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: 27** | **September 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	10,803	-3,005	-22 %	7.79 %	-189 bp
+200 bp	12,115	-1,693	-12 %	8.64 %	-104 bp
+100 bp	13,155	-653	-5 %	9.29 %	-39 bp
0 bp	13,808			9.68 %	
-100 bp	13,982	174	+1 %	9.76 %	+8 bp

Risk Measure for a Given Rate Shock

	9/30/2008	6/30/2008	9/30/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	9.68 %	9.84 %	10.09 %
Post-shock NPV Ratio	8.64 %	8.92 %	8.28 %
Sensitivity Measure: Decline in NPV Ratio	104 bp	92 bp	181 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: 12/18/2008 9:47:40 AM | **Amounts in Millions** | **Data as of: 12/17/2008**

	-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	11,991	11,782	11,488	11,102	10,654	11,497	102.47	2.13
30-Year Mortgage Securities	175	171	163	155	148	171	99.52	3.64
15-Year Mortgages and MBS	1,693	1,647	1,591	1,531	1,472	1,646	100.04	3.10
Balloon Mortgages and MBS	402	397	390	382	373	399	99.43	1.62
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	862	856	850	845	839	882	97.10	0.74
7 Month to 2 Year Reset Frequency	6,964	6,856	6,648	6,344	6,097	6,980	98.23	2.30
2+ to 5 Year Reset Frequency	4,799	4,738	4,657	4,494	4,319	4,706	100.69	1.50
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	54,223	53,764	53,275	52,728	52,110	52,081	103.23	0.88
2 Month to 5 Year Reset Frequency	3,233	3,188	3,141	3,090	3,035	3,237	98.49	1.46
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	2,953	2,919	2,891	2,862	2,828	2,889	101.04	1.08
Adjustable-Rate, Fully Amortizing	10,444	10,359	10,278	10,179	10,035	10,338	100.20	0.80
Fixed-Rate, Balloon	567	545	523	503	484	527	103.34	4.06
Fixed-Rate, Fully Amortizing	556	528	502	478	457	517	102.12	5.17
Construction and Land Loans								
Adjustable-Rate	1,586	1,580	1,574	1,568	1,562	1,577	100.18	0.39
Fixed-Rate	549	545	541	538	534	540	100.97	0.72
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,867	4,859	4,852	4,844	4,836	4,833	100.54	0.16
Fixed-Rate	501	489	477	466	456	477	102.43	2.41
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	1,370	1,357	1,340	1,317	1,292	1,357	100.00	1.11
Accrued Interest Receivable	511	511	511	511	511	511	100.00	0.00
Advance for Taxes/Insurance	154	154	154	154	154	154	100.00	0.00
Float on Escrows on Owned Mortgages	10	16	24	32	40			-41.81
LESS: Value of Servicing on Mortgages Serviced by Others	-7	-6	-7	-9	-9			-6.89
TOTAL MORTGAGE LOANS AND SECURITIES	**108,419**	**107,266**	**105,875**	**104,132**	**102,241**	**105,319**	**101.85**	**1.19**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	847	845	843	841	840	845	100.01	0.21
Fixed-Rate	253	246	239	233	226	231	106.35	2.85
Consumer Loans								
Adjustable-Rate	931	929	927	924	922	863	107.71	0.26
Fixed-Rate	421	414	407	401	395	417	99.34	1.68
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-8	-8	-8	-8	-8	-8	0.00	0.72
Accrued Interest Receivable	12	12	12	12	12	12	100.00	0.00
TOTAL NONMORTGAGE LOANS	**2,457**	**2,438**	**2,420**	**2,404**	**2,388**	**2,360**	**103.33**	**0.74**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	4,269	4,269	4,269	4,269	4,269	4,269	100.00	0.00
Equities and All Mutual Funds	87	84	81	77	74	84	100.00	4.05
Zero-Coupon Securities	90	90	90	90	90	90	100.09	0.08
Government and Agency Securities	85	84	82	81	79	80	104.08	1.87
Term Fed Funds, Term Repos	2,642	2,634	2,625	2,617	2,608	2,641	99.72	0.33
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,603	2,562	2,521	2,482	2,443	2,571	99.64	1.60
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	11,756	11,447	10,989	10,633	10,356	11,936	95.90	3.35
Structured Securities (Complex)	986	979	953	918	882	985	99.43	1.69
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**22,520**	**22,149**	**21,610**	**21,167**	**20,802**	**22,657**	**97.76**	**2.05**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	710	710	710	710	710	710	100.00	0.00
Real Estate Held for Investment	4	4	4	4	4	4	100.00	0.00
Investment in Unconsolidated Subsidiaries	45	42	39	36	34	42	100.00	6.80
Office Premises and Equipment	557	557	557	557	557	557	100.00	0.00
TOTAL REAL ASSETS, ETC.	**1,315**	**1,312**	**1,310**	**1,307**	**1,304**	**1,312**	**100.00**	**0.22**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	319	397	519	624	675			-25.26
Adjustable-Rate Servicing	391	397	403	410	409			-1.55
Float on Mortgages Serviced for Others	265	293	321	344	363			-9.50
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**974**	**1,088**	**1,243**	**1,379**	**1,448**			**-12.35**
OTHER ASSETS								
Purchased and Excess Servicing						545		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	4,854	4,854	4,854	4,854	4,854	4,854	100.00	0.00
Miscellaneous II						79		
Deposit Intangibles								
Retail CD Intangible	21	25	28	31	35			-14.35
Transaction Account Intangible	388	525	655	769	851			-25.44
MMDA Intangible	2,067	2,577	3,052	3,518	3,978			-19.10
Passbook Account Intangible	239	310	374	433	489			-21.83
Non-Interest-Bearing Account Intangible	77	115	151	185	218			-32.24
TOTAL OTHER ASSETS	**7,647**	**8,406**	**9,115**	**9,791**	**10,425**	**5,478**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						408		
TOTAL ASSETS	**143,331**	**142,659**	**141,572**	**140,178**	**138,607**	**137,534**	**104/101*** **	**0.62/1.17*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	21,518	21,454	21,391	21,334	21,287	21,377	100.36	0.30
Fixed-Rate Maturing in 13 Months or More	4,023	3,914	3,813	3,729	3,684	3,726	105.02	2.68
Variable-Rate	36	36	36	36	36	36	100.28	0.27
Demand								
Transaction Accounts	5,615	5,615	5,615	5,615	5,615	5,615	100/91*	0.00/2.62*
MMDAs	38,761	38,761	38,761	38,761	38,761	38,761	100/93*	0.00/1.36*
Passbook Accounts	3,247	3,247	3,247	3,247	3,247	3,247	100/90*	0.00/2.31*
Non-Interest-Bearing Accounts	1,678	1,678	1,678	1,678	1,678	1,678	100/93*	0.00/2.37*
TOTAL DEPOSITS	**74,878**	**74,704**	**74,541**	**74,400**	**74,307**	**74,440**	**100/96***	**0.23/1.28***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	9,898	9,820	9,743	9,667	9,593	9,789	100.31	0.79
Fixed-Rate Maturing in 37 Months or More	4,189	3,815	3,488	3,200	2,947	3,970	96.12	9.19
Variable-Rate	35,908	35,853	35,795	35,734	35,672	35,865	99.97	0.16
TOTAL BORROWINGS	**49,995**	**49,488**	**49,026**	**48,602**	**48,212**	**49,624**	**99.73**	**0.98**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	278	278	278	278	278	278	100.00	0.00
Other Escrow Accounts	24	23	22	22	21	26	88.66	2.99
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,908	1,908	1,908	1,908	1,908	1,908	100.00	0.00
Miscellaneous II	0	0	0	0	0	72		
TOTAL OTHER LIABILITIES	**2,211**	**2,210**	**2,209**	**2,209**	**2,208**	**2,285**	**96.71**	**0.03**
Other Liabilities not Included Above								
Self-Valued	1,890	1,883	1,836	1,752	1,664	1,819	103.55	1.42
Unamortized Yield Adjustments						7		
TOTAL LIABILITIES	**128,974**	**128,285**	**127,612**	**126,963**	**126,391**	**128,174**	**100/97****	**0.53/1.14****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	7	1	-8	-18	-28			
ARMs	0	-3	-4	-7	-9			
Other Mortgages	4	0	-6	-12	-19			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	-432	-615	-816	-1,024	-1,232			
Sell Mortgages and MBS	-10	0	15	31	46			
Purchase Non-Mortgage Items	2	0	-2	-4	-5			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-9	-5	-2	1	4			
Pay Floating, Receive Fixed Swaps	15	4	-7	-18	-28			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	1	3	6	9			
Interest-Rate Caps	-1	-2	-4	-8	-17			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	8	3	0	-4	-8			
Self-Valued	42	51	25	-45	-126			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-375**	**-565**	**-805**	**-1,101**	**-1,413**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	143,331	142,659	141,572	140,178	138,607	137,534	104/101***	0.62/1.17***
MINUS TOTAL LIABILITIES	128,974	128,285	127,612	126,963	126,391	128,174	100/97**	0.53/1.14**
PLUS OFF-BALANCE-SHEET POSITIONS	-375	-565	-805	-1,101	-1,413			
TOTAL NET PORTFOLIO VALUE #	13,982	13,808	13,155	12,115	10,803	9,359	147.53	3.00

* 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	$8	$1,478	$3,965	$5,046	$999
WARM	319 mo	326 mo	329 mo	344 mo	348 mo
WAC	4.38%	5.68%	6.58%	7.39%	8.32%
Amount of these that is FHA or VA Guaranteed	$0	$3	$27	$1	$0
Securities Backed by Conventional Mortgages	$12	$113	$41	$2	$1
WARM	313 mo	336 mo	346 mo	358 mo	231 mo
Weighted Average Pass-Through Rate	4.50%	5.36%	6.01%	7.50%	9.00%
Securities Backed by FHA or VA Mortgages	$0	$0	$1	$1	$0
WARM	0 mo	0 mo	330 mo	245 mo	206 mo
Weighted Average Pass-Through Rate	0.00%	0.00%	6.11%	7.32%	8.00%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$95	$400	$182	$86	$8
WAC	4.69%	5.48%	6.35%	7.53%	8.69%
Mortgage Securities	$333	$475	$63	$3	$1
Weighted Average Pass-Through Rate	4.41%	5.26%	6.03%	7.04%	9.01%
WARM (of 15-Year Loans and Securities)	131 mo	160 mo	151 mo	88 mo	156 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$19	$56	$140	$102	$47
WAC	3.42%	5.52%	6.54%	7.33%	8.30%
Mortgage Securities	$19	$11	$4	$0	$0
Weighted Average Pass-Through Rate	4.17%	5.31%	6.08%	0.00%	0.00%
WARM (of Balloon Loans and Securities)	55 mo	79 mo	70 mo	52 mo	33 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$13,714**

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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	$7	$19	$0	$4,277	$323
WAC	4.97%	5.63%	0.00%	7.25%	6.65%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$875	$6,960	$4,706	$47,804	$2,914
Weighted Average Margin	215 bp	231 bp	271 bp	307 bp	237 bp
WAC	5.32%	5.62%	6.16%	6.65%	6.18%
WARM	289 mo	333 mo	347 mo	329 mo	246 mo
Weighted Average Time Until Next Payment Reset	5 mo	47 mo	42 mo	7 mo	16 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$67,886**

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	$4	$1	$141	$5
Weighted Average Distance from Lifetime Cap	164 bp	143 bp	60 bp	9 bp	137 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$51	$172	$283	$1,838	$124
Weighted Average Distance from Lifetime Cap	357 bp	368 bp	367 bp	332 bp	354 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$618	$6,761	$4,407	$50,080	$3,106
Weighted Average Distance from Lifetime Cap	577 bp	589 bp	586 bp	523 bp	519 bp
Balances Without Lifetime Cap	$193	$42	$15	$23	$2
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$574	$5,420	$4,685	$7	$1,738
Weighted Average Periodic Rate Cap	150 bp	215 bp	422 bp	188 bp	188 bp
Balances Subject to Periodic Rate Floors	$592	$5,336	$4,598	$7	$1,731
MBS Included in ARM Balances	$177	$740	$251	$3	$17

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$2,889	$10,338
WARM	110 mo	179 mo
Remaining Term to Full Amortization	316 mo	
Rate Index Code	0	0
Margin	217 bp	261 bp
Reset Frequency	15 mo	7 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$78	$238
Wghted Average Distance to Lifetime Cap	117 bp	98 bp
Fixed-Rate:		
Balances	$527	$517
WARM	64 mo	164 mo
Remaining Term to Full Amortization	304 mo	
WAC	6.92%	6.85%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$1,577	$540
WARM	35 mo	9 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	102 bp	7.47%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,833	$477
WARM	277 mo	220 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	46 bp	7.38%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$845	$231
WARM	25 mo	41 mo
Margin in Column 1; WAC in Column 2	216 bp	6.65%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$863	$417
WARM	92 mo	72 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	678 bp	7.21%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$655	$4,513
Fixed Rate		
Remaining WAL <= 5 Years	$478	$5,799
Remaining WAL 5-10 Years	$4	$0
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	$1,138	$10,312

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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	$1,407	$22,063	$32,202	$12,867	$1,970
WARM	163 mo	290 mo	321 mo	317 mo	270 mo
Weighted Average Servicing Fee	21 bp	26 bp	28 bp	33 bp	28 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	359 loans
FHA/VA	17 loans
Subserviced by Others	11 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$17,514	$40,413
WARM (in months)	323 mo	324 mo
Weighted Average Servicing Fee	8 bp	33 bp

Total # of Adjustable-Rate Loans Serviced	190 loans
Number of These Subserviced by Others	4 loans

Total Balances of Mortgage Loans Serviced for Others **$128,435**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$4,269		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$84		
Zero-Coupon Securities	$90	2.14%	1 mo
Government & Agency Securities	$80	4.61%	24 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,641	3.01%	4 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$2,571	3.01%	20 mo
Memo: Complex Securities (from supplemental reporting)	$985		

Total Cash, Deposits, and Securities **$10,721**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$7,182
Accrued Interest Receivable	$511
Advances for Taxes and Insurance	$154
Less: Unamortized Yield Adjustments	$-524
Valuation Allowances	$5,826
Unrealized Gains (Losses)	$-18

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$38
Accrued Interest Receivable	$12
Less: Unamortized Yield Adjustments	$-2
Valuation Allowances	$46
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$4
Repossessed Assets	$710
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$42
Office Premises and Equipment	$557
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-47
Less: Unamortized Yield Adjustments	$53
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$545
Miscellaneous I	$4,854
Miscellaneous II	$79
TOTAL ASSETS	**$137,048**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$201
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$132
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$70
Mortgage-Related Mututal Funds	$14
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$488
Weighted Average Servicing Fee	25 bp
Adjustable-Rate Mortgage Loans Serviced	$4,194
Weighted Average Servicing Fee	14 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$87

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	$8,200	$512	$44	$102
WAC	3.28%	5.09%	3.68%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$11,523	$951	$147	$172
WAC	3.54%	4.46%	4.06%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$2,080	$421	$17
WAC		4.19%	4.53%	
WARM		21 mo	25 mo	
Balances Maturing in 37 or More Months			$1,225	$6
WAC			4.69%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$25,103**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$4,630	$1,233	$1,018
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$12,827	$1,591	$645
Penalty in Months of Forgone Interest	2.33 mo	5.63 mo	6.59 mo
Balances in New Accounts	$6,332	$1,297	$363

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%	$3,666	$832	$0	1.98%
3.00 to 3.99%	$50	$1,464	$1,724	3.61%
4.00 to 4.99%	$643	$1,432	$2,104	4.54%
5.00 to 5.99%	$496	$675	$118	5.28%
6.00 to 6.99%	$0	$459	$2	6.50%
7.00 to 7.99%	$5	$63	$21	7.23%
8.00 to 8.99%	$0	$4	$1	8.27%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	18 mo	155 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$13,759**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$37,720
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	$5,615	2.36%	$821
Money Market Deposit Accounts (MMDAs)	$38,761	0.88%	$2,904
Passbook Accounts	$3,247	1.41%	$280
Non-Interest-Bearing Non-Maturity Deposits	$1,678		$94
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$253	0.30%	
Escrow for Mortgages Serviced for Others	$25	1.72%	
Other Escrows	$26	0.32%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$49,605		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-2		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$9		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,908		
Miscellaneous II	$72		
TOTAL LIABILITIES	**$128,174**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$8,873
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$137,048**

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
1002	Opt commitment to orig 1-month COFI ARMs		$32
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$18
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs		$20
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs		$110
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$79
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	8	$33
1014	Opt commitment to orig 25- or 30-year FRMs	7	$188
1016	Opt commitment to orig "other" Mortgages	11	$250
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$20
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$25
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$0
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$1
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$2
2054	Commit/purchase 25- to 30-year FRM MBS		$18
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$2
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$3
2074	Commit/sell 25- or 30-yr FRM MBS		$49
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$1
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$2
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$38
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$236
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$3
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$35
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$118
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans		$3
2214	Firm commit/originate 25- or 30-year FRM loans		$2
2216	Firm commit/originate "other" Mortgage loans		$3,995
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$2

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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
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$1
3032	Option to sell 10-, 15-, or 20-year FRMs		$0
3034	Option to sell 25- or 30-year FRMs		$56
4002	Commit/purchase non-Mortgage financial assets		$331
4022	Commit/sell non-Mortgage financial assets		$192
5004	IR swap: pay fixed, receive 3-month LIBOR		$172
5024	IR swap: pay 1-month LIBOR, receive fixed		$800
5026	IR swap: pay 3-month LIBOR, receive fixed		$830
6004	Interest rate Cap based on 3-month LIBOR		$50
6032	Short interest rate Cap based on 1-month LIBOR		$1,117
9502	Fixed-rate construction loans in process	7	$157
9512	Adjustable-rate construction loans in process	9	$301

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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		$77
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$742
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$135
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$152
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$2,723
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$146
183	Consumer loans; auto loans and leases		$2
187	Consumer loans; recreational vehicles		$54
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs		$36
220	Variable-rate FHLB advances		$29,654
299	Other variable-rate		$6,211

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock				
Asset/ Liability Code	**#Firms if # > 5**	**Balance**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	10	$985	$986	$979	$953	$918	$882
123 - Mortgage Derivatives - M/V estimate	11	$11,936	$11,756	$11,447	$10,989	$10,633	$10,356
129 - Mortgage-Related Mutual Funds - M/V estimate		$8	$8	$8	$8	$8	$8
280 - FHLB putable advance-M/V estimate		$195	$203	$200	$197	$194	$193
282 - FHLB callable advance-M/V estimate		$3	$3	$3	$3	$3	$3
289 - Other FHLB structured advances - M/V estimate		$1	$1	$1	$1	$1	$1
290 - Other structured borrowings - M/V estimate		$1,620	$1,682	$1,679	$1,635	$1,553	$1,467
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$1,448	$42	$51	$25	$-45	$-126