Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: OH

All Reporting CMR **Reporting Dockets: 70** **December 2009**

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	3,807	-945	-20 %	11.07 %	-207 bp
+200 bp	4,227	-525	-11 %	12.05 %	-108 bp
+100 bp	4,558	-194	-4 %	12.77 %	-36 bp
0 bp	4,752			13.13 %	
-100 bp	4,779	26	+1 %	13.09 %	-4 bp

Risk Measure for a Given Rate Shock

	12/31/2009	9/30/2009	12/31/2008
Pre-shock NPV Ratio: NPV as % of PV Assets	13.13 %	10.89 %	9.38 %
Post-shock NPV Ratio	12.05 %	10.38 %	8.83 %
Sensitivity Measure: Decline in NPV Ratio	108 bp	51 bp	55 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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	-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	7,296	7,066	6,725	6,346	5,967	6,853	103.11	4.04
30-Year Mortgage Securities	721	708	682	648	613	678	104.39	2.74
15-Year Mortgages and MBS	3,495	3,413	3,300	3,177	3,053	3,296	103.56	2.86
Balloon Mortgages and MBS	1,064	1,060	1,047	1,029	1,007	961	110.25	0.81
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	196	196	195	193	192	188	104.33	0.34
7 Month to 2 Year Reset Frequency	3,099	3,102	3,087	3,056	3,004	2,958	104.85	0.21
2+ to 5 Year Reset Frequency	1,833	1,824	1,811	1,786	1,737	1,735	105.11	0.61
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	6	6	6	5	5	5	102.51	0.91
2 Month to 5 Year Reset Frequency	216	213	209	205	201	210	101.21	1.59
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,336	1,316	1,296	1,277	1,257	1,299	101.37	1.48
Adjustable-Rate, Fully Amortizing	1,635	1,623	1,606	1,589	1,573	1,609	100.84	0.88
Fixed-Rate, Balloon	887	860	834	808	784	817	105.32	3.12
Fixed-Rate, Fully Amortizing	766	730	696	665	637	699	104.42	4.81
Construction and Land Loans								
Adjustable-Rate	455	454	452	451	450	454	99.98	0.24
Fixed-Rate	160	158	155	152	149	159	99.42	1.69
Second-Mortgage Loans and Securities								
Adjustable-Rate	3,857	3,850	3,840	3,830	3,820	3,845	100.14	0.22
Fixed-Rate	471	463	454	445	437	443	104.43	1.87
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	512	504	493	480	467	504	100.00	1.88
Accrued Interest Receivable	110	110	110	110	110	110	100.00	0.00
Advance for Taxes/Insurance	12	12	12	12	12	12	100.00	0.00
Float on Escrows on Owned Mortgages	11	18	25	30	35			-37.19
LESS: Value of Servicing on Mortgages Serviced by Others	1	1	2	2	2			-17.15
TOTAL MORTGAGE LOANS AND SECURITIES	**28,136**	**27,683**	**27,031**	**26,295**	**25,508**	**26,835**	**103.16**	**2.00**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	881	878	875	872	869	883	99.47	0.33
Fixed-Rate	536	513	491	471	453	480	106.84	4.30
Consumer Loans								
Adjustable-Rate	65	64	64	64	64	67	96.13	0.18
Fixed-Rate	433	429	423	418	413	438	97.90	1.16
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	4	4	4	4	4	4	100.00	0.87
Accrued Interest Receivable	13	13	13	13	13	13	100.00	0.00
TOTAL NONMORTGAGE LOANS	**1,932**	**1,902**	**1,871**	**1,843**	**1,816**	**1,885**	**100.87**	**1.58**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	680	680	680	680	680	680	100.00	0.00
Equities and All Mutual Funds	75	74	73	72	72	74	99.98	1.66
Zero-Coupon Securities	3	3	3	2	2	2	110.85	7.26
Government and Agency Securities	105	102	99	96	93	100	102.46	3.02
Term Fed Funds, Term Repos	1,150	1,149	1,147	1,145	1,143	1,147	100.17	0.12
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	295	281	268	256	245	280	100.38	4.93
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	1,379	1,341	1,292	1,244	1,200	1,348	99.47	3.25
Structured Securities (Complex)	463	453	437	418	398	457	99.18	2.84
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**4,152**	**4,084**	**3,999**	**3,913**	**3,834**	**4,089**	**99.87**	**1.87**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	176	176	176	176	176	176	100.00	0.00
Real Estate Held for Investment	6	6	6	6	6	6	100.00	0.00
Investment in Unconsolidated Subsidiaries	10	10	9	8	8	10	100.00	6.80
Office Premises and Equipment	305	305	305	305	305	305	100.00	0.00
TOTAL REAL ASSETS, ETC.	**498**	**497**	**496**	**496**	**495**	**497**	**100.00**	**0.13**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	200	233	256	270	276			-12.23
Adjustable-Rate Servicing	3	4	5	5	5			-22.67
Float on Mortgages Serviced for Others	90	108	125	138	148			-16.24
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**292**	**344**	**386**	**413**	**429**			**-13.60**
OTHER ASSETS								
Purchased and Excess Servicing						178		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,003	1,003	1,003	1,003	1,003	1,003	100.00	0.00
Miscellaneous II						149		
Deposit Intangibles								
Retail CD Intangible	37	41	58	65	72			-25.15
Transaction Account Intangible	117	168	229	287	342			-33.40
MMDA Intangible	116	157	205	251	290			-28.18
Passbook Account Intangible	201	270	357	441	520			-28.90
Non-Interest-Bearing Account Intangible	13	33	53	72	90			-60.12
TOTAL OTHER ASSETS	**1,489**	**1,673**	**1,906**	**2,119**	**2,317**	**1,330**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						55		
TOTAL ASSETS	**36,498**	**36,182**	**35,690**	**35,078**	**34,398**	**34,692**	**104/102***	**1.12/1.73***

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	10,334	10,320	10,285	10,250	10,216	10,214	101.04	0.24
Fixed-Rate Maturing in 13 Months or More	6,588	6,402	6,229	6,065	5,912	6,015	106.43	2.80
Variable-Rate	103	103	103	103	102	102	100.52	0.13
Demand								
Transaction Accounts	2,567	2,567	2,567	2,567	2,567	2,567	100/93*	0.00/2.34*
MMDAs	3,582	3,582	3,582	3,582	3,582	3,582	100/96*	0.00/1.29*
Passbook Accounts	3,921	3,921	3,921	3,921	3,921	3,921	100/93*	0.00/2.13*
Non-Interest-Bearing Accounts	877	877	877	877	877	877	100/96*	0.00/2.38*
TOTAL DEPOSITS	**27,972**	**27,773**	**27,564**	**27,364**	**27,178**	**27,279**	**102/99***	**0.73/1.52***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	839	831	822	814	806	812	102.33	1.01
Fixed-Rate Maturing in 37 Months or More	443	422	402	383	365	410	102.90	4.91
Variable-Rate	600	594	589	585	581	561	105.77	0.91
TOTAL BORROWINGS	**1,882**	**1,846**	**1,813**	**1,781**	**1,752**	**1,783**	**103.54**	**1.87**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	283	283	283	283	283	283	100.00	0.00
Other Escrow Accounts	126	122	119	115	112	134	91.44	3.00
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	418	418	418	418	418	418	100.00	0.00
Miscellaneous II	0	0	0	0	0	26		
TOTAL OTHER LIABILITIES	**827**	**824**	**820**	**817**	**813**	**861**	**95.61**	**0.45**
Other Liabilities not Included Above								
Self-Valued	1,035	1,014	993	977	965	961	105.54	2.05
Unamortized Yield Adjustments						-1		
TOTAL LIABILITIES	**31,716**	**31,456**	**31,190**	**30,940**	**30,708**	**30,883**	**102/100****	**0.84/1.53****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	24	-4	-41	-79	-115			
ARMs	4	4	3	1	-2			
Other Mortgages	1	0	-1	-2	-3			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	6	4	1	-2	-6			
Sell Mortgages and MBS	-38	23	99	176	250			
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	0	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	1	0	-3	-5	-8			
Self-Valued	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-3**	**26**	**58**	**89**	**117**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	36,498	36,182	35,690	35,078	34,398	34,692	104/102***	1.12/1.73***
MINUS TOTAL LIABILITIES	31,716	31,456	31,190	30,940	30,708	30,883	102/100**	0.84/1.53**
PLUS OFF-BALANCE-SHEET POSITIONS	-3	26	58	89	117			
TOTAL NET PORTFOLIO VALUE #	4,779	4,752	4,558	4,227	3,807	3,808	124.78	2.32

* 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

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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	$1,128	$3,808	$1,665	$205	$46
WARM	343 mo	324 mo	318 mo	282 mo	216 mo
WAC	4.64%	5.46%	6.36%	7.28%	8.64%
Amount of these that is FHA or VA Guaranteed	$11	$56	$4	$0	$0
Securities Backed by Conventional Mortgages	$9	$203	$389	$8	$2
WARM	202 mo	323 mo	332 mo	268 mo	199 mo
Weighted Average Pass-Through Rate	4.41%	5.36%	6.02%	7.17%	8.13%
Securities Backed by FHA or VA Mortgages	$33	$30	$5	$1	$0
WARM	334 mo	309 mo	305 mo	213 mo	110 mo
Weighted Average Pass-Through Rate	4.06%	5.39%	6.09%	7.15%	8.59%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,218	$1,217	$371	$98	$24
WAC	4.61%	5.36%	6.36%	7.32%	8.57%
Mortgage Securities	$93	$198	$76	$2	$0
Weighted Average Pass-Through Rate	4.30%	5.29%	6.04%	7.47%	9.22%
WARM (of 15-Year Loans and Securities)	152 mo	142 mo	137 mo	122 mo	100 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$50	$286	$153	$43	$6
WAC	4.56%	5.30%	6.37%	7.28%	8.66%
Mortgage Securities	$10	$411	$2	$0	$0
Weighted Average Pass-Through Rate	4.61%	5.38%	6.01%	0.00%	0.00%
WARM (of Balloon Loans and Securities)	36 mo	72 mo	89 mo	82 mo	58 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$11,788**

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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	$135	$7	$0	$0
WAC	0.00%	3.45%	5.69%	0.00%	6.53%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$188	$2,824	$1,728	$5	$210
Weighted Average Margin	248 bp	287 bp	260 bp	164 bp	183 bp
WAC	4.61%	4.84%	5.81%	3.21%	5.43%
WARM	172 mo	297 mo	309 mo	235 mo	264 mo
Weighted Average Time Until Next Payment Reset	4 mo	11 mo	39 mo	1 mo	23 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$5,097**

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	$10	$11	$0	$0
Weighted Average Distance from Lifetime Cap	191 bp	90 bp	137 bp	0 bp	135 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$2	$23	$20	$0	$2
Weighted Average Distance from Lifetime Cap	288 bp	353 bp	373 bp	272 bp	356 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$161	$2,904	$1,615	$5	$151
Weighted Average Distance from Lifetime Cap	1,014 bp	653 bp	601 bp	821 bp	608 bp
Balances Without Lifetime Cap	$24	$22	$90	$0	$57
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$66	$2,872	$1,614	$4	$150
Weighted Average Periodic Rate Cap	187 bp	207 bp	222 bp	200 bp	173 bp
Balances Subject to Periodic Rate Floors	$66	$2,839	$1,605	$4	$133
MBS Included in ARM Balances	$62	$551	$432	$5	$7

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,299	$1,609
WARM	81 mo	174 mo
Remaining Term to Full Amortization	256 mo	
Rate Index Code	0	0
Margin	266 bp	296 bp
Reset Frequency	43 mo	27 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$27	$16
Wghted Average Distance to Lifetime Cap	203 bp	100 bp
Fixed-Rate:		
Balances	$817	$699
WARM	46 mo	150 mo
Remaining Term to Full Amortization	273 mo	
WAC	6.56%	6.32%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$454	$159
WARM	24 mo	27 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	132 bp	6.11%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$3,845	$443
WARM	186 mo	104 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	30 bp	7.05%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$883	$480
WARM	57 mo	68 mo
Margin in Column 1; WAC in Column 2	128 bp	6.58%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$67	$438
WARM	120 mo	46 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	212 bp	7.05%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$0	$206
Fixed Rate		
Remaining WAL <= 5 Years	$44	$705
Remaining WAL 5-10 Years	$237	$50
Remaining WAL Over 10 Years	$89	
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	$369	$961

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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	$6,083	$11,085	$4,090	$482	$72
WARM	245 mo	283 mo	286 mo	261 mo	187 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	179 loans
FHA/VA	3 loans
Subserviced by Others	0 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$499	$3
WARM (in months)	298 mo	103 mo
Weighted Average Servicing Fee	37 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 **$22,315**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$680		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$74		
Zero-Coupon Securities	$2	5.02%	89 mo
Government & Agency Securities	$100	2.64%	41 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,147	0.45%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$280	4.33%	82 mo
Memo: Complex Securities (from supplemental reporting)	$457		

Total Cash, Deposits, and Securities **$2,741**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$803
Accrued Interest Receivable	$110
Advances for Taxes and Insurance	$12
Less: Unamortized Yield Adjustments	$5
Valuation Allowances	$299
Unrealized Gains (Losses)	$64

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$50
Accrued Interest Receivable	$13
Less: Unamortized Yield Adjustments	$-3
Valuation Allowances	$45
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$6
Repossessed Assets	$176
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$10
Office Premises and Equipment	$305
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-8
Less: Unamortized Yield Adjustments	$-1
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$178
Miscellaneous I	$1,003
Miscellaneous II	$149
TOTAL ASSETS	**$34,674**

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	$12
Mortgage-Related Mututal Funds	$62
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$324
Weighted Average Servicing Fee	26 bp
Adjustable-Rate Mortgage Loans Serviced	$125
Weighted Average Servicing Fee	23 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$5

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: OH
All Reporting CMR
Report Prepared: 3/26/2010 11:21:01 AM

Amounts in Millions

Reporting Dockets: 70
December 2009
Data as of: 03/24/2010

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	$2,708	$856	$171	$26
WAC	1.65%	3.45%	4.33%	
WARM	1 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$3,636	$2,367	$477	$42
WAC	1.58%	2.91%	4.63%	
WARM	7 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$2,378	$1,916	$16
WAC		2.46%	4.57%	
WARM		19 mo	28 mo	
Balances Maturing in 37 or More Months			$1,721	$8
WAC			4.29%	
WARM			53 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$16,229**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$557	$394	$125
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$6,205	$5,289	$4,122
Penalty in Months of Forgone Interest	3.35 mo	6.24 mo	7.26 mo
Balances in New Accounts	$790	$608	$130

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: OH
All Reporting CMR
Report Prepared: 3/26/2010 11:21:02 AM

Amounts in Millions

Reporting Dockets: 70
December 2009
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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%	$252	$167	$90	1.35%
3.00 to 3.99%	$13	$107	$135	3.42%
4.00 to 4.99%	$6	$123	$151	4.59%
5.00 to 5.99%	$3	$138	$23	5.28%
6.00 to 6.99%	$1	$2	$9	6.22%
7.00 to 7.99%	$0	$0	$1	7.51%
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			**$1,222**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$1,625
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: OH | **Reporting Dockets: 70**
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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$2,567	0.59%	$157
Money Market Deposit Accounts (MMDAs)	$3,582	1.07%	$221
Passbook Accounts	$3,921	0.79%	$171
Non-Interest-Bearing Non-Maturity Deposits	$877		$81
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$102	0.01%	
Escrow for Mortgages Serviced for Others	$181	0.01%	
Other Escrows	$134	0.23%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$11,364		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-2		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$418		
Miscellaneous II	$26		
TOTAL LIABILITIES	**$30,883**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$3,790
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$34,674**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: OH | **Reporting Dockets: 70**
All Reporting CMR | **December 2009**
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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		$20
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	6	$55
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	16	$54
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	29	$290
1014	Opt commitment to orig 25- or 30-year FRMs	31	$542
1016	Opt commitment to orig "other" Mortgages	18	$47
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$0
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$4
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	9	$260
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	12	$737
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$37
2074	Commit/sell 25- or 30-yr FRM MBS		$216
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$1
2134	Commit/sell 25- or 30-yr FRM loans, svc released	6	$48
2136	Commit/sell "other" Mortgage loans, svc released		$5
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$42
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	9	$38
2214	Firm commit/originate 25- or 30-year FRM loans	7	$9
2216	Firm commit/originate "other" Mortgage loans		$2
3034	Option to sell 25- or 30-year FRMs		$0
4002	Commit/purchase non-Mortgage financial assets		$12
4022	Commit/sell non-Mortgage financial assets		$19
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$6
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$2

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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All Reporting CMR | **December 2009**
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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
9502	Fixed-rate construction loans in process	43	$238
9512	Adjustable-rate construction loans in process	21	$50

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		$58
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		$9
120	Other investment securities, fixed-coupon securities		$46
122	Other investment securities, floating-rate securities		$15
130	Construction and land loans (adj-rate)		$7
150	Commercial loans (adj-rate)		$35
200	Variable-rate, fixed-maturity CDs	21	$102
220	Variable-rate FHLB advances		$65
299	Other variable-rate		$497
300	Govt. & agency securities, fixed-coupon securities		$3

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: OH **Reporting Dockets: 70**
All Reporting CMR **December 2009**
Report Prepared: 3/26/2010 11:21:03 AM **Amounts in Millions** **Data as of: 03/24/2010**

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	38	$457	$463	$453	$437	$418	$398
123 - Mortgage Derivatives - M/V estimate	18	$1,348	$1,379	$1,341	$1,292	$1,244	$1,200
129 - Mortgage-Related Mutual Funds - M/V estimate	6	$47	$48	$47	$47	$46	$47
280 - FHLB putable advance-M/V estimate	14	$436	$473	$461	$451	$444	$439
281 - FHLB convertible advance-M/V estimate	12	$252	$266	$264	$260	$257	$254
282 - FHLB callable advance-M/V estimate		$187	$208	$202	$196	$191	$189
290 - Other structured borrowings - M/V estimate		$86	$88	$87	$86	$85	$83