February 22, 2013

FOR IMMEDIATE RELEASE:

Office of Finance Announces Preliminary Unaudited 2012 Combined Operating Highlights for the Federal Home Loan Banks

These highlights are prepared from the unaudited financial information of each Federal Home Loan Bank (FHLBank) and are subject to change. The FHLBank System continues to fulfill its mission to make available favorably priced wholesale funding to members while supporting its commitment to affordable housing.

This announcement contains unaudited combined and individual FHLBank balance sheet and income statement highlights as of and for the three months and year ended December 31, 2012 and comparative periods, attached as Tables I and II. Each of the FHLBanks has released its unaudited financial results for the year ended December 31, 2012, filing a Form 8-K with the U. S. Securities and Exchange Commission.

Balance Sheet

Total assets were $762.5 billion at December 31, 2012, a decrease of 0.5% from $766.1 billion at December 31, 2011, led by declines in investments and mortgage loans, partially offset by increases in advances. Investments declined 2.0% to $265.8 billion primarily due to the maturity of Temporary Liquidity Guarantee Program securities and the runoff of residential mortgage-backed securities, partially offset by the increase in short-term investments. Mortgage loans declined 7.4% to $49.4 billion as a result of principal repayments exceeding purchases. Advances increased 1.8% to $425.8 billion as the demand for advances has shown some signs of regional stabilization and certain FHLBank members increased their use of advances. Consolidated obligations declined 0.7% to $692.1 billion due to the reduction in funding needs resulting from the decline in total assets. This decline was primarily the result of a decrease in consolidated bonds, partially offset by an increase in consolidated discount notes.

Total GAAP capital was $42.5 billion at December 31, 2012, an increase of 6.9% from $39.8 billion at December 31, 2011, driven by an improvement in accumulated other comprehensive income (loss) and growth in retained earnings, partially offset by a reduction in capital stock outstanding. The change in accumulated other comprehensive income (loss) was primarily driven by improvements in the fair value of certain available-for-sale securities, primarily reflected in the non-credit portion of other-than-temporary impairment (OTTI) on certain private-label mortgage-backed securities. The decrease in capital stock outstanding was primarily the result of excess capital stock repurchases and redemptions, net of capital stock issuances, and the net transfer of capital stock to mandatorily redeemable capital stock (MRCS). The total GAAP capital-to-assets ratio was 5.58% at December 31, 2012, an increase of 38 basis points from 5.20% at December 31, 2011.

Total combined regulatory capital was $51.0 billion at December 31, 2012, a decrease of 3.7% from $52.9 billion at December 31, 2011, driven by reductions in capital stock and MRCS outstanding, and the exclusion of the designated amount of subordinated notes from this calculation under the FHLBank of Chicago's new capital structure, partially offset by growth in retained earnings. The combined regulatory capital-to-assets ratio was 6.69% at December 31, 2012, a decrease of 22 basis points from 6.91% at December 31, 2011. The difference between total GAAP capital and total combined regulatory capital relates primarily to accumulated other comprehensive income (loss), which is excluded from regulatory capital, and MRCS, which is included in regulatory capital. Each FHLBank was in compliance with all minimum regulatory capital ratios at December 31, 2012 and 2011.

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(Dollars in millions)	December 31, 2012	December 31, 2011	Change
Assets			
Investments	$ 265,825	$ 271,265	$ (5,440)
Advances	425,750	418,157	7,593
Mortgage loans held for portfolio, net	49,425	53,377	(3,952)
Other assets	21,454	23,287	(1,833)
Total assets	**$ 762,454**	**$ 766,086**	**$ (3,632)**
Liabilities			
Consolidated obligations			
Discount notes	$ 216,282	$ 190,149	$ 26,133
Bonds	475,856	506,975	(31,119)
Total consolidated obligations	692,138	697,124	(4,986)
Mandatorily redeemable capital stock	6,929	8,013	(1,084)
Other liabilities	20,838	21,128	(290)
Total liabilities	**719,905**	**726,265**	**(6,360)**
Capital			
Capital stock	33,535	35,542	(2,007)
Retained earnings	10,524	8,577	1,947
Accumulated other comprehensive income (loss)	(1,510)	(4,298)	2,788
Total capital (GAAP)	**42,549**	**39,821**	**2,728**
Total liabilities and capital	**$ 762,454**	**$ 766,086**	**$ (3,632)**
Total combined regulatory capital	**$ 50,989**	**$ 52,936**	**$ (1,947)**

Net Income

Net income for the three months and year ended December 31, 2012 was $661 million and $2,606 million, increases of $146 million and $1,013 million compared to the same periods in 2011. These increases were primarily driven by improvements in non-interest income (loss) and non-interest expense, partially offset by lower net interest income.

	Three Months Ended December 31,			Year Ended December 31,		
(Dollars in millions)	2012	2011	Change	2012	2011	Change
Net interest income after provision (reversal) for credit losses	$ 987	$ 1,054	$ (67)	$ 4,031	$ 4,100	$ (69)
Non-interest income (loss)	(2)	(155)	153	(160)	(1,102)	942
Non-interest expense	249	319	(70)	969	1,057	(88)
Assessments	75	65	10	296	348	(52)
Net income (loss)	**$ 661**	**$ 515**	**$ 146**	**$ 2,606**	**$ 1,593**	**$ 1,013**

Net Interest Income

Net interest income after provision for credit losses for the three months and year ended December 31, 2012 was $987 million and $4,031 million, decreases of 6.4% and 1.7% compared to the same periods in 2011. Net interest margin for the three months and year ended December 31, 2012 was 0.52% and 0.53%, a decrease of 3 basis points and an increase of 2 basis points compared to the same periods in 2011.

Interest income for the three months ended December 31, 2012 was $2,396 million, a decrease of 13.3% compared to the same period in 2011. The decrease was driven by lower yields on investments, advances and mortgage loans, as well as a reduction in the average balance of interest-earning assets. Interest income for the year ended

December 31, 2012 was $10,194 million, a decrease of 11.2% compared to the same period in 2011. The decrease was driven by a reduction in the average balance of interest-earning assets and lower yields on investments and mortgage loans, partially offset by a higher yield on advances that was attributable to increased prepayment fees.

Interest expense for the three months and year ended December 31, 2012 was $1,407 million and $6,142 million, decreases of 16.3% and 15.9% compared to the same periods in 2011. The decreases were driven by reductions in the average balances of interest-bearing liabilities, as well as lower funding costs that were partially attributable to the cumulative effect of redemptions and refinancings of higher-cost consolidated obligations in a very low interest-rate environment. These decreases were partially offset by increases in interest expense related to MRCS.

Provision for credit losses for the three months and year ended December 31, 2012 was $2 million and $21 million, decreases of $26 million and $50 million compared to the same periods in 2011, primarily because of improvements in certain housing markets.

	Three Months Ended December 31,			Year Ended December 31,		
(Dollars in millions)	2012	2011	Change	2012	2011	Change
Interest income						
Advances	$ 703	$ 823	$ (120)	$ 3,106	$ 3,340	$ (234)
Prepayment fees on advances, net	114	89	25	341	257	84
Investments	1,065	1,242	(177)	4,555	5,237	(682)
Mortgage loans and other	514	608	(94)	2,192	2,641	(449)
Total interest income	**2,396**	**2,762**	**(366)**	**10,194**	**11,475**	**(1,281)**
Interest expense						
Consolidated obligations	1,352	1,649	(297)	5,995	7,174	(1,179)
Deposits and other borrowings	55	31	24	147	130	17
Total interest expense	**1,407**	**1,680**	**(273)**	**6,142**	**7,304**	**(1,162)**
Net interest income	**989**	**1,082**	**(93)**	**4,052**	**4,171**	**(119)**
Provision (reversal) for credit losses	2	28	(26)	21	71	(50)
Net interest income after provision (reversal) for credit losses	**$ 987**	**$ 1,054**	**$ (67)**	**$ 4,031**	**$ 4,100**	**$ (69)**
Net interest margin	**0.52%**	**0.55%**	**(0.03)%**	**0.53%**	**0.51%**	**0.02%**

Non-Interest Income (Loss)

Non-interest income (loss) for the three months and year ended December 31, 2012 was a loss of $2 million and a loss of $160 million, improvements of $153 million and $942 million compared to the same periods in 2011. The improvements were due primarily to lower credit-related OTTI charges as well as net gains on derivatives and hedging activities. For the year ended December 31, 2012, the improvements were partially offset by higher net losses on trading securities.

Credit-related OTTI charges for the three months and year ended December 31, 2012 of $18 million and $112 million were attributable to projected incremental credit losses on collateral underlying certain private-label mortgage-backed securities. Decreases in credit-related OTTI charges for the three months and year ended December 31, 2012 were due primarily to further stabilization of the housing and mortgage markets in 2012 compared to 2011, and to improved expectations for these markets.

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Market value fluctuations also contributed to the net losses recorded in non-interest income (loss) for the three months and year ended December 31, 2012. During the three months and year ended December 31, 2012, the FHLBanks recorded net mark-to-market related losses on trading securities and financial instruments held under fair value option, partially offset by net gains on derivatives and hedging activities.

	Three Months Ended December 31,			Year Ended December 31,		
(Dollars in millions)	2012	2011	Change	2012	2011	Change
Net other-than-temporary impairment losses	$ (18)	$ (81)	$ 63	$ (112)	$ (856)	$ 744
Net gains (losses) on derivatives and hedging activities	57	(2)	59	47	(383)	430
Net gains (losses) on trading securities	(55)	(57)	2	(152)	(11)	(141)
Net gains (losses) on financial instruments held under fair value option	(20)	(28)	8	(5)	6	(11)
Other	34	13	21	62	142	(80)
Total non-interest income (loss)	**$ (2)**	**$ (155)**	**$ 153**	**$ (160)**	**$ (1,102)**	**$ 942**

Non-Interest Expense

Non-interest expense for the three months and year ended December 31, 2012 decreased 21.9% and 8.3% to $249 million and $969 million. The decreases primarily reflect a one-time $50 million charge, reported in other expense in the fourth quarter of 2011, by the FHLBank of Chicago to supplement its affordable housing and community investment programs.

	Three Months Ended December 31,			Year Ended December 31,		
(Dollars in millions)	2012	2011	Change	2012	2011	Change
Compensation and benefits	$ 129	$ 132	$ (3)	$ 508	$ 540	$ (32)
Other operating expenses	96	88	8	331	313	18
Federal Housing Finance Agency	15	23	(8)	72	79	(7)
Other expense	9	76	(67)	58	125	(67)
Total non-interest expense	**$ 249**	**$ 319**	**$ (70)**	**$ 969**	**$ 1,057**	**$ (88)**

Assessments

Assessments for the three months ended December 31, 2012 were $75 million, an increase of 15.4% compared to the same period in 2011. The increase was driven by higher Affordable Housing Program assessments as a result of an increase in net income before assessments. Assessments for the year ended December 31, 2012 were $296 million, a decrease of 14.9% compared to the same period in 2011. The decrease was driven by the August 2011 satisfaction of the FHLBanks' REFCORP obligation, partially offset by higher Affordable Housing Program assessments as a result of an increase in net income before assessments.

	Three Months Ended December 31,			Year Ended December 31,		
(Dollars in millions)	2012	2011	Change	2012	2011	Change
Affordable Housing Program	$ 75	$ 65	$ 10	$ 296	$ 188	$ 108
REFCORP	—	—	—	—	160	(160)
Total assessments	**$ 75**	**$ 65**	**$ 10**	**$ 296**	**$ 348**	**$ (52)**

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About the FHLBanks

The primary purpose of the FHLBanks is to ensure the flow of credit and other services for housing and community development to member financial institutions. This liquidity serves the public by enhancing the availability of residential mortgage and community investment funds. As cooperatives, the FHLBanks seek to maintain a balance between their public policy mission and their obligation to provide adequate returns on the capital supplied by members. The FHLBanks achieve this balance by delivering low-cost financing, providing members a viable alternative to the secondary mortgage market through their mortgage programs, and through the payment of dividends. Each FHLBank also helps members with other local housing and community development needs through self-funded affordable housing programs.

Each FHLBank manages its operations independently and is responsible for establishing its own accounting and financial reporting policies in accordance with GAAP. The accounting and financial reporting policies and practices of the individual FHLBanks are not always identical because different policies and presentations are permitted under GAAP in certain circumstances within a combined financial statement presentation.

The FHLBanks have delivered innovation and service to the U.S. housing market since 1932, and currently have approximately 7,600 members serving all 50 states, the District of Columbia and U.S. territories. Please contact Kevin Kincaid at 703-467-3608 or kkincaid@fhlb-of.com for additional information.

Statements contained in this release may be "forward-looking statements," including those statements related to financial performance. Forward-looking statements may be identified by words such as "anticipates," "believes," "could," "estimates," "may" or comparable terminology. Any forward-looking statements are subject to risks and uncertainties related to the future operations of the FHLBanks and the business environment. These risks and uncertainties could cause actual results to differ materially from current expectations. These risks and uncertainties include the following: changes in interest rates and housing prices; size and volatility of the residential mortgage market; demand for FHLBank advances; volatility of market prices, rates, and indices that could affect the value of investments, including other-than-temporary impairment of private-label mortgage-backed securities, or collateral held by the FHLBanks as security; political events, including government-sponsored enterprise reform, that affect the FHLBanks, their members, counterparties, and/or investors in the consolidated obligations of the FHLBanks; competitive forces, including other sources of funding available to FHLBank members; changes in investor demand for consolidated obligations, including those resulting from changes in credit ratings and/or the terms of interest-rate exchange agreements; implementation of accounting rules; and the ability to introduce new FHLBank products and services and successfully manage the risks associated with those products and services. Investors are encouraged to consider these and other risks and uncertainties that are discussed in periodic combined financial reports posted on the Office of Finance web site, www.fhlb-of.com, and in reports filed by each FHLBank with the SEC. Any duty to update these forward-looking statements is disclaimed.

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FHLBANKS OFFICE OF FINANCE

FHLBanks Office of Finance
Table I to February 22, 2013 Combined Operating Highlights
Balance Sheet Highlights
Unaudited

(Dollars in millions)	Combined[1]		Boston		New York		Pittsburgh		Atlanta		Cincinnati		Indianapolis	
	December 31, 2012	December 31, 2011	December 31, 2012	December 31, 2011	December 31, 2012	December 31, 2011	December 31, 2012	December 31, 2011	December 31, 2012	December 31, 2011	December 31, 2012	December 31, 2011	December 31, 2012	December 31, 2011
Assets														
Investments	$ 265,825	$ 271,265	$ 15,554	$ 21,379	$ 17,459	$ 14,237	$ 19,057	$ 16,639	$ 30,454	$ 36,138	$ 19,950	$ 21,941	$ 16,845	$ 15,203
Advances	425,750	418,157	20,790	25,195	75,888	70,864	40,498	30,605	87,503	86,971	53,944	28,424	18,130	18,568
Mortgage loans held for portfolio, net	49,425	53,377	3,479	3,109	1,843	1,408	3,533	3,883	1,244	1,633	7,530	7,850	6,001	5,955
Other assets	21,454	23,287	386	285	7,799	11,153	1,528	867	4,504	528	138	2,182	252	649
Total assets	$ 762,454	$ 766,086	$ 40,209	$ 49,968	$ 102,989	$ 97,662	$ 64,616	$ 51,994	$ 123,705	$ 125,270	$ 81,562	$ 60,397	$ 41,228	$ 40,375
Liabilities														
Consolidated obligations														
Discount notes	$ 216,282	$ 190,149	$ 8,639	$ 14,652	$ 29,780	$ 22,123	$ 24,148	$ 10,922	$ 31,737	$ 24,330	$ 30,840	$ 26,136	$ 8,924	$ 6,536
Bonds	475,856	506,975	26,120	29,879	64,784	67,441	35,136	35,613	82,947	90,662	44,346	28,855	27,408	30,358
Total consolidated obligations	692,138	697,124	34,759	44,531	94,564	89,564	59,284	46,535	114,684	114,992	75,186	54,991	36,332	36,894
Mandatorily redeemable capital stock	6,929	8,013	216	228	23	54	432	45	40	286	211	275	451	453
Other liabilities	20,838	21,128	1,668	1,720	2,911	2,998	1,472	1,751	2,706	3,431	1,628	1,572	2,229	1,080
Total liabilities	719,905	726,265	36,643	46,479	97,498	92,616	61,188	48,331	117,430	118,709	77,025	56,838	39,012	38,427
Capital														
Capital stock	33,535	35,542	3,455	3,626	4,797	4,491	2,815	3,389	4,898	5,718	4,010	3,126	1,634	1,563
Retained earnings	10,524	8,577	588	398	894	746	559	435	1,435	1,254	538	444	591	497
Accumulated other comprehensive income (loss)	(1,510)	(4,298)	(477)	(535)	(200)	(191)	54	(161)	(58)	(411)	(11)	(11)	(9)	(112)
Total capital (GAAP)	42,549	39,821	3,566	3,489	5,491	5,046	3,428	3,663	6,275	6,561	4,537	3,559	2,216	1,948
Total liabilities and capital	$ 762,454	$ 766,086	$ 40,209	$ 49,968	$ 102,989	$ 97,662	$ 64,616	$ 51,994	$ 123,705	$ 125,270	$ 81,562	$ 60,397	$ 41,228	$ 40,375
Total combined regulatory capital[2]	$ 50,989	$ 52,936	$ 4,259	$ 4,251	$ 5,714	$ 5,292	$ 3,806	$ 3,871	$ 6,373	$ 7,258	$ 4,759	$ 3,845	$ 2,677	$ 2,515

	Chicago		Des Moines		Dallas		Topeka		San Francisco		Seattle	
	December 31, 2012	December 31, 2011	December 31, 2012	December 31, 2011	December 31, 2012	December 31, 2011	December 31, 2012	December 31, 2011	December 31, 2012	December 31, 2011	December 31, 2012	December 31, 2011
Assets												
Investments	$ 40,750	$ 40,503	$ 13,433	$ 14,637	$ 16,200	$ 13,538	$ 10,775	$ 10,576	$ 40,528	$ 39,368	$ 25,039	$ 27,369
Advances	14,530	15,291	26,614	26,591	18,395	18,798	16,573	17,394	43,750	68,164	9,135	11,292
Mortgage loans held for portfolio, net	10,432	14,118	6,952	7,138	121	163	5,941	4,934	1,289	1,829	1,060	1,357
Other assets	3,872	1,343	368	367	1,039	1,271	530	286	854	4,191	186	166
Total assets	$ 69,584	$ 71,255	$ 47,367	$ 48,733	$ 35,755	$ 33,770	$ 33,819	$ 33,190	$ 86,421	$ 113,552	$ 35,420	$ 40,184
Liabilities												
Consolidated obligations												
Discount notes	$ 31,260	$ 25,404	$ 8,675	$ 6,810	$ 6,984	$ 9,799	$ 8,669	$ 10,251	$ 5,209	$ 19,152	$ 21,417	$ 14,034
Bonds	32,569	39,880	34,345	38,012	25,698	20,070	21,974	19,895	70,310	83,350	10,497	23,221
Total consolidated obligations	63,829	65,284	43,020	44,822	32,682	29,869	30,643	30,146	75,519	102,502	31,914	37,255
Mandatorily redeemable capital stock	6	4	9	6	5	15	6	8	4,343	5,578	1,187	1,061
Other liabilities	2,301	2,675	1,504	1,093	1,297	2,181	1,449	1,335	946	767	746	582
Total liabilities	66,136	67,963	44,533	45,921	33,984	32,065	32,098	31,489	80,808	108,847	33,847	38,898
Capital												
Capital stock	1,650	2,402	2,063	2,109	1,217	1,256	1,264	1,327	4,160	4,795	1,572	1,740
Retained earnings	1,691	1,321	622	569	572	495	482	402	2,247	1,803	228	157
Accumulated other comprehensive income (loss)	107	(431)	149	134	(18)	(46)	(25)	(28)	(794)	(1,893)	(227)	(611)
Total capital (GAAP)	3,448	3,292	2,834	2,812	1,771	1,705	1,721	1,701	5,613	4,705	1,573	1,286
Total liabilities and capital	$ 69,584	$ 71,255	$ 47,367	$ 48,733	$ 35,755	$ 33,770	$ 33,819	$ 33,190	$ 86,421	$ 113,552	$ 35,420	$ 40,184
Total combined regulatory capital[2]	$ 3,347	$ 4,527	$ 2,694	$ 2,684	$ 1,794	$ 1,765	$ 1,752	$ 1,738	$ 10,750	$ 12,176	$ 2,987	$ 2,958

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(1) The sum of the individual FHLBank balance sheet amounts may not agree to the combined balance sheet amounts due to interbank combining adjustments.

(2) The FHLBank of Chicago includes a designated amount of subordinated notes in calculating this amount at December 31, 2011.

FHLBanks Office of Finance

Table II to February 22, 2013 Combined Operating Highlights

Income Statement Highlights

Unaudited

Three Months Ended December 31,

(Dollars in millions)	Combined[1] 2012	Combined[1] 2011	Boston 2012	Boston 2011	New York 2012	New York 2011	Pittsburgh 2012	Pittsburgh 2011	Atlanta 2012	Atlanta 2011	Cincinnati 2012	Cincinnati 2011	Indianapolis 2012	Indianapolis 2011
Net interest income after provision (reversal) for credit losses	$ 987	$ 1,054	$ 82	$ 81	$ 108	$ 163	$ 68	$ 38	$ 95	$ 103	$ 91	$ 62	$ 61	$ 58
Non-interest income (loss)	(2)	(155)	(6)	7	11	(44)	9	(5)	14	7	(4)	(2)	(5)	(2)
Non-interest expense	249	319	17	16	26	26	20	21	38	40	15	15	16	15
Assessments	75	65	6	7	9	9	5	1	7	7	7	5	5	5
Net income (loss)	$ 661	$ 515	$ 53	$ 65	$ 84	$ 84	$ 52	$ 11	$ 64	$ 63	$ 65	$ 40	$ 35	$ 36

	Chicago 2012	Chicago 2011	Des Moines 2012	Des Moines 2011	Dallas 2012	Dallas 2011	Topeka 2012	Topeka 2011	San Francisco 2012	San Francisco 2011	Seattle 2012	Seattle 2011
Net interest income after provision (reversal) for credit losses	$ 134	$ 141	$ 57	$ 60	$ 38	$ 37	$ 52	$ 56	$ 171	$ 244	$ 39	$ 18
Non-interest income (loss)	(2)	(34)	(8)	(8)	(1)	8	(9)	(9)	(28)	(87)	1	14
Non-interest expense	21	83	16	14	19	25	12	13	35	33	17	18
Assessments	11	8	4	4	2	2	3	3	14	13	2	1
Net income (loss)	$ 100	$ 16	$ 29	$ 34	$ 16	$ 18	$ 28	$ 31	$ 94	$ 111	$ 21	$ 13

Year Ended December 31,

(Dollars in millions)	Combined[1] 2012	Combined[1] 2011	Boston 2012	Boston 2011	New York 2012	New York 2011	Pittsburgh 2012	Pittsburgh 2011	Atlanta 2012	Atlanta 2011	Cincinnati 2012	Cincinnati 2011	Indianapolis 2012	Indianapolis 2011
Net interest income after provision (reversal) for credit losses	$ 4,031	$ 4,100	$ 315	$ 307	$ 466	$ 505	$ 210	$ 144	$ 370	$ 454	$ 307	$ 237	$ 234	$ 226
Non-interest income (loss)	(160)	(1,102)	(22)	(53)	32	(80)	7	(33)	55	(104)	13	(5)	(13)	(33)
Non-interest expense	969	1,057	63	65	97	123	73	65	125	123	58	57	60	58
Assessments	296	348	23	29	40	58	14	8	30	43	27	37	18	25
Net income (loss)	$ 2,606	$ 1,593	$ 207	$ 160	$ 361	$ 244	$ 130	$ 38	$ 270	$ 184	$ 235	$ 138	$ 143	$ 110

	Chicago 2012	Chicago 2011	Des Moines 2012	Des Moines 2011	Dallas 2012	Dallas 2011	Topeka 2012	Topeka 2011	San Francisco 2012	San Francisco 2011	Seattle 2012	Seattle 2011
Net interest income after provision (reversal) for credit losses	$ 563	$ 518	$ 241	$ 227	$ 161	$ 152	$ 217	$ 230	$ 849	$ 1,029	$ 126	$ 96
Non-interest income (loss)	(35)	(63)	(57)	(72)	2	(10)	(44)	(79)	(164)	(645)	24	64
Non-interest expense	111	184	60	57	73	84	51	54	134	126	71	67
Assessments	42	47	13	20	9	10	12	20	60	42	8	9
Net income (loss)	$ 375	$ 224	$ 111	$ 78	$ 81	$ 48	$ 110	$ 77	$ 491	$ 216	$ 71	$ 84

(1) The sum of the individual FHLBank income statement amounts may not agree to the combined income statement amounts due to interbank combining adjustments.