

**National Quarterly Average Cost of Funds Ratio
for OTS-Regulated SAIF-Insured Institutions**
(*denotes revised value)

Announcement Date	Index Period Beginning	Index Period Ending	Index Rate %
July 17, 1984	January 1984	March 1984	9.74%
October 5, 1984	April 1984	June 1984	9.80%
December 28, 1984	July 1984	September 1984	10.27%
March 27, 1985	October 1984	December 1984	10.31%
June 20, 1985	January 1985	March 1985	9.58%
September 30, 1985	April 1985	June 1985	9.35%
December 27, 1985	July 1985	September 1985	9.04%
March 28, 1986	October 1985	December 1985	8.79%
June 23, 1986	January 1986	March 1986	8.49%
September 29, 1986	April 1986	June 1986	8.21%
December 30, 1986	July 1986	September 1986	7.99%
March 30, 1987	October 1986	December 1986	7.53%
June 30, 1987	January 1987	March 1987	7.11%
September 23, 1987	April 1987	June 1987	7.06%
December 7, 1987	July 1987	September 1987	7.21%
March 24, 1988	October 1987	December 1987	7.43%
June 21, 1988	January 1988	March 1988	7.38%
September 22, 1988	April 1988	June 1988	7.32%
December 13, 1988	July 1988	September 1988	7.51%
March 30, 1989	October 1988	December 1988	7.71%
June 13, 1989	January 1989	March 1989	7.88%
August 22, 1989	April 1989	June 1989	8.38%
December 21, 1989	July 1989	September 1989	8.49%
March 26, 1990	October 1989	December 1989	8.28%
July 25, 1990	January 1990	March 1990	7.97%
September 26, 1990	April 1990	June 1990	7.91%
January 18, 1991	July 1990	September 1990	7.86%
March 15, 1991	October 1990	December 1990	7.83%
July 3, 1991	January 1991 *	March 1991 *	7.44%
September 30, 1991	April 1991	June 1991	7.12%
December 26, 1991	July 1991	September 1991	6.80%
March 27, 1992	October 1991	December 1991	6.41%
June 26, 1992	January 1992	March 1992	5.77%
September 30, 1992	April 1992	June 1992	5.35%
December 24, 1992	July 1992	September 1992	5.00%
March 25, 1993	October 1992	December 1992	4.63%
June 30, 1993	January 1993	March 1993	4.34%
September 30, 1993	April 1993	June 1993	4.20%
December 30, 1993	July 1993	September 1993	4.09%
April 1, 1994	October 1993	December 1993	3.96%
June 23, 1994	January 1994	March 1994	3.77%
September 23, 1994	April 1994	June 1994	3.86%
December 22, 1994	July 1994	September 1994	4.10%
March 20, 1995	October 1994	December 1994	4.41%
September 25, 1995	April 1995	June 1995	5.03%
December 22, 1995	July 1995	September 1995	5.13%
March 25, 1996	October 1995	December 1995	5.06%
June 25, 1996	January 1996	March 1996	4.90%
September 25, 1996	April 1996	June 1996	4.79%
December 24, 1996	July 1996	September 1996	4.87%
March 24, 1997	October 1996	December 1996	4.87%

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June 25, 1997	January 1997	March 1997	4.76%
September 25, 1997	April 1997	June 1997	4.81%
December 19, 1997	July 1997	September 1997	4.97%
March 16, 1998	October 1997	December 1997	4.96%
June 25, 1998	January 1998	March 1998	4.83%
September 15, 1998	April 1998	June 1998	4.83%
December 23, 1998	July 1998	September 1998	4.82%
March 15, 1999	October 1998	December 1998	4.66%
June 17, 1999	January 1999	March 1999	4.44%
September 20, 1999	April 1999	June 1999	4.41%
December 22, 1999	July 1999	September 1999	4.51%
March 15, 2000	October 1999	December 1999	4.67%
June 15, 2000	January 2000	March 2000	4.77%
September 15, 2000	April 2000	June 2000	4.99%
December 15, 2000	July 2000	September 2000	5.32%
March 15, 2001	October 2000	December 2000	5.39%
June 15, 2001	January 2001	March 2001	5.18%
September 14, 2001	April 2001	June 2001	4.75%
December 14, 2001	July 2001	September 2001	4.31%
March 15, 2002	October 2001	December 2001	3.66%
June 14, 2002	January 2002	March 2002	3.15%
September 16, 2002	April 2002	June 2002	3.06%
December 16, 2002	July 2002	September 2002	3.01%
March 14, 2003	October 2002	December 2002	2.90%
June 16, 2003	January 2003	March 2003	2.50%
September 15, 2003	April 2003	June 2003	2.36%
December 15, 2003	July 2003	September 2003	2.22%
March 15, 2004	October 2003	December 2003	2.15%
June 15, 2004	January 2004	March 2004	2.03%
September 15, 2004	April 2004	June 2004	1.94%
December 15, 2004	July 2004	September 2004	2.04%
March 15, 2004	October 2004	December 2004	2.15%
June 15, 2005	January 2005	March 2005	2.33%
September 15, 2005	April 2005	June 2005	2.59%
December 15, 2005	July 2005	September 2005	2.85%
March 15, 2006	October 2005	December 2005	3.16%
June 15, 2006	January 2006	March 2006	3.32%
September 15, 2006	April 2006	June 2006	3.64%
December 15, 2006	July 2006	September 2006	4.02%
March 15, 2007	October 2006	December 2006	4.08%
June 15, 2007	January 2007	March 2007	4.02%
September 14, 2007	April 2007	June 2007	4.13%
December 14, 2007	July 2007	September 2007	4.17%
March 14, 2008	October 2007	December 2007	4.06%
June 16, 2008	January 2008	March 2008	3.59%
September 15, 2008	April 2008	June 2008	3.04%
December 15, 2008	July 2008	September 2008	2.93%
March 16, 2009	October 2008	December 2008	2.75%
June 15, 2009	January 2009	March 2009	2.37%
September 15, 2009	April 2009	June 2009	2.11%
December 15, 2009	July 2009	September 2009	1.94%
March 15, 2010	October 2009	December 2009	1.79%
June 15, 2010	January 2010	March 2010	1.62%
September 15, 2010	April 2010	June 2010	1.53%
December 15, 2010	July 2010	September 2010	1.47%

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Announcement Date	Index Period Beginning	Index Period Ending	Index Rate %
March 15, 2011	October 2010	December 2010	1.35%
June 15, 2011	January 2011	March 2011	1.24%
September 15, 2011	April 2011	June 2011	1.18%
December 15, 2011	July 2011	September 2011	1.14%

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.