



## Office of Thrift Supervision

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# Selected Asset and Liability Price Tables As of September 30, 2007

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For future reference, the tables for the **quarter ending December 31, 2007** will be available for retrieval after January **31, 2008**. The tables are available on the OTS Home page at <http://www.ots.treas.gov/> in the statistical releases section.

## Selected Asset and Liability Price Tables

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

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

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

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

Maturity	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
WAC 5%							
240	104.31	102.47	99.21	95.27	91.17	87.26	83.55
270	104.31	102.38	98.99	94.91	90.67	86.64	82.83
300	103.53	101.78	98.17	93.68	88.93	84.39	80.13
330	103.17	101.31	97.57	92.89	87.89	83.14	78.71
360	103.57	101.36	97.26	92.36	87.15	82.21	77.62
WAC 5.5%							
240	105.19	103.54	101.13	97.50	93.48	89.51	85.76
270	105.21	103.50	100.98	97.23	93.07	88.98	85.13
300	104.28	102.80	100.35	96.31	91.71	87.12	82.81
330	103.93	102.26	99.90	95.65	90.86	86.03	81.54
360	104.47	102.51	99.74	95.26	90.24	85.22	80.55
WAC 6%							
240	106.06	104.42	102.69	99.58	95.77	91.79	87.99
270	106.10	104.42	102.62	99.39	95.45	91.35	87.44
300	105.01	103.58	102.03	98.70	94.42	89.87	85.50
330	104.68	103.11	101.52	98.15	93.73	88.95	84.38
360	105.36	103.52	101.61	97.90	93.25	88.25	83.48
WAC 6.5%							
240	106.85	105.20	103.68	101.32	97.80	93.91	90.08
270	106.90	105.22	103.66	101.19	97.57	93.55	89.61
300	105.65	104.26	102.96	100.63	96.79	92.41	88.02
330	105.34	103.87	102.32	100.20	96.22	91.66	87.06
360	106.15	104.44	102.62	100.08	95.86	91.06	86.24
WAC 7%							
240	107.76	106.14	104.63	102.99	99.97	96.28	92.46
270	107.82	106.18	104.63	102.93	99.81	96.01	92.07
300	106.37	105.03	103.76	102.35	99.22	95.17	90.86
330	106.04	104.66	103.14	101.81	98.74	94.61	90.10
360	107.04	105.42	103.62	101.95	98.52	94.11	89.33
WAC 7.5%							
240	109.31	107.75	106.28	105.20	103.23	99.97	96.23
270	109.39	107.81	106.32	105.21	103.18	99.83	95.97
300	107.59	106.29	105.09	104.32	102.61	99.25	95.17
330	107.10	105.77	104.40	103.23	102.12	98.84	94.73
360	108.53	106.93	105.26	103.84	102.26	98.59	94.07

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

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

Maturity	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
WAC 5%							
240	105.45	103.74	100.65	96.64	92.35	88.22	84.30
270	105.47	103.67	100.46	96.30	91.85	87.58	83.55
300	104.45	102.99	99.54	94.83	89.64	84.62	79.85
330	103.78	102.24	98.88	94.03	88.60	83.33	78.43
360	104.25	102.38	98.61	93.51	87.85	82.38	77.30
WAC 5.5%							
240	106.38	104.76	102.58	98.99	94.83	90.65	86.69
270	106.42	104.75	102.47	98.74	94.44	90.12	86.04
300	105.15	103.98	101.75	97.70	92.79	87.76	82.98
330	104.54	103.01	101.18	97.02	91.94	86.65	81.69
360	105.18	103.37	101.10	96.66	91.34	85.83	80.67
WAC 6%							
240	106.91	105.18	103.43	100.36	96.46	92.33	88.36
270	106.96	105.19	103.37	100.19	96.15	91.88	87.78
300	105.52	104.27	102.75	99.41	94.90	90.00	85.23
330	105.01	103.46	102.07	98.81	94.19	89.05	84.06
360	105.73	103.93	102.19	98.56	93.69	88.31	83.11
WAC 6.5%							
240	107.65	105.91	104.29	101.94	98.38	94.38	90.39
270	107.71	105.95	104.28	101.83	98.14	94.01	89.90
300	106.06	104.79	103.62	101.21	97.25	92.60	87.87
330	105.59	104.12	102.71	100.70	96.65	91.82	86.87
360	106.45	104.73	103.05	100.61	96.27	91.18	85.98
WAC 7%							
240	108.55	106.84	105.21	103.48	100.46	96.70	92.75
270	108.62	106.89	105.23	103.43	100.31	96.42	92.35
300	106.72	105.47	104.38	102.87	99.67	95.42	90.82
330	106.23	104.85	103.40	102.20	99.14	94.83	90.05
360	107.28	105.66	103.94	102.37	98.92	94.30	89.21
WAC 7.5%							
240	109.11	107.42	105.74	104.17	101.78	98.35	94.54
270	109.19	107.47	105.77	104.16	101.68	98.14	94.22
300	107.12	105.87	104.72	103.58	101.17	97.42	93.08
330	106.57	105.24	103.85	102.64	100.68	96.97	92.56
360	107.87	106.27	104.58	103.05	100.63	96.51	91.69

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

Fixed-Rate 15-Year Mortgage Pool Security Prices  
As a Percent of the Underlying Mortgage Balance  
As of September 30, 2007

Maturity	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
WAC 4.5%							
120	103.94	101.89	98.85	95.44	91.98	88.59	85.32
150	103.98	101.64	98.17	94.28	90.33	86.49	82.78
180	104.73	101.48	97.33	92.83	88.33	83.99	79.83
WAC 5%							
120	104.75	103.29	100.68	97.48	94.09	90.70	87.41
150	104.87	103.23	100.28	96.65	92.78	88.93	85.21
180	106.15	103.56	99.85	95.58	91.13	86.77	82.56
WAC 5.5%							
120	105.24	104.12	102.01	99.09	95.81	92.47	89.18
150	105.41	104.18	101.81	98.51	94.78	90.99	87.27
180	107.07	104.95	101.73	97.77	93.44	89.10	84.88
WAC 6%							
120	105.61	104.61	102.95	100.36	97.26	93.98	90.72
150	105.79	104.72	102.88	99.97	96.46	92.75	89.06
180	107.76	105.89	103.15	99.53	95.39	91.11	86.91
WAC 6.5%							
120	106.05	105.07	103.77	101.57	98.70	95.54	92.32
150	106.24	105.23	103.81	101.36	98.12	94.55	90.91
180	108.52	106.77	104.46	101.24	97.35	93.18	89.01
WAC 7%							
120	106.06	105.02	103.83	101.92	99.27	96.24	93.10
150	106.25	105.17	103.88	101.77	98.80	95.39	91.85
180	108.64	106.86	104.74	101.82	98.17	94.15	90.05

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

Fixed-Rate Balloon Mortgage Pool Security Prices  
As a Percent of the Underlying Mortgage Balance  
As of September 30, 2007

Maturity	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
WAC 4%							
48	97.64	95.49	92.82	89.82	86.62	83.34	80.05
60	97.43	95.02	91.96	88.42	84.61	80.65	76.67
72	97.15	94.49	91.06	87.06	82.68	78.11	73.50
84	95.90	92.63	88.64	84.12	79.28	74.30	69.31
WAC 4.5%							
48	100.43	98.89	96.87	94.45	91.72	88.79	85.74
60	100.36	98.69	96.44	93.66	90.47	87.00	83.36
72	100.32	98.49	95.99	92.87	89.25	85.27	81.08
84	100.26	97.76	94.62	90.90	86.73	82.24	77.57
WAC 5%							
48	101.94	100.68	99.08	97.08	94.73	92.11	89.32
60	101.92	100.60	98.86	96.62	93.93	90.89	87.60
72	102.03	100.58	98.65	96.16	93.13	89.68	85.91
84	102.69	100.61	98.01	94.88	91.25	87.23	82.94
WAC 5.5%							
48	102.40	101.23	99.82	98.07	95.97	93.59	91.01
60	102.41	101.19	99.68	97.75	95.39	92.67	89.67
72	102.57	101.23	99.57	97.44	94.80	91.73	88.31
84	103.49	101.56	99.24	96.46	93.22	89.57	85.61
WAC 6%							
48	103.78	102.65	101.47	100.03	98.26	96.18	93.87
60	103.81	102.65	101.43	99.87	97.92	95.60	92.96
72	104.11	102.84	101.49	99.78	97.61	95.00	92.02
84	105.70	103.89	101.88	99.51	96.71	93.49	89.92
WAC 6.5%							
48	104.01	102.85	101.73	100.42	98.81	96.92	94.79
60	104.05	102.87	101.70	100.31	98.57	96.48	94.08
72	104.40	103.10	101.81	100.27	98.34	96.01	93.30
84	106.13	104.29	102.39	100.20	97.64	94.69	91.40

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

6-Month Treasury ARM Security Prices  
As a Percent of the Underlying Mortgage Balance  
As of September 30, 2007

Margin	Lifetime Cap	Months to Reset	Interest Rate Scenarios						
			-300	-200	-100	0	+100	+200	+300
			WAC 5%						
2.5%	10.5%	2	101.97	101.01	100.25	99.62	98.73	97.42	95.29
2.5	10.5	6	101.03	100.44	99.92	99.12	97.93	96.29	93.78
3.0	10.5	2	102.15	101.26	100.63	100.02	99.10	97.74	95.55
3.0	10.5	6	101.40	100.87	100.33	99.49	98.29	96.61	94.03
3.5	10.5	2	102.38	101.62	101.00	100.28	99.35	97.97	95.69
3.5	10.5	6	101.81	101.29	100.61	99.73	98.57	96.80	94.16
			WAC 6%						
2.5	11.5	2	102.59	101.58	100.70	100.08	99.44	98.43	97.01
2.5	11.5	6	101.86	101.00	100.40	99.92	99.18	98.07	96.53
3.0	11.5	2	103.10	102.07	101.21	100.61	100.02	99.15	97.89
3.0	11.5	6	102.06	101.31	100.81	100.32	99.52	98.39	96.83
3.5	11.5	2	103.23	102.28	101.55	100.96	100.28	99.39	98.10
3.5	11.5	6	102.32	101.71	101.22	100.59	99.75	98.65	97.02
			WAC 7%						
2.5	12.5	2	102.53	101.61	100.80	100.24	99.67	98.77	97.51
2.5	12.5	6	102.64	101.72	100.91	100.37	99.93	99.28	98.31
3.0	12.5	2	103.06	102.12	101.32	100.75	100.22	99.47	98.41
3.0	12.5	6	102.77	101.88	101.18	100.74	100.30	99.57	98.58
3.5	12.5	2	103.57	102.62	101.83	101.25	100.71	100.04	99.12
3.5	12.5	6	102.91	102.09	101.55	101.10	100.53	99.79	98.81

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

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

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

12-Month Treasury ARM Security Prices  
As a Percent of the Underlying Mortgage Balance  
As of September 30, 2007

Margin	Lifetime Cap	Months to Reset	Interest Rate Scenarios						
			-300	-200	-100	0	+100	+200	+300
WAC 5%									
2.5%	10.5%	2	103.23	102.09	101.13	100.24	99.25	98.02	96.12
2.5	10.5	12	101.74	100.93	100.07	99.07	97.82	95.97	93.36
3.0	10.5	2	103.76	102.62	101.69	100.80	99.93	98.95	97.17
3.0	10.5	12	102.02	101.19	100.38	99.57	98.17	96.34	93.62
3.5	10.5	2	103.86	102.81	101.92	101.04	100.18	99.28	97.33
3.5	10.5	12	102.29	101.45	100.68	99.88	98.48	96.55	93.78
WAC 6%									
2.5	11.5	2	103.30	102.19	101.28	100.42	99.50	98.32	96.78
2.5	11.5	12	102.62	101.67	100.85	100.06	99.11	97.95	96.18
3.0	11.5	2	103.86	102.75	101.84	100.99	100.15	99.26	97.88
3.0	11.5	12	102.75	101.91	101.12	100.35	99.58	98.26	96.56
3.5	11.5	2	104.43	103.31	102.40	101.55	100.69	99.97	98.75
3.5	11.5	12	102.98	102.16	101.37	100.63	99.89	98.54	96.78
WAC 7%									
2.5	12.5	2	103.17	102.16	101.33	100.56	99.74	98.70	97.32
2.5	12.5	12	103.37	102.38	101.49	100.78	100.06	99.19	98.20
3.0	12.5	2	103.68	102.67	101.84	101.07	100.31	99.52	98.30
3.0	12.5	12	103.47	102.48	101.73	101.02	100.31	99.60	98.46
3.5	12.5	2	104.19	103.17	102.34	101.57	100.79	100.15	99.09
3.5	12.5	12	103.57	102.68	101.96	101.25	100.55	99.91	98.69

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

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

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



<p>36- And 60-Month Treasury Hybrid ARM Security Prices  As a Percent of the Underlying Mortgage Balance  As of September 30, 2007</p>
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			Interest Rate Scenarios						
Margin	Lifetime Cap	Months to Reset	-300	-200	-100	0	+100	+200	+300
			WAC 5%						
2.5%	11%	33	102.63	101.29	99.79	96.99	93.19	88.92	84.34
2.5	11.0	57	102.67	101.11	98.91	94.47	89.69	84.75	79.62
3.0	11.0	33	102.71	101.37	99.94	97.07	93.34	89.02	84.40
3.0	11.0	57	102.69	101.13	98.98	94.53	89.80	84.79	79.67
3.5	11.0	33	102.78	101.43	100.05	97.14	93.45	89.05	84.43
3.5	11.0	57	102.71	101.14	99.00	94.58	89.86	84.82	79.70
			WAC 6%						
2.5	12.0	33	103.91	102.62	101.29	99.87	97.31	93.74	89.71
2.5	12.0	57	104.08	102.68	101.16	99.15	95.10	90.56	85.89
3.0	12.0	33	103.97	102.69	101.37	100.00	97.38	93.87	89.81
3.0	12.0	57	104.09	102.69	101.17	99.21	95.14	90.66	85.92
3.5	12.0	33	104.03	102.75	101.43	100.10	97.44	93.97	89.84
3.5	12.0	57	104.10	102.71	101.18	99.23	95.19	90.72	85.95
			WAC 7%						
2.5	13.0	33	105.09	103.79	102.54	101.27	99.95	97.63	94.38
2.5	13.0	57	105.31	103.97	102.61	101.17	99.38	95.78	91.58
3.0	13.0	33	105.12	103.85	102.60	101.35	100.05	97.72	94.50
3.0	13.0	57	105.32	103.98	102.62	101.19	99.42	95.82	91.66
3.5	13.0	33	105.16	103.91	102.65	101.41	100.15	97.77	94.59
3.5	13.0	57	105.33	103.99	102.63	101.20	99.44	95.85	91.72

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

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

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

1-Month COFI ARM Security Prices  
As a Percent of the Underlying Mortgage Balance  
As of September 30, 2007

Margin	Lifetime Cap	Interest Rate Scenarios						
		-300	-200	-100	0	+100	+200	+300
		WAC 4%						
2%	8%	102.13	101.27	100.26	98.99	97.26	94.63	91.40
3.5	8	105.84	104.90	103.71	101.57	98.72	95.44	91.99
		WAC 4.5%						
2.0	8.5	102.22	101.38	100.46	99.32	97.90	95.84	93.01
3.5	8.5	105.96	105.11	104.08	102.66	100.21	97.20	93.89
		WAC 5%						
2.0	9.0	102.30	101.47	100.59	99.57	98.33	96.70	94.34
3.5	9.0	106.04	105.25	104.32	103.15	101.34	98.69	95.60
		WAC 5.5%						
2.0	9.5	102.37	101.55	100.69	99.76	98.65	97.29	95.38
3.5	9.5	106.11	105.34	104.50	103.48	102.09	99.92	97.12
		WAC 6%						
2.0	10.0	102.44	101.63	100.78	99.88	98.88	97.70	96.15
3.5	10.0	106.17	105.42	104.63	103.71	102.56	100.86	98.43

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

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

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

12-Month COFI ARM Security Prices  
As a Percent of the Underlying Mortgage Balance  
As of September 30, 2007

Margin	Lifetime Cap	Months to Reset	Interest Rate Scenarios						
			-300	-200	-100	0	+100	+200	+300
<b>WAC 4%</b>									
2%	8%	2	99.17	97.90	96.45	94.74	92.64	89.75	86.35
2.0	8.0	12	97.54	96.21	94.58	92.47	89.96	86.78	83.39
2.0	12.0	2	99.34	98.16	96.88	95.55	94.23	92.76	90.97
2.0	12.0	12	97.73	96.49	95.06	93.32	91.60	89.57	87.34
3.5	8.0	2	101.93	100.65	99.08	96.59	93.42	89.96	86.45
3.5	8.0	12	100.40	98.70	96.63	93.81	90.49	86.99	83.50
3.5	12.0	2	102.15	101.06	99.91	98.47	96.77	94.78	92.38
3.5	12.0	12	100.64	99.16	97.56	95.67	93.48	91.02	88.35
<b>WAC 5%</b>									
2.0	9.0	2	99.99	98.78	97.48	96.03	94.40	92.44	89.73
2.0	9.0	12	98.59	97.34	96.03	94.60	92.68	90.35	87.37
2.0	13.0	2	100.08	98.94	97.73	96.44	95.14	93.87	92.45
2.0	13.0	12	98.68	97.51	96.29	95.02	93.45	91.81	89.90
3.5	9.0	2	102.96	101.81	100.53	98.97	96.78	93.76	90.48
3.5	9.0	12	101.60	100.42	98.74	96.72	94.07	90.93	87.58
3.5	13.0	2	103.10	102.03	100.92	99.77	98.50	96.84	94.95
3.5	13.0	12	101.73	100.65	99.17	97.58	95.78	93.67	91.30
<b>WAC 6%</b>									
2.0	10.0	2	100.21	99.02	97.75	96.42	95.00	93.44	91.42
2.0	10.0	12	99.54	98.38	97.13	95.84	94.47	92.92	90.71
2.0	14.0	2	100.48	99.21	97.94	96.67	95.39	94.12	92.72
2.0	14.0	12	99.82	98.57	97.32	96.10	94.87	93.60	92.01
3.5	10.0	2	103.95	102.84	101.68	100.39	98.88	96.84	94.11
3.5	10.0	12	102.47	101.42	100.28	98.77	96.83	94.34	91.35
3.5	14.0	2	104.03	102.97	101.88	100.77	99.62	98.42	96.92
3.5	14.0	12	102.55	101.55	100.50	99.17	97.62	95.91	93.87

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

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

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

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

Coupon	WAC	WAM	Price
4.5	5.12	337	92.86
5.0	5.57	355	95.48
5.5	6.01	356	98.02
6.0	6.53	355	100.11
6.5	7.02	351	101.77
7.0	7.60	351	103.25
7.5	8.09	290	104.13
8.0	8.59	278	103.25

GNMA 30-year Fixed-Rate MBS

Coupon	WAC	WAM	Price
4.5	5.00	335	93.98
5.0	5.50	350	96.86
5.5	6.00	355	98.67
6.0	6.50	355	100.61
6.5	7.00	347	102.17
7.0	7.50	323	103.56
7.5	8.00	302	104.59
8.0	8.50	291	103.84

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

Price Indications For Fixed-Rate MBS (cont.) As of September 30, 2007
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FNMA 15-year Fixed-Rate MBS

Coupon	WAC	WAM	Price
4.0	4.57	160	93.98
4.5	4.98	164	96.30
5.0	5.48	175	97.98
5.5	5.97	174	99.67
6.0	6.49	168	101.27
6.5	6.98	136	102.02
7.0	7.56	95	101.72

FNMA 7/30-year Balloon MBS

Coupon	WAC	WAM *	Price
3.5	4.26	33	92.23
4.0	4.70	80	95.02
4.5	5.13	56	96.42
5.0	5.58	45	98.17
5.5	6.03	48	100.05
6.0	6.52	37	100.42

Source: Bloomberg Financial Markets

WAC in %, WAM in months

\* Months until balloon payment.

CMT and COFI ARM Securities Price Indications As of September 30, 2007
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	6-mo Bill	1-Yr CMT	3/1-Yr CMT	1-Mo COFI *	12-Mo COFI
Pass-Thru Rate (%)	5.50%	5.50%	5.50%	5.60%	5.00%
Net Margin (b.p.)	175 b.p.	225 b.p.	225 b.p.	125 b.p.	225 b.p.
Life Rate Cap (%)	11.00%	11.50%	11.50%	12.00%	13.00%
Period Rate Cap (%)	1.00%	2.00%	2.00%	n.a.	2.0%
WAM (months)	333	330	357	330	330
Roll Month	Dec-2007	Mar-2008	Mar-2009	n.a.	Mar-2008
Price	100.00	100.75	100.00	100.00	99.00

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

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

WAC	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
5.0	52	28	12	9	8	8	7
5.5	54	43	17	11	9	8	8
6.0	55	49	26	13	10	9	8
6.5	55	52	39	17	11	9	8
7.0	56	53	47	24	13	10	9
7.5	56	54	50	35	17	12	10
8.0	56	55	52	44	23	14	11
8.5	56	55	53	48	32	17	12

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

WAC	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
5.0	48	26	12	9	7	6	6
5.5	51	37	17	10	8	7	6
6.0	53	45	24	13	9	8	7
6.5	54	49	34	17	11	9	7
7.0	54	51	41	23	13	10	8
7.5	55	52	46	31	17	12	9
8.0	55	53	49	38	22	14	10
8.5	56	54	51	44	29	17	12

Prepayment Rate Estimates for  
15-Year Fixed-Rate Mortgages  
(Annual CPR, in Percent)  
As of September 30, 2007

WAC	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
5.0	35	20	12	9	7	6	6
5.5	40	26	15	11	8	7	6
6.0	43	31	19	13	10	8	7
6.5	45	36	24	15	11	9	8
7.0	47	40	28	18	13	10	9
7.5	48	42	33	22	15	12	9
8.0	49	44	37	26	18	13	11
8.5	49	46	40	30	21	15	12

Prepayment Rate Estimates for  
Fixed-Rate Balloon Mortgages  
(Annual CPR, in Percent)  
As of September 30, 2007

WAC	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
5.0	57	47	38	31	24	19	14
5.5	60	51	43	35	28	23	18
6.0	60	54	46	39	32	27	22
6.5	60	57	50	43	36	30	25
7.0	60	60	53	46	39	34	29
7.5	60	60	55	49	43	37	32
8.0	60	60	57	51	45	40	35
8.5	60	60	60	54	48	43	38

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

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

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

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

Conventional 30-year FRMs (new):

$$\%CPR = [0.4074 - 0.2352 \arctan(13.8115(1.1101 - \text{coupon} / 6.525))]100$$

Conventional 30-year FRMs (moderately seasoned):

$$\% CPR = [0.3102 - 0.1710 \arctan(8.8671 (1.1231 - \text{coupon} / 6.525))]100$$

Conventional 30-year FRMs (well seasoned):

$$\% CPR = [0.2670 - 0.1233 \arctan(9.6518 (1.1352 - \text{coupon} / 6.525))]100$$

FHA/VA 30-year FRMs (new):

$$\%CPR = [0.3643 - 0.2239 \arctan(9.5288(1.1034 - \text{coupon} / 6.525))]100$$

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

$$\% CPR = [0.2948 - 0.1821 \arctan(5.8856 (1.1365 - \text{coupon} / 6.525))]100$$

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

$$\% CPR = [0.2484 - 0.1180 \arctan(8.4908 (1.1169 - \text{coupon} / 6.525))]100$$

15-year FRMs:

$$\% CPR = [0.2596 - 0.1816 \arctan(2.9409 (1.2217 - \text{coupon} / 6.525))]100$$

Balloons:

$$\% CPR = [0.0781 - 0.5148 \arctan(1.4224 (0.4334 - \text{coupon} / 6.525))]100$$

Adjustable-rate Mortgages (COFI ARMs):

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

Adjustable-rate Mortgages (CMT ARMs):

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



Conventional FRM Servicing Cost  
Present Value of Future Servicing Cost Per Loan  
As of September 30, 2007

Maturity	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
WAC 5%							
180	168.40	245.90	315.87	338.39	339.16	334.65	329.84
240	170.30	250.56	323.32	346.98	347.41	342.70	337.82
300	138.66	228.54	332.70	373.28	380.79	378.22	375.39
330	118.72	186.52	335.06	385.31	394.78	390.58	388.70
360	136.52	213.35	348.03	396.74	405.54	400.72	398.54
WAC 5.5%							
180	152.79	198.41	286.21	323.16	331.87	329.05	325.04
240	153.97	201.33	291.88	330.66	339.53	336.38	332.41
300	123.68	170.12	286.88	346.86	367.13	367.88	365.97
330	110.44	133.79	277.20	353.24	380.18	380.30	377.69
360	127.04	154.87	294.59	365.34	391.57	391.02	387.97
WAC 6%							
180	143.32	167.98	244.63	302.71	322.02	323.02	319.49
240	144.09	169.74	248.66	308.86	329.00	329.79	326.18
300	114.85	137.94	228.08	314.11	349.23	356.79	355.77
330	104.48	113.96	188.49	314.93	359.66	368.98	366.70
360	120.24	131.64	213.42	328.54	371.99	380.65	377.80
WAC 6.5%							
180	136.49	151.43	201.33	276.72	308.16	315.59	313.55
240	136.97	152.51	203.95	281.47	314.27	321.84	319.62
300	108.87	122.34	174.26	274.51	325.50	343.26	345.10
330	100.17	106.82	133.44	265.67	330.79	354.26	355.65
360	115.61	123.69	155.61	283.21	344.77	367.64	368.39
WAC 7%							
180	131.50	141.58	169.96	241.65	289.18	305.44	306.57
240	131.79	142.27	171.57	245.09	294.25	311.10	312.12
300	104.84	113.04	139.99	224.88	295.32	325.29	332.64
330	97.62	101.34	111.14	189.81	293.84	332.76	341.62
360	113.80	118.37	130.31	214.47	311.47	349.82	358.16
WAC 7.5%							
180	127.69	133.93	150.62	201.53	264.33	290.69	297.01
240	127.89	134.37	151.60	203.83	268.27	295.63	302.07
300	101.56	105.99	120.98	174.75	258.14	300.78	316.14
330	93.94	94.65	100.43	129.25	244.22	298.22	317.92
360	112.85	113.78	121.11	156.71	271.14	324.85	344.82

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

Conventional FRM Servicing Fee  
As a Percent of the Underlying Mortgage Balance  
As of September 30, 2007

Maturity	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
WAC 5%							
180	0.98	1.36	1.70	1.80	1.81	1.78	1.76
240	1.04	1.47	1.86	1.98	1.99	1.96	1.94
300	0.88	1.40	1.99	2.22	2.26	2.24	2.23
330	0.77	1.16	2.04	2.32	2.38	2.36	2.34
360	0.89	1.34	2.15	2.43	2.48	2.46	2.44
WAC 5.5%							
180	0.92	1.13	1.57	1.75	1.79	1.77	1.75
240	0.96	1.21	1.71	1.91	1.96	1.95	1.92
300	0.80	1.07	1.75	2.09	2.20	2.21	2.19
330	0.72	0.85	1.71	2.16	2.31	2.32	2.30
360	0.83	1.00	1.85	2.27	2.42	2.42	2.40
WAC 6%							
180	0.87	0.99	1.38	1.66	1.75	1.76	1.74
240	0.91	1.05	1.49	1.81	1.92	1.93	1.91
300	0.75	0.88	1.42	1.92	2.12	2.16	2.15
330	0.69	0.74	1.19	1.95	2.21	2.27	2.25
360	0.79	0.86	1.36	2.06	2.32	2.38	2.36
WAC 6.5%							
180	0.84	0.91	1.16	1.55	1.70	1.73	1.72
240	0.87	0.96	1.24	1.68	1.85	1.90	1.88
300	0.72	0.79	1.10	1.70	2.00	2.10	2.11
330	0.66	0.70	0.86	1.67	2.06	2.20	2.21
360	0.77	0.82	1.01	1.80	2.18	2.31	2.32
WAC 7%							
180	0.82	0.87	1.01	1.38	1.62	1.70	1.70
240	0.85	0.90	1.07	1.49	1.76	1.85	1.86
300	0.69	0.74	0.90	1.41	1.83	2.01	2.05
330	0.65	0.67	0.73	1.21	1.85	2.08	2.14
360	0.76	0.79	0.86	1.38	1.99	2.22	2.27
WAC 7.5%							
180	0.80	0.83	0.91	1.18	1.50	1.63	1.66
240	0.83	0.86	0.96	1.26	1.62	1.77	1.81
300	0.67	0.70	0.79	1.12	1.62	1.87	1.97
330	0.63	0.63	0.66	0.84	1.56	1.88	2.00
360	0.75	0.76	0.80	1.02	1.75	2.08	2.20

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

FHA/VA FRM Servicing Cost  
Present Value of Future Servicing Cost Per Loan  
As of September 30, 2007

Maturity	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
WAC 5%							
180	172.64	239.25	305.72	329.00	331.30	327.47	322.93
240	174.42	243.34	312.27	336.70	338.82	334.82	330.21
300	145.06	232.78	323.57	366.56	379.53	380.99	379.56
330	117.45	187.28	321.26	376.05	391.39	390.87	390.02
360	134.66	210.19	333.78	386.37	400.86	399.69	398.46
WAC 5.5%							
180	158.03	197.89	275.66	313.12	323.39	321.70	317.98
240	159.16	200.49	280.60	319.74	330.31	328.39	324.68
300	127.60	180.34	278.90	337.58	361.90	367.57	368.10
330	108.44	134.58	262.35	341.17	372.80	377.90	377.51
360	124.54	155.05	279.01	352.64	383.20	387.56	386.68
WAC 6%							
180	148.81	171.37	236.49	292.40	312.74	315.24	312.36
240	149.55	172.97	239.98	297.76	318.96	321.38	318.43
300	117.19	146.76	229.18	303.81	340.60	353.05	355.72
330	102.75	113.60	188.57	300.07	348.47	363.29	364.61
360	118.18	131.17	209.70	313.60	360.25	374.28	374.98
WAC 6.5%							
180	142.14	156.27	198.82	266.07	298.09	307.13	306.17
240	142.60	157.28	201.11	270.17	303.46	312.75	311.67
300	110.28	127.59	183.27	265.70	314.88	336.20	342.45
330	98.69	104.73	135.77	249.74	316.87	344.85	350.91
360	114.00	121.34	156.73	267.18	330.87	358.03	363.43
WAC 7%							
180	137.24	146.68	171.80	232.36	278.65	296.10	298.66
240	137.54	147.34	173.24	235.31	283.03	301.13	303.67
300	105.59	116.40	149.98	223.71	284.70	315.88	327.52
330	95.92	99.28	111.38	187.15	278.00	319.97	333.88
360	112.04	116.18	130.92	209.57	296.05	337.22	350.60
WAC 7.5%							
180	133.39	139.15	154.56	197.14	253.74	280.76	288.65
240	133.59	139.57	155.46	199.12	257.11	285.08	293.18
300	102.07	108.66	128.73	182.83	250.55	291.38	309.90
330	92.79	93.76	99.49	134.31	230.40	286.16	310.18
360	111.03	112.27	119.48	159.14	255.50	310.77	334.92

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

FHA/VA FRM Servicing Fee  
As a Percent of the Underlying Mortgage Balance  
As of September 30, 2007

Maturity	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
WAC 5%							
180	1.01	1.33	1.66	1.76	1.77	1.75	1.73
240	1.07	1.44	1.81	1.93	1.95	1.93	1.90
300	0.92	1.43	1.94	2.18	2.25	2.26	2.25
330	0.76	1.17	1.96	2.27	2.36	2.36	2.35
360	0.88	1.33	2.07	2.37	2.45	2.45	2.44
WAC 5.5%							
180	0.95	1.14	1.53	1.70	1.75	1.74	1.72
240	0.99	1.21	1.65	1.86	1.92	1.91	1.89
300	0.82	1.13	1.70	2.04	2.17	2.20	2.20
330	0.71	0.86	1.63	2.09	2.27	2.30	2.30
360	0.82	1.00	1.75	2.19	2.37	2.40	2.39
WAC 6%							
180	0.90	1.01	1.34	1.62	1.71	1.72	1.71
240	0.94	1.07	1.44	1.76	1.87	1.88	1.87
300	0.76	0.94	1.43	1.86	2.07	2.14	2.15
330	0.68	0.74	1.19	1.87	2.15	2.23	2.24
360	0.78	0.86	1.34	1.98	2.25	2.34	2.34
WAC 6.5%							
180	0.88	0.94	1.15	1.50	1.65	1.70	1.69
240	0.91	0.99	1.23	1.62	1.80	1.85	1.84
300	0.72	0.83	1.16	1.65	1.94	2.06	2.09
330	0.65	0.69	0.88	1.58	1.98	2.14	2.18
360	0.76	0.80	1.02	1.70	2.09	2.26	2.29
WAC 7%							
180	0.85	0.90	1.02	1.33	1.57	1.65	1.66
240	0.88	0.94	1.08	1.43	1.70	1.80	1.81
300	0.70	0.76	0.96	1.41	1.77	1.95	2.02
330	0.64	0.66	0.73	1.20	1.76	2.01	2.09
360	0.75	0.77	0.86	1.35	1.89	2.14	2.22
WAC 7.5%							
180	0.84	0.86	0.94	1.16	1.45	1.59	1.62
240	0.86	0.89	0.98	1.23	1.56	1.72	1.76
300	0.68	0.72	0.84	1.17	1.58	1.82	1.93
330	0.62	0.62	0.66	0.87	1.47	1.81	1.96
360	0.74	0.75	0.79	1.04	1.65	1.99	2.14

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

Treasury ARM Servicing Cost  
Present Value of Future Servicing Cost Per Loan  
As of September 30, 2007

Maturity	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
240	119.42	112.80	108.76	106.77	119.44	122.86	141.51
270	119.42	112.80	108.76	106.77	119.44	122.86	141.52
300	119.42	112.80	108.76	106.77	119.44	122.87	141.52
330	119.42	112.80	108.76	106.77	119.44	122.87	141.52
360	143.72	135.45	130.36	127.86	132.69	134.22	152.25

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

Treasury ARM Servicing Fee  
As a Percent of the Underlying Mortgage Balance  
As of September 30, 2007

Maturity	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
240	0.64	0.61	0.59	0.58	0.65	0.67	0.77
270	0.65	0.61	0.60	0.59	0.66	0.68	0.78
300	0.65	0.62	0.60	0.59	0.66	0.68	0.78
330	0.65	0.62	0.60	0.59	0.66	0.68	0.78
360	0.79	0.75	0.72	0.71	0.74	0.75	0.85

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

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

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

COFI ARM Servicing Cost  
Present Value of Future Servicing Cost Per Loan  
As of September 30, 2007

Maturity	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
240	243.46	247.86	253.58	259.37	262.77	263.31	261.93
270	243.55	247.95	253.67	259.46	262.86	263.40	262.01
300	243.58	247.99	253.71	259.50	262.90	263.43	262.05
330	243.60	248.00	253.72	259.51	262.91	263.45	262.06
360	264.80	268.06	272.10	276.17	278.23	277.79	275.69

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

COFI ARM Servicing Fee  
As a Percent of the Underlying Mortgage Balance  
As of September 30, 2007

Maturity	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
240	1.24	1.27	1.31	1.34	1.37	1.38	1.38
270	1.27	1.29	1.33	1.37	1.39	1.40	1.40
300	1.28	1.31	1.35	1.39	1.41	1.42	1.42
330	1.30	1.33	1.36	1.40	1.42	1.43	1.43
360	1.42	1.45	1.47	1.50	1.52	1.52	1.51

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

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

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

Retail CD Prices  
As a Percent of Outstanding Balance  
As of September 30, 2007

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

Interest Rate 3.5%

3	100.10	99.97	99.85	99.72	99.60	99.47	99.35
6	100.67	100.28	99.90	99.52	99.15	98.79	98.42
9	101.59	100.83	100.09	99.35	98.63	97.93	97.23
12	102.32	101.27	100.25	99.24	98.26	97.30	96.35
15	103.06	101.73	100.42	99.15	97.90	96.69	95.50
18	103.82	102.20	100.62	99.08	97.58	96.12	94.70
21	104.60	102.69	100.82	99.01	97.26	95.55	93.89
24	105.35	103.14	100.99	98.91	96.89	94.95	93.05
27	106.06	103.55	101.11	98.76	96.50	94.31	92.19
30	106.77	103.96	101.24	98.63	96.12	93.70	91.36
33	107.47	104.35	101.36	98.47	95.71	93.07	90.51
36	108.13	104.71	101.42	98.27	95.27	92.40	89.63
39	108.76	105.02	101.45	98.04	94.79	91.70	88.72
42	109.37	105.33	101.48	97.81	94.33	91.02	87.85
45	109.96	105.61	101.48	97.55	93.84	90.32	86.95
48	110.55	105.89	101.47	97.28	93.34	89.61	86.05

Interest Rate 4.5%

3	100.34	100.22	100.09	99.96	99.84	99.71	99.59
6	101.15	100.77	100.38	100.00	99.63	99.26	98.90
9	102.41	101.64	100.89	100.15	99.43	98.71	98.01
12	103.39	102.33	101.30	100.28	99.29	98.31	97.36
15	104.39	103.04	101.71	100.42	99.16	97.93	96.72
18	105.41	103.77	102.16	100.60	99.07	97.58	96.14
21	106.46	104.51	102.61	100.77	98.98	97.23	95.55
24	107.48	105.22	103.03	100.90	98.84	96.84	94.92
27	108.46	105.89	103.40	100.99	98.67	96.42	94.26
30	109.45	106.56	103.78	101.10	98.51	96.02	93.63
33	110.43	107.23	104.14	101.18	98.33	95.60	92.98
36	111.38	107.85	104.46	101.22	98.10	95.13	92.28
39	112.28	108.43	104.74	101.21	97.84	94.62	91.56
42	113.19	109.01	105.02	101.21	97.59	94.14	90.87
45	114.07	109.56	105.27	101.19	97.30	93.63	90.15
48	114.96	110.11	105.51	101.15	97.01	93.11	89.42

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

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

Retail CD Prices  
As a Percent of Outstanding Balance  
As of September 30, 2007

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

Interest Rate 5.5%

3	100.58	100.45	100.33	100.20	100.07	99.95	99.82
6	101.64	101.25	100.86	100.48	100.11	99.73	99.37
9	103.22	102.45	101.69	100.95	100.22	99.50	98.79
12	104.46	103.39	102.35	101.32	100.32	99.33	98.36
15	105.72	104.35	103.01	101.70	100.42	99.17	97.95
18	107.01	105.34	103.71	102.12	100.57	99.06	97.58
21	108.33	106.34	104.42	102.54	100.71	98.94	97.21
24	109.63	107.32	105.09	102.92	100.81	98.77	96.80
27	110.89	108.26	105.72	103.26	100.87	98.57	96.35
30	112.17	109.21	106.36	103.61	100.95	98.39	95.92
33	113.44	110.15	106.98	103.94	101.01	98.19	95.48
36	114.68	111.05	107.56	104.22	101.01	97.93	94.98
39	115.89	111.91	108.11	104.46	100.98	97.64	94.46
42	117.10	112.77	108.65	104.71	100.95	97.37	93.96
45	118.29	113.61	109.17	104.93	100.90	97.06	93.42
48	119.50	114.46	109.68	105.14	100.83	96.74	92.88

Interest Rate 6.5%

3	100.82	100.69	100.56	100.44	100.31	100.18	100.06
6	102.12	101.72	101.34	100.96	100.58	100.21	99.84
9	104.04	103.26	102.50	101.75	101.01	100.28	99.56
12	105.53	104.45	103.40	102.36	101.34	100.35	99.37
15	107.05	105.67	104.31	102.99	101.69	100.43	99.19
18	108.62	106.92	105.27	103.65	102.08	100.55	99.05
21	110.21	108.20	106.23	104.32	102.47	100.66	98.90
24	111.80	109.45	107.17	104.95	102.81	100.73	98.71
27	113.35	110.67	108.06	105.55	103.11	100.76	98.48
30	114.92	111.90	108.97	106.15	103.43	100.81	98.27
33	116.50	113.12	109.87	106.74	103.73	100.83	98.04
36	118.06	114.32	110.73	107.28	103.98	100.81	97.76
39	119.58	115.47	111.55	107.79	104.19	100.74	97.44
42	121.11	116.64	112.37	108.30	104.41	100.70	97.15
45	122.63	117.78	113.17	108.78	104.59	100.61	96.82
48	124.17	118.93	113.96	109.25	104.77	100.52	96.48

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

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



Retail CD Intangible Values  
As a Percent of Outstanding Balance  
As of September 30, 2007

Original Maturity = 6 months

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

Original Maturity = 24 months

Remaining Maturity	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
3	0.18	0.20	0.22	0.25	0.28	0.31	0.34
6	0.19	0.20	0.22	0.24	0.26	0.29	0.32
12	0.19	0.20	0.22	0.24	0.26	0.28	0.31
24	0.20	0.21	0.22	0.24	0.26	0.28	0.30

Original Maturity = 48 months

Remaining Maturity	Interest Rate Scenarios						
	-300	-200	-100	0	+100	+200	+300
3	0.39	0.42	0.46	0.51	0.56	0.62	0.68
6	0.39	0.42	0.45	0.50	0.54	0.60	0.66
12	0.39	0.42	0.45	0.48	0.53	0.57	0.63
24	0.40	0.42	0.45	0.48	0.52	0.56	0.60
48	0.39	0.41	0.42	0.45	0.47	0.50	0.53

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

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

Transaction Account Intangible Values  
As a Percent of Outstanding Balance  
As of September 30, 2007

September Deposit Rate	August Deposit Rate	Interest Rate Scenarios						
		-300	-200	-100	0	+100	+200	+300
0.50	0.50	4.44	6.98	9.34	11.69	13.78	15.73	17.56
0.50	1.50	4.45	7.00	9.38	11.63	13.76	15.76	17.64
0.50	2.00	4.45	7.00	9.38	11.63	13.76	15.76	17.64
0.50	2.50	4.45	7.00	9.38	11.63	13.76	15.76	17.64
0.50	3.00	4.45	7.00	9.38	11.63	13.76	15.76	17.64
0.50	5.00	4.45	7.00	9.38	11.63	13.76	15.76	17.64
1.50	0.50	4.29	6.87	9.26	11.77	13.41	15.08	16.96
1.50	1.50	4.38	6.95	9.35	11.90	13.87	15.77	17.53
1.50	2.00	4.41	6.97	9.37	11.93	13.97	15.84	17.59
1.50	2.50	4.43	6.98	9.35	11.83	13.88	15.78	17.57
1.50	3.00	4.44	6.99	9.32	11.64	13.75	15.71	17.55
1.50	5.00	4.45	7.00	9.38	11.64	13.77	15.76	17.64
2.00	0.50	4.14	6.72	9.10	11.58	13.13	14.12	15.63
2.00	1.50	4.27	6.85	9.24	11.75	13.35	14.88	16.80
2.00	2.00	4.32	6.90	9.30	11.82	13.50	15.37	17.21
2.00	2.50	4.36	6.94	9.34	11.88	13.77	15.70	17.47
2.00	3.00	4.39	6.96	9.36	11.93	13.96	15.83	17.59
2.00	5.00	4.44	7.00	9.37	11.63	13.75	15.75	17.63
2.50	0.50	3.97	6.54	8.91	11.39	12.90	13.79	14.53
2.50	1.50	4.12	6.70	9.08	11.57	13.09	14.05	15.38
2.50	2.00	4.19	6.77	9.16	11.66	13.18	14.24	16.04
2.50	2.50	4.25	6.83	9.23	11.74	13.29	14.67	16.62
2.50	3.00	4.30	6.88	9.28	11.81	13.43	15.21	17.08
2.50	5.00	4.42	6.98	9.32	11.68	13.83	15.76	17.56
3.00	0.50	3.77	6.35	8.71	11.18	12.67	13.54	14.17
3.00	1.50	3.95	6.53	8.90	11.38	12.88	13.75	14.45
3.00	2.00	4.02	6.61	8.98	11.47	12.98	13.85	14.65
3.00	2.50	4.10	6.68	9.07	11.56	13.08	13.98	15.12
3.00	3.00	4.17	6.75	9.14	11.65	13.17	14.15	15.81
3.00	5.00	4.36	6.93	9.32	11.91	13.88	15.75	17.52
5.00	0.50	2.94	5.50	7.84	10.29	11.78	12.61	13.18
5.00	1.50	3.14	5.71	8.05	10.51	12.00	12.83	13.40
5.00	2.00	3.24	5.81	8.15	10.61	12.11	12.94	13.51
5.00	2.50	3.33	5.91	8.26	10.72	12.22	13.05	13.61
5.00	3.00	3.43	6.00	8.36	10.83	12.32	13.16	13.72
5.00	5.00	3.78	6.37	8.74	11.23	12.75	13.59	14.16

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

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

Money Market Account Intangible Values  
As a Percent of Outstanding Balance  
As of September 30, 2007

September Deposit Rate	August Deposit Rate	Interest Rate Scenarios						
		-300	-200	-100	0	+100	+200	+300
0.50	0.50	3.91	5.27	6.61	7.92	9.18	10.41	11.59
0.50	1.50	4.04	5.53	6.94	8.29	9.60	10.86	12.07
0.50	2.00	4.05	5.53	6.93	8.28	9.57	10.82	12.03
0.50	2.50	4.05	5.53	6.93	8.28	9.57	10.82	12.03
0.50	3.00	4.05	5.53	6.93	8.28	9.57	10.82	12.03
0.50	5.00	4.05	5.53	6.93	8.28	9.57	10.82	12.03
1.50	0.50	3.63	5.12	6.18	7.33	8.65	9.83	10.94
1.50	1.50	3.86	5.36	6.60	7.80	8.93	10.04	11.15
1.50	2.00	3.93	5.43	6.63	7.79	8.97	10.13	11.28
1.50	2.50	3.92	5.30	6.57	7.83	9.07	10.28	11.46
1.50	3.00	3.93	5.30	6.67	8.00	9.27	10.50	11.69
1.50	5.00	4.05	5.53	6.93	8.28	9.57	10.82	12.03
2.00	0.50	3.34	4.81	5.82	6.65	7.70	9.12	10.40
2.00	1.50	3.61	5.10	6.13	7.23	8.58	9.79	10.90
2.00	2.00	3.74	5.23	6.31	7.60	8.82	9.94	11.02
2.00	2.50	3.84	5.34	6.56	7.78	8.92	10.02	11.11
2.00	3.00	3.91	5.42	6.64	7.79	8.95	10.10	11.23
2.00	5.00	4.03	5.51	6.92	8.27	9.58	10.84	12.06
2.50	0.50	3.04	4.50	5.48	6.27	7.02	7.96	9.42
2.50	1.50	3.33	4.80	5.79	6.59	7.57	9.01	10.32
2.50	2.00	3.46	4.95	5.93	6.80	8.08	9.43	10.64
2.50	2.50	3.60	5.09	6.08	7.12	8.50	9.74	10.87
2.50	3.00	3.72	5.21	6.25	7.53	8.78	9.92	11.00
2.50	5.00	3.93	5.28	6.59	7.89	9.15	10.37	11.55
3.00	0.50	2.72	4.17	5.15	5.91	6.62	7.34	8.20
3.00	1.50	3.02	4.48	5.47	6.23	6.96	7.84	9.29
3.00	2.00	3.17	4.64	5.62	6.38	7.16	8.38	9.79
3.00	2.50	3.31	4.79	5.78	6.54	7.45	8.90	10.23
3.00	3.00	3.45	4.93	5.93	6.73	7.97	9.34	10.58
3.00	5.00	3.86	5.39	6.63	7.80	8.93	10.05	11.16
5.00	0.50	1.41	2.83	3.81	4.56	5.23	5.87	6.52
5.00	1.50	1.73	3.16	4.13	4.89	5.56	6.19	6.84
5.00	2.00	1.89	3.32	4.30	5.05	5.72	6.35	7.00
5.00	2.50	2.05	3.48	4.46	5.21	5.88	6.51	7.15
5.00	3.00	2.21	3.64	4.62	5.37	6.04	6.67	7.31
5.00	5.00	2.81	4.28	5.27	6.02	6.67	7.29	8.18

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

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

Passbook Account Intangible Values  
As a Percent of Outstanding Balance  
As of September 30, 2007

September Deposit Rate	August Deposit Rate	Interest Rate Scenarios						
		-300	-200	-100	0	+100	+200	+300
0.50	0.50	5.07	7.43	9.59	11.62	13.57	15.44	17.23
0.50	1.50	5.08	7.46	9.69	11.81	13.82	15.73	17.55
0.50	2.00	5.08	7.46	9.69	11.81	13.82	15.73	17.55
0.50	2.50	5.08	7.46	9.69	11.81	13.82	15.73	17.55
0.50	3.00	5.08	7.46	9.69	11.81	13.82	15.73	17.55
0.50	5.00	5.08	7.46	9.69	11.81	13.82	15.73	17.55
1.50	0.50	4.97	7.31	9.50	11.07	12.27	14.53	16.54
1.50	1.50	5.04	7.41	9.68	11.65	13.66	15.47	17.16
1.50	2.00	5.06	7.43	9.78	11.79	13.65	15.43	17.14
1.50	2.50	5.07	7.42	9.58	11.61	13.56	15.43	17.21
1.50	3.00	5.07	7.45	9.67	11.79	13.79	15.69	17.51
1.50	5.00	5.08	7.46	9.69	11.81	13.82	15.73	17.55
2.00	0.50	4.88	7.20	9.37	10.90	11.42	12.30	14.68
2.00	1.50	4.98	7.33	9.52	11.04	12.27	14.53	16.54
2.00	2.00	5.01	7.38	9.58	11.10	13.19	15.21	17.02
2.00	2.50	5.04	7.41	9.68	11.65	13.66	15.47	17.16
2.00	3.00	5.05	7.41	9.77	11.78	13.64	15.43	17.14
2.00	5.00	5.08	7.46	9.68	11.80	13.81	15.72	17.54
2.50	0.50	4.77	7.09	9.27	10.77	11.27	11.44	12.13
2.50	1.50	4.89	7.22	9.42	10.88	11.39	12.30	14.68
2.50	2.00	4.94	7.28	9.49	10.93	11.41	13.52	15.73
2.50	2.50	4.97	7.33	9.55	11.02	12.27	14.53	16.54
2.50	3.00	5.01	7.37	9.61	11.08	13.19	15.21	17.02
2.50	5.00	5.07	7.45	9.67	11.78	13.79	15.69	17.50
3.00	0.50	4.66	6.97	9.15	10.64	11.14	11.30	11.36
3.00	1.50	4.78	7.11	9.31	10.76	11.23	11.41	12.13
3.00	2.00	4.84	7.18	9.39	10.81	11.29	11.42	13.46
3.00	2.50	4.89	7.24	9.46	10.86	11.36	12.29	14.68
3.00	3.00	4.93	7.29	9.53	10.93	11.39	13.52	15.73
3.00	5.00	5.04	7.42	9.53	11.73	13.63	15.42	17.13
5.00	0.50	4.18	6.48	8.54	10.39	10.86	10.91	10.83
5.00	1.50	4.32	6.63	8.76	10.42	10.81	10.88	10.92
5.00	2.00	4.39	6.71	8.87	10.42	10.82	10.93	10.97
5.00	2.50	4.46	6.78	8.98	10.45	10.87	10.98	11.01
5.00	3.00	4.52	6.85	9.08	10.50	10.92	11.02	11.06
5.00	5.00	4.76	7.11	9.39	10.74	11.13	11.23	11.24

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

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

<p>Non-Interest Bearing Account Intangible Values As a Percent of Outstanding Balance As of September 30, 2007</p>
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September Deposit Rate	August Deposit Rate	Interest Rate Scenarios						
		-300	-200	-100	0	+100	+200	+300
0	0	2.13	4.54	6.82	8.99	11.05	13.01	14.88

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

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

Interest Rate Cap Prices (in basis points)  
As of September 30, 2007

Strike Rate	Interest Rate Scenarios						
	-300	-200	-100	0	100	200	300
Term = 1 year							
3.0	1	14	56	118	186	255	323
3.5	0	5	31	84	151	219	288
4.0	0	1	14	55	116	184	252
4.5	0	0	5	31	82	148	216
5.0	0	0	1	13	54	114	181
5.5	0	0	0	4	30	81	146
6.0	0	0	0	1	13	52	112
6.5	0	0	0	0	4	29	79
7.0	0	0	0	0	1	12	51
7.5	0	0	0	0	0	4	28
8.0	0	0	0	0	0	1	12
8.5	0	0	0	0	0	0	4
9.0	0	0	0	0	0	0	1
9.5	0	0	0	0	0	0	0
10.0	0	0	0	0	0	0	0
10.5	0	0	0	0	0	0	0
11.0	0	0	0	0	0	0	0
Term = 2 Years							
3.0	7	41	127	257	407	560	710
3.5	2	18	75	186	328	479	630
4.0	1	8	40	124	252	400	550
4.5	0	3	18	74	182	322	471
5.0	0	1	8	39	121	247	392
5.5	0	0	3	18	72	178	315
6.0	0	0	1	7	38	118	242
6.5	0	0	0	3	17	70	173
7.0	0	0	0	1	7	37	115
7.5	0	0	0	0	3	17	68
8.0	0	0	0	0	1	7	36
8.5	0	0	0	0	0	2	16
9.0	0	0	0	0	0	1	6
9.5	0	0	0	0	0	0	2
10.0	0	0	0	0	0	0	1
10.5	0	0	0	0	0	0	0
11.0	0	0	0	0	0	0	0
Term = 3 Years							
3.0	27	93	230	428	651	879	1,101
3.5	14	52	151	320	532	757	980
4.0	6	29	92	225	417	637	860
4.5	3	15	51	147	312	519	740
5.0	1	7	28	90	218	407	622
5.5	1	4	14	50	143	303	506
6.0	0	2	7	28	87	212	396
6.5	0	1	4	14	48	138	295
7.0	0	0	2	7	27	84	206
7.5	0	0	1	3	14	47	134
8.0	0	0	0	1	7	26	81
8.5	0	0	0	1	3	13	45
9.0	0	0	0	0	1	6	25
9.5	0	0	0	0	1	3	13
10.0	0	0	0	0	0	1	6
10.5	0	0	0	0	0	1	3
11.0	0	0	0	0	0	0	1

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

Interest Rate Cap Prices (in basis points)  
As of September 30, 2007

Strike Rate	Interest Rate Scenarios						
	-300	-200	-100	0	100	200	300
<b>Term = 4 Years</b>							
3.0	63	168	358	618	908	1,202	1,487
3.5	37	105	249	475	751	1,042	1,328
4.0	21	65	165	348	600	884	1,170
4.5	12	38	103	241	461	730	1,014
5.0	6	22	64	159	337	583	859
5.5	3	12	38	100	233	446	708
6.0	2	7	22	62	154	326	565
6.5	1	3	12	37	97	225	432
7.0	0	2	6	21	60	148	314
7.5	0	1	3	12	35	93	217
8.0	0	0	2	6	20	57	143
8.5	0	0	1	3	11	34	89
9.0	0	0	0	2	6	20	55
9.5	0	0	0	1	3	11	32
10.0	0	0	0	0	2	6	19
10.5	0	0	0	0	1	3	10
11.0	0	0	0	0	0	1	6
<b>Term = 5 Years</b>							
3.0	114	260	500	817	1,166	1,517	1,855
3.5	73	175	362	641	974	1,321	1,662
4.0	46	116	253	483	790	1,129	1,470
4.5	28	75	171	350	619	941	1,280
5.0	17	48	113	244	466	763	1,092
5.5	10	29	73	164	336	597	910
6.0	6	18	47	109	235	448	736
6.5	3	10	29	71	158	323	574
7.0	2	6	17	45	104	225	431
7.5	1	3	10	28	68	151	309
8.0	0	2	6	17	43	100	215
8.5	0	1	3	10	26	64	144
9.0	0	0	2	5	16	41	95
9.5	0	0	1	3	9	25	61
10.0	0	0	0	2	5	15	39
10.5	0	0	0	1	3	9	24
11.0	0	0	0	0	2	5	14
<b>Term = 10 Years</b>							
3.0	447	783	1,236	1,772	2,333	2,876	3,382
3.5	325	588	968	1,455	1,996	2,539	3,054
4.0	232	436	743	1,166	1,674	2,209	2,729
4.5	161	317	558	912	1,372	1,888	2,408
5.0	110	227	413	699	1,098	1,581	2,092
5.5	74	158	301	524	857	1,293	1,785
6.0	49	108	215	388	655	1,032	1,492
6.5	31	73	150	282	490	804	1,218
7.0	19	48	103	202	362	613	970
7.5	12	31	70	141	263	458	753
8.0	7	20	46	97	188	338	573
8.5	4	12	30	65	131	245	427
9.0	3	7	19	43	90	175	314
9.5	1	4	12	28	61	122	228
10.0	1	3	7	18	40	83	162
10.5	0	1	4	11	26	56	113
11.0	0	1	3	7	16	37	77

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

Spot (Zero-Coupon) Rates  
As of September 30, 2007

Maturity (Month)	Treasury *	Libor / SWAP **	Secondary Market CD **
6	4.09	5.17	5.12
12	4.05	4.78	4.81
24	3.97	4.62	4.70
36	4.03	4.70	4.80
48	4.15	4.81	4.93
60	4.24	4.92	5.05
72	4.32	5.02	5.16
84	4.41	5.10	5.25
96	4.49	5.17	5.33
108	4.58	5.23	5.39
120	4.64	5.27	5.43
132	4.68	5.30	5.45
144	4.71	5.33	5.48
156	4.73	5.35	5.50
168	4.76	5.37	5.53
180	4.78	5.39	5.56
192	4.79	5.41	5.57
204	4.81	5.42	5.59
216	4.82	5.44	5.61
228	4.83	5.45	5.62
240	4.83	5.46	5.63
252	4.84	5.47	5.64
264	4.84	5.48	5.66
276	4.84	5.49	5.67
288	4.84	5.51	5.68
300	4.84	5.52	5.69
312	4.83	5.53	5.70
324	4.82	5.54	5.72
336	4.82	5.55	5.73
348	4.81	5.57	5.74
360	4.79	5.58	5.76

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

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

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



Projected Future 1-Mo Interest Rates  
As of September 30, 2007

Month	Treasury *	Libor / ** SWAP	Secondary ** Market CD	Thrift *** Retail CD
6	4.20	4.87	4.81	4.76
12	3.98	4.23	4.33	4.86
24	3.81	4.65	4.80	4.71
36	4.41	5.01	5.16	4.83
48	4.56	5.26	5.43	4.89
60	4.65	5.43	5.63	4.97
72	4.79	5.56	5.75	5.33
84	4.99	5.66	5.83	5.81
96	5.23	5.65	5.88	6.01
108	5.32	5.65	5.86	5.93
120	5.02	5.64	5.70	5.56
132	5.03	5.64	5.70	5.43
144	5.04	5.64	5.81	5.54
156	5.05	5.64	5.87	5.64
168	5.04	5.64	5.89	5.72
180	5.04	5.64	5.88	5.79
192	5.03	5.65	5.87	5.84
204	5.02	5.66	5.86	5.87
216	5.00	5.67	5.86	5.89
228	4.97	5.68	5.86	5.89
240	4.94	5.70	5.87	5.88
252	4.91	5.72	5.89	5.85
264	4.88	5.74	5.91	5.84
276	4.83	5.76	5.93	5.84
288	4.79	5.78	5.96	5.86
300	4.74	5.81	5.99	5.88
312	4.68	5.83	6.03	5.91
324	4.62	5.86	6.07	5.96
336	4.56	5.89	6.12	6.01
348	4.49	5.93	6.17	6.08
360	4.41	5.96	6.22	6.16

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

- \* OTS estimates based on "Daily Treasury Yield Curve Rates" from the U.S. Treasury
- \*\* OTS estimates based on Federal Reserve Statistical Release H.15
- \*\*\* OTS estimates based on data from Bank Rate Monitor

Selected Current Interest Rates  
As of September 30, 2007

Instrument	Rate	Source
<u>Mortgages</u>		
Fixed-rate Single Family	6.28	FNMA; 60-day commitment rate on 30-year, conventional mortgages
Multifamily		
Fully Amortizing		FNMA 25/25 30-day commitment rate *
Balloon		FNMA 7/30 30-day commitment rate *
Construction loans	7.38	NAHB Survey **
Second Mortgages and Home Equity	7.28	FNMA; 60-day commitment rate on 30-year, conventional mortgages + 100 bp
Mobile Home Loans	8.88	7-Yr. CMT + 450 basis points
<u>Consumer Loans</u>		
Loans on Deposits	6.13	Fed Release H.15; 6 mo secondary mkt CD rate + 100 basis points
Home Improvement	8.28	Second Mortgage Rate + 100 basis points
Education Loans	6.82	91 day T-bill + 300 basis points
Auto Loans - 4 yr	6.92	Bank Rate Monitor; national average
Recreational Vehicles	6.00	Industry survey
Other	11.80	Fed Release G 19; 24 mo. personal loan **
Credit Cards - fixed	13.37	Bank Rate Monitor
Credit Cards - adjustable	14.52	Bank Rate Monitor
<u>Other</u>		
Corporate Securities	4.98	Fed Release H.15; 7-year swap rate
Commercial Loans	7.68	Fed Release E 2; weighted avg rate on all commercial loan of less than \$1,000,000

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

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