# Interest Rate Risk Exposure Report

## Office of Thrift Supervision

**Risk Modeling and Analysis Division**
**Washington, DC 20552**

# Area: Assets $100 Mil - $1 Bill

**All Reporting CMR** | **Reporting Dockets: 422** | **December 2007**

## Interest Rate Sensitivity of Net Portfolio Value (NPV)

| | Net Portfolio Value (Dollars are in Millions) | | | NPV as % of PV of Assets | |
|---|---|---|---|---|---|
| Change in Rates | $Amount | $Change | %Change | NPV Ratio | Change |
| +300 bp | 14,547 | -4,021 | -22 % | 10.92 % | -241 bp |
| +200 bp | 16,157 | -2,411 | -13 % | 11.92 % | -140 bp |
| +100 bp | 17,591 | -977 | -5 % | 12.78 % | -54 bp |
| 0 bp | 18,568 | | | 13.32 % | |
| -100 bp | 19,015 | 447 | +2 % | 13.52 % | +20 bp |
| -200 bp | 19,089 | 521 | +3 % | 13.48 % | +16 bp |

## Risk Measure for a Given Rate Shock

| | 12/31/2007 | 9/30/2007 | 12/31/2006 |
|---|---|---|---|
| Pre-shock NPV Ratio: NPV as % of PV Assets | 13.32 % | 13.66 % | 13.98 % |
| Post-shock NPV Ratio | 11.92 % | 11.96 % | 12.32 % |
| Sensitivity Measure: Decline in NPV Ratio | 140 bp | 170 bp | 166 bp |
| TB 13a Level of Risk | Minimal | Minimal | Minimal |

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## Present Value Estimates by Interest Rate Scenario

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**Report Prepared: 3/20/2008 11:56:48 AM** | **Amounts in Millions** | **Data as of: 3/19/2008**

| | -200 bp | -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 | 14,980 | 14,756 | 14,452 | 13,976 | 13,389 | 12,776 | 14,318 | 100.93 | 2.70 |
| 30-Year Mortgage Securities | 1,771 | 1,740 | 1,697 | 1,637 | 1,570 | 1,501 | 1,700 | 99.83 | 3.04 |
| 15-Year Mortgages and MBS | 16,814 | 16,563 | 16,179 | 15,690 | 15,153 | 14,605 | 16,042 | 100.85 | 2.70 |
| Balloon Mortgages and MBS | 5,527 | 5,459 | 5,381 | 5,287 | 5,176 | 5,048 | 5,389 | 99.85 | 1.60 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs** | | | | | | | | | |
| 6 Month or Less Reset Frequency | 1,318 | 1,310 | 1,302 | 1,295 | 1,287 | 1,278 | 1,302 | 100.00 | 0.57 |
| 7 Month to 2 Year Reset Frequency | 8,246 | 8,175 | 8,110 | 8,042 | 7,956 | 7,834 | 8,058 | 100.64 | 0.82 |
| 2+ to 5 Year Reset Frequency | 8,291 | 8,199 | 8,096 | 7,940 | 7,712 | 7,456 | 8,086 | 100.12 | 1.60 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs** | | | | | | | | | |
| 1 Month Reset Frequency | 336 | 333 | 330 | 327 | 323 | 319 | 321 | 102.88 | 0.95 |
| 2 Month to 5 Year Reset Frequency | 1,624 | 1,602 | 1,579 | 1,554 | 1,526 | 1,494 | 1,611 | 98.00 | 1.53 |
| **Multifamily and Nonresidential Mortgage Loans and Securities** | | | | | | | | | |
| Adjustable-Rate, Balloons | 3,836 | 3,792 | 3,750 | 3,709 | 3,668 | 3,628 | 3,720 | 100.80 | 1.11 |
| Adjustable-Rate, Fully Amortizing | 8,919 | 8,815 | 8,713 | 8,613 | 8,512 | 8,407 | 8,646 | 100.78 | 1.16 |
| Fixed-Rate, Balloon | 4,304 | 4,169 | 4,041 | 3,919 | 3,802 | 3,690 | 3,916 | 103.20 | 3.10 |
| Fixed-Rate, Fully Amortizing | 5,744 | 5,508 | 5,289 | 5,086 | 4,897 | 4,720 | 5,099 | 103.73 | 3.99 |
| **Construction and Land Loans** | | | | | | | | | |
| Adjustable-Rate | 6,699 | 6,676 | 6,653 | 6,631 | 6,608 | 6,586 | 6,651 | 100.04 | 0.34 |
| Fixed-Rate | 3,734 | 3,667 | 3,601 | 3,538 | 3,478 | 3,419 | 3,663 | 98.32 | 1.78 |
| **Second-Mortgage Loans and Securities** | | | | | | | | | |
| Adjustable-Rate | 4,301 | 4,285 | 4,270 | 4,255 | 4,240 | 4,225 | 4,262 | 100.20 | 0.35 |
| Fixed-Rate | 3,810 | 3,731 | 3,656 | 3,584 | 3,515 | 3,448 | 3,642 | 100.39 | 2.02 |
| **Other Assets Related to Mortgage Loans and Securities** | | | | | | | | | |
| Net Nonperforming Mortgage Loans | 377 | 373 | 368 | 363 | 357 | 351 | 368 | 100.00 | 1.30 |
| Accrued Interest Receivable | 475 | 475 | 475 | 475 | 475 | 475 | 475 | 100.00 | 0.00 |
| Advance for Taxes/Insurance | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 100.00 | 0.00 |
| Float on Escrows on Owned Mortgages | 10 | 20 | 35 | 54 | 70 | 84 | | | -47.38 |
| LESS: Value of Servicing on Mortgages Serviced by Others | 12 | 12 | 15 | 20 | 22 | 24 | | | -23.47 |
| **TOTAL MORTGAGE LOANS AND SECURITIES** | **101,121** | **99,654** | **97,981** | **95,973** | **93,709** | **91,337** | **97,286** | **100.71** | **1.88** |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: Assets $100 Mil - $1 Bill** | **Reporting Dockets: 422**
**All Reporting CMR** | **December 2007**
**Report Prepared: 3/20/2008 11:56:49 AM** | **Amounts in Millions** | **Data as of: 3/19/2008**

| | -200 bp | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|---|
| **ASSETS (cont.)** | | | | | | | | | |
| **NONMORTGAGE LOANS** | | | | | | | | | |
| **Commercial Loans** | | | | | | | | | |
| Adjustable-Rate | 3,188 | 3,174 | 3,160 | 3,147 | 3,134 | 3,121 | 3,155 | 100.16 | 0.43 |
| Fixed-Rate | 2,969 | 2,869 | 2,774 | 2,683 | 2,597 | 2,515 | 2,733 | 101.48 | 3.35 |
| **Consumer Loans** | | | | | | | | | |
| Adjustable-Rate | 1,395 | 1,390 | 1,385 | 1,381 | 1,376 | 1,372 | 1,329 | 104.25 | 0.34 |
| Fixed-Rate | 4,013 | 3,947 | 3,882 | 3,820 | 3,760 | 3,703 | 3,898 | 99.59 | 1.63 |
| **Other Assets Related to Nonmortgage Loans and Securities** | | | | | | | | | |
| Net Nonperforming Nonmortgage Loans | -113 | -111 | -109 | -108 | -106 | -105 | -109 | 0.00 | 1.51 |
| Accrued Interest Receivable | 105 | 105 | 105 | 105 | 105 | 105 | 105 | 100.00 | 0.00 |
| **TOTAL NONMORTGAGE LOANS** | **11,557** | **11,373** | **11,197** | **11,028** | **10,866** | **10,710** | **11,111** | **100.77** | **1.54** |
| **CASH, DEPOSITS, AND SECURITIES** | | | | | | | | | |
| Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos | 3,941 | 3,941 | 3,941 | 3,941 | 3,941 | 3,941 | 3,941 | 100.00 | 0.00 |
| Equities and All Mutual Funds | 1,143 | 1,119 | 1,095 | 1,068 | 1,040 | 1,012 | 1,095 | 99.93 | 2.35 |
| Zero-Coupon Securities | 111 | 102 | 95 | 88 | 82 | 77 | 81 | 117.06 | 7.56 |
| Government and Agency Securities | 2,473 | 2,422 | 2,374 | 2,328 | 2,284 | 2,243 | 2,307 | 102.90 | 1.99 |
| Term Fed Funds, Term Repos | 3,671 | 3,664 | 3,658 | 3,652 | 3,646 | 3,640 | 3,655 | 100.08 | 0.17 |
| Munis, Mtg-Backed Bonds, Corporates, Commercial Paper | 1,378 | 1,314 | 1,255 | 1,201 | 1,151 | 1,104 | 1,225 | 102.48 | 4.51 |
| **Mortgage-Derivative and Structured Securities** | | | | | | | | | |
| Valued by OTS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Valued by Institution | 3,099 | 3,082 | 3,030 | 2,930 | 2,824 | 2,716 | 3,041 | 99.63 | 2.54 |
| Structured Securities (Complex) | 4,722 | 4,675 | 4,617 | 4,505 | 4,346 | 4,181 | 4,617 | 99.99 | 1.86 |
| LESS: Valuation Allowances for Investment Securities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 1.12 |
| **TOTAL CASH, DEPOSITS, AND SECURITIES** | **20,506** | **20,292** | **20,037** | **19,687** | **19,290** | **18,890** | **19,938** | **100.50** | **1.51** |

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|---|---|---|---|---|---|---|---|---|---|
| **ASSETS (cont.)** | | | | | | | | | |
| **REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.** | | | | | | | | | |
| Repossessed Assets | 299 | 299 | 299 | 299 | 299 | 299 | 299 | 100.00 | 0.00 |
| Real Estate Held for Investment | 59 | 59 | 59 | 59 | 59 | 59 | 59 | 100.00 | 0.00 |
| Investment in Unconsolidated Subsidiaries | 55 | 52 | 48 | 45 | 42 | 39 | 48 | 100.00 | 6.81 |
| Office Premises and Equipment | 2,386 | 2,386 | 2,386 | 2,386 | 2,386 | 2,386 | 2,386 | 100.00 | 0.00 |
| **TOTAL REAL ASSETS, ETC.** | **2,799** | **2,796** | **2,793** | **2,789** | **2,786** | **2,783** | **2,793** | **100.00** | **0.12** |
| **MORTGAGE LOANS SERVICED FOR OTHERS** | | | | | | | | | |
| Fixed-Rate Servicing | 119 | 139 | 182 | 228 | 253 | 262 | | | -24.51 |
| Adjustable-Rate Servicing | 6 | 6 | 6 | 6 | 7 | 7 | | | 0.78 |
| Float on Mortgages Serviced for Others | 90 | 111 | 142 | 176 | 202 | 220 | | | -22.91 |
| **TOTAL MORTGAGE LOANS SERVICED FOR OTHERS** | **215** | **256** | **330** | **410** | **462** | **489** | | | **-23.38** |
| **OTHER ASSETS** | | | | | | | | | |
| Purchased and Excess Servicing | | | | | | | 344 | | |
| Margin Account | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 3,413 | 3,413 | 3,413 | 3,413 | 3,413 | 3,413 | 3,413 | 100.00 | 0.00 |
| Miscellaneous II | | | | | | | 587 | | |
| **Deposit Intangibles** | | | | | | | | | |
| Retail CD Intangible | 81 | 96 | 107 | 118 | 130 | 142 | | | -10.16 |
| Transaction Account Intangible | 511 | 755 | 986 | 1,221 | 1,405 | 1,577 | | | -23.60 |
| MMDA Intangible | 498 | 686 | 821 | 942 | 1,082 | 1,243 | | | -15.59 |
| Passbook Account Intangible | 682 | 954 | 1,209 | 1,436 | 1,634 | 1,829 | | | -19.93 |
| Non-Interest-Bearing Account Intangible | 184 | 334 | 475 | 610 | 738 | 860 | | | -29.06 |
| **TOTAL OTHER ASSETS** | **5,369** | **6,238** | **7,011** | **7,739** | **8,401** | **9,063** | **4,343** | | |
| **Miscellaneous Assets** | | | | | | | | | |
| Unrealized Gains Less Unamortized Yield Adjustments | | | | | | | -38 | | |
| **TOTAL ASSETS** | **141,567** | **140,609** | **139,349** | **137,627** | **135,514** | **133,272** | **135,432** | **103/100*** ** | **1.07/1.65*** ** |

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| | -200 bp | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|---|
| **LIABILITIES** | | | | | | | | | |
| **DEPOSITS** | | | | | | | | | |
| **Fixed-Maturity** | | | | | | | | | |
| Fixed-Rate Maturing in 12 Months or Less | 45,571 | 45,426 | 45,283 | 45,142 | 45,005 | 44,870 | 45,107 | 100.39 | 0.31 |
| Fixed-Rate Maturing in 13 Months or More | 13,597 | 13,262 | 12,941 | 12,635 | 12,347 | 12,075 | 12,505 | 103.49 | 2.42 |
| Variable-Rate | 930 | 928 | 926 | 925 | 923 | 921 | 918 | 100.86 | 0.18 |
| **Demand** | | | | | | | | | |
| Transaction Accounts | 9,799 | 9,799 | 9,799 | 9,799 | 9,799 | 9,799 | 9,799 | 100/90* | 0.00/2.64* |
| MMDAs | 13,019 | 13,019 | 13,019 | 13,019 | 13,019 | 13,019 | 13,019 | 100/94* | 0.00/1.05* |
| Passbook Accounts | 11,720 | 11,720 | 11,720 | 11,720 | 11,720 | 11,720 | 11,720 | 100/90* | 0.00/2.29* |
| Non-Interest-Bearing Accounts | 6,322 | 6,322 | 6,322 | 6,322 | 6,322 | 6,322 | 6,322 | 100/92* | 0.00/2.36* |
| **TOTAL DEPOSITS** | **100,958** | **100,477** | **100,012** | **99,563** | **99,136** | **98,727** | **99,391** | **101/97*** | **0.46/1.26*** |
| **BORROWINGS** | | | | | | | | | |
| **Fixed-Maturity** | | | | | | | | | |
| Fixed-Rate Maturing in 36 Months or Less | 8,631 | 8,544 | 8,459 | 8,376 | 8,294 | 8,214 | 8,414 | 100.53 | 1.00 |
| Fixed-Rate Maturing in 37 Months or More | 3,221 | 3,063 | 2,915 | 2,777 | 2,648 | 2,526 | 2,832 | 102.93 | 4.91 |
| Variable-Rate | 1,702 | 1,700 | 1,698 | 1,696 | 1,694 | 1,692 | 1,691 | 100.39 | 0.13 |
| **TOTAL BORROWINGS** | **13,555** | **13,308** | **13,072** | **12,849** | **12,635** | **12,431** | **12,938** | **101.04** | **1.76** |
| **OTHER LIABILITIES** | | | | | | | | | |
| **Escrow Accounts** | | | | | | | | | |
| For Mortgages | 567 | 567 | 567 | 567 | 567 | 567 | 567 | 100.00 | 0.00 |
| Other Escrow Accounts | 108 | 105 | 102 | 99 | 96 | 93 | 112 | 90.67 | 2.97 |
| **Miscellaneous Other Liabilities** | | | | | | | | | |
| Collateralized Mortgage Securities Issued | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 1,683 | 1,683 | 1,683 | 1,683 | 1,683 | 1,683 | 1,683 | 100.00 | 0.00 |
| Miscellaneous II | 0 | 0 | 0 | 0 | 0 | 0 | 116 | | |
| **TOTAL OTHER LIABILITIES** | **2,358** | **2,355** | **2,351** | **2,349** | **2,346** | **2,343** | **2,478** | **94.90** | **0.13** |
| **Other Liabilities not Included Above** | | | | | | | | | |
| Self-Valued | 5,751 | 5,574 | 5,438 | 5,336 | 5,265 | 5,212 | 5,290 | 102.80 | 2.18 |
| Unamortized Yield Adjustments | | | | | | | 17 | | |
| **TOTAL LIABILITIES** | **122,622** | **121,713** | **120,873** | **120,096** | **119,381** | **118,714** | **120,114** | **101/98**** | **0.67/1.33**** |

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|---|---|---|---|---|---|---|---|---|---|
| **FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS** | | | | | | | | | |
| **OPTIONAL COMMITMENTS TO ORIGINATE** | | | | | | | | | |
| FRMs and Balloon/2-Step Mortgages | 28 | 20 | 9 | -10 | -34 | -59 | | | |
| ARMs | 4 | 2 | 0 | -2 | -4 | -7 | | | |
| Other Mortgages | 11 | 5 | 0 | -7 | -15 | -25 | | | |
| **FIRM COMMITMENTS** | | | | | | | | | |
| Purchase/Originate Mortgages and MBS | 33 | 22 | 12 | -1 | -17 | -34 | | | |
| Sell Mortgages and MBS | -19 | -12 | -2 | 12 | 29 | 46 | | | |
| Purchase Non-Mortgage Items | 10 | 13 | 0 | -9 | -16 | -21 | | | |
| Sell Non-Mortgage Items | -2 | -1 | 0 | 1 | 2 | 3 | | | |
| **INTEREST-RATE SWAPS, SWAPTIONS** | | | | | | | | | |
| Pay Fixed, Receive Floating Swaps | -11 | -7 | -3 | 1 | 4 | 8 | | | |
| Pay Floating, Receive Fixed Swaps | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Basis Swaps | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Swaptions | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| **OTHER** | | | | | | | | | |
| Options on Mortgages and MBS | 0 | 0 | 0 | 0 | 6 | 13 | | | |
| Interest-Rate Caps | 0 | 0 | 1 | 1 | 3 | 5 | | | |
| Interest-Rate Floors | 2 | 2 | 1 | 1 | 1 | 0 | | | |
| Futures | -1 | 0 | 0 | 0 | 1 | 1 | | | |
| Options on Futures | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Construction LIP | 13 | -2 | -17 | -32 | -46 | -60 | | | |
| Self-Valued | 84 | 89 | 93 | 96 | 99 | 102 | | | |
| **TOTAL OFF-BALANCE-SHEET POSITIONS** | **144** | **119** | **92** | **59** | **24** | **-12** | | | |

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| | -200 bp | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|---|
| **NET PORTFOLIO VALUE** | | | | | | | | | |
| TOTAL ASSETS | 141,567 | 140,609 | 139,349 | 137,627 | 135,514 | 133,272 | 135,432 | 103/100*** | 1.07/1.65*** |
| MINUS TOTAL LIABILITIES | 122,622 | 121,713 | 120,873 | 120,096 | 119,381 | 118,714 | 120,114 | 101/98** | 0.67/1.33** |
| PLUS OFF-BALANCE-SHEET POSITIONS | 144 | 119 | 92 | 59 | 24 | -12 | | | |
| TOTAL NET PORTFOLIO VALUE # | 19,089 | 19,015 | 18,568 | 17,591 | 16,157 | 14,547 | 15,319 | 121.21 | 3.85 |

* 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

**Area: Assets $100 Mil - $1 Bill**
**All Reporting CMR**
**Report Prepared: 3/20/2008 11:56:49 AM**

**Amounts in Millions**

**Reporting Dockets: 422**
**December 2007**
**Data as of: 03/18/2008**

## 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 | $160 | $5,164 | $7,173 | $1,411 | $410 |
| WARM | 288 mo | 315 mo | 331 mo | 300 mo | 248 mo |
| WAC | 4.54% | 5.62% | 6.35% | 7.30% | 8.81% |
| Amount of these that is FHA or VA Guaranteed | $0 | $30 | $70 | $42 | $49 |
| Securities Backed by Conventional Mortgages | $344 | $829 | $338 | $47 | $15 |
| WARM | 262 mo | 288 mo | 313 mo | 299 mo | 244 mo |
| Weighted Average Pass-Through Rate | 4.47% | 5.27% | 6.15% | 7.19% | 8.71% |
| Securities Backed by FHA or VA Mortgages | $17 | $36 | $48 | $21 | $5 |
| WARM | 226 mo | 215 mo | 262 mo | 223 mo | 207 mo |
| Weighted Average Pass-Through Rate | 4.61% | 5.32% | 6.33% | 7.30% | 8.78% |
| 15-YEAR MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $1,953 | $5,682 | $3,236 | $1,319 | $615 |
| WAC | 4.69% | 5.44% | 6.37% | 7.36% | 8.93% |
| Mortgage Securities | $1,234 | $1,652 | $312 | $34 | $5 |
| Weighted Average Pass-Through Rate | 4.37% | 5.24% | 6.10% | 7.20% | 8.91% |
| WARM (of 15-Year Loans and Securities) | 113 mo | 146 mo | 151 mo | 118 mo | 88 mo |
| BALLOON MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $274 | $1,143 | $1,375 | $898 | $443 |
| WAC | 4.55% | 5.51% | 6.40% | 7.40% | 8.51% |
| Mortgage Securities | $719 | $463 | $73 | $1 | $0 |
| Weighted Average Pass-Through Rate | 4.21% | 5.40% | 6.11% | 7.31% | 8.55% |
| WARM (of Balloon Loans and Securities) | 58 mo | 78 mo | 75 mo | 56 mo | 45 mo |

**Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities** **$37,448**

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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**Amounts in Millions**

**Reporting Dockets: 422**
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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 | $10 | $228 | $134 | $0 | $40 |
| WAC | 5.59% | 5.98% | 5.79% | 0.00% | 6.28% |
| Non-Teaser ARMs | | | | | |
| Balances of All Non-Teaser ARMs | $1,292 | $7,830 | $7,952 | $321 | $1,571 |
| Weighted Average Margin | 165 bp | 266 bp | 265 bp | 279 bp | 240 bp |
| WAC | 6.97% | 6.13% | 6.02% | 7.45% | 6.36% |
| WARM | 167 mo | 285 mo | 312 mo | 378 mo | 273 mo |
| Weighted Average Time Until Next Payment Reset | 3 mo | 12 mo | 39 mo | 6 mo | 17 mo |

**Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities** **$19,379**

| MEMO ITEMS FOR ALL ARMS (Reported at CMR 185) | 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 | $74 | $344 | $117 | $38 | $31 |
| Weighted Average Distance from Lifetime Cap | 128 bp | 149 bp | 70 bp | 143 bp | 183 bp |
| Balances With Coupon 201-400 bp from Lifetime Cap | $125 | $1,645 | $520 | $228 | $360 |
| Weighted Average Distance from Lifetime Cap | 330 bp | 336 bp | 360 bp | 300 bp | 338 bp |
| Balances With Coupon Over 400 bp from Lifetime Cap | $730 | $5,881 | $7,166 | $50 | $1,134 |
| Weighted Average Distance from Lifetime Cap | 852 bp | 579 bp | 600 bp | 660 bp | 628 bp |
| Balances Without Lifetime Cap | $372 | $189 | $283 | $5 | $87 |
| ARM Cap and Floor Detail | | | | | |
| Balances Subject to Periodic Rate Caps | $533 | $7,499 | $7,188 | $14 | $1,243 |
| Weighted Average Periodic Rate Cap | 211 bp | 194 bp | 230 bp | 158 bp | 165 bp |
| Balances Subject to Periodic Rate Floors | $407 | $6,536 | $6,356 | $11 | $1,019 |
| MBS Included in ARM Balances | $224 | $1,591 | $1,123 | $25 | $69 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: Assets $100 Mil - $1 Bill**
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| MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES | Balloons | Fully Amortizing |
|---|---|---|
| Adjustable-Rate: | | |
| Balances | $3,720 | $8,646 |
| WARM | 93 mo | 197 mo |
| Remaining Term to Full Amortization | 278 mo | |
| Rate Index Code | 0 | 0 |
| Margin | 221 bp | 252 bp |
| Reset Frequency | 30 mo | 30 mo |
| MEMO: ARMs within 300 bp of Lifetime Cap | | |
| Balances | $123 | $509 |
| Wghted Average Distance to Lifetime Cap | 81 bp | 121 bp |
| Fixed-Rate: | | |
| Balances | $3,916 | $5,099 |
| WARM | 47 mo | 111 mo |
| Remaining Term to Full Amortization | 247 mo | |
| WAC | 7.09% | 7.03% |

| CONSTRUCTION AND LAND LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $6,651 | $3,663 |
| WARM | 25 mo | 26 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 122 bp | 7.58% |
| Reset Frequency | 4 mo | |

| SECOND MORTGAGE LOANS AND SECURITIES | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $4,262 | $3,642 |
| WARM | 127 mo | 118 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 125 bp | 6.92% |
| Reset Frequency | 5 mo | |

| COMMERCIAL LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $3,155 | $2,733 |
| WARM | 38 mo | 50 mo |
| Margin in Column 1; WAC in Column 2 | 99 bp | 7.51% |
| Reset Frequency | 6 mo | |
| Rate Index Code | 0 | |

| CONSUMER LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $1,329 | $3,898 |
| WARM | 114 mo | 57 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 423 bp | 7.89% |
| Reset Frequency | 2 mo | |

| MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE | High Risk | Low Risk |
|---|---|---|
| Collateralized Mortgage Obligations: | | |
| Floating Rate | $73 | $649 |
| Fixed Rate | | |
| Remaining WAL <= 5 Years | $216 | $1,647 |
| Remaining WAL 5-10 Years | $112 | $189 |
| Remaining WAL Over 10 Years | $46 | |
| Superfloaters | $0 | |
| Inverse Floaters & Super POs | $1 | |
| Other | $6 | $1 |
| CMO Residuals: | | |
| Fixed Rate | $0 | $73 |
| Floating Rate | $6 | $0 |
| Stripped Mortgage-Backed Securities: | | |
| Interest-Only MBS | $0 | $0 |
| WAC | 0.00% | 5.52% |
| Principal-Only MBS | $21 | $0 |
| WAC | 5.70% | 0.00% |
| Total Mortgage-Derivative Securities - Book Value | $480 | $2,559 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: Assets $100 Mil - $1 Bill**
**All Reporting CMR**
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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 | $2,493 | $13,673 | $11,410 | $1,639 | $523 |
| WARM | 139 mo | 243 mo | 301 mo | 270 mo | 181 mo |
| Weighted Average Servicing Fee | 27 bp | 30 bp | 32 bp | 38 bp | 44 bp |
| Total Number of Fixed Rate Loans Serviced that are: | | | | | |
| Conventional | 262 loans | | | | |
| FHA/VA | 31 loans | | | | |
| Subserviced by Others | 1 loans | | | | |

| | Index on Serviced Loan | |
|---|---|---|
| | Current Market | Lagging Market |
| Adjustable-Rate Mortgage Loan Servicing | | |
| Balances Serviced | $947 | $910 |
| WARM (in months) | 261 mo | 44 mo |
| Weighted Average Servicing Fee | 37 bp | 29 bp |

| | |
|---|---|
| Total # of Adjustable-Rate Loans Serviced | 12 loans |
| Number of These Subserviced by Others | 0 loans |

| | |
|---|---|
| **Total Balances of Mortgage Loans Serviced for Others** | **$31,595** |

## CASH, DEPOSITS, AND SECURITIES

| | Balances | WAC | WARM |
|---|---|---|---|
| Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos | $3,941 | | |
| Equity Securities (including Mutual Funds) Subject to SFAS No. 115 | $1,095 | | |
| Zero-Coupon Securities | $78 | 5.00% | 68 mo |
| Government & Agency Securities | $2,307 | 4.53% | 26 mo |
| Term Fed Funds, Term Repos, and Interest-Earning Deposits | $3,655 | 4.12% | 2 mo |
| Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) | $1,203 | 5.17% | 71 mo |
| Memo: Complex Securities (from supplemental reporting) | $4,617 | | |

| | |
|---|---|
| **Total Cash, Deposits, and Securities** | **$16,896** |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: Assets $100 Mil - $1 Bill**
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### ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

| | |
|---|---|
| Nonperforming Loans | $998 |
| Accrued Interest Receivable | $475 |
| Advances for Taxes and Insurance | $18 |
| Less: Unamortized Yield Adjustments | $52 |
| Valuation Allowances | $630 |
| Unrealized Gains (Losses) | $-7 |

### ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

| | |
|---|---|
| Nonperforming Loans | $94 |
| Accrued Interest Receivable | $105 |
| Less: Unamortized Yield Adjustments | $-20 |
| Valuation Allowances | $204 |
| Unrealized Gains (Losses) | $1 |

### OTHER ITEMS

| | |
|---|---|
| Real Estate Held for Investment | $59 |
| Repossessed Assets | $299 |
| Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock) | $48 |
| Office Premises and Equipment | $2,386 |
| Items Related to Certain Investment Securities | |
| Unrealized Gains (Losses) | $-3 |
| Less: Unamortized Yield Adjustments | $-3 |
| Valuation Allowances | $0 |
| Other Assets | |
| Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments | $344 |
| Miscellaneous I | $3,413 |
| Miscellaneous II | $587 |
| **TOTAL ASSETS** | **$135,430** |

### MEMORANDUM ITEMS

| | |
|---|---|
| Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26 | $172 |
| Loans Secured by Real Estate Reported as NonMortgage Loans at SC31 | $48 |
| Market Vaue of Equity Securities and Mutual Funds Reported at CMR464: | |
| Equity Securities and Non-Mortgage-Related Mutual Funds | $370 |
| Mortgage-Related Mututal Funds | $724 |
| Mortgage Loans Serviced by Others: | |
| Fixed-Rate Mortgage Loans Serviced | $1,409 |
| Weighted Average Servicing Fee | 35 bp |
| Adjustable-Rate Mortgage Loans Serviced | $2,064 |
| Weighted Average Servicing Fee | 39 bp |
| Credit-Card Balances Expected to Pay Off in Grace Period | $105 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES

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**Amounts in Millions**

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## FIXED-RATE, FIXED-MATURITY DEPOSITS

| | Original Maturity in Months | | | Early Withdrawals During Quarter (Optional) |
|---|---|---|---|---|
| **Balances by Remaining Maturity:** | 12 or Less | 13 to 36 | 37 or More | |
| Balances Maturing in 3 Months or Less | $12,881 | $3,018 | $628 | $137 |
| WAC | 4.81% | 4.83% | 4.03% | |
| WARM | 2 mo | 2 mo | 2 mo | |
| Balances Maturing in 4 to 12 Months | $19,299 | $7,960 | $1,320 | $188 |
| WAC | 4.77% | 4.89% | 3.97% | |
| WARM | 7 mo | 8 mo | 8 mo | |
| Balances Maturing in 13 to 36 Months | | $5,598 | $3,826 | $56 |
| WAC | | 4.77% | 4.48% | |
| WARM | | 19 mo | 24 mo | |
| Balances Maturing in 37 or More Months | | | $3,080 | $16 |
| WAC | | | 4.85% | |
| WARM | | | 53 mo | |
| **Total Fixed-Rate, Fixed Maturity Deposits:** | | | **$57,612** | |

## MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

| | Original Maturity in Months | | |
|---|---|---|---|
| | 12 or Less | 13 to 36 | 37 or More |
| Balances in Brokered Deposits | $1,456 | $978 | $579 |
| Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest: | | | |
| Balances Subject to Penalty | $27,788 | $13,708 | $7,028 |
| Penalty in Months of Forgone Interest | 3.01 mo | 5.48 mo | 6.21 mo |
| Balances in New Accounts | $3,460 | $815 | $188 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

**Area: Assets $100 Mil - $1 Bill**
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## 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% | $451 | $143 | $7 | 2.12% |
| 3.00 to 3.99% | $477 | $928 | $252 | 3.64% |
| 4.00 to 4.99% | $1,549 | $2,749 | $1,233 | 4.52% |
| 5.00 to 5.99% | $307 | $1,668 | $1,181 | 5.30% |
| 6.00 to 6.99% | $11 | $91 | $97 | 6.33% |
| 7.00 to 7.99% | $2 | $35 | $33 | 7.41% |
| 8.00 to 8.99% | $0 | $3 | $26 | 8.26% |
| 9.00 and Above | $0 | $0 | $4 | 9.96% |
| WARM | 1 mo | 18 mo | 70 mo | |
| **Total Fixed-Rate, Fixed-Maturity Borrowings** | | | **$11,246** | |

## MEMOS

| | |
|---|---|
| Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting) | $7,900 |
| Book Value of Redeemable Preferred Stock | $0 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

**Area: Assets $100 Mil - $1 Bill** — **Reporting Dockets: 422**
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## NON-MATURITY DEPOSITS AND OTHER LIABILITIES

| | Total Balances | WAC | Balances in New Accounts |
|---|---|---|---|
| NON-MATURITY DEPOSITS | | | |
| Transaction Accounts | $9,799 | 1.31% | $230 |
| Money Market Deposit Accounts (MMDAs) | $13,019 | 3.12% | $552 |
| Passbook Accounts | $11,720 | 1.61% | $301 |
| Non-Interest-Bearing Non-Maturity Deposits | $6,322 | | $177 |
| ESCROW ACCOUNTS | | | |
| Escrow for Mortgages Held in Portfolio | $241 | 0.15% | |
| Escrow for Mortgages Serviced for Others | $326 | 0.73% | |
| Other Escrows | $112 | 1.24% | |
| TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS | $41,540 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS | $-5 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS | $22 | | |
| OTHER LIABILITIES | | | |
| Collateralized Mortgage Securities Issued | $0 | | |
| Miscellaneous I | $1,683 | | |
| Miscellaneous II | $116 | | |
| **TOTAL LIABILITIES** | **$120,114** | | |

## MINORITY INTEREST AND CAPITAL

| | |
|---|---|
| MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES | $22 |
| EQUITY CAPITAL | $15,289 |
| **TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL** | **$135,425** |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: Assets $100 Mil - $1 Bill** | **Reporting Dockets: 422**
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## 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 | 9 | $40 |
| 1004 | Opt commitment to orig 6-mo or 1-yr COFI ARMs | 11 | $14 |
| 1006 | Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs | 49 | $136 |
| 1008 | Opt commitment to orig 3- or 5-yr Treasury ARMs | 64 | $74 |
| 1010 | Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs | 39 | $35 |
| 1012 | Opt commitment to orig 10-, 15-, or 20-year FRMs | 147 | $185 |
| 1014 | Opt commitment to orig 25- or 30-year FRMs | 153 | $510 |
| 1016 | Opt commitment to orig "other" Mortgages | 120 | $480 |
| 2004 | Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained | | $0 |
| 2006 | Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained | | $10 |
| 2008 | Commit/purchase 3- or 5-yr Treas ARM loans, svc retained | | $1 |
| 2010 | Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained | | $7 |
| 2012 | Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained | 7 | $9 |
| 2014 | Commit/purchase 25- or 30-yr FRM loans, svc retained | 8 | $13 |
| 2016 | Commit/purchase "other" Mortgage loans, svc retained | 9 | $11 |
| 2026 | Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained | | $0 |
| 2028 | Commit/sell 3- or 5-yr Treasury ARM loans, svc retained | | $4 |
| 2030 | Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained | | $12 |
| 2032 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained | 22 | $23 |
| 2034 | Commit/sell 25- to 30-yr FRM loans, svc retained | 37 | $92 |
| 2036 | Commit/sell "other" Mortgage loans, svc retained | 6 | $11 |
| 2052 | Commit/purchase 10-, 15-, or 20-yr FRM MBS | | $1 |
| 2054 | Commit/purchase 25- to 30-year FRM MBS | | $12 |
| 2074 | Commit/sell 25- or 30-yr FRM MBS | | $7 |
| 2106 | Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released | | $4 |
| 2126 | Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released | | $33 |
| 2128 | Commit/sell 3- or 5-yr Treasury ARM loans, svc released | | $1 |
| 2132 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc released | 20 | $8 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

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

| Contract Code | Off-Balance-Sheet Contract Positions | # Frms if # > 5 | Notional Amount |
|---|---|---|---|
| 2134 | Commit/sell 25- or 30-yr FRM loans, svc released | 45 | $202 |
| 2136 | Commit/sell "other" Mortgage loans, svc released | | $43 |
| 2206 | Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns | 17 | $42 |
| 2208 | Firm commit/originate 3- or 5-yr Treasury ARM loans | 15 | $75 |
| 2210 | Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns | 7 | $11 |
| 2212 | Firm commit/originate 10-, 15-, or 20-year FRM loans | 44 | $66 |
| 2214 | Firm commit/originate 25- or 30-year FRM loans | 52 | $102 |
| 2216 | Firm commit/originate "other" Mortgage loans | 45 | $216 |
| 3008 | Option to purchase 3- or 5-yr Treasury ARMs | | $1 |
| 3010 | Option to purchase 5- or 7-yr Balloon or 2-step mtgs | | $2 |
| 3012 | Option to purchase 10-, 15-, or 20-yr FRMs | | $1 |
| 3016 | Option to purchase "other" Mortgages | | $5 |
| 3022 | Option to sell 1-month COFI ARMS | | $0 |
| 3028 | Option to sell 3- or 5-year Treasury ARMs | | $1 |
| 3032 | Option to sell 10-, 15-, or 20-year FRMs | | $2 |
| 3034 | Option to sell 25- or 30-year FRMs | | $168 |
| 3036 | Option to sell "other" Mortgages | | $0 |
| 3072 | Short option to sell 10-, 15-, or 20-yr FRMs | | $0 |
| 3074 | Short option to sell 25- or 30-yr FRMs | | $6 |
| 4002 | Commit/purchase non-Mortgage financial assets | 34 | $106 |
| 4022 | Commit/sell non-Mortgage financial assets | | $167 |
| 5004 | IR swap: pay fixed, receive 3-month LIBOR | | $125 |
| 5010 | IR swap: pay fixed, receive 3-month Treasury | | $15 |
| 5024 | IR swap: pay 1-month LIBOR, receive fixed | | $6 |
| 5502 | IR swap, amortizing: pay fixed, receive 1-month LIBOR | | $4 |
| 6002 | Interest rate Cap based on 1-month LIBOR | | $103 |
| 6004 | Interest rate Cap based on 3-month LIBOR | | $95 |
| 7022 | Interest rate floor based on the prime rate | | $10 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: Assets $100 Mil - $1 Bill** | **Reporting Dockets: 422**
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### SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

| Contract Code | Off-Balance-Sheet Contract Positions | # Frms if # > 5 | Notional Amount |
|---|---|---|---|
| 8038 | Short futures contract on 5-year Treasury note | | $7 |
| 9502 | Fixed-rate construction loans in process | 193 | $992 |
| 9512 | Adjustable-rate construction loans in process | 138 | $1,078 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

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## SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

| Asset/ Liability Code | Supplemental Asset/Liability Items | #Firms if # > 5 | Balance |
|---|---|---|---|
| 100 | Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap | | $1 |
| 105 | Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap | | $37 |
| 106 | Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap | | $177 |
| 115 | Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap | | $1 |
| 116 | Multi/nonres mtg lns; adj fully amort w/no Life Cap | | $87 |
| 120 | Other investment securities, fixed-coupon securities | 6 | $57 |
| 122 | Other investment securities, floating-rate securities | | $14 |
| 125 | Multi/nonres mtg loans; fixed-rate, Balloon | | $19 |
| 127 | Multi/nonres mtg loans; fixed-rate, fully amortizing | 6 | $97 |
| 130 | Construction and land loans (adj-rate) | | $61 |
| 140 | Second Mortgages (adj-rate) | | $5 |
| 150 | Commercial loans (adj-rate) | | $12 |
| 180 | Consumer loans; loans on deposits | | $10 |
| 181 | Consumer loans; unsecured home improvement | | $0 |
| 182 | Consumer loans; education loans | | $2 |
| 183 | Consumer loans; auto loans and leases | | $171 |
| 184 | Consumer loans; mobile home loans | | $34 |
| 185 | Consumer loans; credit cards | | $195 |
| 187 | Consumer loans; recreational vehicles | | $186 |
| 189 | Consumer loans; other | 6 | $19 |
| 200 | Variable-rate, fixed-maturity CDs | 131 | $918 |
| 220 | Variable-rate FHLB advances | 62 | $824 |
| 299 | Other variable-rate | 42 | $868 |
| 300 | Govt. & agency securities, fixed-coupon securities | | $42 |
| 302 | Govt. & agency securities, floating-rate securities | | $4 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

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## SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

| | | | Estimated Market Value After Specified Rate Shock | | | | | |
|---|---|---|---|---|---|---|---|---|
| **Asset/ Liability Code** | **#Firms if # >** | **Balance** | **-200 bp** | **-100 bp** | **0 bp** | **+100 bp** | **+200 bp** | **+300 bp** |
| 121 - Complex Securities - M/V estimate | 234 | $4,617 | $4,722 | $4,675 | $4,617 | $4,505 | $4,346 | $4,181 |
| 123 - Mortgage Derivatives - M/V estimate | 160 | $3,041 | $3,099 | $3,082 | $3,030 | $2,930 | $2,824 | $2,716 |
| 129 - Mortgage-Related Mutual Funds - M/V estimate | 40 | $482 | $487 | $484 | $481 | $475 | $468 | $461 |
| 280 - FHLB putable advance-M/V estimate | 78 | $1,781 | $1,952 | $1,882 | $1,828 | $1,790 | $1,765 | $1,747 |
| 281 - FHLB convertible advance-M/V estimate | 79 | $2,511 | $2,740 | $2,658 | $2,597 | $2,550 | $2,517 | $2,495 |
| 282 - FHLB callable advance-M/V estimate | 14 | $292 | $312 | $303 | $297 | $292 | $289 | $287 |
| 283 - FHLB periodic floor floating rate advance-M/V Estimates | | $5 | $5 | $5 | $5 | $5 | $5 | $5 |
| 289 - Other FHLB structured advances - M/V estimate | 19 | $388 | $413 | $403 | $394 | $386 | $381 | $375 |
| 290 - Other structured borrowings - M/V estimate | 15 | $312 | $329 | $322 | $317 | $312 | $307 | $303 |
| 500 - Other OBS Positions w/o contract code or exceeds 16 positions | 10 | $613 | $84 | $89 | $93 | $96 | $99 | $102 |