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: 21** | **March 2011**

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	15,894	-2,639	-14 %	15.31 %	-190 bp
+200 bp	17,094	-1,439	-8 %	16.21 %	-99 bp
+100 bp	18,032	-501	-3 %	16.89 %	-32 bp
0 bp	18,533			17.21 %	
-100 bp	19,000	467	+3 %	17.51 %	+30 bp

Risk Measure for a Given Rate Shock

	3/31/2011	12/31/2010	3/31/2010
Pre-shock NPV Ratio: NPV as % of PV Assets	17.21 %	16.78 %	19.68 %
Post-shock NPV Ratio	16.21 %	16.07 %	19.43 %
Sensitivity Measure: Decline in NPV Ratio	99 bp	71 bp	25 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Present Value Estimates by Interest Rate Scenario

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Report Prepared: 6/27/2011 11:24:30 AM | **Amounts in Millions** | **Data as of: 6/27/2011**

	-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	3,108	3,002	2,864	2,706	2,543	2,996	100.20	4.07
30-Year Mortgage Securities	193	186	175	163	152	183	101.43	4.84
15-Year Mortgages and MBS	4,914	4,778	4,589	4,391	4,194	4,644	102.88	3.39
Balloon Mortgages and MBS	2,774	2,727	2,666	2,602	2,534	2,710	100.61	1.98
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	2,673	2,682	2,663	2,642	2,615	2,549	105.22	0.19
7 Month to 2 Year Reset Frequency	5,993	5,967	5,883	5,753	5,593	5,767	103.48	0.92
2+ to 5 Year Reset Frequency	1,357	1,348	1,334	1,318	1,290	1,286	104.84	0.85
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	1,823	1,812	1,790	1,766	1,738	1,689	107.26	0.90
2 Month to 5 Year Reset Frequency	2,513	2,489	2,449	2,406	2,350	2,408	103.39	1.27
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,884	1,873	1,856	1,840	1,823	1,872	100.05	0.74
Adjustable-Rate, Fully Amortizing	7,328	7,256	7,184	7,093	6,951	7,271	99.79	1.00
Fixed-Rate, Balloon	993	951	910	872	836	880	108.06	4.34
Fixed-Rate, Fully Amortizing	1,053	977	908	846	792	917	106.50	7.45
Construction and Land Loans								
Adjustable-Rate	360	359	357	356	354	359	99.96	0.40
Fixed-Rate	150	145	141	136	132	147	99.18	3.31
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,863	4,854	4,840	4,826	4,813	4,848	100.11	0.23
Fixed-Rate	236	231	226	221	216	212	109.26	2.20
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	3,494	3,442	3,376	3,309	3,235	3,442	100.00	1.72
Accrued Interest Receivable	220	220	220	220	220	220	100.00	0.00
Advance for Taxes/Insurance	8	8	8	8	8	8	100.00	0.00
Float on Escrows on Owned Mortgages	3	5	7	9	11			-36.69
LESS: Value of Servicing on Mortgages Serviced by Others	-28	-31	-40	-41	-40			-20.24
TOTAL MORTGAGE LOANS AND SECURITIES	**45,968**	**45,343**	**44,486**	**43,524**	**42,440**	**44,407**	**102.11**	**1.63**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	262	261	260	259	258	262	99.48	0.35
Fixed-Rate	291	280	270	261	252	260	107.52	3.82
Consumer Loans								
Adjustable-Rate	1,088	1,088	1,087	1,085	1,084	1,102	98.80	0.07
Fixed-Rate	413	408	403	397	393	410	99.43	1.21
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	2	2	2	2	2	2	100.00	-7.93
Accrued Interest Receivable	6	6	6	6	6	6	100.00	0.00
TOTAL NONMORTGAGE LOANS	**2,061**	**2,044**	**2,026**	**2,010**	**1,994**	**2,042**	**100.13**	**0.84**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	820	820	820	820	820	820	100.00	0.00
Equities and All Mutual Funds	5	5	5	5	5	5	100.00	1.92
Zero-Coupon Securities	0	0	0	0	0	0	0.00	0.24
Government and Agency Securities	2,914	2,800	2,692	2,588	2,490	2,888	96.97	3.97
Term Fed Funds, Term Repos	9,981	9,976	9,944	9,913	9,881	9,970	100.06	0.19
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	5,503	5,131	4,787	4,468	4,173	6,199	82.78	6.98
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	30,326	29,851	28,933	27,870	26,745	29,885	99.88	2.33
Structured Securities (Complex)	758	749	740	709	689	750	99.90	1.17
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**50,308**	**49,333**	**47,921**	**46,372**	**44,802**	**50,517**	**97.65**	**2.42**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	350	350	350	350	350	350	100.00	0.00
Real Estate Held for Investment	2	2	2	2	2	2	100.00	0.00
Investment in Unconsolidated Subsidiaries	109	102	95	88	82	102	100.00	6.80
Office Premises and Equipment	155	155	155	155	155	155	100.00	0.00
TOTAL REAL ASSETS, ETC.	**617**	**610**	**603**	**596**	**589**	**610**	**100.00**	**1.14**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	387	498	572	621	650			-18.54
Adjustable-Rate Servicing	366	439	510	507	496			-16.31
Float on Mortgages Serviced for Others	327	379	433	470	501			-13.99
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**1,081**	**1,315**	**1,515**	**1,598**	**1,648**			**-16.49**
OTHER ASSETS								
Purchased and Excess Servicing						464		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	6,259	6,259	6,259	6,259	6,259	6,259	100.00	0.00
Miscellaneous II						244		
Deposit Intangibles								
Retail CD Intangible	22	25	38	43	48			-30.82
Transaction Account Intangible	479	650	952	1,237	1,509			-36.40
MMDA Intangible	1,170	1,341	1,867	2,373	2,848			-25.98
Passbook Account Intangible	567	736	1,032	1,307	1,560			-31.57
Non-Interest-Bearing Account Intangible	5	40	75	108	139			-87.21
TOTAL OTHER ASSETS	**8,502**	**9,051**	**10,222**	**11,328**	**12,364**	**6,967**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-4,785		
TOTAL ASSETS	**108,536**	**107,696**	**106,772**	**105,428**	**103,836**	**99,758**	**108/105*** **	**0.82/1.67*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	11,810	11,798	11,752	11,707	11,662	11,713	100.73	0.25
Fixed-Rate Maturing in 13 Months or More	4,181	4,091	3,995	3,905	3,821	3,943	103.77	2.27
Variable-Rate	43	43	43	43	43	43	100.05	0.01
Demand								
Transaction Accounts	12,447	12,447	12,447	12,447	12,447	12,447	100/95*	0.00/2.01*
MMDAs	36,843	36,843	36,843	36,843	36,843	36,843	100/96*	0.00/0.98*
Passbook Accounts	12,626	12,626	12,626	12,626	12,626	12,626	100/94*	0.00/1.96*
Non-Interest-Bearing Accounts	1,495	1,495	1,495	1,495	1,495	1,495	100/97*	0.00/2.40*
TOTAL DEPOSITS	**79,445**	**79,343**	**79,200**	**79,065**	**78,937**	**79,109**	**100/97***	**0.15/1.29***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	6,184	6,153	6,111	6,069	6,028	6,074	101.30	0.60
Fixed-Rate Maturing in 37 Months or More	531	509	489	469	451	465	109.47	4.14
Variable-Rate	358	358	358	358	358	358	100.00	0.00
TOTAL BORROWINGS	**7,073**	**7,020**	**6,958**	**6,896**	**6,837**	**6,897**	**101.78**	**0.82**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	370	370	370	370	370	370	100.00	0.00
Other Escrow Accounts	88	85	83	80	78	93	92.08	3.03
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	699	699	699	699	699	699	100.00	0.00
Miscellaneous I	747	747	747	747	747	747	100.00	0.00
Miscellaneous II	0	0	0	0	0	708		
TOTAL OTHER LIABILITIES	**1,904**	**1,901**	**1,898**	**1,896**	**1,894**	**2,616**	**72.67**	**0.14**
Other Liabilities not Included Above								
Self-Valued	568	550	525	499	475	538	102.18	3.89
Unamortized Yield Adjustments						37		
TOTAL LIABILITIES	**88,989**	**88,814**	**88,582**	**88,357**	**88,142**	**89,198**	**100/96****	**0.23/1.24****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	12	-7	-35	-65	-93			
ARMs	0	0	0	-1	-2			
Other Mortgages	1	0	-2	-4	-6			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	7	2	-5	-11	-18			
Sell Mortgages and MBS	-14	0	21	42	62			
Purchase Non-Mortgage Items	0	0	0	0	0			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-195	-81	30	137	242			
Pay Floating, Receive Fixed Swaps	0	0	0	0	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	0	0	1			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	0	-1	-2	-3	-4			
Self-Valued	-357	-263	-165	-72	18			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-546**	**-349**	**-158**	**24**	**200**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	108,536	107,696	106,772	105,428	103,836	99,758	108/105***	0.82/1.67***
MINUS TOTAL LIABILITIES	88,989	88,814	88,582	88,357	88,142	89,198	100/96**	0.23/1.24**
PLUS OFF-BALANCE-SHEET POSITIONS	-546	-349	-158	24	200			
TOTAL NET PORTFOLIO VALUE #	19,000	18,533	18,032	17,094	15,894	10,560	175.50	2.61

* 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	$1,149	$505	$883	$376	$83
WARM	354 mo	301 mo	308 mo	293 mo	293 mo
WAC	3.19%	5.43%	6.50%	7.35%	8.75%
Amount of these that is FHA or VA Guaranteed	$48	$26	$1	$0	$0
Securities Backed by Conventional Mortgages	$136	$13	$1	$0	$1
WARM	399 mo	327 mo	304 mo	208 mo	66 mo
Weighted Average Pass-Through Rate	4.40%	5.22%	6.10%	7.47%	9.67%
Securities Backed by FHA or VA Mortgages	$13	$16	$2	$0	$0
WARM	348 mo	333 mo	239 mo	202 mo	0 mo
Weighted Average Pass-Through Rate	4.38%	5.04%	6.08%	7.31%	0.00%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$490	$171	$120	$35	$7
WAC	4.24%	5.41%	6.47%	7.41%	8.75%
Mortgage Securities	$3,640	$157	$24	$1	$0
Weighted Average Pass-Through Rate	3.99%	5.27%	6.03%	7.06%	8.00%
WARM (of 15-Year Loans and Securities)	165 mo	134 mo	139 mo	111 mo	149 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$1,719	$300	$538	$125	$27
WAC	3.93%	5.33%	6.54%	7.34%	8.69%
Mortgage Securities	$1	$0	$0	$0	$0
Weighted Average Pass-Through Rate	4.50%	0.00%	6.00%	0.00%	0.00%
WARM (of Balloon Loans and Securities)	82 mo	90 mo	102 mo	129 mo	132 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$10,534**

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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	$0	$0
WAC	0.00%	0.00%	0.00%	0.00%	0.00%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$2,549	$5,767	$1,286	$1,689	$2,408
Weighted Average Margin	303 bp	240 bp	274 bp	309 bp	259 bp
WAC	3.81%	5.09%	6.38%	4.32%	4.95%
WARM	193 mo	319 mo	321 mo	346 mo	349 mo
Weighted Average Time Until Next Payment Reset	4 mo	29 mo	45 mo	8 mo	18 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$13,698**

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	$4	$2	$6	$17	$1
Weighted Average Distance from Lifetime Cap	81 bp	118 bp	36 bp	9 bp	97 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$35	$87	$15	$46	$29
Weighted Average Distance from Lifetime Cap	371 bp	362 bp	337 bp	360 bp	376 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$2,490	$5,673	$1,266	$1,625	$2,370
Weighted Average Distance from Lifetime Cap	875 bp	549 bp	531 bp	668 bp	614 bp
Balances Without Lifetime Cap	$20	$5	$0	$1	$8
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$815	$5,737	$1,256	$3	$1,596
Weighted Average Periodic Rate Cap	158 bp	197 bp	196 bp	119 bp	141 bp
Balances Subject to Periodic Rate Floors	$945	$5,549	$1,231	$3	$1,585
MBS Included in ARM Balances	$1	$419	$3	$14	$21

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,872	$7,271
WARM	80 mo	284 mo
Remaining Term to Full Amortization	301 mo	
Rate Index Code	0	0
Margin	277 bp	251 bp
Reset Frequency	9 mo	7 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$8	$179
Wghted Average Distance to Lifetime Cap	151 bp	207 bp
Fixed-Rate:		
Balances	$880	$917
WARM	67 mo	231 mo
Remaining Term to Full Amortization	290 mo	
WAC	6.43%	6.22%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$359	$147
WARM	74 mo	51 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	113 bp	6.83%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,848	$212
WARM	276 mo	150 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	15 bp	8.64%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$262	$260
WARM	75 mo	70 mo
Margin in Column 1; WAC in Column 2	194 bp	6.47%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$1,102	$410
WARM	65 mo	55 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	544 bp	7.03%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$455	$11,298
Fixed Rate		
Remaining WAL <= 5 Years	$242	$14,133
Remaining WAL 5-10 Years	$1,363	$2,261
Remaining WAL Over 10 Years	$25	
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	$27
WAC	0.00%	5.97%
Principal-Only MBS	$4	$12
WAC	6.07%	6.26%
Total Mortgage-Derivative Securities - Book Value	$2,090	$27,732

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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	$14,242	$11,493	$20,648	$5,104	$1,243
WARM	335 mo	250 mo	294 mo	290 mo	241 mo
Weighted Average Servicing Fee	32 bp	28 bp	28 bp	29 bp	37 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	236 loans
FHA/VA	9 loans
Subserviced by Others	0 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$47,955	$8,537
WARM (in months)	173 mo	309 mo
Weighted Average Servicing Fee	33 bp	36 bp

Total # of Adjustable-Rate Loans Serviced	267 loans
Number of These Subserviced by Others	0 loans

Total Balances of Mortgage Loans Serviced for Others **$109,222**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$820		
Equity Securities Carried at Fair Value	$5		
Zero-Coupon Securities	$0	0.14%	5 mo
Government & Agency Securities	$2,888	1.07%	51 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$9,970	0.40%	4 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$6,199	1.29%	91 mo
Memo: Complex Securities (from supplemental reporting)	$750		

Total Cash, Deposits, and Securities **$20,632**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$3,798
Accrued Interest Receivable	$220
Advances for Taxes and Insurance	$8
Less: Unamortized Yield Adjustments	$4,798
Valuation Allowances	$356
Unrealized Gains (Losses)	$26

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$46
Accrued Interest Receivable	$6
Less: Unamortized Yield Adjustments	$53
Valuation Allowances	$44
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$2
Repossessed Assets	$350
Equity Investments Not Carried at Fair Value	$102
Office Premises and Equipment	
	$155
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$37
Valuation Allowances	$-3
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$464
Miscellaneous I	
Miscellaneous II	$6,259
	$244

TOTAL ASSETS	**$99,695**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$54
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	$0
Mortgage-Related Mututal Funds	$5
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$800
Weighted Average Servicing Fee	10 bp
Adjustable-Rate Mortgage Loans Serviced	$5,355
Weighted Average Servicing Fee	7 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$74

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$2,983	$912	$19	$29
WAC	1.06%	1.74%	4.85%	
WARM	2 mo	3 mo	2 mo	
Balances Maturing in 4 to 12 Months	$4,917	$2,766	$116	$32
WAC	1.14%	1.61%	4.68%	
WARM	8 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$2,420	$465	$6
WAC		1.70%	4.07%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$1,058	$2
WAC			3.03%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$15,656**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$191	$196	$385
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$6,762	$5,754	$1,261
Penalty in Months of Forgone Interest	3.00 mo	4.12 mo	4.55 mo
Balances in New Accounts	$736	$458	$65

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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%	$1,362	$2,407	$42	0.92%
3.00 to 3.99%	$67	$214	$58	3.68%
4.00 to 4.99%	$0	$780	$64	4.68%
5.00 to 5.99%	$439	$796	$297	5.23%
6.00 to 6.99%	$10	$0	$2	6.18%
7.00 to 7.99%	$0	$0	$1	7.42%
8.00 to 8.99%	$0	$0	$1	8.45%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	12 mo	56 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$6,539**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$939
Book Value of Redeemable Preferred Stock	$0

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LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$12,447	0.24%	$458
Money Market Deposit Accounts (MMDAs)	$36,843	0.17%	$1,209
Passbook Accounts	$12,626	0.47%	$943
Non-Interest-Bearing Non-Maturity Deposits	$1,495		$55
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$30	0.08%	
Escrow for Mortgages Serviced for Others	$340	0.00%	
Other Escrows	$93	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$63,873		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-6		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$43		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$699		
Miscellaneous I	$747		
Miscellaneous II	$708		
TOTAL LIABILITIES	**$89,198**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$10,496
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$99,695**

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		$1
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs		$16
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs		$11
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$288
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	7	$95
1014	Opt commitment to orig 25- or 30-year FRMs	7	$357
1016	Opt commitment to orig "other" Mortgages	8	$83
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$1
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$1
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$10
2054	Commit/purchase 25- to 30-year FRM MBS		$67
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$39
2074	Commit/sell 25- or 30-yr FRM MBS		$229
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$7
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$22
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$40
2136	Commit/sell "other" Mortgage loans, svc released		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$44
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$1
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans		$8
2214	Firm commit/originate 25- or 30-year FRM loans		$11
2216	Firm commit/originate "other" Mortgage loans		$9
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$2
3028	Option to sell 3- or 5-year Treasury ARMs		$1
3032	Option to sell 10-, 15-, or 20-year FRMs		$2
3034	Option to sell 25- or 30-year FRMs		$1
4002	Commit/purchase non-Mortgage financial assets		$3
5002	IR swap: pay fixed, receive 1-month LIBOR		$975

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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
5004	IR swap: pay fixed, receive 3-month LIBOR		$5,612
6002	Interest rate Cap based on 1-month LIBOR		$564
9502	Fixed-rate construction loans in process		$7
9512	Adjustable-rate construction loans in process		$61

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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		$1
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$401
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$2
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,665
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$64
183	Consumer loans; auto loans and leases		$1
187	Consumer loans; recreational vehicles		$31
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs		$43
220	Variable-rate FHLB advances		$105
299	Other variable-rate		$253

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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		$750	$758	$749	$740	$709	$689
123 - Mortgage Derivatives - M/V estimate	12	$29,885	$30,326	$29,851	$28,933	$27,870	$26,745
280 - FHLB putable advance-M/V estimate		$117	$126	$123	$120	$117	$115
289 - Other FHLB structured advances - M/V estimate		$1	$1	$1	$1	$1	$1
290 - Other structured borrowings - M/V estimate		$421	$441	$426	$404	$381	$359
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$-6,403	$-357	$-263	$-165	$-72	$18