# Interest Rate Risk Exposure Report

## Office of Thrift Supervision

**Risk Modeling and Analysis Division**
**Washington, DC 20552**

## Area: OH

**All Reporting CMR** **Reporting Dockets: 69** **March 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 | 3,884 | -919 | -19 % | 11.24 % | -200 bp |
| +200 bp | 4,300 | -503 | -10 % | 12.21 % | -103 bp |
| +100 bp | 4,626 | -177 | -4 % | 12.92 % | -32 bp |
| 0 bp | 4,803 | | | 13.24 % | |
| -100 bp | 4,813 | 9 | 0 % | 13.17 % | -8 bp |

## Risk Measure for a Given Rate Shock

| | 3/31/2010 | 12/31/2009 | 3/31/2009 |
|---|---|---|---|
| Pre-shock NPV Ratio: NPV as % of PV Assets | 13.24 % | 13.13 % | 9.98 % |
| Post-shock NPV Ratio | 12.21 % | 12.05 % | 9.51 % |
| Sensitivity Measure: Decline in NPV Ratio | 103 bp | 108 bp | 47 bp |
| TB 13a Level of Risk | Minimal | Minimal | Minimal |

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## Present Value Estimates by Interest Rate Scenario

**Area: OH** | **Reporting Dockets: 69**
**All Reporting CMR** | **March 2010**
**Report Prepared: 6/23/2010 10:29:04 AM** | **Amounts in Millions** | **Data as of: 6/23/2010**

| | -100 bp | Base Case<br>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 | 7,018 | 6,801 | 6,466 | 6,096 | 5,727 | 6,575 | 103.44 | 4.06 |
| 30-Year Mortgage Securities | 710 | 698 | 673 | 639 | 603 | 667 | 104.67 | 2.67 |
| 15-Year Mortgages and MBS | 3,608 | 3,525 | 3,408 | 3,281 | 3,151 | 3,382 | 104.26 | 2.83 |
| Balloon Mortgages and MBS | 1,087 | 1,087 | 1,078 | 1,062 | 1,042 | 986 | 110.30 | 0.41 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs** | | | | | | | | |
| 6 Month or Less Reset Frequency | 221 | 220 | 219 | 217 | 215 | 209 | 105.07 | 0.45 |
| 7 Month to 2 Year Reset Frequency | 3,066 | 3,071 | 3,060 | 3,032 | 2,984 | 2,911 | 105.48 | 0.09 |
| 2+ to 5 Year Reset Frequency | 1,672 | 1,664 | 1,655 | 1,635 | 1,593 | 1,587 | 104.85 | 0.51 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs** | | | | | | | | |
| 1 Month Reset Frequency | 6 | 6 | 6 | 6 | 6 | 6 | 103.47 | 0.94 |
| 2 Month to 5 Year Reset Frequency | 221 | 218 | 214 | 210 | 205 | 216 | 100.94 | 1.55 |
| **Multifamily and Nonresidential Mortgage Loans and Securities** | | | | | | | | |
| Adjustable-Rate, Balloons | 1,343 | 1,325 | 1,305 | 1,285 | 1,265 | 1,307 | 101.38 | 1.47 |
| Adjustable-Rate, Fully Amortizing | 1,631 | 1,618 | 1,600 | 1,583 | 1,565 | 1,606 | 100.76 | 0.95 |
| Fixed-Rate, Balloon | 902 | 875 | 849 | 824 | 799 | 831 | 105.34 | 3.04 |
| Fixed-Rate, Fully Amortizing | 768 | 731 | 698 | 667 | 639 | 694 | 105.34 | 4.80 |
| **Construction and Land Loans** | | | | | | | | |
| Adjustable-Rate | 376 | 376 | 375 | 373 | 372 | 376 | 99.96 | 0.25 |
| Fixed-Rate | 164 | 161 | 158 | 155 | 152 | 162 | 99.29 | 1.98 |
| **Second-Mortgage Loans and Securities** | | | | | | | | |
| Adjustable-Rate | 3,837 | 3,830 | 3,820 | 3,809 | 3,799 | 3,823 | 100.19 | 0.22 |
| Fixed-Rate | 454 | 446 | 437 | 429 | 421 | 426 | 104.62 | 1.88 |
| **Other Assets Related to Mortgage Loans and Securities** | | | | | | | | |
| Net Nonperforming Mortgage Loans | 440 | 433 | 423 | 413 | 401 | 433 | 100.00 | 1.90 |
| Accrued Interest Receivable | 111 | 111 | 111 | 111 | 111 | 111 | 100.00 | 0.00 |
| Advance for Taxes/Insurance | 14 | 14 | 14 | 14 | 14 | 14 | 100.00 | 0.00 |
| Float on Escrows on Owned Mortgages | 10 | 17 | 23 | 29 | 34 | | | -39.43 |
| LESS: Value of Servicing on Mortgages Serviced by Others | 1 | 1 | 2 | 2 | 2 | | | -17.75 |
| **TOTAL MORTGAGE LOANS AND SECURITIES** | **27,658** | **27,227** | **26,590** | **25,868** | **25,097** | **26,322** | **103.44** | **1.96** |

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## Present Value Estimates by Interest Rate Scenario

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| | -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 | 842 | 841 | 838 | 836 | 834 | 847 | 99.27 | 0.24 |
| Fixed-Rate | 523 | 501 | 481 | 461 | 443 | 466 | 107.53 | 4.27 |
| **Consumer Loans** | | | | | | | | |
| Adjustable-Rate | 65 | 65 | 64 | 64 | 64 | 67 | 96.27 | 0.18 |
| Fixed-Rate | 392 | 388 | 383 | 378 | 374 | 397 | 97.62 | 1.14 |
| **Other Assets Related to Nonmortgage Loans and Securities** | | | | | | | | |
| Net Nonperforming Nonmortgage Loans | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | -13.65 |
| Accrued Interest Receivable | 13 | 13 | 13 | 13 | 13 | 13 | 100.00 | 0.00 |
| **TOTAL NONMORTGAGE LOANS** | **1,835** | **1,807** | **1,779** | **1,753** | **1,727** | **1,790** | **100.95** | **1.55** |
| **CASH, DEPOSITS, AND SECURITIES** | | | | | | | | |
| Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos | 686 | 686 | 686 | 686 | 686 | 686 | 100.00 | 0.00 |
| Equities and All Mutual Funds | 74 | 72 | 71 | 69 | 67 | 72 | 100.02 | 2.52 |
| Zero-Coupon Securities | 3 | 3 | 3 | 3 | 2 | 3 | 109.94 | 7.06 |
| Government and Agency Securities | 116 | 112 | 108 | 105 | 101 | 110 | 101.70 | 3.50 |
| Term Fed Funds, Term Repos | 1,671 | 1,671 | 1,668 | 1,666 | 1,663 | 1,669 | 100.09 | 0.10 |
| Munis, Mtg-Backed Bonds, Corporates, Commercial Paper | 246 | 233 | 221 | 210 | 200 | 236 | 98.52 | 5.35 |
| **Mortgage-Derivative and Structured Securities** | | | | | | | | |
| Valued by OTS | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Valued by Institution | 1,471 | 1,438 | 1,386 | 1,329 | 1,274 | 1,417 | 101.51 | 2.95 |
| Structured Securities (Complex) | 441 | 432 | 415 | 393 | 372 | 434 | 99.61 | 3.02 |
| LESS: Valuation Allowances for Investment Securities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| **TOTAL CASH, DEPOSITS, AND SECURITIES** | **4,708** | **4,647** | **4,557** | **4,460** | **4,366** | **4,627** | **100.43** | **1.62** |

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## Present Value Estimates by Interest Rate Scenario

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**All Reporting CMR** — **March 2010**
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| | -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 | 183 | 183 | 183 | 183 | 183 | 183 | 100.00 | 0.00 |
| Real Estate Held for Investment | 4 | 4 | 4 | 4 | 4 | 4 | 100.00 | 0.00 |
| Investment in Unconsolidated Subsidiaries | 10 | 10 | 9 | 8 | 8 | 10 | 100.00 | 6.80 |
| Office Premises and Equipment | 303 | 303 | 303 | 303 | 303 | 303 | 100.00 | 0.00 |
| **TOTAL REAL ASSETS, ETC.** | **500** | **500** | **499** | **498** | **498** | **500** | **100.00** | **0.13** |
| **MORTGAGE LOANS SERVICED FOR OTHERS** | | | | | | | | |
| Fixed-Rate Servicing | 200 | 236 | 262 | 276 | 282 | | | -12.98 |
| Adjustable-Rate Servicing | 3 | 3 | 5 | 5 | 5 | | | -21.16 |
| Float on Mortgages Serviced for Others | 92 | 112 | 129 | 142 | 153 | | | -16.48 |
| **TOTAL MORTGAGE LOANS SERVICED FOR OTHERS** | **296** | **352** | **395** | **423** | **439** | | | **-14.17** |
| **OTHER ASSETS** | | | | | | | | |
| Purchased and Excess Servicing | | | | | | 186 | | |
| Margin Account | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 1,095 | 1,095 | 1,095 | 1,095 | 1,095 | 1,095 | 100.00 | 0.00 |
| Miscellaneous II | | | | | | 142 | | |
| **Deposit Intangibles** | | | | | | | | |
| Retail CD Intangible | 41 | 47 | 69 | 77 | 85 | | | -29.79 |
| Transaction Account Intangible | 106 | 155 | 218 | 276 | 333 | | | -36.07 |
| MMDA Intangible | 114 | 153 | 205 | 255 | 296 | | | -29.85 |
| Passbook Account Intangible | 193 | 259 | 352 | 439 | 525 | | | -30.58 |
| Non-Interest-Bearing Account Intangible | 8 | 28 | 48 | 67 | 84 | | | -70.62 |
| **TOTAL OTHER ASSETS** | **1,557** | **1,738** | **1,987** | **2,210** | **2,419** | **1,423** | | |
| **Miscellaneous Assets** | | | | | | | | |
| Unrealized Gains Less Unamortized Yield Adjustments | | | | | | 66 | | |
| **TOTAL ASSETS** | **36,554** | **36,270** | **35,807** | **35,211** | **34,546** | **34,727** | **104/103*** ** | **1.03/1.65*** ** |

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| | -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 | 10,083 | 10,071 | 10,035 | 10,001 | 9,967 | 9,974 | 100.97 | 0.24 |
| Fixed-Rate Maturing in 13 Months or More | 6,900 | 6,713 | 6,536 | 6,366 | 6,206 | 6,313 | 106.34 | 2.72 |
| Variable-Rate | 87 | 87 | 87 | 86 | 86 | 86 | 100.61 | 0.15 |
| **Demand** | | | | | | | | |
| Transaction Accounts | 2,585 | 2,585 | 2,585 | 2,585 | 2,585 | 2,585 | 100/94* | 0.00/2.30* |
| MMDAs | 3,712 | 3,712 | 3,712 | 3,712 | 3,712 | 3,712 | 100/96* | 0.00/1.29* |
| Passbook Accounts | 4,094 | 4,094 | 4,094 | 4,094 | 4,094 | 4,094 | 100/94* | 0.00/2.07* |
| Non-Interest-Bearing Accounts | 868 | 868 | 868 | 868 | 868 | 868 | 100/97* | 0.00/2.37* |
| **TOTAL DEPOSITS** | **28,329** | **28,130** | **27,917** | **27,712** | **27,518** | **27,632** | **102/99*** | **0.73/1.53*** |
| **BORROWINGS** | | | | | | | | |
| **Fixed-Maturity** | | | | | | | | |
| Fixed-Rate Maturing in 36 Months or Less | 765 | 757 | 749 | 741 | 733 | 738 | 102.64 | 1.08 |
| Fixed-Rate Maturing in 37 Months or More | 455 | 433 | 412 | 392 | 374 | 420 | 103.06 | 4.97 |
| Variable-Rate | 510 | 504 | 498 | 494 | 490 | 471 | 107.04 | 1.12 |
| **TOTAL BORROWINGS** | **1,730** | **1,694** | **1,659** | **1,627** | **1,597** | **1,628** | **104.02** | **2.08** |
| **OTHER LIABILITIES** | | | | | | | | |
| **Escrow Accounts** | | | | | | | | |
| For Mortgages | 229 | 229 | 229 | 229 | 229 | 229 | 100.00 | 0.00 |
| Other Escrow Accounts | 98 | 95 | 92 | 90 | 87 | 103 | 92.25 | 3.02 |
| **Miscellaneous Other Liabilities** | | | | | | | | |
| Collateralized Mortgage Securities Issued | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 337 | 337 | 337 | 337 | 337 | 337 | 100.00 | 0.00 |
| Miscellaneous II | 0 | 0 | 0 | 0 | 0 | 30 | | |
| **TOTAL OTHER LIABILITIES** | **664** | **661** | **658** | **655** | **653** | **699** | **94.59** | **0.43** |
| **Other Liabilities not Included Above** | | | | | | | | |
| Self-Valued | 1,020 | 999 | 978 | 962 | 951 | 947 | 105.41 | 2.10 |
| Unamortized Yield Adjustments | | | | | | -1 | | |
| **TOTAL LIABILITIES** | **31,742** | **31,483** | **31,212** | **30,957** | **30,719** | **30,905** | **102/100**** | **0.84/1.56**** |

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| | -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 | 27 | 2 | -33 | -68 | -102 | | | |
| ARMs | 5 | 4 | 3 | 3 | 1 | | | |
| Other Mortgages | 0 | 0 | -1 | -3 | -5 | | | |
| **FIRM COMMITMENTS** | | | | | | | | |
| Purchase/Originate Mortgages and MBS | 9 | 7 | 3 | -1 | -6 | | | |
| Sell Mortgages and MBS | -39 | 5 | 63 | 121 | 176 | | | |
| Purchase Non-Mortgage Items | 0 | 0 | 0 | 0 | 0 | | | |
| Sell Non-Mortgage Items | 0 | 0 | 0 | 0 | 0 | | | |
| **INTEREST-RATE SWAPS, SWAPTIONS** | | | | | | | | |
| Pay Fixed, Receive Floating Swaps | -1 | -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 | 0 | -1 | -3 | -5 | -8 | | | |
| Self-Valued | 0 | 0 | 0 | 0 | 0 | | | |
| **TOTAL OFF-BALANCE-SHEET POSITIONS** | **1** | **16** | **31** | **45** | **56** | | | |

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| | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **NET PORTFOLIO VALUE** | | | | | | | | |
| TOTAL ASSETS | 36,554 | 36,270 | 35,807 | 35,211 | 34,546 | 34,727 | 104/103*** | 1.03/1.65*** |
| MINUS TOTAL LIABILITIES | 31,742 | 31,483 | 31,212 | 30,957 | 30,719 | 30,905 | 102/100** | 0.84/1.56** |
| PLUS OFF-BALANCE-SHEET POSITIONS | 1 | 16 | 31 | 45 | 56 | | | |
| TOTAL NET PORTFOLIO VALUE # | 4,813 | 4,803 | 4,626 | 4,300 | 3,884 | 3,822 | 125.67 | 1.94 |

* 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: 6/23/2010 10:29:06 AM**

**Amounts in Millions**

**Reporting Dockets: 69**
**March 2010**
**Data as of: 06/21/2010**

## 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 | $1,083 | $3,655 | $1,595 | $198 | $43 |
| WARM | 340 mo | 321 mo | 315 mo | 275 mo | 212 mo |
| WAC | 4.60% | 5.47% | 6.36% | 7.28% | 8.62% |
| Amount of these that is FHA or VA Guaranteed | $8 | $47 | $2 | $0 | $0 |
| Securities Backed by Conventional Mortgages | $11 | $227 | $349 | $7 | $2 |
| WARM | 237 mo | 321 mo | 329 mo | 257 mo | 197 mo |
| Weighted Average Pass-Through Rate | 4.46% | 5.35% | 6.02% | 7.20% | 8.13% |
| Securities Backed by FHA or VA Mortgages | $37 | $30 | $4 | $0 | $0 |
| WARM | 335 mo | 301 mo | 307 mo | 202 mo | 108 mo |
| Weighted Average Pass-Through Rate | 4.12% | 5.34% | 6.10% | 7.34% | 8.58% |
| 15-YEAR MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $1,238 | $1,175 | $349 | $92 | $23 |
| WAC | 4.61% | 5.36% | 6.36% | 7.32% | 8.54% |
| Mortgage Securities | $203 | $231 | $70 | $1 | $0 |
| Weighted Average Pass-Through Rate | 4.15% | 5.23% | 6.04% | 7.43% | 10.28% |
| WARM (of 15-Year Loans and Securities) | 155 mo | 140 mo | 137 mo | 121 mo | 98 mo |
| BALLOON MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $47 | $268 | $141 | $42 | $6 |
| WAC | 4.55% | 5.31% | 6.34% | 7.28% | 8.61% |
| Mortgage Securities | $154 | $315 | $13 | $0 | $0 |
| Weighted Average Pass-Through Rate | 4.50% | 5.45% | 6.19% | 0.00% | 0.00% |
| WARM (of Balloon Loans and Securities) | 88 mo | 68 mo | 87 mo | 80 mo | 53 mo |

| | |
|---|---|
| **Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities** | **$11,609** |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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| 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 | $170 | $5 | $0 | $0 |
| WAC | 7.60% | 3.44% | 5.99% | 0.00% | 6.46% |
| Non-Teaser ARMs | | | | | |
| Balances of All Non-Teaser ARMs | $209 | $2,741 | $1,583 | $6 | $215 |
| Weighted Average Margin | 250 bp | 289 bp | 265 bp | 164 bp | 180 bp |
| WAC | 4.67% | 4.71% | 5.75% | 3.40% | 5.22% |
| WARM | 176 mo | 296 mo | 305 mo | 206 mo | 267 mo |
| Weighted Average Time Until Next Payment Reset | 3 mo | 10 mo | 38 mo | 1 mo | 22 mo |
| **Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities** | | | | | **$4,930** |

| 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 | $0 | $9 | $12 | $1 | $0 |
| Weighted Average Distance from Lifetime Cap | 191 bp | 82 bp | 124 bp | 1 bp | 139 bp |
| Balances With Coupon 201-400 bp from Lifetime Cap | $2 | $18 | $16 | $0 | $1 |
| Weighted Average Distance from Lifetime Cap | 293 bp | 356 bp | 372 bp | 270 bp | 351 bp |
| Balances With Coupon Over 400 bp from Lifetime Cap | $170 | $2,867 | $1,475 | $5 | $148 |
| Weighted Average Distance from Lifetime Cap | 973 bp | 661 bp | 603 bp | 821 bp | 613 bp |
| Balances Without Lifetime Cap | $36 | $18 | $85 | $0 | $67 |
| ARM Cap and Floor Detail | | | | | |
| Balances Subject to Periodic Rate Caps | $81 | $2,836 | $1,469 | $4 | $147 |
| Weighted Average Periodic Rate Cap | 182 bp | 206 bp | 223 bp | 200 bp | 173 bp |
| Balances Subject to Periodic Rate Floors | $79 | $2,804 | $1,465 | $4 | $143 |
| MBS Included in ARM Balances | $70 | $493 | $355 | $5 | $7 |

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| MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES | Balloons | Fully Amortizing |
|---|---|---|
| Adjustable-Rate: | | |
| Balances | $1,307 | $1,606 |
| WARM | 80 mo | 176 mo |
| Remaining Term to Full Amortization | 253 mo | |
| Rate Index Code | 0 | 0 |
| Margin | 268 bp | 298 bp |
| Reset Frequency | 43 mo | 27 mo |
| MEMO: ARMs within 300 bp of Lifetime Cap | | |
| Balances | $31 | $15 |
| Wghted Average Distance to Lifetime Cap | 206 bp | 92 bp |
| Fixed-Rate: | | |
| Balances | $831 | $694 |
| WARM | 44 mo | 149 mo |
| Remaining Term to Full Amortization | 275 mo | |
| WAC | 6.53% | 6.31% |

| CONSTRUCTION AND LAND LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $376 | $162 |
| WARM | 27 mo | 31 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 126 bp | 6.07% |
| Reset Frequency | 4 mo | |

| SECOND MORTGAGE LOANS AND SECURITIES | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $3,823 | $426 |
| WARM | 184 mo | 105 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 32 bp | 7.06% |
| Reset Frequency | 1 mo | |

| COMMERCIAL LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $847 | $466 |
| WARM | 73 mo | 67 mo |
| Margin in Column 1; WAC in Column 2 | 188 bp | 6.64% |
| Reset Frequency | 3 mo | |
| Rate Index Code | 0 | |

| CONSUMER LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $67 | $397 |
| WARM | 106 mo | 47 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 245 bp | 6.93% |
| Reset Frequency | 3 mo | |

| MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE | High Risk | Low Risk |
|---|---|---|
| Collateralized Mortgage Obligations: | | |
| Floating Rate | $0 | $196 |
| Fixed Rate | | |
| Remaining WAL <= 5 Years | $44 | $746 |
| Remaining WAL 5-10 Years | $229 | $84 |
| Remaining WAL Over 10 Years | $104 | |
| 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 | $377 | $1,025 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: OH**
**All Reporting CMR**
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**Amounts in Millions**

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**March 2010**
**Data as of: 06/21/2010**

## 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 | $6,849 | $11,306 | $3,868 | $457 | $69 |
| WARM | 248 mo | 285 mo | 283 mo | 258 mo | 185 mo |
| Weighted Average Servicing Fee | 28 bp | 31 bp | 31 bp | 30 bp | 36 bp |

| Total Number of Fixed Rate Loans Serviced that are: | |
|---|---|
| Conventional | 183 loans |
| FHA/VA | 4 loans |
| Subserviced by Others | 0 loans |

| | Index on Serviced Loan | |
|---|---|---|
| | Current Market | Lagging Market |
| Adjustable-Rate Mortgage Loan Servicing | | |
| Balances Serviced | $543 | $3 |
| WARM (in months) | 301 mo | 100 mo |
| Weighted Average Servicing Fee | 32 bp | 36 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** | **$23,095** |

## CASH, DEPOSITS, AND SECURITIES

| | Balances | WAC | WARM |
|---|---|---|---|
| Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos | $686 | | |
| Equity Securities Carried at Fair Value | $72 | | |
| Zero-Coupon Securities | $3 | 4.86% | 87 mo |
| Government & Agency Securities | $110 | 2.72% | 47 mo |
| Term Fed Funds, Term Repos, and Interest-Earning Deposits | $1,669 | 0.49% | 2 mo |
| Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) | $236 | 4.28% | 89 mo |
| Memo: Complex Securities (from supplemental reporting) | $434 | | |

| | |
|---|---|
| **Total Cash, Deposits, and Securities** | **$3,210** |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: OH**
**All Reporting CMR**
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### ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

| | |
|---|---|
| Nonperforming Loans | $750 |
| Accrued Interest Receivable | $111 |
| Advances for Taxes and Insurance | $14 |
| Less: Unamortized Yield Adjustments | $6 |
| Valuation Allowances | $317 |
| Unrealized Gains (Losses) | $69 |

### ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

| | |
|---|---|
| Nonperforming Loans | $49 |
| Accrued Interest Receivable | $13 |
| Less: Unamortized Yield Adjustments | $-4 |
| Valuation Allowances | $49 |
| Unrealized Gains (Losses) | $0 |

### OTHER ITEMS

| | |
|---|---|
| Real Estate Held for Investment | $4 |
| Repossessed Assets | $183 |
| Equity Investments Not Carried at Fair Value | $10 |
| Office Premises and Equipment | |
| | $303 |
| Items Related to Certain Investment Securities | |
| Unrealized Gains (Losses) | |
| Less: Unamortized Yield Adjustments | $-2 |
| Valuation Allowances | $0 |
| | $0 |
| Other Assets | |
| Servicing Assets, Interest-Only Strip Receivables, | |
| and Certain Other Instruments | $186 |
| Miscellaneous I | |
| Miscellaneous II | $1,095 |
| | $142 |

| | |
|---|---|
| **TOTAL ASSETS** | **$34,713** |

### 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 | $11 |
| Mortgage-Related Mututal Funds | $61 |
| Mortgage Loans Serviced by Others: | |
| Fixed-Rate Mortgage Loans Serviced | $322 |
| Weighted Average Servicing Fee | 26 bp |
| Adjustable-Rate Mortgage Loans Serviced | $118 |
| Weighted Average Servicing Fee | 34 bp |
| Credit-Card Balances Expected to Pay Off in Grace Period | $6 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES

**Area: OH**
**All Reporting CMR**
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**Amounts in Millions**

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## FIXED-RATE, FIXED-MATURITY DEPOSITS

| **Balances by Remaining Maturity:** | Original Maturity in Months | | | Early Withdrawals During Quarter (Optional) |
|---|---|---|---|---|
| | 12 or Less | 13 to 36 | 37 or More | |
| Balances Maturing in 3 Months or Less | $2,540 | $751 | $238 | $26 |
| WAC | 1.40% | 3.31% | 4.55% | |
| WARM | 1 mo | 2 mo | 1 mo | |
| Balances Maturing in 4 to 12 Months | $3,576 | $2,459 | $411 | $36 |
| WAC | 1.50% | 2.57% | 4.66% | |
| WARM | 7 mo | 8 mo | 8 mo | |
| Balances Maturing in 13 to 36 Months | | $2,575 | $1,927 | $16 |
| WAC | | 2.28% | 4.50% | |
| WARM | | 20 mo | 26 mo | |
| Balances Maturing in 37 or More Months | | | $1,811 | $9 |
| WAC | | | 4.15% | |
| WARM | | | 53 mo | |
| **Total Fixed-Rate, Fixed Maturity Deposits:** | | | **$16,287** | |

## MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

| | Original Maturity in Months | | |
|---|---|---|---|
| | 12 or Less | 13 to 36 | 37 or More |
| Balances in Brokered Deposits | $487 | $376 | $130 |
| Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest: | | | |
| Balances Subject to Penalty | $5,954 | $5,431 | $4,188 |
| Penalty in Months of Forgone Interest | 3.37 mo | 6.18 mo | 7.21 mo |
| Balances in New Accounts | $685 | $533 | $184 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

**Area: OH**
**All Reporting CMR**
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**Amounts in Millions**

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## 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% | $181 | $171 | $131 | 1.52% |
| 3.00 to 3.99% | $8 | $116 | $116 | 3.43% |
| 4.00 to 4.99% | $7 | $119 | $142 | 4.55% |
| 5.00 to 5.99% | $19 | $115 | $21 | 5.32% |
| 6.00 to 6.99% | $0 | $2 | $9 | 6.22% |
| 7.00 to 7.99% | $0 | $0 | $1 | 7.63% |
| 8.00 to 8.99% | $0 | $0 | $0 | 0.00% |
| 9.00 and Above | $0 | $0 | $0 | 0.00% |
| WARM | 1 mo | 19 mo | 68 mo | |
| **Total Fixed-Rate, Fixed-Maturity Borrowings** | | | **$1,158** | |

## MEMOS

| | |
|---|---|
| Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting) | $1,504 |
| Book Value of Redeemable Preferred Stock | $0 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

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## NON-MATURITY DEPOSITS AND OTHER LIABILITIES

| | Total Balances | WAC | Balances in New Accounts |
|---|---|---|---|
| NON-MATURITY DEPOSITS | | | |
| Transaction Accounts | $2,585 | 0.60% | $116 |
| Money Market Deposit Accounts (MMDAs) | $3,712 | 1.00% | $201 |
| Passbook Accounts | $4,094 | 0.73% | $165 |
| Non-Interest-Bearing Non-Maturity Deposits | $868 | | $28 |
| ESCROW ACCOUNTS | | | |
| Escrow for Mortgages Held in Portfolio | $78 | 0.01% | |
| Escrow for Mortgages Serviced for Others | $151 | 0.01% | |
| Other Escrows | $103 | 0.30% | |
| TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS | $11,591 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS | $-2 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS | $0 | | |
| OTHER LIABILITIES | | | |
| Collateralized Mortgage Securities Issued | $0 | | |
| Miscellaneous I | $337 | | |
| Miscellaneous II | $30 | | |
| **TOTAL LIABILITIES** | **$30,905** | | |

## MINORITY INTEREST AND CAPITAL

| | |
|---|---|
| MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES | $0 |
| EQUITY CAPITAL | $3,807 |
| **TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL** | **$34,713** |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: OH** **Reporting Dockets: 69**
**All Reporting CMR** **March 2010**
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## 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 | | $8 |
| 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 | 7 | $63 |
| 1008 | Opt commitment to orig 3- or 5-yr Treasury ARMs | 16 | $51 |
| 1010 | Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs | | $0 |
| 1012 | Opt commitment to orig 10-, 15-, or 20-year FRMs | 30 | $214 |
| 1014 | Opt commitment to orig 25- or 30-year FRMs | 31 | $536 |
| 1016 | Opt commitment to orig "other" Mortgages | 20 | $82 |
| 2006 | Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained | | $1 |
| 2014 | Commit/purchase 25- or 30-yr FRM loans, svc retained | | $1 |
| 2032 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained | 7 | $154 |
| 2034 | Commit/sell 25- to 30-yr FRM loans, svc retained | 16 | $504 |
| 2036 | Commit/sell "other" Mortgage loans, svc retained | | $0 |
| 2072 | Commit/sell 10-, 15-, or 20-yr FRM MBS | | $35 |
| 2074 | Commit/sell 25- or 30-yr FRM MBS | | $203 |
| 2108 | Commit/purchase 3- or 5-yr Treasury ARM lns, svc released | | $1 |
| 2132 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc released | | $1 |
| 2134 | Commit/sell 25- or 30-yr FRM loans, svc released | 8 | $51 |
| 2136 | Commit/sell "other" Mortgage loans, svc released | | $4 |
| 2206 | Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns | | $38 |
| 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 | 8 | $68 |
| 2214 | Firm commit/originate 25- or 30-year FRM loans | 8 | $7 |
| 2216 | Firm commit/originate "other" Mortgage loans | 6 | $2 |
| 3034 | Option to sell 25- or 30-year FRMs | | $1 |
| 4002 | Commit/purchase non-Mortgage financial assets | | $7 |
| 4022 | Commit/sell non-Mortgage financial assets | | $3 |
| 5502 | IR swap, amortizing: pay fixed, receive 1-month LIBOR | | $6 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

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

| Contract Code | Off-Balance-Sheet Contract Positions | # Frms if # > 5 | Notional Amount |
|---|---|---|---|
| 5504 | IR swap, amortizing: pay fixed, receive 3-month LIBOR | | $2 |
| 9502 | Fixed-rate construction loans in process | 41 | $231 |
| 9512 | Adjustable-rate construction loans in process | 20 | $41 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

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## SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

| Asset/ Liability Code | Supplemental Asset/Liability Items | #Firms if # > 5 | Balance |
|---|---|---|---|
| 100 | Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap | | $1 |
| 106 | Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap | | $59 |
| 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 | | $1 |
| 116 | Multi/nonres mtg lns; adj fully amort w/no Life Cap | | $10 |
| 120 | Other investment securities, fixed-coupon securities | | $47 |
| 122 | Other investment securities, floating-rate securities | | $15 |
| 130 | Construction and land loans (adj-rate) | | $8 |
| 150 | Commercial loans (adj-rate) | | $37 |
| 200 | Variable-rate, fixed-maturity CDs | 21 | $86 |
| 220 | Variable-rate FHLB advances | | $28 |
| 299 | Other variable-rate | 6 | $443 |
| 300 | Govt. & agency securities, fixed-coupon securities | | $0 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

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## SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

| Asset/ Liability Code | #Firms if # > 5 | Balance | Estimated Market Value After Specified Rate Shock -100 bp | 0 bp | +100 bp | +200 bp | +300 bp |
|---|---|---|---|---|---|---|---|
| 121 - Complex Securities - M/V estimate | 38 | $434 | $441 | $432 | $415 | $393 | $372 |
| 123 - Mortgage Derivatives - M/V estimate | 18 | $1,417 | $1,471 | $1,438 | $1,386 | $1,329 | $1,274 |
| 129 - Mortgage-Related Mutual Funds - M/V estimate | 6 | $47 | $48 | $47 | $46 | $44 | $43 |
| 280 - FHLB putable advance-M/V estimate | 14 | $407 | $443 | $431 | $421 | $414 | $410 |
| 281 - FHLB convertible advance-M/V estimate | 12 | $249 | $263 | $260 | $257 | $254 | $251 |
| 282 - FHLB callable advance-M/V estimate | | $187 | $209 | $202 | $196 | $191 | $188 |
| 290 - Other structured borrowings - M/V estimate | | $104 | $106 | $105 | $104 | $103 | $102 |