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: 24** **December 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	16,619	-1,053	-6 %	17.24 %	-70 bp
+200 bp	17,211	-460	-3 %	17.69 %	-25 bp
+100 bp	17,714	43	0 %	18.05 %	+10 bp
0 bp	17,672			17.94 %	
-100 bp	17,446	-226	-1 %	17.68 %	-26 bp

Risk Measure for a Given Rate Shock

	12/31/2009	9/30/2009	12/31/2008
Pre-shock NPV Ratio: NPV as % of PV Assets	17.94 %	15.40 %	9.39 %
Post-shock NPV Ratio	17.68 %	14.98 %	8.57 %
Sensitivity Measure: Decline in NPV Ratio	26 bp	42 bp	82 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	2,904	2,811	2,689	2,548	2,401	2,789	100.80	3.83
30-Year Mortgage Securities	239	233	223	211	198	223	104.23	3.58
15-Year Mortgages and MBS	3,329	3,219	3,085	2,949	2,815	3,176	101.35	3.78
Balloon Mortgages and MBS	933	928	921	911	896	857	108.35	0.62
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	2,295	2,297	2,282	2,266	2,248	2,184	105.20	0.28
7 Month to 2 Year Reset Frequency	5,542	5,503	5,419	5,263	5,072	5,315	103.54	1.11
2+ to 5 Year Reset Frequency	3,068	3,044	3,013	2,979	2,921	2,877	105.80	0.90
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	2,395	2,375	2,345	2,314	2,279	2,296	103.44	1.04
2 Month to 5 Year Reset Frequency	2,777	2,749	2,701	2,649	2,592	2,657	103.44	1.38
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	3,066	3,045	3,020	2,994	2,967	3,021	100.78	0.75
Adjustable-Rate, Fully Amortizing	6,708	6,651	6,585	6,509	6,383	6,651	100.00	0.93
Fixed-Rate, Balloon	570	548	527	506	487	521	105.09	3.97
Fixed-Rate, Fully Amortizing	237	225	214	204	195	208	108.12	5.11
Construction and Land Loans								
Adjustable-Rate	357	356	354	353	351	356	99.93	0.42
Fixed-Rate	185	184	182	180	179	182	101.19	0.81
Second-Mortgage Loans and Securities								
Adjustable-Rate	5,219	5,208	5,193	5,179	5,164	5,204	100.08	0.25
Fixed-Rate	316	309	302	295	289	285	108.42	2.24
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	3,932	3,896	3,843	3,784	3,715	3,896	100.00	1.14
Accrued Interest Receivable	208	208	208	208	208	208	100.00	0.00
Advance for Taxes/Insurance	47	47	47	47	47	47	100.00	0.00
Float on Escrows on Owned Mortgages	3	5	7	9	12			-43.85
LESS: Value of Servicing on Mortgages Serviced by Others	-16	-16	-23	-25	-25			-23.33
TOTAL MORTGAGE LOANS AND SECURITIES	**44,344**	**43,856**	**43,183**	**42,383**	**41,444**	**42,954**	**102.10**	**1.32**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	551	550	549	548	547	550	99.96	0.15
Fixed-Rate	225	215	205	197	189	199	108.10	4.60
Consumer Loans								
Adjustable-Rate	1,045	1,044	1,042	1,040	1,038	1,024	101.99	0.12
Fixed-Rate	383	378	372	367	362	381	99.07	1.46
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-18	-18	-18	-18	-18	-18	0.00	0.36
Accrued Interest Receivable	10	10	10	10	10	10	100.00	0.00
TOTAL NONMORTGAGE LOANS	**2,195**	**2,179**	**2,160**	**2,143**	**2,128**	**2,146**	**101.52**	**0.80**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	1,348	1,348	1,348	1,348	1,348	1,348	100.00	0.00
Equities and All Mutual Funds	13	13	13	12	12	13	100.00	1.94
Zero-Coupon Securities	21	20	19	19	18	18	108.47	2.94
Government and Agency Securities	3,476	3,414	3,352	3,292	3,233	3,414	100.00	1.81
Term Fed Funds, Term Repos	9,358	9,356	9,336	9,316	9,297	9,351	100.05	0.12
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	5,924	5,800	5,680	5,562	5,448	5,874	98.74	2.10
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	20,226	19,944	19,334	18,537	17,894	20,364	97.94	2.24
Structured Securities (Complex)	579	575	562	546	531	575	100.06	1.51
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**40,944**	**40,471**	**39,643**	**38,633**	**37,780**	**40,958**	**98.81**	**1.61**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	525	525	525	525	525	525	100.00	0.00
Real Estate Held for Investment	1	1	1	1	1	1	100.00	0.00
Investment in Unconsolidated Subsidiaries	38	35	33	31	28	35	100.00	6.80
Office Premises and Equipment	153	153	153	153	153	153	100.00	0.00
TOTAL REAL ASSETS, ETC.	**716**	**713**	**711**	**709**	**706**	**713**	**100.00**	**0.34**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	431	523	607	667	698			-16.87
Adjustable-Rate Servicing	474	506	644	657	649			-16.89
Float on Mortgages Serviced for Others	376	424	497	543	579			-14.27
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**1,281**	**1,452**	**1,749**	**1,868**	**1,927**			**-16.12**
OTHER ASSETS								
Purchased and Excess Servicing						603		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	7,217	7,217	7,217	7,217	7,217	7,217	100.00	0.00
Miscellaneous II						209		
Deposit Intangibles								
Retail CD Intangible	16	18	28	33	37			-33.22
Transaction Account Intangible	472	674	917	1,147	1,372			-33.02
MMDA Intangible	917	1,161	1,536	1,900	2,244			-26.65
Passbook Account Intangible	528	710	940	1,160	1,379			-29.02
Non-Interest-Bearing Account Intangible	20	52	83	112	141			-60.36
TOTAL OTHER ASSETS	**9,170**	**9,833**	**10,721**	**11,569**	**12,389**	**8,029**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-5,599		
TOTAL ASSETS	**98,650**	**98,504**	**98,168**	**97,306**	**96,374**	**89,201**	**110/107***	**0.25/1.07***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	14,512	14,496	14,451	14,407	14,364	14,369	100.89	0.21
Fixed-Rate Maturing in 13 Months or More	2,902	2,829	2,763	2,701	2,644	2,707	104.54	2.45
Variable-Rate	20	20	19	19	19	19	101.34	1.11
Demand								
Transaction Accounts	10,300	10,300	10,300	10,300	10,300	10,300	100/93*	0.00/2.31*
MMDAs	27,233	27,233	27,233	27,233	27,233	27,233	100/96*	0.00/1.19*
Passbook Accounts	10,523	10,523	10,523	10,523	10,523	10,523	100/93*	0.00/2.10*
Non-Interest-Bearing Accounts	1,391	1,391	1,391	1,391	1,391	1,391	100/96*	0.00/2.35*
TOTAL DEPOSITS	**66,880**	**66,791**	**66,680**	**66,574**	**66,474**	**66,541**	**100/96***	**0.15/1.37***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	7,800	7,737	7,672	7,607	7,544	7,546	102.53	0.83
Fixed-Rate Maturing in 37 Months or More	895	860	826	794	763	801	107.30	4.02
Variable-Rate	1,509	1,509	1,509	1,509	1,509	1,509	100.00	0.00
TOTAL BORROWINGS	**10,205**	**10,106**	**10,007**	**9,910**	**9,816**	**9,857**	**102.53**	**0.98**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	442	442	442	442	442	442	100.00	0.00
Other Escrow Accounts	23	22	21	21	20	24	90.77	3.00
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,066	2,066	2,066	2,066	2,066	2,066	100.00	0.00
Miscellaneous II	0	0	0	0	0	572		
TOTAL OTHER LIABILITIES	**2,531**	**2,531**	**2,530**	**2,529**	**2,529**	**3,105**	**81.51**	**0.03**
Other Liabilities not Included Above								
Self-Valued	1,304	1,318	1,286	1,218	1,150	1,258	104.74	0.69
Unamortized Yield Adjustments						112		
TOTAL LIABILITIES	**80,920**	**80,747**	**80,503**	**80,232**	**79,969**	**80,873**	**100/97****	**0.26/1.27****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	18	7	-10	-29	-47			
ARMs	2	2	0	-2	-5			
Other Mortgages	1	0	-3	-7	-12			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	32	17	-4	-27	-49			
Sell Mortgages and MBS	-31	9	60	112	163			
Purchase Non-Mortgage Items	1	0	-1	-2	-2			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-75	4	76	145	212			
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	0			
Interest-Rate Caps	0	0	0	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	1	0	0	0	0			
Self-Valued	-233	-125	-68	-54	-46			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-285**	**-86**	**50**	**137**	**214**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	98,650	98,504	98,168	97,306	96,374	89,201	110/107***	0.25/1.07***
MINUS TOTAL LIABILITIES	80,920	80,747	80,503	80,232	79,969	80,873	100/97**	0.26/1.27**
PLUS OFF-BALANCE-SHEET POSITIONS	-285	-86	50	137	214			
TOTAL NET PORTFOLIO VALUE #	17,446	17,672	17,714	17,211	16,619	8,328	212.20	-0.76

* 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	$811	$748	$752	$373	$106
WARM	334 mo	292 mo	325 mo	321 mo	311 mo
WAC	3.55%	5.50%	6.44%	7.37%	8.76%
Amount of these that is FHA or VA Guaranteed	$6	$199	$2	$0	$0
Securities Backed by Conventional Mortgages	$29	$130	$44	$1	$2
WARM	333 mo	317 mo	327 mo	268 mo	142 mo
Weighted Average Pass-Through Rate	4.50%	5.44%	6.08%	7.50%	9.39%
Securities Backed by FHA or VA Mortgages	$4	$8	$5	$1	$0
WARM	350 mo	350 mo	301 mo	228 mo	0 mo
Weighted Average Pass-Through Rate	4.50%	5.07%	6.16%	7.32%	0.00%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$238	$230	$89	$27	$10
WAC	4.59%	5.38%	6.45%	7.57%	9.06%
Mortgage Securities	$2,223	$320	$37	$2	$1
Weighted Average Pass-Through Rate	4.05%	5.26%	6.03%	7.04%	8.89%
WARM (of 15-Year Loans and Securities)	170 mo	144 mo	138 mo	142 mo	140 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$72	$102	$458	$173	$44
WAC	3.29%	5.55%	6.56%	7.34%	8.57%
Mortgage Securities	$8	$0	$0	$0	$0
Weighted Average Pass-Through Rate	4.06%	5.00%	6.00%	0.00%	0.00%
WARM (of Balloon Loans and Securities)	51 mo	68 mo	100 mo	113 mo	129 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$7,045**

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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	$2,184	$5,315	$2,877	$2,296	$2,657
Weighted Average Margin	308 bp	229 bp	277 bp	257 bp	294 bp
WAC	3.92%	5.17%	6.90%	4.16%	5.60%
WARM	174 mo	331 mo	329 mo	292 mo	258 mo
Weighted Average Time Until Next Payment Reset	4 mo	39 mo	47 mo	5 mo	23 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$15,329**

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	$0	$0	$1	$68
Weighted Average Distance from Lifetime Cap	184 bp	0 bp	0 bp	54 bp	20 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$7	$108	$102	$71	$48
Weighted Average Distance from Lifetime Cap	347 bp	378 bp	351 bp	363 bp	320 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$1,986	$5,203	$2,775	$2,216	$2,539
Weighted Average Distance from Lifetime Cap	911 bp	529 bp	513 bp	665 bp	589 bp
Balances Without Lifetime Cap	$177	$4	$0	$8	$1
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$241	$5,286	$2,868	$6	$1,173
Weighted Average Periodic Rate Cap	174 bp	200 bp	195 bp	184 bp	220 bp
Balances Subject to Periodic Rate Floors	$315	$5,190	$2,826	$9	$786
MBS Included in ARM Balances	$162	$715	$7	$8	$14

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,021	$6,651
WARM	120 mo	278 mo
Remaining Term to Full Amortization	318 mo	
Rate Index Code	0	0
Margin	198 bp	272 bp
Reset Frequency	13 mo	9 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$0	$71
Wghted Average Distance to Lifetime Cap	16 bp	148 bp
Fixed-Rate:		
Balances	$521	$208
WARM	64 mo	147 mo
Remaining Term to Full Amortization	290 mo	
WAC	6.63%	6.85%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$356	$182
WARM	73 mo	13 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	163 bp	6.77%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$5,204	$285
WARM	273 mo	155 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	8 bp	8.58%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$550	$199
WARM	19 mo	82 mo
Margin in Column 1; WAC in Column 2	334 bp	6.37%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$1,024	$381
WARM	87 mo	65 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	672 bp	7.18%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$764	$8,678
Fixed Rate		
Remaining WAL <= 5 Years	$1,025	$8,786
Remaining WAL 5-10 Years	$3	$596
Remaining WAL Over 10 Years	$23	
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	$42
WAC	0.00%	6.01%
Principal-Only MBS	$7	$13
WAC	6.11%	6.08%
Total Mortgage-Derivative Securities - Book Value	$1,822	$18,115

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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	$6,471	$13,658	$27,845	$7,188	$1,638
WARM	315 mo	269 mo	310 mo	307 mo	261 mo
Weighted Average Servicing Fee	33 bp	28 bp	28 bp	29 bp	35 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	255 loans				
FHA/VA	8 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$58,020	$11,488	Total # of Adjustable-Rate Loans Serviced	318 loans
WARM (in months)	208 mo	326 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	**$126,307**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$1,348		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$13		
Zero-Coupon Securities	$18	4.45%	36 mo
Government & Agency Securities	$3,414	1.16%	23 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$9,351	0.42%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$5,874	1.53%	26 mo
Memo: Complex Securities (from supplemental reporting)	$575		
Total Cash, Deposits, and Securities	**$20,594**		

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: FHLB 11th District
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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$4,418
Accrued Interest Receivable	$208
Advances for Taxes and Insurance	$47
Less: Unamortized Yield Adjustments	$5,628
Valuation Allowances	$522
Unrealized Gains (Losses)	$3

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$64
Accrued Interest Receivable	$10
Less: Unamortized Yield Adjustments	$-1
Valuation Allowances	$82
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$1
Repossessed Assets	$525
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$35
Office Premises and Equipment	$153
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$28
Less: Unamortized Yield Adjustments	$3
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$603
Miscellaneous I	$7,217
Miscellaneous II	$209
TOTAL ASSETS	**$88,773**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$165
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	$1
Mortgage-Related Mututal Funds	$12
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$948
Weighted Average Servicing Fee	16 bp
Adjustable-Rate Mortgage Loans Serviced	$4,107
Weighted Average Servicing Fee	9 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$86

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	$5,760	$189	$37	$285
WAC	1.98%	3.66%	4.43%	
WARM	2 mo	1 mo	1 mo	
Balances Maturing in 4 to 12 Months	$7,024	$1,289	$69	$274
WAC	1.90%	2.82%	4.81%	
WARM	7 mo	9 mo	8 mo	
Balances Maturing in 13 to 36 Months		$1,698	$413	$6
WAC		2.54%	4.74%	
WARM		20 mo	28 mo	
Balances Maturing in 37 or More Months			$596	$3
WAC			3.62%	
WARM			54 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$17,075**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$314	$144	$243
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$9,311	$2,471	$783
Penalty in Months of Forgone Interest	4.08 mo	5.52 mo	6.06 mo
Balances in New Accounts	$1,444	$483	$159

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%	$853	$1,539	$61	1.72%
3.00 to 3.99%	$106	$873	$129	3.46%
4.00 to 4.99%	$278	$2,223	$215	4.59%
5.00 to 5.99%	$164	$1,460	$366	5.21%
6.00 to 6.99%	$0	$30	$2	6.19%
7.00 to 7.99%	$0	$19	$26	7.14%
8.00 to 8.99%	$0	$1	$1	8.37%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	13 mo	54 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$8,347**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$2,787
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	$10,300	0.67%	$733
Money Market Deposit Accounts (MMDAs)	$27,233	0.21%	$1,321
Passbook Accounts	$10,523	1.07%	$1,558
Non-Interest-Bearing Non-Maturity Deposits	$1,391		$59
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$64	1.48%	
Escrow for Mortgages Serviced for Others	$378	0.00%	
Other Escrows	$24	0.02%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$49,913		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-14		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$127		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$2,066		
Miscellaneous II	$572		
TOTAL LIABILITIES	**$80,873**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$7,900
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$88,773**

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		$61
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs		$13
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$57
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	7	$48
1014	Opt commitment to orig 25- or 30-year FRMs	7	$319
1016	Opt commitment to orig "other" Mortgages	9	$188
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$4
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$51
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$35
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$0
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$5
2036	Commit/sell "other" Mortgage loans, svc retained		$125
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$20
2054	Commit/purchase 25- to 30-year FRM MBS		$20
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$49
2074	Commit/sell 25- or 30-yr FRM MBS		$248
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$18
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$3
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$169
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$334
2136	Commit/sell "other" Mortgage loans, svc released		$2
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$6
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$3
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$326
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans		$27
2214	Firm commit/originate 25- or 30-year FRM loans		$45

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
2216	Firm commit/originate "other" Mortgage loans		$53
4002	Commit/purchase non-Mortgage financial assets		$44
5002	IR swap: pay fixed, receive 1-month LIBOR		$2,283
5004	IR swap: pay fixed, receive 3-month LIBOR		$2,157
6002	Interest rate Cap based on 1-month LIBOR		$826
9502	Fixed-rate construction loans in process	7	$42
9512	Adjustable-rate construction loans in process	9	$21

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$449
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		$2,271
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$34
183	Consumer loans; auto loans and leases		$1
187	Consumer loans; recreational vehicles		$41
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs		$19
299	Other variable-rate		$1,509

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	9	$575	$579	$575	$562	$546	$531
123 - Mortgage Derivatives - M/V estimate	12	$20,364	$20,226	$19,944	$19,334	$18,537	$17,894
129 - Mortgage-Related Mutual Funds - M/V estimate		$7	$7	$7	$7	$7	$7
280 - FHLB putable advance-M/V estimate		$160	$171	$168	$164	$161	$159
289 - Other FHLB structured advances - M/V estimate		$1	$1	$1	$1	$1	$1
290 - Other structured borrowings - M/V estimate		$1,098	$1,132	$1,149	$1,121	$1,056	$990
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$872	$-233	$-125	$-68	$-54	$-46