . | 0000 | |
| CONSUMER LOANS | | |
| Balances . . . . . . . . . . . . . . $ | 5,035 | 4,786 |
| WARM (in months) . . . . . . . . . . | 51 mo | 56 mo |
| Rate Index Code . . . . . . . . . . | 0000 | |
| Margin in Col 1 (bp); WAC in Col 2 | 501 bp | 8.85% |
| Reset Frequency . . . . . . . . . . | 2 mo | |

| MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE | High Risk | Low Risk |
|---|---|---|
| Collateralized Mtg Obligations: | | |
| Floating Rate . . . . . . . . . . $ | 10 | 1,286 |
| Fixed Rate: | | |
| Remaining WAL <= 5 Years . . . $ | 16 | 807 |
| Remaining WAL 5-10 Years . . . $ | 24 | 1,112 |
| Remaining WAL over 10 Years . $ | 297 | |
| Super Floaters . . . . . . . . . . $ | 0 | |
| Inverse Floaters & Super POs . . $ | 13 | |
| Other . . . . . . . . . . . . . . $ | 0 | 13 |
| CMO Residuals: $ | | |
| Fixed-Rate . . . . . . . . . . . $ | 0 | 0 |
| Floating-Rate . . . . . . . . . . $ | 0 | 0 |
| Stripped Mortgage-Backed Securities: | | |
| Interest-Only MBS . . . . . . . . $ | 7 | 0 |
| WAC . . . . . . . . . . . . . . . $ | 7.18% | 10.77% |
| Principal-Only MBS . . . . . . . . $ | 25 | 1 |
| WAC . . . . . . . . . . . . . . | 7.71% | 5.06% |
| Total Mortgage-Derivative Securities--Book Value . $ | 393 | 3,219 |

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

| MORTGAGE LOANS SERVICED FOR OTHERS | Coupon of Fixed-Rate Mortgages Serviced for Others: Less Than 7% | 7.00 to 7.99% | 8.00 to 8.99% | 9.00 to 9.99% | 10.00% & Above |
|---|---|---|---|---|---|
| **Fixed-Rate Mortgage Loan Servicing** | | | | | |
| Balances Serviced . . . . . . . . . . . . . . . $ | 17,052 | 37,045 | 11,793 | 7,741 | 5,967 |
| WARM (in months) . . . . . . . . . . . . . . . | 257 mo | 292 mo | 270 mo | 218 mo | 203 mo |
| Wtd Avg Servicing Fee (in bp) . . . . . . . | 29 bp | 34 bp | 38 bp | 44 bp | 44 bp |

| Total # of Fixed-Rate Loans Serviced That Are: | |
|---|---|
| Conventional Loans . . . . . . . . . . . . . | 544,621 lns |
| FHA/VA Loans . . . . . . . . . . . . . . . . . | 570,881 lns |
| Subserviced by Others . . . . . . . . . . . | 429,636 lns |

| Adjustable-Rate Mortgage Loan Servicing | Index on Serviced Loan: Current Mkt | Lagging Mkt |
|---|---|---|
| Balances Serviced . . . . . . . . . . . $ | 11,601 | 1,025 |
| WARM (in months) . . . . . . . . . . . . | 292 mo | 241 mo |
| Wtd Avg Servicing Fee (in bp) . . . . . | 54 bp | 41 bp |

| | |
|---|---|
| Total # of Adjustable-Rate Loans Serviced | 119,521 lns |
| Of Which, Number Subserviced By Others . | 30,922 lns |

Total Balances of Mortgage Loans Serviced for Others . . . . . . . . . . . . . . . . . . $ 92,224

| CASH, DEPOSITS, & SECURITIES | Balances | WAC | WARM |
|---|---|---|---|
| Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $ | 2,186 | | |
| Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . . . . . . . $ | 188 | | |
| Zero-Coupon Securities . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $ | 17 | 6.02% | 69 mo |
| Government & Agency Securities . . . . . . . . . . . . . . . . . . . . . . . . . . . . $ | 2,162 | 6.23% | 89 mo |
| Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . . . . . . . . . . . $ | 769 | 5.37% | 2 mo |
| Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $ | 513 | 6.56% | 78 mo |
| Structured Securities . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $ | 1,368 | | |
| Total Cash, Deposits, & Securities . . . . . . . . . . . . . . . . . . . . . . . . $ | 7,203 | | |

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

| | | |
|---|---|---|
| Nonperforming Loans | $ | 449 |
| Accrued Interest Receivable | $ | 501 |
| Advances for Taxes and Insurance | $ | 25 |
| Less: Unamortized Yield Adjustments | $ | -250 |
| Valuation Allowances | $ | 382 |
| Unrealized Gains (Losses) | $ | -94 |

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

| | | |
|---|---|---|
| Nonperforming Loans | $ | 249 |
| Accrued Interest Receivable | $ | 100 |
| Less: Unamortized Yield Adjustments | $ | 8 |
| Valuation Allowances | $ | 232 |
| Unrealized Gains (Losses) | $ | 1 |

| | | |
|---|---|---|
| REAL ESTATE HELD FOR INVESTMENT | $ | 28 |
| REPOSSESSED ASSETS | $ | 106 |
| EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK) | $ | 19 |
| OFFICE PREMISES AND EQUIPMENT | $ | 1,200 |

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

| | | |
|---|---|---|
| Unrealized Gains (Losses) | $ | -56 |
| Less: Unamortized Yield Adjustments | $ | 2 |
| Valuation Allowances | $ | 0 |

OTHER ASSETS

| | | |
|---|---|---|
| Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments | $ | 1,368 |
| Margin Account | $ | 0 |
| Miscellaneous I | $ | 2,186 |
| Miscellaneous II | $ | 637 |

| | | |
|---|---|---|
| TOTAL ASSETS | $ | 100,319 |

* MEMORANDUM ITEMS *

| | | |
|---|---|---|
| Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23 | $ | 1,563 |
| Loans Secured by Real Estate Reported as Consumer Loans at SC34 | $ | 1,637 |
| Market Value of Equity Securities & Mutual Funds Reported at CMR464: | | |
| Equity Secur. & Non-Mtg-Related Mutual Funds | $ | 83 |
| Mortgage-Related Mutual Funds | $ | 105 |
| Mortgage Loans Serviced by Others: | | |
| Fixed-Rate Mortgage Loans Serviced | $ | 5,525 |
| Wtd Avg Servicing Fee (in bp) | | 21 bp |
| Adjustable-Rate Mortgage Loans Serviced | $ | 6,669 |
| Wtd Avg Servicing Fee (in bp) | | 34 bp |
| Credit Card Balances Expected to Pay Off in Grace Period | $ | 738 |

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES

FIXED-RATE, FIXED-MATURITY DEPOSITS

| Balances by Remaining Maturity: | | Original Maturity in Months: 12 or Less | 13 to 36 | 37 or More | | Early Withdrawal During Quarter (Optional) |
|---|---|---|---|---|---|---|
| Balances Maturing in 3 Months or Less | $ | 5,162 | 2,043 | 433 | $ | 5 |
| WAC | | 4.72% | 5.66% | 6.33% | | |
| WARM (in months) | | 1 mo | 2 mo | 2 mo | | |
| Balances Maturing in 4 to 12 Months | $ | 10,103 | 7,001 | 1,332 | $ | 9 |
| WAC | | 5.06% | 5.33% | 6.64% | | |
| WARM (in months) | | 7 mo | 8 mo | 7 mo | | |
| Balances Maturing in 13 to 36 Months | $ | | 6,374 | 2,269 | $ | 3 |
| WAC | | | 5.35% | 6.09% | | |
| WARM (in months) | | | 19 mo | 25 mo | | |
| Balances Maturing in 37 or More Months | $ | | | 1,526 | $ | 1 |
| WAC | | | | 5.62% | | |
| WARM (in months) | | | | 50 mo | | |

Total Fixed-Rate, Fixed-Maturity Deposits . . . . . . . . . . . . . . . . . . . . . . . $ 36,243

| Memo: Fixed-Rate, Fixed-Maturity Deposit Detail: | | Original Maturity in Months: 12 or Less | 13 to 36 | Over 36 |
|---|---|---|---|---|
| Balances in Brokered Deposits | $ | 1,575 | 441 | 17 |
| Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest: | | | | |
| Balances Subject to Penalty | $ | 11,059 | 11,356 | 3,985 |
| Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx) | | 2.98 mo | 5.33 mo | 6.51 mo |
| Balances in New Accounts (Optional) | $ | 111 | 89 | 26 |

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES--Continued

FIXED-RATE, FIXED-MATURITY BORROWINGS:
FHLB ADVANCES, OTHER BORROWINGS,
REDEEMABLE PREFERRED STOCK,
& SUBORDINATED DEBT

Remaining Maturity in Months

| Balances by Coupon Class: | | 0 to 3 | 4 to 36 | 37 or More | WAC |
|---|---|---|---|---|---|
| Under 5.00 % | $ | 301 | 740 | 3,939 | 4.01% |
| 5.00 to 5.99 % | $ | 8,280 | 3,833 | 1,156 | 5.41% |
| 6.00 to 6.99 % | $ | 204 | 939 | 359 | 6.35% |
| 7.00 to 7.99 % | $ | 0 | 31 | 20 | 7.39% |
| 8.00 to 8.99 % | $ | 3 | 14 | 155 | 8.13% |
| 9.00 to 9.99 % | $ | 0 | 0 | 2 | 9.18% |
| 10.00 to 10.99 % | $ | 0 | 0 | 0 | 0.00% |
| 11.00% and Above | $ | 0 | 0 | 1 | 13.40% |
| WARM | | 1 mo | 11 mo | 98 mo | |

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . . . . . . . . . . . . . $ 19,978

| VARIABLE-RATE, FIXED-MATURITY LIABILITIES | Liability Code | Rate Index Code | | Balance | Margin | Rate Reset Frequency | Months to Next Reset | WARM |
|---|---|---|---|---|---|---|---|---|
| Position 1 | 0000 | 0000 | $ | 3,022 | 0 bp | 2 mo | 2 mo | 38 mo |
| Position 2 | 0000 | 0000 | $ | 3,861 | -2 bp | 3 mo | 2 mo | 13 mo |
| Position 3 | 0000 | 0000 | $ | 2,012 | -8 bp | 3 mo | 4 mo | 12 mo |
| All Other Positions | | | $ | 16 | 8 bp | 12 mo | 12 mo | 18 mo |

MEMO: Book Value of Redeemable Preferred Stock . . . $ 0

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES (Con't.), MINORITY INTEREST, & CAPITAL

| NON-MATURITY DEPOSITS | Total Balances | WAC | Balances in New Accounts (Optional) |
|---|---|---|---|
| Transaction Accounts | $ 4,897 | 1.66% | $ 7 |
| Money Market Deposit Accounts (MMDAs) | $ 11,466 | 4.25% | $ 102 |
| Passbook Accounts | $ 4,003 | 3.11% | $ 10 |
| Non-Interest-Bearing Non-Maturity Deposits | $ 2,647 | | $ 14 |
| **ESCROW ACCOUNTS** | | | |
| Escrow for Mortgages Held in Portfolio | $ 731 | 0.03% | |
| Escrow for Mortgages Serviced for Others | $ 789 | 0.16% | |
| Other Escrows | $ 87 | 0.15% | |
| TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS | $ 24,620 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS | $ 1 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS | $ -2 | | |
| **OTHER LIABILITIES** | | | |
| Collateralized Mortgage Securities Issued | $ 0 | | |
| Miscellaneous I | $ 1,333 | | |
| Miscellaneous II | $ 80 | | |
| TOTAL LIABILITIES | $ 91,164 | (NOTE: Includes Redeemable Preferred Stock) | |
| MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES | $ 234 | | |
| EQUITY CAPITAL | $ 8,922 | | |
| TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL | $ 100,320 | | |

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

OFF-BALANCE-SHEET POSITIONS

| OFF-BALANCE-SHEET CONTRACT POSITIONS | (1) Contract Code | (2) Notional Amount | (3) Maturity or Fees | (4) Price/ Rate #1 | (5) Price/ Rate #2 |
|---|---|---|---|---|---|
| 1. | 0000 | $ 0 | 0000 | 0.00 | 0.00 |
| 2. | 0000 | $ 0 | 0000 | 0.00 | 0.00 |
| 3. | 0000 | $ 0 | 0000 | 0.00 | 0.00 |
| 4. | 0000 | $ 0 | 0000 | 0.00 | 0.00 |
| 5. | 0000 | $ 0 | 0000 | 0.00 | 0.00 |
| 6. | 0000 | $ 0 | 0000 | 0.00 | 0.00 |
| 7. | 0000 | $ 0 | 0000 | 0.00 | 0.00 |
| 8. | 0000 | $ 0 | 0000 | 0.00 | 0.00 |
| 9. | 0000 | $ 0 | 0000 | 0.00 | 0.00 |
| 10. | 0000 | $ 0 | 0000 | 0.00 | 0.00 |
| 11. | 0000 | $ 0 | 0000 | 0.00 | 0.00 |
| 12. | 0000 | $ 0 | 0000 | 0.00 | 0.00 |
| 13. | 0000 | $ 0 | 0000 | 0.00 | 0.00 |
| 14. | 0000 | $ 0 | 0000 | 0.00 | 0.00 |
| 15. | 0000 | $ 0 | 0000 | 0.00 | 0.00 |
| 16. | 0000 | $ 0 | 0000 | 0.00 | 0.00 |

| MEMO: Reconciliation of Off-Balance-Sheet Contract Positions Reported | # of Positions |
|---|---|
| Reported Above at CMR801-CMR880 | 0 |
| Reported Using Optional Supplemental Reporting | 0 |
| Self-Valued & Reported as "Additional" Positions at CMR911-CMR919 | 0 |

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

## AGGREGATE OFF-BALANCE-SHEET POSITIONS

| Code | Off-Balance-Sheet Contract Position | (1) # Firms if #>5 | | (2) Notional Amount | (3) Maturity or Fees | (4) Price/ Rate #1 | (5) Price/ Rate #2 |
|---|---|---|---|---|---|---|---|
| 1002 | optional commitment to originate 1-month COFI ARMs . . . . . . . . | - | $ | 1 | - | - | - |
| 1004 | optional commitment to originate 6-mo or 1-yr COFI ARMs . . . . . . | 14 | $ | 12 | - | - | - |
| 1006 | optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs . | 41 | $ | 97 | - | - | - |
| 1008 | optional commitment to originate 3- or 5-yr Treasury ARMs . . . . . | 27 | $ | 101 | - | - | - |
| 1010 | optional commitment to originate 5- or 7-yr balloon or 2-step mtgs | 17 | $ | 24 | - | - | - |
| 1012 | optional commitment to originate 10-, 15-, or 20-year FRMs . . . . | 79 | $ | 120 | - | - | - |
| 1014 | optional commitment to originate 25- or 30-year FRMs . . . . . . . | 70 | $ | 517 | - | - | - |
| 1016 | optional commitment to originate "other" mortgages . . . . . . . . | 54 | $ | 726 | - | - | - |
| 2004 | commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained . | - | $ | 1 | - | - | - |
| 2006 | commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained | - | $ | 40 | - | - | - |
| 2008 | commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained | - | $ | 142 | - | - | - |
| 2012 | commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained . | - | $ | 2 | - | - | - |
| 2014 | commitment to purchase 25- or 30-yr FRM loans, svc retained . . . . | - | $ | 5 | - | - | - |
| 2016 | commitment to purchase "other" mortgage loans, svc retained . . . . | - | $ | 3 | - | - | - |
| 2026 | commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained . | - | $ | 6 | - | - | - |
| 2032 | commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . . | 10 | $ | 3 | - | - | - |
| 2034 | commitment to sell 25- to 30-yr FRM loans, svc retained . . . . . . | 19 | $ | 58 | - | - | - |
| 2036 | commitment to sell "other" mortgage loans, svc retained . . . . . . | - | $ | 1 | - | - | - |
| 2042 | commitment to purchase 1-month COFI ARM MBS . . . . . . . . . . . . | - | $ | 31 | - | - | - |
| 2044 | commitment to purchase 6-mo or 1-yr COFI ARM MBS . . . . . . . . . | - | $ | 0 | - | - | - |
| 2046 | commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . . | - | $ | 1 | - | - | - |
| 2048 | commitment to purchase 3-yr or 5-yr Treasury ARM MBS . . . . . . . | - | $ | 2 | - | - | - |
| 2050 | commitment to purchase 5-yr or 7-yr balloon or 2-step MBS . . . . . | - | $ | 5 | - | - | - |
| 2052 | commitment to purchase 10-, 15-, or 20-yr FRM MBS . . . . . . . . . | - | $ | 1 | - | - | - |
| 2054 | commitment to purchase 25- to 30-year FRM MBS . . . . . . . . . . . | - | $ | 57 | - | - | - |
| 2056 | commitment to purchase "other" MBS . . . . . . . . . . . . . . . . | - | $ | 9 | - | - | - |
| 2066 | commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS . . . . . | - | $ | 1 | - | - | - |
| 2070 | commitment to sell 5- or 7-yr balloon or 2-step MBS . . . . . . . . | - | $ | 4 | - | - | - |

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

## AGGREGATE OFF-BALANCE-SHEET POSITIONS

| Code | Off-Balance-Sheet Contract Position | (1) # Firms if #>5 | (2) Notional Amount | (3) Maturity or Fees | (4) Price/ Rate #1 | (5) Price/ Rate #2 |
|---|---|---|---|---|---|---|
| 2072 | commitment to sell 10-, 15-, or 20-yr FRM MBS . . . . . . . . . . . . | - | $ 47 | - | - | - |
| 2074 | commitment to sell 25- or 30-yr FRM MBS . . . . . . . . . . . . . . . | - | $ 245 | - | - | - |
| 2106 | commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released . | 6 | $ 14 | - | - | - |
| 2108 | commitment to purchase 3- or 5-yr Treasury ARM lns, svc released . | - | $ 9 | - | - | - |
| 2110 | commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released | - | $ 2 | - | - | - |
| 2112 | commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released . | - | $ 4 | - | - | - |
| 2114 | commitment to purchase 25- or 30-yr FRM loans, svc released . . . . | - | $ 22 | - | - | - |
| 2126 | commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released . | 7 | $ 28 | - | - | - |
| 2128 | commitment to sell 3- or 5-yr Treasury ARM loans, svc released . . | - | $ 24 | - | - | - |
| 2130 | commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released | - | $ 0 | - | - | - |
| 2132 | commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . . | 15 | $ 67 | - | - | - |
| 2134 | commitment to sell 25- or 30-yr FRM loans, svc released . . . . . . | 37 | $ 509 | - | - | - |
| 2136 | commitment to sell "other" mortgage loans, svc released . . . . . . | - | $ 24 | - | - | - |
| 2202 | firm commitment to originate 1-month COFI ARM loans . . . . . . . . | - | $ 0 | - | - | - |
| 2204 | firm commitment to originate 6-month or 1-yr COFI ARM loans . . . . | - | $ 3 | - | - | - |
| 2206 | firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns | 14 | $ 120 | - | - | - |
| 2208 | firm commitment to originate 3- or 5-yr Treasury ARM loans . . . . | 7 | $ 2 | - | - | - |
| 2210 | firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns . | 9 | $ 13 | - | - | - |
| 2212 | firm commitment to originate 10-, 15-, or 20-year FRM loans . . . . | 33 | $ 42 | - | - | - |
| 2214 | firm commitment to originate 25- or 30-year FRM loans . . . . . . . | 20 | $ 94 | - | - | - |
| 2216 | firm commitment to originate "other" mortgage loans . . . . . . . . | 21 | $ 365 | - | - | - |
| 3006 | option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs . . . . . . | - | $ 2 | - | - | - |
| 3026 | option to sell 6-mo or 1-yr Treasury or LIBOR ARMs . . . . . . . . | - | $ 1 | - | - | - |
| 3028 | option to sell 3- or 5-year Treasury ARMs . . . . . . . . . . . . . | - | $ 7 | - | - | - |
| 3032 | option to sell 10-, 15-, or 20-year FRMs . . . . . . . . . . . . . . | - | $ 3 | - | - | - |
| 3034 | option to sell 25- or 30-year FRMs . . . . . . . . . . . . . . . . . | - | $ 27 | - | - | - |
| 3036 | option to sell "other" mortgages . . . . . . . . . . . . . . . . . . | - | $ 0 | - | - | - |
| 3066 | short option to sell 6-mo or 1-yr Treasury or LIBOR ARMs . . . . . | - | $ 0 | - | - | - |

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

## AGGREGATE OFF-BALANCE-SHEET POSITIONS

| Code | Off-Balance-Sheet Contract Position | (1) # Firms if #>5 | (2) Notional Amount | (3) Maturity or Fees | (4) Price/ Rate #1 | (5) Price/ Rate #2 |
|---|---|---|---|---|---|---|
| 3068 | short option to sell 3- or 5-yr Treasury ARMs | - | $ 6 | - | - | - |
| 3072 | short option to sell 10-, 15-, or 20-yr FRMs | - | $ 1 | - | - | - |
| 3074 | short option to sell 25- or 30-yr FRMs | - | $ 7 | - | - | - |
| 4002 | commitment to purchase non-mortgage financial assets | 13 | $ 212 | - | - | - |
| 4022 | commitment to sell non-mortgage financial assets | - | $ 1 | - | - | - |
| 5002 | interest rate swap: pay fixed, receive 1-month LIBOR | - | $ 1,152 | - | - | - |
| 5004 | interest rate swap: pay fixed, receive 3-month LIBOR | - | $ 785 | - | - | - |
| 5010 | interest rate swap: pay fixed, receive 3-month Treasury | - | $ 675 | - | - | - |
| 5104 | interest rate swaption: pay fixed, receive 3-month LIBOR | - | $ 10 | - | - | - |
| 6004 | interest rate cap based on 3-month LIBOR | - | $ 4,935 | - | - | - |
| 6020 | interest rate cap based on cost-of-funds index (COFI) | - | $ 29 | - | - | - |
| 6034 | short interest rate cap based on 3-month LIBOR | - | $ 2,600 | - | - | - |
| 7004 | interest rate floor based on 3-month LIBOR | - | $ 165 | - | - | - |
| 7018 | interest rate floor based on 10-year Treasury | - | $ 3,512 | - | - | - |
| 8038 | short futures contract on 5-year Treasury note | - | $ 74 | - | - | - |
| 8040 | short futures contract on 10-year Treasury note | - | $ 55 | - | - | - |
| 8042 | short futures contract on Treasury bond | - | $ 29 | - | - | - |
| 9036 | long put option on Treasury bond futures contract | - | $ 50 | - | - | - |
| 9040 | long put option on 3-month Eurodollar futures contract | - | $ 500 | - | - | - |
| 9502 | fixed-rate construction loans in process | 98 | $ 424 | - | - | - |
| 9512 | adjustable-rate construction loans in process | 43 | $ 1,433 | - | - | - |

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

## REPORTING OF MARKET VALUE ESTIMATES

Estimated Market Value After Specified Rate Shock

| Rate Shock in Basis Points | Required Reporting Items: Off-Balance-Sheet Contracts Reported Under "Additional" | Required Reporting Items: Mortgage-Derivative Securities | Optional Reporting Items: Options on Liabilities | Optional Reporting Items: Collateralized Mortgage Securities Issued | Required Reporting Item: Structured Securities |
|---|---|---|---|---|---|
| + 400 . . . . . . . | $ 0 | $ 0 | $ 0 | $ 0 | $ 0 |
| + 300 . . . . . . . | $ 170 | $ 3,058 | $ 141 | $ 0 | $ 1,145 |
| + 200 . . . . . . . | $ 104 | $ 3,180 | $ 99 | $ 0 | $ 1,203 |
| + 100 . . . . . . . | $ 41 | $ 3,293 | $ 56 | $ 0 | $ 1,262 |
| No Change . . . . . . . | $ 24 | $ 3,403 | $ 12 | $ 0 | $ 1,326 |
| - 100 . . . . . . . | $ 23 | $ 3,500 | $ -28 | $ 0 | $ 1,383 |
| - 200 . . . . . . . | $ 23 | $ 3,541 | $ -67 | $ 0 | $ 1,395 |
| - 300 . . . . . . . | $ 22 | $ 3,583 | $ -106 | $ 0 | $ 1,409 |
| - 400 . . . . . . . | $ 0 | $ 0 | $ 0 | $ 0 | $ 0 |

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . $ 1,580