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: 25** | **December 2008**

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	9,901	-2,135	-18 %	7.96 %	-148 bp
+200 bp	10,831	-1,205	-10 %	8.62 %	-82 bp
+100 bp	11,624	-412	-3 %	9.17 %	-27 bp
0 bp	12,036			9.44 %	
-100 bp	12,127	91	+1 %	9.48 %	+4 bp

Risk Measure for a Given Rate Shock

	12/31/2008	9/30/2008	12/31/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	9.44 %	10.11 %	9.58 %
Post-shock NPV Ratio	8.62 %	9.41 %	8.71 %
Sensitivity Measure: Decline in NPV Ratio	82 bp	70 bp	87 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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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	12,478	12,371	12,162	11,855	11,425	11,932	103.68	1.28
30-Year Mortgage Securities	192	190	186	179	170	184	102.86	1.56
15-Year Mortgages and MBS	1,670	1,653	1,614	1,563	1,505	1,610	102.67	1.70
Balloon Mortgages and MBS	403	400	394	388	380	397	100.70	1.08
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	476	475	473	469	467	498	95.45	0.30
7 Month to 2 Year Reset Frequency	6,544	6,497	6,411	6,283	5,989	6,413	101.29	1.03
2+ to 5 Year Reset Frequency	1,080	1,073	1,061	1,046	1,023	1,045	102.76	0.91
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	51,606	51,353	50,915	50,476	50,015	49,596	103.54	0.67
2 Month to 5 Year Reset Frequency	2,939	2,911	2,869	2,826	2,780	2,900	100.36	1.19
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	2,742	2,699	2,665	2,642	2,616	2,650	101.86	1.43
Adjustable-Rate, Fully Amortizing	10,103	9,987	9,908	9,839	9,763	9,944	100.43	0.98
Fixed-Rate, Balloon	599	575	552	531	510	537	107.07	4.04
Fixed-Rate, Fully Amortizing	510	481	454	429	408	442	108.73	5.86
Construction and Land Loans								
Adjustable-Rate	1,221	1,217	1,213	1,208	1,203	1,219	99.86	0.34
Fixed-Rate	512	511	507	503	500	507	100.78	0.52
Second-Mortgage Loans and Securities								
Adjustable-Rate	5,172	5,169	5,161	5,153	5,145	5,155	100.28	0.10
Fixed-Rate	294	287	280	274	267	270	106.48	2.34
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	-11,413	-11,351	-11,240	-11,114	-10,957	-11,351	0.00	0.76
Accrued Interest Receivable	454	454	454	454	454	454	100.00	0.00
Advance for Taxes/Insurance	258	258	258	258	258	258	100.00	0.00
Float on Escrows on Owned Mortgages	4	7	13	19	27			-60.33
LESS: Value of Servicing on Mortgages Serviced by Others	-8	-8	-7	-6	-10			7.05
TOTAL MORTGAGE LOANS AND SECURITIES	**87,851**	**87,224**	**86,316**	**85,287**	**83,957**	**84,659**	**103.03**	**0.88**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	782	781	779	777	776	780	100.05	0.17
Fixed-Rate	232	225	217	211	204	206	109.12	3.24
Consumer Loans								
Adjustable-Rate	881	879	877	875	873	825	106.64	0.21
Fixed-Rate	414	408	401	395	389	407	100.11	1.57
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-25	-24	-24	-24	-24	-24	0.00	0.65
Accrued Interest Receivable	13	13	13	13	13	13	100.00	0.00
TOTAL NONMORTGAGE LOANS	**2,297**	**2,281**	**2,264**	**2,247**	**2,231**	**2,207**	**103.37**	**0.73**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	8,081	8,081	8,081	8,081	8,081	8,081	100.00	0.00
Equities and All Mutual Funds	110	105	101	97	92	105	100.00	4.14
Zero-Coupon Securities	0	0	0	0	0	0	0.00	0.05
Government and Agency Securities	609	605	598	590	583	590	102.62	0.92
Term Fed Funds, Term Repos	5,107	5,106	5,099	5,091	5,083	5,100	100.13	0.08
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	3,776	3,706	3,625	3,546	3,469	3,847	96.35	2.03
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	11,342	11,065	10,676	9,994	9,522	12,006	92.16	3.01
Structured Securities (Complex)	428	427	424	419	410	423	100.84	0.40
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**29,453**	**29,096**	**28,604**	**27,818**	**27,241**	**30,153**	**96.50**	**1.46**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	390	390	390	390	390	390	100.00	0.00
Real Estate Held for Investment	1	1	1	1	1	1	100.00	0.00
Investment in Unconsolidated Subsidiaries	32	30	28	26	24	30	100.00	6.80
Office Premises and Equipment	299	299	299	299	299	299	100.00	0.00
TOTAL REAL ASSETS, ETC.	**722**	**720**	**718**	**716**	**714**	**720**	**100.00**	**0.28**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	232	248	292	391	503			-12.12
Adjustable-Rate Servicing	157	161	165	169	175			-2.61
Float on Mortgages Serviced for Others	201	214	234	251	264			-7.73
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**590**	**623**	**692**	**811**	**942**			**-8.16**
OTHER ASSETS								
Purchased and Excess Servicing						422		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	6,158	6,158	6,158	6,158	6,158	6,158	100.00	0.00
Miscellaneous II						215		
Deposit Intangibles								
Retail CD Intangible	10	10	13	15	17			-14.36
Transaction Account Intangible	158	334	508	672	834			-52.46
MMDA Intangible	669	1,001	1,355	1,695	2,020			-34.28
Passbook Account Intangible	45	80	115	148	178			-43.34
Non-Interest-Bearing Account Intangible	-2	29	58	86	113			-102.49
TOTAL OTHER ASSETS	**7,039**	**7,612**	**8,208**	**8,773**	**9,318**	**6,795**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						1,263		
TOTAL ASSETS	**127,951**	**127,557**	**126,801**	**125,652**	**124,403**	**125,795**	**101/100*** **	**0.45/0.93*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	13,856	13,841	13,801	13,761	13,722	13,673	101.23	0.20
Fixed-Rate Maturing in 13 Months or More	3,447	3,354	3,258	3,167	3,087	3,048	110.04	2.81
Variable-Rate	12	12	12	12	11	12	102.27	0.71
Demand								
Transaction Accounts	6,968	6,968	6,968	6,968	6,968	6,968	100/95*	0.00/2.64*
MMDAs	25,005	25,005	25,005	25,005	25,005	25,005	100/96*	0.00/1.43*
Passbook Accounts	1,760	1,760	1,760	1,760	1,760	1,760	100/95*	0.00/2.08*
Non-Interest-Bearing Accounts	1,289	1,289	1,289	1,289	1,289	1,289	100/98*	0.00/2.38*
TOTAL DEPOSITS	**52,337**	**52,229**	**52,093**	**51,962**	**51,843**	**51,755**	**101/98***	**0.23/1.40***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	8,976	8,885	8,796	8,707	8,621	8,725	101.84	1.02
Fixed-Rate Maturing in 37 Months or More	1,401	1,340	1,282	1,227	1,174	1,166	114.84	4.45
Variable-Rate	47,781	47,753	47,711	47,667	47,621	47,690	100.13	0.07
TOTAL BORROWINGS	**58,158**	**57,978**	**57,788**	**57,601**	**57,416**	**57,582**	**100.69**	**0.32**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	98	98	98	98	98	98	100.00	0.00
Other Escrow Accounts	21	20	20	19	18	22	93.30	3.19
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,406	3,406	3,406	3,406	3,406	3,406	100.00	0.00
Miscellaneous II	0	0	0	0	0	15		
TOTAL OTHER LIABILITIES	**3,524**	**3,523**	**3,523**	**3,522**	**3,522**	**3,540**	**99.53**	**0.02**
Other Liabilities not Included Above								
Self-Valued	1,865	1,878	1,883	1,828	1,751	1,774	105.87	-0.49
Unamortized Yield Adjustments						295		
TOTAL LIABILITIES	**115,883**	**115,609**	**115,287**	**114,914**	**114,532**	**114,945**	**101/99****	**0.26/0.78****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	101	63	-60	-221	-380			
ARMs	-16	-16	-19	-21	-26			
Other Mortgages	4	0	-7	-16	-26			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	40	19	-28	-103	-175			
Sell Mortgages and MBS	-166	-93	89	346	590			
Purchase Non-Mortgage Items	0	0	0	-1	-1			
Sell Non-Mortgage Items	0	0	0	0	1			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-14	-11	-8	-5	-2			
Pay Floating, Receive Fixed Swaps	30	21	13	5	-3			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	9	5	3	21	39			
Interest-Rate Caps	0	0	0	-1	-3			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	1	1			
Options on Futures	3	3	3	3	3			
Construction LIP	4	2	0	-3	-6			
Self-Valued	64	96	126	88	19			
TOTAL OFF-BALANCE-SHEET POSITIONS	**59**	**89**	**111**	**93**	**30**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	127,951	127,557	126,801	125,652	124,403	125,795	101/100***	0.45/0.93***
MINUS TOTAL LIABILITIES	115,883	115,609	115,287	114,914	114,532	114,945	101/99**	0.26/0.78**
PLUS OFF-BALANCE-SHEET POSITIONS	59	89	111	93	30			
TOTAL NET PORTFOLIO VALUE #	12,127	12,036	11,624	10,831	9,901	10,850	110.94	2.09

* 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	$165	$2,173	$3,604	$4,985	$1,005
WARM	354 mo	347 mo	327 mo	340 mo	346 mo
WAC	4.41%	5.55%	6.59%	7.39%	8.33%
Amount of these that is FHA or VA Guaranteed	$16	$56	$50	$3	$0
Securities Backed by Conventional Mortgages	$12	$116	$47	$2	$1
WARM	305 mo	330 mo	338 mo	354 mo	228 mo
Weighted Average Pass-Through Rate	4.50%	5.37%	6.08%	7.50%	9.00%
Securities Backed by FHA or VA Mortgages	$0	$0	$5	$1	$0
WARM	0 mo	0 mo	346 mo	240 mo	254 mo
Weighted Average Pass-Through Rate	0.00%	0.00%	6.22%	7.32%	8.00%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$97	$407	$168	$72	$16
WAC	4.70%	5.45%	6.40%	7.48%	9.37%
Mortgage Securities	$323	$462	$60	$2	$1
Weighted Average Pass-Through Rate	4.39%	5.27%	6.03%	7.04%	8.97%
WARM (of 15-Year Loans and Securities)	127 mo	159 mo	143 mo	99 mo	80 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$25	$66	$144	$103	$30
WAC	3.87%	5.46%	6.54%	7.35%	8.32%
Mortgage Securities	$17	$5	$6	$0	$0
Weighted Average Pass-Through Rate	4.16%	5.72%	6.08%	0.00%	0.00%
WARM (of Balloon Loans and Securities)	56 mo	73 mo	69 mo	50 mo	43 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$14,123**

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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	$4,140	$298
WAC	0.00%	0.00%	0.00%	7.25%	6.68%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$498	$6,413	$1,045	$45,456	$2,602
Weighted Average Margin	152 bp	228 bp	254 bp	302 bp	242 bp
WAC	3.98%	5.59%	6.17%	6.66%	6.10%
WARM	264 mo	343 mo	338 mo	324 mo	241 mo
Weighted Average Time Until Next Payment Reset	5 mo	55 mo	40 mo	7 mo	16 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$60,452**

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	$20	$0	$1	$119	$162
Weighted Average Distance from Lifetime Cap	164 bp	75 bp	13 bp	1 bp	3 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$25	$122	$249	$2,036	$67
Weighted Average Distance from Lifetime Cap	343 bp	369 bp	368 bp	366 bp	361 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$268	$6,286	$791	$47,419	$2,670
Weighted Average Distance from Lifetime Cap	627 bp	601 bp	533 bp	527 bp	522 bp
Balances Without Lifetime Cap	$185	$5	$4	$22	$1
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$190	$4,876	$1,039	$10	$1,545
Weighted Average Periodic Rate Cap	193 bp	202 bp	217 bp	191 bp	196 bp
Balances Subject to Periodic Rate Floors	$202	$4,794	$954	$10	$1,516
MBS Included in ARM Balances	$177	$1,058	$246	$2	$16

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$2,650	$9,944
WARM	116 mo	177 mo
Remaining Term to Full Amortization	325 mo	
Rate Index Code	0	0
Margin	211 bp	256 bp
Reset Frequency	14 mo	6 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$75	$203
Wghted Average Distance to Lifetime Cap	70 bp	106 bp
Fixed-Rate:		
Balances	$537	$442
WARM	63 mo	179 mo
Remaining Term to Full Amortization	305 mo	
WAC	6.89%	6.93%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$1,219	$507
WARM	41 mo	10 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	107 bp	7.22%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$5,155	$270
WARM	288 mo	230 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	35 bp	7.65%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$780	$206
WARM	24 mo	49 mo
Margin in Column 1; WAC in Column 2	261 bp	6.62%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$825	$407
WARM	104 mo	70 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	689 bp	7.49%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$1,351	$3,321
Fixed Rate		
Remaining WAL <= 5 Years	$4,613	$1,524
Remaining WAL 5-10 Years	$268	$4
Remaining WAL Over 10 Years	$0	
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	$0
WAC	0.00%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$6,232	$4,849

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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	$1,324	$21,977	$29,695	$8,350	$1,238
WARM	169 mo	292 mo	319 mo	306 mo	234 mo
Weighted Average Servicing Fee	20 bp	27 bp	29 bp	32 bp	24 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	342 loans
FHA/VA	5 loans
Subserviced by Others	10 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$15,929	$17,349
WARM (in months)	320 mo	314 mo
Weighted Average Servicing Fee	8 bp	33 bp

Total # of Adjustable-Rate Loans Serviced	121 loans
Number of These Subserviced by Others	4 loans

Total Balances of Mortgage Loans Serviced for Others	**$95,861**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$8,081		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$105		
Zero-Coupon Securities	$0	1.97%	1 mo
Government & Agency Securities	$590	2.53%	15 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$5,100	1.25%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$3,847	2.33%	28 mo
Memo: Complex Securities (from supplemental reporting)	$423		

Total Cash, Deposits, and Securities	**$18,146**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: FHLB 11th District
All Reporting CMR
Report Prepared: 3/31/2009 8:55:48 AM

Amounts in Millions

Reporting Dockets: 25
December 2008
Data as of: 03/27/2009

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$735
Accrued Interest Receivable	$454
Advances for Taxes and Insurance	$258
Less: Unamortized Yield Adjustments	$-1,361
Valuation Allowances	$12,086
Unrealized Gains (Losses)	$-3

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$22
Accrued Interest Receivable	$13
Less: Unamortized Yield Adjustments	$-2
Valuation Allowances	$47
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$1
Repossessed Assets	$390
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$30
Office Premises and Equipment	$299
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-73
Less: Unamortized Yield Adjustments	$24
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$422
Miscellaneous I	$6,158
Miscellaneous II	$215
TOTAL ASSETS	**$124,869**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$220
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	$93
Mortgage-Related Mututal Funds	$13
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$494
Weighted Average Servicing Fee	25 bp
Adjustable-Rate Mortgage Loans Serviced	$3,894
Weighted Average Servicing Fee	12 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$99

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

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Report Prepared: 3/31/2009 8:55:48 AM

Amounts in Millions

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December 2008
Data as of: 03/27/2009

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	$4,796	$270	$29	$49
WAC	2.88%	4.81%	3.88%	
WARM	1 mo	1 mo	2 mo	
Balances Maturing in 4 to 12 Months	$7,726	$764	$89	$138
WAC	3.53%	4.26%	4.21%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$1,509	$383	$10
WAC		4.09%	4.67%	
WARM		21 mo	27 mo	
Balances Maturing in 37 or More Months			$1,156	$3
WAC			4.70%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$16,721**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$4,066	$1,265	$1,122
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$5,598	$1,034	$497
Penalty in Months of Forgone Interest	2.85 mo	5.41 mo	5.67 mo
Balances in New Accounts	$2,847	$107	$39

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: FHLB 11th District
All Reporting CMR
Report Prepared: 3/31/2009 8:55:48 AM

Amounts in Millions

Reporting Dockets: 25
December 2008
Data as of: 03/27/2009

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%	$1,452	$1,315	$55	1.50%
3.00 to 3.99%	$107	$2,643	$137	3.56%
4.00 to 4.99%	$91	$2,495	$308	4.59%
5.00 to 5.99%	$48	$519	$183	5.21%
6.00 to 6.99%	$2	$30	$414	6.49%
7.00 to 7.99%	$5	$19	$64	7.23%
8.00 to 8.99%	$0	$0	$5	8.27%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	15 mo	61 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$9,892**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$49,475
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: FHLB 11th District
All Reporting CMR
Report Prepared: 3/31/2009 8:55:48 AM

Amounts in Millions

Reporting Dockets: 25
December 2008
Data as of: 03/27/2009

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$6,968	1.00%	$1,154
Money Market Deposit Accounts (MMDAs)	$25,005	0.33%	$2,440
Passbook Accounts	$1,760	1.71%	$401
Non-Interest-Bearing Non-Maturity Deposits	$1,289		$50
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$95	0.12%	
Escrow for Mortgages Serviced for Others	$3	0.22%	
Other Escrows	$22	0.09%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$35,142		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$25		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$270		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$3,406		
Miscellaneous II	$15		
TOTAL LIABILITIES	**$114,945**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$9,925
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$124,870**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: FHLB 11th District | **Reporting Dockets: 25**
All Reporting CMR | **December 2008**
Report Prepared: 3/31/2009 8:55:49 AM | **Amounts in Millions** | **Data as of: 03/27/2009**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$22
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$3
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		$156
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$53
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	6	$257
1014	Opt commitment to orig 25- or 30-year FRMs	8	$3,639
1016	Opt commitment to orig "other" Mortgages	8	$389
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$3
2054	Commit/purchase 25- to 30-year FRM MBS		$1,202
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$95
2074	Commit/sell 25- or 30-yr FRM MBS		$4,174
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		$74
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$412
2136	Commit/sell "other" Mortgage loans, svc released		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$1
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$36
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$132
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans		$2
2214	Firm commit/originate 25- or 30-year FRM loans		$13
2216	Firm commit/originate "other" Mortgage loans		$180
3014	Option to purchase 25- or 30-yr FRMs		$350
3032	Option to sell 10-, 15-, or 20-year FRMs		$0
3034	Option to sell 25- or 30-year FRMs		$353
4002	Commit/purchase non-Mortgage financial assets		$19
4022	Commit/sell non-Mortgage financial assets		$227

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Report Prepared: 3/31/2009 8:55:49 AM | **Amounts in Millions** | **Data as of: 03/27/2009**

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
5004	IR swap: pay fixed, receive 3-month LIBOR		$168
5024	IR swap: pay 1-month LIBOR, receive fixed		$800
5026	IR swap: pay 3-month LIBOR, receive fixed		$400
6032	Short interest rate Cap based on 1-month LIBOR		$1,080
8046	Short futures contract on 3-month Eurodollar		$104
9016	Long call option on 3-mo Eurodollar futures contract		$75
9502	Fixed-rate construction loans in process	7	$171
9512	Adjustable-rate construction loans in process	9	$161

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Area: FHLB 11th District
All Reporting CMR
Report Prepared: 3/31/2009 8:55:49 AM

Amounts in Millions

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December 2008
Data as of: 03/27/2009

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		$75
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$775
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$130
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$150
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,779
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$137
183	Consumer loans; auto loans and leases		$2
187	Consumer loans; recreational vehicles		$53
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs		$12
220	Variable-rate FHLB advances		$20,878
299	Other variable-rate		$26,812

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: FHLB 11th District | **Reporting Dockets: 25**
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Report Prepared: 3/31/2009 8:55:49 AM | **Amounts in Millions** | **Data as of: 03/27/2009**

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	9	$423	$428	$427	$424	$419	$410
123 - Mortgage Derivatives - M/V estimate	12	$12,006	$11,342	$11,065	$10,676	$9,994	$9,522
129 - Mortgage-Related Mutual Funds - M/V estimate		$7	$7	$7	$7	$7	$7
280 - FHLB putable advance-M/V estimate		$195	$212	$208	$203	$199	$197
282 - FHLB callable advance-M/V estimate		$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate		$1	$1	$1	$1	$1	$1
290 - Other structured borrowings - M/V estimate		$1,577	$1,651	$1,668	$1,678	$1,627	$1,553
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$1,499	$64	$96	$126	$88	$19