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: 53** | **December 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	3,639	-125	-3 %	13.91 %	-9 bp
+200 bp	3,864	101	+3 %	14.55 %	+55 bp
+100 bp	3,949	186	+5 %	14.71 %	+71 bp
0 bp	3,764			14.00 %	
-100 bp	3,537	-227	-6 %	13.20 %	-80 bp

Risk Measure for a Given Rate Shock

	12/31/2011	9/30/2011	12/31/2010
Pre-shock NPV Ratio: NPV as % of PV Assets	14.00 %	13.77 %	13.17 %
Post-shock NPV Ratio	13.20 %	13.06 %	12.07 %
Sensitivity Measure: Decline in NPV Ratio	80 bp	71 bp	110 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: 53**
All Reporting CMR | **December 2011**
Report Prepared: 3/22/2012 2:15:25 PM | **Amounts in Millions** | **Data as of: 3/22/2012**

	-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	5,879	5,856	5,748	5,534	5,251	5,451	107.42	1.12
30-Year Mortgage Securities	109	108	107	103	99	99	109.37	0.94
15-Year Mortgages and MBS	2,861	2,843	2,778	2,689	2,588	2,689	105.73	1.44
Balloon Mortgages and MBS	249	249	245	243	239	234	106.26	0.77
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	116	116	115	115	114	112	103.97	0.32
7 Month to 2 Year Reset Frequency	2,077	2,093	2,100	2,088	2,069	1,985	105.47	-0.53
2+ to 5 Year Reset Frequency	2,113	2,129	2,134	2,076	2,011	2,015	105.69	-0.51
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	3	3	3	3	3	3	104.50	0.49
2 Month to 5 Year Reset Frequency	102	101	100	98	97	97	104.04	0.95
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,219	1,214	1,195	1,175	1,156	1,186	102.36	0.99
Adjustable-Rate, Fully Amortizing	1,036	1,034	1,023	1,012	1,001	1,025	100.80	0.63
Fixed-Rate, Balloon	734	720	698	676	656	686	104.99	2.54
Fixed-Rate, Fully Amortizing	403	390	375	361	348	368	105.94	3.60
Construction and Land Loans								
Adjustable-Rate	161	160	160	159	158	161	99.64	0.29
Fixed-Rate	64	62	60	59	57	64	96.77	2.61
Second-Mortgage Loans and Securities								
Adjustable-Rate	3,004	3,001	2,993	2,985	2,977	2,995	100.19	0.19
Fixed-Rate	273	270	264	259	254	253	106.40	1.53
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	242	241	238	233	227	241	100.00	0.82
Accrued Interest Receivable	70	70	70	70	70	70	100.00	0.00
Advance for Taxes/Insurance	15	15	15	15	15	15	100.00	0.00
Float on Escrows on Owned Mortgages	2	6	13	19	24			-85.81
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	0			-28.48
TOTAL MORTGAGE LOANS AND SECURITIES	**20,731**	**20,682**	**20,434**	**19,972**	**19,414**	**19,750**	**104.72**	**0.72**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: OH
All Reporting CMR
Report Prepared: 3/22/2012 2:15:25 PM

Reporting Dockets: 53
December 2011
Data as of: 3/22/2012

Amounts in Millions

	-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	564	563	561	559	558	563	99.89	0.26
Fixed-Rate	384	373	359	345	333	348	107.21	3.37
Consumer Loans								
Adjustable-Rate	22	22	22	22	22	23	96.08	0.16
Fixed-Rate	179	178	175	173	170	177	100.84	1.08
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	7	7	6	6	6	7	100.00	1.72
Accrued Interest Receivable	8	8	8	8	8	8	100.00	0.00
TOTAL NONMORTGAGE LOANS	**1,164**	**1,151**	**1,132**	**1,114**	**1,097**	**1,126**	**102.23**	**1.40**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	412	412	412	412	412	412	100.00	0.00
Equities and All Mutual Funds	41	41	40	39	39	41	100.00	1.45
Zero-Coupon Securities	5	5	4	4	4	4	112.06	7.68
Government and Agency Securities	84	81	78	75	73	75	108.21	3.53
Term Fed Funds, Term Repos	1,764	1,764	1,761	1,758	1,755	1,762	100.06	0.09
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	77	73	69	65	62	71	102.85	5.75
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	612	609	601	585	566	599	101.76	0.92
Structured Securities (Complex)	484	475	462	442	421	471	100.81	2.33
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**3,479**	**3,460**	**3,427**	**3,381**	**3,331**	**3,436**	**100.70**	**0.76**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: OH | **Reporting Dockets: 53**
All Reporting CMR | **December 2011**
Report Prepared: 3/22/2012 2:15:26 PM | **Amounts in Millions** | **Data as of: 3/22/2012**

	-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	134	134	134	134	134	134	100.00	0.00
Real Estate Held for Investment	1	1	1	1	1	1	100.00	0.00
Investment in Unconsolidated Subsidiaries	4	4	4	3	3	4	100.00	6.80
Office Premises and Equipment	232	232	232	232	232	232	100.00	0.00
TOTAL REAL ASSETS, ETC.	**371**	**371**	**371**	**371**	**370**	**371**	**100.00**	**0.07**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	93	109	133	157	173			-18.52
Adjustable-Rate Servicing	2	3	3	4	4			-7.28
Float on Mortgages Serviced for Others	61	70	85	100	113			-17.15
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**156**	**182**	**221**	**261**	**290**			**-17.82**
OTHER ASSETS								
Purchased and Excess Servicing						114		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	756	756	756	756	756	756	100.00	0.00
Miscellaneous II						82		
Deposit Intangibles								
Retail CD Intangible	28	32	59	69	76			-49.06
Transaction Account Intangible	15	57	113	165	214			-85.10
MMDA Intangible	39	49	74	99	123			-36.03
Passbook Account Intangible	73	134	229	316	399			-58.48
Non-Interest-Bearing Account Intangible	-22	5	33	59	85			-568.98
TOTAL OTHER ASSETS	**890**	**1,033**	**1,265**	**1,464**	**1,653**	**952**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						10		
TOTAL ASSETS	**26,791**	**26,879**	**26,850**	**26,564**	**26,155**	**25,645**	**105/104*** **	**-0.11/0.60*** **

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: OH | **Reporting Dockets: 53**
All Reporting CMR | **December 2011**
Report Prepared: 3/22/2012 2:15:26 PM | **Amounts in Millions** | **Data as of: 3/22/2012**

	-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	6,693	6,690	6,665	6,641	6,617	6,624	101.00	0.21
Fixed-Rate Maturing in 13 Months or More	5,362	5,274	5,120	4,974	4,836	4,890	107.84	2.29
Variable-Rate	83	83	83	82	82	82	100.59	0.11
Demand								
Transaction Accounts	2,111	2,111	2,111	2,111	2,111	2,111	100/97*	0.00/2.38*
MMDAs	1,772	1,772	1,772	1,772	1,772	1,772	100/97*	0.00/1.02*
Passbook Accounts	3,723	3,723	3,723	3,723	3,723	3,723	100/96*	0.00/2.18*
Non-Interest-Bearing Accounts	1,115	1,115	1,115	1,115	1,115	1,115	100/100*	0.00/2.47*
TOTAL DEPOSITS	**20,859**	**20,769**	**20,590**	**20,419**	**20,257**	**20,318**	**102/101***	**0.65/1.57***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	669	665	659	653	647	653	101.82	0.79
Fixed-Rate Maturing in 37 Months or More	190	180	170	161	153	167	107.84	5.44
Variable-Rate	353	346	340	334	330	306	113.21	1.89
TOTAL BORROWINGS	**1,212**	**1,191**	**1,169**	**1,149**	**1,130**	**1,125**	**105.81**	**1.81**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	248	248	248	248	248	248	100.00	0.00
Other Escrow Accounts	192	186	180	175	170	195	95.51	3.13
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	269	269	269	269	269	269	100.00	0.00
Miscellaneous II	0	0	0	0	0	3		
TOTAL OTHER LIABILITIES	**708**	**703**	**697**	**691**	**686**	**715**	**98.30**	**0.83**
Other Liabilities not Included Above								
Self-Valued	492	478	461	447	436	422	113.33	3.23
Unamortized Yield Adjustments						1		
TOTAL LIABILITIES	**23,272**	**23,140**	**22,917**	**22,706**	**22,509**	**22,581**	**102/101****	**0.77/1.60****

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: OH | **Reporting Dockets: 53**
All Reporting CMR | **December 2011**
Report Prepared: 3/22/2012 2:15:26 PM | **Amounts in Millions** | **Data as of: 3/22/2012**

	-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	30	25	-1	-37	-75			
ARMs	14	19	17	12	4			
Other Mortgages	0	0	-1	-1	-2			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	5	4	2	-1	-5			
Sell Mortgages and MBS	-28	-20	4	39	76			
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	-3	-1	0	1	2			
Pay Floating, Receive Fixed Swaps	1	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	-4	-6	-8			
Self-Valued	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**17**	**25**	**17**	**7**	**-7**			

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: OH **Reporting Dockets: 53**
All Reporting CMR **December 2011**
Report Prepared: 3/22/2012 2:15:27 PM **Amounts in Millions** **Data as of: 3/22/2012**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
TOTAL ASSETS	26,791	26,879	26,850	26,564	26,155	25,645	105/104***	-0.11/0.60***
MINUS TOTAL LIABILITIES	23,272	23,140	22,917	22,706	22,509	22,581	102/101**	0.77/1.60**
PLUS OFF-BALANCE-SHEET POSITIONS	17	25	17	7	-7			
TOTAL NET PORTFOLIO VALUE #	3,537	3,764	3,949	3,864	3,639	3,064	122.85	-5.48

* 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: 3/22/2012 2:15:27 PM

Amounts in Millions

Reporting Dockets: 53
December 2011
Data as of: 03/21/2012

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	$2,026	$2,280	$996	$120	$29
WARM	338 mo	302 mo	297 mo	261 mo	193 mo
WAC	4.44%	5.47%	6.37%	7.28%	8.63%
Amount of these that is FHA or VA Guaranteed	$37	$4	$1	$0	$0
Securities Backed by Conventional Mortgages	$26	$12	$15	$4	$1
WARM	179 mo	255 mo	256 mo	225 mo	187 mo
Weighted Average Pass-Through Rate	3.63%	5.24%	6.19%	7.21%	8.10%
Securities Backed by FHA or VA Mortgages	$21	$17	$3	$0	$0
WARM	342 mo	294 mo	288 mo	175 mo	90 mo
Weighted Average Pass-Through Rate	4.06%	5.31%	6.12%	7.10%	8.38%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,667	$549	$155	$48	$12
WAC	4.02%	5.33%	6.36%	7.34%	8.52%
Mortgage Securities	$215	$33	$11	$0	$0
Weighted Average Pass-Through Rate	3.55%	5.18%	6.10%	7.25%	9.25%
WARM (of 15-Year Loans and Securities)	157 mo	125 mo	127 mo	122 mo	110 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$22	$109	$61	$26	$4
WAC	4.36%	5.50%	6.37%	7.27%	8.73%
Mortgage Securities	$12	$0	$0	$0	$0
Weighted Average Pass-Through Rate	3.43%	5.48%	0.00%	0.00%	0.00%
WARM (of Balloon Loans and Securities)	99 mo	82 mo	94 mo	68 mo	45 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$8,474**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: OH
All Reporting CMR
Report Prepared: 3/22/2012 2:15:27 PM

Amounts in Millions

Reporting Dockets: 53
December 2011
Data as of: 03/21/2012

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	$43	$11	$0	$1
WAC	8.00%	3.38%	4.12%	0.00%	6.83%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$112	$1,941	$2,003	$3	$97
Weighted Average Margin	231 bp	289 bp	289 bp	171 bp	216 bp
WAC	4.56%	3.92%	3.72%	3.20%	5.56%
WARM	179 mo	281 mo	291 mo	195 mo	229 mo
Weighted Average Time Until Next Payment Reset	3 mo	11 mo	47 mo	1 mo	18 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$4,212**

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	$3	$2	$0	$0
Weighted Average Distance from Lifetime Cap	105 bp	45 bp	112 bp	176 bp	176 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$1	$2	$8	$0	$0
Weighted Average Distance from Lifetime Cap	279 bp	328 bp	354 bp	0 bp	380 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$90	$1,953	$1,972	$3	$95
Weighted Average Distance from Lifetime Cap	1,079 bp	689 bp	581 bp	828 bp	624 bp
Balances Without Lifetime Cap	$19	$27	$33	$0	$2
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$37	$1,909	$1,965	$2	$94
Weighted Average Periodic Rate Cap	142 bp	213 bp	205 bp	200 bp	172 bp
Balances Subject to Periodic Rate Floors	$42	$1,887	$1,946	$2	$89
MBS Included in ARM Balances	$16	$184	$38	$3	$7

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: OH
All Reporting CMR
Report Prepared: 3/22/2012 2:15:27 PM

Amounts in Millions

Reporting Dockets: 53
December 2011
Data as of: 03/21/2012

MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,186	$1,025
WARM	69 mo	154 mo
Remaining Term to Full Amortization	246 mo	
Rate Index Code	0	0
Margin	254 bp	282 bp
Reset Frequency	44 mo	26 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$51	$36
Wghted Average Distance to Lifetime Cap	193 bp	94 bp
Fixed-Rate:		
Balances	$686	$368
WARM	45 mo	108 mo
Remaining Term to Full Amortization	278 mo	
WAC	6.14%	6.11%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$161	$64
WARM	51 mo	48 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	185 bp	5.90%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$2,995	$253
WARM	173 mo	104 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	31 bp	7.03%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$563	$348
WARM	37 mo	54 mo
Margin in Column 1; WAC in Column 2	106 bp	5.94%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$23	$177
WARM	79 mo	53 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	191 bp	7.03%
Reset Frequency	4 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$0	$87
Fixed Rate		
Remaining WAL <= 5 Years	$14	$421
Remaining WAL 5-10 Years	$1	$19
Remaining WAL Over 10 Years	$60	
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	$76	$527

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: OH
All Reporting CMR
Report Prepared: 3/22/2012 2:15:28 PM

Amounts in Millions

Reporting Dockets: 53
December 2011
Data as of: 03/21/2012

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	$8,240	$5,861	$2,139	$276	$46
WARM	262 mo	276 mo	265 mo	238 mo	168 mo
Weighted Average Servicing Fee	27 bp	32 bp	31 bp	31 bp	37 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	135 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	$488	$2
WARM (in months)	298 mo	140 mo
Weighted Average Servicing Fee	34 bp	43 bp

Total # of Adjustable-Rate Loans Serviced	3 loans
Number of These Subserviced by Others	0 loans

Total Balances of Mortgage Loans Serviced for Others **$17,052**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$412		
Equity Securities Carried at Fair Value	$41		
Zero-Coupon Securities	$4	3.16%	95 mo
Government & Agency Securities	$75	2.73%	54 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,762	0.26%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$71	3.35%	89 mo
Memo: Complex Securities (from supplemental reporting)	$471		

Total Cash, Deposits, and Securities **$2,837**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: OH
All Reporting CMR
Report Prepared: 3/22/2012 2:15:28 PM

Amounts in Millions

Reporting Dockets: 53
December 2011
Data as of: 03/21/2012

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$544
Accrued Interest Receivable	$70
Advances for Taxes and Insurance	$15
Less: Unamortized Yield Adjustments	$17
Valuation Allowances	$303
Unrealized Gains (Losses)	$16

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$39
Accrued Interest Receivable	$8
Less: Unamortized Yield Adjustments	$-5
Valuation Allowances	$33
Unrealized Gains (Losses)	$3

OTHER ITEMS	
Real Estate Held for Investment	$1
Repossessed Assets	$134
Equity Investments Not Carried at Fair Value	$4
Office Premises and Equipment	
	$232
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$2
Valuation Allowances	$-1
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$114
Miscellaneous I	
Miscellaneous II	$756
	$82
TOTAL ASSETS	**$25,649**

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	$7
Mortgage-Related Mututal Funds	$33
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$27
Weighted Average Servicing Fee	35 bp
Adjustable-Rate Mortgage Loans Serviced	$66
Weighted Average Servicing Fee	29 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: OH
All Reporting CMR
Report Prepared: 3/22/2012 2:15:28 PM

Amounts in Millions

Reporting Dockets: 53
December 2011
Data as of: 03/21/2012

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	$1,252	$688	$155	$68
WAC	0.63%	1.59%	4.60%	
WARM	1 mo	2 mo	1 mo	
Balances Maturing in 4 to 12 Months	$1,657	$1,796	$1,077	$27
WAC	0.68%	1.45%	4.45%	
WARM	7 mo	7 mo	9 mo	
Balances Maturing in 13 to 36 Months		$1,662	$1,311	$19
WAC		1.29%	3.43%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$1,917	$9
WAC			3.15%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$11,514**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$99	$151	$114
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$2,827	$4,019	$4,302
Penalty in Months of Forgone Interest	3.18 mo	6.41 mo	8.15 mo
Balances in New Accounts	$139	$173	$219

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: OH
All Reporting CMR
Report Prepared: 3/22/2012 2:15:28 PM

Amounts in Millions

Reporting Dockets: 53
December 2011
Data as of: 03/21/2012

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%	$312	$166	$93	1.05%
3.00 to 3.99%	$1	$100	$21	3.32%
4.00 to 4.99%	$2	$64	$34	4.45%
5.00 to 5.99%	$0	$6	$11	5.36%
6.00 to 6.99%	$0	$1	$7	6.14%
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	21 mo	72 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$820**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$810
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: OH | **Reporting Dockets: 53**
All Reporting CMR | **December 2011**
Report Prepared: 3/22/2012 2:15:28 PM | **Amounts in Millions** | **Data as of: 03/21/2012**

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$2,111	0.27%	$51
Money Market Deposit Accounts (MMDAs)	$1,772	0.43%	$46
Passbook Accounts	$3,723	0.34%	$122
Non-Interest-Bearing Non-Maturity Deposits	$1,115		$31
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$101	0.01%	
Escrow for Mortgages Serviced for Others	$147	0.01%	
Other Escrows	$195	0.08%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$9,165		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$269		
Miscellaneous II	$3		
TOTAL LIABILITIES	**$22,581**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$3,068
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$25,649**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: OH | **Reporting Dockets: 53**
All Reporting CMR | **December 2011**
Report Prepared: 3/22/2012 2:15:29 PM | **Amounts in Millions** | **Data as of: 03/21/2012**

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		$39
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	$7
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	10	$264
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	26	$346
1014	Opt commitment to orig 25- or 30-year FRMs	23	$436
1016	Opt commitment to orig "other" Mortgages	16	$39
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	7	$188
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	11	$234
2036	Commit/sell "other" Mortgage loans, svc retained		$0
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$27
2074	Commit/sell 25- or 30-yr FRM MBS		$136
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$2
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$6
2136	Commit/sell "other" Mortgage loans, svc released		$3
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$2
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	6	$61
2214	Firm commit/originate 25- or 30-year FRM loans		$6
2216	Firm commit/originate "other" Mortgage loans		$3
3034	Option to sell 25- or 30-year FRMs		$2
4002	Commit/purchase non-Mortgage financial assets		$2
4022	Commit/sell non-Mortgage financial assets		$5
5004	IR swap: pay fixed, receive 3-month LIBOR		$7
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$8

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: OH | **Reporting Dockets: 53**
All Reporting CMR | **December 2011**
Report Prepared: 3/22/2012 2:15:29 PM | **Amounts in Millions** | **Data as of: 03/21/2012**

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
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$3
9502	Fixed-rate construction loans in process	25	$190
9512	Adjustable-rate construction loans in process	17	$20

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: OH **Reporting Dockets: 53**
All Reporting CMR **December 2011**
Report Prepared: 3/22/2012 2:15:29 PM **Amounts in Millions** **Data as of: 03/21/2012**

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		$46
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
130	Construction and land loans (adj-rate)		$2
150	Commercial loans (adj-rate)		$20
200	Variable-rate, fixed-maturity CDs	18	$82
220	Variable-rate FHLB advances		$25
299	Other variable-rate		$281

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: OH | **Reporting Dockets: 53**
All Reporting CMR | **December 2011**
Report Prepared: 3/22/2012 2:15:29 PM | **Amounts in Millions** | **Data as of: 03/21/2012**

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	30	$471	$484	$475	$462	$442	$421
123 - Mortgage Derivatives - M/V estimate	11	$599	$612	$609	$601	$585	$566
129 - Mortgage-Related Mutual Funds - M/V estimate		$31	$31	$31	$31	$31	$30
280 - FHLB putable advance-M/V estimate	10	$126	$143	$139	$135	$131	$128
281 - FHLB convertible advance-M/V estimate		$74	$79	$78	$77	$76	$75
282 - FHLB callable advance-M/V estimate		$172	$203	$196	$187	$181	$176
290 - Other structured borrowings - M/V estimate		$50	$68	$65	$62	$60	$58
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$5	$0	$0	$0	$0	$0