# Interest Rate Risk Exposure Report

## Office of Thrift Supervision

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

## Area: US Total

**All Reporting CMR** **Reporting Dockets: 765** **December 2007**

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

| | Net Portfolio Value (Dollars are in Millions) | | | NPV as % of PV of Assets | |
|---|---|---|---|---|---|
| Change in Rates | $Amount | $Change | %Change | NPV Ratio | Change |
| +300 bp | 127,164 | -33,815 | -21 % | 8.83 % | -193 bp |
| +200 bp | 141,901 | -19,077 | -12 % | 9.70 % | -105 bp |
| +100 bp | 153,786 | -7,193 | -4 % | 10.38 % | -38 bp |
| 0 bp | 160,979 | | | 10.76 % | |
| -100 bp | 164,001 | 3,022 | +2 % | 10.88 % | +12 bp |
| -200 bp | 163,765 | 2,786 | +2 % | 10.80 % | +5 bp |

## Risk Measure for a Given Rate Shock

| | 12/31/2007 | 9/30/2007 | 12/31/2006 |
|---|---|---|---|
| Pre-shock NPV Ratio: NPV as % of PV Assets | 10.76 % | 10.69 % | 11.62 % |
| Post-shock NPV Ratio | 9.70 % | 9.15 % | 9.95 % |
| Sensitivity Measure: Decline in NPV Ratio | 105 bp | 154 bp | 167 bp |
| TB 13a Level of Risk | Minimal | Minimal | Minimal |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: US Total** | **Reporting Dockets: 765**
**All Reporting CMR** | **December 2007**
**Report Prepared: 3/20/2008 11:18:14 AM** | **Amounts in Millions** | **Data as of: 3/19/2008**

| | -200 bp | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|---|
| **ASSETS** | | | | | | | | | |
| **MORTGAGE LOANS AND SECURITIES** | | | | | | | | | |
| **Fixed-Rate Single-Family First-Mortgage Loans and MBS** | | | | | | | | | |
| 30-Year Mortgage Loans | 126,525 | 124,703 | 122,337 | 118,749 | 114,183 | 109,163 | 120,679 | 101.37 | 2.43 |
| 30-Year Mortgage Securities | 26,910 | 26,480 | 25,828 | 24,867 | 23,740 | 22,598 | 25,828 | 100.00 | 3.12 |
| 15-Year Mortgages and MBS | 64,071 | 63,121 | 61,676 | 59,816 | 57,748 | 55,625 | 61,053 | 101.02 | 2.68 |
| Balloon Mortgages and MBS | 43,156 | 42,574 | 41,907 | 41,079 | 40,062 | 38,858 | 41,686 | 100.53 | 1.78 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs** | | | | | | | | | |
| 6 Month or Less Reset Frequency | 25,839 | 25,733 | 25,573 | 25,456 | 25,308 | 25,112 | 25,718 | 99.43 | 0.54 |
| 7 Month to 2 Year Reset Frequency | 76,041 | 75,404 | 74,777 | 74,057 | 73,202 | 71,925 | 74,506 | 100.36 | 0.90 |
| 2+ to 5 Year Reset Frequency | 125,733 | 124,299 | 122,710 | 120,302 | 116,420 | 112,170 | 122,450 | 100.21 | 1.63 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs** | | | | | | | | | |
| 1 Month Reset Frequency | 158,481 | 157,249 | 155,965 | 154,566 | 152,922 | 150,847 | 150,628 | 103.54 | 0.86 |
| 2 Month to 5 Year Reset Frequency | 20,217 | 19,940 | 19,643 | 19,330 | 18,989 | 18,613 | 20,038 | 98.03 | 1.55 |
| **Multifamily and Nonresidential Mortgage Loans and Securities** | | | | | | | | | |
| Adjustable-Rate, Balloons | 26,631 | 26,308 | 26,012 | 25,732 | 25,437 | 25,124 | 25,892 | 100.46 | 1.11 |
| Adjustable-Rate, Fully Amortizing | 64,254 | 63,754 | 63,357 | 63,003 | 62,513 | 61,796 | 63,170 | 100.30 | 0.59 |
| Fixed-Rate, Balloon | 19,835 | 19,022 | 18,255 | 17,531 | 16,848 | 16,202 | 18,025 | 101.28 | 4.08 |
| Fixed-Rate, Fully Amortizing | 28,878 | 27,803 | 26,796 | 25,851 | 24,962 | 24,125 | 26,243 | 102.11 | 3.64 |
| **Construction and Land Loans** | | | | | | | | | |
| Adjustable-Rate | 36,082 | 35,995 | 35,908 | 35,822 | 35,737 | 35,652 | 35,918 | 99.97 | 0.24 |
| Fixed-Rate | 10,490 | 10,217 | 9,961 | 9,722 | 9,497 | 9,285 | 10,370 | 96.06 | 2.49 |
| **Second-Mortgage Loans and Securities** | | | | | | | | | |
| Adjustable-Rate | 94,308 | 94,051 | 93,798 | 93,549 | 93,304 | 93,064 | 93,624 | 100.19 | 0.27 |
| Fixed-Rate | 64,970 | 63,394 | 61,895 | 60,467 | 59,106 | 57,807 | 60,092 | 103.00 | 2.36 |
| **Other Assets Related to Mortgage Loans and Securities** | | | | | | | | | |
| Net Nonperforming Mortgage Loans | 12,286 | 12,147 | 12,004 | 11,843 | 11,646 | 11,414 | 12,004 | 100.00 | 1.27 |
| Accrued Interest Receivable | 5,814 | 5,814 | 5,814 | 5,814 | 5,814 | 5,814 | 5,814 | 100.00 | 0.00 |
| Advance for Taxes/Insurance | 479 | 479 | 479 | 479 | 479 | 479 | 479 | 100.00 | 0.00 |
| Float on Escrows on Owned Mortgages | 68 | 129 | 219 | 339 | 452 | 550 | | | -48.08 |
| LESS: Value of Servicing on Mortgages Serviced by Others | -68 | -62 | -44 | -31 | -24 | -27 | | | 35.40 |
| **TOTAL MORTGAGE LOANS AND SECURITIES** | **1,031,137** | **1,018,677** | **1,004,958** | **988,404** | **968,391** | **946,250** | **994,216** | **101.08** | **1.51** |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: US Total** | **Reporting Dockets: 765**
**All Reporting CMR** | **December 2007**
**Report Prepared: 3/20/2008 11:18:14 AM** | **Amounts in Millions** | **Data as of: 3/19/2008**

| | -200 bp | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|---|
| **ASSETS (cont.)** | | | | | | | | | |
| **NONMORTGAGE LOANS** | | | | | | | | | |
| **Commercial Loans** | | | | | | | | | |
| Adjustable-Rate | 43,485 | 43,373 | 43,263 | 43,154 | 43,047 | 42,942 | 43,305 | 99.90 | 0.25 |
| Fixed-Rate | 15,435 | 14,819 | 14,237 | 13,685 | 13,162 | 12,665 | 14,093 | 101.02 | 3.98 |
| **Consumer Loans** | | | | | | | | | |
| Adjustable-Rate | 58,416 | 58,298 | 58,182 | 58,067 | 57,954 | 57,841 | 56,470 | 103.03 | 0.20 |
| Fixed-Rate | 43,559 | 42,893 | 42,255 | 41,642 | 41,054 | 40,489 | 42,264 | 99.98 | 1.48 |
| **Other Assets Related to Nonmortgage Loans and Securities** | | | | | | | | | |
| Net Nonperforming Nonmortgage Loans | -2,571 | -2,552 | -2,533 | -2,515 | -2,498 | -2,481 | -2,533 | 0.00 | 0.73 |
| Accrued Interest Receivable | 942 | 942 | 942 | 942 | 942 | 942 | 942 | 100.00 | 0.00 |
| **TOTAL NONMORTGAGE LOANS** | **148,422** | **147,006** | **145,649** | **144,348** | **143,098** | **141,898** | **144,052** | **101.11** | **0.91** |

| | -200 bp | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|---|
| **CASH, DEPOSITS, AND SECURITIES** | | | | | | | | | |
| Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos | 30,542 | 30,542 | 30,542 | 30,542 | 30,542 | 30,542 | 30,542 | 100.00 | 0.00 |
| Equities and All Mutual Funds | 3,372 | 3,268 | 3,162 | 3,052 | 2,940 | 2,828 | 3,162 | 99.98 | 3.42 |
| Zero-Coupon Securities | 5,853 | 5,836 | 5,822 | 5,808 | 5,796 | 5,785 | 5,798 | 100.40 | 0.24 |
| Government and Agency Securities | 13,276 | 12,800 | 12,356 | 11,943 | 11,559 | 11,200 | 11,786 | 104.83 | 3.46 |
| Term Fed Funds, Term Repos | 36,251 | 36,205 | 36,159 | 36,115 | 36,070 | 36,026 | 36,137 | 100.06 | 0.12 |
| Munis, Mtg-Backed Bonds, Corporates, Commercial Paper | 20,427 | 19,659 | 18,979 | 18,375 | 17,836 | 17,353 | 18,792 | 101.00 | 3.38 |
| **Mortgage-Derivative and Structured Securities** | | | | | | | | | |
| Valued by OTS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Valued by Institution | 115,607 | 114,167 | 111,552 | 108,005 | 104,037 | 100,089 | 113,846 | 97.98 | 2.77 |
| Structured Securities (Complex) | 19,212 | 18,808 | 18,368 | 17,735 | 17,029 | 16,310 | 18,280 | 100.48 | 2.95 |
| LESS: Valuation Allowances for Investment Securities | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 100.00 | 1.49 |
| **TOTAL CASH, DEPOSITS, AND SECURITIES** | **244,497** | **241,244** | **236,901** | **231,538** | **225,774** | **220,098** | **238,308** | **99.41** | **2.05** |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: US Total** | **Reporting Dockets: 765**
**All Reporting CMR** | **December 2007**
**Report Prepared: 3/20/2008 11:18:14 AM** | **Amounts in Millions** | **Data as of: 3/19/2008**

| | -200 bp | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|---|
| **ASSETS (cont.)** | | | | | | | | | |
| **REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.** | | | | | | | | | |
| Repossessed Assets | 2,942 | 2,942 | 2,942 | 2,942 | 2,942 | 2,942 | 2,942 | 100.00 | 0.00 |
| Real Estate Held for Investment | 180 | 180 | 180 | 180 | 180 | 180 | 180 | 100.00 | 0.00 |
| Investment in Unconsolidated Subsidiaries | 3,323 | 3,124 | 2,925 | 2,726 | 2,527 | 2,328 | 2,925 | 100.00 | 6.81 |
| Office Premises and Equipment | 10,988 | 10,988 | 10,988 | 10,988 | 10,988 | 10,988 | 10,988 | 100.00 | 0.00 |
| **TOTAL REAL ASSETS, ETC.** | **17,433** | **17,234** | **17,035** | **16,836** | **16,637** | **16,438** | **17,035** | **100.00** | **1.17** |
| **MORTGAGE LOANS SERVICED FOR OTHERS** | | | | | | | | | |
| Fixed-Rate Servicing | 2,152 | 2,447 | 3,133 | 4,116 | 4,839 | 5,144 | | | -26.64 |
| Adjustable-Rate Servicing | 3,105 | 3,072 | 3,085 | 3,106 | 3,549 | 3,698 | | | -0.55 |
| Float on Mortgages Serviced for Others | 2,503 | 2,883 | 3,381 | 3,926 | 4,423 | 4,791 | | | -15.42 |
| **TOTAL MORTGAGE LOANS SERVICED FOR OTHERS** | **7,759** | **8,402** | **9,599** | **11,147** | **12,810** | **13,634** | | | **-14.30** |
| **OTHER ASSETS** | | | | | | | | | |
| Purchased and Excess Servicing | | | | | | | 11,973 | | |
| Margin Account | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 47,210 | 47,210 | 47,210 | 47,210 | 47,210 | 47,210 | 47,210 | 100.00 | 0.00 |
| Miscellaneous II | | | | | | | 26,336 | | |
| **Deposit Intangibles** | | | | | | | | | |
| Retail CD Intangible | 380 | 449 | 501 | 556 | 615 | 679 | | | -10.73 |
| Transaction Account Intangible | 3,853 | 5,718 | 7,458 | 9,211 | 10,532 | 11,777 | | | -23.42 |
| MMDA Intangible | 8,749 | 12,115 | 14,452 | 16,477 | 18,868 | 21,728 | | | -15.09 |
| Passbook Account Intangible | 4,534 | 6,342 | 7,975 | 9,440 | 10,587 | 11,920 | | | -19.42 |
| Non-Interest-Bearing Account Intangible | 1,922 | 3,475 | 4,948 | 6,348 | 7,680 | 8,948 | | | -29.03 |
| **TOTAL OTHER ASSETS** | **66,648** | **75,309** | **82,545** | **89,242** | **95,492** | **102,261** | **85,520** | | |
| **Miscellaneous Assets** | | | | | | | | | |
| Unrealized Gains Less Unamortized Yield Adjustments | | | | | | | -1,210 | | |
| **TOTAL ASSETS** | **1,515,897** | **1,507,871** | **1,496,686** | **1,481,514** | **1,462,202** | **1,440,579** | **1,477,921** | **101/99***** | **0.88/1.38***** |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: US Total** | **Reporting Dockets: 765**
**All Reporting CMR** | **December 2007**
**Report Prepared: 3/20/2008 11:18:14 AM** | **Amounts in Millions** | **Data as of: 3/19/2008**

| | -200 bp | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|---|
| **LIABILITIES** | | | | | | | | | |
| **DEPOSITS** | | | | | | | | | |
| **Fixed-Maturity** | | | | | | | | | |
| Fixed-Rate Maturing in 12 Months or Less | 324,938 | 324,029 | 323,132 | 322,248 | 321,402 | 320,613 | 321,913 | 100.38 | 0.28 |
| Fixed-Rate Maturing in 13 Months or More | 69,232 | 66,837 | 64,599 | 62,533 | 60,742 | 59,134 | 61,853 | 104.44 | 3.33 |
| Variable-Rate | 5,326 | 5,324 | 5,322 | 5,320 | 5,318 | 5,316 | 5,310 | 100.22 | 0.04 |
| **Demand** | | | | | | | | | |
| Transaction Accounts | 76,088 | 76,088 | 76,088 | 76,088 | 76,088 | 76,088 | 76,088 | 100/90* | 0.00/2.55* |
| MMDAs | 232,252 | 232,252 | 232,252 | 232,252 | 232,252 | 232,252 | 232,252 | 100/94* | 0.00/1.00* |
| Passbook Accounts | 81,240 | 81,240 | 81,240 | 81,240 | 81,240 | 81,240 | 81,240 | 100/90* | 0.00/2.12* |
| Non-Interest-Bearing Accounts | 64,326 | 64,326 | 64,326 | 64,326 | 64,326 | 64,326 | 64,326 | 100/92* | 0.00/2.42* |
| **TOTAL DEPOSITS** | **853,403** | **850,096** | **846,959** | **844,008** | **841,369** | **838,971** | **842,983** | **100/96*** | **0.36/1.23*** |
| **BORROWINGS** | | | | | | | | | |
| **Fixed-Maturity** | | | | | | | | | |
| Fixed-Rate Maturing in 36 Months or Less | 169,979 | 168,630 | 167,308 | 166,012 | 164,741 | 163,495 | 166,574 | 100.44 | 0.78 |
| Fixed-Rate Maturing in 37 Months or More | 52,985 | 50,423 | 48,041 | 45,820 | 43,742 | 41,795 | 46,571 | 103.16 | 4.79 |
| Variable-Rate | 148,221 | 147,977 | 147,729 | 147,478 | 147,223 | 146,966 | 146,959 | 100.52 | 0.17 |
| **TOTAL BORROWINGS** | **371,179** | **367,025** | **363,073** | **359,305** | **355,703** | **352,253** | **360,099** | **100.83** | **1.06** |
| **OTHER LIABILITIES** | | | | | | | | | |
| **Escrow Accounts** | | | | | | | | | |
| For Mortgages | 6,239 | 6,239 | 6,239 | 6,239 | 6,239 | 6,239 | 6,239 | 100.00 | 0.00 |
| Other Escrow Accounts | 1,742 | 1,688 | 1,638 | 1,591 | 1,547 | 1,505 | 1,858 | 88.15 | 2.97 |
| **Miscellaneous Other Liabilities** | | | | | | | | | |
| Collateralized Mortgage Securities Issued | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 31,506 | 31,506 | 31,506 | 31,506 | 31,506 | 31,506 | 31,506 | 100.00 | 0.00 |
| Miscellaneous II | 0 | 0 | 0 | 0 | 0 | 0 | 3,028 | | |
| **TOTAL OTHER LIABILITIES** | **39,486** | **39,433** | **39,383** | **39,336** | **39,291** | **39,250** | **42,631** | **92.38** | **0.12** |
| **Other Liabilities not Included Above** | | | | | | | | | |
| Self-Valued | 93,195 | 89,726 | 86,859 | 84,591 | 82,849 | 81,440 | 84,064 | 103.32 | 2.95 |
| Unamortized Yield Adjustments | | | | | | | 3,913 | | |
| **TOTAL LIABILITIES** | **1,357,263** | **1,346,280** | **1,336,274** | **1,327,239** | **1,319,212** | **1,311,912** | **1,333,690** | **100/98**** | **0.71/1.27**** |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: US Total** | **Reporting Dockets: 765**
**All Reporting CMR** | **December 2007**
**Report Prepared: 3/20/2008 11:18:15 AM** | **Amounts in Millions** | **Data as of: 3/19/2008**

| | -200 bp | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|---|
| **FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS** | | | | | | | | | |
| **OPTIONAL COMMITMENTS TO ORIGINATE** | | | | | | | | | |
| FRMs and Balloon/2-Step Mortgages | 1,109 | 790 | 404 | -257 | -1,147 | -2,173 | | | |
| ARMs | 102 | 56 | 17 | -26 | -80 | -150 | | | |
| Other Mortgages | 214 | 110 | 0 | -130 | -287 | -467 | | | |
| **FIRM COMMITMENTS** | | | | | | | | | |
| Purchase/Originate Mortgages and MBS | 2,058 | 1,124 | -8 | -1,989 | -4,370 | -6,821 | | | |
| Sell Mortgages and MBS | -4,375 | -3,034 | -1,367 | 1,418 | 4,690 | 8,088 | | | |
| Purchase Non-Mortgage Items | -53 | -18 | 0 | 21 | 45 | 70 | | | |
| Sell Non-Mortgage Items | -173 | -111 | 0 | 102 | 195 | 281 | | | |
| **INTEREST-RATE SWAPS, SWAPTIONS** | | | | | | | | | |
| Pay Fixed, Receive Floating Swaps | -2,792 | -1,622 | -541 | 462 | 1,393 | 2,259 | | | |
| Pay Floating, Receive Fixed Swaps | 6,144 | 3,237 | 605 | -1,781 | -3,951 | -5,926 | | | |
| Basis Swaps | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Swaptions | 21 | 72 | 116 | 153 | 184 | 210 | | | |
| **OTHER** | | | | | | | | | |
| Options on Mortgages and MBS | -9 | -8 | 4 | 58 | 127 | 197 | | | |
| Interest-Rate Caps | 6 | 15 | 33 | 68 | 122 | 191 | | | |
| Interest-Rate Floors | 171 | 137 | 104 | 74 | 48 | 27 | | | |
| Futures | -368 | -181 | 0 | 175 | 344 | 507 | | | |
| Options on Futures | 270 | 148 | 118 | 137 | 174 | 212 | | | |
| Construction LIP | 124 | 26 | -71 | -166 | -259 | -351 | | | |
| Self-Valued | 2,688 | 1,678 | 1,152 | 1,183 | 1,670 | 2,326 | | | |
| **TOTAL OFF-BALANCE-SHEET POSITIONS** | **5,131** | **2,409** | **567** | **-489** | **-1,089** | **-1,503** | | | |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: US Total** | **Reporting Dockets: 765**
**All Reporting CMR** | **December 2007**
**Report Prepared: 3/20/2008 11:18:15 AM** | **Amounts in Millions** | **Data as of: 3/19/2008**

| | -200 bp | -100 bp | Base Case<br>0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|---|
| **NET PORTFOLIO VALUE** | | | | | | | | | |
| TOTAL ASSETS | 1,515,897 | 1,507,871 | 1,496,686 | 1,481,514 | 1,462,202 | 1,440,579 | 1,477,921 | 101/99*** | 0.88/1.38*** |
| MINUS TOTAL LIABILITIES | 1,357,263 | 1,346,280 | 1,336,274 | 1,327,239 | 1,319,212 | 1,311,912 | 1,333,690 | 100/98** | 0.71/1.27** |
| PLUS OFF-BALANCE-SHEET POSITIONS | 5,131 | 2,409 | 567 | -489 | -1,089 | -1,503 | | | |
| TOTAL NET PORTFOLIO VALUE # | 163,765 | 164,001 | 160,979 | 153,786 | 141,901 | 127,164 | 144,231 | 111.61 | 3.18 |

* 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: US Total**
**All Reporting CMR**
**Report Prepared: 3/20/2008 11:18:15 AM**

**Amounts in Millions**

**Reporting Dockets: 765**
**December 2007**
**Data as of: 03/18/2008**

## FIXED-RATE, SINGLE FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

| | Coupon | | | | |
|---|---|---|---|---|---|
| | Less Than 5.00% | 5.00 to 5.99% | 6.00 to 6.99% | 7.00 to 7.99% | 8.00% & Above |
| 30-YEAR MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $1,415 | $35,740 | $55,566 | $17,327 | $10,630 |
| WARM | 298 mo | 319 mo | 337 mo | 330 mo | 312 mo |
| WAC | 4.48% | 5.66% | 6.40% | 7.39% | 8.99% |
| Amount of these that is FHA or VA Guaranteed | $9 | $513 | $2,030 | $680 | $959 |
| Securities Backed by Conventional Mortgages | $1,262 | $13,566 | $7,096 | $156 | $40 |
| WARM | 304 mo | 333 mo | 341 mo | 262 mo | 213 mo |
| Weighted Average Pass-Through Rate | 4.58% | 5.21% | 6.12% | 7.20% | 8.60% |
| Securities Backed by FHA or VA Mortgages | $183 | $2,042 | $422 | $380 | $681 |
| WARM | 303 mo | 329 mo | 302 mo | 244 mo | 162 mo |
| Weighted Average Pass-Through Rate | 4.70% | 5.26% | 6.21% | 7.38% | 9.01% |
| 15-YEAR MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $5,054 | $18,817 | $13,571 | $5,662 | $3,101 |
| WAC | 4.70% | 5.49% | 6.42% | 7.38% | 8.98% |
| Mortgage Securities | $6,081 | $7,769 | $921 | $66 | $11 |
| Weighted Average Pass-Through Rate | 4.33% | 5.22% | 6.09% | 7.17% | 9.03% |
| WARM (of 15-Year Loans and Securities) | 125 mo | 152 mo | 147 mo | 118 mo | 124 mo |
| BALLOON MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $933 | $8,626 | $21,653 | $5,236 | $2,429 |
| WAC | 4.54% | 5.60% | 6.42% | 7.34% | 9.46% |
| Mortgage Securities | $1,726 | $960 | $122 | $1 | $0 |
| Weighted Average Pass-Through Rate | 4.22% | 5.49% | 6.10% | 7.35% | 8.92% |
| WARM (of Balloon Loans and Securities) | 78 mo | 135 mo | 192 mo | 193 mo | 160 mo |

| Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities | $249,246 |
|---|---|

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: US Total** | **Reporting Dockets: 765**
**All Reporting CMR** | **December 2007**
**Report Prepared: 3/20/2008 11:18:15 AM** | **Amounts in Millions** | **Data as of: 03/18/2008**

| 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 | $830 | $3,318 | $2,495 | $2,885 | $88 |
| WAC | 5.27% | 7.60% | 8.28% | 7.21% | 6.16% |
| Non-Teaser ARMs | | | | | |
| Balances of All Non-Teaser ARMs | $24,888 | $71,189 | $119,955 | $147,744 | $19,949 |
| Weighted Average Margin | 261 bp | 278 bp | 237 bp | 307 bp | 265 bp |
| WAC | 7.12% | 5.66% | 6.12% | 7.79% | 6.19% |
| WARM | 303 mo | 310 mo | 340 mo | 343 mo | 298 mo |
| Weighted Average Time Until Next Payment Reset | 2 mo | 13 mo | 45 mo | 4 mo | 20 mo |

**Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities** **$393,340**

| 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 | $2,516 | $1,142 | $495 | $22,829 | $188 |
| Weighted Average Distance from Lifetime Cap | 158 bp | 141 bp | 137 bp | 162 bp | 175 bp |
| Balances With Coupon 201-400 bp from Lifetime Cap | $5,391 | $6,688 | $2,426 | $91,041 | $3,162 |
| Weighted Average Distance from Lifetime Cap | 285 bp | 342 bp | 340 bp | 285 bp | 331 bp |
| Balances With Coupon Over 400 bp from Lifetime Cap | $12,831 | $64,559 | $116,541 | $35,516 | $16,472 |
| Weighted Average Distance from Lifetime Cap | 671 bp | 559 bp | 547 bp | 489 bp | 591 bp |
| Balances Without Lifetime Cap | $4,980 | $2,117 | $2,987 | $1,241 | $216 |
| ARM Cap and Floor Detail | | | | | |
| Balances Subject to Periodic Rate Caps | $9,830 | $69,251 | $114,150 | $636 | $8,047 |
| Weighted Average Periodic Rate Cap | 168 bp | 245 bp | 272 bp | 692 bp | 191 bp |
| Balances Subject to Periodic Rate Floors | $11,137 | $53,814 | $106,865 | $18,516 | $6,920 |
| MBS Included in ARM Balances | $3,870 | $13,260 | $17,408 | $1,366 | $1,618 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: US Total**
**All Reporting CMR**
**Report Prepared: 3/20/2008 11:18:15 AM**

**Amounts in Millions**

**Reporting Dockets: 765**
**December 2007**
**Data as of: 03/18/2008**

| MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES | Balloons | Fully Amortizing |
|---|---|---|
| Adjustable-Rate: | | |
| Balances | $25,892 | $63,170 |
| WARM | 91 mo | 231 mo |
| Remaining Term to Full Amortization | 301 mo | |
| Rate Index Code | 0 | 0 |
| Margin | 228 bp | 229 bp |
| Reset Frequency | 27 mo | 10 mo |
| MEMO: ARMs within 300 bp of Lifetime Cap | | |
| Balances | $2,061 | $9,690 |
| Wghted Average Distance to Lifetime Cap | 65 bp | 134 bp |
| Fixed-Rate: | | |
| Balances | $18,025 | $26,243 |
| WARM | 65 mo | 98 mo |
| Remaining Term to Full Amortization | 274 mo | |
| WAC | 6.62% | 6.45% |

| CONSTRUCTION AND LAND LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $35,918 | $10,370 |
| WARM | 22 mo | 44 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 143 bp | 7.43% |
| Reset Frequency | 3 mo | |

| SECOND MORTGAGE LOANS AND SECURITIES | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $93,624 | $60,092 |
| WARM | 267 mo | 180 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 52 bp | 7.95% |
| Reset Frequency | 1 mo | |

| COMMERCIAL LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $33,543 | $13,367 |
| WARM | 49 mo | 58 mo |
| Margin in Column 1; WAC in Column 2 | 121 bp | 7.06% |
| Reset Frequency | 2 mo | |
| Rate Index Code | 0 | |

| CONSUMER LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $56,470 | $42,264 |
| WARM | 76 mo | 58 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 493 bp | 10.27% |
| Reset Frequency | 1 mo | |

| MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE | High Risk | Low Risk |
|---|---|---|
| Collateralized Mortgage Obligations: | | |
| Floating Rate | $5,835 | $32,517 |
| Fixed Rate | | |
| Remaining WAL <= 5 Years | $10,847 | $41,191 |
| Remaining WAL 5-10 Years | $13,490 | $7,575 |
| Remaining WAL Over 10 Years | $875 | |
| Superfloaters | $0 | |
| Inverse Floaters & Super POs | $1 | |
| Other | $6 | $1 |
| CMO Residuals: | | |
| Fixed Rate | $39 | $73 |
| Floating Rate | $160 | $4 |
| Stripped Mortgage-Backed Securities: | | |
| Interest-Only MBS | $485 | $267 |
| WAC | 6.62% | 7.53% |
| Principal-Only MBS | $109 | $0 |
| WAC | 6.06% | 11.50% |
| Total Mortgage-Derivative Securities - Book Value | $31,846 | $81,628 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: US Total** | **Reporting Dockets: 765**
**All Reporting CMR** | **December 2007**
**Report Prepared: 3/20/2008 11:18:15 AM** | **Amounts in Millions** | **Data as of: 03/18/2008**

## 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 | $26,890 | $189,534 | $246,472 | $63,341 | $28,291 |
| WARM | 151 mo | 263 mo | 314 mo | 306 mo | 251 mo |
| Weighted Average Servicing Fee | 27 bp | 29 bp | 30 bp | 32 bp | 39 bp |

| | |
|---|---|
| Total Number of Fixed Rate Loans Serviced that are: | |
| Conventional | 3,739 loans |
| FHA/VA | 324 loans |
| Subserviced by Others | 193 loans |

| | Index on Serviced Loan | |
|---|---|---|
| | Current Market | Lagging Market |
| Adjustable-Rate Mortgage Loan Servicing | | |
| Balances Serviced | $326,488 | $86,626 |
| WARM (in months) | 320 mo | 342 mo |
| Weighted Average Servicing Fee | 33 bp | 79 bp |

| | |
|---|---|
| Total # of Adjustable-Rate Loans Serviced | 1,633 loans |
| Number of These Subserviced by Others | 17 loans |

| | |
|---|---|
| **Total Balances of Mortgage Loans Serviced for Others** | **$967,642** |

## CASH, DEPOSITS, AND SECURITIES

| | Balances | WAC | WARM |
|---|---|---|---|
| Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos | $30,542 | | |
| Equity Securities (including Mutual Funds) Subject to SFAS No. 115 | $3,162 | | |
| Zero-Coupon Securities | $5,796 | 4.28% | 2 mo |
| Government & Agency Securities | $11,786 | 4.60% | 49 mo |
| Term Fed Funds, Term Repos, and Interest-Earning Deposits | $36,137 | 4.14% | 2 mo |
| Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) | $18,770 | 5.59% | 59 mo |
| Memo: Complex Securities (from supplemental reporting) | $18,280 | | |

| | |
|---|---|
| **Total Cash, Deposits, and Securities** | **$124,472** |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: US Total**
**All Reporting CMR**
**Report Prepared: 3/20/2008 11:18:15 AM**

**Amounts in Millions**

**Reporting Dockets: 765**
**December 2007**
**Data as of: 03/18/2008**

### ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

| | |
|---|---|
| Nonperforming Loans | $19,959 |
| Accrued Interest Receivable | $5,814 |
| Advances for Taxes and Insurance | $479 |
| Less: Unamortized Yield Adjustments | $-3,441 |
| Valuation Allowances | $7,956 |
| Unrealized Gains (Losses) | $-4,106 |

### ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

| | |
|---|---|
| Nonperforming Loans | $1,030 |
| Accrued Interest Receivable | $942 |
| Less: Unamortized Yield Adjustments | $375 |
| Valuation Allowances | $3,564 |
| Unrealized Gains (Losses) | $-28 |

### OTHER ITEMS

| | |
|---|---|
| Real Estate Held for Investment | $180 |
| Repossessed Assets | $2,942 |
| Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock) | $2,925 |
| Office Premises and Equipment | $10,988 |
| Items Related to Certain Investment Securities | |
| Unrealized Gains (Losses) | $-170 |
| Less: Unamortized Yield Adjustments | $-29 |
| Valuation Allowances | $11 |
| Other Assets | |
| Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments | $11,973 |
| Miscellaneous I | $47,210 |
| Miscellaneous II | $26,336 |
| **TOTAL ASSETS** | **$1,477,548** |

### MEMORANDUM ITEMS

| | |
|---|---|
| Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26 | $2,602 |
| Loans Secured by Real Estate Reported as NonMortgage Loans at SC31 | $183 |
| Market Vaue of Equity Securities and Mutual Funds Reported at CMR464: | |
| Equity Securities and Non-Mortgage-Related Mutual Funds | $2,038 |
| Mortgage-Related Mututal Funds | $1,123 |
| Mortgage Loans Serviced by Others: | |
| Fixed-Rate Mortgage Loans Serviced | $49,133 |
| Weighted Average Servicing Fee | 22 bp |
| Adjustable-Rate Mortgage Loans Serviced | $65,308 |
| Weighted Average Servicing Fee | 19 bp |
| Credit-Card Balances Expected to Pay Off in Grace Period | $10,629 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES

**Area: US Total**
**All Reporting CMR**
**Report Prepared: 3/20/2008 11:18:15 AM**

**Amounts in Millions**

**Reporting Dockets: 765**
**December 2007**
**Data as of: 03/18/2008**

## FIXED-RATE, FIXED-MATURITY DEPOSITS

| **Balances by Remaining Maturity:** | Original Maturity in Months: 12 or Less | 13 to 36 | 37 or More | Early Withdrawals During Quarter (Optional) |
|---|---|---|---|---|
| Balances Maturing in 3 Months or Less | $115,836 | $13,825 | $3,729 | $1,068 |
| WAC | 4.94% | 4.83% | 3.98% | |
| WARM | 2 mo | 2 mo | 2 mo | |
| Balances Maturing in 4 to 12 Months | $147,453 | $32,490 | $8,580 | $1,983 |
| WAC | 4.89% | 4.93% | 4.10% | |
| WARM | 6 mo | 8 mo | 8 mo | |
| Balances Maturing in 13 to 36 Months | | $22,228 | $19,135 | $429 |
| WAC | | 4.80% | 4.39% | |
| WARM | | 20 mo | 24 mo | |
| Balances Maturing in 37 or More Months | | | $20,490 | $811 |
| WAC | | | 5.13% | |
| WARM | | | 73 mo | |
| **Total Fixed-Rate, Fixed Maturity Deposits:** | | | **$383,766** | |

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

| | Original Maturity in Months: 12 or Less | 13 to 36 | 37 or More |
|---|---|---|---|
| Balances in Brokered Deposits | $50,312 | $9,704 | $18,662 |
| Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest: | | | |
| Balances Subject to Penalty | $190,213 | $56,210 | $35,600 |
| Penalty in Months of Forgone Interest | 2.90 mo | 6.04 mo | 8.36 mo |
| Balances in New Accounts | $39,369 | $3,718 | $1,450 |

**Amounts in Millions**

## 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% | $3,839 | $437 | $17 | 1.49% |
| 3.00 to 3.99% | $7,305 | $9,969 | $4,980 | 3.67% |
| 4.00 to 4.99% | $59,607 | $53,339 | $22,667 | 4.57% |
| 5.00 to 5.99% | $15,240 | $15,345 | $16,397 | 5.32% |
| 6.00 to 6.99% | $57 | $1,012 | $2,248 | 6.64% |
| 7.00 to 7.99% | $4 | $155 | $183 | 7.39% |
| 8.00 to 8.99% | $0 | $199 | $46 | 8.13% |
| 9.00 and Above | $0 | $65 | $29 | 9.93% |
| WARM | 1 mo | 19 mo | 70 mo | |
| **Total Fixed-Rate, Fixed-Maturity Borrowings** | | | **$213,140** | |

## MEMOS

| | |
|---|---|
| Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting) | $236,333 |
| Book Value of Redeemable Preferred Stock | $0 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

**Area: US Total**
**All Reporting CMR**
**Report Prepared: 3/20/2008 11:18:16 AM**

**Amounts in Millions**

**Reporting Dockets: 765**
**December 2007**
**Data as of: 03/18/2008**

## NON-MATURITY DEPOSITS AND OTHER LIABILITIES

| | Total Balances | WAC | Balances in New Accounts |
|---|---|---|---|
| NON-MATURITY DEPOSITS | | | |
| Transaction Accounts | $76,088 | 1.75% | $2,564 |
| Money Market Deposit Accounts (MMDAs) | $232,252 | 3.48% | $21,881 |
| Passbook Accounts | $81,240 | 2.12% | $3,583 |
| Non-Interest-Bearing Non-Maturity Deposits | $64,326 | | $2,355 |
| ESCROW ACCOUNTS | | | |
| Escrow for Mortgages Held in Portfolio | $1,753 | 0.16% | |
| Escrow for Mortgages Serviced for Others | $4,486 | 0.12% | |
| Other Escrows | $1,858 | 0.40% | |
| TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS | $462,004 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS | $-61 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS | $3,974 | | |
| OTHER LIABILITIES | | | |
| Collateralized Mortgage Securities Issued | $0 | | |
| Miscellaneous I | $31,506 | | |
| Miscellaneous II | $3,028 | | |
| **TOTAL LIABILITIES** | **$1,333,690** | | |

## MINORITY INTEREST AND CAPITAL

| | |
|---|---|
| MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES | $4,945 |
| EQUITY CAPITAL | $138,877 |
| **TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL** | **$1,477,512** |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: US Total** | **Reporting Dockets: 765**
**All Reporting CMR** | **December 2007**
**Report Prepared: 3/20/2008 11:18:16 AM** | **Amounts in Millions** | **Data as of: 03/18/2008**

## 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 | 15 | $259 |
| 1004 | Opt commitment to orig 6-mo or 1-yr COFI ARMs | 17 | $18 |
| 1006 | Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs | 83 | $3,972 |
| 1008 | Opt commitment to orig 3- or 5-yr Treasury ARMs | 109 | $1,882 |
| 1010 | Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs | 69 | $2,436 |
| 1012 | Opt commitment to orig 10-, 15-, or 20-year FRMs | 251 | $3,664 |
| 1014 | Opt commitment to orig 25- or 30-year FRMs | 255 | $23,674 |
| 1016 | Opt commitment to orig "other" Mortgages | 204 | $7,996 |
| 2002 | Commit/purchase 1-mo COFI ARM loans, svc retained | | $1 |
| 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 | 9 | $23 |
| 2008 | Commit/purchase 3- or 5-yr Treas ARM loans, svc retained | 10 | $21 |
| 2010 | Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained | | $7 |
| 2012 | Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained | 15 | $36 |
| 2014 | Commit/purchase 25- or 30-yr FRM loans, svc retained | 20 | $1,853 |
| 2016 | Commit/purchase "other" Mortgage loans, svc retained | 15 | $44 |
| 2026 | Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained | | $807 |
| 2028 | Commit/sell 3- or 5-yr Treasury ARM loans, svc retained | 7 | $196 |
| 2030 | Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained | | $29 |
| 2032 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained | 44 | $92 |
| 2034 | Commit/sell 25- to 30-yr FRM loans, svc retained | 69 | $924 |
| 2036 | Commit/sell "other" Mortgage loans, svc retained | 11 | $178 |
| 2048 | Commit/purchase 3-yr or 5-yr Treasury ARM MBS | | $802 |
| 2052 | Commit/purchase 10-, 15-, or 20-yr FRM MBS | 7 | $741 |
| 2054 | Commit/purchase 25- to 30-year FRM MBS | 10 | $37,296 |
| 2056 | Commit/purchase "other" MBS | | $12 |
| 2068 | Commit/sell 3- or 5-yr Treasury ARM MBS | | $2 |
| 2070 | Commit/sell 5- or 7-yr Balloon or 2-step MBS | | $90 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: US Total** | **Reporting Dockets: 765**
**All Reporting CMR** | **December 2007**
**Report Prepared: 3/20/2008 11:18:16 AM** | **Amounts in Millions** | **Data as of: 03/18/2008**

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

| Contract Code | Off-Balance-Sheet Contract Positions | # Frms if # > 5 | Notional Amount |
|---|---|---|---|
| 2072 | Commit/sell 10-, 15-, or 20-yr FRM MBS | 14 | $2,335 |
| 2074 | Commit/sell 25- or 30-yr FRM MBS | 15 | $60,003 |
| 2076 | Commit/sell "other" MBS | | $714 |
| 2084 | Commit/sell low-risk fixed-rate mtg derivative product | | $92 |
| 2106 | Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released | | $13 |
| 2108 | Commit/purchase 3- or 5-yr Treasury ARM lns, svc released | | $77 |
| 2110 | Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released | | $857 |
| 2112 | Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released | | $455 |
| 2114 | Commit/purchase 25- or 30-yr FRM loans, svc released | | $8,534 |
| 2116 | Commit/purchase "other" Mortgage loans, svc released | | $214 |
| 2126 | Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released | 10 | $4,312 |
| 2128 | Commit/sell 3- or 5-yr Treasury ARM loans, svc released | 11 | $37 |
| 2130 | Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released | | $1,024 |
| 2132 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc released | 37 | $142 |
| 2134 | Commit/sell 25- or 30-yr FRM loans, svc released | 80 | $5,098 |
| 2136 | Commit/sell "other" Mortgage loans, svc released | 15 | $3,097 |
| 2202 | Firm commitment to originate 1-month COFI ARM loans | | $9 |
| 2206 | Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns | 27 | $190 |
| 2208 | Firm commit/originate 3- or 5-yr Treasury ARM loans | 22 | $82 |
| 2210 | Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns | 16 | $190 |
| 2212 | Firm commit/originate 10-, 15-, or 20-year FRM loans | 73 | $179 |
| 2214 | Firm commit/originate 25- or 30-year FRM loans | 84 | $478 |
| 2216 | Firm commit/originate "other" Mortgage loans | 73 | $1,106 |
| 3008 | Option to purchase 3- or 5-yr Treasury ARMs | | $1 |
| 3010 | Option to purchase 5- or 7-yr Balloon or 2-step mtgs | | $2 |
| 3012 | Option to purchase 10-, 15-, or 20-yr FRMs | | $1 |
| 3014 | Option to purchase 25- or 30-yr FRMs | | $122 |
| 3016 | Option to purchase "other" Mortgages | | $5 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: US Total** | **Reporting Dockets: 765**
**All Reporting CMR** | **December 2007**
**Report Prepared: 3/20/2008 11:18:16 AM** | **Amounts in Millions** | **Data as of: 03/18/2008**

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

| Contract Code | Off-Balance-Sheet Contract Positions | # Frms if # > 5 | Notional Amount |
|---|---|---|---|
| 3022 | Option to sell 1-month COFI ARMS | | $0 |
| 3028 | Option to sell 3- or 5-year Treasury ARMs | | $17 |
| 3030 | Option to sell 5- or 7-yr Balloon or 2-step mtgs | | $7 |
| 3032 | Option to sell 10-, 15-, or 20-year FRMs | 8 | $6 |
| 3034 | Option to sell 25- or 30-year FRMs | 13 | $1,733 |
| 3036 | Option to sell "other" Mortgages | | $2 |
| 3054 | Short option to purchase 25- or 30-yr FRMs | | $200 |
| 3070 | Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans | | $4 |
| 3072 | Short option to sell 10-, 15-, or 20-yr FRMs | | $7 |
| 3074 | Short option to sell 25- or 30-yr FRMs | | $274 |
| 3076 | Short option to sell "other" Mortgages | | $10 |
| 4002 | Commit/purchase non-Mortgage financial assets | 69 | $591 |
| 4006 | Commit/purchase "other" liabilities | | $1,750 |
| 4022 | Commit/sell non-Mortgage financial assets | 9 | $1,434 |
| 5002 | IR swap: pay fixed, receive 1-month LIBOR | | $3,918 |
| 5004 | IR swap: pay fixed, receive 3-month LIBOR | 13 | $26,862 |
| 5006 | IR swap: pay fixed, receive 6-month LIBOR | | $20 |
| 5010 | IR swap: pay fixed, receive 3-month Treasury | | $15 |
| 5024 | IR swap: pay 1-month LIBOR, receive fixed | 9 | $19,468 |
| 5026 | IR swap: pay 3-month LIBOR, receive fixed | 10 | $32,507 |
| 5104 | IR swaption: pay fixed, receive 3-month LIBOR | | $817 |
| 5124 | IR swaption: pay 1-month LIBOR, receive fixed | | $28 |
| 5224 | Short IR swaption: pay 1-mo LIBOR, receive fixed | | $28 |
| 5226 | Short IR swaption: pay 3-mo LIBOR, receive fixed | | $600 |
| 5502 | IR swap, amortizing: pay fixed, receive 1-month LIBOR | | $92 |
| 5504 | IR swap, amortizing: pay fixed, receive 3-month LIBOR | | $8 |
| 5524 | IR swap, amortizing: pay 1-month LIBOR, receive fixed | | $88 |
| 5526 | IR swap, amortizing: pay 3-month LIBOR, receive fixed | | $8 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: US Total**
**All Reporting CMR**
**Report Prepared: 3/20/2008 11:18:16 AM**

**Amounts in Millions**

**Reporting Dockets: 765**
**December 2007**
**Data as of: 03/18/2008**

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

| Contract Code | Off-Balance-Sheet Contract Positions | # Frms if # > 5 | Notional Amount |
|---|---|---|---|
| 6002 | Interest rate Cap based on 1-month LIBOR | | $2,088 |
| 6004 | Interest rate Cap based on 3-month LIBOR | | $2,575 |
| 7004 | Interest rate floor based on 3-month LIBOR | | $55 |
| 7022 | Interest rate floor based on the prime rate | | $1,410 |
| 8010 | Long futures contract on 10-year Treasury note | | $22 |
| 8036 | Short futures contract on 2-year Treasury note | | $1,728 |
| 8038 | Short futures contract on 5-year Treasury note | | $758 |
| 8040 | Short futures contract on 10-year Treasury note | | $452 |
| 8042 | Short futures contract on Treasury bond | | $1 |
| 8046 | Short futures contract on 3-month Eurodollar | | $29,564 |
| 9010 | Long call option on 10-year T-note futures contract | | $3,130 |
| 9012 | Long call option on Treasury bond futures contract | | $4 |
| 9032 | Long put option on 5-year T-note futures contract | | $1,000 |
| 9034 | Long put option on 10-year T-note futures contract | | $11 |
| 9036 | Long put option on T-bond futures contract | | $7 |
| 9058 | Short call option on 10-year T-note futures contract | | $18 |
| 9082 | Short put option on 10-year T-note futures contract | | $20 |
| 9502 | Fixed-rate construction loans in process | 313 | $3,618 |
| 9512 | Adjustable-rate construction loans in process | 206 | $8,183 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: US Total** | **Reporting Dockets: 765**
**All Reporting CMR** | **December 2007**
**Report Prepared: 3/20/2008 11:18:17 AM** | **Amounts in Millions** | **Data as of: 03/18/2008**

## 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 | | $162 |
| 105 | Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap | | $585 |
| 106 | Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap | | $1,055 |
| 110 | Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap | | $407 |
| 115 | Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap | 6 | $2,286 |
| 116 | Multi/nonres mtg lns; adj fully amort w/no Life Cap | 6 | $709 |
| 120 | Other investment securities, fixed-coupon securities | 14 | $133 |
| 122 | Other investment securities, floating-rate securities | 6 | $71 |
| 125 | Multi/nonres mtg loans; fixed-rate, Balloon | | $168 |
| 127 | Multi/nonres mtg loans; fixed-rate, fully amortizing | 11 | $326 |
| 130 | Construction and land loans (adj-rate) | | $212 |
| 140 | Second Mortgages (adj-rate) | | $149 |
| 150 | Commercial loans (adj-rate) | | $12 |
| 180 | Consumer loans; loans on deposits | 6 | $10 |
| 181 | Consumer loans; unsecured home improvement | | $0 |
| 182 | Consumer loans; education loans | | $2 |
| 183 | Consumer loans; auto loans and leases | 9 | $7,309 |
| 184 | Consumer loans; mobile home loans | | $34 |
| 185 | Consumer loans; credit cards | | $6,293 |
| 187 | Consumer loans; recreational vehicles | 6 | $2,334 |
| 189 | Consumer loans; other | 9 | $546 |
| 200 | Variable-rate, fixed-maturity CDs | 213 | $5,310 |
| 220 | Variable-rate FHLB advances | 99 | $83,273 |
| 299 | Other variable-rate | 77 | $63,687 |
| 300 | Govt. & agency securities, fixed-coupon securities | 10 | $48 |
| 302 | Govt. & agency securities, floating-rate securities | | $4 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: US Total** | **Reporting Dockets: 765**
**All Reporting CMR** | **December 2007**
**Report Prepared: 3/20/2008 11:18:17 AM** | **Amounts in Millions** | **Data as of: 03/18/2008**

## 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 | 389 | $18,280 | $19,212 | $18,808 | $18,368 | $17,735 | $17,029 | $16,310 |
| 123 - Mortgage Derivatives - M/V estimate | 278 | $113,843 | $115,607 | $114,167 | $111,552 | $108,005 | $104,037 | $100,089 |
| 129 - Mortgage-Related Mutual Funds - M/V estimate | 59 | $666 | $676 | $672 | $666 | $655 | $644 | $631 |
| 280 - FHLB putable advance-M/V estimate | 119 | $23,271 | $26,233 | $25,021 | $24,044 | $23,378 | $22,948 | $22,665 |
| 281 - FHLB convertible advance-M/V estimate | 120 | $12,373 | $13,598 | $13,123 | $12,758 | $12,491 | $12,312 | $12,190 |
| 282 - FHLB callable advance-M/V estimate | 25 | $5,843 | $6,500 | $6,283 | $6,098 | $5,938 | $5,818 | $5,742 |
| 283 - FHLB periodic floor floating rate advance-M/V Estimates | | $106 | $87 | $95 | $106 | $103 | $102 | $103 |
| 289 - Other FHLB structured advances - M/V estimate | 31 | $21,198 | $23,249 | $22,616 | $22,005 | $21,415 | $20,834 | $20,231 |
| 290 - Other structured borrowings - M/V estimate | 34 | $21,274 | $23,527 | $22,588 | $21,849 | $21,266 | $20,835 | $20,509 |
| 500 - Other OBS Positions w/o contract code or exceeds 16 positions | 26 | $159,302 | $2,688 | $1,678 | $1,152 | $1,183 | $1,670 | $2,326 |