Assumptions Template

1	2	3	4	5	6	7
ACCOUNTS*	**INTEREST-RATE PROCESS**	**# STOCHASTIC FACTORS INTEREST-RATE PROCESS**	**VOLATILITY SURFACE(S) CALIBRATED TO**	**MORTGAGE PREPAYMENT MODEL**	**DISCOUNT CURVE**	**SPREAD TO DISCOUNT CURVE**
* See sample account structure, below. Banks may use their own chart of accounts.						
(1): Cash and Money-Market Assets						
Non-interest bearing instruments:						
Interest bearing instruments:						
Discount instruments:						
(2): FHLB Advances						
Vanilla No-option Advances (fixed, floating, step rates):						
Simple option advances:						
Trigger Option Advances:						
Other Advances:						
(3): Non-Mortgage Investment Securities						
U.S. Treasury Notes:						
U.S. Treasury Bonds:						
U.S. Agency Debt:						
FHLB Debt:						
Commercial Bank and Thrift Notes:						
State Agency Debt:						
State Agency Debt Rated Below AA:						
SBICs:						
Other Investments:						

Assumptions Template

(4): Whole-loan Mortgages						
Single Family (1-4 units) Whole-Loan Mortgage Pools:						
Section 184 Mortgages:						
Multifamily Mortgages and Whole-Loan Mortgage Pools:						
Nonresidential Mortgages and Whole-Loan Mortgage Pools:						
Other Whole-Loan Mortgage Pools:						
(5): Mortgage Securities						
Pass-through Mortage-Backed Securities:						
Shared-Funding Mortgage-Backed Securities:						
CMOs and REMICs:						
Asset-Backed Securities Collateralized by Manufactured Housing:						
Asset-Backed Securities Collateralized by HELs or HELOCs:						
Commercial Mortage-Backed Securities:						
Other Mortgage Security Investments:						
(6): Reconciliation Items - Assets						
Accrued Interest Receivable:						
Premises and Equipment:						
All Other Assets:						
(7): Deposits and Borrowings						
Interest-bearing Deposits and Borrowings:						

Assumptions Template

Non-interest-bearing Deposits and Borrowings:						
(8): Consolidated Obligations						
Vanilla COs:						
Discount Notes:						
Trigger COs:						
Flip-flop COs:						
Range Floater Bonds:						
Other COs:						
(9): Reconciliation Items - Liabilities						
Accrued Interest Payable:						
AHP and RefCorp:						
Net Worth:						
All other liabilities:						
(10): Interest Rate Swaps						
Vanilla Swaps:						
Amortizing Swaps:						
Zero Coupon Swaps:						
Range Floater Swaps:						
Flip-flop Swaps:						
Basis Swaps:						
Other Swaps:						
(11): Interest Rate Swaptions						
Payer/Receiver Swaptions:						
Other Swaptions:						

Assumptions Template

(12): Interest-Rate Caps, Floors, Bond Options, and Futures Options						
Interest-Rate Cap:						
Interest-Rate Floor:						
Bond Option:						
Futures Option:						
Other Caps, Floors, Bond Options, and Futures Options:						
(13): Interest-Rate Futures and Forwards						
Interest-Rate Futures:						
Interest-Rate Forwards:						
Other Interest-Rate Futures and Forwards:						
(14): Letters of Credit and Other Commitments						
Letters of credit:						
Other Commitments:						
(15): Additional Positions						
Derivative Securities:						
Other additional Positions:						