

Position Gain Summary by Time Slot

Printed on 06/14/01 9:07

Segment Rollup

In Thousands

Profile profile_2

Current Rate Scenario

Time Slot	Loan Gain	MBS Gain	Mandy	Best Efforts	Net Gain	Exchange Futures	Dealer Options	Exchange Options	Treasury Securities	Value of MSR	Net Gain
					Before Non Deliv & MSR						
Segment	All Segments										
15	272	(599)	0	0	(328)	0	0	0	0	926	598
30	257	(486)	0	0	(230)	0	0	0	0	773	543
45	155	16	0	(0)	171	0	0	0	0	606	777
60	50	(63)	0	2	(11)	0	0	2	0	197	187
75	54	0	0	0	54	0	0	0	0	204	258
90	(1)	(47)	0	0	(48)	0	0	0	0	68	20
105	53	(137)	0	0	(84)	0	0	0	0	212	128
120	4	0	0	0	4	0	0	0	0	36	40
135	13	0	0	0	13	0	0	0	0	12	24
150	(0)	0	0	0	(0)	0	0	0	0	2	2
165	3	0	0	0	3	0	0	0	0	3	7
Scenario Total	861	(1,317)	0	2	(454)	0	0	2	0	3,038	2,586

Higher Rate Scenario

Time Slot	Loan Gain	MBS Gain	Mandy	Best Efforts	Net Gain	Exchange Futures	Dealer Options	Exchange Options	Treasury Securities	Value of MSR	Net Gain
					Before Non Deliv & MSR						
Segment	All Segments										
15	(249)	(66)	0	0	(315)	0	0	0	0	926	611
30	(424)	275	0	0	(149)	0	0	0	0	819	669
45	(162)	235	0	5	78	0	0	0	0	636	714
60	(152)	245	0	6	99	0	0	(8)	0	242	332
75	(51)	0	0	0	(51)	0	0	0	0	217	167
90	(78)	24	0	0	(54)	0	0	0	0	76	22
105	(66)	(43)	0	0	(110)	0	0	0	0	227	117
120	(27)	0	0	0	(27)	0	0	0	0	37	10
135	6	0	0	0	6	0	0	0	0	12	18
150	(3)	0	0	0	(3)	0	0	0	0	2	(0)
165	2	0	0	0	2	0	0	0	0	3	5
Scenario Total	(1,203)	669	0	12	(522)	0	0	(8)	0	3,196	2,665

Lower Rate Scenario

Time Slot	Loan Gain	MBS Gain	Mandy	Best Efforts	Net Gain	Exchange Futures	Dealer Options	Exchange Options	Treasury Securities	Value of MSR	Net Gain
					Before Non Deliv & MSR						
Segment	All Segments										
15	677	(1,015)	0	0	(337)	0	0	0	0	926	588
30	737	(1,050)	0	0	(313)	0	0	0	0	735	423
45	299	(160)	0	(2)	137	0	0	0	0	465	602
60	134	(313)	0	(2)	(181)	0	0	31	0	131	(19)
75	79	0	0	0	79	0	0	0	0	119	198
90	37	(103)	0	0	(66)	0	0	0	0	42	(24)



Position Gain Summary by Time Slot

Printed on 06/14/01 9:07

Segment Rollup

In Thousands

Profile profile_2

Lower Rate Scenario

<u>Time Slot</u>	<u>Loan Gain</u>	<u>MBS Gain</u>	<u>Mandy</u>	<u>Best Efforts</u>	<u>Net Gain Before Non Deliv & MSR</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>
Segment	All Segments										
105	98	(209)	0	0	(110)	0	0	0	0	153	42
120	24	0	0	0	24	0	0	0	0	30	53
135	9	0	0	0	9	0	0	0	0	7	16
150	1	0	0	0	1	0	0	0	0	1	2
165	2	0	0	0	2	0	0	0	0	2	4
<u>Scenario Total</u>	<u>2,098</u>	<u>(2,849)</u>	<u>0</u>	<u>(4)</u>	<u>(755)</u>	<u>0</u>	<u>0</u>	<u>31</u>	<u>0</u>	<u>2,609</u>	<u>1,885</u>