# 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** | **September 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 | 4,660 | -524 | -10 % | 10.09 % | -80 bp |
| +200 bp | 5,022 | -163 | -3 % | 10.72 % | -17 bp |
| +100 bp | 5,233 | 49 | +1 % | 11.05 % | +16 bp |
| 0 bp | 5,184 | | | 10.89 % | |
| -100 bp | 4,949 | -235 | -5 % | 10.38 % | -51 bp |

## Risk Measure for a Given Rate Shock

| | 9/30/2009 | 6/30/2009 | 9/30/2008 |
|---|---|---|---|
| Pre-shock NPV Ratio: NPV as % of PV Assets | 10.89 % | 10.57 % | 10.33 % |
| Post-shock NPV Ratio | 10.38 % | 10.01 % | 8.94 % |
| Sensitivity Measure: Decline in NPV Ratio | 51 bp | 56 bp | 139 bp |
| TB 13a Level of Risk | Minimal | Minimal | Minimal |

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## Present Value Estimates by Interest Rate Scenario

**Area: OH** | **Reporting Dockets: 70**
**All Reporting CMR** | **September 2009**
**Report Prepared: 12/24/2009 10:11:57 AM** | **Amounts in Millions** | **Data as of: 12/24/2009**

| | -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 | 8,091 | 7,988 | 7,775 | 7,478 | 7,148 | 7,618 | 104.85 | 1.98 |
| 30-Year Mortgage Securities | 839 | 831 | 816 | 791 | 759 | 789 | 105.34 | 1.36 |
| 15-Year Mortgages and MBS | 3,719 | 3,657 | 3,551 | 3,431 | 3,307 | 3,497 | 104.56 | 2.30 |
| Balloon Mortgages and MBS | 790 | 784 | 773 | 759 | 742 | 743 | 105.49 | 1.07 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs** | | | | | | | | |
| 6 Month or Less Reset Frequency | 209 | 208 | 207 | 206 | 204 | 199 | 104.63 | 0.55 |
| 7 Month to 2 Year Reset Frequency | 5,383 | 5,360 | 5,335 | 5,301 | 5,240 | 5,197 | 103.13 | 0.45 |
| 2+ to 5 Year Reset Frequency | 4,090 | 4,067 | 4,026 | 3,950 | 3,841 | 3,911 | 103.99 | 0.80 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs** | | | | | | | | |
| 1 Month Reset Frequency | 6 | 6 | 6 | 6 | 6 | 6 | 101.59 | 0.86 |
| 2 Month to 5 Year Reset Frequency | 145 | 143 | 140 | 137 | 134 | 140 | 101.94 | 1.56 |
| **Multifamily and Nonresidential Mortgage Loans and Securities** | | | | | | | | |
| Adjustable-Rate, Balloons | 1,341 | 1,322 | 1,302 | 1,282 | 1,263 | 1,293 | 102.24 | 1.46 |
| Adjustable-Rate, Fully Amortizing | 1,651 | 1,638 | 1,620 | 1,602 | 1,585 | 1,617 | 101.33 | 0.94 |
| Fixed-Rate, Balloon | 863 | 836 | 810 | 785 | 761 | 791 | 105.75 | 3.18 |
| Fixed-Rate, Fully Amortizing | 811 | 771 | 735 | 701 | 671 | 717 | 107.58 | 4.94 |
| **Construction and Land Loans** | | | | | | | | |
| Adjustable-Rate | 1,411 | 1,409 | 1,405 | 1,401 | 1,397 | 1,406 | 100.21 | 0.23 |
| Fixed-Rate | 358 | 355 | 351 | 347 | 344 | 353 | 100.64 | 0.93 |
| **Second-Mortgage Loans and Securities** | | | | | | | | |
| Adjustable-Rate | 4,390 | 4,382 | 4,371 | 4,359 | 4,348 | 4,370 | 100.28 | 0.21 |
| Fixed-Rate | 1,073 | 1,051 | 1,028 | 1,005 | 984 | 977 | 107.57 | 2.17 |
| **Other Assets Related to Mortgage Loans and Securities** | | | | | | | | |
| Net Nonperforming Mortgage Loans | 948 | 939 | 926 | 910 | 891 | 939 | 100.00 | 1.13 |
| Accrued Interest Receivable | 145 | 145 | 145 | 145 | 145 | 145 | 100.00 | 0.00 |
| Advance for Taxes/Insurance | 25 | 25 | 25 | 25 | 25 | 25 | 100.00 | 0.00 |
| Float on Escrows on Owned Mortgages | 8 | 15 | 24 | 32 | 38 | | | -55.26 |
| LESS: Value of Servicing on Mortgages Serviced by Others | 1 | 1 | 1 | 1 | 1 | | | -25.64 |
| **TOTAL MORTGAGE LOANS AND SECURITIES** | **36,295** | **35,932** | **35,370** | **34,653** | **33,832** | **34,734** | **103.45** | **1.29** |

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## Present Value Estimates by Interest Rate Scenario

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**All Reporting CMR** | **September 2009**
**Report Prepared: 12/24/2009 10:11:58 AM** | **Amounts in Millions** | **Data as of: 12/24/2009**

| | -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 | 970 | 967 | 963 | 960 | 957 | 973 | 99.40 | 0.32 |
| Fixed-Rate | 567 | 543 | 520 | 498 | 478 | 487 | 111.53 | 4.38 |
| **Consumer Loans** | | | | | | | | |
| Adjustable-Rate | 76 | 76 | 76 | 76 | 76 | 79 | 96.80 | 0.18 |
| Fixed-Rate | 430 | 426 | 420 | 415 | 410 | 433 | 98.37 | 1.15 |
| **Other Assets Related to Nonmortgage Loans and Securities** | | | | | | | | |
| Net Nonperforming Nonmortgage Loans | 12 | 12 | 11 | 11 | 11 | 12 | 100.00 | 1.46 |
| Accrued Interest Receivable | 14 | 14 | 14 | 14 | 14 | 14 | 100.00 | 0.00 |
| **TOTAL NONMORTGAGE LOANS** | **2,069** | **2,038** | **2,005** | **1,975** | **1,946** | **1,997** | **102.04** | **1.57** |
| **CASH, DEPOSITS, AND SECURITIES** | | | | | | | | |
| Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos | 634 | 634 | 634 | 634 | 634 | 634 | 100.00 | 0.00 |
| Equities and All Mutual Funds | 74 | 73 | 71 | 69 | 67 | 73 | 100.00 | 2.34 |
| Zero-Coupon Securities | 3 | 3 | 3 | 2 | 2 | 3 | 113.32 | 7.54 |
| Government and Agency Securities | 951 | 942 | 928 | 914 | 901 | 917 | 102.65 | 1.24 |
| Term Fed Funds, Term Repos | 2,153 | 2,152 | 2,149 | 2,147 | 2,144 | 2,150 | 100.11 | 0.08 |
| Munis, Mtg-Backed Bonds, Corporates, Commercial Paper | 307 | 291 | 276 | 262 | 250 | 277 | 104.76 | 5.32 |
| **Mortgage-Derivative and Structured Securities** | | | | | | | | |
| Valued by OTS | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Valued by Institution | 1,275 | 1,253 | 1,208 | 1,165 | 1,125 | 1,257 | 99.70 | 2.68 |
| Structured Securities (Complex) | 424 | 416 | 403 | 384 | 367 | 415 | 100.31 | 2.57 |
| LESS: Valuation Allowances for Investment Securities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| **TOTAL CASH, DEPOSITS, AND SECURITIES** | **5,821** | **5,763** | **5,671** | **5,577** | **5,490** | **5,725** | **100.66** | **1.30** |

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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.)** | | | | | | | | |
| **REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.** | | | | | | | | |
| Repossessed Assets | 1,030 | 1,030 | 1,030 | 1,030 | 1,030 | 1,030 | 100.00 | 0.00 |
| Real Estate Held for Investment | 4 | 4 | 4 | 4 | 4 | 4 | 100.00 | 0.00 |
| Investment in Unconsolidated Subsidiaries | 11 | 10 | 9 | 9 | 8 | 10 | 100.00 | 6.80 |
| Office Premises and Equipment | 390 | 390 | 390 | 390 | 390 | 390 | 100.00 | 0.00 |
| **TOTAL REAL ASSETS, ETC.** | **1,434** | **1,434** | **1,433** | **1,432** | **1,432** | **1,434** | **100.00** | **0.05** |
| **MORTGAGE LOANS SERVICED FOR OTHERS** | | | | | | | | |
| Fixed-Rate Servicing | 251 | 332 | 409 | 450 | 462 | | | -23.74 |
| Adjustable-Rate Servicing | 18 | 18 | 21 | 26 | 26 | | | -10.28 |
| Float on Mortgages Serviced for Others | 154 | 189 | 230 | 259 | 279 | | | -20.06 |
| **TOTAL MORTGAGE LOANS SERVICED FOR OTHERS** | **423** | **539** | **660** | **735** | **767** | | | **-22.01** |
| **OTHER ASSETS** | | | | | | | | |
| Purchased and Excess Servicing | | | | | | 455 | | |
| Margin Account | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 1,139 | 1,139 | 1,139 | 1,139 | 1,139 | 1,139 | 100.00 | 0.00 |
| Miscellaneous II | | | | | | 164 | | |
| **Deposit Intangibles** | | | | | | | | |
| Retail CD Intangible | 38 | 46 | 63 | 71 | 79 | | | -27.47 |
| Transaction Account Intangible | 104 | 176 | 251 | 321 | 388 | | | -41.55 |
| MMDA Intangible | 152 | 230 | 315 | 386 | 449 | | | -35.32 |
| Passbook Account Intangible | 192 | 293 | 401 | 500 | 596 | | | -35.63 |
| Non-Interest-Bearing Account Intangible | 6 | 27 | 48 | 67 | 85 | | | -75.02 |
| **TOTAL OTHER ASSETS** | **1,632** | **1,911** | **2,216** | **2,484** | **2,735** | **1,758** | | |
| **Miscellaneous Assets** | | | | | | | | |
| Unrealized Gains Less Unamortized Yield Adjustments | | | | | | 39 | | |
| **TOTAL ASSETS** | **47,675** | **47,617** | **47,356** | **46,857** | **46,202** | **45,686** | **104/103*** | **0.34/0.96*** |

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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 | 14,558 | 14,545 | 14,502 | 14,459 | 14,418 | 14,398 | 101.02 | 0.19 |
| Fixed-Rate Maturing in 13 Months or More | 6,949 | 6,760 | 6,578 | 6,403 | 6,237 | 6,276 | 107.71 | 2.75 |
| Variable-Rate | 117 | 116 | 116 | 116 | 116 | 116 | 100.37 | 0.10 |
| **Demand** | | | | | | | | |
| Transaction Accounts | 3,027 | 3,027 | 3,027 | 3,027 | 3,027 | 3,027 | 100/94* | 0.00/2.57* |
| MMDAs | 5,658 | 5,658 | 5,658 | 5,658 | 5,658 | 5,658 | 100/96* | 0.00/1.50* |
| Passbook Accounts | 4,602 | 4,602 | 4,602 | 4,602 | 4,602 | 4,602 | 100/94* | 0.00/2.42* |
| Non-Interest-Bearing Accounts | 873 | 873 | 873 | 873 | 873 | 873 | 100/97* | 0.00/2.43* |
| **TOTAL DEPOSITS** | **35,783** | **35,581** | **35,355** | **35,138** | **34,931** | **34,950** | **102/100*** | **0.60/1.45*** |
| **BORROWINGS** | | | | | | | | |
| **Fixed-Maturity** | | | | | | | | |
| Fixed-Rate Maturing in 36 Months or Less | 1,934 | 1,922 | 1,908 | 1,895 | 1,882 | 1,887 | 101.86 | 0.67 |
| Fixed-Rate Maturing in 37 Months or More | 470 | 446 | 423 | 401 | 382 | 422 | 105.47 | 5.30 |
| Variable-Rate | 710 | 703 | 697 | 692 | 688 | 664 | 105.78 | 0.91 |
| **TOTAL BORROWINGS** | **3,114** | **3,070** | **3,028** | **2,988** | **2,951** | **2,974** | **103.25** | **1.40** |
| **OTHER LIABILITIES** | | | | | | | | |
| **Escrow Accounts** | | | | | | | | |
| For Mortgages | 513 | 513 | 513 | 513 | 513 | 513 | 100.00 | 0.00 |
| Other Escrow Accounts | 76 | 74 | 72 | 70 | 68 | 80 | 92.89 | 3.07 |
| **Miscellaneous Other Liabilities** | | | | | | | | |
| Collateralized Mortgage Securities Issued | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 514 | 514 | 514 | 514 | 514 | 514 | 100.00 | 0.00 |
| Miscellaneous II | 0 | 0 | 0 | 0 | 0 | 71 | | |
| **TOTAL OTHER LIABILITIES** | **1,103** | **1,101** | **1,098** | **1,096** | **1,094** | **1,177** | **93.49** | **0.21** |
| **Other Liabilities not Included Above** | | | | | | | | |
| Self-Valued | 2,717 | 2,671 | 2,623 | 2,586 | 2,527 | 2,534 | 105.42 | 1.76 |
| Unamortized Yield Adjustments | | | | | | -2 | | |
| **TOTAL LIABILITIES** | **42,717** | **42,423** | **42,105** | **41,808** | **41,504** | **41,633** | **102/100**** | **0.72/1.44**** |

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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 | 69 | 22 | -65 | -163 | -259 | | | |
| ARMs | 1 | 0 | -1 | -3 | -6 | | | |
| Other Mortgages | 1 | 0 | -2 | -5 | -8 | | | |
| **FIRM COMMITMENTS** | | | | | | | | |
| Purchase/Originate Mortgages and MBS | 32 | 13 | -18 | -54 | -90 | | | |
| Sell Mortgages and MBS | -98 | -27 | 84 | 210 | 333 | | | |
| 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 | 2 | 0 | -4 | -8 | -12 | | | |
| Self-Valued | -16 | -17 | -12 | -4 | 5 | | | |
| **TOTAL OFF-BALANCE-SHEET POSITIONS** | **-9** | **-10** | **-18** | **-27** | **-37** | | | |

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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 | 47,675 | 47,617 | 47,356 | 46,857 | 46,202 | 45,686 | 104/103*** | 0.34/0.96*** |
| MINUS TOTAL LIABILITIES | 42,717 | 42,423 | 42,105 | 41,808 | 41,504 | 41,633 | 102/100** | 0.72/1.44** |
| PLUS OFF-BALANCE-SHEET POSITIONS | -9 | -10 | -18 | -27 | -37 | | | |
| TOTAL NET PORTFOLIO VALUE # | 4,949 | 5,184 | 5,233 | 5,022 | 4,660 | 4,053 | 127.90 | -2.73 |

* 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** | **Reporting Dockets: 70**
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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 | $918 | $4,134 | $2,154 | $351 | $60 |
| WARM | 342 mo | 324 mo | 319 mo | 298 mo | 232 mo |
| WAC | 4.58% | 5.49% | 6.39% | 7.30% | 8.63% |
| Amount of these that is FHA or VA Guaranteed | $5 | $83 | $29 | $7 | $2 |
| Securities Backed by Conventional Mortgages | $27 | $262 | $412 | $9 | $2 |
| WARM | 188 mo | 311 mo | 334 mo | 272 mo | 202 mo |
| Weighted Average Pass-Through Rate | 4.48% | 5.37% | 6.03% | 7.19% | 8.13% |
| Securities Backed by FHA or VA Mortgages | $37 | $37 | $4 | $1 | $0 |
| WARM | 332 mo | 315 mo | 296 mo | 217 mo | 109 mo |
| Weighted Average Pass-Through Rate | 4.28% | 5.45% | 6.17% | 7.15% | 8.48% |
| 15-YEAR MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $1,138 | $1,367 | $433 | $109 | $31 |
| WAC | 4.68% | 5.39% | 6.35% | 7.31% | 8.59% |
| Mortgage Securities | $129 | $208 | $81 | $2 | $0 |
| Weighted Average Pass-Through Rate | 4.27% | 5.31% | 6.04% | 7.47% | 8.84% |
| WARM (of 15-Year Loans and Securities) | 151 mo | 131 mo | 122 mo | 121 mo | 96 mo |
| BALLOON MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $112 | $334 | $196 | $57 | $12 |
| WAC | 3.71% | 5.31% | 6.36% | 7.30% | 9.27% |
| Mortgage Securities | $9 | $17 | $7 | $0 | $0 |
| Weighted Average Pass-Through Rate | 4.73% | 5.39% | 6.39% | 0.00% | 0.00% |
| WARM (of Balloon Loans and Securities) | 54 mo | 65 mo | 129 mo | 97 mo | 49 mo |

| | |
|---|---|
| **Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities** | **$12,647** |

# 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 | $87 | $12 | $0 | $0 |
| WAC | 0.00% | 4.03% | 5.56% | 0.00% | 6.54% |
| Non-Teaser ARMs | | | | | |
| Balances of All Non-Teaser ARMs | $199 | $5,110 | $3,899 | $6 | $140 |
| Weighted Average Margin | 239 bp | 286 bp | 257 bp | 163 bp | 203 bp |
| WAC | 4.72% | 5.13% | 5.40% | 3.60% | 5.79% |
| WARM | 180 mo | 303 mo | 326 mo | 239 mo | 249 mo |
| Weighted Average Time Until Next Payment Reset | 3 mo | 11 mo | 40 mo | 1 mo | 24 mo |

**Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities** **$9,453**

| 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 | $8 | $11 | $10 | $0 | $0 |
| Weighted Average Distance from Lifetime Cap | 149 bp | 104 bp | 146 bp | 0 bp | 52 bp |
| Balances With Coupon 201-400 bp from Lifetime Cap | $2 | $48 | $25 | $0 | $3 |
| Weighted Average Distance from Lifetime Cap | 284 bp | 360 bp | 378 bp | 275 bp | 357 bp |
| Balances With Coupon Over 400 bp from Lifetime Cap | $174 | $5,124 | $3,780 | $5 | $133 |
| Weighted Average Distance from Lifetime Cap | 1,247 bp | 651 bp | 633 bp | 776 bp | 618 bp |
| Balances Without Lifetime Cap | $16 | $13 | $96 | $0 | $4 |
| ARM Cap and Floor Detail | | | | | |
| Balances Subject to Periodic Rate Caps | $102 | $5,084 | $3,785 | $5 | $130 |
| Weighted Average Periodic Rate Cap | 229 bp | 263 bp | 357 bp | 200 bp | 182 bp |
| Balances Subject to Periodic Rate Floors | $102 | $5,019 | $3,766 | $4 | $130 |
| MBS Included in ARM Balances | $69 | $549 | $907 | $5 | $7 |

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**Amounts in Millions**

**Reporting Dockets: 70**
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| MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES | Balloons | Fully Amortizing |
|---|---|---|
| Adjustable-Rate: | | |
| Balances | $1,293 | $1,617 |
| WARM | 82 mo | 177 mo |
| Remaining Term to Full Amortization | 257 mo | |
| Rate Index Code | 0 | 0 |
| Margin | 266 bp | 291 bp |
| Reset Frequency | 44 mo | 27 mo |
| MEMO: ARMs within 300 bp of Lifetime Cap | | |
| Balances | $28 | $20 |
| Wghted Average Distance to Lifetime Cap | 203 bp | 108 bp |
| Fixed-Rate: | | |
| Balances | $791 | $717 |
| WARM | 47 mo | 149 mo |
| Remaining Term to Full Amortization | 269 mo | |
| WAC | 6.56% | 6.40% |

| CONSTRUCTION AND LAND LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $1,406 | $353 |
| WARM | 16 mo | 16 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 142 bp | 6.60% |
| Reset Frequency | 3 mo | |

| SECOND MORTGAGE LOANS AND SECURITIES | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $4,370 | $977 |
| WARM | 171 mo | 150 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 29 bp | 8.04% |
| Reset Frequency | 1 mo | |

| COMMERCIAL LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $973 | $487 |
| WARM | 58 mo | 66 mo |
| Margin in Column 1; WAC in Column 2 | 124 bp | 6.49% |
| Reset Frequency | 3 mo | |
| Rate Index Code | 0 | |

| CONSUMER LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $79 | $433 |
| WARM | 51 mo | 45 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 193 bp | 7.51% |
| Reset Frequency | 3 mo | |

| MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE | High Risk | Low Risk |
|---|---|---|
| Collateralized Mortgage Obligations: | | |
| Floating Rate | $2 | $191 |
| Fixed Rate | | |
| Remaining WAL <= 5 Years | $71 | $641 |
| Remaining WAL 5-10 Years | $202 | $56 |
| Remaining WAL Over 10 Years | $75 | |
| 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 | $350 | $888 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: OH**
**All Reporting CMR**
**Report Prepared: 12/24/2009 10:12:00 AM**

**Amounts in Millions**

**Reporting Dockets: 70**
**September 2009**
**Data as of: 12/23/2009**

## 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 | $18,329 | $19,139 | $8,066 | $1,266 | $172 |
| WARM | 298 mo | 305 mo | 310 mo | 308 mo | 268 mo |
| Weighted Average Servicing Fee | 26 bp | 29 bp | 29 bp | 28 bp | 32 bp |
| Total Number of Fixed Rate Loans Serviced that are: | | | | | |
| Conventional | 290 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 | $3,515 | $3 | Total # of Adjustable-Rate Loans Serviced | 19 loans |
| WARM (in months) | 313 mo | 106 mo | Number of These Subserviced by Others | 0 loans |
| Weighted Average Servicing Fee | 30 bp | 37 bp | | |

| | |
|---|---|
| **Total Balances of Mortgage Loans Serviced for Others** | **$50,490** |

## CASH, DEPOSITS, AND SECURITIES

| | Balances | WAC | WARM |
|---|---|---|---|
| Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos | $634 | | |
| Equity Securities (including Mutual Funds) Subject to SFAS No. 115 | $73 | | |
| Zero-Coupon Securities | $3 | 4.90% | 93 mo |
| Government & Agency Securities | $917 | 2.46% | 18 mo |
| Term Fed Funds, Term Repos, and Interest-Earning Deposits | $2,150 | 0.35% | 2 mo |
| Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) | $277 | 4.81% | 87 mo |
| Memo: Complex Securities (from supplemental reporting) | $415 | | |

| | |
|---|---|
| **Total Cash, Deposits, and Securities** | **$4,469** |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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

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| ITEMS RELATED TO MORTAGE LOANS AND SECURITIES | |
|---|---|
| Nonperforming Loans | $1,781 |
| Accrued Interest Receivable | $145 |
| Advances for Taxes and Insurance | $25 |
| Less: Unamortized Yield Adjustments | $12 |
| Valuation Allowances | $842 |
| Unrealized Gains (Losses) | $51 |

| ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES | |
|---|---|
| Nonperforming Loans | $50 |
| Accrued Interest Receivable | $14 |
| Less: Unamortized Yield Adjustments | $-1 |
| Valuation Allowances | $38 |
| Unrealized Gains (Losses) | $1 |

| OTHER ITEMS | |
|---|---|
| Real Estate Held for Investment | $4 |
| Repossessed Assets | $1,030 |
| Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock) | $10 |
| Office Premises and Equipment | $390 |
| Items Related to Certain Investment Securities | |
| Unrealized Gains (Losses) | $-3 |
| Less: Unamortized Yield Adjustments | $-1 |
| Valuation Allowances | $0 |
| Other Assets | |
| Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments | $455 |
| Miscellaneous I | $1,139 |
| Miscellaneous II | $164 |
| **TOTAL ASSETS** | **$45,668** |

| 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 | $62 |
| Mortgage Loans Serviced by Others: | |
| Fixed-Rate Mortgage Loans Serviced | $316 |
| Weighted Average Servicing Fee | 26 bp |
| Adjustable-Rate Mortgage Loans Serviced | $95 |
| Weighted Average Servicing Fee | 34 bp |
| Credit-Card Balances Expected to Pay Off in Grace Period | $5 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES

**Area: OH**
**All Reporting CMR**
**Report Prepared: 12/24/2009 10:12:00 AM**

**Amounts in Millions**

**Reporting Dockets: 70**
**September 2009**
**Data as of: 12/23/2009**

## 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 | $4,773 | $1,459 | $126 | $35 |
| WAC | 2.29% | 3.90% | 4.16% | |
| WARM | 1 mo | 2 mo | 1 mo | |
| Balances Maturing in 4 to 12 Months | $4,953 | $2,606 | $481 | $54 |
| WAC | 1.79% | 3.32% | 4.50% | |
| WARM | 7 mo | 7 mo | 8 mo | |
| Balances Maturing in 13 to 36 Months | | $2,504 | $1,767 | $16 |
| WAC | | 2.68% | 4.70% | |
| WARM | | 19 mo | 26 mo | |
| Balances Maturing in 37 or More Months | | | $2,006 | $6 |
| WAC | | | 4.47% | |
| WARM | | | 52 mo | |
| **Total Fixed-Rate, Fixed Maturity Deposits:** | | | **$20,674** | |

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

| | Original Maturity in Months | | |
|---|---|---|---|
| | 12 or Less | 13 to 36 | 37 or More |
| Balances in Brokered Deposits | $547 | $265 | $124 |
| Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest: | | | |
| Balances Subject to Penalty | $6,681 | $4,995 | $4,070 |
| Penalty in Months of Forgone Interest | 3.31 mo | 6.14 mo | 7.28 mo |
| Balances in New Accounts | $831 | $582 | $202 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

**Area: OH** | **Reporting Dockets: 70**
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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% | $489 | $131 | $87 | 0.94% |
| 3.00 to 3.99% | $3 | $770 | $138 | 3.36% |
| 4.00 to 4.99% | $63 | $280 | $153 | 4.50% |
| 5.00 to 5.99% | $6 | $140 | $31 | 5.29% |
| 6.00 to 6.99% | $0 | $3 | $12 | 6.22% |
| 7.00 to 7.99% | $0 | $0 | $1 | 7.48% |
| 8.00 to 8.99% | $0 | $0 | $0 | 0.00% |
| 9.00 and Above | $0 | $0 | $0 | 0.00% |
| WARM | 1 mo | 12 mo | 73 mo | |

| | |
|---|---|
| **Total Fixed-Rate, Fixed-Maturity Borrowings** | **$2,309** |

## MEMOS

| | |
|---|---|
| Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting) | $3,314 |
| Book Value of Redeemable Preferred Stock | $0 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

**Area: OH**
**All Reporting CMR**
**Report Prepared: 12/24/2009 10:12:01 AM**

**Amounts in Millions**

**Reporting Dockets: 70**
**September 2009**
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## NON-MATURITY DEPOSITS AND OTHER LIABILITIES

| | Total Balances | WAC | Balances in New Accounts |
|---|---|---|---|
| NON-MATURITY DEPOSITS | | | |
| Transaction Accounts | $3,027 | 0.62% | $121 |
| Money Market Deposit Accounts (MMDAs) | $5,658 | 1.25% | $388 |
| Passbook Accounts | $4,602 | 0.85% | $235 |
| Non-Interest-Bearing Non-Maturity Deposits | $873 | | $44 |
| ESCROW ACCOUNTS | | | |
| Escrow for Mortgages Held in Portfolio | $158 | 0.01% | |
| Escrow for Mortgages Serviced for Others | $355 | 0.01% | |
| Other Escrows | $80 | 0.38% | |
| TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS | $14,752 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS | $-2 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS | $0 | | |
| OTHER LIABILITIES | | | |
| Collateralized Mortgage Securities Issued | $0 | | |
| Miscellaneous I | $514 | | |
| Miscellaneous II | $71 | | |
| **TOTAL LIABILITIES** | **$41,633** | | |

## MINORITY INTEREST AND CAPITAL

| | |
|---|---|
| MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES | $0 |
| EQUITY CAPITAL | $4,034 |
| **TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL** | **$45,668** |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: OH** | **Reporting Dockets: 70**
**All Reporting CMR** | **September 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 | | $21 |
| 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 | 9 | $18 |
| 1008 | Opt commitment to orig 3- or 5-yr Treasury ARMs | 17 | $115 |
| 1010 | Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs | | $11 |
| 1012 | Opt commitment to orig 10-, 15-, or 20-year FRMs | 34 | $664 |
| 1014 | Opt commitment to orig 25- or 30-year FRMs | 34 | $1,826 |
| 1016 | Opt commitment to orig "other" Mortgages | 20 | $116 |
| 2006 | Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained | | $1 |
| 2012 | Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained | | $1 |
| 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 | $327 |
| 2034 | Commit/sell 25- to 30-yr FRM loans, svc retained | 16 | $638 |
| 2054 | Commit/purchase 25- to 30-year FRM MBS | | $655 |
| 2068 | Commit/sell 3- or 5-yr Treasury ARM MBS | | $35 |
| 2072 | Commit/sell 10-, 15-, or 20-yr FRM MBS | | $123 |
| 2074 | Commit/sell 25- or 30-yr FRM MBS | | $1,338 |
| 2132 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc released | | $2 |
| 2134 | Commit/sell 25- or 30-yr FRM loans, svc released | | $62 |
| 2136 | Commit/sell "other" Mortgage loans, svc released | | $3 |
| 2206 | Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns | | $39 |
| 2208 | Firm commit/originate 3- or 5-yr Treasury ARM loans | | $0 |
| 2210 | Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns | | $1 |
| 2212 | Firm commit/originate 10-, 15-, or 20-year FRM loans | 6 | $7 |
| 2214 | Firm commit/originate 25- or 30-year FRM loans | 9 | $26 |
| 2216 | Firm commit/originate "other" Mortgage loans | 7 | $2 |
| 3034 | Option to sell 25- or 30-year FRMs | | $1 |
| 4002 | Commit/purchase non-Mortgage financial assets | | $4 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: OH** | **Reporting Dockets: 70**
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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 |
|---|---|---|---|
| 4022 | Commit/sell non-Mortgage financial assets | | $24 |
| 5502 | IR swap, amortizing: pay fixed, receive 1-month LIBOR | | $4 |
| 5504 | IR swap, amortizing: pay fixed, receive 3-month LIBOR | | $2 |
| 9502 | Fixed-rate construction loans in process | 44 | $423 |
| 9512 | Adjustable-rate construction loans in process | 23 | $54 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: OH** | **Reporting Dockets: 70**
**All Reporting CMR** | **September 2009**
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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 | | $61 |
| 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 | | $46 |
| 122 | Other investment securities, floating-rate securities | | $15 |
| 130 | Construction and land loans (adj-rate) | | $7 |
| 150 | Commercial loans (adj-rate) | | $32 |
| 200 | Variable-rate, fixed-maturity CDs | 20 | $116 |
| 220 | Variable-rate FHLB advances | 7 | $89 |
| 299 | Other variable-rate | | $575 |
| 300 | Govt. & agency securities, fixed-coupon securities | | $3 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: OH**
**All Reporting CMR**
**Report Prepared: 12/24/2009 10:12:02 AM**

**Amounts in Millions**

**Reporting Dockets: 70**
**September 2009**
**Data as of: 12/23/2009**

## SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

| | | | Estimated Market Value After Specified Rate Shock | | | | |
|---|---|---|---|---|---|---|---|
| **Asset/ Liability Code** | **#Firms if # > 5** | **Balance** | **-100 bp** | **0 bp** | **+100 bp** | **+200 bp** | **+300 bp** |
| 121 - Complex Securities - M/V estimate | 37 | $415 | $424 | $416 | $403 | $384 | $367 |
| 123 - Mortgage Derivatives - M/V estimate | 18 | $1,257 | $1,275 | $1,253 | $1,208 | $1,165 | $1,125 |
| 129 - Mortgage-Related Mutual Funds - M/V estimate | 6 | $47 | $48 | $47 | $46 | $45 | $44 |
| 280 - FHLB putable advance-M/V estimate | 14 | $436 | $478 | $465 | $454 | $446 | $440 |
| 281 - FHLB convertible advance-M/V estimate | 14 | $1,237 | $1,329 | $1,306 | $1,282 | $1,263 | $1,249 |
| 282 - FHLB callable advance-M/V estimate | | $187 | $212 | $205 | $198 | $193 | $159 |
| 290 - Other structured borrowings - M/V estimate | | $674 | $698 | $695 | $689 | $684 | $679 |
| 500 - Other OBS Positions w/o contract code or exceeds 16 positions | | $870 | $-16 | $-17 | $-12 | $-4 | $5 |