# Interest Rate Risk Exposure Report

## Office of Thrift Supervision

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

# Area: West

**All Reporting CMR** **Reporting Dockets: 94** **March 2003**

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

| | Net Portfolio Value (Dollars are in Millions) | | | NPV as % of PV of Assets | |
|---|---|---|---|---|---|
| Change in Rates | $Amount | $Change | %Change | NPV Ratio | Change |
| +300 bp | 42,352 | -8,822 | -17 % | 8.79 % | -153 bp |
| +200 bp | 45,783 | -5,391 | -11 % | 9.40 % | -92 bp |
| +100 bp | 48,481 | -2,693 | -5 % | 9.87 % | -46 bp |
| 0 bp | 51,174 | | | 10.32 % | |
| -100 bp | 53,120 | 1,946 | +4 % | 10.64 % | +32 bp |

## Risk Measure for a Given Rate Shock

| | 3/31/2003 | 12/31/2002 | 3/31/2002 |
|---|---|---|---|
| Pre-shock NPV Ratio: NPV as % of PV Assets | 10.32 % | 10.24 % | 0.00 % |
| Post-shock NPV Ratio | 9.40 % | 9.58 % | 0.00 % |
| Sensitivity Measure: Decline in NPV Ratio | 92 bp | 66 bp | 0 bp |
| TB 13a Level of Risk | Minimal | Minimal | Moderate |

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

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## Present Value Estimates by Interest Rate Scenario

**Area: West** | **Reporting Dockets: 94**
**All Reporting CMR** | **March 2003**
**Report Prepared: 6/24/2003 1:05:51 PM** | **Amounts in Millions** | **Data as of: 6/24/2003**

| | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **ASSETS** | | | | | | | | |
| **MORTGAGE LOANS AND SECURITIES** | | | | | | | | |
| **Fixed-Rate Single-Family First-Mortgage Loans and MBS** | | | | | | | | |
| 30-Year Mortgage Loans | 52,749 | 51,241 | 48,697 | 45,998 | 43,412 | 49,522 | 103.47 | 3.95 |
| 30-Year Mortgage Securities | 10,576 | 10,388 | 10,068 | 9,606 | 9,109 | 9,883 | 105.11 | 2.44 |
| 15-Year Mortgages and MBS | 23,226 | 22,604 | 21,644 | 20,585 | 19,537 | 21,842 | 103.49 | 3.50 |
| Balloon Mortgages and MBS | 6,942 | 6,842 | 6,713 | 6,563 | 6,403 | 6,607 | 103.56 | 1.67 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs** | | | | | | | | |
| 6 Month or Less Reset Frequency | 7,903 | 7,870 | 7,837 | 7,798 | 7,748 | 7,439 | 105.80 | 0.43 |
| 7 Month to 2 Year Reset Frequency | 14,689 | 14,550 | 14,416 | 14,263 | 14,058 | 13,923 | 104.51 | 0.93 |
| 2+ to 5 Year Reset Frequency | 36,278 | 35,388 | 34,358 | 33,204 | 31,946 | 34,520 | 102.51 | 2.71 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs** | | | | | | | | |
| 1 Month Reset Frequency | 117,152 | 116,399 | 115,475 | 114,326 | 112,892 | 110,859 | 105.00 | 0.72 |
| 2 Month to 5 Year Reset Frequency | 33,118 | 32,508 | 31,845 | 31,105 | 30,284 | 31,120 | 104.46 | 1.96 |
| **Multifamily and Nonresidential Mortgage Loans and Securities** | | | | | | | | |
| Adjustable-Rate, Balloons | 13,336 | 13,271 | 13,210 | 13,146 | 13,076 | 13,250 | 100.16 | 0.48 |
| Adjustable-Rate, Fully Amortizing | 29,052 | 29,048 | 29,043 | 29,025 | 28,995 | 29,117 | 99.76 | 0.01 |
| Fixed-Rate, Balloon | 5,449 | 5,207 | 4,978 | 4,763 | 4,560 | 4,740 | 109.84 | 4.52 |
| Fixed-Rate, Fully Amortizing | 3,320 | 3,171 | 3,031 | 2,901 | 2,780 | 2,906 | 109.12 | 4.56 |
| **Construction and Land Loans** | | | | | | | | |
| Adjustable-Rate | 4,507 | 4,502 | 4,497 | 4,492 | 4,488 | 4,502 | 100.00 | 0.11 |
| Fixed-Rate | 1,916 | 1,861 | 1,812 | 1,766 | 1,724 | 1,964 | 94.79 | 2.81 |
| **Second-Mortgage Loans and Securities** | | | | | | | | |
| Adjustable-Rate | 13,512 | 13,499 | 13,487 | 13,476 | 13,467 | 13,536 | 99.73 | 0.09 |
| Fixed-Rate | 6,837 | 6,669 | 6,510 | 6,358 | 6,214 | 6,531 | 102.12 | 2.45 |
| **Other Assets Related to Mortgage Loans and Securities** | | | | | | | | |
| Net Nonperforming Mortgage Loans | 634 | 625 | 613 | 601 | 588 | 625 | 100.00 | 1.65 |
| Accrued Interest Receivable | 1,326 | 1,326 | 1,326 | 1,326 | 1,326 | 1,326 | 100.00 | 0.00 |
| Advance for Taxes/Insurance | 257 | 257 | 257 | 257 | 257 | 257 | 100.00 | 0.00 |
| Float on Escrows on Owned Mortgages | 12 | 35 | 61 | 84 | 103 | | | -70.47 |
| LESS: Value of Servicing on Mortgages Serviced by Others | -377 | -424 | -477 | -500 | -503 | | | -11.79 |
| **TOTAL MORTGAGE LOANS AND SECURITIES** | **383,169** | **377,684** | **370,355** | **362,143** | **353,472** | **364,469** | **103.63** | **1.70** |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: West** | **Reporting Dockets: 94**
**All Reporting CMR** | **March 2003**
**Report Prepared: 6/24/2003 1:05:51 PM** | **Amounts in Millions** | **Data as of: 6/24/2003**

| | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **ASSETS (cont.)** | | | | | | | | |
| **NONMORTGAGE LOANS** | | | | | | | | |
| **Commercial Loans** | | | | | | | | |
| Adjustable-Rate | 6,418 | 6,402 | 6,386 | 6,372 | 6,358 | 6,416 | 99.78 | 0.25 |
| Fixed-Rate | 2,205 | 2,089 | 1,982 | 1,884 | 1,793 | 1,907 | 109.56 | 5.34 |
| **Consumer Loans** | | | | | | | | |
| Adjustable-Rate | 449 | 449 | 449 | 449 | 449 | 468 | 95.84 | 0.02 |
| Fixed-Rate | 14,148 | 13,923 | 13,706 | 13,494 | 13,289 | 12,783 | 108.93 | 1.59 |
| **Other Assets Related to Nonmortgage Loans and Securities** | | | | | | | | |
| Net Nonperforming Nonmortgage Loans | -426 | -420 | -413 | -407 | -402 | -420 | 0.00 | 1.54 |
| Accrued Interest Receivable | 253 | 253 | 253 | 253 | 253 | 253 | 100.00 | 0.00 |
| **TOTAL NONMORTGAGE LOANS** | **23,047** | **22,697** | **22,363** | **22,045** | **21,740** | **21,407** | **106.03** | **1.51** |
| **CASH, DEPOSITS, AND SECURITIES** | | | | | | | | |
| Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos | 16,642 | 16,642 | 16,642 | 16,642 | 16,642 | 16,642 | 100.00 | 0.00 |
| Equities and All Mutual Funds | 920 | 878 | 833 | 790 | 749 | 878 | 100.00 | 4.97 |
| Zero-Coupon Securities | 112 | 112 | 112 | 111 | 111 | 112 | 100.23 | 0.24 |
| Government and Agency Securities | 15,744 | 14,851 | 14,020 | 13,246 | 12,524 | 13,025 | 114.03 | 5.81 |
| Term Fed Funds, Term Repos | 2,541 | 2,538 | 2,535 | 2,532 | 2,529 | 2,537 | 100.03 | 0.11 |
| Munis, Mtg-Backed Bonds, Corporates, Commercial Paper | 656 | 611 | 570 | 534 | 502 | 603 | 101.32 | 7.04 |
| **Mortgage-Derivative and Structured Securities** | | | | | | | | |
| Valued by OTS | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Valued by Institution | 17,564 | 17,491 | 17,383 | 17,219 | 17,034 | 17,696 | 98.84 | 0.52 |
| Structured Securities (Complex) | 1,357 | 1,328 | 1,293 | 1,256 | 1,216 | 1,318 | 100.75 | 2.43 |
| LESS: Valuation Allowances for Investment Securities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 9.03 |
| **TOTAL CASH, DEPOSITS, AND SECURITIES** | **55,537** | **54,451** | **53,388** | **52,330** | **51,308** | **52,810** | **103.11** | **1.97** |

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## Present Value Estimates by Interest Rate Scenario

**Area: West**
**All Reporting CMR**
**Report Prepared: 6/24/2003 1:05:52 PM**

**Amounts in Millions**

**Reporting Dockets: 94**
**March 2003**
**Data as of: 6/24/2003**

| | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **ASSETS (cont.)** | | | | | | | | |
| **REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.** | | | | | | | | |
| Repossessed Assets | 387 | 387 | 387 | 387 | 387 | 387 | 100.00 | 0.00 |
| Real Estate Held for Investment | 123 | 123 | 123 | 123 | 123 | 123 | 100.00 | 0.00 |
| Investment in Unconsolidated Subsidiaries | 158 | 159 | 156 | 148 | 135 | 159 | 100.00 | 0.43 |
| Office Premises and Equipment | 3,885 | 3,885 | 3,885 | 3,885 | 3,885 | 3,885 | 100.00 | 0.00 |
| **TOTAL REAL ASSETS, ETC.** | **4,552** | **4,553** | **4,550** | **4,542** | **4,529** | **4,553** | **100.00** | **0.02** |
| **MORTGAGE LOANS SERVICED FOR OTHERS** | | | | | | | | |
| Fixed-Rate Servicing | 2,254 | 2,332 | 2,937 | 4,478 | 5,638 | | | -14.64 |
| Adjustable-Rate Servicing | 1,587 | 1,663 | 1,677 | 1,672 | 1,663 | | | -2.70 |
| Float on Mortgages Serviced for Others | 1,433 | 1,710 | 2,106 | 2,678 | 3,194 | | | -19.68 |
| **TOTAL MORTGAGE LOANS SERVICED FOR OTHERS** | **5,274** | **5,706** | **6,720** | **8,828** | **10,494** | | | **-12.67** |
| **OTHER ASSETS** | | | | | | | | |
| Purchased and Excess Servicing | | | | | | 5,557 | | |
| Margin Account | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 20,821 | 20,821 | 20,821 | 20,821 | 20,821 | 20,821 | 100.00 | 0.00 |
| Miscellaneous II | | | | | | 13,354 | | |
| **Deposit Intangibles** | | | | | | | | |
| Retail CD Intangible | 109 | 126 | 140 | 155 | 168 | | | -12.47 |
| Transaction Account Intangible | 2,921 | 4,247 | 5,581 | 6,880 | 8,388 | | | -31.31 |
| MMDA Intangible | 2,315 | 3,188 | 4,261 | 5,081 | 5,876 | | | -30.51 |
| Passbook Account Intangible | 1,030 | 1,502 | 1,957 | 2,406 | 2,805 | | | -30.86 |
| Non-Interest-Bearing Account Intangible | 337 | 770 | 1,183 | 1,578 | 1,952 | | | -54.93 |
| **TOTAL OTHER ASSETS** | **27,533** | **30,654** | **33,943** | **36,920** | **40,010** | **39,732** | | |
| **Miscellaneous Assets** | | | | | | | | |
| Unrealized Gains Less Unamortized Yield Adjustments | | | | | | 4,793 | | |
| **TOTAL ASSETS** | **499,112** | **495,745** | **491,319** | **486,809** | **481,554** | **487,764** | **102/100*** ** | **0.79/1.46*** ** |

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**Report Prepared: 6/24/2003 1:05:52 PM** — **Amounts in Millions** — **Data as of: 6/24/2003**

| | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **LIABILITIES** | | | | | | | | |
| **DEPOSITS** | | | | | | | | |
| **Fixed-Maturity** | | | | | | | | |
| Fixed-Rate Maturing in 12 Months or Less | 55,632 | 55,404 | 55,176 | 54,952 | 54,729 | 55,095 | 100.56 | 0.41 |
| Fixed-Rate Maturing in 13 Months or More | 25,725 | 25,018 | 24,339 | 23,686 | 23,058 | 23,580 | 106.10 | 2.77 |
| Variable-Rate | 192 | 192 | 192 | 192 | 192 | 192 | 100.25 | 0.05 |
| **Demand** | | | | | | | | |
| Transaction Accounts | 58,505 | 58,505 | 58,505 | 58,505 | 58,505 | 58,505 | 100/93* | 0.00/2.45* |
| MMDAs | 67,415 | 67,415 | 67,415 | 67,415 | 67,415 | 67,415 | 100/95* | 0.00/1.52* |
| Passbook Accounts | 20,147 | 20,147 | 20,147 | 20,147 | 20,147 | 20,147 | 100/93* | 0.00/2.49* |
| Non-Interest-Bearing Accounts | 18,521 | 18,521 | 18,521 | 18,521 | 18,521 | 18,521 | 100/96* | 0.00/2.38* |
| **TOTAL DEPOSITS** | **246,138** | **245,203** | **244,296** | **243,418** | **242,568** | **243,456** | **101/97*** | **0.38/1.76*** |
| **BORROWINGS** | | | | | | | | |
| **Fixed-Maturity** | | | | | | | | |
| Fixed-Rate Maturing in 36 Months or Less | 72,410 | 71,937 | 71,471 | 71,013 | 70,562 | 70,944 | 101.40 | 0.66 |
| Fixed-Rate Maturing in 37 Months or More | 11,945 | 11,319 | 10,733 | 10,184 | 9,669 | 10,515 | 107.65 | 5.36 |
| Variable-Rate | 59,981 | 59,907 | 59,834 | 59,761 | 59,688 | 59,988 | 99.86 | 0.12 |
| **TOTAL BORROWINGS** | **144,336** | **143,163** | **142,037** | **140,957** | **139,920** | **141,447** | **101.21** | **0.80** |
| **OTHER LIABILITIES** | | | | | | | | |
| **Escrow Accounts** | | | | | | | | |
| For Mortgages | 4,618 | 4,618 | 4,618 | 4,618 | 4,618 | 4,618 | 100.00 | 0.00 |
| Other Escrow Accounts | 3,128 | 3,032 | 2,942 | 2,857 | 2,777 | 3,259 | 93.02 | 3.07 |
| **Miscellaneous Other Liabilities** | | | | | | | | |
| Collateralized Mortgage Securities Issued | 560 | 560 | 560 | 560 | 560 | 560 | 100.00 | 0.00 |
| Miscellaneous I | 35,424 | 35,424 | 35,424 | 35,424 | 35,424 | 35,424 | 100.00 | 0.00 |
| Miscellaneous II | 0 | 0 | 0 | 0 | 0 | 2,514 | | |
| **TOTAL OTHER LIABILITIES** | **43,730** | **43,634** | **43,543** | **43,459** | **43,379** | **46,376** | **94.09** | **0.21** |
| **Other Liabilities not Included Above** | | | | | | | | |
| Self-Valued | 13,965 | 13,577 | 13,217 | 12,861 | 12,509 | 12,764 | 106.37 | 2.75 |
| Unamortized Yield Adjustments | | | | | | -15 | | |
| **TOTAL LIABILITIES** | **448,168** | **445,576** | **443,093** | **440,695** | **438,375** | **444,026** | **100/98**** | **0.57/1.32**** |

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**Amounts in Millions**

| | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS** | | | | | | | | |
| **OPTIONAL COMMITMENTS TO ORIGINATE** | | | | | | | | |
| FRMs and Balloon/2-Step Mortgages | 1,424 | 304 | -1,368 | -2,928 | -4,337 | | | |
| ARMs | 82 | 28 | -39 | -131 | -258 | | | |
| Other Mortgages | 40 | 0 | -46 | -94 | -142 | | | |
| **FIRM COMMITMENTS** | | | | | | | | |
| Purchase/Originate Mortgages and MBS | 2,797 | 283 | -3,171 | -6,341 | -9,193 | | | |
| Sell Mortgages and MBS | -3,065 | 56 | 4,460 | 8,504 | 12,140 | | | |
| Purchase Non-Mortgage Items | 2 | 0 | -2 | -3 | -5 | | | |
| Sell Non-Mortgage Items | -1 | 0 | 1 | 2 | 2 | | | |
| **INTEREST-RATE SWAPS** | | | | | | | | |
| Pay Fixed, Receive Floating | -1,864 | -1,345 | -647 | 25 | 666 | | | |
| Pay Floating, Receive Fixed | 2,277 | 1,278 | 230 | -739 | -1,632 | | | |
| Basis Swaps | 0 | 0 | 0 | 0 | 0 | | | |
| Swaptions | 29 | 109 | 229 | 380 | 551 | | | |
| **OTHER DERIVATIVES** | | | | | | | | |
| Options on Mortgages and MBS | 1 | 64 | 532 | 1,002 | 1,417 | | | |
| Interest-Rate Caps | 0 | 0 | 0 | 0 | 0 | | | |
| Interest-Rate Floors | 435 | 268 | 147 | 72 | 45 | | | |
| Futures | 3 | 0 | -3 | -6 | -9 | | | |
| Options on Futures | -1 | -1 | 0 | 0 | 0 | | | |
| Construction LIP | -33 | -51 | -67 | -82 | -96 | | | |
| Self-Valued | 52 | 12 | 0 | 9 | 24 | | | |
| **TOTAL OFF-BALANCE-SHEET POSITIONS** | **2,176** | **1,005** | **255** | **-330** | **-827** | | | |

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| | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **NET PORTFOLIO VALUE** | | | | | | | | |
| + ASSETS | 499,112 | 495,745 | 491,319 | 486,809 | 481,554 | 487,764 | 102/100*** | 0.79/1.46*** |
| - LIABILITIES | 448,168 | 445,576 | 443,093 | 440,695 | 438,375 | 444,026 | 100/98** | 0.57/1.32** |
| + OFF-BALANCE-SHEET POSITIONS | 2,176 | 1,005 | 255 | -330 | -827 | | | |
| TOTAL NET PORTFOLIO VALUE | 53,120 | 51,174 | 48,481 | 45,783 | 42,352 | 43,737# | 117.00 | 4.53 |

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
# Face Value NPV is Sum of Equity Capital and Minority Interest in Consolidated subsidaries
Note: Base Case Value is expressed as a Percent of Face Value

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS

**Area: West**
**All Reporting CMR**
**Report Prepared: 6/24/2003 1:05:53 PM**

**Amounts in Millions**

**Reporting Dockets: 94**
**March 2003**
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## FIXED-RATE, SINGLE FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

| | Coupon | | | | |
|---|---|---|---|---|---|
| | Less Than 5.00% | 5.00 to 5.99% | 6.00 to 6.99% | 7.00 to 7.99% | 8.00% & Above |
| 30-YEAR MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $1,018 | $15,185 | $20,437 | $8,944 | $3,938 |
| WARM | 352 mo | 363 mo | 347 mo | 319 mo | 293 mo |
| WAC | 4.21% | 5.88% | 6.35% | 7.36% | 8.93% |
| Amount of these that is FHA or VA Guaranteed | $25 | $633 | $2,781 | $1,066 | $490 |
| Securities Backed by Conventional Mortgages | $6 | $567 | $1,260 | $2,455 | $254 |
| WARM | 250 mo | 344 mo | 319 mo | 334 mo | 230 mo |
| Weighted Average Pass-Through Rate | 3.53% | 5.35% | 6.32% | 7.23% | 8.83% |
| Securities Backed by FHA or VA Mortgages | $1,188 | $665 | $2,262 | $596 | $631 |
| WARM | 223 mo | 263 mo | 331 mo | 308 mo | 284 mo |
| Weighted Average Pass-Through Rate | 4.39% | 5.38% | 6.31% | 7.18% | 8.45% |
| 15-YEAR MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $975 | $11,630 | $3,423 | $1,301 | $647 |
| WAC | 4.86% | 5.41% | 6.40% | 7.36% | 9.13% |
| Mortgage Securities | $203 | $2,393 | $1,094 | $116 | $61 |
| Weighted Average Pass-Through Rate | 4.41% | 5.21% | 6.10% | 7.24% | 8.69% |
| WARM (of 15-Year Loans and Securities) | 172 mo | 170 mo | 164 mo | 142 mo | 137 mo |
| BALLOON MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $1,380 | $3,403 | $1,027 | $401 | $115 |
| WAC | 4.71% | 5.34% | 6.45% | 7.33% | 8.64% |
| Mortgage Securities | $37 | $173 | $49 | $20 | $0 |
| Weighted Average Pass-Through Rate | 4.58% | 5.32% | 6.13% | 7.08% | 9.35% |
| WARM (of Balloon Loans and Securities) | 112 mo | 123 mo | 136 mo | 102 mo | 106 mo |

| | |
|---|---|
| **Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities** | **$87,854** |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: West** — **Reporting Dockets: 94**
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| ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES | Current Market Index ARMs by Coupon Reset Frequency | | | Lagging Market Index ARMs by Coupon Reset Frequency | |
|---|---|---|---|---|---|
| | 6 Months or Less | 7 Months to 2 Years | 2+ Years to 5 Years | 1 Month | 2 Months to 5 Years |
| Teaser ARMs | | | | | |
| Balances Currently Subject to Introductory Rates | $64 | $81 | $26 | $5,408 | $126 |
| WAC | 4.44% | 4.40% | 5.03% | 3.82% | 5.32% |
| Non-Teaser ARMs | | | | | |
| Balances of All Non-Teaser ARMs | $7,375 | $13,841 | $34,494 | $105,451 | $30,994 |
| Weighted Average Margin | 370 bp | 355 bp | 262 bp | 273 bp | 273 bp |
| WAC | 6.88% | 6.29% | 5.80% | 4.96% | 6.16% |
| WARM | 301 mo | 312 mo | 346 mo | 337 mo | 334 mo |
| Weighted Average Time Until Next Payment Reset | 5 mo | 13 mo | 47 mo | 4 mo | 36 mo |

**Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities** **$197,861**

| MEMO ITEMS FOR ALL ARMS (Reported at CMR 815) | Current Market Index ARMs by Coupon Reset Frequency | | | Lagging Market Index ARMs by Coupon Reset Frequency | |
|---|---|---|---|---|---|
| | 6 Months or Less | 7 Months to 2 Years | 2+ Years to 5 Years | 1 Month | 2 Months to 5 Years |
| ARM Balances by Distance from Lifetime Cap | | | | | |
| Balances With Coupon Within 200 bp of Lifetime Cap | $17 | $53 | $34 | $17 | $4 |
| Weighted Average Distance from Lifetime Cap | 111 bp | 100 bp | 131 bp | 70 bp | 138 bp |
| Balances With Coupon 201-400 bp from Lifetime Cap | $46 | $189 | $303 | $199 | $1,391 |
| Weighted Average Distance from Lifetime Cap | 344 bp | 344 bp | 342 bp | 334 bp | 365 bp |
| Balances With Coupon Over 400 bp from Lifetime Cap | $6,460 | $13,466 | $34,049 | $110,120 | $29,679 |
| Weighted Average Distance from Lifetime Cap | 710 bp | 636 bp | 502 bp | 696 bp | 602 bp |
| Balances Without Lifetime Cap | $915 | $215 | $134 | $522 | $46 |
| ARM Cap and Floor Detail | | | | | |
| Balances Subject to Periodic Rate Caps | $4,956 | $12,864 | $24,743 | $655 | $7,501 |
| Weighted Average Periodic Rate Cap | 150 bp | 195 bp | 313 bp | 282 bp | 187 bp |
| Balances Subject to Periodic Rate Floors | $3,646 | $12,064 | $24,480 | $665 | $7,084 |
| MBS Included in ARM Balances | $747 | $1,416 | $910 | $14,294 | $205 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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| MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES | Balloons | Fully Amortizing |
|---|---|---|
| Adjustable-Rate: | | |
| Balances | $13,250 | $29,117 |
| WARM | 94 mo | 274 mo |
| Remaining Term to Full Amortization | 293 mo | |
| Rate Index Code | 0 | 0 |
| Margin | 235 bp | 231 bp |
| Reset Frequency | 13 mo | 4 mo |
| MEMO: ARMs within 300 bp of Lifetime Cap | | |
| Balances | $178 | $85 |
| Wghted Average Distance to Lifetime Cap | 206 bp | 174 bp |
| Fixed-Rate: | | |
| Balances | $4,740 | $2,906 |
| WARM | 71 mo | 125 mo |
| Remaining Term to Full Amortization | 285 mo | |
| WAC | 7.30% | 7.72% |

| CONSTRUCTION AND LAND LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $4,502 | $1,964 |
| WARM | 14 mo | 60 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 153 bp | 7.21% |
| Reset Frequency | 2 mo | |

| SECOND MORTGAGE LOANS AND SECURITIES | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $13,536 | $6,531 |
| WARM | 274 mo | 207 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 117 bp | 7.53% |
| Reset Frequency | 2 mo | |

| COMMERCIAL LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $6,416 | $1,907 |
| WARM | 42 mo | 88 mo |
| Margin in Column 1; WAC in Column 2 | 146 bp | 7.29% |
| Reset Frequency | 6 mo | |
| Rate Index Code | 0 | |

| CONSUMER LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $468 | $12,783 |
| WARM | 118 mo | 53 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 325 bp | 12.77% |
| Reset Frequency | 1 mo | |

| MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE | High Risk | Low Risk |
|---|---|---|
| Collateralized Mortgage Obligations: | | |
| Floating Rate | $65 | $12,199 |
| Fixed Rate | | |
| Remaining WAL <= 5 Years | $228 | $3,962 |
| Remaining WAL 5-10 Years | $1 | $155 |
| Remaining WAL Over 10 Years | $0 | |
| Superfloaters | $0 | |
| Inverse Floaters & Super POs | $0 | |
| Other | $0 | $0 |
| CMO Residuals: | | |
| Fixed Rate | $49 | $0 |
| Floating Rate | $7 | $0 |
| Stripped Mortgage-Backed Securities: | | |
| Interest-Only MBS | $297 | $0 |
| WAC | 4.07% | 9.50% |
| Principal-Only MBS | $734 | $0 |
| WAC | 6.46% | 0.00% |
| Total Mortgage-Derivative Securities - Book Value | $1,381 | $16,316 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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## MORTGAGE LOANS SERVICED FOR OTHERS

| | Coupon of Fixed-Rate Mortgages Serviced for Others | | | | |
|---|---|---|---|---|---|
| | Less Than 5.00% | 5.00 to 5.99% | 6.00 to 6.99% | 7.00 to 7.99% | 8.00% & Above |
| Fixed-Rate Mortgage Loan Servicing | | | | | |
| Balances Serviced | $913 | $70,737 | $263,142 | $196,541 | $49,894 |
| WARM | 172 mo | 224 mo | 293 mo | 297 mo | 255 mo |
| Weighted Average Servicing Fee | 26 bp | 28 bp | 33 bp | 38 bp | 42 bp |

| | |
|---|---|
| Total Number of Fixed Rate Loans Serviced that are: | |
| Conventional | 4,076 loans |
| FHA/VA | 1,205 loans |
| Subserviced by Others | 0 loans |

| | Index on Serviced Loan | | | |
|---|---|---|---|---|
| | Current Market | Lagging Market | | |
| Adjustable-Rate Mortgage Loan Servicing | | | | |
| Balances Serviced | $66,176 | $31,133 | Total # of Adjustable-Rate Loans Serviced | 664 loans |
| WARM (in months) | 322 mo | 288 mo | Number of These Subserviced by Others | 40 loans |
| Weighted Average Servicing Fee | 45 bp | 84 bp | | |

| | |
|---|---|
| **Total Balances of Mortgage Loans Serviced for Others** | **$678,535** |

## CASH, DEPOSITS, AND SECURITIES

| | Balances | WAC | WARM |
|---|---|---|---|
| Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos | $16,642 | | |
| Equity Securities (including Mutual Funds) Subject to SFAs No. 115 | $878 | | |
| Zero-Coupon Securities | $112 | 1.87% | 3 mo |
| Government & Agency Securities | $13,025 | 5.51% | 84 mo |
| Term Fed Funds, Term Repos, and Interest-Earning Deposits | $2,537 | 1.40% | 1 mo |
| Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) | $603 | 5.06% | 132 mo |
| Memo: Complex Securities (from supplemental reporting) | $1,318 | | |

| | |
|---|---|
| **Total Cash, Deposits, and Securities** | **$35,114** |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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| ITEMS RELATED TO MORTAGE LOANS AND SECURITIES | |
|---|---|
| Nonperforming Loans | $2,666 |
| Accrued Interest Receivable | $1,326 |
| Advances for Taxes and Insurance | $257 |
| Less: Unamortized Yield Adjustments | $-2,313 |
| Valuation Allowances | $2,041 |
| Unrealized Gains (Losses) | $1,034 |

| ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES | |
|---|---|
| Nonperforming Loans | $342 |
| Accrued Interest Receivable | $253 |
| Less: Unamortized Yield Adjustments | $-47 |
| Valuation Allowances | $762 |
| Unrealized Gains (Losses) | $0 |

| OTHER ITEMS | |
|---|---|
| Real Estate Held for Investment | $123 |
| Repossessed Assets | $387 |
| Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock) | $159 |
| Office Premises and Equipment | $3,885 |
| Items Related to Certain Investment Securities | |
| Unrealized Gains (Losses) | $596 |
| Less: Unamortized Yield Adjustments | $-802 |
| Valuation Allowances | $0 |
| Other Assets | |
| Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments | $5,557 |
| Miscellaneous I | $20,821 |
| Miscellaneous II | $13,354 |
| **TOTAL ASSETS** | **$487,764** |

| MEMORANDUM ITEMS | |
|---|---|
| Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23 | $3,068 |
| Loans Secured by Real Estate Reported as Consumer Loans at SC34 | $867 |
| Market Vaue of Equity Securities and Mutual Funds Reported at CMR464: | |
| Equity Securities and Non-Mortgage-Related Mutual Funds | $500 |
| Mortgage-Related Mututal Funds | $378 |
| Mortgage Loans Serviced by Others: | |
| Fixed-Rate Mortgage Loans Serviced | $21,500 |
| Weighted Average Servicing Fee | 9 bp |
| Adjustable-Rate Mortgage Loans Serviced | $50,126 |
| Weighted Average Servicing Fee | 12 bp |
| Credit-Card Balances Expected to Pay Off in Grace Period | $6 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES

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## FIXED-RATE, FIXED-MATURITY DEPOSITS

| | Original Maturity in Months | | | Early Withdrawals During Quarter (Optional) |
|---|---|---|---|---|
| **Balances by Remaining Maturity:** | 12 or Less | 13 to 36 | 37 or More | |
| Balances Maturing in 3 Months or Less | $17,678 | $3,424 | $206 | $205 |
| WAC | 1.89% | 3.69% | 5.47% | |
| WARM | 2 mo | 2 mo | 1 mo | |
| Balances Maturing in 4 to 12 Months | $22,367 | $11,009 | $411 | $435 |
| WAC | 1.82% | 3.26% | 5.54% | |
| WARM | 6 mo | 7 mo | 8 mo | |
| Balances Maturing in 13 to 36 Months | | $12,289 | $2,679 | $157 |
| WAC | | 3.45% | 5.95% | |
| WARM | | 20 mo | 25 mo | |
| Balances Maturing in 37 or More Months | | | $8,613 | $46 |
| WAC | | | 4.90% | |
| WARM | | | 56 mo | |
| **Total Fixed-Rate, Fixed Maturity Deposits:** | | | **$78,675** | |

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

| | Original Maturity in Months | | |
|---|---|---|---|
| | 12 or Less | 13 to 36 | 37 or More |
| Balances in Brokered Deposits | $564 | $319 | $525 |
| Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest: | | | |
| Balances Subject to Penalty | $36,115 | $25,850 | $10,938 |
| Penalty in Months of Forgone Interest | 2.95 mo | 5.01 mo | 9.19 mo |
| Balances in New Accounts | $1,830 | $1,049 | $609 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

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## FIXED-RATE, FIXED-MATURITY BORROWINGS

| FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT | Remaining Maturity | | | |
|---|---|---|---|---|
| | 0 to 3 Months | 4 to 36 Months | Over 36 Months | WAC |
| Balances by Coupon Class: | | | | |
| Under 3.00% | $29,283 | $19,616 | $2,509 | 1.85% |
| 3.00 to 3.99% | $220 | $4,647 | $987 | 3.53% |
| 4.00 to 4.99% | $144 | $2,392 | $1,526 | 4.55% |
| 5.00 to 5.99% | $1,069 | $7,602 | $2,891 | 5.46% |
| 6.00 to 6.99% | $431 | $3,745 | $1,643 | 6.61% |
| 7.00 to 7.99% | $950 | $818 | $125 | 7.42% |
| 8.00 to 8.99% | $0 | $16 | $308 | 8.37% |
| 9.00 and Above | $0 | $10 | $526 | 9.69% |
| WARM | 1 mo | 14 mo | 76 mo | |

| | |
|---|---|
| **Total Fixed-Rate, Fixed-Maturity Borrowings** | **$81,459** |

## MEMOS

| | |
|---|---|
| Variable-Rate, Fixed-Maturity Liabilities (from Supplemental Reporting) | $72,944 |
| Book Value of Redeemable Preferred Stock | $0 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

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## MINORITY INTEREST AND CAPITAL

| | Total Balances | WAC | Balances in New Accounts (Optional) |
|---|---|---|---|
| NON-MATURITY DEPOSITS | | | |
| Transaction Accounts | $58,505 | 1.59% | $5,842 |
| Money Market Deposit Accounts (MMDAs) | $67,415 | 1.52% | $4,890 |
| Passbook Accounts | $20,147 | 1.04% | $780 |
| Non-Interest-Bearing Non-Maturity Deposits | $18,521 | | $1,106 |
| ESCROW ACCOUNTS | | | |
| Escrow for Mortgages Held in Portfolio | $387 | 1.58% | |
| Escrow for Mortgages Serviced for Others | $4,230 | 2.75% | |
| Other Escrows | $3,259 | 0.01% | |
| TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS | $172,465 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS | $2 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS | $-17 | | |
| OTHER LIABILITIES | | | |
| Collateralized Mortgage Securities Issued | $560 | | |
| Miscellaneous I | $35,424 | | |
| Miscellaneous II | $2,514 | | |
| **TOTAL LIABILITIES** | **$444,026** | | |
| MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES | $123 | | |
| EQUITY CAPITAL | $43,612 | | |
| **TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL** | **$487,761** | | |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

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

| Contract Code | Off-Balance-Sheet Contract Positions | # Frms if # > 5 | Notional Amount |
|---|---|---|---|
| 1002 | Opt commitment to orig 1-month COFI ARMs | 9 | $157 |
| 1004 | Opt commitment to orig 6-mo or 1-yr COFI ARMs | 8 | $13 |
| 1006 | Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs | 27 | $696 |
| 1008 | Opt commitment to orig 3- or 5-yr Treasury ARMs | 19 | $5,581 |
| 1010 | Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs | 15 | $90 |
| 1012 | Opt commitment to orig 10-, 15-, or 20-year FRMs | 43 | $11,433 |
| 1014 | Opt commitment to orig 25- or 30-year FRMs | 42 | $20,785 |
| 1016 | Opt commitment to orig "other" Mortgages | 33 | $2,038 |
| 2006 | Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained | | $80 |
| 2008 | Commit/purchase 3- or 5-yr Treas ARM loans, svc retained | | $908 |
| 2012 | Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained | | $6,562 |
| 2014 | Commit/purchase 25- or 30-yr FRM loans, svc retained | | $14,556 |
| 2016 | Commit/purchase "other" Mortgage loans, svc retained | | $62 |
| 2028 | Commit/sell 3- or 5-yr Treasury ARM loans, svc retained | | $285 |
| 2030 | Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained | | $13 |
| 2032 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained | 17 | $1,315 |
| 2034 | Commit/sell 25- to 30-yr FRM loans, svc retained | 22 | $7,815 |
| 2036 | Commit/sell "other" Mortgage loans, svc retained | | $2 |
| 2046 | Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS | | $1 |
| 2048 | Commit/purchase 3-yr or 5-yr Treasury ARM MBS | | $10 |
| 2050 | Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS | | $20 |
| 2052 | Commit/purchase 10-, 15-, or 20-yr FRM MBS | | $7,359 |
| 2054 | Commit/purchase 25- to 30-year FRM MBS | 8 | $22,027 |
| 2056 | Commit/purchase "other" MBS | | $36 |
| 2066 | Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS | | $57 |
| 2068 | Commit/sell 3- or 5-yr Treasury ARM MBS | | $987 |
| 2070 | Commit/sell 5- or 7-yr Balloon or 2-step MBS | | $49 |
| 2072 | Commit/sell 10-, 15-, or 20-yr FRM MBS | 9 | $16,464 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

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

| Contract Code | Off-Balance-Sheet Contract Positions | # Frms if # > 5 | Notional Amount |
|---|---|---|---|
| 2074 | Commit/sell 25- or 30-yr FRM MBS | 11 | $38,557 |
| 2106 | Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released | | $58 |
| 2108 | Commit/purchase 3- or 5-yr Treasury ARM lns, svc released | | $19 |
| 2110 | Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released | | $5 |
| 2112 | Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released | | $22 |
| 2114 | Commit/purchase 25- or 30-yr FRM loans, svc released | | $53 |
| 2116 | Commit/purchase "other" Mortgage loans, svc released | | $8 |
| 2126 | Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released | | $2 |
| 2128 | Commit/sell 3- or 5-yr Treasury ARM loans, svc released | | $403 |
| 2130 | Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released | | $0 |
| 2132 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc released | 12 | $76 |
| 2134 | Commit/sell 25- or 30-yr FRM loans, svc released | 17 | $308 |
| 2136 | Commit/sell "other" Mortgage loans, svc released | | $12 |
| 2202 | Firm commitment to originate 1-month COFI ARM loans | | $13 |
| 2204 | Firm commit/originate 6-month or 1-yr COFI ARM loans | | $4 |
| 2206 | Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns | 6 | $39 |
| 2208 | Firm commit/originate 3- or 5-yr Treasury ARM loans | 8 | $22 |
| 2210 | Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns | | $5 |
| 2212 | Firm commit/originate 10-, 15-, or 20-year FRM loans | 12 | $63 |
| 2214 | Firm commit/originate 25- or 30-year FRM loans | 15 | $110 |
| 2216 | Firm commit/originate "other" Mortgage loans | 14 | $40 |
| 3030 | Option to sell 5- or 7-yr Balloon or 2-step mtgs | | $0 |
| 3032 | Option to sell 10-, 15-, or 20-year FRMs | | $3 |
| 3034 | Option to sell 25- or 30-year FRMs | | $8,152 |
| 3074 | Short option to sell 25- or 30-yr FRMs | | $787 |
| 3076 | Short option to sell "other" Mortgages | | $25 |
| 4002 | Commit/purchase non-Mortgage financial assets | 15 | $125 |
| 4006 | Commit/purchase "other" liabilities | | $6 |

# AGGREGATE SCHEDULE CMR REPORT

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

| Contract Code | Off-Balance-Sheet Contract Positions | # Frms if # > 5 | Notional Amount |
|---|---|---|---|
| 4022 | Commit/sell non-Mortgage financial assets | | $160 |
| 5002 | IR swap: pay fixed, receive 1-month LIBOR | | $945 |
| 5004 | IR swap: pay fixed, receive 3-month LIBOR | 7 | $27,959 |
| 5006 | IR swap: pay fixed, receive 6-month LIBOR | | $35 |
| 5022 | IR swap: pay fixed, receive the prime rate | | $50 |
| 5024 | IR swap: pay 1-month LIBOR, receive fixed | | $1,075 |
| 5026 | IR swap: pay 3-month LIBOR, receive fixed | | $16,718 |
| 5104 | IR swaption: pay fixed, receive 3-month LIBOR | | $6,350 |
| 5226 | Short IR swaption: pay 3-mo LIBOR, receive fixed | | $41 |
| 5502 | IR swap, amortizing: pay fixed, receive 1-month LIBOR | | $14 |
| 5524 | IR swap, amortizing: pay 1-month LIBOR, receive fixed | | $14 |
| 5572 | IR swap, amortizing: pay 1-mo LIBOR, receive MBS coupon | | $13 |
| 6002 | Interest rate Cap based on 1-month LIBOR | | $15 |
| 6004 | Interest rate Cap based on 3-month LIBOR | | $50 |
| 6020 | Interest rate Cap based on cost-of-funds index (COFI) | | $281 |
| 6050 | Short interest rate Cap based on cost-of-funds index | | $281 |
| 7004 | Interest rate floor based on 3-month LIBOR | | $5,500 |
| 8010 | Long futures contract on 10-year Treasury note | | $41 |
| 9010 | Long call option on 10-year T-note futures contract | | $28 |
| 9058 | Short call option on 10-year T-note futures contract | | $34 |
| 9502 | Fixed-rate construction loans in process | 48 | $1,051 |
| 9512 | Adjustable-rate construction loans in process | 34 | $976 |