# 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: 436** **September 2005**

## 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 | 14,830 | -4,276 | -22 % | 11.27 % | -254 bp |
| +200 bp | 16,415 | -2,692 | -14 % | 12.26 % | -156 bp |
| +100 bp | 17,888 | -1,218 | -6 % | 13.14 % | -68 bp |
| 0 bp | 19,106 | | | 13.82 % | |
| -100 bp | 19,630 | 524 | +3 % | 14.04 % | +23 bp |
| -200 bp | 19,342 | 236 | +1 % | 13.76 % | -5 bp |

## Risk Measure for a Given Rate Shock

| | 09/30/2005 | 06/30/2005 | 09/30/2004 |
|---|---|---|---|
| Pre-shock NPV Ratio: NPV as % of PV Assets | 13.82 % | 13.81 % | 13.65 % |
| Post-shock NPV Ratio | 12.26 % | 12.41 % | 12.27 % |
| Sensitivity Measure: Decline in NPV Ratio | 156 bp | 139 bp | 138 bp |
| TB 13a Level of Risk | Minimal | Minimal | Minimal |

Beginning with the March 2005 cycle, the Sensitivity Measure was once again defined as the decline in the Pre-shock NPV ratio caused by either a 200 bps increase or decrease in rates, whichever shock produces the larger decline in the NPV ratio. As a result, the results may not be comparable to those from the September 2004 cycle.
In the event that neither a -200 nor a +200 basis point change in rates produces a reduction in the NPV ratio, the institution is assigned a Sensitivity Measure of zero.

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**All Reporting CMR**
**Report Prepared: 12/21/2005 4:21:43 PM**

**Reporting Dockets: 436**
**September 2005**
**Data as of: 12/17/2005**

**Amounts in Millions**

| | -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 | 11,551 | 11,473 | 11,157 | 10,644 | 10,095 | 9,566 | 11,114 | 100.39 | 3.72 |
| 30-Year Mortgage Securities | 1,739 | 1,719 | 1,660 | 1,584 | 1,507 | 1,435 | 1,680 | 98.78 | 4.08 |
| 15-Year Mortgages and MBS | 19,315 | 18,993 | 18,413 | 17,719 | 17,001 | 16,297 | 18,375 | 100.21 | 3.46 |
| Balloon Mortgages and MBS | 5,724 | 5,644 | 5,539 | 5,405 | 5,245 | 5,067 | 5,520 | 100.34 | 2.16 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs** | | | | | | | | | |
| 6 Month or Less Reset Frequency | 1,462 | 1,460 | 1,457 | 1,450 | 1,441 | 1,428 | 1,448 | 100.60 | 0.34 |
| 7 Month to 2 Year Reset Frequency | 8,687 | 8,624 | 8,533 | 8,398 | 8,223 | 8,016 | 8,517 | 100.19 | 1.33 |
| 2+ to 5 Year Reset Frequency | 9,943 | 9,767 | 9,549 | 9,292 | 9,006 | 8,700 | 9,626 | 99.20 | 2.49 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs** | | | | | | | | | |
| 1 Month Reset Frequency | 305 | 303 | 300 | 297 | 293 | 287 | 294 | 102.33 | 0.90 |
| 2 Month to 5 Year Reset Frequency | 1,809 | 1,787 | 1,760 | 1,727 | 1,686 | 1,640 | 1,762 | 99.90 | 1.69 |
| **Multifamily and Nonresidential Mortgage Loans and Securities** | | | | | | | | | |
| Adjustable-Rate, Balloons | 3,788 | 3,754 | 3,723 | 3,689 | 3,655 | 3,621 | 3,742 | 99.48 | 0.88 |
| Adjustable-Rate, Fully Amortizing | 9,606 | 9,514 | 9,423 | 9,330 | 9,236 | 9,145 | 9,502 | 99.17 | 0.98 |
| Fixed-Rate, Balloon | 3,888 | 3,764 | 3,647 | 3,535 | 3,428 | 3,325 | 3,563 | 102.37 | 3.15 |
| Fixed-Rate, Fully Amortizing | 4,966 | 4,751 | 4,553 | 4,370 | 4,199 | 4,041 | 4,414 | 103.16 | 4.19 |
| **Construction and Land Loans** | | | | | | | | | |
| Adjustable-Rate | 5,620 | 5,609 | 5,599 | 5,589 | 5,580 | 5,571 | 5,606 | 99.87 | 0.18 |
| Fixed-Rate | 3,589 | 3,532 | 3,477 | 3,424 | 3,373 | 3,324 | 3,572 | 97.32 | 1.55 |
| **Second-Mortgage Loans and Securities** | | | | | | | | | |
| Adjustable-Rate | 4,912 | 4,905 | 4,898 | 4,893 | 4,887 | 4,882 | 4,896 | 100.05 | 0.13 |
| Fixed-Rate | 2,744 | 2,689 | 2,636 | 2,586 | 2,538 | 2,491 | 2,663 | 99.00 | 1.95 |
| **Other Assets Related to Mortgage Loans and Securities** | | | | | | | | | |
| Net Nonperforming Mortgage Loans | 8 | 8 | 8 | 9 | 9 | 9 | 8 | 100.00 | -5.96 |
| Accrued Interest Receivable | 413 | 413 | 413 | 413 | 413 | 413 | 413 | 100.00 | 0.00 |
| Advance for Taxes/Insurance | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 100.00 | 0.00 |
| Float on Escrows on Owned Mortgages | 20 | 39 | 62 | 81 | 97 | 111 | | | -33.77 |
| LESS: Value of Servicing on Mortgages Serviced by Others | -4 | -4 | -2 | -1 | -1 | -1 | | | 68.15 |
| **TOTAL MORTGAGE LOANS AND SECURITIES** | **100,108** | **98,766** | **96,822** | **94,447** | **91,926** | **89,382** | **96,728** | **100.10** | **2.23** |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: Assets $100 Mil - $1 Bill** | **Reporting Dockets: 436**
**All Reporting CMR** | **September 2005**
**Report Prepared: 12/21/2005 4:21:44 PM** | **Amounts in Millions** | **Data as of: 12/17/2005**

| | | | Base Case | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | -200 bp | -100 bp | 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
| **ASSETS (cont.)** | | | | | | | | | |
| **NONMORTGAGE LOANS** | | | | | | | | | |
| **Commercial Loans** | | | | | | | | | |
| Adjustable-Rate | 3,049 | 3,043 | 3,036 | 3,031 | 3,025 | 3,021 | 3,040 | 99.89 | 0.19 |
| Fixed-Rate | 2,427 | 2,351 | 2,279 | 2,210 | 2,144 | 2,081 | 2,264 | 100.63 | 3.09 |
| **Consumer Loans** | | | | | | | | | |
| Adjustable-Rate | 774 | 772 | 771 | 770 | 769 | 768 | 760 | 101.42 | 0.16 |
| Fixed-Rate | 4,113 | 4,048 | 3,985 | 3,925 | 3,866 | 3,809 | 4,054 | 98.31 | 1.55 |
| **Other Assets Related to Nonmortgage Loans and Securities** | | | | | | | | | |
| Net Nonperforming Nonmortgage Loans | -137 | -135 | -133 | -131 | -129 | -128 | -133 | 0.00 | 1.38 |
| Accrued Interest Receivable | 98 | 98 | 98 | 98 | 98 | 98 | 98 | 100.00 | 0.00 |
| **TOTAL NONMORTGAGE LOANS** | **10,324** | **10,177** | **10,037** | **9,903** | **9,773** | **9,649** | **10,084** | **99.54** | **1.37** |
| **CASH, DEPOSITS, AND SECURITIES** | | | | | | | | | |
| Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos | 3,686 | 3,686 | 3,686 | 3,686 | 3,686 | 3,686 | 3,686 | 100.00 | 0.00 |
| Equities and All Mutual Funds | 1,684 | 1,651 | 1,611 | 1,567 | 1,518 | 1,464 | 1,612 | 99.92 | 2.59 |
| Zero-Coupon Securities | 214 | 206 | 200 | 193 | 188 | 183 | 191 | 104.19 | 3.28 |
| Government and Agency Securities | 3,578 | 3,508 | 3,442 | 3,378 | 3,316 | 3,257 | 3,475 | 99.03 | 1.90 |
| Term Fed Funds, Term Repos | 3,261 | 3,255 | 3,248 | 3,242 | 3,237 | 3,231 | 3,251 | 99.91 | 0.19 |
| Munis, Mtg-Backed Bonds, Corporates, Commercial Paper | 1,365 | 1,308 | 1,255 | 1,206 | 1,160 | 1,118 | 1,237 | 101.46 | 4.06 |
| **Mortgage-Derivative and Structured Securities** | | | | | | | | | |
| Valued by OTS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Valued by Institution | 2,477 | 2,466 | 2,423 | 2,334 | 2,241 | 2,155 | 2,443 | 99.18 | 2.72 |
| Structured Securities (Complex) | 5,572 | 5,519 | 5,422 | 5,247 | 5,061 | 4,875 | 5,488 | 98.81 | 2.51 |
| LESS: Valuation Allowances for Investment Securities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 1.42 |
| **TOTAL CASH, DEPOSITS, AND SECURITIES** | **21,837** | **21,598** | **21,286** | **20,853** | **20,408** | **19,970** | **21,383** | **99.55** | **1.75** |

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| | -200 bp | -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 | 121 | 121 | 121 | 121 | 121 | 121 | 121 | 100.00 | 0.00 |
| Real Estate Held for Investment | 61 | 61 | 61 | 61 | 61 | 61 | 61 | 100.00 | 0.00 |
| Investment in Unconsolidated Subsidiaries | 45 | 46 | 46 | 43 | 39 | 35 | 46 | 100.00 | 3.71 |
| Office Premises and Equipment | 2,147 | 2,147 | 2,147 | 2,147 | 2,147 | 2,147 | 2,147 | 100.00 | 0.00 |
| **TOTAL REAL ASSETS, ETC.** | **2,376** | **2,376** | **2,376** | **2,373** | **2,369** | **2,365** | **2,376** | **100.00** | **0.07** |
| **MORTGAGE LOANS SERVICED FOR OTHERS** | | | | | | | | | |
| Fixed-Rate Servicing | 70 | 104 | 125 | 131 | 131 | 128 | | | -10.91 |
| Adjustable-Rate Servicing | 9 | 9 | 10 | 10 | 10 | 10 | | | -3.66 |
| Float on Mortgages Serviced for Others | 59 | 80 | 96 | 107 | 115 | 122 | | | -14.20 |
| **TOTAL MORTGAGE LOANS SERVICED FOR OTHERS** | **138** | **193** | **231** | **248** | **256** | **261** | | | **-11.98** |
| **OTHER ASSETS** | | | | | | | | | |
| Purchased and Excess Servicing | | | | | | | 196 | | |
| Margin Account | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 3,185 | 3,185 | 3,185 | 3,185 | 3,185 | 3,185 | 3,185 | 100.00 | 0.00 |
| Miscellaneous II | | | | | | | 468 | | |
| **Deposit Intangibles** | | | | | | | | | |
| Retail CD Intangible | 90 | 104 | 117 | 129 | 140 | 150 | | | -10.64 |
| Transaction Account Intangible | 647 | 910 | 1,175 | 1,399 | 1,609 | 1,811 | | | -20.80 |
| MMDA Intangible | 604 | 743 | 883 | 1,044 | 1,209 | 1,366 | | | -17.05 |
| Passbook Account Intangible | 996 | 1,335 | 1,639 | 1,928 | 2,217 | 2,489 | | | -18.11 |
| Non-Interest-Bearing Account Intangible | 240 | 393 | 537 | 675 | 806 | 930 | | | -26.22 |
| **TOTAL OTHER ASSETS** | **5,763** | **6,669** | **7,536** | **8,360** | **9,166** | **9,932** | **3,849** | | |
| **Miscellaneous Assets** | | | | | | | | | |
| Unrealized Gains Less Unamortized Yield Adjustments | | | | | | | -135 | | |
| **TOTAL ASSETS** | **140,545** | **139,780** | **138,288** | **136,184** | **133,898** | **131,560** | **134,285** | **103/100*** ** | **1.30/1.97*** ** |

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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 | 33,446 | 33,292 | 33,141 | 32,991 | 32,842 | 32,695 | 33,267 | 99.62 | 0.46 |
| Fixed-Rate Maturing in 13 Months or More | 20,999 | 20,498 | 20,014 | 19,546 | 19,095 | 18,658 | 20,257 | 98.80 | 2.38 |
| Variable-Rate | 943 | 942 | 941 | 939 | 938 | 937 | 935 | 100.60 | 0.14 |
| **Demand** | | | | | | | | | |
| Transaction Accounts | 10,702 | 10,702 | 10,702 | 10,702 | 10,702 | 10,702 | 10,702 | 100/89* | 0.00/2.56* |
| MMDAs | 12,964 | 12,964 | 12,964 | 12,964 | 12,964 | 12,964 | 12,964 | 100/93* | 0.00/1.25* |
| Passbook Accounts | 14,803 | 14,803 | 14,803 | 14,803 | 14,803 | 14,803 | 14,803 | 100/89* | 0.00/2.26* |
| Non-Interest-Bearing Accounts | 6,570 | 6,570 | 6,570 | 6,570 | 6,570 | 6,570 | 6,570 | 100/92* | 0.00/2.34* |
| **TOTAL DEPOSITS** | **100,428** | **99,772** | **99,135** | **98,516** | **97,914** | **97,329** | **99,499** | **100/95*** | **0.63/1.56*** |
| **BORROWINGS** | | | | | | | | | |
| **Fixed-Maturity** | | | | | | | | | |
| Fixed-Rate Maturing in 36 Months or Less | 8,912 | 8,824 | 8,737 | 8,653 | 8,570 | 8,489 | 8,800 | 99.29 | 0.98 |
| Fixed-Rate Maturing in 37 Months or More | 3,259 | 3,099 | 2,949 | 2,808 | 2,676 | 2,552 | 2,964 | 99.47 | 4.92 |
| Variable-Rate | 1,422 | 1,422 | 1,421 | 1,421 | 1,420 | 1,420 | 1,419 | 100.16 | 0.03 |
| **TOTAL BORROWINGS** | **13,592** | **13,344** | **13,107** | **12,882** | **12,666** | **12,461** | **13,183** | **99.43** | **1.76** |
| **OTHER LIABILITIES** | | | | | | | | | |
| **Escrow Accounts** | | | | | | | | | |
| For Mortgages | 463 | 463 | 463 | 463 | 463 | 463 | 463 | 100.00 | 0.00 |
| Other Escrow Accounts | 95 | 92 | 90 | 87 | 85 | 82 | 99 | 90.37 | 2.92 |
| **Miscellaneous Other Liabilities** | | | | | | | | | |
| Collateralized Mortgage Securities Issued | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 1,383 | 1,383 | 1,383 | 1,383 | 1,383 | 1,383 | 1,383 | 100.00 | 0.00 |
| Miscellaneous II | 0 | 0 | 0 | 0 | 0 | 0 | 155 | | |
| **TOTAL OTHER LIABILITIES** | **1,941** | **1,938** | **1,936** | **1,933** | **1,931** | **1,929** | **2,100** | **92.18** | **0.14** |
| **Other Liabilities not Included Above** | | | | | | | | | |
| Self-Valued | 5,344 | 5,163 | 5,023 | 4,922 | 4,860 | 4,824 | 4,926 | 101.97 | 2.39 |
| Unamortized Yield Adjustments | | | | | | | 30 | | |
| **TOTAL LIABILITIES** | **121,305** | **120,217** | **119,201** | **118,253** | **117,372** | **116,543** | **119,738** | **100/96**** | **0.82/1.59**** |

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**Amounts in Millions**

**Reporting Dockets: 436**
**September 2005**
**Data as of: 12/17/2005**

| | -200 bp | -100 bp | Base Case<br>0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|---|
| **FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS** | | | | | | | | | |
| **OPTIONAL COMMITMENTS TO ORIGINATE** | | | | | | | | | |
| FRMs and Balloon/2-Step Mortgages | 27 | 22 | 2 | -31 | -66 | -100 | | | |
| ARMs | 16 | 13 | 9 | 3 | -7 | -19 | | | |
| Other Mortgages | 15 | 8 | 0 | -12 | -27 | -45 | | | |
| **FIRM COMMITMENTS** | | | | | | | | | |
| Purchase/Originate Mortgages and MBS | 58 | 42 | 5 | -50 | -109 | -169 | | | |
| Sell Mortgages and MBS | -48 | -35 | 5 | 65 | 131 | 196 | | | |
| Purchase Non-Mortgage Items | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Sell Non-Mortgage Items | -1 | 0 | 0 | 0 | 1 | 1 | | | |
| **INTEREST-RATE SWAPS, SWAPTIONS** | | | | | | | | | |
| Pay Fixed, Receive Floating Swaps | -10 | -3 | 4 | 10 | 16 | 22 | | | |
| Pay Floating, Receive Fixed Swaps | 10 | 4 | -2 | -7 | -12 | -17 | | | |
| Basis Swaps | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Swaptions | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| **OTHER** | | | | | | | | | |
| Options on Mortgages and MBS | 2 | 2 | 2 | 2 | 1 | 0 | | | |
| Interest-Rate Caps | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Interest-Rate Floors | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Futures | -1 | -1 | 0 | 1 | 1 | 2 | | | |
| Options on Futures | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Construction LIP | 5 | -16 | -37 | -57 | -77 | -97 | | | |
| Self-Valued | 29 | 31 | 32 | 34 | 35 | 37 | | | |
| **TOTAL OFF-BALANCE-SHEET POSITIONS** | **103** | **67** | **20** | **-42** | **-112** | **-187** | | | |

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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 | 140,545 | 139,780 | 138,288 | 136,184 | 133,898 | 131,560 | 134,285 | 103/100*** | 1.30/1.97*** |
| MINUS TOTAL LIABILITIES | 121,305 | 120,217 | 119,201 | 118,253 | 117,372 | 116,543 | 119,738 | 100/96** | 0.82/1.59** |
| PLUS OFF-BALANCE-SHEET POSITIONS | 103 | 67 | 20 | -42 | -112 | -187 | | | |
| TOTAL NET PORTFOLIO VALUE # | 19,342 | 19,630 | 19,106 | 17,888 | 16,415 | 14,830 | 14,548 | 131.34 | 4.56 |

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

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS

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**All Reporting CMR**
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**Amounts in Millions**

**Reporting Dockets: 436**
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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 | $238 | $5,646 | $3,463 | $1,256 | $512 |
| WARM | 311 mo | 333 mo | 320 mo | 295 mo | 235 mo |
| WAC | 4.54% | 5.59% | 6.31% | 7.33% | 9.05% |
| Amount of these that is FHA or VA Guaranteed | $7 | $60 | $40 | $45 | $55 |
| Securities Backed by Conventional Mortgages | $557 | $780 | $140 | $48 | $14 |
| WARM | 229 mo | 284 mo | 255 mo | 261 mo | 180 mo |
| Weighted Average Pass-Through Rate | 4.35% | 5.17% | 6.22% | 7.18% | 8.69% |
| Securities Backed by FHA or VA Mortgages | $29 | $35 | $45 | $23 | $7 |
| WARM | 220 mo | 249 mo | 258 mo | 264 mo | 194 mo |
| Weighted Average Pass-Through Rate | 4.52% | 5.24% | 6.36% | 7.12% | 8.85% |
| 15-YEAR MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $3,127 | $7,221 | $3,001 | $1,269 | $572 |
| WAC | 4.68% | 5.39% | 6.39% | 7.33% | 8.81% |
| Mortgage Securities | $1,881 | $1,022 | $223 | $51 | $7 |
| Weighted Average Pass-Through Rate | 4.29% | 5.11% | 6.14% | 7.18% | 8.33% |
| WARM (of 15-Year Loans and Securities) | 132 mo | 157 mo | 137 mo | 116 mo | 101 mo |
| BALLOON MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $535 | $1,534 | $970 | $509 | $513 |
| WAC | 4.56% | 5.45% | 6.37% | 7.33% | 10.80% |
| Mortgage Securities | $1,232 | $203 | $20 | $3 | $0 |
| Weighted Average Pass-Through Rate | 4.11% | 5.14% | 6.18% | 7.22% | 8.00% |
| WARM (of Balloon Loans and Securities) | 67 mo | 80 mo | 64 mo | 54 mo | 63 mo |

| | |
|---|---|
| **Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities** | **$36,690** |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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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 | $46 | $413 | $206 | $4 | $127 |
| WAC | 3.13% | 5.07% | 5.37% | 1.00% | 4.85% |
| Non-Teaser ARMs | | | | | |
| Balances of All Non-Teaser ARMs | $1,401 | $8,103 | $9,420 | $290 | $1,635 |
| Weighted Average Margin | 176 bp | 254 bp | 265 bp | 246 bp | 237 bp |
| WAC | 6.19% | 5.22% | 5.19% | 5.42% | 5.38% |
| WARM | 174 mo | 290 mo | 318 mo | 317 mo | 251 mo |
| Weighted Average Time Until Next Payment Reset | 3 mo | 11 mo | 40 mo | 5 mo | 16 mo |

**Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities** **$21,645**

| 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 | $45 | $59 | $73 | $0 | $4 |
| Weighted Average Distance from Lifetime Cap | 112 bp | 137 bp | 127 bp | 0 bp | 88 bp |
| Balances With Coupon 201-400 bp from Lifetime Cap | $104 | $568 | $417 | $50 | $81 |
| Weighted Average Distance from Lifetime Cap | 357 bp | 368 bp | 358 bp | 364 bp | 384 bp |
| Balances With Coupon Over 400 bp from Lifetime Cap | $930 | $7,656 | $8,755 | $230 | $1,598 |
| Weighted Average Distance from Lifetime Cap | 847 bp | 610 bp | 601 bp | 636 bp | 649 bp |
| Balances Without Lifetime Cap | $368 | $233 | $381 | $13 | $79 |
| ARM Cap and Floor Detail | | | | | |
| Balances Subject to Periodic Rate Caps | $569 | $7,799 | $8,410 | $14 | $1,445 |
| Weighted Average Periodic Rate Cap | 211 bp | 175 bp | 222 bp | 182 bp | 164 bp |
| Balances Subject to Periodic Rate Floors | $463 | $6,937 | $7,242 | $19 | $990 |
| MBS Included in ARM Balances | $310 | $2,450 | $1,636 | $61 | $120 |

# 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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| MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES | Balloons | Fully Amortizing |
|---|---|---|
| Adjustable-Rate: | | |
| Balances | $3,742 | $9,502 |
| WARM | 87 mo | 199 mo |
| Remaining Term to Full Amortization | 279 mo | |
| Rate Index Code | 0 | 0 |
| Margin | 211 bp | 265 bp |
| Reset Frequency | 22 mo | 27 mo |
| MEMO: ARMs within 300 bp of Lifetime Cap | | |
| Balances | $204 | $408 |
| Wghted Average Distance to Lifetime Cap | 55 bp | 108 bp |
| Fixed-Rate: | | |
| Balances | $3,563 | $4,414 |
| WARM | 47 mo | 115 mo |
| Remaining Term to Full Amortization | 253 mo | |
| WAC | 6.47% | 6.75% |

| CONSTRUCTION AND LAND LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $5,606 | $3,572 |
| WARM | 25 mo | 23 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 141 bp | 6.94% |
| Reset Frequency | 4 mo | |

| SECOND MORTGAGE LOANS AND SECURITIES | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $4,896 | $2,663 |
| WARM | 126 mo | 109 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 79 bp | 6.35% |
| Reset Frequency | 2 mo | |

| COMMERCIAL LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $3,040 | $2,264 |
| WARM | 41 mo | 44 mo |
| Margin in Column 1; WAC in Column 2 | 118 bp | 6.76% |
| Reset Frequency | 4 mo | |
| Rate Index Code | 0 | |

| CONSUMER LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $760 | $4,054 |
| WARM | 54 mo | 54 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 357 bp | 7.33% |
| Reset Frequency | 3 mo | |

| MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE | High Risk | Low Risk |
|---|---|---|
| Collateralized Mortgage Obligations: | | |
| Floating Rate | $8 | $382 |
| Fixed Rate | | |
| Remaining WAL <= 5 Years | $158 | $1,610 |
| Remaining WAL 5-10 Years | $104 | $85 |
| Remaining WAL Over 10 Years | $22 | |
| Superfloaters | $0 | |
| Inverse Floaters & Super POs | $1 | |
| Other | $3 | $44 |
| CMO Residuals: | | |
| Fixed Rate | $0 | $4 |
| Floating Rate | $0 | $0 |
| Stripped Mortgage-Backed Securities: | | |
| Interest-Only MBS | $0 | $0 |
| WAC | 5.00% | 8.50% |
| Principal-Only MBS | $20 | $0 |
| WAC | 5.66% | 0.00% |
| Total Mortgage-Derivative Securities - Book Value | $317 | $2,125 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: Assets $100 Mil - $1 Bill**
**All Reporting CMR**
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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 | $2,836 | $10,832 | $4,820 | $1,069 | $525 |
| WARM | 175 mo | 253 mo | 282 mo | 232 mo | 170 mo |
| Weighted Average Servicing Fee | 27 bp | 26 bp | 27 bp | 31 bp | 44 bp |
| Total Number of Fixed Rate Loans Serviced that are: | | | | | |
| Conventional | 213 loans | | | | |
| FHA/VA | 20 loans | | | | |
| Subserviced by Others | 2 loans | | | | |

| | Index on Serviced Loan | | | |
|---|---|---|---|---|
| | Current Market | Lagging Market | | |
| Adjustable-Rate Mortgage Loan Servicing | | | | |
| Balances Serviced | $1,150 | $36 | Total # of Adjustable-Rate Loans Serviced | 9 loans |
| WARM (in months) | 233 mo | 241 mo | Number of These Subserviced by Others | 1 loans |
| Weighted Average Servicing Fee | 38 bp | 22 bp | | |

| | |
|---|---|
| **Total Balances of Mortgage Loans Serviced for Others** | **$21,268** |

## CASH, DEPOSITS, AND SECURITIES

| | Balances | WAC | WARM |
|---|---|---|---|
| Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos | $3,686 | | |
| Equity Securities (including Mutual Funds) Subject to SFAS No. 115 | $1,611 | | |
| Zero-Coupon Securities | $191 | 4.19% | 35 mo |
| Government & Agency Securities | $3,475 | 3.37% | 25 mo |
| Term Fed Funds, Term Repos, and Interest-Earning Deposits | $3,251 | 3.55% | 2 mo |
| Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) | $1,237 | 4.91% | 62 mo |
| Memo: Complex Securities (from supplemental reporting) | $5,488 | | |

| | |
|---|---|
| **Total Cash, Deposits, and Securities** | **$18,940** |

# 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 | $551 |
| Accrued Interest Receivable | $413 |
| Advances for Taxes and Insurance | $14 |
| Less: Unamortized Yield Adjustments | $42 |
| Valuation Allowances | $543 |
| Unrealized Gains (Losses) | $-75 |

| ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES | |
|---|---|
| Nonperforming Loans | $87 |
| Accrued Interest Receivable | $98 |
| Less: Unamortized Yield Adjustments | $-17 |
| Valuation Allowances | $220 |
| Unrealized Gains (Losses) | $-5 |

| OTHER ITEMS | |
|---|---|
| Real Estate Held for Investment | $61 |
| Repossessed Assets | $121 |
| Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock) | $46 |
| Office Premises and Equipment | $2,147 |
| Items Related to Certain Investment Securities | |
| Unrealized Gains (Losses) | $-48 |
| Less: Unamortized Yield Adjustments | $-17 |
| Valuation Allowances | $0 |
| Other Assets | |
| Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments | $196 |
| Miscellaneous I | $3,185 |
| Miscellaneous II | $468 |
| **TOTAL ASSETS** | **$134,284** |

| MEMORANDUM ITEMS | |
|---|---|
| Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26 | $167 |
| Loans Secured by Real Estate Reported as NonMortgage Loans at SC31 | $90 |
| Market Vaue of Equity Securities and Mutual Funds Reported at CMR464: | |
| Equity Securities and Non-Mortgage-Related Mutual Funds | $638 |
| Mortgage-Related Mututal Funds | $973 |
| Mortgage Loans Serviced by Others: | |
| Fixed-Rate Mortgage Loans Serviced | $1,182 |
| Weighted Average Servicing Fee | 32 bp |
| Adjustable-Rate Mortgage Loans Serviced | $2,226 |
| Weighted Average Servicing Fee | 27 bp |
| Credit-Card Balances Expected to Pay Off in Grace Period | $47 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES

**Area: Assets $100 Mil - $1 Bill**
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**Amounts in Millions**

## 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 | $7,724 | $2,524 | $517 | $70 |
| WAC | 2.77% | 2.56% | 5.55% | |
| WARM | 2 mo | 2 mo | 2 mo | |
| Balances Maturing in 4 to 12 Months | $12,133 | $8,952 | $1,417 | $151 |
| WAC | 3.31% | 2.98% | 4.88% | |
| WARM | 7 mo | 8 mo | 8 mo | |
| Balances Maturing in 13 to 36 Months | | $9,276 | $5,634 | $114 |
| WAC | | 3.51% | 4.20% | |
| WARM | | 19 mo | 24 mo | |
| Balances Maturing in 37 or More Months | | | $5,348 | $29 |
| WAC | | | 4.15% | |
| WARM | | | 52 mo | |
| **Total Fixed-Rate, Fixed Maturity Deposits:** | | | **$53,524** | |

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

| | Original Maturity in Months | | |
|---|---|---|---|
| | 12 or Less | 13 to 36 | 37 or More |
| Balances in Brokered Deposits | $1,344 | $915 | $676 |
| Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest: | | | |
| Balances Subject to Penalty | $17,116 | $17,888 | $10,578 |
| Penalty in Months of Forgone Interest | 3.00 mo | 5.48 mo | 6.59 mo |
| Balances in New Accounts | $2,676 | $1,330 | $392 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

**Area: Assets $100 Mil - $1 Bill** | **Reporting Dockets: 436**
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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% | $599 | $1,517 | $47 | 2.54% |
| 3.00 to 3.99% | $1,410 | $2,339 | $679 | 3.59% |
| 4.00 to 4.99% | $993 | $1,117 | $1,589 | 4.37% |
| 5.00 to 5.99% | $74 | $466 | $463 | 5.47% |
| 6.00 to 6.99% | $66 | $179 | $126 | 6.38% |
| 7.00 to 7.99% | $5 | $32 | $51 | 7.33% |
| 8.00 to 8.99% | $0 | $2 | $8 | 8.12% |
| 9.00 and Above | $0 | $0 | $1 | 12.43% |
| WARM | 1 mo | 18 mo | 70 mo | |
| **Total Fixed-Rate, Fixed-Maturity Borrowings** | | | **$11,764** | |

## MEMOS

| | |
|---|---|
| Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting) | $7,280 |
| Book Value of Redeemable Preferred Stock | $0 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

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

| | Total Balances | WAC | Balances in New Accounts |
|---|---|---|---|
| NON-MATURITY DEPOSITS | | | |
| Transaction Accounts | $10,702 | 0.92% | $260 |
| Money Market Deposit Accounts (MMDAs) | $12,964 | 2.07% | $750 |
| Passbook Accounts | $14,803 | 1.17% | $480 |
| Non-Interest-Bearing Non-Maturity Deposits | $6,570 | | $253 |
| ESCROW ACCOUNTS | | | |
| Escrow for Mortgages Held in Portfolio | $309 | 0.17% | |
| Escrow for Mortgages Serviced for Others | $154 | 0.24% | |
| Other Escrows | $99 | 1.22% | |
| TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS | $45,602 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS | $-3 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS | $33 | | |
| OTHER LIABILITIES | | | |
| Collateralized Mortgage Securities Issued | $0 | | |
| Miscellaneous I | $1,383 | | |
| Miscellaneous II | $155 | | |
| **TOTAL LIABILITIES** | **$119,738** | | |

## MINORITY INTEREST AND CAPITAL

| | |
|---|---|
| MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES | $4 |
| EQUITY CAPITAL | $14,541 |
| **TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL** | **$134,283** |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: Assets $100 Mil - $1 Bill** | **Reporting Dockets: 436**
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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 | $17 |
| 1004 | Opt commitment to orig 6-mo or 1-yr COFI ARMs | 14 | $27 |
| 1006 | Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs | 78 | $291 |
| 1008 | Opt commitment to orig 3- or 5-yr Treasury ARMs | 75 | $243 |
| 1010 | Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs | 53 | $43 |
| 1012 | Opt commitment to orig 10-, 15-, or 20-year FRMs | 186 | $271 |
| 1014 | Opt commitment to orig 25- or 30-year FRMs | 167 | $510 |
| 1016 | Opt commitment to orig "other" Mortgages | 141 | $638 |
| 2004 | Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained | | $1 |
| 2006 | Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained | 8 | $16 |
| 2008 | Commit/purchase 3- or 5-yr Treas ARM loans, svc retained | | $12 |
| 2010 | Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained | | $38 |
| 2012 | Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained | 11 | $21 |
| 2014 | Commit/purchase 25- or 30-yr FRM loans, svc retained | 12 | $68 |
| 2016 | Commit/purchase "other" Mortgage loans, svc retained | 6 | $31 |
| 2026 | Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained | | $79 |
| 2028 | Commit/sell 3- or 5-yr Treasury ARM loans, svc retained | | $66 |
| 2030 | Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained | | $5 |
| 2032 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained | 34 | $30 |
| 2034 | Commit/sell 25- to 30-yr FRM loans, svc retained | 51 | $141 |
| 2036 | Commit/sell "other" Mortgage loans, svc retained | | $21 |
| 2046 | Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS | | $78 |
| 2048 | Commit/purchase 3-yr or 5-yr Treasury ARM MBS | | $1 |
| 2054 | Commit/purchase 25- to 30-year FRM MBS | | $28 |
| 2066 | Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS | | $1 |
| 2072 | Commit/sell 10-, 15-, or 20-yr FRM MBS | | $10 |
| 2074 | Commit/sell 25- or 30-yr FRM MBS | 7 | $245 |
| 2076 | Commit/sell "other" MBS | | $14 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: Assets $100 Mil - $1 Bill** **Reporting Dockets: 436**
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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 |
|---|---|---|---|
| 2102 | Commit/purchase 1-mo COFI ARM loans, svc released | | $3 |
| 2106 | Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released | | $17 |
| 2108 | Commit/purchase 3- or 5-yr Treasury ARM lns, svc released | | $3 |
| 2112 | Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released | | $3 |
| 2114 | Commit/purchase 25- or 30-yr FRM loans, svc released | | $11 |
| 2122 | Commit/sell 1-mo COFI ARM loans, svc released | | $1 |
| 2126 | Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released | 9 | $134 |
| 2128 | Commit/sell 3- or 5-yr Treasury ARM loans, svc released | 11 | $78 |
| 2130 | Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released | | $4 |
| 2132 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc released | 35 | $43 |
| 2134 | Commit/sell 25- or 30-yr FRM loans, svc released | 64 | $500 |
| 2136 | Commit/sell "other" Mortgage loans, svc released | 8 | $63 |
| 2202 | Firm commitment to originate 1-month COFI ARM loans | | $2 |
| 2204 | Firm commit/originate 6-month or 1-yr COFI ARM loans | | $14 |
| 2206 | Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns | 33 | $101 |
| 2208 | Firm commit/originate 3- or 5-yr Treasury ARM loans | 34 | $65 |
| 2210 | Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns | 22 | $71 |
| 2212 | Firm commit/originate 10-, 15-, or 20-year FRM loans | 78 | $133 |
| 2214 | Firm commit/originate 25- or 30-year FRM loans | 75 | $438 |
| 2216 | Firm commit/originate "other" Mortgage loans | 59 | $284 |
| 3008 | Option to purchase 3- or 5-yr Treasury ARMs | | $1 |
| 3010 | Option to purchase 5- or 7-yr Balloon or 2-step mtgs | | $0 |
| 3012 | Option to purchase 10-, 15-, or 20-yr FRMs | | $0 |
| 3016 | Option to purchase "other" Mortgages | | $10 |
| 3026 | Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs | | $0 |
| 3032 | Option to sell 10-, 15-, or 20-year FRMs | | $6 |
| 3034 | Option to sell 25- or 30-year FRMs | | $24 |
| 3066 | Short option to sell 6-mo or 1-yr Treasury or LIBOR ARMs | | $1 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: Assets $100 Mil - $1 Bill** **Reporting Dockets: 436**
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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 |
|---|---|---|---|
| 3068 | Short option to sell 3- or 5-yr Treasury ARMs | | $13 |
| 3072 | Short option to sell 10-, 15-, or 20-yr FRMs | | $1 |
| 3074 | Short option to sell 25- or 30-yr FRMs | | $42 |
| 4002 | Commit/purchase non-Mortgage financial assets | 43 | $166 |
| 4006 | Commit/purchase "other" liabilities | | $70 |
| 4022 | Commit/sell non-Mortgage financial assets | | $163 |
| 5002 | IR swap: pay fixed, receive 1-month LIBOR | | $24 |
| 5004 | IR swap: pay fixed, receive 3-month LIBOR | | $213 |
| 5010 | IR swap: pay fixed, receive 3-month Treasury | | $5 |
| 5024 | IR swap: pay 1-month LIBOR, receive fixed | | $86 |
| 5026 | IR swap: pay 3-month LIBOR, receive fixed | | $35 |
| 5044 | IR swap: pay the prime rate, receive fixed | | $5 |
| 8038 | Short futures contract on 5-year Treasury note | | $18 |
| 9502 | Fixed-rate construction loans in process | 201 | $1,459 |
| 9512 | Adjustable-rate construction loans in process | 145 | $1,245 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: Assets $100 Mil - $1 Bill** | **Reporting Dockets: 436**
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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 | | $52 |
| 106 | Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap | | $147 |
| 115 | Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap | | $4 |
| 116 | Multi/nonres mtg lns; adj fully amort w/no Life Cap | | $109 |
| 120 | Other investment securities, fixed-coupon securities | | $21 |
| 122 | Other investment securities, floating-rate securities | 6 | $16 |
| 125 | Multi/nonres mtg loans; fixed-rate, Balloon | | $54 |
| 127 | Multi/nonres mtg loans; fixed-rate, fully amortizing | 10 | $116 |
| 130 | Construction and land loans (adj-rate) | | $93 |
| 150 | Commercial loans (adj-rate) | | $14 |
| 180 | Consumer loans; loans on deposits | | $9 |
| 181 | Consumer loans; unsecured home improvement | | $0 |
| 183 | Consumer loans; auto loans and leases | | $208 |
| 184 | Consumer loans; mobile home loans | | $30 |
| 185 | Consumer loans; credit cards | | $1 |
| 187 | Consumer loans; recreational vehicles | | $147 |
| 189 | Consumer loans; other | | $17 |
| 200 | Variable-rate, fixed-maturity CDs | 135 | $935 |
| 220 | Variable-rate FHLB advances | 67 | $1,013 |
| 299 | Other variable-rate | 33 | $406 |
| 300 | Govt. & agency securities, fixed-coupon securities | 8 | $88 |
| 302 | Govt. & agency securities, floating-rate securities | | $5 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: Assets $100 Mil - $1 Bill** | **Reporting Dockets: 436**
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## SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

| Asset/ Liability Code | #Firms if # > | Balance | Estimated Market Value After Specified Rate Shock | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | | -200 bp | -100 bp | 0 bp | +100 bp | +200 bp | +300 bp |
| 121 - Complex Securities - M/V estimate | 250 | $5,488 | $5,572 | $5,519 | $5,422 | $5,247 | $5,061 | $4,875 |
| 123 - Mortgage Derivatives - M/V estimate | 165 | $2,448 | $2,477 | $2,466 | $2,423 | $2,334 | $2,241 | $2,155 |
| 129 - Mortgage-Related Mutual Funds - M/V estimate | 49 | $520 | $524 | $522 | $518 | $513 | $507 | $500 |
| 280 - FHLB putable advance-M/V estimate | 69 | $1,625 | $1,774 | $1,712 | $1,663 | $1,629 | $1,607 | $1,595 |
| 281 - FHLB convertible advance-M/V estimate | 84 | $2,844 | $3,092 | $2,984 | $2,901 | $2,839 | $2,800 | $2,778 |
| 282 - FHLB callable advance-M/V estimate | 18 | $230 | $239 | $235 | $231 | $229 | $230 | $230 |
| 283 - FHLB periodic floor floating rate advance-M/V Estimates | | $23 | $22 | $22 | $23 | $23 | $23 | $23 |
| 289 - Other FHLB structured advances - M/V estimate | 9 | $165 | $175 | $168 | $165 | $163 | $161 | $159 |
| 290 - Other structured borrowings - M/V estimate | | $40 | $42 | $42 | $41 | $40 | $40 | $40 |
| 500 - Other OBS Positions w/o contract code or exceeds 16 positions | 8 | $32 | $29 | $31 | $32 | $34 | $35 | $37 |