



## Office of Thrift Supervision

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# Selected Asset and Liability Price Tables As of December 31, 2007

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For future reference, the tables for the quarter ending March 31, 2008 will be available for retrieval after April 30, 2008. The tables are available on the OTS Home page at <http://www.ots.treas.gov/> in the statistical releases section.

## Selected Asset and Liability Price Tables

*Selected Asset and Liability Price Tables* consist of "price tables" that report the estimated economic values of selected assets, liabilities, and off-balance sheet instruments in various interest rate scenarios. The economic values are estimated by the OTS Net Portfolio Value Model.

In addition to the price tables, the publication reports the following data (see the OTS *Net Portfolio Value Model* manual for more information on how the data are used by the NPV Model):

- The quarter-end Treasury zero-coupon curve used by the NPV Model to create discount factors for assets, and yield curves for interest rate swaps and wholesale CDs.
- Quarter-end interest rates that are used by the NPV Model to calculate discount factors for a variety of assets.
- Four tables listing estimated prepayments for the following types of single-family mortgages: 30-year conventional FRMs, 30-year FHA/VA FRMs, 15-year FRMs, and 7-year balloon mortgages.
- One-month implied forward rates for the following interest rate series: Treasury, LIBOR, secondary market CDs, and retail CD rates.
- Price indications for a set of benchmark fixed-rate and adjustable-rate mortgage securities. The price indications are assumed to represent reasonable approximations of the quarter-end market prices of the securities.

FHLMC/FNMA 30-year Fixed-Rate Mortgage Pool Security Prices  
As a Percent of the Underlying Mortgage Balance  
As of December 31, 2007

Maturity	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
<b>WAC 5%</b>							
240	104.80	103.06	100.59	96.91	92.87	88.88	85.06
270	104.80	103.00	100.40	96.56	92.37	88.27	84.33
300	103.95	102.33	99.73	95.45	90.76	86.14	81.72
330	103.67	102.02	99.41	94.68	89.75	84.91	80.32
360	104.16	102.22	99.14	94.17	89.02	83.98	79.22
<b>WAC 5.5%</b>							
240	105.74	104.12	102.20	99.19	95.33	91.34	87.50
270	105.77	104.10	102.09	98.94	94.94	90.82	86.87
300	104.74	103.28	101.47	98.13	93.72	89.12	84.70
330	104.48	102.98	101.10	97.56	92.90	88.07	83.48
360	105.12	103.37	101.13	97.19	92.30	87.25	82.46
<b>WAC 6%</b>							
240	106.60	105.03	103.34	101.07	97.57	93.67	89.82
270	106.64	105.04	103.29	100.90	97.28	93.25	89.28
300	105.44	104.07	102.56	100.28	96.37	91.93	87.53
330	105.16	103.77	102.16	99.90	95.74	91.13	86.55
360	106.00	104.36	102.44	99.71	95.24	90.34	85.50
<b>WAC 6.5%</b>							
240	107.69	106.20	104.62	102.95	100.19	96.54	92.71
270	107.74	106.23	104.61	102.87	100.00	96.22	92.27
300	106.30	105.03	103.66	102.20	99.32	95.27	90.95
330	105.92	104.66	103.20	101.61	98.83	94.72	90.30
360	107.06	105.54	103.77	101.82	98.52	94.01	89.19
<b>WAC 7%</b>							
240	108.88	107.45	105.91	104.53	102.70	99.52	95.81
270	108.95	107.50	105.94	104.51	102.60	99.31	95.49
300	107.23	106.02	104.72	103.59	101.95	98.62	94.53
330	106.79	105.59	104.23	102.84	101.40	98.14	94.03
360	106.79	105.59	104.23	102.84	101.40	98.14	94.03
<b>WAC 7.5%</b>							
240	110.26	108.84	107.35	106.04	104.92	102.61	99.20
270	110.34	108.91	107.40	106.07	104.89	102.51	98.99
300	108.30	107.12	105.88	104.82	104.03	101.89	98.30
330	107.77	106.59	105.32	103.98	102.99	101.37	97.88
360	109.62	108.15	106.57	104.89	103.62	101.43	97.41

WAC is the weighted average coupon of the underlying collateral. To approximate the pass-through rate, subtract 50 basis points.

GNMA 30-year Fixed-Rate Mortgage Pool Security Prices  
As a Percent of the Underlying Mortgage Balance  
As of December 31, 2007

Maturity	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
<b>WAC 5%</b>							
240	105.86	104.12	101.81	98.21	94.03	89.85	85.83
270	105.88	104.07	101.63	97.87	93.54	89.22	85.07
300	104.69	103.20	100.80	96.56	91.52	86.44	81.52
330	104.22	102.61	100.27	95.76	90.49	85.17	80.11
360	104.79	102.89	100.09	95.25	89.74	84.20	78.95
<b>WAC 5.5%</b>							
240	106.81	105.14	103.26	100.41	96.50	92.34	88.30
270	106.85	105.13	103.17	100.17	96.11	91.81	87.65
300	105.40	104.05	102.43	99.22	94.64	89.65	84.77
330	104.97	103.48	101.76	98.60	93.80	88.58	83.55
360	105.70	103.95	101.89	98.27	93.19	87.72	82.46
<b>WAC 6%</b>							
240	107.73	106.10	104.38	102.23	98.79	94.78	90.75
270	107.78	106.12	104.35	102.09	98.51	94.35	90.20
300	106.08	104.79	103.49	101.35	97.45	92.74	87.93
330	105.65	104.27	102.73	100.78	96.79	91.92	86.93
360	106.57	104.94	103.10	100.70	96.32	91.13	85.85
<b>WAC 6.5%</b>							
240	108.93	107.37	105.74	104.11	101.49	97.79	93.81
270	109.01	107.42	105.75	104.05	101.32	97.49	93.38
300	106.97	105.76	104.60	103.35	100.55	96.36	91.71
330	106.47	105.20	103.76	102.42	99.96	95.75	90.98
360	107.67	106.15	104.42	102.76	99.76	95.14	89.96
<b>WAC 7%</b>							
240	109.96	108.43	106.81	105.33	103.48	100.31	96.50
270	110.04	108.50	106.85	105.33	103.40	100.11	96.17
300	107.71	106.54	105.39	104.46	102.73	99.30	94.97
330	107.14	105.93	104.57	103.29	102.01	98.76	94.42
360	108.64	107.17	105.51	103.93	102.18	98.41	93.58
<b>WAC 7.5%</b>							
240	110.35	108.83	107.19	105.61	104.00	101.37	97.83
270	110.44	108.90	107.23	105.62	103.95	101.22	97.56
300	107.98	106.81	105.62	104.60	103.32	100.58	96.65
330	107.40	106.22	104.92	103.57	102.40	100.05	96.19
360	109.08	107.63	106.02	104.33	102.82	99.89	95.49

WAC is the weighted average coupon of the underlying collateral. To approximate the pass-through rate, subtract 50 basis points.

Fixed-Rate 15-Year Mortgage Pool Security Prices  
As a Percent of the Underlying Mortgage Balance  
As of December 31, 2007

Maturity	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
WAC 4.5%							
120	104.16	102.80	100.34	97.14	93.71	90.28	86.95
150	104.21	102.61	99.74	96.06	92.14	88.23	84.44
180	105.39	102.80	99.06	94.70	90.19	85.76	81.48
WAC 5%							
120	105.03	103.99	102.16	99.34	96.06	92.67	89.33
150	105.15	103.97	101.85	98.62	94.87	91.00	87.19
180	106.92	104.87	101.73	97.73	93.35	88.92	84.59
WAC 5.5%							
120	105.53	104.58	103.21	100.83	97.77	94.47	91.15
150	105.69	104.65	103.08	100.35	96.86	93.10	89.32
180	107.86	106.06	103.44	99.86	95.68	91.32	87.01
WAC 6%							
120	105.82	104.86	103.71	101.75	98.95	95.78	92.53
150	105.99	104.97	103.68	101.44	98.25	94.64	90.94
180	108.44	106.71	104.44	101.26	97.35	93.11	88.85
WAC 6.5%							
120	106.17	105.20	104.16	102.58	100.11	97.12	93.94
150	106.35	105.33	104.20	102.41	99.60	96.20	92.60
180	109.09	107.41	105.38	102.60	99.00	94.93	90.74
WAC 7%							
120	106.41	105.42	104.40	103.06	100.91	98.13	95.07
150	106.60	105.56	104.47	102.98	100.55	97.40	93.94
180	109.56	107.89	105.97	103.50	100.21	96.35	92.27

WAC is the weighted average coupon of the underlying collateral. To approximate the pass-through rate, subtract 50 basis points.

Fixed-Rate Balloon Mortgage Pool Security Prices  
As a Percent of the Underlying Mortgage Balance  
As of December 31, 2007

Maturity	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
<b>WAC 4%</b>							
48	97.80	96.17	93.74	90.83	87.64	84.32	80.96
60	97.65	95.85	93.09	89.70	85.92	81.93	77.88
72	97.39	95.35	92.26	88.41	84.07	79.45	74.74
84	96.11	93.33	89.60	85.19	80.36	75.32	70.24
<b>WAC 4.5%</b>							
48	100.55	99.32	97.60	95.39	92.79	89.92	86.89
60	100.50	99.19	97.30	94.79	91.78	88.41	84.80
72	100.48	99.02	96.89	94.06	90.63	86.75	82.58
84	100.52	98.41	95.56	92.05	88.00	83.56	78.89
<b>WAC 5%</b>							
48	102.20	101.09	99.75	98.01	95.85	93.37	90.65
60	102.20	101.05	99.61	97.69	95.26	92.40	89.22
72	102.32	101.06	99.46	97.29	94.54	91.27	87.62
84	103.20	101.37	99.05	96.16	92.73	88.84	84.62
<b>WAC 5.5%</b>							
48	102.65	101.55	100.33	98.81	96.92	94.69	92.20
60	102.67	101.54	100.25	98.61	96.51	93.98	91.11
72	102.83	101.61	100.19	98.34	95.98	93.11	89.83
84	103.97	102.21	100.11	97.55	94.50	91.00	87.13
<b>WAC 6%</b>							
48	103.98	102.88	101.75	100.50	98.93	97.03	94.83
60	104.03	102.90	101.74	100.42	98.72	96.60	94.12
72	104.31	103.09	101.83	100.35	98.44	96.06	93.24
84	106.13	104.40	102.52	100.32	97.71	94.65	91.21
<b>WAC 6.5%</b>							
48	104.33	103.23	102.10	100.93	99.52	97.81	95.81
60	104.38	103.26	102.11	100.88	99.38	97.51	95.28
72	104.71	103.50	102.24	100.88	99.20	97.10	94.58
84	106.73	105.00	103.16	101.12	98.74	95.97	92.82

WAC is the weighted average coupon of the underlying collateral. To approximate the pass-through rate, subtract 50 basis points.

<p>6-Month Treasury ARM Security Prices  As a Percent of the Underlying Mortgage Balance  As of December 31, 2007</p>
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Margin	Lifetime Cap	Months to Reset	Interest Rate Scenarios						
			-300	-200	-100	0	+100	+200	+300
			WAC 5%						
2.5%	10.5%	2	102.43	101.43	100.43	99.75	99.07	97.98	96.40
2.5	10.5	6	101.33	100.49	99.94	99.39	98.44	97.12	95.25
3.0	10.5	2	102.66	101.70	100.87	100.27	99.61	98.60	97.00
3.0	10.5	6	101.69	101.05	100.53	99.92	99.05	97.75	95.77
3.5	10.5	2	102.80	101.90	101.21	100.60	99.85	98.89	97.27
3.5	10.5	6	101.95	101.42	100.89	100.19	99.30	98.07	96.00
			WAC 6%						
2.5	11.5	2	102.45	101.51	100.59	99.96	99.34	98.36	97.11
2.5	11.5	6	102.21	101.32	100.46	99.97	99.47	98.62	97.43
3.0	11.5	2	103.06	102.14	101.26	100.62	100.04	99.29	98.24
3.0	11.5	6	102.45	101.60	100.95	100.48	99.94	99.13	97.97
3.5	11.5	2	103.58	102.65	101.76	101.12	100.55	99.87	98.98
3.5	11.5	6	102.60	101.82	101.30	100.83	100.18	99.37	98.25
			WAC 7%						
2.5	12.5	2	102.61	101.68	100.76	100.15	99.55	98.61	97.40
2.5	12.5	6	103.24	102.29	101.31	100.49	100.00	99.51	98.69
3.0	12.5	2	103.21	102.29	101.42	100.79	100.22	99.50	98.48
3.0	12.5	6	103.39	102.48	101.57	100.94	100.48	99.95	99.16
3.5	12.5	2	103.72	102.79	101.91	101.28	100.72	100.06	99.21
3.5	12.5	6	103.50	102.60	101.78	101.29	100.82	100.19	99.40

The prices listed are for mortgage securities with the following characteristics:

- WARM of 330 months.
- Lifetime floor 1200 basis points below the lifetime cap.
- Periodic cap and floor of 100 basis points.

WAC, margin, and lifetime cap pertain to the underlying mortgage loans.

<p>12-Month Treasury ARM Security Prices  As a Percent of the Underlying Mortgage Balance  As of December 31, 2007</p>
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Margin	Lifetime Cap	Months to Reset	Interest Rate Scenarios						
			-300	-200	-100	0	+100	+200	+300
			WAC 5%						
2.5%	10.5%	2	102.92	101.89	100.84	99.96	98.88	97.56	95.91
2.5	10.5	12	101.95	101.00	100.19	99.25	98.05	96.82	94.61
3.0	10.5	2	103.53	102.50	101.51	100.65	99.78	98.75	97.27
3.0	10.5	12	102.21	101.41	100.60	99.79	98.83	97.38	95.15
3.5	10.5	2	104.08	103.04	102.05	101.20	100.33	99.51	98.24
3.5	10.5	12	102.43	101.64	100.84	100.13	99.21	97.71	95.41
			WAC 6%						
2.5	11.5	2	102.91	101.95	100.98	100.17	99.20	97.97	96.70
2.5	11.5	12	102.83	101.89	100.93	100.19	99.35	98.22	97.13
3.0	11.5	2	103.48	102.51	101.59	100.79	99.98	99.06	97.89
3.0	11.5	12	103.02	102.08	101.29	100.56	99.81	98.91	97.62
3.5	11.5	2	103.98	103.01	102.09	101.29	100.49	99.76	98.73
3.5	11.5	12	103.12	102.26	101.52	100.78	100.10	99.29	97.91
			WAC 7%						
2.5	12.5	2	103.05	102.10	101.14	100.35	99.41	98.23	96.98
2.5	12.5	12	103.86	102.88	101.88	100.93	100.20	99.39	98.27
3.0	12.5	2	103.62	102.66	101.75	100.96	100.17	99.28	98.14
3.0	12.5	12	103.97	103.04	102.05	101.28	100.55	99.81	98.93
3.5	12.5	2	104.12	103.16	102.24	101.46	100.67	99.95	98.98
3.5	12.5	12	104.07	103.13	102.23	101.50	100.78	100.09	99.32

The prices listed are for mortgage securities with the following characteristics:

- WARM of 330 months.
- Lifetime floor 1200 basis points below the lifetime cap.
- Periodic cap and floor of 200 basis points.

WAC, margin, and lifetime cap pertain to the underlying mortgage loans.



36- And 60-Month Treasury Hybrid ARM Security Prices  
As a Percent of the Underlying Mortgage Balance  
As of December 31, 2007

Margin	Lifetime Cap	Months to Reset	Interest Rate Scenarios						
			-300	-200	-100	0	+100	+200	+300
<b>WAC 5%</b>									
2.5%	11%	33	102.37	101.19	99.79	97.39	93.32	88.80	84.26
2.5	11.0	57	102.53	101.13	99.36	95.71	89.80	84.65	79.51
3.0	11.0	33	102.49	101.31	99.91	97.66	93.51	89.00	84.41
3.0	11.0	57	102.55	101.16	99.39	95.78	89.94	84.80	79.58
3.5	11.0	33	102.57	101.39	99.98	97.72	93.62	89.13	84.45
3.5	11.0	57	102.57	101.17	99.42	95.80	90.01	84.84	79.61
<b>WAC 6%</b>									
2.5	12.0	33	103.63	102.47	101.23	99.88	97.78	94.06	89.82
2.5	12.0	57	103.86	102.63	101.20	99.53	96.43	90.97	86.07
3.0	12.0	33	103.69	102.57	101.33	99.99	98.00	94.22	90.00
3.0	12.0	57	103.87	102.64	101.22	99.56	96.49	91.08	86.21
3.5	12.0	33	103.75	102.63	101.40	100.06	98.06	94.31	90.11
3.5	12.0	57	103.88	102.65	101.23	99.58	96.51	91.14	86.25
<b>WAC 7%</b>									
2.5	13.0	33	104.97	103.77	102.52	101.27	99.95	98.04	94.59
2.5	13.0	57	105.22	103.99	102.67	101.25	99.67	96.92	91.82
3.0	13.0	33	105.01	103.82	102.61	101.36	100.06	98.23	94.72
3.0	13.0	57	105.23	104.00	102.69	101.27	99.69	96.98	91.92
3.5	13.0	33	105.04	103.88	102.67	101.42	100.12	98.30	94.80
3.5	13.0	57	105.23	104.01	102.70	101.28	99.71	97.00	91.97

The prices listed are for mortgage securities with the following characteristics:

- WARM of 357 months.
- Lifetime floor 1200 basis points below the lifetime cap.
- Periodic cap and floor of 200 basis points.

WAC, margin, and lifetime cap pertain to the underlying mortgage loans.

1-Month COFI ARM Security Prices  
As a Percent of the Underlying Mortgage Balance  
As of December 31, 2007

Margin	Lifetime Cap	Interest Rate Scenarios						
		-300	-200	-100	0	+100	+200	+300
		WAC 4%						
2%	8%	102.05	101.30	100.33	99.15	97.72	95.88	93.17
3.5	8	105.87	105.08	104.01	102.65	100.38	97.42	94.07
		WAC 4.5%						
2.0	8.5	102.14	101.41	100.49	99.42	98.15	96.57	94.46
3.5	8.5	105.96	105.23	104.26	103.09	101.54	98.94	95.85
		WAC 5%						
2.0	9.0	102.22	101.50	100.61	99.63	98.49	97.12	95.38
3.5	9.0	106.04	105.35	104.46	103.41	102.10	100.17	97.41
		WAC 5.5%						
2.0	9.5	102.29	101.58	100.71	99.79	98.75	97.53	96.02
3.5	9.5	106.11	105.44	104.61	103.66	102.52	101.01	98.71
		WAC 6%						
2.0	10.0	102.37	101.66	100.80	99.91	98.95	97.85	96.54
3.5	10.0	106.17	105.51	104.72	103.84	102.83	101.53	99.74

The prices listed are for mortgage securities with the following characteristics:

- WARM of 330 months.
- Lifetime floor 1000 basis points below the lifetime cap.
- Annual payment cap of 7.5%

WAC, margin, and lifetime cap pertain to the underlying mortgage loans.

12-Month COFI ARM Security Prices  
As a Percent of the Underlying Mortgage Balance  
As of December 31, 2007

Margin	Lifetime Cap	Months to Reset	Interest Rate Scenarios						
			-300	-200	-100	0	+100	+200	+300
<b>WAC 4%</b>									
2%	8%	2	99.01	97.91	96.53	94.90	93.04	90.88	87.96
2.0	8.0	12	97.41	96.20	94.71	92.85	90.61	88.07	84.94
2.0	12.0	2	99.19	98.17	96.91	95.57	94.23	92.93	91.39
2.0	12.0	12	97.60	96.48	95.13	93.58	91.86	90.19	88.20
3.5	8.0	2	101.93	100.81	99.38	97.60	94.94	91.68	88.20
3.5	8.0	12	100.62	99.17	97.26	94.93	92.03	88.67	85.17
3.5	12.0	2	102.13	101.16	100.02	98.81	97.27	95.48	93.44
3.5	12.0	12	100.84	99.56	97.98	96.30	94.40	92.14	89.61
<b>WAC 5%</b>									
2.0	9.0	2	99.79	98.57	97.30	95.88	94.31	92.57	90.55
2.0	9.0	12	98.42	97.33	95.99	94.55	93.02	90.96	88.57
2.0	13.0	2	99.89	98.74	97.53	96.24	94.93	93.65	92.40
2.0	13.0	12	98.53	97.50	96.25	94.94	93.67	92.07	90.47
3.5	9.0	2	102.95	101.92	100.67	99.26	97.53	95.22	92.13
3.5	9.0	12	101.55	100.54	99.18	97.32	95.11	92.40	89.22
3.5	13.0	2	103.08	102.12	101.01	99.87	98.68	97.34	95.60
3.5	13.0	12	101.69	100.75	99.55	97.99	96.36	94.57	92.38
<b>WAC 6%</b>									
2.0	10.0	2	100.01	98.81	97.56	96.23	94.83	93.33	91.68
2.0	10.0	12	99.36	98.33	97.10	95.79	94.44	93.00	91.31
2.0	14.0	2	100.66	99.14	97.83	96.49	95.17	93.90	92.67
2.0	14.0	12	100.06	98.66	97.37	96.06	94.79	93.58	92.30
3.5	10.0	2	104.02	102.90	101.75	100.50	99.12	97.45	95.36
3.5	10.0	12	102.42	101.46	100.35	99.08	97.40	95.29	92.77
3.5	14.0	2	104.10	103.03	101.94	100.82	99.69	98.52	97.30
3.5	14.0	12	102.50	101.60	100.55	99.43	98.02	96.44	94.74

The prices listed are for mortgage securities with the following characteristics:

- WARM of 330 months.
- Lifetime floor 1000 basis points below the lifetime cap.
- Periodic cap and floor of 200 basis points.

WAC, margin, and lifetime cap pertain to the underlying mortgage loans.

Price Indications For Fixed-Rate MBS As of December 31, 2007
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FNMA 30-year Fixed-Rate MBS

Coupon	WAC	WAM	Price
4.5	5.12	334	94.72
5.0	5.57	353	97.50
5.5	6.01	356	99.81
6.0	6.54	355	101.59
6.5	7.03	351	102.84
7.0	7.62	351	104.09
7.5	8.12	295	104.88
8.0	8.59	272	104.13

GNMA 30-year Fixed-Rate MBS

Coupon	WAC	WAM	Price
4.5	5.00	336	95.69
5.0	5.50	348	98.47
5.5	6.00	353	100.63
6.0	6.50	354	102.38
6.5	7.00	347	103.28
7.0	7.50	324	104.59
7.5	8.00	303	105.31
8.0	8.50	272	104.78

Source: Bloomberg Financial Markets  
 WAC in %, WAM in months

Price Indications For Fixed-Rate MBS (cont.) As of December 31, 2007
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FNMA 15-year Fixed-Rate MBS

Coupon	WAC	WAM	Price
4.0	4.57	156	95.88
4.5	4.99	162	98.34
5.0	5.48	172	100.03
5.5	5.98	173	101.28
6.0	6.50	167	102.34
6.5	6.99	134	103.06
7.0	7.57	91	102.41

FNMA 7/30-year Balloon MBS

Coupon	WAC	WAM *	Price
3.5	4.26	31	93.22
4.0	4.70	80	96.16
4.5	5.13	55	97.56
5.0	5.58	42	99.00
5.5	6.03	48	100.56
6.0	6.52	35	100.97

Source: Bloomberg Financial Markets

WAC in %, WAM in months

\* Months until balloon payment.

CMT and COFI ARM Securities Price Indications As of December 31, 2007
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	6-mo Bill	1-Yr CMT	3/1-Yr CMT	1-Mo COFI *	12-Mo COFI
Pass-Thru Rate (%)	5.50%	5.50%	5.50%	5.60%	5.00%
Net Margin (b.p.)	175 b.p.	225 b.p.	225 b.p.	125 b.p.	225 b.p.
Life Rate Cap (%)	11.00%	11.50%	11.50%	12.00%	13.00%
Period Rate Cap (%)	1.00%	2.00%	2.00%	n.a.	2.0%
WAM (months)	333	330	357	330	330
Roll Month	Mar-2008	Jun-2008	Jun-2009	n.a.	Jun-2008
Price	99.38	100.13	100.38	99.00	100.00

\* 1-mo COFI ARMS have 7.5% payment cap and permit negative amortization

Prepayment Rate Estimates for Moderately Seasoned  
30-Year Conventional Fixed-Rate Mortgages  
(Annual CPR, in Percent)  
As of December 31, 2007

WAC	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
5.0	52	32	13	10	9	8	8
5.5	53	44	18	11	9	8	8
6.0	54	49	28	14	10	9	8
6.5	55	52	40	18	12	10	9
7.0	56	53	47	26	14	11	9
7.5	56	54	50	37	18	12	10
8.0	56	55	52	44	25	14	11
8.5	56	55	53	49	34	18	13

Prepayment Rate Estimates for Moderately Seasoned  
30-Year FHA/VA Fixed-Rate Mortgages  
(Annual CPR, in Percent)  
As of December 31, 2007

WAC	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
5.0	48	28	14	9	8	7	6
5.5	51	39	19	11	9	7	7
6.0	53	45	26	14	10	8	7
6.5	54	49	35	18	12	9	8
7.0	54	51	42	25	14	10	9
7.5	55	52	46	32	18	12	10
8.0	55	53	49	39	24	15	11
8.5	55	54	51	44	30	18	13

Prepayment Rate Estimates for  
15-Year Fixed-Rate Mortgages  
(Annual CPR, in Percent)  
As of December 31, 2007

WAC	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
5.0	35	21	13	10	8	7	6
5.5	40	26	16	11	9	8	7
6.0	43	32	20	14	10	8	7
6.5	45	36	24	16	12	10	8
7.0	46	40	29	19	14	11	9
7.5	48	42	33	23	16	12	10
8.0	48	44	37	27	19	14	11
8.5	49	45	39	30	22	16	13

Prepayment Rate Estimates for  
Fixed-Rate Balloon Mortgages  
(Annual CPR, in Percent)  
As of December 31, 2007

WAC	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
5.0	57	48	40	33	26	21	17
5.5	60	51	44	37	30	25	20
6.0	62	54	47	40	34	28	24
6.5	64	57	50	43	37	32	27
7.0	66	59	53	46	41	35	30
7.5	68	62	55	49	43	38	33
8.0	69	63	57	52	46	41	36
8.5	70	65	59	54	48	43	39

Explanation of Tables Containing  
Annual CPR Estimates for Fixed-Rate Mortgages

These tables list estimated prepayment rates for moderately seasoned mortgage loans.

These prepayment rate estimates were generated using the OTS NPV Model prepayment functions in a "static" analysis where interest rates, once shocked, are assumed to prevail throughout the remaining life of each mortgage. As such, the prepayment rates differ somewhat from the estimates used in the option-based mortgage pricing model that calculates the mortgage prices used in the NPV Model.

The OTS NPV Model prepayment functions are based on the long-term prepayment rate forecasts of a number of Wall Street firms. The prepayment functions are updated periodically as these firms revise their forecasts. OTS's prepayment functions for this quarter are as follows:

Conventional 30-year FRMs (new):

$$\%CPR = [0.4074 - 0.2352 \arctan(13.8115(1.1101 - \text{coupon} / 6.210))]100$$

Conventional 30-year FRMs (moderately seasoned):

$$\% CPR = [0.3102 - 0.1710 \arctan(8.8671 (1.1231 - \text{coupon} / 6.210))]100$$

Conventional 30-year FRMs (well seasoned):

$$\% CPR = [0.2670 - 0.1233 \arctan(9.6518 (1.1352 - \text{coupon} / 6.210))]100$$

FHA/VA 30-year FRMs (new):

$$\%CPR = [0.3643 - 0.2239 \arctan(9.5288(1.1034 - \text{coupon} / 6.210))]100$$

FHA/VA 30-year FRMs (moderately seasoned):

$$\% CPR = [0.2948 - 0.1821 \arctan(5.8856 (1.1365 - \text{coupon} / 6.210))]100$$

FHA/VA 30-year FRMs (well seasoned):

$$\% CPR = [0.2484 - 0.1180 \arctan(8.4908 (1.1169 - \text{coupon} / 6.210))]100$$

15-year FRMs:

$$\% CPR = [0.2596 - 0.1816 \arctan(2.9409 (1.2217 - \text{coupon} / 6.210))]100$$

Balloons:

$$\% CPR = [0.0781 - 0.5148 \arctan(1.4224 (0.4334 - \text{coupon} / 6.210))]100$$

Adjustable-rate Mortgages (COFI ARMs):

$$\% CPR = [0.2006 - 0.09501 \arctan(2.4005 (1.0209 - \text{coupon} / \text{market}))]100$$

Adjustable-rate Mortgages (CMT ARMs):

$$\% CPR = [0.423173 - 0.28318 \arctan(15.74375 (.927893 - \text{coupon} / \text{market}))]100$$



Conventional FRM Servicing Cost  
Present Value of Future Servicing Cost Per Loan  
As of December 31, 2007

Maturity	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
WAC 5%							
180	150.08	182.49	265.93	321.52	334.11	333.83	330.09
240	151.34	185.19	271.36	329.17	341.96	341.73	337.97
300	120.96	151.91	257.92	344.46	370.09	374.43	374.10
330	109.93	126.12	222.33	349.63	382.59	386.13	387.93
360	126.12	145.72	250.00	363.05	394.35	397.07	398.49
WAC 5.5%							
180	140.70	159.40	218.22	296.75	322.45	325.90	324.63
240	141.55	161.16	221.86	303.00	329.59	332.95	331.90
300	112.52	128.75	194.86	304.95	349.52	360.39	363.17
330	103.50	112.04	154.95	302.21	358.96	371.69	375.14
360	119.05	129.34	180.80	319.81	372.60	384.31	387.23
WAC 6%							
180	133.76	145.68	182.54	260.89	305.58	316.39	316.73
240	134.33	146.83	184.95	265.53	311.81	322.79	323.25
300	106.25	116.23	152.55	251.67	321.30	343.67	348.83
330	98.12	104.36	121.88	220.83	323.10	351.80	356.53
360	114.10	121.72	143.20	250.30	341.65	369.25	373.27
WAC 6.5%							
180	128.08	136.58	158.33	217.51	281.91	303.33	306.74
240	128.43	137.33	159.91	220.68	287.02	309.09	312.50
300	101.40	108.19	127.30	194.60	284.56	321.84	332.20
330	93.32	97.40	105.58	149.87	275.05	322.25	334.01
360	111.17	116.30	126.66	181.65	302.66	348.60	359.84
WAC 7%							
180	124.00	129.87	143.31	182.05	251.16	287.01	296.24
240	124.22	130.38	144.34	184.17	255.04	292.03	301.41
300	98.11	102.31	113.34	152.52	239.76	295.57	314.86
330	90.86	92.50	97.97	116.74	211.74	290.75	314.91
360	110.18	112.29	119.29	143.38	247.20	322.20	346.43
WAC 7.5%							
180	121.30	124.73	133.91	157.66	214.47	266.81	284.67
240	121.46	125.06	134.59	159.06	217.20	270.98	289.31
300	95.92	98.03	105.19	126.78	191.72	264.89	296.10
330	88.96	88.98	92.66	100.74	147.23	252.95	292.87
360	109.74	109.78	114.58	125.18	183.29	288.56	329.01

This table lists the estimated net present value of the cost (less ancillary income) to service one mortgage over its remaining life.

Conventional FRM Servicing Fee  
As a Percent of the Underlying Mortgage Balance  
As of December 31, 2007

Maturity	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
WAC 5%							
180	0.89	1.04	1.45	1.72	1.78	1.78	1.76
240	0.94	1.11	1.58	1.89	1.96	1.96	1.94
300	0.78	0.95	1.56	2.06	2.20	2.23	2.22
330	0.71	0.80	1.37	2.12	2.31	2.33	2.34
360	0.82	0.94	1.56	2.24	2.42	2.44	2.44
WAC 5.5%							
180	0.85	0.94	1.22	1.62	1.74	1.76	1.75
240	0.89	0.99	1.32	1.77	1.91	1.93	1.92
300	0.73	0.82	1.21	1.85	2.10	2.17	2.18
330	0.68	0.73	0.98	1.86	2.19	2.27	2.28
360	0.78	0.84	1.15	2.00	2.31	2.38	2.40
WAC 6%							
180	0.82	0.87	1.05	1.45	1.67	1.72	1.72
240	0.85	0.92	1.12	1.57	1.83	1.89	1.89
300	0.70	0.75	0.96	1.55	1.96	2.09	2.12
330	0.65	0.68	0.78	1.38	2.00	2.17	2.20
360	0.76	0.80	0.93	1.59	2.14	2.31	2.33
WAC 6.5%							
180	0.80	0.83	0.94	1.24	1.57	1.67	1.69
240	0.82	0.87	0.99	1.33	1.70	1.83	1.84
300	0.67	0.71	0.82	1.22	1.76	1.97	2.03
330	0.62	0.64	0.69	0.96	1.72	2.00	2.08
360	0.74	0.77	0.83	1.17	1.92	2.20	2.27
WAC 7%							
180	0.78	0.80	0.87	1.06	1.42	1.60	1.65
240	0.80	0.83	0.91	1.13	1.54	1.74	1.79
300	0.65	0.67	0.74	0.97	1.50	1.83	1.95
330	0.60	0.61	0.64	0.76	1.34	1.83	1.97
360	0.73	0.75	0.79	0.94	1.59	2.05	2.20
WAC 7.5%							
180	0.76	0.78	0.82	0.94	1.24	1.51	1.60
240	0.79	0.81	0.86	0.99	1.33	1.63	1.74
300	0.64	0.65	0.69	0.82	1.22	1.66	1.85
330	0.59	0.59	0.61	0.66	0.95	1.61	1.85
360	0.73	0.73	0.76	0.83	1.19	1.85	2.10

This table lists the estimated present value of the flow of servicing fees over the remaining life of \$100 of mortgages serviced. The values were calculated assuming an annual fee of 50 basis points.

FHA/VA FRM Servicing Cost  
Present Value of Future Servicing Cost Per Loan  
As of December 31, 2007

Maturity	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
WAC 5%							
180	155.61	184.99	257.27	311.46	325.53	326.05	322.89
240	156.83	187.50	262.05	318.26	332.66	333.21	330.07
300	123.49	160.30	258.31	335.82	365.69	374.74	376.37
330	108.13	125.46	221.39	337.69	375.87	384.28	387.51
360	123.95	144.89	247.76	350.98	386.91	394.33	397.05
WAC 5.5%							
180	146.41	163.98	215.24	286.10	313.05	317.89	316.99
240	147.24	165.63	218.49	291.57	319.45	324.29	323.57
300	113.76	134.50	203.23	295.94	341.58	357.52	362.97
330	101.64	110.36	155.85	286.58	347.98	366.42	372.33
360	116.96	127.58	181.30	304.54	361.47	378.64	383.87
WAC 6%							
180	139.51	151.01	183.67	251.10	295.40	307.77	308.86
240	140.07	152.10	185.86	255.13	300.90	313.55	314.73
300	107.09	119.55	162.08	249.34	311.88	337.91	347.12
330	96.64	102.56	122.20	216.94	310.07	343.60	352.85
360	112.32	119.55	143.64	243.35	328.39	360.39	368.82
WAC 6.5%							
180	134.04	142.19	162.11	212.77	271.68	294.44	299.15
240	134.39	142.92	163.57	215.56	276.13	299.58	304.36
300	102.21	110.27	135.25	201.81	276.59	314.59	329.34
330	92.68	96.42	105.30	153.40	262.38	313.80	330.82
360	109.67	114.33	125.53	182.43	287.65	337.13	353.49
WAC 7%							
180	130.15	135.66	148.40	182.11	241.77	277.90	288.71
240	130.39	136.15	149.36	184.01	245.12	282.33	293.37
300	98.72	103.88	118.92	163.23	237.28	287.79	310.28
330	89.89	91.49	96.86	118.22	205.18	279.11	307.82
360	108.46	110.51	117.36	144.50	237.29	308.34	336.84
WAC 7.5%							
180	127.61	130.81	139.59	160.90	209.04	257.82	277.11
240	127.78	131.14	140.24	162.17	211.42	261.44	281.26
300	96.29	99.43	108.88	136.65	197.64	258.12	289.88
330	88.27	88.51	91.90	101.05	150.73	241.07	284.35
360	107.95	108.27	112.66	124.66	184.41	273.58	316.85

This table lists the estimated net present value of the cost (less ancillary income) to service one mortgage over its remaining life.

FHA/VA FRM Servicing Fee  
As a Percent of the Underlying Mortgage Balance  
As of December 31, 2007

Maturity	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
WAC 5%							
180	0.92	1.06	1.42	1.68	1.75	1.75	1.73
240	0.97	1.13	1.54	1.84	1.92	1.92	1.90
300	0.79	1.00	1.57	2.01	2.18	2.22	2.23
330	0.70	0.80	1.37	2.05	2.27	2.32	2.33
360	0.81	0.93	1.55	2.17	2.38	2.42	2.43
WAC 5.5%							
180	0.88	0.96	1.21	1.57	1.70	1.72	1.71
240	0.92	1.02	1.31	1.71	1.86	1.89	1.88
300	0.74	0.86	1.26	1.80	2.06	2.15	2.18
330	0.67	0.72	0.98	1.77	2.13	2.24	2.27
360	0.77	0.83	1.16	1.91	2.25	2.35	2.38
WAC 6%							
180	0.85	0.91	1.06	1.41	1.63	1.69	1.69
240	0.89	0.95	1.13	1.52	1.77	1.84	1.85
300	0.70	0.77	1.02	1.54	1.90	2.05	2.10
330	0.64	0.67	0.79	1.36	1.92	2.12	2.17
360	0.74	0.79	0.93	1.55	2.06	2.26	2.31
WAC 6.5%							
180	0.83	0.87	0.96	1.22	1.52	1.63	1.65
240	0.86	0.90	1.01	1.31	1.65	1.78	1.80
300	0.67	0.72	0.87	1.27	1.71	1.93	2.02
330	0.62	0.64	0.69	0.98	1.65	1.96	2.06
360	0.73	0.76	0.82	1.18	1.83	2.13	2.23
WAC 7%							
180	0.81	0.84	0.90	1.07	1.38	1.56	1.61
240	0.84	0.87	0.94	1.13	1.48	1.69	1.75
300	0.65	0.68	0.77	1.04	1.49	1.79	1.92
330	0.60	0.61	0.64	0.77	1.31	1.76	1.93
360	0.72	0.74	0.78	0.94	1.53	1.97	2.14
WAC 7.5%							
180	0.80	0.81	0.86	0.96	1.21	1.47	1.56
240	0.83	0.84	0.89	1.01	1.30	1.58	1.70
300	0.64	0.66	0.71	0.88	1.25	1.62	1.81
330	0.59	0.59	0.61	0.66	0.97	1.53	1.80
360	0.72	0.72	0.75	0.82	1.20	1.76	2.03

This table lists the estimated present value of the flow of servicing fees over the remaining life of \$100 of mortgages serviced. The values were calculated assuming an annual fee of 50 basis points.

**Treasury ARM Servicing Cost**  
**Present Value of Future Servicing Cost Per Loan**  
**As of December 31, 2007**

Maturity	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
240	103.72	103.72	108.29	118.17	174.92	319.92	379.77
270	103.74	103.76	108.40	118.41	175.65	321.75	382.27
300	103.75	103.78	108.46	118.56	176.09	322.87	383.74
330	103.76	103.79	108.50	118.65	176.36	323.55	384.62
360	127.83	127.89	134.04	147.38	220.46	367.20	428.94

This table lists the estimated net present value of the cost (less ancillary income) to service one mortgage over its remaining life.

**Treasury ARM Servicing Fee**  
**As a Percent of the Underlying Mortgage Balance**  
**As of December 31, 2007**

Maturity	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
240	0.56	0.56	0.58	0.62	0.88	1.55	1.82
270	0.57	0.57	0.59	0.63	0.90	1.60	1.88
300	0.57	0.57	0.59	0.64	0.92	1.64	1.93
330	0.57	0.57	0.59	0.64	0.93	1.67	1.97
360	0.71	0.71	0.74	0.80	1.17	1.92	2.23

This table lists the estimated present value of the flow of servicing fees over the remaining life of \$100 of mortgages serviced. The values were calculated assuming an annual fee of 50 basis points.

The servicing cost and fee estimates listed in the tables are based on a 12-month Treasury ARM with the following characteristics:

- Margin of 273 basis points
- 200 basis point annual cap and floor
- WAC of 6.25

COFI ARM Servicing Cost  
Present Value of Future Servicing Cost Per Loan  
As of December 31, 2007

Maturity	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
240	210.08	221.01	239.15	261.99	282.37	295.58	302.01
270	210.16	221.13	239.33	262.24	282.69	295.94	302.40
300	210.20	221.19	239.41	262.36	282.83	296.11	302.58
330	210.21	221.21	239.45	262.41	282.90	296.19	302.67
360	230.83	241.96	260.04	282.23	301.54	313.77	319.40

This table lists the estimated net present value of the cost (less ancillary income) to service one mortgage over its remaining life.

COFI ARM Servicing Fee  
As a Percent of the Underlying Mortgage Balance  
As of December 31, 2007

Maturity	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
240	1.10	1.15	1.23	1.34	1.43	1.49	1.52
270	1.11	1.17	1.25	1.36	1.46	1.53	1.56
300	1.13	1.18	1.27	1.38	1.49	1.55	1.58
330	1.14	1.19	1.28	1.40	1.50	1.57	1.60
360	1.26	1.31	1.41	1.52	1.62	1.68	1.71

This table lists the estimated present value of the flow of servicing fees over the remaining life of \$100 of mortgages serviced. The values were calculated assuming an annual fee of 75 basis points.

The servicing cost and fee estimates listed in the tables are based on a 1-month 11th District COFI ARM with the following characteristics:

- Margin of 208 basis points
- 7.5% annual payment cap.
- WAC of 6.35

Retail CD Prices  
As a Percent of Outstanding Balance  
As of December 31, 2007

Maturity	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300

Interest Rate 3.5%

3	100.22	100.09	99.97	99.85	99.73	99.61	99.49
6	100.99	100.60	100.21	99.84	99.47	99.10	98.74
9	101.89	101.22	100.56	99.91	99.27	98.65	98.03
12	102.87	101.90	100.96	100.04	99.13	98.24	97.37
15	103.90	102.64	101.41	100.22	99.04	97.90	96.78
18	104.98	103.42	101.90	100.43	98.98	97.58	96.21
21	106.11	104.24	102.43	100.67	98.96	97.29	95.67
24	107.26	105.08	102.96	100.91	98.93	97.00	95.14
27	108.31	105.82	103.41	101.08	98.83	96.65	94.55
30	109.35	106.54	103.83	101.22	98.69	96.27	93.93
33	110.39	107.25	104.24	101.34	98.55	95.87	93.30
36	111.38	107.92	104.60	101.42	98.36	95.44	92.65
39	112.21	108.42	104.81	101.35	98.03	94.88	91.87
42	112.98	108.87	104.95	101.21	97.64	94.27	91.04
45	113.69	109.26	105.04	101.03	97.21	93.60	90.17
48	114.42	109.65	105.14	100.85	96.79	92.96	89.33

Interest Rate 4.5%

3	100.47	100.34	100.21	100.09	99.97	99.85	99.73
6	101.47	101.08	100.70	100.32	99.95	99.58	99.22
9	102.63	101.95	101.29	100.63	99.99	99.36	98.74
12	103.86	102.89	101.93	101.00	100.08	99.19	98.30
15	105.15	103.88	102.64	101.43	100.24	99.08	97.94
18	106.50	104.92	103.38	101.88	100.42	98.99	97.60
21	107.91	106.01	104.17	102.37	100.63	98.93	97.28
24	109.34	107.11	104.96	102.87	100.84	98.87	96.96
27	110.67	108.12	105.66	103.28	100.98	98.75	96.59
30	112.00	109.12	106.35	103.67	101.09	98.59	96.19
33	113.34	110.12	107.02	104.04	101.17	98.41	95.76
36	114.63	111.07	107.65	104.37	101.23	98.20	95.31
39	115.76	111.85	108.12	104.55	101.13	97.85	94.73
42	116.83	112.58	108.53	104.66	100.97	97.44	94.09
45	117.85	113.25	108.88	104.72	100.75	96.98	93.41
48	118.88	113.93	109.24	104.79	100.55	96.54	92.75

The value of retail (ie., non-brokered) CDs appears both on the asset and liability side of the IRR Exposure Report. The prices above represent the value of the liability implied by these deposits and reflect the difference between their coupon and secondary-market CD rates. For the asset side of the report, the value of retail CDs (as a percent of outstanding balance) is found in the table titled "Retail CD Intangible Prices."

The prices listed are for retail CDs with an annual non-interest cost of 20 basis points.

Retail CD Prices  
As a Percent of Outstanding Balance  
As of December 31, 2007

Maturity	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300

Interest Rate 5.5%

3	100.71	100.57	100.45	100.33	100.21	100.09	99.97
6	101.96	101.56	101.18	100.80	100.42	100.05	99.69
9	103.37	102.68	102.01	101.36	100.71	100.07	99.44
12	104.86	103.87	102.91	101.97	101.04	100.13	99.24
15	106.41	105.12	103.87	102.64	101.44	100.26	99.11
18	108.03	106.42	104.87	103.35	101.86	100.41	99.00
21	109.72	107.79	105.91	104.09	102.32	100.59	98.91
24	111.43	109.17	106.97	104.84	102.77	100.77	98.82
27	113.06	110.46	107.95	105.51	103.16	100.88	98.67
30	114.69	111.74	108.90	106.16	103.51	100.96	98.49
33	116.34	113.03	109.85	106.79	103.85	101.01	98.28
36	117.94	114.27	110.76	107.39	104.15	101.04	98.05
39	119.39	115.36	111.51	107.82	104.29	100.91	97.67
42	120.77	116.38	112.19	108.19	104.37	100.72	97.24
45	122.12	117.35	112.82	108.51	104.40	100.48	96.75
48	123.48	118.34	113.46	108.83	104.44	100.26	96.29

Interest Rate 6.5%

3	100.94	100.81	100.69	100.56	100.44	100.32	100.20
6	102.44	102.04	101.66	101.28	100.90	100.53	100.16
9	104.10	103.41	102.74	102.07	101.42	100.78	100.15
12	105.85	104.85	103.88	102.93	102.00	101.08	100.18
15	107.67	106.36	105.10	103.85	102.64	101.45	100.28
18	109.56	107.94	106.36	104.82	103.31	101.84	100.40
21	111.54	109.58	107.67	105.82	104.02	102.26	100.55
24	113.55	111.24	109.00	106.83	104.73	102.68	100.69
27	115.48	112.82	110.26	107.77	105.37	103.04	100.78
30	117.42	114.40	111.49	108.69	105.98	103.36	100.83
33	119.38	115.99	112.73	109.59	106.57	103.66	100.85
36	121.32	117.54	113.93	110.46	107.13	103.93	100.85
39	123.09	118.93	114.97	111.17	107.53	104.04	100.70
42	124.81	120.27	115.94	111.81	107.86	104.09	100.48
45	126.50	121.56	116.87	112.40	108.14	104.08	100.21
48	128.21	122.87	117.81	113.00	108.43	104.09	99.96

The value of retail (ie., non-brokered) CDs appears both on the asset and liability side of the IRR Exposure Report. The prices above represent the value of the liability implied by these deposits and reflect the difference between their coupon and secondary-market CD rates. For the asset side of the report, the value of retail CDs (as a percent of outstanding balance) is found in the table titled "Retail CD Intangible Prices."

The prices listed are for retail CDs with an annual non-interest cost of 20 basis points.



Retail CD Intangible Values  
As a Percent of Outstanding Balance  
As of December 31, 2007

Original Maturity = 6 months

Remaining Maturity	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
3	0.03	0.04	0.05	0.06	0.07	0.08	0.09
6	0.04	0.04	0.05	0.06	0.06	0.07	0.08

Original Maturity = 24 months

Remaining Maturity	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
3	0.17	0.19	0.20	0.23	0.25	0.28	0.31
6	0.18	0.19	0.20	0.22	0.24	0.27	0.30
12	0.18	0.19	0.20	0.22	0.24	0.26	0.28
24	0.20	0.21	0.22	0.23	0.25	0.27	0.29

Original Maturity = 48 months

Remaining Maturity	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
3	0.37	0.39	0.43	0.47	0.52	0.57	0.63
6	0.37	0.40	0.43	0.46	0.51	0.56	0.61
12	0.38	0.40	0.43	0.46	0.50	0.55	0.60
24	0.40	0.41	0.44	0.47	0.50	0.54	0.59
48	0.40	0.41	0.43	0.45	0.47	0.50	0.53

The value of retail (ie., non-brokered) CDs appears both on the asset and liability side of the IRR exposure Report. The prices above represent the value of the "customer relationship" due to the rollover of these deposits and, as such, are an intangible asset for an institution. For the liability side of the report, the value of retail CDs (as a percent of outstanding balance) is found in the table titled "Retail CD Prices."

The prices listed are for retail CDs with an annual non-interest cost of 20 basis points.

Transaction Account Intangible Values  
As a Percent of Outstanding Balance  
As of December 31, 2007

December Deposit Rate	November Deposit Rate	Interest Rate Scenarios						
		-300	-200	-100	0	+100	+200	+300
0.50	0.50	2.63	5.28	7.76	10.10	12.41	14.45	16.35
0.50	1.50	2.64	5.30	7.79	10.13	12.34	14.42	16.38
0.50	2.00	2.64	5.30	7.79	10.13	12.34	14.42	16.37
0.50	2.50	2.64	5.30	7.79	10.13	12.34	14.42	16.37
0.50	3.00	2.64	5.30	7.79	10.13	12.34	14.42	16.37
0.50	5.00	2.64	5.30	7.79	10.13	12.34	14.42	16.37
1.50	0.50	2.44	5.13	7.65	10.01	12.50	14.16	15.78
1.50	1.50	2.55	5.22	7.74	10.13	12.66	14.57	16.42
1.50	2.00	2.58	5.25	7.76	10.16	12.67	14.65	16.47
1.50	2.50	2.61	5.27	7.76	10.14	12.56	14.54	16.40
1.50	3.00	2.63	5.29	7.76	10.09	12.35	14.41	16.33
1.50	5.00	2.64	5.30	7.79	10.13	12.34	14.42	16.38
2.00	0.50	2.28	4.98	7.49	9.84	12.28	13.81	14.88
2.00	1.50	2.42	5.11	7.63	10.00	12.45	14.10	15.61
2.00	2.00	2.48	5.17	7.69	10.06	12.54	14.27	16.06
2.00	2.50	2.52	5.21	7.73	10.12	12.63	14.50	16.36
2.00	3.00	2.56	5.24	7.74	10.15	12.67	14.65	16.47
2.00	5.00	2.63	5.29	7.78	10.12	12.32	14.40	16.36
2.50	0.50	2.10	4.79	7.31	9.65	12.06	13.54	14.46
2.50	1.50	2.26	4.96	7.47	9.83	12.25	13.75	14.80
2.50	2.00	2.33	5.03	7.55	9.91	12.34	13.88	15.03
2.50	2.50	2.40	5.09	7.62	9.99	12.42	14.03	15.42
2.50	3.00	2.45	5.14	7.67	10.05	12.51	14.19	15.91
2.50	5.00	2.60	5.27	7.75	10.09	12.46	14.50	16.38
3.00	0.50	1.91	4.60	7.11	9.44	11.85	13.30	14.16
3.00	1.50	2.08	4.78	7.29	9.63	12.05	13.50	14.39
3.00	2.00	2.16	4.86	7.38	9.73	12.15	13.61	14.54
3.00	2.50	2.24	4.94	7.46	9.81	12.24	13.71	14.71
3.00	3.00	2.31	5.01	7.53	9.90	12.33	13.82	14.92
3.00	5.00	2.52	5.20	7.71	10.12	12.65	14.55	16.41
5.00	0.50	1.07	3.76	6.25	8.57	10.96	12.38	13.19
5.00	1.50	1.26	3.96	6.45	8.78	11.18	12.60	13.41
5.00	2.00	1.36	4.05	6.56	8.89	11.29	12.71	13.52
5.00	2.50	1.46	4.15	6.66	8.99	11.39	12.82	13.63
5.00	3.00	1.56	4.25	6.76	9.09	11.50	12.93	13.74
5.00	5.00	1.91	4.61	7.13	9.48	11.91	13.36	14.18

The value of transaction accounts appears both on the asset and liability side of the IRR Exposure Report. The prices above represent the value of the "customer relationship" of this type of demand deposits and, as such, are an intangible asset of an institution. On the liabilities side of the report, the value of transaction accounts is equal to 100 percent of their outstanding balance in all nine interest rate scenarios.

The prices listed are for transaction accounts with an annual non-interest cost of 1.8 percent.

Money Market Account Intangible Values  
As a Percent of Outstanding Balance  
As of December 31, 2007

December Deposit Rate	November Deposit Rate	Interest Rate Scenarios						
		-300	-200	-100	0	+100	+200	+300
0.50	0.50	2.92	4.34	5.69	7.02	8.32	9.57	10.78
0.50	1.50	2.94	4.49	5.96	7.37	8.71	10.00	11.24
0.50	2.00	2.95	4.49	5.97	7.36	8.69	9.97	11.21
0.50	2.50	2.95	4.49	5.97	7.36	8.69	9.97	11.21
0.50	3.00	2.95	4.49	5.97	7.36	8.69	9.97	11.21
0.50	5.00	2.95	4.49	5.97	7.36	8.69	9.97	11.21
1.50	0.50	2.57	4.03	5.52	6.64	7.79	9.06	10.22
1.50	1.50	2.82	4.27	5.79	7.02	8.18	9.30	10.40
1.50	2.00	2.89	4.35	5.82	7.01	8.17	9.34	10.50
1.50	2.50	2.89	4.35	5.69	6.96	8.22	9.45	10.65
1.50	3.00	2.89	4.34	5.72	7.08	8.39	9.66	10.88
1.50	5.00	2.95	4.49	5.97	7.36	8.69	9.97	11.21
2.00	0.50	2.26	3.75	5.19	6.22	7.11	8.20	9.56
2.00	1.50	2.55	4.02	5.47	6.58	7.71	9.00	10.18
2.00	2.00	2.67	4.14	5.61	6.79	8.03	9.21	10.31
2.00	2.50	2.81	4.26	5.75	6.99	8.17	9.28	10.38
2.00	3.00	2.87	4.34	5.82	7.02	8.17	9.31	10.46
2.00	5.00	2.93	4.46	5.93	7.34	8.68	9.98	11.23
2.50	0.50	1.96	3.44	4.86	5.86	6.66	7.47	8.49
2.50	1.50	2.25	3.73	5.17	6.17	7.05	8.09	9.47
2.50	2.00	2.40	3.87	5.31	6.33	7.29	8.56	9.85
2.50	2.50	2.53	4.00	5.45	6.52	7.62	8.94	10.13
2.50	3.00	2.66	4.13	5.58	6.73	7.97	9.18	10.29
2.50	5.00	2.87	4.32	5.67	6.99	8.28	9.53	10.74
3.00	0.50	1.64	3.13	4.54	5.51	6.29	7.02	7.78
3.00	1.50	1.94	3.43	4.85	5.82	6.61	7.40	8.37
3.00	2.00	2.09	3.58	5.01	5.98	6.78	7.65	8.88
3.00	2.50	2.23	3.72	5.16	6.13	6.98	7.98	9.36
3.00	3.00	2.38	3.85	5.30	6.28	7.22	8.45	9.77
3.00	5.00	2.81	4.30	5.80	7.03	8.17	9.29	10.40
5.00	0.50	0.35	1.83	3.21	4.17	4.92	5.58	6.23
5.00	1.50	0.66	2.15	3.53	4.49	5.24	5.91	6.55
5.00	2.00	0.81	2.31	3.69	4.66	5.40	6.07	6.71
5.00	2.50	0.97	2.46	3.85	4.82	5.57	6.23	6.87
5.00	3.00	1.12	2.62	4.02	4.98	5.73	6.39	7.03
5.00	5.00	1.73	3.22	4.65	5.62	6.37	7.02	7.72

The value of money market accounts appears both on the asset and liability side of the IRR Exposure Report. The prices above represent the value of the "customer relationship" of this type of demand deposits and, as such, are an intangible asset of an institution. On the liabilities side of the report, the value of money market accounts is equal to 100 percent of their outstanding balance in all nine interest rate scenarios.

The prices listed are for money market accounts with an annual non-interest cost of 0.86 percent.

Passbook Account Intangible Values  
As a Percent of Outstanding Balance  
As of December 31, 2007

December Deposit Rate	November Deposit Rate	Interest Rate Scenarios						
		-300	-200	-100	0	+100	+200	+300
0.50	0.50	3.37	5.82	8.16	10.28	12.27	14.18	16.02
0.50	1.50	3.38	5.86	8.19	10.38	12.46	14.43	16.31
0.50	2.00	3.38	5.86	8.19	10.38	12.46	14.43	16.31
0.50	2.50	3.38	5.86	8.19	10.38	12.46	14.43	16.31
0.50	3.00	3.38	5.86	8.19	10.38	12.46	14.43	16.31
0.50	5.00	3.38	5.86	8.19	10.38	12.46	14.43	16.31
1.50	0.50	3.26	5.71	7.96	10.06	11.96	13.11	15.26
1.50	1.50	3.33	5.79	8.09	10.35	12.39	14.31	16.06
1.50	2.00	3.36	5.81	8.15	10.46	12.44	14.25	16.00
1.50	2.50	3.37	5.83	8.15	10.27	12.26	14.17	16.00
1.50	3.00	3.37	5.85	8.16	10.35	12.43	14.39	16.27
1.50	5.00	3.38	5.86	8.19	10.38	12.46	14.43	16.31
2.00	0.50	3.17	5.60	7.85	9.88	11.73	12.45	13.18
2.00	1.50	3.26	5.71	7.99	10.04	11.94	13.11	15.26
2.00	2.00	3.30	5.76	8.06	10.17	12.03	13.93	15.86
2.00	2.50	3.33	5.79	8.11	10.34	12.39	14.31	16.06
2.00	3.00	3.35	5.82	8.16	10.45	12.43	14.25	15.99
2.00	5.00	3.38	5.85	8.18	10.37	12.45	14.42	16.30
2.50	0.50	3.06	5.48	7.73	9.74	11.56	12.30	12.52
2.50	1.50	3.17	5.61	7.88	9.90	11.71	12.42	13.18
2.50	2.00	3.22	5.67	7.95	9.97	11.81	12.47	14.33
2.50	2.50	3.26	5.72	8.02	10.04	11.91	13.11	15.26
2.50	3.00	3.30	5.76	8.08	10.15	12.01	13.93	15.86
2.50	5.00	3.37	5.85	8.17	10.34	12.42	14.39	16.26
3.00	0.50	2.94	5.37	7.61	9.63	11.42	12.14	12.39
3.00	1.50	3.07	5.50	7.76	9.79	11.55	12.26	12.49
3.00	2.00	3.12	5.57	7.84	9.87	11.61	12.35	12.52
3.00	2.50	3.17	5.63	7.91	9.94	11.68	12.40	13.17
3.00	3.00	3.22	5.68	7.98	10.01	11.78	12.45	14.33
3.00	5.00	3.33	5.81	8.11	10.34	12.41	14.24	15.99
5.00	0.50	2.46	4.87	7.11	9.17	10.97	11.64	11.85
5.00	1.50	2.61	5.02	7.27	9.34	11.10	11.75	11.95
5.00	2.00	2.67	5.10	7.34	9.42	11.16	11.80	11.99
5.00	2.50	2.74	5.17	7.42	9.51	11.23	11.85	12.04
5.00	3.00	2.80	5.24	7.50	9.59	11.29	11.91	12.09
5.00	5.00	3.04	5.49	7.79	9.90	11.55	12.13	12.33

The value of passbook accounts appears both on the asset and liability side of the IRR Exposure Report. The prices above represent the value of the "customer relationship" of this type of demand deposits and, as such, are an intangible asset of an institution. On the liabilities side of report, the value of passbook accounts is equal to 100 percent of their outstanding reported balance in all nine interest rate scenarios.

The prices listed are for passbook accounts with an annual non-interest cost of 1.39 percent.

<b>Non-Interest Bearing Account Intangible Values</b> <b>As a Percent of Outstanding Balance</b> <b>As of December 31, 2007</b>								
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December Deposit Rate	November Deposit Rate	Interest Rate Scenarios						
		-300	-200	-100	0	+100	+200	+300
0	0	0.43	2.92	5.27	7.51	9.64	11.67	13.59

The value of non-interest bearing accounts appears both on the asset and liability side of the IRR Exposure Report. The prices above represent the value of the "customer relationship" of this type of demand deposits and, as such, are an intangible asset of an institution. On the liabilities side of the report, the value of Non-Interest Bearing accounts is equal to 100 percent of their outstanding balance in all nine interest rate scenarios.

The prices listed are for non-interest bearing accounts with an annual non-interest cost of 2.57 percent.

Interest Rate Cap Prices (in basis points)  
As of December 31, 2007

Strike Rate	Interest Rate Scenarios						
	-300	-200	-100	0	100	200	300
<b>Term = 1 year</b>							
3.0	0	4	28	73	133	200	268
3.5	0	1	13	47	101	165	233
4.0	0	0	5	27	71	131	197
4.5	0	0	1	13	46	99	163
5.0	0	0	0	4	27	70	129
5.5	0	0	0	1	13	45	97
6.0	0	0	0	0	4	26	69
6.5	0	0	0	0	1	12	44
7.0	0	0	0	0	0	4	25
7.5	0	0	0	0	0	1	12
8.0	0	0	0	0	0	0	4
8.5	0	0	0	0	0	0	1
9.0	0	0	0	0	0	0	0
9.5	0	0	0	0	0	0	0
10.0	0	0	0	0	0	0	0
10.5	0	0	0	0	0	0	0
11.0	0	0	0	0	0	0	0
<b>Term = 2 Years</b>							
3.0	1	15	66	160	288	433	583
3.5	0	7	37	109	220	356	504
4.0	0	3	19	68	159	283	425
4.5	0	1	9	39	108	216	350
5.0	0	1	4	19	67	156	278
5.5	0	0	2	10	38	106	212
6.0	0	0	1	4	19	66	152
6.5	0	0	0	2	10	37	103
7.0	0	0	0	1	4	19	64
7.5	0	0	0	0	2	10	36
8.0	0	0	0	0	1	4	18
8.5	0	0	0	0	0	2	9
9.0	0	0	0	0	0	1	4
9.5	0	0	0	0	0	0	2
10.0	0	0	0	0	0	0	1
10.5	0	0	0	0	0	0	0
11.0	0	0	0	0	0	0	0
<b>Term = 3 Years</b>							
3.0	11	50	143	293	488	705	927
3.5	6	30	93	212	383	588	807
4.0	3	17	57	145	289	477	689
4.5	2	10	35	94	209	375	575
5.0	1	6	20	58	143	282	466
5.5	0	3	12	36	93	204	366
6.0	0	2	7	21	57	139	275
6.5	0	1	4	13	36	91	198
7.0	0	0	2	7	21	56	135
7.5	0	0	1	4	13	35	88
8.0	0	0	0	2	7	20	54
8.5	0	0	0	1	4	12	34
9.0	0	0	0	1	2	7	19
9.5	0	0	0	0	1	4	12
10.0	0	0	0	0	1	2	7
10.5	0	0	0	0	0	1	4
11.0	0	0	0	0	0	1	2

Note: Interest rate cap prices are based on 3-month LIBOR rates

Interest Rate Cap Prices (in basis points)  
As of December 31, 2007

Strike Rate	Interest Rate Scenarios						
	-300	-200	-100	0	100	200	300
<b>Term = 4 Years</b>							
3.0	31	102	241	447	705	986	1,273
3.5	19	67	167	336	565	833	1,115
4.0	11	43	112	242	438	686	960
4.5	7	27	74	169	329	550	810
5.0	4	17	48	113	237	426	667
5.5	2	10	31	76	165	319	534
6.0	1	6	19	48	111	230	413
6.5	1	3	11	31	74	160	309
7.0	0	2	7	19	48	107	222
7.5	0	1	4	12	31	72	155
8.0	0	0	2	7	19	46	103
8.5	0	0	1	4	12	30	70
9.0	0	0	1	2	7	18	45
9.5	0	0	0	1	4	11	29
10.0	0	0	0	1	2	7	18
10.5	0	0	0	0	1	4	11
11.0	0	0	0	0	1	2	6
<b>Term = 5 Years</b>							
3.0	60	168	354	616	933	1,273	1,616
3.5	39	115	255	474	759	1,084	1,423
4.0	24	77	178	352	600	903	1,233
4.5	15	50	124	254	461	735	1,049
5.0	9	32	83	178	343	580	874
5.5	5	20	55	124	247	445	709
6.0	3	12	35	83	173	331	559
6.5	1	7	22	55	121	239	429
7.0	1	4	13	35	81	167	318
7.5	0	2	8	22	54	116	229
8.0	0	1	4	13	34	78	160
8.5	0	1	2	8	22	52	111
9.0	0	0	1	4	13	33	75
9.5	0	0	1	2	8	21	50
10.0	0	0	0	1	4	13	32
10.5	0	0	0	1	2	7	20
11.0	0	0	0	0	1	4	12
<b>Term = 10 Years</b>							
3.0	323	622	1,023	1,509	2,042	2,583	3,103
3.5	236	472	804	1,230	1,725	2,251	2,772
4.0	168	352	620	984	1,431	1,932	2,447
4.5	118	258	473	773	1,166	1,631	2,131
5.0	81	186	353	596	931	1,351	1,826
5.5	54	131	260	455	731	1,099	1,539
6.0	36	91	188	340	564	876	1,273
6.5	23	62	133	251	430	687	1,034
7.0	15	41	93	182	322	529	823
7.5	9	27	63	129	237	403	644
8.0	6	17	42	90	172	301	495
8.5	3	11	28	62	122	222	377
9.0	2	7	18	41	85	161	281
9.5	1	4	11	27	58	114	207
10.0	1	3	7	18	39	80	150
10.5	0	2	4	11	26	54	106
11.0	0	1	3	7	17	37	74

Note: Interest rate cap prices are based on 3-month LIBOR rates

Spot (Zero-Coupon) Rates As of December 31, 2007
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Maturity (Month)	Treasury *	Libor / SWAP **	Secondary Market CD **
6	3.48	4.74	4.61
12	3.34	4.08	4.03
24	3.05	3.82	3.82
36	3.07	3.93	3.96
48	3.34	4.07	4.12
60	3.47	4.22	4.28
72	3.60	4.37	4.44
84	3.74	4.49	4.58
96	3.88	4.59	4.68
108	4.03	4.67	4.76
120	4.12	4.73	4.82
132	4.17	4.77	4.87
144	4.22	4.81	4.92
156	4.26	4.85	4.95
168	4.29	4.87	4.98
180	4.33	4.90	5.01
192	4.35	4.92	5.04
204	4.38	4.94	5.06
216	4.40	4.96	5.08
228	4.42	4.97	5.09
240	4.43	4.99	5.11
252	4.44	5.00	5.12
264	4.45	5.02	5.14
276	4.46	5.03	5.15
288	4.46	5.04	5.16
300	4.46	5.05	5.18
312	4.46	5.07	5.19
324	4.46	5.08	5.20
336	4.45	5.09	5.22
348	4.45	5.10	5.23
360	4.44	5.11	5.25

Note: The above rates are stated in percentage, bond equivalent-yield (BEY) form.

\* OTS estimates based on "Daily Treasury Yield Curve Rates" from the U.S. Treasury

\*\* OTS estimates based on Federal Reserve Statistical Release H.15



Projected Future 1-Mo Interest Rates As of December 31, 2007				
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Month	Treasury *	Libor / ** SWAP	Secondary ** Market CD	Thrift *** Retail CD
6	3.44	4.34	4.23	4.46
12	3.06	3.16	3.22	4.39
24	2.50	3.91	3.98	4.29
36	3.79	4.31	4.40	4.44
48	4.01	4.64	4.75	4.49
60	4.11	4.96	5.09	4.59
72	4.38	5.20	5.35	5.10
84	4.70	5.28	5.40	5.79
96	5.07	5.27	5.40	6.09
108	5.18	5.26	5.39	5.96
120	4.69	5.25	5.39	5.44
132	4.72	5.25	5.39	5.25
144	4.74	5.25	5.39	5.40
156	4.75	5.25	5.39	5.54
168	4.76	5.25	5.39	5.65
180	4.77	5.25	5.40	5.73
192	4.76	5.25	5.40	5.80
204	4.76	5.26	5.40	5.84
216	4.74	5.26	5.40	5.85
228	4.72	5.27	5.41	5.84
240	4.70	5.28	5.41	5.81
252	4.67	5.29	5.42	5.77
264	4.63	5.30	5.43	5.74
276	4.58	5.32	5.44	5.72
288	4.53	5.33	5.47	5.73
300	4.48	5.35	5.50	5.74
312	4.42	5.37	5.54	5.78
324	4.35	5.39	5.58	5.83
336	4.28	5.42	5.63	5.89
348	4.20	5.44	5.69	5.97
360	4.11	5.47	5.76	6.06

Note: The above rates are stated in percentage, bond equivalent-yield (BEY) form.

\* OTS estimates based on "Daily Treasury Yield Curve Rates" from the U.S. Treasury

\*\* OTS estimates based on Federal Reserve Statistical Release H.15

\*\*\* OTS estimates based on data from Bank Rate Monitor

Selected Current Interest Rates  
As of December 31, 2007

Instrument	Rate	Source
<u>Mortgages</u>		
Fixed-rate Single Family	5.96	FNMA; 60-day commitment rate on 30-year, conventional mortgages
Multifamily Fully Amortizing Balloon		FNMA 25/25 30-day commitment rate * FNMA 7/30 30-day commitment rate *
Construction loans	8.10	NAHB Survey **
Second Mortgages and Home Equity	6.96	FNMA; 60-day commitment rate on 30-year, conventional mortgages + 100 bp
Mobile Home Loans	8.20	7-Yr. CMT + 450 basis points
<u>Consumer Loans</u>		
Loans on Deposits	5.62	Fed Release H.15; 6 mo secondary mkt CD rate + 100 basis points
Home Improvement	7.96	Second Mortgage Rate + 100 basis points
Education Loans	6.36	91 day T-bill + 300 basis points
Auto Loans - 4 yr	6.86	Bank Rate Monitor; national average
Recreational Vehicles	5.99	Industry survey
Other	11.26	Fed Release G 19; 24 mo. personal loan **
Credit Cards - fixed	13.42	Bank Rate Monitor
Credit Cards - adjustable	13.89	Bank Rate Monitor
<u>Other</u>		
Corporate Securities	4.43	Fed Release H.15; 7-year swap rate
Commercial Loans	7.01	Fed Release E 2; weighted avg rate on all commercial loan of less than \$1,000,000

\* Under a proprietary agreement with Fannie Mae, OTS cannot disclose these rates.

\*\* These rates are from surveys performed during the quarter and are adjusted to reflect the shift in the Treasury yield curve between the survey date and the quarter-end date.