

The following tables are provided to help you understand the symmetrical prepayment features Prepayment Advance. The tables are not intended to be an indication of future prepayment fee movements or future interest rate swap market values associated with either the Symmetrical P Classic Advance. The tables display the estimated prepayment fees of a Symmetrical Prepayr Classic Advance, and the market value of an interest rate swap transaction used to hedge the S Prepayment Advance. All estimated prepayment fees and values are based on instantaneous, yield curve. Prepayment fees are expressed as a percentage of the principal amount prepaid b amounts are due to the Federal Home Loan Bank of Boston and positive amounts will be passe member, subject to any contractual limitations as set forth in the Symmetrical Prepayment Adva more information on the Symmetrical Prepayment Advance, please see the Symmetrical Prepay Confirmation, which is available upon request, or speak with your Relationship Manager at the F Bank of Boston.

5 Year FHLB Symmetrical Prepayment Advance

Start Date - 06/17/2015

Maturity Date - 06/17/2020

Table 1

Estimated Prepayment Fees (Subject to 10% termination value limitation, including prepayment fee di

Remaining Prepayment Term	Prepayment Date	-50 bp	-40 bp	-20 bp	Base	+100 bp	+
5	6/17/2015	-2.51%	-2.02%	-1.05%	-0.10%	4.54%	
4	6/17/2016	-2.92%	-2.53%	-1.74%	-0.96%	2.83%	
3	6/17/2017	-3.05%	-2.75%	-2.16%	-1.56%	1.35%	
2	6/17/2018	-2.77%	-2.57%	-2.16%	-1.76%	0.21%	
1	6/17/2019	-1.81%	-1.71%	-1.51%	-1.31%	-0.31%	

Note: Negative amounts are due to FHLB, positive amounts are due to member. Expressed as a percent of principal

Table 2

Market Value of Interest Rate Swap

Remaining Prepayment Term	Prepayment Date	-50 bp	-40 bp	-20 bp	Base	+100 bp	+
5	6/17/2015	-2.41%	-1.92%	-0.96%	0.00%	4.63%	
4	6/17/2016	-2.84%	-2.45%	-1.66%	-0.88%	2.91%	
3	6/17/2017	-2.99%	-2.69%	-2.10%	-1.50%	1.40%	
2	6/17/2018	-2.73%	-2.53%	-2.13%	-1.72%	0.25%	
1	6/17/2019	-1.79%	-1.69%	-1.49%	-1.29%	-0.29%	

Note: Estimated values based on parallel shifts of the swap curve. Negative amounts are due to FHLB, positive amounts are due to member. Expressed as a percent of principal amount prepaid.

5 Year FHLB Classic Advance

Start Date - 06/17/2015

Maturity Date - 06/17/2020

Table 3

Estimated Prepayment Fees

Remaining Term	Prepayment Date	-50 bp	-40 bp	-20 bp	Base	+100 bp	+
5	6/17/2015	-4.15%	-3.66%	-2.73%	-1.76%	0.00%	
4	6/17/2016	-4.34%	-3.94%	-3.18%	-2.39%	0.00%	
3	6/17/2017	-4.36%	-4.05%	-3.45%	-2.88%	0.00%	
2	6/17/2018	-3.60%	-3.40%	-3.02%	-2.61%	-0.66%	
1	6/17/2019	-2.15%	-2.15%	-1.95%	-1.74%	-0.76%	

Note: Negative amounts are due to FHLB. Expressed as a percent of principal amount prepaid.

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Rate 2.18%

(Differential)

-200 bp	+300 bp
8.93%	9.91%
6.46%	9.93%
4.15%	6.87%
2.13%	4.01%
0.67%	1.64%

al amount prepaid.

(Differential)

-200 bp	+300 bp
9.02%	13.18%
6.54%	10.01%
4.21%	6.92%
2.17%	4.05%
0.69%	1.66%

ounts are due to member.

Rate 2.16%



-200 bp **+300 bp**

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