Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: OH

All Reporting CMR **Reporting Dockets: 68** **December 2010**

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	3,873	-1,007	-21 %	11.05 %	-214 bp
+200 bp	4,329	-551	-11 %	12.09 %	-109 bp
+100 bp	4,689	-191	-4 %	12.86 %	-33 bp
0 bp	4,880			13.19 %	
-100 bp	4,930	50	+1 %	13.21 %	+2 bp

Risk Measure for a Given Rate Shock

	12/31/2010	9/30/2010	12/31/2009
Pre-shock NPV Ratio: NPV as % of PV Assets	13.19 %	12.77 %	13.13 %
Post-shock NPV Ratio	12.09 %	12.20 %	12.05 %
Sensitivity Measure: Decline in NPV Ratio	109 bp	57 bp	108 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: 68**
All Reporting CMR | **December 2010**
Report Prepared: 3/22/2011 3:09:25 PM | **Amounts in Millions** | **Data as of: 3/22/2011**

	-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	7,486	7,292	6,958	6,571	6,173	7,016	103.94	3.62
30-Year Mortgage Securities	1,142	1,096	1,034	968	902	1,100	99.57	4.96
15-Year Mortgages and MBS	4,190	4,095	3,952	3,797	3,640	3,965	103.28	2.91
Balloon Mortgages and MBS	701	702	697	689	677	646	108.54	0.30
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	276	276	274	272	270	264	104.68	0.39
7 Month to 2 Year Reset Frequency	2,869	2,878	2,868	2,839	2,796	2,751	104.62	0.01
2+ to 5 Year Reset Frequency	2,251	2,235	2,186	2,125	2,044	2,162	103.33	1.45
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	5	5	5	5	4	4	104.83	0.80
2 Month to 5 Year Reset Frequency	184	182	179	176	173	178	102.39	1.38
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,407	1,391	1,369	1,346	1,324	1,372	101.37	1.37
Adjustable-Rate, Fully Amortizing	1,443	1,433	1,418	1,403	1,388	1,424	100.59	0.88
Fixed-Rate, Balloon	932	905	878	852	828	824	109.90	2.94
Fixed-Rate, Fully Amortizing	857	810	766	727	692	736	110.05	5.61
Construction and Land Loans								
Adjustable-Rate	292	292	291	290	289	291	100.04	0.21
Fixed-Rate	146	144	142	139	137	146	98.81	1.61
Second-Mortgage Loans and Securities								
Adjustable-Rate	3,660	3,655	3,645	3,635	3,625	3,649	100.14	0.21
Fixed-Rate	394	387	380	372	365	369	104.95	1.80
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	366	361	353	344	334	361	100.00	1.79
Accrued Interest Receivable	108	108	108	108	108	108	100.00	0.00
Advance for Taxes/Insurance	15	15	15	15	15	15	100.00	0.00
Float on Escrows on Owned Mortgages	10	19	27	34	40			-44.26
LESS: Value of Servicing on Mortgages Serviced by Others	2	2	3	3	3			-20.83
TOTAL MORTGAGE LOANS AND SECURITIES	**28,732**	**28,276**	**27,540**	**26,704**	**25,821**	**27,382**	**103.26**	**2.11**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: OH | **Reporting Dockets: 68**
All Reporting CMR | **December 2010**
Report Prepared: 3/22/2011 3:09:26 PM | **Amounts in Millions** | **Data as of: 3/22/2011**

	-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	770	768	765	763	760	770	99.73	0.30
Fixed-Rate	491	470	449	430	412	452	103.94	4.50
Consumer Loans								
Adjustable-Rate	100	100	100	99	99	101	99.28	0.22
Fixed-Rate	386	383	378	374	369	393	97.54	1.05
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	0	0	0	0	0	0	0.00	1.90
Accrued Interest Receivable	11	11	11	11	11	11	100.00	0.00
TOTAL NONMORTGAGE LOANS	**1,757**	**1,731**	**1,702**	**1,676**	**1,650**	**1,725**	**100.31**	**1.60**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	517	517	517	517	517	517	100.00	0.00
Equities and All Mutual Funds	54	54	53	52	50	54	100.24	1.21
Zero-Coupon Securities	6	6	6	5	5	6	108.70	4.92
Government and Agency Securities	164	157	150	144	138	154	101.74	4.37
Term Fed Funds, Term Repos	1,754	1,753	1,751	1,748	1,745	1,752	100.07	0.11
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	234	222	212	202	193	210	105.91	5.03
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	1,378	1,367	1,324	1,275	1,227	1,333	102.53	1.96
Structured Securities (Complex)	483	470	450	425	402	477	98.56	3.61
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**4,591**	**4,546**	**4,462**	**4,368**	**4,278**	**4,503**	**100.97**	**1.42**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: OH | **Reporting Dockets: 68**
All Reporting CMR | **December 2010**
Report Prepared: 3/22/2011 3:09:26 PM | **Amounts in Millions** | **Data as of: 3/22/2011**

	-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	175	175	175	175	175	175	100.00	0.00
Real Estate Held for Investment	3	3	3	3	3	3	100.00	0.00
Investment in Unconsolidated Subsidiaries	9	8	8	7	7	8	100.00	6.80
Office Premises and Equipment	299	299	299	299	299	299	100.00	0.00
TOTAL REAL ASSETS, ETC.	**486**	**485**	**485**	**484**	**484**	**485**	**100.00**	**0.12**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	179	216	243	260	268			-14.83
Adjustable-Rate Servicing	4	4	5	6	5			-24.37
Float on Mortgages Serviced for Others	96	117	137	153	166			-17.75
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**279**	**336**	**386**	**419**	**439**			**-15.95**
OTHER ASSETS								
Purchased and Excess Servicing						196		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,054	1,054	1,054	1,054	1,054	1,054	100.00	0.00
Miscellaneous II						131		
Deposit Intangibles								
Retail CD Intangible	38	44	64	72	79			-29.32
Transaction Account Intangible	98	136	206	272	336			-39.57
MMDA Intangible	115	138	195	249	296			-29.00
Passbook Account Intangible	184	234	336	432	522			-32.58
Non-Interest-Bearing Account Intangible	-1	20	42	62	82			-104.52
TOTAL OTHER ASSETS	**1,489**	**1,627**	**1,897**	**2,141**	**2,370**	**1,381**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						34		
TOTAL ASSETS	**37,334**	**37,002**	**36,473**	**35,792**	**35,041**	**35,510**	**104/103*** **	**1.16/1.74*** **

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: OH | **Reporting Dockets: 68**
All Reporting CMR | **December 2010**
Report Prepared: 3/22/2011 3:09:27 PM | **Amounts in Millions** | **Data as of: 3/22/2011**

	-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	8,875	8,867	8,835	8,805	8,775	8,792	100.85	0.22
Fixed-Rate Maturing in 13 Months or More	7,552	7,384	7,191	7,006	6,831	6,947	106.29	2.45
Variable-Rate	86	86	86	85	85	85	100.79	0.15
Demand								
Transaction Accounts	2,851	2,851	2,851	2,851	2,851	2,851	100/95*	0.00/1.98*
MMDAs	3,791	3,791	3,791	3,791	3,791	3,791	100/96*	0.00/1.10*
Passbook Accounts	4,286	4,286	4,286	4,286	4,286	4,286	100/95*	0.00/1.88*
Non-Interest-Bearing Accounts	922	922	922	922	922	922	100/98*	0.00/2.37*
TOTAL DEPOSITS	**28,364**	**28,188**	**27,963**	**27,747**	**27,542**	**27,675**	**102/100***	**0.71/1.47***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	1,043	1,037	1,030	1,022	1,015	1,021	101.55	0.66
Fixed-Rate Maturing in 37 Months or More	314	300	287	275	263	285	105.14	4.46
Variable-Rate	498	492	487	482	478	459	107.36	1.15
TOTAL BORROWINGS	**1,855**	**1,829**	**1,804**	**1,779**	**1,756**	**1,765**	**103.64**	**1.41**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	318	318	318	318	318	318	100.00	0.00
Other Escrow Accounts	177	172	167	162	157	185	92.86	3.03
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	617	617	617	617	617	617	100.00	0.00
Miscellaneous II	0	0	0	0	0	30		
TOTAL OTHER LIABILITIES	**1,112**	**1,106**	**1,101**	**1,096**	**1,092**	**1,150**	**96.23**	**0.47**
Other Liabilities not Included Above								
Self-Valued	1,058	1,031	1,004	982	965	972	106.06	2.63
Unamortized Yield Adjustments						-2		
TOTAL LIABILITIES	**32,389**	**32,155**	**31,872**	**31,605**	**31,356**	**31,561**	**102/100****	**0.81/1.47****

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: OH | **Reporting Dockets: 68**
All Reporting CMR | **December 2010**
Report Prepared: 3/22/2011 3:09:27 PM | **Amounts in Millions** | **Data as of: 3/22/2011**

	-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	24	-8	-51	-93	-134			
ARMs	2	0	-2	-5	-14			
Other Mortgages	0	0	-1	-2	-3			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	5	4	2	0	-3			
Sell Mortgages and MBS	-44	40	145	249	351			
Purchase Non-Mortgage Items	0	0	0	-1	-1			
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	-2	-5	-7	-9			
Self-Valued	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-14**	**33**	**89**	**142**	**188**			

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: OH | **Reporting Dockets: 68**
All Reporting CMR | **December 2010**
Report Prepared: 3/22/2011 3:09:27 PM | **Amounts in Millions** | **Data as of: 3/22/2011**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
TOTAL ASSETS	37,334	37,002	36,473	35,792	35,041	35,510	104/103***	1.16/1.74***
MINUS TOTAL LIABILITIES	32,389	32,155	31,872	31,605	31,356	31,561	102/100**	0.81/1.47**
PLUS OFF-BALANCE-SHEET POSITIONS	-14	33	89	142	188			
TOTAL NET PORTFOLIO VALUE #	4,930	4,880	4,689	4,329	3,873	3,950	123.56	2.47

* 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: 3/22/2011 3:09:27 PM

Amounts in Millions

Reporting Dockets: 68
December 2010
Data as of: 03/21/2011

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	$2,497	$2,965	$1,338	$177	$39
WARM	345 mo	312 mo	306 mo	266 mo	203 mo
WAC	4.50%	5.47%	6.37%	7.28%	8.62%
Amount of these that is FHA or VA Guaranteed	$55	$10	$3	$0	$0
Securities Backed by Conventional Mortgages	$775	$140	$124	$6	$1
WARM	353 mo	317 mo	321 mo	245 mo	205 mo
Weighted Average Pass-Through Rate	3.77%	5.33%	6.04%	7.18%	8.13%
Securities Backed by FHA or VA Mortgages	$24	$27	$3	$0	$0
WARM	285 mo	305 mo	296 mo	193 mo	100 mo
Weighted Average Pass-Through Rate	4.00%	5.33%	6.12%	7.34%	8.55%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,076	$886	$282	$74	$19
WAC	4.26%	5.35%	6.36%	7.32%	8.52%
Mortgage Securities	$462	$115	$50	$1	$0
Weighted Average Pass-Through Rate	4.07%	5.29%	6.04%	7.43%	9.93%
WARM (of 15-Year Loans and Securities)	165 mo	130 mo	131 mo	121 mo	97 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$53	$201	$113	$41	$6
WAC	4.12%	5.34%	6.35%	7.30%	8.70%
Mortgage Securities	$146	$73	$13	$0	$0
Weighted Average Pass-Through Rate	4.45%	5.35%	6.15%	0.00%	0.00%
WARM (of Balloon Loans and Securities)	91 mo	61 mo	86 mo	74 mo	47 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$12,728**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: OH
All Reporting CMR
Report Prepared: 3/22/2011 3:09:28 PM

Amounts in Millions

Reporting Dockets: 68
December 2010
Data as of: 03/21/2011

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	$193	$7	$0	$0
WAC	6.47%	3.33%	5.01%	0.00%	5.84%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$263	$2,558	$2,155	$4	$178
Weighted Average Margin	211 bp	297 bp	273 bp	164 bp	188 bp
WAC	4.56%	4.42%	4.70%	3.05%	5.17%
WARM	221 mo	290 mo	301 mo	223 mo	257 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 **$5,359**

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	$1	$8	$10	$0	$0
Weighted Average Distance from Lifetime Cap	94 bp	95 bp	147 bp	0 bp	179 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$1	$9	$7	$0	$0
Weighted Average Distance from Lifetime Cap	270 bp	345 bp	326 bp	0 bp	342 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$234	$2,697	$2,087	$4	$135
Weighted Average Distance from Lifetime Cap	851 bp	687 bp	573 bp	811 bp	620 bp
Balances Without Lifetime Cap	$27	$37	$58	$0	$43
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$158	$2,653	$2,076	$3	$133
Weighted Average Periodic Rate Cap	190 bp	208 bp	213 bp	200 bp	171 bp
Balances Subject to Periodic Rate Floors	$165	$2,598	$2,074	$3	$132
MBS Included in ARM Balances	$147	$315	$257	$4	$8

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: OH
All Reporting CMR
Report Prepared: 3/22/2011 3:09:28 PM

Amounts in Millions

Reporting Dockets: 68
December 2010
Data as of: 03/21/2011

MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,372	$1,424
WARM	76 mo	176 mo
Remaining Term to Full Amortization	254 mo	
Rate Index Code	0	0
Margin	253 bp	293 bp
Reset Frequency	44 mo	26 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$55	$12
Wghted Average Distance to Lifetime Cap	196 bp	60 bp
Fixed-Rate:		
Balances	$824	$736
WARM	43 mo	172 mo
Remaining Term to Full Amortization	268 mo	
WAC	6.43%	6.14%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$291	$146
WARM	36 mo	26 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	143 bp	5.68%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$3,649	$369
WARM	176 mo	107 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	33 bp	6.98%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$770	$452
WARM	48 mo	79 mo
Margin in Column 1; WAC in Column 2	220 bp	6.23%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$101	$393
WARM	84 mo	49 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	312 bp	6.82%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$0	$151
Fixed Rate		
Remaining WAL <= 5 Years	$150	$764
Remaining WAL 5-10 Years	$166	$33
Remaining WAL Over 10 Years	$72	
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	$388	$948

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: OH
All Reporting CMR
Report Prepared: 3/22/2011 3:09:28 PM

Amounts in Millions

Reporting Dockets: 68
December 2010
Data as of: 03/21/2011

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	$10,105	$9,189	$3,056	$392	$61
WARM	259 mo	282 mo	275 mo	246 mo	176 mo
Weighted Average Servicing Fee	26 bp	31 bp	31 bp	30 bp	36 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	189 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	$558	$3	Total # of Adjustable-Rate Loans Serviced	4 loans
WARM (in months)	299 mo	141 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	34 bp	44 bp		

Total Balances of Mortgage Loans Serviced for Others	**$23,364**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$517		
Equity Securities Carried at Fair Value	$54		
Zero-Coupon Securities	$6	3.14%	59 mo
Government & Agency Securities	$154	2.49%	59 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,752	0.28%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$210	4.01%	82 mo
Memo: Complex Securities (from supplemental reporting)	$477		

Total Cash, Deposits, and Securities	**$3,170**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: OH
All Reporting CMR
Report Prepared: 3/22/2011 3:09:28 PM

Reporting Dockets: 68
December 2010
Data as of: 03/21/2011

Amounts in Millions

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$742
Accrued Interest Receivable	$108
Advances for Taxes and Insurance	$15
Less: Unamortized Yield Adjustments	$8
Valuation Allowances	$382
Unrealized Gains (Losses)	$45

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$50
Accrued Interest Receivable	$11
Less: Unamortized Yield Adjustments	$4
Valuation Allowances	$50
Unrealized Gains (Losses)	$-1

OTHER ITEMS	
Real Estate Held for Investment	$3
Repossessed Assets	$175
Equity Investments Not Carried at Fair Value	$8
Office Premises and Equipment	
	$299
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$1
Valuation Allowances	$-1
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$196
Miscellaneous I	
Miscellaneous II	$1,054
	$131
TOTAL ASSETS	**$35,513**

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	$6
Mortgage-Related Mututal Funds	$48
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$621
Weighted Average Servicing Fee	25 bp
Adjustable-Rate Mortgage Loans Serviced	$112
Weighted Average Servicing Fee	33 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$6

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: OH
All Reporting CMR
Report Prepared: 3/22/2011 3:09:29 PM

Amounts in Millions

Reporting Dockets: 68
December 2010
Data as of: 03/21/2011

FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$2,091	$840	$176	$37
WAC	1.03%	2.26%	4.69%	
WARM	1 mo	2 mo	1 mo	
Balances Maturing in 4 to 12 Months	$2,765	$2,443	$477	$45
WAC	1.01%	2.00%	4.91%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$2,797	$2,172	$26
WAC		1.76%	4.16%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$1,977	$15
WAC			3.57%	
WARM			53 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$15,739**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$270	$339	$126
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$4,682	$5,761	$4,564
Penalty in Months of Forgone Interest	3.31 mo	6.16 mo	7.81 mo
Balances in New Accounts	$446	$398	$162

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: OH
All Reporting CMR
Report Prepared: 3/22/2011 3:09:29 PM

Amounts in Millions

Reporting Dockets: 68
December 2010
Data as of: 03/21/2011

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%	$545	$205	$105	1.04%
3.00 to 3.99%	$4	$62	$117	3.41%
4.00 to 4.99%	$55	$78	$38	4.66%
5.00 to 5.99%	$1	$70	$16	5.42%
6.00 to 6.99%	$0	$1	$8	6.13%
7.00 to 7.99%	$0	$0	$1	7.67%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	20 mo	60 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$1,306**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$1,516
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: OH
All Reporting CMR
Report Prepared: 3/22/2011 3:09:29 PM

Amounts in Millions

Reporting Dockets: 68
December 2010
Data as of: 03/21/2011

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$2,851	0.48%	$94
Money Market Deposit Accounts (MMDAs)	$3,791	0.86%	$151
Passbook Accounts	$4,286	0.55%	$129
Non-Interest-Bearing Non-Maturity Deposits	$922		$48
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$118	0.01%	
Escrow for Mortgages Serviced for Others	$200	0.01%	
Other Escrows	$185	0.09%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$12,354		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$617		
Miscellaneous II	$30		
TOTAL LIABILITIES	**$31,561**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$3,952
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$35,513**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: OH **Reporting Dockets: 68**
All Reporting CMR **December 2010**
Report Prepared: 3/22/2011 3:09:29 PM **Amounts in Millions** **Data as of: 03/21/2011**

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		$25
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$1
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	7	$10
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	12	$209
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$2
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	31	$486
1014	Opt commitment to orig 25- or 30-year FRMs	28	$466
1016	Opt commitment to orig "other" Mortgages	16	$41
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$0
2016	Commit/purchase "other" Mortgage loans, svc retained		$0
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$2
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	9	$617
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	13	$741
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		$2
2134	Commit/sell 25- or 30-yr FRM loans, svc released	7	$74
2136	Commit/sell "other" Mortgage loans, svc released		$5
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$33
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$0
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	7	$43
2214	Firm commit/originate 25- or 30-year FRM loans		$1
2216	Firm commit/originate "other" Mortgage loans		$4
3034	Option to sell 25- or 30-year FRMs		$1
4002	Commit/purchase non-Mortgage financial assets		$8
4022	Commit/sell non-Mortgage financial assets		$4
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$9
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$2

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: OH | **Reporting Dockets: 68**
All Reporting CMR | **December 2010**
Report Prepared: 3/22/2011 3:09:30 PM | **Amounts in Millions** | **Data as of: 03/21/2011**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$3
9502	Fixed-rate construction loans in process	34	$230
9512	Adjustable-rate construction loans in process	23	$40

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: OH | **Reporting Dockets: 68**
All Reporting CMR | **December 2010**
Report Prepared: 3/22/2011 3:09:30 PM | **Amounts in Millions** | **Data as of: 03/21/2011**

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		$53
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		$51
122	Other investment securities, floating-rate securities		$5
130	Construction and land loans (adj-rate)		$9
150	Commercial loans (adj-rate)		$31
200	Variable-rate, fixed-maturity CDs	21	$85
220	Variable-rate FHLB advances		$52
299	Other variable-rate		$407
300	Govt. & agency securities, fixed-coupon securities		$0

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: OH
All Reporting CMR
Report Prepared: 3/22/2011 3:09:30 PM

Amounts in Millions

Reporting Dockets: 68
December 2010
Data as of: 03/21/2011

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	35	$477	$483	$470	$450	$425	$402
123 - Mortgage Derivatives - M/V estimate	17	$1,333	$1,378	$1,367	$1,324	$1,275	$1,227
129 - Mortgage-Related Mutual Funds - M/V estimate		$44	$44	$44	$44	$43	$42
280 - FHLB putable advance-M/V estimate	14	$434	$468	$452	$438	$426	$418
281 - FHLB convertible advance-M/V estimate		$188	$196	$195	$193	$191	$189
282 - FHLB callable advance-M/V estimate		$187	$212	$206	$199	$193	$190
290 - Other structured borrowings - M/V estimate		$164	$182	$178	$175	$172	$169
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$6	$0	$0	$0	$0	$0