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** | **December 2010**

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	15,358	-2,613	-15 %	14.80 %	-197 bp
+200 bp	16,578	-1,393	-8 %	15.75 %	-102 bp
+100 bp	17,460	-510	-3 %	16.39 %	-37 bp
0 bp	17,971			16.76 %	
-100 bp	18,681	710	+4 %	17.29 %	+53 bp

Risk Measure for a Given Rate Shock

	12/31/2010	9/30/2010	12/31/2009
Pre-shock NPV Ratio: NPV as % of PV Assets	16.76 %	17.22 %	17.96 %
Post-shock NPV Ratio	15.75 %	17.16 %	17.71 %
Sensitivity Measure: Decline in NPV Ratio	102 bp	6 bp	26 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	3,162	3,070	2,945	2,794	2,631	3,026	101.44	3.54
30-Year Mortgage Securities	90	88	84	79	74	84	103.87	3.45
15-Year Mortgages and MBS	5,046	4,911	4,716	4,511	4,307	4,787	102.59	3.36
Balloon Mortgages and MBS	2,649	2,612	2,559	2,503	2,442	2,574	101.45	1.72
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	2,651	2,665	2,647	2,626	2,602	2,530	105.35	0.07
7 Month to 2 Year Reset Frequency	5,818	5,798	5,750	5,640	5,500	5,566	104.17	0.58
2+ to 5 Year Reset Frequency	1,536	1,526	1,510	1,494	1,470	1,449	105.32	0.83
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	1,640	1,632	1,611	1,588	1,563	1,516	107.60	0.87
2 Month to 5 Year Reset Frequency	2,429	2,408	2,371	2,332	2,283	2,338	102.98	1.19
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,886	1,880	1,867	1,855	1,842	1,877	100.14	0.50
Adjustable-Rate, Fully Amortizing	7,026	6,966	6,906	6,832	6,714	6,984	99.74	0.86
Fixed-Rate, Balloon	1,030	985	942	901	862	887	111.03	4.48
Fixed-Rate, Fully Amortizing	1,211	1,120	1,039	966	902	998	112.24	7.69
Construction and Land Loans								
Adjustable-Rate	406	405	403	402	400	405	99.99	0.33
Fixed-Rate	190	183	177	171	165	190	96.38	3.57
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,931	4,922	4,908	4,895	4,881	4,916	100.11	0.23
Fixed-Rate	256	251	246	240	235	230	109.27	2.16
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	4,451	4,394	4,316	4,237	4,150	4,394	100.00	1.53
Accrued Interest Receivable	226	226	226	226	226	226	100.00	0.00
Advance for Taxes/Insurance	9	9	9	9	9	9	100.00	0.00
Float on Escrows on Owned Mortgages	3	4	6	8	10			-41.26
LESS: Value of Servicing on Mortgages Serviced by Others	-26	-25	-37	-39	-38			-22.54
TOTAL MORTGAGE LOANS AND SECURITIES	**46,671**	**46,081**	**45,276**	**44,348**	**43,305**	**44,989**	**102.43**	**1.51**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	313	313	312	311	311	314	99.79	0.21
Fixed-Rate	206	196	186	177	169	181	107.88	5.23
Consumer Loans								
Adjustable-Rate	1,083	1,083	1,082	1,080	1,079	1,099	98.56	0.07
Fixed-Rate	424	420	414	409	404	425	98.81	1.18
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	48	48	48	48	48	48	100.00	0.05
Accrued Interest Receivable	7	7	7	7	7	7	100.00	0.00
TOTAL NONMORTGAGE LOANS	**2,082**	**2,067**	**2,049**	**2,033**	**2,017**	**2,074**	**99.65**	**0.81**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	676	676	676	676	676	676	100.00	0.00
Equities and All Mutual Funds	5	5	5	5	5	5	100.00	1.81
Zero-Coupon Securities	20	20	20	20	20	20	100.00	0.04
Government and Agency Securities	2,931	2,811	2,697	2,588	2,485	2,882	97.54	4.16
Term Fed Funds, Term Repos	9,342	9,338	9,314	9,289	9,264	9,334	100.05	0.15
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	5,450	5,075	4,727	4,406	4,109	6,018	84.33	7.13
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	30,012	29,630	28,837	27,848	26,792	29,656	99.91	1.98
Structured Securities (Complex)	802	793	772	749	727	795	99.71	1.90
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**49,239**	**48,348**	**47,048**	**45,582**	**44,079**	**49,386**	**97.90**	**2.27**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	370	370	370	370	370	370	100.00	0.00
Real Estate Held for Investment	2	2	2	2	2	2	100.00	0.00
Investment in Unconsolidated Subsidiaries	108	101	94	87	80	101	100.00	6.80
Office Premises and Equipment	157	157	157	157	157	157	100.00	0.00
TOTAL REAL ASSETS, ETC.	**637**	**630**	**623**	**616**	**609**	**630**	**100.00**	**1.09**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	349	459	546	612	649			-21.55
Adjustable-Rate Servicing	389	433	555	559	549			-19.09
Float on Mortgages Serviced for Others	335	379	444	485	518			-14.32
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**1,073**	**1,270**	**1,545**	**1,656**	**1,715**			**-18.55**
OTHER ASSETS								
Purchased and Excess Servicing						484		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	6,295	6,295	6,295	6,295	6,295	6,295	100.00	0.00
Miscellaneous II						287		
Deposit Intangibles								
Retail CD Intangible	22	23	35	40	45			-28.06
Transaction Account Intangible	416	572	867	1,145	1,408			-39.40
MMDA Intangible	1,117	1,251	1,788	2,295	2,775			-26.80
Passbook Account Intangible	483	628	902	1,159	1,394			-33.35
Non-Interest-Bearing Account Intangible	-1	35	72	108	141			-104.26
TOTAL OTHER ASSETS	**8,332**	**8,804**	**9,958**	**11,041**	**12,058**	**7,066**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-5,050		
TOTAL ASSETS	**108,034**	**107,200**	**106,499**	**105,276**	**103,784**	**99,095**	**108/106*** **	**0.72/1.52*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	11,919	11,909	11,870	11,832	11,794	11,830	100.67	0.21
Fixed-Rate Maturing in 13 Months or More	3,956	3,876	3,783	3,695	3,613	3,706	104.60	2.22
Variable-Rate	39	39	39	39	39	39	100.07	0.01
Demand								
Transaction Accounts	12,021	12,021	12,021	12,021	12,021	12,021	100/95*	0.00/1.97*
MMDAs	36,821	36,821	36,821	36,821	36,821	36,821	100/97*	0.00/0.94*
Passbook Accounts	11,569	11,569	11,569	11,569	11,569	11,569	100/95*	0.00/1.91*
Non-Interest-Bearing Accounts	1,583	1,583	1,583	1,583	1,583	1,583	100/98*	0.00/2.38*
TOTAL DEPOSITS	**77,908**	**77,818**	**77,686**	**77,560**	**77,440**	**77,569**	**100/97***	**0.14/1.23***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	6,842	6,795	6,734	6,675	6,616	6,688	101.60	0.79
Fixed-Rate Maturing in 37 Months or More	614	588	564	540	518	536	109.71	4.26
Variable-Rate	698	698	698	698	698	698	100.00	0.00
TOTAL BORROWINGS	**8,153**	**8,081**	**7,996**	**7,913**	**7,832**	**7,922**	**102.01**	**0.97**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	361	361	361	361	361	361	100.00	0.00
Other Escrow Accounts	76	74	72	70	68	80	92.61	3.03
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	727	727	727	727	727	727	100.00	0.00
Miscellaneous I	876	876	876	876	876	876	100.00	0.00
Miscellaneous II	0	0	0	0	0	628		
TOTAL OTHER LIABILITIES	**2,040**	**2,038**	**2,036**	**2,034**	**2,032**	**2,672**	**76.29**	**0.11**
Other Liabilities not Included Above								
Self-Valued	588	571	547	521	496	554	103.11	3.57
Unamortized Yield Adjustments						54		
TOTAL LIABILITIES	**88,689**	**88,508**	**88,264**	**88,027**	**87,800**	**88,770**	**100/97****	**0.24/1.20****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	20	-33	-105	-177	-247			
ARMs	1	0	0	-1	-2			
Other Mortgages	1	0	-1	-3	-5			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	7	1	-7	-15	-23			
Sell Mortgages and MBS	-31	10	65	118	171			
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	-235	-107	23	150	273			
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	1	1	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	-1	-1	-2	-3	-4			
Self-Valued	-426	-593	-747	-740	-790			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-664**	**-722**	**-775**	**-670**	**-626**			

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
TOTAL ASSETS	108,034	107,200	106,499	105,276	103,784	99,095	108/106***	0.72/1.52***
MINUS TOTAL LIABILITIES	88,689	88,508	88,264	88,027	87,800	88,770	100/97**	0.24/1.20**
PLUS OFF-BALANCE-SHEET POSITIONS	-664	-722	-775	-670	-626			
TOTAL NET PORTFOLIO VALUE #	18,681	17,971	17,460	16,578	15,358	10,325	174.05	3.40

* 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	$1,191	$444	$925	$380	$87
WARM	340 mo	303 mo	329 mo	311 mo	295 mo
WAC	3.60%	5.46%	6.51%	7.34%	8.77%
Amount of these that is FHA or VA Guaranteed	$73	$23	$4	$0	$0
Securities Backed by Conventional Mortgages	$35	$14	$2	$0	$1
WARM	333 mo	330 mo	312 mo	212 mo	69 mo
Weighted Average Pass-Through Rate	4.43%	5.22%	6.13%	7.45%	9.70%
Securities Backed by FHA or VA Mortgages	$13	$17	$2	$0	$0
WARM	351 mo	336 mo	248 mo	205 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	$500	$184	$123	$37	$7
WAC	4.21%	5.40%	6.48%	7.41%	8.78%
Mortgage Securities	$3,731	$177	$26	$1	$0
Weighted Average Pass-Through Rate	4.01%	5.27%	6.03%	7.06%	8.00%
WARM (of 15-Year Loans and Securities)	167 mo	137 mo	148 mo	138 mo	169 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$1,507	$295	$587	$152	$32
WAC	3.97%	5.30%	6.52%	7.31%	8.68%
Mortgage Securities	$2	$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)	81 mo	91 mo	102 mo	126 mo	130 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$10,472**

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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	$2,530	$5,566	$1,449	$1,516	$2,338
Weighted Average Margin	306 bp	240 bp	272 bp	307 bp	258 bp
WAC	3.86%	5.25%	6.51%	4.27%	5.00%
WARM	195 mo	319 mo	321 mo	342 mo	354 mo
Weighted Average Time Until Next Payment Reset	4 mo	29 mo	45 mo	9 mo	16 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	**$13,399**

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	$3	$2	$2	$12	$1
Weighted Average Distance from Lifetime Cap	92 bp	118 bp	115 bp	13 bp	97 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$31	$90	$28	$43	$24
Weighted Average Distance from Lifetime Cap	374 bp	362 bp	352 bp	362 bp	371 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$2,463	$5,471	$1,418	$1,461	$2,305
Weighted Average Distance from Lifetime Cap	871 bp	547 bp	523 bp	672 bp	610 bp
Balances Without Lifetime Cap	$32	$3	$1	$1	$8
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$803	$5,544	$1,429	$2	$1,546
Weighted Average Periodic Rate Cap	160 bp	196 bp	201 bp	115 bp	143 bp
Balances Subject to Periodic Rate Floors	$925	$5,365	$1,400	$2	$1,537
MBS Included in ARM Balances	$2	$455	$4	$2	$18

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,877	$6,984
WARM	80 mo	282 mo
Remaining Term to Full Amortization	300 mo	
Rate Index Code	0	0
Margin	271 bp	251 bp
Reset Frequency	10 mo	7 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$10	$180
Wghted Average Distance to Lifetime Cap	152 bp	210 bp
Fixed-Rate:		
Balances	$887	$998
WARM	69 mo	232 mo
Remaining Term to Full Amortization	291 mo	
WAC	6.41%	6.21%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$405	$190
WARM	63 mo	58 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	125 bp	6.67%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,916	$230
WARM	278 mo	151 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	7 bp	8.56%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$314	$181
WARM	22 mo	99 mo
Margin in Column 1; WAC in Column 2	325 bp	6.33%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$1,099	$425
WARM	68 mo	58 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	545 bp	7.43%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$454	$10,930
Fixed Rate		
Remaining WAL <= 5 Years	$2,455	$12,310
Remaining WAL 5-10 Years	$1,030	$2,326
Remaining WAL Over 10 Years	$34	
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	$29
WAC	0.00%	6.03%
Principal-Only MBS	$6	$11
WAC	6.16%	6.30%
Total Mortgage-Derivative Securities - Book Value	$3,979	$25,605

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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	$13,481	$11,875	$21,773	$5,373	$1,286
WARM	336 mo	253 mo	298 mo	293 mo	247 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	238 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	$49,434	$8,764	Total # of Adjustable-Rate Loans Serviced	275 loans
WARM (in months)	178 mo	316 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	34 bp	37 bp		

Total Balances of Mortgage Loans Serviced for Others **$111,986**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$676		
Equity Securities Carried at Fair Value	$5		
Zero-Coupon Securities	$20	0.09%	1 mo
Government & Agency Securities	$2,882	1.07%	53 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$9,334	0.37%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$6,018	1.38%	93 mo
Memo: Complex Securities (from supplemental reporting)	$795		

Total Cash, Deposits, and Securities **$19,730**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: FHLB 11th District
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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$4,784
Accrued Interest Receivable	$226
Advances for Taxes and Insurance	$9
Less: Unamortized Yield Adjustments	$5,059
Valuation Allowances	$390
Unrealized Gains (Losses)	$28

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$79
Accrued Interest Receivable	$7
Less: Unamortized Yield Adjustments	$54
Valuation Allowances	$31
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$2
Repossessed Assets	$370
Equity Investments Not Carried at Fair Value	$101
Office Premises and Equipment	
	$157
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$34
Valuation Allowances	$0
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$484
Miscellaneous I	
Miscellaneous II	$6,295
	$287
TOTAL ASSETS	**$99,023**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$75
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	11 bp
Adjustable-Rate Mortgage Loans Serviced	$5,033
Weighted Average Servicing Fee	8 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$84

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	$4,123	$563	$20	$38
WAC	1.29%	2.25%	4.70%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$4,088	$2,951	$85	$31
WAC	1.17%	1.67%	5.07%	
WARM	7 mo	8 mo	9 mo	
Balances Maturing in 13 to 36 Months		$2,273	$435	$8
WAC		1.83%	4.28%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$998	$4
WAC			3.12%	
WARM			54 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$15,536**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$76	$188	$194
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$6,988	$5,371	$1,282
Penalty in Months of Forgone Interest	3.42 mo	6.51 mo	6.75 mo
Balances in New Accounts	$803	$582	$60

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%	$588	$3,390	$88	0.96%
3.00 to 3.99%	$98	$298	$39	3.59%
4.00 to 4.99%	$208	$741	$103	4.68%
5.00 to 5.99%	$125	$1,230	$302	5.21%
6.00 to 6.99%	$0	$10	$2	6.18%
7.00 to 7.99%	$0	$0	$1	7.42%
8.00 to 8.99%	$0	$0	$1	8.43%
9.00 and Above	$0	$0	$0	0.00%
WARM	2 mo	13 mo	57 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$7,224**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$1,290
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	$12,021	0.30%	$521
Money Market Deposit Accounts (MMDAs)	$36,821	0.15%	$1,366
Passbook Accounts	$11,569	0.56%	$801
Non-Interest-Bearing Non-Maturity Deposits	$1,583		$43
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$39	0.17%	
Escrow for Mortgages Serviced for Others	$322	0.00%	
Other Escrows	$80	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$62,435		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$55		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$727		
Miscellaneous I	$876		
Miscellaneous II	$628		
TOTAL LIABILITIES	**$88,770**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$10,254
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$99,023**

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		$6
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs		$15
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs		$16
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$512
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	7	$369
1014	Opt commitment to orig 25- or 30-year FRMs	7	$873
1016	Opt commitment to orig "other" Mortgages	9	$78
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$1
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$5
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$20
2054	Commit/purchase 25- to 30-year FRM MBS		$85
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$97
2074	Commit/sell 25- or 30-yr FRM MBS		$539
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$4
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		$68
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$158
2136	Commit/sell "other" Mortgage loans, svc released		$3
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$36
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$2
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans		$4
2214	Firm commit/originate 25- or 30-year FRM loans		$9
2216	Firm commit/originate "other" Mortgage loans		$11
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$2
3028	Option to sell 3- or 5-year Treasury ARMs		$4
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$2
3034	Option to sell 25- or 30-year FRMs		$1
4002	Commit/purchase non-Mortgage financial assets		$2

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
5002	IR swap: pay fixed, receive 1-month LIBOR		$1,010
5004	IR swap: pay fixed, receive 3-month LIBOR		$5,617
6002	Interest rate Cap based on 1-month LIBOR		$600
9502	Fixed-rate construction loans in process	6	$19
9512	Adjustable-rate construction loans in process	6	$69

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		$1
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$407
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		$2,548
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$60
183	Consumer loans; auto loans and leases		$1
187	Consumer loans; recreational vehicles		$34
189	Consumer loans; other		$1
200	Variable-rate, fixed-maturity CDs		$39
220	Variable-rate FHLB advances		$5
299	Other variable-rate		$693

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # > 5	Balance	Estimated Market Value After Specified Rate Shock				
			-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	7	$795	$802	$793	$772	$749	$727
123 - Mortgage Derivatives - M/V estimate	11	$29,656	$30,012	$29,630	$28,837	$27,848	$26,792
280 - FHLB putable advance-M/V estimate		$132	$142	$139	$136	$133	$131
289 - Other FHLB structured advances - M/V estimate		$1	$1	$1	$1	$1	$1
290 - Other structured borrowings - M/V estimate		$421	$445	$431	$410	$387	$364
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$-7,223	$-426	$-593	$-747	$-740	$-790