

**National Monthly Median Cost of Funds Ratio
to OTS-Regulated SAIF-Insured Institutions**
(*adjusted for variations in length of month)

Announcement Date	Index Month	Year	Index Rate %*
not available	May	1979	7.35%
not available	June	1979	7.27%
not available	July	1979	7.44%
not available	August	1979	7.49%
not available	September	1979	7.38%
not available	October	1979	7.47%
not available	November	1979	7.77%
not available	December	1979	7.87%
not available	January	1980	8.09%
not available	February	1980	8.29%
not available	March	1980	7.95%
not available	April	1980	8.79%
not available	May	1980	9.05%
not available	June	1980	9.41%
not available	July	1980	9.18%
not available	August	1980	8.98%
not available	September	1980	8.78%
not available	October	1980	8.60%
not available	November	1980	8.68%
not available	December	1980	8.84%
not available	January	1981	9.50%
not available	February	1981	9.82%
not available	March	1981	10.24%
not available	April	1981	10.40%
not available	May	1981	10.59%
not available	June	1981	10.79%
not available	July	1981	10.92%
not available	August	1981	10.76%
not available	September	1981	11.02%
not available	October	1981	11.53%
not available	November	1981	11.68%
not available	December	1981	11.58%
not available	January	1982	11.44%
not available	February	1982	11.26%
not available	March	1982	11.37%
not available	April	1982	11.35%
not available	May	1982	11.39%
not available	June	1982	11.38%
not available	July	1982	11.54%
not available	August	1982	11.50%
not available	September	1982	11.17%
December 14, 1982	October	1982	10.91%
January 12, 1983	November	1982	10.62%
February 11, 1983	December	1982	10.43%
March 14, 1983	January	1983	10.14%

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to OTS-Regulated SAIF-Insured Institutions**
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Announcement Date	Index Month	Year	Index Rate %*
April 12, 1983	February	1983	9.75%
May 13, 1983	March	1983	9.72%
June 14, 1983	April	1983	9.62%
July 13, 1983	May	1983	9.62%
August 11, 1983	June	1983	9.54%
September 13, 1983	July	1983	9.65%
October 13, 1983	August	1983	9.81%
November 15, 1983	September	1983	9.74%
December 12, 1983	October	1983	9.85%
January 13, 1984	November	1983	9.82%
February 10, 1984	December	1983	9.90%
March 13, 1984	January	1984	9.89%
April 11, 1984	February	1984	9.73%
May 11, 1984	March	1984	9.73%
June 11, 1984	April	1984	9.64%
July 12, 1984	May	1984	9.74%
August 10, 1984	June	1984	9.67%
September 12, 1984	July	1984	9.90%
October 11, 1984	August	1984	10.01%
November 15, 1984	September	1984	9.93%
December 11, 1984	October	1984	10.15%
January 14, 1985	November	1984	10.04%
February 11, 1985	December	1984	9.92%
March 13, 1985	January	1985	9.75%
April 10, 1985	February	1985	9.40%
May 10, 1985	March	1985	9.36%
June 11, 1985	April	1985	9.29%
July 12, 1985	May	1985	9.19%
August 12, 1985	June	1985	8.95%
September 13, 1985	July	1985	8.87%
October 11, 1985	August	1985	8.77%
November 13, 1985	September	1985	8.63%
December 12, 1985	October	1985	8.59%
January 13, 1986	November	1985	8.50%
February 10, 1986	December	1985	8.48%
March 12, 1986	January	1986	8.50%
April 10, 1986	February	1986	8.29%
May 12, 1986	March	1986	8.35%
June 11, 1986	April	1986	8.22%
July 11, 1986	May	1986	8.12%
August 11, 1986	June	1986	7.95%
September 11, 1986	July	1986	7.94%
October 14, 1986	August	1986	7.80%
November 12, 1986	September	1986	7.59%
December 12, 1986	October	1986	7.50%

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to OTS-Regulated SAIF-Insured Institutions**
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Announcement Date	Index Month	Year	Index Rate %*
January 13, 1987	November	1986	7.33%
February 12, 1987	December	1986	7.28%
March 23, 1987	January	1987	7.22%
April 15, 1987	February	1987	7.02%
May 15, 1987	March	1987	6.99%
June 15, 1987	April	1987	6.93%
July 15, 1987	May	1987	6.92%
August 14, 1987	June	1987	6.90%
September 11, 1987	July	1987	6.96%
October 15, 1987	August	1987	6.95%
November 13, 1987	September	1987	6.93%
December 15, 1987	October	1987	7.03%
January 15, 1988	November	1987	7.04%
February 16, 1988	December	1987	7.11%
March 15, 1988	January	1988	7.12%
04/15/88	February	1988	7.11%
May 16, 1988	March	1988	7.13%
June 15, 1988	April	1988	7.12%
July 15, 1988	May	1988	7.11%
August 15, 1988	June	1988	7.11%
September 15, 1988	July	1988	7.14%
October 14, 1988	August	1988	7.21%
November 18, 1988	September	1988	7.21%
December 13, 1988	October	1988	7.29%
January 17, 1989	November	1988	7.35%
February 21, 1989	December	1988	7.40%
March 15, 1989	January	1989	7.52%
April 14, 1989	February	1989	7.59%
May 19, 1989	March	1989	7.71%
June 13, 1989	April	1989	7.84%
July 14, 1989	May	1989	7.99%
August 18, 1989	June	1989	8.01%
September 15, 1989	July	1989	8.07%
October 20, 1989	August	1989	8.08%
November 29, 1989	September	1989	8.02%
December 21, 1989	October	1989	8.01%
January 16, 1990	November	1989	7.99%
February 28, 1990	December	1989	7.92%
May 4, 1990	January	1990	7.90%
May 31, 1990	February	1990	7.80%
July 18, 1990	March	1990	7.82%
August 15, 1990	April	1990	7.75%
September 14, 1990	May	1990	7.58%
10/16/90	June	1990	7.66%
November 20, 1990	July	1990	7.68%

**National Monthly Median Cost of Funds Ratio
to OTS-Regulated SAIF-Insured Institutions**
*(*adjusted for variations in length of month)*

Announcement Date	Index Month	Year	Index Rate %*
December 6, 1990	August	1990	7.66%
January 18, 1991	September	1990	7.59%
February 15, 1991	October	1990	7.63%
February 21, 1991	November	1990	7.59%
March 15, 1991	December	1990	7.54%
April 10, 1991	January	1991	7.48%
April 15, 1991	February	1991	7.33%
May 20, 1991	March	1991	7.30%
June 14, 1991	April	1991	7.16%
July 15, 1991	May	1991	7.07%
August 21, 1991	June	1991	6.94%
September 19, 1991	July	1991	6.85%
October 15, 1991	August	1991	6.76%
November 15, 1991	September	1991	6.61%
December 16, 1991	October	1991	6.53%
January 15, 1992	November	1991	6.40%
February 18, 1992	December	1991	6.25%
March 16, 1992	January	1992	6.01%
April 15, 1992	February	1992	5.78%
May 15, 1992	March	1992	5.63%
June 15, 1992	April	1992	5.48%
July 15, 1992	May	1992	5.38%
August 17, 1992	June	1992	5.25%
September 15, 1992	July	1992	5.13%
October 15, 1992	August	1992	4.98%
November 16, 1992	September	1992	4.84%
December 15, 1992	October	1992	4.74%
January 15, 1993	November	1992	4.59%
February 17, 1993	December	1992	4.51%
March 16, 1993	January	1993	4.44%
April 15, 1993	February	1993	4.34%
May 18, 1993	March	1993	4.31%
June 15, 1993	April	1993	4.24%
July 15, 1993	May	1993	4.18%
August 16, 1993	June	1993	4.10%
September 15, 1993	July	1993	4.09%
October 15, 1993	August	1993	4.04%
November 15, 1993	September	1993	3.96%
December 15, 1993	October	1993	3.95%
January 14, 1994	November	1993	3.90%
February 15, 1994	December	1993	3.90%
March 15, 1994	January	1994	3.87%
April 15, 1994	February	1994	3.76%
May 13, 1994	March	1994	3.81%
June 15, 1994	April	1994	3.81%

**National Monthly Median Cost of Funds Ratio
to OTS-Regulated SAIF-Insured Institutions**
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Announcement Date	Index Month	Year	Index Rate %*
July 15, 1994	May	1994	3.85%
August 15, 1994	June	1994	3.86%
September 15, 1994	July	1994	3.91%
October 14, 1994	August	1994	3.97%
November 15, 1994	September	1994	4.01%
December 15, 1994	October	1994	4.11%
January 13, 1995	November	1994	4.17%
February 15, 1995	December	1994	4.32%
March 15, 1995	January	1995	4.44%
April 14, 1995	February	1995	4.49%
May 15, 1995	March	1995	4.69%
June 15, 1995	April	1995	4.79%
July 14, 1995	May	1995	4.91%
August 15, 1995	June	1995	4.93%
September 15, 1995	July	1995	4.98%
October 13, 1995	August	1995	5.01%
November 15, 1995	September	1995	4.98%
December 15, 1995	October	1995	5.03%
January 12, 1996	November	1995	4.92%
February 15, 1996	December	1995	5.01%
March 15, 1996	January	1996	5.01%
April 15, 1996	February	1996	4.90%
May 15, 1996	March	1996	4.92%
June 14, 1996	April	1996	4.87%
July 15, 1996	May	1996	4.87%
August 15, 1996	June	1996	4.82%
September 13, 1996	July	1996	4.87%
October 15, 1996	August	1996	4.87%
November 15, 1996	September	1996	4.84%
December 13, 1996	October	1996	4.89%
January 24, 1997	November	1996	4.87%
February 14, 1997	December	1996	4.87%
March 14, 1997	January	1997	4.92%
April 15, 1997	February	1997	4.79%
May 15, 1997	March	1997	4.90%
June 13, 1997	April	1997	4.89%
July 15, 1997	May	1997	4.94%
August 15, 1997	June	1997	4.90%
September 15, 1997	July	1997	4.96%
October 16, 1997	August	1997	4.97%
November 14, 1997	September	1997	4.92%
December 15, 1997	October	1997	4.98%
January 15, 1998	November	1997	4.93%
February 13, 1998	December	1997	4.97%
March 16, 1998	January	1998	4.96%

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Announcement Date	Index Month	Year	Index Rate %*
April 15, 1998	February	1998	4.85%
May 15, 1998	March	1998	4.92%
June 15, 1998	April	1998	4.91%
July 15, 1998	May	1998	4.91%
August 14, 1998	June	1998	4.87%
September 15, 1998	July	1998	4.90%
October 15, 1998	August	1998	4.90%
November 16, 1998	September	1998	4.85%
December 15, 1998	October	1998	4.84%
January 15, 1999	November	1998	4.77%
February 16, 1999	December	1998	4.74%
March 15, 1999	January	1999	4.63%
April 15, 1999	February	1999	4.57%
May 14, 1999	March	1999	4.54%
June 15, 1999	April	1999	4.53%
July 15, 1999	May	1999	4.48%
August 16, 1999	June	1999	4.48%
September 15, 1999	July	1999	4.47%
October 18, 1999	August	1999	4.46%
November 15, 1999	September	1999	4.49%
December 15, 1999	October	1999	4.52%
January 14, 2000	November	1999	4.57%
February 15, 2000	December	1999	4.60%
March 15, 2000	January	2000	4.63%
April 14, 2000	February	2000	4.67%
May 15, 2000	March	2000	4.68%
June 15, 2000	April	2000	4.73%
July 14, 2000	May	2000	4.83%
August 15, 2000	June	2000	4.88%
September 15, 2000	July	2000	4.96%
October 13, 2000	August	2000	5.05%
November 15, 2000	September	2000	5.09%
December 15, 2000	October	2000	5.13%
January 12, 2001	November	2000	5.20%
February 15, 2001	December	2000	5.21%
March 15, 2001	January	2001	5.22%
April 16, 2001	February	2001	5.17%
May 15, 2001	March	2001	5.09%
June 15, 2001	April	2001	5.01%
July 16, 2001	May	2001	4.90%
August 15, 2001	June	2001	4.78%
September 14, 2001	July	2001	4.68%
October 15, 2001	August	2001	4.59%
November 15, 2001	September	2001	4.45%
December 14, 2001	October	2001	4.27%

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Announcement Date	Index Month	Year	Index Rate %*
January 15, 2002	November	2001	4.09%
February 15, 2002	December	2001	3.90%
March 15, 2002	January	2002	3.79%
April 15, 2002	February	2002	3.65%
May 15, 2002	March	2002	3.55%
June 14, 2002	April	2002	3.48%
July 15, 2002	May	2002	3.38%
August 15, 2002	June	2002	3.32%
September 16, 2002	July	2002	3.28%
October 15, 2002	August	2002	3.21%
November 15, 2002	September	2002	3.13%
December 16, 2002	October	2002	3.10%
January 15, 2003	November	2002	3.00%
February 14, 2003	December	2002	2.90%
March 14, 2003	January	2003	2.83%
April 15, 2003	February	2003	2.73%
May 15, 2003	March	2003	2.70%
June 16, 2003	April	2003	2.62%
July 15, 2003	May	2003	2.57%
August 15, 2003	June	2003	2.50%
September 15, 2003	July	2003	2.41%
October 15, 2003	August	2003	2.36%
November 14, 2003	September	2003	2.32%
December 15, 2003	October	2003	2.28%
January 15, 2003	November	2003	2.25%
February 17, 2004	December	2003	2.22%
March 15, 2004	January	2004	2.22%
April 15, 2004	February	2004	2.15%
May 14, 2004	March	2004	2.14%
June 15, 2004	April	2004	2.12%
July 15, 2004	May	2004	2.08%
August 16, 2004	June	2004	2.09%
September 15, 2004	July	2004	2.09%
October 15, 2004	August	2004	2.11%
November 15, 2004	September	2004	2.15%
December 15, 2004	October	2004	2.16%
January 14, 2005	November	2004	2.18%
February 15, 2005	December	2004	2.22%
March 15, 2005	January	2005	2.27%
April 15, 2005	February	2005	2.30%
May 16, 2005	March	2005	2.34%
June 15, 2005	April	2005	2.39%
July 15, 2005	May	2005	2.43%
August 15, 2004	June	2005	2.48%
September 15, 2005	July	2005	2.54%

**National Monthly Median Cost of Funds Ratio
to OTS-Regulated SAIF-Insured Institutions**
(*adjusted for variations in length of month)

Announcement Date	Index Month	Year	Index Rate %*
October 17, 2005	August	2005	2.61%
November 15, 2005	September	2005	2.67%
December 15, 2005	October	2005	2.74%
January 17, 2006	November	2005	2.82%
February 15, 2006	December	2005	2.86%
March 15, 2006	January	2006	2.94%
April 14, 2006	February	2006	3.00%
May 15, 2006	March	2006	3.06%
June 15, 2006	April	2006	3.11%
July 14, 2006	May	2006	3.21%
August 15, 2006	June	2006	3.28%
September 15, 2006	July	2006	3.35%
October 16, 2006	August	2006	3.45%
November 15, 2006	September	2006	3.52%
December 15, 2006	October	2006	3.57%
January 16, 2007	November	2006	3.63%
February 15, 2007	December	2006	3.67%
March 15, 2007	January	2007	3.71%
April 16, 2007	February	2007	3.71%
May 15, 2007	March	2007	3.74%
June 15, 2007	April	2007	3.76%
July 16, 2007	May	2007	3.79%
August 15, 2007	June	2007	3.79%
September 14, 2007	July	2007	3.81%
October 15, 2007	August	2007	3.84%
November 15, 2007	September	2007	3.85%
December 14, 2007	October	2007	3.83%
January 15, 2008	November	2007	3.81%
February 15, 2008	December	2007	3.77%
March 14, 2008	January	2008	3.74%
April 15, 2008	February	2008	3.59%
May 15, 2008	March	2008	3.45%
June 16, 2008	April	2008	3.32%
July 15, 2008	May	2008	3.22%
August 15, 2008	June	2008	3.10%
September 15, 2008	July	2008	3.06%
October 15, 2008	August	2008	3.02%
November 14, 2008	September	2008	2.99%
December 15, 2008	October	2008	2.95%
January 15, 2009	November	2008	2.89%
February 17, 2009	December	2008	2.86%
March 16, 2009	January	2009	2.78%
April 15, 2009	February	2009	2.68%
May 15, 2009	March	2009	2.62%
June 15, 2009	April	2009	2.54%

**National Monthly Median Cost of Funds Ratio
to OTS-Regulated SAIF-Insured Institutions**
(*adjusted for variations in length of month)

Announcement Date	Index Month	Year	Index Rate %*
July 15, 2009	May	2009	2.48%
August 14, 2009	June	2009	2.43%
September 15, 2009	July	2009	2.36%
October 15, 2009	August	2009	2.33%
November 16, 2009	September	2009	2.26%
December 15, 2009	October	2009	2.17%
January 15, 2010	November	2009	2.13%
February 16, 2010	December	2009	2.05%
March 15, 2010	January	2010	1.98%
April 15, 2010	February	2010	1.94%
May 14, 2010	March	2010	1.90%
June 15, 2010	April	2010	1.83%
July 15, 2010	May	2010	1.80%
August 16, 2010	June	2010	1.78%
September 15, 2010	July	2010	1.74%
October 15, 2010	August	2010	1.70%
November 15, 2010	September	2010	1.66%
December 15, 2010	October	2010	1.62%
January 14, 2011	November	2010	1.57%
February 15, 2011	December	2010	1.53%
March 15, 2011	January	2011	1.48%
April 15, 2011	February	2011	1.44%
May 16, 2011	March	2011	1.43%
June 15, 2011	April	2011	1.39%
July 15, 2011	May	2011	1.37%
August 15, 2011	June	2011	1.34%
September 15, 2011	July	2011	1.31%
October 14, 2011	August	2011	1.28%
November 15, 2011	September	2011	1.25%
December 15, 2011	October	2011	1.22%
January 17, 2012	November	2011	1.20%

Historical Index Report values are included in this table. This index is among those that federally chartered savings institutions may use in changing rates on adjustable mortgage loans made in accordance with Office of Thrift Supervision Regulation §560.35. Information about other permissible indices can be obtained from other sources.

Every effort has been made to obtain the most complete and accurate information possible prior to the publication of Index Report values. However, the Bank assumes no liability for any error in these values, regardless of cause. The Bank assumes no responsibility for any errors contained in Index Report information due to inaccurate data supplied from members, faulty calculations, or other problems with the collection and analysis of the information necessary to generate this report. This information is provided solely as a convenience for the members of the Bank.