Interest Rate Risk Exposure Report

Office of the Comptroller of the Currency

Credit and Market Risk Policy
Washington, DC 20219

Area: OH

All Reporting CMR | **Reporting Dockets: 65** | **June 2011**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	4,123	-877	-18 %	11.91 %	-183 bp
+200 bp	4,560	-440	-9 %	12.90 %	-84 bp
+100 bp	4,879	-121	-2 %	13.57 %	-17 bp
0 bp	5,000			13.74 %	
-100 bp	4,975	-25	0 %	13.59 %	-15 bp

Risk Measure for a Given Rate Shock

	6/30/2011	3/31/2011	6/30/2010
Pre-shock NPV Ratio: NPV as % of PV Assets	13.74 %	13.17 %	13.16 %
Post-shock NPV Ratio	12.90 %	11.88 %	12.65 %
Sensitivity Measure: Decline in NPV Ratio	84 bp	129 bp	51 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: OH | **Reporting Dockets: 65**
All Reporting CMR | **June 2011**
Report Prepared: 9/28/2011 8:14:12 AM | **Amounts in Millions** | **Data as of: 9/27/2011**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS								
MORTGAGE LOANS AND SECURITIES								
Fixed-Rate Single-Family First-Mortgage Loans and MBS								
30-Year Mortgage Loans	7,225	7,083	6,788	6,429	6,048	6,738	105.12	3.08
30-Year Mortgage Securities	1,034	995	938	879	818	990	100.49	4.85
15-Year Mortgages and MBS	3,902	3,836	3,715	3,578	3,436	3,654	104.98	2.44
Balloon Mortgages and MBS	652	649	642	632	621	618	104.95	0.77
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	264	265	263	262	260	253	104.87	0.20
7 Month to 2 Year Reset Frequency	2,883	2,898	2,896	2,868	2,826	2,754	105.25	-0.22
2+ to 5 Year Reset Frequency	2,471	2,470	2,413	2,340	2,243	2,337	105.70	1.18
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	4	4	4	4	4	4	104.65	0.72
2 Month to 5 Year Reset Frequency	153	151	149	147	144	146	103.55	1.19
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,358	1,346	1,325	1,304	1,283	1,327	101.42	1.25
Adjustable-Rate, Fully Amortizing	1,399	1,391	1,377	1,362	1,348	1,385	100.46	0.82
Fixed-Rate, Balloon	873	849	822	796	771	790	107.48	3.04
Fixed-Rate, Fully Amortizing	816	774	734	698	666	734	105.42	5.26
Construction and Land Loans								
Adjustable-Rate	241	241	240	239	238	241	99.74	0.21
Fixed-Rate	130	128	125	122	120	132	97.12	1.98
Second-Mortgage Loans and Securities								
Adjustable-Rate	3,503	3,498	3,488	3,479	3,470	3,491	100.20	0.21
Fixed-Rate	368	363	355	349	342	344	105.30	1.74
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	260	257	252	245	238	257	100.00	1.60
Accrued Interest Receivable	104	104	104	104	104	104	100.00	0.00
Advance for Taxes/Insurance	19	19	19	19	19	19	100.00	0.00
Float on Escrows on Owned Mortgages	8	16	24	31	37			-50.43
LESS: Value of Servicing on Mortgages Serviced by Others	2	3	3	3	4			-27.86
TOTAL MORTGAGE LOANS AND SECURITIES	**27,666**	**27,334**	**26,670**	**25,881**	**25,032**	**26,318**	**103.86**	**1.82**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: OH | **Reporting Dockets: 65**
All Reporting CMR | **June 2011**
Report Prepared: 9/28/2011 8:14:13 AM | **Amounts in Millions** | **Data as of: 9/27/2011**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	705	704	701	699	696	706	99.70	0.29
Fixed-Rate	474	453	432	412	394	429	105.49	4.74
Consumer Loans								
Adjustable-Rate	127	127	126	126	126	126	100.53	0.23
Fixed-Rate	407	404	398	393	388	420	96.17	1.12
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	1	1	1	1	1	1	100.00	2.39
Accrued Interest Receivable	10	10	10	10	10	10	100.00	0.00
TOTAL NONMORTGAGE LOANS	**1,725**	**1,698**	**1,669**	**1,641**	**1,615**	**1,692**	**100.36**	**1.67**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	653	653	653	653	653	653	100.00	0.00
Equities and All Mutual Funds	47	46	46	45	44	46	100.16	0.98
Zero-Coupon Securities	7	7	7	6	6	6	106.98	5.01
Government and Agency Securities	116	112	107	103	100	106	105.28	3.86
Term Fed Funds, Term Repos	1,947	1,946	1,943	1,940	1,937	1,945	100.07	0.10
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	221	214	207	200	193	213	100.18	3.36
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	1,468	1,454	1,417	1,369	1,320	1,410	103.06	1.77
Structured Securities (Complex)	567	552	530	501	472	552	100.04	3.40
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**5,026**	**4,984**	**4,909**	**4,818**	**4,724**	**4,932**	**101.04**	**1.18**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: OH | **Reporting Dockets: 65**
All Reporting CMR | **June 2011**
Report Prepared: 9/28/2011 8:14:13 AM | **Amounts in Millions** | **Data as of: 9/27/2011**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	172	172	172	172	172	172	100.00	0.00
Real Estate Held for Investment	3	3	3	3	3	3	100.00	0.00
Investment in Unconsolidated Subsidiaries	19	18	16	15	14	18	100.00	6.80
Office Premises and Equipment	297	297	297	297	297	297	100.00	0.00
TOTAL REAL ASSETS, ETC.	**491**	**489**	**488**	**487**	**486**	**489**	**100.00**	**0.25**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	182	221	253	272	282			-16.04
Adjustable-Rate Servicing	4	4	5	6	5			-23.90
Float on Mortgages Serviced for Others	96	117	138	155	168			-18.23
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**281**	**342**	**397**	**433**	**455**			**-16.87**
OTHER ASSETS								
Purchased and Excess Servicing						204		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	983	983	983	983	983	983	100.00	0.00
Miscellaneous II						127		
Deposit Intangibles								
Retail CD Intangible	39	45	70	80	88			-34.45
Transaction Account Intangible	94	131	204	272	339			-41.86
MMDA Intangible	114	132	189	245	291			-28.70
Passbook Account Intangible	179	226	332	432	525			-33.83
Non-Interest-Bearing Account Intangible	-3	18	41	62	82			-120.60
TOTAL OTHER ASSETS	**1,407**	**1,535**	**1,820**	**2,075**	**2,309**	**1,314**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						56		
TOTAL ASSETS	**36,596**	**36,382**	**35,952**	**35,335**	**34,621**	**34,802**	**105/103***	**0.89/1.48***

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: OH | **Reporting Dockets: 65**
All Reporting CMR | **June 2011**
Report Prepared: 9/28/2011 8:14:14 AM | **Amounts in Millions** | **Data as of: 9/27/2011**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	8,740	8,734	8,703	8,672	8,641	8,662	100.83	0.21
Fixed-Rate Maturing in 13 Months or More	7,288	7,138	6,953	6,776	6,608	6,718	106.26	2.34
Variable-Rate	86	86	86	86	86	86	100.64	0.13
Demand								
Transaction Accounts	2,934	2,934	2,934	2,934	2,934	2,934	100/96*	0.00/1.95*
MMDAs	3,996	3,996	3,996	3,996	3,996	3,996	100/97*	0.00/0.98*
Passbook Accounts	4,415	4,415	4,415	4,415	4,415	4,415	100/95*	0.00/1.83*
Non-Interest-Bearing Accounts	947	947	947	947	947	947	100/98*	0.00/2.38*
TOTAL DEPOSITS	**28,406**	**28,251**	**28,034**	**27,826**	**27,628**	**27,759**	**102/100***	**0.66/1.42***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	819	811	801	791	782	792	102.43	1.10
Fixed-Rate Maturing in 37 Months or More	337	318	300	284	269	318	100.06	5.77
Variable-Rate	385	379	374	369	365	345	109.81	1.45
TOTAL BORROWINGS	**1,541**	**1,509**	**1,476**	**1,445**	**1,416**	**1,456**	**103.67**	**2.17**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	191	191	191	191	191	191	100.00	0.00
Other Escrow Accounts	158	153	148	144	140	164	93.31	3.01
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	440	440	440	440	440	440	100.00	0.00
Miscellaneous II	0	0	0	0	0	33		
TOTAL OTHER LIABILITIES	**788**	**784**	**779**	**775**	**771**	**827**	**94.73**	**0.59**
Other Liabilities not Included Above								
Self-Valued	877	855	835	817	804	793	107.81	2.50
Unamortized Yield Adjustments						1		
TOTAL LIABILITIES	**31,613**	**31,399**	**31,124**	**30,862**	**30,618**	**30,836**	**102/100****	**0.78/1.46****

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: OH | **Reporting Dockets: 65**
All Reporting CMR | **June 2011**
Report Prepared: 9/28/2011 8:14:14 AM | **Amounts in Millions** | **Data as of: 9/27/2011**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	25	4	-29	-63	-97			
ARMs	11	10	7	4	-4			
Other Mortgages	1	0	-1	-2	-4			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	11	7	2	-4	-11			
Sell Mortgages and MBS	-55	-6	65	137	208			
Purchase Non-Mortgage Items	1	0	-1	-1	-2			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-2	-1	0	0	1			
Pay Floating, Receive Fixed Swaps	0	0	0	0	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	0	0	0			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	-2	-3	-5	-8	-10			
Self-Valued	2	4	13	25	39			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-8**	**16**	**51**	**87**	**120**			

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: OH | **Reporting Dockets: 65**
All Reporting CMR | **June 2011**
Report Prepared: 9/28/2011 8:14:14 AM | **Amounts in Millions** | **Data as of: 9/27/2011**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
TOTAL ASSETS	36,596	36,382	35,952	35,335	34,621	34,802	105/103***	0.89/1.48***
MINUS TOTAL LIABILITIES	31,613	31,399	31,124	30,862	30,618	30,836	102/100**	0.78/1.46**
PLUS OFF-BALANCE-SHEET POSITIONS	-8	16	51	87	120			
TOTAL NET PORTFOLIO VALUE #	4,975	5,000	4,879	4,560	4,123	3,966	126.06	0.96

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
# NPV includes the reported amount of Minority Interest in Consolidated Subsidaries
Note: Base Case Value is expressed as a Percent of Face Value

AGGREGATE SCHEDULE CMR REPORT

ASSETS

Area: OH
All Reporting CMR
Report Prepared: 9/28/2011 8:14:14 AM

Amounts in Millions

Reporting Dockets: 65
June 2011
Data as of: 09/26/2011

FIXED-RATE, SINGLE FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

	Coupon				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,418	$2,870	$1,238	$173	$38
WARM	340 mo	308 mo	300 mo	257 mo	196 mo
WAC	4.55%	5.45%	6.37%	7.28%	8.62%
Amount of these that is FHA or VA Guaranteed	$40	$9	$2	$0	$0
Securities Backed by Conventional Mortgages	$756	$80	$104	$5	$1
WARM	348 mo	314 mo	312 mo	242 mo	192 mo
Weighted Average Pass-Through Rate	3.77%	5.39%	6.05%	7.20%	8.11%
Securities Backed by FHA or VA Mortgages	$19	$22	$3	$0	$0
WARM	340 mo	300 mo	295 mo	181 mo	95 mo
Weighted Average Pass-Through Rate	4.04%	5.33%	6.10%	7.04%	8.55%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,927	$784	$250	$68	$16
WAC	4.22%	5.35%	6.35%	7.32%	8.53%
Mortgage Securities	$474	$93	$42	$1	$0
Weighted Average Pass-Through Rate	4.00%	5.29%	6.04%	7.46%	9.25%
WARM (of 15-Year Loans and Securities)	157 mo	128 mo	127 mo	121 mo	99 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$47	$202	$105	$40	$5
WAC	4.09%	5.36%	6.35%	7.30%	8.58%
Mortgage Securities	$141	$72	$6	$0	$0
Weighted Average Pass-Through Rate	4.36%	5.37%	6.26%	0.00%	0.00%
WARM (of Balloon Loans and Securities)	85 mo	63 mo	80 mo	70 mo	46 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities **$12,001**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: OH | **Reporting Dockets: 65**
All Reporting CMR | **June 2011**
Report Prepared: 9/28/2011 8:14:15 AM | **Amounts in Millions** | **Data as of: 09/26/2011**

ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$0	$163	$12	$0	$0
WAC	0.00%	3.29%	4.60%	0.00%	6.70%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$253	$2,591	$2,325	$4	$146
Weighted Average Margin	209 bp	298 bp	275 bp	164 bp	211 bp
WAC	4.63%	4.26%	4.21%	3.23%	5.23%
WARM	227 mo	287 mo	300 mo	199 mo	221 mo
Weighted Average Time Until Next Payment Reset	3 mo	10 mo	45 mo	1 mo	22 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	**$5,494**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 185)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	$2	$6	$8	$0	$0
Weighted Average Distance from Lifetime Cap	150 bp	75 bp	139 bp	0 bp	181 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$1	$3	$8	$0	$0
Weighted Average Distance from Lifetime Cap	242 bp	335 bp	335 bp	0 bp	369 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$230	$2,691	$2,276	$4	$131
Weighted Average Distance from Lifetime Cap	845 bp	692 bp	565 bp	826 bp	624 bp
Balances Without Lifetime Cap	$21	$54	$45	$0	$15
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$168	$2,642	$2,265	$3	$130
Weighted Average Periodic Rate Cap	185 bp	210 bp	207 bp	200 bp	172 bp
Balances Subject to Periodic Rate Floors	$172	$2,593	$2,261	$2	$129
MBS Included in ARM Balances	$148	$292	$204	$3	$20

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: OH
All Reporting CMR
Report Prepared: 9/28/2011 8:14:15 AM

Amounts in Millions

Reporting Dockets: 65
June 2011
Data as of: 09/26/2011

MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,327	$1,385
WARM	72 mo	175 mo
Remaining Term to Full Amortization	253 mo	
Rate Index Code	0	0
Margin	251 bp	292 bp
Reset Frequency	43 mo	25 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$55	$18
Wghted Average Distance to Lifetime Cap	198 bp	73 bp
Fixed-Rate:		
Balances	$790	$734
WARM	47 mo	173 mo
Remaining Term to Full Amortization	269 mo	
WAC	6.32%	6.10%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$241	$132
WARM	39 mo	35 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	140 bp	5.52%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$3,491	$344
WARM	171 mo	108 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	35 bp	6.92%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$706	$429
WARM	44 mo	84 mo
Margin in Column 1; WAC in Column 2	110 bp	6.10%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$126	$420
WARM	114 mo	59 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	340 bp	6.40%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$20	$238
Fixed Rate		
Remaining WAL <= 5 Years	$23	$858
Remaining WAL 5-10 Years	$86	$68
Remaining WAL Over 10 Years	$80	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$209	$1,164

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: OH
All Reporting CMR
Report Prepared: 9/28/2011 8:14:15 AM

Amounts in Millions

Reporting Dockets: 65
June 2011
Data as of: 09/26/2011

MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$12,175	$8,675	$2,738	$352	$55
WARM	258 mo	282 mo	269 mo	243 mo	172 mo
Weighted Average Servicing Fee	27 bp	32 bp	30 bp	30 bp	37 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	195 loans
FHA/VA	4 loans
Subserviced by Others	1 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$544	$3
WARM (in months)	298 mo	140 mo
Weighted Average Servicing Fee	36 bp	44 bp

Total # of Adjustable-Rate Loans Serviced	4 loans
Number of These Subserviced by Others	0 loans

Total Balances of Mortgage Loans Serviced for Others **$24,542**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$653		
Equity Securities Carried at Fair Value	$46		
Zero-Coupon Securities	$6	3.04%	61 mo
Government & Agency Securities	$106	2.88%	55 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,945	0.28%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$213	2.44%	51 mo
Memo: Complex Securities (from supplemental reporting)	$552		

Total Cash, Deposits, and Securities **$3,522**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: OH
All Reporting CMR
Report Prepared: 9/28/2011 8:14:15 AM

Amounts in Millions

Reporting Dockets: 65
June 2011
Data as of: 09/26/2011

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$686
Accrued Interest Receivable	$104
Advances for Taxes and Insurance	$19
Less: Unamortized Yield Adjustments	$13
Valuation Allowances	$429
Unrealized Gains (Losses)	$60

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$48
Accrued Interest Receivable	$10
Less: Unamortized Yield Adjustments	$6
Valuation Allowances	$46
Unrealized Gains (Losses)	$1

OTHER ITEMS	
Real Estate Held for Investment	$3
Repossessed Assets	$172
Equity Investments Not Carried at Fair Value	$18
Office Premises and Equipment	
	$297
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$14
Valuation Allowances	$0
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$204
Miscellaneous I	
Miscellaneous II	$983
	$127
TOTAL ASSETS	**$34,765**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$0
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$2
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$4
Mortgage-Related Mututal Funds	$43
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$836
Weighted Average Servicing Fee	25 bp
Adjustable-Rate Mortgage Loans Serviced	$101
Weighted Average Servicing Fee	32 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$6

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: OH
All Reporting CMR
Report Prepared: 9/28/2011 8:14:16 AM

Amounts in Millions

Reporting Dockets: 65
June 2011
Data as of: 09/26/2011

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$1,767	$887	$182	$39
WAC	0.83%	2.04%	4.96%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$2,654	$2,622	$550	$37
WAC	0.92%	1.62%	4.63%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$2,448	$2,146	$19
WAC		1.57%	3.93%	
WARM		20 mo	22 mo	
Balances Maturing in 37 or More Months			$2,124	$35
WAC			3.31%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$15,381**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$161	$223	$118
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$4,261	$5,638	$4,733
Penalty in Months of Forgone Interest	3.27 mo	6.23 mo	7.72 mo
Balances in New Accounts	$300	$266	$174

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: OH
All Reporting CMR
Report Prepared: 9/28/2011 8:14:16 AM

Amounts in Millions

Reporting Dockets: 65
June 2011
Data as of: 09/26/2011

FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT	Remaining Maturity			
	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 3.00%	$234	$308	$203	1.60%
3.00 to 3.99%	$9	$92	$53	3.39%
4.00 to 4.99%	$6	$85	$38	4.49%
5.00 to 5.99%	$24	$34	$15	5.37%
6.00 to 6.99%	$0	$1	$8	6.13%
7.00 to 7.99%	$0	$0	$1	7.66%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	23 mo	78 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$1,110**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$1,224
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: OH
All Reporting CMR
Report Prepared: 9/28/2011 8:14:16 AM

Reporting Dockets: 65
June 2011
Data as of: 09/26/2011

Amounts in Millions

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$2,934	0.42%	$84
Money Market Deposit Accounts (MMDAs)	$3,996	0.77%	$140
Passbook Accounts	$4,415	0.43%	$113
Non-Interest-Bearing Non-Maturity Deposits	$947		$43
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$72	0.01%	
Escrow for Mortgages Serviced for Others	$119	0.01%	
Other Escrows	$164	0.11%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$12,647		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$440		
Miscellaneous II	$33		
TOTAL LIABILITIES	**$30,836**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$3,929
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$34,765**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: OH | **Reporting Dockets: 65**
All Reporting CMR | **June 2011**
Report Prepared: 9/28/2011 8:14:16 AM | **Amounts in Millions** | **Data as of: 09/26/2011**

SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$45
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$0
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	9	$32
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	14	$193
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$1
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	29	$318
1014	Opt commitment to orig 25- or 30-year FRMs	29	$425
1016	Opt commitment to orig "other" Mortgages	18	$59
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$0
2016	Commit/purchase "other" Mortgage loans, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	8	$544
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	10	$342
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$97
2074	Commit/sell 25- or 30-yr FRM MBS		$250
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$1
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$23
2136	Commit/sell "other" Mortgage loans, svc released		$5
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$27
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	9	$113
2214	Firm commit/originate 25- or 30-year FRM loans		$3
2216	Firm commit/originate "other" Mortgage loans		$4
3034	Option to sell 25- or 30-year FRMs		$2
4002	Commit/purchase non-Mortgage financial assets		$12
4022	Commit/sell non-Mortgage financial assets		$3
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$9
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$2
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$3
9502	Fixed-rate construction loans in process	33	$265

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: OH
All Reporting CMR
Report Prepared: 9/28/2011 8:14:17 AM

Amounts in Millions

Reporting Dockets: 65
June 2011
Data as of: 09/26/2011

SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
9512	Adjustable-rate construction loans in process	22	$43

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: OH | **Reporting Dockets: 65**
All Reporting CMR | **June 2011**
Report Prepared: 9/28/2011 8:14:17 AM | **Amounts in Millions** | **Data as of: 09/26/2011**

SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$52
110	Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap		$0
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$0
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$7
120	Other investment securities, fixed-coupon securities		$12
122	Other investment securities, floating-rate securities		$40
130	Construction and land loans (adj-rate)		$3
150	Commercial loans (adj-rate)		$26
200	Variable-rate, fixed-maturity CDs	21	$86
220	Variable-rate FHLB advances		$63
299	Other variable-rate		$283
300	Govt. & agency securities, fixed-coupon securities		$0

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: OH | **Reporting Dockets: 65**

All Reporting CMR | **June 2011**

Report Prepared: 9/28/2011 8:14:17 AM | **Amounts in Millions** | **Data as of: 09/26/2011**

SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock				
Asset/ Liability Code	**#Firms if # > 5**	**Balance**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	37	$552	$567	$552	$530	$501	$472
123 - Mortgage Derivatives - M/V estimate	15	$1,410	$1,468	$1,454	$1,417	$1,369	$1,320
129 - Mortgage-Related Mutual Funds - M/V estimate		$40	$40	$40	$40	$39	$39
280 - FHLB putable advance-M/V estimate	13	$351	$386	$375	$365	$357	$352
281 - FHLB convertible advance-M/V estimate		$132	$139	$137	$136	$135	$134
282 - FHLB callable advance-M/V estimate		$172	$196	$190	$183	$178	$174
290 - Other structured borrowings - M/V estimate		$139	$156	$153	$150	$147	$144
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$45	$2	$4	$13	$25	$39