

SCHEDULE CMR — CONSOLIDATED MATURITY AND RATE

*Throughout these instructions, **you** and **your** refers to the reporting savings association and its consolidated subsidiaries; **we** and **our** refers to the Office of Thrift Supervision.*

GENERAL INSTRUCTIONS

INTRODUCTION

Schedule CMR provides information about the interest rate, repricing, and maturity characteristics of all financial instruments that you hold. We use the information on Schedule CMR as input to the **OTS Net Portfolio Value** Model (OTS Model). The OTS Model measures your exposure to interest rate risk by estimating how a change in interest rates affects the market value of your assets, liabilities, and off-balance-sheet (OBS) contracts. OTS sends the output reports of the OTS Model to you after the information you submit on Schedule CMR has passed the data edits.

To estimate the **market value** of a financial instrument, it is necessary to project its future cash flows. To project the future cash flows of a financial instrument, you need the following information:

1. The outstanding balance of the instrument or, in the case of an OBS contract, the notional principal amount of the position.
2. The contract interest rate of the instrument and, if the instrument is adjustable-rate, details concerning how and when the coupon will adjust in the future.
3. The instrument's amortization schedule and maturity.

CMR464: Equity Securities (Including Mutual Funds) Subject to SFAS No. 115

Report the fair value of investments in equity securities subject to FASB Statement No. 115 and the fair value of investments in mutual funds. Include limited partnership investment funds subject to FASB Statement No. 115. Include investments in perpetual preferred stock or preferred stock convertible to common stock where such preferred stock has a readily determinable fair value.

Do not include:

1. Investments in money market mutual funds. Report on CMR461.
2. Preferred and common stock where there is no readily determinable fair value. Report on CMR530.

CMR584: Mortgage-Related Mutual Funds

Report on CMR584 the current market value of all investments in mutual funds, including limited partnership investment funds, that have any investments in mortgages, mortgage securities, mortgage-derivative securities, mortgage servicing rights, or other mortgage-related instruments.

At your option, you may use code 129 to report your estimate of mortgage-related mutual funds in each of the seven interest rate scenarios listed on the Supplemental Reporting of Market Value Estimates.

Market Value Estimates of Mortgage-Related Mutual Funds (Optional)

Reporting Information: If you report mortgage-related mutual funds on CMR584, you may use code 129 from Appendix D to report the estimated aggregate market value estimates of those mutual funds in each of the seven interest rate scenarios.

Use of Information: When producing your Interest Rate Exposure Report, the OTS NPV model will use the market value estimate you provide for these mutual funds.

Reporting Guidelines

Report positions in the Supplemental Reporting of Market Value Estimates as follows:

Column 1: Entry Number

Number all lines used to report supplemental market value information, starting with the number 1.

Column 2: Position Code

The position code is a 3-digit code that denotes the type of instrument reported. The codes are included in Appendix D.

Column 3: Balance

Report the outstanding balance for each position whose market value estimates are reported in Column 3 through Column 9. For zero-coupon instruments, report the recorded investment, which is the amortized value of the investment.

Column 4 through Column 10: Estimated Market Value After Specified Rate Shock

Report the estimate of the market value in each of the following interest rates scenarios: -300 basis points, -200bp, -100bp, No Change, +100bp, +200bp, +300bp, respectively.

APPENDIX D

LIST OF CODES FOR SUPPLEMENTAL REPORTING

Code Position

- 121₁ Market value estimates of complex securities, other than mortgage derivative securities
- 123₁ Market value estimates of mortgage derivatives
- 129₁ Market value estimates of mortgage-related mutual funds
- 200₂ Terms and conditions of variable-rate, fixed-maturity certificates of deposit
- 210₁ Market value estimates of collateralized mortgage obligations issued