Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: IL

All Reporting CMR | **Reporting Dockets: 53** | **June 2003**

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	2,189	-628	-22 %	8.81 %	-203 bp
+200 bp	2,467	-349	-12 %	9.76 %	-108 bp
+100 bp	2,682	-134	-5 %	10.45 %	-39 bp
0 bp	2,816			10.84 %	
-100 bp	2,800	-17	-1 %	10.69 %	-15 bp

Risk Measure for a Given Rate Shock

	6/30/2003	3/31/2003	6/30/2002
Pre-shock NPV Ratio: NPV as % of PV Assets	10.84 %	10.99 %	15.53 %
Post-shock NPV Ratio	9.76 %	10.05 %	14.44 %
Sensitivity Measure: Decline in NPV Ratio	108 bp	95 bp	109 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Due to the recent abnormally low interest rate environment, OTS has reinterpreted the TB13a sensitivity measure to be based on the more negative outcome of a -100 or a +200 basis point interest rate shock. Furthermore, if neither a -100 nor a +200 basis point change in rates produces a reduction in NPV, the institution is presumed to have a sensitivity measure of zero.

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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	1,559	1,534	1,484	1,414	1,344	1,471	104.29	2.45
30-Year Mortgage Securities	689	676	653	626	600	654	103.33	2.66
15-Year Mortgages and MBS	3,071	3,023	2,927	2,810	2,691	2,901	104.20	2.39
Balloon Mortgages and MBS	1,224	1,210	1,189	1,159	1,121	1,166	103.82	1.46
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	128	128	127	126	124	126	101.59	0.51
7 Month to 2 Year Reset Frequency	1,299	1,285	1,271	1,255	1,234	1,254	102.49	1.10
2+ to 5 Year Reset Frequency	2,909	2,835	2,747	2,647	2,539	2,769	102.39	2.87
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	18	18	18	18	18	18	102.63	0.88
2 Month to 5 Year Reset Frequency	111	109	107	105	103	107	101.73	1.76
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	317	316	315	314	312	316	99.75	0.30
Adjustable-Rate, Fully Amortizing	931	923	916	908	901	915	100.88	0.83
Fixed-Rate, Balloon	700	679	659	639	621	616	110.31	3.05
Fixed-Rate, Fully Amortizing	597	567	540	515	492	525	107.99	5.05
Construction and Land Loans								
Adjustable-Rate	273	273	272	272	271	272	100.11	0.18
Fixed-Rate	79	78	77	76	75	79	99.23	1.39
Second-Mortgage Loans and Securities								
Adjustable-Rate	1,336	1,334	1,332	1,331	1,329	1,331	100.26	0.13
Fixed-Rate	161	158	155	152	149	153	103.65	1.94
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	9	9	9	9	9	9	100.00	0.55
Accrued Interest Receivable	56	56	56	56	56	56	100.00	0.00
Advance for Taxes/Insurance	2	2	2	2	2	2	100.00	0.00
Float on Escrows on Owned Mortgages	5	12	20	28	34			-63.26
LESS: Value of Servicing on Mortgages Serviced by Others	-8	-9	-12	-13	-13			-23.09
TOTAL MORTGAGE LOANS AND SECURITIES	**15,484**	**15,234**	**14,886**	**14,473**	**14,037**	**14,739**	**103.36**	**1.96**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	194	194	194	193	193	194	99.94	0.15
Fixed-Rate	200	195	190	185	180	190	102.79	2.64
Consumer Loans								
Adjustable-Rate	464	463	462	460	459	408	113.53	0.31
Fixed-Rate	1,537	1,518	1,500	1,482	1,465	1,489	101.93	1.21
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-33	-33	-32	-32	-32	-33	0.00	1.06
Accrued Interest Receivable	16	16	16	16	16	16	100.00	0.00
TOTAL NONMORTGAGE LOANS	**2,378**	**2,353**	**2,328**	**2,304**	**2,281**	**2,264**	**103.93**	**1.06**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	765	765	765	765	765	765	100.00	0.00
Equities and All Mutual Funds	307	297	285	273	262	297	100.00	3.72
Zero-Coupon Securities	6	5	4	4	3	4	129.03	15.37
Government and Agency Securities	989	967	945	925	905	924	104.60	2.25
Term Fed Funds, Term Repos	1,049	1,047	1,046	1,045	1,044	1,047	100.06	0.12
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	741	715	691	667	646	654	109.33	3.55
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	2,316	2,288	2,245	2,183	2,108	2,281	100.31	1.55
Structured Securities (Complex)	698	691	668	658	640	683	101.14	2.20
LESS: Valuation Allowances for Investment Securities	3	3	3	2	2	3	100.00	1.53
TOTAL CASH, DEPOSITS, AND SECURITIES	**6,867**	**6,772**	**6,646**	**6,518**	**6,371**	**6,652**	**101.81**	**1.64**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	18	18	18	18	18	18	100.00	0.00
Real Estate Held for Investment	5	5	5	5	5	5	100.00	0.00
Investment in Unconsolidated Subsidiaries	2	2	2	2	2	2	100.00	2.29
Office Premises and Equipment	262	262	262	262	262	262	100.00	0.00
TOTAL REAL ASSETS, ETC.	**288**	**288**	**288**	**287**	**287**	**288**	**100.00**	**0.01**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	14	15	18	25	29			-11.98
Adjustable-Rate Servicing	6	7	7	7	7			-4.97
Float on Mortgages Serviced for Others	15	17	22	30	36			-22.17
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**35**	**39**	**47**	**62**	**71**			**-15.29**
OTHER ASSETS								
Purchased and Excess Servicing						59		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	826	826	826	826	826	826	100.00	0.00
Miscellaneous II						167		
Deposit Intangibles								
Retail CD Intangible	15	18	21	23	25			-15.04
Transaction Account Intangible	61	94	128	161	197			-35.42
MMDA Intangible	75	109	150	183	213			-34.36
Passbook Account Intangible	146	225	302	378	447			-34.81
Non-Interest-Bearing Account Intangible	9	28	47	65	82			-68.14
TOTAL OTHER ASSETS	**1,133**	**1,301**	**1,475**	**1,636**	**1,791**	**1,052**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						120		
TOTAL ASSETS	**26,184**	**25,987**	**25,669**	**25,281**	**24,838**	**25,115**	**103/102*** **	**0.99/1.68*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	6,120	6,091	6,061	6,032	6,004	6,035	100.92	0.48
Fixed-Rate Maturing in 13 Months or More	4,629	4,501	4,378	4,260	4,146	4,226	106.50	2.79
Variable-Rate	86	86	86	86	86	86	100.01	0.09
Demand								
Transaction Accounts	1,456	1,456	1,456	1,456	1,456	1,456	100/94*	0.00/2.44*
MMDAs	2,540	2,540	2,540	2,540	2,540	2,540	100/96*	0.00/1.54*
Passbook Accounts	3,357	3,357	3,357	3,357	3,357	3,357	100/93*	0.00/2.50*
Non-Interest-Bearing Accounts	832	832	832	832	832	832	100/97*	0.00/2.39*
TOTAL DEPOSITS	**19,019**	**18,861**	**18,709**	**18,562**	**18,419**	**18,531**	**102/99***	**0.82/1.77***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	1,271	1,253	1,236	1,219	1,203	1,192	105.12	1.39
Fixed-Rate Maturing in 37 Months or More	521	501	482	463	446	468	107.14	3.95
Variable-Rate	466	466	466	466	465	466	100.00	0.02
TOTAL BORROWINGS	**2,258**	**2,220**	**2,183**	**2,148**	**2,114**	**2,126**	**104.44**	**1.68**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	169	169	169	169	169	169	100.00	0.00
Other Escrow Accounts	4	4	4	4	4	4	93.89	3.11
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	306	306	306	306	306	306	100.00	0.00
Miscellaneous II	0	0	0	0	0	46		
TOTAL OTHER LIABILITIES	**479**	**479**	**479**	**479**	**479**	**525**	**91.27**	**0.03**
Other Liabilities not Included Above								
Self-Valued	1,668	1,624	1,589	1,559	1,535	1,496	108.56	2.43
Unamortized Yield Adjustments						1		
TOTAL LIABILITIES	**23,424**	**23,184**	**22,960**	**22,748**	**22,547**	**22,678**	**102/100****	**1.00/1.77****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	50	20	-46	-106	-160			
ARMs	12	9	4	-3	-13			
Other Mortgages	1	0	-1	-2	-4			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	11	1	-15	-29	-41			
Sell Mortgages and MBS	-20	-3	33	65	92			
Purchase Non-Mortgage Items	0	0	0	0	0			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	-14	-12	-4	5	14			
Pay Floating, Receive Fixed	0	0	0	0	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER DERIVATIVES								
Options on Mortgages and MBS	0	0	3	5	8			
Interest-Rate Caps	0	0	0	1	4			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	0	-1	-1	-2	-2			
Self-Valued	0	0	0	0	0			
TOTAL OFF-BALANCE-SHEET POSITIONS	**39**	**14**	**-27**	**-65**	**-103**			

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
+ ASSETS	26,184	25,987	25,669	25,281	24,838	25,115	103/102***	0.99/1.68***
- LIABILITIES	23,424	23,184	22,960	22,748	22,547	22,678	102/100**	1.00/1.77**
+ OFF-BALANCE-SHEET POSITIONS	39	14	-27	-65	-103			
TOTAL NET PORTFOLIO VALUE #	2,800	2,816	2,682	2,467	2,189	2,437	115.56	2.08

* 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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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	$17	$302	$708	$342	$103
WARM	296 mo	340 mo	328 mo	303 mo	242 mo
WAC	4.62%	5.59%	6.50%	7.34%	8.71%
Amount of these that is FHA or VA Guaranteed	$0	$3	$1	$1	$1
Securities Backed by Conventional Mortgages	$75	$311	$174	$23	$13
WARM	172 mo	209 mo	214 mo	271 mo	183 mo
Weighted Average Pass-Through Rate	4.35%	5.29%	6.12%	7.26%	8.70%
Securities Backed by FHA or VA Mortgages	$0	$10	$29	$14	$5
WARM	351 mo	112 mo	334 mo	270 mo	220 mo
Weighted Average Pass-Through Rate	4.52%	5.14%	6.19%	7.29%	8.45%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$136	$1,033	$834	$418	$105
WAC	4.73%	5.48%	6.45%	7.32%	8.53%
Mortgage Securities	$80	$178	$100	$14	$3
Weighted Average Pass-Through Rate	4.42%	5.24%	6.16%	7.11%	8.45%
WARM (of 15-Year Loans and Securities)	152 mo	160 mo	145 mo	141 mo	127 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$258	$255	$248	$133	$46
WAC	4.46%	5.43%	6.43%	7.29%	8.67%
Mortgage Securities	$71	$110	$41	$3	$0
Weighted Average Pass-Through Rate	4.17%	5.41%	6.27%	7.15%	8.00%
WARM (of Balloon Loans and Securities)	62 mo	76 mo	79 mo	68 mo	45 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$6,192**

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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	$1	$7	$9	$0	$1
WAC	6.20%	4.75%	4.16%	0.00%	5.50%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$125	$1,247	$2,760	$18	$106
Weighted Average Margin	215 bp	230 bp	278 bp	163 bp	220 bp
WAC	4.89%	5.40%	5.24%	4.77%	5.76%
WARM	279 mo	306 mo	354 mo	250 mo	248 mo
Weighted Average Time Until Next Payment Reset	2 mo	11 mo	47 mo	2 mo	21 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$4,273**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 815)	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	$14	$3	$3	$1	$0
Weighted Average Distance from Lifetime Cap	131 bp	119 bp	198 bp	1 bp	37 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$10	$36	$5	$0	$0
Weighted Average Distance from Lifetime Cap	276 bp	310 bp	382 bp	0 bp	381 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$91	$1,198	$2,743	$16	$98
Weighted Average Distance from Lifetime Cap	733 bp	613 bp	559 bp	748 bp	639 bp
Balances Without Lifetime Cap	$12	$17	$19	$1	$8
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$96	$1,189	$2,736	$10	$80
Weighted Average Periodic Rate Cap	160 bp	167 bp	200 bp	178 bp	189 bp
Balances Subject to Periodic Rate Floors	$75	$1,102	$2,138	$4	$72
MBS Included in ARM Balances	$59	$398	$231	$15	$19

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$316	$915
WARM	50 mo	229 mo
Remaining Term to Full Amortization	281 mo	
Rate Index Code	0	0
Margin	176 bp	272 bp
Reset Frequency	7 mo	24 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$30	$5
Wghted Average Distance to Lifetime Cap	154 bp	124 bp
Fixed-Rate:		
Balances	$616	$525
WARM	43 mo	150 mo
Remaining Term to Full Amortization	259 mo	
WAC	7.16%	7.15%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$272	$79
WARM	19 mo	22 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	116 bp	6.30%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$1,331	$153
WARM	87 mo	96 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	48 bp	7.74%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$194	$190
WARM	33 mo	35 mo
Margin in Column 1; WAC in Column 2	122 bp	5.71%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$408	$1,489
WARM	133 mo	47 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	555 bp	8.01%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$24	$62
Fixed Rate		
Remaining WAL <= 5 Years	$2	$2,171
Remaining WAL 5-10 Years	$17	$3
Remaining WAL Over 10 Years	$1	
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%	11.09%
Total Mortgage-Derivative Securities - Book Value	$45	$2,237

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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	$75	$1,311	$2,109	$1,031	$746
WARM	139 mo	224 mo	246 mo	196 mo	82 mo
Weighted Average Servicing Fee	11 bp	25 bp	25 bp	25 bp	27 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	35 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	$959	$179	Total # of Adjustable-Rate Loans Serviced	2 loans
WARM (in months)	130 mo	132 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	20 bp	25 bp		

Total Balances of Mortgage Loans Serviced for Others **$6,411**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$765		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$297		
Zero-Coupon Securities	$4	4.61%	155 mo
Government & Agency Securities	$924	3.26%	29 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,047	1.29%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$654	4.97%	60 mo
Memo: Complex Securities (from supplemental reporting)	$683		

Total Cash, Deposits, and Securities **$4,374**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$91
Accrued Interest Receivable	$56
Advances for Taxes and Insurance	$2
Less: Unamortized Yield Adjustments	$-33
Valuation Allowances	$82
Unrealized Gains (Losses)	$23

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$10
Accrued Interest Receivable	$16
Less: Unamortized Yield Adjustments	$-9
Valuation Allowances	$43
Unrealized Gains (Losses)	$1

OTHER ITEMS	
Real Estate Held for Investment	$5
Repossessed Assets	$18
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$2
Office Premises and Equipment	$262
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$43
Less: Unamortized Yield Adjustments	$-11
Valuation Allowances	$3
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$59
Miscellaneous I	$826
Miscellaneous II	$167
TOTAL ASSETS	**$25,115**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$0
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$596
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$120
Mortgage-Related Mututal Funds	$176
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$834
Weighted Average Servicing Fee	9 bp
Adjustable-Rate Mortgage Loans Serviced	$818
Weighted Average Servicing Fee	14 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$190

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: IL | **Reporting Dockets: 53**
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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	$1,735	$435	$35	$13
WAC	2.04%	4.13%	5.92%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$2,159	$1,591	$79	$35
WAC	1.98%	3.43%	5.64%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$2,109	$387	$5
WAC		3.23%	5.82%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$1,731	$3
WAC			4.63%	
WARM			54 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$10,262**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$59	$52	$205
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$3,158	$3,529	$1,761
Penalty in Months of Forgone Interest	3.19 mo	5.83 mo	6.28 mo
Balances in New Accounts	$431	$359	$123

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: IL
All Reporting CMR
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Amounts in Millions

Reporting Dockets: 53
June 2003
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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%	$64	$132	$8	1.95%
3.00 to 3.99%	$1	$150	$212	3.51%
4.00 to 4.99%	$25	$264	$141	4.54%
5.00 to 5.99%	$0	$179	$88	5.55%
6.00 to 6.99%	$25	$296	$15	6.61%
7.00 to 7.99%	$0	$56	$4	7.22%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	19 mo	52 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$1,660**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$2,047
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$1,456	0.87%	$36
Money Market Deposit Accounts (MMDAs)	$2,540	1.43%	$88
Passbook Accounts	$3,357	1.11%	$143
Non-Interest-Bearing Non-Maturity Deposits	$832		$83
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$120	0.08%	
Escrow for Mortgages Serviced for Others	$49	0.01%	
Other Escrows	$4	0.05%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$8,358		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-2		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$3		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$306		
Miscellaneous II	$46		
TOTAL LIABILITIES	**$22,678**		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0		
EQUITY CAPITAL	$2,437		
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$25,115**		

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: IL | **Reporting Dockets: 53**
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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
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	7	$458
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	7	$30
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	13	$100
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	30	$505
1014	Opt commitment to orig 25- or 30-year FRMs	23	$656
1016	Opt commitment to orig "other" Mortgages	16	$34
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$1
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$2
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$0
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	6	$45
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	7	$199
2074	Commit/sell 25- or 30-yr FRM MBS		$176
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$21
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$17
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$156
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$0
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$2
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$2
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	6	$5
2134	Commit/sell 25- or 30-yr FRM loans, svc released	7	$20
2136	Commit/sell "other" Mortgage loans, svc released		$16
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$1
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$6
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	11	$7
2214	Firm commit/originate 25- or 30-year FRM loans	8	$10

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SUPPLEMENTAL REPORTING

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2216	Firm commit/originate "other" Mortgage loans		$14
3032	Option to sell 10-, 15-, or 20-year FRMs		$21
3034	Option to sell 25- or 30-year FRMs		$23
4002	Commit/purchase non-Mortgage financial assets		$9
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$1,468
6002	Interest rate Cap based on 1-month LIBOR		$685
6022	Interest rate Cap based on the prime rate		$50
9502	Fixed-rate construction loans in process	15	$53
9512	Adjustable-rate construction loans in process	9	$33