# Interest Rate Risk Exposure Report

## Office of Thrift Supervision

**Economic Analysis Division**
**Washington, DC 20552**

## Area: Assets > $1 Bill

**All Reporting CMR** | **Reporting Dockets: 100** | **March 2003**

## 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 | 75,536 | -14,031 | -16 % | 8.75 % | -125 bp |
| +200 bp | 81,697 | -7,870 | -9 % | 9.33 % | -66 bp |
| +100 bp | 86,297 | -3,271 | -4 % | 9.74 % | -26 bp |
| 0 bp | 89,568 | | | 10.00 % | |
| -100 bp | 90,732 | 1,164 | +1 % | 10.05 % | +5 bp |

## Risk Measure for a Given Rate Shock

| | 3/31/2003 | 12/31/2002 | 3/31/2002 |
|---|---|---|---|
| Pre-shock NPV Ratio: NPV as % of PV Assets | 10.00 % | 9.77 % | 0.00 % |
| Post-shock NPV Ratio | 9.33 % | 9.32 % | 0.00 % |
| Sensitivity Measure: Decline in NPV Ratio | 66 bp | 46 bp | 0 bp |
| TB 13a Level of Risk | Minimal | Minimal | Moderate |

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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## Present Value Estimates by Interest Rate Scenario

**Area: Assets > $1 Bill** | **Reporting Dockets: 100**
**All Reporting CMR** | **March 2003**
**Report Prepared: 6/24/2003 1:41:30 PM** | **Amounts in Millions** | **Data as of: 6/24/2003**

| | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **ASSETS** | | | | | | | | |
| **MORTGAGE LOANS AND SECURITIES** | | | | | | | | |
| **Fixed-Rate Single-Family First-Mortgage Loans and MBS** | | | | | | | | |
| 30-Year Mortgage Loans | 106,391 | 103,671 | 99,107 | 94,241 | 89,383 | 99,483 | 104.21 | 3.51 |
| 30-Year Mortgage Securities | 23,310 | 22,859 | 22,046 | 20,988 | 19,896 | 21,712 | 105.29 | 2.76 |
| 15-Year Mortgages and MBS | 64,260 | 62,686 | 60,199 | 57,371 | 54,521 | 60,278 | 103.99 | 3.24 |
| Balloon Mortgages and MBS | 18,248 | 17,992 | 17,668 | 17,283 | 16,868 | 17,288 | 104.07 | 1.61 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs** | | | | | | | | |
| 6 Month or Less Reset Frequency | 15,599 | 15,547 | 15,487 | 15,410 | 15,287 | 14,903 | 104.32 | 0.36 |
| 7 Month to 2 Year Reset Frequency | 32,591 | 32,293 | 32,005 | 31,666 | 31,211 | 31,017 | 104.11 | 0.91 |
| 2+ to 5 Year Reset Frequency | 78,533 | 76,612 | 74,404 | 71,943 | 69,266 | 74,823 | 102.39 | 2.70 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs** | | | | | | | | |
| 1 Month Reset Frequency | 118,684 | 117,917 | 116,981 | 115,820 | 114,374 | 112,345 | 104.96 | 0.72 |
| 2 Month to 5 Year Reset Frequency | 35,293 | 34,647 | 33,947 | 33,167 | 32,299 | 33,219 | 104.30 | 1.94 |
| **Multifamily and Nonresidential Mortgage Loans and Securities** | | | | | | | | |
| Adjustable-Rate, Balloons | 21,459 | 21,273 | 21,091 | 20,912 | 20,733 | 21,041 | 101.10 | 0.87 |
| Adjustable-Rate, Fully Amortizing | 36,039 | 35,969 | 35,900 | 35,816 | 35,723 | 35,844 | 100.35 | 0.19 |
| Fixed-Rate, Balloon | 10,988 | 10,504 | 10,049 | 9,620 | 9,216 | 9,802 | 107.17 | 4.47 |
| Fixed-Rate, Fully Amortizing | 10,068 | 9,637 | 9,235 | 8,859 | 8,507 | 8,961 | 107.55 | 4.32 |
| **Construction and Land Loans** | | | | | | | | |
| Adjustable-Rate | 15,904 | 15,884 | 15,864 | 15,845 | 15,827 | 15,876 | 100.05 | 0.13 |
| Fixed-Rate | 3,344 | 3,257 | 3,176 | 3,102 | 3,034 | 3,414 | 95.41 | 2.58 |
| **Second-Mortgage Loans and Securities** | | | | | | | | |
| Adjustable-Rate | 29,255 | 29,224 | 29,196 | 29,171 | 29,148 | 29,209 | 100.05 | 0.10 |
| Fixed-Rate | 19,649 | 19,191 | 18,755 | 18,338 | 17,940 | 18,557 | 103.42 | 2.33 |
| **Other Assets Related to Mortgage Loans and Securities** | | | | | | | | |
| Net Nonperforming Mortgage Loans | 829 | 815 | 795 | 775 | 755 | 815 | 100.00 | 2.03 |
| Accrued Interest Receivable | 2,624 | 2,624 | 2,624 | 2,624 | 2,624 | 2,624 | 100.00 | 0.00 |
| Advance for Taxes/Insurance | 311 | 311 | 311 | 311 | 311 | 311 | 100.00 | 0.00 |
| Float on Escrows on Owned Mortgages | 72 | 178 | 297 | 395 | 474 | | | -63.19 |
| LESS: Value of Servicing on Mortgages Serviced by Others | -489 | -552 | -612 | -635 | -638 | | | -11.20 |
| **TOTAL MORTGAGE LOANS AND SECURITIES** | **643,939** | **633,643** | **619,748** | **604,293** | **588,035** | **611,520** | **103.62** | **1.91** |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: Assets > $1 Bill**
**All Reporting CMR**
**Report Prepared: 6/24/2003 1:41:30 PM**

**Reporting Dockets: 100**
**March 2003**
**Data as of: 6/24/2003**

**Amounts in Millions**

| | -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 | 21,461 | 21,422 | 21,386 | 21,352 | 21,320 | 21,470 | 99.78 | 0.17 |
| Fixed-Rate | 8,813 | 8,496 | 8,197 | 7,915 | 7,647 | 7,762 | 109.46 | 3.63 |
| **Consumer Loans** | | | | | | | | |
| Adjustable-Rate | 8,854 | 8,846 | 8,838 | 8,831 | 8,824 | 8,908 | 99.30 | 0.09 |
| Fixed-Rate | 37,055 | 36,551 | 36,061 | 35,585 | 35,121 | 35,376 | 103.32 | 1.36 |
| **Other Assets Related to Nonmortgage Loans and Securities** | | | | | | | | |
| Net Nonperforming Nonmortgage Loans | -1,535 | -1,517 | -1,499 | -1,482 | -1,466 | -1,517 | 0.00 | 1.19 |
| Accrued Interest Receivable | 561 | 561 | 561 | 561 | 561 | 561 | 100.00 | 0.00 |
| **TOTAL NONMORTGAGE LOANS** | **75,209** | **74,360** | **73,545** | **72,762** | **72,009** | **72,561** | **102.48** | **1.12** |
| **CASH, DEPOSITS, AND SECURITIES** | | | | | | | | |
| Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos | 26,707 | 26,707 | 26,707 | 26,707 | 26,707 | 26,707 | 100.00 | 0.00 |
| Equities and All Mutual Funds | 2,260 | 2,160 | 2,055 | 1,954 | 1,854 | 2,160 | 100.00 | 4.75 |
| Zero-Coupon Securities | 358 | 352 | 346 | 341 | 336 | 339 | 103.84 | 1.69 |
| Government and Agency Securities | 23,637 | 22,532 | 21,499 | 20,534 | 19,631 | 20,290 | 111.05 | 4.75 |
| Term Fed Funds, Term Repos | 5,336 | 5,331 | 5,327 | 5,322 | 5,317 | 5,330 | 100.02 | 0.08 |
| Munis, Mtg-Backed Bonds, Corporates, Commercial Paper | 3,051 | 2,911 | 2,785 | 2,669 | 2,564 | 2,670 | 109.02 | 4.57 |
| **Mortgage-Derivative and Structured Securities** | | | | | | | | |
| Valued by OTS | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Valued by Institution | 51,602 | 51,250 | 50,577 | 49,381 | 48,051 | 50,805 | 100.88 | 1.00 |
| Structured Securities (Complex) | 9,905 | 9,699 | 9,409 | 9,098 | 8,791 | 9,566 | 101.40 | 2.55 |
| LESS: Valuation Allowances for Investment Securities | 3 | 3 | 3 | 3 | 3 | 3 | 100.00 | 1.49 |
| **TOTAL CASH, DEPOSITS, AND SECURITIES** | **122,853** | **120,939** | **118,702** | **116,003** | **113,249** | **117,864** | **102.61** | **1.71** |

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## Present Value Estimates by Interest Rate Scenario

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**Reporting Dockets: 100**
**March 2003**
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**Amounts in Millions**

| | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **ASSETS (cont.)** | | | | | | | | |
| **REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.** | | | | | | | | |
| Repossessed Assets | 703 | 703 | 703 | 703 | 703 | 703 | 100.00 | 0.00 |
| Real Estate Held for Investment | 238 | 238 | 238 | 238 | 238 | 238 | 100.00 | 0.00 |
| Investment in Unconsolidated Subsidiaries | 324 | 326 | 321 | 304 | 277 | 326 | 100.00 | 0.43 |
| Office Premises and Equipment | 6,999 | 6,999 | 6,999 | 6,999 | 6,999 | 6,999 | 100.00 | 0.00 |
| **TOTAL REAL ASSETS, ETC.** | **8,264** | **8,266** | **8,261** | **8,244** | **8,217** | **8,266** | **100.00** | **0.02** |
| **MORTGAGE LOANS SERVICED FOR OTHERS** | | | | | | | | |
| Fixed-Rate Servicing | 2,787 | 2,887 | 3,649 | 5,525 | 6,913 | | | -14.92 |
| Adjustable-Rate Servicing | 1,783 | 1,870 | 1,885 | 1,881 | 1,871 | | | -2.73 |
| Float on Mortgages Serviced for Others | 1,844 | 2,199 | 2,753 | 3,579 | 4,304 | | | -20.65 |
| **TOTAL MORTGAGE LOANS SERVICED FOR OTHERS** | **6,415** | **6,957** | **8,287** | **10,985** | **13,087** | | | **-13.45** |
| **OTHER ASSETS** | | | | | | | | |
| Purchased and Excess Servicing | | | | | | 7,232 | | |
| Margin Account | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 33,862 | 33,862 | 33,862 | 33,862 | 33,862 | 33,862 | 100.00 | 0.00 |
| Miscellaneous II | | | | | | 17,133 | | |
| **Deposit Intangibles** | | | | | | | | |
| Retail CD Intangible | 305 | 348 | 385 | 422 | 456 | | | -11.51 |
| Transaction Account Intangible | 4,305 | 6,209 | 8,159 | 10,061 | 12,218 | | | -31.04 |
| MMDA Intangible | 4,367 | 6,027 | 8,051 | 9,610 | 11,095 | | | -30.56 |
| Passbook Account Intangible | 2,458 | 3,574 | 4,655 | 5,733 | 6,673 | | | -30.74 |
| Non-Interest-Bearing Account Intangible | 713 | 1,629 | 2,502 | 3,336 | 4,128 | | | -54.93 |
| **TOTAL OTHER ASSETS** | **46,010** | **51,649** | **57,615** | **63,025** | **68,431** | **58,228** | | |
| **Miscellaneous Assets** | | | | | | | | |
| Unrealized Gains Less Unamortized Yield Adjustments | | | | | | 7,220 | | |
| **TOTAL ASSETS** | **902,689** | **895,812** | **886,158** | **875,311** | **863,029** | **875,658** | **102/100*** ** | **0.92/1.60*** ** |

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## Present Value Estimates by Interest Rate Scenario

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| | -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 | 113,345 | 112,859 | 112,375 | 111,898 | 111,426 | 112,019 | 100.75 | 0.43 |
| Fixed-Rate Maturing in 13 Months or More | 73,317 | 71,322 | 69,408 | 67,568 | 65,798 | 67,098 | 106.30 | 2.74 |
| Variable-Rate | 1,767 | 1,766 | 1,765 | 1,764 | 1,762 | 1,758 | 100.44 | 0.07 |
| **Demand** | | | | | | | | |
| Transaction Accounts | 85,555 | 85,555 | 85,555 | 85,555 | 85,555 | 85,555 | 100/93* | 0.00/2.43* |
| MMDAs | 127,396 | 127,396 | 127,396 | 127,396 | 127,396 | 127,396 | 100/95* | 0.00/1.52* |
| Passbook Accounts | 47,907 | 47,907 | 47,907 | 47,907 | 47,907 | 47,907 | 100/93* | 0.00/2.48* |
| Non-Interest-Bearing Accounts | 39,160 | 39,160 | 39,160 | 39,160 | 39,160 | 39,160 | 100/96* | 0.00/2.38* |
| **TOTAL DEPOSITS** | **488,449** | **485,967** | **483,567** | **481,249** | **479,006** | **480,894** | **101/97*** | **0.50/1.76*** |
| **BORROWINGS** | | | | | | | | |
| **Fixed-Maturity** | | | | | | | | |
| Fixed-Rate Maturing in 36 Months or Less | 122,308 | 121,510 | 120,725 | 119,955 | 119,197 | 119,654 | 101.55 | 0.65 |
| Fixed-Rate Maturing in 37 Months or More | 23,427 | 22,311 | 21,260 | 20,271 | 19,339 | 20,797 | 107.28 | 4.86 |
| Variable-Rate | 70,467 | 70,383 | 70,300 | 70,218 | 70,136 | 70,404 | 99.97 | 0.12 |
| **TOTAL BORROWINGS** | **216,202** | **214,204** | **212,286** | **210,444** | **208,673** | **210,856** | **101.59** | **0.92** |
| **OTHER LIABILITIES** | | | | | | | | |
| **Escrow Accounts** | | | | | | | | |
| For Mortgages | 7,225 | 7,225 | 7,225 | 7,225 | 7,225 | 7,225 | 100.00 | 0.00 |
| Other Escrow Accounts | 3,667 | 3,554 | 3,448 | 3,349 | 3,255 | 3,815 | 93.16 | 3.07 |
| **Miscellaneous Other Liabilities** | | | | | | | | |
| Collateralized Mortgage Securities Issued | 560 | 560 | 560 | 560 | 560 | 560 | 100.00 | 0.00 |
| Miscellaneous I | 45,040 | 45,040 | 45,040 | 45,040 | 45,040 | 45,040 | 100.00 | 0.00 |
| Miscellaneous II | 0 | 0 | 0 | 0 | 0 | 3,485 | | |
| **TOTAL OTHER LIABILITIES** | **56,492** | **56,379** | **56,273** | **56,174** | **56,080** | **60,125** | **93.77** | **0.19** |
| **Other Liabilities not Included Above** | | | | | | | | |
| Self-Valued | 51,743 | 50,300 | 48,936 | 47,746 | 46,523 | 46,468 | 108.25 | 2.79 |
| Unamortized Yield Adjustments | | | | | | 486 | | |
| **TOTAL LIABILITIES** | **812,885** | **806,850** | **801,062** | **795,613** | **790,281** | **798,828** | **101/99**** | **0.73/1.48**** |

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**Amounts in Millions**

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|---|---|---|---|---|---|---|---|---|
| **FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS** | | | | | | | | |
| **OPTIONAL COMMITMENTS TO ORIGINATE** | | | | | | | | |
| FRMs and Balloon/2-Step Mortgages | 2,442 | 513 | -2,427 | -5,181 | -7,671 | | | |
| ARMs | 153 | 72 | -33 | -178 | -378 | | | |
| Other Mortgages | 75 | 0 | -89 | -182 | -275 | | | |
| **FIRM COMMITMENTS** | | | | | | | | |
| Purchase/Originate Mortgages and MBS | 3,602 | 499 | -3,787 | -7,746 | -11,322 | | | |
| Sell Mortgages and MBS | -6,199 | -843 | 6,820 | 13,996 | 20,488 | | | |
| Purchase Non-Mortgage Items | 10 | 0 | -10 | -20 | -29 | | | |
| Sell Non-Mortgage Items | -34 | 0 | 32 | 61 | 89 | | | |
| **INTEREST-RATE SWAPS** | | | | | | | | |
| Pay Fixed, Receive Floating | -2,622 | -1,782 | -696 | 344 | 1,331 | | | |
| Pay Floating, Receive Fixed | 2,755 | 1,526 | 251 | -929 | -2,019 | | | |
| Basis Swaps | 0 | 0 | 0 | 0 | 0 | | | |
| Swaptions | 160 | 296 | 475 | 703 | 975 | | | |
| **OTHER DERIVATIVES** | | | | | | | | |
| Options on Mortgages and MBS | 0 | 64 | 563 | 1,069 | 1,518 | | | |
| Interest-Rate Caps | 0 | 0 | 3 | 10 | 22 | | | |
| Interest-Rate Floors | 465 | 276 | 149 | 74 | 46 | | | |
| Futures | 6 | 0 | -3 | -6 | -10 | | | |
| Options on Futures | 115 | 90 | 90 | 111 | 128 | | | |
| Construction LIP | -36 | -76 | -115 | -151 | -186 | | | |
| Self-Valued | 36 | -31 | -24 | 24 | 81 | | | |
| **TOTAL OFF-BALANCE-SHEET POSITIONS** | **928** | **605** | **1,200** | **1,999** | **2,789** | | | |

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| | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **NET PORTFOLIO VALUE** | | | | | | | | |
| + ASSETS | 902,689 | 895,812 | 886,158 | 875,311 | 863,029 | 875,658 | 102/100*** | 0.92/1.60*** |
| - LIABILITIES | 812,885 | 806,850 | 801,062 | 795,613 | 790,281 | 798,828 | 101/99** | 0.73/1.48** |
| + OFF-BALANCE-SHEET POSITIONS | 928 | 605 | 1,200 | 1,999 | 2,789 | | | |
| TOTAL NET PORTFOLIO VALUE | 90,732 | 89,568 | 86,297 | 81,697 | 75,536 | 76,830# | 116.58 | 2.48 |

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
# Face Value NPV is Sum of Equity Capital and Minority Interest in Consolidated subsidaries
Note: Base Case Value is expressed as a Percent of Face Value

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS

**Area: Assets > $1 Bill**
**All Reporting CMR**
**Report Prepared: 6/24/2003 1:41:32 PM**

**Amounts in Millions**

**Reporting Dockets: 100**
**March 2003**
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## FIXED-RATE, SINGLE FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

| | Coupon | | | | |
|---|---|---|---|---|---|
| | Less Than 5.00% | 5.00 to 5.99% | 6.00 to 6.99% | 7.00 to 7.99% | 8.00% & Above |
| 30-YEAR MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $1,749 | $23,889 | $38,938 | $18,966 | $15,940 |
| WARM | 329 mo | 358 mo | 346 mo | 319 mo | 270 mo |
| WAC | 4.18% | 5.83% | 6.36% | 7.37% | 9.15% |
| Amount of these that is FHA or VA Guaranteed | $30 | $1,005 | $3,950 | $2,274 | $4,811 |
| Securities Backed by Conventional Mortgages | $41 | $2,070 | $3,730 | $3,028 | $348 |
| WARM | 269 mo | 314 mo | 307 mo | 323 mo | 227 mo |
| Weighted Average Pass-Through Rate | 4.60% | 5.34% | 6.32% | 7.21% | 8.72% |
| Securities Backed by FHA or VA Mortgages | $1,190 | $3,135 | $5,021 | $1,072 | $2,077 |
| WARM | 223 mo | 335 mo | 337 mo | 301 mo | 217 mo |
| Weighted Average Pass-Through Rate | 4.39% | 5.47% | 6.28% | 7.25% | 9.06% |
| 15-YEAR MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $1,685 | $22,090 | $11,526 | $4,908 | $3,765 |
| WAC | 4.77% | 5.46% | 6.43% | 7.37% | 9.32% |
| Mortgage Securities | $2,105 | $9,732 | $3,846 | $502 | $118 |
| Weighted Average Pass-Through Rate | 4.47% | 5.18% | 6.15% | 7.15% | 8.44% |
| WARM (of 15-Year Loans and Securities) | 167 mo | 172 mo | 163 mo | 152 mo | 162 mo |
| BALLOON MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $1,953 | $6,707 | $3,141 | $1,260 | $773 |
| WAC | 4.70% | 5.42% | 6.46% | 7.32% | 9.74% |
| Mortgage Securities | $894 | $1,941 | $586 | $32 | $0 |
| Weighted Average Pass-Through Rate | 4.52% | 5.43% | 6.18% | 7.13% | 8.51% |
| WARM (of Balloon Loans and Securities) | 98 mo | 116 mo | 109 mo | 90 mo | 151 mo |

| | |
|---|---|
| **Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities** | **$198,760** |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: Assets > $1 Bill** | **Reporting Dockets: 100**
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**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 | $873 | $963 | $23 | $5,408 | $120 |
| WAC | 3.63% | 4.67% | 5.26% | 3.82% | 5.30% |
| Non-Teaser ARMs | | | | | |
| Balances of All Non-Teaser ARMs | $14,030 | $30,054 | $74,800 | $106,937 | $33,099 |
| Weighted Average Margin | 314 bp | 321 bp | 256 bp | 271 bp | 271 bp |
| WAC | 5.86% | 6.06% | 5.69% | 4.95% | 6.11% |
| WARM | 304 mo | 309 mo | 346 mo | 336 mo | 330 mo |
| Weighted Average Time Until Next Payment Reset | 5 mo | 12 mo | 47 mo | 4 mo | 35 mo |
| **Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities** | | | | | **$266,306** |

| 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 | $47 | $82 | $43 | $18 | $7 |
| Weighted Average Distance from Lifetime Cap | 76 bp | 107 bp | 113 bp | 70 bp | 130 bp |
| Balances With Coupon 201-400 bp from Lifetime Cap | $191 | $690 | $416 | $208 | $1,552 |
| Weighted Average Distance from Lifetime Cap | 355 bp | 360 bp | 346 bp | 334 bp | 364 bp |
| Balances With Coupon Over 400 bp from Lifetime Cap | $12,967 | $29,582 | $73,854 | $111,559 | $31,460 |
| Weighted Average Distance from Lifetime Cap | 783 bp | 647 bp | 545 bp | 697 bp | 605 bp |
| Balances Without Lifetime Cap | $1,698 | $662 | $510 | $560 | $200 |
| ARM Cap and Floor Detail | | | | | |
| Balances Subject to Periodic Rate Caps | $8,899 | $27,291 | $56,232 | $1,128 | $9,339 |
| Weighted Average Periodic Rate Cap | 129 bp | 196 bp | 255 bp | 189 bp | 188 bp |
| Balances Subject to Periodic Rate Floors | $4,700 | $24,148 | $49,164 | $700 | $8,904 |
| MBS Included in ARM Balances | $1,049 | $3,938 | $9,082 | $15,410 | $997 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: Assets > $1 Bill**
**All Reporting CMR**
**Report Prepared: 6/24/2003 1:41:32 PM**

**Amounts in Millions**

**Reporting Dockets: 100**
**March 2003**
**Data as of: 6/24/2003**

| MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES | Balloons | Fully Amortizing |
|---|---|---|
| Adjustable-Rate: | | |
| Balances | $21,041 | $35,844 |
| WARM | 94 mo | 240 mo |
| Remaining Term to Full Amortization | 288 mo | |
| Rate Index Code | 0 | 0 |
| Margin | 231 bp | 228 bp |
| Reset Frequency | 23 mo | 9 mo |
| MEMO: ARMs within 300 bp of Lifetime Cap | | |
| Balances | $743 | $699 |
| Wghted Average Distance to Lifetime Cap | 156 bp | 156 bp |
| Fixed-Rate: | | |
| Balances | $9,802 | $8,961 |
| WARM | 70 mo | 118 mo |
| Remaining Term to Full Amortization | 274 mo | |
| WAC | 6.79% | 7.45% |

| CONSTRUCTION AND LAND LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $15,876 | $3,414 |
| WARM | 20 mo | 54 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 153 bp | 6.92% |
| Reset Frequency | 2 mo | |

| SECOND MORTGAGE LOANS AND SECURITIES | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $29,209 | $18,557 |
| WARM | 204 mo | 170 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 104 bp | 8.02% |
| Reset Frequency | 2 mo | |

| COMMERCIAL LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $21,470 | $7,762 |
| WARM | 40 mo | 54 mo |
| Margin in Column 1; WAC in Column 2 | 182 bp | 7.72% |
| Reset Frequency | 4 mo | |
| Rate Index Code | 0 | |

| CONSUMER LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $8,908 | $35,376 |
| WARM | 63 mo | 49 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 589 bp | 10.84% |
| Reset Frequency | 1 mo | |

| MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE | High Risk | Low Risk |
|---|---|---|
| Collateralized Mortgage Obligations: | | |
| Floating Rate | $493 | $16,881 |
| Fixed Rate | | |
| Remaining WAL <= 5 Years | $5,519 | $25,168 |
| Remaining WAL 5-10 Years | $504 | $901 |
| Remaining WAL Over 10 Years | $129 | |
| Superfloaters | $0 | |
| Inverse Floaters & Super POs | $2 | |
| Other | $0 | $0 |
| CMO Residuals: | | |
| Fixed Rate | $49 | $0 |
| Floating Rate | $9 | $0 |
| Stripped Mortgage-Backed Securities: | | |
| Interest-Only MBS | $309 | $104 |
| WAC | 4.17% | 4.19% |
| Principal-Only MBS | $736 | $0 |
| WAC | 6.46% | 0.00% |
| Total Mortgage-Derivative Securities - Book Value | $7,751 | $43,054 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: Assets > $1 Bill**
**All Reporting CMR**
**Report Prepared: 6/24/2003 1:41:32 PM**

**Amounts in Millions**

**Reporting Dockets: 100**
**March 2003**
**Data as of: 6/24/2003**

## MORTGAGE LOANS SERVICED FOR OTHERS

| | Coupon of Fixed-Rate Mortgages Serviced for Others | | | | |
|---|---|---|---|---|---|
| | Less Than 5.00% | 5.00 to 5.99% | 6.00 to 6.99% | 7.00 to 7.99% | 8.00% & Above |
| Fixed-Rate Mortgage Loan Servicing | | | | | |
| Balances Serviced | $1,648 | $96,127 | $329,473 | $229,447 | $74,705 |
| WARM | 197 mo | 224 mo | 293 mo | 297 mo | 248 mo |
| Weighted Average Servicing Fee | 26 bp | 28 bp | 32 bp | 37 bp | 42 bp |
| Total Number of Fixed Rate Loans Serviced that are: | | | | | |
| Conventional | 5,164 loans | | | | |
| FHA/VA | 1,735 loans | | | | |
| Subserviced by Others | 141 loans | | | | |

| | Index on Serviced Loan | | | |
|---|---|---|---|---|
| | Current Market | Lagging Market | | |
| Adjustable-Rate Mortgage Loan Servicing | | | | |
| Balances Serviced | $78,288 | $31,814 | Total # of Adjustable-Rate Loans Serviced | 746 loans |
| WARM (in months) | 320 mo | 287 mo | Number of These Subserviced by Others | 50 loans |
| Weighted Average Servicing Fee | 46 bp | 83 bp | | |

| | |
|---|---|
| **Total Balances of Mortgage Loans Serviced for Others** | **$841,503** |

## CASH, DEPOSITS, AND SECURITIES

| | Balances | WAC | WARM |
|---|---|---|---|
| Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos | $26,707 | | |
| Equity Securities (including Mutual Funds) Subject to SFAs No. 115 | $2,160 | | |
| Zero-Coupon Securities | $339 | 3.18% | 19 mo |
| Government & Agency Securities | $20,290 | 5.02% | 66 mo |
| Term Fed Funds, Term Repos, and Interest-Earning Deposits | $5,330 | 1.43% | 1 mo |
| Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) | $2,670 | 5.05% | 81 mo |
| Memo: Complex Securities (from supplemental reporting) | $9,566 | | |

| | |
|---|---|
| **Total Cash, Deposits, and Securities** | **$67,062** |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: Assets > $1 Bill**
**All Reporting CMR**
**Report Prepared: 6/24/2003 1:41:33 PM**

**Amounts in Millions**

**Reporting Dockets: 100**
**March 2003**
**Data as of: 6/24/2003**

### ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

| | |
|---|---|
| Nonperforming Loans | $4,029 |
| Accrued Interest Receivable | $2,624 |
| Advances for Taxes and Insurance | $311 |
| Less: Unamortized Yield Adjustments | $-3,817 |
| Valuation Allowances | $3,214 |
| Unrealized Gains (Losses) | $1,742 |

### ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

| | |
|---|---|
| Nonperforming Loans | $833 |
| Accrued Interest Receivable | $561 |
| Less: Unamortized Yield Adjustments | $-85 |
| Valuation Allowances | $2,349 |
| Unrealized Gains (Losses) | $0 |

### OTHER ITEMS

| | |
|---|---|
| Real Estate Held for Investment | $238 |
| Repossessed Assets | $703 |
| Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock) | $326 |
| Office Premises and Equipment | $6,999 |
| Items Related to Certain Investment Securities | |
| Unrealized Gains (Losses) | $722 |
| Less: Unamortized Yield Adjustments | $-854 |
| Valuation Allowances | $3 |
| Other Assets | |
| Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments | $7,232 |
| Miscellaneous I | $33,862 |
| Miscellaneous II | $17,133 |
| **TOTAL ASSETS** | **$875,658** |

### MEMORANDUM ITEMS

| | |
|---|---|
| Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23 | $5,271 |
| Loans Secured by Real Estate Reported as Consumer Loans at SC34 | $6,054 |
| Market Vaue of Equity Securities and Mutual Funds Reported at CMR464: | |
| Equity Securities and Non-Mortgage-Related Mutual Funds | $1,717 |
| Mortgage-Related Mututal Funds | $443 |
| Mortgage Loans Serviced by Others: | |
| Fixed-Rate Mortgage Loans Serviced | $43,924 |
| Weighted Average Servicing Fee | 14 bp |
| Adjustable-Rate Mortgage Loans Serviced | $67,082 |
| Weighted Average Servicing Fee | 13 bp |
| Credit-Card Balances Expected to Pay Off in Grace Period | $1,148 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES

**Area: Assets > $1 Bill**
**All Reporting CMR**
**Report Prepared: 6/24/2003 1:41:33 PM**

**Amounts in Millions**

**Reporting Dockets: 100**
**March 2003**
**Data as of: 6/24/2003**

## FIXED-RATE, FIXED-MATURITY DEPOSITS

| **Balances by Remaining Maturity:** | Original Maturity in Months | | | Early Withdrawals During Quarter (Optional) |
|---|---|---|---|---|
| | 12 or Less | 13 to 36 | 37 or More | |
| Balances Maturing in 3 Months or Less | $32,527 | $8,057 | $1,244 | $379 |
| WAC | 1.96% | 4.20% | 5.95% | |
| WARM | 2 mo | 2 mo | 2 mo | |
| Balances Maturing in 4 to 12 Months | $39,831 | $27,813 | $2,546 | $737 |
| WAC | 1.94% | 3.61% | 5.24% | |
| WARM | 7 mo | 8 mo | 7 mo | |
| Balances Maturing in 13 to 36 Months | | $30,979 | $13,675 | $351 |
| WAC | | 3.48% | 6.01% | |
| WARM | | 20 mo | 25 mo | |
| Balances Maturing in 37 or More Months | | | $22,444 | $202 |
| WAC | | | 4.86% | |
| WARM | | | 58 mo | |
| **Total Fixed-Rate, Fixed Maturity Deposits:** | | | **$179,116** | |

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

| | Original Maturity in Months | | |
|---|---|---|---|
| | 12 or Less | 13 to 36 | 37 or More |
| Balances in Brokered Deposits | $3,582 | $3,215 | $4,956 |
| Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest: | | | |
| Balances Subject to Penalty | $62,234 | $57,791 | $28,331 |
| Penalty in Months of Forgone Interest | 3.16 mo | 5.77 mo | 8.28 mo |
| Balances in New Accounts | $6,322 | $2,987 | $2,460 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

**Area: Assets > $1 Bill**
**All Reporting CMR**
**Report Prepared: 6/24/2003 1:41:33 PM**

**Amounts in Millions**

**Reporting Dockets: 100**
**March 2003**
**Data as of: 6/24/2003**

## FIXED-RATE, FIXED-MATURITY BORROWINGS

| FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT | Remaining Maturity | | | |
|---|---|---|---|---|
| | 0 to 3 Months | 4 to 36 Months | Over 36 Months | WAC |
| Balances by Coupon Class: | | | | |
| Under 3.00% | $56,143 | $22,541 | $2,848 | 1.66% |
| 3.00 to 3.99% | $254 | $10,120 | $5,578 | 3.52% |
| 4.00 to 4.99% | $620 | $4,776 | $3,071 | 4.55% |
| 5.00 to 5.99% | $1,297 | $11,050 | $5,038 | 5.45% |
| 6.00 to 6.99% | $883 | $7,920 | $2,274 | 6.59% |
| 7.00 to 7.99% | $1,521 | $2,443 | $797 | 7.30% |
| 8.00 to 8.99% | $0 | $19 | $363 | 8.35% |
| 9.00 and Above | $45 | $21 | $828 | 9.55% |
| WARM | 1 mo | 15 mo | 68 mo | |

| | |
|---|---|
| **Total Fixed-Rate, Fixed-Maturity Borrowings** | **$140,452** |

## MEMOS

| | |
|---|---|
| Variable-Rate, Fixed-Maturity Liabilities (from Supplemental Reporting) | $118,630 |
| Book Value of Redeemable Preferred Stock | $0 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

**Area: Assets > $1 Bill**
**All Reporting CMR**
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**Amounts in Millions**

**Reporting Dockets: 100**
**March 2003**
**Data as of: 6/24/2003**

## MINORITY INTEREST AND CAPITAL

| | Total Balances | WAC | Balances in New Accounts (Optional) |
|---|---|---|---|
| NON-MATURITY DEPOSITS | | | |
| Transaction Accounts | $85,555 | 1.35% | $7,316 |
| Money Market Deposit Accounts (MMDAs) | $127,396 | 1.53% | $8,366 |
| Passbook Accounts | $47,907 | 1.04% | $1,808 |
| Non-Interest-Bearing Non-Maturity Deposits | $39,160 | | $1,629 |
| ESCROW ACCOUNTS | | | |
| Escrow for Mortgages Held in Portfolio | $1,364 | 0.58% | |
| Escrow for Mortgages Serviced for Others | $5,861 | 2.00% | |
| Other Escrows | $3,815 | 0.06% | |
| TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS | $311,059 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS | $529 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS | $-43 | | |
| OTHER LIABILITIES | | | |
| Collateralized Mortgage Securities Issued | $560 | | |
| Miscellaneous I | $45,040 | | |
| Miscellaneous II | $3,485 | | |
| **TOTAL LIABILITIES** | **$798,828** | | |
| MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES | $515 | | |
| EQUITY CAPITAL | $76,300 | | |
| **TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL** | **$875,643** | | |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: Assets > $1 Bill** — **Reporting Dockets: 100**
**All Reporting CMR** — **March 2003**
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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 | 8 | $161 |
| 1004 | Opt commitment to orig 6-mo or 1-yr COFI ARMs | | $10 |
| 1006 | Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs | 45 | $2,504 |
| 1008 | Opt commitment to orig 3- or 5-yr Treasury ARMs | 44 | $7,190 |
| 1010 | Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs | 40 | $973 |
| 1012 | Opt commitment to orig 10-, 15-, or 20-year FRMs | 70 | $19,265 |
| 1014 | Opt commitment to orig 25- or 30-year FRMs | 71 | $37,075 |
| 1016 | Opt commitment to orig "other" Mortgages | 54 | $3,977 |
| 2006 | Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained | | $108 |
| 2008 | Commit/purchase 3- or 5-yr Treas ARM loans, svc retained | | $981 |
| 2010 | Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained | | $5 |
| 2012 | Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained | | $6,612 |
| 2014 | Commit/purchase 25- or 30-yr FRM loans, svc retained | | $14,723 |
| 2016 | Commit/purchase "other" Mortgage loans, svc retained | 6 | $216 |
| 2026 | Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained | | $196 |
| 2028 | Commit/sell 3- or 5-yr Treasury ARM loans, svc retained | 6 | $664 |
| 2030 | Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained | 14 | $420 |
| 2032 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained | 36 | $4,682 |
| 2034 | Commit/sell 25- to 30-yr FRM loans, svc retained | 40 | $15,389 |
| 2036 | Commit/sell "other" Mortgage loans, svc retained | | $83 |
| 2050 | Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS | | $45 |
| 2052 | Commit/purchase 10-, 15-, or 20-yr FRM MBS | | $7,436 |
| 2054 | Commit/purchase 25- to 30-year FRM MBS | 9 | $23,982 |
| 2056 | Commit/purchase "other" MBS | | $64 |
| 2066 | Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS | | $57 |
| 2068 | Commit/sell 3- or 5-yr Treasury ARM MBS | | $987 |
| 2070 | Commit/sell 5- or 7-yr Balloon or 2-step MBS | | $59 |
| 2072 | Commit/sell 10-, 15-, or 20-yr FRM MBS | 19 | $21,462 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: Assets > $1 Bill**
**All Reporting CMR**
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**Amounts in Millions**

**Reporting Dockets: 100**
**March 2003**
**Data as of: 6/24/2003**

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

| Contract Code | Off-Balance-Sheet Contract Positions | # Frms if # > 5 | Notional Amount |
|---|---|---|---|
| 2074 | Commit/sell 25- or 30-yr FRM MBS | 21 | $53,415 |
| 2076 | Commit/sell "other" MBS | | $3 |
| 2082 | Commit/purchase low-risk fixed-rate mtg derivative product | | $822 |
| 2106 | Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released | | $133 |
| 2108 | Commit/purchase 3- or 5-yr Treasury ARM lns, svc released | | $60 |
| 2110 | Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released | | $52 |
| 2112 | Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released | | $70 |
| 2114 | Commit/purchase 25- or 30-yr FRM loans, svc released | | $194 |
| 2116 | Commit/purchase "other" Mortgage loans, svc released | | $946 |
| 2126 | Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released | 11 | $3,546 |
| 2128 | Commit/sell 3- or 5-yr Treasury ARM loans, svc released | 11 | $628 |
| 2130 | Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released | 8 | $445 |
| 2132 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc released | 20 | $3,597 |
| 2134 | Commit/sell 25- or 30-yr FRM loans, svc released | 27 | $13,377 |
| 2136 | Commit/sell "other" Mortgage loans, svc released | 10 | $2,209 |
| 2202 | Firm commitment to originate 1-month COFI ARM loans | | $13 |
| 2204 | Firm commit/originate 6-month or 1-yr COFI ARM loans | | $36 |
| 2206 | Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns | 11 | $553 |
| 2208 | Firm commit/originate 3- or 5-yr Treasury ARM loans | 8 | $101 |
| 2210 | Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns | 6 | $97 |
| 2212 | Firm commit/originate 10-, 15-, or 20-year FRM loans | 16 | $3,119 |
| 2214 | Firm commit/originate 25- or 30-year FRM loans | 16 | $5,934 |
| 2216 | Firm commit/originate "other" Mortgage loans | 15 | $481 |
| 3008 | Option to purchase 3- or 5-yr Treasury ARMs | | $0 |
| 3026 | Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs | | $188 |
| 3028 | Option to sell 3- or 5-year Treasury ARMs | | $47 |
| 3030 | Option to sell 5- or 7-yr Balloon or 2-step mtgs | | $0 |
| 3032 | Option to sell 10-, 15-, or 20-year FRMs | 8 | $141 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: Assets > $1 Bill** | **Reporting Dockets: 100**
**All Reporting CMR** | **March 2003**
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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 |
|---|---|---|---|
| 3034 | Option to sell 25- or 30-year FRMs | 13 | $9,045 |
| 3036 | Option to sell "other" Mortgages | | $11 |
| 3068 | Short option to sell 3- or 5-yr Treasury ARMs | | $183 |
| 3070 | Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans | | $30 |
| 3072 | Short option to sell 10-, 15-, or 20-yr FRMs | | $111 |
| 3074 | Short option to sell 25- or 30-yr FRMs | 6 | $1,066 |
| 3076 | Short option to sell "other" Mortgages | | $58 |
| 4002 | Commit/purchase non-Mortgage financial assets | 26 | $1,624 |
| 4006 | Commit/purchase "other" liabilities | | $5 |
| 4022 | Commit/sell non-Mortgage financial assets | | $557 |
| 5002 | IR swap: pay fixed, receive 1-month LIBOR | 6 | $4,447 |
| 5004 | IR swap: pay fixed, receive 3-month LIBOR | 12 | $35,198 |
| 5006 | IR swap: pay fixed, receive 6-month LIBOR | | $95 |
| 5010 | IR swap: pay fixed, receive 3-month Treasury | | $1,100 |
| 5022 | IR swap: pay fixed, receive the prime rate | | $53 |
| 5024 | IR swap: pay 1-month LIBOR, receive fixed | | $8,854 |
| 5026 | IR swap: pay 3-month LIBOR, receive fixed | 6 | $17,182 |
| 5044 | IR swap: pay the prime rate, receive fixed | | $3 |
| 5104 | IR swaption: pay fixed, receive 3-month LIBOR | | $9,989 |
| 5226 | Short IR swaption: pay 3-mo LIBOR, receive fixed | | $41 |
| 5502 | IR swap, amortizing: pay fixed, receive 1-month LIBOR | | $14 |
| 5524 | IR swap, amortizing: pay 1-month LIBOR, receive fixed | | $14 |
| 6002 | Interest rate Cap based on 1-month LIBOR | | $1,246 |
| 6004 | Interest rate Cap based on 3-month LIBOR | | $566 |
| 6020 | Interest rate Cap based on cost-of-funds index (COFI) | | $281 |
| 6022 | Interest rate Cap based on the prime rate | | $50 |
| 6032 | Short interest rate Cap based on 1-month LIBOR | | $42 |
| 6034 | Short interest rate Cap based on 3-month LIBOR | | $20 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: Assets > $1 Bill** | **Reporting Dockets: 100**
**All Reporting CMR** | **March 2003**
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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 |
|---|---|---|---|
| 6050 | Short interest rate Cap based on cost-of-funds index | | $281 |
| 7002 | Interest rate floor based on 1-month LIBOR | | $8 |
| 7004 | Interest rate floor based on 3-month LIBOR | | $5,500 |
| 7018 | Interest rate floor based on 10-year Treasury | | $1,555 |
| 7032 | Short interest rate floor based on 1-month LIBOR | | $8 |
| 7048 | Short interest rate floor based on 10-year Treasury | | $150 |
| 8010 | Long futures contract on 10-year Treasury note | | $89 |
| 8038 | Short futures contract on 5-year Treasury note | | $21 |
| 8040 | Short futures contract on 10-year Treasury note | | $26 |
| 8046 | Short futures contract on 3-month Eurodollar | | $202 |
| 9010 | Long call option on 10-year T-note futures contract | | $119 |
| 9012 | Long call option on Treasury bond futures contract | | $253 |
| 9034 | Long put option on 10-year T-note futures contract | | $90 |
| 9036 | Long put option on T-bond futures contract | | $200 |
| 9058 | Short call option on 10-year T-note futures contract | | $34 |
| 9082 | Short put option on 10-year T-note futures contract | | $17 |
| 9502 | Fixed-rate construction loans in process | 44 | $1,886 |
| 9512 | Adjustable-rate construction loans in process | 44 | $3,294 |