Interest Rate Risk Exposure Report

Office of Thrift Supervision
Economic Analysis Division
Washington, DC 20552

Area: Midwest

All Reporting CMR **Reporting Dockets: 206** **December 2002**

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	11,364	96	+1 %	9.57 %	+37 bp
+200 bp	11,729	461	+4 %	9.75 %	+55 bp
+100 bp	11,747	479	+4 %	9.66 %	+46 bp
0 bp	11,268			9.20 %	
-100 bp	10,663	-605	-5 %	8.65 %	-55 bp

Risk Measure for a Given Rate Shock

	12/31/2002	9/30/2002	12/31/2001
Pre-shock NPV Ratio: NPV as % of PV Assets	9.20 %	9.52 %	10.90 %
Post-shock NPV Ratio	8.65 %	8.92 %	10.34 %
Sensitivity Measure: Decline in NPV Ratio	55 bp	61 bp	56 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.

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Midwest
All Reporting CMR
Report Prepared: 4/1/2003 7:55:15 AM

Amounts in Millions

Reporting Dockets: 206
December 2002
Data as of: 4/1/2003

	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
ASSETS									
MORTGAGE LOANS AND SECURITIES									
Fixed-Rate Single-Family First-Mortgage Loans and MBS									
30-Year Mortgage Loans	12,096	12,008	11,619	11,151	10,665	11,355	12,008	105.75	2.5
30-Year Mortgage Securities	3,186	3,138	3,073	2,992	2,894	2,907	3,138	107.95	1.8
15-Year Mortgages and MBS	10,359	10,206	9,911	9,545	9,169	9,760	10,206	104.56	2.2
Balloon Mortgages and MBS	2,557	2,527	2,486	2,433	2,375	2,436	2,527	103.76	1.4
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	1,107	1,103	1,099	1,095	1,090	1,115	1,103	98.91	0.4
7 Month to 2 Year Reset Frequency	6,552	6,487	6,425	6,358	6,271	6,333	6,487	102.42	1.0
2+ Month to 5 Year Reset Frequency	12,049	11,845	11,631	11,391	11,115	11,926	11,845	99.32	1.8
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	1,532	1,518	1,506	1,493	1,479	1,484	1,518	102.28	0.9
2 Month to 5 Year Reset Frequency	2,688	2,638	2,590	2,541	2,490	2,627	2,638	100.42	1.9
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	3,131	3,093	3,051	3,008	2,967	3,098	3,093	99.84	1.3
Adjustable-Rate, Fully Amortizing	3,734	3,698	3,660	3,618	3,576	3,658	3,698	101.08	1.0
Fixed-Rate, Balloon	2,223	2,150	2,079	2,012	1,948	1,991	2,150	107.94	3.3
Fixed-Rate, Fully Amortizing	2,098	2,028	1,962	1,899	1,841	1,913	2,028	106.01	3.4
Construction and Land Loans									
Adjustable-Rate	6,318	6,287	6,257	6,227	6,198	6,250	6,287	100.58	0.5
Fixed-Rate	1,414	1,390	1,368	1,346	1,326	1,393	1,390	99.78	1.6
Second-Mortgage Loans and Securities									
Adjustable-Rate	3,794	3,787	3,781	3,775	3,770	3,796	3,787	99.77	0.2
Fixed-Rate	4,968	4,866	4,769	4,675	4,586	4,701	4,866	103.52	2.0
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	-28	-28	-28	-29	-29	-28	-28	0.00	-0.1
Accrued Interest Receivable	491	491	491	491	491	491	491	100.00	0.0
Advance for Taxes/Insurance	21	21	21	21	21	21	21	100.00	0.0
Float on Escrows on Owned Mortgages	22	58	112	155	187		58		-77.3
LESS: Value of Servicing on Mortgages Serviced by Others	-10	-10	-8	-6	-6		-10		8.8
TOTAL MORTGAGE LOANS AND SECURITIES	**80,450**	**79,319**	**77,869**	**76,206**	**74,436**	**77,227**	**79,319**	**102.71**	**1.6**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Midwest | **Reporting Dockets: 206**
All Reporting CMR | **December 2002**
Report Prepared: 4/1/2003 7:55:15 AM | **Amounts in Millions** | **Data as of: 4/1/2003**

	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	3,580	3,558	3,537	3,517	3,496	3,583	3,558	99.31	0.6
Fixed-Rate	1,865	1,821	1,778	1,737	1,697	1,730	1,821	105.23	2.4
Consumer Loans									
Adjustable-Rate	7,805	7,797	7,789	7,782	7,775	7,855	7,797	99.26	0.1
Fixed-Rate	6,448	6,347	6,249	6,155	6,062	6,228	6,347	101.92	1.6
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-220	-218	-217	-215	-214	-218	-218	0.00	0.7
Accrued Interest Receivable	114	114	114	114	114	114	114	100.00	0.0
TOTAL NONMORTGAGE LOANS	**19,592**	**19,419**	**19,251**	**19,089**	**18,931**	**19,293**	**19,419**	**100.65**	**0.9**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	2,743	2,743	2,743	2,743	2,743	2,743	2,743	100.00	0.0
Equities and All Mutual Funds	494	472	448	426	405	472	472	100.00	4.9
Zero-Coupon Securities	205	200	195	190	185	186	200	107.35	2.6
Government and Agency Securities	3,018	2,921	2,831	2,745	2,665	2,735	2,921	106.84	3.2
Term Fed Funds, Term Repos	2,110	2,103	2,096	2,090	2,084	2,089	2,103	100.68	0.3
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	612	592	574	557	541	605	592	97.84	3.2
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.0
Valued by Institution	5,384	5,374	5,326	5,180	5,004	5,340	5,374	100.63	0.5
Structured Securities (Complex)	2,003	1,957	1,892	1,830	1,765	1,934	1,957	101.21	2.8
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	1.2
TOTAL CASH, DEPOSITS, AND SECURITIES	**16,569**	**16,362**	**16,104**	**15,761**	**15,392**	**16,104**	**16,362**	**101.60**	**1.4**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Midwest
All Reporting CMR
Report Prepared: 4/1/2003 7:55:15 AM

Amounts in Millions

Reporting Dockets: 206
December 2002
Data as of: 4/1/2003

	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	131	131	131	131	131	131	131	100.00	0.0
Real Estate Held for Investment	101	101	101	101	101	101	101	100.00	0.0
Investment in Unconsolidated Subsidiaries	9	10	10	9	9	10	10	100.00	-0.7
Office Premises and Equipment	1,307	1,307	1,307	1,307	1,307	1,307	1,307	100.00	0.0
TOTAL REAL ASSETS, ETC.	**1,549**	**1,549**	**1,549**	**1,548**	**1,548**	**1,549**	**1,549**	**100.00**	**0.0**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	289	339	515	658	725		339		-33.2
Adjustable-Rate Servicing	47	51	52	53	53		51		-5.5
Float on Mortgages Serviced for Others	194	240	348	448	519		240		-32.1
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**529**	**631**	**915**	**1,159**	**1,297**		**631**		**-30.6**
OTHER ASSETS									
Purchased and Excess Servicing						592			
Margin Account	0	0	0	0	0	0	0	0.00	0.0
Miscellaneous I	3,172	3,172	3,172	3,172	3,172	3,172	3,172	100.00	0.0
Miscellaneous II						665			
Deposit Intangibles									
Retail CD Intangible	28	39	48	57	65		39		-24.9
Transaction Account Intangible	454	651	857	1,059	1,266		651		-30.9
MMDA Intangible	508	705	937	1,113	1,283		705		-30.4
Passbook Account Intangible	307	446	580	711	828		446		-30.6
Non-Interest-Bearing Account Intangible	86	190	290	385	475		190		-53.6
TOTAL OTHER ASSETS	**4,556**	**5,203**	**5,883**	**6,497**	**7,089**	**4,429**	**5,203**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments						858			
TOTAL ASSETS	**123,245**	**122,483**	**121,571**	**120,260**	**118,693**	**119,459**	**122,483**	**103/101*** **	**0.7/1.2*** **

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Midwest
All Reporting CMR
Report Prepared: 4/1/2003 7:55:16 AM

Amounts in Millions

Reporting Dockets: 206
December 2002
Data as of: 4/1/2003

	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	25,682	25,565	25,450	25,335	25,222	25,314	25,565	100.99	0.5
Fixed-Rate Maturing in 13 Months or More	14,407	14,055	13,715	13,386	13,069	13,311	14,055	105.59	2.5
Variable-Rate	888	887	886	886	885	882	887	100.55	0.1
Demand									
Transaction Accounts	8,934	8,934	8,934	8,934	8,934	8,934	8,934	100/93*	0.0/2.4*
MMDAs	14,614	14,614	14,614	14,614	14,614	14,614	14,614	100/95*	0.0/1.5*
Passbook Accounts	5,916	5,916	5,916	5,916	5,916	5,916	5,916	100/92*	0.0/2.5*
Non-Interest-Bearing Accounts	4,461	4,461	4,461	4,461	4,461	4,461	4,461	100/96*	0.0/2.4*
TOTAL DEPOSITS	**74,902**	**74,432**	**73,975**	**73,531**	**73,100**	**73,432**	**74,432**	**101/99***	**0.6/1.6***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	14,996	14,940	14,885	14,831	14,778	14,817	14,940	100.83	0.4
Fixed-Rate Maturing in 37 Months or More	2,164	2,055	1,953	1,858	1,769	1,887	2,055	108.92	5.1
Variable-Rate	2,527	2,526	2,524	2,523	2,521	2,500	2,526	101.02	0.1
TOTAL BORROWINGS	**19,687**	**19,521**	**19,363**	**19,212**	**19,068**	**19,205**	**19,521**	**101.65**	**0.8**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	1,201	1,201	1,201	1,201	1,201	1,201	1,201	100.00	0.0
Other Escrow Accounts	194	188	183	177	172	203	188	92.89	3.1
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.0
Miscellaneous I	2,674	2,674	2,674	2,674	2,674	2,674	2,674	100.00	0.0
Miscellaneous II	0	0	0	0	0	490			
TOTAL OTHER LIABILITIES	**4,068**	**4,062**	**4,057**	**4,052**	**4,047**	**4,567**	**4,062**	**88.96**	**0.1**
Other Liabilities not Included Above									
Self-Valued	13,379	12,879	12,452	12,103	11,818	11,857	12,879	108.61	3.6
Unamortized Yield Adjustments						-35			
TOTAL LIABILITIES	**112,036**	**110,894**	**109,846**	**108,897**	**108,032**	**109,025**	**110,894**	**102/100****	**1.0/1.6****

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Midwest
All Reporting CMR
Report Prepared: 4/1/2003 7:55:16 AM

Amounts in Millions

Reporting Dockets: 206
December 2002
Data as of: 4/1/2003

	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	185	78	-117	-299	-462		78		
ARMs	3	1	-2	-5	-9		1		
Other Mortgages	10	0	-14	-28	-43		0		
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	54	17	-38	-91	-140		17		
Sell Mortgages and MBS	-331	-44	404	814	1,178		-44		
Purchase Non-Mortgage Items	2	0	-2	-3	-4		0		
Sell Non-Mortgage Items	0	0	0	0	0		0		
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating	-503	-364	-204	-53	89		-364		
Pay Floating, Receive Fixed	2	2	1	0	0		2		
Basis Swaps	0	0	0	0	0		0		
Swaptions	0	0	4	31	85		0		
OTHER DERIVATIVES									
Options on Mortgages and MBS	4	2	22	47	69		2		
Interest-Rate Caps	0	0	0	0	0		0		
Interest-Rate Floors	32	12	5	3	2		12		
Futures	-1	0	1	2	2		0		
Options on Futures	6	1	0	0	0		1		
Construction LIP	-21	-38	-54	-69	-83		-38		
Self-Valued	12	12	14	17	21		12		
TOTAL OFF-BALANCE-SHEET POSITIONS	**-546**	**-321**	**22**	**366**	**703**		**-321**		

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Midwest
All Reporting CMR
Report Prepared: 4/1/2003 7:55:16 AM

Reporting Dockets: 206
December 2002
Data as of: 4/1/2003

Amounts in Millions

	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
NET PORTFOLIO VALUE									
+ ASSETS	123,245	122,483	121,571	120,260	118,693	119,459	122,483	103/101***	0.7/1.2***
- LIABILITIES	112,036	110,894	109,846	108,897	108,032	109,025	110,894	102/100**	1.0/1.6**
+ OFF-BALANCE-SHEET POSITIONS	-546	-321	22	366	703		-321		
TOTAL NET PORTFOLIO VALUE	10,663	11,268	11,747	11,729	11,364	10,434	11,268	108.00	-4.8

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.

AGGREGATE SCHEDULE CMR REPORT

ASSETS

Area: Midwest
All Reporting CMR
Report Prepared: 4/1/2003 7:55:16 AM

Amounts in Millions

Reporting Dockets: 206
December 2002
Data as of: 4/1/2003

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

	Coupon				
	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$4,672	$2,125	$2,345	$1,270	$943
WARM	341 mo	305 mo	181 mo	147 mo	129 mo
WAC	6.32%	7.31%	8.33%	9.28%	10.66%
Amount of these that is FHA or VA Guaranteed	$463	$170	$1,812	$1,118	$858
Securities Backed by Conventional Mortgages	$485	$145	$254	$154	$43
WARM	301 mo	305 mo	221 mo	200 mo	147 mo
Weighted Average Pass-Through Rate	6.12%	7.31%	8.20%	9.15%	10.30%
Securities Backed by FHA or VA Mortgages	$297	$180	$323	$693	$333
WARM	294 mo	281 mo	231 mo	182 mo	162 mo
Weighted Average Pass-Through Rate	6.07%	7.31%	8.31%	9.22%	10.57%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$5,366	$1,767	$611	$184	$91
WAC	6.03%	7.33%	8.30%	9.27%	10.60%
Mortgage Securities	$1,480	$239	$19	$2	$0
Weighted Average Pass-Through Rate	5.88%	7.09%	8.18%	9.15%	10.99%
WARM (of 15-Year Loans and Securities)	155 mo	133 mo	117 mo	114 mo	118 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$1,027	$594	$220	$58	$17
WAC	6.07%	7.33%	8.31%	9.26%	10.62%
Mortgage Securities	$513	$6	$0	$0	$0
Weighted Average Pass-Through Rate	5.43%	7.09%	0.00%	0.00%	0.00%
WARM (of Balloon Loans and Securities)	73 mo	59 mo	59 mo	60 mo	60 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$26,458**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Midwest | **Reporting Dockets: 206**
All Reporting CMR | **December 2002**
Report Prepared: 4/1/2003 7:55:17 AM | **Amounts in Millions** | **Data as of: 4/1/2003**

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	$81	$308	$559	$5	$50
WAC	5.44%	5.56%	5.75%	4.37%	5.82%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$1,033	$6,025	$11,367	$1,479	$2,577
Weighted Average Margin	237 bp	248 bp	224 bp	152 bp	215 bp
WAC	5.51%	5.98%	5.62%	4.67%	6.14%
WARM	192 mo	284 mo	342 mo	252 mo	261 mo
Weighted Average Time Until Next Payment Reset	4 mo	10 mo	28 mo	3 mo	17 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$23,485**

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	$12	$9	$0	$2
Weighted Average Distance from Lifetime Cap	194 bp	174 bp	163 bp	200 bp	139 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$54	$292	$146	$15	$255
Weighted Average Distance from Lifetime Cap	346 bp	345 bp	326 bp	353 bp	355 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$650	$5,824	$11,635	$1,422	$2,304
Weighted Average Distance from Lifetime Cap	718 bp	627 bp	575 bp	760 bp	631 bp
Balances Without Lifetime Cap	$409	$206	$136	$47	$66
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$397	$5,938	$6,578	$29	$2,039
Weighted Average Periodic Rate Cap	170 bp	181 bp	203 bp	245 bp	185 bp
Balances Subject to Periodic Rate Floors	$282	$5,079	$4,429	$22	$1,846
MBS Included in ARM Balances	$185	$1,666	$6,356	$1,295	$332

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Midwest
All Reporting CMR
Report Prepared: 4/1/2003 7:55:17 AM

Amounts in Millions

Reporting Dockets: 206
December 2002
Data as of: 4/1/2003

MULTIFAMILY AND NONRESIDENTIAL MORTGAGE	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,098	$3,658
WARM	81 mo	136 mo
Remaining Term to Full Amortization	272 mo	
Rate Index Code	0	0
Margin	262 bp	337 bp
Reset Frequency	20 mo	23 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$515	$402
Wghted Average Distance to Lifetime Cap	117 bp	81 bp
Fixed-Rate:		
Balances	$1,991	$1,913
WARM	49 mo	90 mo
Remaining Term to Full Amortization	238 mo	
WAC	7.24%	7.46%

CONSTRUCTION AND LAND	Adjustable Rate	Fixed Rate
Balances	$6,250	$1,393
WARM	22 mo	25 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	291 bp	7.25%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$3,796	$4,701
WARM	164 mo	122 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	101 bp	8.15%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,583	$1,730
WARM	26 mo	33 mo
Margin in Column 1; WAC in Column 2	138 bp	6.98%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$7,855	$6,228
WARM	59 mo	50 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	542 bp	7.57%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$43	$764
Fixed Rate		
Remaining WAL <= 5 Years	$826	$3,526
Remaining WAL 5-10 Years	$10	$128
Remaining WAL Over 10 Years	$37	
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	$5
WAC	7.13%	2.65%
Principal-Only MBS	$2	$0
WAC	8.73%	0.00%
Total Mortgage-Derivative Securities - Book Value	$917	$4,423

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Midwest
All Reporting CMR
Report Prepared: 4/1/2003 7:55:17 AM

Amounts in Millions

Reporting Dockets: 206
December 2002
Data as of: 4/1/2003

MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$35,638	$19,425	$13,400	$4,824	$3,471
WARM	256 mo	280 mo	271 mo	199 mo	165 mo
Weighted Average Servicing Fee	28 bp	30 bp	43 bp	40 bp	40 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	489 loans				
FHA/VA	513 loans				
Subserviced by Others	129 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$5,439	$388	Total # of Adjustable-Rate Loans Serviced	52 loans
WARM (in months)	308 mo	281 mo	Number of These Subserviced by Others	8 loans
Weighted Average Servicing Fee	35 bp	37 bp		

Total Balances of Mortgage Loans Serviced for Others **$82,584**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$2,743		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$472		
Zero-Coupon Securities	$186	4.40%	30 mo
Government & Agency Securities	$2,735	4.59%	44 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,089	1.59%	4 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$605	4.61%	54 mo
Memo: Complex Securities (from supplemental reporting)	$1,934		

Total Cash, Deposits, and Securities **$10,764**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Midwest
All Reporting CMR
Report Prepared: 4/1/2003 7:55:17 AM

Reporting Dockets: 206
December 2002
Data as of: 4/1/2003

Amounts in Millions

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$411
Accrued Interest Receivable	$491
Advances for Taxes and Insurance	$21
Less: Unamortized Yield Adjustments	$-435
Valuation Allowances	$439
Unrealized Gains (Losses)	$269
ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$141
Accrued Interest Receivable	$114
Less: Unamortized Yield Adjustments	$-32
Valuation Allowances	$359
Unrealized Gains (Losses)	$0
OTHER ITEMS	
Real Estate Held for Investment	$101
Repossessed Assets	$131
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$10
Office Premises and Equipment	$1,307
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$102
Less: Unamortized Yield Adjustments	$-20
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$592
Miscellaneous I	$3,172
Miscellaneous II	$665
TOTAL ASSETS	**$119,459**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$739
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$1,640
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$217
Mortgage-Related Mututal Funds	$255
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$5,366
Weighted Average Servicing Fee	23 bp
Adjustable-Rate Mortgage Loans Serviced	$4,174
Weighted Average Servicing Fee	29 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,273

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Midwest
All Reporting CMR
Report Prepared: 4/1/2003 7:55:17 AM

Amounts in Millions

Reporting Dockets: 206
December 2002
Data as of: 4/1/2003

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawals During Quarter
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$6,640	$2,268	$248	$107
WAC	2.29%	4.70%	5.84%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$8,511	$7,147	$499	$171
WAC	2.43%	4.04%	5.65%	
WARM	6 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$7,396	$2,132	$85
WAC		3.58%	5.92%	
WARM		20 mo	27 mo	
Balances Maturing in 37 or More Months			$3,783	$25
WAC			4.73%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$38,625**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,869	$874	$330
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$11,713	$14,860	$5,772
Penalty in Months of Forgone Interest	3.15 mo	5.77 mo	5.66 mo
Balances in New Accounts	$1,241	$487	$292

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Midwest | **Reporting Dockets: 206**
All Reporting CMR | **December 2002**
Report Prepared: 4/1/2003 7:55:17 AM | **Amounts in Millions** | **Data as of: 4/1/2003**

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 5.00%	$11,534	$1,743	$751	1.82%
5.00 to 5.99%	$145	$652	$457	5.48%
6.00 to 6.99%	$54	$173	$370	6.44%
7.00 to 7.99%	$1	$468	$302	7.37%
8.00 to 8.99%	$0	$2	$4	8.20%
9.00 to 9.99%	$45	$0	$2	9.16%
10.00 to 10.99%	$0	$0	$0	0.00%
11.00 and Above	$0	$0	$1	13.06%
WARM	1 mo	17 mo	74 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings **$16,704**

MEMOS

Variable-Rate, Fixed-Maturity Liabilities (from Supplemental Reporting)	$15,240
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Midwest
All Reporting CMR
Report Prepared: 4/1/2003 7:55:18 AM

Reporting Dockets: 206
December 2002
Data as of: 4/1/2003

Amounts in Millions

MINORITY INTEREST AND CAPITAL

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$8,934	0.60%	$155
Money Market Deposit Accounts (MMDAs)	$14,614	1.54%	$939
Passbook Accounts	$5,916	1.16%	$115
Non-Interest-Bearing Non-Maturity Deposits	$4,461		$110
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$410	0.04%	
Escrow for Mortgages Serviced for Others	$790	0.05%	
Other Escrows	$203	0.05%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$35,328		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-2		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-33		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$2,674		
Miscellaneous II	$490		
TOTAL LIABILITIES	**$109,025**		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$43		
EQUITY CAPITAL	$10,381		
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$119,449**		

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest
All Reporting CMR
Report Prepared: 4/1/2003 7:55:18 AM

Amounts in Millions

Reporting Dockets: 206
December 2002
Data as of: 4/1/2003

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

Contract Code	Off-Balance-Sheet Contract Positions	# Firms 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	12	$14
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	30	$89
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	25	$179
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	21	$256
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	71	$1,248
1014	Opt commitment to orig 25- or 30-year FRMs	64	$2,368
1016	Opt commitment to orig "other" Mortgages	64	$556
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$3
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$28
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$99
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$9
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$33
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$139
2016	Commit/purchase "other" Mortgage loans, svc retained	7	$13
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$3
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$186
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained	9	$33
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	29	$989
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	33	$2,422
2036	Commit/sell "other" Mortgage loans, svc retained		$37
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$3
2056	Commit/purchase "other" MBS		$4
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$5
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$85
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	6	$622
2074	Commit/sell 25- or 30-yr FRM MBS	7	$1,185
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$16

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest
All Reporting CMR
Report Prepared: 4/1/2003 7:55:18 AM

Amounts in Millions

Reporting Dockets: 206
December 2002
Data as of: 4/1/2003

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

Contract Code	Off-Balance-Sheet Contract Positions	# Firms if # > 5	Notional Amount
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$1
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$0
2116	Commit/purchase "other" Mortgage loans, svc released		$9
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	8	$59
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	6	$39
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	6	$7
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	34	$242
2134	Commit/sell 25- or 30-yr FRM loans, svc released	44	$868
2136	Commit/sell "other" Mortgage loans, svc released	6	$70
2202	Firm commitment to originate 1-month COFI ARM loans		$0
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans	6	$9
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	9	$12
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	9	$4
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	12	$17
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	31	$429
2214	Firm commit/originate 25- or 30-year FRM loans	29	$229
2216	Firm commit/originate "other" Mortgage loans	13	$14
3014	Option to purchase 25- or 30-yr FRMs		$110
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$0
3028	Option to sell 3- or 5-year Treasury ARMs		$7
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$0
3032	Option to sell 10-, 15-, or 20-year FRMs	7	$72
3034	Option to sell 25- or 30-year FRMs	7	$330
3064	Short option to sell 6-mo or 1-yr COFI ARMs		$8
3068	Short option to sell 3- or 5-yr Treasury ARMs		$0
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1
3074	Short option to sell 25- or 30-yr FRMs		$4
4002	Commit/purchase non-Mortgage financial assets	20	$123

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest | **Reporting Dockets: 206**
All Reporting CMR | **December 2002**
Report Prepared: 4/1/2003 7:55:18 AM | **Amounts in Millions** | **Data as of: 4/1/2003**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Firms if # > 5	Notional Amount
4022	Commit/sell non-Mortgage financial assets		$1
5002	IR swap: pay fixed, receive 1-month LIBOR		$2,720
5004	IR swap: pay fixed, receive 3-month LIBOR		$1,525
5010	IR swap: pay fixed, receive 3-month Treasury		$1,100
5026	IR swap: pay 3-month LIBOR, receive fixed		$80
5104	IR swaption: pay fixed, receive 3-month LIBOR		$1,700
6004	Interest rate Cap based on 3-month LIBOR		$38
7018	Interest rate floor based on 10-year Treasury		$1,225
8046	Short futures contract on 3-month Eurodollar		$316
9012	Long call option on Treasury bond futures contract		$85
9502	Fixed-rate construction loans in process	109	$640
9512	Adjustable-rate construction loans in process	56	$767