

**Position Gain Summary by Settlement Month**

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Segment Rollup

In Thousands

Profile profile\_2

**Current Rate Scenario**

<u>Settlement Month</u>	<u>Loan Gain</u>	<u>MBS Gain</u>	<u>Mandy</u>	<u>Best Efforts</u>	<u>Net Gain</u>	<u>Exchange Futures</u>	<u>Dealer Options</u>	<u>Exchange Options</u>	<u>Treasury Securities</u>	<u>Value of MSR</u>	<u>Net Gain</u>
					<u>Before Non Deliv &amp; MSR</u>						
<b>Segment</b> All Segments											
January-2001	272	(599)	0	0	(328)	0	0	0	0	926	598
February-2001	412	(471)	0	(0)	(59)	0	0	0	0	1,378	1,319
March-2001	104	(63)	0	2	44	0	0	0	0	401	444
April-2001	53	(184)	0	0	(132)	0	0	0	0	280	148
May-2001	17	0	0	0	17	0	0	2	0	48	67
June-2001	3	0	0	0	3	0	0	0	0	6	9
<b>Scenario Total</b>	<b>861</b>	<b>(1,317)</b>	<b>0</b>	<b>2</b>	<b>(454)</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>3,038</b>	<b>2,586</b>

**Higher Rate Scenario**

<u>Settlement Month</u>	<u>Loan Gain</u>	<u>MBS Gain</u>	<u>Mandy</u>	<u>Best Efforts</u>	<u>Net Gain</u>	<u>Exchange Futures</u>	<u>Dealer Options</u>	<u>Exchange Options</u>	<u>Treasury Securities</u>	<u>Value of MSR</u>	<u>Net Gain</u>
					<u>Before Non Deliv &amp; MSR</u>						
<b>Segment</b> All Segments											
January-2001	(249)	(66)	0	0	(315)	0	0	0	0	926	611
February-2001	(586)	482	0	5	(99)	0	0	0	0	1,454	1,355
March-2001	(203)	273	0	6	76	0	0	0	0	459	535
April-2001	(144)	(20)	0	0	(164)	0	0	0	0	303	139
May-2001	(20)	0	0	0	(20)	0	0	(8)	0	48	20
June-2001	(1)	0	0	0	(1)	0	0	0	0	6	5
<b>Scenario Total</b>	<b>(1,203)</b>	<b>669</b>	<b>0</b>	<b>12</b>	<b>(522)</b>	<b>0</b>	<b>0</b>	<b>(8)</b>	<b>0</b>	<b>3,196</b>	<b>2,665</b>

**Lower Rate Scenario**

<u>Settlement Month</u>	<u>Loan Gain</u>	<u>MBS Gain</u>	<u>Mandy</u>	<u>Best Efforts</u>	<u>Net Gain</u>	<u>Exchange Futures</u>	<u>Dealer Options</u>	<u>Exchange Options</u>	<u>Treasury Securities</u>	<u>Value of MSR</u>	<u>Net Gain</u>
					<u>Before Non Deliv &amp; MSR</u>						
<b>Segment</b> All Segments											
January-2001	677	(1,015)	0	0	(337)	0	0	0	0	926	588
February-2001	1,037	(1,190)	0	(2)	(155)	0	0	0	0	1,200	1,045
March-2001	213	(334)	0	(2)	(123)	0	0	0	0	250	127
April-2001	135	(311)	0	0	(176)	0	0	0	0	194	18
May-2001	33	0	0	0	33	0	0	31	0	36	100
June-2001	4	0	0	0	4	0	0	0	0	3	7
<b>Scenario Total</b>	<b>2,098</b>	<b>(2,849)</b>	<b>0</b>	<b>(4)</b>	<b>(755)</b>	<b>0</b>	<b>0</b>	<b>31</b>	<b>0</b>	<b>2,609</b>	<b>1,885</b>