

AREA: MIDWEST REGION  
 TYPE: ALL REPORTING CMR  
 FIRMS REPORTING: 225  
 CYCLE: DEC 1998

OFFICE OF THRIFT SUPERVISION  
 RISK MANAGEMENT DIVISION  
 INTEREST RATE RISK EXPOSURE REPORT  
 (Balances in \$Mil)

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\*\*\* INTEREST RATE SENSITIVITY OF NET PORTFOLIO VALUE (NPV) \*\*\*

| Change<br>in Rates<br>----- | Net Portfolio Value |                    |                   | NPV as % of PV of Assets |                 |
|-----------------------------|---------------------|--------------------|-------------------|--------------------------|-----------------|
|                             | \$ Amount<br>-----  | \$ Change<br>----- | % Change<br>----- | NPV Ratio<br>-----       | Change<br>----- |
| +400 bp                     | 6,844               | -2,610             | -28 %             | 7.58 %                   | -233 bp         |
| +300 bp                     | 7,795               | -1,659             | -18 %             | 8.49 %                   | -142 bp         |
| +200 bp                     | 8,598               | -856               | -9 %              | 9.22 %                   | -69 bp          |
| +100 bp                     | 9,162               | -292               | -3 %              | 9.70 %                   | -21 bp          |
| 0 bp                        | 9,454               |                    |                   | 9.91 %                   |                 |
| -100 bp                     | 9,550               | 96                 | +1 %              | 9.93 %                   | +2 bp           |
| -200 bp                     | 9,738               | 284                | +3 %              | 10.04 %                  | +13 bp          |
| -300 bp                     | 10,150              | 696                | +7 %              | 10.35 %                  | +44 bp          |
| -400 bp                     | 10,529              | 1,075              | +11 %             | 10.62 %                  | +71 bp          |

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\*\*\* RISK MEASURES: 200 BP RATE SHOCK \*\*\*

Pre-Shock NPV Ratio: NPV as % of PV of Assets ..... 9.91 %

Post-Shock NPV Ratio ..... 9.22 %

Sensitivity Measure: Decline in NPV Ratio ..... 69 bp

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PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO  
 (Balances in \$Mil)

| *** Change in Interest Rates ***        |               |               |               |               |               |               |               |               |               |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| *** ASSETS ***                          | -400 bp       | -300 bp       | -200 bp       | -100 bp       | No Change     | +100 bp       | +200 bp       | +300 bp       | +400 bp       |
| <b>MORTGAGE LOANS &amp; SECURITIES</b>  |               |               |               |               |               |               |               |               |               |
| Fixed-Rate Single-Family                |               |               |               |               |               |               |               |               |               |
| First-Mortgage Loans & MBS:             |               |               |               |               |               |               |               |               |               |
| 30-Yr Mortgage Loans .....              | 13,312        | 13,039        | 12,783        | 12,544        | 12,252        | 11,835        | 11,337        | 10,815        | 10,304        |
| 30-Yr Mortgage Securities ...           | 2,956         | 2,892         | 2,833         | 2,776         | 2,708         | 2,617         | 2,504         | 2,381         | 2,261         |
| 15-Year Mortgages & MBS .....           | 9,511         | 9,378         | 9,258         | 9,150         | 8,977         | 8,705         | 8,387         | 8,061         | 7,743         |
| Balloon Mortgages & MBS .....           | 3,117         | 3,070         | 3,025         | 2,985         | 2,940         | 2,868         | 2,783         | 2,694         | 2,607         |
| Adjustable-Rate Single Family           |               |               |               |               |               |               |               |               |               |
| First-Mortgage Loans & MBS:             |               |               |               |               |               |               |               |               |               |
| Current Market Index ARMs:              |               |               |               |               |               |               |               |               |               |
| 6 Mo or Less Reset Freq....             | 3,124         | 3,099         | 3,079         | 3,064         | 3,052         | 3,038         | 3,017         | 2,983         | 2,933         |
| 7 Mo to 2 Yrs Reset Freq ..             | 9,855         | 9,735         | 9,642         | 9,569         | 9,507         | 9,438         | 9,336         | 9,183         | 8,978         |
| 2+ to 5 Yrs Reset Freq ....             | 3,627         | 3,570         | 3,518         | 3,470         | 3,418         | 3,356         | 3,281         | 3,193         | 3,095         |
| Lagging Market Index ARMs:              |               |               |               |               |               |               |               |               |               |
| 1 Mo Reset Freq.....                    | 3,030         | 2,997         | 2,968         | 2,946         | 2,924         | 2,900         | 2,873         | 2,837         | 2,791         |
| 2 Mo to 5 Yrs Reset Freq...             | 4,187         | 4,122         | 4,062         | 4,004         | 3,951         | 3,897         | 3,834         | 3,760         | 3,672         |
| Multifamily & Nonresidential            |               |               |               |               |               |               |               |               |               |
| Mortgage Loans & Securities:            |               |               |               |               |               |               |               |               |               |
| Adjustable-Rate, Balloon ....           | 1,180         | 1,169         | 1,159         | 1,149         | 1,140         | 1,131         | 1,122         | 1,113         | 1,103         |
| Adjustable-Rate, Fully-Amort.           | 2,414         | 2,396         | 2,378         | 2,361         | 2,344         | 2,328         | 2,313         | 2,296         | 2,279         |
| Fixed-Rate, Balloon .....               | 1,335         | 1,275         | 1,220         | 1,167         | 1,118         | 1,072         | 1,028         | 987           | 948           |
| Fixed-Rate, Fully-Amortizing            | 2,309         | 2,228         | 2,152         | 2,081         | 2,013         | 1,950         | 1,891         | 1,834         | 1,781         |
| Construction & Land Loans:              |               |               |               |               |               |               |               |               |               |
| Adjustable-Rate .....                   | 2,602         | 2,594         | 2,586         | 2,579         | 2,571         | 2,564         | 2,557         | 2,550         | 2,542         |
| Fixed-Rate .....                        | 2,878         | 2,856         | 2,836         | 2,817         | 2,799         | 2,781         | 2,765         | 2,749         | 2,733         |
| Second Mtg Loans & Securities:          |               |               |               |               |               |               |               |               |               |
| Adjustable-Rate .....                   | 752           | 750           | 748           | 746           | 745           | 743           | 741           | 740           | 738           |
| Fixed-Rate .....                        | 2,733         | 2,676         | 2,620         | 2,567         | 2,517         | 2,468         | 2,421         | 2,376         | 2,333         |
| Other Assets Related to                 |               |               |               |               |               |               |               |               |               |
| Mortgage Loans & Securities:            |               |               |               |               |               |               |               |               |               |
| Net Nonperforming Mtg Loans .           | 47            | 46            | 46            | 46            | 46            | 46            | 45            | 45            | 44            |
| Accrued Interest Receivable .           | 477           | 477           | 477           | 477           | 477           | 477           | 477           | 477           | 477           |
| Advances for Taxes/Insurance            | 33            | 33            | 33            | 33            | 33            | 33            | 33            | 33            | 33            |
| Float on Escrows on Owned Mtg           | 20            | 40            | 64            | 108           | 177           | 245           | 300           | 344           | 380           |
| Less: Value of Servicing on Mtgs        |               |               |               |               |               |               |               |               |               |
| Serviced by Others ...                  | -12           | -12           | -12           | -12           | -11           | -12           | -13           | -14           | -14           |
| <b>*Mortgage Loans &amp; Securities</b> | <b>69,511</b> | <b>68,455</b> | <b>67,503</b> | <b>66,652</b> | <b>65,722</b> | <b>64,507</b> | <b>63,058</b> | <b>61,465</b> | <b>59,792</b> |

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PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO  
 (Balances in \$Mil)

| *** Change in Interest Rates ***                                   |               |               |               |               |               |               |               |               |               |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| *** ASSETS (Cont.) ***   | -400 bp       | -300 bp       | -200 bp       | -100 bp       | No Change     | +100 bp       | +200 bp       | +300 bp       | +400 bp       |
| <b>NONMORTGAGE LOANS</b>   |               |               |               |               |               |               |               |               |               |
| <b>Commercial Loans:</b>   |               |               |               |               |               |               |               |               |               |
| Adjustable-Rate .....  | 2,503         | 2,494         | 2,485         | 2,477         | 2,469         | 2,461         | 2,453         | 2,445         | 2,438         |
| Fixed-Rate .....   | 2,441         | 2,396         | 2,353         | 2,312         | 2,272         | 2,234         | 2,197         | 2,162         | 2,128         |
| <b>Consumer Loans:</b>   |               |               |               |               |               |               |               |               |               |
| Adjustable-Rate .....  | 5,026         | 5,021         | 5,016         | 5,011         | 5,007         | 5,003         | 4,998         | 4,994         | 4,990         |
| Fixed-Rate .....   | 4,239         | 4,169         | 4,101         | 4,036         | 3,972         | 3,911         | 3,852         | 3,794         | 3,738         |
| <b>Other Assets Related to Nonmortgage Loans &amp; Securities:</b> |               |               |               |               |               |               |               |               |               |
| Net Nonperforming Nonmtg Lns                                       | -117          | -116          | -115          | -115          | -114          | -113          | -113          | -112          | -112          |
| Accrued Interest Receivable .                                      | 89            | 89            | 89            | 89            | 89            | 89            | 89            | 89            | 89            |
| <b>*Nonmortgage Loans .....</b>                                    | <b>14,181</b> | <b>14,053</b> | <b>13,930</b> | <b>13,811</b> | <b>13,696</b> | <b>13,585</b> | <b>13,477</b> | <b>13,373</b> | <b>13,271</b> |
| <b>CASH, DEPOSITS, &amp; SECURITIES</b>                            |               |               |               |               |               |               |               |               |               |
| <b>Cash, Non-Int-Earning Deposits,</b>                             |               |               |               |               |               |               |               |               |               |
| Overnight Fed Funds & Repos .                                      | 2,054         | 2,054         | 2,054         | 2,054         | 2,054         | 2,054         | 2,054         | 2,054         | 2,054         |
| Equities & All Mutual Funds ...                                    | 271           | 263           | 255           | 247           | 238           | 229           | 217           | 206           | 195           |
| Zero-Coupon Securities .....                                       | 55            | 50            | 47            | 44            | 41            | 39            | 37            | 36            | 34            |
| Govt & Agency Securities .....                                     | 3,291         | 3,153         | 3,026         | 2,908         | 2,799         | 2,699         | 2,605         | 2,519         | 2,438         |
| Term Fed Funds, Term Repos,<br>& Interest-Earning Deposits .       | 1,593         | 1,590         | 1,586         | 1,583         | 1,580         | 1,577         | 1,574         | 1,572         | 1,569         |
| Munis, Mtg-Backed Bonds,<br>Corporates, Commercial Paper           | 454           | 432           | 411           | 393           | 376           | 360           | 346           | 333           | 321           |
| <b>Mortgage-Derivative Securities:</b>                             |               |               |               |               |               |               |               |               |               |
| Valued by OTS .....  | 44            | 44            | 44            | 44            | 44            | 43            | 43            | 43            | 43            |
| Valued by Institution .....  | 3,489         | 3,464         | 3,436         | 3,415         | 3,396         | 3,342         | 3,267         | 3,178         | 3,093         |
| <b>Structured Securities,</b>                                      |               |               |               |               |               |               |               |               |               |
| Valued by Institution .....  | 150           | 148           | 147           | 145           | 143           | 141           | 137           | 132           | 126           |
| Less: Valuation Allowances for<br>Investment Securities ..         | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             |
| <b>*Cash, Deposits, &amp; Securities</b>                           | <b>11,400</b> | <b>11,197</b> | <b>11,006</b> | <b>10,832</b> | <b>10,672</b> | <b>10,483</b> | <b>10,281</b> | <b>10,071</b> | <b>9,873</b>  |

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PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO  
 (Balances in \$Mil)

| *** Change in Interest Rates ***                                |         |         |         |         |           |         |         |         |         |
|---|---------|---------|---------|---------|-----------|---------|---------|---------|---------|
| *** ASSETS (Cont.) ***  | -400 bp | -300 bp | -200 bp | -100 bp | No Change | +100 bp | +200 bp | +300 bp | +400 bp |
| REPOSSESSED ASSETS .....  | 179     | 179     | 179     | 179     | 179       | 179     | 179     | 179     | 179     |
| REAL ESTATE HELD FOR INVESTMENT                                 | 30      | 30      | 30      | 30      | 30        | 30      | 30      | 30      | 30      |
| INVESTMENT IN UNCONSOLIDATED<br>SUBORDINATE ORGANIZATIONS ..... | 21      | 20      | 19      | 18      | 18        | 17      | 16      | 14      | 11      |
| OFFICE PREMISES & EQUIPMENT ....                                | 1,141   | 1,141   | 1,141   | 1,141   | 1,141     | 1,141   | 1,141   | 1,141   | 1,141   |
| *Subtotal .....   | 1,370   | 1,369   | 1,368   | 1,367   | 1,367     | 1,366   | 1,365   | 1,363   | 1,361   |
| MORTGAGE LOAN SERVICING FOR OTHERS                              |         |         |         |         |           |         |         |         |         |
| Fixed-Rate Servicing .....                                      | 473     | 471     | 479     | 526     | 639       | 754     | 821     | 844     | 842     |
| Adj-Rate Servicing .....  | 133     | 139     | 146     | 151     | 154       | 157     | 159     | 162     | 164     |
| Float on Mtgs Svc'd for Others                                  | 188     | 218     | 249     | 293     | 355       | 421     | 470     | 506     | 532     |
| *Mtg Ln Servicing for Others                                    | 795     | 827     | 873     | 969     | 1,148     | 1,332   | 1,450   | 1,511   | 1,539   |
| OTHER ASSETS  |         |         |         |         |           |         |         |         |         |
| Margin Account .....  | -       | -       | -       | -       | -         | -       | -       | -       | -       |
| Miscellaneous I .....   | 2,113   | 2,113   | 2,113   | 2,113   | 2,113     | 2,113   | 2,113   | 2,113   | 2,113   |
| Deposit Intangibles:  |         |         |         |         |           |         |         |         |         |
| Retail CD Intangible .....                                      | -116    | 44      | 53      | 62      | 69        | 77      | 84      | 91      | 97      |
| Transaction Acct Intangible .                                   | -34     | -16     | 27      | 137     | 278       | 416     | 548     | 670     | 784     |
| MMDA Intangible .....   | -29     | -18     | -1      | 30      | 93        | 188     | 308     | 430     | 549     |
| Passbook Account Intangible .                                   | -39     | -19     | -12     | -5      | 12        | 111     | 235     | 353     | 462     |
| Non-Int-Bearing Acct Intang .                                   | 30      | 87      | 141     | 192     | 242       | 289     | 334     | 377     | 418     |
| *Other Assets .....   | 1,925   | 2,192   | 2,320   | 2,529   | 2,806     | 3,193   | 3,621   | 4,033   | 4,424   |
| =====   | =====   | =====   | =====   | =====   | =====     | =====   | =====   | =====   | =====   |
| *** TOTAL ASSETS .....  | 99,182  | 98,093  | 97,000  | 96,160  | 95,411    | 94,466  | 93,252  | 91,817  | 90,259  |

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PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO  
 (Balances in \$Mil)

|                                 | *** Change in Interest Rates *** |         |         |         |           |         |         |         |         |
|---------------------------------|----------------------------------|---------|---------|---------|-----------|---------|---------|---------|---------|
| *** LIABILITIES ***             | -400 bp                          | -300 bp | -200 bp | -100 bp | No Change | +100 bp | +200 bp | +300 bp | +400 bp |
| DEPOSITS                        |                                  |         |         |         |           |         |         |         |         |
| Fixed-Rate, Fixed-Maturity:     |                                  |         |         |         |           |         |         |         |         |
| Maturing in 12 Mo or Less ...   | 27,656                           | 27,533  | 27,411  | 27,290  | 27,170    | 27,051  | 26,934  | 26,818  | 26,703  |
| Maturing in 13 Mo or More ...   | 11,352                           | 11,112  | 10,880  | 10,655  | 10,436    | 10,224  | 10,017  | 9,817   | 9,623   |
| Variable-Rate, Fixed-Maturity . | 927                              | 927     | 926     | 926     | 925       | 925     | 925     | 924     | 924     |
| Non-Maturity:                   |                                  |         |         |         |           |         |         |         |         |
| Transaction Accts .....         | 5,110                            | 5,110   | 5,110   | 5,110   | 5,110     | 5,110   | 5,110   | 5,110   | 5,110   |
| MMDAs .....                     | 9,662                            | 9,662   | 9,662   | 9,662   | 9,662     | 9,662   | 9,662   | 9,662   | 9,662   |
| Passbook Accts .....            | 3,725                            | 3,725   | 3,725   | 3,725   | 3,725     | 3,725   | 3,725   | 3,725   | 3,725   |
| Non-Interest-Bearing Accts ..   | 2,613                            | 2,613   | 2,613   | 2,613   | 2,613     | 2,613   | 2,613   | 2,613   | 2,613   |
| * Deposits .....                | 61,045                           | 60,681  | 60,326  | 59,979  | 59,640    | 59,309  | 58,985  | 58,669  | 58,360  |
| BORROWINGS                      |                                  |         |         |         |           |         |         |         |         |
| Fixed-Rate, Fixed-Maturity:     |                                  |         |         |         |           |         |         |         |         |
| Maturing in 36 Mo or Less ...   | 12,429                           | 12,371  | 12,314  | 12,258  | 12,203    | 12,149  | 12,095  | 12,043  | 11,991  |
| Maturing in 37 Mo or More ...   | 5,961                            | 5,570   | 5,213   | 4,885   | 4,584     | 4,307   | 4,051   | 3,815   | 3,597   |
| Variable-Rate, Fixed-Maturity . | 6,389                            | 6,376   | 6,363   | 6,350   | 6,337     | 6,324   | 6,311   | 6,298   | 6,285   |
| * Borrowings .....              | 24,779                           | 24,318  | 23,890  | 23,493  | 23,124    | 22,779  | 22,457  | 22,155  | 21,873  |
| OTHER LIABILITIES               |                                  |         |         |         |           |         |         |         |         |
| Escrow Accounts                 |                                  |         |         |         |           |         |         |         |         |
| For Mortgages .....             | 1,482                            | 1,482   | 1,482   | 1,482   | 1,482     | 1,482   | 1,482   | 1,482   | 1,482   |
| Other Escrow Accounts .....     | 67                               | 65      | 63      | 61      | 60        | 58      | 56      | 55      | 53      |
| Collat. Mtg Securities Issued . | -                                | -       | -       | -       | -         | -       | -       | -       | -       |
| Miscellaneous I .....           | 1,748                            | 1,748   | 1,748   | 1,748   | 1,748     | 1,748   | 1,748   | 1,748   | 1,748   |
| Miscellaneous II .....          | -                                | -       | -       | -       | -         | -       | -       | -       | -       |
| *Other Liabilities .....        | 3,297                            | 3,295   | 3,293   | 3,291   | 3,289     | 3,288   | 3,286   | 3,285   | 3,283   |
| OPTIONS ON LIABILITIES .....    | 11                               | 9       | 8       | 10      | 14        | 26      | 45      | 64      | 83      |
| =====                           | =====                            | =====   | =====   | =====   | =====     | =====   | =====   | =====   | =====   |
| *** TOTAL LIABILITIES .....     | 89,132                           | 88,303  | 87,517  | 86,774  | 86,067    | 85,402  | 84,773  | 84,173  | 83,598  |

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PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO  
 (Balances in \$Mil)

| *** Change in Interest Rates ***  |         |         |         |         |           |         |         |         |         |
|-----------------------------------|---------|---------|---------|---------|-----------|---------|---------|---------|---------|
| * OFF-BALANCE-SHEET POSITIONS *   | -400 bp | -300 bp | -200 bp | -100 bp | No Change | +100 bp | +200 bp | +300 bp | +400 bp |
| OPTIONAL COMMITMENTS TO ORIGINATE |         |         |         |         |           |         |         |         |         |
| FRMs & Balloon/2-Step Mortgages   | 105     | 82      | 62      | 43      | 4         | -52     | -111    | -167    | -219    |
| ARMS .....                        | 4       | 3       | 2       | 1       | 0         | -1      | -3      | -6      | -9      |
| Other Mortgages .....             | 28      | 21      | 14      | 9       | -         | -14     | -30     | -47     | -63     |
| FIRM COMMITMENTS                  |         |         |         |         |           |         |         |         |         |
| Purchase/Originate Mtgs & MBS .   | 96      | 73      | 53      | 33      | 3         | -35     | -75     | -115    | -155    |
| Sell Mortgages & MBS .....        | -263    | -200    | -144    | -85     | 11        | 138     | 268     | 392     | 505     |
| Purchase Non-Mortgage Items ...   | 36      | 26      | 17      | 8       | -         | -8      | -15     | -22     | -28     |
| Sell Non-Mortgage Items .....     | 0       | 0       | 0       | 0       | -         | 0       | 0       | 0       | 0       |
| OPTIONS ON MORTGAGES & MBS .....  | 1       | 0       | 0       | 0       | 0         | 1       | 1       | 2       | 4       |
| INTEREST-RATE SWAPS               |         |         |         |         |           |         |         |         |         |
| Pay Fixed, Receive Floating ...   | -190    | -150    | -103    | -58     | -14       | 27      | 68      | 106     | 144     |
| Pay Floating, Receive Fixed ...   | -       | -       | -       | -       | -         | -       | -       | -       | -       |
| Basis Swaps .....                 | -       | -       | -       | -       | -         | -       | -       | -       | -       |
| Swaptions .....                   | 0       | 0       | 0       | 1       | 1         | 1       | 1       | 1       | 1       |
| INTEREST-RATE CAPS .....          | -       | 0       | 0       | 0       | 1         | 3       | 7       | 16      | 27      |
| INTEREST-RATE FLOORS .....        | 398     | 303     | 213     | 129     | 59        | 21      | 11      | 9       | 9       |
| FUTURES .....                     | -       | -       | -       | -       | -         | -       | -       | -       | -       |
| OPTIONS ON FUTURES .....          | 65      | 44      | 22      | 4       | 0         | 1       | 12      | 24      | 37      |
| CONSTRUCTION LIP .....            | 127     | 99      | 71      | 45      | 20        | -4      | -28     | -50     | -71     |
| SELF-VALUED [CMR911-CMR919] ....  | 72      | 59      | 46      | 34      | 25        | 19      | 13      | 8       | 3       |
| =====                             | =====   | =====   | =====   | =====   | =====     | =====   | =====   | =====   | =====   |
| *** OFF-BALANCE-SHEET POSITIONS   | 480     | 360     | 255     | 164     | 110       | 98      | 120     | 152     | 183     |
| *** NET PORTFOLIO VALUE ***       |         |         |         |         |           |         |         |         |         |
| -----                             |         |         |         |         |           |         |         |         |         |
| ASSETS .....                      | 99,182  | 98,093  | 97,000  | 96,160  | 95,411    | 94,466  | 93,252  | 91,817  | 90,259  |
| - LIABILITIES .....               | 89,132  | 88,303  | 87,517  | 86,774  | 86,067    | 85,402  | 84,773  | 84,173  | 83,598  |
| + OFF-BALANCE-SHEET POSITIONS ..  | 480     | 360     | 255     | 164     | 110       | 98      | 120     | 152     | 183     |
| =====                             | =====   | =====   | =====   | =====   | =====     | =====   | =====   | =====   | =====   |
| *** NET PORTFOLIO VALUE .....     | 10,529  | 10,150  | 9,738   | 9,550   | 9,454     | 9,162   | 8,598   | 7,795   | 6,844   |

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PRESENT VALUE-TO-FACE VALUE RATIOS AND EFFECTIVE DURATIONS  
 (Balances in \$Mil)

| *** ASSETS ***                   | Face<br>Value | Present<br>Value<br>Estimate | PV as %<br>of Face | Effective<br>Duration |
|----------------------------------|---------------|------------------------------|--------------------|-----------------------|
| -----                            |               |                              |                    |                       |
| MORTGAGE LOANS & SECURITIES      |               |                              |                    |                       |
| Fixed-Rate Single-Family         |               |                              |                    |                       |
| First-Mortgage Loans & MBS:      |               |                              |                    |                       |
| 30-Yr Mortgage Loans .....       | 11,847        | 12,252                       | 103.42             | 2.9                   |
| 30-Yr Mortgage Securities ...    | 2,618         | 2,708                        | 103.46             | 2.9                   |
| 15-Year Mortgages & MBS .....    | 8,820         | 8,977                        | 101.79             | 2.5                   |
| Balloon Mortgages & MBS .....    | 2,897         | 2,940                        | 101.47             | 2.0                   |
| Adjustable-Rate Single Family    |               |                              |                    |                       |
| First-Mortgage Loans & MBS:      |               |                              |                    |                       |
| Current Market Index ARMs:       |               |                              |                    |                       |
| 6 Mo or Less Reset Freq....      | 3,044         | 3,052                        | 100.27             | 0.4                   |
| 7 Mo to 2 Yrs Reset Freq ..      | 9,436         | 9,507                        | 100.75             | 0.7                   |
| 2+ to 5 Yrs Reset Freq ....      | 3,379         | 3,418                        | 101.16             | 1.7                   |
| Lagging Market Index ARMs:       |               |                              |                    |                       |
| 1 Mo Reset Freq.....             | 2,872         | 2,924                        | 101.82             | 0.8                   |
| 2 Mo to 5 Yrs Reset Freq...      | 3,963         | 3,951                        | 99.70              | 1.4                   |
| Multifamily & Nonresidential     |               |                              |                    |                       |
| Mortgage Loans & Securities:     |               |                              |                    |                       |
| Adjustable-Rate, Balloon ....    | 1,132         | 1,140                        | 100.69             | 0.8                   |
| Adjustable-Rate, Fully-Amort.    | 2,346         | 2,344                        | 99.93              | 0.7                   |
| Fixed-Rate, Balloon .....        | 1,133         | 1,118                        | 98.68              | 4.3                   |
| Fixed-Rate, Fully-Amortizing     | 2,056         | 2,013                        | 97.93              | 3.2                   |
| Construction & Land Loans:       |               |                              |                    |                       |
| Adjustable-Rate .....            | 2,579         | 2,571                        | 99.70              | 0.3                   |
| Fixed-Rate .....                 | 2,775         | 2,799                        | 100.86             | 0.6                   |
| Second Mtg Loans & Securities:   |               |                              |                    |                       |
| Adjustable-Rate .....            | 755           | 745                          | 98.64              | 0.2                   |
| Fixed-Rate .....                 | 2,468         | 2,517                        | 101.97             | 2.0                   |
| Other Assets Related to          |               |                              |                    |                       |
| Mortgage Loans & Securities:     |               |                              |                    |                       |
| Net Nonperforming Mtg Loans .    | 46            | 46                           | 100.24             | 0.6                   |
| Accrued Interest Receivable .    | 477           | 477                          | 100.06             | 0.0                   |
| Advances for Taxes/Insurance     | 33            | 33                           | 101.29             | 0.0                   |
| Float on Escrows on Owned Mtg    |               | 177                          |                    | -38.9                 |
| Less: Value of Servicing on Mtgs |               |                              |                    |                       |
| Serviced by Others ...           |               | -11                          |                    | 0.8                   |
|                                  | -----         | -----                        |                    |                       |
| *Mortgage Loans & Securities     | 64,675        | 65,722                       | 101.62             | 1.6                   |

NOTE: Effective duration is calculated as the average of the percentage changes in present value resulting from rate shocks of +100 and -100 basis points.

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PRESENT VALUE-TO-FACE VALUE RATIOS AND EFFECTIVE DURATIONS  
 (Balances in \$Mil)

| *** ASSETS (Cont.) ***   | Face Value    | Present Value Estimate | PV as % of Face | Effective Duration |
|--|---------------|------------------------|-----------------|--------------------|
| <b>NONMORTGAGE LOANS</b>   |               |                        |                 |                    |
| <b>Commercial Loans:</b>   |               |                        |                 |                    |
| Adjustable-Rate .....  | 2,473         | 2,469                  | 99.83           | 0.3                |
| Fixed-Rate .....   | 2,285         | 2,272                  | 99.44           | 1.7                |
| <b>Consumer Loans:</b>   |               |                        |                 |                    |
| Adjustable-Rate .....  | 5,094         | 5,007                  | 98.29           | 0.1                |
| Fixed-Rate .....   | 4,053         | 3,972                  | 98.01           | 1.6                |
| <b>Other Assets Related to Nonmortgage Loans &amp; Securities:</b> |               |                        |                 |                    |
| Net Nonperforming Nonmtg Lns                                       | -114          | -114                   | 100.07          | 0.6                |
| Accrued Interest Receivable .                                      | 89            | 89                     | 100.54          | 0.0                |
| <b>*Nonmortgage Loans .....</b>                                    | <b>13,881</b> | <b>13,696</b>          | <b>98.67</b>    | <b>0.8</b>         |
| <b>CASH, DEPOSITS, &amp; SECURITIES</b>                            |               |                        |                 |                    |
| <b>Cash, Non-Int-Earning Deposits,</b>                             |               |                        |                 |                    |
| Overnight Fed Funds & Repos .                                      | 2,054         | 2,054                  | 99.98           | 0.0                |
| Equities & All Mutual Funds ...                                    | 238           | 238                    | 100.21          | 3.8                |
| Zero-Coupon Securities .....                                       | 36            | 41                     | 114.69          | 5.8                |
| Govt & Agency Securities .....                                     | 2,630         | 2,799                  | 106.44          | 3.7                |
| Term Fed Funds, Term Repos,<br>& Interest-Earning Deposits .       | 1,580         | 1,580                  | 100.02          | 0.2                |
| Munis, Mtg-Backed Bonds,<br>Corporates, Commercial Paper           | 360           | 376                    | 104.40          | 4.3                |
| <b>Mortgage-Derivative Securities:</b>                             |               |                        |                 |                    |
| Valued by OTS .....  | 44            | 44                     | 1.26            | 0.4                |
| Valued by Institution .....  | 3,406         | 3,396                  | -               | 1.1                |
| <b>Structured Securities,</b>                                      |               |                        |                 |                    |
| Valued by Institution .....  | 143           | 143                    | 100.31          | 1.6                |
| Less: Valuation Allowances for<br>Investment Securities ..         | 0             | 0                      | -               | 0.8                |
| <b>*Cash, Deposits, &amp; Securities</b>                           | <b>10,492</b> | <b>10,672</b>          | <b>101.72</b>   | <b>1.6</b>         |



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PRESENT VALUE-TO-FACE VALUE RATIOS AND EFFECTIVE DURATIONS  
 (Balances in \$Mil)

| *** ASSETS (Cont.) ***   | Face Value | Present Value Estimate | PV as % of Face | Effective Duration |   |
|--|------------|------------------------|-----------------|--------------------|---|
| REPOSSESSED ASSETS .....                                       | 179        | 179                    | 99.82           | 0.0                |   |
| REAL ESTATE HELD FOR INVESTMENT                                | 30         | 30                     | 99.45           | 0.0                |   |
| INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS .....   | 18         | 18                     | 98.04           | 3.0                |   |
| OFFICE PREMISES & EQUIPMENT ....                               | 1,141      | 1,141                  | 99.99           | 0.0                |   |
| *Subtotal .....  | 1,367      | 1,367                  | 99.93           | 0.0                |   |
| MORTGAGE LOAN SERVICING FOR OTHERS                             |            |                        |                 |                    |   |
| Fixed-Rate Servicing .....                                     |            | 639                    |                 | -17.9              |   |
| Adj-Rate Servicing .....                                       |            | 154                    |                 | -1.9               |   |
| Float on Mtgs Svc'd for Others                                 |            | 355                    |                 | -18.1              |   |
| *Mtg Ln Servicing for Others                                   |            | 1,148                  |                 | -15.8              |   |
| OTHER ASSETS   |            |                        |                 |                    |   |
| Purchased & Excess Servicing ..                                | 1,146      |                        |                 |                    |   |
| Margin Account .....   | -          | -                      | -               | -                  |   |
| Miscellaneous I .....  | 2,113      | 2,113                  | 100.01          | 0.0                |   |
| Miscellaneous II .....   | 501        |                        |                 |                    |   |
| Deposit Intangibles:   |            |                        |                 |                    |   |
| Retail CD Intangible .....                                     |            | 69                     |                 | -10.6              |   |
| Transaction Acct Intangible .                                  |            | 278                    |                 | -50.2              |   |
| MMDA Intangible .....  |            | 93                     |                 | -85.3              |   |
| Passbook Account Intangible .                                  |            | 12                     |                 | -488.2             |   |
| Non-Int-Bearing Acct Intang .                                  |            | 242                    |                 | -20.0              |   |
| *Other Assets .....  | 3,760      | 2,806                  |                 |                    |   |
| UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS . | 360        |                        |                 |                    |   |
| =====  |            |                        |                 |                    |   |
| *** TOTAL ASSETS .....   | 94,535     | 95,411                 | 102/101*        | 0.9/1.2*           | *Including/excluding deposit intangible values. |

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PRESENT VALUE-TO-FACE VALUE RATIOS AND EFFECTIVE DURATIONS  
 (Balances in \$Mil)

| *** LIABILITIES ***              | Face Value | Present Value Estimate | PV as % of Face | Effective Duration |  |
|----------------------------------|------------|------------------------|-----------------|--------------------|--|
| -----                            |            |                        |                 |                    |  |
| DEPOSITS                         |            |                        |                 |                    |  |
| Fixed-Rate, Fixed-Maturity:      |            |                        |                 |                    |  |
| Maturing in 12 Mo or Less ...    | 27,078     | 27,170                 | 100.34          | 0.4                |  |
| Maturing in 13 Mo or More ...    | 10,203     | 10,436                 | 102.28          | 2.1                |  |
| Variable-Rate, Fixed-Maturity .  | 927        | 925                    | -               | 0.0                |  |
| Non-Maturity:                    |            |                        |                 |                    |  |
| Transaction Accts .....          | 5,110      | 5,110                  | 100/ 95*        | 0.0/2.9*           |  |
| MMDAs .....                      | 9,662      | 9,662                  | 100/ 99*        | 0.0/0.8*           |  |
| Passbook Accts .....             | 3,725      | 3,725                  | 100/100*        | 0.0/1.6*           | *Excluding/including deposit intangible values   |
| Non-Interest-Bearing Accts ..    | 2,613      | 2,613                  | 100/ 91*        | 0.0/2.0*           | listed on asset side of report.                  |
|                                  | <hr/>      | <hr/>                  |                 |                    |  |
| * Deposits .....                 | 59,317     | 59,640                 | 102/101*        | 0.6/1.1*           |  |
| BORROWINGS                       |            |                        |                 |                    |  |
| Fixed-Rate, Fixed-Maturity:      |            |                        |                 |                    |  |
| Maturing in 36 Mo or Less ...    | 12,179     | 12,203                 | 100.21          | 0.4                |  |
| Maturing in 37 Mo or More ...    | 4,764      | 4,584                  | 96.22           | 6.3                |  |
| Variable-Rate, Fixed-Maturity .  | 6,372      | 6,337                  | 86.80           | 0.2                |  |
|                                  | <hr/>      | <hr/>                  |                 |                    |  |
| * Borrowings .....               | 23,315     | 23,124                 | 95.39           | 1.5                |  |
| OTHER LIABILITIES                |            |                        |                 |                    |  |
| Escrow Accounts                  |            |                        |                 |                    |  |
| For Mortgages .....              | 1,482      | 1,482                  | 99.98           | 0.0                |  |
| Other Escrow Accounts .....      | 70         | 60                     | 85.08           | 2.9                |  |
| Collat. Mtg Securities Issued .  | -          | -                      | -               | -                  |  |
| Miscellaneous I .....            | 1,748      | 1,748                  | 100.00          | 0.0                |  |
| Miscellaneous II .....           | 101        |                        |                 |                    |  |
|                                  | <hr/>      | <hr/>                  |                 |                    |  |
| *Other Liabilities .....         | 3,400      | 3,289                  | 99.68           | 0.1                |  |
| OPTIONS ON LIABILITIES .....     | -          | 14                     | -               | -58.0              |  |
| UNAMORTIZED YIELD ADJUSTMENTS .. | 3          |                        |                 |                    |  |
|                                  | <hr/>      | <hr/>                  |                 |                    |  |
| *** TOTAL LIABILITIES .....      | 86,035     | 86,067                 | 100/ 99**       | 0.8/1.2**          | **Excluding/including deposit intangible values. |

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PRESENT VALUE-TO-FACE VALUE RATIOS AND EFFECTIVE DURATIONS  
 (Balances in \$Mil)

|                                   | Present<br>Value<br>Estimate |
|-----------------------------------|------------------------------|
| * OFF-BALANCE-SHEET POSITIONS *   |                              |
| -----                             |                              |
| OPTIONAL COMMITMENTS TO ORIGINATE |                              |
| FRMs & Balloon/2-Step Mortgages   | 4                            |
| ARMs .....                        | 0                            |
| Other Mortgages .....             | -                            |
| FIRM COMMITMENTS                  |                              |
| Purchase/Originate Mtgs & MBS .   | 3                            |
| Sell Mortgages & MBS .....        | 11                           |
| Purchase Non-Mortgage Items ...   | -                            |
| Sell Non-Mortgage Items .....     | -                            |
| OPTIONS ON MORTGAGES & MBS .....  | 0                            |
| INTEREST-RATE SWAPS               |                              |
| Pay Fixed, Receive Floating ...   | -14                          |
| Pay Floating, Receive Fixed ...   | -                            |
| Basis Swaps .....                 | -                            |
| Swaptions .....                   | 1                            |
| INTEREST-RATE CAPS .....          | 1                            |
| INTEREST-RATE FLOORS .....        | 59                           |
| FUTURES .....                     | -                            |
| OPTIONS ON FUTURES .....          | 0                            |
| CONSTRUCTION LIP .....            | 20                           |
| SELF-VALUED [CMR911-CMR919] ....  | 25                           |
|                                   | =====                        |
| *** OFF-BALANCE-SHEET POSITIONS   | 110                          |

|                                  | Face<br>Value | Present<br>Value<br>Estimate | PV as %<br>of Face | Effective<br>Duration |  |
|----------------------------------|---------------|------------------------------|--------------------|-----------------------|--|
| *** PORTFOLIO EQUITY ***         |               |                              |                    |                       |  |
| -----                            |               |                              |                    |                       |  |
| ASSETS .....                     | 94,535        | 95,411                       | 102/101*           | 0.9/1.2*              | *Including/excluding deposit intangible values.  |
| - LIABILITIES .....              | 86,035        | 86,067                       | 100/ 99**          | 0.8/1.2**             | **Excluding/including deposit intangible values. |
| + OFF-BALANCE-SHEET POSITIONS .. |               | 110                          |                    |                       |  |
|                                  | =====         | =====                        |                    |                       |  |
| *** NET PORTFOLIO VALUE .....    | 8,500         | 9,454                        | 111.26             | 2.1                   |  |

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OFFICE OF THRIFT SUPERVISION  
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 AGGREGATE SCHEDULE CMR REPORT  
 (Balances in \$Mil)

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SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

| ASSETS   | Coupon       |               |               |               |                |
|--|--------------|---------------|---------------|---------------|----------------|
|  | Less Than 7% | 7.00 to 7.99% | 8.00 to 8.99% | 9.00 to 9.99% | 10.00% & Above |
| FIXED-RATE SINGLE-FAMILY FIRST MORTGAGE<br>LOANS & MORTGAGE-BACKED SECURITIES:               |              |               |               |               |                |
| 30-YEAR MORTGAGES AND MBS:   |              |               |               |               |                |
| Mortgage Loans . . . . .   | \$ 1,867     | 3,982         | 1,943         | 1,943         | 2,112          |
| WARM (in months) . . . . .   | 370 mo       | 333 mo        | 294 mo        | 168 mo        | 137 mo         |
| WAC . . . . .  | 6.62%        | 7.36%         | 8.34%         | 9.39%         | 10.65%         |
| \$ of Which Are FHA or VA Guaranteed . . . . .   | \$ 262       | 476           | 419           | 1,159         | 1,709          |
| Securities Backed By Conventional Mortgages . . . . .  | \$ 467       | 236           | 555           | 175           | 113            |
| WARM (in months) . . . . .   | 342 mo       | 314 mo        | 261 mo        | 219 mo        | 203 mo         |
| Wtd Avg Pass-Thru Rate . . . . .   | 6.27%        | 7.19%         | 8.20%         | 9.23%         | 10.42%         |
| Securities Backed By FHA or VA Mortgages . . . . .   | \$ 238       | 177           | 374           | 219           | 64             |
| WARM (in months) . . . . .   | 350 mo       | 331 mo        | 264 mo        | 222 mo        | 205 mo         |
| Wtd Avg Pass-Thru Rate . . . . .   | 6.07%        | 7.25%         | 8.18%         | 9.31%         | 10.36%         |
| 15-YEAR MORTGAGES AND MBS:   |              |               |               |               |                |
| Mortgage Loans . . . . .   | \$ 2,998     | 3,225         | 1,081         | 327           | 181            |
| WAC . . . . .  | 6.58%        | 7.34%         | 8.32%         | 9.31%         | 10.69%         |
| Mortgage Securities . . . . .  | \$ 702       | 241           | 42            | 18            | 4              |
| Wtd Avg Pass-Thru Rate . . . . .   | 6.18%        | 7.15%         | 8.22%         | 9.17%         | 10.51%         |
| WARM (of Loans & Securities) . . . . .   | 157 mo       | 150 mo        | 131 mo        | 103 mo        | 93 mo          |
| BALLOON MORTGAGES AND MBS:   |              |               |               |               |                |
| Mortgage Loans . . . . .   | \$ 761       | 1,292         | 352           | 110           | 23             |
| WAC . . . . .  | 6.58%        | 7.38%         | 8.33%         | 9.28%         | 10.61%         |
| Mortgage Securities . . . . .  | \$ 299       | 59            | 1             | 0             | 0              |
| Wtd Avg Pass-Thru Rate . . . . .   | 6.12%        | 7.10%         | 8.39%         | 9.57%         | 0.00%          |
| WARM (of Loans & Securities) . . . . .   | 68 mo        | 71 mo         | 62 mo         | 39 mo         | 39 mo          |
| Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . . |              |               |               |               | \$ 26,181      |

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 AGGREGATE SCHEDULE CMR REPORT  
 (Balances in \$Mil)

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SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

| ASSETS-Continued   | Current Market Index ARMs<br>by Coupon Reset Frequency |               |             | Lagging Market Index ARMs<br>By Coupon Reset Frequency |               |
|--|--|---------------|-------------|--|---------------|
|  | 6 Mo or Less   | 7 Mo to 2 Yrs | 2+ to 5 Yrs | 1 Month  | 2 Mo to 5 Yrs |
| ADJUSTABLE-RATE SINGLE-FAMILY FIRST MORTGAGE<br>LOANS & MORTGAGE-BACKED SECURITIES:                |  |               |             |  |               |
| TEASER ARMS:   |  |               |             |  |               |
| Balances Currently Subject to Intro Rates . . . \$   | 13   | 228           | 68          | 0  | 45            |
| WAC . . . . .  | 7.61%  | 6.45%         | 6.56%       | 0.00%  | 6.59%         |
| NON-TEASER ARMS:   |  |               |             |  |               |
| Balances of All Non Teaser ARMs . . . . . \$   | 3,031  | 9,208         | 3,311       | 2,872  | 3,918         |
| Wtd Avg Margin (in bp) . . . . .   | 225 bp   | 255 bp        | 264 bp      | 194 bp   | 199 bp        |
| WAC . . . . .  | 7.78%  | 7.49%         | 7.37%       | 6.77%  | 7.29%         |
| WARM (in months) . . . . .   | 279 mo   | 290 mo        | 295 mo      | 296 mo   | 253 mo        |
| Wtd Avg Time Until Next Payment Reset (mo) .   | 3 mo   | 9 mo          | 32 mo       | 5 mo   | 11 mo         |
| Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . . \$ |  |               |             |  | 22,693        |

| MEMO ITEMS FOR ALL ARMS (Reported at CMR185)       | Current Market Index ARMs<br>by Coupon Reset Frequency |               |             | Lagging Market Index ARMs<br>By Coupon Reset Frequency |               |
|--|--|---------------|-------------|--|---------------|
|  | 6 Mo or Less   | 7 Mo to 2 Yrs | 2+ to 5 Yrs | 1 Month  | 2 Mo to 5 Yrs |
| ARM BALANCES BY DISTANCE TO LIFETIME CAP           |  |               |             |  |               |
| Balances w/Coupon Within 200 bp of Lifetime Cap \$ | 392  | 214           | 10          | 59   | 111           |
| Wtd Avg Distance from Lifetime Cap (in bp) .       | 170 bp   | 108 bp        | 162 bp      | 142 bp   | 181 bp        |
| Balances w/Coupon 201-400 bp from Lifetime Cap \$  | 1,057  | 1,630         | 303         | 642  | 982           |
| Wtd Avg Distance from Lifetime Cap . . . . .       | 301 bp   | 322 bp        | 338 bp      | 348 bp   | 316 bp        |
| Balances w/Coupon Over 400 bp from Lifetime Cap \$ | 1,386  | 7,402         | 2,933       | 2,155  | 2,680         |
| Wtd Avg Distance from Lifetime Cap . . . . .       | 598 bp   | 566 bp        | 553 bp      | 600 bp   | 610 bp        |
| Balances Without Lifetime Cap . . . . . \$         | 208  | 190           | 132         | 16   | 190           |
| ARM CAP & FLOOR DETAIL                             |  |               |             |  |               |
| Balances Subject to Periodic Rate Caps . . . . \$  | 1,856  | 8,220         | 1,983       | 91   | 3,265         |
| Wtd Avg Periodic Rate Cap (in bp) . . . . .        | 109 bp   | 186 bp        | 196 bp      | 155 bp   | 190 bp        |
| Balances Subject to Periodic Rate Floors . . . \$  | 1,318  | 7,421         | 1,708       | 94   | 2,734         |
| MBS INCLUDED IN ARM BALANCES . . . . . \$          | 937  | 1,928         | 99          | 1,750  | 721           |

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 CYCLE: DEC 1998

OFFICE OF THRIFT SUPERVISION  
 RISK MANAGEMENT DIVISION  
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SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

| ASSETS-Continued   |           |                  | ASSETS--Continued  |                 |            |
|--|-----------|------------------|--|-----------------|------------|
|  | Balloons  | Fully Amortizing |  | Adjustable Rate | Fixed Rate |
| MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES | -----     | -----            |  | -----           | -----      |
| <b>Adjustable-Rate:</b>                                  |           |                  | <b>COMMERCIAL LOANS</b>                                      |                 |            |
| Balances . . . . .                                       | \$ 1,132  | 2,346            | Balances . . . . .   | \$ 2,473        | 2,285      |
| WARM (in months) . . . . .                               | 80 mo     | 140 mo           | WARM (in months) . . . . .                                   | 20 mo           | 25 mo      |
| Remaining Term to Full Amort. . . . .                    | 263 mo    |                  | Margin in Col 1 (bp); WAC in Col 2                           | 129 bp          | 7.89%      |
| Rate Index Code . . . . .                                | 0000      | 0000             | Reset Frequency . . . . .                                    | 2 mo            |            |
| Margin (in bp) . . . . .                                 | 244 bp    | 196 bp           | Rate Index Code . . . . .                                    | 0000            |            |
| Reset Frequency . . . . .                                | 23 mo     | 14 mo            | <b>CONSUMER LOANS</b>  |                 |            |
| MEMO: ARMs w/300 bp of Life Cap                          |           |                  | Balances . . . . .   | \$ 5,094        | 4,053      |
| Balances . . . . .                                       | \$ 37     | 70               | WARM (in months) . . . . .                                   | 46 mo           | 55 mo      |
| WA Distance to Lifetime Cap . . . . .                    | 193 bp    | 123 bp           | Rate Index Code . . . . .                                    | 0000            |            |
| <b>Fixed-Rate:</b>                                       |           |                  | Margin in Col 1 (bp); WAC in Col 2                           | 550 bp          | 9.29%      |
| Balances . . . . .                                       | \$ 1,133  | 2,056            | Reset Frequency . . . . .                                    | 2 mo            |            |
| WARM (in months) . . . . .                               | 72 mo     | 91 mo            |  |                 |            |
| Remaining Term to Full Amort. . . . .                    | 261 mo    |                  |  |                 |            |
| WAC . . . . .  | 8.48%     | 8.19%            |  |                 |            |
|  | Adj. Rate | Fixed Rate       |  | High Risk       | Low Risk   |
|  | -----     | -----            |  | -----           | -----      |
| <b>CONSTRUCTION &amp; LAND LOANS</b>                     |           |                  | <b>MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE</b>            |                 |            |
| Balances . . . . .                                       | \$ 2,579  | 2,775            | <b>Collateralized Mtg Obligations:</b>                       |                 |            |
| WARM (in months) . . . . .                               | 21 mo     | 9 mo             | Floating Rate . . . . .                                      | \$ 21           | 1,807      |
| Rate Index Code . . . . .                                | 0000      |                  | Fixed Rate:  |                 |            |
| Margin (bp) in Col 1; WAC in Col 2                       | 122 bp    | 7.72%            | Remaining WAL <= 5 Years . . . . .                           | \$ 45           | 1,006      |
| Reset Frequency . . . . .                                | 2 mo      |                  | Remaining WAL 5-10 Years . . . . .                           | \$ 1            | 315        |
|  |           |                  | Remaining WAL over 10 Years . . . . .                        | \$ 188          |            |
|  |           |                  | Super Floaters . . . . .                                     | \$ 0            |            |
|  |           |                  | Inverse Floaters & Super POs . . . . .                       | \$ 5            |            |
|  |           |                  | Other . . . . .  | \$ 0            | 21         |
|  |           |                  | CMO Residuals:   |                 |            |
|  |           |                  | Fixed-Rate . . . . .   | \$ 0            | 0          |
|  |           |                  | Floating-Rate . . . . .                                      | \$ 0            | 0          |
|  |           |                  | <b>Stripped Mortgage-Backed Securities:</b>                  |                 |            |
| <b>SECOND MORTGAGE LOANS &amp; SECURITIES</b>            |           |                  | Interest-Only MBS . . . . .                                  | \$ 32           | 1          |
| Balances . . . . .                                       | \$ 755    | 2,468            | WAC . . . . .  | \$ 6.66%        | 7.50%      |
| WARM (in months) . . . . .                               | 140 mo    | 111 mo           | Principal-Only MBS . . . . .                                 | \$ 7            | 0          |
| Rate Index Code . . . . .                                | 0000      |                  | WAC . . . . .  | \$ 8.69%        | 11.50%     |
| Margin (bp) in Col 1; WAC in Col 2                       | 122 bp    | 8.90%            |  |                 |            |
| Reset Frequency (in months) . . . . .                    | 5 mo      |                  |  |                 |            |
|  |           |                  | <b>Total Mortgage-Derivative Securities--Book Value . \$</b> |                 |            |
|  |           |                  |  | 299             | 3,151      |

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SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

Coupon of Fixed-Rate Mortgages Serviced for Others

MORTGAGE LOANS SERVICED FOR OTHERS

Fixed-Rate Mortgage Loan Servicing

|  | Less Than 7% | 7.00 to 7.99% | 8.00 to 8.99% | 9.00 to 9.99% | 10.00% & Above |
|--|--------------|---------------|---------------|---------------|----------------|
| Balances Serviced . . . . .                    | \$ 11,022    | 32,702        | 14,158        | 9,097         | 7,581          |
| WARM (in months) . . . . .                     | 259 mo       | 284 mo        | 260 mo        | 228 mo        | 214 mo         |
| Wtd Avg Servicing Fee (in bp) . . . . .        | 30 bp        | 31 bp         | 45 bp         | 44 bp         | 44 bp          |
| Total # of Fixed-Rate Loans Serviced That Are: |              |               |               |               |                |
| Conventional Loans . . . . .                   | 531,379 lns  |               |               |               |                |
| FHA/VA Loans . . . . .                         | 572,132 lns  |               |               |               |                |
| Subserviced by Others . . . . .                | 383,856 lns  |               |               |               |                |

Adjustable-Rate Mortgage Loan Servicing

Index on Serviced Loan  
 Current Mkt Lagging Mkt

|   |           |        |   |             |
|---|-----------|--------|---|-------------|
| Balances Serviced . . . . .             | \$ 11,887 | 1,090  | Total # of Adjustable-Rate Loans Serviced | 135,267 lns |
| WARM (in months) . . . . .              | 299 mo    | 254 mo | Of Which, Number Subserviced By Others .  | 9,002 lns   |
| Wtd Avg Servicing Fee (in bp) . . . . . | 54 bp     | 46 bp  |   |             |

Total Balances of Mortgage Loans Serviced for Others . . . . . \$ 87,537

CASH, DEPOSITS, & SECURITIES

|  | Balances | WAC   | WARM  |
|--|----------|-------|-------|
| Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . . .    | \$ 2,054 |       |       |
| Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . .                 | \$ 238   |       |       |
| Zero-Coupon Securities . . . . .   | \$ 36    | 5.81% | 54 mo |
| Government & Agency Securities . . . . .   | \$ 2,630 | 6.11% | 54 mo |
| Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . .                          | \$ 1,580 | 4.68% | 2 mo  |
| Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . . . . | \$ 360   | 6.66% | 72 mo |
| Structured Securities . . . . .  | \$ 143   |       |       |
| Total Cash, Deposits, & Securities . . . . .   | \$ 7,042 |       |       |

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SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

|   |    |      |
|---|----|------|
| Nonperforming Loans . . . . .                 | \$ | 397  |
| Accrued Interest Receivable . . . . .         | \$ | 477  |
| Advances for Taxes and Insurance . . . . .    | \$ | 33   |
| Less: Unamortized Yield Adjustments . . . . . | \$ | -320 |
| Valuation Allowances . . . . .                | \$ | 351  |
| Unrealized Gains (Losses) . . . . .           | \$ | 14   |

\* MEMORANDUM ITEMS \*

|  |    |       |
|--|----|-------|
| Mortgage "Warehouse" Loans Reported as   |    |       |
| Mortgage Loans at SC23 . . . . .         | \$ | 1,743 |
| Loans Secured by Real Estate Reported as |    |       |
| Consumer Loans at SC34 . . . . .         | \$ | 1,600 |

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

|   |    |     |
|---|----|-----|
| Nonperforming Loans . . . . .                 | \$ | 111 |
| Accrued Interest Receivable . . . . .         | \$ | 89  |
| Less: Unamortized Yield Adjustments . . . . . | \$ | -14 |
| Valuation Allowances . . . . .                | \$ | 225 |
| Unrealized Gains (Losses) . . . . .           | \$ | 0   |

Market Value of Equity Securities & Mutual  
 Funds Reported at CMR464:

|  |    |     |
|--|----|-----|
| Equity Secur. & Non-Mtg-Related Mutual Funds | \$ | 152 |
| Mortgage-Related Mutual Funds . . . . .      | \$ | 87  |

|   |    |    |
|---|----|----|
| REAL ESTATE HELD FOR INVESTMENT . . . . . | \$ | 30 |
|---|----|----|

Mortgage Loans Serviced by Others:

|   |    |       |
|---|----|-------|
| Fixed-Rate Mortgage Loans Serviced . . . . .      | \$ | 4,610 |
| Wtd Avg Servicing Fee (in bp) . . . . .           |    | 10 bp |
| Adjustable-Rate Mortgage Loans Serviced . . . . . | \$ | 6,948 |
| Wtd Avg Servicing Fee (in bp) . . . . .           |    | 35 bp |

|                              |    |     |
|------------------------------|----|-----|
| REPOSSESSED ASSETS . . . . . | \$ | 179 |
|------------------------------|----|-----|

|   |    |     |
|---|----|-----|
| Credit Card Balances Expected to Pay Off<br>in Grace Period . . . . . | \$ | 888 |
|---|----|-----|

|  |    |    |
|--|----|----|
| EQUITY INVESTMENTS NOT SUBJECT TO<br>SFAS NO. 115 (EXCLUDING FHLB STOCK) . . . . . | \$ | 18 |
|--|----|----|

|   |    |       |
|---|----|-------|
| OFFICE PREMISES AND EQUIPMENT . . . . . | \$ | 1,141 |
|---|----|-------|

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

|   |    |    |
|---|----|----|
| Unrealized Gains (Losses) . . . . .           | \$ | 12 |
| Less: Unamortized Yield Adjustments . . . . . | \$ | 0  |
| Valuation Allowances . . . . .                | \$ | 0  |

OTHER ASSETS

|  |    |       |
|--|----|-------|
| Servicing Assets, Interest-Only Strip                |    |       |
| Receivables, and Certain Other Instruments . . . . . | \$ | 1,146 |
| Margin Account . . . . .                             | \$ | 0     |
| Miscellaneous I . . . . .                            | \$ | 2,113 |
| Miscellaneous II . . . . .                           | \$ | 501   |

|                        |    |        |
|------------------------|----|--------|
| TOTAL ASSETS . . . . . | \$ | 94,535 |
|------------------------|----|--------|



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SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES

FIXED-RATE, FIXED-MATURITY DEPOSITS

| Balances by Remaining Maturity:                     | Original Maturity in Months |          |            | Early Withdrawal<br>During Quarter<br>(Optional) |
|---|-----------------------------|----------|------------|--|
|   | 12 or Less                  | 13 to 36 | 37 or More |  |
| Balances Maturing in 3 Months or Less . . . . .     | \$ 6,814                    | 2,241    | 399        | \$ 2   |
| WAC . . . . .                                       | 5.17%                       | 5.78%    | 5.88%      |  |
| WARM (in months) . . . . .                          | 2 mo                        | 2 mo     | 1 mo       |  |
| Balances Maturing in 4 to 12 Months . . . . .       | \$ 9,173                    | 7,238    | 1,213      | \$ 13  |
| WAC . . . . .                                       | 5.12%                       | 5.71%    | 6.27%      |  |
| WARM (in months) . . . . .                          | 6 mo                        | 8 mo     | 8 mo       |  |
| Balances Maturing in 13 to 36 Months . . . . .      | \$                          | 5,825    | 2,558      | \$ 3   |
| WAC . . . . .                                       |                             | 5.51%    | 6.41%      |  |
| WARM (in months) . . . . .                          |                             | 19 mo    | 23 mo      |  |
| Balances Maturing in 37 or More Months . . . . .    | \$                          |          | 1,820      | \$ 1   |
| WAC . . . . .                                       |                             |          | 5.91%      |  |
| WARM (in months) . . . . .                          |                             |          | 48 mo      |  |
| Total Fixed-Rate, Fixed-Maturity Deposits . . . . . |                             |          | \$         | 37,281   |

| Memo: Fixed-Rate, Fixed-Maturity<br>Deposit Detail:   | Original Maturity in Months |          |         |
|---|-----------------------------|----------|---------|
|   | 12 or Less                  | 13 to 36 | Over 36 |
| Balances in Brokered Deposits . . . . .   | \$ 1,326                    | 519      | 39      |
| Deposits with Early-Withdrawal Penalties Stated<br>in Terms of Months of Foregone Interest: |                             |          |         |
| Balances Subject to Penalty . . . . .   | \$ 11,938                   | 11,696   | 4,325   |
| Penalty in Months of Foregone Interest . . . . .  | 3.05 mo                     | 5.43 mo  | 6.57 mo |
| (expressed to two decimal palces; e.g., x.xx)   |                             |          |         |
| Balances in New Accounts (Optional) . . . . .   | \$ 61                       | 41       | 13      |

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SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES--Continued

FIXED-RATE, FIXED-MATURITY BORROWINGS:  
 FHLB ADVANCES, OTHER BORROWINGS,  
 REDEEMABLE PREFERRED STOCK,  
 & SUBORDINATED DEBT

| Balances by Coupon Class:                             | Remaining Maturity in Months |         |            | WAC    |
|---|------------------------------|---------|------------|--------|
|   | 0 to 3                       | 4 to 36 | 37 or More |        |
| Under 5.00 % . . . . .                                | \$ 2,660                     | 1,307   | 2,087      | 4.43%  |
| 5.00 to 5.99 % . . . . .                              | \$ 5,098                     | 1,749   | 2,144      | 5.38%  |
| 6.00 to 6.99 % . . . . .                              | \$ 209                       | 1,040   | 467        | 6.32%  |
| 7.00 to 7.99 % . . . . .                              | \$ 10                        | 37      | 50         | 7.53%  |
| 8.00 to 8.99 % . . . . .                              | \$ 1                         | 66      | 13         | 8.52%  |
| 9.00 to 9.99 % . . . . .                              | \$ 0                         | 1       | 2          | 9.21%  |
| 10.00 to 10.99 % . . . . .                            | \$ 0                         | 0       | 0          | 10.00% |
| 11.00% and Above . . . . .                            | \$ 0                         | 0       | 1          | 12.94% |
| WARM . . . . .  | 1 mo                         | 14 mo   | 96 mo      |        |
| Total Fixed-Rate, Fixed-Maturity Borrowings . . . . . | \$ 16,943                    |         |            |        |

| VARIABLE-RATE, FIXED-MATURITY LIABILITIES | Liability Code | Rate Index Code | Balance  | Margin | Rate Reset Frequency | Months to Next Reset | WARM  |
|---|----------------|-----------------|----------|--------|----------------------|----------------------|-------|
| Position 1 . . . . .                      | 0000           | 0000            | \$ 2,022 | -2 bp  | 2 mo                 | 3 mo                 | 20 mo |
| Position 2 . . . . .                      | 0000           | 0000            | \$ 3,985 | 5 bp   | 3 mo                 | 2 mo                 | 14 mo |
| Position 3 . . . . .                      | 0000           | 0000            | \$ 528   | -5 bp  | 5 mo                 | 3 mo                 | 17 mo |
| All Other Positions . . . . .             |                |                 | \$ 765   | -1 bp  | 3 mo                 | 2 mo                 | 74 mo |

MEMO: Book Value of Redeemable Preferred Stock . . . \$ 0

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SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES (Con't.), MINORITY INTEREST, & CAPITAL

|  | Total Balances | WAC   | Balances in<br>New Accounts<br>(Optional) |
|--|----------------|---|---|
| NON-MATURITY DEPOSITS                                    | -----          | -----                                       | -----                                     |
| Transaction Accounts . . . . .                           | \$ 5,110       | 1.77%                                       | \$ 36                                     |
| Money Market Deposit Accounts (MMDAs) . . . . .          | \$ 9,662       | 4.20%                                       | \$ 68                                     |
| Passbook Accounts . . . . .                              | \$ 3,725       | 3.03%                                       | \$ 7                                      |
| Non-Interest-Bearing Non-Maturity Deposits . . . . .     | \$ 2,613       |   | \$ 7                                      |
|  |                |   |   |
| ESCROW ACCOUNTS  |                |   |   |
| Escrow for Mortgages Held in Portfolio . . . . .         | \$ 751         | 0.05%                                       |   |
| Escrow for Mortgages Serviced for Others . . . . .       | \$ 731         | 0.01%                                       |   |
| Other Escrows . . . . .                                  | \$ 70          | 0.14%                                       |   |
|  |                |   |   |
| TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS            | \$ 22,661      |   |   |
|  |                |   |   |
| UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS . . . . .      | \$ 1           |   |   |
|  |                |   |   |
| UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS . . . . .    | \$ 2           |   |   |
|  |                |   |   |
| OTHER LIABILITIES  |                |   |   |
| Collateralized Mortgage Securities Issued . . . . .      | \$ 0           |   |   |
| Miscellaneous I . . . . .                                | \$ 1,748       |   |   |
| Miscellaneous II . . . . .                               | \$ 101         |   |   |
|  |                |   |   |
| TOTAL LIABILITIES . . . . .                              | \$ 86,035      | (NOTE: Includes Redeemable Preferred Stock) |   |
|  |                |   |   |
| MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES . . . . . | \$ 233         |   |   |
|  |                |   |   |
| EQUITY CAPITAL . . . . .                                 | \$ 8,260       |   |   |
|  |                |   |   |
| TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL          | \$ 94,527      |   |   |

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SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

OFF-BALANCE-SHEET POSITIONS

| OFF-BALANCE-SHEET CONTRACT POSITIONS | (1)<br>Contract<br>Code | (2)<br>Notional<br>Amount | (3)<br>Maturity<br>or Fees | (4)<br>Price/<br>Rate #1 | (5)<br>Price/<br>Rate #2 |
|--------------------------------------|-------------------------|---------------------------|----------------------------|--------------------------|--------------------------|
| 1.                                   | 0000                    | \$ 0                      | 0000                       | 0.00                     | 0.00                     |
| 2.                                   | 0000                    | \$ 0                      | 0000                       | 0.00                     | 0.00                     |
| 3.                                   | 0000                    | \$ 0                      | 0000                       | 0.00                     | 0.00                     |
| 4.                                   | 0000                    | \$ 0                      | 0000                       | 0.00                     | 0.00                     |
| 5.                                   | 0000                    | \$ 0                      | 0000                       | 0.00                     | 0.00                     |
| 6.                                   | 0000                    | \$ 0                      | 0000                       | 0.00                     | 0.00                     |
| 7.                                   | 0000                    | \$ 0                      | 0000                       | 0.00                     | 0.00                     |
| 8.                                   | 0000                    | \$ 0                      | 0000                       | 0.00                     | 0.00                     |
| 9.                                   | 0000                    | \$ 0                      | 0000                       | 0.00                     | 0.00                     |
| 10.                                  | 0000                    | \$ 0                      | 0000                       | 0.00                     | 0.00                     |
| 11.                                  | 0000                    | \$ 0                      | 0000                       | 0.00                     | 0.00                     |
| 12.                                  | 0000                    | \$ 0                      | 0000                       | 0.00                     | 0.00                     |
| 13.                                  | 0000                    | \$ 0                      | 0000                       | 0.00                     | 0.00                     |
| 14.                                  | 0000                    | \$ 0                      | 0000                       | 0.00                     | 0.00                     |
| 15.                                  | 0000                    | \$ 0                      | 0000                       | 0.00                     | 0.00                     |
| 16.                                  | 0000                    | \$ 0                      | 0000                       | 0.00                     | 0.00                     |

| MEMO: Reconciliation of Off-Balance-Sheet Contract Positions Reported | # of Positions |
|---|----------------|
| Reported Above at CMR801-CMR880                                       | 0              |
| Reported Using Optional Supplemental Reporting                        | 0              |
| Self-Valued & Reported as "Additional" Positions at CMR911-CMR919     | 0              |

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SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

| Code | Off-Balance-Sheet Contract Position                                   | (1)<br># Firms<br>if #>5 | (2)<br>Notional<br>Amount | (3)<br>Maturity<br>or Fees | (4)<br>Price/<br>Rate #1 | (5)<br>Price/<br>Rate #2 |
|------|---|--------------------------|---------------------------|----------------------------|--------------------------|--------------------------|
| 1002 | optional commitment to originate 1-month COFI ARMS . . . . .          | -                        | \$ 0                      | -                          | -                        | -                        |
| 1004 | optional commitment to originate 6-mo or 1-yr COFI ARMS . . . . .     | 13                       | \$ 5                      | -                          | -                        | -                        |
| 1006 | optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMS .   | 37                       | \$ 54                     | -                          | -                        | -                        |
| 1008 | optional commitment to originate 3- or 5-yr Treasury ARMS . . . . .   | 24                       | \$ 72                     | -                          | -                        | -                        |
| 1010 | optional commitment to originate 5- or 7-yr balloon or 2-step mtgs    | 17                       | \$ 73                     | -                          | -                        | -                        |
| 1012 | optional commitment to originate 10-, 15-, or 20-year FRMs . . . . .  | 91                       | \$ 374                    | -                          | -                        | -                        |
| 1014 | optional commitment to originate 25- or 30-year FRMs . . . . .        | 76                       | \$ 911                    | -                          | -                        | -                        |
| 1016 | optional commitment to originate "other" mortgages . . . . .          | 54                       | \$ 567                    | -                          | -                        | -                        |
| 2004 | commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained .    | -                        | \$ 3                      | -                          | -                        | -                        |
| 2006 | commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained    | -                        | \$ 17                     | -                          | -                        | -                        |
| 2008 | commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained    | -                        | \$ 3                      | -                          | -                        | -                        |
| 2012 | commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .   | 8                        | \$ 16                     | -                          | -                        | -                        |
| 2014 | commitment to purchase 25- or 30-yr FRM loans, svc retained . . . . . | -                        | \$ 28                     | -                          | -                        | -                        |
| 2016 | commitment to purchase "other" mortgage loans, svc retained . . . . . | -                        | \$ 1                      | -                          | -                        | -                        |
| 2028 | commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . . .  | -                        | \$ 1                      | -                          | -                        | -                        |
| 2030 | commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained    | -                        | \$ 2                      | -                          | -                        | -                        |
| 2032 | commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .   | 15                       | \$ 32                     | -                          | -                        | -                        |
| 2034 | commitment to sell 25- to 30-yr FRM loans, svc retained . . . . .     | 22                       | \$ 105                    | -                          | -                        | -                        |
| 2036 | commitment to sell "other" mortgage loans, svc retained . . . . .     | -                        | \$ 0                      | -                          | -                        | -                        |
| 2046 | commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . . . | -                        | \$ 1                      | -                          | -                        | -                        |
| 2054 | commitment to purchase 25- to 30-year FRM MBS . . . . .               | -                        | \$ 2                      | -                          | -                        | -                        |
| 2066 | commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS . . . . .   | -                        | \$ 1                      | -                          | -                        | -                        |
| 2070 | commitment to sell 5- or 7-yr balloon or 2-step MBS . . . . .         | -                        | \$ 2                      | -                          | -                        | -                        |
| 2072 | commitment to sell 10-, 15-, or 20-yr FRM MBS . . . . .               | -                        | \$ 281                    | -                          | -                        | -                        |
| 2074 | commitment to sell 25- or 30-yr FRM MBS . . . . .                     | 7                        | \$ 890                    | -                          | -                        | -                        |
| 2106 | commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .   | -                        | \$ 23                     | -                          | -                        | -                        |
| 2108 | commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .    | -                        | \$ 4                      | -                          | -                        | -                        |
| 2110 | commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released    | -                        | \$ 4                      | -                          | -                        | -                        |

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SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

| Code | Off-Balance-Sheet Contract Position                                   | (1)<br># Firms<br>if #>5 | (2)<br>Notional<br>Amount | (3)<br>Maturity<br>or Fees | (4)<br>Price/<br>Rate #1 | (5)<br>Price/<br>Rate #2 |
|------|---|--------------------------|---------------------------|----------------------------|--------------------------|--------------------------|
| 2112 | commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .   | -                        | \$ 47                     | -                          | -                        | -                        |
| 2114 | commitment to purchase 25- or 30-yr FRM loans, svc released . . . .   | -                        | \$ 86                     | -                          | -                        | -                        |
| 2126 | commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .   | 7                        | \$ 20                     | -                          | -                        | -                        |
| 2128 | commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .    | -                        | \$ 7                      | -                          | -                        | -                        |
| 2130 | commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released .  | -                        | \$ 0                      | -                          | -                        | -                        |
| 2132 | commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . . . | 23                       | \$ 63                     | -                          | -                        | -                        |
| 2134 | commitment to sell 25- or 30-yr FRM loans, svc released . . . . .     | 42                       | \$ 857                    | -                          | -                        | -                        |
| 2136 | commitment to sell "other" mortgage loans, svc released . . . . .     | -                        | \$ 7                      | -                          | -                        | -                        |
| 2202 | firm commitment to originate 1-month COFI ARM loans . . . . .         | -                        | \$ 0                      | -                          | -                        | -                        |
| 2204 | firm commitment to originate 6-month or 1-yr COFI ARM loans . . . .   | 6                        | \$ 6                      | -                          | -                        | -                        |
| 2206 | firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns   | 15                       | \$ 260                    | -                          | -                        | -                        |
| 2208 | firm commitment to originate 3- or 5-yr Treasury ARM loans . . . . .  | 7                        | \$ 6                      | -                          | -                        | -                        |
| 2210 | firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .   | 8                        | \$ 6                      | -                          | -                        | -                        |
| 2212 | firm commitment to originate 10-, 15-, or 20-year FRM loans . . . . . | 36                       | \$ 167                    | -                          | -                        | -                        |
| 2214 | firm commitment to originate 25- or 30-year FRM loans . . . . .       | 23                       | \$ 130                    | -                          | -                        | -                        |
| 2216 | firm commitment to originate "other" mortgage loans . . . . .         | 13                       | \$ 241                    | -                          | -                        | -                        |
| 3004 | option to purchase 6-mo or 1-yr COFI ARMs . . . . .                   | -                        | \$ 2                      | -                          | -                        | -                        |
| 3006 | option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs . . . . .      | -                        | \$ 6                      | -                          | -                        | -                        |
| 3012 | option to purchase 10-, 15-, or 20-yr FRMs . . . . .                  | -                        | \$ 0                      | -                          | -                        | -                        |
| 3026 | option to sell 6-mo or 1-yr Treasury or LIBOR ARMs . . . . .          | -                        | \$ 1                      | -                          | -                        | -                        |
| 3028 | option to sell 3- or 5-year Treasury ARMs . . . . .                   | -                        | \$ 5                      | -                          | -                        | -                        |
| 3032 | option to sell 10-, 15-, or 20-year FRMs . . . . .                    | -                        | \$ 7                      | -                          | -                        | -                        |
| 3034 | option to sell 25- or 30-year FRMs . . . . .                          | -                        | \$ 29                     | -                          | -                        | -                        |
| 3036 | option to sell "other" mortgages . . . . .                            | -                        | \$ 0                      | -                          | -                        | -                        |
| 3068 | short option to sell 3- or 5-yr Treasury ARMs . . . . .               | -                        | \$ 2                      | -                          | -                        | -                        |
| 3072 | short option to sell 10-, 15-, or 20-yr FRMs . . . . .                | -                        | \$ 5                      | -                          | -                        | -                        |
| 3074 | short option to sell 25- or 30-yr FRMs . . . . .                      | -                        | \$ 12                     | -                          | -                        | -                        |
| 4002 | commitment to purchase non-mortgage financial assets . . . . .        | 16                       | \$ 157                    | -                          | -                        | -                        |

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SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

| Code | Off-Balance-Sheet Contract Position                                | (1)<br># Firms<br>if #>5 | (2)<br>Notional<br>Amount | (3)<br>Maturity<br>or Fees | (4)<br>Price/<br>Rate #1 | (5)<br>Price/<br>Rate #2 |
|------|--|--------------------------|---------------------------|----------------------------|--------------------------|--------------------------|
| 4022 | commitment to sell non-mortgage financial assets . . . . .         | -                        | \$ 1                      | -                          | -                        | -                        |
| 5002 | interest rate swap: pay fixed, receive 1-month LIBOR . . . . .     | -                        | \$ 1,152                  | -                          | -                        | -                        |
| 5004 | interest rate swap: pay fixed, receive 3-month LIBOR . . . . .     | -                        | \$ 550                    | -                          | -                        | -                        |
| 5010 | interest rate swap: pay fixed, receive 3-month Treasury . . . . .  | -                        | \$ 175                    | -                          | -                        | -                        |
| 5104 | interest rate swaption: pay fixed, receive 3-month LIBOR . . . . . | -                        | \$ 10                     | -                          | -                        | -                        |
| 6002 | interest rate cap based on 1-month LIBOR . . . . .                 | -                        | \$ 5                      | -                          | -                        | -                        |
| 6004 | interest rate cap based on 3-month LIBOR . . . . .                 | -                        | \$ 1,793                  | -                          | -                        | -                        |
| 6020 | interest rate cap based on cost-of-funds index (COFI) . . . . .    | -                        | \$ 29                     | -                          | -                        | -                        |
| 6034 | short interest rate cap based on 3-month LIBOR . . . . .           | -                        | \$ 150                    | -                          | -                        | -                        |
| 7004 | interest rate floor based on 3-month LIBOR . . . . .               | -                        | \$ 165                    | -                          | -                        | -                        |
| 7018 | interest rate floor based on 10-year Treasury . . . . .            | -                        | \$ 3,200                  | -                          | -                        | -                        |
| 9012 | long call option on Treasury bond futures contract . . . . .       | -                        | \$ 132                    | -                          | -                        | -                        |
| 9036 | long put option on Treasury bond futures contract . . . . .        | -                        | \$ 114                    | -                          | -                        | -                        |
| 9502 | fixed-rate construction loans in process . . . . .                 | 91                       | \$ 363                    | -                          | -                        | -                        |
| 9512 | adjustable-rate construction loans in process . . . . .            | 40                       | \$ 1,167                  | -                          | -                        | -                        |

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SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

REPORTING OF MARKET VALUE ESTIMATES

Estimated Market Value After Specified Rate Shock

| Rate Shock in<br>Basis Points | Required Reporting Items                                      |                                       | Optional Reporting Items  |   | Required Reporting Item |
|-------------------------------|---|---------------------------------------|---------------------------|---|-------------------------|
|                               | Off-Balance-Sheet<br>Contracts Reported<br>Under "Additional" | Mortgage-<br>Derivative<br>Securities | Options on<br>Liabilities | Collateralized<br>Mortgage<br>Securities Issued | Structured Securities   |
| + 400 . . . . .               | \$ 3  | \$ 3,093                              | \$ 83                     | \$ 0  | \$ 126                  |
| + 300 . . . . .               | \$ 8  | \$ 3,178                              | \$ 64                     | \$ 0  | \$ 132                  |
| + 200 . . . . .               | \$ 13   | \$ 3,267                              | \$ 45                     | \$ 0  | \$ 137                  |
| + 100 . . . . .               | \$ 19   | \$ 3,342                              | \$ 26                     | \$ 0  | \$ 141                  |
| No Change . . . . .           | \$ 25   | \$ 3,396                              | \$ 14                     | \$ 0  | \$ 143                  |
| - 100 . . . . .               | \$ 34   | \$ 3,415                              | \$ 10                     | \$ 0  | \$ 145                  |
| - 200 . . . . .               | \$ 46   | \$ 3,436                              | \$ 8                      | \$ 0  | \$ 147                  |
| - 300 . . . . .               | \$ 59   | \$ 3,464                              | \$ 9                      | \$ 0  | \$ 148                  |
| - 400 . . . . .               | \$ 72   | \$ 3,489                              | \$ 11                     | \$ 0  | \$ 150                  |

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . \$ 1,185