Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: IL

All Reporting CMR **Reporting Dockets: 52** **March 2004**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	2,486	-1,104	-31 %	8.64 %	-313 bp
+200 bp	2,941	-649	-18 %	10.00 %	-178 bp
+100 bp	3,336	-254	-7 %	11.12 %	-66 bp
0 bp	3,590			11.78 %	
-100 bp	3,630	39	+1 %	11.80 %	+2 bp

Risk Measure for a Given Rate Shock

	03/31/2004	12/31/2003	03/31/2003
Pre-shock NPV Ratio: NPV as % of PV Assets	11.78 %	11.59 %	11.31 %
Post-shock NPV Ratio	10.00 %	9.71 %	10.43 %
Sensitivity Measure: Decline in NPV Ratio	178 bp	188 bp	87 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS								
MORTGAGE LOANS AND SECURITIES								
Fixed-Rate Single-Family First-Mortgage Loans and MBS								
30-Year Mortgage Loans	1,408	1,377	1,315	1,246	1,179	1,330	103.54	3.38
30-Year Mortgage Securities	375	365	352	337	322	356	102.63	3.22
15-Year Mortgages and MBS	3,500	3,426	3,300	3,158	3,017	3,310	103.51	2.91
Balloon Mortgages and MBS	1,191	1,171	1,142	1,103	1,058	1,142	102.55	2.10
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	325	325	324	322	318	313	103.90	0.19
7 Month to 2 Year Reset Frequency	1,619	1,604	1,586	1,556	1,517	1,569	102.21	1.02
2+ to 5 Year Reset Frequency	3,652	3,561	3,451	3,322	3,182	3,512	101.41	2.83
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	16	15	15	15	15	15	102.90	0.75
2 Month to 5 Year Reset Frequency	108	106	104	102	99	104	101.93	1.71
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	698	693	689	684	679	697	99.48	0.64
Adjustable-Rate, Fully Amortizing	1,296	1,285	1,274	1,264	1,254	1,288	99.79	0.85
Fixed-Rate, Balloon	734	711	689	668	648	662	107.39	3.13
Fixed-Rate, Fully Amortizing	655	619	587	558	531	597	103.71	5.46
Construction and Land Loans								
Adjustable-Rate	348	347	346	346	345	348	99.72	0.19
Fixed-Rate	97	95	93	91	89	96	99.13	2.30
Second-Mortgage Loans and Securities								
Adjustable-Rate	2,103	2,100	2,098	2,095	2,093	2,095	100.23	0.12
Fixed-Rate	196	192	189	185	182	188	102.33	1.86
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	2	2	2	2	2	2	100.00	-5.74
Accrued Interest Receivable	64	64	64	64	64	64	100.00	0.00
Advance for Taxes/Insurance	3	3	3	3	3	3	100.00	0.00
Float on Escrows on Owned Mortgages	6	11	17	23	28			-53.78
LESS: Value of Servicing on Mortgages Serviced by Others	-12	-14	-18	-19	-19			-22.76
TOTAL MORTGAGE LOANS AND SECURITIES	**18,405**	**18,089**	**17,658**	**17,165**	**16,646**	**17,691**	**102.25**	**2.07**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	215	215	215	214	214	215	99.95	0.13
Fixed-Rate	238	230	222	215	208	225	102.20	3.44
Consumer Loans								
Adjustable-Rate	675	673	670	668	666	578	116.42	0.36
Fixed-Rate	1,878	1,856	1,835	1,815	1,795	1,840	100.88	1.14
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-42	-42	-41	-41	-40	-42	0.00	1.13
Accrued Interest Receivable	18	18	18	18	18	18	100.00	0.00
TOTAL NONMORTGAGE LOANS	**2,982**	**2,950**	**2,919**	**2,890**	**2,861**	**2,835**	**104.09**	**1.06**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	737	737	737	737	737	737	100.00	0.00
Equities and All Mutual Funds	253	248	243	237	229	248	100.00	1.96
Zero-Coupon Securities	52	51	49	48	47	49	103.80	2.94
Government and Agency Securities	944	919	895	872	850	887	103.56	2.67
Term Fed Funds, Term Repos	709	708	707	706	705	708	100.02	0.15
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	680	655	631	609	588	603	108.54	3.71
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,066	3,019	2,931	2,827	2,726	2,987	101.05	2.25
Structured Securities (Complex)	1,002	993	971	938	903	991	100.20	1.56
LESS: Valuation Allowances for Investment Securities	2	2	2	2	2	2	100.00	1.38
TOTAL CASH, DEPOSITS, AND SECURITIES	**7,441**	**7,327**	**7,162**	**6,972**	**6,782**	**7,208**	**101.65**	**1.90**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	28	28	28	28	28	28	100.00	0.00
Real Estate Held for Investment	33	33	33	33	33	33	100.00	0.00
Investment in Unconsolidated Subsidiaries	775	756	701	625	538	756	100.00	4.90
Office Premises and Equipment	304	304	304	304	304	304	100.00	0.00
TOTAL REAL ASSETS, ETC.	**1,141**	**1,122**	**1,067**	**991**	**904**	**1,122**	**100.00**	**3.30**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	21	29	38	41	42			-29.61
Adjustable-Rate Servicing	8	8	8	8	8			-3.19
Float on Mortgages Serviced for Others	23	33	43	49	53			-30.70
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**51**	**69**	**89**	**98**	**102**			**-27.09**
OTHER ASSETS								
Purchased and Excess Servicing						35		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	295	295	295	295	295	295	100.00	0.00
Miscellaneous II						312		
Deposit Intangibles								
Retail CD Intangible	20	24	27	30	32			-14.55
Transaction Account Intangible	97	138	180	221	264			-30.12
MMDA Intangible	114	156	204	243	280			-28.82
Passbook Account Intangible	192	269	347	424	491			-28.82
Non-Interest-Bearing Account Intangible	19	40	60	80	98			-51.47
TOTAL OTHER ASSETS	**736**	**923**	**1,113**	**1,292**	**1,461**	**642**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						132		
TOTAL ASSETS	**30,757**	**30,480**	**30,008**	**29,406**	**28,756**	**29,629**	**103/101*** **	**1.23/1.88*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	6,650	6,619	6,588	6,558	6,528	6,576	100.65	0.47
Fixed-Rate Maturing in 13 Months or More	5,265	5,126	4,993	4,864	4,740	4,931	103.96	2.65
Variable-Rate	128	128	128	128	128	128	100.01	0.03
Demand								
Transaction Accounts	1,831	1,831	1,831	1,831	1,831	1,831	100/92*	0.00/2.46*
MMDAs	3,143	3,143	3,143	3,143	3,143	3,143	100/95*	0.00/1.51*
Passbook Accounts	3,468	3,468	3,468	3,468	3,468	3,468	100/92*	0.00/2.43*
Non-Interest-Bearing Accounts	910	910	910	910	910	910	100/96*	0.00/2.37*
TOTAL DEPOSITS	**21,395**	**21,225**	**21,061**	**20,902**	**20,747**	**20,987**	**101/98***	**0.79/1.73***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	2,569	2,539	2,510	2,482	2,454	2,495	101.76	1.15
Fixed-Rate Maturing in 37 Months or More	425	409	395	380	367	389	105.16	3.70
Variable-Rate	477	476	476	475	475	477	99.76	0.10
TOTAL BORROWINGS	**3,470**	**3,425**	**3,381**	**3,338**	**3,296**	**3,362**	**101.87**	**1.31**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	152	152	152	152	152	152	100.00	0.00
Other Escrow Accounts	42	41	40	38	37	43	94.17	3.06
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	298	298	298	298	298	298	100.00	0.00
Miscellaneous II	0	0	0	0	0	46		
TOTAL OTHER LIABILITIES	**492**	**490**	**489**	**488**	**487**	**539**	**91.00**	**0.26**
Other Liabilities not Included Above								
Self-Valued	1,792	1,755	1,727	1,703	1,682	1,663	105.56	1.86
Unamortized Yield Adjustments						17		
TOTAL LIABILITIES	**27,149**	**26,895**	**26,657**	**26,430**	**26,212**	**26,567**	**101/99****	**0.92/1.65****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	10	3	-10	-22	-33			
ARMs	2	1	0	-2	-4			
Other Mortgages	1	0	-1	-2	-4			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	15	-2	-26	-48	-69			
Sell Mortgages and MBS	-10	0	19	34	47			
Purchase Non-Mortgage Items	1	0	-1	-1	-1			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-1	-1	0	0	1			
Pay Floating, Receive Fixed Swaps	0	0	0	0	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	1	2	2			
Interest-Rate Caps	0	0	0	1	3			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	1	0	-1	-2	-3			
Self-Valued	4	4	4	4	4			
TOTAL OFF-BALANCE-SHEET POSITIONS	**22**	**6**	**-14**	**-36**	**-58**			

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NET PORTFOLIO VALUE								
+ ASSETS	30,757	30,480	30,008	29,406	28,756	29,629	103/101***	1.23/1.88***
- LIABILITIES	27,149	26,895	26,657	26,430	26,212	26,567	101/99**	0.92/1.65**
+ OFF-BALANCE-SHEET POSITIONS	22	6	-14	-36	-58			
TOTAL NET PORTFOLIO VALUE #	3,630	3,590	3,336	2,941	2,486	3,062	117.25	4.08

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
# NPV includes the reported amount of Minority Interest in Consolidated Subsidaries
Note: Base Case Value is expressed as a Percent of Face Value

AGGREGATE SCHEDULE CMR REPORT

ASSETS

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FIXED-RATE, SINGLE FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

	Coupon				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$52	$494	$514	$202	$68
WARM	310 mo	342 mo	319 mo	307 mo	231 mo
WAC	4.74%	5.60%	6.43%	7.35%	8.80%
Amount of these that is FHA or VA Guaranteed	$0	$7	$6	$4	$3
Securities Backed by Conventional Mortgages	$91	$131	$74	$19	$6
WARM	209 mo	215 mo	244 mo	265 mo	170 mo
Weighted Average Pass-Through Rate	4.34%	5.22%	6.20%	7.08%	8.64%
Securities Backed by FHA or VA Mortgages	$3	$6	$6	$16	$4
WARM	178 mo	154 mo	296 mo	276 mo	207 mo
Weighted Average Pass-Through Rate	4.58%	5.04%	6.46%	7.17%	8.39%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$298	$1,267	$601	$276	$71
WAC	4.75%	5.45%	6.41%	7.32%	8.57%
Mortgage Securities	$380	$305	$101	$10	$1
Weighted Average Pass-Through Rate	4.42%	5.21%	6.10%	7.08%	8.59%
WARM (of 15-Year Loans and Securities)	157 mo	164 mo	143 mo	128 mo	119 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$312	$283	$156	$74	$28
WAC	4.55%	5.36%	6.40%	7.29%	8.65%
Mortgage Securities	$232	$51	$5	$1	$0
Weighted Average Pass-Through Rate	4.26%	5.20%	6.17%	7.18%	8.00%
WARM (of Balloon Loans and Securities)	75 mo	81 mo	65 mo	67 mo	42 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$6,138**

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ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$1	$11	$27	$0	$2
WAC	6.39%	4.00%	4.06%	0.00%	4.95%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$312	$1,559	$3,485	$15	$102
Weighted Average Margin	296 bp	244 bp	274 bp	189 bp	251 bp
WAC	4.17%	4.68%	4.69%	4.84%	5.04%
WARM	312 mo	317 mo	356 mo	234 mo	262 mo
Weighted Average Time Until Next Payment Reset	2 mo	12 mo	40 mo	2 mo	27 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	**$5,513**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 815)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	$2	$2	$9	$0	$1
Weighted Average Distance from Lifetime Cap	70 bp	154 bp	197 bp	0 bp	37 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$7	$17	$4	$3	$0
Weighted Average Distance from Lifetime Cap	275 bp	298 bp	372 bp	316 bp	0 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$290	$1,534	$3,478	$12	$99
Weighted Average Distance from Lifetime Cap	721 bp	615 bp	554 bp	735 bp	655 bp
Balances Without Lifetime Cap	$13	$16	$21	$0	$5
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$277	$1,488	$3,471	$8	$76
Weighted Average Periodic Rate Cap	186 bp	163 bp	200 bp	185 bp	195 bp
Balances Subject to Periodic Rate Floors	$57	$1,255	$2,579	$5	$81
MBS Included in ARM Balances	$238	$519	$449	$13	$14

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$697	$1,288
WARM	62 mo	240 mo
Remaining Term to Full Amortization	315 mo	
Rate Index Code	0	0
Margin	225 bp	286 bp
Reset Frequency	17 mo	26 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$41	$2
Wghted Average Distance to Lifetime Cap	193 bp	99 bp
Fixed-Rate:		
Balances	$662	$597
WARM	44 mo	169 mo
Remaining Term to Full Amortization	255 mo	
WAC	6.76%	6.83%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$348	$96
WARM	23 mo	35 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	120 bp	5.72%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$2,095	$188
WARM	82 mo	89 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	53 bp	7.31%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$215	$225
WARM	33 mo	47 mo
Margin in Column 1; WAC in Column 2	65 bp	5.34%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$578	$1,840
WARM	152 mo	45 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	591 bp	7.36%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$24	$79
Fixed Rate		
Remaining WAL <= 5 Years	$14	$2,670
Remaining WAL 5-10 Years	$14	$185
Remaining WAL Over 10 Years	$1	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	11.13%
Total Mortgage-Derivative Securities - Book Value	$53	$2,934

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MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$365	$2,400	$2,118	$1,138	$838
WARM	152 mo	251 mo	268 mo	141 mo	92 mo
Weighted Average Servicing Fee	23 bp	25 bp	24 bp	23 bp	23 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	44 loans
FHA/VA	0 loans
Subserviced by Others	0 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$1,098	$128
WARM (in months)	144 mo	137 mo
Weighted Average Servicing Fee	24 bp	26 bp

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

Total Balances of Mortgage Loans Serviced for Others	**$8,085**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$737		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$248		
Zero-Coupon Securities	$49	2.46%	33 mo
Government & Agency Securities	$887	3.25%	35 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$708	1.00%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$603	4.90%	61 mo
Memo: Complex Securities (from supplemental reporting)	$991		

Total Cash, Deposits, and Securities	**$4,223**

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$89
Accrued Interest Receivable	$64
Advances for Taxes and Insurance	$3
Less: Unamortized Yield Adjustments	$-41
Valuation Allowances	$87
Unrealized Gains (Losses)	$43

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$12
Accrued Interest Receivable	$18
Less: Unamortized Yield Adjustments	$-10
Valuation Allowances	$54
Unrealized Gains (Losses)	$1

OTHER ITEMS

Real Estate Held for Investment	$33
Repossessed Assets	$28
Equity Assets Not Subject to SFAS No. 115	$756
Office Premises and Equipment	$304
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$29
Less: Unamortized Yield Adjustments	$-8
Valuation Allowances	$2
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$35
Miscellaneous I	$295
Miscellaneous II	$312
TOTAL ASSETS	**$29,629**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$0
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$3
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$75
Mortgage-Related Mututal Funds	$173
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,152
Weighted Average Servicing Fee	7 bp
Adjustable-Rate Mortgage Loans Serviced	$1,042
Weighted Average Servicing Fee	11 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$180

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: IL
All Reporting CMR
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Amounts in Millions

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FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$1,829	$680	$27	$14
WAC	1.55%	3.21%	5.56%	
WARM	2 mo	2 mo	1 mo	
Balances Maturing in 4 to 12 Months	$1,976	$1,945	$119	$30
WAC	1.63%	2.83%	6.17%	
WARM	7 mo	8 mo	9 mo	
Balances Maturing in 13 to 36 Months		$2,447	$639	$7
WAC		2.74%	5.29%	
WARM		20 mo	27 mo	
Balances Maturing in 37 or More Months			$1,845	$3
WAC			4.32%	
WARM			50 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$11,507**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$104	$96	$221
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$3,248	$4,582	$2,159
Penalty in Months of Forgone Interest	3.14 mo	5.81 mo	6.08 mo
Balances in New Accounts	$433	$526	$140

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: IL | **Reporting Dockets: 52**
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FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT	Remaining Maturity			
	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 3.00%	$113	$1,537	$19	1.61%
3.00 to 3.99%	$3	$178	$158	3.50%
4.00 to 4.99%	$0	$297	$77	4.59%
5.00 to 5.99%	$9	$91	$129	5.41%
6.00 to 6.99%	$3	$210	$2	6.68%
7.00 to 7.99%	$0	$55	$4	7.22%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	0.00%
WARM	2 mo	15 mo	49 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$2,885**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$2,268
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$1,831	0.82%	$39
Money Market Deposit Accounts (MMDAs)	$3,143	1.20%	$245
Passbook Accounts	$3,468	0.86%	$60
Non-Interest-Bearing Non-Maturity Deposits	$910		$20
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$82	0.17%	
Escrow for Mortgages Serviced for Others	$69	0.01%	
Other Escrows	$43	0.46%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$9,547		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$2		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$15		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$298		
Miscellaneous II	$46		
TOTAL LIABILITIES	**$26,567**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$3,062
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$29,630**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$0
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$3
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	6	$58
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs		$29
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	11	$26
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	22	$109
1014	Opt commitment to orig 25- or 30-year FRMs	19	$127
1016	Opt commitment to orig "other" Mortgages	14	$33
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$1
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$0
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$1
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$14
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$107
2036	Commit/sell "other" Mortgage loans, svc retained		$0
2074	Commit/sell 25- or 30-yr FRM MBS		$51
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$0
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$0
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$11
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$77
2116	Commit/purchase "other" Mortgage loans, svc released		$13
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$1
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$2
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$6
2134	Commit/sell 25- or 30-yr FRM loans, svc released		$40

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SUPPLEMENTAL REPORTING

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2136	Commit/sell "other" Mortgage loans, svc released		$15
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$6
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$158
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	6	$33
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	10	$69
2214	Firm commit/originate 25- or 30-year FRM loans	7	$89
2216	Firm commit/originate "other" Mortgage loans		$9
3032	Option to sell 10-, 15-, or 20-year FRMs		$6
3034	Option to sell 25- or 30-year FRMs		$6
4002	Commit/purchase non-Mortgage financial assets		$13
5002	IR swap: pay fixed, receive 1-month LIBOR		$26
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$89
6002	Interest rate Cap based on 1-month LIBOR		$474
6022	Interest rate Cap based on the prime rate		$50
9502	Fixed-rate construction loans in process	13	$50
9512	Adjustable-rate construction loans in process	8	$78