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

<table>
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<tr>
<th>Change in Rates</th>
<th>Net Portfolio Value</th>
<th>NPV as % of PV of Assets</th>
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<td></td>
<td>$ Amount</td>
<td>$ Change</td>
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<tr>
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<td>-</td>
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<tr>
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<tr>
<td>-400 bp</td>
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06/30/1999

### *** RISK MEASURES: 200 BP RATE SHOCK ***

- Pre-Shock NPV Ratio: NPV as % of PV of Assets ...... 9.26 %
- Post-Shock NPV Ratio ........................................ 7.23 %
- Sensitivity Measure: Decline in NPV Ratio .......... 204 bp
### Change in Interest Rates

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*Mortgage Loans & Securities* | 630,593 | 621,683 | 612,252 | 600,165 | 585,426 | 569,010 | 551,694 | -
### *** Change in Interest Rates ***

<table>
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<th>*** ASSETS (Cont.) ***</th>
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<th>-300 bp</th>
<th>-200 bp</th>
<th>-100 bp</th>
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### Change in Interest Rates

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### **Change in Interest Rates**

#### **Liabilities**

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#### **Borrowings**

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#### **Other Liabilities**

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#### **Options on Liabilities**

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#### **Total Liabilities**

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<td>+400 bp</td>
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### **Present Value Estimates by Interest Rate Scenario**

*Balances in $Mil*

#### Deposits

- **Fixed-Rate, Fixed-Maturity:**
  - Maturing in 12 Mo or Less: $218,762
  - Maturing in 13 Mo or More: $59,282
  - Variable-Rate, Fixed-Maturity: $6,408
  - Non-Maturity:
    - Transaction Accts: $35,026
    - MMDAs: $85,604
    - Passbook Accts: $61,739
    - Non-Interest-Bearing Accts: $27,730
    - Total Deposits: $494,552

#### Borrowings

- **Fixed-Rate, Fixed-Maturity:**
  - Maturing in 36 Mo or Less: $150,020
  - Maturing in 37 Mo or More: $52,452
  - Variable-Rate, Fixed-Maturity: $63,640
  - Total Borrowings: $266,112

#### Other Liabilities

- Escrow Accounts:
  - For Mortgages: $5,925
  - Other Escrow Accounts: $829
  - Collat. Mtg Securities Issued: $87
  - Miscellaneous I: $13,592
  - Miscellaneous II: $13,592
  - Total Other Liabilities: $20,433

#### Options on Liabilities

- $119

#### Total Liabilities

- $781,217
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| **SELF-VALUED [CMR911-CMR919]**      |         |         |         |         |           |         |         |         |         |

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

(Balances in $Mil)

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<th>Present Value Estimate</th>
<th>PV as % of Face</th>
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</tr>
<tr>
<td>6 Mo or Less Reset Freq....</td>
<td>12,298</td>
<td>12,412</td>
<td>100.93</td>
<td>0.5</td>
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<tr>
<td>7 Mo to 2 Yrs Reset Freq ...</td>
<td>63,132</td>
<td>63,328</td>
<td>100.31</td>
<td>1.0</td>
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<tr>
<td>2+ to 5 Yrs Reset Freq ....</td>
<td>46,861</td>
<td>46,524</td>
<td>99.28</td>
<td>2.7</td>
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<td>Lagging Market Index ARMs:</td>
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<td>1 Mo Reset Freq ...........</td>
<td>98,158</td>
<td>98,251</td>
<td>100.09</td>
<td>1.0</td>
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<tr>
<td>2 Mo to 5 Yrs Reset Freq...</td>
<td>36,750</td>
<td>36,332</td>
<td>98.86</td>
<td>2.0</td>
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<tr>
<td>Multifamily &amp; Nonresidential</td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td>Mortgage Loans &amp; Securities:</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adjustable-Rate, Balloon ....</td>
<td>16,700</td>
<td>16,712</td>
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<td>Adjustable-Rate, Fully-Amort.</td>
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<td>33,430</td>
<td>98.90</td>
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<td>Fixed-Rate, Balloon ..........</td>
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<td>11,235</td>
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<td>13,244</td>
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<td>Construction &amp; Land Loans:</td>
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<td>Adjustable-Rate ............</td>
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<td>10,909</td>
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<td>11,958</td>
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<td>-3</td>
<td>102.57</td>
<td>-250.6</td>
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<td>3,261</td>
<td>3,261</td>
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<td>179</td>
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<td>571</td>
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<td>Less: Value of Servicing on Mtgs Serviced by Others ...</td>
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<td>-82</td>
<td>99.59</td>
<td>2.2</td>
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* Mortgage Loans & Securities 602,611 600,165 99.59 2.2
### Present Value-to-Face Value Ratios and Effective Durations

**Nonmortgage Loans**

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<tr>
<th>Category</th>
<th>Face Value</th>
<th>Present Value Estimate</th>
<th>PV as % of Face</th>
<th>Effective Duration</th>
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<td><strong>Commercial Loans</strong></td>
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<td>Adjustable-Rate</td>
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<td>8,220</td>
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<td><strong>Consumer Loans</strong></td>
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<tr>
<td>Adjustable-Rate</td>
<td>12,589</td>
<td>12,551</td>
<td>99.70</td>
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<td>Fixed-Rate</td>
<td>28,376</td>
<td>28,571</td>
<td>100.69</td>
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<td>Net Nonperforming Nonmtg Lns</td>
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<td>-937</td>
<td>99.94</td>
<td>1.2</td>
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<tr>
<td>Accrued Interest Receivable</td>
<td>493</td>
<td>493</td>
<td>99.92</td>
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**Cash, Deposits, & Securities**

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<th>Face Value</th>
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<th>PV as % of Face</th>
<th>Effective Duration</th>
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<tr>
<td>Cash, Non-Int-Earning Deposits,</td>
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<td>100.00</td>
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<td>Overnight Fed Funds &amp; Repos</td>
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<td>3,062</td>
<td>99.99</td>
<td>4.5</td>
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<td>Equities &amp; All Mutual Funds</td>
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<td>453</td>
<td>107.82</td>
<td>5.3</td>
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<tr>
<td>Zero-Coupon Securities</td>
<td>15,800</td>
<td>16,189</td>
<td>102.46</td>
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<td>Govt &amp; Agency Securities</td>
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<td>7,205</td>
<td>99.95</td>
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<tr>
<td>Munis, Mtg-Backed Bonds</td>
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<td>6,058</td>
<td>95.94</td>
<td>5.9</td>
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<tr>
<td>Corporates, Commercial Paper</td>
<td>6,226</td>
<td>6,226</td>
<td>99.95</td>
<td>4.1</td>
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<td>Mortgate-Derivative Securities:</td>
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<td>226</td>
<td>99.97</td>
<td>0.3</td>
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<tr>
<td><strong>Valued by OTS</strong></td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td><strong>Valued by Institution</strong></td>
<td>71,068</td>
<td>71,147</td>
<td>99.47</td>
<td>4.4</td>
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<tr>
<td><strong>Structured Securities, Valued by Institution</strong></td>
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<tr>
<td><strong>Less: Valuation Allowances for Investment Securities</strong></td>
<td>8,832</td>
<td>8,785</td>
<td>99.47</td>
<td>4.4</td>
</tr>
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</table>

**Cash, Deposits, & Securities**

<p>| <em>Cash, Deposits, &amp; Securities</em>                       | 130,570    | 130,765                | 100.15          | 2.8                |</p>
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<tr>
<th></th>
<th>Face Value</th>
<th>Present Value Estimate</th>
<th>PV as % of Face</th>
<th>Effective Duration</th>
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<tr>
<td>REPOSSESSED ASSETS</td>
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<td>1,147</td>
<td>100.03</td>
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<td>REAL ESTATE HELD FOR INVESTMENT</td>
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<td>440</td>
<td>99.98</td>
<td>0.0</td>
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<td>INVESTMENT IN UNCONSOLIDATED</td>
<td>193</td>
<td>193</td>
<td>99.96</td>
<td>6.1</td>
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<tr>
<td>OFFICE PREMISES &amp; EQUIPMENT</td>
<td>8,023</td>
<td>8,023</td>
<td>100.00</td>
<td>0.0</td>
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<td>*Subtotal</td>
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<td>9,803</td>
<td>100.00</td>
<td>0.1</td>
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<td>MORTGAGE LOAN SERVICING FOR OTHERS</td>
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<tr>
<td>Fixed-Rate Servicing</td>
<td>4,014</td>
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<td>Adj-Rate Servicing</td>
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<td>-1.6</td>
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<tr>
<td>Float on Mtgs Svc’d for Others</td>
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<td></td>
<td>-16.7</td>
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<tr>
<td>*Mtgs Ln Servicing for Others</td>
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<tr>
<td>OTHER ASSETS</td>
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<td></td>
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<tr>
<td>Purchased &amp; Excess Servicing</td>
<td>6,992</td>
<td></td>
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<tr>
<td>Margin Account</td>
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<td></td>
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<tr>
<td>Miscellaneous I</td>
<td>23,090</td>
<td>23,090</td>
<td>100.00</td>
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<tr>
<td>Miscellaneous II</td>
<td>6,155</td>
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<tr>
<td>Deposit Intangibles:</td>
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<tr>
<td>Retail CD Intangible</td>
<td>893</td>
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<td>-4.5</td>
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<td>Transaction Acct Intangible</td>
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<td>MMDA Intangible</td>
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<td>Passbook Account Intangible</td>
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<td>Non-Int-Bearing Acct Intang</td>
<td>3,110</td>
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<td>-15.5</td>
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<td>*Other Assets</td>
<td>36,237</td>
<td>34,270</td>
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<tr>
<td>UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS</td>
<td>-279</td>
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</table>

**Total Assets** 838,265 841,453 101/100* 1.5/2.0* *Including/excluding deposit intangible values.
### Liabilities

#### Deposits

<table>
<thead>
<tr>
<th>Category</th>
<th>Face Value</th>
<th>Present Value Estimate</th>
<th>PV as % of Face</th>
<th>Effective Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fixed-Rate, Fixed-Maturity:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maturing in 12 Mo or Less ...</td>
<td>216,209</td>
<td>215,905</td>
<td>99.86</td>
<td>0.4</td>
</tr>
<tr>
<td>Maturing in 13 Mo or More ...</td>
<td>55,892</td>
<td>55,467</td>
<td>99.24</td>
<td>2.2</td>
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<tr>
<td><strong>Variable-Rate, Fixed-Maturity:</strong></td>
<td>6,386</td>
<td>6,386</td>
<td>-</td>
<td>0.1</td>
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<tr>
<td><strong>Non-Maturity:</strong></td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>Transaction Accts ............</td>
<td>35,026</td>
<td>35,026</td>
<td>100/91*</td>
<td>0.0/2.9*</td>
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<td>MMDAs ........................</td>
<td>85,604</td>
<td>85,604</td>
<td>100/98*</td>
<td>0.0/1.3*</td>
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<tr>
<td>Passbook Accts ..............</td>
<td>61,739</td>
<td>61,739</td>
<td>100/97*</td>
<td>0.0/3.2*</td>
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<tr>
<td><strong>Non-Interest-Bearing Accts</strong></td>
<td>27,730</td>
<td>27,730</td>
<td>100/89*</td>
<td>0.0/2.0*</td>
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</table>

* Deposits ................... | 488,586    | 487,857                | 101/99*         | 0.4/1.4*          |

#### Borrowings

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<tr>
<th>Category</th>
<th>Face Value</th>
<th>Present Value Estimate</th>
<th>PV as % of Face</th>
<th>Effective Duration</th>
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</thead>
<tbody>
<tr>
<td><strong>Fixed-Rate, Fixed-Maturity:</strong></td>
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<td></td>
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<tr>
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<td>45,160</td>
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<td>63,553</td>
<td>90.66</td>
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</table>

* Borrowings .................. | 259,356    | 256,117                | 96.38           | 1.2               |

#### Other Liabilities

<table>
<thead>
<tr>
<th>Category</th>
<th>Face Value</th>
<th>Present Value Estimate</th>
<th>PV as % of Face</th>
<th>Effective Duration</th>
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<tbody>
<tr>
<td>Escrow Accounts</td>
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<tr>
<td>For Mortgages ..................</td>
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<td>Collat. Mtg Securities Issued .</td>
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<td>13,592</td>
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<td>Miscellaneous II ..............</td>
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* Other Liabilities ........... | 21,837     | 20,364                 | 99.26           | 0.1               |

#### Options on Liabilities

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<th>Face Value</th>
<th>Present Value Estimate</th>
<th>PV as % of Face</th>
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<tr>
<td>Options on Liabilities ........</td>
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#### Unamortized Yield Adjustments

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<td>Unamortized Yield Adjustments</td>
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### Total Liabilities

<table>
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<tr>
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<th>Present Value Estimate</th>
<th>PV as % of Face</th>
<th>Effective Duration</th>
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<tbody>
<tr>
<td><strong>Total Liabilities ...........</strong></td>
<td>769,879</td>
<td>764,722</td>
<td>100/98**</td>
<td>0.6/1.2**</td>
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**Excluding/including deposit intangible values.**
Present Value
*BALANCE-SHEET POSITIONS*
--------------------------------
<table>
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<th>Description</th>
<th>Value</th>
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<tr>
<td>FRMs &amp; Balloon/2-Step Mortgages</td>
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<tr>
<td>ARMs</td>
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<tr>
<td>Other Mortgages</td>
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<tr>
<td>FIRM COMMITMENTS</td>
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</tr>
<tr>
<td>Purchase/Originate Mtgs &amp; MBS</td>
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<tr>
<td>Sell Mortgages &amp; MBS</td>
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<tr>
<td>Purchase Non-Mortgage Items</td>
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<tr>
<td>Sell Non-Mortgage Items</td>
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<td>OPTIONS ON MORTGAGES &amp; MBS</td>
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<tr>
<td>INTEREST-RATE SWAPS</td>
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<tr>
<td>Pay Floating, Receive Fixed</td>
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<tr>
<td>Basis Swaps</td>
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<td>INTEREST-RATE FLOORS</td>
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<td>FUTURES</td>
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<td>OPTIONS ON FUTURES</td>
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<td>CONSTRUCTION LIP</td>
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<tr>
<td>SELF-VALUED [CMR911-CMR919]</td>
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*** OFF-BALANCE-SHEET POSITIONS ***

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
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<tbody>
<tr>
<td>ASSETS</td>
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</tr>
<tr>
<td>Liabilities</td>
<td>769,879</td>
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<tr>
<td>OFF-BALANCE-SHEET POSITIONS</td>
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<tr>
<td>*** NET PORTFOLIO VALUE ***</td>
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**Portfolio Equity**

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<tr>
<th>Description</th>
<th>Face Value</th>
<th>Present Value</th>
<th>PV as % of Face</th>
<th>Effective Duration</th>
</tr>
</thead>
<tbody>
<tr>
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<td>841,453</td>
<td>101/100*</td>
<td>1.5/2.0*</td>
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<tr>
<td>Liabilities</td>
<td>769,879</td>
<td>764,722</td>
<td>100/98**</td>
<td>0.6/1.2**</td>
</tr>
<tr>
<td>OFF-BALANCE-SHEET POSITIONS</td>
<td>1,206</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>*** NET PORTFOLIO VALUE ***</td>
<td>68,385</td>
<td>77,936</td>
<td>113.96</td>
<td>8.5</td>
</tr>
</tbody>
</table>
## Schedule CMR -- Consolidated Maturity/Rate

### Assets

<table>
<thead>
<tr>
<th>Fixed-Rate Single-Family First Mortgage Loans &amp; Mortgage-Backed Securities:</th>
<th>Less Than 7%</th>
<th>7.00 to 7.99%</th>
<th>8.00 to 8.99%</th>
<th>9.00 to 9.99%</th>
<th>10.00% &amp; Above</th>
</tr>
</thead>
<tbody>
<tr>
<td>30-Year Mortgages and MBS:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mortgage Loans</td>
<td>$19,754</td>
<td>52,443</td>
<td>11,485</td>
<td>4,954</td>
<td>5,148</td>
</tr>
<tr>
<td>WARM (in months)</td>
<td>338 mo</td>
<td>333 mo</td>
<td>292 mo</td>
<td>224 mo</td>
<td>227 mo</td>
</tr>
<tr>
<td>WAC</td>
<td>6.66%</td>
<td>7.37%</td>
<td>8.33%</td>
<td>9.38%</td>
<td>10.94%</td>
</tr>
<tr>
<td>$ of Which Are FHA or VA Guaranteed</td>
<td>$713</td>
<td>2,482</td>
<td>903</td>
<td>1,634</td>
<td>2,013</td>
</tr>
<tr>
<td>Securities Backed By Conventional Mortgages</td>
<td>$13,764</td>
<td>5,525</td>
<td>2,091</td>
<td>432</td>
<td>196</td>
</tr>
<tr>
<td>WARM (in months)</td>
<td>326 mo</td>
<td>327 mo</td>
<td>276 mo</td>
<td>225 mo</td>
<td>197 mo</td>
</tr>
<tr>
<td>Wtd Avg Pass-Thru Rate</td>
<td>6.18%</td>
<td>7.21%</td>
<td>8.15%</td>
<td>9.20%</td>
<td>10.51%</td>
</tr>
<tr>
<td>Securities Backed By FHA or VA Mortgages</td>
<td>$2,234</td>
<td>2,975</td>
<td>1,220</td>
<td>416</td>
<td>155</td>
</tr>
<tr>
<td>WARM (in months)</td>
<td>329 mo</td>
<td>331 mo</td>
<td>287 mo</td>
<td>233 mo</td>
<td>203 mo</td>
</tr>
<tr>
<td>Wtd Avg Pass-Thru Rate</td>
<td>6.43%</td>
<td>7.20%</td>
<td>8.09%</td>
<td>9.20%</td>
<td>10.40%</td>
</tr>
<tr>
<td>WARM (of Loans &amp; Securities)</td>
<td>156 mo</td>
<td>152 mo</td>
<td>130 mo</td>
<td>116 mo</td>
<td>123 mo</td>
</tr>
<tr>
<td>15-Year Mortgages and MBS</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mortgage Loans</td>
<td>$24,625</td>
<td>21,163</td>
<td>5,414</td>
<td>1,836</td>
<td>1,262</td>
</tr>
<tr>
<td>WAC</td>
<td>6.58%</td>
<td>7.39%</td>
<td>8.33%</td>
<td>9.37%</td>
<td>11.07%</td>
</tr>
<tr>
<td>Mortgage Securities</td>
<td>$7,114</td>
<td>3,407</td>
<td>649</td>
<td>122</td>
<td>32</td>
</tr>
<tr>
<td>Wtd Avg Pass-Thru Rate</td>
<td>6.24%</td>
<td>7.18%</td>
<td>8.14%</td>
<td>9.18%</td>
<td>10.67%</td>
</tr>
<tr>
<td>WARM (of Loans &amp; Securities)</td>
<td>156 mo</td>
<td>152 mo</td>
<td>130 mo</td>
<td>116 mo</td>
<td>123 mo</td>
</tr>
<tr>
<td>Balloon Mortgages and MBS</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mortgage Loans</td>
<td>$15,236</td>
<td>12,597</td>
<td>1,559</td>
<td>411</td>
<td>389</td>
</tr>
<tr>
<td>WAC</td>
<td>6.65%</td>
<td>7.28%</td>
<td>8.31%</td>
<td>9.36%</td>
<td>11.91%</td>
</tr>
<tr>
<td>Mortgage Securities</td>
<td>$2,235</td>
<td>555</td>
<td>18</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Wtd Avg Pass-Thru Rate</td>
<td>6.12%</td>
<td>7.10%</td>
<td>8.09%</td>
<td>9.34%</td>
<td>10.86%</td>
</tr>
<tr>
<td>WARM (of Loans &amp; Securities)</td>
<td>82 mo</td>
<td>80 mo</td>
<td>73 mo</td>
<td>63 mo</td>
<td>82 mo</td>
</tr>
</tbody>
</table>

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities: $221,415
### Schedule CMR -- Consolidated Maturity/Rate

<table>
<thead>
<tr>
<th>Assets--Continued</th>
<th>Current Market Index ARMs by Coupon Reset Frequency</th>
<th>Lagging Market Index ARMs by Coupon Reset Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>6 Mo or Less</td>
<td>7 Mo to 2 Yrs</td>
</tr>
<tr>
<td>Adjustable-Rate Single-Family First Mortgage Loans &amp; Mortgage-Backed Securities:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Teaser ARMs:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balances Currently Subject to Intro Rates</td>
<td>$714</td>
<td>6,438</td>
</tr>
<tr>
<td>WAC</td>
<td>7.08%</td>
<td>6.15%</td>
</tr>
<tr>
<td>Non-Teaser ARMs:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balances of All Non_Teaser ARMs</td>
<td>$11,584</td>
<td>56,693</td>
</tr>
<tr>
<td>Wtd Avg Margin (in bp)</td>
<td>242 bp</td>
<td>264 bp</td>
</tr>
<tr>
<td>WAC</td>
<td>7.42%</td>
<td>7.24%</td>
</tr>
<tr>
<td>WARM (in months)</td>
<td>275 mo</td>
<td>295 mo</td>
</tr>
<tr>
<td>Wtd Avg Time Until Next Payment Reset (mo)</td>
<td>4 mo</td>
<td>10 mo</td>
</tr>
</tbody>
</table>

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities | $257,199 | | | | | | | | | |

### Memo Items for All ARMS (Reported at CMR185)

<table>
<thead>
<tr>
<th>Arm Balances by Distance to Lifetime Cap</th>
<th>Current Market Index ARMs by Coupon Reset Frequency</th>
<th>Lagging Market Index ARMs by Coupon Reset Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>6 Mo or Less</td>
<td>7 Mo to 2 Yrs</td>
</tr>
<tr>
<td>Balances w/Coupon Within 200 bp of Lifetime Cap</td>
<td>$285</td>
<td>646</td>
</tr>
<tr>
<td>Wtd Avg Distance from Lifetime Cap (in bp)</td>
<td>155 bp</td>
<td>164 bp</td>
</tr>
<tr>
<td>Balances w/Coupon 201-400 bp from Lifetime Cap</td>
<td>$3,700</td>
<td>10,178</td>
</tr>
<tr>
<td>Wtd Avg Distance from Lifetime Cap</td>
<td>321 bp</td>
<td>332 bp</td>
</tr>
<tr>
<td>Balances w/Coupon Over 400 bp from Lifetime Cap</td>
<td>$7,747</td>
<td>51,309</td>
</tr>
<tr>
<td>Wtd Avg Distance from Lifetime Cap</td>
<td>594 bp</td>
<td>568 bp</td>
</tr>
<tr>
<td>Balances Without Lifetime Cap</td>
<td>$566</td>
<td>999</td>
</tr>
</tbody>
</table>

### Arm Cap & Floor Detail

<table>
<thead>
<tr>
<th>Arm Cap &amp; Floor Detail</th>
<th>Current Market Index ARMs by Coupon Reset Frequency</th>
<th>Lagging Market Index ARMs by Coupon Reset Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balances Subject to Periodic Rate Caps</td>
<td>$9,301</td>
<td>58,271</td>
</tr>
<tr>
<td>Wtd Avg Periodic Rate Cap (in bp)</td>
<td>127 bp</td>
<td>194 bp</td>
</tr>
<tr>
<td>Balances Subject to Periodic Rate Floors</td>
<td>$7,834</td>
<td>53,556</td>
</tr>
</tbody>
</table>

MBS Included in Arm Balances | $3,698 | 11,176 | 1,011 | 29,693 | 2,401 | | | | | |
### Schedule CMR -- Consolidated Maturity/Rate

#### Assets--Continued

<table>
<thead>
<tr>
<th>Mortgage Loans &amp; Securities</th>
<th>Adjustable-Rate</th>
<th>Fixed-Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Multifamily &amp; Nonresidential</strong></td>
<td><strong>Fully Amortizing</strong></td>
<td><strong>Fully Amortizing</strong></td>
</tr>
<tr>
<td>Balances</td>
<td>$16,700</td>
<td>$33,801</td>
</tr>
<tr>
<td>WARM (in months)</td>
<td>87 mo</td>
<td>236 mo</td>
</tr>
<tr>
<td>Remaining Term to Full Amort.</td>
<td>274 mo</td>
<td></td>
</tr>
<tr>
<td>Margin (in bp)</td>
<td>263 bp</td>
<td>243 bp</td>
</tr>
<tr>
<td>Reset Frequency</td>
<td>17 mo</td>
<td>10 mo</td>
</tr>
</tbody>
</table>

**Memo:** ARMs w/300 bp of Life Cap

<table>
<thead>
<tr>
<th>Adjustable-Rate</th>
<th>Fixed-Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balances</td>
<td>$11,610</td>
</tr>
<tr>
<td>WARM (in months)</td>
<td>77 mo</td>
</tr>
<tr>
<td>Remaining Term to Full Amort.</td>
<td>274 mo</td>
</tr>
<tr>
<td>WAC</td>
<td>8.07%</td>
</tr>
</tbody>
</table>

#### Assets--Continued

<table>
<thead>
<tr>
<th>Mortgage Loans &amp; Securities</th>
<th>Adjustable-Rate</th>
<th>Fixed-Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Commercial Loans</strong></td>
<td><strong>Fully Amortizing</strong></td>
<td><strong>Fully Amortizing</strong></td>
</tr>
<tr>
<td>Balances</td>
<td>$10,396</td>
<td>$8,407</td>
</tr>
<tr>
<td>WARM (in months)</td>
<td>40 mo</td>
<td>52 mo</td>
</tr>
<tr>
<td>Margin in Col 1 (bp); WAC in Col 2</td>
<td>117 bp</td>
<td>8.08%</td>
</tr>
<tr>
<td>Reset Frequency</td>
<td>2 mo</td>
<td></td>
</tr>
<tr>
<td>Rate Index Code</td>
<td>0000</td>
<td></td>
</tr>
</tbody>
</table>

**Memo:**

#### Assets--Continued

<table>
<thead>
<tr>
<th>Mortgage Loans &amp; Securities</th>
<th>Adjustable-Rate</th>
<th>Fixed-Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Consumer Loans</strong></td>
<td><strong>Fully Amortizing</strong></td>
<td><strong>Fully Amortizing</strong></td>
</tr>
<tr>
<td>Balances</td>
<td>$12,589</td>
<td>$28,376</td>
</tr>
<tr>
<td>WARM (in months)</td>
<td>88 mo</td>
<td>62 mo</td>
</tr>
<tr>
<td>Rate Index Code</td>
<td>0000</td>
<td></td>
</tr>
<tr>
<td>Margin in Col 1 (bp); WAC in Col 2</td>
<td>589 bp</td>
<td>10.36%</td>
</tr>
<tr>
<td>Reset Frequency</td>
<td>3 mo</td>
<td></td>
</tr>
</tbody>
</table>

**Memo:**

#### Assets--Continued

<table>
<thead>
<tr>
<th>Mortgage Loans &amp; Securities</th>
<th>Adjustable-Rate</th>
<th>Fixed-Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Mortgage-Derivative</strong></td>
<td><strong>Fully Amortizing</strong></td>
<td><strong>Fully Amortizing</strong></td>
</tr>
<tr>
<td>Balances</td>
<td>$24</td>
<td></td>
</tr>
<tr>
<td>Floating-Rate</td>
<td>$8</td>
<td></td>
</tr>
<tr>
<td>Remaining WAL &lt;= 5 Years</td>
<td>$1,667</td>
<td></td>
</tr>
<tr>
<td>Remaining WAL 5-10 Years</td>
<td>$4,857</td>
<td></td>
</tr>
<tr>
<td>Remaining WAL over 10 Years</td>
<td>$1,378</td>
<td></td>
</tr>
<tr>
<td>Super Floaters</td>
<td>$4</td>
<td></td>
</tr>
<tr>
<td>Inverse Floaters &amp; Super POs</td>
<td>$16</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>$5</td>
<td></td>
</tr>
<tr>
<td>CMO Residuals</td>
<td>$8</td>
<td></td>
</tr>
<tr>
<td>Fixed-Rate</td>
<td>$24</td>
<td></td>
</tr>
<tr>
<td>Floating-Rate</td>
<td>$30</td>
<td></td>
</tr>
<tr>
<td>Interest-Only MBS</td>
<td>$15</td>
<td></td>
</tr>
<tr>
<td>Principal-Only MBS</td>
<td>$7.08%</td>
<td></td>
</tr>
<tr>
<td>WAC</td>
<td>$7.20%</td>
<td></td>
</tr>
</tbody>
</table>

**Memo:**

<table>
<thead>
<tr>
<th>Mortgage Loans &amp; Securities</th>
<th>Adjustable-Rate</th>
<th>Fixed-Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Mortgage-Derivative</strong></td>
<td><strong>Fully Amortizing</strong></td>
<td><strong>Fully Amortizing</strong></td>
</tr>
<tr>
<td>Balances</td>
<td>$8,114</td>
<td>$63,180</td>
</tr>
</tbody>
</table>

**Memo:**

---

**Note:** All data is presented in $Mil.
### ASSETS—Continued

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

<table>
<thead>
<tr>
<th>Asset Category</th>
<th>Less Than 7%</th>
<th>7.00 to 7.99%</th>
<th>8.00 to 8.99%</th>
<th>9.00 to 9.99%</th>
<th>10.00% &amp; Above</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed-Rate Mortgage Loan Servicing</td>
<td>$123,314</td>
<td>203,773</td>
<td>50,503</td>
<td>17,986</td>
<td>15,254</td>
</tr>
<tr>
<td>WARM (in months)</td>
<td>267 mo</td>
<td>293 mo</td>
<td>264 mo</td>
<td>218 mo</td>
<td>205 mo</td>
</tr>
<tr>
<td>Wtd Avg Servicing Fee (in bp)</td>
<td>33 bp</td>
<td>34 bp</td>
<td>37 bp</td>
<td>43 bp</td>
<td>48 bp</td>
</tr>
</tbody>
</table>

#### Total Balances of Mortgage Loans Serviced for Others

| Balances Serviced | $489,564 |

### CASH, DEPOSITS, & SECURITIES

<table>
<thead>
<tr>
<th>Description</th>
<th>Balances</th>
<th>WAC</th>
<th>WARM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos.</td>
<td>$17,645</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Equity Securities (including Mutual Funds) Subject to SFAS No. 115</td>
<td>$3,062</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Zero-Coupon Securities</td>
<td>$420</td>
<td>5.99%</td>
<td>54 mo</td>
</tr>
<tr>
<td>Government &amp; Agency Securities</td>
<td>$15,800</td>
<td>6.06%</td>
<td>64 mo</td>
</tr>
<tr>
<td>Term Fed Funds, Term Repos, and Interest-Earning Deposits</td>
<td>$7,209</td>
<td>5.04%</td>
<td>4 mo</td>
</tr>
<tr>
<td>Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.)</td>
<td>$6,315</td>
<td>6.46%</td>
<td>141 mo</td>
</tr>
<tr>
<td>Structured Securities</td>
<td>$8,832</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| Total Cash, Deposits, & Securities | $59,282 |
### SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

#### ASSETS—Continued

<table>
<thead>
<tr>
<th>Items Related to Mortgage Loans &amp; Securities</th>
<th>Amount ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nonperforming Loans</td>
<td>3,952</td>
</tr>
<tr>
<td>Accrued Interest Receivable</td>
<td>3,261</td>
</tr>
<tr>
<td>Less: Unamortized Yield Adjustments</td>
<td>-855</td>
</tr>
<tr>
<td>Valuation Allowances</td>
<td>3,955</td>
</tr>
<tr>
<td>Unrealized Gains (Losses)</td>
<td>-715</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Items Related to Nonmortgage Loans &amp; Securities</th>
<th>Amount ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nonperforming Loans</td>
<td>493</td>
</tr>
<tr>
<td>Accrued Interest Receivable</td>
<td>493</td>
</tr>
<tr>
<td>Less: Unamortized Yield Adjustments</td>
<td>-7</td>
</tr>
<tr>
<td>Valuation Allowances</td>
<td>1,431</td>
</tr>
<tr>
<td>Unrealized Gains (Losses)</td>
<td>-8</td>
</tr>
</tbody>
</table>

| REAL ESTATE HELD FOR INVESTMENT                | 440        |
| REPOSESSED ASSETS                              | 1,147      |

<table>
<thead>
<tr>
<th>Items Related to Certain Investment Securities</th>
<th>Amount ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unrealized Gains (Losses)</td>
<td>-418</td>
</tr>
<tr>
<td>Less: Unamortized Yield Adjustments</td>
<td>1</td>
</tr>
<tr>
<td>Valuation Allowances</td>
<td>5</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other Assets</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments</td>
<td>6,992</td>
</tr>
<tr>
<td>Margin Account</td>
<td>0</td>
</tr>
<tr>
<td>Miscellaneous I</td>
<td>23,090</td>
</tr>
<tr>
<td>Miscellaneous II</td>
<td>6,155</td>
</tr>
</tbody>
</table>

**TOTAL ASSETS** | **838,265**

* MEMORANDUM ITEMS *

- Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23: $2,099
- Loans Secured by Real Estate Reported as Consumer Loans at SC34: $10,989
- Market Value of Equity Securities & Mutual Funds Reported at CMR464:
  - Equity Secur. & Non-Mtg-Related Mutual Funds: $2,432
  - Mortgage-Related Mutual Funds: $630
- Mortgage Loans Serviced by Others:
  - Fixed-Rate Mortgage Loans Serviced: $23,495
  - Adjustable-Rate Mortgage Loans Serviced: $31,166
- Credit Card Balances Expected to Pay Off in Grace Period: $1,066

<table>
<thead>
<tr>
<th>Other Assets</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Marging Account</td>
<td>0</td>
</tr>
<tr>
<td>Miscellaneous I</td>
<td>23,090</td>
</tr>
<tr>
<td>Miscellaneous II</td>
<td>6,155</td>
</tr>
</tbody>
</table>

**TOTAL ASSETS** | **838,265**
### Liabilities

#### Fixed-Rate, Fixed-Maturity Deposits

<table>
<thead>
<tr>
<th>Balances by Remaining Maturity:</th>
<th>Original Maturity in Months</th>
<th>Early Withdrawal During Quarter (Optional)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>12 or Less</td>
<td>13 to 36</td>
</tr>
<tr>
<td></td>
<td>-----------------------------</td>
<td>----------</td>
</tr>
<tr>
<td>Balances Maturing in 3 Months or Less</td>
<td>$ 65,691</td>
<td>17,039</td>
</tr>
<tr>
<td>WAC</td>
<td>4.83%</td>
<td>5.66%</td>
</tr>
<tr>
<td>WARM (in months)</td>
<td>2 mo</td>
<td>2 mo</td>
</tr>
<tr>
<td>Balances Maturing in 4 to 12 Months</td>
<td>$ 83,445</td>
<td>39,754</td>
</tr>
<tr>
<td>WAC</td>
<td>4.80%</td>
<td>5.38%</td>
</tr>
<tr>
<td>WARM (in months)</td>
<td>7 mo</td>
<td>8 mo</td>
</tr>
<tr>
<td>Balances Maturing in 13 to 36 Months</td>
<td>$</td>
<td>33,367</td>
</tr>
<tr>
<td>WAC</td>
<td>5.20%</td>
<td>6.07%</td>
</tr>
<tr>
<td>WARM (in months)</td>
<td>18 mo</td>
<td>25 mo</td>
</tr>
<tr>
<td>Balances Maturing in 37 or More Months</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>WAC</td>
<td></td>
<td>5.84%</td>
</tr>
<tr>
<td>WARM (in months)</td>
<td></td>
<td>55 mo</td>
</tr>
</tbody>
</table>

Total Fixed-Rate, Fixed-Maturity Deposits: $272,101

#### Memo: Fixed-Rate, Fixed-Maturity Deposit Detail

<table>
<thead>
<tr>
<th>Original Maturity in Months</th>
</tr>
</thead>
<tbody>
<tr>
<td>-----------------------------</td>
</tr>
<tr>
<td>-----------------------------</td>
</tr>
<tr>
<td>-----------------------------</td>
</tr>
</tbody>
</table>

#### Memo: Fixed-Rate, Fixed-Maturity Deposit Detail

<table>
<thead>
<tr>
<th>Balances in Brokered Deposits</th>
<th>$ 4,304</th>
<th>3,108</th>
<th>2,700</th>
</tr>
</thead>
</table>

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

<table>
<thead>
<tr>
<th>Balances Subject to Penalty</th>
<th>$ 130,697</th>
<th>77,446</th>
<th>25,151</th>
</tr>
</thead>
<tbody>
<tr>
<td>Penalty in Months of Forgone Interest (expressed to two decimal places; e.g., x.xx)</td>
<td>$ 3.35 mo</td>
<td>5.48 mo</td>
<td>7.38 mo</td>
</tr>
<tr>
<td>Balances in New Accounts (Optional)</td>
<td>$ 558</td>
<td>408</td>
<td>101</td>
</tr>
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</table>
### LIABILITIES--Continued

#### FIXED-RATE, FIXED-MATURITY BORROWINGS:

<table>
<thead>
<tr>
<th>Rate Class</th>
<th>Remaining Maturity in Months</th>
<th>WAC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 5.00%</td>
<td>0 to 3</td>
<td>13,342</td>
</tr>
<tr>
<td>5.00 to 5.99%</td>
<td>4 to 36</td>
<td>51,899</td>
</tr>
<tr>
<td>6.00 to 6.99%</td>
<td>37 or More</td>
<td>3,227</td>
</tr>
<tr>
<td>7.00 to 7.99%</td>
<td>0 to 3</td>
<td>505</td>
</tr>
<tr>
<td>8.00 to 8.99%</td>
<td>4 to 36</td>
<td>228</td>
</tr>
<tr>
<td>9.00 to 9.99%</td>
<td>37 or More</td>
<td>311</td>
</tr>
<tr>
<td>10.00 to 10.99%</td>
<td>0 to 3</td>
<td>115</td>
</tr>
<tr>
<td>11.00% and Above</td>
<td>4 to 36</td>
<td>206</td>
</tr>
</tbody>
</table>

**Total Fixed-Rate, Fixed-Maturity Borrowings**

- **WARM:**
  - 1 mo
  - 14 mo
  - 72 mo

**WARM Total:** $195,638

### VARIABLE-RATE, FIXED-MATURITY LIABILITIES

<table>
<thead>
<tr>
<th>Position</th>
<th>Liability Code</th>
<th>Rate Code</th>
<th>Index Code</th>
<th>Balance</th>
<th>Margin</th>
<th>Rate Reset Frequency</th>
<th>Months to Next Reset</th>
<th>WARM</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>0000</td>
<td>0000</td>
<td>0000</td>
<td>$20,605</td>
<td>-17 bp</td>
<td>2 mo</td>
<td>2 mo</td>
<td>23 mo</td>
</tr>
<tr>
<td>2</td>
<td>0000</td>
<td>0000</td>
<td>0000</td>
<td>$14,382</td>
<td>-2 bp</td>
<td>2 mo</td>
<td>1 mo</td>
<td>13 mo</td>
</tr>
<tr>
<td>3</td>
<td>0000</td>
<td>0000</td>
<td>0000</td>
<td>$24,491</td>
<td>-30 bp</td>
<td>3 mo</td>
<td>2 mo</td>
<td>19 mo</td>
</tr>
<tr>
<td>All Other Positions</td>
<td>0000</td>
<td>0000</td>
<td>0000</td>
<td>$10,625</td>
<td>-10 bp</td>
<td>3 mo</td>
<td>1 mo</td>
<td>22 mo</td>
</tr>
</tbody>
</table>

**MEMO:** Book Value of Redeemable Preferred Stock . . . $ 0
**LIABILITIES (Con't.), MINORITY INTEREST, & CAPITAL**

<table>
<thead>
<tr>
<th>Non-Maturity Deposits</th>
<th>Total Balances</th>
<th>WAC</th>
<th>New Accounts (Optional)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transaction Accounts</td>
<td>$35,026</td>
<td>1.48%</td>
<td>$35</td>
</tr>
<tr>
<td>Money Market Deposit Accounts (MDA)</td>
<td>$85,604</td>
<td>3.90%</td>
<td>$162</td>
</tr>
<tr>
<td>Passbook Accounts</td>
<td>$61,739</td>
<td>2.74%</td>
<td>$73</td>
</tr>
<tr>
<td>Non-Interest-Bearing Non-Maturity Deposits</td>
<td>$27,730</td>
<td></td>
<td>$45</td>
</tr>
</tbody>
</table>

**ESCROW ACCOUNTS**

| Escrow for Mortgages Held in Portfolio            | $2,560         | 0.36%   |                         |
| Escrow for Mortgages Serviced for Others          | $3,366         | 0.18%   |                         |
| Other Escrows                                     | $910           | 0.14%   |                         |

**TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS** $216,934

**UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS** $5

**UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS** $96

**OTHER LIABILITIES**

| Collateralized Mortgage Securities Issued         | $87            |
| Miscellaneous I                                  | $13,592        |
| Miscellaneous II                                 | $1,323         |

**TOTAL LIABILITIES** $769,879 (NOTE: Includes Redeemable Preferred Stock)

**MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES** $1,029

**EQUITY CAPITAL** $67,361

**TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL** $838,270
### SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

#### OFF-BALANCE-SHEET POSITIONS

<table>
<thead>
<tr>
<th>(1) Contract Code</th>
<th>(2) Notional Amount</th>
<th>(3) Maturity or Fees</th>
<th>(4) Price/Rate #1</th>
<th>(5) Price/Rate #2</th>
</tr>
</thead>
<tbody>
<tr>
<td>0000</td>
<td>$0.00</td>
<td>0000</td>
<td>0.00</td>
<td>0.00</td>
</tr>
</tbody>
</table>

#### MEMO:

Reconciliation of Off-Balance-Sheet Contract Positions Reported

- Reported Above at CMR801-CMR880: 0
- Reported Using Optional Supplemental Reporting: 0
- Self-Valued & Reported as "Additional" Positions at CMR911-CMR919: 0
### SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

<table>
<thead>
<tr>
<th>Code</th>
<th>Off-Balance-Sheet Contract Position</th>
<th># Firms</th>
<th>Notional Amount</th>
<th>Maturity or Fees</th>
<th>Price/Rate</th>
<th>Price/Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1002</td>
<td>optional commitment to originate 1-month COFI ARMs</td>
<td>18</td>
<td>$564</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>1004</td>
<td>optional commitment to originate 6-mo or 1-yr COFI ARMs</td>
<td>44</td>
<td>$177</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>1006</td>
<td>optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs</td>
<td>214</td>
<td>$2,574</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>1008</td>
<td>optional commitment to originate 3- or 5-yr Treasury ARMs</td>
<td>149</td>
<td>$1,823</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>1010</td>
<td>optional commitment to originate 5- or 7-yr balloon or 2-step mtgs</td>
<td>121</td>
<td>$850</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>1012</td>
<td>optional commitment to originate 10-, 15-, or 20-year FRMs</td>
<td>438</td>
<td>$2,293</td>
<td>-</td>
<td>-</td>
<td>-</td>
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<tr>
<td>1014</td>
<td>optional commitment to originate 25- or 30-year FRMs</td>
<td>307</td>
<td>$10,285</td>
<td>-</td>
<td>-</td>
<td>-</td>
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<tr>
<td>1016</td>
<td>optional commitment to originate &quot;other&quot; mortgages</td>
<td>263</td>
<td>$5,119</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>2002</td>
<td>commitment to purchase 1-mo COFI ARM loans, svc retained</td>
<td>-</td>
<td>$7</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>2004</td>
<td>commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained</td>
<td>-</td>
<td>$5</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>2006</td>
<td>commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained</td>
<td>31</td>
<td>$125</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>2008</td>
<td>commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained</td>
<td>15</td>
<td>$230</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>2010</td>
<td>commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained</td>
<td>10</td>
<td>$9</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>2012</td>
<td>commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained</td>
<td>48</td>
<td>$61</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>2014</td>
<td>commitment to purchase 25- or 30-yr FRM loans, svc retained</td>
<td>37</td>
<td>$249</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>2016</td>
<td>commitment to purchase &quot;other&quot; mortgage loans, svc retained</td>
<td>32</td>
<td>$71</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>2022</td>
<td>commitment to sell 1-mo COFI ARM loans, svc retained</td>
<td>-</td>
<td>$17</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>2026</td>
<td>commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained</td>
<td>6</td>
<td>$136</td>
<td>-</td>
<td>-</td>
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</tr>
<tr>
<td>2028</td>
<td>commitment to sell 3- or 5-yr Treasury ARM loans, svc retained</td>
<td>-</td>
<td>$55</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>2030</td>
<td>commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained</td>
<td>12</td>
<td>$49</td>
<td>-</td>
<td>-</td>
<td>-</td>
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<tr>
<td>2032</td>
<td>commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained</td>
<td>71</td>
<td>$1,656</td>
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<td>-</td>
<td>-</td>
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<tr>
<td>2034</td>
<td>commitment to sell 25- to 30-yr FRM loans, svc retained</td>
<td>105</td>
<td>$10,444</td>
<td>-</td>
<td>-</td>
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<tr>
<td>2036</td>
<td>commitment to sell &quot;other&quot; mortgage loans, svc retained</td>
<td>6</td>
<td>$96</td>
<td>-</td>
<td>-</td>
<td>-</td>
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<tr>
<td>2042</td>
<td>commitment to purchase 1-month COFI ARM MBS</td>
<td>-</td>
<td>$0</td>
<td>-</td>
<td>-</td>
<td>-</td>
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<tr>
<td>2046</td>
<td>commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS</td>
<td>-</td>
<td>$10</td>
<td>-</td>
<td>-</td>
<td>-</td>
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<tr>
<td>2048</td>
<td>commitment to purchase 3-yr or 5-yr Treasury ARM MBS</td>
<td>-</td>
<td>$51</td>
<td>-</td>
<td>-</td>
<td>-</td>
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<tr>
<td>2050</td>
<td>commitment to purchase 5-yr or 7-yr Treasury or 2-step MBS</td>
<td>-</td>
<td>$4</td>
<td>-</td>
<td>-</td>
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<tr>
<td>2052</td>
<td>commitment to purchase 10-, 15-, or 20-yr FRM MBS</td>
<td>12</td>
<td>$451</td>
<td>-</td>
<td>-</td>
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</tbody>
</table>
## SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

<table>
<thead>
<tr>
<th>Code</th>
<th>Off-Balance-Sheet Contract Position</th>
<th># Firms if #&gt;5</th>
<th>Notional Amount</th>
<th>Maturity or Fees</th>
<th>Price/Rate #1</th>
<th>Price/Rate #2</th>
</tr>
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<tbody>
<tr>
<td>2054</td>
<td>commitment to purchase 25- to 30-year FRM MBS</td>
<td>19</td>
<td>$2,772</td>
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<tr>
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<td>-</td>
<td>$11</td>
<td>-</td>
<td>-</td>
<td>-</td>
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<tr>
<td>2066</td>
<td>commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS</td>
<td>-</td>
<td>$4</td>
<td>-</td>
<td>-</td>
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<tr>
<td>2068</td>
<td>commitment to sell 3- or 5-yr Treasury ARM MBS</td>
<td>-</td>
<td>$0</td>
<td>-</td>
<td>-</td>
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<tr>
<td>2070</td>
<td>commitment to sell 5- or 7-yr balloon or 2-step MBS</td>
<td>-</td>
<td>$18</td>
<td>-</td>
<td>-</td>
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<tr>
<td>2072</td>
<td>commitment to sell 10-, 15-, or 20-yr FRM MBS</td>
<td>18</td>
<td>$1,180</td>
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<tr>
<td>2074</td>
<td>commitment to sell 25- or 30-yr FRM MBS</td>
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<td>$9,833</td>
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<tr>
<td>2081</td>
<td>commitment t/purchase low-risk floating-rate mtg derivative product</td>
<td>-</td>
<td>$49</td>
<td>-</td>
<td>-</td>
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<tr>
<td>2082</td>
<td>commitment to purchase low-risk fixed-rate mtg derivative product</td>
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<td>$42</td>
<td>-</td>
<td>-</td>
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<tr>
<td>2102</td>
<td>commitment to purchase 1-mo COFI ARM loans, svc released</td>
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<td>$2</td>
<td>-</td>
<td>-</td>
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<tr>
<td>2106</td>
<td>commitment to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released</td>
<td>15</td>
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<tr>
<td>2108</td>
<td>commitment to purchase 3- or 5-yr Treasury ARM lns, svc released</td>
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<td>$196</td>
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<td>-</td>
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<tr>
<td>2110</td>
<td>commitment to purchase 5- or 7-yr balloon/2-step mtg lns, svc released</td>
<td>6</td>
<td>$113</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>2112</td>
<td>commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released</td>
<td>13</td>
<td>$42</td>
<td>-</td>
<td>-</td>
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<tr>
<td>2114</td>
<td>commitment to purchase 25- or 30-yr FRM loans, svc released</td>
<td>13</td>
<td>$575</td>
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<td>2116</td>
<td>commitment to purchase &quot;other&quot; mortgage loans, svc released</td>
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<td>$36</td>
<td>-</td>
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<td>2126</td>
<td>commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released</td>
<td>23</td>
<td>$78</td>
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<td>-</td>
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<td>commitment to sell 3- or 5-yr Treasury ARM loans, svc released</td>
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<td>$24</td>
<td>-</td>
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<tr>
<td>2130</td>
<td>commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released</td>
<td>6</td>
<td>$5</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>2132</td>
<td>commitment to sell 10-, 15-, or 20-yr FRM loans, svc released</td>
<td>60</td>
<td>$233</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>2134</td>
<td>commitment to sell 25- or 30-yr FRM loans, svc released</td>
<td>116</td>
<td>$1,499</td>
<td>-</td>
<td>-</td>
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<tr>
<td>2136</td>
<td>commitment to sell &quot;other&quot; mortgage loans, svc released</td>
<td>16</td>
<td>$46</td>
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</tr>
<tr>
<td>2202</td>
<td>firm commitment to originate 1-month COFI ARM loans</td>
<td>-</td>
<td>$2</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>2204</td>
<td>firm commitment to originate 6-month or 1-yr COFI ARM loans</td>
<td>12</td>
<td>$26</td>
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<td></td>
</tr>
<tr>
<td>2206</td>
<td>firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns</td>
<td>71</td>
<td>$442</td>
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<td>-</td>
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</tr>
<tr>
<td>2208</td>
<td>firm commitment to originate 3- or 5-yr Treasury ARM loans</td>
<td>45</td>
<td>$191</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>2210</td>
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## SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

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<th>Off-Balance-Sheet Contract Position</th>
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### SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

#### AGGREGATE OFF-BALANCE-SHEET POSITIONS

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### SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

(Balances in $Mil)

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<th>Code</th>
<th>Off-Balance-Sheet Contract Position</th>
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<th>Notional Amount</th>
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### Reporting of Market Value Estimates

**Estimated Market Value After Specified Rate Shock**

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*Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . . . . . . $ 22,771*