Area: Northeast

All Reporting CMR

<table>
<thead>
<tr>
<th>Change in Rates</th>
<th>$Amount</th>
<th>$Change</th>
<th>%Change</th>
<th>NPV Ratio</th>
<th>Change</th>
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<tbody>
<tr>
<td>+300 bp</td>
<td>34,089</td>
<td>-909</td>
<td>-3 %</td>
<td>14.54 %</td>
<td>-14 bp</td>
</tr>
<tr>
<td>+200 bp</td>
<td>35,632</td>
<td>634</td>
<td>+2 %</td>
<td>15.03 %</td>
<td>+36 bp</td>
</tr>
<tr>
<td>+100 bp</td>
<td>35,701</td>
<td>703</td>
<td>+2 %</td>
<td>15.00 %</td>
<td>+32 bp</td>
</tr>
<tr>
<td>0 bp</td>
<td>34,999</td>
<td></td>
<td></td>
<td>14.68 %</td>
<td></td>
</tr>
<tr>
<td>-100 bp</td>
<td>34,283</td>
<td>-716</td>
<td>-2 %</td>
<td>14.36 %</td>
<td>-31 bp</td>
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</table>

Risk Measure for a Given Rate Shock

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-shock NPV Ratio: NPV as % of PV Assets</td>
<td>14.68 %</td>
<td>14.09 %</td>
</tr>
<tr>
<td>Post-shock NPV Ratio</td>
<td>14.36 %</td>
<td>13.45 %</td>
</tr>
<tr>
<td>Sensitivity Measure: Decline in NPV Ratio</td>
<td>31 bp</td>
<td>64 bp</td>
</tr>
<tr>
<td>TB 13a Level of Risk</td>
<td>Minimal</td>
<td>Minimal</td>
</tr>
</tbody>
</table>
## Interest Rate Risk Exposure Report
### Present Value Estimates by Interest Rate Scenario

**Data as of: 12/22/2011**

### ASSETS

#### MORTGAGE LOANS AND SECURITIES

##### Fixed-Rate Single-Family First-Mortgage Loans and MBS

<table>
<thead>
<tr>
<th>Scenario</th>
<th>30-Year Mortgage Loans</th>
<th>30-Year Mortgage Securities</th>
<th>15-Year Mortgages and MBS</th>
<th>Balloon Mortgages and MBS</th>
</tr>
</thead>
<tbody>
<tr>
<td>-100 bp</td>
<td>12,814</td>
<td>5,071</td>
<td>17,119</td>
<td>17,340</td>
</tr>
<tr>
<td>0 bp</td>
<td>12,754</td>
<td>5,053</td>
<td>17,002</td>
<td>17,186</td>
</tr>
<tr>
<td>+100 bp</td>
<td>12,505</td>
<td>4,931</td>
<td>16,591</td>
<td>16,758</td>
</tr>
<tr>
<td>+200 bp</td>
<td>12,053</td>
<td>4,695</td>
<td>16,037</td>
<td>16,291</td>
</tr>
<tr>
<td>+300 bp</td>
<td>11,457</td>
<td>4,405</td>
<td>15,416</td>
<td>15,828</td>
</tr>
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</table>

##### Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs

<table>
<thead>
<tr>
<th>Reset Frequency</th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff. Dur.</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 Month or Less</td>
<td>6,002</td>
<td>6,008</td>
<td>5,941</td>
<td>5,886</td>
<td>5,820</td>
<td>5,872</td>
<td>102.31</td>
<td>0.51</td>
</tr>
<tr>
<td>7 Month to 2 Year</td>
<td>14,711</td>
<td>14,808</td>
<td>14,724</td>
<td>14,715</td>
<td>14,591</td>
<td>13,916</td>
<td>106.41</td>
<td>-0.05</td>
</tr>
<tr>
<td>2+ to 5 Year</td>
<td>23,131</td>
<td>23,108</td>
<td>23,231</td>
<td>23,189</td>
<td>22,507</td>
<td>22,020</td>
<td>104.94</td>
<td>-0.22</td>
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##### Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs

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<tr>
<th>Reset Frequency</th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff. Dur.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Month</td>
<td>541</td>
<td>541</td>
<td>537</td>
<td>533</td>
<td>528</td>
<td>507</td>
<td>106.74</td>
<td>0.36</td>
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<tr>
<td>2 Month</td>
<td>318</td>
<td>316</td>
<td>310</td>
<td>303</td>
<td>296</td>
<td>310</td>
<td>101.76</td>
<td>1.31</td>
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##### Multifamily and Nonresidential Mortgage Loans and Securities

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<thead>
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<th>Type</th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff. Dur.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adjustable-Rate, Balloons</td>
<td>4,011</td>
<td>3,986</td>
<td>3,928</td>
<td>3,873</td>
<td>3,819</td>
<td>3,884</td>
<td>102.61</td>
<td>1.03</td>
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<tr>
<td>Adjustable-Rate, Fully Amortizing</td>
<td>7,576</td>
<td>7,559</td>
<td>7,525</td>
<td>7,491</td>
<td>7,457</td>
<td>7,523</td>
<td>100.48</td>
<td>0.34</td>
</tr>
<tr>
<td>Fixed-Rate, Balloon</td>
<td>1,116</td>
<td>1,081</td>
<td>1,041</td>
<td>1,002</td>
<td>965</td>
<td>1,012</td>
<td>106.82</td>
<td>3.49</td>
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<tr>
<td>Fixed-Rate, Fully Amortizing</td>
<td>12,377</td>
<td>12,186</td>
<td>11,877</td>
<td>11,580</td>
<td>11,296</td>
<td>11,799</td>
<td>103.28</td>
<td>2.05</td>
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##### Construction and Land Loans

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<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff. Dur.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adjustable-Rate</td>
<td>991</td>
<td>990</td>
<td>988</td>
<td>987</td>
<td>985</td>
<td>991</td>
<td>99.94</td>
<td>0.11</td>
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<tr>
<td>Fixed-Rate</td>
<td>250</td>
<td>245</td>
<td>239</td>
<td>233</td>
<td>227</td>
<td>249</td>
<td>98.63</td>
<td>2.29</td>
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##### Second-Mortgage Loans and Securities

<table>
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<th>Type</th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff. Dur.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adjustable-Rate</td>
<td>7,067</td>
<td>7,060</td>
<td>7,041</td>
<td>7,023</td>
<td>7,004</td>
<td>7,050</td>
<td>100.14</td>
<td>0.19</td>
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<tr>
<td>Fixed-Rate</td>
<td>2,643</td>
<td>2,602</td>
<td>2,542</td>
<td>2,484</td>
<td>2,429</td>
<td>2,496</td>
<td>104.24</td>
<td>1.94</td>
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</table>

##### Other Assets Related to Mortgage Loans and Securities

<table>
<thead>
<tr>
<th>Type</th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff. Dur.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Nonperforming Mortgage Loans</td>
<td>2,059</td>
<td>2,048</td>
<td>2,019</td>
<td>1,983</td>
<td>1,936</td>
<td>2,048</td>
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<td>0.99</td>
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<tr>
<td>Accrued Interest Receivable</td>
<td>399</td>
<td>399</td>
<td>399</td>
<td>399</td>
<td>399</td>
<td>399</td>
<td>100.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Advance for Taxes/Insurance</td>
<td>40</td>
<td>40</td>
<td>40</td>
<td>40</td>
<td>40</td>
<td>40</td>
<td>100.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Float on Escrows on Owned Mortgages</td>
<td>9</td>
<td>21</td>
<td>41</td>
<td>63</td>
<td>81</td>
<td>-75.55</td>
<td></td>
<td></td>
</tr>
<tr>
<td>LESS: Value of Servicing on Mortgages Serviced by Others</td>
<td>-50</td>
<td>-59</td>
<td>-70</td>
<td>-91</td>
<td>-92</td>
<td>-16.79</td>
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</table>

**TOTAL MORTGAGE LOANS AND SECURITIES**

<table>
<thead>
<tr>
<th></th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff. Dur.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>135,636</td>
<td>135,052</td>
<td>133,278</td>
<td>130,950</td>
<td>127,576</td>
<td>130,168</td>
<td>103.75</td>
<td>0.87</td>
</tr>
</tbody>
</table>
## Interest Rate Risk Exposure Report

### Present Value Estimates by Interest Rate Scenario

**Amounts in Millions**

**Reporting Dockets:** 107  
**Area:** Northeast  
**All Reporting CMR**  
**Reporting Dockets:** 107  
**Area:** Northeast  
**Data as of:** 12/22/2011

### ASSETS (cont.)

#### NONMORTGAGE LOANS

**Commercial Loans**

<table>
<thead>
<tr>
<th>Interest Rate Scenario</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff.Dur.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Base Case</td>
<td>10,846</td>
<td>0.06</td>
<td></td>
</tr>
<tr>
<td>-100 bp</td>
<td>10,844</td>
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</tr>
<tr>
<td>-200 bp</td>
<td>10,832</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-300 bp</td>
<td>10,821</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+100 bp</td>
<td>10,841</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+200 bp</td>
<td>10,841</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+300 bp</td>
<td>10,841</td>
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</tbody>
</table>

**Consumer Loans**

<table>
<thead>
<tr>
<th>Interest Rate Scenario</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff.Dur.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Base Case</td>
<td>3,025</td>
<td>3.49</td>
<td></td>
</tr>
<tr>
<td>-100 bp</td>
<td>2,933</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-200 bp</td>
<td>2,821</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-300 bp</td>
<td>2,713</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+100 bp</td>
<td>2,737</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+200 bp</td>
<td>2,737</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+300 bp</td>
<td>2,737</td>
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</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Interest Rate Scenario</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff.Dur.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Base Case</td>
<td>100.00</td>
<td>0.00</td>
<td></td>
</tr>
<tr>
<td>-100 bp</td>
<td>100.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-200 bp</td>
<td>100.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-300 bp</td>
<td>100.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+100 bp</td>
<td>100.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+200 bp</td>
<td>100.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+300 bp</td>
<td>100.00</td>
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<td></td>
</tr>
</tbody>
</table>

### CASH, DEPOSITS, AND SECURITIES

<table>
<thead>
<tr>
<th>Interest Rate Scenario</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff.Dur.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Base Case</td>
<td>2,312</td>
<td>1.00</td>
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</tr>
<tr>
<td>-100 bp</td>
<td>2,312</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-200 bp</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>-300 bp</td>
<td>2,312</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+100 bp</td>
<td>2,312</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+200 bp</td>
<td>2,312</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+300 bp</td>
<td>2,312</td>
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</tr>
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</table>

**Less: Valuation Allowances for Investment Securities**

<table>
<thead>
<tr>
<th>Interest Rate Scenario</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff.Dur.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Base Case</td>
<td>69,416</td>
<td>1.42</td>
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</tr>
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</tr>
<tr>
<td>-200 bp</td>
<td>69,416</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-300 bp</td>
<td>69,416</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+100 bp</td>
<td>69,416</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+200 bp</td>
<td>69,416</td>
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<tr>
<td>+300 bp</td>
<td>69,416</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Amounts in Millions**

**Area:** Northeast  
**All Reporting CMR:**  
**Reporting Dockets:** 107  
**September 2011**  
**Data as of:** 12/22/2011

<table>
<thead>
<tr>
<th>ASSETS (cont.)</th>
<th>Base Case</th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>FaceValue</th>
<th>BC/FV</th>
<th>Eff.Dur.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Repossessed Assets</td>
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<td>563</td>
<td>563</td>
<td>563</td>
<td>563</td>
<td>563</td>
<td>100.00</td>
<td>0.00</td>
<td></td>
</tr>
<tr>
<td>Real Estate Held for Investment</td>
<td>78</td>
<td>78</td>
<td>78</td>
<td>78</td>
<td>78</td>
<td>78</td>
<td>100.00</td>
<td>0.00</td>
<td></td>
</tr>
<tr>
<td>Investment in Unconsolidated Subsidiaries</td>
<td>193</td>
<td>180</td>
<td>168</td>
<td>156</td>
<td>144</td>
<td>180</td>
<td>100.00</td>
<td>6.80</td>
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</tr>
<tr>
<td>Office Premises and Equipment</td>
<td>1,203</td>
<td>1,203</td>
<td>1,203</td>
<td>1,203</td>
<td>1,203</td>
<td>1,203</td>
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<td>0.00</td>
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</tr>
<tr>
<td><strong>TOTAL REAL ASSETS, ETC.</strong></td>
<td>1,965</td>
<td>1,953</td>
<td>1,941</td>
<td>1,928</td>
<td>1,916</td>
<td>1,953</td>
<td>100.00</td>
<td>0.63</td>
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</tr>
<tr>
<td><strong>MORTGAGE LOANS SERVICED FOR OTHERS</strong></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Fixed-Rate Servicing</td>
<td>211</td>
<td>249</td>
<td>313</td>
<td>371</td>
<td>411</td>
<td></td>
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<tr>
<td>Adjustable-Rate Servicing</td>
<td>110</td>
<td>127</td>
<td>123</td>
<td>176</td>
<td>175</td>
<td></td>
<td></td>
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<tr>
<td>Float on Mortgages Serviced for Others</td>
<td>188</td>
<td>204</td>
<td>233</td>
<td>264</td>
<td>287</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL MORTGAGE LOANS SERVICED FOR OTHERS</strong></td>
<td>509</td>
<td>580</td>
<td>669</td>
<td>811</td>
<td>874</td>
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<tr>
<td><strong>OTHER ASSETS</strong></td>
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<td></td>
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<td></td>
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<tr>
<td>Purchased and Excess Servicing</td>
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<td></td>
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</tr>
<tr>
<td>Margin Account</td>
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<td>Unrealized Gains Less Unamortized Yield Adjustments</td>
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<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>238,682</td>
<td>238,490</td>
<td>238,088</td>
<td>236,996</td>
<td>234,516</td>
<td>232,814</td>
<td>102/101***</td>
<td>0.12/0.96***</td>
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</tr>
</tbody>
</table>
## Interest Rate Risk Exposure Report

**Present Value Estimates by Interest Rate Scenario**

### Amounts in Millions

Date: Data as of: 12/22/2011

<table>
<thead>
<tr>
<th>Base Case</th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff. Dur.</th>
</tr>
</thead>
</table>
### LIABILITIES

#### DEPOSITS

**Fixed-Maturity**
- Fixed-Rate Maturing in 12 Months or Less: 25,428, 25,419, 25,332, 25,251, 25,175, 25,255, 100.65, 0.19
- Fixed-Rate Maturing in 13 Months or More: 14,938, 14,689, 14,304, 13,935, 13,590, 13,862, 106.03, 2.16
- Variable-Rate: 89, 88, 88, 87, 87, 87, 101.86, 0.59

**Demand**
- Transaction Accounts: 22,969, 22,969, 22,969, 22,969, 22,969, 22,969, 100/97*, 0.00/2.29*
- MMDAs: 87,510, 87,510, 87,510, 87,510, 87,510, 87,510, 100/97*, 0.00/1.05*
- Passbook Accounts: 15,098, 15,098, 15,098, 15,098, 15,098, 15,098, 100/97*, 0.00/1.94*
- Non-Interest-Bearing Accounts: 10,835, 10,835, 10,835, 10,835, 10,835, 10,835, 100/100*, 0.00/2.38*

**Total Deposits**: 176,867, 176,617, 176,136, 175,685, 175,265, 175,615, 101/99*, 0.21/1.35*

#### BORROWINGS

**Fixed-Maturity**
- Fixed-Rate Maturing in 36 Months or Less: 9,662, 9,604, 9,527, 9,451, 9,377, 9,479, 101.32, 0.70
- Fixed-Rate Maturing in 37 Months or More: 8,242, 7,896, 7,561, 7,244, 6,942, 6,932, 113.91, 4.31
- Variable-Rate: 16, 16, 16, 15, 15, 14, 108.15, 0.92

**Total Borrowings**: 17,920, 17,515, 17,104, 16,711, 16,335, 16,425, 106.64, 2.33

#### OTHER LIABILITIES

**Escrow Accounts**
- For Mortgages: 499, 499, 499, 499, 499, 499, 100.00, 0.00
- Other Escrow Accounts: 144, 139, 135, 131, 127, 146, 95.28, 3.08

**Miscellaneous Other Liabilities**
- Collateralized Mortgage Securities Issued: 0, 0, 0, 0, 0, 0, 0.00, 0.00
- Miscellaneous I: 2,953, 2,953, 2,953, 2,953, 2,953, 2,953, 100.00, 0.00
- Miscellaneous II: 0, 0, 0, 0, 0, 0, 608, 85.38

**Total Other Liabilities**: 3,596, 3,592, 3,588, 3,584, 3,580, 4,207, 85.38, 0.12

**Other Liabilities not Included Above**
- Self-Valued: 5,775, 5,594, 5,418, 5,273, 5,152, 4,968, 112.61, 3.19
- Unamortized Yield Adjustments: -28

**Total Liabilities**: 204,158, 203,319, 202,246, 201,252, 200,331, 201,187, 101/99**, 0.47/1.46**
## Interest Rate Risk Exposure Report

**Present Value Estimates by Interest Rate Scenario**

- **Area:** Northeast
- **All Reporting CMR**
- **Reporting Dockets:** 107
- **September 2011**
- **Data as of:** 12/22/2011

### Amounts in Millions

<table>
<thead>
<tr>
<th>Base Case</th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>FaceValue</th>
<th>BC/FV</th>
<th>Eff.Dur.</th>
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<td><strong>FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS</strong></td>
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<td><strong>OPTIONAL COMMITMENTS TO ORIGINATE</strong></td>
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<td>-140</td>
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<td>-95</td>
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</table>
### Interest Rate Risk Exposure Report

**Present Value Estimates by Interest Rate Scenario**

**Area:** Northeast  
**All Reporting CMR**  
**Reporting Dockets:** 107  
**September 2011**  
**Data as of:** 12/22/2011

**Amounts in Millions**

<table>
<thead>
<tr>
<th></th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>FaceValue</th>
<th>BC/FV</th>
<th>Eff.Dur.</th>
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<tbody>
<tr>
<td><strong>NET PORTFOLIO VALUE</strong></td>
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<td></td>
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</tr>
<tr>
<td>TOTAL ASSETS</td>
<td>238,682</td>
<td>238,490</td>
<td>238,088</td>
<td>236,996</td>
<td>234,516</td>
<td>232,814</td>
<td>102/101***</td>
<td>0.12/0.96***</td>
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<tr>
<td>MINUS TOTAL LIABILITIES</td>
<td>204,158</td>
<td>203,319</td>
<td>202,246</td>
<td>201,252</td>
<td>200,331</td>
<td>201,187</td>
<td>101/99**</td>
<td>0.47/1.46**</td>
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<tr>
<td>PLUS OFF-BALANCE-SHEET POSITIONS</td>
<td>-241</td>
<td>-172</td>
<td>-140</td>
<td>-111</td>
<td>-95</td>
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<td>34,089</td>
<td>31,626</td>
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* Excl./Incl. deposit intangible values listed on asset side of report.  
** Excl./Incl. deposit intangible values.  
*** Incl./Excl. deposit intangible values.  
# NPV includes the reported amount of Minority Interest in Consolidated Subsidiaries  
Note: Base Case Value is expressed as a Percent of Face Value
<table>
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<th>Coupon</th>
<th>Less Than 5.00%</th>
<th>5.00 to 5.99%</th>
<th>6.00 to 6.99%</th>
<th>7.00 to 7.99%</th>
<th>8.00% &amp; Above</th>
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</thead>
<tbody>
<tr>
<td><strong>30-YEAR MORTGAGES AND MBS</strong></td>
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<tr>
<td>Mortgage Loans</td>
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<td>$5,320</td>
<td>$2,175</td>
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<td>335 mo</td>
<td>305 mo</td>
<td>292 mo</td>
<td>277 mo</td>
<td>349 mo</td>
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<tr>
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<td>Amount of these that is FHA or VA Guaranteed</td>
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<td>$58</td>
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<td>294 mo</td>
<td>287 mo</td>
<td>264 mo</td>
<td>151 mo</td>
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<td>4.34%</td>
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<td>$137</td>
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<td>5.02%</td>
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<td><strong>15-YEAR MORTGAGES AND MBS</strong></td>
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<td>Mortgage Loans</td>
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<td>Weighted Average Pass-Through Rate</td>
<td>3.53%</td>
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<td>6.06%</td>
<td>7.20%</td>
<td>8.61%</td>
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<tr>
<td>WARM (of 15-Year Loans and Securities)</td>
<td>158 mo</td>
<td>133 mo</td>
<td>128 mo</td>
<td>114 mo</td>
<td>103 mo</td>
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<td><strong>BALLOON MORTGAGES AND MBS</strong></td>
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<td>5.42%</td>
<td>6.16%</td>
<td>7.39%</td>
<td>0.00%</td>
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<td>WARM (of Balloon Loans and Securities)</td>
<td>70 mo</td>
<td>96 mo</td>
<td>102 mo</td>
<td>88 mo</td>
<td>102 mo</td>
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</tbody>
</table>

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities $50,052
### Teaser ARMs

- **Balances Currently Subject to Introductory Rates**
  - WAC: $0
  - WARM: 3.26%

- **Balances of All Non-Teaser ARMs**
  - WAC: 3.79%
  - WARM: 282 mo

### Non-Teaser ARMs

- **Balances of All Non-Teaser ARMs**
  - WAC: 3.79%
  - WARM: 282 mo

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

- **Current Market Index ARMs** by Coupon Reset Frequency
  - 6 Months or Less: $5,872
  - 7 Months to 2 Years: $13,914
  - 2+ Years to 5 Years: $22,004

- **Lagging Market Index ARMs** by Coupon Reset Frequency
  - 1 Month: $507
  - 2 Months to 5 Years: $310

---

### Memo Items for All ARMs (Reported at CMR 185)

- **ARM Balances by Distance from Lifetime Cap**
  - Balances With Coupon Within 200 bp of Lifetime Cap:
    - WAC: 120 bp
    - WARM: 339 bp
  - Balances With Coupon Over 400 bp from Lifetime Cap:
    - WAC: $4,891
    - WARM: $13,744

- **ARM Cap and Floor Detail**
  - Balances Subject to Periodic Rate Caps:
    - WAC: $4,898
    - WARM: $13,741
  - Balances Subject to Periodic Rate Floors:
    - WAC: $4,574
    - WARM: $13,345

### MBS Included in ARM Balances

- **MBS Included in ARM Balances**
  - WAC: $1,520
  - WARM: $771
AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)


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<tr>
<th>MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES</th>
<th>Balloons</th>
<th>Fully Amortizing</th>
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<td>Balances</td>
<td>$3,884</td>
<td>$7,523</td>
</tr>
<tr>
<td>WARM</td>
<td>62 mo</td>
<td>88 mo</td>
</tr>
<tr>
<td>Remaining Term to Full Amortization</td>
<td>256 mo</td>
<td></td>
</tr>
<tr>
<td>Rate Index Code</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Margin</td>
<td>198 bp</td>
<td>204 bp</td>
</tr>
<tr>
<td>Reset Frequency</td>
<td>38 mo</td>
<td>11 mo</td>
</tr>
<tr>
<td>MEMO: ARMs within 300 bp of Lifetime Cap</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balances</td>
<td>$8</td>
<td>$71</td>
</tr>
<tr>
<td>Wghted Average Distance to Lifetime Cap</td>
<td>20 bp</td>
<td>21 bp</td>
</tr>
<tr>
<td>Fixed-Rate:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balances</td>
<td>$1,012</td>
<td>$11,799</td>
</tr>
<tr>
<td>WARM</td>
<td>60 mo</td>
<td>65 mo</td>
</tr>
<tr>
<td>Remaining Term to Full Amortization</td>
<td>242 mo</td>
<td></td>
</tr>
<tr>
<td>WAC</td>
<td>6.42%</td>
<td>5.37%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CONSTRUCTION AND LAND LOANS</th>
<th>Adjustable Rate</th>
<th>Fixed Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balances</td>
<td>$991</td>
<td>$249</td>
</tr>
<tr>
<td>WARM</td>
<td>39 mo</td>
<td>40 mo</td>
</tr>
<tr>
<td>Rate Index Code</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Margin in Column 1; WAC in Column 2</td>
<td>269 bp</td>
<td>5.96%</td>
</tr>
<tr>
<td>Reset Frequency</td>
<td>3 mo</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SECOND MORTGAGE LOANS AND SECURITIES</th>
<th>Adjustable Rate</th>
<th>Fixed Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balances</td>
<td>$7,050</td>
<td>$2,496</td>
</tr>
<tr>
<td>WARM</td>
<td>133 mo</td>
<td>162 mo</td>
</tr>
<tr>
<td>Rate Index Code</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Margin in Column 1; WAC in Column 2</td>
<td>4 bp</td>
<td>5.83%</td>
</tr>
<tr>
<td>Reset Frequency</td>
<td>1 mo</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>COMMERCIAL LOANS</th>
<th>Adjustable Rate</th>
<th>Fixed Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balances</td>
<td>$10,841</td>
<td>$2,737</td>
</tr>
<tr>
<td>WARM</td>
<td>34 mo</td>
<td>54 mo</td>
</tr>
<tr>
<td>Margin in Column 1; WAC in Column 2</td>
<td>237 bp</td>
<td>5.66%</td>
</tr>
<tr>
<td>Reset Frequency</td>
<td>1 mo</td>
<td></td>
</tr>
<tr>
<td>Rate Index Code</td>
<td>0</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CONSUMER LOANS</th>
<th>Adjustable Rate</th>
<th>Fixed Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balances</td>
<td>$569</td>
<td>$3,792</td>
</tr>
<tr>
<td>WARM</td>
<td>30 mo</td>
<td>100 mo</td>
</tr>
<tr>
<td>Rate Index Code</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Margin in Column 1; WAC in Column 2</td>
<td>709 bp</td>
<td>7.62%</td>
</tr>
<tr>
<td>Reset Frequency</td>
<td>2 mo</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE</th>
<th>High Risk</th>
<th>Low Risk</th>
</tr>
</thead>
<tbody>
<tr>
<td>Collateralized Mortgage Obligations:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Floating Rate</td>
<td>$3,202</td>
<td>$7,868</td>
</tr>
<tr>
<td>Fixed Rate</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Remaining WAL &lt;= 5 Years</td>
<td>$327</td>
<td>$9,482</td>
</tr>
<tr>
<td>Remaining WAL 5-10 Years</td>
<td>$506</td>
<td>$635</td>
</tr>
<tr>
<td>Remaining WAL Over 10 Years</td>
<td>$149</td>
<td></td>
</tr>
<tr>
<td>Superfloaters</td>
<td>$0</td>
<td></td>
</tr>
<tr>
<td>Inverse Floaters &amp; Super POs</td>
<td>$0</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>$0</td>
<td>$99</td>
</tr>
<tr>
<td>CMO Residuals:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed Rate</td>
<td>$0</td>
<td>$5</td>
</tr>
<tr>
<td>Floating Rate</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Stripped Mortgage-Backed Securities:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest-Only MBS</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>WAC</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Principal-Only MBS</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>WAC</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Total Mortgage-Derivative Securities - Book Value</td>
<td>$4,184</td>
<td>$18,088</td>
</tr>
</tbody>
</table>

** PUBLIC **
### MORTGAGE LOANS SERVICED FOR OTHERS

#### Fixed-Rate Mortgage Loan Servicing

<table>
<thead>
<tr>
<th>Amounts in Millions</th>
<th>5.00 to 5.99%</th>
<th>6.00 to 6.99%</th>
<th>7.00 to 7.99%</th>
<th>8.00% &amp; Above</th>
</tr>
</thead>
<tbody>
<tr>
<td>WARM</td>
<td>$10,964</td>
<td>$9,806</td>
<td>$2,871</td>
<td>$1,225</td>
</tr>
<tr>
<td>Weighted Average Servicing Fee</td>
<td>28 bp</td>
<td>28 bp</td>
<td>30 bp</td>
<td>32 bp</td>
</tr>
</tbody>
</table>

#### Total Number of Fixed Rate Loans Serviced that are:

- Conventional: 234 loans
- FHA/VA: 6 loans
- Subserviced by Others: 9 loans

#### Adjustable-Rate Mortgage Loan Servicing

<table>
<thead>
<tr>
<th>Amounts in Millions</th>
<th>Current Market</th>
<th>Lagging Market</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balances Serviced</td>
<td>$23,486</td>
<td>$3</td>
</tr>
<tr>
<td>WARM (in months)</td>
<td>296 mo</td>
<td>68 mo</td>
</tr>
<tr>
<td>Weighted Average Servicing Fee</td>
<td>31 bp</td>
<td>46 bp</td>
</tr>
</tbody>
</table>

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

$63,811

### CASH, DEPOSITS, AND SECURITIES

<table>
<thead>
<tr>
<th>Amounts in Millions</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>$2,312</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Equity Securities Carried at Fair Value</td>
<td>$111</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Zero-Coupon Securities</td>
<td>$72</td>
<td>2.09%</td>
<td>42 mo</td>
</tr>
<tr>
<td>Government &amp; Agency Securities</td>
<td>$7,950</td>
<td>1.91%</td>
<td>18 mo</td>
</tr>
<tr>
<td>Term Fed Funds, Term Repos, and Interest-Earning Deposits</td>
<td>$10,430</td>
<td>0.27%</td>
<td>1 mo</td>
</tr>
<tr>
<td>Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)</td>
<td>$2,528</td>
<td>3.76%</td>
<td>48 mo</td>
</tr>
<tr>
<td>Memo: Complex Securities (from supplemental reporting)</td>
<td>$18,958</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Total Cash, Deposits, and Securities

$42,360
AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

<table>
<thead>
<tr>
<th>ITEMS RELATED TO MORTGAGE LOANS AND SECURITIES</th>
<th>Amounts in Millions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nonperforming Loans</td>
<td>$3,395</td>
</tr>
<tr>
<td>Accrued Interest Receivable</td>
<td>$399</td>
</tr>
<tr>
<td>Advances for Taxes and Insurance</td>
<td>$40</td>
</tr>
<tr>
<td>Less: Unamortized Yield Adjustments</td>
<td>$-362</td>
</tr>
<tr>
<td>Valuation Allowances</td>
<td>$1,347</td>
</tr>
<tr>
<td>Unrealized Gains (Losses)</td>
<td>$-1,099</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ITEMS RELATED TO NONMORTGAGE LOANS AND SECURITIES</th>
<th>Amounts in Millions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nonperforming Loans</td>
<td>$226</td>
</tr>
<tr>
<td>Accrued Interest Receivable</td>
<td>$77</td>
</tr>
<tr>
<td>Less: Unamortized Yield Adjustments</td>
<td>$144</td>
</tr>
<tr>
<td>Valuation Allowances</td>
<td>$404</td>
</tr>
<tr>
<td>Unrealized Gains (Losses)</td>
<td>$-81</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>OTHER ITEMS</th>
<th>Amounts in Millions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real Estate Held for Investment</td>
<td>$7</td>
</tr>
<tr>
<td>Repossessed Assets</td>
<td>$563</td>
</tr>
<tr>
<td>Equity Investments Not Carried at Fair Value</td>
<td>$180</td>
</tr>
<tr>
<td>Office Premises and Equipment</td>
<td>$1,203</td>
</tr>
<tr>
<td>Items Related to Certain Investment Securities</td>
<td></td>
</tr>
<tr>
<td>Unrealized Gains (Losses)</td>
<td>$205</td>
</tr>
<tr>
<td>Less: Unamortized Yield Adjustments</td>
<td>$-269</td>
</tr>
<tr>
<td>Valuation Allowances</td>
<td>$8</td>
</tr>
<tr>
<td>Other Assets</td>
<td>$454</td>
</tr>
<tr>
<td>Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments</td>
<td>$10,809</td>
</tr>
<tr>
<td>Miscellaneous I</td>
<td>$4,646</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MEMORANDUM ITEMS</th>
<th>Amounts in Millions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage &quot;Warehouse&quot; Loans Reported as Mortgage Loans at SC26</td>
<td>$359</td>
</tr>
<tr>
<td>Loans Secured by Real Estate Reported as NonMortgage Loans at SC31</td>
<td>$0</td>
</tr>
<tr>
<td>Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:</td>
<td></td>
</tr>
<tr>
<td>Equity Securities and Non-Mortgage-Related Mutual Funds</td>
<td>$35</td>
</tr>
<tr>
<td>Mortgage-Related Mutual Funds</td>
<td>$76</td>
</tr>
<tr>
<td>Mortgage Loans Serviced by Others:</td>
<td></td>
</tr>
<tr>
<td>Fixed-Rate Mortgage Loans Serviced</td>
<td>$3,946</td>
</tr>
<tr>
<td>Weighted Average Servicing Fee</td>
<td>7 bp</td>
</tr>
<tr>
<td>Adjustable-Rate Mortgage Loans Serviced</td>
<td>$9,825</td>
</tr>
<tr>
<td>Weighted Average Servicing Fee</td>
<td>3 bp</td>
</tr>
<tr>
<td>Credit-Card Balances Expected to Pay Off in Grace Period</td>
<td>$2</td>
</tr>
</tbody>
</table>

TOTAL ASSETS | $230,064
## FIXED-RATE, FIXED-MATURITY DEPOSITS

### Original Maturity in Months

<table>
<thead>
<tr>
<th></th>
<th>12 or Less</th>
<th>13 to 36</th>
<th>37 or More</th>
<th>Early Withdrawals During Quarter (Optional)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balances Maturing in 3 Months or Less</td>
<td>$9,275</td>
<td>$1,151</td>
<td>$213</td>
<td>$134</td>
</tr>
<tr>
<td>WAC</td>
<td>0.91%</td>
<td>1.79%</td>
<td>4.22%</td>
<td></td>
</tr>
<tr>
<td>WARM</td>
<td>2 mo</td>
<td>2 mo</td>
<td>2 mo</td>
<td></td>
</tr>
<tr>
<td>Balances Maturing in 4 to 12 Months</td>
<td>$8,156</td>
<td>$5,541</td>
<td>$919</td>
<td>$116</td>
</tr>
<tr>
<td>WAC</td>
<td>0.73%</td>
<td>1.59%</td>
<td>4.50%</td>
<td></td>
</tr>
<tr>
<td>WARM</td>
<td>7 mo</td>
<td>9 mo</td>
<td>9 mo</td>
<td></td>
</tr>
<tr>
<td>Balances Maturing in 13 to 36 Months</td>
<td>$6,863</td>
<td>$2,327</td>
<td>$53</td>
<td></td>
</tr>
<tr>
<td>WAC</td>
<td>1.43%</td>
<td>3.32%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>WARM</td>
<td>19 mo</td>
<td></td>
<td>24 mo</td>
<td></td>
</tr>
<tr>
<td>Balances Maturing in 37 or More Months</td>
<td>$4,672</td>
<td></td>
<td>$25</td>
<td></td>
</tr>
<tr>
<td>WAC</td>
<td></td>
<td></td>
<td>2.77%</td>
<td></td>
</tr>
<tr>
<td>WARM</td>
<td></td>
<td></td>
<td>52 mo</td>
<td></td>
</tr>
</tbody>
</table>

### Total Fixed-Rate, Fixed Maturity Deposits:

$39,116

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

#### Original Maturity in Months

<table>
<thead>
<tr>
<th></th>
<th>12 or Less</th>
<th>13 to 36</th>
<th>37 or More</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balances in Brokered Deposits</td>
<td>$2,022</td>
<td>$1,026</td>
<td>$603</td>
</tr>
</tbody>
</table>

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

- **Balances Subject to Penalty**: $14,821
  - **Penalty in Months of Forgone Interest**: 2.54 mo
- **Balances in New Accounts**: $1,790
### FIXED-RATE, FIXED-MATURITY BORROWINGS

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

<table>
<thead>
<tr>
<th>Remaining Maturity</th>
<th>0 to 3 Months</th>
<th>4 to 36 Months</th>
<th>Over 36 Months</th>
<th>WAC</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$3,183</td>
<td>$4,461</td>
<td>$1,790</td>
<td>1.58%</td>
</tr>
<tr>
<td></td>
<td>$76</td>
<td>$221</td>
<td>$1,280</td>
<td>3.29%</td>
</tr>
<tr>
<td></td>
<td>$286</td>
<td>$452</td>
<td>$640</td>
<td>4.47%</td>
</tr>
<tr>
<td></td>
<td>$1</td>
<td>$771</td>
<td>$2,695</td>
<td>5.63%</td>
</tr>
<tr>
<td></td>
<td>$25</td>
<td>$0</td>
<td>$1</td>
<td>6.91%</td>
</tr>
<tr>
<td></td>
<td>$0</td>
<td>$1</td>
<td>$2</td>
<td>7.61%</td>
</tr>
<tr>
<td></td>
<td>$0</td>
<td>$0</td>
<td>$516</td>
<td>8.73%</td>
</tr>
<tr>
<td></td>
<td>$0</td>
<td>$0</td>
<td>$9</td>
<td>10.05%</td>
</tr>
</tbody>
</table>

WARM

- 1 mo
- 15 mo
- 58 mo

**Total Fixed-Rate, Fixed-Maturity Borrowings** $16,411

### MEMOS

- **Variable-Rate Borrowings and Structured Advances**
  
  (from Supplemental Reporting) $5,069

- **Book Value of Redeemable Preferred Stock** $74
### NON-MATURITY DEPOSITS AND OTHER LIABILITIES

<table>
<thead>
<tr>
<th>Non-Maturity Deposits</th>
<th>Total Balances</th>
<th>WAC</th>
<th>Balances in New Accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transaction Accounts</td>
<td>$22,969</td>
<td>0.84%</td>
<td>$1,193</td>
</tr>
<tr>
<td>Money Market Deposit Accounts (MMDAs)</td>
<td>$87,510</td>
<td>0.88%</td>
<td>$2,141</td>
</tr>
<tr>
<td>Passbook Accounts</td>
<td>$15,098</td>
<td>0.33%</td>
<td>$296</td>
</tr>
<tr>
<td>Non-Interest-Bearing Non-Maturity Deposits</td>
<td>$10,835</td>
<td>0.05%</td>
<td>$287</td>
</tr>
</tbody>
</table>

**ESCROW ACCOUNTS**

<table>
<thead>
<tr>
<th></th>
<th>Total Balances</th>
<th>WAC</th>
<th>Balances in New Accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Escrow for Mortgages Held in Portfolio</td>
<td>$283</td>
<td>0.05%</td>
<td></td>
</tr>
<tr>
<td>Escrow for Mortgages Serviced for Others</td>
<td>$217</td>
<td>0.01%</td>
<td></td>
</tr>
<tr>
<td>Other Escrows</td>
<td>$146</td>
<td>0.02%</td>
<td></td>
</tr>
</tbody>
</table>

**TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS**

|                      | $137,058        |

**UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS**

|                      | $5              |

**UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS**

|                      | -$33            |

**OTHER LIABILITIES**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Collateralized Mortgage Securities Issued</td>
<td>$0</td>
</tr>
<tr>
<td>Miscellaneous I</td>
<td>$2,953</td>
</tr>
<tr>
<td>Miscellaneous II</td>
<td>$608</td>
</tr>
</tbody>
</table>

**TOTAL LIABILITIES**

|                      | $201,187       |

**MINORITY INTEREST AND CAPITAL**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Minority Interest in Consolidated Subsidiaries</td>
<td>$153</td>
</tr>
<tr>
<td>EQUITY CAPITAL</td>
<td>$28,724</td>
</tr>
</tbody>
</table>

**TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL**

|                      | $230,064       |
### SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

<table>
<thead>
<tr>
<th>Contract Code</th>
<th>Off-Balance-Sheet Contract Positions</th>
<th># Frms if # &gt; 5</th>
<th>Notional Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1006</td>
<td>Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs</td>
<td>8</td>
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<td>Opt commitment to orig 3- or 5-yr Treasury ARMs</td>
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<td>1010</td>
<td>Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs</td>
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<td>Opt commitment to orig 10-, 15-, or 20-year FRMs</td>
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<td>Opt commitment to orig 25- or 30-year FRMs</td>
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<td>1016</td>
<td>Opt commitment to orig &quot;other&quot; Mortgages</td>
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<td>Commit/purchase 6-mo/1-yr Treas/LIBOR ARM Ins, svc retained</td>
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<td>Commit/purchase 3- or 5-yr Treas ARM loans, svc retained</td>
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<td>Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained</td>
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<td>2012</td>
<td>Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained</td>
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<td>2016</td>
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<td>2032</td>
<td>Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained</td>
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<td>Commit/sell 25- to 30-yr FRM loans, svc retained</td>
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<td>2046</td>
<td>Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS</td>
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<td>Commit/purchase 25- to 30-year FRM MBS</td>
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<td>Commit/purchase &quot;other&quot; MBS</td>
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<td>2072</td>
<td>Commit/sell 10-, 15-, or 20-yr FRM MBS</td>
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<td>Commit/sell 25- or 30-yr FRM MBS</td>
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<td>Commit/purchase 25- or 30-yr FRM loans, svc released</td>
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<td>Commit/purchase &quot;other&quot; Mortgage loans, svc released</td>
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<td>Commit/sell 25- or 30-yr FRM loans, svc released</td>
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<td>2208</td>
<td>Firm commit/originate 3- or 5-yr Treasury ARM loans</td>
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<td>Firm commit/orig 5- or 7-yr Balloon or 2-step mtg Ins</td>
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<td>Firm commit/originate 10-, 15-, or 20-year FRM loans</td>
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<td>2214</td>
<td>Firm commit/originate 25- or 30-year FRM loans</td>
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<td>Firm commit/originate &quot;other&quot; Mortgage loans</td>
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## SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

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<thead>
<tr>
<th>Contract Code</th>
<th>Off-Balance-Sheet Contract Positions</th>
<th># Frms if # &gt; 5</th>
<th>Notional Amount</th>
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<tr>
<td>3032</td>
<td>Option to sell 10-, 15-, or 20-year FRMs</td>
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<td>3034</td>
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<td>3036</td>
<td>Option to sell &quot;other&quot; Mortgages</td>
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<td>3070</td>
<td>Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans</td>
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<td>3074</td>
<td>Short option to sell 25- or 30-yr FRMs</td>
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<td>3076</td>
<td>Short option to sell &quot;other&quot; Mortgages</td>
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<td>4002</td>
<td>Commit/purchase non-Mortgage financial assets</td>
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<td>4006</td>
<td>Commit/purchase &quot;other&quot; liabilities</td>
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<td>4022</td>
<td>Commit/sell non-Mortgage financial assets</td>
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<td>5002</td>
<td>IR swap: pay fixed, receive 1-month LIBOR</td>
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<tr>
<td>5004</td>
<td>IR swap: pay fixed, receive 3-month LIBOR</td>
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<td>7050</td>
<td>Short int rate floor based on cost-of-funds index (COFI)</td>
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<td>9502</td>
<td>Fixed-rate construction loans in process</td>
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<td>9512</td>
<td>Adjustable-rate construction loans in process</td>
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## SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

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<thead>
<tr>
<th>Asset/Liability Code</th>
<th>Supplemental Asset/Liability Items</th>
<th>#Firms if # &gt; 5</th>
<th>Balance</th>
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<tbody>
<tr>
<td>100</td>
<td>Multi/nonres mtg lns; adj Balloon &lt; 300 bp to Life Cap</td>
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<tr>
<td>105</td>
<td>Multi/nonres mtg lns; adj Balloon &gt; 300 bp to Life Cap</td>
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<tr>
<td>106</td>
<td>Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap</td>
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<td>$11</td>
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<tr>
<td>120</td>
<td>Other investment securities, fixed-coupon securities</td>
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<tr>
<td>125</td>
<td>Multi/nonres mtg loans; fixed-rate, Balloon</td>
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<td>$28</td>
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<tr>
<td>127</td>
<td>Multi/nonres mtg loans; fixed-rate, fully amortizing</td>
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<td>130</td>
<td>Construction and land loans (adj-rate)</td>
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<tr>
<td>150</td>
<td>Commercial loans (adj-rate)</td>
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<tr>
<td>180</td>
<td>Consumer loans; loans on deposits</td>
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<td>$1</td>
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<tr>
<td>182</td>
<td>Consumer loans; education loans</td>
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<td>$0</td>
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<tr>
<td>183</td>
<td>Consumer loans; auto loans and leases</td>
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<td>184</td>
<td>Consumer loans; mobile home loans</td>
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<td>$4</td>
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<tr>
<td>187</td>
<td>Consumer loans; recreational vehicles</td>
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<td>$24</td>
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<tr>
<td>189</td>
<td>Consumer loans; other</td>
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<tr>
<td>200</td>
<td>Variable-rate, fixed-maturity CDs</td>
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<td>$87</td>
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<td>220</td>
<td>Variable-rate FHLB advances</td>
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<td>299</td>
<td>Other variable-rate</td>
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<td>300</td>
<td>Govt. &amp; agency securities, fixed-coupon securities</td>
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### SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

<table>
<thead>
<tr>
<th>Asset/ Liability Code</th>
<th>#Firms if # &gt; 5</th>
<th>Balance</th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
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</thead>
<tbody>
<tr>
<td>121 - Complex Securities - M/V estimate</td>
<td>62</td>
<td>$18,958</td>
<td>$19,556</td>
<td>$19,242</td>
<td>$18,869</td>
<td>$18,545</td>
<td>$18,200</td>
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<tr>
<td>123 - Mortgage Derivatives - M/V estimate</td>
<td>46</td>
<td>$25,021</td>
<td>$26,068</td>
<td>$25,675</td>
<td>$25,129</td>
<td>$24,514</td>
<td>$23,891</td>
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<tr>
<td>129 - Mortgage-Related Mutual Funds - M/V estimate</td>
<td>6</td>
<td>$46</td>
<td>$46</td>
<td>$46</td>
<td>$46</td>
<td>$45</td>
<td>$45</td>
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<tr>
<td>280 - FHLB putable advance-M/V estimate</td>
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<td>$2,265</td>
<td>$2,693</td>
<td>$2,597</td>
<td>$2,510</td>
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<tr>
<td>281 - FHLB convertible advance-M/V estimate</td>
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<td>$277</td>
<td>$308</td>
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<td>$294</td>
<td>$288</td>
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<td>282 - FHLB callable advance-M/V estimate</td>
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<td>$145</td>
<td>$167</td>
<td>$162</td>
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<td>$153</td>
<td>$150</td>
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<tr>
<td>283 - FHLB periodic floor floating rate advance-M/V Estimates</td>
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<td>$1</td>
<td>$1</td>
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<tr>
<td>289 - Other FHLB structured advances - M/V estimate</td>
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<td>$197</td>
<td>$212</td>
<td>$208</td>
<td>$205</td>
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<td>290 - Other structured borrowings - M/V estimate</td>
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<td>$2,083</td>
<td>$2,393</td>
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<td>$2,253</td>
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<td>500 - Other OBS Positions w/o contract code or exceeds 16 positions</td>
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<td>$-169</td>
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