# Interest Rate Risk Exposure Report

## Office of Thrift Supervision

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

## Area: Central

**All Reporting CMR** | **Reporting Dockets: 238** | **December 2009**

## 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 | 12,386 | -2,987 | -19 % | 9.47 % | -183 bp |
| +200 bp | 13,781 | -1,592 | -10 % | 10.38 % | -93 bp |
| +100 bp | 14,849 | -523 | -3 % | 11.03 % | -27 bp |
| 0 bp | 15,373 | | | 11.31 % | |
| -100 bp | 15,281 | -92 | -1 % | 11.17 % | -13 bp |

## Risk Measure for a Given Rate Shock

| | 12/31/2009 | 9/30/2009 | 12/31/2008 |
|---|---|---|---|
| Pre-shock NPV Ratio: NPV as % of PV Assets | 11.31 % | 10.40 % | 8.30 % |
| Post-shock NPV Ratio | 10.38 % | 9.99 % | 7.76 % |
| Sensitivity Measure: Decline in NPV Ratio | 93 bp | 41 bp | 54 bp |
| TB 13a Level of Risk | Minimal | Minimal | Minimal |

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## Present Value Estimates by Interest Rate Scenario

**Area: Central** — **Reporting Dockets: 238**
**All Reporting CMR** — **December 2009**
**Report Prepared: 3/26/2010 11:10:03 AM** — **Amounts in Millions** — **Data as of: 3/26/2010**

| | -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 | 15,481 | 15,015 | 14,311 | 13,517 | 12,718 | 14,519 | 103.42 | 3.90 |
| 30-Year Mortgage Securities | 1,885 | 1,839 | 1,761 | 1,670 | 1,576 | 1,779 | 103.33 | 3.37 |
| 15-Year Mortgages and MBS | 10,273 | 10,056 | 9,745 | 9,406 | 9,060 | 9,670 | 103.99 | 2.63 |
| Balloon Mortgages and MBS | 3,496 | 3,483 | 3,448 | 3,398 | 3,337 | 3,222 | 108.10 | 0.70 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs** | | | | | | | | |
| 6 Month or Less Reset Frequency | 1,900 | 1,891 | 1,872 | 1,847 | 1,814 | 1,825 | 103.64 | 0.72 |
| 7 Month to 2 Year Reset Frequency | 9,408 | 9,404 | 9,341 | 9,225 | 9,040 | 9,030 | 104.14 | 0.36 |
| 2+ to 5 Year Reset Frequency | 5,395 | 5,365 | 5,314 | 5,217 | 5,056 | 5,114 | 104.92 | 0.75 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs** | | | | | | | | |
| 1 Month Reset Frequency | 84 | 83 | 82 | 80 | 79 | 81 | 102.71 | 1.56 |
| 2 Month to 5 Year Reset Frequency | 714 | 705 | 692 | 677 | 662 | 688 | 102.47 | 1.55 |
| **Multifamily and Nonresidential Mortgage Loans and Securities** | | | | | | | | |
| Adjustable-Rate, Balloons | 3,905 | 3,867 | 3,821 | 3,775 | 3,730 | 3,832 | 100.90 | 1.08 |
| Adjustable-Rate, Fully Amortizing | 5,547 | 5,509 | 5,455 | 5,401 | 5,346 | 5,461 | 100.88 | 0.84 |
| Fixed-Rate, Balloon | 6,609 | 6,437 | 6,267 | 6,103 | 5,945 | 6,153 | 104.61 | 2.66 |
| Fixed-Rate, Fully Amortizing | 3,938 | 3,809 | 3,684 | 3,567 | 3,458 | 3,639 | 104.67 | 3.33 |
| **Construction and Land Loans** | | | | | | | | |
| Adjustable-Rate | 1,907 | 1,902 | 1,895 | 1,888 | 1,881 | 1,905 | 99.84 | 0.31 |
| Fixed-Rate | 1,336 | 1,315 | 1,292 | 1,269 | 1,247 | 1,324 | 99.31 | 1.70 |
| **Second-Mortgage Loans and Securities** | | | | | | | | |
| Adjustable-Rate | 9,388 | 9,371 | 9,345 | 9,320 | 9,295 | 9,354 | 100.18 | 0.23 |
| Fixed-Rate | 3,893 | 3,823 | 3,748 | 3,677 | 3,608 | 3,663 | 104.38 | 1.89 |
| **Other Assets Related to Mortgage Loans and Securities** | | | | | | | | |
| Net Nonperforming Mortgage Loans | 2,023 | 1,994 | 1,954 | 1,907 | 1,857 | 1,994 | 100.00 | 1.75 |
| Accrued Interest Receivable | 368 | 368 | 368 | 368 | 368 | 368 | 100.00 | 0.00 |
| Advance for Taxes/Insurance | 33 | 33 | 33 | 33 | 33 | 33 | 100.00 | 0.00 |
| Float on Escrows on Owned Mortgages | 26 | 43 | 61 | 77 | 90 | | | -40.11 |
| LESS: Value of Servicing on Mortgages Serviced by Others | -12 | -16 | -19 | -21 | -21 | | | -22.09 |
| **TOTAL MORTGAGE LOANS AND SECURITIES** | **87,622** | **86,328** | **84,508** | **82,444** | **80,222** | **83,655** | **103.20** | **1.80** |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: Central** | **Reporting Dockets: 238**
**All Reporting CMR** | **December 2009**
**Report Prepared: 3/26/2010 11:10:03 AM** | **Amounts in Millions** | **Data as of: 3/26/2010**

| | -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 | 3,407 | 3,398 | 3,387 | 3,377 | 3,367 | 3,408 | 99.71 | 0.29 |
| Fixed-Rate | 3,167 | 3,079 | 2,992 | 2,909 | 2,829 | 2,892 | 106.48 | 2.85 |
| **Consumer Loans** | | | | | | | | |
| Adjustable-Rate | 4,443 | 4,433 | 4,419 | 4,405 | 4,392 | 4,144 | 106.99 | 0.27 |
| Fixed-Rate | 7,431 | 7,340 | 7,236 | 7,136 | 7,040 | 7,461 | 98.37 | 1.33 |
| **Other Assets Related to Nonmortgage Loans and Securities** | | | | | | | | |
| Net Nonperforming Nonmortgage Loans | -180 | -179 | -177 | -176 | -174 | -179 | 0.00 | 0.70 |
| Accrued Interest Receivable | 100 | 100 | 100 | 100 | 100 | 100 | 100.00 | 0.00 |
| **TOTAL NONMORTGAGE LOANS** | **18,369** | **18,171** | **17,957** | **17,751** | **17,552** | **17,826** | **101.94** | **1.13** |
| **CASH, DEPOSITS, AND SECURITIES** | | | | | | | | |
| Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos | 3,333 | 3,333 | 3,333 | 3,333 | 3,333 | 3,333 | 100.00 | 0.00 |
| Equities and All Mutual Funds | 173 | 169 | 165 | 161 | 158 | 169 | 99.99 | 2.37 |
| Zero-Coupon Securities | 92 | 91 | 89 | 88 | 87 | 88 | 102.44 | 1.61 |
| Government and Agency Securities | 839 | 820 | 800 | 782 | 764 | 796 | 102.99 | 2.35 |
| Term Fed Funds, Term Repos | 4,448 | 4,446 | 4,438 | 4,431 | 4,423 | 4,439 | 100.14 | 0.11 |
| Munis, Mtg-Backed Bonds, Corporates, Commercial Paper | 1,042 | 998 | 956 | 918 | 882 | 972 | 102.64 | 4.31 |
| **Mortgage-Derivative and Structured Securities** | | | | | | | | |
| Valued by OTS | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Valued by Institution | 7,575 | 7,421 | 7,173 | 6,906 | 6,655 | 7,395 | 100.35 | 2.71 |
| Structured Securities (Complex) | 2,725 | 2,667 | 2,563 | 2,440 | 2,336 | 2,698 | 98.82 | 3.04 |
| LESS: Valuation Allowances for Investment Securities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| **TOTAL CASH, DEPOSITS, AND SECURITIES** | **20,228** | **19,944** | **19,519** | **19,058** | **18,639** | **19,892** | **100.26** | **1.78** |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: Central** | **Reporting Dockets: 238**
**All Reporting CMR** | **December 2009**
**Report Prepared: 3/26/2010 11:10:04 AM** | **Amounts in Millions** | **Data as of: 3/26/2010**

| | -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 | 1,783 | 1,783 | 1,783 | 1,783 | 1,783 | 1,783 | 100.00 | 0.00 |
| Real Estate Held for Investment | 59 | 59 | 59 | 59 | 59 | 59 | 100.00 | 0.00 |
| Investment in Unconsolidated Subsidiaries | 40 | 37 | 35 | 32 | 30 | 37 | 100.00 | 6.80 |
| Office Premises and Equipment | 1,521 | 1,521 | 1,521 | 1,521 | 1,521 | 1,521 | 100.00 | 0.00 |
| **TOTAL REAL ASSETS, ETC.** | **3,403** | **3,400** | **3,398** | **3,395** | **3,393** | **3,400** | **100.00** | **0.07** |
| **MORTGAGE LOANS SERVICED FOR OTHERS** | | | | | | | | |
| Fixed-Rate Servicing | 780 | 975 | 1,122 | 1,207 | 1,246 | | | -17.52 |
| Adjustable-Rate Servicing | 19 | 21 | 29 | 30 | 29 | | | -22.83 |
| Float on Mortgages Serviced for Others | 385 | 479 | 568 | 634 | 684 | | | -19.11 |
| **TOTAL MORTGAGE LOANS SERVICED FOR OTHERS** | **1,185** | **1,475** | **1,719** | **1,871** | **1,959** | | | **-18.11** |
| **OTHER ASSETS** | | | | | | | | |
| Purchased and Excess Servicing | | | | | | 996 | | |
| Margin Account | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 4,292 | 4,292 | 4,292 | 4,292 | 4,292 | 4,292 | 100.00 | 0.00 |
| Miscellaneous II | | | | | | 772 | | |
| **Deposit Intangibles** | | | | | | | | |
| Retail CD Intangible | 89 | 98 | 142 | 159 | 177 | | | -26.89 |
| Transaction Account Intangible | 414 | 590 | 804 | 1,007 | 1,202 | | | -33.12 |
| MMDA Intangible | 538 | 729 | 955 | 1,169 | 1,356 | | | -28.58 |
| Passbook Account Intangible | 566 | 760 | 1,008 | 1,244 | 1,461 | | | -29.08 |
| Non-Interest-Bearing Account Intangible | 69 | 177 | 281 | 381 | 476 | | | -60.11 |
| **TOTAL OTHER ASSETS** | **5,969** | **6,646** | **7,483** | **8,252** | **8,964** | **6,060** | | |
| **Miscellaneous Assets** | | | | | | | | |
| Unrealized Gains Less Unamortized Yield Adjustments | | | | | | 228 | | |
| **TOTAL ASSETS** | **136,776** | **135,965** | **134,584** | **132,771** | **130,729** | **131,060** | **104/102*** ** | **0.81/1.39*** ** |

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**All Reporting CMR** | **December 2009**
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| | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **LIABILITIES** | | | | | | | | |
| **DEPOSITS** | | | | | | | | |
| **Fixed-Maturity** | | | | | | | | |
| Fixed-Rate Maturing in 12 Months or Less | 37,542 | 37,491 | 37,355 | 37,222 | 37,093 | 37,066 | 101.15 | 0.25 |
| Fixed-Rate Maturing in 13 Months or More | 18,035 | 17,573 | 17,151 | 16,757 | 16,407 | 16,676 | 105.38 | 2.51 |
| Variable-Rate | 669 | 667 | 666 | 664 | 663 | 664 | 100.56 | 0.26 |
| **Demand** | | | | | | | | |
| Transaction Accounts | 9,088 | 9,088 | 9,088 | 9,088 | 9,088 | 9,088 | 100/94* | 0.00/2.30* |
| MMDAs | 16,703 | 16,703 | 16,703 | 16,703 | 16,703 | 16,703 | 100/96* | 0.00/1.30* |
| Passbook Accounts | 11,143 | 11,143 | 11,143 | 11,143 | 11,143 | 11,143 | 100/93* | 0.00/2.13* |
| Non-Interest-Bearing Accounts | 4,639 | 4,639 | 4,639 | 4,639 | 4,639 | 4,639 | 100/96* | 0.00/2.38* |
| **TOTAL DEPOSITS** | **97,820** | **97,305** | **96,745** | **96,216** | **95,736** | **95,978** | **101/99*** | **0.55/1.36*** |
| **BORROWINGS** | | | | | | | | |
| **Fixed-Maturity** | | | | | | | | |
| Fixed-Rate Maturing in 36 Months or Less | 5,667 | 5,605 | 5,541 | 5,479 | 5,418 | 5,433 | 103.16 | 1.12 |
| Fixed-Rate Maturing in 37 Months or More | 2,247 | 2,149 | 2,056 | 1,968 | 1,885 | 2,034 | 105.66 | 4.45 |
| Variable-Rate | 1,954 | 1,946 | 1,941 | 1,936 | 1,931 | 1,911 | 101.86 | 0.33 |
| **TOTAL BORROWINGS** | **9,868** | **9,700** | **9,538** | **9,383** | **9,234** | **9,378** | **103.43** | **1.70** |
| **OTHER LIABILITIES** | | | | | | | | |
| **Escrow Accounts** | | | | | | | | |
| For Mortgages | 844 | 844 | 844 | 844 | 844 | 844 | 100.00 | 0.00 |
| Other Escrow Accounts | 154 | 149 | 145 | 141 | 137 | 164 | 91.32 | 3.00 |
| **Miscellaneous Other Liabilities** | | | | | | | | |
| Collateralized Mortgage Securities Issued | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 1,929 | 1,929 | 1,929 | 1,929 | 1,929 | 1,929 | 100.00 | 0.00 |
| Miscellaneous II | 0 | 0 | 0 | 0 | 0 | 41 | | |
| **TOTAL OTHER LIABILITIES** | **2,927** | **2,923** | **2,918** | **2,914** | **2,910** | **2,978** | **98.13** | **0.15** |
| **Other Liabilities not Included Above** | | | | | | | | |
| Self-Valued | 10,973 | 10,711 | 10,445 | 10,192 | 9,983 | 10,047 | 106.60 | 2.46 |
| Unamortized Yield Adjustments | | | | | | -31 | | |
| **TOTAL LIABILITIES** | **121,588** | **120,639** | **119,646** | **118,706** | **117,864** | **118,351** | **102/100**** | **0.80/1.46**** |

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| | -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 | 71 | -19 | -146 | -276 | -402 | | | |
| ARMs | 3 | 2 | 0 | -3 | -9 | | | |
| Other Mortgages | 1 | 0 | -3 | -6 | -10 | | | |
| **FIRM COMMITMENTS** | | | | | | | | |
| Purchase/Originate Mortgages and MBS | 58 | -41 | -174 | -311 | -443 | | | |
| Sell Mortgages and MBS | -129 | 89 | 377 | 675 | 961 | | | |
| Purchase Non-Mortgage Items | 1 | 0 | -1 | -2 | -3 | | | |
| Sell Non-Mortgage Items | 0 | 0 | 0 | 0 | 0 | | | |
| **INTEREST-RATE SWAPS, SWAPTIONS** | | | | | | | | |
| Pay Fixed, Receive Floating Swaps | 2 | 5 | 8 | 11 | 14 | | | |
| Pay Floating, Receive Fixed Swaps | 10 | 7 | 4 | 1 | -2 | | | |
| Basis Swaps | 0 | 0 | 0 | 0 | 0 | | | |
| Swaptions | 0 | 0 | 0 | 0 | 0 | | | |
| **OTHER** | | | | | | | | |
| Options on Mortgages and MBS | 0 | 0 | 1 | 2 | 2 | | | |
| Interest-Rate Caps | 0 | 0 | 0 | 0 | 0 | | | |
| Interest-Rate Floors | 0 | 0 | 0 | 0 | 0 | | | |
| Futures | 0 | 0 | 0 | 0 | 0 | | | |
| Options on Futures | 1 | 1 | 1 | 1 | 1 | | | |
| Construction LIP | 3 | 0 | -5 | -9 | -14 | | | |
| Self-Valued | 71 | 2 | -151 | -367 | -575 | | | |
| **TOTAL OFF-BALANCE-SHEET POSITIONS** | **93** | **46** | **-88** | **-285** | **-479** | | | |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: Central** | **Reporting Dockets: 238**
**All Reporting CMR** | **December 2009**
**Report Prepared: 3/26/2010 11:10:05 AM** | **Amounts in Millions** | **Data as of: 3/26/2010**

| | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **NET PORTFOLIO VALUE** | | | | | | | | |
| TOTAL ASSETS | 136,776 | 135,965 | 134,584 | 132,771 | 130,729 | 131,060 | 104/102*** | 0.81/1.39*** |
| MINUS TOTAL LIABILITIES | 121,588 | 120,639 | 119,646 | 118,706 | 117,864 | 118,351 | 102/100** | 0.80/1.46** |
| PLUS OFF-BALANCE-SHEET POSITIONS | 93 | 46 | -88 | -285 | -479 | | | |
| TOTAL NET PORTFOLIO VALUE # | 15,281 | 15,373 | 14,849 | 13,781 | 12,386 | 12,709 | 120.96 | 1.40 |

* 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: Central**
**All Reporting CMR**
**Report Prepared: 3/26/2010 11:10:05 AM**

**Amounts in Millions**

**Reporting Dockets: 238**
**December 2009**
**Data as of: 03/24/2010**

## 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 | $2,082 | $7,505 | $4,197 | $595 | $140 |
| WARM | 346 mo | 328 mo | 319 mo | 295 mo | 246 mo |
| WAC | 4.68% | 5.46% | 6.37% | 7.28% | 8.80% |
| Amount of these that is FHA or VA Guaranteed | $145 | $714 | $45 | $11 | $9 |
| Securities Backed by Conventional Mortgages | $448 | $396 | $441 | $22 | $6 |
| WARM | 313 mo | 293 mo | 326 mo | 189 mo | 173 mo |
| Weighted Average Pass-Through Rate | 4.42% | 5.32% | 6.04% | 7.14% | 8.30% |
| Securities Backed by FHA or VA Mortgages | $106 | $121 | $236 | $3 | $1 |
| WARM | 342 mo | 335 mo | 345 mo | 269 mo | 186 mo |
| Weighted Average Pass-Through Rate | 4.36% | 5.29% | 6.11% | 7.23% | 8.76% |
| 15-YEAR MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $2,402 | $3,069 | $1,382 | $373 | $94 |
| WAC | 4.60% | 5.41% | 6.37% | 7.33% | 8.66% |
| Mortgage Securities | $1,181 | $909 | $254 | $6 | $0 |
| Weighted Average Pass-Through Rate | 4.23% | 5.23% | 6.07% | 7.24% | 8.90% |
| WARM (of 15-Year Loans and Securities) | 142 mo | 131 mo | 133 mo | 123 mo | 102 mo |
| BALLOON MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $367 | $979 | $764 | $291 | $79 |
| WAC | 4.41% | 5.43% | 6.40% | 7.31% | 8.63% |
| Mortgage Securities | $228 | $484 | $31 | $1 | $0 |
| Weighted Average Pass-Through Rate | 4.41% | 5.35% | 6.03% | 7.30% | 0.00% |
| WARM (of Balloon Loans and Securities) | 54 mo | 69 mo | 59 mo | 46 mo | 30 mo |

| | |
|---|---|
| **Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities** | **$29,191** |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: Central** | **Reporting Dockets: 238**
**All Reporting CMR** | **December 2009**
**Report Prepared: 3/26/2010 11:10:05 AM** | **Amounts in Millions** | **Data as of: 03/24/2010**

| 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 | $1 | $142 | $11 | $0 | $14 |
| WAC | 5.14% | 3.48% | 5.86% | 0.00% | 5.80% |
| Non-Teaser ARMs | | | | | |
| Balances of All Non-Teaser ARMs | $1,824 | $8,889 | $5,102 | $81 | $673 |
| Weighted Average Margin | 251 bp | 270 bp | 255 bp | 272 bp | 253 bp |
| WAC | 4.55% | 4.77% | 5.78% | 3.67% | 5.47% |
| WARM | 254 mo | 292 mo | 311 mo | 369 mo | 285 mo |
| Weighted Average Time Until Next Payment Reset | 4 mo | 10 mo | 38 mo | 8 mo | 20 mo |
| **Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities** | | | | | **$16,738** |

| 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 | $23 | $162 | $90 | $10 | $4 |
| Weighted Average Distance from Lifetime Cap | 127 bp | 99 bp | 63 bp | 84 bp | 61 bp |
| Balances With Coupon 201-400 bp from Lifetime Cap | $547 | $1,136 | $692 | $0 | $10 |
| Weighted Average Distance from Lifetime Cap | 311 bp | 301 bp | 249 bp | 273 bp | 352 bp |
| Balances With Coupon Over 400 bp from Lifetime Cap | $1,055 | $7,527 | $4,103 | $70 | $608 |
| Weighted Average Distance from Lifetime Cap | 694 bp | 644 bp | 588 bp | 734 bp | 662 bp |
| Balances Without Lifetime Cap | $200 | $204 | $228 | $1 | $66 |
| ARM Cap and Floor Detail | | | | | |
| Balances Subject to Periodic Rate Caps | $1,438 | $8,694 | $4,807 | $11 | $552 |
| Weighted Average Periodic Rate Cap | 132 bp | 194 bp | 208 bp | 148 bp | 184 bp |
| Balances Subject to Periodic Rate Floors | $484 | $6,883 | $3,599 | $10 | $499 |
| MBS Included in ARM Balances | $527 | $1,758 | $816 | $15 | $17 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: Central**
**All Reporting CMR**
**Report Prepared: 3/26/2010 11:10:05 AM**

**Amounts in Millions**

**Reporting Dockets: 238**
**December 2009**
**Data as of: 03/24/2010**

| MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES | Balloons | Fully Amortizing |
|---|---|---|
| Adjustable-Rate: | | |
| Balances | $3,832 | $5,461 |
| WARM | 69 mo | 167 mo |
| Remaining Term to Full Amortization | 276 mo | |
| Rate Index Code | 0 | 0 |
| Margin | 251 bp | 257 bp |
| Reset Frequency | 30 mo | 23 mo |
| MEMO: ARMs within 300 bp of Lifetime Cap | | |
| Balances | $116 | $82 |
| Wghted Average Distance to Lifetime Cap | 161 bp | 112 bp |
| Fixed-Rate: | | |
| Balances | $6,153 | $3,639 |
| WARM | 38 mo | 95 mo |
| Remaining Term to Full Amortization | 263 mo | |
| WAC | 6.31% | 6.22% |

| CONSTRUCTION AND LAND LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $1,905 | $1,324 |
| WARM | 43 mo | 26 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 145 bp | 6.09% |
| Reset Frequency | 5 mo | |

| SECOND MORTGAGE LOANS AND SECURITIES | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $9,354 | $3,663 |
| WARM | 148 mo | 112 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 39 bp | 6.98% |
| Reset Frequency | 2 mo | |

| COMMERCIAL LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $3,408 | $2,892 |
| WARM | 39 mo | 42 mo |
| Margin in Column 1; WAC in Column 2 | 126 bp | 6.33% |
| Reset Frequency | 3 mo | |
| Rate Index Code | 0 | |

| CONSUMER LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $4,144 | $7,461 |
| WARM | 107 mo | 54 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 673 bp | 7.39% |
| Reset Frequency | 1 mo | |

| MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE | High Risk | Low Risk |
|---|---|---|
| Collateralized Mortgage Obligations: | | |
| Floating Rate | $82 | $567 |
| Fixed Rate | | |
| Remaining WAL <= 5 Years | $421 | $5,366 |
| Remaining WAL 5-10 Years | $740 | $94 |
| Remaining WAL Over 10 Years | $104 | |
| Superfloaters | $0 | |
| Inverse Floaters & Super POs | $1 | |
| Other | $0 | $0 |
| CMO Residuals: | | |
| Fixed Rate | $0 | $0 |
| Floating Rate | $2 | $0 |
| Stripped Mortgage-Backed Securities: | | |
| Interest-Only MBS | $0 | $0 |
| WAC | 0.00% | 2.70% |
| Principal-Only MBS | $0 | $0 |
| WAC | 0.00% | 11.50% |
| Total Mortgage-Derivative Securities - Book Value | $1,351 | $6,028 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: Central**
**All Reporting CMR**
**Report Prepared: 3/26/2010 11:10:06 AM**

**Amounts in Millions**

**Reporting Dockets: 238**
**December 2009**
**Data as of: 03/24/2010**

## 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 | $23,343 | $41,889 | $26,900 | $3,867 | $477 |
| WARM | 279 mo | 308 mo | 313 mo | 296 mo | 201 mo |
| Weighted Average Servicing Fee | 27 bp | 31 bp | 32 bp | 37 bp | 33 bp |
| Total Number of Fixed Rate Loans Serviced that are: | | | | | |
| Conventional | 568 loans | | | | |
| FHA/VA | 107 loans | | | | |
| Subserviced by Others | 13 loans | | | | |

| | Index on Serviced Loan | | | |
|---|---|---|---|---|
| | Current Market | Lagging Market | | |
| Adjustable-Rate Mortgage Loan Servicing | | | | |
| Balances Serviced | $3,650 | $5 | Total # of Adjustable-Rate Loans Serviced | 19 loans |
| WARM (in months) | 315 mo | 105 mo | Number of These Subserviced by Others | 0 loans |
| Weighted Average Servicing Fee | 30 bp | 41 bp | | |

| | |
|---|---|
| **Total Balances of Mortgage Loans Serviced for Others** | **$100,131** |

## CASH, DEPOSITS, AND SECURITIES

| | Balances | WAC | WARM |
|---|---|---|---|
| Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos | $3,333 | | |
| Equity Securities (including Mutual Funds) Subject to SFAS No. 115 | $169 | | |
| Zero-Coupon Securities | $88 | 1.55% | 19 mo |
| Government & Agency Securities | $796 | 2.93% | 32 mo |
| Term Fed Funds, Term Repos, and Interest-Earning Deposits | $4,439 | 0.48% | 2 mo |
| Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) | $972 | 4.45% | 67 mo |
| Memo: Complex Securities (from supplemental reporting) | $2,698 | | |

| | |
|---|---|
| **Total Cash, Deposits, and Securities** | **$12,497** |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: Central**
**All Reporting CMR**
**Report Prepared: 3/26/2010 11:10:06 AM**

**Amounts in Millions**

**Reporting Dockets: 238**
**December 2009**
**Data as of: 03/24/2010**

| ITEMS RELATED TO MORTAGE LOANS AND SECURITIES | |
|---|---|
| Nonperforming Loans | $3,664 |
| Accrued Interest Receivable | $368 |
| Advances for Taxes and Insurance | $33 |
| Less: Unamortized Yield Adjustments | $-88 |
| Valuation Allowances | $1,670 |
| Unrealized Gains (Losses) | $138 |

| ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES | |
|---|---|
| Nonperforming Loans | $302 |
| Accrued Interest Receivable | $100 |
| Less: Unamortized Yield Adjustments | $-49 |
| Valuation Allowances | $481 |
| Unrealized Gains (Losses) | $3 |

| OTHER ITEMS | |
|---|---|
| Real Estate Held for Investment | $59 |
| Repossessed Assets | $1,783 |
| Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock) | $37 |
| Office Premises and Equipment | $1,521 |
| Items Related to Certain Investment Securities | |
| Unrealized Gains (Losses) | $-50 |
| Less: Unamortized Yield Adjustments | $1 |
| Valuation Allowances | $0 |
| Other Assets | |
| Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments | $996 |
| Miscellaneous I | $4,292 |
| Miscellaneous II | $772 |
| **TOTAL ASSETS** | **$131,044** |

| MEMORANDUM ITEMS | |
|---|---|
| Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26 | $173 |
| Loans Secured by Real Estate Reported as NonMortgage Loans at SC31 | $19 |
| Market Vaue of Equity Securities and Mutual Funds Reported at CMR464: | |
| Equity Securities and Non-Mortgage-Related Mutual Funds | $52 |
| Mortgage-Related Mututal Funds | $117 |
| Mortgage Loans Serviced by Others: | |
| Fixed-Rate Mortgage Loans Serviced | $3,348 |
| Weighted Average Servicing Fee | 12 bp |
| Adjustable-Rate Mortgage Loans Serviced | $3,667 |
| Weighted Average Servicing Fee | 18 bp |
| Credit-Card Balances Expected to Pay Off in Grace Period | $634 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES

**Area: Central**
**All Reporting CMR**
**Report Prepared: 3/26/2010 11:10:06 AM**

**Amounts in Millions**

**Reporting Dockets: 238**
**December 2009**
**Data as of: 03/24/2010**

## 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 | $8,555 | $3,929 | $489 | $82 |
| WAC | 1.79% | 3.65% | 4.18% | |
| WARM | 2 mo | 2 mo | 2 mo | |
| Balances Maturing in 4 to 12 Months | $12,472 | $10,414 | $1,207 | $119 |
| WAC | 1.62% | 3.08% | 4.60% | |
| WARM | 7 mo | 8 mo | 8 mo | |
| Balances Maturing in 13 to 36 Months | | $8,487 | $4,207 | $43 |
| WAC | | 2.58% | 4.54% | |
| WARM | | 19 mo | 27 mo | |
| Balances Maturing in 37 or More Months | | | $3,982 | $18 |
| WAC | | | 3.88% | |
| WARM | | | 52 mo | |
| **Total Fixed-Rate, Fixed Maturity Deposits:** | | | **$53,741** | |

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

| | **Original Maturity in Months** | | |
|---|---|---|---|
| | 12 or Less | 13 to 36 | 37 or More |
| Balances in Brokered Deposits | $4,213 | $4,885 | $1,876 |
| Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest: | | | |
| Balances Subject to Penalty | $18,627 | $20,112 | $7,645 |
| Penalty in Months of Forgone Interest | 3.36 mo | 6.13 mo | 6.89 mo |
| Balances in New Accounts | $1,970 | $1,447 | $343 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

**Area: Central**
**All Reporting CMR**
**Report Prepared: 3/26/2010 11:10:06 AM**

**Amounts in Millions**

**Reporting Dockets: 238**
**December 2009**
**Data as of: 03/24/2010**

## 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% | $903 | $528 | $229 | 1.24% |
| 3.00 to 3.99% | $109 | $1,111 | $299 | 3.52% |
| 4.00 to 4.99% | $69 | $1,959 | $1,040 | 4.46% |
| 5.00 to 5.99% | $28 | $684 | $408 | 5.17% |
| 6.00 to 6.99% | $4 | $23 | $46 | 6.39% |
| 7.00 to 7.99% | $10 | $3 | $11 | 7.40% |
| 8.00 to 8.99% | $0 | $0 | $0 | 0.00% |
| 9.00 and Above | $0 | $0 | $0 | 13.45% |
| WARM | 1 mo | 17 mo | 61 mo | |
| **Total Fixed-Rate, Fixed-Maturity Borrowings** | | | **$7,467** | |

## MEMOS

| | |
|---|---|
| Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting) | $12,622 |
| Book Value of Redeemable Preferred Stock | $0 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

**Area: Central**
**All Reporting CMR**
**Report Prepared: 3/26/2010 11:10:06 AM**

**Amounts in Millions**

**Reporting Dockets: 238**
**December 2009**
**Data as of: 03/24/2010**

## NON-MATURITY DEPOSITS AND OTHER LIABILITIES

| | Total Balances | WAC | Balances in New Accounts |
|---|---|---|---|
| NON-MATURITY DEPOSITS | | | |
| Transaction Accounts | $9,088 | 0.52% | $408 |
| Money Market Deposit Accounts (MMDAs) | $16,703 | 1.16% | $1,081 |
| Passbook Accounts | $11,143 | 0.74% | $496 |
| Non-Interest-Bearing Non-Maturity Deposits | $4,639 | | $181 |
| ESCROW ACCOUNTS | | | |
| Escrow for Mortgages Held in Portfolio | $220 | 0.02% | |
| Escrow for Mortgages Serviced for Others | $624 | 0.01% | |
| Other Escrows | $164 | 0.20% | |
| TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS | $42,581 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS | $-33 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS | $2 | | |
| OTHER LIABILITIES | | | |
| Collateralized Mortgage Securities Issued | $0 | | |
| Miscellaneous I | $1,929 | | |
| Miscellaneous II | $41 | | |
| **TOTAL LIABILITIES** | **$118,351** | | |

## MINORITY INTEREST AND CAPITAL

| | |
|---|---|
| MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES | $8 |
| EQUITY CAPITAL | $12,684 |
| **TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL** | **$131,043** |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: Central** — **Reporting Dockets: 238**
**All Reporting CMR** — **December 2009**
**Report Prepared: 3/26/2010 11:10:07 AM** — **Amounts in Millions** — **Data as of: 03/24/2010**

## 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 | | $23 |
| 1004 | Opt commitment to orig 6-mo or 1-yr COFI ARMs | | $0 |
| 1006 | Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs | 20 | $97 |
| 1008 | Opt commitment to orig 3- or 5-yr Treasury ARMs | 35 | $134 |
| 1010 | Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs | 17 | $23 |
| 1012 | Opt commitment to orig 10-, 15-, or 20-year FRMs | 88 | $588 |
| 1014 | Opt commitment to orig 25- or 30-year FRMs | 83 | $2,205 |
| 1016 | Opt commitment to orig "other" Mortgages | 58 | $160 |
| 2002 | Commit/purchase 1-mo COFI ARM loans, svc retained | | $2 |
| 2006 | Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained | | $1 |
| 2008 | Commit/purchase 3- or 5-yr Treas ARM loans, svc retained | | $1 |
| 2010 | Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained | | $1 |
| 2012 | Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained | 8 | $33 |
| 2014 | Commit/purchase 25- or 30-yr FRM loans, svc retained | 7 | $62 |
| 2016 | Commit/purchase "other" Mortgage loans, svc retained | | $0 |
| 2026 | Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained | | $1 |
| 2032 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained | 30 | $349 |
| 2034 | Commit/sell 25- to 30-yr FRM loans, svc retained | 38 | $1,183 |
| 2036 | Commit/sell "other" Mortgage loans, svc retained | | $5 |
| 2054 | Commit/purchase 25- to 30-year FRM MBS | | $1,995 |
| 2072 | Commit/sell 10-, 15-, or 20-yr FRM MBS | | $276 |
| 2074 | Commit/sell 25- or 30-yr FRM MBS | | $2,984 |
| 2132 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc released | 9 | $4 |
| 2134 | Commit/sell 25- or 30-yr FRM loans, svc released | 26 | $121 |
| 2136 | Commit/sell "other" Mortgage loans, svc released | | $5 |
| 2202 | Firm commitment to originate 1-month COFI ARM loans | | $7 |
| 2206 | Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns | 10 | $68 |
| 2208 | Firm commit/originate 3- or 5-yr Treasury ARM loans | | $1 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: Central** | **Reporting Dockets: 238**
**All Reporting CMR** | **December 2009**
**Report Prepared: 3/26/2010 11:10:07 AM** | **Amounts in Millions** | **Data as of: 03/24/2010**

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

| Contract Code | Off-Balance-Sheet Contract Positions | # Frms if # > 5 | Notional Amount |
|---|---|---|---|
| 2210 | Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns | | $1 |
| 2212 | Firm commit/originate 10-, 15-, or 20-year FRM loans | 25 | $46 |
| 2214 | Firm commit/originate 25- or 30-year FRM loans | 21 | $29 |
| 2216 | Firm commit/originate "other" Mortgage loans | 17 | $52 |
| 3014 | Option to purchase 25- or 30-yr FRMs | | $2 |
| 3032 | Option to sell 10-, 15-, or 20-year FRMs | | $1 |
| 3034 | Option to sell 25- or 30-year FRMs | | $10 |
| 4002 | Commit/purchase non-Mortgage financial assets | 16 | $60 |
| 4022 | Commit/sell non-Mortgage financial assets | | $24 |
| 5002 | IR swap: pay fixed, receive 1-month LIBOR | | $35 |
| 5024 | IR swap: pay 1-month LIBOR, receive fixed | | $35 |
| 5044 | IR swap: pay the prime rate, receive fixed | | $37 |
| 5502 | IR swap, amortizing: pay fixed, receive 1-month LIBOR | | $6 |
| 5504 | IR swap, amortizing: pay fixed, receive 3-month LIBOR | | $2 |
| 6004 | Interest rate Cap based on 3-month LIBOR | | $17 |
| 6034 | Short interest rate Cap based on 3-month LIBOR | | $17 |
| 9012 | Long call option on Treasury bond futures contract | | $5 |
| 9036 | Long put option on T-bond futures contract | | $2 |
| 9502 | Fixed-rate construction loans in process | 94 | $364 |
| 9512 | Adjustable-rate construction loans in process | 51 | $264 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: Central** | **Reporting Dockets: 238**
**All Reporting CMR** | **December 2009**
**Report Prepared: 3/26/2010 11:10:07 AM** | **Amounts in Millions** | **Data as of: 03/24/2010**

## 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 | | $43 |
| 106 | Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap | | $161 |
| 110 | Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap | | $1 |
| 115 | Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap | | $2 |
| 116 | Multi/nonres mtg lns; adj fully amort w/no Life Cap | | $35 |
| 120 | Other investment securities, fixed-coupon securities | 6 | $57 |
| 122 | Other investment securities, floating-rate securities | | $23 |
| 125 | Multi/nonres mtg loans; fixed-rate, Balloon | | $12 |
| 127 | Multi/nonres mtg loans; fixed-rate, fully amortizing | | $5 |
| 130 | Construction and land loans (adj-rate) | | $109 |
| 150 | Commercial loans (adj-rate) | | $35 |
| 180 | Consumer loans; loans on deposits | | $5 |
| 183 | Consumer loans; auto loans and leases | | $290 |
| 184 | Consumer loans; mobile home loans | | $2 |
| 185 | Consumer loans; credit cards | | $107 |
| 187 | Consumer loans; recreational vehicles | | $403 |
| 189 | Consumer loans; other | | $34 |
| 200 | Variable-rate, fixed-maturity CDs | 72 | $664 |
| 220 | Variable-rate FHLB advances | 23 | $195 |
| 299 | Other variable-rate | 23 | $1,716 |
| 300 | Govt. & agency securities, fixed-coupon securities | | $4 |
| 302 | Govt. & agency securities, floating-rate securities | | $0 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: Central** | **Reporting Dockets: 238**
**All Reporting CMR** | **December 2009**
**Report Prepared: 3/26/2010 11:10:08 AM** | **Amounts in Millions** | **Data as of: 03/24/2010**

## SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

| | | | Estimated Market Value After Specified Rate Shock | | | | |
|---|---|---|---|---|---|---|---|
| Asset/ Liability Code | #Firms if # > 5 | Balance | -100 bp | 0 bp | +100 bp | +200 bp | +300 bp |
| 121 - Complex Securities - M/V estimate | 131 | $2,698 | $2,725 | $2,667 | $2,563 | $2,440 | $2,336 |
| 123 - Mortgage Derivatives - M/V estimate | 88 | $7,395 | $7,575 | $7,421 | $7,173 | $6,906 | $6,655 |
| 129 - Mortgage-Related Mutual Funds - M/V estimate | 13 | $64 | $65 | $64 | $63 | $62 | $63 |
| 280 - FHLB putable advance-M/V estimate | 56 | $3,604 | $4,011 | $3,875 | $3,765 | $3,682 | $3,621 |
| 281 - FHLB convertible advance-M/V estimate | 31 | $3,677 | $3,984 | $3,892 | $3,809 | $3,740 | $3,684 |
| 282 - FHLB callable advance-M/V estimate | | $212 | $234 | $228 | $221 | $217 | $214 |
| 289 - Other FHLB structured advances - M/V estimate | | $15 | $16 | $16 | $16 | $16 | $15 |
| 290 - Other structured borrowings - M/V estimate | 10 | $2,539 | $2,727 | $2,700 | $2,633 | $2,538 | $2,449 |
| 500 - Other OBS Positions w/o contract code or exceeds 16 positions | | $1,007 | $71 | $2 | $-151 | $-367 | $-575 |