APPENDIX A

LIST OF INTEREST RATE INDEX CODES

Code	Index
303	3-month Treasury security
306	6-month Treasury security
312	1-year Constant Maturity Treasury (12-month Average Index)
324	2-year Constant Maturity Treasury
336	3-year Constant Maturity Treasury
360	5-year Constant Maturity Treasury
370	7-year Constant Maturity Treasury
380	10-year Constant Maturity Treasury
401	1-month London Interbank Offered Rate (LIBOR)
403	3-month London Interbank Offered Rate (LIBOR)
406	6-month London Interbank Offered Rate (LIBOR)
412	1-year London Interbank Offered Rate (LIBOR)
431	FannieMae LAMA Index (to be used for liabilities only)
503	3-month FHLB advance rate
506	6-month FHLB advance rate
512	1-year FHLB advance rate
524	2-year FHLB advance rate
536	3-year FHLB advance rate
548	4-year FHLB advance rate
560	5-year FHLB advance rate
603	3-month fixed-rate CD rate
606	6-month fixed-rate CD rate
612	1-year fixed-rate CD rate
660	5-year fixed-rate CD rate
710	FHLMC/FNMA 30-year, fixed-rate mortgage commitment rate
720	National Average Contract Rate for the Purchase of Previously Occupied Homes
800	Federal funds rate
811	11th District FHLB Cost-of-Funds Index (COFI)
812	Lender’s own Cost-of-Funds
820	Federal Cost-of-Funds Index
830	Prime rate
900	Fixed-rate
910	Rate adjusted at lender’s discretion
911	Any other index

APPENDIX B

LIST OF CONTRACT CODES FOR OBS CONTRACTS

You should use the following list of codes to report OBS contracts.

Contract Codes for Optional Commitments to Originate Mortgages

1002	1-month COFI ARMs
1004	6-month or 1-year COFI ARMs
1006	6-month or 1-year Treasury or LIBOR ARMs
1008	3-year or 5-year Treasury ARMs
1010	5-year or 7-year Balloon or 2-step mortgages
1012	10-year, 15-year, or 20-year FRMs
1014	25-year or 30-year FRMs
1016	all other mortgages

Contract Codes for Firm Commitments to Purchase, Sell, or Originate Mortgages

Firm Commitments to Purchase or Sell Mortgage Loans, Servicing Retained

If the commitment is transacted on a servicing retained basis – the seller will continue to be responsible for servicing the loans following the sale – use the following contract codes. **Note** that typically commitments to purchase or sell mortgages, including mandatory forward sales are transacted on a servicing retained basis, not on a servicing released basis.

2002	purchase 1-month COFI ARM loans, servicing retained
2004	purchase 6-month or 1-year COFI ARM loans, servicing retained
2006	purchase 6-month or 1-year Treasury or LIBOR ARM loans, servicing retained
2008	purchase 3-year or 5-year Treasury ARM loans, servicing retained
2010	purchase 5-year or 7-year Balloon or 2-step mortgage loans, servicing retained
2012	purchase 10-year, 15-year, or 20-year FRM loans, servicing retained
2014	purchase 25-year or 30-year FRM loans, servicing retained
2016	purchase all other mortgage loans, servicing retained
2022	sell 1-month COFI ARM loans, servicing retained
2024	sell 6-month or 1-year COFI ARM loans, servicing retained
2026	sell 6-month or 1-year Treasury or LIBOR ARM loans, servicing retained
2028	sell 3-year or 5-year Treasury ARM loans, servicing retained
2030	sell 5-year or 7-year Balloon or 2-step mortgage loans, servicing retained
2032	sell 10-year, 15-year, or 20-year FRM loans, servicing retained
2034	sell 25-year or 30-year FRM loans, servicing retained
2036	sell all other mortgage loans, servicing retained

Firm Commitments to Purchase or Sell Mortgage Loans, Servicing Released

If the commitment is transacted on a servicing released basis – the purchaser will be responsible for servicing the loans – use the following contract codes:

2102	purchase 1-month COFI ARM loans, servicing released
2104	purchase 6-month or 1-year COFI ARM loans, servicing released

2106	purchase 6-month or 1-year Treasury or LIBOR ARM loans, servicing released
2108	purchase 3-year or 5-year Treasury ARM loans, servicing released
2110	purchase 5-year or 7-year Balloon or 2-Step mortgage loans, servicing released
2112	purchase 10-year, 15-year, or 20-year FRM loans, servicing released
2114	purchase 25-year or 30-year FRM loans, servicing released
2116	purchase all other mortgage loans, servicing released
2122	sell 1-month COFI ARM loans, servicing released
2124	sell 6-month or 1-year COFI ARM loans, servicing released
2126	sell 6-month or 1-year Treasury or LIBOR ARM loans, servicing released
2128	sell 3-year or 5-year Treasury ARM loans, servicing released
2130	sell 5-year or 7-year Balloon or 2-Step mortgage loans, servicing released
2132	sell 10-year, 15-year, or 20-year FRM loans, servicing released
2134	sell 25-year or 30-year FRM loans, servicing released
2136	sell all other mortgage loans, servicing released

Firm Commitments to Purchase or Sell MBS

2042	purchase 1-month COFI ARM MBS
2044	purchase 6-month or 1-year COFI ARM MBS
2046	purchase 6-month or 1-year Treasury or LIBOR ARM MBS
2048	purchase 3-year or 5-year Treasury ARM MBS
2050	purchase 5-year or 7-year Balloon or 2-step MBS
2052	purchase 10-year, 15-year, or 20-year FRM MBS
2054	purchase 25-year or 30-year FRM MBS
2056	purchase all other MBS
2062	sell 1-month COFI ARM MBS
2064	sell 6-month or 1-year COFI ARM MBS
2066	sell 6-month or 1-year Treasury or LIBOR ARM MBS
2068	sell 3-year or 5-year Treasury ARM MBS
2070	sell 5-year or 7-year Balloon or 2-step MBS
2072	sell 10-year, 15-year, or 20-year FRM MBS
2074	sell 25-year or 30-year FRM MBS
2076	sell all other MBS

Firm Commitments to Originate Mortgage Loans

2202	originate 1-month COFI ARM loans
2204	originate 6-month or 1-year COFI ARM loans
2206	originate 6-month or 1-year Treasury or LIBOR ARM loans
2208	originate 3-year or 5-year Treasury ARM loans
2210	originate 5-year or 7-year Balloon or 2-Step mortgage loans
2212	originate 10-year, 15-year, or 20-year FRM loans
2214	originate 25-year or 30-year FRM loans
2216	originate all other mortgage loans

Firm Commitments to Purchase or Sell Mortgage Derivative Products (MDPs)

2081	purchase low-risk floating-rate MDPs
2082	purchase low-risk fixed-rate MDPs
2083	sell low-risk floating-rate MDPs
2084	sell low-risk fixed-rate MDPs
2086	purchase high-risk MDPs
2088	sell high-risk MDPs

Contract Codes for Optional Commitments to Purchase or Sell Mortgages and MBS

Long Options to Purchase Mortgages and MBS (Long Calls)

3002	long the option to purchase 1-month COFI ARMs
3004	long the option to purchase 6-month or 1-year COFI ARMs
3006	long the option to purchase 6-month or 1-year Treasury or LIBOR ARMs
3008	long the option to purchase 3-year or 5-year Treasury ARMs
3010	long the option to purchase 5-year or 7-year Balloon or 2-step mortgages
3012	long the option to purchase 10-year, 15-year, or 20-year FRMs
3014	long the option to purchase 25-year or 30-year FRMs
3016	long the option to purchase all other mortgages

Long Options to Sell Mortgages and MBS (Long Puts)

3022	long the option to sell 1-month COFI ARMs
3024	long the option to sell 6-month or 1-year COFI ARMs
3026	long the option to sell 6-month or 1-year Treasury or LIBOR ARMs
3028	long the option to sell 3-year or 5-year Treasury ARMs
3030	long the option to sell 5-year or 7-year Balloon or 2-step mortgages
3032	long the option to sell 10-year, 15-year, or 20-year FRMs
3034	long the option to sell 25-year or 30-year FRMs
3036	long the option to sell all other mortgages

Short Options to Purchase Mortgages and MBS (Short Calls)

3042	short the option to purchase 1-month COFI ARMs
3044	short the option to purchase 6-month or 1-year COFI ARMs
3046	short the option to purchase 6-month or 1-year Treasury or LIBOR ARMs
3048	short the option to purchase 3-year or 5-year Treasury ARMs
3050	short the option to purchase 5-year or 7-year Balloon or 2-step mortgages
3052	short the option to purchase 10-year, 15-year, or 20-year FRMs
3054	short the option to purchase 25-year or 30-year FRMs
3056	short the option to purchase all other mortgages

Short Options to Sell Mortgages and MBS (Short Puts)

3062	short the option to sell 1-month COFI ARMs
3064	short the option to sell 6-month or 1-year COFI ARMs
3066	short the option to sell 6-month or 1-year Treasury or LIBOR ARMs
3068	short the option to sell 3-year or 5-year Treasury ARMs
3070	short the option to sell 5-year or 7-year Balloon or 2-step mortgages
3072	short the option to sell 10-year, 15-year, or 20-year FRMs
3074	short the option to sell 25-year or 30-year FRMs
3076	short the option to sell all other mortgages

Contract Codes for Commitments to Purchase, Originate or Sell Nonmortgage Financial Assets and Liabilities

For purposes of reporting, **core deposits** are defined as transaction accounts, money market deposit accounts, passbook accounts, and non-interest-bearing demand deposits.

4002	purchase or originate nonmortgage financial assets
4004	purchase core deposits
4006	purchase all other liabilities
4022	sell nonmortgage financial assets
4024	sell core deposits
4026	sell all other liabilities

Contract Codes for Interest-Rate Swaps

We have divided the codes for swaps into three groups: fixed-for-floating swaps, basis swaps, and mortgage swaps. We have not listed codes for LIBOR-for-COFI basis swaps because the value of this type of swap does not change substantially when the yield curve changes in a parallel fashion. Special reporting instructions for swaptions and amortizing swaps appear below the list of codes.

CMO swaps are reported with Mortgage Derivative Securities. See **Mortgage Derivative Securities** in Section II, Assets.

If the institution holds a type of interest rate swap that is not contained in this list, the contract should be reported on **Supplemental Reporting of Market Value Estimates**, using code 500 from Appendix D. See **Market Value Estimates of OBS Contracts** in Section V, Reporting of Market Value Estimates, for reporting instructions.

Fixed-for-Floating Swaps

5002	pay fixed, receive 1-month LIBOR
5004	pay fixed, receive 3-month LIBOR
5006	pay fixed, receive 6-month LIBOR
5008	pay fixed, receive COFI
5010	pay fixed, receive 3-month Treasury
5012	pay fixed, receive 1-Year Treasury
5014	pay fixed, receive 3-year Treasury
5016	pay fixed, receive 5-year Treasury
5018	pay fixed, receive 7-year Treasury
5020	pay fixed, receive 10-year Treasury
5022	pay fixed, receive the prime rate
5024	pay 1-month LIBOR, receive fixed
5026	pay 3-month LIBOR, receive fixed
5028	pay 6-month LIBOR, receive fixed
5030	pay COFI, receive fixed
5032	pay 3-month Treasury, receive fixed
5034	pay 1-Year Treasury, receive fixed
5036	pay 3-year Treasury, receive fixed
5038	pay 5-year Treasury, receive fixed
5040	pay 7-year Treasury, receive fixed
5042	pay 10-year Treasury, receive fixed
5044	pay the prime rate, receive fixed

Basis Swaps

5052	pay COFI, receive 1-month LIBOR

5054	pay COFI, receive 3-month LIBOR
5056	pay COFI, receive 6-month LIBOR
5058	pay COFI, receive 3-month Treasury
5060	pay 1-month LIBOR, receive 1-year Treasury
5062	pay 1-month LIBOR, receive COFI
5064	pay 3-month LIBOR, receive COFI
5066	pay 6-month LIBOR, receive COFI
5068	pay 3-month Treasury, receive COFI
5069	pay 1-year Treasury, receive 1-month LIBOR

Mortgage Swaps

5572	pay 1-month LIBOR, receive MBS coupon
5574	pay 3-month LIBOR, receive MBS coupon
5576	pay 6-month LIBOR, receive MBS coupon
5582	pay MBS coupon, receive 1-month LIBOR
5584	pay MBS coupon, receive 3-month LIBOR
5586	pay MBS coupon, receive 6-month LIBOR

A **swaption** is an option on a swap. Swaptions are reported in the following manner: replace the first two digits of the contract codes listed above with 51 for a long position in the swaption – the institution has purchased the swaption – or 52 for a short position in the swaption – the institution has sold the swaption. For example, the contract code for a long swaption position where the institution would pay a fixed rate and receive 3-month LIBOR is 5104.

The OTS model only values swaptions on fixed-for-LIBOR, 1-, 3-, and 6-month indices, fixed-for-COFI, and fixed-for-3-month Treasury coupons. These swaptions correspond to codes 5102 through 5110, 5124 through 5132, 5202 through 5210, and 5224 through 5232. If you hold a swaption that is not contained in this list, you should report the on **Supplemental Reporting of Market Value Estimates**. See **Market Value Estimates of OBS Contracts** in Section V, **Reporting of Market Value Estimates**, for reporting instructions.

An **amortizing swap** is a swap on which the notional amount amortizes over time. You report amortizing swaps by replacing the first two digits of the contract codes listed above with 55. For example, the contract code for an amortizing swap where the institution pays COFI and receives 1-month LIBOR is 5552. Because mortgage swaps are amortizing swaps, their contract codes begin with 55.

Contract Codes for Interest-Rate Caps

6002	long a cap on 1-month LIBOR
6004	long a cap on 3-month LIBOR
6006	long a cap on 6-month LIBOR
6008	long a cap on the 3-month Treasury
6010	long a cap on the 1-year Treasury
6012	long a cap on the 3-year Treasury
6014	long a cap on the 5-year Treasury
6016	long a cap on the 7-year Treasury
6018	long a cap on the 10-year Treasury
6020	long a cap on COFI
6022	long a cap on the prime rate
6032	short a cap on 1-month LIBOR
6034	short a cap on 3-month LIBOR
6036	short a cap on 6-month LIBOR
6038	short a cap on the 3-month Treasury
6040	short a cap on the 1-year Treasury
6042	short a cap on the 3-year Treasury
6044	short a cap on the 5-year Treasury

6046	short a cap on the 7-year Treasury
6048	short a cap on the 10-year Treasury
6050	short a cap on COFI
6052	short a cap on the prime rate

If you hold a cap on which the notional amount is amortizing, an amortizing cap, you should report the contract on **Supplemental Reporting of Market Value Estimates**. See **Market Value Estimates of OBS Contracts** in Section V, **Reporting of Market Value Estimates**, for reporting instructions.

Contract Codes for Interest-Rate Floors

7002	long a floor on 1-month LIBOR
7004	long a floor on 3-month LIBOR
7006	long a floor on 6-month LIBOR
7008	long a floor on the 3-month Treasury
7010	long a floor on the 1-year Treasury
7012	long a floor on the 3-year Treasury
7014	long a floor on the 5-year Treasury
7016	long a floor on the 7-year Treasury
7018	long a floor on the 10-year Treasury
7020	long a floor on COFI
7022	long a floor on the prime rate
7032	short a floor on 1-month LIBOR
7034	short a floor on 3-month LIBOR
7036	short a floor on 6-month LIBOR
7038	short a floor on the 3-month Treasury
7040	short a floor on the 1-year Treasury
7042	short a floor on the 3-year Treasury
7044	short a floor on the 5-year Treasury
7046	short a floor on the 7-year Treasury
7048	short a floor on the 10-year Treasury
7050	short a floor on COFI
7052	short a floor on the prime rate

If the institution holds a floor on which the notional amount is amortizing, an amortizing floor, you should report the contract should be reported on **Supplemental Reporting of Market Value Estimates**. See **Market Value Estimates of OBS Contracts** in Section V, **Reporting of Market Value Estimates, for reporting instructions**.

Contract Codes for Futures

8002	long 30-day interest rate
8004	long 3-month Treasury bill
8006	long 2-year Treasury note
8008	long 5-year Treasury note
8010	long 10-year Treasury note
8012	long Treasury bond
8014	long 1-month LIBOR
8016	long 3-month Eurodollar
8018	long 3-year Swap
8020	long 5-year Swap
8032	short 30-day interest rate
8034	short 3-month Treasury bill
8036	short 2-year Treasury note
8038	short 5-year Treasury note
8040	short 10-year Treasury note
8042	short Treasury bond

8044	short 1-month LIBOR
8046	short 3-month Eurodollar
8048	short 3-year Swap
8050	short 5-year Swap

Contract Codes for Options on Futures

Long Call Options

9002	long call, 30-day interest rate futures
9004	long call, 3-month Treasury bill futures
9006	long call, 2-year Treasury note futures
9008	long call, 5-year Treasury note futures
9010	long call, 10-year Treasury note futures
9012	long call, Treasury bond futures
9014	long call, 1-month LIBOR futures
9016	long call, 3-month Eurodollar futures

Long Put Options

9026	long put, 30-day interest rate futures
9028	long put, 3-month Treasury bill futures
9030	long put, 2-year Treasury note futures
9032	long put, 5-year Treasury note futures
9034	long put, 10-year Treasury note futures
9036	long put, Treasury bond futures
9038	long put, 1-month LIBOR futures
9040	long put, 3-month Eurodollar futures

Short Call Options

9050	short call, 30-day interest rate futures
9053	short call, 3-month Treasury bill futures
9054	short call, 2-year Treasury note futures
9056	short call, 5-year Treasury note futures
9058	short call, 10-year Treasury note futures
9060	short call, Treasury bond futures
9062	short call, 1-month LIBOR futures
9064	short call, 3-month Eurodollar futures

Short Put Options

9074	short put, 30-day interest rate futures
9076	short put, 3-month Treasury bill futures
9078	short put, 2-year Treasury note futures
9080	short put, 5-year Treasury note futures
9082	short put, 10-year Treasury note futures
9084	short put, Treasury bond futures
9086	short put, 1-month LIBOR futures
9088	short put, 3-month Eurodollar futures

Construction LIP

9502	fixed-rate
9512	adjustable-rate

APPENDIX C

LIST OF ASSET CODES FOR SUPPLEMENTAL REPORTING

CMR Line	Asset Type	Asset Code
	Multifamily and Nonresidential Mortgage Loans and Securities	
	Adjustable-Rate	
CMR261	Balloon Mortgage Loans	
	Coupon Within 300 bp of Lifetime Cap	100
	Coupon More Than 300 bp From Lifetime Cap	105
	With No Lifetime Cap	106
	Balloon Mortgage Securities	
	Coupon Within 300 bp of Lifetime Cap	107
	Coupon More Than 300 bp From Lifetime Cap	108
	With No Lifetime Cap	109
CMR262	Fully Amortizing Mortgage Loans	
	Coupon Within 300 bp of Lifetime Cap	110
	Coupon More Than 300 bp From Lifetime	115
	With No Lifetime Cap	116
	Fully Amortizing Mortgage Securities	
	Coupon Within 300 bp of Lifetime Cap	117
	Coupon More Than 300 bp From Lifetime Cap	118
	With No Lifetime Cap	119
	Fixed-Rate	
CMR281	Balloon Mortgage Loans	125
	Balloon Mortgage Securities	126
CMR282	Fully Amortizing Mortgage Loans	127
	Fully Amortizing Mortgage Securities	128
CMR291	Construction & Land Loans – adjustable-rate	130
CMR311	Second Mortgage – adjustable-rate	140

CMR Line	Asset Type	Asset Code
CMR325	Commercial Loans – adjustable-rate	150
CMR335	Consumer Loans – fixed- or adjustable-rate:	
or	Loans on Deposits	180
CMR336	Unsecured Home Improvement Loans	181
	Education Loans	182
	Auto Loans and Leases	183
	Mobile Home Loans	184
	Credit Cards	185
	Recreational Vehicle Loans	187
	Other Type of Consumer Loans	189
CMR473	Government & Agency Securities:	
	Fixed-Coupon Securities	300
	Floating-Rate Securities	302
	Inverse Floating-Rate Securities	304
CMR479	Other Investment Securities:	
	Fixed-Coupon Securities	120
	Floating-Rate Securities	122
	Inverse Floating-Rate Securities	124

APPENDIX D

LIST OF CODES FOR SUPPLEMENTAL REPORTING

Code	**Position**
121[1]	Market value estimates of complex securities, other than mortgage derivative securities
123[1]	Market value estimates of mortgage derivatives
200[2]	Terms and conditions of variable-rate, fixed-maturity certificates of deposit
210[1]	Market value estimates of collateralized mortgage obligations issued
220[2]	Terms and conditions of variable-rate, fixed-maturity FHLB advances, other than those reported below
280[1]	Market value estimates of FHLB putable advance. Putable advances are advances that the issuing FHLB, at its discretion, may terminate and require the borrowing institution to repay at predetermined dates prior to the stated maturity date of the advance.
281[1]	Market value estimates of FHLB convertible advance. With a convertible advance, the issuing FHLB has the option to convert the advance to an adjustable rate advance after a predetermined lock-out period and periodically thereafter.
282[1]	Market value estimates of FHLB callable advance. With a callable advance, the borrower has the option to return the funds to the FHLB that issued the advance, without a prepayment fee, at designated prepayment or put dates and periodically thereafter.
283[1]	Market value estimates of FHLB periodic floor floating rate advance. The rate on the advance resets periodically to LIBOR, and the interest rate decline is limited to the periodic floor
289[1]	Market value estimates of other FHLB structured advances
290[1]	Market value estimates of other structured borrowings
299[2]	Terms and conditions of other variable-rate, fixed-maturity borrowings
500[1]	Market value estimates of either: (1) other financial derivatives and OBS positions without a contract code; or (2) the aggregate value of OBS positions in excess of the 16 positions reported on the Financial Derivatives and Off-Balance-Sheet Positions.

[1] Use these codes in the Supplemental Reporting of Market Value Estimates
[2] Use these codes in the Supplemental Reporting of Assets and Liabilities