## 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 Ratio</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>+300 bp</td>
<td>16,094</td>
<td>-5,458</td>
<td>-25 %</td>
<td>8.52 %</td>
<td>-230 bp</td>
</tr>
<tr>
<td>+200 bp</td>
<td>18,313</td>
<td>-3,239</td>
<td>-15 %</td>
<td>9.50 %</td>
<td>-131 bp</td>
</tr>
<tr>
<td>+100 bp</td>
<td>20,269</td>
<td>-1,283</td>
<td>-6 %</td>
<td>10.33 %</td>
<td>-49 bp</td>
</tr>
<tr>
<td>0 bp</td>
<td>21,552</td>
<td></td>
<td></td>
<td>10.81 %</td>
<td></td>
</tr>
<tr>
<td>-100 bp</td>
<td>21,788</td>
<td>235</td>
<td>+1 %</td>
<td>10.83 %</td>
<td>+1 bp</td>
</tr>
</tbody>
</table>

### Risk Measure for a Given Rate Shock

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-shock NPV Ratio:</td>
<td>10.81 %</td>
<td>10.43 %</td>
<td>10.54 %</td>
</tr>
<tr>
<td>NPV as % of PV Assets</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Post-shock NPV Ratio</td>
<td>9.50 %</td>
<td>9.47 %</td>
<td>9.99 %</td>
</tr>
<tr>
<td>Sensitivity Measure:</td>
<td>131 bp</td>
<td>97 bp</td>
<td>56 bp</td>
</tr>
<tr>
<td>Decline in NPV Ratio</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TB 13a Level of Risk</td>
<td>Minimal</td>
<td>Minimal</td>
<td>Minimal</td>
</tr>
</tbody>
</table>

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.
**Interest Rate Risk Exposure Report**

**Present Value Estimates by Interest Rate Scenario**

**ASSETS**

<table>
<thead>
<tr>
<th>MORTGAGE LOANS AND SECURITIES</th>
<th>Amounts in Millions</th>
<th><strong>FaceValue</strong></th>
<th>BC/FV</th>
<th><strong>Eff.Dur.</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fixed-Rate Single-Family First-Mortgage Loans and MBS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>30-Year Mortgage Loans</td>
<td>14,886</td>
<td>14,501</td>
<td>13,725</td>
<td>12,965</td>
</tr>
<tr>
<td>30-Year Mortgage Securities</td>
<td>7,265</td>
<td>6,967</td>
<td>6,441</td>
<td>5,998</td>
</tr>
<tr>
<td>15-Year Mortgages and MBS</td>
<td>17,022</td>
<td>16,579</td>
<td>15,927</td>
<td>15,229</td>
</tr>
<tr>
<td>Balloon Mortgages and MBS</td>
<td>8,268</td>
<td>8,111</td>
<td>7,884</td>
<td>7,600</td>
</tr>
<tr>
<td><strong>Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6 Month or Less Reset Frequency</td>
<td>6,706</td>
<td>6,692</td>
<td>6,661</td>
<td>6,597</td>
</tr>
<tr>
<td>7 Month to 2 Year Reset Frequency</td>
<td>8,728</td>
<td>8,647</td>
<td>8,545</td>
<td>8,403</td>
</tr>
<tr>
<td>2+ to 5 Year Reset Frequency</td>
<td>28,425</td>
<td>27,633</td>
<td>26,686</td>
<td>25,637</td>
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<tr>
<td><strong>Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 Month Reset Frequency</td>
<td>324</td>
<td>321</td>
<td>319</td>
<td>316</td>
</tr>
<tr>
<td>2 Month to 5 Year Reset Frequency</td>
<td>962</td>
<td>947</td>
<td>931</td>
<td>913</td>
</tr>
<tr>
<td><strong>Multifamily and Nonresidential Mortgage Loans and Securities</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adjustable-Rate, Balloons</td>
<td>2,152</td>
<td>2,131</td>
<td>2,111</td>
<td>2,091</td>
</tr>
<tr>
<td>Adjustable-Rate, Fully Amortizing</td>
<td>5,126</td>
<td>5,088</td>
<td>5,052</td>
<td>5,016</td>
</tr>
<tr>
<td>Fixed-Rate, Balloon</td>
<td>2,026</td>
<td>1,960</td>
<td>1,898</td>
<td>1,838</td>
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<tr>
<td>Fixed-Rate, Fully Amortizing</td>
<td>5,250</td>
<td>4,985</td>
<td>4,744</td>
<td>4,523</td>
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<tr>
<td><strong>Construction and Land Loans</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adjustable-Rate</td>
<td>4,855</td>
<td>4,845</td>
<td>4,836</td>
<td>4,826</td>
</tr>
<tr>
<td>Fixed-Rate</td>
<td>1,917</td>
<td>1,872</td>
<td>1,829</td>
<td>1,789</td>
</tr>
<tr>
<td><strong>Second-Mortgage Loans and Securities</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adjustable-Rate</td>
<td>11,180</td>
<td>11,164</td>
<td>11,151</td>
<td>11,136</td>
</tr>
<tr>
<td>Fixed-Rate</td>
<td>2,698</td>
<td>2,638</td>
<td>2,581</td>
<td>2,527</td>
</tr>
<tr>
<td><strong>Other Assets Related to Mortgage Loans and Securities</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net Nonperforming Mortgage Loans</td>
<td>394</td>
<td>386</td>
<td>376</td>
<td>365</td>
</tr>
<tr>
<td>Accrued Interest Receivable</td>
<td>494</td>
<td>494</td>
<td>494</td>
<td>494</td>
</tr>
<tr>
<td>Advance for Taxes/Insurance</td>
<td>52</td>
<td>52</td>
<td>52</td>
<td>52</td>
</tr>
<tr>
<td>Float on Escrows on Owned Mortgages</td>
<td>24</td>
<td>47</td>
<td>75</td>
<td>97</td>
</tr>
<tr>
<td>LESS: Value of Servicing on Mortgages Serviced by Others</td>
<td>-138</td>
<td>-169</td>
<td>-193</td>
<td>-197</td>
</tr>
<tr>
<td><strong>TOTAL MORTGAGE LOANS AND SECURITIES</strong></td>
<td>128,892</td>
<td>126,229</td>
<td>122,509</td>
<td>118,607</td>
</tr>
</tbody>
</table>
## Interest Rate Risk Exposure Report
Present Value Estimates by Interest Rate Scenario

**Amounts in Millions**


### ASSETS (cont.)

#### NONMORTGAGE LOANS

**Commercial Loans**

<table>
<thead>
<tr>
<th>Adjustable-Rate</th>
<th>Base Case</th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff.Dur.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>4,208</td>
<td>4,202</td>
<td>4,196</td>
<td>4,190</td>
<td>4,185</td>
<td>4,210</td>
<td>99.80</td>
<td>0.14</td>
</tr>
<tr>
<td>Fixed-Rate</td>
<td></td>
<td>3,773</td>
<td>3,654</td>
<td>3,540</td>
<td>3,432</td>
<td>3,328</td>
<td>3,174</td>
<td>115.12</td>
<td>3.18</td>
</tr>
</tbody>
</table>

**Consumer Loans**

<table>
<thead>
<tr>
<th>Adjustable-Rate</th>
<th>Base Case</th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff.Dur.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>2,332</td>
<td>2,328</td>
<td>2,323</td>
<td>2,319</td>
<td>2,314</td>
<td>2,194</td>
<td>106.10</td>
<td>0.19</td>
</tr>
<tr>
<td>Fixed-Rate</td>
<td></td>
<td>15,491</td>
<td>15,261</td>
<td>15,038</td>
<td>14,824</td>
<td>14,617</td>
<td>15,575</td>
<td>97.98</td>
<td>1.49</td>
</tr>
</tbody>
</table>

**Other Assets Related to Nonmortgage Loans and Securities**

<table>
<thead>
<tr>
<th>Net Nonperforming Nonmortgage Loans</th>
<th>Base Case</th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff.Dur.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>-662</td>
<td>-654</td>
<td>-645</td>
<td>-637</td>
<td>-629</td>
<td>-654</td>
<td>0.00</td>
<td>1.32</td>
<td></td>
</tr>
<tr>
<td>Accrued Interest Receivable</td>
<td>153</td>
<td>153</td>
<td>153</td>
<td>153</td>
<td>153</td>
<td>153</td>
<td>100.00</td>
<td>0.00</td>
<td></td>
</tr>
</tbody>
</table>

**TOTAL NONMORTGAGE LOANS**

<table>
<thead>
<tr>
<th>Base Case</th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff.Dur.</th>
</tr>
</thead>
<tbody>
<tr>
<td>25,295</td>
<td>24,943</td>
<td>24,605</td>
<td>24,280</td>
<td>23,968</td>
<td>24,653</td>
<td>101.18</td>
<td>1.38</td>
<td></td>
</tr>
</tbody>
</table>

#### CASH, DEPOSITS, AND SECURITIES

**Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos**

<table>
<thead>
<tr>
<th>Base Case</th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff.Dur.</th>
</tr>
</thead>
<tbody>
<tr>
<td>7,610</td>
<td>7,610</td>
<td>7,610</td>
<td>7,610</td>
<td>7,610</td>
<td>7,610</td>
<td>100.00</td>
<td>0.00</td>
<td></td>
</tr>
</tbody>
</table>

**Equities and All Mutual Funds**

<table>
<thead>
<tr>
<th>Base Case</th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff.Dur.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,492</td>
<td>1,428</td>
<td>1,356</td>
<td>1,293</td>
<td>1,230</td>
<td>1,428</td>
<td>100.00</td>
<td>4.75</td>
<td></td>
</tr>
</tbody>
</table>

**Zero-Coupon Securities**

<table>
<thead>
<tr>
<th>Base Case</th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff.Dur.</th>
</tr>
</thead>
<tbody>
<tr>
<td>36</td>
<td>34</td>
<td>32</td>
<td>30</td>
<td>29</td>
<td>31</td>
<td>108.25</td>
<td>6.46</td>
<td></td>
</tr>
</tbody>
</table>

**Government and Agency Securities**

<table>
<thead>
<tr>
<th>Base Case</th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff.Dur.</th>
</tr>
</thead>
<tbody>
<tr>
<td>3,610</td>
<td>3,509</td>
<td>3,412</td>
<td>3,321</td>
<td>3,322</td>
<td>3,323</td>
<td>3,397</td>
<td>103.30</td>
<td>2.82</td>
</tr>
</tbody>
</table>

**Term Fed Funds, Term Repos**

<table>
<thead>
<tr>
<th>Base Case</th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff.Dur.</th>
</tr>
</thead>
<tbody>
<tr>
<td>3,224</td>
<td>3,218</td>
<td>3,212</td>
<td>3,206</td>
<td>3,200</td>
<td>3,214</td>
<td>100.11</td>
<td>0.18</td>
<td></td>
</tr>
</tbody>
</table>

**Munis, Mtg-Backed Bonds, Corporates, Commercial Paper**

<table>
<thead>
<tr>
<th>Base Case</th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff.Dur.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,481</td>
<td>1,419</td>
<td>1,363</td>
<td>1,311</td>
<td>1,263</td>
<td>1,334</td>
<td>106.37</td>
<td>4.15</td>
<td></td>
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</tbody>
</table>

**Mortgage-Derivative and Structured Securities**

<table>
<thead>
<tr>
<th>By Valuation Method</th>
<th>Base Case</th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff.Dur.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valued by OTS</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0.00</td>
<td>0.00</td>
<td></td>
</tr>
<tr>
<td>Valued by Institution</td>
<td>8,656</td>
<td>8,490</td>
<td>8,186</td>
<td>7,876</td>
<td>7,554</td>
<td>8,493</td>
<td>99.97</td>
<td>2.77</td>
<td></td>
</tr>
</tbody>
</table>

**Structured Securities (Complex)**

<table>
<thead>
<tr>
<th>Base Case</th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff.Dur.</th>
</tr>
</thead>
<tbody>
<tr>
<td>8,084</td>
<td>7,972</td>
<td>7,803</td>
<td>7,617</td>
<td>7,427</td>
<td>7,945</td>
<td>100.34</td>
<td>1.76</td>
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</tr>
</tbody>
</table>

### LESS: Valuation Allowances for Investment Securities

<table>
<thead>
<tr>
<th>Base Case</th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff.Dur.</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>100.00</td>
<td>2.13</td>
<td></td>
</tr>
</tbody>
</table>

**TOTAL CASH, DEPOSITS, AND SECURITIES**

<table>
<thead>
<tr>
<th>Base Case</th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff.Dur.</th>
</tr>
</thead>
<tbody>
<tr>
<td>34,190</td>
<td>33,677</td>
<td>32,971</td>
<td>32,262</td>
<td>31,545</td>
<td>33,451</td>
<td>100.68</td>
<td>1.81</td>
<td></td>
</tr>
</tbody>
</table>
## Interest Rate Risk Exposure Report

### Present Value Estimates by Interest Rate Scenario

**Area:** Southeast  
**All Reporting CMR**  
**Reporting Dockets:** 300  
**December 2003**  
**Data as of:** 3/10/2004

### Amounts in Millions

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Base Case</th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff. Dur.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS (cont.)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Repossessed Assets</td>
<td>245</td>
<td>245</td>
<td>245</td>
<td>245</td>
<td>245</td>
<td>245</td>
<td>100.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Real Estate Held for Investment</td>
<td>74</td>
<td>74</td>
<td>74</td>
<td>74</td>
<td>74</td>
<td>74</td>
<td>100.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Investment in Unconsolidated Subsidiaries</td>
<td>108</td>
<td>106</td>
<td>100</td>
<td>91</td>
<td>81</td>
<td>106</td>
<td>100.00</td>
<td>3.53</td>
<td></td>
</tr>
<tr>
<td>Office Premises and Equipment</td>
<td>2,219</td>
<td>2,219</td>
<td>2,219</td>
<td>2,219</td>
<td>2,219</td>
<td>2,219</td>
<td>100.00</td>
<td>0.00</td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL REAL ASSETS, ETC.</strong></td>
<td>2,646</td>
<td>2,644</td>
<td>2,639</td>
<td>2,630</td>
<td>2,619</td>
<td>2,619</td>
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**PUBLIC**
Interest Rate Risk Exposure Report  
Present Value Estimates by Interest Rate Scenario

Amounts in Millions

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<th>+200 bp</th>
<th>+300 bp</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff. Dur.</th>
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<td>175,858</td>
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<td>0.76/1.56**</td>
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** PUBLIC **
# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area:** Southeast  
**All Reporting CMR**  
**Reporting Dockets:** 300  
**December 2003**  
**Data as of:** 3/10/2004  
**Page 6**  

**FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS**

### OPTIONAL COMMITMENTS TO ORIGINATE

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<th>Position Type</th>
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<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>FaceValue</th>
<th>BC/FV</th>
<th>Eff.Dur.</th>
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### FIRM COMMITMENTS

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<th>FaceValue</th>
<th>BC/FV</th>
<th>Eff.Dur.</th>
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### INTEREST-RATE SWAPS

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<th>+200 bp</th>
<th>+300 bp</th>
<th>FaceValue</th>
<th>BC/FV</th>
<th>Eff.Dur.</th>
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<td>392</td>
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<th>BC/FV</th>
<th>Eff.Dur.</th>
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### TOTAL OFF-BALANCE-SHEET POSITIONS

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## Interest Rate Risk Exposure Report

**Present Value Estimates by Interest Rate Scenario**

**Amounts in Millions**


**Reporting Dockets:** 300

**December 2003**

**Area:** Southeast

**All Reporting CMR**

**Data as of:** 3/10/2004

### NET PORTFOLIO VALUE

<table>
<thead>
<tr>
<th>Interest Rate Scenario</th>
<th>Base Case</th>
<th>Amounts in Millions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>-100 bp</td>
<td>0 bp</td>
</tr>
<tr>
<td><strong>ASSETS</strong></td>
<td>201,261</td>
<td>199,349</td>
</tr>
<tr>
<td><strong>- LIABILITIES</strong></td>
<td>179,184</td>
<td>177,795</td>
</tr>
<tr>
<td><strong>OFF-BALANCE-SHEET POSITIONS</strong></td>
<td>-290</td>
<td>-2</td>
</tr>
<tr>
<td><strong>TOTAL NET PORTFOLIO VALUE #</strong></td>
<td>21,788</td>
<td>21,552</td>
</tr>
</tbody>
</table>

* 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

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

#### 30-YEAR MORTGAGES AND MBS

<table>
<thead>
<tr>
<th>Description</th>
<th>Coupon</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage Loans</td>
<td></td>
</tr>
<tr>
<td>WARM</td>
<td></td>
</tr>
<tr>
<td>WAC</td>
<td></td>
</tr>
<tr>
<td>Amount of these that is FHA or VA Guaranteed</td>
<td></td>
</tr>
<tr>
<td>Securities Backed by Conventional Mortgages</td>
<td></td>
</tr>
<tr>
<td>WARM</td>
<td></td>
</tr>
<tr>
<td>Weighted Average Pass-Through Rate</td>
<td></td>
</tr>
<tr>
<td>Securities Backed by FHA or VA Mortgages</td>
<td></td>
</tr>
<tr>
<td>WARM</td>
<td></td>
</tr>
<tr>
<td>Weighted Average Pass-Through Rate</td>
<td></td>
</tr>
</tbody>
</table>

#### 15-YEAR MORTGAGES AND MBS

<table>
<thead>
<tr>
<th>Description</th>
<th>Coupon</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage Loans</td>
<td></td>
</tr>
<tr>
<td>WAC</td>
<td></td>
</tr>
<tr>
<td>Mortgage Securities</td>
<td></td>
</tr>
<tr>
<td>Weighted Average Pass-Through Rate</td>
<td></td>
</tr>
<tr>
<td>WARM (of 15-Year Loans and Securities)</td>
<td></td>
</tr>
</tbody>
</table>

#### BALLOON MORTGAGES AND MBS

<table>
<thead>
<tr>
<th>Description</th>
<th>Coupon</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage Loans</td>
<td></td>
</tr>
<tr>
<td>WAC</td>
<td></td>
</tr>
<tr>
<td>Mortgage Securities</td>
<td></td>
</tr>
<tr>
<td>Weighted Average Pass-Through Rate</td>
<td></td>
</tr>
<tr>
<td>WARM (of Balloon Loans and Securities)</td>
<td></td>
</tr>
</tbody>
</table>

---

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities: **$45,067**
**AGGREGATE SCHEDULE CMR REPORT**

**ASSETS (continued)**

<table>
<thead>
<tr>
<th>Amounts in Millions</th>
<th>Current Market Index ARMs by Coupon Reset Frequency</th>
<th>Lagging Market Index ARMs by Coupon Reset Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>6 Months or Less</td>
<td>7 Months to 2 Years</td>
</tr>
<tr>
<td>Teaser ARMs</td>
<td>$1,052</td>
<td>$230</td>
</tr>
<tr>
<td></td>
<td>3.24%</td>
<td>4.10%</td>
</tr>
<tr>
<td>Non-Teaser ARMs</td>
<td>$5,512</td>
<td>$8,237</td>
</tr>
<tr>
<td></td>
<td>254 bp</td>
<td>267 bp</td>
</tr>
<tr>
<td></td>
<td>4.17%</td>
<td>5.02%</td>
</tr>
<tr>
<td></td>
<td>317 mo</td>
<td>297 mo</td>
</tr>
<tr>
<td>Weighted Average Time Until Next Payment Reset</td>
<td>7 mo</td>
<td>12 mo</td>
</tr>
</tbody>
</table>

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

$43,644

**MEMO ITEMS FOR ALL ARMS (Reported at CMR 815)**

<table>
<thead>
<tr>
<th>Current Market Index ARMs by Coupon Reset Frequency</th>
<th>Lagging Market Index ARMs by Coupon Reset Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 Months or Less</td>
<td>7 Months to 2 Years</td>
</tr>
<tr>
<td>ARM Balances by Distance from Lifetime Cap</td>
<td></td>
</tr>
<tr>
<td>Balances With Coupon Within 200 bp of Lifetime Cap</td>
<td>$11</td>
</tr>
<tr>
<td>Weighted Average Distance from Lifetime Cap</td>
<td>115 bp</td>
</tr>
<tr>
<td>Balances With Coupon 201-400 bp from Lifetime Cap</td>
<td>$228</td>
</tr>
<tr>
<td>Weighted Average Distance from Lifetime Cap</td>
<td>338 bp</td>
</tr>
<tr>
<td>Balances With Coupon Over 400 bp from Lifetime Cap</td>
<td>$5,456</td>
</tr>
<tr>
<td>Weighted Average Distance from Lifetime Cap</td>
<td>1,054 bp</td>
</tr>
<tr>
<td>Balances Without Lifetime Cap</td>
<td>$869</td>
</tr>
</tbody>
</table>

| ARM Cap and Floor Detail                             |                                                  |
| Balances Subject to Periodic Rate Caps               | $4,884                                            | $7,584    | $26,303  | $275  | $642   |
| Weighted Average Periodic Rate Cap                   | 87 bp                                             | 174 bp    | 194 bp   | 64 bp  | 205 bp |
| Balances Subject to Periodic Rate Floors             | $1,113                                            | $5,602    | $17,621  | $9    | $559   |

| MBS Included in ARM Balances                         |                                                  |
| $525                                               | $1,977                                            | $1,505    | $23     | $39    |

**PUBLIC**
AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Amounts in Millions

Reporting Dockets: 300
December 2003
Data as of: 3/10/2004

<table>
<thead>
<tr>
<th>MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES</th>
<th>Balloons</th>
<th>Fully Amortizing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adjustable-Rate:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balances</td>
<td>$2,108</td>
<td>$5,084</td>
</tr>
<tr>
<td>WARM</td>
<td>69 mo</td>
<td>153 mo</td>
</tr>
<tr>
<td>Remaining Term to Full Amortization</td>
<td>273 mo</td>
<td></td>
</tr>
<tr>
<td>Rate Index Code</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Margin</td>
<td>221 bp</td>
<td>226 bp</td>
</tr>
<tr>
<td>Reset Frequency</td>
<td>25 mo</td>
<td>21 mo</td>
</tr>
<tr>
<td>MEMO: ARMss within 300 bp of Lifetime Cap</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balances</td>
<td>$78</td>
<td>$112</td>
</tr>
<tr>
<td>Wghted Average Distance to Lifetime Cap</td>
<td>119 bp</td>
<td>77 bp</td>
</tr>
<tr>
<td>Fixed-Rate:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balances</td>
<td>$1,834</td>
<td>$4,899</td>
</tr>
<tr>
<td>WARM</td>
<td>49 mo</td>
<td>156 mo</td>
</tr>
<tr>
<td>Remaining Term to Full Amortization</td>
<td>244 mo</td>
<td></td>
</tr>
<tr>
<td>WAC</td>
<td>6.99%</td>
<td>6.83%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CONSTRUCTION AND LAND LOANS</th>
<th>Adjustable Rate</th>
<th>Fixed Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balances</td>
<td>$4,843</td>
<td>$1,966</td>
</tr>
<tr>
<td>WARM</td>
<td>24 mo</td>
<td>44 mo</td>
</tr>
<tr>
<td>Rate Index Code</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Margin in Column 1; WAC in Column 2</td>
<td>134 bp</td>
<td>6.52%</td>
</tr>
<tr>
<td>Reset Frequency</td>
<td>4 mo</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SECOND MORTGAGE LOANS AND SECURITIES</th>
<th>Adjustable Rate</th>
<th>Fixed Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balances</td>
<td>$11,103</td>
<td>$2,592</td>
</tr>
<tr>
<td>WARM</td>
<td>136 mo</td>
<td>145 mo</td>
</tr>
<tr>
<td>Rate Index Code</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Margin in Column 1; WAC in Column 2</td>
<td>151 bp</td>
<td>7.46%</td>
</tr>
<tr>
<td>Reset Frequency</td>
<td>1 mo</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>COMMERCIAL LOANS</th>
<th>Adjustable Rate</th>
<th>Fixed Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balances</td>
<td>$4,210</td>
<td>$3,174</td>
</tr>
<tr>
<td>WARM</td>
<td>54 mo</td>
<td>46 mo</td>
</tr>
<tr>
<td>Margin in Column 1; WAC in Column 2</td>
<td>297 bp</td>
<td>9.38%</td>
</tr>
<tr>
<td>Reset Frequency</td>
<td>3 mo</td>
<td>0</td>
</tr>
<tr>
<td>Rate Index Code</td>
<td>0</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CONSUMER LOANS</th>
<th>Adjustable Rate</th>
<th>Fixed Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balances</td>
<td>$2,194</td>
<td>$15,575</td>
</tr>
<tr>
<td>WARM</td>
<td>68 mo</td>
<td>69 mo</td>
</tr>
<tr>
<td>Rate Index Code</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Margin in Column 1; WAC in Column 2</td>
<td>828 bp</td>
<td>8.94%</td>
</tr>
<tr>
<td>Reset Frequency</td>
<td>2 mo</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE</th>
<th>High Risk</th>
<th>Low Risk</th>
</tr>
</thead>
<tbody>
<tr>
<td>Collateralized Mortgage Obligations:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Floating Rate</td>
<td>$85</td>
<td>$1,966</td>
</tr>
<tr>
<td>Fixed Rate:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Remaining WAL &lt;= 5 Years</td>
<td>$376</td>
<td>$5,079</td>
</tr>
<tr>
<td>Remaining WAL 5-10 Years</td>
<td>$231</td>
<td>$410</td>
</tr>
<tr>
<td>Remaining WAL Over 10 Years</td>
<td>$165</td>
<td></td>
</tr>
<tr>
<td>Superfloaters</td>
<td>$0</td>
<td></td>
</tr>
<tr>
<td>Inverse Floaters &amp; Super POs</td>
<td>$6</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>$4</td>
<td>$0</td>
</tr>
<tr>
<td>CMO Residuals:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed Rate:</td>
<td>$21</td>
<td>$4</td>
</tr>
<tr>
<td>Floating Rate</td>
<td>$0</td>
<td>$30</td>
</tr>
<tr>
<td>Stripped Mortgage-Backed Securities:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest-Only MBS</td>
<td>$53</td>
<td>$57</td>
</tr>
<tr>
<td>WAC</td>
<td>6.49%</td>
<td>3.68%</td>
</tr>
<tr>
<td>Principal-Only MBS</td>
<td>$0</td>
<td>$4</td>
</tr>
<tr>
<td>WAC</td>
<td>0.00%</td>
<td>5.51%</td>
</tr>
<tr>
<td>Total Mortgage-Derivative Securities - Book Value</td>
<td>$941</td>
<td>$7,552</td>
</tr>
</tbody>
</table>

** PUBLIC **
MORTGAGE LOANS SERVICED FOR OTHERS

<table>
<thead>
<tr>
<th>Coupon of Fixed-Rate Mortgages Serviced for Others</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less Than 5.00%</td>
</tr>
<tr>
<td>Fixed-Rate Mortgage Loan Servicing</td>
</tr>
<tr>
<td>Balances Serviced</td>
</tr>
<tr>
<td>WARM</td>
</tr>
<tr>
<td>Weighted Average Servicing Fee</td>
</tr>
<tr>
<td>Total Number of Fixed Rate Loans Serviced that are:</td>
</tr>
<tr>
<td>Conventional</td>
</tr>
<tr>
<td>FHA/VA</td>
</tr>
<tr>
<td>Subserviced by Others</td>
</tr>
</tbody>
</table>

Index on Serviced Loan

<table>
<thead>
<tr>
<th>Current Market</th>
<th>Lagging Market</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adjustable-Rate Mortgage Loan Servicing</td>
<td></td>
</tr>
<tr>
<td>Balances Serviced</td>
<td>$10,341</td>
</tr>
<tr>
<td>WARM (in months)</td>
<td>314 mo</td>
</tr>
<tr>
<td>Weighted Average Servicing Fee</td>
<td>67 bp</td>
</tr>
<tr>
<td>Total # of Adjustable-Rate Loans Serviced</td>
<td>48 loans</td>
</tr>
<tr>
<td>Number of These Subserviced by Others</td>
<td>6 loans</td>
</tr>
</tbody>
</table>

Total Balances of Mortgage Loans Serviced for Others $90,717

CASH, DEPOSITS, AND SECURITIES

<table>
<thead>
<tr>
<th>Balances</th>
<th>WAC</th>
<th>WARM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos</td>
<td>$7,610</td>
<td></td>
</tr>
<tr>
<td>Equity Securities (including Mutual Funds) Subject to SFAs No. 115</td>
<td>$1,428</td>
<td></td>
</tr>
<tr>
<td>Zero-Coupon Securities</td>
<td>$31</td>
<td>2.90%</td>
</tr>
<tr>
<td>Government &amp; Agency Securities</td>
<td>$3,397</td>
<td>3.56%</td>
</tr>
<tr>
<td>Term Fed Funds, Term Repos, and Interest-Earning Deposits</td>
<td>$3,214</td>
<td>1.23%</td>
</tr>
<tr>
<td>Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)</td>
<td>$1,334</td>
<td>5.01%</td>
</tr>
<tr>
<td>Memo: Complex Securities (from supplemental reporting)</td>
<td>$7,945</td>
<td></td>
</tr>
<tr>
<td>Total Cash, Deposits, and Securities</td>
<td>$24,960</td>
<td></td>
</tr>
</tbody>
</table>
### ITEMS RELATED TO MORTGAGE LOANS AND SECURITIES

- **Nonperforming Loans**: $874
- **Accrued Interest Receivable**: $494
- **Advances for Taxes and Insurance**: $52
- **Less: Unamortized Yield Adjustments**: $-605
  - **Valuation Allowances**: $488
  - **Unrealized Gains (Losses)**: $-115

### ITEMS RELATED TO NONMORTGAGE LOANS AND SECURITIES

- **Nonperforming Loans**: $256
- **Accrued Interest Receivable**: $153
- **Less: Unamortized Yield Adjustments**: $-156
  - **Valuation Allowances**: $910
  - **Unrealized Gains (Losses)**: $0

### OTHER ITEMS

- **Real Estate Held for Investment**: $74
- **Repossessed Assets**: $245
- **Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)**: $106
- **Office Premises and Equipment**: $2,219
- **Items Related to Certain Investment Securities**
  - **Unrealized Gains (Losses)**: $19
  - **Less: Unamortized Yield Adjustments**: $-61
    - **Valuation Allowances**: $3
- **Other Assets**
  - **Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments**: $1,259
  - **Miscellaneous I**: $5,830
  - **Miscellaneous II**: $989

### TOTAL ASSETS

- **$193,624**
### FIXED-RATE, FIXED-MATURITY DEPOSITS

#### Balances by Remaining Maturity:

<table>
<thead>
<tr>
<th></th>
<th>Original Maturity in Months</th>
<th>Early Withdrawals During Quarter (Optional)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>12 or Less</td>
<td>13 to 36</td>
</tr>
<tr>
<td>Balances Maturing in 3 Months or Less</td>
<td>$9,465</td>
<td>$2,944</td>
</tr>
<tr>
<td>WAC</td>
<td>2.15%</td>
<td>3.63%</td>
</tr>
<tr>
<td>WARM</td>
<td>2 mo</td>
<td>2 mo</td>
</tr>
<tr>
<td>Balances Maturing in 4 to 12 Months</td>
<td>$10,702</td>
<td>$9,371</td>
</tr>
<tr>
<td>WAC</td>
<td>1.69%</td>
<td>3.22%</td>
</tr>
<tr>
<td>WARM</td>
<td>7 mo</td>
<td>8 mo</td>
</tr>
<tr>
<td>Balances Maturing in 13 to 36 Months</td>
<td>$10,410</td>
<td>$5,949</td>
</tr>
<tr>
<td>WAC</td>
<td>2.92%</td>
<td>5.52%</td>
</tr>
<tr>
<td>WARM</td>
<td>19 mo</td>
<td></td>
</tr>
<tr>
<td>Balances Maturing in 37 or More Months</td>
<td>$8,455</td>
<td></td>
</tr>
<tr>
<td>WAC</td>
<td>4.45%</td>
<td></td>
</tr>
<tr>
<td>WARM</td>
<td>49 mo</td>
<td></td>
</tr>
</tbody>
</table>

**Total Fixed-Rate, Fixed Maturity Deposits:** $58,931

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

<table>
<thead>
<tr>
<th></th>
<th>Original Maturity in Months</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>12 or Less</td>
<td>13 to 36</td>
</tr>
<tr>
<td>Balances in Brokered Deposits</td>
<td>$1,279</td>
<td>$1,821</td>
</tr>
<tr>
<td>Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balances Subject to Penalty</td>
<td>$17,986</td>
<td>$18,601</td>
</tr>
<tr>
<td>Penalty in Months of Forgone Interest</td>
<td>3.31 mo</td>
<td>6.12 mo</td>
</tr>
<tr>
<td>Balances in New Accounts</td>
<td>$3,253</td>
<td>$1,563</td>
</tr>
</tbody>
</table>
### FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT

<table>
<thead>
<tr>
<th>Remaining Maturity</th>
<th>0 to 3 Months</th>
<th>4 to 36 Months</th>
<th>Over 36 Months</th>
<th>WAC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 3.00%</td>
<td>$5,009</td>
<td>$3,073</td>
<td>$147</td>
<td>1.46%</td>
</tr>
<tr>
<td>3.00 to 3.99%</td>
<td>$16</td>
<td>$539</td>
<td>$1,410</td>
<td>3.55%</td>
</tr>
<tr>
<td>4.00 to 4.99%</td>
<td>$139</td>
<td>$571</td>
<td>$933</td>
<td>4.55%</td>
</tr>
<tr>
<td>5.00 to 5.99%</td>
<td>$1,312</td>
<td>$414</td>
<td>$1,140</td>
<td>5.42%</td>
</tr>
<tr>
<td>6.00 to 6.99%</td>
<td>$92</td>
<td>$1,097</td>
<td>$161</td>
<td>6.52%</td>
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<tr>
<td>7.00 to 7.99%</td>
<td>$42</td>
<td>$665</td>
<td>$60</td>
<td>7.22%</td>
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<tr>
<td>8.00 to 8.99%</td>
<td>$0</td>
<td>$4</td>
<td>$10</td>
<td>8.37%</td>
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<tr>
<td>9.00 and Above</td>
<td>$0</td>
<td>$150</td>
<td>$100</td>
<td>9.25%</td>
</tr>
<tr>
<td>WARM</td>
<td>1 mo</td>
<td>15 mo</td>
<td>59 mo</td>
<td></td>
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**Total Fixed-Rate, Fixed-Maturity Borrowings** $17,086

### MEMOS

- Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting) $20,565
- Book Value of Redeemable Preferred Stock $15
NON-MATURITY DEPOSITS AND OTHER LIABILITIES

<table>
<thead>
<tr>
<th>Description</th>
<th>Total Balances</th>
<th>WAC</th>
<th>Balances in New Accounts</th>
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<tbody>
<tr>
<td>NON-MATURITY DEPOSITS</td>
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<tr>
<td>Transaction Accounts</td>
<td>$13,497</td>
<td>0.65%</td>
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<tr>
<td>Money Market Deposit Accounts (MMDAs)</td>
<td>$37,186</td>
<td>1.03%</td>
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<td>Passbook Accounts</td>
<td>$13,683</td>
<td>0.94%</td>
<td>$638</td>
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<tr>
<td>Non-Interest-Bearing Non-Maturity Deposits</td>
<td>$10,096</td>
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<td>$389</td>
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<tr>
<td>ESCROW ACCOUNTS</td>
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<tr>
<td>Escrow for Mortgages Held in Portfolio</td>
<td>$229</td>
<td>0.11%</td>
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<tr>
<td>Escrow for Mortgages Serviced for Others</td>
<td>$457</td>
<td>0.03%</td>
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<tr>
<td>Other Escrows</td>
<td>$275</td>
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<td>TOTAL NON-MATURITY DEPOSITS &amp; ESCROW ACCOUNTS</td>
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<td>UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS</td>
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<tr>
<td>UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS</td>
<td>$22</td>
<td></td>
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<tr>
<td>OTHER LIABILITIES</td>
<td></td>
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<tr>
<td>Collateralized Mortgage Securities Issued</td>
<td>$0</td>
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<tr>
<td>Miscellaneous I</td>
<td>$3,514</td>
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<tr>
<td>Miscellaneous II</td>
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TOTAL LIABILITIES: $175,858

MINORITY INTEREST AND CAPITAL

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<tr>
<td>MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES</td>
<td>$200</td>
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<tr>
<td>EQUITY CAPITAL</td>
<td>$17,567</td>
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TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL: $193,624
### SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

<table>
<thead>
<tr>
<th>Contract Code</th>
<th>Off-Balance-Sheet Contract Positions</th>
<th># Frms if # &gt; 5</th>
<th>Notional Amount</th>
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<tbody>
<tr>
<td>1002</td>
<td>Opt commitment to orig 1-month COFI ARMs</td>
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<tr>
<td>1004</td>
<td>Opt commitment to orig 6-mo or 1-yr COFI ARMs</td>
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<td>$6</td>
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<tr>
<td>1006</td>
<td>Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs</td>
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<td>$749</td>
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<tr>
<td>1008</td>
<td>Opt commitment to orig 3- or 5-yr Treasury ARMs</td>
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<td>$846</td>
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<td>1010</td>
<td>Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs</td>
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<td>$133</td>
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<tr>
<td>1012</td>
<td>Opt commitment to orig 10-, 15-, or 20-year FRMs</td>
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<td>$894</td>
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<td>1014</td>
<td>Opt commitment to orig 25- or 30-year FRMs</td>
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<td>1016</td>
<td>Opt commitment to orig &quot;other&quot; Mortgages</td>
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<td>Commit/purchase 1-mo COFI ARM loans, svc retained</td>
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<td>Commit/purchase 6-mo/1-yr Treas/LIBOR ARM Ins, svc retained</td>
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<td>2008</td>
<td>Commit/purchase 3- or 5-yr Treas ARM loans, svc retained</td>
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<tr>
<td>2012</td>
<td>Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained</td>
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<td>$9</td>
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<tr>
<td>2014</td>
<td>Commit/purchase 25- or 30-year FRM loans, svc retained</td>
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<td>$120</td>
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<td>2016</td>
<td>Commit/purchase &quot;other&quot; Mortgage loans, svc retained</td>
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<td>2026</td>
<td>Commit/sell 6-mo or 1-yr Treas/LIBOR ARM Ins, svc retained</td>
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<tr>
<td>2030</td>
<td>Commit/sell 5- or 7-yr Balloon/2-step mtg Ins, svc retained</td>
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<td>2032</td>
<td>Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained</td>
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<td>$194</td>
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<tr>
<td>2034</td>
<td>Commit/sell 25- to 30-year FRM loans, svc retained</td>
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<td>$1,704</td>
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<td>2036</td>
<td>Commit/sell &quot;other&quot; Mortgage loans, svc retained</td>
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<tr>
<td>2046</td>
<td>Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS</td>
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<td>2052</td>
<td>Commit/purchase 10-, 15-, or 20-yr FRM MBS</td>
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<tr>
<td>2054</td>
<td>Commit/purchase 25- to 30-year FRM MBS</td>
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<td>Commit/purchase &quot;other&quot; MBS</td>
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<td>2066</td>
<td>Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS</td>
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<td>2070</td>
<td>Commit/sell 5- or 7-yr Balloon or 2-step MBS</td>
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<td>2072</td>
<td>Commit/sell 10-, 15-, or 20-yr FRM MBS</td>
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<td>2074</td>
<td>Commit/sell 25- or 30-yr FRM MBS</td>
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<td>$6,088</td>
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<tr>
<td>2106</td>
<td>Commit/purch 6-mo or 1-yr Treas/LIBOR ARM Ins, svc released</td>
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<tr>
<td>Contract Code</td>
<td>Off-Balance-Sheet Contract Positions</td>
<td># Frms if # &gt; 5</td>
<td>Notional Amount</td>
</tr>
<tr>
<td>---------------</td>
<td>------------------------------------------------------------------------------------------------------</td>
<td>-----------------</td>
<td>----------------</td>
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<tr>
<td>2108</td>
<td>Commit/purchase 3- or 5-yr Treasury ARM Ins, svc released</td>
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<td>2110</td>
<td>Commit/purch 5- or 7-yr Balloon/2-step mtg Ins, svc released</td>
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<td>$4</td>
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<tr>
<td>2112</td>
<td>Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released</td>
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<td>$4</td>
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<tr>
<td>2114</td>
<td>Commit/purchase 25- or 30-yr FRM loans, svc released</td>
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<td>$46</td>
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<td>2116</td>
<td>Commit/purchase &quot;other&quot; Mortgage loans, svc released</td>
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<tr>
<td>2126</td>
<td>Commit/sell 6-mo or 1-yr Treas/LIBOR ARM Ins, svc released</td>
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<td>2128</td>
<td>Commit/sell 3- or 5-yr Treasury ARM loans, svc released</td>
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<td>Commit/sell 10-, 15-, or 20-yr FRM loans, svc released</td>
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<td>2134</td>
<td>Commit/sell 25- or 30-yr FRM loans, svc released</td>
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<tr>
<td>2136</td>
<td>Commit/sell &quot;other&quot; Mortgage loans, svc released</td>
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<td>$38</td>
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<tr>
<td>2202</td>
<td>Firm commitment to originate 1-month COFI ARM loans</td>
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<td>2206</td>
<td>Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM Ins</td>
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<td>Firm commit/orig 5- or 7-yr Balloon or 2-step mtg Ins</td>
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<td>Firm commit/originate 10-, 15-, or 20-year FRM loans</td>
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<td>$114</td>
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<td>2214</td>
<td>Firm commit/originate 25- or 30-year FRM loans</td>
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<td>Option to purchase 25- or 30-yr FRMs</td>
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<td>Option to purchase &quot;other&quot; Mortgages</td>
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<td>3028</td>
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<td>3030</td>
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<td>3034</td>
<td>Option to sell 25- or 30-year FRMs</td>
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<td>3068</td>
<td>Short option to sell 3- or 5-yr Treasury ARMs</td>
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<td>3070</td>
<td>Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans</td>
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<td>$7</td>
</tr>
</tbody>
</table>
### SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

<table>
<thead>
<tr>
<th>Contract Code</th>
<th>Off-Balance-Sheet Contract Positions</th>
<th># Frms if # &gt; 5</th>
<th>Notional Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>3072</td>
<td>Short option to sell 10-, 15-, or 20-yr FRMs</td>
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<td>3074</td>
<td>Short option to sell 25- or 30-yr FRMs</td>
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<td>3076</td>
<td>Short option to sell &quot;other&quot; Mortgages</td>
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<td>4002</td>
<td>Commit/purchase non-Mortgage financial assets</td>
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<td>$706</td>
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<td>4022</td>
<td>Commit/sell non-Mortgage financial assets</td>
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<td>5002</td>
<td>IR swap: pay fixed, receive 1-month LIBOR</td>
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<td>5004</td>
<td>IR swap: pay fixed, receive 3-month LIBOR</td>
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<td>$3,950</td>
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<td>5006</td>
<td>IR swap: pay fixed, receive 6-month LIBOR</td>
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<td>5026</td>
<td>IR swap: pay 3-month LIBOR, receive fixed</td>
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<td>IR swaption: pay fixed, receive 3-month LIBOR</td>
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<td>$82</td>
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<td>IR swap, amortizing: pay MBS coupon, receive 1-mo LIBOR</td>
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<td>6002</td>
<td>Interest rate Cap based on 1-month LIBOR</td>
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<td>6004</td>
<td>Interest rate Cap based on 3-month LIBOR</td>
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<td>Interest rate Cap based on the prime rate</td>
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<td>Short interest rate Cap based on 3-month LIBOR</td>
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<td>Short interest rate Cap based on 1-year Treasury</td>
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<td>Long put option on T-bond futures contract</td>
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<td>Fixed-rate construction loans in process</td>
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<td>$928</td>
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<td>Adjustable-rate construction loans in process</td>
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<td>$968</td>
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