OFFICE OF FEDERAL HOUSING ENTERPRISE OVERSIGHT

RISK BASED CAPITAL REPORT INSTRUCTIONS

April 30, 2007

I. GENERAL INSTRUCTIONS

A. Date and Frequency of Reporting

Each Enterprise must file the Risk Based Capital (RBC) Report as of the end of each calendar quarter or any other date specified by OFHEO (each such date is the Reporting Date). The RBC Report is due within 30 days of the Reporting Date.

B. Organization of these Instructions

The RBC Report consists of a number of tables as well as documentation of proxy treatments and new activities (described in "Proxy Treatments and New Activities" below), which should all be submitted in electronic form, together with a signed transmittal letter provided in hard copy. These general instructions apply to all of the information required by the RBC Report.

Section II. sets forth specific instructions for the preparation of the data tables comprising most of the RBC Report. The tables are divided among a number of subject areas. Section II.A. addresses tables for data on individual whole loans, loan groups, and mortgage credit enhancements. Section II.B. provides for tables of data for single class mortgage backed securities (MBS). Section II.C. includes instructions for a table for data on multi-class and derivative MBS. Section II.D. includes instructions for a table for data on Mortgage Revenue Bonds (MRBs) and miscellaneous mortgage-related securities. Section II.E. covers tables to report non-mortgage instruments, which may be either assets or liabilities or, in the case of derivative contracts, off-balance sheet items. Section II.F. includes instructions for a table that provides data for items subject to alternative modeling treatments. Section II.G. includes instructions for the accounting, tax and operations data table. Finally, Section II.H. includes instructions for preparing a table to ensure total reported assets equal reported liabilities plus equity, and that amounts reported in the RBC Report data tables reconcile to the reporting Enterprise's General Ledger.

Appendices to this document provide data dictionaries for each of the tables, as well as lists of the ledger codes used in the tables. The dictionaries are intended for systems and data professionals who may be involved in the preparation of the corresponding computer files and include field code names and supplemental information on field sequence (the same sequence followed in the instruction text), allowable values, required data formats, and field lengths. Ledger codes identify the various line items comprising the stress test balance sheet, as well as off-balance sheet items.

C. Preparation of Reports

Each Enterprise shall prepare the RBC Report in accordance with these Instructions. Enterprise financial records shall be maintained in a manner and with a sufficient scope to ensure that each RBC Report is prepared and filed in accordance with these Instructions and accurately reflects the Enterprise's assets, liabilities, off-balance sheet obligations, and operations. Questions and requests for interpretations of these Instructions shall be addressed to:

Associate Director, Office of Information Technology
Office of Federal Housing Enterprise Oversight
1700 G Street, NW
Washington, DC 20552

D. Declaration and Signatures

Each RBC Report, including amended RBC Reports, shall be signed by an officer who attests that the RBC Report is true and correct to the best of his or her knowledge and belief, which officer is authorized specifically by the Board of Directors to make such a declaration. Since the RBC Report is primarily made up of a large number of computer files, the officer may provide this attestation in a signed cover letter listing the names of all files comprising the RBC Report. The Enterprise shall maintain in its files a signed and attested record of its completed RBC Report, including all data files.

E. Submission of the Reports

1. Submission

Each Enterprise shall submit its RBC Report in its entirety, either electronically in a manner specified by OFHEO or, if not possible, using either CD or DLT format tape. All files should be pipe (|) delimited, variable width in ASCII format. Inaccurate, incomplete, or incorrectly formatted RBC Reports will not be accepted and must be corrected and resubmitted. A report resubmitted after the submission date shall be considered to be a late submission.

2. Amended Reports

In the event an Enterprise makes an adjustment to its financial statements for a quarter or a date for which the information was requested that would cause an adjustment to data previously

submitted in an RBC Report, the Enterprise shall file an amended RBC Report not later than three business days after the date of such adjustment.

F. Applicability of Generally Accepted Accounting Principles

The RBC Report shall be prepared in accordance with Generally Accepted Accounting Principles, except to the extent otherwise directed by OFHEO either in these Instructions or the risk-based capital regulation.

G. Sign, Unit, and Field Length Conventions

The RBC Report follows the convention that Assets = Liabilities + Equity. Thus all principal and notional amounts should be reported as positive values, except in rare instances, such as when an Enterprise has a short position in an asset. Unamortized balances associated with these values may be positive or negative.

With respect to units, enter all dollar amounts to the penny. Enter all rates, fractions, and percentages in decimal format, with 100% = 1.0.

With respect to field lengths, the data dictionaries list maximums. For decimal format fields, the decimal point takes a space; for example, "15.2" indicates a total field width of 15, with 12 digits to the left and 2 to the right of the decimal point. For numbers in integer format, the table lists the maximum field length; padding is not required.

H. Proxy Treatments and New Activities

The Risk Based Capital Rule permits proxy treatments--treatments or combinations of treatments that approximate the computational characteristics of a financial instrument--that are approved by OFHEO for such use.[1] The RBC Report is the vehicle for transmitting to OFHEO information on proxy treatments, as well as information on new activities--products, transactions or other activities that have not previously been reported in the RBC Report, and activities developed or introduced in the current quarter that are likely to affect future RBC Reports. As part of the RBC Report, an Enterprise shall include, as an addendum to the RBC Report, documentation, in electronic form (e.g., a Word document), describing both proxy treatments and new activities, and

[1] Risk Based Capital Rule, 3.9.1.b.4

how they are reflected in the RBC Report. Documentation need not be instrument specific, but may address classes of instruments.

I. Verification

Before submitting the RBC Report to OFHEO, an Enterprise shall ensure that it has prepared an appropriate record or records for each table relevant to a particular item as specified in these Instructions, that it has populated every field with Enterprise data, an allowed default value, or a permitted "inapplicable" value specified in the Instructions text, and that data values fall within the allowable ranges specified in the data dictionaries included in the appendices to these Instructions.

An Enterprise must enter a value in every field of every table necessary to completely report an item; where a particular field is not applicable, the permitted "inapplicable" value specified in the data dictionaries must be used. Where these Instructions or the tables in the appendices do not specify a default value or "inapplicable" value for an inapplicable field, the Enterprise should contact OFHEO for direction. The tables will be updated accordingly. When an Enterprise cannot provide necessary data for an applicable data element, the item in question should be reported in the Alternative Modeling Treatment Items table.

An Enterprise shall confirm the reasonableness and internal consistency of data reported in the tables. If unreasonable or inconsistent values cannot be corrected, the affected item should be reported in the Alternative Modeling Treatment Items table. An Enterprise should notify OFHEO of any error or omission it identifies in these Instructions, which will be updated accordingly.

Each Enterprise shall attest that all RBC Report data is checked for accuracy before submission. All reports shall tie out to published financial statements. As part of the RBC Report, an Enterprise shall include documentation, in electronic form, that explains any unusual changes from the previous RBC Report.

II. SUBMISSION INSTRUCTIONS

A. Individual Loan, Loan Group and Credit Enhancement Contract Data

1. Introduction

The RBC Report requires data on an aggregate basis for all loans owned, or underlying outstanding securities issued, by the reporting Enterprise. In order to create the necessary aggregate records, records in the appropriate formats should be reported for each individual loan, and then aggregated to create "Loan Group" records for loans having similar defining characteristics, such as product type, interest rate, Census Division, LTV, age, other risk factors, and accounting categories. These characteristics, called "Classification Variables," are fully listed and defined later in these Instructions. Individual loans and loan group records may also be created concurrently, so long as the loan level data utilized for both is identical. Loan Groups are formed from every possible combination of values of the Classification Variables set forth in the Individual Loan tables.

In addition to Loan Group records that reflect outstanding loans as of the Reporting Date, the RBC Report requires the creation of records for Commitment Loan Group Categories and Distinct Credit Enhancement Combination (DCC) Categories that reflect loans expected to result from outstanding commitments, and corresponding tables. Commitment Loan Group Categories and Distinct Credit Enhancement Combination (DCC) Categories are based on the characteristics of single-family loans originated and securitized during the six months ending on the Reporting Date.

Required loan information and information on related credit enhancements for existing loans is organized in 11 tables. The Whole Loan Master table for individual loans and Loan Groups includes records corresponding to all loans on the books of an Enterprise as of the Reporting Date. The Single Family Data Elements table for individual loans and Loan Groups includes records for all single-family loans. The Multifamily Data Elements table for individual loans and Loan Groups includes records only for multifamily loans. The ARM Related Data Elements table for individual loans and Loan Groups includes records for all adjustable rate mortgage loans. The Credit Enhancement Data Elements—Individual Loans table and the Distinct Credit Enhancement Combination (DCC) Data Elements table include records for all loans receiving credit enhancement. Population of the Credit Enhancement Data Elements—Individual Loans table requires data about certain characteristics of each loan limit credit enhancement and contract numbers for first, second, third and fourth priority aggregate limit credit enhancement. Data representing the terms of each

contract are contained in the Credit Enhancement Contract Elements table, the instructions for which immediately follow in section II.A.2. Detailed instructions for each of the individual loan and Loan Group tables are included in the sections that follow.

Required information on Commitment Loan Group and DCC Categories is organized in much the same manner as information for Loan Groups and DCCs. Section II.A.5 provides guidance for generating the necessary tables.

Throughout these Instructions, table and variable names are capitalized, and variable values other than zero and one are bracketed with quotation marks.

2. Preparation of the Credit Enhancement Contract Elements Table

The term "Contract Elements" refers to the attributes of a credit enhancement contract that affect Enterprise performance in the Risk-Based Capital stress test. Prepare one unique record in the Credit Enhancement Contract Elements table for each aggregate limit credit enhancement contract affecting one or more owned or guaranteed loans. Consult Appendix 5 for supplemental information about each field--allowable values, required formats, and field lengths. Instructions for entering data into each field of the table follow below.

1.) Contract Number: Enter a unique number identifying each credit enhancement contract.

2.) Enterprise: Enter the name of the reporting Enterprise—"FNM" for Fannie Mae or "FHLM" for Freddie Mac.

3.) Reporting Date: Enter the date for which data are reported.

4.) CE Credit Rating: Identify a rating issued by any Nationally Recognized Statistical Rating Organization (NRSRO) for this credit enhancement provider or counterparty, as of the Reporting Date.

   a.) If there is only one rating available, enter that rating.

   b.) In the case of multiple ratings, enter the lowest rating.

   c.) Map the NRSRO rating to the appropriate OFHEO rating category as illustrated in Table 3-30 of the Risk Based Capital Rule (e.g., ignore pluses, minuses, and numeric modifiers in the NRSRO ratings). Enter "AAA" for an NRSRO's highest rating category; "AA" for the second-highest rating

category; “A” for the third-highest rating, or “BBB” for the fourth highest rating, or “BB” for the fifth highest rating.

d.) Enter “BBB” for unrated seller/servicers. Enter “BB” for other unrated counterparties. If the credit enhancement is a reserve account in accordance with item 8.) b.) below, use the lowest rating of the instrument(s) backing the reserve.

e.) If the credit enhancement is invested in cash or cash equivalents, enter “CE”.

f.) If the credit enhancement is in the form of federal government securities or a federal government guarantee or in the form of securities issued by the reporting Enterprise, enter “AGY”.

g.) If the credit enhancement is in the form of securities issued by a government-sponsored enterprise other than the reporting Enterprise, enter “AAA”.

5.) Expiration Month: Enter the number of the month in the stress period (the calendar month following the Reporting Date is month one) in which this contract expires. If the loans under this contract have different expiration dates, enter the current UPB weighted average expiration month. If all the loans under this contract are covered until maturity, enter '999'. If there is no expiration date, enter “999”.

6.) Current Contract UPB: Enter the aggregate current UPB, as of the Reporting Date, of loans covered under the contract in either the first or the second priority position. Do not include the current UPB of loans covered under the contract in lower priority positions.

7.) Original Contract UPB: Enter the aggregate origination UPB of loans covered under the contract in either the first or the second priority position as of the Reporting Date. Do not include the origination UPB of loans that may be included in the contract but have liquidated prior to the Reporting Date. Do not include the origination UPB of loans covered under the contract in lower-priority positions.

8.) CE Balance: Enter the available credit enhancement balance as of the Reporting Date.

a.) For unlimited recourse/indemnification contracts, enter zero.

b.) For multifamily seller/servicers participating in a Delegated Underwriting and Servicing program, enter the amount of cash, cash-equivalents, and/or

LOCs comprising the fully-funded reserve account pledged to the Enterprise in the event of seller/servicer default times the maximum haircut associated with the seller/servicer, as described in item 6.) d.) of the DCC Data Elements – Individual Loans table.

9.) Adjusted CE Balance: Enter the CE Balance adjusted for the following:

a.) For Contract Subtype "COL", where the CE Credit Rating is not "CE", enter the product of 0.70 and the CE Balance.

b.) For Contract Subtype "REC", enter the Original Contract UPB of loans covered under the contract.

c.) For Contract Subtype "SA", enter the CE Balance plus the minimum of the Remaining Limit Amount or the Wtd Avg Spread Rate/12 x 60 x Current Contract UPB.

10.) Contract Subtype Indicator: Enter the type of credit enhancement contract.

a.) Enter "ELP" when the credit enhancement is an Enterprise loss position.

b.) Enter "MPI" for modified pool insurance, limited recourse, limited indemnification, and FHA Risk-sharing Agreements.

c.) Enter "SA" for a spread account.

d.) Enter "REC" for unlimited recourse or unlimited indemnification.

e.) Enter "PI" for Pool Insurance, Letters of Credit, and Subordination Agreements.

f.) Enter "CE" for a collateral account funded with Cash or Cash Equivalents. (Cash Equivalents include, according to FAS No. 95 "short-term, highly liquid securities that are very near to maturity . . . generally having an original maturity of no more than 3 months." This includes FDIC-insured demand deposits, money market funds, and Treasury bills <= 1 year maturity. All other security types (including all MBS, zero-coupon bonds, > 1 year maturity Treasury notes and bonds, Certificates of Deposit, etc.) are Non-Cash or Non-Cash Equivalents.

g.) Enter "COL" for a Collateral Account funded with Non-Cash or Non-Cash Equivalents.

11.) Loan Level Coverage Limit: For Contract Subtype "MPI", enter the loan level coverage limit as a percent of loss expressed as a decimal, after deductibles such as MI/LSA or other higher-priority contracts. For an FHA Risk-sharing Agreement, this will be 50%. For other Contract Subtypes, enter one.

12.) Wtd Avg Spread Rate: For Contract Subtype "SA", enter the current UPB weighted average spread rate for loans covered under the contract, expressed as a decimal per annum (e.g., 5 basis points per annum on monthly outstanding balances = 0.0005). For non-SA Contract Subtypes, enter zero.

13.) Limit Type: Enter the limit type for the contract (applicable only to Contract Subtype "SA".)

a.) Enter "D" for Deposit-Limited, "B" for Balance Limited, or "N" for unlimited.

b.) For Contract Subtypes other than "SA", enter "N" for Not Applicable.

14.) Remaining Limit Amount: Enter the remaining limit amount for the contract (applicable only to Contract Subtype "SA") as of the Reporting Date.

a.) If the Limit Type is "D", enter the maximum dollar amount of remaining spread deposits required under the contract as of the Reporting Date.

b.) If the Limit Type is "B" or "N", enter the Wtd Avg Spread Rate/12 x the Current Contract UPB x the UPB Wtd Avg Remaining Term to Maturity of those loans.

c.) For non-SA contracts, enter zero.

15.) Loan Count: Enter the number of loans covered by the contract.

3. Preparation of Tables for Individual Loan Data

In order to create Loan Groups, records must be created for each individual loan (or each fraction of a loan if a loan is divided between a security or securities and an Enterprise portfolio) that include fields and values necessary to populate Loan Group tables and records. As necessary, report the data for each loan in two to four of five tables: the Whole Loan Master—Individual Loans table, the Single Family Data Elements—Individual Loans table, the Multifamily Data Elements—Individual Loans table, the ARM Related Data Elements—Individual Loans table, and the Credit Enhancement Data Elements—Individual Loans table. For example, a fixed rate single-

family loan without credit enhancement requires records in the Whole Loan Master and Single Family Data Elements tables; a multifamily adjustable rate loan with credit enhancement requires records in the Whole Loan Master, Multifamily Data Elements, ARM Related Data Elements, and Credit Enhancement Data Elements tables. For each loan, relevant tables include three common fields—Loan Number, Enterprise, and Reporting Date. All but the Single Family Data Elements and Multifamily Data Elements table include the Business Type field.

If a loan is outstanding past its maturity term, do not include it in these tables. Include it in the Alternative Modeling Treatment Items table.

Instructions for entering data into each field of each table follow. Consult the data dictionaries included as appendices to these Instructions. A dictionary is included for each table, and generally includes the same field-specific information provided in these Instructions, supplemented by the system name for each field, allowable values, required formats, and field lengths.

a. Whole Loan Master Table--Individual Loans

In general, include one record in the Whole Loan Master—Individual Loans table for each owned or guaranteed loan. If a loan is divided between the retained and sold portfolios, use separate records to report the retained and the sold portions.

The fields included in the table apply to all mortgage loans, regardless of their characteristics. Fields specific to single family, multifamily, adjustable rate, and credit-enhanced loans are included in tables discussed later in these Instructions.

Prepare records in the table as follows (consult the Data Dictionary in Appendix 6 for supplemental information):

1.) Loan Number: Enter the Enterprise's unique number identifying the loan.

2.) Enterprise (Classification Variable): Enter the name of the reporting Enterprise—"FNM" for Fannie Mae or "FHLM" for Freddie Mac.

3.) Reporting Date (Classification Variable): Enter the date for which data are reported.

4.) Business Type (Classification Variable): Indicate single family ("SF") or multifamily ("MF").

5.) Exact Representation: Enter "Y" if the modeling data for this loan provide an exact representation of the contractual terms of the mortgage documents, including third-party contract—e.g., cap or swap contracts that are required by the terms of the

mortgage documents; otherwise, enter "N". If "N" is entered, OFHEO assumes the reported instrument is a proxy for one or more other instruments, and requires documentation and justification of the proxy treatment in an addendum to the RBC Report.

6.) Portfolio Type (Classification Variable): Indicate retained portfolio ("R") for unsecuritized loans owned by the Enterprise. Otherwise, indicate sold portfolio ("S").

7.) Government Flag (Classification Variable): Indicate whether the loan is conventional ("C") or government-insured ("G").

8.) Original UPB Amount: Enter the original face amount of the loan, reflecting only the amount of the loan owned, or underlying securities issued, by the Enterprise.

9.) Current UPB Amount: As of the Reporting Date, enter the outstanding unpaid principal balance (UPB) of the loan, reflecting only the amount of the loan owned, or underlying securities issued, by the Enterprise.

10.) Mortgage Origination Date: Enter the date for which the individual mortgage was originated.

11.) Mortgage Payment Amount: Enter the scheduled principal and interest due in the month preceding the start of the stress period, reflecting only the amount of each loan owned, or underlying securities issued, by the Enterprise. All loans are assumed to pay monthly; for biweekly loans an Enterprise must calculate an equivalent monthly payment amount. To do this, create a new monthly amortization table, based on the UPB amount as of the start of the last biweekly payment period, the current interest rate, and the number of months remaining in the original biweekly amortization table.

12.) Unamortized Balances: Enter the sum of all discounts, premiums, fees, commissions, etc. for the loan. The sum of all entries must be such that unamortized balance equals book value minus face value for the loan. For notional balances, including sold loans, face value equals zero. If the field is inapplicable, enter zero.

13.) Unamortized Balances Scale Factor: Enter the factor applied to the Unamortized Balances that offsets any timing adjustments between the loan data reported to

OFHEO and the Enterprise's published financials. If no adjustment is necessary enter one.

14.) UPB Scale Factor: Enter the factor applied to the current UPB that offsets any timing adjustments between the loan data reported to OFHEO and the Enterprise's published financials. If no adjustment is necessary enter one.

15.) Interest-Only Flag (Classification Variable): Enter "Y" if the loan currently pays interest only. Enter "N" for all other loans, including loans that initially paid interest only but currently amortize.

16.) Interest-Only Remaining Term: Enter the number of months until the interest only period of the loan expires. For bullet loans this should be the same as the Wtd Avg Remaining Term to Maturity. For loans that do not have an interest-only feature, enter zero.

17.) Original Amortization Term: Enter the number of months over which the loan was contractually scheduled to amortize.

a.) For biweekly loans, the number of months is computed from the biweekly amortization schedule.

b.) For bullet interest-only loans as well as those that amortize after the end of an interest-only period (both generally multifamily loans), enter the number of months over which the interest-only loan is expected to amortize as of the end of the interest-only term plus the interest-only term itself. Thus a loan with a five-year interest-only period, a subsequent 25-year amortization period, a balloon maturity at the end of year ten, and an age of three years at the start of the stress period would have a remaining interest-only term of two years (five years minus three), a remaining term to maturity of seven years (ten years minus three) and an Original Amortization Term of 30 years (five-year interest-only period plus 25 year amortization period).

18.) Remaining Term to Maturity: Enter the number of contractual payments from the day following the Reporting Date until (and including) the maturity date of the loan.

a.) For biweekly loans, compute this value using the new monthly amortization table created to calculate the Mortgage Payment Amount above.

b.) Loans past their maturity dates (e.g., with negative Remaining Term to Maturity) should be reported in the table for Alternative Modeling Treatment Items.

19.) Age: Enter the number of scheduled contractual payments due from the first paid installment date until and including the Reporting Date, calculated for each loan as:

age = (year(Reporting Date) * 12 + month(Reporting Date)) -
(year(first paid installment date) * 12 + month(first paid installment date)) + 1

All loans, including biweeklies, are assumed to pay monthly. If a loan is newly originated, and the first paid installment date is after the Reporting Date, the age is zero.

20.) Mortgage Age Class (Classification Variable): Enter the value assigned for the age of the loan, as follows:

Age Class	**Age Range**
01	0<=Age<=12
02	12<Age<=24
03	24<Age<=36
04	36<Age<=48
05	48<Age<=60
06	60<Age<=72
07	72<Age<=84
08	84<Age<=96
09	96<Age<=108
10	108<Age<=120
11	120<Age<=132
12	132<Age<=144
13	144<Age<=156
14	156<Age<=168
15	168<Age<=180
16	Age>180

21.) Current Mortgage Interest Rate: Enter the current interest rate, expressed as a decimal (e.g., 6-5/8% = 0.06625), for the loan. If the data element is not available and the loan is an ARM, and the age is greater than two rate reset periods, enter the sum of the index and the margin. If the age is less than two rate reset periods, report

the loan in the AMT submission. If the data element is not available and the loan is not an ARM, report the loan in the AMT submission.

22.) Current Mortgage Interest Rate Class (Classification Variable): Enter the value assigned for the Current Mortgage Interest Rate of the loan, as follows:

Value	Rate Range
01	0.0<=Rate<4.0
02	4.0<=Rate<5.0
03	5.0<=Rate<6.0
04	6.0<=Rate<7.0
05	7.0<=Rate<8.0
06	8.0<=Rate<9.0
07	9.0<=Rate<10.0
08	10.0<=Rate<11.0
09	11.0<=Rate<12.0
10	12.0<=Rate<13.0
11	13.0<=Rate<14.0
12	14.0<=Rate<15.0
13	15.0<=Rate<16.0
14	16.0<=Rate

23.) Guarantee Fee Rate: Enter the guarantee fee rate for the loan, expressed as a decimal per annum (e.g., 25 b.p. = .0025), net of premiums or other third-party payments (e.g., the guarantee fee representing income to the Enterprises). For retained loans, or if this field is otherwise inapplicable, enter zero.

24.) Servicing Fee Rate: Enter the gross servicing fee rate expressed as a decimal (e.g., 25 b.p. = .0025), including the total amount retained by the servicer plus spread, premiums or other third-party payments made either by the servicer or by the Enterprise from gross guarantee fee income (e.g., the mortgage interest rate less the servicing fee must equal the net yield rate. The net yield rate less the guarantee fee rate must equal the pass-through rate). If this field is not applicable, enter zero.

25.) Original LTV: Enter the original loan-to-value (LTV) ratio calculated as the UPB of the loan at origination divided by the lesser of the original appraised value of the underlying property collateral or its purchase price. If the Business Type is “SF”, the original LTV is unavailable, and the acquisition LTV is available, impute the original LTV using the acquisition LTV as:

$$LTV_{orig} = LTV_{acq} \times \frac{UPB_{orig}}{UPB_{acq}} \times \frac{HPI_{acq}}{HPI_{orig}}$$

where:

HPI_{acq} and HPI_{orig} are from the most recently available OFHEO HPI.

If the Business Type is "MF", the original LTV is unavailable, and the acquisition LTV is available, do not impute the original LTV using the acquisition LTV as described above for "SF". Rather, substitute the acquisition LTV for the unavailable original LTV.

For "SF" and "MF" loans, if the original and acquisition LTV are both unavailable assign a value of 101.

26.) Original LTV Class (Classification Variable): Enter the value assigned for the LTV of the loan, as follows:

Value	LTV Range
01	0 < LTV <= 60
02	60 < LTV <= 70
03	70 < LTV <= 75
04	75 < LTV <= 80
05	80 < LTV <= 90
06	90 < LTV <= 95
07	95 < LTV <= 100
08	100 < LTV

27.) Float Days for Scheduled Principal: Enter the type of float schedule that applies to scheduled principal. If this field is not applicable (e.g., for retained loans), enter zero.

28.) Float Days for Prepaid Principal: Enter the type of float schedule that applies to prepaid principal. If this field is not applicable (e.g., for retained loans), enter zero.

29.) Percent Repurchased: To report data necessary to compute cash flows for a single class MBS backed by this loan that is held in the Enterprise's portfolio, enter the percent of the loan UPB expressed as a decimal (e.g., 100% = 1.00) that reflect the fraction of the loan that collateralizes the portion of the MBS that the Enterprise

holds in its portfolio.[2] For retained loans, sold loans that do not back repurchased single class MBS, and sold loans backing repurchased single class MBS when the value of the Whole Loan Modeling Flag field in the Single Class MBS Master table is "N", enter zero.

30.) Security UPB Scale Factor: Enter the factor that, when applied to the Current UPB Amount times the Percent Repurchased, offsets any timing adjustments between the related security data included in the RBC Report and the reporting Enterprise's published financials. Where Percent Repurchased equals zero or where no adjustment is necessary, enter one.

31.) Security Unamortized Balances: When the Percent Repurchased is greater than zero, enter the portion of the unamortized balances associated with the single class MBS (or fraction thereof)[3] held by the Enterprise that is backed by the loan and attributable to that loan.

a.) Enter the sum of all discounts, premiums, fees, commissions, etc. such that unamortized balance equals book value minus face value for the instrument. For notional balances, face value equals zero. If the field is inapplicable, enter zero.

b.) Second, determine the portion of this sum attributable to the loan. To do this divide the product of the unamortized balance associated with the security, the Current UPB of the loan, and the Percent Repurchased, by the current UPB of the security on the books of the Enterprise. For example, if the Enterprise owns half of an MBS with a total current UPB of $200 million, and a particular loan with a current UPB of $100,000 collateralizes the security, the $100 million portion of the security owned by the Enterprise has an unamortized balance of -$2 million. Since the Enterprise owns half the security, the percent repurchased is 50%. The Security Unamortized Balance is therefore (-$2 million x $100,000 x .5) / $100 million, or -$1000.

[2] In certain cases a single loan may back more than one security. If an Enterprise owns all or portions of more than one single class pass through security backed by the loan, the Percent Repurchased should reflect all portions of the loan backing repurchased securities.

[3] When a loan backs more than one MBS pool, enter the sum of the Security Unamortized Balances associated with each repurchased MBS pool including the loan. To accomplish this the Repurchased Percentage must be divided into components associated with each MBS pool; e.g., a Percent Repurchased value of .5 may represent the sum of 20% of the loan in connection with one pool and 30% of the loan corresponding to another pool.

When the Percent Repurchased is zero, enter zero.

32.) Security Unamortized Balances Scale Factor: Enter the factor that, when applied to the Security Unamortized Balances, offsets any timing adjustments between the related security data included in the RBC Report and the reporting Enterprise's published financials. Where Percent Repurchased equals zero or where no adjustment is necessary, enter one.

33.) OFHEO Security Ledger Code (Classification Variable): Where Percent Repurchased is greater than zero, enter the OFHEO Ledger Code associated with the single class MBS (or fraction thereof) repurchased by the issuing Enterprise, as follows (the Product Codes referred to in the table below are also included in the Single Class MBS Master table.)

For Repurchased Single Family Pass Through Securities:

Code	Product Code
A11321	Fixed Rate 30 Year
A11322	Fixed Rate 20 Year
A11323	Fixed Rate 15 Year
A11324	Adjustable Rate
A11325	Balloon/Reset
A11326	Other

For Repurchased Multifamily Pass Through Securities, enter ledger code A1232. For retained loans or for sold loans with a Percent Repurchased of zero, enter "NA".

34.) OFHEO Ledger Code (Classification Variable): Enter the general ledger account number used in the Risk-Based Capital stress test, as follows.

For Retained Single Family Loans:

Code	Product Code
A111	Government Flag = G
A1121	SF Product Code = F30
A1122	SF Product Code = F20

Code	Product Code
A1123	SF Product Code = F15
A1124	SF Product Code = ARM or STP
A1125	SF Product Code = B05, B07, B10, or B15
A1126	SF Product Code = SEC or OTH

For Sold Single Family Loans:

Code	Product Code
OBA111	SF Product Code = F30
OBA112	SF Product Code = F20
OBA113	SF Product Code = F15
OBA114	SF Product Code = ARM
OBA115	SF Product Code = B05, B07, B10, or B15
OBA116	SF Product Code = OTH
OBA117	Government Flag = G
OBA118	SF Product Code = SEC

For Retained Multifamily Loans:

Code	Product/Government Code
A1221	Government Flag = G
A1222	MF Product Code = FIX and Original Amortization Term >= 360 months
A1223	MF Product Code = FIX and Original Amortization Term < 360 months
A1224	MF Product Code = ARM, BAR, or STP
A1225	MF Product Code = B05, B07, B10, or B15
A1226	MF Product Code = OTH

For Sold Multifamily loans, enter OBA12.

For instruments to be proxied as whole loans enter a ledger code, as specified above, that is the most appropriate given the characteristics of the instrument being proxied.

35.) Loan Group Number: Enter the unique number identifying the Loan Group that includes this loan. Populate this field after forming Loan Groups, as discussed in Section A.5, and completing the Whole Loan Master—Loan Groups table.

36.) Comments: Enter any miscellaneous comments necessary.

b. Single Family Data Elements—Individual Loans

Prepare a record in the Single Family Data Elements—Individual Loans table for each owned or guaranteed single-family mortgage loan. This table includes values for characteristics specific to single family mortgages. Loans requiring records in this table also require records in the Whole Loan Master—Individual Loans table, and may require records in the ARM Related Data Elements—Individual Loans table and/or the Credit Enhancement Data Elements—Individual Loans table.

Prepare records in the table as follows (consult the Data Dictionary in Appendix 7 for supplemental information):

1.) Loan Number: Enter the Enterprise's unique number identifying the loan.

2.) Enterprise (Classification Variable): Enter the name of the reporting Enterprise--"FNM" for Fannie Mae or "FHLM" for Freddie Mac.

3.) Reporting Date (Classification Variable): Enter the date for which data are reported.

4.) SF Product Code (Classification Variable): Enter value corresponding to the appropriate product type:

Value	SF Product Code
F30	Fixed rate loan with maturity > 309 months
F20	Fixed rate loan with maturity >189 months and <= 309 months
F15	Fixed rate loan with maturity <= 189 months
B05	Balloon loan with balloon term <= 69 months
B07	Balloon loan with balloon term > 69 months and <= 93 months
B10	Balloon loan with balloon term > 93 months and <= 129 months
B15	Balloon loan with balloon term > 129 months
ARM	Adjustable Rate Mortgage loans

Value	SF Product Code
STP	Step Rate loans[4]
SEC	Second Lien
OTH	Other

5.) Census Division (Classification Variable): Enter the value corresponding to the appropriate Census Division.

Value	Census Division
ENC	East North Central (IL, IN, MI, OH, WI)
ESC	East South Central (AL, KY, MS, TN)
MA	Middle Atlantic (NJ, NY, PA)
MT	Mountain (AZ, CO, ID, MT, NM, NV, UT, WY)
NE	New England (CT, MA, ME, NH, RI, VT)
PA	Pacific (AK, CA, HI, OR, WA)
SA	South Atlantic (DC, DE, FL, GA, MD, NC, SC, VA, WV)
WNC	West North Central (IA, KS, MN, MO, ND, NE, SD)
WSC	West South Central (AR, LA, OK, TX)

Assign Puerto Rico and the US Virgin Islands to the South Atlantic Division. Assign Guam and American Samoa to the Pacific Division. If the state is unknown, assign the loan to the West South Central Division.

6.) Investor-Owned Flag: Enter "N" if underlying property collateral is a one unit dwelling (for example, a single family home, townhouse, condominium, unit in a PUD, or cooperative apartment) that is the primary residence of the owner. Otherwise, for example, for second/vacation homes and 2-4 unit dwellings, enter "Y".

7.) Relative Loan Size: Enter the original loan UPB divided by the average loan amount for the origination year and state (or territory) of loan origination. The appropriate table, which provides average origination UPBs by state (or territory) for origination years beginning in 1969, can be found on OFHEO's web site at

[4] STP loans are adjustable rate loans that either (a) adjust only one time in the life of the loan (typically at the end of year 5 or year 7) or (b) adjust more than once in the life of the loan (typically annually for the first two or three years), with no further adjustments thereafter. STP loans may adjust based upon an index or according to a contractually-specified amount and, after adjustment, STP loans resolve to a fixed rate of interest for the remaining term. The stress test models STP loans that adjust more than once as if they adjust only once. The STP SF Product Code is used only at the individual loan level, to ensure that STP loans are not included in Loan Groups together with otherwise similar ARM loans. After the creation of separate Loan Groups for STP loans, the STP Groups' SF Product Type is set to ARM (see II.A.4.b).

www.ofheo.gov/docs/regs/avgloansize.html. When the loan is located in American Samoa, use the average origination UPB for Guam. When the relevant average origination UPB is missing from the table, or if the state is unknown, enter one.

8.) Relative Loan Size Class (Classification Variable): Enter the value assigned for the Relative Loan Size of the loan, as follows:

Value	Relative Loan Size
01	0.00 <= Size <= 0.40
02	0.40 < Size <= 0.60
03	0.60 < Size <= 0.75
04	0.75 < Size <= 1.00
05	1.00 < Size <= 1.25
06	1.25 < Size <= 1.50
07	Size > 1.50

9.) House Price Growth Factor: Enter the cumulative house price growth factor since loan origination, calculated as follows:

$$house\_price\_growth\_factor = \left(\frac{curr\_index}{orig\_index}\right)^{\frac{AQ}{AQ'}}$$

Where:

curr_index = Census Division HPI from the most recently published OFHEO HPI (as of the Reporting Date).

orig_index = Census Division HPI from the quarter the mortgage was originated.

AQ = Age of the mortgage in quarters (integer value of the mortgage age in months divided by 3), as of the reporting date (for a loan originated in the quarter of the reporting date, this is zero).

AQ' = AQ minus the number of whole quarters between the most recently published OFHEO HPI and the reporting date (typical 1 quarter, accounting for the lag in publication).

Note: If AQ' is <=0 then house_price_growth_factor = 1.0.

10.) Loan Group Number: Enter the unique number identifying the Loan Group in the Whole Loan Master—Loan Groups table that includes this loan.

c. Multifamily Data Elements—Individual Loans

Prepare a record in the Multifamily Data Elements—Individual Loans table for each owned or guaranteed multifamily mortgage loan. This table includes values for characteristics specific to multifamily mortgages. Loans requiring records in this table also require records in the Whole Loan Master—Individual Loans table, and may require records in the ARM Related Data Elements—Individual Loans table and/or the Credit Enhancement Data Elements—Individual Loans table.

Prepare records in the table as follows (consult the Data Dictionary in Appendix 8 for supplemental information):

1.) Loan Number: Enter the Enterprise's unique number identifying the loan.

2.) Enterprise (Classification Variable): Enter the name of the reporting Enterprise—"FNM" for Fannie Mae or "FHLM" for Freddie Mac.

3.) Reporting Date (Classification Variable): Enter the date for which data are reported.

4.) MF Product Code (Classification Variable): Enter value corresponding to the appropriate product type:

Value	MF Product Code
FIX	Fixed rate fully amortizing mortgages
ARM	Adjustable Rate fully amortizing mortgages
B05	Balloon loan with balloon term <= 69 months
B07	Balloon loan with balloon term > 69 months and <= 93 months
B10	Balloon loan with balloon term > 93 months and <= 129 months
B15	Balloon loan with balloon term > 129 months
BAR	Balloon ARMs
STP	Step Rate loans[5]

[5] STP loans are adjustable rate loans that either (a) adjust only one time in the life of the loan (typically at the end of year 5 or year 7) or (b) adjust more than once in the life of the loan (typically annually for the first two or three years), with no further adjustments thereafter. STP loans may adjust based upon an index or according to a contractually-specified amount and, after adjustment, STP loans resolve to a fixed rate of interest for the remaining term. The stress test models STP loans that adjust more than once as if they adjust only once. The STP MF Product Code is used only at the individual loan level, to ensure that STP loans are not included in Loan Groups together with otherwise similar ARM loans. After the creation of separate Loan Groups for STP loans, the STP Groups' MF Product Type is set to ARM (see II.A.4.b).

Value	MF Product Code
OTH	Other

5.) New Book Flag (Classification Variable): Enter "N" for New Book loans and "O" for Old Book loans.

a) Enter an "O" (Old Book) for loans acquired by Fannie Mae up to and including 1987, and loans acquired by Freddie Mac up to and including 1992.

b) Enter "N" (New Book) for loans acquired subsequently, except for any loan that represents a defensive refinance of an Old Book loan, which should be classified as Old Book. (A defensive refinance includes any refinance of any loan that would not have taken place under current New Book standards of DCR and LTV, whether due to a variance or relaxation of standards, a different calculation of ratios, an extension of terms, the use of below-market interest rates, or any other non-standard procedure.)

6.) Ratio Update Flag (Classification Variable): Enter "Y" if the LTV and DCR were recalculated or delegated to have been recalculated at loan origination or at Enterprise acquisition according to standards in effect in or after 1988 for Fannie Mae and in or after 1993 for Freddie Mac. Otherwise enter "N".

7.) Current Debt Service Coverage Ratio: Enter the current debt service coverage ratio (DCR) for the property, using net operating income (NOI) from the most current annual operating statement received as of the Reporting Date and the current mortgage payment. Standards for calculating property operating ratios should follow those of the CMSA Investor Reporting Package.

In the absence of an annual operating statement, impute current DCR as the maximum of

a) the mean origination DCR (1.10 for Old Book loans and 1.30 for New Book loans),

b) the actual origination DCR (or the actual acquisition DCR if origination DCR is unavailable) adjusted only for annualized mortgage payment changes, or

c) the estimated DCR adjusted for rent, vacancy and payment changes as follows:

$$[a] \quad cur\_dcr = \max\left(mean\_dcr,\ \ adj\_orig[acq]\_dcr,\ \ est\_dcr\right)$$

where:

$$[b] \quad adj\_orig\_dcr = orig\_dcr \times \frac{origPMT}{curPMT} \quad or$$

$$adj\_acq\_dcr = acq\_dcr \times \frac{acqPMT}{curPMT} \quad ,$$

$$[c] \quad est\_dcr = \min\left(\frac{\left(1.10 \times 1.03^{t}\right)}{\left[\frac{curPMT}{orig[acq]PMT}\right]},\ est\_dcr_{t} \right), \quad and$$

$$[d] \quad est\_dcr_{i} = est\_dcr_{i-1} \times \frac{\left[\left(1+RGR_{i}\right)\times\left(\frac{1-.472-VR_{i}}{1-.472-VR_{i-1}}\right)\right]}{\left[\frac{\left(PMT_{i}\right)}{\left(PMT_{i-1}\right)}\right]} \ .$$

and:

t = the time in years between origination (or acquisition) and the start of the stress period

RGR_i = annual rent growth each year between origination (or acquisition) and the start of the stress period (i = 1, …, t), based on the rent of primary residence component of the Consumer Price Index – Urban (CPI-U) of the Bureau of Labor Statistics for the Census Region (S, W, MW, or NE) in which the property is located. For properties outside the continental U.S., use the national average or U.S. rent growth.

VR_i = annual rental vacancy rate of the U.S. Department of Commerce Bureau of the Census for the Census Region (S, W, MW, or NE) in which the property is located for each year between origination (or acquisition) and the start of the stress period. For properties outside the continental U.S., use the national average or U.S. rental vacancy rate. When i = 1, VR_{i-1} is defined as the vacancy rate for the year prior to origination.

$\frac{(PMT_i)}{(PMT_{i-1})}$ = the ratio of the mortgage payment to the preceding mortgage payment for each year between origination (or acquisition) and the Reporting Date. (Ratios of annualized mortgage payments or ratios of monthly mortgage payments may be used).

Apply equation [d] repeatedly for each year between origination (or acquisition) and the start of the stress period: that is, start with i = 1 and repeat (if t > 1) for values of i = 2, …, t. When i = 1, the value of $est\_dcr_{i-1} = est\_dcr_0 =$ min(1.10, orig_dcr, acq_dcr). If a lender represents and warrants that its loans are underwritten at no less than a minimum DCR that is greater than or equal to 1.15, then substitute 1.15 for 1.10 in equation [c] and $est\_dcr_0 =$ min(1.15, orig_dcr, acq_dcr) as the starting value in equation [d].

If the mortgage funds and is collateralized by a Low Income Housing Tax Credit (LIHTC) project and the borrower has not been delinquent on mortgage payments in any of the 12 months preceding and including the Reporting Date, for purposes of the Report adjust the initially calculated DCR by adding the amount specified in the following table based on the number of full years of tax credits remaining as of the Reporting Date:

# Full Years of Unrealized Tax Credits Remaining	Add for 9% LIHTCs	Add for 4% LIHTCS
10	0.50	0.22
9	0.48	0.22
8	0.46	0.21
7	0.43	0.19
6	0.39	0.17
5	0.35	0.15
4	0.28	0.12
3	0.21	0.09
2	0.14	0.06
1	0.10	0.04

If the current DCR is greater than 10.0, enter 10.0. If a loan has a zero or negative Current DCR, and its inclusion in the appropriate Loan Group would result in a zero or negative Wtd Avg DCR for the Loan Group, do not report the loan in the Individual Loan and Loan Group tables, but instead report it in the table for Alternative Modeling Treatments Items.

8.) Current Debt Service Coverage Ratio Class (Classification Variable): Enter value for the range corresponding to the current DCR of the loan:

Value	DCR Range
01	0 < DCR < 1.00
02	1.00 <= DCR < 1.10
03	1.10 <= DCR < 1.20
04	1.20 <= DCR < 1.30
05	1.30 <= DCR < 1.40
06	1.40 <= DCR < 1.50
07	1.50 <= DCR < 1.60
08	1.60 <= DCR < 1.70
09	1.70 <= DCR < 1.80
10	1.80 <= DCR < 1.90

Value	DCR Range
11	1.90 <= DCR < 2.00
12	2.00 <= DCR < 2.50
13	2.50 <= DCR < 4.00
14	DCR >= 4.00

9.) Prepayment Penalty Flag (Classification Variable): Enter "Y" if the loan is currently subject to any type of prepayment penalty (e.g., 5/4/3/2/1, 3/2/1, yield maintenance, etc.). Enter "N" for all other loans, including those that do not have prepayment penalties or whose prepayment penalties expired prior to the Reporting Date.

10.) Prepayment Penalty End Month: Enter the number of months beginning from the month after the Reporting Date until and including the month in which the prepayment penalty terminates. If the prepayment penalty period has expired or if the loan has no prepayment penalty, enter zero.

11.) Loan Group Number: Enter the unique number identifying the Loan Group in the Whole Loan Master—Loan Groups table that includes this loan. This number must be distinct from single-family Loan Group numbers.

d. ARM Related Data Elements—Individual Loans

Prepare a record in the ARM Related Data Elements—Individual Loans table for each owned or guaranteed adjustable rate mortgage loan, step rate loan or adjustable rate balloon loan. Loans requiring records in this table also require records in the Whole Loan Master—Individual Loans table, the Single Family or Multifamily Data Elements—Individual Loans tables, and may require a record in the Credit Enhancement Data Elements—Individual Loans table.

Prepare records in the table as follows (consult the Data Dictionary in Appendix 9 for supplemental information):

1.) Loan Number: Enter the Enterprise's unique number identifying the loan.

2.) Enterprise (Classification Variable): Enter the name of the reporting Enterprise--"FNM" for Fannie Mae or "FHLM" for Freddie Mac.

3.) Reporting Date (Classification Variable): Enter the date for which data are reported.

4.) Business Type (Classification Variable): Indicate single family ("SF") or multifamily ("MF").

5.) ARM Index (Classification Variable): Enter the value for the type of index used to determine the interest rate at each interest rate adjustment, as follows:

Value	Index
CMM	Constant Maturity Mortgage Index
CODI	Certificate of Deposits Index
COF11	FHLB 11th District Cost of Funds
FA001	1 Month Federal Agency Cost of Funds
FA003	3 Month Federal Agency Cost of Funds
FA006	6 Month Federal Agency Cost of Funds
FA012	12 Month Federal Agency Cost of Funds
FA024	24 Month Federal Agency Cost of Funds
FA036	36 Month Federal Agency Cost of Funds
FA060	60 Month Federal Agency Cost of Funds
FA120	120 Month Federal Agency Cost of Funds
FA360	360 Month Federal Agency Cost of Funds
FFOV	Overnight Federal Funds (Effective)
FF1W	1 Week Federal Funds
FF6M	6 Month Federal Funds
FRE1M	1 Month Freddie Mac Reference Bill
LB001	1 Month LIBOR
LB003	3 Month LIBOR
LB006	6 Month LIBOR
LB012	12 Month LIBOR
MCON	Conventional Mortgage Rate
MTA12	12 Month Moving Treasury Average
M15FR	15 Year Fixed Mortgage Rate
M7BAL	7 Year Balloon Mortgage Rate
PRIME	Prime Rate
TR001	1 Month Treasury Bill
TR003	3 Month CMT
TR006	6 Month CMT
TR012	12 Month CMT
TR024	24 Month CMT
TR036	36 Month CMT
TR060	60 Month CMT
TR120	120 Month CMT
TR240	240 Month CMT
TR360	360 Month CMT

For STP and other loans that do not use an index to adjust (but adjust according to contractually-specified amounts), assign the index "TR012". (Values for Life Ceiling Rate and Life Floor Rate override values for ARM Index and Margin in resetting rates on these loans.) .

6.) Rate Reset Period: Enter the number of months between rate adjustments, after the expiration of the initial interest rate period. If the Product Type is "STP" or this field is otherwise not applicable, enter "999".

7.) Rate Reset Period Class (Classification Variable): Enter the value for the range of rate reset periods, as follows:

Value	Reset Period Range
01	Period = 1
02	Period > 1 and <= 4
03	Period > 4 and <= 9
04	Period > 9 and <= 15
05	Period > 15 and <= 60
06	Period > 60 and < 999
07	Period = 999

8.) Payment Reset Period: Enter the number of months between payment adjustments, after the expiration of the initial rate period. If unknown or more frequent than the Rate Reset Period, enter the value for the Rate Reset Period. If the Product Type is "STP" or this field is otherwise not applicable, enter "999".

9.) Payment Reset Period Class (Classification Variable): Enter the value for the range of payment reset periods, as follows:

Value	Payment Reset Period
01	Period <= 9
02	Period > 9 and <= 15
03	Period > 15 and < 999
04	NA = 999

10.) Original Mortgage Interest Rate: Enter the mortgage interest rate, expressed as decimal (e.g., 6-5/8% = 0.06625), in effect at the time of loan origination. If the data element is not available, for COFI ARMs enter the ARM Index value at the time of loan origination plus the Margin minus 300 b.p. and for non-COFI ARMs enter ARM Index value at the time of loan origination plus margin minus 200 b.p.

11.) Original Mortgage Interest Rate Class (Classification Variable): Enter the value for the range of original mortgage interest rates, as follows:

Value	**Rate Range**
01	Rate >= 0.0 and <4.0
02	Rate >= 4.0 and <5.0
03	Rate >= 5.0 and < 6.0
04	Rate >= 6.0 and < 7.0
05	Rate >= 7.0 and < 8.0
06	Rate >= 8.0 and < 9.0
07	Rate >= 9.0 and < 10.0
08	Rate >= 10.0 and <11.0
09	Rate >= 11.0 and <12.0
10	Rate >= 12.0 and <13.0
11	Rate >= 13.0 and <14.0
12	Rate >= 14.0 and <15.0
13	Rate >= 15.0 and <16.0
14	Rate >= 16.0

12.) Lookback Period: Enter the number of months to look back from the interest rate reset date to find the index value that will be used to determine the next interest rate. If this field is not applicable, enter zero.

13.) Margin: Enter the amount, expressed in decimal format, added to the index value to establish the mortgage interest rate (e.g., for 250 basis points, enter “0.025”).

a) If the field is applicable and the data element is not available, for loans purchased during and prior to 1992Q2 enter “0.02” for payment capped

loans (Cap Type Flag is “P”) and “0.0275” for non-payment capped loans (Cap Type Flag is “R” or “U”).

b) If the data element is applicable and the data element is not available, for loans purchased after 1992Q2, report the loan in the AMT submission.

c) If the data element is applicable, and the margin is negative or greater than "0.11", enter zero.

d) If the data element is not applicable (e.g., for STP or other loans that do not use an index to adjust), enter zero.

14.) Rate Reset Limit: Enter the maximum amount of the rate increase or decrease allowed at each rate-reset period, expressed in decimal format.

a.) If the value for the Cap Type Flag field is "P" or "U", fill field with "9" up to the maximum length of the field.

b.) If Cap Type Flag is "R", then populate as follows:

i) If the loan has an initial rate cap that is greater than the periodic cap, and Age is less than Initial Interest Rate Period, one may enter the initial rate cap

ii) For all other cases where Cap Type Flag is "R", enter the periodic rate cap.

15.) Life Ceiling Rate: Enter the maximum interest rate, expressed as a decimal (e.g., 6-5/8% = 0.06625), allowed according to the contractual terms of the mortgage documents (including third-party contracts—e.g., cap or swap contracts that are required by the terms of the mortgage documents) throughout the life of the loan.

a.) If the product type is “STP” and the rate adjusts according to a contractually-specified amount rather than an index, enter the rate at the final adjustment as the Life Ceiling Rate.

b.) If a loan does not have a Life Ceiling Rate, enter “0.25”.

c.) For ARM loans with life ceiling rates in excess of 25%, enter 0.25 as the ceiling rate.

16.) Life Floor Rate: Enter the minimum interest rate, expressed as a decimal (e.g., 6-5/8% = 0.06625), allowed throughout the life of the loan.

a.) If the product type is “STP” and the rate adjusts according to a contractually-specified amount rather than an index, enter the rate at the final adjustment as the Life Floor Rate.

b.) If a loan does not have a Life Floor Rate, enter zero.

c.) If a loan has a Life Floor Rate that exceeds the current interest rate of the loan, enter the current interest rate of the loan as the Life Floor Rate.

17.) Negative Amortization Cap: Enter the maximum amount to which the mortgage balance can increase, expressed as a fraction of the original UPB, before the mortgage payment is recast to a fully amortizing amount.

a.) If this field is applicable, and the negative amortization feature is identified as unlimited, and the loan was purchased after 1992Q2, enter "1.555555".

b.) If the field is applicable, and the data element is not available, populate as follows:

i) use the limit specified in underwriting guidelines, provided that written documentation has been obtained from the seller customer confirming that exceptions from the specified limits are not permitted.

ii) if underwriting information or written documentation is unavailable, and the loan was purchased during and prior to 1992Q2, enter 1.15

iii) if underwriting information or written documentation is unavailable, and the loan was purchased after 1992Q2, report the loan in the AMT submission.

c.) If this field is not applicable, fill field with "9" up to the maximum length of the field.

18.) Unlimited Payment Reset Period: Enter the frequency, in months, with which the payment on the loan can be reset to an unlimited amount (i.e., not limited by payment caps).

a.) If the value of the Cap Type Flag field is "R" or "U", enter "999".

b.) If the field is applicable, and the data element is not available, populate as follows:

i) if the Payment Reset Period is less than 60, enter 60.

ii) if the Payment Reset Period is 60 or greater, enter two times the value of the Payment Reset Period.

19.) Payment Reset Limit: Enter the maximum amount of payment increase or decrease from the prior payment allowed at each payment reset period, expressed as a decimal percentage change from the prior payment (e.g., 10% = 0.10).

a.) If the value of the Cap Type Flag field is “R” or “U”, fill field with "9" up to the maximum length of the field

b.) If the Cap Type Flag is “P” and this data element is not available, enter “0.075”.

20.) Initial Interest Rate Period: Enter the number of months from and including the first installment date until, but not including, the first rate reset date.

a.) For STP loans that adjust more than once, enter the number of months from and including the first installment date until, but not including, the last rate reset date. (Take, for example, an STP loan that adjusts from an original mortgage interest rate of 5%, to 6% in month 13, 7% in month 25, and finally 8% in month 37. The STP loan is treated as though it bears an interest rate of 5% in its first 36 months and a rate of 8% beginning in month 37.)

b.) If this field is unknown, enter the value for the Rate Reset Period.

21.) Cap Type Flag (Classification Variable): Enter “P” for loans with a Payment Reset Limit, “R” for those with a periodic Rate Reset Limit, or “U” for those with neither (regardless of whether there is a life ceiling rate).

22.) Loan Group Number: Enter the unique number identifying the Loan Group in the Whole Loan Master—Loan Groups table that includes this loan.

e. Credit Enhancement Data Elements—Individual Loans

Prepare a record in the Credit Enhancement Data Elements—Individual Loans table for each owned or guaranteed credit-enhanced mortgage loan. Loans requiring records in this table also require records in the Whole Loan Master—Individual Loans table, the Single Family or Multifamily Data Elements—Individual Loans tables, and may require records in the ARM Related Data Elements—Individual Loans table.

Note that several of the fields are identified as “DCC Identification Variables.” Values in these fields are used to create DCCs—Distinct Credit Enhancement Combinations—within Loan

Groups— to facilitate the calculation of credit enhancement benefits during the stress period. The process for creating these DCCs is described in Section 3.6.3.6.4 of the Rule.

Prepare records in the table as follows (consult the Data Dictionary in Appendix 10 for supplemental information):

1.) Loan Number: Enter the Enterprise's unique number identifying the loan.

2.) Enterprise (Classification Variable): Enter the name of the reporting Enterprise-- "FNM" for Fannie Mae or "FHLM" for Freddie Mac.

3.) Reporting Date (Classification Variable): Enter the date for which data are reported.

4.) Business Type (Classification Variable): Indicate single family ("SF") or multifamily ("MF").

5.) DCC Identification Number: Enter a unique number identifying the DCC within the Loan Group that will contain this loan in the Distinct Credit Enhancement Combination (DCC) Data Elements table.

6.) MI/LSA Counterparty Rating (DCC Identification Variable):

   a.) If this loan does not have mortgage insurance (MI) or a Loss Sharing Agreement (LSA) coverage, enter "NA".

   b.) In general, where a rating issued by any NRSRO applies as of the Reporting Date,

      i) If there is only one rating available, enter that rating.

      ii) In the case of multiple ratings of an entity, enter the lowest rating.

      iii) Map the NRSRO rating to the appropriate OFHEO rating category as illustrated in Table 3-30 of the Risk Based Capital Rule (e.g., ignore pluses, minuses, and numeric modifiers in the NRSRO ratings). Enter "AAA" for an NRSRO's highest rating category; "AA" for the second-highest rating category; "A" for the third-highest category, "BBB" for the fourth highest category or "BB" for the fifth highest rating category.

      iv) For unrated seller/servicers assign a rating of "BBB", except in the case of unrated multifamily seller/servicers participating in a

Delegated Underwriting and Servicing (DUS) program, as discussed in d) below.

v) In the case of unrated counterparties other than seller/servicers, assign a rating of "BB".

c.) For MI coverage, enter the appropriate rating for the mortgage insurer.

d.) For loans by unrated multifamily seller/servicers participating in a DUS program under Loss Sharing Agreements enter a rating higher than "BBB" (to a maximum of "AA") if the following conditions are met:

i) The DUS program under which the loan is originated is approved for compliance with (ii) and (iii) below by OFHEO.

ii) The program's LSA is collateralized by a fully-funded reserve account pledged to the Enterprise in the event of seller/servicer default on its loss-sharing obligation.

iii) The aggregate amount of cash, cash equivalents, and/or LOCs comprising the reserve account equals or exceeds 1 percent of the aggregate UPB of the seller/servicer's DUS loans outstanding as of the Reporting date under the approved program.

iv) Use the lowest rating of the instrument(s) noted in (iii) comprising the reserve, but in no event enter a rating that is lower than "BBB" or more than "AA".

e.) For MI/LSA coverage provided by the federal government (e.g., FHA or VA), enter "AGY".

f.) For cases where OFHEO has provided written approval for a specific counterparty rating in order to obtain a specific treatment under the Rule, enter the OFHEO-approved rating.

7.) Coverage Percentage: Enter the percentage for MI or LSA Coverage, expressed as a decimal (e.g., 100% = 1.00).

a) For DUS loans, enter "0.10", if the FHA shares the recourse obligation with the DUS lender, enter "0.05" for the lender's portion of the obligation. The FHA portion of the recourse agreement is represented by a Modified Pool Insurance (MPI) contract that is reported in the First

Priority Contract Number field. The MPI contract is reported in the CE Contract Elements table with a Loan Level Coverage limit of 50%, representing the FHA's portion of the obligation.

b) For Single Family Title 1 loans with FHA MI, enter "0.90".

c) For all other federal government MI, enter "0.99".

d) If this loan does not have MI or LSA, enter zero.

8.) First Priority Contract Number[6] (DCC Identification Variable): Enter the contract number of the credit enhancement contract in the first loss position after MI or LSA. If an Enterprise deductible is required, enter that contract as a higher-priority Contract Subtype "ELP" than the one to which the deductible applies. If inapplicable enter "NA".

9.) Second Priority Contract Number (DCC Identification Variable): Enter the contract number of the credit enhancement contract in the second loss position after MI or LSA. If an Enterprise deductible is required, enter that contract as a higher-priority Contract Subtype "ELP" than the one to which the deductible applies. If inapplicable enter "NA".

10.) Third Priority Contract Number (DCC Identification Variable): Enter the contract number of the credit enhancement contract in the third loss position after MI or LSA. If an Enterprise deductible is required, enter that contract as a higher-priority Contract Subtype "ELP" than the one to which the deductible applies. If inapplicable enter "NA".

11.) Fourth Priority Contract Number (DCC Identification Variable): Enter the contract number of the credit enhancement contract in the fourth loss position after MI or LSA. If an Enterprise deductible is required, enter that contract as a higher-ordered Contract Subtype "ELP" than the one to which the deductible applies. If inapplicable enter "NA".

[6] For single family loans with LTVs in excess of 80 percent, the stress test will give no credit for any credit enhancements unless the loan had, at origination, one of the three types enumerated in the Charter Acts as prerequisites to making such loans. (For Fannie Mae: 302(b)(2) of the Federal National Mortgage Association Charter Act; 12 U.S.C. 1718 (b)(2); for Freddie Mac, section 305(a)(2) of the Federal Home Loan Mortgage Corporation Act, 12 U.S.C. 1454(a)(2). If such a loan did not have one of the three statutorily specified forms of credit enhancement at the time it was originated, do not report any credit enhancements. If the loan did have one of the three statutorily specified forms of credit enhancement at origination, report all credit enhancements currently in effect.

12.) Loan Group Number (DCC Identification Variable): Enter the unique number identifying the Loan Group in the Whole Loan Master—Loan Groups table that includes this loan.

4. Preparation of Tables for Loan Group Data

To create Loan Groups, an Enterprise must group loans that have common values for all Classification Variables included in the relevant Individual Loan tables, as follows:

1.) *All Individual Loan tables*

- Enterprise
- Reporting Date

2.) *Whole Loan Master—Individual Loan table*

- Business Type
- Portfolio Type
- Government Flag
- OFHEO Security Ledger Code
- OFHEO Ledger Code
- Interest Only Flag
- Original LTV Class
- Current Interest Rate Class
- Age Class

3.) *Single Family Data Elements—Individual Loan table*

- SF Product Code
- Census Division
- Relative Loan Size Class

4.) *Multifamily Data Elements—Individual Loan table*

- MF Product Code
- New Book Flag
- Ratio Update Flag

- Current DCR Class
- Prepayment Penalty Flag

5.) *ARM Related Data Elements—Individual Loan table*

- Business Type
- ARM index
- Original Interest Rate Class
- Rate Reset Period Class
- Payment Reset Period Class
- Cap Type Flag

Once loans are grouped according to the Classification Variables listed above, the number of loans in each Loan Group and the number of Loan Groups are known. Assign numbers to Loan Groups using a unique set of sequential numbers for each Business Type (SF or MF). These loan numbers must be entered ex-post into the relevant Individual Loan tables. Likewise, the loan count for each Loan Group must be entered in the Whole Loan Master--Loan Group table. Further, weighted averages of all relevant Individual Loan data elements other than Classification Variables are computed for each Loan Group. The weight used for all weighted average computations is the current UPB of each loan as of the Reporting Date. Each Loan Group will have one record in the Whole Loan Master—Loan Groups table; one in either the Single Family Data Elements—Loan Groups table or the Multifamily Data Elements—Loan Groups table; and may have one record in the ARM Related Data Elements—Loan Groups table.

Similarly, an Enterprise must identify as belonging to the same Distinct Credit Combination or DCC, all loans represented in the Credit Enhancement Data Elements—Individual Loans table with a common set of DCC Identification Variables, as follows:

- Loan Group Number
- MI/LSA Counterparty Rating
- First Priority Contract Number
- Second Priority Contract Number
- Third Priority Contract Number
- Fourth Priority Contract Number

Since Loan Group Number is used to identify all loans with common values for the Classification Variables, each DCC has by definition those characteristics in common and, in addition, the MI/LSA Counterparty Rating (or “NA”), as well as the First, Second, Third and/or Fourth Priority Contract Number (or “NA”) in common. Hence, all loans within a Loan Group

that have AAA-rated MI and no other credit enhancement would represent a DCC. Likewise, all loans within a Loan Group that have no MI but are parties to the same First Priority Contract also represent a DCC.

Each DCC must be assigned a unique DCC Identification Number and represent a separate record in the Distinct Credit Enhancement Combination (DCC) Data Elements table. The Distinct Credit Enhancement Combination (DCC) Data Elements table is, therefore, the only table that may have multiple records with the same Loan Group Number (as long as each record has a unique DCC Identification Number). The DCC Percent is the share of Loan Group current UPB represented by each DCC, expressed as a decimal (e.g., 100% = 1.00). If all of the loans in a Loan Group share the same MI/LSA counterparty rating (though not necessarily through the same counterparty) and First, Second, Third, and/or Fourth Priority Contract, the DCC Percent will be one, and that Loan Group will appear only once in the Distinct Credit Enhancement Combination (DCC) Data Elements table. Conversely, if the DCC Percents of each DCC within a Loan Group sum to less than one, some loans in that Loan Group have, by definition, no credit enhancement (i.e., an error would result if the DCC Percents within a Loan Group total more than one).

Instructions for entering data into each field of each table follow below. Consult the relevant data dictionaries included as appendices to these Instructions. A dictionary is included for each table, and generally includes the same field-specific information provided in these Instructions, supplemented by the system name for each field, allowable values, required formats, and field lengths.

a. Whole Loan Master--Loan Groups

Prepare a record in the Whole Loan Master—Loan Groups table for each Loan Group comprising fractions of owned or guaranteed mortgage loans. The fields included in the table apply to all loans, regardless of their characteristics. Fields specific to single family, multifamily, adjustable rate, and credit-enhanced loans are included in other tables discussed later in these Instructions.

Prepare records in the table as follows (consult the Data Dictionary in Appendix 11 for supplemental information):

1.) Loan Group Number: Enter a unique number identifying the Loan Group. Multifamily and single-family loan groups should be assigned unique sets of sequential numbers; i.e., sequences should not overlap.

2.) Enterprise: Enter the value for the Enterprise field for loans in the Loan Group.

3.) Reporting Date: Enter the value for the Reporting Date field for loans in the Loan Group.

4.) Business Type: Enter the value for the Business Type field for loans in the Loan Group.

5.) Portfolio Type: Enter the value for the Portfolio Type field for loans in the Loan Group.

6.) Government Flag: Enter the value for the Government Flag field for loans in the Loan Group.

7.) Aggregate Original UPB Amount: Enter the sum of the values of the Original UPB Amount field from the Whole Loan Master—Individual Loans table for the loans in the Loan Group.

8.) Aggregate Current UPB Amount: Enter the sum of the values of the Current UPB Amount field from the Whole Loan Master—Individual Loans table for the loans in the Loan Group.

9.) Aggregate Mortgage Payment Amount: Enter the sum of the values of the Mortgage Payment Amount field from the Whole Loan Master—Individual Loans table for the loans in the Loan Group.

10.) Aggregate Unamortized Balances: Enter the sum of the values of the Unamortized Balances field from the Whole Loan Master—Individual Loans table for the loans in the Loan Group.

11.) Wtd Avg Unamortized Balances Scale Factor: Enter the average of values for the Unamortized Balances Scale Factor field from the Whole Loan Master—Individual Loans table for the loans in the Loan Group, weighted by individual loan Unamortized Balances.

12.) Wtd Avg UPB Scale Factor: Enter the current UPB weighted average of values for the UPB Scale Factor field from the Whole Loan Master—Individual Loans table for the loans in the Loan Group.

13.) Interest-Only Flag: Enter the value for the Interest-Only Flag field of loans in the Loan Group.

14.) Wtd Avg Interest-Only Remaining Term: Enter the current UPB weighted average of the values in the Interest-Only Remaining Term field for loans in the Loan Group.

15.) Wtd Avg Original Amortization Term: Enter the current UPB weighted average of values for the Original Amortization Term field from the Whole Loan Master—Individual Loans table for the loans in the Loan Group.

16.) Wtd Avg Remaining Term to Maturity: Enter the current UPB weighted average of values for the Remaining Term to Maturity field from the Whole Loan Master—Individual Loans table for the loans in the Loan Group.

17.) Wtd Avg Age: Enter the current UPB weighted average of values for the Age field from the Whole Loan Master—Individual Loans table for the loans in the Loan Group.

18.) Wtd Avg Current Mortgage Interest Rate: Enter the current UPB weighted average of values for the Current Mortgage Interest Rate field from the Whole Loan Master—Individual Loans table for the loans in the Loan Group.

19.) Wtd Avg Guarantee Fee Rate: Enter the current UPB weighted average of values for the Guarantee Fee Rate field from the Whole Loan Master—Individual Loans table for the loans in the Loan Group.

20.) Wtd Avg Servicing Fee Rate: Enter the current UPB weighted average of values for the Servicing Fee Rate field from the Whole Loan Master—Individual Loans table for the loans in the Loan Group.

21.) Wtd Avg Original LTV: Enter the current UPB weighted average of values for the Original LTV field from the Whole Loan Master—Individual Loans table for the loans in the Loan Group.

22.) Wtd Avg Float Days for Scheduled Principal: Enter the current UPB weighted average of values for the Float Days for Scheduled Principal field from the Whole Loan Master—Individual Loans table for the loans in the Loan Group.

23.) Wtd Avg Float Days for Prepaid Principal: Enter the current UPB weighted average of values for the Float Days for Prepaid Principal field from the Whole Loan Master—Individual Loans table for the loans in the Loan Group

24.) Wtd Avg Percent Repurchased: Enter the current UPB weighted average of values for the Percent Repurchased field from the Whole Loan Master—Individual Loans table for the loans in the Loan Group.

25.) Wtd Avg Security UPB Scale Factor: Enter the average of Security UPB Scale Factors for the Loan Group, weighted by the portion of individual loan Current UPB representing repurchased single class MBS.

26.) Aggregate Security Unamortized Balances: Enter the sum of the values for the Security Unamortized Balances field from the Whole Loan Master—Individual Loans table for the loans in the Loan Group.

27.) Wtd Avg Security Unamortized Balances Scale Factor: Enter the average of Security Unamortized Balances Scale Factors for the Loan Group, weighted by individual loan Security Unamortized Balances.

28.) OFHEO Security Ledger Code: Enter the value entered in the OFHEO Security Ledger Code field for loans in the Loan Group.

29.) OFHEO Ledger Code: Enter the value entered in the OFHEO Ledger Code field for loans in the Loan Group.

30.) Loan Count: Enter the count of fractionalized loans in the Loan Group.

31.) Comments: Enter any miscellaneous comments necessary.

b. Single Family Data Elements—Loan Groups

Prepare a record in the Single Family Data Elements—Loan Groups table for each Loan Group comprised of single-family mortgage loans owned, or underlying securities issued, by an Enterprise. This table includes values for characteristics specific to single family mortgages. Loan Groups requiring records in this table also require records in the Whole Loan Master—Loan Groups table, and may require records in the ARM Related Data Elements—Loan Groups and/or the Distinct Credit Enhancement Combination (DCC) Data Elements table.

Prepare records in the table as follows (consult the Data Dictionary in Appendix 12 for supplemental information):

1.) Loan Group Number: Enter the unique number identifying the Loan Group from

the Whole Loan Master--Loan Groups table.

2.) Enterprise: Enter the value for the Enterprise field for loans in the Loan Group.

3.) Reporting Date: Enter the value for the Reporting Date field for loans in the Loan Group.

4.) SF Product Code: Enter the value for the SF Product Code field for loans in the Loan Group. If the SF Product Code is "STP", restate it as "ARM" after Loan Group aggregation.

5.) Census Division: Enter the value for the Census Division field for loans in the Loan Group.

6.) Investor Owned Percentage: Enter the percent of the UPB for loans collateralized by investor-owned properties, as follows:

   a) Sum the current UPB of each loan in the Loan Group having the value "Y" in the Investor Owned Flag field for the Single Family Data Elements—Individual Loans table.

   b) Sum the current UPB of each loan in the Loan Group.

   c) Divide a) by b).

7.) Wtd Avg Relative Loan Size: Enter the current UPB weighted average of the values of the Relative Loan Size field in the Single Family Data Elements—Individual Loans table.

8.) Wtd Avg House Price Growth Factor: Enter the current UPB weighted average of the values of the House Price Growth Factor field in the Single Family Data Elements—Individual Loans table.

c. Multifamily Data Elements--Loan Groups

Prepare a record in the Multifamily Data Elements—Loan Groups table for each Loan Group comprised of multifamily mortgage loans owned, or underlying securities issued, by an Enterprise. This table includes values for characteristics specific to multifamily mortgages. Loan Groups requiring records in this table also require records in the Whole Loan Master—Loan Groups table, and may require records in the ARM Related Data Elements—Loan Groups table and/or the Distinct Credit Enhancement Combination (DCC) Data Elements table.

Prepare records in the table as follows (consult the Data Dictionary in Appendix 13 for supplemental information):

1.) Loan Group Number: Enter the unique number identifying the Loan Group from the Whole Loan Master--Loan Groups table.

2.) Enterprise: Enter the value for the Enterprise field for loans in the Loan Group.

3.) Reporting Date: Enter the value for the Reporting Date field for loans in the Loan Group.

4.) MF Product Code: Enter the value for the MF Product Code field for loans in the Loan Group. If the MF Product Code is "STP", restate it as "ARM" after Loan Group aggregation.

5.) New Book Flag: Enter the value for the New Book Flag field for loans in the Loan Group.

6.) Ratio Update Flag: Enter the value for the Ratio Update Flag field for loans in the Loan Group.

7.) Wtd Avg Current Debt Service Coverage Ratio: Enter the current UPB weighted average of the values in the Debt Service Coverage Ratio field for loans in the Loan Group.

8.) Prepayment Penalty Flag: Enter the value for the Prepayment Penalty Flag field for loans in the Loan Group.

9.) Wtd Avg Prepayment Penalty End Month: Enter the current UPB weighted average of the values in the Prepayment Penalty End Month field for loans in the Loan Group.

d. ARM Related Data Elements —Loan Groups

Prepare a record in the ARM Related Data Elements—Loan Groups table for each Loan Group comprising owned or guaranteed adjustable rate mortgage loans. Loan Groups requiring records in this table also require records in the Whole Loan Master—Loan Groups table, the Single Family or Multifamily Data Elements—Loan Groups tables, and may require a record in the Distinct Credit Enhancement Combination (DCC) Data Elements table.

Prepare records in the table as follows (consult the Data Dictionary in Appendix 14 for supplemental information):

1.) Loan Group Number: Enter the unique number identifying the Loan Group from the Whole Loan Master--Loan Groups table.

2.) Enterprise: Enter the value for the Enterprise field for loans in the Loan Group.

3.) Reporting Date: Enter the value for the Reporting Date field for loans in the Loan Group.

4.) Business Type: Enter the value for the Business Type field for loans in the Loan Group.

5.) ARM Index: Enter the value for the ARM Index field for loans in the Loan Group.

6.) Wtd Avg Rate Reset Period: Enter the current UPB weighted average of the values in the Rate Reset Period field for loans in the Loan Group.

7.) Wtd Avg Payment Reset Period: Enter the current UPB weighted average of the values in the Payment Reset Period field for loans in the Loan Group.

8.) Wtd Avg Original Mortgage Interest Rate: Enter the current UPB weighted average of the values in the Original Mortgage Interest Rate field for loans in the Loan Group.

9.) Wtd Avg Lookback Period: Enter the current UPB weighted average of the values in the Lookback Period field for loans in the Loan Group.

10.) Wtd Avg Margin: Enter the current UPB weighted average of the values in the Margin field for loans in the Loan Group.

11.) Wtd Avg Rate Reset Limit: Enter the current UPB weighted average of the values in the Rate Reset Limit field for loans in the Loan Group.

12.) Wtd Avg Life Ceiling Rate: Enter the current UPB weighted average of the values in the Life Ceiling Rate field for loans in the Loan Group.

13.) Wtd Avg Life Floor Rate: Enter the current UPB weighted average of the values in the Life Floor Rate field for loans in the Loan Group.

14.) Wtd Avg Negative Amortization Cap: Enter the current UPB weighted average of the values in the Negative Amortization Cap field for loans in the Loan Group.

15.) Wtd Avg Unlimited Payment Reset Period: Enter the current UPB weighted average of the values in the Unlimited Payment Reset Period field for loans in the Loan Group.

16.) Wtd Avg Payment Reset Limit: Enter the current UPB weighted average of the values in the Payment Reset Limit field for loans in the Loan Group.

17.) Wtd Avg Initial Interest Rate Period: Enter the current UPB weighted average of

the values in the Initial Interest Rate Period field for loans in the Loan Group.

18.) Cap Type Flag: Enter the value for the Cap Type Flag field for loans in the Loan Group.

e. Distinct Credit Enhancement Combination (DCC) Data Elements

Prepare one or more records in the Distinct Credit Enhancement Combination (DCC) Data Elements table for each Loan Group comprising owned or guaranteed credit-enhanced mortgage loans. For each such DCC, the Enterprise must prepare one record for each unique combination of values in the five DCC Identification Variable fields—the fields that identify the specific credit enhancements—included in the Credit Enhancement Data Elements—Individual Loans table. No DCCs will be created for a Loan Group that includes no credit enhanced loans.

To create DCCs, an Enterprise must group loans within each Loan Group that have common values for the following applicable DCC Identification Variables:

- MI/LSA Counterparty Rating
- First Priority Contract Number
- Second Priority Contract Number
- Third Priority Contract Number
- Fourth Priority Contract Number

Each DCC must be assigned a unique sequential identifying number; that is, no two DCCs should receive the same identifier, even if they are associated with different Loan Groups. (DCC numbers may overlap Loan Group numbers, however.)

Loan Groups requiring records in this table also require records in the Whole Loan Master—Loan Groups table, the Single Family or Multifamily Data Elements—Loan Groups tables, and may require records in the ARM Related Data Elements—Loan Groups table.

Prepare records in the table as follows (consult the Data Dictionary in Appendix 15 for supplemental information):

1.) Loan Group Number: Enter the unique number identifying the Loan Group in the Whole Loan Master—Loan Groups table that includes this loan.

2.) Enterprise: Enter the value for the Enterprise field for loans in the Loan Group.

3.) Reporting Date: Enter the value for the Reporting Date field for loans in the Loan Group.

4.) Business Type: Enter the value for the Business Type field for loans in the Loan

Group.

5.) DCC Identification Number: Enter the unique number identifying the DCC.

6.) MI/LSA Counterparty Rating: Enter the value for the MI/LSA Counterparty Rating for the DCC from the Credit Enhancement Data Elements—Individual Loans table. If not applicable, enter "NA".

7.) DCC Current UPB: Enter the sum of the current UPB amounts of loans in the DCC.

8.) DCC Percent: Enter as a decimal (e.g., 100% = 1.00) the share of Loan Group Aggregate Current UPB accounted for by DCC Current UPB (i.e., DCC Current UPB divided by Aggregate Current UPB of the Loan Group).

9.) Wtd Avg Coverage Percentage: Enter the current UPB weighted average MI or LSA coverage percent for loans in the DCC. If not applicable, enter zero.

10.) DCC CE Balance of First Priority Contract: Enter the Adjusted CE Balance divided by Current Contract UPB (both from Credit Enhancement Contract Elements table) times DCC Current UPB. If not applicable, enter zero.

11.) DCC CE Balance of Second Priority Contract: Enter the Adjusted CE Balance divided by Current Contract UPB (both from Credit Enhancement Contract Elements table) times DCC Current UPB. If not applicable, enter zero.

12.) DCC Credit Rating for First Priority Contract: Enter the CE Credit Rating for the First Priority Contract from the Credit Enhancement Contract Elements table. If there is no First Priority Contract, enter "NA".

13.) DCC Credit Rating for Second Priority Contract: Enter the CE Credit Rating for the Second Priority Contract from the Credit Enhancement Contract Elements table. If there is no Second Priority Contract, enter "NA".

14.) DCC Expiration Month of First Priority Contract: Enter the Expiration Month for the First Priority Contract from the Credit Enhancement Contract Elements table. If there is no First Priority Contract, enter "999".

15.) DCC Expiration Month of Second Priority Contract: Enter the Expiration Month for the Second Priority Contract from the Credit Enhancement Contract Elements table. If there is no Second Priority Contract, enter "999".

16.) DCC Loan Level Coverage Limit for First Priority Contract: Enter the Loan Level

Coverage Limit for the First Priority Contract from the Credit Enhancement Contract Elements table. If there is no First Priority Contract, enter one.

17.) DCC Loan Level Coverage Limit for Second Priority Contract: Enter the Loan Level Coverage Limit for the Second Priority Contract from the Credit Enhancement Contract Elements table. If there is no Second Priority Contract, enter one.

18.) DCC Enterprise Loss Position Flag for First Priority Contract: If the Contract Subtype for the First Priority Contract is "ELP" in the Credit Enhancement Contract Elements Table, enter "Y"; otherwise enter "N". If there is no First Priority Contract, enter "N".

19.) DCC Enterprise Loss Position Flag for Second Priority Contract: If the Contract Subtype for the Second Priority Contract is "ELP" in the Credit Enhancement Contract Elements Table, enter "Y"; otherwise enter "N". If there is no Second Priority Contract, enter "N".

20.) First Priority Contract Number: Enter the value for the First Priority Contract Number field in the Credit Enhancement Data Elements—Individual Loans table for loans in the DCC. If there is no First Priority Contract, enter "NA".

21.) Second Priority Contract Number: Enter the value for the Second Priority Contract Number field in the Credit Enhancement Data Elements—Individual Loans table for loans in the DCC. If there is no Second Priority Contract, enter "NA".

22.) Third Priority Contract Number: Enter the value for the Third Priority Contract Number field in the Credit Enhancement Data Elements—Individual Loans table for loans in the DCC. If there is no Third Priority Contract, enter "NA".

23.) Fourth Priority Contract Number: Enter the value for the Fourth Priority Contract Number field in the Credit Enhancement Data Elements—Individual Loans table for loans in the DCC. If there is no Fourth Priority Contract, enter "NA".

24.) Loan Count: Enter the number of loans in the associated DCC.

5. Preparation of Tables for Commitment Loan Group Categories and Commitment DCC Categories

The stress test assumes that loans are delivered under all or a portion of the commitments outstanding on the Reporting Date, and that these loans are securitized during the first three to six months of the stress period. The characteristics of these loans are extrapolated from those of loans originated and acquired or securitized by the Enterprise during the six months ending on the Reporting Date. Certain data elements specific to a particular stress test interest rate scenario—such as interest rates and dollar amounts of mortgage deliveries—are determined in the stress test by conditions at the start of the stress period.

This Report requires the creation of "Commitment Loan Group Categories" and "Commitment DCC Categories" that determine the characteristics of commitment loans delivered in a given month of the stress period, as well as corresponding Commitment Loan Group Category and DCC Category data tables. These categories and tables are created in a manner very similar to that described above for Loan Groups and DCCs. The tables are then modified in the stress test to reflect stress test scenario- and delivery month-specific data.

The steps for creating Commitment Loan Group Categories and Commitment DCC Categories and populating fields in corresponding Commitment Loan Group Category and Commitment DCC Category tables are as follows:

1.) Select the subset of loans included in the individual loan data tables that have origination dates during one of the six months preceding the Reporting Date, and the following values for these fields:

Table	Field Name	Value
All	Portfolio Type	Sold (S)
Whole Loan Master	Business Type	Single Family (SF)
Single Family Data Elements	Product Type	• Fixed Rate 30 Year (F30) • Fixed Rate 15 year (F15) • Adjustable Rate (ARM) • Seven Year Balloon (B07)
ARM Data Elements	ARM Index Business Type	One-Year CMT (TR012)

2.) Using this subset of loans, create Commitment Loan Group and Commitment DCC Categories and populate fields in the corresponding tables by following the

procedures outlined above in II.A.4, Preparation of Tables for Loan Group Data, with one exception. Since the only type of credit enhancement assumed for commitment loans is MI, create DCC Categories based only on the Loan Group Number and MI/LSA Counterparty Rating fields (ignoring the First, Second, Third, and Fourth Priority Contract Number fields). The unique number sequences assigned to Commitment Loan Group Categories and Commitment DCC Categories can overlap with the numbers assigned to (non-commitment) Loan Groups and DCCs, respectively.

Name the tables as follows:

- Whole Loan Master—Commitment Loan Group Categories
- Single Family Data Elements—Commitment Loan Group Categories
- ARM Related Data Elements—Commitment Loan Group Categories, and
- Distinct Credit Enhancement Combination (DCC) Data Elements—Commitment DCC Categories

(No Multifamily loans are included in Commitment Loan Groups, so there is no need for a Multifamily Data Elements Loan Group Category or related table.)

3.) For the Whole Loan Master—Commitment Loan Group Category table:

a) Determine the dollar amount of commitments outstanding on the Reporting Date.

b) Substitute in the Aggregate Original UPB and Current UPB fields the product of (1) the sum of total dollar commitments outstanding as of the Reporting Date and (2) the original UPB for the Commitment Loan Group Category divided by the sum of the original UPBs for all Commitment Loan Group Categories.

c) Substitute zero in the Aggregate Unamortized Balances field.

d) Substitute one in the Wtd Avg Unamortized Balances Scale Factor field.

e) Substitute one in the Wtd Avg UPB Scale Factor field.

f) Substitute values appropriate for newly originated loans in the Wtd Avg Original Amortization Term and Wtd Avg Remaining Term to Maturity fields, as follows:

SF Product Code	Wtd Avg Original Amortization Term	Wtd Avg Remaining Term to Maturity
F30	360	360
F15	180	180
ARM	360	360
B07	360	84

g) Substitute zero in the Wtd Avg Age field.

h) Substitute zero in the Wtd Avg Percent Repurchased field.

i) Substitute zero in the Aggregate Security Unamortized Balances field.

j) Substitute one in the Wtd Avg Security UPB Scale Factor field.

k) Substitute one in the Wtd Avg Security Unamortized Balances Scale Factor field.

l) Set the OFHEO Security Ledger Code field to "NA".

m) Substitute "N" in the Interest Only Flag field.

n) Substitute zero in the Wtd. Avg. Interest Only Remaining Term field.

4.) In the Single Family Data Elements—Commitment Loan Group Category table, substitute one in the Wtd Avg House Price Growth Factor field.

5.) For the Distinct Credit Enhancement Combination (DCC) Data Elements—Commitment DCC Category table:

a) Substitute "NA" in the First, Second, Third, and Fourth Priority Contract Number fields.

b) Substitute zero in the DCC CE Balance of First and Second Priority Contract fields.

c) Substitute "NA" in the DCC CE Credit Rating of First and Second Priority Contract fields.

d) Substitute "999" in the DCC Expiration Month of First and Second Priority Contract fields.

e) Substitute one in the DCC Loan Level Coverage Limit First and Second Priority Contract fields.

f) Substitute "N" in the DCC Enterprise Loss Position Flag First and Second Priority Contract fields.

B. Single Class MBS Data

1. Introduction

The tables covered in this section capture the data the stress test requires on investments in single class MBS investments not issued by the reporting Enterprise, as well as certain MBS the Enterprise did issue and chooses not to report using the Individual Loan and Loan Group data tables. Data on single class MBS backing repurchased REMICs are captured in the Multiclass/Derivative MBS data tables. Data on MRBs should be reported using the Single Class MBS tables if the MRB involves the direct pass through of principal and interest from an underlying mortgage pool or if the enterprise owns all the securities comprising an MRB issue, in which case all securities in the MRB issue should be reported using one record. In general, an Enterprise should use the Single Family Whole Loan data tables to report information on single class MBS issued by the Enterprise and repurchased for the portfolio.

The required data are organized in two tables, the Single Class MBS Master table, which includes records corresponding to each of the MBS, and the Single Class MBS ARM-Related Data Elements table, which includes records for MBS backed by ARM loans.

2. Preparation of Single Class MBS Master Table

Prepare a record in the Single Class MBS Master table for each single class MBS not issued by the reporting Enterprise, and, at the reporting Enterprise's discretion, any issued by the reporting Enterprise. If, for the loans backing any MBS, the Percent Repurchased field in the Whole Loan Master—Individual Loans tables is positive, the Whole Loan Modeling Flag for the corresponding MBS must be set to "Y". For single class MBS backed by ARM loans, additional data are captured in the ARM-Related Data Elements table, discussed later in these Instructions.

Prepare records in the table as follows (consult the Data Dictionary in Appendix 16 for supplemental information):

1.) Pool Number: Enter a unique number identifying each mortgage pool. If the pool number is not known or the field is inapplicable, enter a value "FHxxxx" for Freddie Mac or "FNxxxx" for Fannie Mae; the values of "xxxx" should be unique numbers.

2.) CUSIP Number: Enter the unique number assigned to publicly traded securities by the Committee on Uniform Securities Identification Procedures. If the CUSIP

number is not known or the field is inapplicable, enter a value "FHxxxxxxx" for Freddie Mac or "FNxxxxxxx" for Fannie Mae; the values of "xxxxxxx" should be unique numbers.

3.) Enterprise: Enter the name of the reporting Enterprise--"FNM" for Fannie Mae or "FHLM" for Freddie Mac.

4.) Reporting Date: Enter the date for which data are reported.

5.) Business Type: Indicate single family ("SF") or multifamily ("MF").

6.) Exact Representation: Enter "Y" if the modeling data for this instrument provide an exact representation of its contractual terms; otherwise, enter "N". If "N" is entered, OFHEO assumes the reported instrument is a proxy for one or more other instruments, and requires documentation and justification of the proxy treatment in an addendum to the RBC Report.

7.) Government Flag: Enter "C" for conventional, "G" for government.

8.) Issuer: Enter "FNM" for Fannie Mae pools, enter "FHLM" for Freddie Mac pools, enter "GNM1" for Ginnie Mae I pools (including GNMA ARMs), enter "GNM2" for Ginnie Mae II pools (including GNMA Multifamily); or enter "OTHR" for any other issuer.

9.) Product Code: Enter a value corresponding to the product type for loans underlying the pool:

Value	Definition
F30	Fixed rate loan with maturity > 309 months
F20	Fixed rate loan with maturity >189 months and <= 309 months
F15	Fixed rate loan with maturity <= 189 months
B05	Balloon loan (including loan with reset option) with balloon term <= 69 months
B07	Balloon loan (including loan with reset option) with balloon term > 69 months and <= 93 months
B10	Balloon loan (including loan with reset option) with balloon term > 93 months and <= 129 months
B15	Balloon loan (including loan with reset option) with balloon term > 129 months
ARM	Adjustable Rate and Step Rate Mortgages
SEC	Second Lien
OTH	Other

10.) Original UPB Amount: Enter the original face amount of the pool, reflecting only the proportion owned by the Enterprise.

11.) Current UPB Amount: Enter the outstanding UPB of the pool as of the Reporting Date, reflecting only the proportion owned by the Enterprise.

12.) Unamortized Balance: Enter the sum of all discounts, premiums, fees, commissions, etc. such that unamortized balance equals book value minus face value for the instrument. For notional balances, face value equals zero.

13.) Wtd Avg Original Amortization Term: Enter the current UPB weighted average number of months over which the loans in the pool were originally scheduled to amortize. (All loans are assumed to pay monthly, so for biweekly loans the number of months is computed from a biweekly amortization schedule.)

14.) Wtd Avg Remaining Term to Maturity: Enter the current UPB weighted average number of contractual payments, in months, from the day following the Reporting Date until (and including) the final maturity date of the loans in the pool. (All loans are assumed to pay monthly, so for biweekly loans the number of months is computed from a biweekly amortization schedule.)

15.) Wtd Avg Age: Enter the current UPB weighted average age, in months, of the loans in the pool. Age is defined as the number of scheduled contractual payments due from the first paid installment date until and including the Reporting Date, calculated for each loan as:

age = (year(Reporting Date) * 12 + month(Reporting Date)) -
(year(first paid installment date) * 12 + month(first paid installment date)) + 1

All loans, including biweeklies, are assumed to pay monthly. If a loan is newly originated, and the first paid installment date is after the Reporting Date, the age is zero. If Wtd Avg Age is greater than Wtd Avg Original Amortization Term, calculate Wtd Avg Age as Wtd Avg Original Amortization Term minus Wtd Avg Remaining Term to Maturity.

16.) Wtd Avg Current Mortgage Interest Rate: Enter the current UPB weighted average current mortgage coupon, expressed as a decimal (e.g., 6-5/8% =

0.06625), of the loans in the pool.

17.) Wtd Avg Pass-Through Rate: Enter the current rate, expressed as a decimal (e.g., 6-5/8% = 0.06625), at which interest is passed through to the security holder.

18.) Security Rating: Enter "AGY" for securities issued by Ginnie Mae or by the reporting Enterprise. Enter "AAA" for securities issued by a government-sponsored enterprise other than the reporting Enterprise. For cases where OFHEO has provided written approval for a specific counterparty rating in order to obtain a specific treatment under the Rule, enter the OFHEO-approved rating. For all other securities, enter the lowest, as of the Reporting Date, of any of the most current ratings issued by NRSROs for this security. Map the NRSRO rating to the appropriate OFHEO rating category as illustrated in Table 3-30 of the Risk Based Capital Rule (e.g., ignore pluses, minuses, and numeric modifiers in the NRSRO ratings). Enter the values "AAA", "AA", "A", or "BBB; or enter "BB" for lower-rated or unrated securities.

19.) Notional Flag: Indicate "N" if the amounts reported in Original UPB Amount and Current UPB Amount are principal; indicate "Y" if they are notional.

20.) Unamortized Balances Scale Factor: Enter the factor applied to Unamortized Balances that offsets any timing adjustments between the pool data reported to OFHEO and the Enterprise's published financials. If the value of the Whole Loan Modeling Flag field is "N" and no adjustment is necessary, enter one. Enter zero if the value of the Whole Loan Modeling Flag field is "Y"

21.) UPB Scale Factor: Enter the factor applied to the current UPB that offsets any timing adjustments between the security-level data reported to OFHEO and the Enterprise's published financials. If the value of the Whole Loan Modeling Flag field is "N" and no adjustment is necessary, enter one. Enter zero if the value of the Whole Loan Modeling Flag field is "Y".

22.) Whole Loan Modeling Flag: Enter "Y" if the Current UPB Amount and Unamortized Balances associated with this pool are included in the Wtd Avg Percent Repurchased and the Security Unamortized Balances fields on the Whole Loan Master—Individual Loans table. Otherwise enter "N". (This field prevents double counting of single class MBS if data necessary to compute their cash flows

is reported in the Individual Loan and Loan Group tables, as well as the single class MBS tables. When the value in this field is "Y", the stress test model ignores this record and any corresponding record in the ARM Related Data Elements—Single Class MBS table.)

23.) FAS 115 Classification: Enter the instrument's classification according to FAS 115. If the FAS 115 classifications are assigned at the trade level rather than at the security level, enter with the predominant (as a percentage of UPB) classification.

24.) OFHEO Ledger Code: Enter the general ledger account number used in the Risk-Based Capital stress test, as follows:

For Single Family Pass Through Securities not issued by the Enterprise:

Code	**Product Type**
A116	GNMA
A11311	Fixed Rate 30 Year
A11312	Fixed Rate 20 Year
A11313	Fixed Rate 15 Year
A11314	Adjustable rate
A11315	Balloon/reset
A11316	Other

For Single Family Pass Through Securities issued by the Enterprise:

Code	**Product Type**
A11321	Fixed Rate 30 Year
A11322	Fixed Rate 20 Year
A11323	Fixed Rate 15 Year
A11324	Adjustable rate
A11325	Balloon/reset
A11326	Other

For Single Family Mortgage Revenue Bonds proxied as single class MBS, enter code A115.

For Multifamily Pass Through Securities not issued by the Enterprise:

Code	Product/Government Code
A1231	All non-repurchased Multifamily Pass-through Securities
A126	Other Multifamily Mortgage Products

For Multifamily Pass Through Securities issued by the Enterprise, enter code A1232.

For Multifamily Mortgage Revenue Bonds proxied as Single Class MBS, enter code A125.

For Other Repurchased Single Family REMICs proxied as Single Class MBS, enter code A11425.

For instruments to be proxied as single class MBS enter a ledger code, as specified above, that is the most appropriate given the characteristics of the instrument being proxied.

25) Comments: Enter any miscellaneous comments necessary.

3. Preparation of ARM Related Data Elements—Single Class MBS Table

Prepare a record in the Single Class MBS ARM Related Data Elements table for each security included in the Single Class MBS Master table backed by adjustable rate mortgage loans, or balloon loans with a reset option, where the value for the Whole Loan Modeling Flag field in the Single Class MBS Master table for that security is "N".

Prepare records in the table as follows (consult the Data Dictionary in Appendix 17 for supplemental information):

1.) Pool Number: Enter the Pool Number from the corresponding field in the Single Class MBS Master table.

2.) CUSIP Number: Enter the CUSIP Number from the corresponding record in the Single Class MBS Master table.

3.) Enterprise: Enter the name of the reporting Enterprise--"FNM" for Fannie Mae or "FHLM" for Freddie Mac.

4.) Reporting Date: Enter the date for which data are reported.

5.) ARM Index: Enter the value for the type of index used to determine the interest

rate at each interest rate adjustment, as follows:

Value	Index
CMM	Constant Maturity Mortgage Index
CODI	Certificate of Deposits Index
COF11	FHLB 11th District Cost of Funds
FA001	1 Month Federal Agency Cost of Funds
FA003	3 Month Federal Agency Cost of Funds
FA006	6 Month Federal Agency Cost of Funds
FA012	12 Month Federal Agency Cost of Funds
FA024	24 Month Federal Agency Cost of Funds
FA036	36 Month Federal Agency Cost of Funds
FA060	60 Month Federal Agency Cost of Funds
FA120	120 Month Federal Agency Cost of Funds
FA360	360 Month Federal Agency Cost of Funds
FFOV	Overnight Federal Funds (Effective)
FF1W	1 Week Federal Funds
FF6M	6 Month Federal Funds
FRE1M	1 Month Freddie Mac Reference Bill
LB001	1 Month LIBOR
LB003	3 Month LIBOR
LB006	6 Month LIBOR
LB012	12 Month LIBOR
MCON	Conventional Mortgage Rate
MTA12	12 Month Moving Treasury Average
M15FR	15 Year Fixed Mortgage Rate
M7BAL	7 Year Balloon Mortgage Rate
PRIME	Prime Rate
TR001	1 Month Treasury Bill
TR003	3 Month CMT
TR006	6 Month CMT
TR012	12 Month CMT
TR024	24 Month CMT
TR036	36 Month CMT
TR060	60 Month CMT
TR120	120 Month CMT
TR240	240 Month CMT
TR360	360 Month CMT

Map any ARM MBS indexes that do not match the list of allowable values to the closest available index on the list.

6.) Wtd Avg Rate Reset Period: Enter the current UPB weighted average number of

months between rate changes for loans in the pool. If inapplicable, enter “999”.

7.) Wtd Avg Payment Reset Period: Enter the current UPB weighted average number of months between payment adjustments after the initial rate period for loans in the pool. If inapplicable, enter “999”.

8.) Wtd Avg Original Mortgage Interest Rate: Enter the current UPB weighted average original mortgage interest rate, expressed as a decimal (e.g., 6-5/8% = 0.06625), for the loans in the pool. The original mortgage interest rate is the rate in effect at loan origination.

9.) Wtd Avg Lookback Period: Enter the current UPB weighted average number of months to look back from the interest rate change date to find the index value that will be used to determine the next interest rate for loans in the pool. If inapplicable enter zero.

10.) Wtd Avg Gross Margin: Enter the current UPB weighted average gross margin (the amount added to the index value to establish the mortgage interest rate), expressed as a decimal (100 b.p. = .01), of the loans in the pool.

11.) Wtd Avg Net Margin: Enter the current UPB weighted average Net Margin (the amount added to the index value to establish the security [pass through] interest rate), expressed as a decimal (100 b.p. = .01), of the loans in the pool.

12.) Wtd Avg Rate Reset Limit: Enter the current UPB weighted average maximum percentage of the rate increase or decrease allowed at each rate-reset period, expressed as a decimal (e.g., 6-5/8% = 0.06625) for loans in the pool. If the value for the Cap Type Flag field is “P” or “U”, fill field with "9" up to the maximum length of the field. If Cap Type Flag is “R”, enter the weighted average periodic rate cap.

13.) Wtd Avg Life Ceiling Rate: Enter the current UPB weighted average maximum lifetime interest rate, expressed as a decimal (e.g., 6-5/8% = 0.06625), allowed for the loans in the pool. If a loan in the pool does not have a Life Ceiling Rate, use “0.25” for purposes of calculating the weighted average for the pool.

14.) Wtd Avg Life Floor Rate: Enter the current UPB weighted average lifetime minimum interest rate, expressed as a decimal (e.g., 6-5/8% = 0.06625), allowed for the loans in the pool. If a loan in the pool does not have a Life Floor Rate, use

zero for purposes of calculating the weighted average for the pool.

15.) Wtd Avg Negative Amortization Cap: Enter the current UPB weighted average maximum amount to which the pool balance can increase before mortgage payments are recast to fully amortizing amounts. Express as a fraction of the original UPB. If this field is not applicable, fill field with "9" up to the maximum length of the field.

16.) Wtd Avg Unlimited Payment Reset Period: Enter the current UPB weighted average frequency, in months, with which the payment on the loans underlying the pool can be reset to an unlimited amount (i.e., not limited by payment caps). If Cap Type Flag is “R” or “U”, enter “999”.

17.) Wtd Avg Payment Reset Limit: Enter the current UPB weighted average maximum percentage of payment increase/decrease allowed at each payment adjustment. Express as a percent, in decimal format (e.g., 10% = 0.10), of the prior payment on the pool. If Cap Type Flag is “R” or “U”, fill field with "9" up to the maximum length of the field.

18.) Wtd Avg Initial Interest Rate Period: Enter the current UPB weighted average number of months from and including the first installment date until, but not including, the first rate reset date. If this field is unknown, enter the Rate Reset Period weighted average number of months.

19.) Cap Type Flag: Enter “P” when the underlying loans have a payment reset limit, “R” when the underlying loans have a periodic rate reset limit, or “U” where the underlying loans have neither (regardless of whether they have a life ceiling rate).

C. Multi-Class/Derivative MBS Data

1. Introduction

Report data for all multi-class and other derivative MBS (REMICs and MBS Strips) that are available through the Intex modeling service in this table. For non-public structured transactions not modeled by Intex, but for which modeling information is readily available, the Enterprises may submit appropriate Collateral Description Information (CDI) and Collateral Description Update (CDU) files. Additionally, the Enterprises may submit appropriate CDI and

CDU files for public structured transactions that have not been modeled by Intex by the cutoff date for the Intex libraries.

For all other multi-class and other derivative MBS (REMICs and MBS Strips) that are not modeled by Intex, report data according to the instructions for MRB/Miscellaneous Mortgage-Related Securities.

2. Preparation of Multi-Class/Derivative MBS Master Table

Prepare each record in the Multi-Class/Derivative MBS Master table as follows (consult the Data Dictionary in Appendix 18 for supplemental information):

1.) CUSIP Number: Enter the unique number assigned to this publicly traded security by the Committee on Uniform Securities Identification Procedures.

2.) Enterprise: Enter the name of the reporting Enterprise--"FNM" for Fannie Mae or "FHLM" for Freddie Mac.

3.) Reporting Date: Enter the date for which data are reported.

4.) Business Type: Indicate single family ("SF"), multifamily ("MF"), or other ("OT").

5.) Exact Representation: Enter "Y" if the modeling data for this instrument provide an exact representation of its contractual terms; otherwise, enter "N". If "N" is entered, OFHEO assumes the reported instrument is a proxy for one or more other instruments, and requires documentation and justification of the proxy treatment in an addendum to the RBC Report.

6.) Issuer: Enter "FNM" for Fannie Mae; enter "FHLM" for Freddie Mac; enter "GNMA" for Ginnie Mae; or enter "OTHR" for any other issuer.

7.) Security Type: Enter "REMIC", "CMO", "IO", "PO", or "OTHER".

8.) Original Security Balance: Enter the original face amount of the security (or notional amount for interest-only securities), reflecting only the proportion owned by the Enterprise.

9.) Current Security Balance: Enter the outstanding face amount of the security (or notional amount for interest-only securities), reflecting only the proportion owned by the Enterprise.

10.) Unamortized Balances: Enter the sum of all discounts, premiums, fees,

commissions, etc. such that unamortized balance equals book value minus face value for the instrument. For notional balances, face value equals zero.

11.) Security Rating: Enter “AGY” for securities issued by Ginnie Mae or the Enterprise submitting this RBC Report. Enter “AAA” for securities issued by a government-sponsored enterprise other than the reporting Enterprise. For cases where OFHEO has provided written approval for a specific counterparty rating in order to obtain a specific treatment under the Rule, enter the OFHEO-approved rating. For all other securities, enter the lowest, as of the Reporting Date, of any of the most current ratings issued by NRSROs for this security. Map the NRSRO rating to the appropriate OFHEO rating category as illustrated in Table 3-30 of the Risk Based Capital Rule (e.g., ignore pluses, minuses, and numeric modifiers in the NRSRO ratings). Enter the values “AAA”, “AA”, “A”, or “BBB;” or enter “BB” for lower-rated or unrated securities.

12.) Notional Flag: Indicate “N” if the values reported in the Original Security Balance and Current Security Balance are principal; indicate “Y” if they are notional.

13.) Unamortized Balance Scale Factor: Enter the factor applied to Unamortized Balances that offsets any timing adjustments between the security data reported to OFHEO and the Enterprise's published financials. If no adjustment is necessary, enter one.

14.) UPB Scale Factor: Enter the factor applied to the current security balance that offsets any timing adjustments between the security-level data reported to OFHEO and the Enterprise's published financials. If the value of the Notional Flag field is "N" and no adjustment is necessary, enter one. Enter zero or one if the value of the Notional Flag field is "Y".

15.) FAS 115 Classification: Enter the instrument’s classification according to FAS 115. If the FAS 115 classifications are assigned at the trade level rather than at the security level, enter the predominant (as a percentage of UPB) classification.

16.) OFHEO Ledger Code: Enter the general ledger account number used in the Risk-Based Capital stress test, as follows:

For Single Family REMICs not issued by the Enterprise:

Code	Type
A11411	Sequential Pay
A11412	Amortization Protected
A11413	IO
A11414	PO
A11415	Other

For Single Family REMICs issued by the Enterprise:

Code	Type
A11421	Sequential Pay
A11422	Amortization Protected
A11423	IO
A11424	PO
A11425	Other

For Multifamily REMICs not issued by the Enterprise, enter “A1241”; for multifamily REMICs issued by the Enterprise, enter “A1242”.

For MBS Strips not issued by the Enterprise:

Code	Type
A11711	IO
A11712	PO
A11713	Other

For MBS Strips issued by the Enterprise:

Code	Type
A11721	IO
A11722	PO
A11723	Other

For Total Other Multifamily Mortgage Products proxied as Multi-Class/Derivative MBS enter "A126".

For Asset Backed Securities proxied as Multi-Class/Derivative MBS enter "A25".

For instruments to be proxied as multi-class MBS enter a ledger code, as specified above, that is the most appropriate given the characteristics of the instrument being proxied.

18) Comments: Enter any miscellaneous comments necessary.

D. Mortgage Revenue Bond/Miscellaneous Mortgage-Related Securities Data

1. Introduction

Report data for mortgage-related securities that are not included in the data tables described earlier, in the table described in this Section. These securities comprise taxable and tax-exempt mortgage revenue bonds issued by states, municipalities, and public authorities; and multi-class and other derivative MBS, including Interest-Only and Principal-Only MBS, that are not available through the Intex modeling service. Mortgage Revenue Bond (MRB) holdings should be reported in the Single Class MBS submission if either: the MRB is a straight single-class pass-through, or the MRB is a multiclass structure and the Enterprise owns all classes.

2. Preparation of MRB/Miscellaneous Mortgage-Related Securities Master Table

Prepare records in the MRB/Miscellaneous Mortgage-Related Securities Master table as follows (consult the Data Dictionary in Appendix 19 for supplemental information):

1.) CUSIP Number: Enter the unique number assigned to publicly traded securities by the Committee on Uniform Securities Identification Procedures.

2.) Enterprise: Enter the name of the reporting Enterprise--"FNM" for Fannie Mae or "FHLM" for Freddie Mac.

3.) Reporting Date: Enter the date for which data are reported.

4.) Business Type: Indicate single family ("SF"), multifamily ("MF"), or other ("OT").

5.) Exact Representation: Enter "Y" if the modeling data for this instrument provide an exact representation of its contractual terms; otherwise enter "N". If "N" is

entered, OFHEO assumes the reported instrument is a proxy for one or more other instruments, and requires documentation and justification of the proxy treatment in an addendum to the RBC Report.

6.) Issue Date: Enter the date from which the instrument began to accrue interest (or, in the case of zero coupon instruments, accrete in value) or the contract became effective.

7.) Maturity Date: Enter the stated maturity date of the security.

8.) Original Security Balance: Enter the original face amount of the security (or notional amount for interest-only securities), reflecting only the proportion owned by the Enterprise.

9.) Current Security Balance: Enter the outstanding face amount of the security (or notional amount for interest-only securities), reflecting only the proportion owned by the Enterprise.

10.) Unamortized Balances: Enter the sum of all discounts, premiums, fees, commissions, etc. such that unamortized balance equals book value minus face value for the instrument. For notional balances, face value equals zero. Components that amortize as a gain (like discounts) should be negative. Components that amortize as a cost or as a loss (premiums, fees, etc.) should be positive.

11.) Security Interest Rate: Enter the rate, expressed as a decimal (e.g., 6-5/8% = 0.06625), at which the security pays interest, as of the Reporting Date.

12.) Security Rate Index: If the rate on the security adjusts over time, enter the value representing the index used to determine the interest rate, as follows:

Value	Index
CMM	Constant Maturity Mortgage Index
CODI	Certificate of Deposits Index
COF11	FHLB 11th District Cost of Funds
FA001	1 Month Federal Agency Cost of Funds
FA003	3 Month Federal Agency Cost of Funds
FA006	6 Month Federal Agency Cost of Funds
FA012	12 Month Federal Agency Cost of Funds
FA024	24 Month Federal Agency Cost of Funds
FA036	36 Month Federal Agency Cost of Funds

Value	Index
FA060	60 Month Federal Agency Cost of Funds
FA120	120 Month Federal Agency Cost of Funds
FA360	360 Month Federal Agency Cost of Funds
FFOV	Overnight Federal Funds (Effective)
FF1W	1 Week Federal Funds
FF6M	6 Month Federal Funds
FRE1M	1 Month Freddie Mac Reference Bill
LB001	1 Month LIBOR
LB003	3 Month LIBOR
LB006	6 Month LIBOR
LB012	12 Month LIBOR
MCON	Conventional Mortgage Rate
MTA12	12 Month Moving Treasury Average
M15FR	15 Year Fixed Mortgage Rate
M7BAL	7 Year Balloon Mortgage Rate
PRIME	Prime Rate
TR001	1 Month Treasury Bill
TR003	3 Month CMT
TR006	6 Month CMT
TR012	12 Month CMT
TR024	24 Month CMT
TR036	36 Month CMT
TR060	60 Month CMT
TR120	120 Month CMT
TR240	240 Month CMT
TR360	360 Month CMT

Enter "NA" for fixed rate securities.

13.) Security Rate Index Coefficient: If the rate on the security adjusts over time, enter the coefficient by which the index value is multiplied. The coefficient will be negative for inverse floaters, greater than one for leveraged floaters, etc. If the index is applied directly or if this field is inapplicable, enter one.

14.) Security Rate Index Spread: If the rate on the security adjusts over time, enter the spread (expressed as a decimal--e.g., 100 b.p. = .01) that is added to the product of the Security Rate Index and the Security Rate Index Coefficient, to determine the new rate. If this field is inapplicable, enter zero.

15.) Security Rate Adjustment Frequency: If the rate on the security adjusts over time, enter the number of months between rate adjustments. If there are no rate

adjustments, enter “999”.

16.) Principal Payment Window Starting Date, Down-Rate Scenario: Enter the month in the stress period in which principal repayment would start under the statutory “down-interest-rate” scenario, according to Enterprise projections.

17.) Principal Payment Window Ending Date, Down-Rate Scenario: Enter the month in the stress period in which principal repayment would end under the statutory “down-interest-rate” scenario, according to Enterprise projections.

18.) Principal Payment Window Starting Date, Up-Rate Scenario: Enter the month in the stress period in which principal repayment would start under the statutory “up-interest-rate” scenario, according to Enterprise projections.

19.) Principal Payment Window Ending Date, Up-Rate Scenario: Enter the month in the stress period in which principal repayment would end under the statutory “up-interest-rate” scenario, according to Enterprise projections.

20.) Security Rating: Enter “AGY” for securities issued by Ginnie Mae or the Enterprise submitting this RBC Report. Enter “AAA” for securities issued by a government-sponsored enterprise other than the reporting Enterprise. For cases where OFHEO has provided written approval for a specific counterparty rating in order to obtain a specific treatment under the Rule, enter the OFHEO-approved rating. For all other securities, enter the lowest, as of the Reporting Date, of any of the most current ratings issued by NRSROs for this security. Map the NRSRO rating to the appropriate OFHEO rating category as illustrated in Table 3-30 of the Risk Based Capital Rule (e.g., ignore pluses, minuses, and numeric modifiers in the NRSRO ratings). Enter the values “AAA”, “AA”, “A”, or “BBB;” or enter “BB” for lower-rated or unrated securities.

21.) Notional Flag: Indicate “N” if the values reported in the Original Security Balance and Current Security Balance are principal; indicate “Y” if they are notional.

22.) Unamortized Balances Scale Factor: Enter the factor applied to Unamortized Balances that offsets any timing adjustments between the pool data reported to OFHEO and the Enterprise’s published financials. If the value of the Notional Flag field is “N” and no adjustment is necessary, enter one. Enter zero if the value of the Notional Flag field is “Y”.

23.) UPB Scale Factor: Enter the factor applied to the current security balance that offsets any timing adjustments between the security-level data reported to OFHEO and the Enterprise's published financials. If the value of the Notional Flag field is "N" and no adjustment is necessary, enter one. Enter zero if the value of the Notional Flag field is "Y".

24.) Floating Rate Flag: Enter "Y" if the instrument pays interest at a floating rate; otherwise enter "N".

25.) FAS 115 Classification: Enter the instrument's classification according to FAS 115. If the FAS 115 classifications are assigned at the trade level rather than at the security level, enter the predominant (as a percentage of UPB) classification.

26.) Life Ceiling Rate: Enter the maximum interest rate allowed throughout the life of the security. If inapplicable, fill field with "9" up to the maximum length of the field.

27.) Life Floor Rate: Enter the minimum interest rate allowed throughout the life of the security. If inapplicable, enter zero.

28.) OFHEO Ledger Code: Enter the general ledger account number used in the Risk-Based Capital stress test, as follows:

For Single Family Mortgage Revenue Bonds, enter "A115"; for Multifamily enter "A125". For Asset-Backed Securities proxied as Mortgage Revenue Bond/Miscellaneous Mortgage-Related Securities, enter A25.

For Single Family REMICs not issued by the Enterprise:

Code	**Type**
A11411	Sequential Pay
A11412	Amortization Protected
A11413	IO
A11414	PO
A11415	Other

For Single Family REMICs issued by the Enterprise:

Code	**Type**
A11421	Sequential Pay

Code	Type
A11422	Amortization Protected
A11423	IO
A11424	PO
A11425	Other

For Multifamily REMICs not issued by the Enterprise, enter “A1241”; for multifamily REMICs issued by the Enterprise, enter “A1242”.

For MBS Strips not issued by the Enterprise:

Code	Type
A11711	IO
A11712	PO
A11713	Other

For MBS Strips issued by the Enterprise:

Code	Type
A11721	IO
A11722	PO
A11723	Other

Instruments that depict prepayment-linked pools:

Code	Code Description
L111	Discount Notes
L112	Mortgage securities sold under agreements to repurchase
L113	Debentures
L114	Zero coupon debentures
L115	Debt issued in foreign currency
L116	Other debt securities

For instruments to be proxied as MRB enter a ledger code, as specified above, that is the most appropriate given the characteristics of the instrument being proxied.

29) Comments: Enter any miscellaneous comments necessary.

E. Non-Mortgage Instrument and Related Data

1. Introduction

Report data, as of the Reporting Date, on the characteristics of all debt (excluding mortgage related securities) and preferred stock issued or owned, along with data on all outstanding equity investments and all derivative contracts (collectively "Non-Mortgage Instruments") as well as associated information on derivative counterparties, in one or more of the 13 tables addressed in this Section.

For purposes of these Instructions the term "instrument" refers to either an individual security or contract or to one or more elements that comprise a contract. Securities with and without call features, caps, floors, futures, and options on futures are considered single instruments, while swaps and options on swaps are treated as comprising multiple instruments. Each leg of a swap (including any embedded cancellation option) is considered an instrument. A swaption comprises three instruments: one for each leg of the swap, and another for the option to enter into the swap.

Eleven tables encompass data on all instruments except futures and options on futures, one table includes data for futures and options on futures, and two tables capture data on derivative counterparties. The tables that capture data on instruments other than futures and options on futures are summarized below.

- The Financial Instrument Master table includes records providing types of data common to each of the individual instruments.
- The Trade History table includes a record for each instrument that provides accounting information as of its trade or contract settlement date.
- The Performance History table includes a record for each instrument that provides information about its accounting status as of any Reporting Date.

- The Instrument Association table includes a record for each instrument that is associated with another instrument, such as two legs of the same swap, or, in the case of a swaption, one for the option to enter into the swap, and one for each leg of the optional swap.
- The Reference Assets table includes a record for each swap-related instrument where the swap notional amount varies based on the amortization of a reference asset; e.g., an MBS pool.
- The Instrument Credit Rating table includes a record for each NRSRO's rating of any security and a record for each unrated instrument issued by a government-sponsored enterprise other than the reporting Enterprise (no records are prepared for other unrated instruments).
- The Interest Payment Schedule, Interest Payment Formula, and Index Formula tables include records for interest-paying instruments (including those that pay interest only at maturity or redemption), describing how interest is determined and when it is paid. Fixed rate (including step rate) instruments may be reported using either the Interest Payment Schedule or both the Interest Payment Formula and Index Formula tables. Instruments with interest payments tied to an index must be reported using both the Interest Payment Formula and the Index Formula tables.
- The (Notional) Principal Change Schedule table includes records corresponding to each payment or reduction date or for instruments with one or more fixed principal payments or notional amount reductions (other than at maturity).
- The Option Schedule table includes a record for stand-alone options (other than options on futures, which are reported in the Futures Contracts and Options on Futures table) and options embedded in an instrument.
- The Futures Contracts and Options on Futures table includes all information on these items.

  The following are the tables that capture data on derivative counterparties.
- The Counterparty Entity Lookup table identifies counterparties, including one record for each.
- The Counterparty Credit Rating table provides associated rating information, including, for each instrument comprising a contract, one record for each available rating.

Instructions for tables relating to derivative counterparties immediately follow. Instructions for the other tables, including the table for futures and options on futures, follow subsequently.

2. Preparation of the Derivative Counterparty-Related Tables

Report data on derivative counterparties in two tables, the Counterparty Entity Lookup table and the Counterparty Credit Rating table, which have the common field Counterparty ID, in accordance with instructions below. For each table consult the data dictionaries included in the Appendices, which generally include the same field-specific information provided in these Instructions, supplemented by the system name for each field, allowable values, required formats, and field lengths.

a. Counterparty Entity Lookup

Prepare a record in the Counterparty Entity Lookup table for each existing rating of a derivative counterparty or counterparty parent involved in a derivative contract with the Enterprise.

Prepare records in the table as follows (consult the Data Dictionary in Appendix 20 for supplemental information):

1.) Enterprise: Enter the name of the reporting Enterprise—"FNM" for Fannie Mae or "FHLM" for Freddie Mac.

2.) Reporting Date: Enter the date for which data are reported.

3.) Internal Counterparty ID: Enter the code the Enterprise uses to identify the counterparty in its internal records

4.) Internal Counterparty Parent ID: Enter the code the Enterprise uses in its internal records to identify the counterparty's parent. Enter "NA" if inapplicable.

5.) Internal Counterparty Name: Enter the name of counterparty (or counterparty parent if liable for the counterparty's obligations) used by the Enterprise in its internal records.

6.) Country Code: Enter the standard country code in compliance with Federal Information Processing Standards Publication 10-4.

b. Counterparty Credit Rating

For each instrument comprising a derivative contract, prepare one record in the Counterparty Credit Rating table for each existing rating provided by an NRSRO, or otherwise approved by OFHEO in order to obtain a specific treatment under the Rule, whether a long term, short term, or bank rating, for the derivative counterparty, as well as for the derivative counterparty's parent, if any. For example if, for a particular instrument (e.g., one leg of a swap), two NRSROs provide both short term and long-term counterparty ratings, and there is no counterparty parent, the Enterprise must prepare four records for that instrument—for each counterparty, one record for each rating. Where no rating exists, no record should be prepared.

Prepare records in the table as follows (consult the Data Dictionary in Appendix 21 for supplemental information):

1.) Enterprise: Enter the name of the reporting Enterprise—"FNM" for Fannie Mae or "FHLM" for Freddie Mac.

2.) Reporting Date: Enter the date for which data are reported.

3.) Instrument ID: Enter the integer generated by the Enterprise to uniquely identify an instrument for purposes of the stress test. In the stress test, separate elements of a single transaction—e.g., each leg of an interest rate swap—are treated as separate instruments.

4.) Internal Counterparty ID: Enter the code the Enterprise uses to identify the counterparty or counterparty parent in its internal records.

5.) Credit Agency Code: Enter the code for the NRSRO providing the rating; enter "FTH" for Fitch, "MDY" for Moody's, or "SP" for Standard & Poor's. For cases where OFHEO has provided written approval for a specific counterparty rating in order to obtain a specific treatment under the Rule, enter "OFH".

6.) Counterparty Credit Rating Type: Enter "S" for a short-term rating, "L" for a long-term rating, or "B" for bank rating. Separate records should be prepared for each long term, short term, or bank rating.

7.) Counterparty Credit Rating: For cases where OFHEO has provided written approval for a specific counterparty rating in order to obtain a specific treatment under the Rule, enter the OFHEO-approved rating. For all other counterparties enter the exact rating, including any modifying symbols such as "plus" or

"minus". (This approach contrasts with that used for mortgage credit enhancements, mortgage securities, and items subject to an Alternative Modeling Treatments.) Use the notation specific to the NRSRO providing the rating; e.g., "AAA", "AAA", or "Aaa" for S&P, Fitch, and Moody's, respectively, or "A-1+", "F-1+", and "P-1" for S&P, Fitch, and Moody's, respectively.

3. Preparation of the Non-Mortgage Instrument-Related Tables

Except for futures and options on futures, which are reported in the Futures Contracts and Options on Futures table, report data for each non-mortgage instrument in one or more of the tables discussed in this Section. For example, a simple fixed-rate bullet debt issue, represented by a single issuer, would have one record in each of the Financial Instrument Master, Trade History, and Performance History tables, and a record in either the Interest Payment Schedule or both the Interest Payment Formula and Index Formula tables. If it were rated, one record for each agency rating the security would be required in the Instrument Credit Rating table. Alternatively, a cancelable indexed amortizing interest rate swap receiving floating and paying fixed would be represented by two instruments, one for each side of the swap, each requiring records in the Instrument Association, Reference Assets, Financial Instrument Master, Trade History, Performance History, Option Schedule tables. The fixed rate side would also require a record in either the Interest Payment Schedule table or in both the Interest Payment Formula and Index Formula tables. The floating rate side would also require a record in the Interest Payment Formula and Index Formula tables. Records in each of these tables include the common field Instrument ID. (Counterparty credit information would be included in the two tables discussed earlier). Consult the data dictionaries included as appendices to these Instructions the system name for each field, allowable values, required formats, and field lengths.

a. Financial Instrument Master

Prepare a record in the Financial Instrument Master table for each non-mortgage instrument other than futures and options on futures. Include records for debt securities or preferred stock shares issued (i.e., liabilities or owners equity) or owned (i.e., assets) by an Enterprise, other equity investments, stand-alone (as opposed to embedded) options, and each of the one or more instruments comprising derivative contracts.

Prepare records in the table as follows (consult the Data Dictionary in Appendix 22 for supplemental information):

1.) Enterprise: Enter the name of the reporting Enterprise—"FNM" for Fannie Mae or "FHLM" for Freddie Mac.

2.) Reporting Date: Enter the date for which data are reported.

3.) Instrument ID: Enter the integer generated by the Enterprise to uniquely identify an instrument for purposes of the stress test. In the stress test, separate elements of a single transaction—e.g., each leg of an interest rate swap—are treated as separate instruments.

4.) Internal Instrument ID: Enter the number used internally by the Enterprise that uniquely identifies this instrument. A single Internal ID may correspond to more than one Instrument ID; that is, an Enterprise may identify a swap internally by a single number, while the RBC Report treats the swap as two separate instruments.

5.) Exact Representation: Enter "Y" if the modeling data for this instrument provide an exact representation of its contractual terms; otherwise enter "N". If "N" is entered, OFHEO assumes the reported instrument is a proxy for one or more other instruments, and requires documentation and justification of the proxy treatment in an addendum to the RBC Report.

6.) Instrument Type Code: Enter the value corresponding to the appropriate instrument type:

Code	**Instrument Type**
ABS	Asset-backed security
BOND_CORP	Corporate bond
BOND_UST	US Treasury
CAP	Interest-rate cap
CMF_HOUS	Muni Mae
COLI_DB	COLI death benefit
FLOOR	Interest-rate floor
FCURR_DEBT	Debt denominated in foreign currency
HOME_EN	Home energy loans
PILOTPRO	Pilot project
REVMORT	Reverse mortgage
TBILLS	Treasury bills
SWAP_ASSET	Asset swap
SWAP	Interest-rate swap

Code	Instrument Type
SWAP_FCURR	Foreign currency swap
IO	Interest Only
PO	Principal Only
SWAPTION_SWAP	Swaption to be settled with an interest-rate swap
SWAPTION_CASH	Swaption to be settled in cash
GIC	Guaranteed investment contract
ST_INTEREST_BEARING	Short Term Interest Bearing
PREFERD_STOCK	Preferred stock
PREFERD_STOCK_CM	Preferred stock-cumulative
PREFERD_STOCK_NONCM	Preferred stock-noncumulative

7.) Payment Characteristics Code: Enter the value corresponding to the type of interest payments and principal amortization from the list below (enter "FIX" for a swaption that requires a periodic premium, as if it is a coupon):

Code	Interest Type
FIX	Fix Rate Bond
FLOAT	Floating Rate Bond
STEP	Step Rate Bond
SFD	Sinking Fund
ZERO	Zero Coupon Bond
DISC	Discount Note
NA	Inapplicable

8.) Currency Code - Interest: Enter the value for the currency in which interest is paid:

Code	Currency
A$	Australian Dollar
BP	British Pound
CD	Canadian Dollar
CZK	Czech Koruna
EURO	EURO
FF	French Franc
GM	German Mark
HKD	Hong Kong Dollar
IL	Italian Lira
JY	Japanese Yen
NZ	New Zealand Dollar
PTE	Portuguese Escudo
SGD	Singapore Dollar

Code	Currency
SF	Swiss Franc
USD	United States Dollar

9.) Internal Instrument Type Code: Enter the code the Enterprise uses internally to classify the instrument.

10.) Option Indicator: Enter "Y" if the instrument is a stand-alone option or contains an embedded option; otherwise enter "N".

11.) Position Code: Enter "PAY" if the Enterprise pays interest on the instrument. Enter "RECEIVE" if the Enterprise receives interest on the instrument.
For the option leg of a swaption: Enter "PAY" if the *Enterprise* has the right, but not the obligation, to enter into the swap agreement with the counterparty at a specified future date. Enter "RECEIVE" if the *counterparty* has the right, but not the obligation, to enter into the swap agreement with the Enterprise at a specified future date.

12.) Currency Code - Principal: Enter the appropriate code for the currency in which principal is paid:

Code	Currency
A$	Australian Dollar
BP	British Pound
CD	Canadian Dollar
CZK	Czech Koruna
EURO	EURO
FF	French Franc
GM	German Mark
HKD	Hong Kong Dollar
IL	Italian Lira
JY	Japanese Yen
NZ	New Zealand Dollar
PTE	Portuguese Escudo
SGD	Singapore Dollar
SF	Swiss Franc
USD	United States Dollar

13.) Notional Indicator: Enter "Y" if the "face amount" is a notional amount; otherwise enter "N".

14.) Issue Date: Enter the date from which the instrument began to accrue interest (or,

in the case of zero coupon instruments, accrete in value) or the contract became effective. For legs of swaptions that have not yet been exercised, enter the first exercise date of the leg.

15.) Maturity Date: Enter the date on which the instrument matures or contract terminates. If inapplicable, enter a date equal to 121 months from the Reporting Date.

16.) First Coupon Date: Enter the date on which the instrument first makes an interest payment or pays a preferred stock dividend. For a swaption, enter the first date an interest payment would be made if the swaption were exercised on the first exercise date. If inapplicable, enter Maturity Date.

17.) Internal Issuer/Counterparty Name: For securities, enter the name of the issuing entity; otherwise, enter the name of the counterparty; each as maintained in the internal records of the Enterprise.

18.) CUSIP/ISIN: Enter the CUSIP or ISIN Number identifying this instrument; if inapplicable, enter "NA."

19.) Internal Issuer/Counterparty Code: For securities, enter the code of the issuer (including Fannie Mae or Freddie Mac for liabilities); otherwise, enter the code of the counterparty; each as maintained in the internal records of the Enterprise.

20.) Internal Program Code: Enter the code, as maintained in the internal records of the Enterprise, representing the program classification for this instrument.

21.) Internal Program Subcode: Enter the subcode, as maintained in the internal records of the Enterprise, representing the program subclassification for this instrument. Enter "NA" if inapplicable.

22.) FAS 115 Classification: Enter "A" for Available for Sale or "T" for Trading, as appropriate; otherwise enter "M" for Held to Maturity.

23.) OFHEO Ledger Code: Enter the appropriate OFHEO Ledger Code from Appendix 37. The appropriate Ledger Code can be selected from the column titled "Financial Instrument, Opening Balance" within the series of A2 through C7 and OBA3 through OBA8, if allowable (allow ability is specified by an "x" indicator).

24.) Comments: Enter any miscellaneous comments necessary.

25.) Haircut Type: Enter "1" if the instrument is:

1. A derivative
2. Executed via a standard ISDA agreement
3. Marked-to-market regularly
4. Subject to provisions consistent with acceptable enterprise risk management standards for posting adequate collateral against exposures, and
5. It is subject to netting agreements that are consistent with acceptable enterprise risk management standards.

If an instrument does NOT meet ALL five criteria listed above, enter "2".

26.) Instrument Credit Rating: Enter the OFHEO credit rating for the submitted financial instrument or the OFHEO credit rating for the counterparty to the submitted derivative contract, as follows:

a.) For cases where OFHEO has provided written approval for a specific counterparty rating in order to obtain a specific treatment under the Rule, enter the OFHEO-approved rating.

b.) For each instrument issued or guaranteed by the federal government or by the reporting Enterprise, enter AGY.

c.) For each unrated instrument issued or guaranteed by a Government Sponsored Enterprise other that the reporting Enterprise, enter AAA.

d.) Enter the lowest rating provided by a NRSRO, whether long term, short term, or bank rating. Map the NRSRO rating to the appropriate OFHEO rating category as illustrated in Table 3-30 of the Risk Based Capital Rule (e.g., ignore pluses, minuses, and numeric modifiers in the NRSRO ratings). Enter "AAA" for NRSRO's highest rating category; "AA" for the second-highest rating category; "A" for the third-highest rating, "BBB" for the fourth-highest rating, or "BB" for the fifth-highest rating.

b. Trade History

Prepare a record in the Trade History table for each transaction of each non-mortgage instrument other than futures and options on futures. Include records for debt securities or preferred stock shares issued (i.e., liabilities or owners equity) or owned (i.e., assets) by an Enterprise, other equity investments, stand-alone (as opposed to embedded) options, and each of

the one or more instruments comprising derivative contracts. Since records provide information as of the settlement date, data for each instrument remains the same for subsequent Reporting Dates.

Prepare records in the table as follows (consult the Data Dictionary in Appendix 23 for supplemental information):

1.) Enterprise: Enter the name of the reporting Enterprise—"FNM" for Fannie Mae or "FHLM" for Freddie Mac.

2.) Reporting Date: Enter the date for which data are reported.

3.) Instrument ID: Enter the integer generated by the Enterprise to uniquely identify an instrument for purposes of the stress test. In the stress test, separate elements of a single transaction—e.g., each leg of an interest rate swap—are treated as separate instruments.

4.) Internal Trade ID: Enter the code used internally by the Enterprise that uniquely identifies the transaction that created the position associated with this instrument. Note that one trade ID may be used for more than one instrument; e.g., the instruments representing the two legs of a swap each have the same Trade ID.

5.) Counterparty ID: For any contract, enter the unique code identifying the counterparty; if inapplicable, enter "NA".

6.) Amortization Methodology Code: Enter the method used to amortize premiums and discounts, "SOYD" for Sum of the Years Digits, "LY" for Level Yield, or "SL" for straight line.

7.) Transaction Date: Enter the trade date for the transaction.

8.) Transaction Code: Enter "BUY" if the Enterprise has purchased or entered into a contract to purchase a security (including its own debt) or entered into a derivative contract. Enter "SELL" if an Enterprise has sold or entered into a contract to sell part or all of an item. Enter "ISSUE" if the Enterprise issued or entered into a contract to issue an instrument for the first time. Enter "REOPEN" if the Enterprise issued or entered into a contract to issue more of a previously issued instrument. Enter CALL_I if the investor has partially called its own security. Enter PUT_I if the investor has put back Enterprise debt. Enter CALL_E

if the Enterprise has called its debt. Enter PUT_E if the Enterprise has put back a purchased asset.

9.) Settlement Date: Enter the date that settlement occurred.

10.) Original Face: Enter the face or notional amount of this instrument at the time of this transaction.

11.) Original Discount: Enter the original discount or premium from par reflected in the purchase or sale price of the instrument. If proceeds from the issuance of debt or issuance of derivatives or the amount paid for an asset was greater than par, report the amount in excess of par as a positive number. If such proceeds or amount paid was less than par, report the amount less than par as a negative number.

12.) Original Fees: Enter the amount of fees or commission paid at the time of purchase or sale. All fees paid in association with the issuance of debt or issuance of derivatives should be reported as a negative number. All fees paid in association with the purchase of an asset should be reported as a positive number. In the rare cases when the Enterprise receives a fee at issuance of debt or issuance of derivatives, report it as a positive number. In rare cases when the GSE receives a fee associated with the purchase of an asset, report as a negative number.

13.) Original Hedge Gain or Loss: Enter the gain or loss from closing out a hedge associated with the instrument at settlement; e.g., a hedge used to lock in a rate on a prospective debt issue. Gains should be positive; losses should be negative.

14.) Original Other: Enter any other amounts to be amortized or accreted, associated with the transaction at settlement. If proceeds from the issuance of debt or issuance of derivatives or the amount paid for an asset was greater than par, report the amount in excess of par as a positive number. If such proceeds or amount paid was less than par, report the amount less than par as a negative number.

15.) Internal Counterparty ID: For any contract, enter the identification code for the counterparty as maintained in the internal records of the Enterprise; if inapplicable, enter “NA”.

c. Performance History

Prepare a record in the Performance History table for each non-mortgage instrument other than futures and options on futures. This record should represent the net position of all trades involving the instrument. Include records for debt securities or preferred stock shares issued (i.e., liabilities or owners equity) or owned (i.e., assets) by an Enterprise, other equity investments, stand-alone (as opposed to embedded) options, and each of the one or more instruments comprising derivative contracts. Records provide information about the instrument as of the Reporting Date.

Prepare records in the table as follows (consult the Data Dictionary in Appendix 24 for supplemental information):

1.) Enterprise: Enter the name of the reporting Enterprise—"FNM" for Fannie Mae or "FHLM" for Freddie Mac.

2.) Reporting Date: Enter the date for which data are reported.

3.) Instrument ID: Enter the integer generated by the Enterprise to uniquely identify an instrument for purposes of the stress test. In the stress test, separate elements of a single transaction—e.g., each leg of an interest rate swap—are treated as separate instruments.

4.) Current Coupon: Enter the current interest or dividend rate of this instrument. If inapplicable (e.g., for the floating rate of a swaption), enter zero.

5.) EOP Principal Balance: Enter the net principal or notional balance for the instrument as of the Reporting Date. Following the RBC Report sign convention, both asset and liability positions will be positive numbers except in rare circumstances, such as when the reporting Enterprise has a short position in an asset.

6.) EOP Accrual Interest: Enter the interest accrued as of the Reporting Date. If inapplicable (e.g., for a swaption), enter zero.

7.) Current Unamortized Other: Enter other unamortized amounts as of the Reporting Date. If proceeds from the issuance of debt or issuance of derivatives or the amount paid for an asset was greater than par, report the amount in excess of par as a positive number. If such proceeds or amount paid was less than par, report the amount less than par as a negative number.

8.) Current Unamortized Discount: Enter the unamortized premium or discount as of the Reporting Date. If proceeds from the issuance of debt or issuance of derivatives or the amount paid for an asset was greater than par, report the amount in excess of par as a positive number. If such proceeds or amount paid was less than par, report the amount less than par as a negative number.

9.) Current Unamortized Fees: Enter the unamortized fees as of the Reporting Date. All fees paid in association with the issuance of debt or issuance of derivatives should be reported as a negative number. All fees paid in association with the purchase of an asset should be reported as a positive number. In the rare cases when the GSE receives a fee at issuance of debt or issuance of derivatives, report it as a positive number. In rare cases when the GSE receives a fee associated with the purchase of an asset, report as a negative number.

10.) Current Unamortized Hedge Gain or Loss: Enter unamortized hedge gains or losses as of the Reporting Date. Gains should be positive; losses should be negative.

11.) UPB Scale Factor: Enter the adjustment factor applied to the current UPB or notional amount that offsets any timing differences between the instrument data reported to OFHEO and the Enterprise's published financials. If no adjustment is necessary, enter one.

12.) Unamortized Balances Scale Factor: Enter the factor applied to the Current Unamortized Discount or Premium, Fees, Hedge Gain or Loss, and/or Other that offsets any timing adjustments between the instrument data reported to OFHEO and the Enterprise's published financials. If no adjustment is necessary, enter one.

13.) Implied Unamortized Discount—Zero Leg: For the zero leg of zero coupon swaps only, enter the unamortized discount amount needed to calculate the interest accretion. For all other instrument types, enter zero.

14.) Implied Ending Value—Zero Leg: For the zero leg of zero coupon swaps only, enter the ending value. For all other instrument types, enter zero.

d. Instrument Association

Where two or more instruments comprise a derivative contract, prepare records in the Instrument Association table to show the linkages between instruments. One record is prepared

for each association; for example, a swaption comprising three instruments (the option to enter the swap and each leg of the potential swap) requires six records--two for each instrument, with each record reflecting the linkage of that instrument with the other two.

Prepare records in the table as follows (consult the Data Dictionary in Appendix 25 for supplemental information):

1.) Enterprise: Enter the name of the reporting Enterprise—"FNM" for Fannie Mae or "FHLM" for Freddie Mac.

2.) Reporting Date: Enter the date for which data are reported.

3.) Instrument ID: Enter the integer generated by the Enterprise to uniquely identify an instrument for purposes of the stress test. In the stress test, separate elements of a single transaction—e.g., each leg of an interest rate swap—are treated as separate instruments.

4.) Associated Instrument ID: Enter the Instrument ID of another instrument in the Financial Instrument Master table that is linked to this instrument.

5.) Internal Association Code: Enter the code denoting the type of association (i.e., swap, swaption, or principal amortization index) maintained in the internal records of the Enterprise.

6.) Comments: Enter any necessary miscellaneous comments.

e. Reference Assets

Where the principal or notional amount of an instrument declines according to the amortization of a mortgage pool or mortgage-backed security, prepare records in the Reference Assets table. For affected swaps a record must be prepared for each instrument comprising the swap.

Prepare records in the table as follows (consult the Data Dictionary in Appendix 26 for supplemental information):

1.) Enterprise: Enter the name of the reporting Enterprise—"FNM" for Fannie Mae or "FHLM" for Freddie Mac.

2.) Reporting Date: Enter the date for which data are reported.

3.) Instrument ID: Enter the integer generated by the Enterprise to uniquely identify an instrument for purposes of the stress test. In the stress test, separate elements of

a single transaction—e.g., each leg of an interest rate swap—are treated as separate instruments.

4.) Asset ID: Enter the CUSIP or reference pool number identifying the reference asset.

5.) Asset Type Code: Enter one of the following codes, as appropriate:

Code	Asset Type
INTEX_ASSET	ABS modeled by INTEX
FNM_POOL	Fannie Mae pool
FHLM_POOL	Freddie Mac pool
GNMA1_POOL	Ginnie Mae 1 pool
GNMA2_POOL	Ginnie Mae 2 pool
REF_POOL	Other reference pool

6.) Original Asset Face Amount: Enter the original face amount of the reference asset.

7.) Current Asset Face Amount: Enter the face amount of the reference asset as of the Reporting Date.

8.) Comments: Enter any miscellaneous comments necessary.

f. Instrument Credit Rating

Create records for each NRSRO or other rating for each instrument held as an asset (i.e., with an OFHEO Ledger Code beginning with "A") and listed in the Financial Instrument Master table. Prepare separate records for each available NRSRO rating, including each short-term, long-term, or bank rating. Prepare a single record for each unrated instrument issued or guaranteed by the federal government or a government-sponsored enterprise, or in cases where OFHEO has approved a specific counterparty rating. (Counterparty credit rating information for derivative contracts is collected in the Counterparty Credit Rating and Counterparty Entity Lookup tables.)

Prepare records in the table as follows (consult the Data Dictionary in Appendix 27 for supplemental information):

1.) Enterprise: Enter the name of the reporting Enterprise—"FNM" for Fannie Mae or "FHLM" for Freddie Mac.

2.) Reporting Date: Enter the date for which data are reported.

3.) Instrument ID: Enter the integer generated by the Enterprise to uniquely identify an instrument for purposes of the stress test.

4.) Credit Agency Code: Enter "FTH" for Fitch, "MDY" for Moody's, "SP" for Standard & Poor's, or "NA" for an unrated instrument issued by a government-sponsored enterprise other than the reporting Enterprise. Enter "OFH" (for OFHEO) if the instrument is issued or guaranteed by the federal government, or if OFHEO has provided written approval for a specific counterparty rating in order to obtain a specific treatment under the Rule.

5.) Instrument Credit Rating Type: Enter "S" for a short-term rating; "L" for long term, "B" for bank ratings, or "N" for an unrated instrument issued by a government-sponsored enterprise other than the reporting Enterprise.

6.) Instrument Credit Rating: For cases where OFHEO has provided written approval for a specific counterparty rating in order to obtain a specific treatment under the Rule, enter the OFHEO-approved rating. For all other instruments, for each NRSRO rating, enter the rating, including any modifying symbols such as "plus" or "minus". (This approach contrasts to that used for mortgage credit enhancements, mortgage securities, and items subject to Alternative Modeling Treatments.) Use the notation specific to the NRSRO providing the rating; e.g., "AAA", "AAA", or "Aaa" for S&P, Fitch, and Moody's, respectively, or "A-1+", "F-1+", and "P-1" for S&P, Fitch, and Moody's, respectively. For each unrated instrument issued or guaranteed by a government-sponsored enterprise other than the reporting Enterprise, enter "AAA". For each instrument issued or guaranteed by the federal government or by the reporting Enterprise, enter "AGY".

g. Interest Payment Schedule

To report data necessary to calculate interest payments on an instrument, either complete one or more records for the Interest Payment Schedule table or, instead, complete one or more records for the Interest Payment Formula table and, if applicable, one or more records for the Index Formula table (the Index Formula table is required for any instrument that pays or will pay current interest). If using the Interest Payment Schedule table prepare a record for each interest payment amount due (including any that pay interest only at maturity or redemption). For

example, for a bullet maturity instrument with a long first period, prepare two records: one for the first (long) payment, and one for all the other payments.

Prepare records in the table as follows (consult the Data Dictionary in Appendix 28 for supplemental information):

1.) Enterprise: Enter the name of the reporting Enterprise—"FNM" for Fannie Mae or "FHLM" for Freddie Mac.

2.) Reporting Date: Enter the date for which data are reported.

3.) Instrument ID: Enter the integer generated by the Enterprise to uniquely identify an instrument for purposes of the stress test. In the stress test, separate elements of a single transaction—e.g., each leg of an interest rate swap—are treated as separate instruments.

4.) Start Date: Enter the first day of the first accrual period for this payment.

5.) Payment Frequency: Enter one of the following codes denoting the payment frequency that will take effect beginning on the start date:

Code	Asset Type
0	At Maturity Only
1	Annually
12	Monthly
2	Semi-annually
4	Quarterly
W	Weekly
D	Daily

6.) Payment Amount: Enter the scheduled payment amount due for payment dates subsequent to the Start Date.

h. Interest Payment Formula

To report data necessary to calculate interest payments for each instrument, either complete one or more records for the Interest Payment Schedule table or, instead, complete one or more records in the Interest Payment Formula table and, if applicable, one or more records in the Index Formula table. For each instrument prepare a separate record for each interest payment formula. Since the Interest Payment Formula table does not include an interest rate field, also prepare at least one record in the Index Formula table (more if there are multiple formulas) for

each instrument. If preparing multiple records for an instrument, make sure the Start Date on each Record is unique.

Prepare records in the table as follows (consult the Data Dictionary in Appendix 29 for supplemental information):

1.) Enterprise: Enter the name of the reporting Enterprise—"FNM" for Fannie Mae or "FHLM" for Freddie Mac.

2.) Reporting Date: Enter the date for which data are reported.

3.) Instrument ID: Enter the integer generated by the Enterprise to uniquely identify an instrument for purposes of the stress test. In the stress test, separate elements of a single transaction—e.g., each leg of an interest rate swap—are treated as separate instruments.

4.) Start Date: Enter the date interest begins accruing.

5.) Compounding Indicator: Enter "Y" if the instrument pays compounded interest (i.e., whether interest is paid on interest, as well as on principal).

6.) Compounding Frequency: Enter the appropriate code from the following table:

Code	Frequency
1	Annually
12	Monthly
2	Semi-annually
4	Quarterly
W	Weekly
D	Daily

If inapplicable, enter zero.

7.) Day Count Code: Enter one of the following codes denoting the day count convention used to calculate interest:

Code	Day Count Convention
30/360	30 days in a calendar month and 360 days in a calendar year
30E/360	30 360 European - Actual days except starting dates or ending dates that occur on the 31st of a month become equal to the 30th of the same month, divided by 360
A/360	Actual 360 - actual number of days in a calendar month divided by 360
A/365	Actual 365 - actual number of days in a calendar month

Code	Day Count Convention
	divided by 365
A/366B	Actual 366 begin - actual number of days in a calendar month divided by 365 unless the coupon period begins in a leap year in which case divided by 366
A/366E	Actual 366 end - actual number of days in a calendar month divided by 365 unless the coupon period ends in a leap year in which case divided by 366
A/366S	Actual 366 split - actual number of days in the 366 day year divided by 366 plus the actual number of days in the 365 day year divided by 365
A/A	Actual number of days in a month and the actual number of days in the coupon period

8.) Life Ceiling Rate: Enter the maximum rate for the instrument throughout its life. If inapplicable fill field with "9" up to the maximum length of the field.

9.) Life Floor Rate: Enter the minimum rate for the instrument throughout its life. Enter zero if inapplicable.

10.) Payment Frequency: Enter the appropriate code from the following table:

Code	Frequency
0	At maturity only
1	Annually
12	Monthly
2	Semi-annually
4	Quarterly

Enter “12” for any item that compounds more frequently than monthly.

11.) Periodic Rate Cap: Enter the maximum amount that the interest rate for the instrument can increase per reset. Enter the value for the Life Ceiling Rate field if inapplicable.

12.) Periodic Rate Floor: Enter the maximum amount that the interest rate for the instrument can decrease per reset. Enter the value for the Life Ceiling Rate field if inapplicable.

13.) Strike Rate: Enter the rate at which a cap or floor begins to pay interest, or an instrument begins to pay a new interest rate. Enter zero if inapplicable.

14.) Comments: Enter any miscellaneous comments necessary.

i. Index Formula

To report data necessary to calculate interest payments for an instrument, either complete one or more records for the Interest Payment Schedule table or, instead, complete one or more records in the Interest Payment Formula table and, if applicable, one or more record in the Index Formula table. Prepare at least one record in the Index Formula table for each instrument that is index-linked or has a specified coupon payment (prepare a separate record for each index formula). If preparing multiple records for an instrument, make sure the periods from and including the Start Date up to but not including the End Date do not overlap.

1.) Prepare records in the table as follows (consult the Data Dictionary in Appendix 30 for supplemental information):

1.) Enterprise: Enter the name of the reporting Enterprise—"FNM" for Fannie Mae or "FHLM" for Freddie Mac.

2.) Reporting Date: Enter the date for which data are reported.

3.) Instrument ID: Enter the integer generated by the Enterprise to uniquely identify an instrument for purposes of the stress test. In the stress test, separate elements of a single transaction—e.g., each leg of an interest rate swap—are treated as separate instruments.

4.) Start Date: Enter the date on which this index first applies.

5.) Index Code: Enter the code for the index used to compute interest:

Code	Index
FIXED	Fixed Rate
AGENCY	Federal Agency
COFI	11th District Cost of Funds Index
FFUNDS	Federal Funds
LIBOR	London Inter Bank Offer Rate
PRIME	Prime
USTRES	US Treasury
SWAP	Swap Curve

6.) Internal Index Code: Enter the identification code for the index as maintained in the internal records of the Enterprise. If the instrument bears a fixed rate, enter "FIXED".

7.) Index Cap: Enter the maximum value of the index that can be applied. If inapplicable fill field with "9" up to the maximum length of the field.

8.) Index Floor: Enter the minimum rate for the index that can be applied. Enter zero if inapplicable.

9.) Index Term: Enter the point on the yield curve, expressed in months, upon which the index is based. Where not applicable (i.e., when the Index Code is “FIXED”, “COFI” or “PRIME”) enter one.

10.) Index Reset Frequency: Enter one of the following codes denoting the rate reset frequency:

Code	Reset Frequency
0	Rate does not reset
1	Annually
12	Monthly
2	Semi-annually
4	Quarterly
(x)Y	Reset frequency in years, where frequency (x) is two to nine years (e.g., “(2)Y” = biannual reset)

Enter “12” for any item that compounds more frequently than monthly.

11.) Look-Back Period: Enter the number of months prior to the repricing date that reflects the date of the index value that is applied. Enter zero if the rate does not reset. If the number of days but not the number of months is available, calculate Look-Back Period as int(look-back days/30.5), where int = integer.

12.) Coefficient: Enter the coefficient applied to the index to determine the interest rate. If the record reports a specified coupon, enter zero.

13.) Spread: Enter the spread expressed as a decimal (e.g., 100 b.p. = .01)--zero if there is none--that is added to the product of the coefficient times the index to determine the interest rate. If the record reports a specified coupon, enter the coupon rate.

14.) Comments: Enter any miscellaneous comments necessary.

15.) End Date: Enter the date on which this index last applies.

j. (Notional) Principal Change Schedule

Prepare a record in the (Notional) Principal Change Schedule table to reflect each scheduled payment of principal for a given instrument other than payment at maturity.

Prepare records in the table as follows (consult the Data Dictionary in Appendix 31 for supplemental information):

1.) Enterprise: Enter the name of the reporting Enterprise—"FNM" for Fannie Mae or "FHLM" for Freddie Mac.

2.) Reporting Date: Enter the date for which data are reported.

3.) Instrument ID: Enter the integer used internally by the Enterprise that uniquely identifies the instrument.

4.) Principal Payment Date: Enter the date this (notional) principal change occurs.

5.) Principal Factor Amount: Enter the factor that, when multiplied by Original Face, reflects the remaining (notional) principal amount after any principal payment or reduction in notional principal.

k. Option Schedule

Prepare a record in the Option Schedule table for each option embedded in an instrument included in the Financial Instrument Master table (e.g., a callable security) and each stand alone option included in the Financial Instrument Master table that is not an option on a futures contract. Enter data for options on futures contracts in the Futures Contracts and Options on Futures table.

The same option data may be required for two different records; e.g., for a record for each leg of a cancelable swap.

Prepare records in the table as follows (consult the Data Dictionary in Appendix 32 for supplemental information):

1.) Enterprise: Enter the name of the reporting Enterprise—"FNM" for Fannie Mae or "FHLM" for Freddie Mac.

2.) Reporting Date: Enter the date for which data are reported.

3.) Instrument ID: Enter the integer used internally by the Enterprise that uniquely identifies the instrument.

4.) Start Date: Enter the (first) date on which this option may be exercised.

5.) Option Type: Enter “CALL” for a call option (or an option for the Enterprise to cancel a contract), “PUT” for a put option (or an option for the counterparty to cancel a contract), or “PUTCALL” for both.

6.) Exercise Convention: Enter “AMER” for an American option, “BERM” for a Bermudan option, or “EURO” for a European option.

7.) Exercise Price: Enter the price, including any cancellation penalty, at which the option may be exercised, expressed in decimal format as a fraction of par, par = 1.0.

l. Futures Contracts and Options on Futures

Prepare records in the Futures Contracts and Options on Futures table for all futures contracts or options (puts or calls) on futures contracts. Prepare a separate record for each transaction in a given contract. If the options on futures position has been closed out and the notional amounts related to the trades net to zero, remove the related records from the Futures Contracts and Options on Futures table.

Prepare records in the table as follows (consult the Data Dictionary in Appendix 33 for supplemental information):

1.) Enterprise: Enter the name of the reporting Enterprise—“FNM” for Fannie Mae or “FHLM” for Freddie Mac.

2.) Reporting Date: Enter the date for which data are reported.

3.) Instrument ID: Enter the integer used internally by the Enterprise that uniquely identifies the instrument.

4.) Internal Trade ID: Enter the integer used internally by the Enterprise that uniquely identifies the transaction that created the position associated with this instrument.

5.) Amortization Methodology Code: Enter the method used to amortize premiums and discounts (and fees). Enter “SOYD” for Sum of Years Digits, “LY” for Level Yield, and “SL” for Straight Line.

6.) Transaction Date: Enter the trade date for the transaction.

7.) Contract code: Enter the value corresponding to the appropriate contract type, underlying or actual:

Code	Contract Type
ED	Three-month Eurodollar contract traded on the

Code	Contract Type
	Chicago Mercantile Exchange
DI	Ten-year interest rate swap contract traded on the Chicago Board of Trade
FF	30-day Fed Funds contract traded on the Chicago Board of Trade
DQ	Ten-year Agency contract traded on the Chicago Board of Trade
FV	Five-year U.S. Treasury contract traded on the Chicago Board of Trade
TY	Ten-year U.S. Treasury contract traded on the Chicago Board of Trade
US	30-year U.S. Treasury traded on the Chicago Board of Trade

8.) Exact representation: Enter "Y" if the modeling data for this instrument provide an exact representation of its contractual terms; otherwise enter "N".

9.) Instrument Type Code: Enter the code for the actual contract type:

Code	Contract Type
FUTURE_EURO	Eurodollar futures contract
FUTURE_FF	Fed funds futures contract
FUTURE_TBOND	US Treasury bond futures contract
FUTURE_TNOTE	US Treasury note futures contract
FUTURE_TBILL	US Treasury bill futures contract
FUTURE_SWAP	Interest rate swap futures contract
FUTURE_AGENCY	Agency futures contract
OPTION_FUT_EURO	Eurodollar futures option contract
OPTION_FUT_TNOTE	US Treasury note futures option contract
OPTION_FUT_TBOND	US Treasury bond futures option contract

10.) Contract Maturity: Enter the exact maturity of the contract.

11.) Option Type: Enter "F" for a futures contract, "C" for a call option on a futures contract, or enter "P" for a put option on a futures contract.

12.) Strike Price: For options, enter the strike price. For futures (when Option Type is "F") enter zero. Zero is permitted only for futures.

13.) Position Indicator: Enter "S" for short, enter "L" for long.

14.) Notional Amount: Enter the reference amount (not the number of contracts) associated with the instrument. If inapplicable, enter zero.

15.) Futures Price: Enter the original futures contract price, as quoted by the relevant exchange. If inapplicable, enter zero.

16.) OFHEO ledger code: Enter OBA73.

17.) Original Fees: Enter the amount of fees paid or received at the time of purchase or sale.

18.) Current Unamortized Fees: Enter the unamortized fees as of the Reporting Date.

19.) Unrealized Gain/Loss: Enter the amount of unrealized gain or loss on the instrument as of the Reporting Date.

20.) Underlying Contract Maturity: Enter the maturity of the futures contract underlying the option. For futures contracts, enter "19000101"

21.) Payment Frequency: Enter the payment frequency of the underlying instrument. Enter "0" for At maturity only, "1" for Annually, "12" for Monthly, "2" for Semiannually, "4" for Quarterly, "W" for Weekly, and "D" for Daily.

22.) Day Count Code: Enter one of the following codes denoting the day count convention used to calculate interest on the underlying instrument:

23)

Code	Day Count Convention
30/360	30 days in a calendar month and 360 days in a calendar year
30E/360	30 360 European - Actual days except starting dates or ending dates that occur on the 31st of a month become equal to the 30th of the same month, divided by 360
A/360	Actual 360 - actual number of days in a calendar month divided by 360
A/365	Actual 365 - actual number of days in a calendar month divided by 365
A/366B	Actual 366 begin - actual number of days in a calendar month divided by 365 unless the coupon period begins in a leap year in which case divided by 366
A/366E	Actual 366 end - actual number of days in a calendar month divided by 365 unless the coupon period ends in a leap year in which case divided by 366
A/366S	Actual 366 split - actual number of days in the 366 day year divided by 366 plus the actual number of days in the 365 day year divided by 365
A/A	Actual number of days in a month and the actual number of days in the coupon period

Comments: Enter any miscellaneous comments necessary.

F. Data for Items Subject to Alternative Modeling Treatments

1. Introduction

OFHEO requires data for any on- or off-balance-sheet item that is missing data elements required for the calculation of accurate cash flows, or that has unusual features that are not accommodated in the preceding tables (see Section 3.9.1 of the Technical Appendix of the Risk Based Capital Rule). Such items should not be reported in the preceding tables, but rather in the Alternative Modeling Treatment Items table.

2. Preparation of Alternative Modeling Treatment Items Table

Prepare records in the table as follows (consult the Data Dictionary in Appendix 34 for supplemental information):

1.) Instrument I.D.: Enter the alpha-numeric string that uniquely identifies the instrument for purposes of the stress test.

2.) Enterprise: Enter the name of the reporting Enterprise—"FNM" for Fannie Mae or "FHLM" for Freddie Mac.

3.) Reporting Date: Enter the date for which data are reported.

4.) Book Value: If on-balance-sheet, enter the current book value of the item (amount outstanding less deferred items). Do not report any book value balances for off-balance-sheet items receiving Alternative Modeling Treatment.

5.) Face Value: Enter the current face value for on-balance-sheet items. If there are no related deferred items, this value should be the same as the Book Value. The face or notional value for off-balance-sheet items receiving Alternative Modeling Treatment should be reported via the OTA Table in the MOBSCAP or MOBSCAP2 fields.

6.) Remaining Contractual Maturity: Enter the remaining contractual maturity of the item in months. If the FAS 115 Classification is T (i.e., the item is held in a trading account), enter 0. For loans past their original loan term (i.e., if the remaining contractual maturity of the item in months is less than 1), enter 1. If the maturity is missing, unknown, unmeasurable, or inapplicable, enter 120.

7.) Interest Rate: Enter the interest rate (percent per annum expressed as a decimal 1.00 = 100%) associated with the item if the item bears a floating or fixed rate. If

the item pays no interest, enter 0. If the interest rate is missing, unknown, or unmeasurable, enter 999.

8.) Rating: Enter the OFHEO credit rating for the submitted item, as follows:

a.) Enter AGY for instruments issued or guaranteed by the federal government, Ginnie Mae, or the reporting Enterprise.

b.) Enter AAA for each unrated instrument issued by a government-sponsored enterprise other than the reporting Enterprise or Ginnie Mae.

c.) Enter BB for whole loans past their original term.

d.) For all other items, enter the lowest, as of the Reporting Date, of any of the most current ratings issued by NRSROs for this instrument. Map the NRSRO rating to the appropriate OFHEO rating category as illustrated in Table 3-30 of the Risk Based Capital Rule (i.e., ignore pluses, minuses, and numeric modifiers in the NRSRO ratings). Enter the values AAA, AA, A, or BBB for rated instruments. Enter BB for instruments rated below BBB, unrated instruments, and instruments for which the rating is missing or unknown.

9.) Index: If the item pays a floating rate, enter the value from the following table for the index used to determine the interest rate at each interest rate adjustment. If the instrument bears a fixed rate or pays no interest, enter FIXED. If the instrument's index is missing, unknown, or unmeasurable, enter NA

Value	Index
NA	Inapplicable
CMM	Constant Maturity Mortgage Index
CODI	Certificate of Deposits Index
COF11	FHLB 11th District Cost of Funds
FA001	1 Month Federal Agency Cost of Funds
FA003	3 Month Federal Agency Cost of Funds
FA006	6 Month Federal Agency Cost of Funds
FA012	12 Month Federal Agency Cost of Funds
FA024	24 Month Federal Agency Cost of Funds
FA036	36 Month Federal Agency Cost of Funds
FA060	60 Month Federal Agency Cost of Funds
FA120	120 Month Federal Agency Cost of Funds
FA360	360 Month Federal Agency Cost of Funds
FFOV	Overnight Federal Funds (Effective)
FF1W	1 Week Federal Funds
FF6M	6 Month Federal Funds

Value	Index
FIXED	Fixed Rate
FRE1M	1 Month Freddie Mac Reference Bill
LB001	1 Month LIBOR
LB003	3 Month LIBOR
LB006	6 Month LIBOR
LB012	12 Month LIBOR
MCON	Conventional Mortgage Rate
MTA12	12 Month Moving Treasury Average
M15FR	15 Year Fixed Mortgage Rate
M7BAL	7 Year Balloon Mortgage Rate
PRIME	Prime Rate
TR001	1 Month Treasury Bill
TR003	3 Month CMT
TR006	6 Month CMT
TR012	12 Month CMT
TR024	24 Month CMT
TR036	36 Month CMT
TR060	60 Month CMT
TR120	120 Month CMT
TR240	240 Month CMT
TR360	360 Month CMT

10.) Margin: If the item bears a floating rate, enter the amount of the margin (e.g., 100 b.p. = .01) over (under) the index. If the item bears a fixed rate or pays no interest, enter zero. If the margin is missing, unknown, or unmeasurable, enter zero.

11.) FAS 115 Classification: Enter "A" if available for sale; enter "M" if held to maturity; or enter "T" if held in a trading account. If inapplicable, enter "N".

12.) OFHEO Ledger Code: Enter the appropriate OFHEO Ledger Code from Appendix 37. The appropriate ledger code can be selected from the column titled "Financial Instrument, Opening Balance". Allowable ledger codes are specified by an "x" indicator.

13.) Comments: Enter any miscellaneous comments necessary.

G. Data for Operating Expenses, Taxes, and Accounting

1. Introduction

In addition to data reported in tables discussed earlier in these Instructions, the stress test requires additional data first, to calculate operating expenses, funding and liquidity, taxes, dividends, and common share repurchases during the stress period; second, to complete a stress test balance sheet as of the Reporting Date; and third, to account for variations between a published Enterprise balance sheet and the balance sheet required for the stress test.

With respect to accounting variations, records report adjustment information related to FASB statements and interpretations (e.g. FIN 45, FAS 115, FAS 125, FAS 133, FAS149 ..., etc.) as well as Enterprise-specific accounting practices (e.g., when an item that the stress test treats as a liability, is reported by an Enterprise as a contra-asset). The Operating Expenses, Taxes, and Accounting table requires two records for each such adjustment, one reporting the adjustment itself, and the other reporting the adjustment with the sign reversed. The first record reports the adjustment, either to reflect fair value or to convert an accounting entry required by the stress test into one used by the Enterprise. The second record reverses the effects of this adjustment. With respect to FAS-related accounting entries, reversing records allow the conversion of portions of the balance sheet from a mark-to-market basis back to the cost basis required for the stress test model.

The reconciliation process includes offsetting records in order to generate a "model-ready" balance sheet, but ignores them for purposes of reconciling RBC data to the Enterprise's balance sheet. A complete set of records should assure that the "model-ready" balance sheet balances--i.e. assets equal liabilities plus equity. (Reconciliation is the subject of the following section of these Instructions.)

Appendix 37, "OFHEO Ledger Codes For Data Submission," provides a list of allowable OFHEO Ledger Codes for the purpose of submitting opening balances for financial instruments and non-financial instrument balance sheet items, adjustments to recognize the effects of accounting variations, and non-balance sheet variables necessary for calculations related to taxes, funding and liquidity, dividends and common share repurchases. Refer to the columns under "OTA" to determine the allowable OFHEO ledger codes for records submitted in the Operating Expense, Taxes, and Accounting table.

2. Preparation of the Operating Expenses, Taxes, and Accounting Table

Create one or more records for each applicable OFHEO Ledger Code listed in Appendix 37 under the "OTA" columns. Prepare the records as follows (consult the Data Dictionary in Appendix 35 for supplemental information):

1.) Enterprise: Enter the name of the reporting Enterprise—"FNM" for Fannie Mae or "FHLM" for Freddie Mac.

2.) Reporting Date: Enter the date for which data are reported.

3.) OFHEO Ledger Code: Enter the appropriate OFHEO Ledger Code from the list in Appendix 37 under the "OTA" columns. Note that fields marked with "x" indicate allowable values. Aggregate data in the most convenient manner. For example:

- Report the opening balance for Fixed Assets as a single entry using OFHEO ledger code A57.
- Report FAS 133 fair value adjustments related to retained mortgages using one or more of the mortgage product type OFHEO ledger codes listed in Appendix 37. Every FAS adjustment should be reported using a pair of offsetting entries. Multiple pairs of records representing various product types, etc. may be submitted with appropriate information in the comment fields to explain the entries. When using multiple records avoid double counting.

4.) Accounting Rule: Enter the appropriate number assigned for the FASB statement or interpretation related to the adjustments of the record. Provide brief explanation of the FASB statement or interpretation in the Comments field. Enter OTH for records that report or reverse other Enterprise adjustments related to Enterprise accounting practices. Enter NA for all other records.

5.) Accounting Treatment Flag: Enter "A" for records that report FAS- and accounting approach-related adjustments. Enter "R" for records reversing these adjustments. (On each side of the balance sheet, for each FAS- or accounting approach-related adjustment, offsetting record amounts must equal adjustment amounts.) Enter "NA" for all other records.

6.) Ledger Item Amount: For records that report or reverse adjustments, enter the amount of the adjustment (or the offsetting amount as a negative) for the instrument type or accounting item. For all other records, enter the balance for the OFHEO Ledger Code.

7.) OFHEO Ledger Code Title: Enter the title corresponding to the OFHEO Ledger Code from Appendix 37 (truncate if necessary).

8.) Comments: Enter any miscellaneous comments necessary.

H. Data for Reconciliation

1. Introduction

The Reconciliation table serves two purposes: first, to ensure total reported assets equal reported liabilities plus equity, and second, to ensure that amounts reported in the RBC Report data tables reconcile to the reporting Enterprise's General Ledger. The Reconciliation table requires records aggregating certain information for all instruments and accounting entries included in the RBC Report, and records providing aggregate totals of corresponding items on an Enterprise's General Ledger.

While other tables in the RBC Report adopt the convention that Total Assets = Total Liabilities + Equity, and all principal, notional, and equity amounts are assumed to be positive, for ease of validation the Reconciliation table adopts two conventions:

Total Assets + Total Liabilities + Equity = 0 and

$\text{Total Assets}_{(\text{RBC Report})} + \text{Total Assets}_{(\text{Enterprise GL})} + \text{Total Liabilities}_{(\text{RBC Report})} + \text{Total Liabilities}_{(\text{Enterprise GL})} + \text{Equity}_{(\text{RBC Report})} + \text{Equity}_{(\text{Enterprise GL})} + \text{Total Off-Balance Sheet Obligations}_{(\text{RBC Report})} + \text{Total Off-Balance Sheet Obligations}_{(\text{Enterprise GL})} = 0.$

Implementation of these conventions requires using "Validation Factors" to assign opposite signs to assets vs. liabilities and equity, and to amounts reported in other tables of this RBC Report vs. amounts from Enterprise General Ledgers. For records based on RBC Report tables, line item amounts reported in asset and off-balance-sheet obligation records (records with OFHEO Ledger Codes beginning with "A" and "OBA") are multiplied by a Validation Factor of "+1", while amounts reported in liability and equity records (records with OFHEO Ledger Codes beginning with "L" and "C") are multiplied by "-1". On the other hand, Enterprise General

Ledger amounts for asset and off-balance sheet obligation records are multiplied by a Validation Factor of "-1" and liability and equity records by "+1".

2. Preparation of Reconciliation Table

The source tables for RBC Report data included in this table are:

1.) Whole Loan Master—Loan Groups
2.) Single Class MBS Master
3.) Multi-class/Derivative MBS Master
4.) MRB/Miscellaneous Mortgage-Related Securities Master
5.) Performance History (for non-mortgage instruments)
6.) Alternative Modeling Treatment Items
7.) Futures Contracts and Options on Futures
8.) Operating Expenses, Taxes, and Accounting
9.) Reconciliation (for unamortized balances on certain off-balance-sheet instruments)

The steps for creating records for this table are:

1.) Group records from tables 1-7 in the list above that have common values in all of the following fields
    - OFHEO General Ledger Code
    - Wtd Avg UPB Scale Factor
    - Wtd Avg Unamortized Balances Scale Factor

    Create one record in the Reconciliation table for each group.
2.) Select all records from Table 1 Whole Loan Master—Loan Groups where Wtd Avg Percent Repurchased is greater than zero and group records from Table 1 Whole Loan Master—Loan Groups that have common values in all of the following fields
    - OFHEO General Ledger Code
    - Wtd Avg Security UPB Scale Factor
    - Wtd Avg Security Unamortized Balances Scale Factor

Create one record in the Reconciliation table for each of these groups. These records, which relate to the same loans for which records were created in step 1, permit reconciliation of sold loan balances representing repurchased single class MBS (assets rather than off balance sheet obligations).

3.) Create one record corresponding to each record in the Operating Expenses, Taxes, and Accounting table that has an OFHEO Ledger Code beginning with "A", "L", or "C".

4.) Create as many records as needed for each allowable OFHEO Ledger Code under the "Reconciliation Table – Unam Balance" column in Appendix 37 to report unamortized balances for off-balance-sheet instruments, using the applicable unamortized balances from the appropriate records created in step 1.

5.) Create as many records as possible based on the Enterprise General Ledger to account for all amounts included in the records based on other RBC Report tables. At minimum include records for the following:

- total assets
- total liabilities
- total equity
- total amount of off-balance-sheet obligations (face amount of guarantees and notional amount of derivative contracts)

Ensure that the sum of amounts reported in records for each of these categories equals corresponding total balances in the Enterprise's published financial statements. Avoid double counting.

Prepare records in the table as follows (consult the Data Dictionary in Appendix 36 for supplemental information):

1.) Enterprise: Enter the name of the reporting Enterprise—"FNM" for Fannie Mae or "FHLM" for Freddie Mac.

2.) Reporting Date: Enter the date for which data are reported.

3.) Forward Settlement: Enter "Y" if the Settlement Date in the Trade History table is after the Reporting Date. Enter "N" if the Settlement Date in the Trade History

table is not after the Reporting Date, if no Settlement Date is specified, or if the Data Source is an Enterprise General Ledger.

4.) Accounting Rule: For records derived from records in the Operating, Expenses, Taxes, and Accounting Table, enter the appropriate number assigned for the FASB statement or interpretation related to the adjustments of the record. Enter 'OTH' for records that report or reverse other Enterprise adjustments related to Enterprise accounting practices. Enter 'NA' for all other records.

5.) Accounting Treatment Flag: For records derived from records in the Operating Expenses, Taxes, and Accounting table, enter “A”, “R”, or “NA”, as appropriate. Enter “NA” for all other records.

6.) Aggregate Current UPB Amount: Enter the sum of the current balances or notional balances for each group of RBC Report-based records; except, for records representing single class MBS backed by sold loans (based on groupings created in step 2 of the preceding sequence), enter the sum of the products of Wtd Avg Percent Repurchased and Aggregate Current UPB Amount. In certain instances Aggregate UPB Amount may be negative; for example, to reflect short sales of US Treasury securities or contra-account balances.) Enter the book balance where Data Source is “EGL”.

7.) Aggregate Unamortized Balances: Enter the sum of values for the Unamortized Balances field for each group of RBC Report-based records; except, for records representing single class MBS backed by sold loans (based on groupings created in step 2 of the preceding sequence), enter sum of the Aggregate Security Unamortized Balances. Enter the appropriate book value minus unpaid principal balance for records with Data Source “EGL”.

8.) UPB Scale Factor: Enter the (Wtd Avg) UPB or notional balance scale factor for each group of RBC Report-based records; except, for records representing single class MBS backed by sold loans (based on groupings created in step 2 of the preceding sequence), enter the Wtd Avg Security UPB Scale Factor. Where Data Source is “EGL”, enter one. If the Data Source is MBS, MCD, or MRB, the value may be zero if relevant.

9.) Unamortized Balances Scale Factor: Enter the (Wtd Avg) Unamortized Balances scale factor for each group of RBC Report-based records; except, for records representing single class MBS backed by sold loans (based on groupings created in step 2 of the preceding sequence), enter the Wtd Avg Security Unamortized Balances Scale Factor. Where Data Source is "EGL", enter one. If the Data Source is MBS, MCD, or MRB, the value may be zero if relevant.

10.) Record Count: Enter the number of RBC Report records underlying each entry in this table. Where Data Source is "EGL" enter one.

11.) Data Source: Identify the source of data reported in this record from among the following:

Code	Data Source
EGL	Enterprise General Ledger
WL	Whole Loan Master—Loan Groups table
MBS	Single Class MBS Master table
MCD	Multi-class/Derivative MBS Master table
MRB	MRB/Miscellaneous Mortgage-Related Securities Master table
NMI	Performance History table and/or other NMI tables
AMT	Alternative Modeling Treatment Items table
OTA	Operating Expenses, Taxes, and Accounting table
FUT	Futures Contracts and Options on Futures table
REC	Reconciliation table

12.) Validation Factor: Enter "1" for data from an RBC Report table when the corresponding OFHEO General Ledger Number begins with "A" or "OBA", and for data from an Enterprise General Ledger corresponding to OFHEO General Ledger Numbers beginning with "L" or "C". Enter "-1" for data from an RBC Report table when the corresponding OFHEO General Ledger Number begins with "L" or "C", and for data from an Enterprise General Ledger corresponding to OFHEO General Ledger Numbers beginning with "A" or "OBA".

13.) OFHEO Ledger Code: Enter the appropriate OFHEO Ledger Code from Appendix 37. Note that fields marked with "x" indicate allowable values.

For data from an Enterprise General Ledger, enter one OFHEO Ledger Code that corresponds to the sum of the Enterprise General Ledger data. Report the highest level of detail allowable given the hierarchy scheme of the OFHEO ledger codes. "Roll Up" OFHEO ledger codes are allowable for these entries.

14.) Comment: Enter any necessary comments. At minimum explain any scale factors larger than “1.1” or smaller than “.9”.

3. Data Validation

Before submitting the table to OFHEO, successfully perform the following tests:

1.) For the records where the value of the Data Source field is “EGL” and the OFHEO Ledger Code starts with “A”, the Aggregate Current Balance and Aggregate Unamortized Balances fields should equal Total Assets on the Enterprise’s General Ledger.

2.) For the records where the value of the Data source field is “EGL” and the OFHEO Ledger Code starts with “L”, the Aggregate Current Balance and Aggregate Unamortized Balances fields should equal Total Liabilities on the Enterprise’s General Ledger.

3.) For the records where the value of the Data source field is “EGL” and the OFHEO Ledger Code starts with “C”, the Aggregate Current Balance field should equal Total Equity on the Enterprise’s General Ledger.

4.) For records where the OFHEO Ledger Code begins with “A”, “L”, or “C”, calculate the following for each record:

Validation Factor * [(Current Balance Scale Factor * Aggregate Current Balance) + (Unamortized Balances Scale Factor * Aggregate Unamortized Balances)]

The resulting values for all such records should sum to zero.

5.) For records where the value for Data Source is not equal to “EGL” and the OFHEO Ledger Code begins with “A”, “L”, or “C”, but excluding records where the Accounting Treatment Flag equals “R”, calculate the following for each record:

Validation Factor* [(Current Balance Scale Factor * Aggregate Current Balance) + (Unamortized Balances Scale Factor * Aggregate Unamortized Balances)]

The resulting values for all such records should sum to a value less than $10,000 and greater than -$10,000.

APPENDICES

OFHEO RBC Stress Test Data Dictionary

Appendix 1. Data Dictionary: Whole Loan Master—Commitment Loan Group Categories

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Loan Group Number**	A unique number identifying each loan group.	loan_grp_nbr	Any alpha-numeric string	char	8
2	**Enterprise**	Enterprise submitting the loan group data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
3	**Reporting Date**	The date for which the data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMDD	8
4	**Business Type**	Single family or multifamily.	bus_type_cde	SF = Single Family	char	2
5	**Portfolio Type**	Retained or Sold portfolio.	portfolio_type	S = Sold Portfolio	char	1
6	**Government Flag**	Conventional or Government insured loan.	gvt_ind	C = Conventional G = Government	char	1
7	**Aggregate Original UPB Amount**	The sum of the Original UPB Amounts of the loans in the Loan Group.	orig_upb_amt	Any valid number >= 1	decimal	15.2
8	**Aggregate Current UPB Amount**	The sum of the Current UPB Amounts of the loans in the Loan Group.	cur_upb_amt	Any valid number >= 1	decimal	15.2
9	**Aggregate Mortgage Payment Amount**	The sum of the Mortgage Payment Amounts of the loans in the Loan Group.	mtg_pmt_amt	Any valid number >= 1	decimal	14.2
10	**Aggregate Unamortized Balances**	The sum of the Unamortized Balances of the loans in the Loan Group.	unam_bal_amt	0	decimal	14.2
11	**Wtd Avg Unamortized Balances Scale Factor**	The average of Unamortized Balances Scale Factors for the Loan Group.	unam_bal_scale_fctr_amt	1	decimal	15.12
12	**Wtd Avg UPB Scale Factor**	The current UPB weighted average of UPB Scale Factors for the Loan Group.	upb_scale_fctr_amt	1	decimal	15.12
13	**Interest-Only Flag**	Indicates if the Loan Group is currently paying interest only.	io_ind	N = No	char	1
14	**Wtd Avg Interest-Only Remaining Term**	The current UPB weighted average number of months until the interest only period of the Loan Group expires.	io_rem_term_qty	0	integer	3
15	**Wtd Avg Original Amortization Term**	The current UPB weighted average of Original Amortization Terms for the Loan Group weighted by individual loan Unamortized Balances.	orig_amort_term_qty	180 360	integer	3

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
16	**Wtd Avg Remaining Term to Maturity**	The current UPB weighted average Remaining Terms to Maturity for the Loan Group.	rem_term_qty	84 180 360	integer	3
17	**Wtd Avg Age**	The current UPB weighted average Age, in months, for the Loan Group.	age	0	integer	3
18	**Wtd Avg Current Mortgage Interest Rate**	The current UPB weighted average Current Mortgage Interest Rate for the Loan Group.	cur_mrtg_int_rate_amt	Any number >= 0	decimal	9.6
19	**Wtd Avg Guarantee Fee Rate**	The current UPB weighted average Guarantee Fee Rate for the Loan Group.	guarantee_fee_rate_amt	Any valid number	decimal	9.6
20	**Wtd Avg Servicing Fee Rate**	The current UPB weighted average Servicing Fee Rate for the Loan Group.	serv_fee_rate_amt	Any valid number	decimal	9.6
21	**Wtd Avg Original LTV**	The current UPB weighted average Original LTV for the Loan Group.	orig_ltv_amt	Any valid number > 0	decimal	9.6
22	**Wtd Avg Float Days for Scheduled Principal**	The current UPB weighted average of Float Days for Scheduled Principal for the Loan Group.	float_days_sched_prncpl	Any valid number	decimal	9.4
23	**Wtd Avg Float Days for Prepaid Principal**	The current UPB weighted average Float Days for Prepaid Principal for the Loan Group.	float_days_prepaid_prncpl	Any valid number	decimal	9.4
24	**Wtd Avg Percent Repurchased**	The current UPB weighted average Percent Repurchased for the Loan Group.	pct_repurchased	0	decimal	15.12
25	**Wtd Avg Security UPB Scale Factor**	The average of Security UPB Scale Factors for the loans in the Loan Group, weighted by the portion of individual loan UPB representing repurchased single class MBS.	pct_repurchased_scale_fctr_amt	1	decimal	15.12
26	**Aggregate Security Unamortized Balances**	The sum of the Security Unamortized Balances of the loans in the Loan Group.	security_unam_bal_amt	0	decimal	14.2
27	**Wtd Avg Security Unamortized Balances Scale Factor**	The average of Security Unamortized Balances Scale Factors for the Loan Group, weighted by individual loan Security Unamortized Balances.	sec_unam_bal_scale_fctr_amt	1	decimal	15.12
28	**OFHEO Security Ledger Code**	General Ledger account number associated with the securities modeled using the Wtd Avg Percent Repurchased.	security_ledger_code NA		char	8

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
29	**OFHEO Ledger Code**	General Ledger account number used in the stress test model.	ofheo_ledger_cde	**Sold Single-family Whole Loans:** OBA111 Fixed Rate 30 Year OBA113 Fixed Rate 15 Year OBA114 Adjustable Rate OBA115 Balloon/reset OBA117 Government Insured	char	8
30	**Loan Count**	Count of fractionalized loans in the Loan Group	loan_count	Any integer	integer	10
31	**Comments**	Any miscellaneous comments deemed necessary.	comments	Text	Char	255

OFHEO RBC Stress Test
Appendix 2. Data Dictionary: Single Family Data Elements—Commitment Loan Group Categories

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Loan Group Number**	The unique number identifying each loan group.	loan_grp_nbr	Any alpha-numeric string	char	8
2	**Enterprise**	Enterprise submitting the loan group data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
3	**Reporting Date**	The date for which the data are reported	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMD D	8
4	**SF Product Code**	Identifies the mortgage product types for single family loans.	sf_prd_cde	F30 = Fixed Rate 30YR F15 = Fixed Rate 15YR B07 = 7 Year Fixed Rate Balloon ARM = Adjustable or Step Rate	char	3
5	**Census Division**	The Census Division in which the properties underlying the loans in the Loan Group are located.	census_div_cde	ENC = East North Central ESC = East South Central MA = Middle Atlantic MT = Mountain NE = New England PA = Pacific SA = South Atlantic WNC = West North Central WSC = West South Central	char	3
6	**Investor Owned Percentage**	Percentage of Loan Group UPB represented by mortgages on investor properties.	investor_owned_pct_amt	Any valid number between 0 and 1.	decimal	9.6
7	**Wtd Avg Relative Loan Size**	The current UPB weighted average Relative Loan Size for the Loan Group.	loan_size_amt	Any valid number > 0	decimal	9.6

Appendix 2. Data Dictionary: Single Family Data Elements—Commitment Loan Group Categories

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
8	**Wtd Avg House Price Growth Factor**	The current UPB weighted average house price growth factor for the Loan Group.	house_price_growth_amt	1	decimal	10.6

Appendix 3. Data Dictionary: ARM Related Data Elements—Commitment Loan Group Categories

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Loan Group Number**	A unique number identifying each loan group.	loan_grp_nbr	Any alpha-numeric string	char	8
2	**Enterprise**	Enterprise submitting the loan group data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
3	**Reporting Date**	The date for which the data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMDD	8
4	**Business Type**	Single family or multifamily.	bus_type_cde	SF = Single Family	char	2
5.	**ARM Index**	Specifies the type of index used to determine the interest rate at each adjustment.	idx_cde	TR012– 12 Month CMT	char	5
6	**Wtd Avg Rate Reset Period**	The current UPB weighted average rate reset period for the Loan Group.	rate_reset_frq	Any valid number >= 1	integer	3
7	**Wtd Avg Payment Reset Period**	The current UPB weighted average payment reset period for the Loan Group.	paymt_reset_frq	Any valid number >= 1	integer	3
8	**Wtd Avg Original Mortgage Interest Rate**	The current UPB weighted average original mortgage interest rate for the Loan Group.	orig_mrtg_int_rate_amt	Any valid number >= 0	decimal	9.6
9	**Wtd Avg Lookback Period**	The current UPB weighted average lookback period for the Loan Group.	lkbk_pd	Any valid number >= 0	integer	3
10	**Wtd Avg Margin**	The current UPB weighted average margin for the Loan Group.	margin_amt	Any valid number >= 0	decimal	9.6
11	**Wtd Avg Rate Reset Limit**	The current UPB weighted average rate reset limit for the Loan Group.	rate_reset_limit	Any valid number > 0	decimal	9.6
12	**Wtd Avg Life Ceiling Rate**	The current UPB weighted average life ceiling interest rate for the Loan Group.	life_cap_int_rate	Any valid number > 0	decimal	9.6
13	**Wtd Avg Life Floor Rate**	The current UPB weighted average life floor interest rate for the Loan Group.	life_floor_int_rate	Any valid number >= 0	decimal	9.6
14	**Wtd Avg Negative Amortization Cap**	The current UPB weighted average negative amortization cap for the Loan Group.	neg_amort_cap	Any valid number > 0	decimal	9.6
15	**Wtd Avg Unlimited Payment Reset Period**	The current UPB weighted average unlimited payment reset period for the Loan Group.	unlim_paymt_reset_pd	Any valid number >= 1	integer	3
16	**Wtd Avg Payment Reset Limit**	The current UPB weighted average payment reset limit for the Loan Group.	paymt_reset_limit_amt	Any valid number	decimal	9.6
17	**Wtd Avg Initial Interest Rate Period**	The current UPB weighted average initial interest rate period for the Loan Group.	orig_int_rate_pd	Any valid number > 0	integer	3

Appendix 3. Data Dictionary: ARM Related Data Elements—Commitment Loan Group Categories

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
18	**Cap Type Flag**	Indicates if the Loan Group is rate capped, payment capped or uncapped.	cap_type_ind	P – Payment Capped R – Rate Capped U – No periodic rate cap.	char	1

Appendix 4. Data Dictionary: Distinct Credit Enhancement Combination (DCC) Data Elements—Commitment DCC Categories

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Loan Group Number**	The unique number identifying the loan group for this DCC.	loan_grp_nbr	Any alpha-numeric string	char	8
2	**Enterprise**	Enterprise submitting the loan group data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
3	**Reporting Date**	The date for which the data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMD D	8
4	**Business Type**	Single family or multifamily.	bus_type_cde	SF = Single Family	char	2
5	**DCC Identification Number**	A unique number identifying each DCC.	dcc_seq_nbr	Any number	integer	10
6	**MI/LSA Counterparty Rating**	The MI/LSA counterparty rating for the DCC.	cntrprty_credit_rating	AAA AA A BBB BB AGY NA	char	3
7	**DCC Current UPB**	The sum of the Current UPB Amounts of the loans in the DCC.	cur_dcc_upb_amt	Any valid number >= 1	decimal	15.2
8	**DCC Percent**	The fraction of current Loan Group UPB accounted for by DCC Current UPB.	dcc_pct_amt	Any valid number > 0 and <= 1	decimal	12.9
9	**Wtd Avg Coverage Percentage**	The current UPB weighted average MI or LSA coverage percent.	cvrge_pct_amt	Any valid number >= 0 and <= 1	decimal	9.6
10	**DCC CE Balance of First Priority Contract**	Adjusted CE Balance divided by Current Contract UPB (both from Credit Enhancement Contract Elements table) times DCC Current UPB.	dcc_ce_bal_1	0	decimal	15.2
11	**DCC CE Balance of Second Priority Contract**	Adjusted CE Balance divided by Current Contract UPB (both from Credit Enhancement Contract Elements table) times DCC Current UPB.	dcc_ce_bal_2	0	decimal	15.2
12	**DCC CE Credit Rating for First Priority Contract**	CE Credit Rating (from Credit Enhancement Contract Elements table) for First Priority Contract.	dcc_ce_credit_rating_1	NA	char	3
13	**DCC CE Credit Rating for Second Priority Contract**	CE Credit Rating (from Credit Enhancement Contract Elements table) for Second Priority Contract.	dcc_ce_credit_rating_2	NA	char	3
14	**DCC Expiration Month of First Priority Contract**	Expiration Month (from Credit Enhancement Contract Elements table) for First Priority Contract.	dcc_expire_month_1	999	integer	3

Appendix 4. Data Dictionary: Distinct Credit Enhancement Combination (DCC) Data Elements—Commitment DCC Categories

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
15	**DCC Expiration Month of Second Priority Contract**	Expiration Month (from Credit Enhancement Contract Elements table) for Second Priority Contract.	dcc_expire_month_2	999	integer	3
16	**DCC Loan Level Coverage Limit for First Priority Contract**	Loan Level Coverage Limit (from Credit Enhancement Contract Elements table) for First Priority Contract.	dcc_loan_limit_amt_1	1	decimal	9.6
17	**DCC Loan Level Coverage Limit for Second Priority Contract**	Loan Level Coverage Limit (from Credit Enhancement Contract Elements table) for First Priority Contract.	dcc_loan_limit_amt_2	1	decimal	9.6
18	**DCC Enterprise Loss Position Flag for First Priority Contract**	Indicates if the DCC First Priority Contract is of Contract Subtype “ELP” (from Credit Enhancement Contract Elements table).	dcc_elp_ind_1	N=No	char	1
19	**DCC Enterprise Loss Position Flag for Second Priority Contract**	Indicates if the DCC Second Priority Contract is of Contract Subtype “ELP” (from Credit Enhancement Contract Elements table).	dcc_elp_ind_2	N=No	char	1
20	**First Priority Contract Number**	Contract number of the credit enhancement contract in the first loss position after MI or LSA.	priority_1_contract_nbr	NA	char	12
21	**Second Priority Contract Number**	Contract number of the credit enhancement contract in the second loss position after MI or LSA	priority_2_contract_nbr	NA	char	12
22	**Third Priority Contract Number**	Contract number of the credit enhancement contract in the third loss position after MI or LSA.	priority_3_contract_nbr	NA	char	12
23	**Fourth Priority Contract Number**	Contract number of the credit enhancement contract in the fourth loss position after MI or LSA.	priority_4_contract_nbr	NA	char	12
24	**Loan Count**	Number of loans in the DCC	loan_count	Any valid number > 0	integer	10

Appendix 5. Data Dictionary: Credit Enhancement Contract Elements

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Contract Number**	A unique identifier for each contract.	contract_nbr	Any alpha-numeric string.	char	12
2	**Enterprise** (Classification Variable)	Enterprise submitting the loan data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
3	**Reporting Date** (Classification Variable)	The date for which the data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMDD	8
4	**CE Credit Rating**	The most current rating issued by any NRSRO for this credit enhancement provider or counterparty, as of the Reporting Date.	ce_credit_rating	AAA AA A BBB BB AGY CE	char	3
5	**Expiration Month**	The number of the month in the stress period in which this contract expires.	expire_month	Any valid number > 0	integer	3
6	**Current Contract UPB**	The aggregate current UPB of loans covered under the contract in either the first or the second position.	cur_contract_upb	Any valid number > = 1.00	decimal	15.2
7	**Original Contract UPB**	The aggregate origination UPB of loans currently covered under the contract, in either the first or the second position.	orig_contract_upb	Any valid number > = 1.00	decimal	15.2
8	**CE Balance**	Available credit enhancement balance as of the Reporting Date.	ce_bal	Any valid number > = 0.00	decimal	15.2
9	**Adjusted CE Balance**	The contract CE balance	adj_ce_bal	Any valid number >=0	decimal	15.2

Appendix 5. Data Dictionary: Credit Enhancement Contract Elements

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
10	**Contract Subtype Indicator**	Type of credit enhancement provided by this contract.	contract_subtype	**ELP** = Enterprise Loss Position **MPI** = Modified Pool Insurance, Limited Recourse, Limited Indemnification, FHA Risk-sharing Agreements **SA** = Spread Account **REC** = Unlimited Recourse or Unlimited Indemnification **PI** = Pool Insurance, Letter of Credit, Subordination Agreements **CE** = Collateral Account funded with Cash or Cash Equivalents. **COL** = Collateral Account funded with Non-Cash or Non-Cash Equivalents.	char	3
11	**Loan Level Coverage Limit**	The loan-level coverage limit for the contract.	loan_level_cvrge_limit_amt	Any valid number >= 0 and <= 1	decimal	9.6
12	**Wtd Avg Spread Rate**	The current UPB weighted average spread rate for loans covered by the contract.	spread_rate_amt	Any valid number >= 0	decimal	9.6
13	**Limit Type**	The limit type for the contract.	limit_type_cde	D = Deposit Limited B = Balance Limited N = Unlimited or inapplicable	char	1
14	**Remaining Limit Amount**	The remaining limit amount for the contract.	remaining_limit_amt	Any valid number > = 0.00	decimal	13.2
15	**Loan Count**	Number of loans covered by the contract.	loan_count	Any integer	integer	10

Appendix 6. Data Dictionary: Whole Loan Master—Individual Loans

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Loan Number**	The Enterprise's unique number identifying the loan.	loan_nbr	Any alpha-numeric string	char	20
2	**Enterprise** (Classification Variable)	Enterprise submitting the loan data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
3	**Reporting Date** (Classification Variable)	The date for which the data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMDD	8
4	**Business Type** (Classification Variable)	Single family or multifamily.	bus_type_cde	SF = Single Family MF = Multifamily	char	2
5	**Exact Representation**	Indicates whether the modeling data for this instrument provide an exact representation of the contractual terms.	exact_rep	Y = Exact Representation N = Proxy Representation	char	1
6	**Portfolio Type** (Classification Variable)	Retained or Sold portfolio.	portfolio_type	R = Retained Portfolio S = Sold Portfolio	char	1
7	**Government Flag** (Classification Variable)	Conventional or Government insured loan.	gvt_ind	C = Conventional G = Government	char	1
8	**Original UPB Amount**	The original face amount of the loan reflecting only the amount of each loan owned by the Enterprise.	orig_upb_amt	Any valid number >= 1.00	decimal	15.2
9	**Current UPB Amount**	The outstanding unpaid principal balance of the loan, reflecting only the amount of each loan owned by the Enterprise.	cur_upb_amt	Any valid number >= 1.00	decimal	15.2
10	**Mortgage Origination Date**	The date for which the individual mortgage was originated.	orig_dte	Any valid date	YYYYMMDD	8
11	**Mortgage Payment Amount**	The scheduled principal and interest due in the month preceding the start of the stress test, reflecting only the amount of the loan owned by the Enterprise.	mtg_pmt_amt	Any valid number >= 1.00	decimal	14.2
12	**Unamortized Balances**	The sum of all applicable unamortized amounts.	unam_bal_amt	Any valid number	decimal	14.2
13	**Unamortized Balances Scale Factor**	Factor applied to the unamortized balances that offset any timing adjustments between the loan data reported to OFHEO and the Enterprise's published financials.	unam_bal_scale_fctr_amt	Any valid number > 0	decimal	15.12

Appendix 6. Data Dictionary: Whole Loan Master—Individual Loans

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
14	**UPB Scale Factor**	Factor applied to the current UPB that offsets any timing adjustments between the loan data reported to OFHEO and the Enterprise's published financials.	upb_scale_fctr_amt	Any valid number > 0	decimal	15.12
15	**Interest-Only Flag** (Classification Variable)	Indicates if the loan is currently paying interest only.	io_ind	Y = Yes N = No	char	1
16	**Interest-Only Remaining Term**	For loans where the Interest Only Flag = "Y" the number of months until the interest only period expires.	io_rem_term_qty	Any valid number >= 0	integer	3
17	**Original Amortization Term**	The number of months over which the loan was contractually scheduled to amortize.	orig_amort_term_qty	1-720	integer	3
18	**Remaining Term to Maturity**	The numbers of contractual payments from the day following the Reporting Date until (and including) the maturity date of the loan.	rem_term_qty	1-720	integer	3
19	**Age**	The number of scheduled contractual payments due from the first paid installment date until (and including) the Reporting Date.	age	0-720	integer	3
20	**Age Class** (Classification Variable)	Value assigned for a range of loan ages.	age_class	01 = 0<=Age<=12 02 = 12<Age<=24 03 = 24<Age<=36 04 = 36<Age<=48 05 = 48<Age<=60 06 = 60<Age<=72 07 = 72<Age<=84 08 = 84<Age<=96 09 = 96<Age<=108 10 = 108<Age<=120 11 = 120<Age<=132 12 = 132<Age<=144 13 = 144<Age<=156 14 = 156<Age<=168 15 = 168<Age<=180 16 = Age>180	char	2
21	**Current Mortgage Interest Rate**	The current mortgage interest rate of the loan.	cur_mrtg_int_rate_amt	Any number >= 0	decimal	9.6

Appendix 6. Data Dictionary: Whole Loan Master—Individual Loans

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
22	**Current Mortgage Interest Rate Class** (classification variable)	The value assigned for a range of Current Mortgage Interest Rates.	cur_mrtg_int_rate_class	01 = 0.0<=Rate<4.0 02 = 4.0<=Rate<5.0 03 = 5.0<=Rate<6.0 04 = 6.0<=Rate<7.0 05 = 7.0<=Rate<8.0 06 = 8.0<=Rate<9.0 07 = 9.0<=Rate<10.0 08 = 10.0<=Rate<11.0 09 = 11.0<=Rate<12.0 10 = 12.0<=Rate<13.0 11 = 13.0<=Rate<14.0 12 = 14.0<=Rate<15.0 13 = 15.0<=Rate<16.0 14 = 16.0<=Rate	char	2
23	**Guarantee Fee Rate**	The guarantee fee rate for the loan, expressed as a decimal per annum net of premiums or other third-party payments (e.g., the guarantee fee rate representing income to the Enterprises; for sold loans only).	guarantee_fee_rate_amt	Any valid number expressed as a decimal	decimal	9.6
24	**Servicing Fee Rate**	The gross servicing fee rate, including the total amount retained by the servicer plus spread, premiums or other third-party payments.	serv_fee_rate_amt	Any valid number expressed as a decimal	decimal	9.6
25	**Original LTV**	The original LTV for the loan.	orig_ltv_amt	Any valid number > 0	decimal	9.6
26	**Original LTV Class** (classification variable)	The value assigned for a range of LTVs.	orig_ltv_class	01 = 0 < LTV <= 60 02 = 60 < LTV <= 70 03 = 70 < LTV <= 75 04 = 75 < LTV <= 80 05 = 80 < LTV <= 90 06 = 90 < LTV <= 95 07 = 95 < LTV <= 100 08 = 100 < LTV	char	2
27	**Float Days for Scheduled Principal**	The type of float cycle that applies to scheduled principal.	float_days_sched_prncpl	Any valid number	decimal	9.4
28	**Float Days for Prepaid Principal**	The type of float cycle that applies to prepaid principal.	float_days_prepaid_prncpl	Any valid number	decimal	9.4
29	**Percent Repurchased**	For sold loans, the percent of the loan UPB, that gives the actual dollar amount that collateralizes single class MBS that the Enterprise holds in its own portfolio	pct_repurchased	Any valid number >= 0	decimal	15.12

Appendix 6. Data Dictionary: Whole Loan Master—Individual Loans

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
30	**Security UPB Scale Factor**	Factor that, when applied to the Current UPB Amount times the Percent Repurchased, offsets any timing adjustments between the security data included in the RBC Report and the Enterprise's published financials.	pct_repurchased_scale_fctr_amt	Any valid number >= 0	decimal	15.12
31	**Security Unamortized Balances**	Where Percent Repurchased is greater than zero, the portion of the sum of all applicable unamortized amounts associated with the single-class MBS (or fraction thereof) backed by the loan and attributable to that loan.	security_unam_bal_amt	Any valid number	decimal	14.2
32	**Security Unamortized Balances Scale Factor**	Factor that, when applied to the Security Unamortized Balances, offsets any timing adjustments between the security data included in the RBC Report and the Enterprise's published financials.	sec_unam_bal_scale_fctr_amt	Any valid number >= 0	decimal	15.12
33	**OFHEO Security Ledger Code** (Classification Variable)	Where Percent Repurchased is greater than zero, the General Ledger account number associated with the single class MBS (or fraction thereof) backed by the loan.	security_ledger_cde	**Repurchased Single Family Pass Through Securities:** A11321 Fixed Rate 30 Year A11322 Fixed Rate 20 Year A11323 Fixed Rate 15 Year A11324 Adjustable Rate A11325 Balloon/reset A11326 Other **Repurchased Multifamily Pass Through Securities:** A1232 All Repurchased Multifamily Pass Through Securities **Retained Loans and Sold Loans with a Percent Repurchased of zero:** NA Not applicable	char	8

Appendix 6. Data Dictionary: Whole Loan Master—Individual Loans

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
34	**OFHEO Ledger Code** (Classification Variable)	General Ledger account number used in the stress test model.	ofheo_ledger_cde	**Retained Single-family Whole Loans:** A111 Government Insured A1121 Fixed Rate 30 Year A1122 Fixed Rate 20 Year A1123 Fixed Rate 15 Year A1124 Adjustable or Step Rate A1125 Balloon/reset A1126 Other (including second liens) **Retained Multifamily Whole Loans:** A1221 Government Insured A1222 Fixed Rate Long-Term A1223 Fixed Rate Intermediate-Term A1224 Adjustable Rate A1225 Balloon/reset A1226 Other **Sold Single-family Whole Loans:** OBA111 Fixed Rate 30 Year OBA112 Fixed Rate 20 Year OBA113 Fixed Rate 15 Year OBA114 Adjustable Rate OBA115 Balloon/reset OBA116 Other OBA117 Government Insured OBA118 Second Lien **Sold Multifamily Whole Loans:** OBA12 All Multifamily	char	8
35	**Loan Group Number**	A unique number identifying the Loan Group which includes this loan in the Whole Loan Master—Loan Groups table.	loan_grp_nbr	Any alpha-numeric string	char	8
36	**Comments**	Any miscellaneous comments deemed necessary.	comments	Text	Char	255

Appendix 7. Data Dictionary: Single Family Data Elements—Individual Loans

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Loan Number**	A unique number identifying each loan.	loan_nbr	Any alpha-numeric string	char	20
2	**Enterprise** (Classification Variable)	Enterprise submitting the loan data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
3	**Reporting Date** (Classification Variable)	The date for which the data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMDD	8
4	**SF Product Code** (Classification Variable)	Identifies the mortgage product types for single family loans.	sf_prd_cde	F30 = Fixed Rate 30YR F20 = Fixed Rate 20YR F15 = Fixed Rate 15YR B05 = 5 Year Fixed Rate Balloon B07 = 7 Year Fixed Rate Balloon B10 = 10 Year Fixed Rate Balloon B15 = 15 Year Fixed Rate Balloon ARM = Adjustable Rate STP = Step Rate ARMs SEC = Second Lien OTH = Other	char	3
5	**Census Division** (Classification Variable)	The Census Division where the property is located.	census_div_cde	ENC = East North Central ESC = East South Central MA = Middle Atlantic MT = Mountain NE = New England PA = Pacific SA = South Atlantic WNC = West North Central WSC = West South Central	char	3
6	**Investor Owned Flag**	Indicates whether or not the property is investor-owned, according to OFHEO's definition of owner-occupied.	investor_owned_flag	Y=Yes N=No	char	1
7	**Relative Loan Size**	The loan amount at origination divided by the simple average of the loan amount for the origination year and the state in which the property is located.	loan_size_amt	Any valid number > 0	decimal	9.6

Appendix 7. Data Dictionary: Single Family Data Elements—Individual Loans

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
8	**Relative Loan Size Class** (Classification Variable)	Value associated with a range of relative loan sizes	loan_size_class	01 = 0.00 <= Size <= 0.40 02 = 0.40 < Size <= 0.60 03 = 0.60 < Size <= 0.75 04 = 0.75 < Size <= 1.00 05 = 1.00 < Size <= 1.25 06 = 1.25 < Size <= 1.50 07 = Size > 1.50	char	2
9	**House Price Growth Factor**	The cumulative house price growth factor since loan origination.	house_price_growth_amt	Any valid number > 0	decimal	10.6
10	**Loan Group Number**	A unique number identifying the Loan Group which includes this loan in the Single Family Data Elements—Loan Groups table.	loan_grp_nbr	Any alpha-numeric string	char	8

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Appendix 8. Data Dictionary: Multifamily Data Elements—Individual Loans

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Loan Number**	The Enterprise's unique number identifying each loan.	loan_nbr	Any alpha-numeric string	char	20
2	**Enterprise** (Classification Variable)	Enterprise submitting the loan data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
3	**Reporting Date** (Classification Variable)	The date for which the data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMDD	8
4	**MF Product Code** (Classification Variable)	Identifies the mortgage product types for multifamily loans.	mf_prd_cde	FIX = Fixed Rate Fully Amortizing ARM = Adjustable Rate Fully Amortizing B05 = 5 Year Fixed Rate Balloon B07 = 7 Year Fixed Rate Balloon B10 = 10 Year Fixed Rate Balloon B15 = 15 Year Fixed Rate Balloon BAR = Balloon ARM STP = Step Rate ARMs OTH = Other	char	3
5	**New Book Flag** (Classification Variable)	Indicates if the loan is old or new book.	book_ind	N = New Book O = Old Book	char	1
6	**Ratio Update Flag** (Classification Variable)	Indicates if the LTV and DSCR were re-calculated or delegated to have been re-calculated according to new book standards.	ratio_ind	Y = Yes N = No	char	1
7	**Current Debt Service Coverage Ratio**	The Debt Service Coverage Ratio based on the most recent annual Operating Statement.	cur_dcr_amt	Any valid number > 0	decimal	9.6

Appendix 8. Data Dictionary: Multifamily Data Elements—Individual Loans

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
8	**Current Debt Service Coverage Ratio Class** (Classification Variable)	Value assigned to a range of DCRs	cur_dcr_class	01 =0 < DCR < 1.00 02 = 1.00 <= DCR < 1.10 03 = 1.10 <= DCR < 1.20 04 = 1.20 <= DCR < 1.30 05 = 1.30 <= DCR < 1.40 06 = 1.40 <= DCR < 1.50 07 = 1.50 <= DCR < 1.60 08 = 1.60 <= DCR < 1.70 09 = 1.70 <= DCR < 1.80 10 = 1.80 <= DCR < 1.90 11 = 1.90 <= DCR < 2.00 12 = 2.00 <= DCR < 2.50 13 = 2.50 <= DCR < 4.00 14 = DCR >= 4.00	char	2
9	**Prepayment Penalty Flag** (Classification Variable)	Indicates whether the loan is currently subject to any type of prepayment penalty, including yield maintenance.	prepay_pnlty_flag	Y = Yes N = No	char	1
10	**Prepayment Penalty End Month**	The number of months beginning from the month after the Reporting Date until and including the month in which the prepayment penalty terminates.	prepay_pnlty_end_month_amt	Any valid number >= 0	integer	3
11	**Loan Group Number**	A unique number identifying the Loan Group which includes this loan in the Multifamily Data Elements—Loan Groups table.	loan_grp_nbr	Any alpha-numeric string	char	8

Appendix 9. Data Dictionary: ARM Related Data Elements—Individual Loans

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Loan Number**	The Enterprise's unique number identifying each loan.	loan_nbr	Any alpha-numeric string	char	20
2	**Enterprise** (Classification Variable)	Enterprise submitting the loan data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
3	**Reporting Date** (Classification Variable)	The date for which the data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMDD	8
4	**Business Type** (Classification Variable)	Single family or multifamily.	bus_type_cde	SF = Single Family MF = Multifamily	char	2
5	**ARM Index** (Classification Variable)	Specifies the type of index used to determine the interest rate at each adjustment. For loans that adjust according to pre-determined rates, specify the index that, together with the margin, most closely approximates that rate.	idx_cde	CMM- Constant Maturity Mortgage Index CODI – Certificate of Desposits Index COF11 - FHLB 11th District Cost of Funds FA001 – 1 Month Federal Agency Cost of Funds FA003– 3 Month Federal Agency Cost of Funds FA006– 6 Month Federal Agency Cost of Funds FA012– 12 Month Federal Agency Cost of Funds FA024– 24 Month Federal Agency Cost of Funds FA036– 36 Month Federal Agency Cost of Funds FA060– 60 Month Federal Agency Cost of Funds FA120– 120 Month Federal Agency Cost of Funds FA360– 360 Month Federal Agency Cost of Funds FFOV – Overnight Federal Funds (Effective) FF1W - 1 Week Federal Funds FF6M - 6 Month Federal Funds FRE1M – 1 Month Freddie Mac Reference Bill LB001 - 1 Month LIBOR LB003 - 3 Month LIBOR LB006 – 6 Month LIBOR LB012 – 12 Month LIBOR MCON – Conventional Mortgage Rate MTA12 – 12 Month Moving Treasury Average M15FR – 15 Year Fixed Mortgage Rate M7BAL – 7 Year Balloon Mortgage Rate	char	5

Appendix 9. Data Dictionary: ARM Related Data Elements—Individual Loans

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
5, cont.	**ARM Index** (Classification Variable)	Specifies the type of index used to determine the interest rate at each adjustment. For loans that adjust according to pre-determined rates, specifies the index that, together with the margin, most closely approximates that rate.	idx_cde	PRIME – Prime Rate TR001 – 1 Month Treasury Bill TR003– 3 Month CMT TR006– 6 Month CMT TR012– 12 Month CMT TR024– 24 Month CMT TR036– 36 Month CMT TR060– 60 Month CMT TR120– 120 Month CMT TR240– 240 Month CMT TR360– 360 Month CMT	char	5
6	**Rate Reset Period**	The number of months between rate adjustments, after the expiration of the initial interest rate period.	rate_reset_frq	Any valid number >= 1	integer	3
7	**Rate Reset Period Class** (Classification Variable)	Value assigned to a range of rate reset periods.	rate_reset_class	01 = Period = 1 02 = Period > 1 and <= 4 03 = Period > 4 and <= 9 04 = Period > 9 and <= 15 05 = Period > 15 and <= 60 06 = Period > 60 and < 999 07 = 999	char	2
8	**Payment Reset Period**	The number of months between payment adjustments, after the expiration of the initial interest rate period.	paymt_reset_frq	Any valid number >= 1	integer	3
9	**Payment Reset Period Class** (Classification Variable)	Value assigned to range of payment reset periods.	paymt_reset_class	01 = Period <= 9 02 = Period > 9 and <= 15 03 = Period > 15 and < 999 04 = 999	char	2
10	**Original Mortgage Interest Rate**	The mortgage interest rate in effect at loan origination.	orig_mrtg_int_rate_amt	Any valid number >= 0	decimal	9.6

Appendix 9. Data Dictionary: ARM Related Data Elements—Individual Loans

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
11	**Original Mortgage Interest Rate Class** (Classification Variable)	Value assigned to a range of original mortgage interest rates.	orig_mrtg_int_rate_ class	01 = Rate >= 0.0 and <4.0 02 = Rate >= 4.0 and <5.0 03 = Rate >= 5.0 and < 6.0 04 = Rate >= 6.0 and < 7.0 05 = Rate >= 7.0 and < 8.0 06 = Rate >= 8.0 and < 9.0 07 = Rate >= 9.0 and < 10.0 08 = Rate >= 10.0 and <11.0 09 = Rate >= 11.0 and <12.0 10 = Rate >= 12.0 and <13.0 11 = Rate >= 13.0 and <14.0 12 = Rate >= 14.0 and <15.0 13 = Rate >= 15.0 and <16.0 14 = Rate >= 16.0	char	2
12	**Lookback Period**	The number of months to look back from the interest rate reset date to find the index value that will be used to determine the next interest rate.	lkbk_pd	Any valid number >= 0	integer	3
13	**Margin**	The amount added to the index value to establish the mortgage interest rate.	margin_amt	Any valid number >= 0	decimal	9.6
14	**Rate Reset Limit**	The maximum amount of the rate increase or decrease allowed at each rate reset period, expressed in decimal format.	rate_reset_limit	Any valid number > 0	decimal	9.6
15	**Life Ceiling Interest Rate**	The maximum interest rate allowed throughout the life of the loan.	life_cap_int_rate	Any valid number > 0	decimal	9.6
16	**Life Floor Rate**	The minimum interest rate allowed throughout the life of an adjustable rate loan.	life_floor_int_rate	Any valid number >= 0	decimal	9.6
17	**Negative Amortization Cap**	The maximum amount to which the mortgage balance can increase before the mortgage payment is recast to a fully amortizing amount, expressed as a fraction of the original UPB.	neg_amort_cap	Any valid number > 0	decimal	9.6
18	**Unlimited Payment Reset Period**	The frequency, in months, with which the payment on the loan can be reset to an unlimited amount (i.e., not limited by payment caps).	unlim_paymt_reset_pd	Any valid number >= 1	integer	3
19	**Payment Reset Limit**	The maximum percent of payment increase or decrease from the prior payment allowed at each Payment Reset Period.	paymt_reset_limit_amt	Any valid number	decimal	9.6
20	**Initial Interest Rate Period**	The number of months from and including the first installment date until, but not including, the first rate reset date.	orig_int_rate_pd	Any valid number > 0	integer	3
21	**Cap Type Flag** (Classification Variable)	Indicates if the loan is rate capped, payment capped or uncapped.	cap_type_ind	P – Payment Capped R – Rate Capped U – No periodic rate cap.	char	1

Appendix 9. Data Dictionary: ARM Related Data Elements—Individual Loans

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
22	**Loan Group Number**	The unique number identifying the Loan Group which includes this loan in the ARM Related Data Elements—Loan Groups table.	loan_grp_nbr	Any alpha-numeric string	char	8

Appendix 10. Data Dictionary: Credit Enhancement Data Elements—Individual Loans

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Loan Number**	The Enterprise's unique number identifying each loan.	loan_nbr	Any alpha-numeric string	char	20
2	**Enterprise** (Classification Variable)	Enterprise submitting the loan data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
3	**Reporting Date** (Classification Variable)	The date for which the data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMDD	8
4	**Business Type** (Classification Variable)	Single family or multifamily.	bus_type_cde	SF = Single Family MF = Multifamily	char	2
5	**DCC Identification Number**	A unique number identifying the DCC within the Loan Group which will contain this loan in the Distinct Credit Enhancement Combination (DCC) Data Elements table.	dcc_seq_nbr	Any number	integer	10
6	**MI/LSA Counterparty Rating** (DCC Identification Variable)	The most current rating issued by any NRSRO for this mortgage insurance (MI) or loss sharing arrangement (LSA) counterparty, as of the Reporting Date.	cntrprty_credit_rating	AAA AA A BBB BB AGY NA	char	3
7	**Coverage Percentage**	The coverage percentage for MI or LSA Coverage.	cvrge_pct_amt	Any valid number >= 0 and <= 1	decimal	9.6
8	**First Priority Contract Number** (DCC Identification Variable)	Contract number of the credit enhancement contract in the first loss position after MI or LSA.	priority_1_contract_nbr	Any character string	char	12
9	**Second Priority Contract Number** (DCC Identification Variable)	Contract number of the credit enhancement contract in the second loss position after MI or LSA.	priority_2_contract_nbr	Any character string	char	12
10	**Third Priority Contract Number** (DCC Identification Variable)	Contract number of the credit enhancement contract in the third loss position after MI or LSA.	priority_3_contract_nbr	Any character string	char	12
11	**Fourth Priority Contract Number** (DCC Identification Variable)	Contract number of the credit enhancement contract in the fourth loss position after MI or LSA.	priority_4_contract_nbr	Any character string	char	12

Appendix 10. Data Dictionary: Credit Enhancement Data Elements—Individual Loans

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
12	**Loan Group Number** (DCC Identification Variable)	A unique number identifying the Loan Group which includes this loan in the Distinct Credit Enhancement Combination (DCC) Data Elements table.	loan_grp_nbr	Any alpha-numeric string	char	8

Appendix 11. Data Dictionary: Whole Loan Master—Loan Groups

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Loan Group Number**	A unique number identifying each loan group.	loan_grp_nbr	Any alpha-numeric string	char	8
2	**Enterprise**	Enterprise submitting the loan group data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
3	**Reporting Date**	The date for which the data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMDD	8
4	**Business Type**	Single family or multifamily.	bus_type_cde	SF = Single Family MF = Multifamily	char	2
5	**Portfolio Type**	Retained or Sold portfolio.	portfolio_type	R = Retained Portfolio S = Sold Portfolio	char	1
6	**Government Flag**	Conventional or Government insured loan.	gvt_ind	C = Conventional G = Government	char	1
7	**Aggregate Original UPB Amount**	The sum of the Original UPB Amounts of the loans in the Loan Group.	orig_upb_amt	Any valid number >= 1	decimal	15.2
8	**Aggregate Current UPB Amount**	The sum of the Current UPB Amounts of the loans in the Loan Group.	cur_upb_amt	Any valid number >= 1	decimal	15.2
9	**Aggregate Mortgage Payment Amount**	The sum of the Mortgage Payment Amounts of the loans in the Loan Group.	mtg_pmt_amt	Any valid number >= 1	decimal	14.2
10	**Aggregate Unamortized Balances**	The sum of the Unamortized Balances of the loans in the Loan Group.	unam_bal_amt	Any valid number	decimal	14.2
11	**Wtd Avg Unamortized Balances Scale Factor**	The average of Unamortized Balances Scale Factors for the Loan Group.	unam_bal_scale_fctr_amt	Any valid number > 0	decimal	15.12
12	**Wtd Avg UPB Scale Factor**	The current UPB weighted average of UPB Scale Factors for the Loan Group.	upb_scale_fctr_amt	Any valid number > 0	decimal	15.12
13	**Interest-Only Flag**	Indicates if the Loan Group is currently paying interest only.	io_ind	Y = Yes N = No	char	1
14	**Wtd Avg Interest-Only Remaining Term**	The current UPB weighted average number of months until the interest only period of the Loan Group expires.	io_rem_term_qty	Any valid number >= 0	integer	3
15	**Wtd Avg Original Amortization Term**	The current UPB weighted average of Original Amortization Terms for the Loan Group weighted by individual loan Unamortized Balances.	orig_amort_term_qty	1-720	integer	3

Appendix 11. Data Dictionary: Whole Loan Master—Loan Groups

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
16	**Wtd Avg Remaining Term to Maturity**	The current UPB weighted average Remaining Terms to Maturity for the Loan Group.	rem_term_qty	1-720	integer	3
17	**Wtd Avg Age**	The current UPB weighted average Age, in months, for the Loan Group.	age	0-720	integer	3
18	**Wtd Avg Current Mortgage Interest Rate**	The current UPB weighted average Current Mortgage Interest Rate for the Loan Group.	cur_mrtg_int_rate_amt	Any number >= 0	decimal	9.6
19	**Wtd Avg Guarantee Fee Rate**	The current UPB weighted average Guarantee Fee Rate for the Loan Group.	guarantee_fee_rate_amt	Any valid number	decimal	9.6
20	**Wtd Avg Servicing Fee Rate**	The current UPB weighted average Servicing Fee Rate for the Loan Group.	serv_fee_rate_amt	Any valid number	decimal	9.6
21	**Wtd Avg Original LTV**	The current UPB weighted average Original LTV for the Loan Group.	orig_ltv_amt	Any valid number > 0	decimal	9.6
22	**Wtd Avg Float Days for Scheduled Principal**	The current UPB weighted average of Float Days for Scheduled Principal for the Loan Group.	float_days_sched_prncpl	Any valid number	decimal	9.4
23	**Wtd Avg Float Days for Prepaid Principal**	The current UPB weighted average Float Days for Prepaid Principal for the Loan Group.	float_days_prepaid_prncpl	Any valid number	decimal	9.4
24	**Wtd Avg Percent Repurchased**	The current UPB weighted average Percent Repurchased for the Loan Group.	pct_repurchased	Any valid number >= 0	decimal	15.12
25	**Wtd Avg Security UPB Scale Factor**	The average of Security UPB Scale Factors for the loans in the Loan Group, weighted by the portion of individual loan UPB representing repurchased single class MBS.	pct_repurchased_scale_fctr_amt	Any valid number >= 0	decimal	15.12
26	**Aggregate Security Unamortized Balances**	The sum of the Security Unamortized Balances of the loans in the Loan Group.	security_unam_bal_amt	Any valid number	decimal	14.2
27	**Wtd Avg Security Unamortized Balances Scale Factor**	The average of Security Unamortized Balances Scale Factors for the Loan Group, weighted by individual loan Security Unamortized Balances.	sec_unam_bal_scale_fctr_amt	Any valid number >= 0	decimal	15.12

Appendix 11. Data Dictionary: Whole Loan Master—Loan Groups

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
28	**OFHEO Security Ledger Code**	General Ledger account number associated with the securities modeled using the Wtd Avg Percent Repurchased.	security_ledger_code	**Repurchased Single Family Pass Through Securities:** A11321 Fixed Rate 30 Year A11322 Fixed Rate 20 Year A11323 Fixed Rate 15 Year A11324 Adjustable Rate A11325 Balloon/reset A11326 Other **Repurchased Multifamily Pass Through Securities:** A1232 All Repurchased Multifamily Pass Through Securities **Retained Loan Groups and Sold Loan Groups with a Percent Repurchased of zero:** NA	char	8

Appendix 11. Data Dictionary: Whole Loan Master—Loan Groups

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
29	**OFHEO Ledger Code**	General Ledger account number used in the stress test model.	ofheo_ledger_cde	**Retained Single-family Whole Loans:** A111 Government Insured A1121 Fixed Rate 30 Year A1122 Fixed Rate 20 Year A1123 Fixed Rate 15 Year A1124 Adjustable Rate A1125 Balloon/reset A1126 Other (including second liens) **Retained Multifamily Whole Loans:** A1221 Government Insured A1222 Fixed Rate Long-Term A1223 Fixed Rate Intermediate-Term A1224 Adjustable Rate A1225 Balloon/reset A1226 Other **Sold Single-family Whole Loans:** OBA111 Fixed Rate 30 Year OBA112 Fixed Rate 20 Year OBA113 Fixed Rate 15 Year OBA114 Adjustable Rate OBA115 Balloon/reset OBA116 Other OBA117 Government Insured OBA118 Second Lien **Sold Multifamily Whole Loans:** OBA12 All Multifamily	char	8
30	**Loan Count**	Count of fractionalized loans in the Loan Group	loan_count	Any integer	integer	10
31	**Comments**	Any miscellaneous comments deemed necessary.	comments	Text	Char	255

OFHEO RBC Stress Test
Appendix 12. Data Dictionary: Single Family Data Elements—Loan Groups

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Loan Group Number**	The unique number identifying each loan group.	loan_grp_nbr	Any alpha-numeric string	char	8
2	**Enterprise**	Enterprise submitting the loan group data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
3	**Reporting Date**	The date for which the data are reported	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMD D	8
4	**SF Product Code**	Identifies the mortgage product types for single family loans.	sf_prd_cde	F30 = Fixed Rate 30YR F20 = Fixed Rate 20YR F15 = Fixed Rate 15YR B05 = 5 Year Fixed Rate Balloon B07 = 7 Year Fixed Rate Balloon B10 = 10 Year Fixed Rate Balloon B15 = 15 Year Fixed Rate Balloon ARM = Adjustable or Step Rate SEC = Second Lien OTH = Other	char	3
5	**Census Division**	The Census Division in which the properties underlying the loans in the Loan Group are located.	census_div_cde	ENC = East North Central ESC = East South Central MA = Middle Atlantic MT = Mountain NE = New England PA = Pacific SA = South Atlantic WNC = West North Central WSC = West South Central	char	3
6	**Investor Owned Percentage**	Percentage of Loan Group UPB represented by mortgages on investor properties.	investor_owned_pct_amt	Any valid number between 0 and 1.	decimal	9.6
7	**Wtd Avg Relative Loan Size**	The current UPB weighted average Relative Loan Size for the Loan Group.	loan_size_amt	Any valid number > 0	decimal	9.6
8	**Wtd Avg House Price Growth Factor**	The current UPB weighted average house price growth factor for the Loan Group.	house_price_growth_amt	Any valid number > 0	decimal	10.6

OFHEO RBC Stress Test
Appendix 13. Data Dictionary: Multifamily Data Elements—Loan Groups

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Loan Group Number**	The unique number identifying each loan group.	loan_grp_nbr	Any alpha-numeric string	char	8
2	**Enterprise**	Enterprise submitting the loan group data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
3	**Reporting Date**	The date for which the data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMDD	8
4	**MF Product Code**	Identifies the mortgage product types for multifamily loans.	mf_prd_cde	FIX = Fixed Rate Fully Amortizing ARM = Adjustable Rate Fully Amortizing B05 = 5 Year Fixed Rate Balloon B07 = 7 Year Fixed Rate Balloon B10 = 10 Year Fixed Rate Balloon B15 = 15 Year Fixed Rate Balloon BAR = Balloon ARM OTH = Other	char	3
5	**New Book Flag**	Indicates if the Loan Group is old or new book.	book_ind	N = New Book O = Old Book	char	1
6	**Ratio Update Flag**	Indicates if the LTV and DSCR ratios were updated.	ratio_ind	Y = Yes N = No	char	1
7	**Wtd Avg Current Debt Service Coverage Ratio**	The current UPB weighted average Debt Service Coverage Ratio based on the most recent annual Operating Statements.	cur_dcr_amt	Any valid number > 0	decimal	9.6
8	**Prepayment Penalty Flag**	Indicates whether loans are currently subject to any type of prepayment penalty, including yield maintenance.	prepay_pnlty_flag	Y = Yes N = No	char	1
9	**Wtd Avg Prepayment Penalty End Month**	The current UPB weighted average number of months until the end of the prepayment penalty period for the Loan Group.	prepay_pnlty_end_month_amt	Any valid number >= 0	integer	3

Appendix 14. Data Dictionary: ARM Related Data Elements—Loan Groups

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Loan Group Number**	A unique number identifying each loan group.	loan_grp_nbr	Any alpha-numeric string	char	8
2	**Enterprise**	Enterprise submitting the loan group data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
3	**Reporting Date**	The date for which the data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMDD	8
4	**Business Type**	Single family or multifamily.	bus_type_cde	SF = Single Family MF = Multifamily	char	2
5	**ARM Index**	Specifies the type of index used to determine the interest rate at each adjustment.	idx_cde	CMM- Constant Maturity Mortgage Index CODI – Certificate of Desposits Index COF11 - FHLB 11th District Cost of Funds FA001 – 1 Month Federal Agency Cost of Funds FA003– 3 Month Federal Agency Cost of Funds FA006– 6 Month Federal Agency Cost of Funds FA012– 12 Month Federal Agency Cost of Funds FA024– 24 Month Federal Agency Cost of Funds FA036– 36 Month Federal Agency Cost of Funds FA060– 60 Month Federal Agency Cost of Funds FA120– 120 Month Federal Agency Cost of Funds FA360– 360 Month Federal Agency Cost of Funds FFOV – Overnight Federal Funds (Effective) FF1W - 1 Week Federal Funds FF6M - 6 Month Federal Funds FRE1M – 1 Month Freddie Mac Reference Bill LB001 - 1 Month LIBOR LB003 - 3 Month LIBOR LB006 – 6 Month LIBOR LB012 – 12 Month LIBOR MCON – Conventional Mortgage Rate MTA12 – 12 Month Moving Treasury Average M15FR – 15 Year Fixed Mortgage Rate M7BAL – 7 Year Balloon Mortgage Rate	char	5

Appendix 14. Data Dictionary: ARM Related Data Elements—Loan Groups

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
5, cont.	**ARM Index**	Specifies the type of index used to determine the interest rate at each adjustment.	idx_cde	PRIME – Prime Rate TR001 – 1 Month Treasury Bill TR003– 3 Month CMT TR006– 6 Month CMT TR012– 12 Month CMT TR024– 24 Month CMT TR036– 36 Month CMT TR060– 60 Month CMT TR120– 120 Month CMT TR240– 240 Month CMT TR360– 360 Month CMT	char	5
6	**Wtd Avg Rate Reset Period**	The current UPB weighted average rate reset period for the Loan Group.	rate_reset_frq	Any valid number >= 1	integer	3
7	**Wtd Avg Payment Reset Period**	The current UPB weighted average payment reset period for the Loan Group.	paymt_reset_frq	Any valid number >= 1	integer	3
8	**Wtd Avg Original Mortgage Interest Rate**	The current UPB weighted average original mortgage interest rate for the Loan Group.	orig_mrtg_int_rate_amt	Any valid number >= 0	decimal	9.6
9	**Wtd Avg Lookback Period**	The current UPB weighted average lookback period for the Loan Group.	lkbk_pd	Any valid number >= 0	integer	3
10	**Wtd Avg Margin**	The current UPB weighted average margin for the Loan Group.	margin_amt	Any valid number >= 0	decimal	9.6
11	**Wtd Avg Rate Reset Limit**	The current UPB weighted average rate reset limit for the Loan Group.	rate_reset_limit	Any valid number > 0	decimal	9.6
12	**Wtd Avg Life Ceiling Rate**	The current UPB weighted average life ceiling interest rate for the Loan Group.	life_cap_int_rate	Any valid number > 0	decimal	9.6
13	**Wtd Avg Life Floor Rate**	The current UPB weighted average life floor interest rate for the Loan Group.	life_floor_int_rate	Any valid number >= 0	decimal	9.6
14	**Wtd Avg Negative Amortization Cap**	The current UPB weighted average negative amortization cap for the Loan Group.	neg_amort_cap	Any valid number > 0	decimal	9.6
15	**Wtd Avg Unlimited Payment Reset Period**	The current UPB weighted average unlimited payment reset period for the Loan Group.	unlim_paymt_reset_pd	Any valid number >= 1	integer	3
16	**Wtd Avg Payment Reset Limit**	The current UPB weighted average payment reset limit for the Loan Group.	paymt_reset_limit_amt	Any valid number	decimal	9.6

Appendix 14. Data Dictionary: ARM Related Data Elements—Loan Groups

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
17	**Wtd Avg Initial Interest Rate Period**	The current UPB weighted average initial interest rate period for the Loan Group.	orig_int_rate_pd	Any valid number > 0	integer	3
18	**Cap Type Flag**	Indicates if the Loan Group is rate capped, payment capped or uncapped.	cap_type_ind	P – Payment Capped R – Rate Capped U – No periodic rate cap.	char	1

OFHEO RBC Stress Test

Appendix 15. Data Dictionary: Distinct Credit Enhancement Combination (DCC) Data Elements

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Loan Group Number**	The unique number identifying the loan group for this DCC.	loan_grp_nbr	Any alpha-numeric string	char	8
2	**Enterprise**	Enterprise submitting the loan group data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
3	**Reporting Date**	The date for which the data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMD D	8
4	**Business Type**	Single family or multifamily.	bus_type_cde	SF = Single Family MF = Multifamily	char	2
5	**DCC Identification Number**	A unique number identifying each DCC.	dcc_seq_nbr	Any number	integer	10
6	**MI/LSA Counterparty Rating**	The MI/LSA counterparty rating for the DCC.	cntrprty_credit_rating	AAA AA A BBB BB AGY NA	char	3
7	**DCC Current UPB**	The sum of the Current UPB Amounts of the loans in the DCC.	cur_dcc_upb_amt	Any valid number >= 1	decimal	15.2
8	**DCC Percent**	The fraction of current Loan Group UPB accounted for by DCC Current UPB.	dcc_pct_amt	Any valid number > 0 and <= 1	decimal	12.9
9	**Wtd Avg Coverage Percentage**	The current UPB weighted average MI or LSA coverage percent.	cvrge_pct_amt	Any valid number >= 0 and <= 1	decimal	9.6
10	**DCC CE Balance of First Priority Contract**	Adjusted CE Balance divided by Current Contract UPB (both from Credit Enhancement Contract Elements table) times DCC Current UPB.	dcc_ce_bal_1	Any valid number >= 0	decimal	15.2
11	**DCC CE Balance of Second Priority Contract**	Adjusted CE Balance divided by Current Contract UPB (both from Credit Enhancement Contract Elements table) times DCC Current UPB.	dcc_ce_bal_2	Any valid number >= 0	decimal	15.2
12	**DCC CE Credit Rating for First Priority Contract**	CE Credit Rating (from Credit Enhancement Contract Elements table) for First Priority Contract.	dcc_ce_credit_rating_1	AAA AA A BBB BB CE AGY NA	char	3

Appendix 15. Data Dictionary: Distinct Credit Enhancement Combination (DCC) Data Elements

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
13	**DCC CE Credit Rating for Second Priority Contract**	CE Credit Rating (from Credit Enhancement Contract Elements table) for Second Priority Contract.	dcc_ce_credit_rating_2	AAA AA A BBB BB CE AGY NA	char	3
14	**DCC Expiration Month of First Priority Contract**	Expiration Month (from Credit Enhancement Contract Elements table) for First Priority Contract.	dcc_expire_month_1	Any valid number > 0	integer	3
15	**DCC Expiration Month of Second Priority Contract**	Expiration Month (from Credit Enhancement Contract Elements table) for Second Priority Contract.	dcc_expire_month_2	Any valid number > 0	integer	3
16	**DCC Loan Level Coverage Limit for First Priority Contract**	Loan Level Coverage Limit (from Credit Enhancement Contract Elements table) for First Priority Contract.	dcc_loan_limit_amt_1	Any valid number >= 0 and <= 1	decimal	9.6
17	**DCC Loan Level Coverage Limit for Second Priority Contract**	Loan Level Coverage Limit (from Credit Enhancement Contract Elements table) for First Priority Contract.	dcc_loan_limit_amt_2	Any valid number >= 0 and <= 1	decimal	9.6
18	**DCC Enterprise Loss Position Flag for First Priority Contract**	Indicates if the DCC First Priority Contract is of Contract Subtype “ELP” (from Credit Enhancement Contract Elements table).	dcc_elp_ind_1	Y=Yes N=No	char	1
19	**DCC Enterprise Loss Position Flag for Second Priority Contract**	Indicates if the DCC Second Priority Contract is of Contract Subtype “ELP” (from Credit Enhancement Contract Elements table).	dcc_elp_ind_2	Y=Yes N=No	char	1
20	**First Priority Contract Number**	Contract number of the credit enhancement contract in the first loss position after MI or LSA.	priority_1_contract_nbr	Any character string	char	12
21	**Second Priority Contract Number**	Contract number of the credit enhancement contract in the second loss position after MI or LSA	priority_2_contract_nbr	Any character string	char	12
22	**Third Priority Contract Number**	Contract number of the credit enhancement contract in the third loss position after MI or LSA.	priority_3_contract_nbr	Any character string	char	12
23	**Fourth Priority Contract Number**	Contract number of the credit enhancement contract in the fourth loss position after MI or LSA.	priority_4_contract_nbr	Any character string	char	12
24	**Loan Count**	Number of loans in the DCC	loan_count	Any valid number > 0	integer	10

OFHEO RBC Stress Test
Appendix 16. Data Dictionary: Single Class MBS Master

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Pool Number**	A unique number identifying each mortgage pool.	pool_nbr	Any alpha-numeric string	char	6
2	**CUSIP Number**	A unique number assigned to publicly traded securities by the Committee on Uniform Securities Identification Procedures.	cusip	Valid CUSIP numbers	char	9
3	**Enterprise**	Enterprise submitting the pool data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
4	**Reporting Date**	The date for which the data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMD D	8
5	**Business Type**	Single family or multifamily.	bus_type_cde	SF = Single Family MF = Multifamily	char	2
6	**Exact Representation**	Indicates whether the modeling data for this instrument provide an exact representation of the contractual terms.	exact_rep	Y = Exact Representation N = Proxy Representation	char	1
7	**Government Flag**	Conventional or Government insured collateral.	gvt_ind	C = Conventional G = Government	char	1
8	**Issuer**	Issuer of the mortgage pool.	iss_id	FNM = Fannie Mae FHLM = Freddie Mac GNM1 = Ginnie Mae I (incl. GNMA ARMs) GNM2 = Ginnie Mae II (incl. GNMA Multifamily) OTHR = private-label/other	char	4
9	**Product Code**	Mortgage product type for the pool	prod_cde	F30 = Fixed Rate 30YR F20 = Fixed Rate 20YR F15 = Fixed Rate 15YR B05 = 5 Year Fixed Rate Balloon B07 = 7 Year Fixed Rate Balloon B10 = 10 Year Fixed Rate Balloon B15 = 15 Year Fixed Rate Balloon ARM = Adjustable Rate SEC = Second Lien OTH = Other	char	3
10	**Original UPB Amount**	The original face amount of the pool reflecting only the amount owned by the Enterprise.	orig_upb_amt	Any number >=1	decimal	15.2
11	**Current UPB Amount**	The outstanding unpaid principal balance of the pool, reflecting only the amount owned by the Enterprise.	cur_upb_amt	Any valid number >= 1	decimal	15.2

Appendix 16. Data Dictionary: Single Class MBS Master

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
12	**Unamortized Balances**	The sum of all applicable unamortized amounts.	unam_bal_amt	Any valid number	decimal	14.2
13	**Wtd Avg Original Amortization Term**	The current UPB weighted average number of months over which the loans in the pool are scheduled to amortize.	orig_amort_term_qty	1-504	integer	3
14	**Wtd Avg Remaining Term to Maturity**	The current UPB weighted average number of contractual payments, in months, from the day following the Reporting Date until the final maturity date of the loans in the pool.	rem_term_to_mat_qty	1-504	integer	3
15	**Wtd Avg Age**	The current UPB weighted average age, in months, of the loans in the pool.	age	0-504	integer	3
16	**Wtd Avg Current Mortgage Interest Rate**	The current UPB weighted average current mortgage coupon of the loans in the pool.	cur_mrtg_int_rate_amt	Any number > = 0	decimal	9.6
17	**Wtd Avg Pass-Through Rate**	The current rate at which interest is passed through to the security holder.	pass_thru_rate_amt	Any number > 0	decimal	9.6
18	**Security Rating**	The most current rating issued by any NRSRO for this security, as of the Reporting Date.	instmt_cred_rating	AAA AA A BBB BB AGY	char	3
19	**Notional Flag**	Indicates if the amounts reported in Original UPB Amount and Current UPB Amount are notional or principal.	notional_ind	Y = Notional N = Principal	char	1
20	**Unamortized Balances Scale Factor**	Factor applied to Unamortized Balances that offsets any timing adjustments between the pool data reported to OFHEO and the Enterprise's published financials.	unam_bal_scale_fctr_amt	Any valid number >= 0	decimal	15.12
21	**UPB Scale Factor**	Factor applied to the current UPB that offsets any timing adjustments between the security level data reported to OFHEO and the Enterprise's published financials.	upb_scale_fctr_amt	Any valid number >= 0	decimal	15.12
22	**Whole Loan Modeling Flag**	Indicates that this pool is a repurchased single class MBS and that associated Current UPB Amount and Unamortized Balances are included in the Wtd Avg Percent Repurchased and the Security Unamortized Balances fields on the Whole Loan Master Table.	wl_modeling_ind	Y = Model as Sold Whole Loans N = Model as a Security	char	1
23	**FAS 115 Classification**	The financial instrument's classification according to FAS 115.	fas_115_class	A – Available for Sale M – Held to Maturity T – Trading Account	char	1

OFHEO RBC Stress Test
Appendix 16. Data Dictionary: Single Class MBS Master

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
24	**OFHEO Ledger Code**	General Ledger account number used in the stress test model.	ofheo_ledger_cde	**Single Family Pass Through Securities not issued by the Enterprise:** A116 GNMA A11311 Fixed Rate 30 Year A11312 Fixed Rate 20 Year A11313 Fixed Rate 15 Year A11314 Adjustable rate A11315 Balloon/reset A11316 Other **Single Family Pass Through Securities issued by the Enterprise:** A11321 Fixed Rate 30 Year A11322 Fixed Rate 20 Year A11323 Fixed Rate 15 Year A11324 Adjustable rate A11325 Balloon/reset A11326 Other **Single Family Mortgage Revenue Bonds proxied as single class MBS:** A115 Total single-family Mortgage Revenue Bonds **Multifamily Pass Through Securities not issued by the Enterprise:** A1231 All non-repurchased Multifamily Pass-through Securities A126 Other Multifamily Mortgage Products **Multifamily Pass Through Securities issued by the Enterprise:** A1232 Total Repurchased multi-family pass-through securities **Multifamily Mortgage Revenue Bonds proxied as Single Class MBS**: A125 Total Multifamily Mortgage Revenue Bonds	char	8
24, cont	**OFHEO Ledger Code**	General Ledger account number used in the stress test model.	ofheo_ledger_cde	**Other Repurchased Single Family REMICs proxied as Single Class MBS:** A11425 Other repurchased single-family REMICs	char	8
25	**Comments**	Any miscellaneous comments deemed necessary.	comments	Text	Char	255

OFHEO RBC Stress Test
Appendix 17. Data Dictionary: ARM Related Data Elements-- Single Class MBS

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Pool Number**	A unique number identifying each mortgage pool	pool_nbr	Any alpha-numeric string	char	6
2	**CUSIP Number**	A unique number assigned to publicly traded securities by the Committee on Uniform Securities Identification Procedures.	cusip	Valid CUSIP numbers	char	9
3	**Enterprise**	Enterprise submitting the data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
4	**Reporting Date**	The date for which the data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMDD	8

Appendix 17. Data Dictionary: ARM Related Data Elements-- Single Class MBS

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
5	**ARM Index**	Specifies the type of index used to determine the interest rate at each adjustment.	idx_cde	CMM- Constant Maturity Mortgage Index CODI – Certificate of Desposits Index COF11 - FHLB 11th District Cost of Funds FA001 – 1 Month Federal Agency Cost of Funds FA003– 3 Month Federal Agency Cost of Funds FA006– 6 Month Federal Agency Cost of Funds FA012– 12 Month Federal Agency Cost of Funds FA024– 24 Month Federal Agency Cost of Funds FA036– 36 Month Federal Agency Cost of Funds FA060– 60 Month Federal Agency Cost of Funds FA120– 120 Month Federal Agency Cost of Funds FA360– 360 Month Federal Agency Cost of Funds FFOV – Overnight Federal Funds (Effective) FF1W - 1 Week Federal Funds FF6M - 6 Month Federal Funds FRE1M – 1 Month Freddie Mac Reference Bill LB001 - 1 Month LIBOR LB003 - 3 Month LIBOR LB006 – 6 Month LIBOR LB012 – 12 Month LIBOR MCON – Conventional Mortgage Rate MTA12 – 12 Month Moving Treasury Average M15FR – 15 Year Fixed Mortgage Rate M7BAL – 7 Year Balloon Mortgage Rate PRIME - Prime Rate TR001 - 1 Month Treasury Bill TR003 - 3 Month CMT TR006 - 6 Month CMT TR012 - 12 Month CMT TR024 - 24 Month CMT TR036 - 36 Month CMT TR060 - 60 Month CMT TR120 - 120 Month CMT TR240 - 240 Month CMT TR360 - 360 Month CMT	char	5
6	**Wtd Avg Rate Reset Period**	The current UPB weighted average number of months between rate adjustments for loans in the pool.	rate_reset_pd	Any valid number >= 1	integer	3
7	**Wtd Avg Payment Reset Period**	The current UPB weighted average number of months between payment adjustments, beginning with the month following the initial rate period.	paymt_reset_pd	Any valid number >= 1	integer	3

Appendix 17. Data Dictionary: ARM Related Data Elements-- Single Class MBS

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
8	**Wtd Avg Original Mortgage Interest Rate**	The current UPB weighted average original mortgage interest rate for the loans in the pool. The original mortgage interest rate is the rate in effect at origination.	orig_mrtg_int_rate	Any valid number >= 0	decimal	9.6
9	**Wtd Avg Lookback Period**	The number of months to look back from the interest rate change date to find the index value that will be used to determine the next interest rate.	lkbk_pd	Any valid number >= 0	integer	3
10	**Wtd Avg Gross Margin**	The current UPB weighted average gross margin of the loans in the pool.	gross_margin_amt	Any number >= 0	decimal	9.6
11	**Wtd Avg Net Margin**	The current UPB weighted average amount added to the index value to establish the security (pass through) interest rate.	net_margin_amt	Any valid number >= 0	decimal	9.6
12	**Wtd Avg Rate Reset Limit**	The current UPB weighted average maximum percentage of the rate increase or decrease allowed at each rate adjustment period within the allowed duration.	rate_reset_limit_amt	Any valid number > 0	decimal	9.6
13	**Wtd Avg Life Ceiling Rate**	The current UPB weighted average maximum interest rate allowed throughout the life of the pool.	life_cap_int_rate_amt	Any valid number > 0	decimal	9.6
14	**Wtd Avg Life Floor Rate**	The current UPB weighted average minimum interest rate allowed throughout the life of pool.	life_floor_int_rate_amt	Any valid number >= 0	decimal	9.6
15	**Wtd Avg Negative Amortization Cap**	The current UPB weighted average maximum amount to which the balance can increase before the payment is recast to a fully amortizing amount.	neg_amort_cap	Any valid number > 0	decimal	9.6
16	**Wtd Avg Unlimited Payment Reset Period**	The current UPB weighted average period, in months, after which the payment on the pool can be reset to an unlimited amount (i.e., not limited by payment caps).	unlim_paymt_reset_pd	Any valid number >= 1	integer	3
17	**Wtd Avg Payment Reset Limit**	The current UPB weighted average maximum percentage of payment increase/decrease allowed at each payment adjustment.	paymt_reset_limit_amt	Any valid number	decimal	9.6
18	**Wtd Avg Initial Interest Rate Period**	The current UPB weighted average initial interest rate period for the pool.	orig_int_rate_pd	Any valid number >= 1	integer	3
19	**Cap Type Flag**	Indicates if the collateral is rate capped, payment capped or uncapped.	cap_type_ind	P – Payment Capped R – Rate Capped U – No periodic rate or payment cap.	char	1

OFHEO RBC Stress Test
Appendix 18. Data Dictionary: Multi-Class/Derivative MBS Master

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**CUSIP Number**	A unique number assigned to publicly traded securities by the Committee on Uniform Securities Identification Procedures.	cusip	Valid CUSIP numbers	char	9
2	**Enterprise**	Enterprise submitting the data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
3	**Reporting Date**	The date for which the data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMD D	8
4	**Business Type**	Identifies collateral type of the security.	bus_type_cde	SF = Single Family MF = Multifamily OT = Other	char	2
5	**Exact Representation**	Indicates whether the modeling data for this instrument provide an exact representation of the contractual terms.	exact_rep	Y = Exact Representation N = Proxy Representation	char	1
6	**Issuer**	This code designates the issuer of the security.	iss_id	FNM = Fannie Mae FHLM = Freddie Mac GNMA = Ginnie Mae OTHR = private-label/other	char	4
7	**Security Type**	Identifies the type of security.	asset_type_cde	REMIC CMO IO PO OTHER	char	5
8	**Original Security Balance**	The original face amount of the security (or notional amount for interest-only securities), reflecting only the amount owned by the Enterprise.	orig_bal_amt	Any valid number >= 1	decimal	15.2
9	**Current Security Balance**	The outstanding balance of the security (or notional amount for interest-only securities), reflecting only the amount owned by the Enterprise.	cur_bal_amt	Any valid number >= 1	decimal	15.2
10	**Unamortized Balances**	The sum of all applicable unamortized amounts.	unam_bal_amt	Any valid number	decimal	14.2
11	**Security Rating**	The most current rating issued by any NRSRO for this security, as of the Reporting Date.	instmt_cred_rating	AAA AA A BBB BB AGY	char	3

Appendix 18. Data Dictionary: Multi-Class/Derivative MBS Master

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
12	**Notional Flag**	Indicates if the amounts reported in Original Security Balance and Current Security Balance are notional or principal.	notional_ind	Y = Notional N = Principal	char	1
13	**Unamortized Balances Scale Factor**	Factor applied to Unamortized Balances that offsets any timing adjustments between the security data reported to OFHEO and the Enterprise's published financials.	unam_bal_scale_fctr_amt	Any valid number >= 0	decimal	15.12
14	**UPB Scale Factor**	Factor applied to the current security balance that offsets any timing adjustments between the security level data reported to OFHEO and the Enterprise's published financials.	upb_scale_fctr_amt	Any valid number >= 0	decimal	15.12
15	**FAS 115 Classification**	The financial instrument's classification according to FAS 115.	fas_115_class	A – Available for Sale M – Held to Maturity T – Trading Account	char	1

Appendix 18. Data Dictionary: Multi-Class/Derivative MBS Master

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
17	**OFHEO Ledger Code**	General Ledger account number used in the stress test model.	ofheo_ledger_cde	**Single Family REMICs not issued by the Enterprise:** A11411 Sequential Pay A11412 Amortization Protected A11413 IO A11414 PO A11415 Other **Single Family REMICs issued by the Enterprise:** A11421 Sequential Pay A11422 Amortization Protected A11423 IO A11424 PO A11425 Other **Multifamily REMICs not issued by the Enterprise:** A1241 Total multi-family REMICs non-repurchased **Multifamily REMICs issued by the Enterprise:** A1242 Total repurchased multi-family REMICs **MBS Strips not issued by the Enterprise:** A11711 IO A11712 PO A11713 Other **MBS Strips issued by the Enterprise:** A11721 IO A11722 PO A11723 Other **Other Multifamily Mortgage Products proxied as Multi-Class/Derivative MBS:** A126 Total other multi-family mortgage products **Asset Backed Securities proxied as Multi-Class/Derivative MBS:** A25 Asset-Backed securities	char	8
18	**Comments**	Any miscellaneous comments deemed necessary.	comments	**Text**	Char	255

OFHEO RBC Stress Test
Appendix 19. Data Dictionary: MRB/Miscellaneous Mortgage-Related Securities Master

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**CUSIP Number**	A unique number assigned to publicly traded securities by the Committee on Uniform Securities Identification Procedures.	cusip	Valid CUSIP numbers	char	9
2	**Enterprise**	Enterprise submitting the data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
3	**Reporting Date**	The date for which the data are reported.	rpt_date	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMDD	8
4	**Business Type**	This field identifies collateral type of the security.	bus_type_cde	SF = Single Family MF = Multifamily OT = Other	char	2
5	**Exact Representation**	Indicates whether the modeling data for this instrument provide an exact representation of the contractual terms.	exact_rep	Y = Exact Representation N = Proxy Representation	char	1
6	**Issue Date**	The date from which the instrument began to accrue interest (or, in the case of zero coupon instruments, accrete in value) or the contract became effective.	iss_dte	Any valid date before the Reporting Date.	YYYYMMDD	8
7	**Maturity Date**	The stated maturity date of the security.	mty_dte	Any valid date after the Reporting Date.	YYYYMMDD	8
8	**Original Security Balance**	The original face amount of the security (or notional amount for interest-only securities), reflecting only the amount owned by the Enterprise.	orig_bal_amt	Any valid number >= 1	decimal	15.2
9	**Current Security Balance**	The outstanding balance of the security (or notional amount for interest-only securities), reflecting only the amount owned by the Enterprise.	cur_bal_amt	Any valid number >= 1	decimal	15.2
10	**Unamortized Balances**	The sum of all applicable unamortized amounts.	unam_bal_amt	Any valid number	decimal	14.2
11	**Security Interest Rate**	The rate at which the security pays interest, as of the Reporting Date	cur_rate_amt	Any number >= 0	decimal	9.6

Appendix 19. Data Dictionary: MRB/Miscellaneous Mortgage-Related Securities Master

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
12	**Security Rate Index**	If the rate on the security adjusts over time, the index that the adjustment is based on.	idx_cde	CMM- Constant Maturity Mortgage Index CODI – Certificate of Desposits Index COF11 - FHLB 11th District Cost of Funds FA001 – 1 Month Federal Agency Cost of Funds FA003– 3 Month Federal Agency Cost of Funds FA006– 6 Month Federal Agency Cost of Funds FA012– 12 Month Federal Agency Cost of Funds FA024– 24 Month Federal Agency Cost of Funds FA036– 36 Month Federal Agency Cost of Funds FA060– 60 Month Federal Agency Cost of Funds FA120– 120 Month Federal Agency Cost of Funds FA360– 360 Month Federal Agency Cost of Funds FFOV – Overnight Federal Funds (Effective) FF1W - 1 Week Federal Funds FF6M - 6 Month Federal Funds FRE1M – 1 Month Freddie Mac Reference Bill LB001 - 1 Month LIBOR LB003 - 3 Month LIBOR LB006 – 6 Month LIBOR LB012 – 12 Month LIBOR MCON – Conventional Mortgage Rate MTA12 – 12 Month Moving Treasury Average M15FR – 15 Year Fixed Mortgage Rate M7BAL – 7 Year Balloon Mortgage Rate PRIME - Prime Rate TR001 - 1 Month Treasury Bill TR003 - 3 Month CMT TR006 - 6 Month CMT TR012 - 12 Month CMT TR024 - 24 Month CMT TR036 - 36 Month CMT TR060 - 60 Month CMT TR120 - 120 Month CMT TR240 - 240 Month CMT TR360 - 360 Month CMT NA – not applicable	char	5
13	**Security Rate Index Coefficient**	If the rate on the security adjusts over time, the coefficient by which the index value is multiplied.	coefficient_qty	Any number	decimal	9.6
14	**Security Rate Index Spread**	If the rate on the security adjusts over time, the spread that is added to the product of the Security Rate Index and the Security Rate Index Coefficient to determine the new rate.	spread_qty	Any number	decimal	9.6

Appendix 19. Data Dictionary: MRB/Miscellaneous Mortgage-Related Securities Master

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
15	**Security Rate Adjustment Frequency**	The number of months between rate adjustments.	rate_adj_frq	Any valid number > 0	integer	3
16	**Principal Payment Window Starting Date, Down-Rate Scenario**	The month in the stress test that principal payment would start for the security under the statutory "down" interest rate scenario, according to Enterprise projections.	prin_paymt_start_down	Any valid number >= 0	integer	3
17	**Principal Payment Window Ending Date, Down-Rate Scenario**	The month in the stress test that principal payment would end for the security under the statutory "down" interest rate scenario, according to Enterprise projections.	prin_paymt_ending_down	Any valid number >= 0	integer	3
18	**Principal Payment Window Starting Date, Up-Rate Scenario**	The month in the stress test that principal payment would start for the security under the statutory "up" interest rate scenario, according to Enterprise projections.	prin_paymt_start_up	Any valid number >= 0	integer	3
19	**Principal Payment Window Ending Date, Up-Rate Scenario**	The month in the stress test that principal payment would end for the security under the statutory "up" interest rate scenario, according to Enterprise projections.	prin_paymt_ending_up	Any valid number >= 0	integer	3
20	**Security Rating**	The most current rating issued by any NRSRO for this security, as of the Reporting Date.	instmt_cred_rating	AAA AA A BBB BB AGY	char	3
21	**Notional Flag**	Indicates if the amounts reported in Original Security Balance and Current Security Balance are notional or principal.	notional_ind	Y = Notional N = Principal	char	1
22	**Unamortized Balances Scale Factor**	Factor applied to Unamortized Balances that offsets any timing adjustments between the security data reported to OFHEO and the Enterprise's published financials.	unam_bal_scale_fctr_amt	Any valid number >= 0	decimal	15.12
23	**UPB Scale Factor**	Factor applied to the current security balance that offsets any timing adjustments between the security level data reported to OFHEO and the Enterprise's published financials.	upb_scale_fctr_amt	Any valid number >= 0	decimal	15.12
24	**Floating Rate Flag**	Indicates the instrument pays interest at a floating rate.	floating_rte_ind	Y – Floating Rate Instrument N – Fixed Rate Instrument	char	1
25	**FAS 115 Classification**	The financial instrument's classification according to FAS 115.	fas_115_class	A – Available for Sale M – Held to Maturity T – Trading Account	char	1

Appendix 19. Data Dictionary: MRB/Miscellaneous Mortgage-Related Securities Master

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
26	**Life Ceiling Rate**	The maximum interest rate allowed throughout the life of the security	life_cap_int_rate_amt	Any valid number > 0	decimal	9.6
27	**Life Floor Rate**	The minimum interest rate allowed throughout the life of security.	life_floor_int_rate_amt	Any valid number >= 0	decimal	9.6

Appendix 19. Data Dictionary: MRB/Miscellaneous Mortgage-Related Securities Master

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
28	**OFHEO Ledger Code**	General Ledger account number used in the stress test model.	ofheo_ledger_cde	**Mortgage Revenue Bonds:** A115 Single Family A125 Multifamily **Single Family REMICs not issued by the Enterprise:** A11411 Sequential Pay A11412 Amortization Protected A11413 IO A11414 PO A11415 Other **Single Family REMICs issued by the Enterprise:** A11421 Sequential Pay A11422 Amortization Protected A11423 IO A11424 PO A11425 Other **Multifamily REMICs not issued by the Enterprise:** A1241 **Multifamily REMICs issued by the Enterprise:** A1242 **MBS Strips not issued by the Enterprise:** A11711 IO A11712 PO A11713 Other **MBS Strips issued by the Enterprise:** A11721 IO A11722 PO A11723 Other **ABS proxied as MRB/ Miscellaneous MRS** A25 Asset-Backed Securities L111 Discount Notes L112 Mortgage securities sold under agreements to repurchase L113 Debentures L114 Zero coupon debentures L115 Debt issued in foreign currency L116 Other debt securities	char	8

Appendix 19. Data Dictionary: MRB/Miscellaneous Mortgage-Related Securities Master

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
29	**Comments**	Any miscellaneous comments deemed necessary.	comments	**Text**	Char	255

OFHEO RBC Stress Test
Appendix 20. Data Dictionary: Counterparty Entity Lookup

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Enterprise**	Enterprise submitting the data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
2	**Reporting Date**	The date for which the data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMDD	8
3	**Internal Counterparty ID**	Code the Enterprise uses to identify the counterparty in its internal records.	cntrprty_id	Any alpha-numeric string	char	20
4	**Internal Counterparty Parent ID**	Code the Enterprise uses in its internal records to identify the counterparty's parent.	parent_cntrprty_cde	Any alpha-numeric string	char	20
5	**Internal Counterparty Name**	Name of counterparty (or counterparty parent if liable for the counterparty's obligations) used by the Enterprise in its internal records.	gse_cntrprty_name	Any valid alpha-numeric string	char	40
6	**Country Code**	Standard country codes in compliance Federal Information Processing Standards Publication 10-4.	country_cde	Any valid alpha-numeric string	char	6

OFHEO RBC Stress Test
Appendix 21. Data Dictionary: Counterparty Credit Rating

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Enterprise**	Enterprise submitting the data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
2	**Reporting Date**	The date for which the data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMDD	8
3	**Instrument ID**	The integer generated by the Enterprise to uniquely identify an instrument for purposes of the stress test. In the stress test, separate elements of a single transaction—e.g., each leg of an interest rate swap—are treated as separate instruments.	instmt_id	Any integer	integer	10
4	**Internal Counterparty ID**	Code the Enterprise uses to identify the counterparty or parent in its internal records	cntrprty_id	Any alpha-numeric string	char	20
5	**Credit Agency Code**	Code for the NRSRO providing rating, if any. Separate records should be prepared for each NRSRO's ratings.	cred_agency_cde	FTH = Fitch MDY= Moodys SP= Standard & Poor's OFH = OFHEO-assigned	char	3
6	**Counterparty Credit Rating Type**	Identifies each instrument rating.	cntrprty_cred_rating_type	S = short term L = long term B = bank	char	1
7	**Counterparty Credit Rating**	The exact rating including any modifying symbols such as "plus" or "minus".	cntrprty_cred_rating	Any alphanumeric character string used by NRSRO	char	20

OFHEO RBC Stress Test
Appendix 22. Data Dictionary: Financial Instrument Master

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Enterprise**	Enterprise submitting the data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
2	**Reporting Date**	The date for which the data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMDD	8
3	**Instrument ID**	The integer generated by the Enterprise to uniquely identify an instrument for purposes of the stress test.	instmt_id	Any numeric string	integer	10
4	**Internal Instrument ID**	The number used internally by the Enterprise that uniquely identifies this instrument.	gse_instmt_id	Any alpha-numeric string	char	20
5	**Exact Representation**	Indicates whether the modeling data for this instrument provide an exact representation of the contractual terms.	exact_rep	Y = Yes N = No	char	1
6	**Instrument Type Code**	Identifies the product type for non-mortgage instruments	instmt_type_cde	ABS = Asset-backed security BOND_CORP = Corporate bond BOND_UST = US Treasury CAP = Interest-rate cap CMF_HOUS = Muni Mae COLI_DB = COLI death benefit FLOOR = Interest-rate floor FCURR_DEBT = Debt denominated in foreign currency HOME_EN = Home energy loans PILOTPRO = Pilot project REVMORT = Reverse mortgage TBILLS = Treasury bills SWAP_ASSET = Asset swap. SWAP = Interest-rate swap. SWAP_FCURR = Foreign currency swap IO = Interest Only PO = Principal Only SWAPTION_SWAP = Swaption to be settled with an interest-rate swap. SWAPTION_CASH = Swaption to be settled in cash. GIC = Guaranteed investment contract ST_INTEREST_BEARING = Short Term Interest Bearing PREFERD_STOCK = Preferred stock PREFERD_STOCK_CM = Preferred stock - cumulative PREFERD_STOCK_NONCM = Preferred stock-noncumulative	char	20

Appendix 22. Data Dictionary: Financial Instrument Master

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
7	**Payment Characteristics Code**	Identifies the type of interest payments and principal amortization	int_type_cde	FIX = Fix Rate Bond FLOAT = Floating Rate Bond STEP = Step Rate Bond SFD = Sinking Fund ZERO = Zero Coupon Bond DISC = Discount Note NA = Not applicable	char	20
8	**Currency Code - Interest**	Identifies the currency in which interest payments are made	int_currency_cde	A$ = Australian Dollar BP = British Pound CD = Canadian Dollar CZK = Czech Koruna EURO = EURO FF = French Franc GM = German Mark HKD = Hong Kong Dollar IL = Italian Lira JY = Japanese Yen NZ = New Zealand Dollar PTE = Portuguese Escudo SGD = Singapore Dollar SF = Swiss Franc USD = United States Dollar	char	5
9	**Internal Instrument Type Code**	The code the Enterprise uses internally to classify the instrument.	gse_instmt_type_cde	Any alpha-numeric string	char	20
10	**Option Indicator**	Indicates if instrument is a stand alone option or contains an embedded option	option_ind	Y = Yes N = No	char	1
11	**Position Code**	Indicates whether the Enterprise pays or receives interest on the instrument.	position_cde	PAY RECEIVE	char	20
12	**Currency Code – Principal**	Identifies the currency in which principal payments are made	prin_currency_cde	A$ = Australian Dollar BP = British Pound CD = Canadian Dollar CZK = Czech Koruna EURO = EURO FF = French Franc GM = German Mark HKD = Hong Kong Dollar IL = Italian Lira JY = Japanese Yen NZ = New Zealand Dollar PTE = Portuguese Escudo SGD = Singapore Dollar SF = Swiss Franc USD = United States Dollar	char	5

Appendix 22. OFHEO RBC Stress Test Data Dictionary: Financial Instrument Master

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
13	**Notional Indicator**	A Y/N indicator which identifies whether the face amount is notional or not.	notional_ind	Y = Yes N = No	char	1
14	**Issue Date**	The date from which the instrument began to accrue interest (or, in the case of zero coupon instruments, accrete in value) or the contract became effective.	iss_dte	Any valid date	YYYYMMDD	8
15	**Maturity Date**	Indicates date that the instrument matures or contract terminates.	mty_dte	Any valid date	YYYYMMDD	8
16	**First Coupon Date**	Date on which the instrument first makes an interest payment or pays a preferred stock dividend.	first_coupon_dte	Any valid date	YYYYMMDD	8
17	**Internal Issuer/ Counterparty Name**	For securities, the name of the issuing entity; otherwise the name of the counterparty; each as maintained in the internal records of the Enterprise.	gse_iss_entity	Any alpha-numeric string	char	20
18	**CUSIP_ISIN**	CUSIP or ISIN number identifying the instrument.	cusip	Any alpha-numeric string	char	15
19	**Internal Issuer/ Counterparty Code**	For securities, the code of the issuer; otherwise, the code of the counterparty; each as maintained in the internal records of the Enterprise.	gse_iss_cde	Any alpha-numeric string	char	20
20	**Internal Program Code**	Code, as maintained in the internal records of the Enterprise, representing the program classification for this instrument.	gse_entity_pgm_cde	Any alpha-numeric string	char	20
21	**Internal Program Subcode**	Code, as maintained in the internal records of the Enterprise, representing the program subclassification for this instrument.	gse_entity_pgm_sub_cde	Any alpha-numeric string	char	20
22	**FAS 115 Classification**	Identifies the instrument's FAS 115 classification.	fas_115_class	A = Available for Sale M = Held to Maturity T = Trading	char	1
23	**OFHEO Ledger Code**	The code OFHEO uses to designate stress test balance sheet line items.	ofheo_ledger_cde	Enter the appropriate OFHEO Ledger Code from Appendix 33. The ledger code can be selected from the column titled "Financial Instrument, Opening Balance" within the series A2 through C7 and OBA3 through OBA8, if allowable (allow ability is specified by an "x" indicator).	char	8
24	**Comments**	Any miscellaneous comments necessary.	comments	Text	char	255
25	**Haircut Type**	The code OFHEO uses to designate the type of haircut used for each instrument.	haircut_type	1=Haircut for instruments WITH specified risk mitigation processes and agreements 2= Haircut for instruments WITHOUT specified risk mitigation processes and agreements	char	1
26	**Instrument Credit**	The lowest credit rating for each financial	instmt_cred_rating	AAA	varchar	3

Appendix 22. Data Dictionary: Financial Instrument Master

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
	Rating	instrument or counterparty to a derivative contract.		AA A BBB BB AGY		

OFHEO RBC Stress Test Data Dictionary
Appendix 23. Data Dictionary: Trade History

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Enterprise**	Enterprise submitting the data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
2	**Reporting Date**	The date for which the data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMDD	8
3	**Instrument ID**	The integer generated by the Enterprise to uniquely identify an instrument for purposes of the stress test.	instmt_id	Any integer	integer	10
4	**Internal Trade ID**	An integer used internally by the Enterprise that uniquely identifies the transaction that created the position associated with this instrument.	trade_id	Any integer	integer	10
5	**Counterparty ID**	Unique code identifying the counterparty for purposes of the stress test.	cntrprty_id	Any alpha-numeric string	char	20
6	**Amortization Methodology Code**	The method used to amortize premiums and discounts.	amort_method_cde	SOYD = Sum of Years Digits LY = Level Yield SL = Straight Line	char	4
7	**Transaction Date**	The trade date for the transaction.	tran_date	Any valid date	YYYYMMDD	8

Appendix 23. Data Dictionary: Trade History

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
8	**Transaction Code**	Identifies the nature of the security or derivative transaction	tran_cde	BUY = The Enterprise is purchasing a security (including its own) or entering into a derivative contract. SELL = Indicates that the Enterprise is selling the instrument or canceling a contract. ISSUE = Indicates that the Enterprise is issuing a liability for the first time. REOPEN = Indicates that the Enterprise is issuing more of a previously issued instrument. CALL_I = Indicates that an investor has partially called its own security. PUT_I = Indicates that an investor has partially put back Enterprise debt. CALL_E = Indicates that the Enterprise has partially called its debt. PUT_E = Indicates that the Enterprise has partially put one of its assets.	char	6
9	**Settlement Date**	The date that the settlement occurred.	settlement_dte	Any valid date	YYYYMMDD	8
10	**Original Face**	Face or notional amount of this instrument at the time of this transaction.	orig_face_amt	Any valid number >=0	decimal	15.2
11	**Original Discount**	The discount from or premium over the par amount of the instrument reflected in the price of this transaction.	orig_disc_amt	Any valid number	decimal	15.2
12	**Original Fees**	Amount of original fees or commission paid at the time of this transaction.	orig_fees_amt	Any valid number	decimal	15.2
13	**Original Hedge Gain or Loss**	The gain or loss from closing out a hedge associated with the instrument—e.g., a hedge used to lock in a rate on a prospective debt issue—at the time of this transaction.	orig_hedge_amt	Any valid number	decimal	15.2
14	**Original Other**	Any other amounts associated with the transaction at settlement.	orig_other_amt	Any valid number	decimal	15.2
15	**Internal Counterparty ID**	The identification code for the counterparty as maintained in the internal records of the Enterprise.	gse_cntrprty_id	Any alpha-numeric string	char	20

OFHEO RBC Stress Test
Appendix 24. Data Dictionary: Performance History

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1.	**Enterprise**	Enterprise submitting the data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
2.	**Reporting Date**	The date for which the data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMDD	8
3.	**Instrument ID**	The integer generated by the Enterprise to uniquely identify an instrument for purposes of the stress test.	instmt_id	Any valid number	integer	10
4.	**Current Coupon**	Current interest or dividend rate of this instrument.	cur_cpn_rate	Any valid number >=0	decimal	9.6
5.	**EOP Principal Balance**	The principal or notional balance as of the Reporting Date.	eop_prin_bal_amt	Any valid number >=0	decimal	15.2
6.	**EOP Accrual Interest**	The interest accrued as of the Reporting Date.	eop_accrual_int_amt	Any valid number	decimal	15.2
7.	**Current Unamortized Other**	Other unamortized amounts as of the Reporting Date.	cur_unam_other_amt	Any valid number	decimal	15.2
8.	**Current Unamortized Discount**	Unamortized premium or discount as of the Reporting Date.	cur_unam_disc_amt	Any valid number	decimal	15.2
9.	**Current Unamortized Fees**	Unamortized fees as of the Reporting Date.	cur_unam_fees_amt	Any valid number	decimal	15.2
10.	**Current Unamortized Hedge Gain or Loss**	Unamortized hedge gains or losses as of the Reporting Date.	cur_unam_hedge_amt	Any valid number	decimal	15.2
11.	**UPB Scale Factor**	The adjustment factor applied to the current UPB or notional amount that offsets any timing differences between the instrument data reported to OFHEO and the Enterprise's published financials.	upb_scale_fctr_amt	Any valid number > 0	decimal	15.12
12.	**Unamortized Balance Scale Factor**	Factor applied to the Current Unamortized Discount, Fees, Hedge Gain or Loss, and/or Other that offsets any timing adjustments between the instrument data reported to OFHEO and the Enterprise's published financials.	unam_bal_scale_fctr_amt	Any valid number > 0	decimal	15.12

Appendix 24. Data Dictionary: Performance History

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
13.	**Implied Unamortized Discount—Zero Leg**	Implied current unamortized discount for a zero swap leg	zero_swap_unam_disc_amt	Any valid number	decimal	15.2
14.	**Implied Ending Value—Zero Leg**	Implied ending value of a zero swap leg	zero_swap_end_val_amt	Any valid number	decimal	15.2

OFHEO RBC Stress Test
Appendix 25. Data Dictionary: Instrument Association

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Enterprise**	Enterprise submitting the data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
2	**Reporting Date**	The date for which the data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMDD	8
3	**Instrument ID**	The integer generated by the Enterprise to uniquely identify an instrument for purposes of the stress test.	instmt_id	Any integer	integer	10
4	**Associated Instrument ID**	Instrument ID of an instrument in the Financial Instrument Master table that is linked to this instrument.	assn_instmt_id	Any integer	integer	10
5	**Internal Association Code**	Code denoting the type of association (swap, swaptions, principal amortization index) maintained in the internal records of the Enterprise.	gse_assn_cde	Any valid alpha-numeric string	char	20
6	**Comments**	Any necessary miscellaneous comments.	comments	Text	char	255

OFHEO RBC Stress Test
Appendix 26. Data Dictionary: Reference Assets

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Enterprise**	Enterprise submitting the data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
2	**Reporting Date**	The date for which the data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMDD	8
3	**Instrument ID**	The integer generated by the Enterprise to uniquely identify an instrument for purposes of the stress test.	instmt_id	Any integer	integer	10
4	**Asset ID**	CUSIP or reference pool number identifying the asset underlying the derivative.	asset_id	CUSIP or Reference Pool Number	char	11
5	**Asset Type Code**	Identifies the type of reference asset	asset_type_cde	INTEX_ASSET = ABS modeled by INTEX FNM_POOL = Fannie Mae pool FHLM_POOL = Freddie Mac pool GNMA1_POOL = Ginnie Mae 1 pool GNMA2_POOL = Ginnie Mae 2 pool REF_POOL = Other reference pool	char	20
6	**Original Asset Face Amount**	Original face amount of the reference asset	orig_asset_face_amt	Any valid number >= 0	decimal	15.2
7	**Current Asset Face Amount**	Current face amount of the reference asset as of the Reporting Date.	cur_asset_face_amt	Any valid number >= 0	decimal	15.2
8	**Comments**	Any miscellaneous comments necessary.	comments	Text	char	255

OFHEO RBC Stress Test
Appendix 27. Data Dictionary: Instrument Credit Rating

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Enterprise**	Enterprise submitting the data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
2	**Reporting Date**	The date for which the data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMDD	8
3	**Instrument ID**	The integer generated by the Enterprise to uniquely identify an instrument for purposes of the stress test.	instmt_id	Any integer	integer	10
4	**Credit Agency Code**	Code for credit rating agency providing rating for instrument, if any.	cred_agency_cde	FTH = Fitch MDY= Moodys SP= Standard & Poor's NA = not applicable OFH = OFHEO	char	3
5	**Instrument Credit Rating Type**	An indicator identifying the instrument's credit rating as short-term or long-term.	instmt_cred_rating_type	S = short term L = long term B = bank rating N = not applicable	char	1
6	**Instrument Credit Rating**	NRSRO credit rating for the instrument	instmt_cred_rating	Any alphanumeric character string used by NRSRO, or AGY	char	20

OFHEO RBC Stress Test
Appendix 28. Data Dictionary: Interest Payment Schedule

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Enterprise**	Enterprise submitting the data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
2	**Reporting Date**	The date for which the data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMDD	8
3	**Instrument ID**	The integer generated by the Enterprise to uniquely identify an instrument for purposes of the stress test.	instmt_id	Any integer	integer	10
4	**Start Date**	First day on which this payment begins to accrue.	start_dte	Any valid date	YYYYMMDD	8
5	**Payment Frequency**	Frequency of payments that takes effect beginning on the start date	paymt_frq	0 = At maturity only 1 = Annually 12 = Monthly 2 = Semi-annually 4 = Quarterly W = Weekly D = Daily	char	2
6	**Payment Amount**	Scheduled payment amount due for payment dates subsequent to the Start Date.	paymt_amt	Any valid number >=0	decimal	9.6

OFHEO RBC Stress Test
Appendix 29. Data Dictionary: Interest Payment Formula

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Enterprise**	Enterprise submitting the data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
2	**Reporting Date**	The date for which the data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMDD	8
3	**Instrument ID**	The integer generated by the Enterprise to uniquely identify an instrument for purposes of the stress test.	instmt_id	Any integer	integer	10
4	**Start Date**	Date interest begins accruing.	start_dte	Any valid date	YYYYMMDD	8
5	**Compounding Indicator**	Indicates whether the instrument pays compounded interest (i.e., whether interest is paid on interest, as well as on principal).	compound_ind	Y = Yes N = No	char	1
6	**Compounding Frequency**	Indicates the frequency at which interest is compounded.	compound_frq	0 = inapplicable 1 = Annually 12 = Monthly 2 = Semi-annually 4 = Quarterly W = Weekly D = Daily	char	2
7	**Day Count Code**	The code denotes the day count convention used to calculate interest.	day_cnt_cde	30/360 30E/360 A/360 A/365 A/366B A/366E A/366S A/A	char	20
8	**Life Ceiling Rate**	The maximum rate for the instrument throughout its life.	life_cap_rate	Any valid number > 0	decimal	11.6
9	**Life Floor Rate**	The minimum rate for the instrument throughout its life.	life_floor_rate	Any valid number >= 0	decimal	11.6
10	**Payment Frequency**	Indicates the frequency at which interest is paid	paymt_frq	0 = At maturity only 1 = Annually 12 = Monthly or more frequently 2 = Semi-annually 4 = Quarterly	char	2

Appendix 29. Data Dictionary: Interest Payment Formula

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
11	**Periodic Rate Cap**	The maximum amount that the interest rate for the instrument can increase per reset.	pd_cap_rate	Any valid number > 0	decimal	11.6
12	**Periodic Rate Floor**	The maximum amount that the interest rate for the instrument can decrease per reset.	pd_floor_rate	Any valid number >0	decimal	11.6
13	**Strike Rate**	The price or rate at which an option begins to have a settlement value at expiration, or, for interest-rate caps and floors, the rate that triggers interest payments. Enter zero if inapplicable	strike_rate	Any valid number >=0	decimal	9.6
14	**Comments**	Any miscellaneous comments necessary.	comments	Text	char	255

OFHEO RBC Stress Test
Appendix 30. Data Dictionary: Index Formula

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Enterprise**	Enterprise submitting the data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
2	**Reporting Date**	The date for which the data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMD D	8
3	**Instrument ID**	The integer generated by the Enterprise to uniquely identify an instrument for purposes of the stress test.	instmt_id	Any integer	integer	10
4	**Start Date**	The date on which this index first applies.	start_dte	Any valid date	YYYYMMDD	8
5	**Index Code**	Identifies the index used to compute interest.	idx_cde	FIXED = Fixed Rate AGENCY = Federal Agency COFI = 11th District Cost of Funds Index FFUNDS = Federal Funds LIBOR = London Inter Bank Offer Rate PRIME = Prime USTRES = US Treasury SWAP = Swap Curve	char	10
6	**Internal Index Code**	Internal Enterprise code for identifying an index.	gse_idx_cde	Any valid alpha-numeric string	char	20
7	**Index Cap**	The maximum value of the index that can be applied.	idx_cap	Any valid number >=0	decimal	11.6
8	**Index Floor**	The minimum value of the index that can be applied.	idx_floor	Any valid number >=0	decimal	11.6
9	**Index Term**	Point on yield curve, expressed in months, upon which the index is based.	idx_term_qty	1-360	integer	3
10	**Index Reset Frequency**	One of the following codes denoting the rate reset frequency.	idx_reset_frq	0 = Rate does not reset 1 = Annually 12 = Monthly or more frequently 2 = Semi-annually 4 = Quarterly (x)Y = reset frequency in years, where frequency (x) is two to nine years (e.g., "(2)Y" = biannual reset)	char	2
11	**Look Back Period**	The number of months prior to the repricing date that reflects the date of the index value that is applied.	lkbk_pd	Any integer	integer	10
12	**Coefficient**	The coefficient applied to the index to determine the interest rate.	coefficient_qty	Any valid number	decimal	9.6

Appendix 30. Data Dictionary: Index Formula

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
13	**Spread**	The spread that is added to the product of the coefficient times the index to determine the interest rate.	spread_qty	Any valid number	decimal	9.6
14	**Comments**	Any miscellaneous comments necessary.	comments	Text	char	255
15	**End Date**	The date on which this index last applies.	end_dte	Any valid date	YYYYMMDD	8

OFHEO RBC Stress Test
Appendix 31. Data Dictionary: (Notional) Principal Change Schedule

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Enterprise**	Enterprise submitting the data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
2	**Reporting Date**	The date for which the data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMDD	8
3	**Instrument ID**	The integer generated by the Enterprise to uniquely identify an instrument for purposes of the stress test.	instmt_id	Any integer	integer	10
4	**Principal Payment Date**	Date this (notional) principal change occurs.	prin_pay_dte	Any valid date	YYYYMMDD	8
5	**Principal Factor Amount**	The factor that, when multiplied by Original Face, reflects the remaining (notional) principal amount after a principal payment or notional principal reduction.	prin_fctr_amt	Any valid number >=0	decimal	15.12

OFHEO RBC Stress Test
Appendix 32. Data Dictionary: Option Schedule

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Enterprise**	Enterprise submitting the data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
2	**Reporting Date**	The date for which the data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMD D	8
3	**Instrument ID**	The integer generated by the Enterprise to uniquely identify an instrument for purposes of the stress test.	instmt_id	Any integer	integer	10
4	**Start Date**	First date on which this option may be exercised.	start_dte	Any valid date	YYYYMMDD	8
5	**Option Type**	Identifies the type of option.	option_type	CALL = Call option (or option for the Enterprise to cancel contract) PUT = Put option (or option for the counterparty to cancel contract) PUTCALL = a put and call option	char	7
6	**Exercise Convention Type**	Identifies the convention for when the option can be exercised.	exrcse_cnvntn_type	AMER = American Option BERM = Bermudan Option EURO European Option	char	4
7	**Exercise Price**	Price at which option may be exercised, par = 1.0 including any cancellation penalty.	exrcse_price_amt	Any valid number >=0	decimal	9.6

OFHEO RBC Stress Test
Appendix 33. Data Dictionary: Futures Contracts and Options on Futures

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Enterprise**	Enterprise submitting the data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	varchar	4
2	**Reporting Date**	The date for which the data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMD D	8
3	**Instrument ID:**	An integer used by the Enterprise that uniquely identifies the instrument.	instmt_id	Any integer	integer	10
4	**Internal Trade ID**	An integer used internally by the Enterprise that uniquely identifies the transaction that created the position associated with this instrument.	trade_id	Any integer	integer	10
5	**Amortization Methodology Code**	The method used to amortize premiums and discounts (and fees).	amort_method_cde	SOYD = Sum of Years Digits LY = Level Yield SL = Straight Line	varchar	4
6	**Transaction Date**	The trade date for the transaction.	iss_dte	Any valid date	YYYYMMDD	8
7	**Contract Code**	Identifies the type of futures contract (actual or underlying).	contract_cde	ED = three-month Eurodollar contract DI = Ten-year interest rate swap contract FF = 30-day Fed Funds contract DQ = Ten-year Agency contract FV = Five-year U.S. Treasury contract TY = Ten-year U.S. Treasury contract US = 30-year U.S. Treasury contract	char	2
8	**Exact Representation**	Indicates whether the modeling data for this instrument provide an exact representation of the contractual terms.	exact_rep	Y = Yes N = No	char	1

Appendix 33. Data Dictionary: Futures Contracts and Options on Futures

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
9	**Instrument Type Code**	Identifies the instrument type.	instmt_type_cde	FUTURE_EURO = Eurodollar futures contract FUTURE_FF = Fed Funds futures contract FUTURE_TBOND = US Treasury bond futures contract FUTURE_TNOTE = US Treasury note futures contract FUTURE_TBILL = US Treasury bill futures contract FUTURE_SWAP = Interest rate swap futures contract FUTURE_AGENCY = Agency futures contract OPTION_FUT_EURO = Eurodollar futures option contract OPTION_FUT_TNOTE = US Treasury note futures option contract OPTION_FUT_TBOND = US Treasury bond futures option contract	varchar	20
10	**Contract Maturity**	Exact maturity of the instrument.	contract_mty_dte	Any valid date	YYYYMMDD	8
11	**Option Type**	Identifies whether the instrument is a futures or an options contract, and if the latter, the option type.	option_type_cde	C = Call P = Put F = Futures	char	1
12	**Strike Price**	If an option, its strike price.	strike_price_amt	Any valid number >= 50 and < 200, or 0 if Option Type is F	decimal	10.6
13	**Position Indicator**	Indicates that the Enterprise has a long or short position in the instrument.	position_ind	S = Short L = Long	char	1
14	**Notional Amount**	The reference amount associated with the instrument.	notional_amt	Any valid number >= 0	decimal	15.2
15	**Futures Price**	If a futures contract, the original contract price, as quoted by the relevant exchange.	futures_price_rate	Any valid number > 50 and < 200, or 0 if Option Type is P or C	decimal	10.6
16	**OFHEO Ledger Code:**	The code OFHEO uses to designate stress test balance sheet line items.	ofheo_ledger_cde	OBA73 Notional principal of other liability linked derivatives	varchar	8
17	**Original Fees**	The amount of fees paid or received at the time of purchase or sale.	orig_fees_amt	Any valid number expressed as a decimal	decimal	15.2
18	**Current Unamortized Fees**	The unamortized fees as of the Reporting Date.	cur_unam_fees_amt	Any valid number expressed as a decimal	decimal	15.2
19	**Unrealized gain/loss**	The amount of unrealized gain or loss on the instrument as of the Reporting Date.	unreal_hedge_amt	Any valid number expressed as a decimal	decimal	15.2
20	**Underlying contract maturity**	Maturity of the contract underlying the option.	und_mty_dte	Any valid date	YYYYMMDD	8

Appendix 33. Data Dictionary: Futures Contracts and Options on Futures

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
21	**Payment Frequency**	The payment frequency of the underlying instrument.	paymt_frq	0=At maturity only 1=Annually 12=Monthly 2=Semi-annually 4=Quarterly W=Weekly D=Daily	varchar	2
22	**Day count code**	The code that denotes the day count convention used to calculate interest.	day_cnt_cde	30/360 30E/360 A/360 A/365 A/366B A/366E A/366S A/A	varchar	20
23	**Comments**	Any miscellaneous comments deemed necessary.	comments	Text	Char	255

OFHEO RBC Stress Test
Appendix 34. Data Dictionary: Alternative Modeling Treatment Items

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Instrument ID**	A unique number or alpha-numeric string (e.g., loan or cusip number) that uniquely identifies the instrument.	instmt_id	Any valid integer or alpha-numeric string	char	20
2	**Enterprise**	Enterprise submitting the data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
3	**Reporting Date**	The date for which data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMDD	8
4	**Book Value**	Book value of the item (amount outstanding less deferred items).	book_value_amt	Any number	decimal	15.2
5	**Face Value**	Face value or notional balance of item for off balance sheet items.	face_value_amt	Any number	decimal	15.2
6	**Remaining Contractual Maturity**	Remaining contractual maturity of the item in months.	rem_term_qty	0-999	integer	3
7	**Interest Rate**	Interest rate (percent per annum) associated with the item if it pays a fixed rate.	int_rate_amt	Any number	decimal	10.6
8	**Rating**	The most current rating issued by any NRSRO for the item or the counterparty, as of the Reporting Date.	counterparty_rating	AAA AA A BBB BB AGY	char	3

Appendix 34. Data Dictionary: Alternative Modeling Treatment Items

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
9	**Index**	Specifies the type of index used to determine the interest rate if the item pays a floating rate.	idx_cde	NA – Not applicable CMM- Constant Maturity Mortgage Index CODI – Certificate of Desposits Index COF11 - FHLB 11th District Cost of Funds FA001 – 1 Month Federal Agency Cost of Funds FA003– 3 Month Federal Agency Cost of Funds FA006– 6 Month Federal Agency Cost of Funds FA012– 12 Month Federal Agency Cost of Funds FA024– 24 Month Federal Agency Cost of Funds FA036– 36 Month Federal Agency Cost of Funds FA060– 60 Month Federal Agency Cost of Funds FA120– 120 Month Federal Agency Cost of Funds FA360– 360 Month Federal Agency Cost of Funds FFOV – Overnight Federal Funds (Effective) FF1W - 1 Week Federal Funds FF6M - 6 Month Federal Funds FRE1M – 1 Month Freddie Mac Reference Bill LB001 - 1 Month LIBOR LB003 - 3 Month LIBOR LB006 – 6 Month LIBOR LB012 – 12 Month LIBOR MCON – Conventional Mortgage Rate MTA12 – 12 Month Moving Treasury Average M15FR – 15 Year Fixed Mortgage Rate M7BAL – 7 Year Balloon Mortgage Rate PRIME - Prime Rate TR001 - 1 Month Treasury Bill TR003 - 3 Month CMT TR006 - 6 Month CMT TR012 - 12 Month CMT TR024 - 24 Month CMT TR036 - 36 Month CMT TR060 - 60 Month CMT TR120 - 120 Month CMT TR240 - 240 Month CMT TR360 - 360 Month CMT	char	5
10	**Margin**	The margin over the index if the item pays a floating rate	margin_amt	Any number	decimal	9.6

Appendix 34. Data Dictionary: Alternative Modeling Treatment Items

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
11	**FAS 115 Classification**	The financial instrument's classification according to FAS 115.	fas115_class	A – Available for Sale M – Held to Maturity T – Trading Account N – Inapplicable	char	1
12	**OFHEO Ledger Code**	General Ledger account number used in the stress test model.	ofheo_ledger_cde	See Appendix 37, column titled "Financial Instrument, Opening Balance" for OFHEO Ledger Codes available for AMT instruments (an "x" in the column indicates allowable values)	char	8
13	**Comments**	Any miscellaneous comments necessary.	comments	Text	char	255

OFHEO RBC Stress Test
Appendix 35. Data Dictionary: Operating Expenses, Taxes, and Accounting

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Enterprise**	Enterprise submitting the data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
2	**Reporting Date**	The date for which data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMDD	8
3	**OFHEO Ledger Code**	General Ledger account number used in the Stress Test Model.	ofheo_ledger_cde	See Appendix 37, column titled "OTA" for available OFHEO Ledger Codes (an "x" in a column indicates an allowable value)	char	15
4	**Accounting Rule**	An indicator specifying the applicable accounting adjustment type, if any.	acct_rule	Any valid number = number assigned to FASB statements or interpretations OTH = other accounting adjustments NA = not applicable (for records not involving adjustments)	char	6
5	**Accounting Treatment Flag**	An indicator specifying the treatment of accounting adjustments, if any.	acct_flag	A= Apply R=Reverse NA=not applicable (for records not involving adjustments)	char	2
6	**Ledger Item Amount**	OFHEO General Ledger line item amount.	ledger_amt	Any valid number; value for OFHEO Ledger Code "E4" should be positive; value for miscellaneous variable MSRP should be greater than or equal to 0	decimal	15.2
7	**Title**	OFHEO Ledger Code title.	ofheo_ledger_cde_title	See Appendix 37	char	250
8	**Comments**	Any miscellaneous comments necessary.	comments	Text	char	255

OFHEO RBC Stress Test
Appendix 36. Data Dictionary: Reconciliation

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
1	**Enterprise**	Enterprise submitting the loan data.	submitting_entity_id	FNM = Fannie Mae FHLM = Freddie Mac	char	4
2	**Reporting Date**	The date for which the data are reported.	rpt_dte	YYYY0331 YYYY0630 YYYY0930 YYYY1231	YYYYMMDD	8
3	**Forward Settlement**	Indicates when the Trade History table specifies a forward settlement date or that settlement has occurred on or prior to the Reporting Date.	forward_settlement	Y = Settlement occurs after the Reporting Date N = Settlement occurs up to and including the Reporting Date, no Settlement Date is specified, or source is Enterprise General Ledger	char	1
4	**Accounting Rule**	An indicator specifying the applicable accounting adjustment type, if any.	acct_rule	Any valid number = number assigned to FASB statements or interpretations OTH = other accounting adjustments NA = not applicable (for records not involving adjustments)	char	6
5	**Accounting Treatment Flag**	An indicator specifying the treatment of accounting adjustments, if any.	acct_flag	A= apply R=reverse NA = not applicable (for records not involving adjustments)	char	2
6	**Aggregate Current Balance**	Sum of the current principal or notional balances of the underlying RBC Report records; book balance for Enterprise General Ledger items.	cur_upb_amt	Any valid number	decimal	17.2
7	**Aggregate Unamortized Balances**	Difference between the aggregate book value and the Aggregate Current Balance for the underlying records (negative if a net discount; positive if a net premium).	unam_upb_amt	Any valid number	decimal	17.2
8	**Current Balance Scale Factor**	UPB scale factor for all records whose settlement date is before or the same as the submission date.	upb_scale_fctr_amt	Any valid number > 0 Note: The value may be zero if the data source is MBS, MCD, or MRB	decimal	15.12
9	**Unamortized Balances Scale Factor**	Unamortized Balances Scale Factor for all records whose settlement date is before or the same as the submission date.	unam_bal_scale_fctr_amt	Any valid number > 0 Note: The value may be zero if the data source is MBS, MCD, or MRB	decimal	15.12
10	**Record Count**	Number of records in the RBC Report having the same OFHEO Ledger Code, Forward Settlement value, UPB Scale Factor, Unamortized Balances Scale Factor and Data Source Code.	rcrd_ct_qty	Any valid number > 0	integer	10

OFHEO RBC Stress Test
Appendix 36. Data Dictionary: Reconciliation

Seq.	Field Name	Field Description	Column Name	Allowable Values	Format	Length
11	**Data Source**	Identifies whether the data reported in this record are from the Enterprise General Ledger or one of the tables in the RBC Report.	source_cde	EGL = Enterprise General Ledger RBC Report tables: WL =Whole Loan Master—Loan Groups MBS = Single Class MBS Master MCD = Multi-class/Derivative MBS Master MRB = MRB/Miscellaneous Mortgage-Related Securities Master NMI = Performance History AMT = Alternative Modeling Treatment Items OTA = Operating Expenses, Taxes, and Accounting FUT = Futures Contracts REC = Reconciliation	char	3
12	**Validation Factor**	Indicates whether amounts are multiplied by +1 or –1 for purposes of the reconciliation	sign_cnvn	1 = Data from the RBC Report table when the corresponding OFHEO General Ledger Code begins with A or OBA; and Data from an Enterprise General Ledger corresponding to OFHEO General Ledger Codes beginning with L or C -1 = Data from the RBC Report tables when the corresponding OFHEO General Ledger Code begins with L or C; and Data from an Enterprise General Ledger corresponding to OFHEO General Ledger Codes beginning with A or OBA	integer	2
13	**OFHEO Ledger Code**	Identifies the OFHEO Ledger Code corresponding to data reported in the record. For Enterprise General Ledger items combining data for different Codes, any one of these Codes may be used.	ofheo_ledger_cde	See Appendix 37, column titled “Reconciliation” for available OFHEO ledger codes (a “x” in column indicates an allowable value)	char	8
14	**Comment**	Any comments deemed necessary	comments	Text	char	255

Appendix 37 lists the allowable OFHEO ledger codes available to the various categories of the RBC data submission. This appendix is comprised of the following columns:

- OFHEO Ledger Code
- Code Description
- Allowable Usage

  This section of columns is broken down into several columns that indicate the allowable usage for every OFHEO ledger code listed in the table. The columns are sub-divided by data submission category. Note that an "x" indicates an allowable value.

  - OFHEO ledger codes allowable for reporting opening balances from the mortgage and non-mortgage financial instrument data submissions are grouped under "Financial Instrument".
    - Dollar amounts reported for OFHEO ledger codes under the Financial Instrument column are for the purpose of reporting deFASed opening balances.
  - OFHEO ledger codes allowable for items from the OTA submission are grouped under "OTA".
    - Dollar amounts reported for OFHEO ledger codes under the OTA column are for the purpose of reporting deFASed opening balances or cumulative FAS adjustments.
  - OFHEO ledger codes allowable for items from the Accounting Reconciliation table submission are grouped under "Reconciliation".
    - Dollar amounts reported for ledger codes under the Reconciliation column are for the purpose of reporting amounts for off balance sheet financial instruments' unamortized balances (under the "Unam Balance" column) and summarized amounts from the GSEs' internal general ledger systems (under the "EGL" column).
    - Note that the Accounting Reconciliation table also includes records that summarize multiple financial instruments reported in other tables of the RBC data submission. The allowable OFHEO ledger codes for the underlying records being summarized in the Accounting Reconciliation table are specified as "allowable" under the Financial Instrument and OTA columns and are therefore not included under the Reconciliation column.

OFHEO RBC Stress Test

Appendix 37. OFHEO Ledger Codes for Data Submission

		Allowable Usage					
Ledger		Financial Instrument	OTA			Reconciliation Table	
Code	Code Description	Opening Balance	Open Balance	FAS Adj	Other Adj	Unam Balance	EGL
A	TOTAL ASSETS						x

Appendix 37. OFHEO Ledger Codes for Data Submission

		Allowable Usage					
Ledger		**Financial Instrument**	**OTA**			**Reconciliation Table**	
Code	**Code Description**	**Opening Balance**	**Open Balance**	**FAS Adj**	**Other Adj**	**Unam Balance**	**EGL**
A1	Total retained mortgage portfolio, net						x
A11	Total single-family mortgage portfolio						x
A111	Government-insured single-family whole loans	x		x	x		x
A112	Total conventional single-family whole loans						x
A1121	30 year fixed-rate conventional single-family whole loans	x		x	x		x
A1122	20 year fixed-rate conventional single-family whole loans	x		x	x		x
A1123	15 year fixed-rate conventional single-family whole loans	x		x	x		x
A1124	Adjustable-rate conventional single-family whole loans	x		x	x		x
A1125	Balloon/reset conventional single-family whole loans	x		x	x		x
A1126	Other conventional single-family whole loans	x		x	x		x
A113	Total conventional single-family pass-through securities						x
A1131	Total conventional single-family pass-through securities non-repurchased						x
A11311	30 year fixed-rate conventional single-family pass-through securities non-repurchased	x		x	x		x
A11312	20 year fixed-rate conventional single-family pass-through securities non-repurchased	x		x	x		x
A11313	15 year fixed-rate conventional single-family pass-through securities non-repurchased	x		x	x		x
A11314	Adjustable-rate conventional single-family pass-through securities non-repurchased	x		x	x		x
A11315	Balloon/reset conventional single-family pass-through securities non-repurchased	x		x	x		x
A11316	Other conventional single-family pass-through securities non-repurchased	x		x	x		x

Appendix 37. OFHEO Ledger Codes for Data Submission

		Allowable Usage					
Ledger		Financial Instrument	OTA			Reconciliation Table	
Code	Code Description	Opening Balance	Open Balance	FAS Adj	Other Adj	Unam Balance	EGL
A1132	Total repurchased conventional single-family pass-through securities						x
A11321	Repurchased 30 year fixed-rate conventional single-family pass-through securities	x		x	x		x
A11322	Repurchased 20 year fixed-rate conventional single-family pass-through securities	x		x	x		x
A11323	Repurchased 15 year fixed-rate conventional single-family pass-through securities	x		x	x		x
A11324	Repurchased adjustable-rate conventional single-family pass-through securities	x		x	x		x
A11325	Repurchased balloon/reset conventional single-family pass-through securities	x		x	x		x
A11326	Repurchased other conventional single-family pass-through securities	x		x	x		x
A114	Total single-family REMICs						x
A1141	Total single-family REMICs non-repurchased						x
A11411	Single-family sequential pay REMICs non-repurchased	x		x	x		x
A11412	Single-family amortization protected REMICs non-repurchased	x		x	x		x
A11413	Single-family IO REMICs non-repurchased	x		x	x		x
A11414	Single-family PO REMICs non-repurchased	x		x	x		x
A11415	Other single-family REMICs non-repurchased	x		x	x		x
A1142	Total repurchased single-family REMICs						x
A11421	Repurchased single-family sequential pay REMICs	x		x	x		x
A11422	Repurchased single-family amortization protected REMICs	x		x	x		x
A11423	Repurchased single-family IO REMICs	x		x	x		x
A11424	Repurchased single-family PO REMICs	x		x	x		x
A11425	Other repurchased single-family REMICs	x		x	x		x
A115	Single-family Mortgage Revenue Bonds	x		x	x		x
A116	Single-family GNMA	x		x	x		x

Appendix 37. OFHEO Ledger Codes for Data Submission

		Allowable Usage					
Ledger		Financial Instrument	OTA			Reconciliation Table	
Code	Code Description	Opening Balance	Open Balance	FAS Adj	Other Adj	Unam Balance	EGL
A117	Total stripped mortgage-backed securities						x
A1171	Total stripped mortgage-backed securities non-repurchased						x
A11711	IO strip mortgage-backed securities non-repurchased	x		x	x		x
A11712	PO strip mortgage-backed securities non-repurchased	x		x	x		x
A11713	Other stripped mortgage-backed securities non-repurchased	x		x	x		x
A1172	Total repurchased stripped mortgage-backed securities						x
A11721	Repurchased IO strip mortgage-backed securities	x		x	x		x
A11722	Repurchased PO strip mortgage-backed securities	x		x	x		x
A11723	Other repurchased stripped mortgage-backed securities	x		x	x		x
A12	Total multi-family mortgage portfolio						x
A122	Total multi-family whole loans						x
A1221	Government-insured multi-family whole loans	x		x	x		x
A1222	Fixed-rate long-term multi-family whole loans	x		x	x		x
A1223	Fixed-rate intermediate-term multi-family whole loans	x		x	x		x
A1224	Adjustable-rate multi-family whole loans	x		x	x		x
A1225	Balloon/reset multi-family whole loans	x		x	x		x
A1226	Other multi-family whole loans	x		x	x		x
A123	Total multi-family pass-through securities						x
A1231	Multi-family pass-through securities non-repurchased	x		x	x		x
A1232	Repurchased multi-family pass-through securities	x		x	x		x
A124	Total multi-family REMICs						x
A1241	Multi-family REMICs non-repurchased	x		x	x		x

OFHEO RBC Stress Test
Appendix 37. OFHEO Ledger Codes for Data Submission

		Allowable Usage					
Ledger		**Financial Instrument**	**OTA**			**Reconciliation Table**	
Code	**Code Description**	**Opening Balance**	**Open Balance**	**FAS Adj**	**Other Adj**	**Unam Balance**	**EGL**
A1242	Repurchased multi-family REMICs	x		x	x		x
A125	Multi-family Mortgage Revenue Bonds	x		x	x		x
A126	Other multi-family mortgage products	x		x	x		x
A13	FAS fair value adjustments on retained mortgage portfolio			x			x
A131	FAS 115 and 125 fair value adjustments on retained mortgage portfolio			x			x
A14	Total net premiums, discounts and fees on retained mortgage portfolio						x
A141	Total net premiums, discounts and fees on single-family mortgage portfolio						x
A1411	Net premiums, discounts, and fees on government-insured single-family whole loans				x		x
A1412	Total net premiums, discounts, and fees on conventional single-family whole loans						x
A14121	Net premiums, discounts, and fees on 30 year fixed-rate conventional single-family whole loans				x		x
A14122	Net premiums, discounts, and fees on 20 year fixed-rate conventional single-family whole loans				x		x
A14123	Net premiums, discounts, and fees on 15 year fixed-rate conventional single-family whole loans				x		x
A14124	Net premiums, discounts, and fees on adjustable-rate conventional single-family whole loans				x		x
A14125	Net premiums, discounts, and fees on balloon/reset conventional single-family whole loans				x		x
A14126	Net premiums, discounts, and fees on other conventional single-family whole loans				x		x

Appendix 37. OFHEO Ledger Codes for Data Submission

		Allowable Usage					
Ledger		**Financial Instrument**	**OTA**			**Reconciliation Table**	
Code	**Code Description**	**Opening Balance**	**Open Balance**	**FAS Adj**	**Other Adj**	**Unam Balance**	**EGL**
A1413	Total net premiums, discounts, and fees on conventional single-family pass-through securities						x
A14131	Net premiums, discounts, and fees on conventional single-family pass-through securities non-repurchased						x
A141311	Net prem, disc, and fees on 30 year fixed-rate conventional single-family pass-through securities non-repurchased				x		x
A141312	Net prem, disc, and fees on 20 year fixed-rate conventional single-family pass-through securities non-repurchased				x		x
A141313	Net prem, disc, and fees on 15 year fixed-rate conventional single-family pass-through securities non-repurchased				x		x
A141314	Net premiums, discounts, and fees on adjustable-rate conventional single-family pass-through securities non-repurchased				x		x
A141315	Net premiums, discounts, and fees on balloon/reset conventional single-family pass-through securities non-repurchased				x		x
A141316	Net premiums, discounts, and fees on other conventional single-family pass-through securities non-repurchased				x		x
A14132	Net premiums, discounts, and fees on repurchased conventional single-family pass-through securities			x			x
A141321	Net premiums, discounts, and fees on repurchased 30 year fixed-rate conventional single-family pass-through securities				x		x
A141322	Net premiums, discounts, and fees on repurchased 20 year fixed-rate conventional single-family pass-through securities				x		x
A141323	Net premiums, discounts, and fees on repurchased 15 year fixed-rate conventional single-family pass-through securities				x		x

Appendix 37. OFHEO Ledger Codes for Data Submission

		Allowable Usage					
Ledger		**Financial Instrument**	**OTA**			**Reconciliation Table**	
Code	**Code Description**	**Opening Balance**	**Open Balance**	**FAS Adj**	**Other Adj**	**Unam Balance**	**EGL**
A141324	Net premiums, discounts, and fees on repurchased adjustable-rate conventional single-family pass-through securities				x		x
A141325	Net premiums, discounts, and fees on repurchased balloon/reset conventional single-family pass-through securities				x		x
A141326	Net premiums, discounts, and fees on repurchased other conventional single-family pass-through securities				x		x
A1414	Total net premiums, discounts, and fees on single-family REMICs						x
A14141	Net premiums, discounts, and fees on single-family REMICs non-repurchased						x
A141411	Net premiums, discounts, and fees on single-family sequential pay REMICs non-repurchased				x		x
A141412	Net premiums, discounts, and fees on single-family amortization protected REMICs non-repurchased				x		x
A141413	Net premiums, discounts, and fees on single-family IO REMICs non-repurchased				x		x
A141414	Net premiums, discounts, and fees on single-family PO REMICs non-repurchased				x		x
A141415	Net premiums, discounts, and fees on other single-family REMICs non-repurchased				x		x
A14142	Net premiums, discounts, and fees on repurchased single-family REMICs						x
A141421	Net premiums, discounts, and fees on repurchased single-family sequential pay REMICs				x		x
A141422	Net premiums, discounts, and fees on repurchased single-family amortization protected REMICs				x		x
A141423	Net premiums, discounts, and fees on repurchased single-family IO REMICs				x		x
A141424	Net premiums, discounts, and fees on repurchased single-family PO REMICs				x		x

Appendix 37. OFHEO Ledger Codes for Data Submission

		Allowable Usage					
Ledger		Financial Instrument	OTA			Reconciliation Table	
Code	Code Description	Opening Balance	Open Balance	FAS Adj	Other Adj	Unam Balance	EGL
A141425	Net premiums, discounts, and fees on other repurchased single-family REMICs				x		x
A1415	Net premiums, discounts, and fees on single-family Mortgage Revenue Bonds				x		x
A1416	Net premiums, discounts, and fees on single-family GNMA				x		x
A1417	Net premiums, discounts, and fees on stripped mortgage-backed securities						x
A14171	Net premiums, discounts, and fees on stripped mortgage-backed securities non-repurchased						x
A141711	Net premiums, discounts, and fees on IO strip mortgage-backed securities non-repurchased				x		x
A141712	Net premiums, discounts, and fees on PO strip mortgage-backed securities non-repurchased				x		x
A141713	Net premiums, discounts, and fees on other stripped mortgage-backed securities non-repurchased				x		x
A14172	Net premiums, discounts, and fees on repurchased stripped mortgage-backed securities						x
A141721	Net premiums, discounts, and fees on repurchased IO strip mortgage-backed securities				x		x
A141722	Net premiums, discounts, and fees on repurchased PO strip mortgage-backed securities				x		x
A141723	Net premiums, discounts, and fees on repurchased other stripped mortgage-backed securities				x		x
A142	Total net premiums, discounts, and fees on multi-family mortgage portfolio						x
A1421	Total net premiums, discounts, and fees on multi-family whole loans						x

Appendix 37. OFHEO Ledger Codes for Data Submission

		Allowable Usage					
Ledger		**Financial Instrument**	**OTA**			**Reconciliation Table**	
Code	**Code Description**	**Opening Balance**	**Open Balance**	**FAS Adj**	**Other Adj**	**Unam Balance**	**EGL**
A14211	Net premiums, discounts, and fees on government-insured multi-family whole loans				x		x
A14212	Net premiums, discounts, and fees on fixed-rate long-term multi-family whole loans				x		x
A14213	Net premiums, discounts, and fees on fixed-rate intermediate-term multi-family whole loans				x		x
A14214	Net premiums, discounts, and fees on adjustable-rate multi-family whole loans				x		x
A14215	Net premiums, discounts, and fees on balloon/reset multi-family whole loans				x		x
A14216	Net premiums, discounts, and fees on other multi-family whole loans				x		x
A1422	Total net premiums, discounts, and fees on multi-family pass-through securities						x
A14221	Net premiums, discounts, and fees on multi-family pass-through securities non-repurchased				x		x
A14222	Net premiums, discounts, and fees on repurchased multi-family pass-through securities				x		x
A1423	Total net premiums, discounts, and fees on multi-family REMICs						x
A14231	Net premiums, discounts, and fees on multi-family REMICs non-repurchased				x		x
A14232	Net premiums, discounts, and fees on repurchased multi-family REMICs				x		x
A1424	Total net premiums, discounts, and fees on multi-family Mortgage Revenue Bonds				x		x
A1425	Total net premiums, discounts, and fees on other multi-family mortgage products				x		x
A15	Reserve for losses on retained mortgage portfolio		x				x
A2	Non-mortgage investments, net						x
A21	Federal funds sold	x		x	x		x
A22	Mortgage securities repurchased under agreement to resell	x		x	x		x

Appendix 37. OFHEO Ledger Codes for Data Submission

		Allowable Usage					
Ledger		Financial Instrument	OTA			Reconciliation Table	
Code	Code Description	Opening Balance	Open Balance	FAS Adj	Other Adj	Unam Balance	EGL
A23	Commercial paper	x		x	x		x
A24	Eurodollar time deposits	x		x	x		x
A25	Asset-backed securities	x		x	x		x
A26	Total U.S. Treasury securities						x
A261	Zero-coupon U.S. Treasury securities	x		x	x		x
A262	Other U.S. Treasury securities	x		x	x		x
A27	Other investment securities						x
A271	Other investments	x		x	x		x
A272	Investments denominated in a foreign currency	x		x	x		x
A28	Total net premiums, discounts and fees on investment securities						x
A281	Net premiums, discounts, and fees on existing investment securities				x		x
A282	Net fees on purchased investment securities				x		x
A283	Net premiums, discounts, and fees on derivative securities				x	x	x
A291	FAS 115 fair value adjustments on non-mortgage investments			x			x
A3	Total Cash		x		x		x
A4	Total accrued interest receivable						x
A41	Accrued interest receivable on mortgages		x		x		x
A42	Accrued interest receivable on non-mortgage investment securities		x				x
A421	Accrued interest receivable - Federal funds sold		x		x		x
A422	Accrued interest receivable - Mortgage securities repurchased under agreement to resell		x		x		x
A423	Accrued interest receivable - Commercial paper		x		x		x
A424	Accrued interest receivable - Eurodollar time deposits		x		x		x

Appendix 37. OFHEO Ledger Codes for Data Submission

		Allowable Usage					
Ledger		Financial Instrument	OTA			Reconciliation Table	
Code	Code Description	Opening Balance	Open Balance	FAS Adj	Other Adj	Unam Balance	EGL
A425	Accrued interest receivable - Asset-backed securities		x		x		x
A426	Accrued interest receivable - U.S. Treasury securities						x
A4261	Accrued interest receivable - Discount U.S. Treasury securities		x		x		x
A4262	Accrued interest receivable - Other U.S. Treasury securities		x		x		x
A427	Accrued interest receivable - Other investment securities						x
A4271	Accrued interest receivable - Other investment securities		x		x		x
A4272	Accrued interest receivable - Securities denominated in foreign currency		x		x		x
A4281	Accrued interest receivable - Securities denominated in foreign currency, hedged (not a real account, RDM will assign A4272 in FI)						x
A4282	Accrued interest receivable - Securities denominated in foreign currency, unhedged (not a real account, RDM will assign A4272 in FI)						x
A44	Accrued interest receivable on debt-linked derivates, gross		x				x
A45	Accrued interest receivable on debt-linked derivatives		x		x		x
A46	Other accrued interest receivable		x		x		x
A47	Accrued interest receivable on debt-linked foreign currency swaps						x
A471	Accrued interest receivable on hedged debt-linked foreign currency swaps		x		x		x
A472	Accrued interest receivable on unhedged debt-linked foreign currency swaps		x		x		x
A48	Accrued interest receivable on asset-linked foreign currency swaps						x
A481	Accrued interest receivable on hedged asset-linked foreign currency swaps		x		x		x
A482	Accrued interest receivable on unhedged asset-linked foreign currency swaps		x		x		x
A49	Accrued interest receivable on non-mortgage investment securities						x
A5	Total other assets						x
A51	Currency transaction adjustments						x

Appendix 37. OFHEO Ledger Codes for Data Submission

		Allowable Usage					
Ledger		Financial Instrument	OTA			Reconciliation Table	
Code	Code Description	Opening Balance	Open Balance	FAS Adj	Other Adj	Unam Balance	EGL
A511	Currency transaction adjustments - hedged		x		x		x
A512	Currency transaction adjustments - unhedged		x		x		x
A52	Federal income tax refundable		x	x	x		x
A53	Accounts receivable		x		x		x
A54	Fees receivable		x		x		x
A55	Investments in low and moderate income partnerships		x		x		x
A56	Total deferred charges on sold mortgage portfolio			x		x	x
A561	Total deferred charges on sold single-family whole loans					x	x
A5611	Deferred charges on sold 30 year fixed-rate single-family whole loans				x	x	x
A5612	Deferred charges on sold 20 year fixed-rate single-family whole loans				x	x	x
A5613	Deferred charges on sold 15 year fixed-rate single-family whole loans				x	x	x
A5614	Deferred charges on sold adjustable-rate single-family whole loans				x	x	x
A5615	Deferred charges on sold balloon/reset single-family whole loans				x	x	x
A5616	Deferred charges on other single-family whole loans sold				x	x	x
A5617	Deferred charges on sold government-insured single-family whole loans				x	x	x
A5618	Deferred charges on sold second mortgage single-family whole loans				x	x	x
A562	Total deferred charges on sold multi-family whole loans				x	x	x
A57	Fixed assets, net		x		x		x
A58	Clearing accounts		x		x		x
A59	Other assets						x
A591	Zero coupon swap receivable						x
A592	Unamortized premium/discount/fee on derivatives				x		x

Appendix 37. OFHEO Ledger Codes for Data Submission

		Allowable Usage					
Ledger		**Financial Instrument**	**OTA**			**Reconciliation Table**	
Code	**Code Description**	**Opening Balance**	**Open Balance**	**FAS Adj**	**Other Adj**	**Unam Balance**	**EGL**
A593	Non-earning assets		x	x	x		x
A594	Corporate Owned Life Insurance		x		x		x
A6	Foreclosed property, net		x		x		x
L	TOTAL LIABILITIES						x
L1	Total debt securities, net						x
L11	Total debt securities						x
L111	Discount notes	x		x	x		x
L112	Mortgage securities sold under agreements to repurchase	x		x	x		x
L113	Debentures	x		x	x		x
L114	Zero coupon debentures	x		x	x		x
L115	Debt issued in foreign currency	x		x	x		x
L116	Other debt securities	x		x	x		x
L14	FAS 133 fair value adjustments on debt securities			x			x
L15	Total net premiums, discounts, and fees on debt		x				x
L1511	Net premiums, discounts, and fees on existing debt - Discount notes				x		x
L1512	Net premiums, discounts, and fees on existing debt - Mortgage securities sold under agreements to repurchase				x		x
L1513	Net premiums, discounts, and fees on existing debt - Debentures				x		x
L1514	Net premiums, discounts, and fees on existing debt - Zero coupon debentures				x		x
L1515	Net premiums, discounts, and fees on existing debt - Issued in Foreign Currency				x		x
L1516	Net premiums, discounts, and fees on existing debt - Other debt securities				x		x

Appendix 37. OFHEO Ledger Codes for Data Submission

		Allowable Usage					
Ledger		Financial Instrument	OTA			Reconciliation Table	
Code	Code Description	Opening Balance	Open Balance	FAS Adj	Other Adj	Unam Balance	EGL
L1517	Net premiums, discounts, and fees on derivatives			x	x	x	x
L2	Accrued interest payable		x				x
L2111	Accrued interest payable on existing fixed-rate debt securities		x		x		x
L2112	Accrued interest payable on existing floating-rate debt securities		x		x		x
L2113	Accrued interest payable on existing debt issued in foreign currency - hedged		x		x		x
L2114	Accrued interest payable on existing debt issued in foreign currency - unhedged		x		x		x
L212	Accrued interest payable on new debt securities						x
L2121	Accrued interest payable on new fixed-rate debt securities		x		x		x
L2122	Accrued interest payable on new floating-rate debt securities		x		x		x
L22	Accrued interest payable on mortgage-linked derivatives		x		x		x
L23	Accrued interest payable on investment-linked derivatives		x		x		x
L24	Accrued interest payable on debt-linked derivatives		x		x		x
L25	Deferred interest payable		x		x		x
L26	Accrued interest payable debt-linked foreign currency swaps						x
L261	Accrued interest payable debt-linked foreign currency swaps - hedged		x		x		x
L262	Accrued interest payable debt-linked foreign currency swaps - unhedged		x		x		x
L27	Accrued interest payable asset-linked foreign currency swaps						x
L271	Accrued interest payable asset-linked foreign currency swaps - hedged		x		x		x
L272	Accrued interest payable asset-linked foreign currency swaps - unhedged		x		x		x
L3	Total other liabilities						x

Appendix 37. OFHEO Ledger Codes for Data Submission

		Allowable Usage					
Ledger		Financial Instrument	OTA			Reconciliation Table	
Code	Code Description	Opening Balance	Open Balance	FAS Adj	Other Adj	Unam Balance	EGL
L31	Principal and interest due to mortgage security investors		x		x		x
L311	P&I payable to investors in month 1 of stress test						x
L312	P&I payable to investors after month 1 of stress test						x
L322	Currency transaction adjustments - unhedged		x		x		x
L33	Escrow deposits		x		x		x
L34	Federal income taxes payable		x		x		x
L35	Preferred dividends payable						x
L351	Fixed rate preferred dividends payable		x		x		x
L352	Floating rate preferred dividends payable		x		x		x
L36	Accounts payable		x		x		x
L37	Deferred income from sold portfolio			x	x		x
L38	Other Liabilities		x	x	x		x
L39	Common dividends payable		x		x		x
L4	Reserve for losses on sold mortgages		x		x		x
L5	Subordinated borrowings, net						x
L51	Subordinated borrowings, face value	x	x		x		x
L52	Net premiums, discounts, fees on Subordinated borrowings		x		x		x
C	TOTAL CAPITAL						x
C1	Common stock		x		x		x
C2	Preferred stock, non-cumulative	x	x		x		x
C3	Additional paid-in capital		x		x		x
C4	Retained earnings		x	x	x		x

Appendix 37. OFHEO Ledger Codes for Data Submission

		Allowable Usage					
Ledger		**Financial Instrument**	**OTA**			**Reconciliation Table**	
Code	**Code Description**	**Opening Balance**	**Open Balance**	**FAS Adj**	**Other Adj**	**Unam Balance**	**EGL**
C5	Treasury stock		x		x		x
C6	Total unrealized gains and losses on available-for-sale securities, net of tax, in accordance with FASB statements and interpretations.						x
C61	Unrealized gains and losses on available-for-sale securities, net of tax, in accordance with FASB statements and interpretations per GSE general ledger.		x	x			x
C62	Unrealized gains and losses on available-for-sale securities, net of tax, in accordance with FASB statements and interpretations due to mark to market adjustments.		x	x			x
C63	Unrealized gains and losses on available-for-sale securities, net of tax, in accordance with FASB statements and interpretations due to deferred balances.		x	x			x
C64	Unrealized gains and losses on available-for-sale securities, net of tax, in accordance with FASB statements and interpretations due to other realized gains.		x	x			x
C7	Total other comprehensive income, net of tax, in accordance with FASB statements and interpretations.						x
C71	Other comprehensive income, net of tax, in accordance with FASB statements and interpretations per GSE general ledger.		x	x			x
C72	Other comprehensive income, net of tax, in accordance with FASB statements and interpretations due to mark to market adjustments		x	x			x
C73	Other comprehensive income, net of tax, in accordance with FASB statements and interpretations due to deferred balances.		x	x			x
C74	Other comprehensive income, net of tax, in accordance with FASB statements and interpretations due to other realized gains.		x	x			x
E4	Administrative expenses – average of prior three months		x		x		

Appendix 37. OFHEO Ledger Codes for Data Submission

		Allowable Usage					
Ledger		Financial Instrument	OTA			Reconciliation Table	
Code	Code Description	Opening Balance	Open Balance	FAS Adj	Other Adj	Unam Balance	EGL
OBA111	30 year fixed-rate single-family whole loans sold	x					x
OBA112	20 year fixed-rate single-family whole loans sold	x					x
OBA113	15 year fixed-rate single-family whole loans sold	x					x
OBA114	Adjustable-rate single-family whole loans sold	x					x
OBA115	Balloon/reset single-family whole loans sold	x					x
OBA116	Other single-family whole loans sold	x					x
OBA117	Government-insured single-family whole loans sold	x					x
OBA118	Second mortgage single-family whole loans sold	x					x
OBA119	Other off balance sheet guarantees	x					x
OBA12	Total multi-family whole loans sold	x					x
OBA2	Short sales of Treasury securities and spread-lock agreements	x					x
OBA3	Total notional principal of interest rate swaps						x
OBA31	Total notional principal of callable fixed-pay swaps						x
OBA311	Notional principal of mortgage-linked callable fixed-pay swaps	x					x
OBA312	Notional principal of investment-linked callable fixed-pay swaps	x					x
OBA313	Notional principal of liability-linked callable fixed-pay swaps	x					x
OBA32	Total notional principal of non-callable fixed-pay swaps						x
OBA321	Notional principal of mortgage-linked non-callable fixed-pay swaps	x					x
OBA322	Notional principal of investment-linked non-callable fixed-pay swaps	x					x
OBA323	Notional principal of liability-linked non-callable fixed-pay swaps	x					x
OBA33	Total notional principal of basis swaps						x

Appendix 37. OFHEO Ledger Codes for Data Submission

		Allowable Usage					
Ledger		**Financial Instrument**	**OTA**			**Reconciliation Table**	
Code	**Code Description**	**Opening Balance**	**Open Balance**	**FAS Adj**	**Other Adj**	**Unam Balance**	**EGL**
OBA331	Notional principal of mortgage-linked basis swaps	x					x
OBA332	Notional principal of investment-linked basis swaps	x					x
OBA333	Notional principal of liability-linked basis swaps	x					x
OBA34	Total notional principal of floating-pay swaps						x
OBA341	Notional principal of mortgage-linked floating-pay swaps	x					x
OBA342	Notional principal of investment-linked floating-pay swaps	x					x
OBA343	Notional principal of liability-linked floating-pay swaps	x					x
OBA35	Total notional principal of amortizing swaps						x
OBA351	Notional principal of mortgage-linked amortizing swaps	x					x
OBA352	Notional principal of investment-linked amortizing swaps	x					x
OBA353	Notional principal of liability-linked amortizing swaps	x					x
OBA36	Total notional principal of foreign exchange swaps						x
OBA361	Notional principal of mortgage-linked foreign exchange swaps	x					x
OBA362	Notional principal of investment-linked foreign exchange swaps	x					x
OBA363	Notional principal of liability-linked foreign exchange swaps	x					x
OBA4	Total notional principal of interest rate caps						x
OBA41	Notional principal of mortgage-linked interest rate caps	x					x
OBA42	Notional principal of investment-linked interest rate caps	x					x
OBA43	Notional principal of liability-linked interest rate caps	x					x
OBA5	Total notional principal of interest rate floors						x
OBA51	Notional principal of mortgage-linked interest rate floors	x					x
OBA52	Notional principal of investment-linked interest rate floors	x					x

Appendix 37. OFHEO Ledger Codes for Data Submission

		Allowable Usage					
Ledger		Financial Instrument	OTA			Reconciliation Table	
Code	Code Description	Opening Balance	Open Balance	FAS Adj	Other Adj	Unam Balance	EGL
OBA53	Notional principal of liability-linked interest rate floors	x					x
OBA6	Total notional principal of interest rate corridors						x
OBA61	Notional principal of mortgage-linked interest rate corridors	x					x
OBA62	Notional principal of investment-linked interest rate corridors	x					x
OBA63	Notional principal of liability-linked interest rate corridors	x					x
OBA7	Total notional principal of other derivatives						x
OBA71	Notional principal of other mortgage-linked derivatives	x					x
OBA72	Notional principal of other investment-linked derivatives	x					x
OBA73	Notional principal of other liability-linked derivatives	x					x
OBA8	Total notional Principal of Swaptions						x
OBA81	Notional principal of mortgage-linked swaptions	x					x
OBA82	Notional principal of investment-linked swaptions	x					x
OBA83	Notional principal of liability-linked swaptions	x					x
MDPRLP	Common dividend payout ratio (average of prior 4 quarters). (Sum dollar amount of common dividends paid over prior 4 quarters and divide by the sum of total of after-tax income less preferred dividends paid over prior 4 quarters.)		x				
MDPS	Common dividends per share paid 1 quarter prior to the beginning of the stress period		x				
MCS	Common shares outstanding		x				
MCSP	Common share market price		x				
ME8P1	Dividends paid on common stock 1 quarter prior to the beginning of the stress period		x				
MSRP	Share repurchases (average of prior 4 quarters). (Sum dollar amount of repurchased shares, net of newly issued shares over prior 4 quarters and divide by 4)		x				

Appendix 37. OFHEO Ledger Codes for Data Submission

		Allowable Usage					
Ledger		**Financial Instrument**	**OTA**			**Reconciliation Table**	
Code	**Code Description**	**Opening Balance**	**Open Balance**	**FAS Adj**	**Other Adj**	**Unam Balance**	**EGL**
MOBSCAP	Off-Balance Sheet Guarantees submitted for Alternative Modeling Treatment (guaranteed instruments not reported on the balance sheet, such as whole loan REMICs and multi-family credit enhancements; refer to the calculation of "Other off-balance sheet obligations", line 37 from the Minimum Capital Report). Note: excludes any instruments or obligations where the FHA guarantees 100% of their collateral		x				x
MOBSCAP2	Other Off-Balance Sheet items submitted for Alternative Modeling Treatment (all other off-balance sheet instruments not included in MOBSCAP or other RBC data submission fields)		x				x
MSMPITBM	YTD provision for income taxes (provision for income taxes for the period beginning January 1 and ending as of the Reporting Date; should be $0 for year-end data submissions)		x				
MTLCF	Tax loss carry forward (net losses available to write off against future years' net income)		x				
MTLCBK1	Tax liability for the year prior to the beginning of the stress test		x				
MTLCBK2	Tax liability for the year 2 years prior to the beginning of the stress test (net of carry backs)		x				
MTYCBK1	Taxable income for the year prior to the beginning of the stress test		x				
MTYCBK2	Taxable income for the year 2 years prior to the beginning of the stress test (net of carrybacks)		x				
MPQATI	Net after tax income for the quarter preceding the start of the stress test		x				
MYTDTAXINC	YTD taxable income (total amount of taxable income for the period beginning January 1 and ending as of the Reporting Date; should be $0 for year-end data submissions)		x				
MINCAP	Minimum Capital requirement on the Reporting Date		x				
MSLLR	Specific allowance for loan losses [per Section 1303(18)(B)(ii) of the 1992 Act]		x				

FREQUENTLY ASKED QUESTIONS

Q: How are data submitted to report swap deferred termination expenses? (FAQ-2002-001)

A: Submit unamortized termination expenses in the AMT table using existing ledger account codes. Report the unamortized balances and report $0.01 for the face value.

Q: Which OFHEO Ledger Code should be used to submit FAS-related adjustments for derivative instruments? (FAQ-2002-002)

A: Submit FAS-related adjustments for derivative instruments in A592 (Unamortized premiums, discounts, and fees on derivatives) or L1517 (Unamortized premiums, discounts, and fees on derivatives).

Q: For multiclass securities for which cashflows are generated using Intex, is the ownership percentage calculated correctly for recombinable securities? (FAQ-2002-004)

A: The ownership percentage is calculated in the RBC Model using the submitted balance as the numerator and the total tranche balance from Intex as the denominator. This formula works with Intex-generated cash flows; however, the percentage may be greater than 100% for certain recombinable CMOs. Below is a summary of how recombinable securities work, and how Intex treats them.

RECOMBINABLE SECURITIES

In many REMIC and SMBS structures, the holders of two classes can surrender them in order to receive a third, different class, whose properties are the same as the sum of the two surrendered classes. For instance, in a deal collateralized by 7% mortgages, the holder of $100 IO and $100 PO could have the right to surrender these bonds in order to receive a $100 7% pass through. A holder of $100 IO and $50 PO could have the right to surrender these bonds in order to receive $50 of a 14% pass through. The amount of any class that would theoretically be outstanding at any point is in most deals called the amount “issued” and is the amount that is recorded in the Federal Reserve electronic payment system. The amount of a class that is currently outstanding for any class is called the amount “circulated”. Among CMO modelers, there is at times a worry over making sure that the two amounts are not confused or inadvertently

interchanged.

INTEX

Intex's modeling staff considers whatever is on the prospectus to be the face amount of the bond, regardless of potential recombinations. When Intex is executed it generates a principal runoff and interest stream that is sized initially off of the initial face amount. To the extent that a system connected to Intex is interested in a portion of a tranche, the connected system must use its concept of ownership percentage to scale the cash flows appropriately In infrequent cases where the initially CIRCULATED amount of a class is less than the full ISSUED amount, then there is the unusual possibility that the ownership percentage will be greater than 100%. In the example above, if the deal were initially circulated as $25 7% pass through, $75 IO, and $75 PO, and subsequently the circulated IO and PO were recombined into 7% pass through, then an investor could own 400 % of what Intex thinks is the face amount for the pass through class. This is ok. The cash flows will merely need to scale UP instead of down, as they are usually. The end result will still be the right cash flows.

Q: What sign conventions are used to report discounts and premiums? (FAQ-2002-006)

A: The RBC Rule sign conventions require that all principal and notional amounts for assets, liabilities, and off-balance-sheet instruments be reported as positive values. Discounts and premiums are defined in terms of the face value (F) and the original market value (M) of an instrument as follows: if M > F then premium = M – F, if F > M then discount = F – M. Consistent with these definitions, the cash flow generation and the postings follow the following rules:

- Asset discounts are credit postings to an asset account and amortized discounts have positive values in the cash flow files (i.e., asset discounts increase interest revenues).
- Asset premiums are debit postings to an asset account and accreted premiums have negative values in the cash flow files (i.e., asset premiums decrease interest revenues).
- Liability discounts are debit postings to a liability account and amortized discounts have positive values in the cash flow files (i.e., liability discounts increase interest revenues).
- Liability premiums are credit postings to a liability account and accreted premiums have negative values in the cash flow files (i.e., liability premiums decrease interest revenues).

The accounting rationale for these rules is that discounts and premiums adjust the interest revenues (expenses) to the level dictated by market interest rates. For example, consider two instruments:

Instrument A.

Balance = $100, term = 1 year, coupon = 6%, payment frequency = annually, market rate = 10%, price = $96.36

Instrument B.

Balance = $100, term = 1 year, coupon = 10%, payment frequency = annually, market rate = 6%, price = $103.77

Case 1: Buy A as an asset.

Accounting entry at acquisition:

Account	Debit	Credit
Asset	100.00	
Discounts		3.64
Cash		96.36

Accounting entry for interest payment:

Account	Debit	Credit
Cash	6.00	
Discounts	3.64	
Interest Revenue		9.64

Accounting entry for principal payment:

Account	Debit	Credit
Cash	100.00	
Asset		100.00

Case 2: Buy B as an asset.

Accounting entry at acquisition:

Account	Debit	Credit
Asset	100.00	

Premiums	3.77	
Cash		103.77

Accounting entry for interest payment:

Account	Debit	Credit
Cash	10.00	
Premiums		3.77
Interest Revenue		6.33

Accounting entry for principal payment:

Account	Debit	Credit
Cash	100.00	
Asset		100.00

Case 3: Issue A as a borrowing

Accounting entry at issuance:

Account	Debit	Credit
Cash	96.36	
Discounts	3.64	
Borrowings		100.00

Accounting entry for interest payment:

Account	Debit	Credit
Interest Expense	9.64	
Cash		6.00
Discounts		3.64

Accounting entry for principal payment:

Account	Debit	Credit
Borrowings	100.00	
Cash		100.00

Case 4: Issue B as a borrowingAccounting entry at issuance:

Account	Debit	Credit
Cash	103.77	
Premiums		3.77
Borrowings		100.00

Accounting entry for interest payment:

Account	Debit	Credit
Interest Expense	6.33	
Premiums	3.77	
Cash		10.00

Accounting entry for principal payment:

Account	Debit	Credit
Borrowings	100.00	
Cash		100.00

Q: For a given Reporting Date, what are appropriate data submission procedures for tax-related items for the Operating Expenses, Taxes, and Accounting table? (FAQ-2002-007)

A: The RDM assumes calendar year modeling. A December 31 (4Q) data submission is used to run the model beginning January 1 of the following year and a March 31 (1Q) data submission is used to run the model beginning April 1. The table below indicates the time period that the submitted data must cover for three example quarters.

	Data Submission		
GL Code	**2Q2001**	**4Q2001**	**1Q2002**
A52-Fed income tax refundable	Jun 2001 YTD	Dec 2001 YT	Mar 2002 YTD
L34-Fed income tax payable	Jun 2001 YTD	Dec 2001 YT	Mar 2002 YTD
MSMPITBM-YTD income tax provision Stress test starts as of January 1, therefore there is no YTD amount for the 4Q2001 data submission.	Jun 2001 YTD	none ($0)	Mar 2002 YTD
MTLCF-Tax loss carry forward	Jun 2001 YTD	Dec 2001 YT	Mar 2002 YTD
MTLCBK1-Prior year tax liability This is the net tax payments (i.e. total payments less total refunds) for the immediate year prior to start of stress test	Dec 2000 YTD	Dec 2001 YTD	Dec 2001 YTD
MTLCBK2-2nd prior year tax liability This is the net tax payments (i.e. total payments less total refunds) for the calendar year two years prior to start of stress test.	Dec 1999 YTD	Dec 2000 YTD	Dec 2000 YTD
MTYCBK1-Prior year annual taxable income This is the end of calendar year annual taxable income for the immediate year prior to start of stress test.	Dec 2000 YTD	Dec 2001 YTD	Dec 2001 YTD
MTYCBK2-2nd prior year annual taxable income This is the end of calendar year annual taxable income two years prior to start of stress test.	Dec 1999 YTD	Dec 2000 YTD	Dec 2000 YTD
MYTDTAXINC-YTD taxable income Stress test starts as of January 1, therefore there is no YTD amount for the 4Q2001 data submission.	Jun 2001 YTD	none ($0)	Mar 2002 YTD

Q: We have a plain vanilla 3-month LIBOR floating rate note. How should we populate the end_date field in the Index Formula schedule? (FAQ-2002-009R)

A: Report the maturity date (mty_date) in the end_dte field for simple floating rate instruments.

Q: We have a step-up bond that matures on December 27, 2004, the current coupon is 6.05%, and the rate increases to 6.14% on December 27, 2002, and then the rate increases again to 6.27% on December 27, 2003. How should we populate the end_date field in the Index Formula schedule for the 2Q02 submission? (FAQ-2002-009R)

A: Prepare three idx_Formula records for this instrument. Populate the first idx_Formula as follows: rpt_dte=Jun 30 2002, start_dte=Dec 27 2001, end_date=Dec 27 2002, spread_qty=0.0605, idx_cde=FIXED.

Populate the second idx_Formula as follows: rpt_dte=Jun 30 2002, start_dte=Dec 27 2002, end_date=Dec 27 2003, spread_qty=0.0614, idx_cde=FIXED.

Populate the third idx_Formula as follows: rpt_dte=Jun 30 2002, start_dte=Dec 27 2003, end_date=Dec 27 2004, spread_qty=0.0627, idx_cde=FIXED.

Q: We are having trouble recreating your "monthly_int" column for a fixed-rate cash flow. Can you point us to the problem? It is not due to coupon rounding, since the monthly accruals are not perfectly in sync with the number of calendar days in the period. (FAQ-2002-011)

A: As is stated in Section 3.8.3.8 of the Technical Appendix to the rule, monthly interest accrual is calculated by prorating the interest cash flow that occurs for an instrument on an actual-day basis. This means that the interest accrual for a particular month has to be offset by an interest payment that occurs somewhere in the cash flows. If this were not the case, then certain accruals would remain on the balance sheet after an interest payment has been made or an interest payment could in fact be larger than the sum of its monthly interest accruals.

To obtain the correct interest accruals, all calculations must be made using the exact days in the relevant period. For example, because most years have 365 days, dividing them in two for an instrument that pays semiannually will result in one period having more actual days than the other. To correctly calculate monthly interest accrual you have to divide the semiannual payment

for a period by the number of actual days in the period (either 182 or 183) and then multiply this daily accrual by the number of actual days in the month. To simply divide by the actual number of days in the year (365) and then multiply by the actual number of days in the month is to assume that each period has 182.5 days. This would overstate monthly interest accrual in one period and understate it in the other period. (The only situation where the calendar year can truly be divided in half is when there is a leap year and each period has 183 days.)

As detailed in 3.8.3.8, it is important to remember that "…the term "from" means from and including, "to" means up to and not including, and "through" means up to and including." The Technical Appendix also includes some examples relating to these definitions.

The issue is further complicated for months where there is an interest payment other than the final interest payment, or maturity. For those months, you must split the month on the day where the interest payment occurs. To calculate the interest accrual for the portion of the month prior to the interest payment, multiply the interest cash flow amount times the number of days from the beginning of the month through the interest cash flow day, and divide by the day count between the previous interest cash flow and the date of this interest cash flow (prior day count). To calculate the interest accrual for the portion of the month after the interest payment, the product of the next interest cash flow amount times the number of days from the current month's cash flow date to the end of the month is used as the numerator, and the day count from the current month's interest cash flow to the next interest cash flow (following day count) is used as the denominator. The total interest accrual for the month is the sum of the interest accruals for the two portions of the month.

The issue is also complicated when the month is the maturity month for the instrument. In this case, accrued interest should only be calculated up to the maturity date. (Multiply the final interest cash flow amount times the number of days from the beginning of the month through the final maturity and divide by the number of days from the previous interest cash flow date to the maturity date.)

If you follow the instructions in the rule, summarized below with illustrative formulas, you will calculate appropriate monthly accruals that will correspond to the interest payments that occur for a fixed rate instrument:

1. If the current month is not an interest payment month:

(# of days in month) *((Princ Bal * (Int Rate/Pmt Freq)) / (# of days between the last Int Pmt Date and the next Int Pmt Date))

2. If the current month is an interest payment month:

(# of days between Int Pmt Date and start of month) * ((Princ Bal * (Int Rate/Pmt Freq)) / (# of days between the current Int Pmt Date and the last Int Pmt Date))

+

(# of days between end of month and Int Pmt Date) * ((Princ Bal * (Int Rate/Pmt Freq)) / (# of days between the next Int Pmt Date and the current Int Pmt Date))

3. If the current month is the maturity month:

(# of days between Int Pmt Date and start of month) * ((Princ Bal * (Int Rate/Pmt Freq)) / (# of days between the current Int Pmt Date and the last Int Pmt Date))

Q: What values should be entered in the Position Code field (position_cde) in the Financial Instrument Master table for the option leg of a swaption? (FAQ-2002-012)

The Position Code should be set to "PAY" if the *Enterprise* has the right, but not the obligation, to enter into the swap agreement with the counterparty at a specified future date.

The Position Code should be set to "RECEIVE" if the *counterparty* has the right, but not the obligation, to enter into the swap agreement with the Enterprise at a specified future date.

Q: How should multifamily step rate loans be reported for the risk-based capital data submission? (FAQ-2003-013)

A: Multifamily step-rate loans should be reported in a manner similar to single family step rate loans.

Step rate loans are adjustable rate loans that either (a) adjust only one time in the life of the loan (typically at the end of year 5 or year 7) or (b) adjust more than once in the life of the loan (typically annually for the first two or three years), with no further adjustments thereafter. Step rate loans may adjust based upon an index or according to a contractually- specified amount and, after adjustment, step rate loans resolve to a fixed rate of interest for the remaining term. The stress test models step rate loans that adjust more than once as if the adjust only once.

To report multifamily step rate loans, enter "STP" as the Multifamily Product Code (Classification Variable) in the Multifamily Data Elements—Individual Loans table. In the ARM Related Data Elements—Individual Loans Table, assign "TR012" as the ARM Index (Classification Variable). If the step rate loan adjusts according to a contractually-specified amount rather than an index, enter the rate of the final adjustment for the Life Ceiling Rate as well as for the Life Floor Rate.

For the Multifamily Data Elements—Loan Groups table, if the Multifamily Product Code is "STP", restate it as "ARM" after Loan Group aggregation.

Q. How should I report the strike price for a futures contract, and the futures price for a put or call option?

A. The strike price is only applicable for a put or call option. For a futures contract enter zero. Likewise, the futures price applies only to a futures contract, and should be reported as zero for a put or call option.

Q: How do we submit the Transaction Code in the Trade History Table for debt repurchases, exchanges and puts?

A: The trade history transaction code was designed to work like a trade ticket and indicate whether or not Freddie Mac is the owner of an instrument. The easiest way to view the entries is to consider the accounting entries that would be produced. BUY, PUT_I, and CALL_E are transactions that would require cash to be paid out. Consequently they are debits. Correspondingly, SELL, ISSUE, REOPEN, CALL_I, and PUT_E are credits. Since assets are posted to debit accounts and liabilities/equity are posted to credit accounts, BUYing an instrument would increase the account balance if the instrument is an asset and would decrease the account balance if the instrument is a liability.

A debt repurchase would follow an ISSUE or REOPEN to a liability account for a given instrument. Since the liability account is a credit account and the ISSUE is a credit, the account balance would increase. A debt repurchase should reduce the account balance and, therefore, should be a debit. Hence it must be a BUY.

A debt exchange is the repurchase (BUY) of the existing debt instrument and an issuance (ISSUE or REOPEN) of another debt instrument.

There are two cases for puts. First if an investor puts debt back to an Enterprise, it would get a PUT_I transaction code. If an Enterprise puts back a purchased asset, a PUT_E should be used.

Q: The Report Instructions are silent about reporting loan information either as discrete records or in aggregate format in the Alternative Modeling Treatment (AMT) table. May I submit aggregated loan records in the AMT table? If so, how should they be aggregated? What are the benefits to submitting aggregated records?

A: Loans may be submitted in the AMT table either at loan-level or in aggregate format using the "loan-group" classification variables and procedures provided in the RBC Report Instructions. The aggregate format is recommended because reporting "loan level" data can potentially create reconciliation problem for loan split across retained and sold portfolios. Also, submitting aggregated records reduces the number of records to be processed by the Model and, therefore, reduces processing time.

Q: The RBC Report Instructions for Non-Mortgage Instruments omit some details for how to report float-to-fixed instruments that are past their float periods as of the Report Date. In particular, how the Enterprises are to report
1) the Payment Characteristics Code in the Financial Instrument Master Table and
2) the records in the Index Formula Table.

Accordingly, the following questions are raised about how to report these instruments:

1. Should the enterprises report the Payment Characteristics Code field of the Financial Instrument Master Table (II.E.3.a.7) as "FIX" or "FLOAT"?

2. Should the enterprises report all records for these instruments in the Index Formula Table, or only those that apply to the interest payments made beyond the Report Date? Section II.E.3.i., Index Formula, states, "to report data necessary to calculate interest payments for an instrument ... complete one or more records in the Interest Payment Formula table and, if applicable, one or more records in the Index Formula table. Prepare at least one record in the Index Formula table for each instrument that is index-linked or has a specified coupon payment (prepare a separate record for each index formula)." Tests indicate that only the records applicable beyond the Report Date are "necessary to calculate interest payments for an instrument" during the stress test. As a consequence, for float-to-fixed rate instruments that are past their float period, only a single record for each instrument is required to produce the correct stress-test treatment.

A:
1. Set the Payment Characteristics Code in the Financial Instrument Master table equal to "FIX".

2. Submit no records in the Index Formula table.