# Interest Rate Risk Exposure Report

## Office of Thrift Supervision

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

# Area: Central

**All Reporting CMR** **Reporting Dockets: 188** **September 2008**

## 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 | 9,599 | -2,996 | -24 % | 8.00 % | -205 bp |
| +200 bp | 10,938 | -1,657 | -13 % | 8.96 % | -109 bp |
| +100 bp | 11,995 | -599 | -5 % | 9.69 % | -36 bp |
| 0 bp | 12,594 | | | 10.05 % | |
| -100 bp | 12,809 | 215 | +2 % | 10.13 % | +8 bp |

## Risk Measure for a Given Rate Shock

| | 9/30/2008 | 6/30/2008 | 9/30/2007 |
|---|---|---|---|
| Pre-shock NPV Ratio: NPV as % of PV Assets | 10.05 % | 12.22 % | 13.07 % |
| Post-shock NPV Ratio | 8.96 % | 11.23 % | 11.85 % |
| Sensitivity Measure: Decline in NPV Ratio | 109 bp | 99 bp | 122 bp |
| TB 13a Level of Risk | Minimal | Minimal | Minimal |

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## Present Value Estimates by Interest Rate Scenario

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**Report Prepared: 12/18/2008 9:20:33 AM** | **Amounts in Millions** | **Data as of: 12/17/2008**

| | -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 | 16,132 | 15,728 | 15,133 | 14,467 | 13,813 | 15,698 | 100.19 | 3.18 |
| 30-Year Mortgage Securities | 1,223 | 1,190 | 1,145 | 1,095 | 1,046 | 1,187 | 100.22 | 3.25 |
| 15-Year Mortgages and MBS | 8,993 | 8,771 | 8,498 | 8,203 | 7,907 | 8,717 | 100.62 | 2.82 |
| Balloon Mortgages and MBS | 2,900 | 2,857 | 2,803 | 2,741 | 2,671 | 2,878 | 99.25 | 1.70 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs** | | | | | | | | |
| 6 Month or Less Reset Frequency | 2,405 | 2,395 | 2,383 | 2,369 | 2,347 | 2,386 | 100.37 | 0.46 |
| 7 Month to 2 Year Reset Frequency | 11,644 | 11,556 | 11,431 | 11,241 | 11,034 | 11,654 | 99.16 | 0.92 |
| 2+ to 5 Year Reset Frequency | 9,299 | 9,180 | 9,014 | 8,713 | 8,385 | 9,130 | 100.55 | 1.55 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs** | | | | | | | | |
| 1 Month Reset Frequency | 54 | 54 | 53 | 53 | 53 | 53 | 100.86 | 0.59 |
| 2 Month to 5 Year Reset Frequency | 456 | 449 | 442 | 434 | 425 | 453 | 99.23 | 1.61 |
| **Multifamily and Nonresidential Mortgage Loans and Securities** | | | | | | | | |
| Adjustable-Rate, Balloons | 2,604 | 2,571 | 2,539 | 2,508 | 2,477 | 2,534 | 101.47 | 1.25 |
| Adjustable-Rate, Fully Amortizing | 4,751 | 4,707 | 4,664 | 4,620 | 4,577 | 4,660 | 101.02 | 0.92 |
| Fixed-Rate, Balloon | 4,281 | 4,153 | 4,029 | 3,911 | 3,797 | 4,057 | 102.35 | 3.04 |
| Fixed-Rate, Fully Amortizing | 2,782 | 2,687 | 2,598 | 2,515 | 2,438 | 2,644 | 101.60 | 3.42 |
| **Construction and Land Loans** | | | | | | | | |
| Adjustable-Rate | 3,761 | 3,748 | 3,734 | 3,721 | 3,708 | 3,738 | 100.25 | 0.36 |
| Fixed-Rate | 1,301 | 1,278 | 1,255 | 1,233 | 1,212 | 1,279 | 99.92 | 1.82 |
| **Second-Mortgage Loans and Securities** | | | | | | | | |
| Adjustable-Rate | 8,214 | 8,191 | 8,169 | 8,146 | 8,125 | 8,137 | 100.66 | 0.28 |
| Fixed-Rate | 3,787 | 3,706 | 3,629 | 3,554 | 3,483 | 3,588 | 103.29 | 2.13 |
| **Other Assets Related to Mortgage Loans and Securities** | | | | | | | | |
| Net Nonperforming Mortgage Loans | 1,140 | 1,124 | 1,104 | 1,078 | 1,053 | 1,124 | 100.00 | 1.61 |
| Accrued Interest Receivable | 396 | 396 | 396 | 396 | 396 | 396 | 100.00 | 0.00 |
| Advance for Taxes/Insurance | 42 | 42 | 42 | 42 | 42 | 42 | 100.00 | 0.00 |
| Float on Escrows on Owned Mortgages | 14 | 26 | 42 | 58 | 71 | | | -53.99 |
| LESS: Value of Servicing on Mortgages Serviced by Others | -2 | -4 | -8 | -8 | -8 | | | -59.64 |
| **TOTAL MORTGAGE LOANS AND SECURITIES** | **86,181** | **84,812** | **83,110** | **81,109** | **79,066** | **84,356** | **100.54** | **1.81** |

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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.)** | | | | | | | | |
| **NONMORTGAGE LOANS** | | | | | | | | |
| **Commercial Loans** | | | | | | | | |
| Adjustable-Rate | 2,367 | 2,362 | 2,356 | 2,350 | 2,344 | 2,370 | 99.64 | 0.25 |
| Fixed-Rate | 1,915 | 1,852 | 1,792 | 1,734 | 1,680 | 1,709 | 108.33 | 3.34 |
| **Consumer Loans** | | | | | | | | |
| Adjustable-Rate | 4,026 | 4,012 | 3,999 | 3,986 | 3,973 | 3,745 | 107.14 | 0.34 |
| Fixed-Rate | 6,864 | 6,766 | 6,670 | 6,578 | 6,489 | 6,806 | 99.41 | 1.44 |
| **Other Assets Related to Nonmortgage Loans and Securities** | | | | | | | | |
| Net Nonperforming Nonmortgage Loans | -121 | -119 | -118 | -116 | -115 | -119 | 0.00 | 1.27 |
| Accrued Interest Receivable | 85 | 85 | 85 | 85 | 85 | 85 | 100.00 | 0.00 |
| **TOTAL NONMORTGAGE LOANS** | **15,138** | **14,958** | **14,784** | **14,617** | **14,456** | **14,597** | **102.47** | **1.18** |
| **CASH, DEPOSITS, AND SECURITIES** | | | | | | | | |
| Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos | 4,187 | 4,187 | 4,187 | 4,187 | 4,187 | 4,187 | 100.00 | 0.00 |
| Equities and All Mutual Funds | 185 | 181 | 177 | 173 | 169 | 181 | 100.00 | 2.23 |
| Zero-Coupon Securities | 37 | 36 | 35 | 35 | 34 | 35 | 104.51 | 2.48 |
| Government and Agency Securities | 1,600 | 1,567 | 1,536 | 1,505 | 1,476 | 1,520 | 103.12 | 2.04 |
| Term Fed Funds, Term Repos | 1,799 | 1,796 | 1,792 | 1,789 | 1,786 | 1,800 | 99.79 | 0.18 |
| Munis, Mtg-Backed Bonds, Corporates, Commercial Paper | 918 | 882 | 849 | 819 | 790 | 850 | 103.80 | 3.89 |
| **Mortgage-Derivative and Structured Securities** | | | | | | | | |
| Valued by OTS | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Valued by Institution | 6,371 | 6,206 | 5,974 | 5,744 | 5,535 | 6,282 | 98.79 | 3.20 |
| Structured Securities (Complex) | 1,817 | 1,778 | 1,732 | 1,640 | 1,538 | 1,804 | 98.57 | 2.40 |
| LESS: Valuation Allowances for Investment Securities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| **TOTAL CASH, DEPOSITS, AND SECURITIES** | **16,914** | **16,633** | **16,282** | **15,892** | **15,515** | **16,657** | **99.86** | **1.90** |

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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 | 743 | 743 | 743 | 743 | 743 | 743 | 100.00 | 0.00 |
| Real Estate Held for Investment | 28 | 28 | 28 | 28 | 28 | 28 | 100.00 | 0.00 |
| Investment in Unconsolidated Subsidiaries | 31 | 29 | 27 | 25 | 23 | 29 | 100.00 | 6.80 |
| Office Premises and Equipment | 1,297 | 1,297 | 1,297 | 1,297 | 1,297 | 1,297 | 100.00 | 0.00 |
| **TOTAL REAL ASSETS, ETC.** | **2,098** | **2,096** | **2,094** | **2,092** | **2,090** | **2,096** | **100.00** | **0.09** |
| **MORTGAGE LOANS SERVICED FOR OTHERS** | | | | | | | | |
| Fixed-Rate Servicing | 373 | 459 | 607 | 778 | 852 | | | -25.44 |
| Adjustable-Rate Servicing | 38 | 37 | 36 | 49 | 51 | | | 3.54 |
| Float on Mortgages Serviced for Others | 246 | 298 | 367 | 446 | 495 | | | -20.23 |
| **TOTAL MORTGAGE LOANS SERVICED FOR OTHERS** | **658** | **794** | **1,009** | **1,273** | **1,399** | | | **-22.14** |
| **OTHER ASSETS** | | | | | | | | |
| Purchased and Excess Servicing | | | | | | 1,015 | | |
| Margin Account | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 3,556 | 3,556 | 3,556 | 3,556 | 3,556 | 3,556 | 100.00 | 0.00 |
| Miscellaneous II | | | | | | 634 | | |
| **Deposit Intangibles** | | | | | | | | |
| Retail CD Intangible | 95 | 110 | 122 | 135 | 148 | | | -12.54 |
| Transaction Account Intangible | 439 | 589 | 733 | 867 | 981 | | | -24.94 |
| MMDA Intangible | 575 | 714 | 843 | 976 | 1,113 | | | -18.78 |
| Passbook Account Intangible | 647 | 839 | 998 | 1,151 | 1,292 | | | -20.86 |
| Non-Interest-Bearing Account Intangible | 153 | 228 | 300 | 368 | 433 | | | -32.22 |
| **TOTAL OTHER ASSETS** | **5,466** | **6,037** | **6,552** | **7,052** | **7,523** | **5,205** | | |
| **Miscellaneous Assets** | | | | | | | | |
| Unrealized Gains Less Unamortized Yield Adjustments | | | | | | -65 | | |
| **TOTAL ASSETS** | **126,455** | **125,330** | **123,832** | **122,035** | **120,050** | **122,846** | **102/100*** ** | **1.05/1.51*** ** |

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|---|---|---|---|---|---|---|---|---|
| **LIABILITIES** | | | | | | | | |
| **DEPOSITS** | | | | | | | | |
| **Fixed-Maturity** | | | | | | | | |
| Fixed-Rate Maturing in 12 Months or Less | 38,651 | 38,511 | 38,376 | 38,243 | 38,115 | 38,292 | 100.57 | 0.36 |
| Fixed-Rate Maturing in 13 Months or More | 15,429 | 15,060 | 14,710 | 14,379 | 14,072 | 14,370 | 104.81 | 2.39 |
| Variable-Rate | 523 | 522 | 522 | 522 | 521 | 522 | 100.10 | 0.07 |
| **Demand** | | | | | | | | |
| Transaction Accounts | 6,305 | 6,305 | 6,305 | 6,305 | 6,305 | 6,305 | 100/91* | 0.00/2.57* |
| MMDAs | 11,869 | 11,869 | 11,869 | 11,869 | 11,869 | 11,869 | 100/94* | 0.00/1.20* |
| Passbook Accounts | 8,846 | 8,846 | 8,846 | 8,846 | 8,846 | 8,846 | 100/91* | 0.00/2.19* |
| Non-Interest-Bearing Accounts | 3,306 | 3,306 | 3,306 | 3,306 | 3,306 | 3,306 | 100/93* | 0.00/2.39* |
| **TOTAL DEPOSITS** | **84,930** | **84,421** | **83,935** | **83,471** | **83,036** | **83,511** | **101/98*** | **0.59/1.27*** |
| **BORROWINGS** | | | | | | | | |
| **Fixed-Maturity** | | | | | | | | |
| Fixed-Rate Maturing in 36 Months or Less | 9,353 | 9,242 | 9,134 | 9,027 | 8,923 | 9,198 | 100.48 | 1.18 |
| Fixed-Rate Maturing in 37 Months or More | 2,774 | 2,646 | 2,526 | 2,412 | 2,305 | 2,572 | 102.89 | 4.70 |
| Variable-Rate | 1,874 | 1,866 | 1,859 | 1,853 | 1,848 | 1,820 | 102.53 | 0.39 |
| **TOTAL BORROWINGS** | **14,001** | **13,755** | **13,519** | **13,293** | **13,076** | **13,590** | **101.21** | **1.75** |
| **OTHER LIABILITIES** | | | | | | | | |
| **Escrow Accounts** | | | | | | | | |
| For Mortgages | 714 | 714 | 714 | 714 | 714 | 714 | 100.00 | 0.00 |
| Other Escrow Accounts | 115 | 112 | 108 | 105 | 102 | 127 | 87.71 | 2.99 |
| **Miscellaneous Other Liabilities** | | | | | | | | |
| Collateralized Mortgage Securities Issued | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 1,809 | 1,809 | 1,809 | 1,809 | 1,809 | 1,809 | 100.00 | 0.00 |
| Miscellaneous II | 0 | 0 | 0 | 0 | 0 | 81 | | |
| **TOTAL OTHER LIABILITIES** | **2,638** | **2,635** | **2,632** | **2,629** | **2,626** | **2,732** | **96.46** | **0.13** |
| **Other Liabilities not Included Above** | | | | | | | | |
| Self-Valued | 12,240 | 11,913 | 11,643 | 11,401 | 11,203 | 11,503 | 103.57 | 2.51 |
| Unamortized Yield Adjustments | | | | | | -3 | | |
| **TOTAL LIABILITIES** | **113,809** | **112,724** | **111,728** | **110,793** | **109,941** | **111,332** | **101/99**** | **0.92/1.44**** |

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|---|---|---|---|---|---|---|---|---|
| **FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS** | | | | | | | | |
| **OPTIONAL COMMITMENTS TO ORIGINATE** | | | | | | | | |
| FRMs and Balloon/2-Step Mortgages | 86 | -60 | -308 | -561 | -804 | | | |
| ARMs | -6 | -8 | -11 | -17 | -21 | | | |
| Other Mortgages | 9 | 0 | -11 | -23 | -35 | | | |
| **FIRM COMMITMENTS** | | | | | | | | |
| Purchase/Originate Mortgages and MBS | 40 | -16 | -103 | -189 | -271 | | | |
| Sell Mortgages and MBS | -179 | 40 | 393 | 755 | 1,099 | | | |
| 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 | -1 | 0 | 0 | 1 | 1 | | | |
| Pay Floating, Receive Fixed Swaps | 0 | 0 | 0 | 0 | 0 | | | |
| Basis Swaps | 0 | 0 | 0 | 0 | 0 | | | |
| Swaptions | 0 | 0 | 0 | 0 | 0 | | | |
| **OTHER** | | | | | | | | |
| Options on Mortgages and MBS | 0 | 1 | 3 | 5 | 7 | | | |
| Interest-Rate Caps | 0 | 1 | 1 | 2 | 3 | | | |
| Interest-Rate Floors | 0 | 0 | 0 | 0 | 0 | | | |
| Futures | 0 | 0 | 0 | 0 | 0 | | | |
| Options on Futures | 0 | 0 | 0 | 0 | 0 | | | |
| Construction LIP | 13 | 2 | -8 | -18 | -28 | | | |
| Self-Valued | 199 | 30 | -63 | -257 | -458 | | | |
| **TOTAL OFF-BALANCE-SHEET POSITIONS** | **163** | **-12** | **-109** | **-305** | **-510** | | | |

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| | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **NET PORTFOLIO VALUE** | | | | | | | | |
| TOTAL ASSETS | 126,455 | 125,330 | 123,832 | 122,035 | 120,050 | 122,846 | 102/100*** | 1.05/1.51*** |
| MINUS TOTAL LIABILITIES | 113,809 | 112,724 | 111,728 | 110,793 | 109,941 | 111,332 | 101/99** | 0.92/1.44** |
| PLUS OFF-BALANCE-SHEET POSITIONS | 163 | -12 | -109 | -305 | -510 | | | |
| TOTAL NET PORTFOLIO VALUE # | 12,809 | 12,594 | 11,995 | 10,938 | 9,599 | 11,514 | 109.39 | 3.23 |

* 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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## 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 | $436 | $5,786 | $7,947 | $1,306 | $223 |
| WARM | 318 mo | 324 mo | 338 mo | 328 mo | 282 mo |
| WAC | 4.34% | 5.64% | 6.41% | 7.31% | 8.70% |
| Amount of these that is FHA or VA Guaranteed | $0 | $86 | $1,008 | $230 | $16 |
| Securities Backed by Conventional Mortgages | $90 | $475 | $293 | $83 | $8 |
| WARM | 154 mo | 295 mo | 337 mo | 315 mo | 263 mo |
| Weighted Average Pass-Through Rate | 4.19% | 5.24% | 6.31% | 7.26% | 8.38% |
| Securities Backed by FHA or VA Mortgages | $31 | $139 | $63 | $4 | $1 |
| WARM | 388 mo | 337 mo | 345 mo | 270 mo | 194 mo |
| Weighted Average Pass-Through Rate | 4.67% | 5.21% | 6.02% | 7.28% | 8.76% |
| 15-YEAR MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $1,063 | $3,622 | $1,717 | $451 | $108 |
| WAC | 4.73% | 5.45% | 6.36% | 7.32% | 8.68% |
| Mortgage Securities | $519 | $1,005 | $224 | $8 | $0 |
| Weighted Average Pass-Through Rate | 4.40% | 5.26% | 6.05% | 7.27% | 8.51% |
| WARM (of 15-Year Loans and Securities) | 116 mo | 137 mo | 144 mo | 126 mo | 103 mo |
| BALLOON MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $195 | $923 | $973 | $350 | $142 |
| WAC | 4.45% | 5.43% | 6.40% | 7.33% | 8.67% |
| Mortgage Securities | $176 | $105 | $14 | $0 | $0 |
| Weighted Average Pass-Through Rate | 4.53% | 5.47% | 6.16% | 7.29% | 0.00% |
| WARM (of Balloon Loans and Securities) | 47 mo | 64 mo | 67 mo | 56 mo | 25 mo |

**Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities** **$28,481**

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## ASSETS (continued)

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**Amounts in Millions**

| ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES | Current Market Index ARMs by Coupon Reset Frequency | | | Lagging Market Index ARMs by Coupon Reset Frequency | |
|---|---|---|---|---|---|
| | 6 Months or Less | 7 Months to 2 Years | 2+ Years to 5 Years | 1 Month | 2 Months to 5 Years |
| Teaser ARMs | | | | | |
| Balances Currently Subject to Introductory Rates | $4 | $304 | $11 | $0 | $1 |
| WAC | 5.14% | 5.40% | 6.13% | 0.00% | 5.17% |
| Non-Teaser ARMs | | | | | |
| Balances of All Non-Teaser ARMs | $2,382 | $11,350 | $9,119 | $53 | $452 |
| Weighted Average Margin | 266 bp | 284 bp | 266 bp | 285 bp | 261 bp |
| WAC | 5.65% | 5.76% | 6.03% | 5.40% | 6.17% |
| WARM | 257 mo | 301 mo | 327 mo | 44 mo | 244 mo |
| Weighted Average Time Until Next Payment Reset | 4 mo | 13 mo | 39 mo | 3 mo | 21 mo |
| **Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities** | | | | | **$23,676** |

| 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 | $36 | $75 | $67 | $0 | $0 |
| Weighted Average Distance from Lifetime Cap | 114 bp | 121 bp | 43 bp | 0 bp | 177 bp |
| Balances With Coupon 201-400 bp from Lifetime Cap | $292 | $810 | $110 | $0 | $25 |
| Weighted Average Distance from Lifetime Cap | 341 bp | 354 bp | 361 bp | 280 bp | 344 bp |
| Balances With Coupon Over 400 bp from Lifetime Cap | $1,665 | $10,382 | $8,724 | $7 | $385 |
| Weighted Average Distance from Lifetime Cap | 827 bp | 582 bp | 584 bp | 762 bp | 584 bp |
| Balances Without Lifetime Cap | $394 | $388 | $229 | $46 | $42 |
| ARM Cap and Floor Detail | | | | | |
| Balances Subject to Periodic Rate Caps | $1,857 | $11,352 | $8,887 | $7 | $380 |
| Weighted Average Periodic Rate Cap | 154 bp | 230 bp | 301 bp | 188 bp | 180 bp |
| Balances Subject to Periodic Rate Floors | $498 | $8,899 | $7,400 | $6 | $393 |
| MBS Included in ARM Balances | $478 | $1,656 | $1,136 | $7 | $18 |

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## ASSETS (continued)

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**Amounts in Millions**

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| MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES | Balloons | Fully Amortizing |
|---|---|---|
| Adjustable-Rate: | | |
| Balances | $2,534 | $4,660 |
| WARM | 74 mo | 149 mo |
| Remaining Term to Full Amortization | 282 mo | |
| Rate Index Code | 0 | 0 |
| Margin | 239 bp | 231 bp |
| Reset Frequency | 34 mo | 21 mo |
| MEMO: ARMs within 300 bp of Lifetime Cap | | |
| Balances | $52 | $65 |
| Wghted Average Distance to Lifetime Cap | 114 bp | 86 bp |
| Fixed-Rate: | | |
| Balances | $4,057 | $2,644 |
| WARM | 44 mo | 101 mo |
| Remaining Term to Full Amortization | 242 mo | |
| WAC | 6.42% | 6.55% |

| CONSTRUCTION AND LAND LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $3,738 | $1,279 |
| WARM | 25 mo | 26 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 172 bp | 6.78% |
| Reset Frequency | 5 mo | |

| SECOND MORTGAGE LOANS AND SECURITIES | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $8,137 | $3,588 |
| WARM | 148 mo | 137 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 39 bp | 7.66% |
| Reset Frequency | 2 mo | |

| COMMERCIAL LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $2,370 | $1,709 |
| WARM | 39 mo | 47 mo |
| Margin in Column 1; WAC in Column 2 | 119 bp | 6.79% |
| Reset Frequency | 2 mo | |
| Rate Index Code | 0 | |

| CONSUMER LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $3,745 | $6,806 |
| WARM | 114 mo | 56 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 484 bp | 7.76% |
| Reset Frequency | 1 mo | |

| MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE | High Risk | Low Risk |
|---|---|---|
| Collateralized Mortgage Obligations: | | |
| Floating Rate | $82 | $576 |
| Fixed Rate | | |
| Remaining WAL <= 5 Years | $121 | $4,265 |
| Remaining WAL 5-10 Years | $786 | $241 |
| Remaining WAL Over 10 Years | $100 | |
| Superfloaters | $0 | |
| Inverse Floaters & Super POs | $1 | |
| Other | $0 | $0 |
| CMO Residuals: | | |
| Fixed Rate | $0 | $0 |
| Floating Rate | $23 | $5 |
| Stripped Mortgage-Backed Securities: | | |
| Interest-Only MBS | $0 | $0 |
| WAC | 0.00% | 4.04% |
| Principal-Only MBS | $0 | $0 |
| WAC | 0.00% | 11.50% |
| Total Mortgage-Derivative Securities - Book Value | $1,112 | $5,086 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: Central**
**All Reporting CMR**
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**Amounts in Millions**

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**September 2008**
**Data as of: 12/16/2008**

## 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 | $2,373 | $23,129 | $43,622 | $8,991 | $1,322 |
| WARM | 123 mo | 273 mo | 329 mo | 325 mo | 284 mo |
| Weighted Average Servicing Fee | 30 bp | 30 bp | 32 bp | 36 bp | 33 bp |
| Total Number of Fixed Rate Loans Serviced that are: | | | | | |
| Conventional | 502 loans | | | | |
| FHA/VA | 66 loans | | | | |
| Subserviced by Others | 3 loans | | | | |

| | Index on Serviced Loan | |
|---|---|---|
| | Current Market | Lagging Market |
| Adjustable-Rate Mortgage Loan Servicing | | |
| Balances Serviced | $8,714 | $10 |
| WARM (in months) | 328 mo | 233 mo |
| Weighted Average Servicing Fee | 28 bp | 32 bp |

| | |
|---|---|
| Total # of Adjustable-Rate Loans Serviced | 41 loans |
| Number of These Subserviced by Others | 0 loans |

| | |
|---|---|
| **Total Balances of Mortgage Loans Serviced for Others** | **$88,161** |

## CASH, DEPOSITS, AND SECURITIES

| | Balances | WAC | WARM |
|---|---|---|---|
| Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos | $4,187 | | |
| Equity Securities (including Mutual Funds) Subject to SFAS No. 115 | $181 | | |
| Zero-Coupon Securities | $35 | 2.05% | 28 mo |
| Government & Agency Securities | $1,520 | 3.62% | 26 mo |
| Term Fed Funds, Term Repos, and Interest-Earning Deposits | $1,800 | 2.22% | 2 mo |
| Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) | $850 | 5.05% | 60 mo |
| Memo: Complex Securities (from supplemental reporting) | $1,804 | | |

| | |
|---|---|
| **Total Cash, Deposits, and Securities** | **$10,375** |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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### ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

| | |
|---|---|
| Nonperforming Loans | $2,402 |
| Accrued Interest Receivable | $396 |
| Advances for Taxes and Insurance | $42 |
| Less: Unamortized Yield Adjustments | $-61 |
| Valuation Allowances | $1,278 |
| Unrealized Gains (Losses) | $-56 |

### ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

| | |
|---|---|
| Nonperforming Loans | $110 |
| Accrued Interest Receivable | $85 |
| Less: Unamortized Yield Adjustments | $-45 |
| Valuation Allowances | $229 |
| Unrealized Gains (Losses) | $1 |

### OTHER ITEMS

| | |
|---|---|
| Real Estate Held for Investment | $28 |
| Repossessed Assets | $743 |
| Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock) | $29 |
| Office Premises and Equipment | $1,297 |
| Items Related to Certain Investment Securities | |
| Unrealized Gains (Losses) | $-72 |
| Less: Unamortized Yield Adjustments | $44 |
| Valuation Allowances | $0 |
| Other Assets | |
| Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments | $1,015 |
| Miscellaneous I | $3,556 |
| Miscellaneous II | $634 |
| **TOTAL ASSETS** | **$122,762** |

### MEMORANDUM ITEMS

| | |
|---|---|
| Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26 | $4 |
| Loans Secured by Real Estate Reported as NonMortgage Loans at SC31 | $22 |
| Market Vaue of Equity Securities and Mutual Funds Reported at CMR464: | |
| Equity Securities and Non-Mortgage-Related Mutual Funds | $31 |
| Mortgage-Related Mututal Funds | $149 |
| Mortgage Loans Serviced by Others: | |
| Fixed-Rate Mortgage Loans Serviced | $2,292 |
| Weighted Average Servicing Fee | 10 bp |
| Adjustable-Rate Mortgage Loans Serviced | $1,422 |
| Weighted Average Servicing Fee | 21 bp |
| Credit-Card Balances Expected to Pay Off in Grace Period | $761 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES

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## 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 | $9,745 | $2,812 | $429 | $73 |
| WAC | 3.59% | 5.01% | 3.86% | |
| WARM | 2 mo | 2 mo | 2 mo | |
| Balances Maturing in 4 to 12 Months | $16,941 | $6,962 | $1,403 | $145 |
| WAC | 3.44% | 4.48% | 4.11% | |
| WARM | 7 mo | 8 mo | 9 mo | |
| Balances Maturing in 13 to 36 Months | | $8,152 | $2,666 | $43 |
| WAC | | 3.98% | 4.67% | |
| WARM | | 19 mo | 24 mo | |
| Balances Maturing in 37 or More Months | | | $3,551 | $13 |
| WAC | | | 4.79% | |
| WARM | | | 51 mo | |
| **Total Fixed-Rate, Fixed Maturity Deposits:** | | | **$52,661** | |

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

| | Original Maturity in Months | | |
|---|---|---|---|
| | 12 or Less | 13 to 36 | 37 or More |
| Balances in Brokered Deposits | $2,052 | $869 | $973 |
| Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest: | | | |
| Balances Subject to Penalty | $19,221 | $14,804 | $6,543 |
| Penalty in Months of Forgone Interest | 3.30 mo | 5.94 mo | 7.00 mo |
| Balances in New Accounts | $5,145 | $2,019 | $404 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

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**All Reporting CMR**
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## FIXED-RATE, FIXED-MATURITY BORROWINGS

| FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT | Remaining Maturity | | | |
|---|---|---|---|---|
| | 0 to 3 Months | 4 to 36 Months | Over 36 Months | WAC |
| Balances by Coupon Class: | | | | |
| Under 3.00% | $1,533 | $248 | $18 | 1.97% |
| 3.00 to 3.99% | $101 | $3,207 | $185 | 3.48% |
| 4.00 to 4.99% | $108 | $3,261 | $1,516 | 4.48% |
| 5.00 to 5.99% | $65 | $641 | $790 | 5.20% |
| 6.00 to 6.99% | $0 | $21 | $47 | 6.41% |
| 7.00 to 7.99% | $0 | $15 | $17 | 7.39% |
| 8.00 to 8.99% | $0 | $0 | $0 | 0.00% |
| 9.00 and Above | $0 | $0 | $0 | 0.00% |
| WARM | 1 mo | 18 mo | 66 mo | |

| | |
|---|---|
| **Total Fixed-Rate, Fixed-Maturity Borrowings** | **$11,770** |

## MEMOS

| | |
|---|---|
| Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting) | $13,844 |
| Book Value of Redeemable Preferred Stock | $0 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

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## NON-MATURITY DEPOSITS AND OTHER LIABILITIES

| | Total Balances | WAC | Balances in New Accounts |
|---|---|---|---|
| NON-MATURITY DEPOSITS | | | |
| Transaction Accounts | $6,305 | 1.25% | $289 |
| Money Market Deposit Accounts (MMDAs) | $11,869 | 2.32% | $1,002 |
| Passbook Accounts | $8,846 | 1.80% | $863 |
| Non-Interest-Bearing Non-Maturity Deposits | $3,306 | | $102 |
| ESCROW ACCOUNTS | | | |
| Escrow for Mortgages Held in Portfolio | $349 | 0.05% | |
| Escrow for Mortgages Serviced for Others | $365 | 0.07% | |
| Other Escrows | $127 | 0.01% | |
| TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS | $31,168 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS | $-5 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS | $2 | | |
| OTHER LIABILITIES | | | |
| Collateralized Mortgage Securities Issued | $0 | | |
| Miscellaneous I | $1,809 | | |
| Miscellaneous II | $81 | | |
| **TOTAL LIABILITIES** | **$111,332** | | |

## MINORITY INTEREST AND CAPITAL

| | |
|---|---|
| MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES | $57 |
| EQUITY CAPITAL | $11,372 |
| **TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL** | **$122,762** |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

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

| Contract Code | Off-Balance-Sheet Contract Positions | # Frms if # > 5 | Notional Amount |
|---|---|---|---|
| 1002 | Opt commitment to orig 1-month COFI ARMs | 6 | $25 |
| 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 | 26 | $133 |
| 1008 | Opt commitment to orig 3- or 5-yr Treasury ARMs | 35 | $179 |
| 1010 | Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs | 16 | $33 |
| 1012 | Opt commitment to orig 10-, 15-, or 20-year FRMs | 69 | $540 |
| 1014 | Opt commitment to orig 25- or 30-year FRMs | 73 | $6,037 |
| 1016 | Opt commitment to orig "other" Mortgages | 61 | $405 |
| 2002 | Commit/purchase 1-mo COFI ARM loans, svc retained | | $1 |
| 2006 | Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained | | $2 |
| 2008 | Commit/purchase 3- or 5-yr Treas ARM loans, svc retained | | $3 |
| 2010 | Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained | | $4 |
| 2012 | Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained | 6 | $5 |
| 2014 | Commit/purchase 25- or 30-yr FRM loans, svc retained | | $96 |
| 2016 | Commit/purchase "other" Mortgage loans, svc retained | | $1 |
| 2026 | Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained | | $0 |
| 2028 | Commit/sell 3- or 5-yr Treasury ARM loans, svc retained | | $2 |
| 2032 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained | 14 | $144 |
| 2034 | Commit/sell 25- to 30-yr FRM loans, svc retained | 26 | $697 |
| 2036 | Commit/sell "other" Mortgage loans, svc retained | | $4 |
| 2054 | Commit/purchase 25- to 30-year FRM MBS | | $1,430 |
| 2072 | Commit/sell 10-, 15-, or 20-yr FRM MBS | | $254 |
| 2074 | Commit/sell 25- or 30-yr FRM MBS | | $6,211 |
| 2126 | Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released | | $3 |
| 2132 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc released | | $2 |
| 2134 | Commit/sell 25- or 30-yr FRM loans, svc released | 12 | $133 |
| 2136 | Commit/sell "other" Mortgage loans, svc released | | $1 |
| 2202 | Firm commitment to originate 1-month COFI ARM loans | | $1 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

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

| Contract Code | Off-Balance-Sheet Contract Positions | # Frms if # > 5 | Notional Amount |
|---|---|---|---|
| 2206 | Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns | 11 | $127 |
| 2208 | Firm commit/originate 3- or 5-yr Treasury ARM loans | 7 | $3 |
| 2210 | Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns | 6 | $3 |
| 2212 | Firm commit/originate 10-, 15-, or 20-year FRM loans | 26 | $31 |
| 2214 | Firm commit/originate 25- or 30-year FRM loans | 26 | $30 |
| 2216 | Firm commit/originate "other" Mortgage loans | 15 | $193 |
| 3014 | Option to purchase 25- or 30-yr FRMs | | $10 |
| 3032 | Option to sell 10-, 15-, or 20-year FRMs | | $0 |
| 3034 | Option to sell 25- or 30-year FRMs | | $47 |
| 3074 | Short option to sell 25- or 30-yr FRMs | | $2 |
| 4002 | Commit/purchase non-Mortgage financial assets | 16 | $45 |
| 4022 | Commit/sell non-Mortgage financial assets | | $11 |
| 5002 | IR swap: pay fixed, receive 1-month LIBOR | | $45 |
| 5004 | IR swap: pay fixed, receive 3-month LIBOR | | $63 |
| 5502 | IR swap, amortizing: pay fixed, receive 1-month LIBOR | | $5 |
| 6002 | Interest rate Cap based on 1-month LIBOR | | $103 |
| 9502 | Fixed-rate construction loans in process | 81 | $957 |
| 9512 | Adjustable-rate construction loans in process | 54 | $267 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

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## SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

| Asset/ Liability Code | Supplemental Asset/Liability Items | #Firms if # > 5 | Balance |
|---|---|---|---|
| 100 | Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap | | $1 |
| 105 | Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap | | $37 |
| 106 | Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap | | $172 |
| 115 | Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap | | $3 |
| 116 | Multi/nonres mtg lns; adj fully amort w/no Life Cap | | $56 |
| 120 | Other investment securities, fixed-coupon securities | 6 | $53 |
| 122 | Other investment securities, floating-rate securities | | $26 |
| 125 | Multi/nonres mtg loans; fixed-rate, Balloon | | $12 |
| 127 | Multi/nonres mtg loans; fixed-rate, fully amortizing | | $25 |
| 130 | Construction and land loans (adj-rate) | | $8 |
| 150 | Commercial loans (adj-rate) | | $33 |
| 180 | Consumer loans; loans on deposits | | $1 |
| 183 | Consumer loans; auto loans and leases | | $104 |
| 184 | Consumer loans; mobile home loans | | $1 |
| 187 | Consumer loans; recreational vehicles | | $328 |
| 189 | Consumer loans; other | | $11 |
| 200 | Variable-rate, fixed-maturity CDs | 58 | $522 |
| 220 | Variable-rate FHLB advances | 31 | $361 |
| 299 | Other variable-rate | 15 | $1,459 |
| 300 | Govt. & agency securities, fixed-coupon securities | | $3 |
| 302 | Govt. & agency securities, floating-rate securities | | $0 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

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## 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 | 97 | $1,804 | $1,817 | $1,778 | $1,732 | $1,640 | $1,538 |
| 123 - Mortgage Derivatives - M/V estimate | 65 | $6,282 | $6,371 | $6,206 | $5,974 | $5,744 | $5,535 |
| 129 - Mortgage-Related Mutual Funds - M/V estimate | 13 | $75 | $77 | $75 | $74 | $73 | $71 |
| 280 - FHLB putable advance-M/V estimate | 47 | $3,429 | $3,702 | $3,544 | $3,448 | $3,391 | $3,348 |
| 281 - FHLB convertible advance-M/V estimate | 23 | $4,148 | $4,391 | $4,285 | $4,203 | $4,142 | $4,107 |
| 282 - FHLB callable advance-M/V estimate | | $173 | $183 | $179 | $176 | $174 | $172 |
| 289 - Other FHLB structured advances - M/V estimate | | $30 | $30 | $30 | $30 | $30 | $30 |
| 290 - Other structured borrowings - M/V estimate | 7 | $3,722 | $3,933 | $3,875 | $3,785 | $3,663 | $3,545 |
| 500 - Other OBS Positions w/o contract code or exceeds 16 positions | 7 | $4,269 | $199 | $30 | $-63 | $-257 | $-458 |