# Interest Rate Risk Exposure Report


## Office of Thrift Supervision

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


# Area: Assets $100 Mil - $1 Bill

**All Reporting CMR** | **Reporting Dockets: 452** | **September 2003**

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

| | Net Portfolio Value (Dollars are in Millions) | | | NPV as % of PV of Assets | |
|---|---|---|---|---|---|
| Change in Rates | $Amount | $Change | %Change | NPV Ratio | Change |
| +300 bp | 13,712 | -4,058 | -23 % | 10.04 % | -234 bp |
| +200 bp | 15,308 | -2,463 | -14 % | 11.01 % | -137 bp |
| +100 bp | 16,716 | -1,054 | -6 % | 11.82 % | -56 bp |
| 0 bp | 17,770 | | | 12.38 % | |
| -100 bp | 17,884 | 113 | +1 % | 12.35 % | -3 bp |

## Risk Measure for a Given Rate Shock

| | 9/30/2003 | 6/30/2003 | 9/30/2002 |
|---|---|---|---|
| Pre-shock NPV Ratio: NPV as % of PV Assets | 12.38 % | 12.19 % | 12.24 % |
| Post-shock NPV Ratio | 11.01 % | 11.52 % | 11.47 % |
| Sensitivity Measure: Decline in NPV Ratio | 137 bp | 67 bp | 77 bp |
| TB 13a Level of Risk | Minimal | Minimal | Minimal |

Due to the recent abnormally low interest rate environment, OTS has reinterpreted the TB13a sensitivity measure to be based on the more negative outcome of a -100 or a +200 basis point interest rate shock. Furthermore, if neither a -100 nor a +200 basis point change in rates produces a reduction in NPV, the institution is presumed to have a sensitivity measure of zero.

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## Present Value Estimates by Interest Rate Scenario

**Area: Assets $100 Mil - $1 Bill** | **Reporting Dockets: 452**
**All Reporting CMR** | **September 2003**
**Report Prepared: 1/22/2004 10:40:22 AM** | **Amounts in Millions** | **Data as of: 1/22/2004**

| | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **ASSETS** | | | | | | | | |
| **MORTGAGE LOANS AND SECURITIES** | | | | | | | | |
| **Fixed-Rate Single-Family First-Mortgage Loans and MBS** | | | | | | | | |
| 30-Year Mortgage Loans | 11,436 | 11,206 | 10,705 | 10,166 | 9,647 | 10,796 | 103.80 | 3.26 |
| 30-Year Mortgage Securities | 3,236 | 3,155 | 3,011 | 2,869 | 2,731 | 3,041 | 103.77 | 3.55 |
| 15-Year Mortgages and MBS | 21,200 | 20,752 | 20,020 | 19,197 | 18,376 | 19,992 | 103.80 | 2.84 |
| Balloon Mortgages and MBS | 5,722 | 5,632 | 5,507 | 5,349 | 5,164 | 5,485 | 102.67 | 1.91 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs** | | | | | | | | |
| 6 Month or Less Reset Frequency | 1,602 | 1,597 | 1,592 | 1,585 | 1,575 | 1,577 | 101.30 | 0.30 |
| 7 Month to 2 Year Reset Frequency | 9,798 | 9,701 | 9,597 | 9,466 | 9,285 | 9,470 | 102.44 | 1.04 |
| 2+ to 5 Year Reset Frequency | 9,355 | 9,158 | 8,925 | 8,655 | 8,355 | 8,895 | 102.96 | 2.35 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs** | | | | | | | | |
| 1 Month Reset Frequency | 368 | 366 | 362 | 359 | 355 | 357 | 102.38 | 0.79 |
| 2 Month to 5 Year Reset Frequency | 2,252 | 2,216 | 2,181 | 2,144 | 2,102 | 2,195 | 100.98 | 1.61 |
| **Multifamily and Nonresidential Mortgage Loans and Securities** | | | | | | | | |
| Adjustable-Rate, Balloons | 3,351 | 3,317 | 3,285 | 3,255 | 3,224 | 3,307 | 100.29 | 0.98 |
| Adjustable-Rate, Fully Amortizing | 8,139 | 8,060 | 7,983 | 7,906 | 7,831 | 8,075 | 99.82 | 0.97 |
| Fixed-Rate, Balloon | 3,545 | 3,412 | 3,286 | 3,167 | 3,054 | 3,195 | 106.78 | 3.80 |
| Fixed-Rate, Fully Amortizing | 4,622 | 4,427 | 4,247 | 4,079 | 3,923 | 4,206 | 105.27 | 4.23 |
| **Construction and Land Loans** | | | | | | | | |
| Adjustable-Rate | 3,763 | 3,753 | 3,743 | 3,734 | 3,725 | 3,760 | 99.82 | 0.26 |
| Fixed-Rate | 2,491 | 2,439 | 2,390 | 2,343 | 2,299 | 2,488 | 98.03 | 2.07 |
| **Second-Mortgage Loans and Securities** | | | | | | | | |
| Adjustable-Rate | 4,666 | 4,658 | 4,650 | 4,643 | 4,636 | 4,669 | 99.78 | 0.17 |
| Fixed-Rate | 2,370 | 2,324 | 2,280 | 2,237 | 2,196 | 2,297 | 101.19 | 1.95 |
| **Other Assets Related to Mortgage Loans and Securities** | | | | | | | | |
| Net Nonperforming Mortgage Loans | 227 | 224 | 220 | 216 | 211 | 224 | 100.00 | 1.65 |
| Accrued Interest Receivable | 402 | 402 | 402 | 402 | 402 | 402 | 100.00 | 0.00 |
| Advance for Taxes/Insurance | 15 | 15 | 15 | 15 | 15 | 15 | 100.00 | 0.00 |
| Float on Escrows on Owned Mortgages | 14 | 35 | 64 | 87 | 105 | | | -71.18 |
| LESS: Value of Servicing on Mortgages Serviced by Others | -6 | -7 | -6 | -5 | -4 | | | 1.91 |
| **TOTAL MORTGAGE LOANS AND SECURITIES** | **98,581** | **96,857** | **94,471** | **91,881** | **89,217** | **94,444** | **102.56** | **2.12** |

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## Present Value Estimates by Interest Rate Scenario

**Area: Assets $100 Mil - $1 Bill**
**All Reporting CMR**
**Report Prepared: 1/22/2004 10:40:22 AM**

**Amounts in Millions**

**Reporting Dockets: 452**
**September 2003**
**Data as of: 1/22/2004**

| | -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 | 2,656 | 2,649 | 2,642 | 2,636 | 2,630 | 2,659 | 99.63 | 0.25 |
| Fixed-Rate | 2,008 | 1,948 | 1,891 | 1,836 | 1,783 | 1,809 | 107.69 | 3.02 |
| **Consumer Loans** | | | | | | | | |
| Adjustable-Rate | 1,032 | 1,030 | 1,028 | 1,027 | 1,025 | 1,026 | 100.38 | 0.18 |
| Fixed-Rate | 4,360 | 4,293 | 4,228 | 4,165 | 4,104 | 4,287 | 100.13 | 1.54 |
| **Other Assets Related to Nonmortgage Loans and Securities** | | | | | | | | |
| Net Nonperforming Nonmortgage Loans | -115 | -114 | -113 | -111 | -110 | -114 | 0.00 | 1.31 |
| Accrued Interest Receivable | 87 | 87 | 87 | 87 | 87 | 87 | 100.00 | 0.00 |
| **TOTAL NONMORTGAGE LOANS** | **10,028** | **9,893** | **9,764** | **9,640** | **9,520** | **9,755** | **101.42** | **1.33** |
| **CASH, DEPOSITS, AND SECURITIES** | | | | | | | | |
| Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos | 4,637 | 4,637 | 4,637 | 4,637 | 4,637 | 4,637 | 100.00 | 0.00 |
| Equities and All Mutual Funds | 2,398 | 2,303 | 2,190 | 2,093 | 1,997 | 2,303 | 100.00 | 4.51 |
| Zero-Coupon Securities | 202 | 194 | 187 | 181 | 176 | 186 | 104.47 | 3.78 |
| Government and Agency Securities | 3,061 | 2,976 | 2,896 | 2,821 | 2,750 | 2,868 | 103.76 | 2.77 |
| Term Fed Funds, Term Repos | 6,091 | 6,083 | 6,074 | 6,065 | 6,057 | 6,078 | 100.08 | 0.14 |
| Munis, Mtg-Backed Bonds, Corporates, Commercial Paper | 1,962 | 1,891 | 1,826 | 1,766 | 1,709 | 1,803 | 104.92 | 3.57 |
| **Mortgage-Derivative and Structured Securities** | | | | | | | | |
| Valued by OTS | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Valued by Institution | 3,789 | 3,749 | 3,613 | 3,473 | 3,340 | 3,733 | 100.42 | 2.35 |
| Structured Securities (Complex) | 6,249 | 6,139 | 5,910 | 5,666 | 5,421 | 6,147 | 99.88 | 2.76 |
| LESS: Valuation Allowances for Investment Securities | 1 | 1 | 1 | 1 | 1 | 1 | 100.00 | 2.15 |
| **TOTAL CASH, DEPOSITS, AND SECURITIES** | **28,387** | **27,971** | **27,332** | **26,701** | **26,085** | **27,754** | **100.78** | **1.89** |

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## Present Value Estimates by Interest Rate Scenario

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| | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **ASSETS (cont.)** | | | | | | | | |
| **REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.** | | | | | | | | |
| Repossessed Assets | 190 | 190 | 190 | 190 | 190 | 190 | 100.00 | 0.00 |
| Real Estate Held for Investment | 57 | 57 | 57 | 57 | 57 | 57 | 100.00 | 0.00 |
| Investment in Unconsolidated Subsidiaries | 44 | 44 | 42 | 39 | 36 | 44 | 100.00 | 2.28 |
| Office Premises and Equipment | 1,925 | 1,925 | 1,925 | 1,925 | 1,925 | 1,925 | 100.00 | 0.00 |
| **TOTAL REAL ASSETS, ETC.** | **2,215** | **2,215** | **2,213** | **2,211** | **2,207** | **2,215** | **100.00** | **0.05** |
| **MORTGAGE LOANS SERVICED FOR OTHERS** | | | | | | | | |
| Fixed-Rate Servicing | 85 | 119 | 155 | 171 | 174 | | | -29.59 |
| Adjustable-Rate Servicing | 32 | 34 | 34 | 34 | 34 | | | -3.26 |
| Float on Mortgages Serviced for Others | 87 | 130 | 176 | 205 | 224 | | | -34.37 |
| **TOTAL MORTGAGE LOANS SERVICED FOR OTHERS** | **203** | **283** | **365** | **411** | **432** | | | **-28.66** |
| **OTHER ASSETS** | | | | | | | | |
| Purchased and Excess Servicing | | | | | | 219 | | |
| Margin Account | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 3,180 | 3,180 | 3,180 | 3,180 | 3,180 | 3,180 | 100.00 | 0.00 |
| Miscellaneous II | | | | | | 444 | | |
| **Deposit Intangibles** | | | | | | | | |
| Retail CD Intangible | 74 | 91 | 104 | 116 | 128 | | | -16.47 |
| Transaction Account Intangible | 639 | 893 | 1,162 | 1,427 | 1,712 | | | -29.31 |
| MMDA Intangible | 497 | 669 | 889 | 1,062 | 1,224 | | | -29.29 |
| Passbook Account Intangible | 848 | 1,211 | 1,567 | 1,922 | 2,235 | | | -29.72 |
| Non-Interest-Bearing Account Intangible | 107 | 232 | 352 | 466 | 574 | | | -52.78 |
| **TOTAL OTHER ASSETS** | **5,345** | **6,276** | **7,255** | **8,173** | **9,055** | **3,843** | | |
| **Miscellaneous Assets** | | | | | | | | |
| Unrealized Gains Less Unamortized Yield Adjustments | | | | | | 204 | | |
| **TOTAL ASSETS** | **144,759** | **143,496** | **141,401** | **139,015** | **136,515** | **138,215** | **104/102*** ** | **1.17/1.88*** ** |

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**Reporting Dockets: 452**
**September 2003**
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**Amounts in Millions**

| | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **LIABILITIES** | | | | | | | | |
| **DEPOSITS** | | | | | | | | |
| **Fixed-Maturity** | | | | | | | | |
| Fixed-Rate Maturing in 12 Months or Less | 34,362 | 34,199 | 34,038 | 33,879 | 33,722 | 33,941 | 100.76 | 0.47 |
| Fixed-Rate Maturing in 13 Months or More | 21,465 | 20,928 | 20,409 | 19,908 | 19,425 | 20,015 | 104.56 | 2.52 |
| Variable-Rate | 1,074 | 1,073 | 1,072 | 1,071 | 1,069 | 1,071 | 100.21 | 0.11 |
| **Demand** | | | | | | | | |
| Transaction Accounts | 11,952 | 11,952 | 11,952 | 11,952 | 11,952 | 11,952 | 100/93* | 0.00/2.36* |
| MMDAs | 13,859 | 13,859 | 13,859 | 13,859 | 13,859 | 13,859 | 100/95* | 0.00/1.49* |
| Passbook Accounts | 15,862 | 15,862 | 15,862 | 15,862 | 15,862 | 15,862 | 100/92* | 0.00/2.45* |
| Non-Interest-Bearing Accounts | 5,388 | 5,388 | 5,388 | 5,388 | 5,388 | 5,388 | 100/96* | 0.00/2.38* |
| **TOTAL DEPOSITS** | **103,962** | **103,260** | **102,580** | **101,919** | **101,278** | **102,087** | **101/98*** | **0.67/1.64*** |
| **BORROWINGS** | | | | | | | | |
| **Fixed-Maturity** | | | | | | | | |
| Fixed-Rate Maturing in 36 Months or Less | 7,786 | 7,721 | 7,658 | 7,596 | 7,535 | 7,581 | 101.85 | 0.83 |
| Fixed-Rate Maturing in 37 Months or More | 3,755 | 3,569 | 3,394 | 3,231 | 3,078 | 3,382 | 105.52 | 5.06 |
| Variable-Rate | 1,562 | 1,561 | 1,561 | 1,561 | 1,560 | 1,561 | 99.99 | 0.02 |
| **TOTAL BORROWINGS** | **13,102** | **12,851** | **12,613** | **12,387** | **12,173** | **12,524** | **102.61** | **1.90** |
| **OTHER LIABILITIES** | | | | | | | | |
| **Escrow Accounts** | | | | | | | | |
| For Mortgages | 666 | 666 | 666 | 666 | 666 | 666 | 100.00 | 0.00 |
| Other Escrow Accounts | 175 | 170 | 165 | 160 | 156 | 182 | 93.38 | 3.07 |
| **Miscellaneous Other Liabilities** | | | | | | | | |
| Collateralized Mortgage Securities Issued | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 1,627 | 1,627 | 1,627 | 1,627 | 1,627 | 1,627 | 100.00 | 0.00 |
| Miscellaneous II | 0 | 0 | 0 | 0 | 0 | 209 | | |
| **TOTAL OTHER LIABILITIES** | **2,468** | **2,463** | **2,458** | **2,453** | **2,449** | **2,684** | **91.76** | **0.21** |
| **Other Liabilities not Included Above** | | | | | | | | |
| Self-Valued | 7,380 | 7,141 | 6,958 | 6,802 | 6,679 | 6,555 | 108.93 | 2.95 |
| Unamortized Yield Adjustments | | | | | | 5 | | |
| **TOTAL LIABILITIES** | **126,912** | **125,715** | **124,609** | **123,561** | **122,579** | **123,856** | **102/99**** | **0.92/1.72**** |

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|---|---|---|---|---|---|---|---|---|
| **FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS** | | | | | | | | |
| **OPTIONAL COMMITMENTS TO ORIGINATE** | | | | | | | | |
| FRMs and Balloon/2-Step Mortgages | 72 | 31 | -50 | -125 | -193 | | | |
| ARMs | 18 | 13 | 7 | -3 | -16 | | | |
| Other Mortgages | 9 | 0 | -14 | -31 | -51 | | | |
| **FIRM COMMITMENTS** | | | | | | | | |
| Purchase/Originate Mortgages and MBS | 85 | 34 | -52 | -138 | -220 | | | |
| Sell Mortgages and MBS | -78 | -23 | 85 | 183 | 271 | | | |
| Purchase Non-Mortgage Items | 1 | 0 | -1 | -3 | -4 | | | |
| Sell Non-Mortgage Items | 0 | 0 | 0 | 0 | 0 | | | |
| **INTEREST-RATE SWAPS** | | | | | | | | |
| Pay Fixed, Receive Floating | -45 | -18 | 11 | 38 | 63 | | | |
| Pay Floating, Receive Fixed | 0 | 0 | 0 | 0 | 0 | | | |
| Basis Swaps | -1 | 0 | 0 | 0 | 0 | | | |
| Swaptions | 0 | 0 | 0 | 0 | 0 | | | |
| **OTHER DERIVATIVES** | | | | | | | | |
| Options on Mortgages and MBS | 0 | 1 | 9 | 16 | 23 | | | |
| Interest-Rate Caps | 0 | 0 | 1 | 1 | 2 | | | |
| Interest-Rate Floors | 0 | 0 | 0 | 0 | 0 | | | |
| Futures | -1 | 0 | 1 | 1 | 2 | | | |
| Options on Futures | 0 | 0 | 1 | 5 | 11 | | | |
| Construction LIP | -49 | -75 | -98 | -120 | -141 | | | |
| Self-Valued | 24 | 25 | 26 | 28 | 29 | | | |
| **TOTAL OFF-BALANCE-SHEET POSITIONS** | **36** | **-10** | **-75** | **-146** | **-224** | | | |

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| | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **NET PORTFOLIO VALUE** | | | | | | | | |
| + ASSETS | 144,759 | 143,496 | 141,401 | 139,015 | 136,515 | 138,215 | 104/102*** | 1.17/1.88*** |
| - LIABILITIES | 126,912 | 125,715 | 124,609 | 123,561 | 122,579 | 123,856 | 102/99** | 0.92/1.72** |
| + OFF-BALANCE-SHEET POSITIONS | 36 | -10 | -75 | -146 | -224 | | | |
| TOTAL NET PORTFOLIO VALUE # | 17,884 | 17,770 | 16,716 | 15,308 | 13,712 | 14,360 | 123.75 | 3.28 |

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

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS

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**Amounts in Millions**

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

| | Coupon | | | | |
|---|---|---|---|---|---|
| | Less Than 5.00% | 5.00 to 5.99% | 6.00 to 6.99% | 7.00 to 7.99% | 8.00% & Above |
| 30-YEAR MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $338 | $3,175 | $3,790 | $2,388 | $1,104 |
| WARM | 315 mo | 339 mo | 329 mo | 304 mo | 252 mo |
| WAC | 4.60% | 5.55% | 6.41% | 7.33% | 8.92% |
| Amount of these that is FHA or VA Guaranteed | $15 | $45 | $89 | $74 | $93 |
| Securities Backed by Conventional Mortgages | $521 | $849 | $512 | $193 | $368 |
| WARM | 264 mo | 325 mo | 286 mo | 280 mo | 205 mo |
| Weighted Average Pass-Through Rate | 4.33% | 5.22% | 6.25% | 7.17% | 8.70% |
| Securities Backed by FHA or VA Mortgages | $27 | $153 | $225 | $114 | $79 |
| WARM | 347 mo | 340 mo | 309 mo | 288 mo | 194 mo |
| Weighted Average Pass-Through Rate | 4.46% | 5.35% | 6.34% | 7.15% | 8.65% |
| 15-YEAR MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $2,629 | $6,350 | $4,179 | $2,157 | $1,072 |
| WAC | 4.68% | 5.41% | 6.43% | 7.34% | 8.78% |
| Mortgage Securities | $1,539 | $1,163 | $732 | $150 | $21 |
| Weighted Average Pass-Through Rate | 4.25% | 5.21% | 6.17% | 7.15% | 8.64% |
| WARM (of 15-Year Loans and Securities) | 146 mo | 164 mo | 148 mo | 129 mo | 112 mo |
| BALLOON MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $465 | $998 | $1,022 | $590 | $561 |
| WAC | 4.54% | 5.50% | 6.42% | 7.33% | 10.39% |
| Mortgage Securities | $1,179 | $539 | $122 | $9 | $0 |
| Weighted Average Pass-Through Rate | 4.18% | 5.29% | 6.12% | 7.14% | 8.17% |
| WARM (of Balloon Loans and Securities) | 87 mo | 86 mo | 73 mo | 67 mo | 61 mo |

| | |
|---|---|
| **Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities** | **$39,314** |

# 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 | $34 | $282 | $122 | $0 | $91 |
| WAC | 4.37% | 5.26% | 5.21% | 0.00% | 5.42% |
| **Non-Teaser ARMs** | | | | | |
| Balances of All Non-Teaser ARMs | $1,542 | $9,187 | $8,773 | $357 | $2,104 |
| Weighted Average Margin | 174 bp | 249 bp | 266 bp | 208 bp | 231 bp |
| WAC | 4.64% | 5.10% | 5.39% | 4.15% | 5.74% |
| WARM | 204 mo | 291 mo | 323 mo | 277 mo | 248 mo |
| Weighted Average Time Until Next Payment Reset | 3 mo | 11 mo | 43 mo | 2 mo | 14 mo |

**Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities** **$22,493**

| MEMO ITEMS FOR ALL ARMS (Reported at CMR 815) | Current Market Index ARMs by Coupon Reset Frequency | | | Lagging Market Index ARMs by Coupon Reset Frequency | |
|---|---|---|---|---|---|
| | 6 Months or Less | 7 Months to 2 Years | 2+ Years to 5 Years | 1 Month | 2 Months to 5 Years |
| **ARM Balances by Distance from Lifetime Cap** | | | | | |
| Balances With Coupon Within 200 bp of Lifetime Cap | $21 | $30 | $25 | $0 | $1 |
| Weighted Average Distance from Lifetime Cap | 148 bp | 122 bp | 114 bp | 116 bp | 136 bp |
| Balances With Coupon 201-400 bp from Lifetime Cap | $57 | $309 | $245 | $2 | $100 |
| Weighted Average Distance from Lifetime Cap | 309 bp | 356 bp | 354 bp | 353 bp | 364 bp |
| Balances With Coupon Over 400 bp from Lifetime Cap | $967 | $8,792 | $8,212 | $348 | $2,029 |
| Weighted Average Distance from Lifetime Cap | 846 bp | 657 bp | 598 bp | 782 bp | 660 bp |
| Balances Without Lifetime Cap | $532 | $339 | $413 | $6 | $64 |
| **ARM Cap and Floor Detail** | | | | | |
| Balances Subject to Periodic Rate Caps | $575 | $8,645 | $7,953 | $60 | $1,684 |
| Weighted Average Periodic Rate Cap | 168 bp | 169 bp | 212 bp | 185 bp | 167 bp |
| Balances Subject to Periodic Rate Floors | $470 | $7,443 | $7,019 | $42 | $1,302 |
| MBS Included in ARM Balances | $622 | $3,173 | $2,132 | $123 | $164 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: Assets $100 Mil - $1 Bill**
**All Reporting CMR**
**Report Prepared: 1/22/2004 10:40:24 AM**

**Amounts in Millions**

**Reporting Dockets: 452**
**September 2003**
**Data as of: 1/22/2004**

| MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES | Balloons | Fully Amortizing |
|---|---|---|
| Adjustable-Rate: | | |
| Balances | $3,307 | $8,075 |
| WARM | 90 mo | 198 mo |
| Remaining Term to Full Amortization | 275 mo | |
| Rate Index Code | 0 | 0 |
| Margin | 236 bp | 270 bp |
| Reset Frequency | 22 mo | 24 mo |
| MEMO: ARMs within 300 bp of Lifetime Cap | | |
| Balances | $64 | $272 |
| Wghted Average Distance to Lifetime Cap | 58 bp | 95 bp |
| Fixed-Rate: | | |
| Balances | $3,195 | $4,206 |
| WARM | 61 mo | 119 mo |
| Remaining Term to Full Amortization | 263 mo | |
| WAC | 6.97% | 7.16% |

| CONSTRUCTION AND LAND LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $3,760 | $2,488 |
| WARM | 38 mo | 35 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 165 bp | 6.90% |
| Reset Frequency | 5 mo | |

| SECOND MORTGAGE LOANS AND SECURITIES | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $4,669 | $2,297 |
| WARM | 156 mo | 106 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 79 bp | 7.02% |
| Reset Frequency | 2 mo | |

| COMMERCIAL LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $2,659 | $1,809 |
| WARM | 42 mo | 42 mo |
| Margin in Column 1; WAC in Column 2 | 122 bp | 6.97% |
| Reset Frequency | 5 mo | |
| Rate Index Code | 0 | |

| CONSUMER LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $1,026 | $4,287 |
| WARM | 72 mo | 99 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 358 bp | 8.02% |
| Reset Frequency | 3 mo | |

| MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE | High Risk | Low Risk |
|---|---|---|
| Collateralized Mortgage Obligations: | | |
| Floating Rate | $75 | $895 |
| Fixed Rate | | |
| Remaining WAL <= 5 Years | $428 | $2,094 |
| Remaining WAL 5-10 Years | $54 | $111 |
| Remaining WAL Over 10 Years | $40 | |
| Superfloaters | $0 | |
| Inverse Floaters & Super POs | $6 | |
| Other | $3 | $0 |
| CMO Residuals: | | |
| Fixed Rate | $0 | $0 |
| Floating Rate | $1 | $14 |
| Stripped Mortgage-Backed Securities: | | |
| Interest-Only MBS | $0 | $8 |
| WAC | 0.00% | 5.50% |
| Principal-Only MBS | $0 | $4 |
| WAC | 0.00% | 5.50% |
| Total Mortgage-Derivative Securities - Book Value | $607 | $3,127 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: Assets $100 Mil - $1 Bill**
**All Reporting CMR**
**Report Prepared: 1/22/2004 10:40:24 AM**

**Amounts in Millions**

**Reporting Dockets: 452**
**September 2003**
**Data as of: 1/22/2004**

## 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 | $2,624 | $9,546 | $6,937 | $3,353 | $1,577 |
| WARM | 183 mo | 246 mo | 264 mo | 243 mo | 185 mo |
| Weighted Average Servicing Fee | 27 bp | 27 bp | 29 bp | 31 bp | 62 bp |

| Total Number of Fixed Rate Loans Serviced that are: | |
|---|---|
| Conventional | 255 loans |
| FHA/VA | 38 loans |
| Subserviced by Others | 4 loans |

| | Index on Serviced Loan | | | |
|---|---|---|---|---|
| | Current Market | Lagging Market | | |
| Adjustable-Rate Mortgage Loan Servicing | | | | |
| Balances Serviced | $3,899 | $41 | Total # of Adjustable-Rate Loans Serviced | 47 loans |
| WARM (in months) | 230 mo | 250 mo | Number of These Subserviced by Others | 1 loans |
| Weighted Average Servicing Fee | 40 bp | 30 bp | | |

**Total Balances of Mortgage Loans Serviced for Others** **$27,978**

## CASH, DEPOSITS, AND SECURITIES

| | Balances | WAC | WARM |
|---|---|---|---|
| Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos | $4,637 | | |
| Equity Securities (including Mutual Funds) Subject to SFAs No. 115 | $2,303 | | |
| Zero-Coupon Securities | $186 | 2.57% | 42 mo |
| Government & Agency Securities | $2,868 | 3.60% | 38 mo |
| Term Fed Funds, Term Repos, and Interest-Earning Deposits | $6,078 | 1.10% | 2 mo |
| Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) | $1,803 | 5.15% | 56 mo |
| Memo: Complex Securities (from supplemental reporting) | $6,147 | | |

**Total Cash, Deposits, and Securities** **$24,021**

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: Assets $100 Mil - $1 Bill**
**All Reporting CMR**
**Report Prepared: 1/22/2004 10:40:24 AM**

**Amounts in Millions**

**Reporting Dockets: 452**
**September 2003**
**Data as of: 1/22/2004**

| ITEMS RELATED TO MORTAGE LOANS AND SECURITIES | |
|---|---|
| Nonperforming Loans | $741 |
| Accrued Interest Receivable | $402 |
| Advances for Taxes and Insurance | $15 |
| Less: Unamortized Yield Adjustments | $-55 |
| Valuation Allowances | $517 |
| Unrealized Gains (Losses) | $40 |

| ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES | |
|---|---|
| Nonperforming Loans | $113 |
| Accrued Interest Receivable | $87 |
| Less: Unamortized Yield Adjustments | $-13 |
| Valuation Allowances | $227 |
| Unrealized Gains (Losses) | $2 |

| OTHER ITEMS | |
|---|---|
| Real Estate Held for Investment | $57 |
| Repossessed Assets | $190 |
| Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock) | $44 |
| Office Premises and Equipment | $1,925 |
| Items Related to Certain Investment Securities | |
| Unrealized Gains (Losses) | $52 |
| Less: Unamortized Yield Adjustments | $-43 |
| Valuation Allowances | $1 |
| Other Assets | |
| Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments | $219 |
| Miscellaneous I | $3,180 |
| Miscellaneous II | $444 |
| **TOTAL ASSETS** | **$138,215** |

| MEMORANDUM ITEMS | |
|---|---|
| Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23 | $95 |
| Loans Secured by Real Estate Reported as Consumer Loans at SC34 | $1,439 |
| Market Vaue of Equity Securities and Mutual Funds Reported at CMR464: | |
| Equity Securities and Non-Mortgage-Related Mutual Funds | $922 |
| Mortgage-Related Mututal Funds | $1,381 |
| Mortgage Loans Serviced by Others: | |
| Fixed-Rate Mortgage Loans Serviced | $1,341 |
| Weighted Average Servicing Fee | 30 bp |
| Adjustable-Rate Mortgage Loans Serviced | $3,823 |
| Weighted Average Servicing Fee | 25 bp |
| Credit-Card Balances Expected to Pay Off in Grace Period | $14 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES

**Area: Assets $100 Mil - $1 Bill**
**All Reporting CMR**
**Report Prepared: 1/22/2004 10:40:24 AM**

**Reporting Dockets: 452**
**September 2003**
**Data as of: 1/22/2004**

**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 | $8,876 | $2,942 | $312 | $69 |
| WAC | 1.86% | 3.75% | 5.50% | |
| WARM | 2 mo | 2 mo | 2 mo | |
| Balances Maturing in 4 to 12 Months | $12,223 | $8,651 | $937 | $100 |
| WAC | 1.76% | 3.34% | 5.75% | |
| WARM | 7 mo | 8 mo | 8 mo | |
| Balances Maturing in 13 to 36 Months | | $9,738 | $3,973 | $47 |
| WAC | | 2.93% | 5.54% | |
| WARM | | 20 mo | 25 mo | |
| Balances Maturing in 37 or More Months | | | $6,304 | $20 |
| WAC | | | 4.29% | |
| WARM | | | 51 mo | |
| **Total Fixed-Rate, Fixed Maturity Deposits:** | | | **$53,956** | |

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

| | Original Maturity in Months | | |
|---|---|---|---|
| | 12 or Less | 13 to 36 | 37 or More |
| Balances in Brokered Deposits | $802 | $917 | $614 |
| Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest: | | | |
| Balances Subject to Penalty | $17,580 | $17,906 | $9,259 |
| Penalty in Months of Forgone Interest | 3.02 mo | 5.55 mo | 6.63 mo |
| Balances in New Accounts | $1,780 | $1,114 | $541 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

**Area: Assets $100 Mil - $1 Bill**
**All Reporting CMR**
**Report Prepared: 1/22/2004 10:40:24 AM**

**Amounts in Millions**

**Reporting Dockets: 452**
**September 2003**
**Data as of: 1/22/2004**

## 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% | $2,897 | $1,530 | $396 | 1.58% |
| 3.00 to 3.99% | $126 | $623 | $811 | 3.49% |
| 4.00 to 4.99% | $104 | $545 | $834 | 4.53% |
| 5.00 to 5.99% | $263 | $745 | $849 | 5.51% |
| 6.00 to 6.99% | $141 | $464 | $352 | 6.41% |
| 7.00 to 7.99% | $3 | $136 | $133 | 7.29% |
| 8.00 to 8.99% | $0 | $3 | $5 | 8.15% |
| 9.00 and Above | $0 | $0 | $1 | 12.97% |
| WARM | 1 mo | 18 mo | 72 mo | |

| | |
|---|---|
| **Total Fixed-Rate, Fixed-Maturity Borrowings** | **$10,963** |

## MEMOS

| | |
|---|---|
| Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting) | $9,187 |
| Book Value of Redeemable Preferred Stock | $0 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

**Area: Assets $100 Mil - $1 Bill** **Reporting Dockets: 452**
**All Reporting CMR** **September 2003**
**Report Prepared: 1/22/2004 10:40:24 AM** **Amounts in Millions** **Data as of: 1/22/2004**

## NON-MATURITY DEPOSITS AND OTHER LIABILITIES

| | Total Balances | WAC | Balances in New Accounts |
|---|---|---|---|
| NON-MATURITY DEPOSITS | | | |
| Transaction Accounts | $11,952 | 0.72% | $507 |
| Money Market Deposit Accounts (MMDAs) | $13,859 | 1.21% | $783 |
| Passbook Accounts | $15,862 | 1.06% | $615 |
| Non-Interest-Bearing Non-Maturity Deposits | $5,388 | | $218 |
| ESCROW ACCOUNTS | | | |
| Escrow for Mortgages Held in Portfolio | $324 | 0.20% | |
| Escrow for Mortgages Serviced for Others | $341 | 0.10% | |
| Other Escrows | $182 | 0.15% | |
| TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS | $47,909 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS | $-2 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS | $7 | | |
| OTHER LIABILITIES | | | |
| Collateralized Mortgage Securities Issued | $0 | | |
| Miscellaneous I | $1,627 | | |
| Miscellaneous II | $209 | | |
| **TOTAL LIABILITIES** | **$123,856** | | |

## MINORITY INTEREST AND CAPITAL

| | |
|---|---|
| MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES | $4 |
| EQUITY CAPITAL | $14,355 |
| **TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL** | **$138,215** |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: Assets $100 Mil - $1 Bill** | **Reporting Dockets: 452**
**All Reporting CMR** | **September 2003**
**Report Prepared: 1/22/2004 10:40:24 AM** | **Amounts in Millions** | **Data as of: 1/22/2004**

## 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 | $16 |
| 1004 | Opt commitment to orig 6-mo or 1-yr COFI ARMs | 14 | $19 |
| 1006 | Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs | 91 | $351 |
| 1008 | Opt commitment to orig 3- or 5-yr Treasury ARMs | 83 | $276 |
| 1010 | Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs | 54 | $144 |
| 1012 | Opt commitment to orig 10-, 15-, or 20-year FRMs | 202 | $662 |
| 1014 | Opt commitment to orig 25- or 30-year FRMs | 174 | $807 |
| 1016 | Opt commitment to orig "other" Mortgages | 143 | $528 |
| 2002 | Commit/purchase 1-mo COFI ARM loans, svc retained | | $9 |
| 2004 | Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained | | $3 |
| 2006 | Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained | 8 | $18 |
| 2008 | Commit/purchase 3- or 5-yr Treas ARM loans, svc retained | | $11 |
| 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 | 17 | $35 |
| 2014 | Commit/purchase 25- or 30-yr FRM loans, svc retained | 11 | $45 |
| 2016 | Commit/purchase "other" Mortgage loans, svc retained | 12 | $37 |
| 2022 | Commit/sell 1-mo COFI ARM loans, svc retained | | $2 |
| 2026 | Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained | | $1 |
| 2028 | Commit/sell 3- or 5-yr Treasury ARM loans, svc retained | | $5 |
| 2030 | Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained | 9 | $23 |
| 2032 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained | 52 | $181 |
| 2034 | Commit/sell 25- to 30-yr FRM loans, svc retained | 65 | $233 |
| 2036 | Commit/sell "other" Mortgage loans, svc retained | | $0 |
| 2042 | Commit/purchase 1-month COFI ARM MBS | | $4 |
| 2044 | Commit/purchase 6-mo or 1-yr COFI ARM MBS | | $7 |
| 2046 | Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS | | $20 |
| 2048 | Commit/purchase 3-yr or 5-yr Treasury ARM MBS | | $4 |
| 2050 | Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS | | $1 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: Assets $100 Mil - $1 Bill** | **Reporting Dockets: 452**
**All Reporting CMR** | **September 2003**
**Report Prepared: 1/22/2004 10:40:25 AM** | **Amounts in Millions** | **Data as of: 1/22/2004**

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

| Contract Code | Off-Balance-Sheet Contract Positions | # Frms if # > 5 | Notional Amount |
|---|---|---|---|
| 2052 | Commit/purchase 10-, 15-, or 20-yr FRM MBS | | $29 |
| 2054 | Commit/purchase 25- to 30-year FRM MBS | 6 | $74 |
| 2056 | Commit/purchase "other" MBS | | $14 |
| 2068 | Commit/sell 3- or 5-yr Treasury ARM MBS | | $2 |
| 2072 | Commit/sell 10-, 15-, or 20-yr FRM MBS | 8 | $107 |
| 2074 | Commit/sell 25- or 30-yr FRM MBS | 11 | $397 |
| 2081 | Commit/purch low-risk floating-rate mtg derivative product | | $5 |
| 2106 | Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released | | $9 |
| 2108 | Commit/purchase 3- or 5-yr Treasury ARM lns, svc released | | $7 |
| 2112 | Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released | | $6 |
| 2114 | Commit/purchase 25- or 30-yr FRM loans, svc released | | $57 |
| 2116 | Commit/purchase "other" Mortgage loans, svc released | | $4 |
| 2126 | Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released | 13 | $107 |
| 2128 | Commit/sell 3- or 5-yr Treasury ARM loans, svc released | 12 | $34 |
| 2130 | Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released | 8 | $6 |
| 2132 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc released | 44 | $81 |
| 2134 | Commit/sell 25- or 30-yr FRM loans, svc released | 55 | $379 |
| 2136 | Commit/sell "other" Mortgage loans, svc released | 9 | $96 |
| 2204 | Firm commit/originate 6-month or 1-yr COFI ARM loans | | $4 |
| 2206 | Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns | 23 | $51 |
| 2208 | Firm commit/originate 3- or 5-yr Treasury ARM loans | 35 | $80 |
| 2210 | Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns | 22 | $99 |
| 2212 | Firm commit/originate 10-, 15-, or 20-year FRM loans | 89 | $287 |
| 2214 | Firm commit/originate 25- or 30-year FRM loans | 82 | $450 |
| 2216 | Firm commit/originate "other" Mortgage loans | 61 | $325 |
| 3008 | Option to purchase 3- or 5-yr Treasury ARMs | | $1 |
| 3010 | Option to purchase 5- or 7-yr Balloon or 2-step mtgs | | $1 |
| 3012 | Option to purchase 10-, 15-, or 20-yr FRMs | | $0 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: Assets $100 Mil - $1 Bill** | **Reporting Dockets: 452**
**All Reporting CMR** | **September 2003**
**Report Prepared: 1/22/2004 10:40:25 AM** | **Amounts in Millions** | **Data as of: 1/22/2004**

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

| Contract Code | Off-Balance-Sheet Contract Positions | # Frms if # > 5 | Notional Amount |
|---|---|---|---|
| 3016 | Option to purchase "other" Mortgages | | $2 |
| 3026 | Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs | | $1 |
| 3028 | Option to sell 3- or 5-year Treasury ARMs | | $23 |
| 3030 | Option to sell 5- or 7-yr Balloon or 2-step mtgs | | $0 |
| 3032 | Option to sell 10-, 15-, or 20-year FRMs | 6 | $16 |
| 3034 | Option to sell 25- or 30-year FRMs | 8 | $126 |
| 3036 | Option to sell "other" Mortgages | | $2 |
| 3070 | Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans | | $18 |
| 3072 | Short option to sell 10-, 15-, or 20-yr FRMs | | $5 |
| 3074 | Short option to sell 25- or 30-yr FRMs | | $10 |
| 4002 | Commit/purchase non-Mortgage financial assets | 38 | $152 |
| 4022 | Commit/sell non-Mortgage financial assets | | $91 |
| 5002 | IR swap: pay fixed, receive 1-month LIBOR | | $108 |
| 5004 | IR swap: pay fixed, receive 3-month LIBOR | | $482 |
| 5010 | IR swap: pay fixed, receive 3-month Treasury | | $5 |
| 5572 | IR swap, amortizing: pay 1-mo LIBOR, receive MBS coupon | | $10 |
| 5582 | IR swap, amortizing: pay MBS coupon, receive 1-mo LIBOR | | $25 |
| 6002 | Interest rate Cap based on 1-month LIBOR | | $146 |
| 6004 | Interest rate Cap based on 3-month LIBOR | | $134 |
| 6008 | Interest rate Cap based on 3-month Treasury | | $30 |
| 6034 | Short interest rate Cap based on 3-month LIBOR | | $38 |
| 6040 | Short interest rate Cap based on 1-year Treasury | | $3 |
| 7002 | Interest rate floor based on 1-month LIBOR | | $25 |
| 7010 | Interest rate floor based on 1-year Treasury | | $3 |
| 8040 | Short futures contract on 10-year Treasury note | | $9 |
| 9034 | Long put option on 10-year T-note futures contract | | $70 |
| 9502 | Fixed-rate construction loans in process | 220 | $1,295 |
| 9512 | Adjustable-rate construction loans in process | 149 | $933 |