# 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: 425** **March 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 | 14,714 | -4,838 | -25 % | 10.95 % | -290 bp |
| +200 bp | 16,514 | -3,038 | -16 % | 12.08 % | -178 bp |
| +100 bp | 18,166 | -1,387 | -7 % | 13.07 % | -79 bp |
| 0 bp | 19,552 | | | 13.85 % | |
| -100 bp | 20,333 | 780 | +4 % | 14.25 % | +39 bp |
| -200 bp | 20,538 | 986 | +5 % | 14.29 % | +43 bp |

## Risk Measure for a Given Rate Shock

| | 3/31/2007 | 12/31/2006 | 3/31/2006 |
|---|---|---|---|
| Pre-shock NPV Ratio: NPV as % of PV Assets | 13.85 % | 13.98 % | 13.91 % |
| Post-shock NPV Ratio | 12.08 % | 12.32 % | 12.10 % |
| Sensitivity Measure: Decline in NPV Ratio | 178 bp | 166 bp | 181 bp |
| TB 13a Level of Risk | Minimal | Minimal | Minimal |

The reports issued since the September 2006 cycle were generated with the Enhanced NPV Model. As a result, the results from this quarter are not directly comparable to those from previous quarters.

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: Assets $100 Mil - $1 Bill** | **Reporting Dockets: 425**
**All Reporting CMR** | **March 2007**
**Report Prepared: 6/19/2007 2:16:59 PM** | **Amounts in Millions** | **Data as of: 6/19/2007**

| | -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 | 13,163 | 12,985 | 12,633 | 12,108 | 11,521 | 10,929 | 12,658 | 99.80 | 3.47 |
| 30-Year Mortgage Securities | 1,434 | 1,407 | 1,359 | 1,299 | 1,236 | 1,174 | 1,387 | 98.03 | 3.95 |
| 15-Year Mortgages and MBS | 17,372 | 16,973 | 16,449 | 15,861 | 15,256 | 14,661 | 16,521 | 99.56 | 3.38 |
| Balloon Mortgages and MBS | 5,768 | 5,667 | 5,552 | 5,423 | 5,281 | 5,129 | 5,559 | 99.87 | 2.19 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs** | | | | | | | | | |
| 6 Month or Less Reset Frequency | 1,233 | 1,224 | 1,216 | 1,208 | 1,199 | 1,188 | 1,201 | 101.25 | 0.67 |
| 7 Month to 2 Year Reset Frequency | 8,527 | 8,456 | 8,391 | 8,309 | 8,193 | 8,033 | 8,336 | 100.67 | 0.88 |
| 2+ to 5 Year Reset Frequency | 8,711 | 8,599 | 8,477 | 8,278 | 8,006 | 7,682 | 8,473 | 100.05 | 1.89 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs** | | | | | | | | | |
| 1 Month Reset Frequency | 402 | 398 | 394 | 390 | 383 | 374 | 384 | 102.66 | 1.12 |
| 2 Month to 5 Year Reset Frequency | 1,657 | 1,632 | 1,603 | 1,569 | 1,531 | 1,489 | 1,654 | 96.88 | 1.96 |
| **Multifamily and Nonresidential Mortgage Loans and Securities** | | | | | | | | | |
| Adjustable-Rate, Balloons | 3,483 | 3,443 | 3,404 | 3,366 | 3,327 | 3,288 | 3,429 | 99.26 | 1.14 |
| Adjustable-Rate, Fully Amortizing | 9,070 | 8,963 | 8,861 | 8,759 | 8,653 | 8,543 | 8,933 | 99.19 | 1.15 |
| Fixed-Rate, Balloon | 4,663 | 4,522 | 4,386 | 4,257 | 4,133 | 4,014 | 4,294 | 102.14 | 3.02 |
| Fixed-Rate, Fully Amortizing | 5,505 | 5,280 | 5,071 | 4,877 | 4,697 | 4,530 | 4,935 | 102.76 | 3.97 |
| **Construction and Land Loans** | | | | | | | | | |
| Adjustable-Rate | 7,101 | 7,078 | 7,055 | 7,033 | 7,010 | 6,988 | 7,059 | 99.95 | 0.32 |
| Fixed-Rate | 3,685 | 3,620 | 3,557 | 3,496 | 3,438 | 3,382 | 3,568 | 99.69 | 1.73 |
| **Second-Mortgage Loans and Securities** | | | | | | | | | |
| Adjustable-Rate | 4,162 | 4,147 | 4,133 | 4,119 | 4,105 | 4,091 | 4,138 | 99.88 | 0.34 |
| Fixed-Rate | 3,601 | 3,527 | 3,457 | 3,389 | 3,325 | 3,262 | 3,488 | 99.12 | 1.99 |
| **Other Assets Related to Mortgage Loans and Securities** | | | | | | | | | |
| Net Nonperforming Mortgage Loans | 236 | 233 | 229 | 226 | 223 | 219 | 229 | 100.00 | 1.46 |
| Accrued Interest Receivable | 473 | 473 | 473 | 473 | 473 | 473 | 473 | 100.00 | 0.00 |
| Advance for Taxes/Insurance | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 100.00 | 0.00 |
| Float on Escrows on Owned Mortgages | 22 | 39 | 58 | 75 | 90 | 104 | | | -31.49 |
| LESS: Value of Servicing on Mortgages Serviced by Others | 7 | 9 | 13 | 15 | 16 | 16 | | | -21.63 |
| **TOTAL MORTGAGE LOANS AND SECURITIES** | **100,276** | **98,671** | **96,763** | **94,516** | **92,080** | **89,551** | **96,735** | **100.03** | **2.15** |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: Assets $100 Mil - $1 Bill** — **Reporting Dockets: 425**
**All Reporting CMR** — **March 2007**
**Report Prepared: 6/19/2007 2:17:00 PM** — **Amounts in Millions** — **Data as of: 6/19/2007**

| | -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 | 3,218 | 3,203 | 3,189 | 3,174 | 3,160 | 3,147 | 3,194 | 99.85 | 0.45 |
| Fixed-Rate | 2,765 | 2,679 | 2,597 | 2,518 | 2,444 | 2,372 | 2,649 | 98.01 | 3.09 |
| **Consumer Loans** | | | | | | | | | |
| Adjustable-Rate | 1,022 | 1,019 | 1,016 | 1,013 | 1,010 | 1,007 | 992 | 102.40 | 0.28 |
| Fixed-Rate | 4,004 | 3,943 | 3,884 | 3,827 | 3,772 | 3,719 | 3,933 | 98.75 | 1.49 |
| **Other Assets Related to Nonmortgage Loans and Securities** | | | | | | | | | |
| Net Nonperforming Nonmortgage Loans | -120 | -118 | -116 | -115 | -113 | -112 | -116 | 0.00 | 1.49 |
| Accrued Interest Receivable | 107 | 107 | 107 | 107 | 107 | 107 | 107 | 100.00 | 0.00 |
| **TOTAL NONMORTGAGE LOANS** | **10,995** | **10,832** | **10,676** | **10,525** | **10,380** | **10,240** | **10,759** | **99.23** | **1.44** |
| **CASH, DEPOSITS, AND SECURITIES** | | | | | | | | | |
| Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos | 4,386 | 4,386 | 4,386 | 4,386 | 4,386 | 4,386 | 4,386 | 100.00 | 0.00 |
| Equities and All Mutual Funds | 1,105 | 1,086 | 1,063 | 1,038 | 1,011 | 984 | 1,064 | 99.94 | 2.27 |
| Zero-Coupon Securities | 293 | 282 | 273 | 265 | 258 | 252 | 261 | 104.67 | 3.21 |
| Government and Agency Securities | 3,053 | 2,994 | 2,937 | 2,884 | 2,832 | 2,783 | 2,936 | 100.06 | 1.88 |
| Term Fed Funds, Term Repos | 4,322 | 4,316 | 4,310 | 4,304 | 4,298 | 4,293 | 4,312 | 99.96 | 0.14 |
| Munis, Mtg-Backed Bonds, Corporates, Commercial Paper | 1,549 | 1,488 | 1,431 | 1,377 | 1,327 | 1,281 | 1,433 | 99.82 | 3.86 |
| **Mortgage-Derivative and Structured Securities** | | | | | | | | | |
| Valued by OTS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Valued by Institution | 3,670 | 3,656 | 3,606 | 3,512 | 3,396 | 3,238 | 3,630 | 99.35 | 1.99 |
| Structured Securities (Complex) | 5,376 | 5,375 | 5,287 | 5,114 | 4,932 | 4,747 | 5,327 | 99.26 | 2.46 |
| LESS: Valuation Allowances for Investment Securities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 1.00 |
| **TOTAL CASH, DEPOSITS, AND SECURITIES** | **23,755** | **23,583** | **23,294** | **22,880** | **22,441** | **21,963** | **23,348** | **99.77** | **1.51** |

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**Amounts in Millions**

**Reporting Dockets: 425**
**March 2007**
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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 | 175 | 175 | 175 | 175 | 175 | 175 | 175 | 100.00 | 0.00 |
| Real Estate Held for Investment | 62 | 62 | 62 | 62 | 62 | 62 | 62 | 100.00 | 0.00 |
| Investment in Unconsolidated Subsidiaries | 58 | 55 | 51 | 48 | 44 | 41 | 51 | 100.00 | 6.80 |
| Office Premises and Equipment | 2,307 | 2,307 | 2,307 | 2,307 | 2,307 | 2,307 | 2,307 | 100.00 | 0.00 |
| **TOTAL REAL ASSETS, ETC.** | **2,602** | **2,598** | **2,595** | **2,591** | **2,588** | **2,584** | **2,595** | **100.00** | **0.13** |
| **MORTGAGE LOANS SERVICED FOR OTHERS** | | | | | | | | | |
| Fixed-Rate Servicing | 81 | 106 | 129 | 141 | 146 | 146 | | | -13.89 |
| Adjustable-Rate Servicing | 3 | 3 | 4 | 4 | 4 | 4 | | | -11.61 |
| Float on Mortgages Serviced for Others | 57 | 72 | 87 | 98 | 107 | 114 | | | -15.08 |
| **TOTAL MORTGAGE LOANS SERVICED FOR OTHERS** | **142** | **181** | **219** | **244** | **257** | **263** | | | **-14.32** |
| **OTHER ASSETS** | | | | | | | | | |
| Purchased and Excess Servicing | | | | | | | 216 | | |
| Margin Account | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 3,147 | 3,147 | 3,147 | 3,147 | 3,147 | 3,147 | 3,147 | 100.00 | 0.00 |
| Miscellaneous II | | | | | | | 574 | | |
| **Deposit Intangibles** | | | | | | | | | |
| Retail CD Intangible | 107 | 119 | 131 | 144 | 158 | 173 | | | -9.59 |
| Transaction Account Intangible | 751 | 999 | 1,240 | 1,431 | 1,612 | 1,797 | | | -17.40 |
| MMDA Intangible | 650 | 773 | 888 | 1,023 | 1,185 | 1,358 | | | -14.11 |
| Passbook Account Intangible | 979 | 1,261 | 1,477 | 1,690 | 1,909 | 2,148 | | | -14.51 |
| Non-Interest-Bearing Account Intangible | 364 | 534 | 696 | 849 | 996 | 1,135 | | | -22.67 |
| **TOTAL OTHER ASSETS** | **5,998** | **6,833** | **7,578** | **8,284** | **9,007** | **9,757** | **3,938** | | |
| **Miscellaneous Assets** | | | | | | | | | |
| Unrealized Gains Less Unamortized Yield Adjustments | | | | | | | -157 | | |
| **TOTAL ASSETS** | **143,768** | **142,698** | **141,124** | **139,040** | **136,752** | **134,358** | **137,216** | **103/100***** | **1.30/1.87***** |

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**Reporting Dockets: 425**
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**Amounts in Millions**

| | -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 | 44,471 | 44,325 | 44,181 | 44,041 | 43,904 | 43,771 | 44,239 | 99.87 | 0.32 |
| Fixed-Rate Maturing in 13 Months or More | 14,598 | 14,235 | 13,889 | 13,569 | 13,263 | 12,970 | 13,895 | 99.96 | 2.40 |
| Variable-Rate | 1,075 | 1,073 | 1,071 | 1,069 | 1,067 | 1,065 | 1,068 | 100.26 | 0.20 |
| **Demand** | | | | | | | | | |
| Transaction Accounts | 10,433 | 10,433 | 10,433 | 10,433 | 10,433 | 10,433 | 10,433 | 100/88* | 0.00/2.35* |
| MMDAs | 13,189 | 13,189 | 13,189 | 13,189 | 13,189 | 13,189 | 13,189 | 100/93* | 0.00/1.02* |
| Passbook Accounts | 12,937 | 12,937 | 12,937 | 12,937 | 12,937 | 12,937 | 12,937 | 100/89* | 0.00/1.88* |
| Non-Interest-Bearing Accounts | 7,470 | 7,470 | 7,470 | 7,470 | 7,470 | 7,470 | 7,470 | 100/91* | 0.00/2.33* |
| **TOTAL DEPOSITS** | **104,173** | **103,662** | **103,171** | **102,708** | **102,262** | **101,835** | **103,230** | **100/96*** | **0.46/1.22*** |
| **BORROWINGS** | | | | | | | | | |
| **Fixed-Maturity** | | | | | | | | | |
| Fixed-Rate Maturing in 36 Months or Less | 8,084 | 8,005 | 7,928 | 7,852 | 7,778 | 7,705 | 7,972 | 99.44 | 0.97 |
| Fixed-Rate Maturing in 37 Months or More | 3,134 | 2,976 | 2,828 | 2,691 | 2,562 | 2,441 | 2,838 | 99.66 | 5.04 |
| Variable-Rate | 1,158 | 1,156 | 1,154 | 1,152 | 1,150 | 1,148 | 1,149 | 100.39 | 0.17 |
| **TOTAL BORROWINGS** | **12,375** | **12,136** | **11,910** | **11,694** | **11,489** | **11,294** | **11,959** | **99.59** | **1.86** |
| **OTHER LIABILITIES** | | | | | | | | | |
| **Escrow Accounts** | | | | | | | | | |
| For Mortgages | 408 | 408 | 408 | 408 | 408 | 408 | 408 | 100.00 | 0.00 |
| Other Escrow Accounts | 101 | 98 | 95 | 92 | 89 | 87 | 106 | 89.08 | 2.92 |
| **Miscellaneous Other Liabilities** | | | | | | | | | |
| Collateralized Mortgage Securities Issued | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 1,433 | 1,433 | 1,433 | 1,433 | 1,433 | 1,433 | 1,433 | 100.00 | 0.00 |
| Miscellaneous II | 0 | 0 | 0 | 0 | 0 | 0 | 94 | | |
| **TOTAL OTHER LIABILITIES** | **1,941** | **1,938** | **1,935** | **1,933** | **1,930** | **1,928** | **2,041** | **94.84** | **0.14** |
| **Other Liabilities not Included Above** | | | | | | | | | |
| Self-Valued | 4,919 | 4,778 | 4,672 | 4,609 | 4,576 | 4,553 | 4,649 | 100.49 | 1.81 |
| Unamortized Yield Adjustments | | | | | | | 3 | | |
| **TOTAL LIABILITIES** | **123,408** | **122,515** | **121,688** | **120,945** | **120,257** | **119,609** | **121,883** | **100/96**** | **0.65/1.29**** |

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| | -200 bp | -100 bp | Base Case 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 | 25 | 17 | 4 | -21 | -50 | -80 | | | |
| ARMs | 8 | 5 | 3 | 0 | -3 | -7 | | | |
| Other Mortgages | 12 | 6 | 0 | -7 | -16 | -26 | | | |
| **FIRM COMMITMENTS** | | | | | | | | | |
| Purchase/Originate Mortgages and MBS | 36 | 25 | 11 | -7 | -28 | -51 | | | |
| Sell Mortgages and MBS | -26 | -18 | -5 | 13 | 37 | 62 | | | |
| Purchase Non-Mortgage Items | 4 | 3 | 0 | -2 | -5 | -7 | | | |
| Sell Non-Mortgage Items | 0 | 0 | 0 | 0 | 0 | 1 | | | |
| **INTEREST-RATE SWAPS, SWAPTIONS** | | | | | | | | | |
| Pay Fixed, Receive Floating Swaps | -5 | -1 | 2 | 6 | 9 | 13 | | | |
| 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 | 1 | 2 | 2 | | | |
| Interest-Rate Caps | 0 | 0 | 0 | 0 | 1 | 1 | | | |
| Interest-Rate Floors | 2 | 2 | 1 | 1 | 0 | 0 | | | |
| Futures | -1 | 0 | 0 | 0 | 1 | 1 | | | |
| Options on Futures | 7 | 7 | 6 | 6 | 6 | 6 | | | |
| Construction LIP | 32 | 17 | 2 | -13 | -27 | -41 | | | |
| Self-Valued | 86 | 88 | 90 | 92 | 93 | 94 | | | |
| **TOTAL OFF-BALANCE-SHEET POSITIONS** | **179** | **150** | **116** | **70** | **19** | **-35** | | | |

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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 | 143,768 | 142,698 | 141,124 | 139,040 | 136,752 | 134,358 | 137,216 | 103/100*** | 1.30/1.87*** |
| MINUS TOTAL LIABILITIES | 123,408 | 122,515 | 121,688 | 120,945 | 120,257 | 119,609 | 121,883 | 100/96** | 0.65/1.29** |
| PLUS OFF-BALANCE-SHEET POSITIONS | 179 | 150 | 116 | 70 | 19 | -35 | | | |
| TOTAL NET PORTFOLIO VALUE # | 20,538 | 20,333 | 19,552 | 18,166 | 16,514 | 14,714 | 15,334 | 127.51 | 5.54 |

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

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS

**Area: Assets $100 Mil - $1 Bill**
**All Reporting CMR**
**Report Prepared: 6/19/2007 2:17:00 PM**

**Amounts in Millions**

**Reporting Dockets: 425**
**March 2007**
**Data as of: 06/15/2007**

## 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 | $181 | $5,376 | $5,397 | $1,214 | $490 |
| WARM | 296 mo | 321 mo | 328 mo | 295 mo | 268 mo |
| WAC | 4.55% | 5.61% | 6.34% | 7.32% | 8.83% |
| Amount of these that is FHA or VA Guaranteed | $1 | $25 | $46 | $34 | $37 |
| Securities Backed by Conventional Mortgages | $330 | $739 | $177 | $37 | $7 |
| WARM | 298 mo | 302 mo | 294 mo | 289 mo | 148 mo |
| Weighted Average Pass-Through Rate | 4.42% | 5.24% | 6.14% | 7.22% | 8.91% |
| Securities Backed by FHA or VA Mortgages | $19 | $22 | $35 | $16 | $6 |
| WARM | 234 mo | 245 mo | 262 mo | 178 mo | 202 mo |
| Weighted Average Pass-Through Rate | 4.58% | 5.32% | 6.27% | 7.23% | 8.82% |
| 15-YEAR MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $2,302 | $6,126 | $3,043 | $1,228 | $694 |
| WAC | 4.69% | 5.42% | 6.38% | 7.35% | 8.77% |
| Mortgage Securities | $1,501 | $1,405 | $186 | $33 | $3 |
| Weighted Average Pass-Through Rate | 4.33% | 5.18% | 6.11% | 7.24% | 8.34% |
| WARM (of 15-Year Loans and Securities) | 120 mo | 149 mo | 146 mo | 118 mo | 76 mo |
| BALLOON MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $332 | $1,338 | $1,197 | $743 | $764 |
| WAC | 4.53% | 5.50% | 6.39% | 7.39% | 10.16% |
| Mortgage Securities | $821 | $324 | $37 | $2 | $0 |
| Weighted Average Pass-Through Rate | 4.23% | 5.33% | 6.08% | 7.19% | 8.03% |
| WARM (of Balloon Loans and Securities) | 58 mo | 84 mo | 75 mo | 58 mo | 62 mo |

| | |
|---|---|
| **Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities** | **$36,124** |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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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 | $26 | $281 | $199 | $5 | $65 |
| WAC | 4.41% | 5.84% | 5.84% | 1.81% | 5.91% |
| Non-Teaser ARMs | | | | | |
| Balances of All Non-Teaser ARMs | $1,175 | $8,054 | $8,274 | $379 | $1,589 |
| Weighted Average Margin | 175 bp | 260 bp | 265 bp | 263 bp | 236 bp |
| WAC | 7.41% | 5.95% | 5.72% | 7.52% | 6.13% |
| WARM | 174 mo | 292 mo | 316 mo | 340 mo | 267 mo |
| Weighted Average Time Until Next Payment Reset | 2 mo | 12 mo | 39 mo | 5 mo | 16 mo |

**Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities** **$20,048**

| 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 | $91 | $255 | $109 | $61 | $21 |
| Weighted Average Distance from Lifetime Cap | 124 bp | 138 bp | 116 bp | 142 bp | 166 bp |
| Balances With Coupon 201-400 bp from Lifetime Cap | $121 | $1,750 | $514 | $224 | $298 |
| Weighted Average Distance from Lifetime Cap | 314 bp | 345 bp | 364 bp | 280 bp | 350 bp |
| Balances With Coupon Over 400 bp from Lifetime Cap | $635 | $6,165 | $7,581 | $92 | $1,239 |
| Weighted Average Distance from Lifetime Cap | 846 bp | 578 bp | 597 bp | 715 bp | 623 bp |
| Balances Without Lifetime Cap | $355 | $166 | $269 | $7 | $97 |
| ARM Cap and Floor Detail | | | | | |
| Balances Subject to Periodic Rate Caps | $459 | $7,623 | $7,567 | $16 | $1,286 |
| Weighted Average Periodic Rate Cap | 202 bp | 190 bp | 226 bp | 163 bp | 167 bp |
| Balances Subject to Periodic Rate Floors | $349 | $6,838 | $6,541 | $25 | $876 |
| MBS Included in ARM Balances | $192 | $2,040 | $1,368 | $42 | $77 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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

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| MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES | Balloons | Fully Amortizing |
|---|---|---|
| Adjustable-Rate: | | |
| Balances | $3,429 | $8,933 |
| WARM | 90 mo | 199 mo |
| Remaining Term to Full Amortization | 265 mo | |
| Rate Index Code | 0 | 0 |
| Margin | 208 bp | 262 bp |
| Reset Frequency | 30 mo | 29 mo |
| MEMO: ARMs within 300 bp of Lifetime Cap | | |
| Balances | $151 | $592 |
| Wghted Average Distance to Lifetime Cap | 64 bp | 114 bp |
| Fixed-Rate: | | |
| Balances | $4,294 | $4,935 |
| WARM | 45 mo | 110 mo |
| Remaining Term to Full Amortization | 243 mo | |
| WAC | 6.93% | 7.02% |

| CONSTRUCTION AND LAND LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $7,059 | $3,568 |
| WARM | 21 mo | 25 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 126 bp | 7.72% |
| Reset Frequency | 3 mo | |

| SECOND MORTGAGE LOANS AND SECURITIES | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $4,138 | $3,488 |
| WARM | 127 mo | 114 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 62 bp | 6.75% |
| Reset Frequency | 4 mo | |

| COMMERCIAL LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $3,194 | $2,649 |
| WARM | 41 mo | 46 mo |
| Margin in Column 1; WAC in Column 2 | 110 bp | 7.45% |
| Reset Frequency | 6 mo | |
| Rate Index Code | 0 | |

| CONSUMER LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $992 | $3,933 |
| WARM | 74 mo | 55 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 414 bp | 7.73% |
| Reset Frequency | 3 mo | |

| MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE | High Risk | Low Risk |
|---|---|---|
| Collateralized Mortgage Obligations: | | |
| Floating Rate | $44 | $1,231 |
| Fixed Rate | | |
| Remaining WAL <= 5 Years | $61 | $1,913 |
| Remaining WAL 5-10 Years | $91 | $126 |
| Remaining WAL Over 10 Years | $34 | |
| Superfloaters | $0 | |
| Inverse Floaters & Super POs | $1 | |
| Other | $10 | $48 |
| CMO Residuals: | | |
| Fixed Rate | $0 | $38 |
| Floating Rate | $7 | $0 |
| Stripped Mortgage-Backed Securities: | | |
| Interest-Only MBS | $0 | $0 |
| WAC | 0.00% | 8.50% |
| Principal-Only MBS | $18 | $0 |
| WAC | 5.65% | 0.00% |
| Total Mortgage-Derivative Securities - Book Value | $265 | $3,356 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: Assets $100 Mil - $1 Bill** | **Reporting Dockets: 425**
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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 | $2,338 | $9,619 | $6,004 | $929 | $357 |
| WARM | 167 mo | 244 mo | 291 mo | 249 mo | 167 mo |
| Weighted Average Servicing Fee | 27 bp | 27 bp | 27 bp | 29 bp | 45 bp |
| Total Number of Fixed Rate Loans Serviced that are: | | | | | |
| Conventional | 185 loans | | | | |
| FHA/VA | 18 loans | | | | |
| Subserviced by Others | 2 loans | | | | |

| | Index on Serviced Loan | |
|---|---|---|
| | Current Market | Lagging Market |
| Adjustable-Rate Mortgage Loan Servicing | | |
| Balances Serviced | $916 | $33 |
| WARM (in months) | 247 mo | 295 mo |
| Weighted Average Servicing Fee | 37 bp | 15 bp |

| | |
|---|---|
| Total # of Adjustable-Rate Loans Serviced | 9 loans |
| Number of These Subserviced by Others | 0 loans |

**Total Balances of Mortgage Loans Serviced for Others** **$20,197**

## CASH, DEPOSITS, AND SECURITIES

| | Balances | WAC | WARM |
|---|---|---|---|
| Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos | $4,386 | | |
| Equity Securities (including Mutual Funds) Subject to SFAS No. 115 | $1,063 | | |
| Zero-Coupon Securities | $261 | 5.50% | 33 mo |
| Government & Agency Securities | $2,936 | 4.43% | 25 mo |
| Term Fed Funds, Term Repos, and Interest-Earning Deposits | $4,312 | 5.11% | 2 mo |
| Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) | $1,433 | 5.05% | 57 mo |
| Memo: Complex Securities (from supplemental reporting) | $5,327 | | |

**Total Cash, Deposits, and Securities** **$19,709**

# 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 | $786 |
| Accrued Interest Receivable | $473 |
| Advances for Taxes and Insurance | $15 |
| Less: Unamortized Yield Adjustments | $70 |
| Valuation Allowances | $556 |
| Unrealized Gains (Losses) | $-62 |

### ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

| | |
|---|---|
| Nonperforming Loans | $95 |
| Accrued Interest Receivable | $107 |
| Less: Unamortized Yield Adjustments | $-10 |
| Valuation Allowances | $212 |
| Unrealized Gains (Losses) | $-8 |

### OTHER ITEMS

| | |
|---|---|
| Real Estate Held for Investment | $62 |
| Repossessed Assets | $175 |
| Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock) | $51 |
| Office Premises and Equipment | $2,307 |
| Items Related to Certain Investment Securities | |
| Unrealized Gains (Losses) | $-30 |
| Less: Unamortized Yield Adjustments | $-2 |
| Valuation Allowances | $0 |
| Other Assets | |
| Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments | $216 |
| Miscellaneous I | $3,147 |
| Miscellaneous II | $574 |

| | |
|---|---|
| **TOTAL ASSETS** | **$137,201** |

### MEMORANDUM ITEMS

| | |
|---|---|
| Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26 | $206 |
| Loans Secured by Real Estate Reported as NonMortgage Loans at SC31 | $67 |
| Market Vaue of Equity Securities and Mutual Funds Reported at CMR464: | |
| Equity Securities and Non-Mortgage-Related Mutual Funds | $303 |
| Mortgage-Related Mututal Funds | $760 |
| Mortgage Loans Serviced by Others: | |
| Fixed-Rate Mortgage Loans Serviced | $1,637 |
| Weighted Average Servicing Fee | 32 bp |
| Adjustable-Rate Mortgage Loans Serviced | $1,948 |
| Weighted Average Servicing Fee | 35 bp |
| Credit-Card Balances Expected to Pay Off in Grace Period | $147 |

# 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 | $11,383 | $3,376 | $870 | $69 |
| WAC | 4.86% | 4.23% | 4.67% | |
| WARM | 2 mo | 2 mo | 2 mo | |
| Balances Maturing in 4 to 12 Months | $17,279 | $9,306 | $2,026 | $126 |
| WAC | 4.97% | 4.68% | 4.25% | |
| WARM | 7 mo | 8 mo | 8 mo | |
| Balances Maturing in 13 to 36 Months | | $5,919 | $4,280 | $51 |
| WAC | | 4.76% | 4.15% | |
| WARM | | 19 mo | 25 mo | |
| Balances Maturing in 37 or More Months | | | $3,696 | $20 |
| WAC | | | 4.72% | |
| WARM | | | 52 mo | |
| **Total Fixed-Rate, Fixed Maturity Deposits:** | | | **$58,133** | |

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

| | Original Maturity in Months | | |
|---|---|---|---|
| | 12 or Less | 13 to 36 | 37 or More |
| Balances in Brokered Deposits | $1,231 | $981 | $909 |
| Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest: | | | |
| Balances Subject to Penalty | $25,056 | $15,818 | $8,775 |
| Penalty in Months of Forgone Interest | 3.06 mo | 5.51 mo | 6.35 mo |
| Balances in New Accounts | $3,418 | $905 | $190 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

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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% | $153 | $160 | $8 | 2.29% |
| 3.00 to 3.99% | $276 | $1,322 | $143 | 3.58% |
| 4.00 to 4.99% | $419 | $1,706 | $1,357 | 4.55% |
| 5.00 to 5.99% | $1,795 | $1,973 | $1,178 | 5.36% |
| 6.00 to 6.99% | $10 | $115 | $84 | 6.36% |
| 7.00 to 7.99% | $5 | $20 | $39 | 7.29% |
| 8.00 to 8.99% | $1 | $2 | $28 | 8.25% |
| 9.00 and Above | $0 | $14 | $2 | 9.42% |
| WARM | 1 mo | 18 mo | 73 mo | |
| **Total Fixed-Rate, Fixed-Maturity Borrowings** | | | **$10,810** | |

## MEMOS

| | |
|---|---|
| Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting) | $6,866 |
| 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 | $10,433 | 1.42% | $247 |
| Money Market Deposit Accounts (MMDAs) | $13,189 | 3.19% | $762 |
| Passbook Accounts | $12,937 | 1.72% | $401 |
| Non-Interest-Bearing Non-Maturity Deposits | $7,470 | | $248 |
| ESCROW ACCOUNTS | | | |
| Escrow for Mortgages Held in Portfolio | $291 | 0.09% | |
| Escrow for Mortgages Serviced for Others | $117 | 0.10% | |
| Other Escrows | $106 | 1.39% | |
| TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS | $44,543 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS | $-7 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS | $10 | | |
| OTHER LIABILITIES | | | |
| Collateralized Mortgage Securities Issued | $0 | | |
| Miscellaneous I | $1,433 | | |
| Miscellaneous II | $94 | | |
| **TOTAL LIABILITIES** | **$121,883** | | |

## MINORITY INTEREST AND CAPITAL

| | |
|---|---|
| MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES | $5 |
| EQUITY CAPITAL | $15,334 |
| **TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL** | **$137,222** |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: Assets $100 Mil - $1 Bill** | **Reporting Dockets: 425**
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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 | $41 |
| 1004 | Opt commitment to orig 6-mo or 1-yr COFI ARMs | 12 | $15 |
| 1006 | Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs | 63 | $249 |
| 1008 | Opt commitment to orig 3- or 5-yr Treasury ARMs | 62 | $102 |
| 1010 | Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs | 38 | $42 |
| 1012 | Opt commitment to orig 10-, 15-, or 20-year FRMs | 148 | $203 |
| 1014 | Opt commitment to orig 25- or 30-year FRMs | 161 | $588 |
| 1016 | Opt commitment to orig "other" Mortgages | 125 | $538 |
| 2002 | Commit/purchase 1-mo COFI ARM loans, svc retained | | $1 |
| 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 | 6 | $14 |
| 2008 | Commit/purchase 3- or 5-yr Treas ARM loans, svc retained | | $3 |
| 2010 | Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained | | $1 |
| 2012 | Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained | 8 | $14 |
| 2014 | Commit/purchase 25- or 30-yr FRM loans, svc retained | 11 | $15 |
| 2016 | Commit/purchase "other" Mortgage loans, svc retained | 11 | $18 |
| 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 | | $1 |
| 2030 | Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained | | $0 |
| 2032 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained | 25 | $15 |
| 2034 | Commit/sell 25- to 30-yr FRM loans, svc retained | 42 | $94 |
| 2036 | Commit/sell "other" Mortgage loans, svc retained | 7 | $16 |
| 2046 | Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS | | $0 |
| 2054 | Commit/purchase 25- to 30-year FRM MBS | | $20 |
| 2066 | Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS | | $42 |
| 2072 | Commit/sell 10-, 15-, or 20-yr FRM MBS | | $6 |
| 2074 | Commit/sell 25- or 30-yr FRM MBS | | $17 |
| 2106 | Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released | | $5 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: Assets $100 Mil - $1 Bill** | **Reporting Dockets: 425**
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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 |
|---|---|---|---|
| 2108 | Commit/purchase 3- or 5-yr Treasury ARM lns, svc released | | $0 |
| 2112 | Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released | | $0 |
| 2114 | Commit/purchase 25- or 30-yr FRM loans, svc released | | $5 |
| 2122 | Commit/sell 1-mo COFI ARM loans, svc released | | $13 |
| 2126 | Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released | 8 | $56 |
| 2128 | Commit/sell 3- or 5-yr Treasury ARM loans, svc released | | $23 |
| 2130 | Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released | | $2 |
| 2132 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc released | 31 | $16 |
| 2134 | Commit/sell 25- or 30-yr FRM loans, svc released | 61 | $306 |
| 2136 | Commit/sell "other" Mortgage loans, svc released | 9 | $48 |
| 2204 | Firm commit/originate 6-month or 1-yr COFI ARM loans | | $8 |
| 2206 | Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns | 19 | $52 |
| 2208 | Firm commit/originate 3- or 5-yr Treasury ARM loans | 19 | $87 |
| 2210 | Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns | 14 | $38 |
| 2212 | Firm commit/originate 10-, 15-, or 20-year FRM loans | 53 | $56 |
| 2214 | Firm commit/originate 25- or 30-year FRM loans | 58 | $175 |
| 2216 | Firm commit/originate "other" Mortgage loans | 46 | $216 |
| 3008 | Option to purchase 3- or 5-yr Treasury ARMs | | $2 |
| 3012 | Option to purchase 10-, 15-, or 20-yr FRMs | | $0 |
| 3016 | Option to purchase "other" Mortgages | | $1 |
| 3026 | Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs | | $4 |
| 3028 | Option to sell 3- or 5-year Treasury ARMs | | $6 |
| 3032 | Option to sell 10-, 15-, or 20-year FRMs | | $1 |
| 3034 | Option to sell 25- or 30-year FRMs | 7 | $15 |
| 3068 | Short option to sell 3- or 5-yr Treasury ARMs | | $16 |
| 3072 | Short option to sell 10-, 15-, or 20-yr FRMs | | $2 |
| 3074 | Short option to sell 25- or 30-yr FRMs | | $14 |
| 4002 | Commit/purchase non-Mortgage financial assets | 44 | $119 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: Assets $100 Mil - $1 Bill** | **Reporting Dockets: 425**
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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 |
|---|---|---|---|
| 4022 | Commit/sell non-Mortgage financial assets | | $185 |
| 5004 | IR swap: pay fixed, receive 3-month LIBOR | | $110 |
| 5010 | IR swap: pay fixed, receive 3-month Treasury | | $20 |
| 5024 | IR swap: pay 1-month LIBOR, receive fixed | | $6 |
| 5044 | IR swap: pay the prime rate, receive fixed | | $5 |
| 5502 | IR swap, amortizing: pay fixed, receive 1-month LIBOR | | $1 |
| 6004 | Interest rate Cap based on 3-month LIBOR | | $35 |
| 7022 | Interest rate floor based on the prime rate | | $10 |
| 8038 | Short futures contract on 5-year Treasury note | | $7 |
| 9008 | Long call option on 5-year T-note futures contract | | $7 |
| 9032 | Long put option on 5-year T-note futures contract | | $1 |
| 9058 | Short call option on 10-year T-note futures contract | | $1 |
| 9502 | Fixed-rate construction loans in process | 190 | $913 |
| 9512 | Adjustable-rate construction loans in process | 137 | $1,163 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: Assets $100 Mil - $1 Bill** | **Reporting Dockets: 425**
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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 | | $2 |
| 105 | Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap | | $25 |
| 106 | Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap | | $111 |
| 110 | Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap | | $26 |
| 115 | Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap | | $105 |
| 116 | Multi/nonres mtg lns; adj fully amort w/no Life Cap | | $137 |
| 120 | Other investment securities, fixed-coupon securities | 7 | $69 |
| 122 | Other investment securities, floating-rate securities | | $11 |
| 125 | Multi/nonres mtg loans; fixed-rate, Balloon | | $84 |
| 127 | Multi/nonres mtg loans; fixed-rate, fully amortizing | 6 | $73 |
| 130 | Construction and land loans (adj-rate) | | $98 |
| 140 | Second Mortgages (adj-rate) | | $5 |
| 150 | Commercial loans (adj-rate) | | $15 |
| 180 | Consumer loans; loans on deposits | 7 | $10 |
| 181 | Consumer loans; unsecured home improvement | | $0 |
| 182 | Consumer loans; education loans | | $3 |
| 183 | Consumer loans; auto loans and leases | 6 | $172 |
| 184 | Consumer loans; mobile home loans | | $44 |
| 187 | Consumer loans; recreational vehicles | | $170 |
| 189 | Consumer loans; other | 7 | $17 |
| 200 | Variable-rate, fixed-maturity CDs | 140 | $1,068 |
| 220 | Variable-rate FHLB advances | 54 | $672 |
| 299 | Other variable-rate | 36 | $477 |
| 300 | Govt. & agency securities, fixed-coupon securities | 8 | $115 |
| 302 | Govt. & agency securities, floating-rate securities | | $0 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: Assets $100 Mil - $1 Bill** | **Reporting Dockets: 425**
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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 | 242 | $5,327 | $5,376 | $5,375 | $5,287 | $5,114 | $4,932 | $4,747 |
| 123 - Mortgage Derivatives - M/V estimate | 161 | $3,630 | $3,670 | $3,656 | $3,606 | $3,512 | $3,396 | $3,238 |
| 129 - Mortgage-Related Mutual Funds - M/V estimate | 41 | $472 | $476 | $476 | $472 | $465 | $457 | $448 |
| 280 - FHLB putable advance-M/V estimate | 67 | $1,477 | $1,576 | $1,525 | $1,487 | $1,465 | $1,453 | $1,444 |
| 281 - FHLB convertible advance-M/V estimate | 75 | $2,102 | $2,237 | $2,167 | $2,114 | $2,082 | $2,068 | $2,060 |
| 282 - FHLB callable advance-M/V estimate | 15 | $369 | $388 | $378 | $370 | $366 | $362 | $359 |
| 283 - FHLB periodic floor floating rate advance-M/V Estimates | | $8 | $8 | $8 | $8 | $8 | $8 | $8 |
| 289 - Other FHLB structured advances - M/V estimate | 14 | $188 | $191 | $189 | $187 | $185 | $183 | $181 |
| 290 - Other structured borrowings - M/V estimate | 12 | $505 | $518 | $511 | $505 | $503 | $501 | $500 |
| 500 - Other OBS Positions w/o contract code or exceeds 16 positions | 8 | $100 | $86 | $88 | $90 | $92 | $93 | $94 |