Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: FHLB 11th District

All Reporting CMR | **Reporting Dockets: 26** | **September 2009**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	21,810	-2,239	-9 %	14.31 %	-109 bp
+200 bp	23,103	-946	-4 %	14.98 %	-42 bp
+100 bp	23,850	-200	-1 %	15.34 %	-6 bp
0 bp	24,049			15.40 %	
-100 bp	23,972	-77	0 %	15.31 %	-9 bp

Risk Measure for a Given Rate Shock

	9/30/2009	6/30/2009	9/30/2008
Pre-shock NPV Ratio: NPV as % of PV Assets	15.40 %	15.27 %	10.11 %
Post-shock NPV Ratio	14.98 %	14.83 %	9.41 %
Sensitivity Measure: Decline in NPV Ratio	42 bp	45 bp	70 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Present Value Estimates by Interest Rate Scenario

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS								
MORTGAGE LOANS AND SECURITIES								
Fixed-Rate Single-Family First-Mortgage Loans and MBS								
30-Year Mortgage Loans	18,465	18,064	17,532	16,963	16,263	17,596	102.66	2.58
30-Year Mortgage Securities	246	244	238	230	220	232	105.16	1.64
15-Year Mortgages and MBS	1,778	1,753	1,707	1,654	1,599	1,669	105.05	2.01
Balloon Mortgages and MBS	1,969	1,955	1,930	1,898	1,859	1,821	107.36	0.99
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	2,325	2,327	2,319	2,306	2,292	2,259	103.04	0.13
7 Month to 2 Year Reset Frequency	5,373	5,332	5,254	5,119	4,955	5,188	102.78	1.12
2+ to 5 Year Reset Frequency	4,470	4,438	4,386	4,334	4,253	4,225	105.04	0.94
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	33,994	33,795	33,453	33,082	32,685	32,272	104.72	0.80
2 Month to 5 Year Reset Frequency	3,166	3,137	3,089	3,036	2,979	3,043	103.06	1.23
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	2,699	2,685	2,661	2,638	2,613	2,660	100.93	0.69
Adjustable-Rate, Fully Amortizing	10,060	9,997	9,918	9,837	9,720	9,991	100.06	0.71
Fixed-Rate, Balloon	545	523	501	481	462	494	105.85	4.17
Fixed-Rate, Fully Amortizing	495	466	439	416	394	417	111.59	5.98
Construction and Land Loans								
Adjustable-Rate	765	763	760	757	754	761	100.26	0.34
Fixed-Rate	343	340	335	331	327	338	100.49	1.13
Second-Mortgage Loans and Securities								
Adjustable-Rate	6,534	6,528	6,515	6,502	6,490	6,518	100.15	0.15
Fixed-Rate	543	531	519	507	496	502	105.71	2.28
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	1,091	1,085	1,078	1,071	1,059	1,085	100.00	0.62
Accrued Interest Receivable	476	476	476	476	476	476	100.00	0.00
Advance for Taxes/Insurance	174	174	174	174	174	174	100.00	0.00
Float on Escrows on Owned Mortgages	11	17	24	32	40			-40.10
LESS: Value of Servicing on Mortgages Serviced by Others	-14	-13	-16	-20	-20			-6.83
TOTAL MORTGAGE LOANS AND SECURITIES	**95,536**	**94,641**	**93,325**	**91,863**	**90,130**	**91,721**	**103.18**	**1.17**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	658	657	656	654	653	658	99.90	0.20
Fixed-Rate	207	199	192	186	179	181	110.11	3.65
Consumer Loans								
Adjustable-Rate	934	933	931	929	928	906	102.95	0.14
Fixed-Rate	391	385	379	373	368	388	99.22	1.51
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-21	-21	-21	-21	-20	-21	0.00	0.83
Accrued Interest Receivable	13	13	13	13	13	13	100.00	0.00
TOTAL NONMORTGAGE LOANS	**2,182**	**2,167**	**2,151**	**2,135**	**2,121**	**2,126**	**101.95**	**0.72**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	1,577	1,577	1,577	1,577	1,577	1,577	100.00	0.00
Equities and All Mutual Funds	18	17	17	16	16	17	100.00	2.65
Zero-Coupon Securities	0	0	0	0	0	0	0.00	0.19
Government and Agency Securities	4,019	3,935	3,851	3,770	3,691	3,920	100.36	2.14
Term Fed Funds, Term Repos	10,262	10,259	10,239	10,219	10,200	10,252	100.06	0.11
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	9,187	9,046	8,896	8,750	8,608	9,217	98.15	1.60
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	17,179	16,932	16,595	15,975	15,351	17,445	97.06	1.72
Structured Securities (Complex)	469	466	457	445	433	465	100.34	1.35
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**42,710**	**42,232**	**41,631**	**40,753**	**39,876**	**42,894**	**98.46**	**1.28**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	606	606	606	606	606	606	100.00	0.00
Real Estate Held for Investment	1	1	1	1	1	1	100.00	0.00
Investment in Unconsolidated Subsidiaries	463	434	404	375	345	434	100.00	6.80
Office Premises and Equipment	327	327	327	327	327	327	100.00	0.00
TOTAL REAL ASSETS, ETC.	**1,397**	**1,367**	**1,338**	**1,308**	**1,279**	**1,367**	**100.00**	**2.16**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	659	864	1,103	1,293	1,382			-25.68
Adjustable-Rate Servicing	730	741	814	897	895			-5.69
Float on Mortgages Serviced for Others	613	669	759	846	905			-10.96
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**2,002**	**2,274**	**2,677**	**3,036**	**3,181**			**-14.84**
OTHER ASSETS								
Purchased and Excess Servicing						1,112		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	11,320	11,320	11,320	11,320	11,320	11,320	100.00	0.00
Miscellaneous II						193		
Deposit Intangibles								
Retail CD Intangible	15	16	21	24	27			-20.09
Transaction Account Intangible	303	505	718	918	1,114			-41.03
MMDA Intangible	728	1,032	1,395	1,739	2,067			-32.31
Passbook Account Intangible	379	576	789	989	1,187			-35.59
Non-Interest-Bearing Account Intangible	11	45	78	109	138			-74.86
TOTAL OTHER ASSETS	**12,756**	**13,494**	**14,320**	**15,100**	**15,854**	**12,626**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-4,317		
TOTAL ASSETS	**156,582**	**156,176**	**155,442**	**154,196**	**152,441**	**146,417**	**107/105*** **	**0.36/0.88*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	16,504	16,489	16,436	16,383	16,333	16,311	101.09	0.21
Fixed-Rate Maturing in 13 Months or More	3,595	3,507	3,420	3,339	3,272	3,284	106.80	2.50
Variable-Rate	23	23	23	23	23	23	100.98	0.65
Demand								
Transaction Accounts	8,823	8,823	8,823	8,823	8,823	8,823	100/94*	0.00/2.49*
MMDAs	25,636	25,636	25,636	25,636	25,636	25,636	100/96*	0.00/1.35*
Passbook Accounts	9,477	9,477	9,477	9,477	9,477	9,477	100/94*	0.00/2.30*
Non-Interest-Bearing Accounts	1,413	1,413	1,413	1,413	1,413	1,413	100/97*	0.00/2.45*
TOTAL DEPOSITS	**65,472**	**65,368**	**65,228**	**65,095**	**64,977**	**64,967**	**101/97***	**0.19/1.44***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	27,966	27,869	27,749	27,630	27,514	27,614	100.92	0.39
Fixed-Rate Maturing in 37 Months or More	1,924	1,799	1,686	1,584	1,492	1,557	115.52	6.62
Variable-Rate	33,254	33,250	33,225	33,199	33,173	33,219	100.09	0.04
TOTAL BORROWINGS	**63,145**	**62,917**	**62,660**	**62,414**	**62,179**	**62,390**	**100.84**	**0.39**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	752	752	752	752	752	752	100.00	0.00
Other Escrow Accounts	26	26	25	24	23	28	91.79	3.07
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,450	1,450	1,450	1,450	1,450	1,450	100.00	0.00
Miscellaneous II	0	0	0	0	0	239		
TOTAL OTHER LIABILITIES	**2,228**	**2,228**	**2,227**	**2,226**	**2,225**	**2,469**	**90.23**	**0.04**
Other Liabilities not Included Above								
Self-Valued	1,558	1,573	1,554	1,484	1,408	1,503	104.67	0.13
Unamortized Yield Adjustments						397		
TOTAL LIABILITIES	**132,403**	**132,086**	**131,668**	**131,219**	**130,789**	**131,726**	**100/99****	**0.28/0.90****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	21	15	1	-18	-37			
ARMs	3	2	0	-3	-6			
Other Mortgages	2	0	-5	-11	-18			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	33	23	7	-13	-34			
Sell Mortgages and MBS	-46	-28	3	39	77			
Purchase Non-Mortgage Items	0	0	0	-1	-1			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-75	-8	55	115	172			
Pay Floating, Receive Fixed Swaps	8	8	6	5	4			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	0	0	0			
Interest-Rate Caps	0	0	1	1	3			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	2	2	1	0	-1			
Self-Valued	-155	-55	8	11	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-207**	**-41**	**76**	**126**	**159**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	156,582	156,176	155,442	154,196	152,441	146,417	107/105***	0.36/0.88***
MINUS TOTAL LIABILITIES	132,403	132,086	131,668	131,219	130,789	131,726	100/99**	0.28/0.90**
PLUS OFF-BALANCE-SHEET POSITIONS	-207	-41	76	126	159			
TOTAL NET PORTFOLIO VALUE #	23,972	24,049	23,850	23,103	21,810	14,691	163.71	0.25

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
# NPV includes the reported amount of Minority Interest in Consolidated Subsidaries
Note: Base Case Value is expressed as a Percent of Face Value

AGGREGATE SCHEDULE CMR REPORT

ASSETS

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FIXED-RATE, SINGLE FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

	Coupon				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$5,231	$4,142	$3,470	$3,968	$784
WARM	434 mo	385 mo	340 mo	333 mo	335 mo
WAC	3.79%	5.47%	6.55%	7.38%	8.37%
Amount of these that is FHA or VA Guaranteed	$85	$3,438	$7	$1	$0
Securities Backed by Conventional Mortgages	$27	$137	$46	$2	$2
WARM	317 mo	319 mo	330 mo	341 mo	144 mo
Weighted Average Pass-Through Rate	4.43%	5.44%	6.07%	7.50%	9.39%
Securities Backed by FHA or VA Mortgages	$4	$8	$5	$1	$0
WARM	353 mo	353 mo	347 mo	232 mo	245 mo
Weighted Average Pass-Through Rate	4.50%	5.07%	6.23%	7.32%	8.00%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$344	$416	$174	$43	$10
WAC	4.66%	5.45%	6.41%	7.37%	8.78%
Mortgage Securities	$290	$345	$43	$2	$1
Weighted Average Pass-Through Rate	4.41%	5.26%	6.04%	7.04%	8.89%
WARM (of 15-Year Loans and Securities)	116 mo	131 mo	117 mo	120 mo	141 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$77	$375	$878	$402	$78
WAC	3.60%	5.58%	6.52%	7.34%	8.52%
Mortgage Securities	$9	$1	$0	$0	$0
Weighted Average Pass-Through Rate	4.09%	5.66%	6.00%	0.00%	0.00%
WARM (of Balloon Loans and Securities)	55 mo	81 mo	91 mo	87 mo	109 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$21,317**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$0	$0	$0	$2,864	$5
WAC	0.00%	0.00%	0.00%	7.22%	7.21%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$2,259	$5,188	$4,225	$29,408	$3,039
Weighted Average Margin	309 bp	225 bp	262 bp	296 bp	293 bp
WAC	4.38%	5.26%	6.61%	5.51%	5.75%
WARM	180 mo	332 mo	337 mo	312 mo	263 mo
Weighted Average Time Until Next Payment Reset	4 mo	39 mo	47 mo	7 mo	19 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	$46,988

MEMO ITEMS FOR ALL ARMS (Reported at CMR 185)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	$14	$9	$1	$13	$97
Weighted Average Distance from Lifetime Cap	184 bp	184 bp	80 bp	39 bp	20 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$15	$99	$127	$363	$40
Weighted Average Distance from Lifetime Cap	340 bp	375 bp	356 bp	380 bp	355 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$2,046	$5,077	$4,094	$31,869	$2,904
Weighted Average Distance from Lifetime Cap	903 bp	531 bp	617 bp	627 bp	581 bp
Balances Without Lifetime Cap	$184	$3	$3	$27	$3
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$237	$5,094	$3,025	$12	$1,576
Weighted Average Periodic Rate Cap	167 bp	201 bp	195 bp	195 bp	196 bp
Balances Subject to Periodic Rate Floors	$294	$5,003	$2,972	$12	$1,562
MBS Included in ARM Balances	$157	$778	$24	$2	$14

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$2,660	$9,991
WARM	113 mo	186 mo
Remaining Term to Full Amortization	321 mo	
Rate Index Code	0	0
Margin	204 bp	261 bp
Reset Frequency	12 mo	6 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$60	$213
Wghted Average Distance to Lifetime Cap	68 bp	115 bp
Fixed-Rate:		
Balances	$494	$417
WARM	68 mo	180 mo
Remaining Term to Full Amortization	299 mo	
WAC	6.63%	6.88%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$761	$338
WARM	52 mo	20 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	153 bp	7.00%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$6,518	$502
WARM	271 mo	198 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	49 bp	7.41%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$658	$181
WARM	25 mo	55 mo
Margin in Column 1; WAC in Column 2	302 bp	6.12%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$906	$388
WARM	89 mo	66 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	685 bp	7.19%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$765	$7,852
Fixed Rate		
Remaining WAL <= 5 Years	$1,011	$6,528
Remaining WAL 5-10 Years	$3	$603
Remaining WAL Over 10 Years	$85	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$46
WAC	0.00%	6.06%
Principal-Only MBS	$7	$13
WAC	6.08%	6.13%
Total Mortgage-Derivative Securities - Book Value	$1,872	$15,043

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MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$18,131	$38,229	$53,907	$15,933	$2,886
WARM	346 mo	301 mo	314 mo	311 mo	265 mo
Weighted Average Servicing Fee	34 bp	30 bp	29 bp	31 bp	32 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	609 loans				
FHA/VA	13 loans				
Subserviced by Others	9 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$73,469	$38,079	Total # of Adjustable-Rate Loans Serviced	465 loans
WARM (in months)	231 mo	317 mo	Number of These Subserviced by Others	3 loans
Weighted Average Servicing Fee	29 bp	34 bp		

Total Balances of Mortgage Loans Serviced for Others **$240,636**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$1,577		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$17		
Zero-Coupon Securities	$0	0.29%	4 mo
Government & Agency Securities	$3,920	1.29%	27 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$10,252	0.50%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$9,217	1.20%	21 mo
Memo: Complex Securities (from supplemental reporting)	$465		

Total Cash, Deposits, and Securities **$25,448**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: FHLB 11th District
All Reporting CMR
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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$13,481
Accrued Interest Receivable	$476
Advances for Taxes and Insurance	$174
Less: Unamortized Yield Adjustments	$4,362
Valuation Allowances	$12,396
Unrealized Gains (Losses)	$14

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$69
Accrued Interest Receivable	$13
Less: Unamortized Yield Adjustments	$-1
Valuation Allowances	$90
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$1
Repossessed Assets	$606
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$434
Office Premises and Equipment	$327
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$34
Less: Unamortized Yield Adjustments	$4
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$1,112
Miscellaneous I	$11,320
Miscellaneous II	$193
TOTAL ASSETS	**$145,887**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$174
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$0
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$5
Mortgage-Related Mututal Funds	$12
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$753
Weighted Average Servicing Fee	17 bp
Adjustable-Rate Mortgage Loans Serviced	$3,799
Weighted Average Servicing Fee	9 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$83

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: FHLB 11th District
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FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$5,735	$418	$32	$86
WAC	2.31%	4.14%	4.33%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$8,208	$1,834	$83	$187
WAC	2.13%	3.56%	4.65%	
WARM	7 mo	9 mo	7 mo	
Balances Maturing in 13 to 36 Months		$1,752	$583	$61
WAC		3.13%	4.41%	
WARM		19 mo	27 mo	
Balances Maturing in 37 or More Months			$949	$2
WAC			4.34%	
WARM			49 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$19,595**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$922	$1,237	$786
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$10,182	$2,054	$663
Penalty in Months of Forgone Interest	3.66 mo	5.41 mo	5.88 mo
Balances in New Accounts	$2,409	$629	$102

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT	Remaining Maturity			
	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 3.00%	$16,711	$1,758	$92	0.67%
3.00 to 3.99%	$414	$2,353	$136	3.62%
4.00 to 4.99%	$2,120	$2,435	$478	4.62%
5.00 to 5.99%	$234	$1,538	$443	5.22%
6.00 to 6.99%	$0	$30	$341	6.49%
7.00 to 7.99%	$0	$21	$67	7.23%
8.00 to 8.99%	$0	$1	$1	8.36%
9.00 and Above	$0	$0	$0	0.00%
WARM	2 mo	13 mo	102 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$29,171**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$34,745
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$8,823	0.67%	$555
Money Market Deposit Accounts (MMDAs)	$25,636	0.25%	$1,238
Passbook Accounts	$9,477	1.11%	$2,136
Non-Interest-Bearing Non-Maturity Deposits	$1,413		$58
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$229	0.11%	
Escrow for Mortgages Serviced for Others	$523	0.00%	
Other Escrows	$28	0.04%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$46,130		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$100		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$297		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,450		
Miscellaneous II	$239		
TOTAL LIABILITIES	**$131,726**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$14,161
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$145,887**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$10
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs		$98
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs		$18
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$51
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	7	$47
1014	Opt commitment to orig 25- or 30-year FRMs	7	$406
1016	Opt commitment to orig "other" Mortgages	10	$243
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$0
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$2
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$4
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$49
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$3
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$30
2036	Commit/sell "other" Mortgage loans, svc retained		$183
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$21
2054	Commit/purchase 25- to 30-year FRM MBS		$73
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$43
2074	Commit/sell 25- or 30-yr FRM MBS		$236
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$0
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$1
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$104
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$191
2136	Commit/sell "other" Mortgage loans, svc released		$3
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$1
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$288
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans		$15

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SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2214	Firm commit/originate 25- or 30-year FRM loans		$26
2216	Firm commit/originate "other" Mortgage loans		$76
4002	Commit/purchase non-Mortgage financial assets		$25
5002	IR swap: pay fixed, receive 1-month LIBOR		$3,653
5004	IR swap: pay fixed, receive 3-month LIBOR		$1,657
5024	IR swap: pay 1-month LIBOR, receive fixed		$800
6002	Interest rate Cap based on 1-month LIBOR		$861
9502	Fixed-rate construction loans in process	8	$90
9512	Adjustable-rate construction loans in process	10	$66

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
100	Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap		$60
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$786
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$119
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$139
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$3,110
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$131
183	Consumer loans; auto loans and leases		$2
187	Consumer loans; recreational vehicles		$45
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs		$23
220	Variable-rate FHLB advances		$14,374
299	Other variable-rate		$18,845

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock				
Asset/ Liability Code	**#Firms if # > 5**	**Balance**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	10	$465	$469	$466	$457	$445	$433
123 - Mortgage Derivatives - M/V estimate	12	$17,445	$17,179	$16,932	$16,595	$15,975	$15,351
129 - Mortgage-Related Mutual Funds - M/V estimate		$7	$7	$7	$7	$7	$7
280 - FHLB putable advance-M/V estimate		$185	$199	$195	$192	$189	$187
289 - Other FHLB structured advances - M/V estimate		$1	$1	$1	$1	$1	$1
290 - Other structured borrowings - M/V estimate		$1,318	$1,357	$1,377	$1,361	$1,294	$1,220
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$6	$-155	$-55	$8	$11	$0