Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: OH

All Reporting CMR | **Reporting Dockets: 76** | **December 2005**

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	4,227	-1,516	-26 %	9.72 %	-276 bp
+200 bp	4,787	-957	-17 %	10.79 %	-169 bp
+100 bp	5,306	-437	-8 %	11.74 %	-74 bp
0 bp	5,743			12.48 %	
-100 bp	5,932	189	+3 %	12.74 %	+26 bp
-200 bp	5,780	37	+1 %	12.37 %	-11 bp

Risk Measure for a Given Rate Shock

	12/31/2005	09/30/2005	12/31/2004
Pre-shock NPV Ratio: NPV as % of PV Assets	12.48 %	11.89 %	16.79 %
Post-shock NPV Ratio	10.79 %	10.28 %	15.86 %
Sensitivity Measure: Decline in NPV Ratio	169 bp	161 bp	93 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Beginning with the March 2005 cycle, the Sensitivity Measure was once again defined as the decline in the Pre-shock NPV ratio caused by either a 200 bps increase or decrease in rates, whichever shock produces the larger decline in the NPV ratio. As a result, the results may not be comparable to those from the September 2004 cycle.
In the event that neither a -200 nor a +200 basis point change in rates produces a reduction in the NPV ratio, the institution is assigned a Sensitivity Measure of zero.

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Report Prepared: 03/23/2006 2:44:19 PM | **Amounts in Millions** | **Data as of: 03/23/2006**

	-200 bp	-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	7,664	7,609	7,351	6,961	6,561	6,184	7,442	98.78	4.41
30-Year Mortgage Securities	112	111	107	102	97	92	108	99.41	3.99
15-Year Mortgages and MBS	4,370	4,285	4,143	3,979	3,812	3,649	4,171	99.35	3.68
Balloon Mortgages and MBS	1,385	1,365	1,338	1,302	1,259	1,211	1,343	99.61	2.34
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	105	105	105	105	104	104	104	100.80	0.23
7 Month to 2 Year Reset Frequency	5,138	5,099	5,043	4,963	4,863	4,744	5,023	100.40	1.35
2+ to 5 Year Reset Frequency	6,782	6,664	6,519	6,347	6,154	5,944	6,531	99.81	2.44
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	4	4	4	4	4	4	4	100.05	0.83
2 Month to 5 Year Reset Frequency	210	207	204	200	196	191	207	98.42	1.62
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	409	403	398	393	387	383	404	98.55	1.33
Adjustable-Rate, Fully Amortizing	1,932	1,916	1,900	1,885	1,870	1,856	1,919	99.00	0.80
Fixed-Rate, Balloon	352	334	317	301	287	274	321	98.61	5.08
Fixed-Rate, Fully Amortizing	845	810	777	747	719	692	779	99.81	4.07
Construction and Land Loans									
Adjustable-Rate	4,131	4,125	4,119	4,113	4,107	4,102	4,121	99.95	0.15
Fixed-Rate	758	746	735	724	714	703	745	98.64	1.51
Second-Mortgage Loans and Securities									
Adjustable-Rate	3,779	3,776	3,773	3,770	3,768	3,766	3,769	100.10	0.07
Fixed-Rate	482	473	464	455	447	439	463	100.22	1.86
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	77	76	74	72	69	67	74	100.00	2.97
Accrued Interest Receivable	165	165	165	165	165	165	165	100.00	0.00
Advance for Taxes/Insurance	13	13	13	13	13	13	13	100.00	0.00
Float on Escrows on Owned Mortgages	12	21	32	41	49	56			-31.34
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	0	0	0	0			-1,023.68
TOTAL MORTGAGE LOANS AND SECURITIES	**38,725**	**38,307**	**37,583**	**36,644**	**35,646**	**34,638**	**37,707**	**99.67**	**2.21**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	611	609	608	607	606	605	610	99.79	0.18
Fixed-Rate	323	311	300	289	279	270	295	101.57	3.60
Consumer Loans									
Adjustable-Rate	56	56	56	56	56	56	58	96.59	0.08
Fixed-Rate	755	743	731	720	709	699	727	100.55	1.57
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-12	-12	-12	-12	-12	-11	-12	0.00	1.78
Accrued Interest Receivable	14	14	14	14	14	14	14	100.00	0.00
TOTAL NONMORTGAGE LOANS	**1,746**	**1,721**	**1,697**	**1,674**	**1,653**	**1,632**	**1,692**	**100.32**	**1.37**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	719	719	719	719	719	719	719	100.00	0.00
Equities and All Mutual Funds	176	172	167	162	157	152	167	99.83	2.91
Zero-Coupon Securities	2	2	1	1	1	1	1	111.49	8.57
Government and Agency Securities	521	510	499	489	479	469	502	99.42	2.10
Term Fed Funds, Term Repos	717	716	715	714	712	711	715	99.97	0.15
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	319	308	297	287	278	269	286	103.94	3.48
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	531	530	519	501	484	468	529	98.10	2.73
Structured Securities (Complex)	587	580	570	554	537	520	575	99.10	2.31
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**3,571**	**3,535**	**3,487**	**3,426**	**3,367**	**3,309**	**3,494**	**99.79**	**1.56**

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Report Prepared: 03/23/2006 2:44:20 PM | **Amounts in Millions** | **Data as of: 03/23/2006**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	56	56	56	56	56	56	56	100.00	0.00
Real Estate Held for Investment	2	2	2	2	2	2	2	100.00	0.00
Investment in Unconsolidated Subsidiaries	11	11	11	10	9	8	11	100.00	5.28
Office Premises and Equipment	389	389	389	389	389	389	389	100.00	0.00
TOTAL REAL ASSETS, ETC.	**458**	**458**	**457**	**457**	**456**	**455**	**457**	**100.00**	**0.12**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	81	121	145	151	150	147			-10.53
Adjustable-Rate Servicing	43	43	45	46	47	47			-2.74
Float on Mortgages Serviced for Others	78	98	116	128	137	145			-12.77
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**202**	**262**	**305**	**325**	**334**	**340**			**-10.24**
OTHER ASSETS									
Purchased and Excess Servicing							181		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,289	1,289	1,289	1,289	1,289	1,289	1,289	100.00	0.00
Miscellaneous II							198		
Deposit Intangibles									
Retail CD Intangible	26	32	37	42	46	50			-13.50
Transaction Account Intangible	300	417	520	591	674	764			-16.72
MMDA Intangible	134	159	185	214	250	288			-14.81
Passbook Account Intangible	240	315	375	444	509	570			-17.18
Non-Interest-Bearing Account Intangible	43	65	87	107	127	145			-24.15
TOTAL OTHER ASSETS	**2,032**	**2,277**	**2,492**	**2,686**	**2,894**	**3,106**	**1,668**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-52		
TOTAL ASSETS	**46,732**	**46,560**	**46,020**	**45,212**	**44,349**	**43,478**	**44,967**	**102/100*** **	**1.46/1.96*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	13,370	13,307	13,244	13,182	13,120	13,059	13,295	99.62	0.47
Fixed-Rate Maturing in 13 Months or More	7,578	7,403	7,234	7,070	6,912	6,759	7,298	99.12	2.30
Variable-Rate	190	190	190	190	190	190	190	99.92	0.04
Demand									
Transaction Accounts	4,587	4,587	4,587	4,587	4,587	4,587	4,587	100/89*	0.00/2.14*
MMDAs	2,908	2,908	2,908	2,908	2,908	2,908	2,908	100/94*	0.00/1.00*
Passbook Accounts	3,303	3,303	3,303	3,303	3,303	3,303	3,303	100/89*	0.00/2.20*
Non-Interest-Bearing Accounts	988	988	988	988	988	988	988	100/91*	0.00/2.32*
TOTAL DEPOSITS	**32,924**	**32,685**	**32,453**	**32,227**	**32,008**	**31,793**	**32,568**	**100/96***	**0.70/1.39***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	4,657	4,639	4,622	4,605	4,588	4,571	4,636	99.69	0.37
Fixed-Rate Maturing in 37 Months or More	410	389	370	352	335	319	373	99.30	5.04
Variable-Rate	422	422	422	422	422	422	422	100.00	0.00
TOTAL BORROWINGS	**5,489**	**5,451**	**5,414**	**5,379**	**5,345**	**5,313**	**5,431**	**99.69**	**0.66**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	302	302	302	302	302	302	302	100.00	0.00
Other Escrow Accounts	86	83	81	78	76	74	91	88.52	2.89
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	597	597	597	597	597	597	597	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	52		
TOTAL OTHER LIABILITIES	**985**	**982**	**980**	**977**	**975**	**973**	**1,042**	**94.04**	**0.24**
Other Liabilities not Included Above									
Self-Valued	1,532	1,477	1,435	1,409	1,395	1,389	1,407	102.01	2.36
Unamortized Yield Adjustments							2		
TOTAL LIABILITIES	**40,930**	**40,595**	**40,282**	**39,993**	**39,723**	**39,469**	**40,449**	**100/97****	**0.75/1.30****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	44	35	-9	-95	-185	-272			
ARMs	20	17	11	1	-14	-33			
Other Mortgages	18	10	0	-14	-32	-52			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	59	46	-4	-78	-151	-220			
Sell Mortgages and MBS	-180	-149	1	235	469	686			
Purchase Non-Mortgage Items	0	0	0	0	0	0			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-47	-22	0	21	40	57			
Pay Floating, Receive Fixed Swaps	0	0	0	0	0	0			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	0	0	0	0	0			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	-3	-1	0	1	3	4			
Options on Futures	0	0	0	0	0	0			
Construction LIP	43	22	2	-18	-38	-58			
Self-Valued	24	10	4	33	69	105			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-22**	**-32**	**4**	**87**	**160**	**217**			

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All Reporting CMR
Report Prepared: 03/23/2006 2:44:20 PM

Amounts in Millions

Reporting Dockets: 76
December 2005
Data as of: 03/23/2006

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NET PORTFOLIO VALUE									
TOTAL ASSETS	46,732	46,560	46,020	45,212	44,349	43,478	44,967	102/100***	1.46/1.96***
MINUS TOTAL LIABILITIES	40,930	40,595	40,282	39,993	39,723	39,469	40,449	100/97**	0.75/1.30**
PLUS OFF-BALANCE-SHEET POSITIONS	-22	-32	4	87	160	217			
TOTAL NET PORTFOLIO VALUE #	5,780	5,932	5,743	5,306	4,787	4,227	4,517	127.13	5.45

* 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

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Area: OH
All Reporting CMR
Report Prepared: 03/23/2006 2:44:20 PM

Amounts in Millions

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December 2005
Data as of: 03/22/2006

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	$356	$4,110	$2,476	$387	$113
WARM	339 mo	345 mo	337 mo	300 mo	248 mo
WAC	4.55%	5.57%	6.37%	7.33%	8.72%
Amount of these that is FHA or VA Guaranteed	$2	$8	$94	$16	$4
Securities Backed by Conventional Mortgages	$8	$57	$17	$10	$3
WARM	180 mo	312 mo	217 mo	276 mo	230 mo
Weighted Average Pass-Through Rate	4.26%	5.10%	6.28%	7.17%	8.28%
Securities Backed by FHA or VA Mortgages	$5	$2	$4	$1	$0
WARM	349 mo	329 mo	303 mo	247 mo	154 mo
Weighted Average Pass-Through Rate	4.50%	5.59%	6.08%	7.13%	9.22%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$885	$2,043	$786	$235	$73
WAC	4.73%	5.40%	6.39%	7.33%	8.63%
Mortgage Securities	$77	$53	$16	$2	$0
Weighted Average Pass-Through Rate	4.29%	5.09%	6.18%	7.38%	8.92%
WARM (of 15-Year Loans and Securities)	147 mo	154 mo	132 mo	105 mo	111 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$350	$647	$279	$49	$6
WAC	4.56%	5.42%	6.32%	7.21%	8.72%
Mortgage Securities	$9	$2	$1	$0	$0
Weighted Average Pass-Through Rate	4.03%	5.16%	6.00%	7.29%	0.00%
WARM (of Balloon Loans and Securities)	59 mo	76 mo	86 mo	84 mo	67 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	$13,063

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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All Reporting CMR
Report Prepared: 03/23/2006 2:44:20 PM

Amounts in Millions

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December 2005
Data as of: 03/22/2006

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	$610	$10	$0	$1
WAC	0.00%	4.57%	5.91%	0.00%	7.10%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$104	$4,414	$6,521	$4	$206
Weighted Average Margin	190 bp	313 bp	283 bp	139 bp	186 bp
WAC	6.59%	5.70%	5.76%	4.68%	5.81%
WARM	105 mo	317 mo	341 mo	185 mo	218 mo
Weighted Average Time Until Next Payment Reset	3 mo	13 mo	41 mo	1 mo	16 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$11,871**

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	$3	$7	$10	$0	$0
Weighted Average Distance from Lifetime Cap	89 bp	77 bp	116 bp	0 bp	25 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$0	$222	$12	$1	$1
Weighted Average Distance from Lifetime Cap	332 bp	369 bp	332 bp	365 bp	373 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$76	$4,762	$6,445	$3	$200
Weighted Average Distance from Lifetime Cap	953 bp	614 bp	590 bp	841 bp	646 bp
Balances Without Lifetime Cap	$25	$32	$65	$0	$7
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$22	$4,907	$6,456	$2	$193
Weighted Average Periodic Rate Cap	129 bp	206 bp	365 bp	195 bp	164 bp
Balances Subject to Periodic Rate Floors	$14	$4,558	$6,079	$1	$191
MBS Included in ARM Balances	$21	$259	$10	$4	$14

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ASSETS (continued)

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Report Prepared: 03/23/2006 2:44:20 PM

Amounts in Millions

Reporting Dockets: 76
December 2005
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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$404	$1,919
WARM	79 mo	187 mo
Remaining Term to Full Amortization	271 mo	
Rate Index Code	0	0
Margin	252 bp	269 bp
Reset Frequency	37 mo	24 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$0	$16
Wghted Average Distance to Lifetime Cap	19 bp	93 bp
Fixed-Rate:		
Balances	$321	$779
WARM	86 mo	112 mo
Remaining Term to Full Amortization	285 mo	
WAC	6.34%	6.42%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$4,121	$745
WARM	16 mo	20 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	92 bp	5.97%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$3,769	$463
WARM	123 mo	103 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	39 bp	7.10%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$610	$295
WARM	44 mo	52 mo
Margin in Column 1; WAC in Column 2	154 bp	6.96%
Reset Frequency	4 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$58	$727
WARM	40 mo	52 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	99 bp	8.12%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$0	$24
Fixed Rate		
Remaining WAL <= 5 Years	$8	$441
Remaining WAL 5-10 Years	$16	$4
Remaining WAL Over 10 Years	$36	
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	$61	$469

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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Report Prepared: 03/23/2006 2:44:20 PM

Amounts in Millions

Reporting Dockets: 76
December 2005
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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	$1,975	$9,107	$4,409	$801	$163
WARM	122 mo	262 mo	301 mo	277 mo	234 mo
Weighted Average Servicing Fee	30 bp	31 bp	31 bp	33 bp	37 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	153 loans				
FHA/VA	0 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$5,825	$4	Total # of Adjustable-Rate Loans Serviced	32 loans
WARM (in months)	344 mo	154 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	32 bp	47 bp		

Total Balances of Mortgage Loans Serviced for Others	**$22,285**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$719		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$167		
Zero-Coupon Securities	$1	5.52%	103 mo
Government & Agency Securities	$502	4.06%	27 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$715	4.08%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$286	5.58%	49 mo
Memo: Complex Securities (from supplemental reporting)	$575		

Total Cash, Deposits, and Securities	**$2,964**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: OH
All Reporting CMR
Report Prepared: 03/23/2006 2:44:20 PM

Amounts in Millions

Reporting Dockets: 76
December 2005
Data as of: 03/22/2006

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$291
Accrued Interest Receivable	$165
Advances for Taxes and Insurance	$13
Less: Unamortized Yield Adjustments	$32
Valuation Allowances	$217
Unrealized Gains (Losses)	$-12

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$23
Accrued Interest Receivable	$14
Less: Unamortized Yield Adjustments	$3
Valuation Allowances	$35
Unrealized Gains (Losses)	$-1

OTHER ITEMS

Real Estate Held for Investment	$2
Repossessed Assets	$56
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$11
Office Premises and Equipment	$389
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-15
Less: Unamortized Yield Adjustments	$-11
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$181
Miscellaneous I	$1,289
Miscellaneous II	$198
TOTAL ASSETS	**$44,966**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$4
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$4
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$97
Mortgage-Related Mututal Funds	$70
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$61
Weighted Average Servicing Fee	33 bp
Adjustable-Rate Mortgage Loans Serviced	$165
Weighted Average Servicing Fee	32 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: OH
All Reporting CMR
Report Prepared: 03/23/2006 2:44:21 PM

Amounts in Millions

Reporting Dockets: 76
December 2005
Data as of: 03/22/2006

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	$2,779	$1,515	$160	$17
WAC	3.31%	3.00%	4.89%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$4,692	$3,507	$642	$40
WAC	3.97%	3.41%	4.48%	
WARM	7 mo	9 mo	8 mo	
Balances Maturing in 13 to 36 Months		$3,520	$2,076	$28
WAC		3.91%	4.19%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$1,702	$11
WAC			4.77%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$20,592**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$678	$212	$243
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$3,619	$5,430	$4,178
Penalty in Months of Forgone Interest	3.41 mo	6.20 mo	6.89 mo
Balances in New Accounts	$1,151	$633	$139

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: OH
All Reporting CMR
Report Prepared: 03/23/2006 2:44:21 PM

Amounts in Millions

Reporting Dockets: 76
December 2005
Data as of: 03/22/2006

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%	$255	$67	$6	2.50%
3.00 to 3.99%	$297	$539	$46	3.66%
4.00 to 4.99%	$3,050	$380	$212	4.22%
5.00 to 5.99%	$5	$22	$67	5.42%
6.00 to 6.99%	$0	$13	$28	6.31%
7.00 to 7.99%	$0	$6	$13	7.41%
8.00 to 8.99%	$0	$2	$0	8.75%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	18 mo	73 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$5,009**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$2,019
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: OH
All Reporting CMR
Report Prepared: 03/23/2006 2:44:21 PM

Amounts in Millions

Reporting Dockets: 76
December 2005
Data as of: 03/22/2006

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$4,587	2.32%	$240
Money Market Deposit Accounts (MMDAs)	$2,908	3.08%	$1,103
Passbook Accounts	$3,303	1.22%	$78
Non-Interest-Bearing Non-Maturity Deposits	$988		$44
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$133	0.01%	
Escrow for Mortgages Serviced for Others	$169	0.01%	
Other Escrows	$91	0.89%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$12,178		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$2		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$597		
Miscellaneous II	$52		
TOTAL LIABILITIES	**$40,449**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$4,518
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$44,968**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: OH
All Reporting CMR
Report Prepared: 03/23/2006 2:44:21 PM

Amounts in Millions

Reporting Dockets: 76
December 2005
Data as of: 03/22/2006

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		$51
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	14	$171
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	19	$908
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	9	$134
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	30	$304
1014	Opt commitment to orig 25- or 30-year FRMs	29	$1,647
1016	Opt commitment to orig "other" Mortgages	20	$725
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$0
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$10
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$3
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$20
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$5
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	9	$71
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	13	$217
2036	Commit/sell "other" Mortgage loans, svc retained		$43
2054	Commit/purchase 25- to 30-year FRM MBS		$981
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$317
2074	Commit/sell 25- or 30-yr FRM MBS		$3,390
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$0
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$0
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$2
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$19
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	6	$52
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$6

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: OH | **Reporting Dockets: 76**
All Reporting CMR | **December 2005**
Report Prepared: 03/23/2006 2:44:21 PM | **Amounts in Millions** | **Data as of: 03/22/2006**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$6
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	14	$127
2214	Firm commit/originate 25- or 30-year FRM loans	10	$86
2216	Firm commit/originate "other" Mortgage loans	8	$52
3034	Option to sell 25- or 30-year FRMs		$0
4002	Commit/purchase non-Mortgage financial assets		$23
5004	IR swap: pay fixed, receive 3-month LIBOR		$289
8040	Short futures contract on 10-year Treasury note		$22
9502	Fixed-rate construction loans in process	48	$551
9512	Adjustable-rate construction loans in process	32	$1,682

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: OH **Reporting Dockets: 76**
All Reporting CMR **December 2005**
Report Prepared: 03/23/2006 2:44:21 PM **Amounts in Millions** **Data as of: 03/22/2006**

SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
120	Other investment securities, fixed-coupon securities		$3
200	Variable-rate, fixed-maturity CDs	22	$190
220	Variable-rate FHLB advances	13	$82
299	Other variable-rate	6	$340

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: OH | **Reporting Dockets: 76**
All Reporting CMR | **December 2005**
Report Prepared: 03/23/2006 2:44:21 PM | **Amounts in Millions** | **Data as of: 03/22/2006**

SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock					
Asset/ Liability Code	**#Firms if # >**	**Balance**	**-200 bp**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	43	$575	$587	$580	$570	$554	$537	$520
123 - Mortgage Derivatives - M/V estimate	26	$530	$531	$530	$519	$501	$484	$468
129 - Mortgage-Related Mutual Funds - M/V estimate	7	$64	$64	$64	$64	$63	$63	$62
280 - FHLB putable advance-M/V estimate		$62	$69	$66	$64	$62	$62	$62
281 - FHLB convertible advance-M/V estimate	16	$1,261	$1,374	$1,324	$1,286	$1,263	$1,251	$1,246
282 - FHLB callable advance-M/V estimate		$54	$60	$58	$56	$55	$54	$53
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1	$1
290 - Other structured borrowings - M/V estimate		$29	$29	$29	$28	$28	$28	$28
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$11,560	$24	$10	$4	$33	$69	$105