### *** INTEREST RATE SENSITIVITY OF NET PORTFOLIO VALUE (NPV) ***

<table>
<thead>
<tr>
<th>Change in Rates</th>
<th>$ Amount</th>
<th>$ Change</th>
<th>% Change</th>
<th>NPV as % of PV of Assets</th>
<th>Change</th>
</tr>
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<tbody>
<tr>
<td>+300 bp</td>
<td>75,660</td>
<td>-25,462</td>
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<tr>
<td>+200 bp</td>
<td>85,780</td>
<td>-15,343</td>
<td>-15 %</td>
<td>9.08 %</td>
<td>-126 bp</td>
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<tr>
<td>+100 bp</td>
<td>94,822</td>
<td>-6,301</td>
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<td>0 bp</td>
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<tr>
<td>-100 bp</td>
<td>102,999</td>
<td>1,877</td>
<td>+2 %</td>
<td>10.42 %</td>
<td>+7 bp</td>
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12/31/2001

### *** RISK MEASURES: +200/-100 BP RATE SHOCK ***

- **Pre-Shock NPV Ratio**: NPV as % of PV of Assets ...... 10.35 %
- **Post-Shock NPV Ratio**: ............................... 9.08 %
- **Sensitivity Measure**: Decline in NPV Ratio .......... 126 bp
### Change in Interest Rates ###

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<tr>
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<th><strong>-300 bp</strong></th>
<th><strong>-200 bp</strong></th>
<th><strong>-100 bp</strong></th>
<th><strong>No Change</strong></th>
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*Mortgage Loans & Securities* - 674,640  660,915  643,949  626,394  608,660
### Current Interest Rates

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<th><strong>Assets (Cont.)</strong></th>
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<th>-300 bp</th>
<th>-200 bp</th>
<th>-100 bp</th>
<th>No Change</th>
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<th>+200 bp</th>
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### *** Change in Interest Rates ***

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### Change in Interest Rates

#### Liabilities

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### Present Value-to-Face Value Ratios and Effective Durations

(Balances in $Mil)

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<td>Accrued Interest Receivable</td>
<td>3,471</td>
<td>3,471</td>
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<tr>
<td>Advances for Taxes/Insurance</td>
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<td>466</td>
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<tr>
<td>Float on Escrows on Owned Mtg</td>
<td>402</td>
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<td>-45.9</td>
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<tr>
<td>Less: Value of Servicing on Mtgs Serviced by Others ...</td>
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*Mortgage Loans & Securities 648,491 660,915 101.92 2.3
### Present Value-to-Face Value Ratios and Effective Durations
(Balances in $Mil)

<table>
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<tr>
<th><strong>ASSETS (Cont.)</strong></th>
<th>Face Value</th>
<th>Present Value</th>
<th>PV as % of Face</th>
<th>Effective Duration</th>
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<tr>
<td><strong>NONMORTGAGE LOANS</strong></td>
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<td>Commercial Loans:</td>
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<tr>
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<td>12,184</td>
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<td>Adjustable-Rate</td>
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<td>12,092</td>
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<td>41,516</td>
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<td>Other Assets Related to Nonmortgage Loans &amp; Securities:</td>
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<td>Net Nonperforming Nonmtg Lns</td>
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<td>-1,075</td>
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<td>Accrued Interest Receivable</td>
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<td>618</td>
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</table>

<table>
<thead>
<tr>
<th><strong>CASH, DEPOSITS, &amp; SECURITIES</strong></th>
<th>Face Value</th>
<th>Present Value</th>
<th>PV as % of Face</th>
<th>Effective Duration</th>
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<tr>
<td>Cash, Non-Int-Earning Deposits,</td>
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<td>Overnight Fed Funds &amp; Repos.</td>
<td>27,783</td>
<td>27,783</td>
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<td>3,661</td>
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<td>Zero-Coupon Securities</td>
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<td>940</td>
<td>103.15</td>
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<td>Govt &amp; Agency Securities</td>
<td>33,844</td>
<td>35,795</td>
<td>105.76</td>
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<td>Term Fed Funds, Term Repos, &amp; Interest-Earning Deposits</td>
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<td>19,412</td>
<td>100.06</td>
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<td>Munis, Mtg-Backed Bonds, Corporates, Commercial Paper</td>
<td>6,518</td>
<td>6,246</td>
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<td>Mortgage-Derivative Securities:</td>
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<tr>
<td>Valued by OTS</td>
<td>111</td>
<td>111</td>
<td>100.00</td>
<td>2.4</td>
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<tr>
<td>Valued by Institution</td>
<td>53,452</td>
<td>53,586</td>
<td>100.25</td>
<td>1.5</td>
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<td>Structured Securities,</td>
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<td>Valued by Institution</td>
<td>8,789</td>
<td>8,752</td>
<td>99.58</td>
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<td>Less: Valuation Allowances for Investment Securities</td>
<td>4</td>
<td>4</td>
<td>100.00</td>
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*Nonmortgage Loans ........... 83,797 84,554 100.90 1.4

**Cash, Deposits, & Securities** 154,464 156,281 101.18 2.4
### Present Value-to-Face Value Ratios and Effective Durations

(Balances in $Mil)

<table>
<thead>
<tr>
<th>*** ASSETS (Cont.) ***</th>
<th>Face Value</th>
<th>Present Value</th>
<th>PV as % of Face</th>
<th>Effective Duration</th>
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<tr>
<td><strong>REPOSSESSED ASSETS</strong></td>
<td>948</td>
<td>948</td>
<td>100.00</td>
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<tr>
<td><strong>REAL ESTATE HELD FOR INVESTMENT</strong></td>
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<td>314</td>
<td>100.00</td>
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<td><strong>INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS</strong></td>
<td>361</td>
<td>361</td>
<td>100.00</td>
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<tr>
<td><strong>OFFICE PREMISES &amp; EQUIPMENT</strong></td>
<td>8,371</td>
<td>8,371</td>
<td>100.00</td>
<td>0.0</td>
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<tr>
<td><em>Subtotal</em>*</td>
<td><strong>9,994</strong></td>
<td><strong>9,994</strong></td>
<td><strong>100.00</strong></td>
<td><strong>0.1</strong></td>
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<tr>
<td><strong>MORTGAGE LOAN SERVICING FOR OTHERS</strong></td>
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<tr>
<td>Fixed-Rate Servicing</td>
<td>6,332</td>
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<td>Adj-Rate Servicing</td>
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<tr>
<td>Float on Mtgs Svc'd for Others</td>
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<td>*Mtg Ln Servicing for Others</td>
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<td><strong>OTHER ASSETS</strong></td>
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<tr>
<td>Purchased &amp; Excess Servicing</td>
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<tr>
<td>Margin Account</td>
<td>-</td>
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<td>-</td>
<td>-</td>
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<tr>
<td>Miscellaneous I</td>
<td>30,447</td>
<td>30,447</td>
<td>100.00</td>
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<td>Miscellaneous II</td>
<td>7,968</td>
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<td>Deposit Intangibles:</td>
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<td>Retail CD Intangible</td>
<td>817</td>
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<td>Transaction Acct Intangible</td>
<td>6,270</td>
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<td>MMDA Intangible</td>
<td>7,826</td>
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<td>Passbook Account Intangible</td>
<td>6,743</td>
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<tr>
<td>Non-Int-Bearing Acct Intang</td>
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<tr>
<td>*Other Assets</td>
<td>48,621</td>
<td>55,117</td>
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<td><strong>UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS</strong></td>
<td>3,609</td>
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</table>

**TOTAL ASSETS** | 948,976 | 977,480 | 103/100* | 1.3/1.9* 

*Including/excluding deposit intangible values.
### Liabilities

<table>
<thead>
<tr>
<th>Category</th>
<th>Face Value</th>
<th>Present Value</th>
<th>PV as % of Face</th>
<th>Effective Duration</th>
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<tbody>
<tr>
<td><strong>Deposits</strong></td>
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<tr>
<td>Fixed-Rate, Fixed-Maturity:</td>
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<td></td>
<td></td>
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<tr>
<td>Maturing in 12 Mo or Less ...</td>
<td>200,544</td>
<td>202,669</td>
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<td>0.4</td>
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<tr>
<td>Maturing in 13 Mo or More ...</td>
<td>70,407</td>
<td>72,647</td>
<td>103.18</td>
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<tr>
<td>Variable-Rate, Fixed-Maturity:</td>
<td>3,179</td>
<td>3,190</td>
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<td>0.1</td>
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<tr>
<td>Non-Maturity:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transaction Accts ...........</td>
<td>55,365</td>
<td>55,365</td>
<td>100/89*</td>
<td>0.0/2.4*</td>
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<tr>
<td>MMDAs .......</td>
<td>108,231</td>
<td>108,231</td>
<td>100/93*</td>
<td>0.0/1.4*</td>
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<tr>
<td>Passbook Accts ..............</td>
<td>59,433</td>
<td>59,433</td>
<td>100/89*</td>
<td>0.0/2.3* *</td>
</tr>
<tr>
<td>Non-Interest-Bearing Accts ..</td>
<td>37,255</td>
<td>37,255</td>
<td>100/92*</td>
<td>0.0/2.3* *</td>
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<tr>
<td>* Deposits .......................</td>
<td>534,414</td>
<td>538,789</td>
<td>101/96*</td>
<td>0.5/1.4*</td>
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<td><strong>Borrowings</strong></td>
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<td></td>
<td></td>
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<tr>
<td>Fixed-Rate, Fixed-Maturity:</td>
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<td></td>
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<td></td>
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<tr>
<td>Maturing in 36 Mo or Less ...</td>
<td>152,333</td>
<td>153,861</td>
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<tr>
<td>Maturing in 37 Mo or More ...</td>
<td>16,286</td>
<td>16,631</td>
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<td>Variable-Rate, Fixed-Maturity:</td>
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<td>76,359</td>
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<td>245,087</td>
<td>246,851</td>
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<td><strong>Other Liabilities</strong></td>
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<tr>
<td>Escrow Accounts</td>
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<td>For Mortgages .................</td>
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<td>2,504</td>
<td>89.01</td>
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<td>Collat. Mtg Securities Issued ..</td>
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<td>125</td>
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<tr>
<td>*Other Liabilities ..............</td>
<td>37,631</td>
<td>34,861</td>
<td>92.64</td>
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<tr>
<td><strong>Self-Valued</strong></td>
<td>54,442</td>
<td>56,561</td>
<td>103.89</td>
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<td>Unamortized Yield Adjustments ..</td>
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<tr>
<td>*** Total Liabilities ..........</td>
<td>871,653</td>
<td>877,063</td>
<td>101/98**</td>
<td>0.7/1.2** **</td>
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*Excluding/including deposit intangible values.
**OFF-BALANCE-SHEET POSITIONS**

<table>
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<tr>
<th>Description</th>
<th>Present Value</th>
<th>Estimate</th>
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</thead>
<tbody>
<tr>
<td>OPTIONAL COMMITMENTS TO ORIGINATE</td>
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<tr>
<td>FRMs &amp; Balloon/2-Step Mortgages</td>
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<td>ARMs</td>
<td>87</td>
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<tr>
<td>Other Mortgages</td>
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<tr>
<td>FIRM COMMITMENTS</td>
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<tr>
<td>Purchase/Originate Mtgs &amp; MBS</td>
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<td></td>
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<tr>
<td>Sell Mortgages &amp; MBS</td>
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<td></td>
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<tr>
<td>Purchase Non-Mortgage Items</td>
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<tr>
<td>Sell Non-Mortgage Items</td>
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<td>OPTIONS ON MORTGAGES &amp; MBS</td>
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<td>INTEREST-RATE SWAPS</td>
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<td>Pay Floating, Receive Fixed</td>
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<td>INTEREST-RATE FLOORS</td>
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<td>FUTURES</td>
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<td>OPTIONS ON FUTURES</td>
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<td>CONSTRUCTION LIP</td>
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<td>SELF-VALUED</td>
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<tr>
<td><strong>OFF-BALANCE-SHEET POSITIONS</strong></td>
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</tr>
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**PORTFOLIO EQUITY**

<table>
<thead>
<tr>
<th>Description</th>
<th>Face Value</th>
<th>Present Value</th>
<th>PV as % of Face</th>
<th>Effective Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td>ASSETS</td>
<td>948,976</td>
<td>977,480</td>
<td>103/100*</td>
<td>1.3/1.9*</td>
</tr>
<tr>
<td>LIABILITIES</td>
<td>871,653</td>
<td>877,063</td>
<td>101/ 98**</td>
<td>0.7/1.2**</td>
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<tr>
<td>OFF-BALANCE-SHEET POSITIONS</td>
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<tr>
<td><strong>NET PORTFOLIO VALUE</strong></td>
<td>77,323</td>
<td>101,123</td>
<td>130.78</td>
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### Schedule CMR -- Consolidated Maturity/Rate

(Balances in $Mil)

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<tr>
<th>Assets</th>
<th>Coupon</th>
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<tr>
<td></td>
<td>Less Than 7%</td>
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<tr>
<td><strong>30-Year Mortgages and MBS:</strong></td>
<td></td>
</tr>
<tr>
<td>Mortgage Loans</td>
<td>$35,409</td>
</tr>
<tr>
<td>WAC</td>
<td>340 mo</td>
</tr>
<tr>
<td>$ of Which Are FHA or VA Guaranteed</td>
<td>6.53%</td>
</tr>
<tr>
<td>Securities Backed By Conventional Mortgages</td>
<td>$15,023</td>
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<tr>
<td>WARM (in months)</td>
<td>332 mo</td>
</tr>
<tr>
<td>Wtd Avg Pass-Thru Rate</td>
<td>6.36%</td>
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<tr>
<td>Securities Backed By FHA or VA Mortgages</td>
<td>$4,691</td>
</tr>
<tr>
<td>WARM (in months)</td>
<td>342 mo</td>
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<tr>
<td>Wtd Avg Pass-Thru Rate</td>
<td>6.35%</td>
</tr>
<tr>
<td><strong>15-Year Mortgages and MBS:</strong></td>
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</tr>
<tr>
<td>Mortgage Loans</td>
<td>$31,014</td>
</tr>
<tr>
<td>WAC</td>
<td>6.39%</td>
</tr>
<tr>
<td>Mortgage Securities</td>
<td>$10,569</td>
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<tr>
<td>Wtd Avg Pass-Thru Rate</td>
<td>6.11%</td>
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<tr>
<td>WARM (of Loans &amp; Securities)</td>
<td>158 mo</td>
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<tr>
<td><strong>Balloon Mortgages and MBS:</strong></td>
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<tr>
<td>Mortgage Loans</td>
<td>$7,754</td>
</tr>
<tr>
<td>WAC</td>
<td>6.40%</td>
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<tr>
<td>Mortgage Securities</td>
<td>$1,641</td>
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<tr>
<td>Wtd Avg Pass-Thru Rate</td>
<td>5.98%</td>
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<tr>
<td>WARM (of Loans &amp; Securities)</td>
<td>70 mo</td>
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Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities | $224,037
### SCHEDULE CMR -- CONSOLIDATED MATURITY/ RATE

#### ASSETS--Continued

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<thead>
<tr>
<th></th>
<th>Current Market Index ARMs</th>
<th>Lagging Market Index ARMs</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>6 Mo or Less</td>
<td>7 Mo to 2 Yrs</td>
</tr>
<tr>
<td><strong>TEASER ARMS:</strong></td>
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<td></td>
</tr>
<tr>
<td>Balances Currently Subject to Intro Rates</td>
<td>$623</td>
<td>1,586</td>
</tr>
<tr>
<td>WAC</td>
<td>5.35%</td>
<td>6.46%</td>
</tr>
<tr>
<td><strong>NON-TEASER ARMS:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balances of All Non_Teaser ARMs</td>
<td>$14,886</td>
<td>48,836</td>
</tr>
<tr>
<td>Wtd Avg Margin (in bp)</td>
<td>302 bp</td>
<td>315 bp</td>
</tr>
<tr>
<td>WAC</td>
<td>7.12%</td>
<td>7.39%</td>
</tr>
<tr>
<td>WARM (in months)</td>
<td>288 mo</td>
<td>298 mo</td>
</tr>
<tr>
<td>Wtd Avg Time Until Next Payment Reset (mo)</td>
<td>4 mo</td>
<td>12 mo</td>
</tr>
</tbody>
</table>

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities: $273,035

#### MEMO ITEMS FOR ALL ARMS (Reported at CMR185)

<table>
<thead>
<tr>
<th></th>
<th>Current Market Index ARMs</th>
<th>Lagging Market Index ARMs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>6 Mo or Less</td>
<td>7 Mo to 2 Yrs</td>
</tr>
<tr>
<td>ARM BALANCES BY DISTANCE TO LIFETIME CAP</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balances w/Coupon Within 200 bp of Lifetime Cap</td>
<td>$453</td>
<td>894</td>
</tr>
<tr>
<td>Wtd Avg Distance from Lifetime Cap (in bp)</td>
<td>162 bp</td>
<td>170 bp</td>
</tr>
<tr>
<td>Balances w/Coupon 201-400 bp from Lifetime Cap</td>
<td>$2,662</td>
<td>6,671</td>
</tr>
<tr>
<td>Wtd Avg Distance from Lifetime Cap</td>
<td>315 bp</td>
<td>330 bp</td>
</tr>
<tr>
<td>Balances w/Coupon Over 400 bp from Lifetime Cap</td>
<td>$11,224</td>
<td>41,569</td>
</tr>
<tr>
<td>Wtd Avg Distance from Lifetime Cap</td>
<td>621 bp</td>
<td>586 bp</td>
</tr>
<tr>
<td>Balances Without Lifetime Cap</td>
<td>$1,170</td>
<td>1,288</td>
</tr>
</tbody>
</table>

#### ARM CAP & FLOOR DETAIL

<table>
<thead>
<tr>
<th></th>
<th>Current Market Index ARMs</th>
<th>Lagging Market Index ARMs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>6 Mo or Less</td>
<td>7 Mo to 2 Yrs</td>
</tr>
<tr>
<td>Balances Subject to Periodic Rate Caps</td>
<td>$9,460</td>
<td>44,695</td>
</tr>
<tr>
<td>Wtd Avg Periodic Rate Cap (in bp)</td>
<td>135 bp</td>
<td>185 bp</td>
</tr>
<tr>
<td>Balances Subject to Periodic Rate Floors</td>
<td>$7,657</td>
<td>40,316</td>
</tr>
</tbody>
</table>

MBS INCLUDED IN ARM BALANCES: $1,756

**Balances in $Mil**
### SCHEDULE CMR -- CONSOLIDATED MATURITY RATE

#### ASSETS--Continued

<table>
<thead>
<tr>
<th>MULTIFAMILY &amp; NONRESIDENTIAL</th>
<th>Adjustable-Rate</th>
<th>Fully Amortizing</th>
<th>Adjustable-Rate</th>
<th>Fully Amortizing</th>
</tr>
</thead>
<tbody>
<tr>
<td>MORTGAGE LOANS &amp; SECURITIES</td>
<td>Balloons</td>
<td>Amortizing</td>
<td>Balloons</td>
<td>Amortizing</td>
</tr>
<tr>
<td>------------------------------</td>
<td>-----------------</td>
<td>------------------</td>
<td>-----------------</td>
<td>------------------</td>
</tr>
<tr>
<td></td>
<td>$18,518</td>
<td>$41,071</td>
<td>$18,951</td>
<td>$12,056</td>
</tr>
<tr>
<td>Fully</td>
<td>89 mo</td>
<td>219 mo</td>
<td>47 mo</td>
<td>69 mo</td>
</tr>
<tr>
<td>Adjustable-Rate:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Multifamily &amp; Nonresidential</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balloons</td>
<td>$18,518</td>
<td>$41,071</td>
<td>$18,951</td>
<td>$12,056</td>
</tr>
<tr>
<td>WARM (in months)</td>
<td>89 mo</td>
<td>219 mo</td>
<td>47 mo</td>
<td>69 mo</td>
</tr>
<tr>
<td>Rate Index Code</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Margin (in bp)</td>
<td>251 bp</td>
<td>245 bp</td>
<td>251 bp</td>
<td>245 bp</td>
</tr>
<tr>
<td>Reset Frequency</td>
<td>22 mo</td>
<td>12 mo</td>
<td>22 mo</td>
<td>12 mo</td>
</tr>
<tr>
<td>MEMO:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ARMs w/300 bp of Life Cap</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balloons</td>
<td>$928</td>
<td>861</td>
<td>$12,176</td>
<td>41,073</td>
</tr>
<tr>
<td>WA Distance to Lifetime Cap</td>
<td>145 bp</td>
<td>174 bp</td>
<td>53 mo</td>
<td>53 mo</td>
</tr>
<tr>
<td>Fixed-Rate:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balloons</td>
<td>$9,399</td>
<td>$12,845</td>
<td>$12,176</td>
<td>41,073</td>
</tr>
<tr>
<td>WARM (in months)</td>
<td>70 mo</td>
<td>111 mo</td>
<td>53 mo</td>
<td>53 mo</td>
</tr>
<tr>
<td>Remaining Term to Full Amort.</td>
<td>271 mo</td>
<td>271 mo</td>
<td>53 mo</td>
<td>53 mo</td>
</tr>
<tr>
<td>WAC</td>
<td>7.95%</td>
<td>8.06%</td>
<td>7.95%</td>
<td>8.06%</td>
</tr>
</tbody>
</table>

#### COMMERCIAL LOANS

<table>
<thead>
<tr>
<th>Adjustable-Rate</th>
<th>Fully Amortizing</th>
<th>Adjustable-Rate</th>
<th>Fully Amortizing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balloons</td>
<td>$18,951</td>
<td>$12,056</td>
<td>$12,176</td>
</tr>
<tr>
<td>WARM (in months)</td>
<td>47 mo</td>
<td>69 mo</td>
<td>53 mo</td>
</tr>
<tr>
<td>Rate Index Code</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Margin in Col 1 (bp); WAC in Col 2</td>
<td>208 bp</td>
<td>7.67%</td>
<td></td>
</tr>
<tr>
<td>Reset Frequency</td>
<td>3 mo</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rate Index Code</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Margin in Col 1 (bp); WAC in Col 2</td>
<td>585 bp</td>
<td>11.69%</td>
<td></td>
</tr>
<tr>
<td>Reset Frequency</td>
<td>2 mo</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### CONSUMER LOANS

<table>
<thead>
<tr>
<th>Adjustable-Rate</th>
<th>Fully Amortizing</th>
<th>Adjustable-Rate</th>
<th>Fully Amortizing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balloons</td>
<td>$12,176</td>
<td>$41,073</td>
<td>$12,176</td>
</tr>
<tr>
<td>WARM (in months)</td>
<td>53 mo</td>
<td>53 mo</td>
<td>53 mo</td>
</tr>
<tr>
<td>Rate Index Code</td>
<td></td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Margin in Col 1 (bp); WAC in Col 2</td>
<td>585 bp</td>
<td>11.69%</td>
<td></td>
</tr>
<tr>
<td>Reset Frequency</td>
<td>2 mo</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE

<table>
<thead>
<tr>
<th>Adjustable-Rate</th>
<th>Fixed Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>CONSTRUCTION &amp; LAND LOANS</td>
<td></td>
</tr>
<tr>
<td>Balloons</td>
<td>$19,883</td>
</tr>
<tr>
<td>WARM (in months)</td>
<td>23 mo</td>
</tr>
<tr>
<td>Rate Index Code</td>
<td>0</td>
</tr>
<tr>
<td>Margin (bp) in Col 1; WAC in Col 2</td>
<td>142 bp</td>
</tr>
<tr>
<td>Reset Frequency</td>
<td>3 mo</td>
</tr>
<tr>
<td>SECOND MORTGAGE LOANS &amp; SECURITIES</td>
<td></td>
</tr>
<tr>
<td>Balloons</td>
<td>$19,462</td>
</tr>
<tr>
<td>WARM (in months)</td>
<td>170 mo</td>
</tr>
<tr>
<td>Rate Index Code</td>
<td>0</td>
</tr>
<tr>
<td>Margin (bp) in Col 1; WAC in Col 2</td>
<td>100 bp</td>
</tr>
<tr>
<td>Reset Frequency (in months)</td>
<td>2 mo</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Adjustable-Rate</th>
<th>Fixed Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Collateralized Mtg Obligations:</td>
<td></td>
</tr>
<tr>
<td>Floating Rate</td>
<td>$320</td>
</tr>
<tr>
<td>Fixed Rate:</td>
<td></td>
</tr>
<tr>
<td>Remaining WAL &lt;= 5 Years</td>
<td>$4,436</td>
</tr>
<tr>
<td>Remaining WAL 5-10 Years</td>
<td>$1,546</td>
</tr>
<tr>
<td>Remaining WAL over 10 Years</td>
<td>$666</td>
</tr>
<tr>
<td>Super Floaters</td>
<td>$2</td>
</tr>
<tr>
<td>Inverse Floaters &amp; Super POs</td>
<td>$27</td>
</tr>
<tr>
<td>Other</td>
<td>$30</td>
</tr>
<tr>
<td>CMO Residuals:</td>
<td>$21</td>
</tr>
<tr>
<td>Fixed-Rate</td>
<td>$14</td>
</tr>
<tr>
<td>Stripped Mortgage-Backed Securities:</td>
<td></td>
</tr>
<tr>
<td>Interest-Only MBS</td>
<td>$296</td>
</tr>
<tr>
<td>Principal-Only MBS</td>
<td>$7.93%</td>
</tr>
<tr>
<td>Total Mortgage-Derivative Securities-Book Value</td>
<td>$7,369</td>
</tr>
</tbody>
</table>
## SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

**ASSETS--Continued**

### Coupon of Fixed-Rate Mortgages Serviced for Others

<table>
<thead>
<tr>
<th>Less Than 7%</th>
<th>7.00 to 7.99%</th>
<th>8.00 to 8.99%</th>
<th>9.00 to 9.99%</th>
<th>10.00% &amp; Above</th>
</tr>
</thead>
<tbody>
<tr>
<td>$186,339</td>
<td>280,355</td>
<td>83,355</td>
<td>20,848</td>
<td>13,445</td>
</tr>
</tbody>
</table>

**Fixed-Rate Mortgage Loan Servicing**

- **Balances Serviced**: $186,339, 280,355, 83,355, 20,848, 13,445
- **WARM (in months)**: 267 mo, 298 mo, 289 mo, 242 mo, 205 mo
- **Wtd Avg Servicing Fee (in bp)**: 37 bp, 41 bp, 44 bp, 46 bp, 52 bp

**Total # of Fixed-Rate Loans Serviced That Are:**

- Conventional Loans: 4,411,965
- FHA/VA Loans: 1,625,442
- Subserviced by Others: 198,259 lns

### Adjustable-Rate Mortgage Loan Servicing

- **Balances Serviced**: $51,769, 43,670
- **WARM (in months)**: 303 mo, 293 mo
- **Wtd Avg Servicing Fee (in bp)**: 44 bp, 70 bp

**Total Balances of Mortgage Loans Serviced for Others**: $679,782

### Index on Serviced Loan

- **Current Mkt**: $679,782
- **Lagging Mkt**

**CASH, DEPOSITS, & SECURITIES**

| Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. | $27,783 |
| Equity Securities (including Mutual Funds) Subject to SFAS No. 115 | $3,661 |
| Zero-Coupon Securities | $911, 3.39%, 26 mo |
| Government & Agency Securities | $33,844, 5.74%, 94 mo |
| Term Fed Funds, Term Repos, and Interest-Earning Deposits | $19,400, 2.42%, 1 mo |
| Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) | $6,518, 5.86%, 91 mo |
| Structured Securities | $8,789 |

**Total Cash, Deposits, & Securities**: $100,906
### SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

(Balances in $Mil)

#### ASSETS--Continued

<table>
<thead>
<tr>
<th>ITEMS RELATED TO MORTGAGE LOANS &amp; SECURITIES</th>
<th>Amount (in $Mil)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nonperforming Loans</td>
<td>4,745</td>
</tr>
<tr>
<td>Accrued Interest Receivable</td>
<td>3,471</td>
</tr>
<tr>
<td>Advances for Taxes and Insurance</td>
<td>466</td>
</tr>
<tr>
<td>Less: Unamortized Yield Adjustments</td>
<td>-2,022</td>
</tr>
<tr>
<td>Valuation Allowances</td>
<td>3,677</td>
</tr>
<tr>
<td>Unrealized Gains (Losses)</td>
<td>530</td>
</tr>
</tbody>
</table>

* MEMORANDUM ITEMS *

| Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23 | $ 3,263 |
| Loans Secured by Real Estate Reported as Consumer Loans at SC34 | $ 9,169 |

<table>
<thead>
<tr>
<th>ITEMS RELATED TO NONMORTGAGE LOANS &amp; SECURITIES</th>
<th>Amount (in $Mil)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nonperforming Loans</td>
<td>923</td>
</tr>
<tr>
<td>Accrued Interest Receivable</td>
<td>618</td>
</tr>
<tr>
<td>Less: Unamortized Yield Adjustments</td>
<td>-287</td>
</tr>
<tr>
<td>Valuation Allowances</td>
<td>1,999</td>
</tr>
<tr>
<td>Unrealized Gains (Losses)</td>
<td>-2</td>
</tr>
<tr>
<td>Market Value of Equity Securities &amp; Mutual Funds Reported at CMR464:</td>
<td>$ 2,433</td>
</tr>
<tr>
<td>Equity Secur. &amp; Non-Mtg-Related Mutual Funds</td>
<td>2,433</td>
</tr>
<tr>
<td>Mortgage-Related Mutual Funds</td>
<td>1,228</td>
</tr>
<tr>
<td>Mortgage Loans Serviced by Others: Fixed-Rate Mortgage Loans Serviced</td>
<td>$ 28,552</td>
</tr>
<tr>
<td>Wtd Avg Servicing Fee (in bp)</td>
<td>23 bp</td>
</tr>
<tr>
<td>Adjustable-Rate Mortgage Loans Serviced</td>
<td>43,077</td>
</tr>
<tr>
<td>Wtd Avg Servicing Fee (in bp)</td>
<td>28 bp</td>
</tr>
<tr>
<td>Credit Card Balances Expected to Pay Off</td>
<td>$ 1,477</td>
</tr>
<tr>
<td>in Grace Period</td>
<td></td>
</tr>
</tbody>
</table>

| REAL ESTATE HELD FOR INVESTMENT               | $ 314           |
| REPOSESSED ASSETS                             | $ 948           |

| EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK) | $ 361 |

| OFFICE PREMISES AND EQUIPMENT                  | $ 8,371 |

<table>
<thead>
<tr>
<th>ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES</th>
<th>Amount (in $Mil)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unrealized Gains (Losses)</td>
<td>-1,058</td>
</tr>
<tr>
<td>Less: Unamortized Yield Adjustments</td>
<td>-1,832</td>
</tr>
<tr>
<td>Valuation Allowances</td>
<td>4</td>
</tr>
</tbody>
</table>

| OTHER ASSETS                                   | Amount (in $Mil) |
| Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments | 10,206 |
| Margin Account                                | 0               |
| Miscellaneous I                               | 30,447          |
| Miscellaneous II                              | 7,968           |

| TOTAL ASSETS                                   | $ 948,999      |
## LIABILITIES

### FIXED-RATE, FIXED-MATURITY DEPOSITS

**Original Maturity in Months**

<table>
<thead>
<tr>
<th>Balances by Remaining Maturity:</th>
<th>12 or Less</th>
<th>13 to 36</th>
<th>37 or More</th>
<th>Early Withdrawal During Quarter</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Balances Maturing in 3 Months or Less</td>
<td>$61,673</td>
<td>18,190</td>
<td>1,267</td>
<td>$3</td>
<td></td>
</tr>
<tr>
<td>WAC</td>
<td>3.99%</td>
<td>6.23%</td>
<td>5.94%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>WARM (in months)</td>
<td>2 mo</td>
<td>2 mo</td>
<td>2 mo</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balances Maturing in 4 to 12 Months</td>
<td>$75,880</td>
<td>39,879</td>
<td>3,654</td>
<td>$6</td>
<td></td>
</tr>
<tr>
<td>WAC</td>
<td>3.51%</td>
<td>5.49%</td>
<td>5.86%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>WARM (in months)</td>
<td>7 mo</td>
<td>8 mo</td>
<td>7 mo</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balances Maturing in 13 to 36 Months</td>
<td>$40,323</td>
<td>11,148</td>
<td></td>
<td>$3</td>
<td></td>
</tr>
<tr>
<td>WAC</td>
<td>4.70%</td>
<td>6.06%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WARM (in months)</td>
<td>20 mo</td>
<td>26 mo</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balances Maturing in 37 or More Months</td>
<td>$18,936</td>
<td></td>
<td></td>
<td>$0</td>
<td></td>
</tr>
<tr>
<td>WAC</td>
<td></td>
<td></td>
<td>5.94%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>WARM (in months)</td>
<td></td>
<td></td>
<td>55 mo</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Total Fixed-Rate, Fixed-Maturity Deposits** $270,951

**Original Maturity in Months**

**Memo:** Fixed-Rate, Fixed-Maturity

<table>
<thead>
<tr>
<th>Deposit Detail:</th>
<th>12 or Less</th>
<th>13 to 36</th>
<th>Over 36</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balances in Brokered Deposits</td>
<td>$7,085</td>
<td>6,798</td>
<td>6,993</td>
</tr>
</tbody>
</table>

**Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Foregone Interest:**

| Balances Subject to Penalty | $117,986 | 81,751 | 24,718 |
| Penalty in Months of Forgone Interest | 3.09 mo | 5.43 mo | 7.42 mo |

(expressed to two decimal places; e.g., x.xx)

| Balances in New Accounts (Optional) | $1,147 | 831 | 509 |
SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES--Continued

**FIXED-RATE, FIXED-MATURITY BORROWINGS:**
FHLB ADVANCES, OTHER BORROWINGS,
REDEEMABLE PREFERRED STOCK,
& SUBORDINATED DEBT

<table>
<thead>
<tr>
<th>Remaining Maturity in Months</th>
<th>Balances by Coupon Class:</th>
<th>0 to 3</th>
<th>4 to 36</th>
<th>37 or More</th>
<th>WAC</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Under 5.00%</td>
<td>$78,567</td>
<td>31,029</td>
<td>3,590</td>
<td>2.33%</td>
</tr>
<tr>
<td></td>
<td>5.00 to 5.99%</td>
<td>$4,233</td>
<td>14,581</td>
<td>5,191</td>
<td>5.46%</td>
</tr>
<tr>
<td></td>
<td>6.00 to 6.99%</td>
<td>$1,388</td>
<td>15,960</td>
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<td>7.00 to 7.99%</td>
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<td>11.00% and Above</td>
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<td>2</td>
<td>178</td>
<td>11.95%</td>
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<td></td>
<td>WARM</td>
<td>1 mo</td>
<td>16 mo</td>
<td>71 mo</td>
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Total Fixed-Rate, Fixed-Maturity Borrowings: $168,619

**MEMO:** Variable-Rate, Fixed Maturity Liabilities
(from Supplemental Reporting) $134,089

**MEMO:** Book Value of Redeemable Preferred Stock $0
### SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

<table>
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<tr>
<th>Liabilities (Con't.), Minority Interest, &amp; Capital</th>
<th>Total Balances</th>
<th>WAC</th>
<th>New Accounts (Optional)</th>
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<td>Transaction Accounts</td>
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<td>Money Market Deposit Accounts (MMDAs)</td>
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<td><strong>Unamortized Yield Adjustments on Borrowings</strong></td>
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<td>Collateralized Mortgage Securities Issued</td>
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<td><strong>Total Liabilities</strong></td>
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<td><strong>Minority Interest in Consolidated Subsidiaries</strong></td>
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<td><strong>Equity Capital</strong></td>
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<td><strong>Total Liabilities, Minority Interest, &amp; Capital</strong></td>
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### OFF-BALANCE-SHEET POSITIONS

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<th>Maturity or Fees</th>
<th>Price/Rate #1</th>
<th>Price/Rate #2</th>
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**Memo:**

Reconciliation of Off-Balance-Sheet Contract Positions Reported

- Reported Above at CMR801-CMR880: 0
- Reported Using Optional Supplemental Reporting: 0
- Self-Valued & Reported as "Additional" Positions at CMR911-CMR919: 0
## Schedule CMR -- Consolidated Maturity/Rate

### Aggregate Off-Balance-Sheet Positions

<table>
<thead>
<tr>
<th>Code</th>
<th>Off-Balance-Sheet Contract Position</th>
<th># Firms</th>
<th>Notional Amount</th>
<th>Maturity or Fees</th>
<th>Price/Rate #1</th>
<th>Price/Rate #2</th>
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<td>Maturity or Fees</td>
<td>Price/Rate #1</td>
<td>Price/Rate #2</td>
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## SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

### AGGREGATE OFF-BALANCE-SHEET POSITIONS

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<th>Code</th>
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<th>Notional Amount</th>
<th>Maturity or Fees</th>
<th>Price/Rate #1</th>
<th>Price/Rate #2</th>
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## SCHEDULE CMR — CONSOLIDATED MATURITY/RATE

### AGGREGATE OFF-BALANCE-SHEET POSITIONS

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