Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Midwest

All Reporting CMR **Reporting Dockets: 162** **March 2008**

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	11,582	-935	-7 %	9.43 %	-55 bp
+200 bp	12,082	-436	-3 %	9.75 %	-22 bp
+100 bp	12,417	-101	-1 %	9.95 %	-2 bp
0 bp	12,518			9.97 %	
-100 bp	12,456	-61	0 %	9.88 %	-9 bp

Risk Measure for a Given Rate Shock

	3/31/2008	12/31/2007	3/31/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	9.97 %	11.08 %	12.53 %
Post-shock NPV Ratio	9.75 %	10.61 %	11.68 %
Sensitivity Measure: Decline in NPV Ratio	22 bp	47 bp	85 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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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	8,951	8,787	8,532	8,203	7,861	8,573	102.50	2.39
30-Year Mortgage Securities	2,386	2,342	2,283	2,214	2,139	2,260	103.63	2.20
15-Year Mortgages and MBS	7,713	7,570	7,368	7,132	6,885	7,415	102.08	2.28
Balloon Mortgages and MBS	1,806	1,785	1,760	1,730	1,695	1,776	100.54	1.30
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	802	798	795	790	786	789	101.11	0.47
7 Month to 2 Year Reset Frequency	6,841	6,781	6,727	6,659	6,585	6,707	101.11	0.84
2+ to 5 Year Reset Frequency	4,226	4,178	4,121	4,030	3,904	4,092	102.11	1.26
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	1,185	1,174	1,163	1,150	1,137	1,175	99.91	0.94
2 Month to 5 Year Reset Frequency	1,647	1,624	1,600	1,573	1,543	1,623	100.08	1.47
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,787	1,775	1,763	1,751	1,739	1,755	101.18	0.69
Adjustable-Rate, Fully Amortizing	3,487	3,459	3,431	3,403	3,375	3,408	101.50	0.82
Fixed-Rate, Balloon	4,200	4,044	3,897	3,757	3,624	3,997	101.19	3.74
Fixed-Rate, Fully Amortizing	2,050	1,976	1,907	1,843	1,782	1,840	107.39	3.60
Construction and Land Loans								
Adjustable-Rate	8,519	8,503	8,487	8,472	8,456	8,516	99.85	0.19
Fixed-Rate	1,952	1,912	1,875	1,839	1,804	1,943	98.45	2.02
Second-Mortgage Loans and Securities								
Adjustable-Rate	9,209	9,182	9,156	9,131	9,106	9,173	100.10	0.28
Fixed-Rate	9,332	9,119	8,916	8,722	8,537	8,873	102.77	2.28
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	968	953	937	919	899	953	100.00	1.60
Accrued Interest Receivable	468	468	468	468	468	468	100.00	0.00
Advance for Taxes/Insurance	25	25	25	25	25	25	100.00	0.00
Float on Escrows on Owned Mortgages	6	12	21	32	41			-63.29
LESS: Value of Servicing on Mortgages Serviced by Others	-1	0	3	5	6			1,863.55
TOTAL MORTGAGE LOANS AND SECURITIES	**77,562**	**76,470**	**75,229**	**73,839**	**72,385**	**75,360**	**101.47**	**1.52**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	6,488	6,475	6,463	6,450	6,438	6,472	100.05	0.20
Fixed-Rate	2,080	2,022	1,966	1,912	1,860	1,931	104.74	2.83
Consumer Loans								
Adjustable-Rate	6,524	6,514	6,504	6,493	6,483	6,457	100.88	0.16
Fixed-Rate	9,026	8,869	8,717	8,569	8,426	8,973	98.84	1.75
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-346	-342	-339	-335	-332	-342	0.00	1.02
Accrued Interest Receivable	110	110	110	110	110	110	100.00	0.00
TOTAL NONMORTGAGE LOANS	**23,883**	**23,648**	**23,420**	**23,200**	**22,986**	**23,601**	**100.20**	**0.98**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,583	3,583	3,583	3,583	3,583	3,583	100.00	0.00
Equities and All Mutual Funds	227	222	216	210	204	222	99.91	2.40
Zero-Coupon Securities	109	109	108	107	107	106	102.60	0.64
Government and Agency Securities	3,394	3,378	3,362	3,346	3,331	3,342	101.07	0.48
Term Fed Funds, Term Repos	3,056	3,052	3,049	3,045	3,042	3,051	100.04	0.12
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,131	1,114	1,098	1,083	1,069	1,120	99.45	1.46
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	5,330	5,175	5,094	4,992	4,890	5,880	88.01	2.28
Structured Securities (Complex)	853	840	816	786	755	839	100.17	2.18
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**17,682**	**17,472**	**17,326**	**17,153**	**16,981**	**18,143**	**96.30**	**1.02**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	212	212	212	212	212	212	100.00	0.00
Real Estate Held for Investment	39	39	39	39	39	39	100.00	0.00
Investment in Unconsolidated Subsidiaries	35	32	30	28	26	32	100.00	6.80
Office Premises and Equipment	1,323	1,323	1,323	1,323	1,323	1,323	100.00	0.00
TOTAL REAL ASSETS, ETC.	**1,609**	**1,607**	**1,604**	**1,602**	**1,600**	**1,607**	**100.00**	**0.14**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	179	207	261	319	355			-19.72
Adjustable-Rate Servicing	26	25	25	24	32			2.90
Float on Mortgages Serviced for Others	140	173	222	274	319			-23.66
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**345**	**406**	**508**	**617**	**706**			**-19.99**
OTHER ASSETS								
Purchased and Excess Servicing						548		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,719	2,719	2,719	2,719	2,719	2,719	100.00	0.00
Miscellaneous II						548		
Deposit Intangibles								
Retail CD Intangible	52	65	73	80	89			-15.58
Transaction Account Intangible	591	851	1,098	1,335	1,549			-29.80
MMDA Intangible	1,213	1,630	1,992	2,320	2,646			-23.91
Passbook Account Intangible	321	444	559	668	754			-26.79
Non-Interest-Bearing Account Intangible	116	205	288	368	444			-42.01
TOTAL OTHER ASSETS	**5,013**	**5,914**	**6,730**	**7,491**	**8,200**	**3,816**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						241		
TOTAL ASSETS	**126,094**	**125,516**	**124,816**	**123,902**	**122,858**	**122,767**	**102/100*** **	**0.51/1.22*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	26,014	25,935	25,857	25,780	25,704	25,667	101.05	0.30
Fixed-Rate Maturing in 13 Months or More	9,413	9,180	8,956	8,740	8,533	8,558	107.26	2.49
Variable-Rate	427	426	425	424	423	422	100.83	0.22
Demand								
Transaction Accounts	10,619	10,619	10,619	10,619	10,619	10,619	100/92*	0.00/2.60*
MMDAs	28,891	28,891	28,891	28,891	28,891	28,891	100/94*	0.00/1.43*
Passbook Accounts	5,288	5,288	5,288	5,288	5,288	5,288	100/92*	0.00/2.45*
Non-Interest-Bearing Accounts	3,786	3,786	3,786	3,786	3,786	3,786	100/95*	0.00/2.40*
TOTAL DEPOSITS	**84,437**	**84,124**	**83,820**	**83,527**	**83,243**	**83,230**	**101/97***	**0.37/1.44***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	18,907	18,812	18,719	18,628	18,538	18,665	100.79	0.50
Fixed-Rate Maturing in 37 Months or More	1,488	1,419	1,354	1,293	1,236	1,355	104.73	4.73
Variable-Rate	347	347	347	347	347	346	100.12	0.02
TOTAL BORROWINGS	**20,742**	**20,578**	**20,420**	**20,268**	**20,121**	**20,366**	**101.04**	**0.78**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	692	692	692	692	692	692	100.00	0.00
Other Escrow Accounts	83	81	78	76	74	88	91.12	3.01
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,916	1,916	1,916	1,916	1,916	1,916	100.00	0.00
Miscellaneous II	0	0	0	0	0	208		
TOTAL OTHER LIABILITIES	**2,691**	**2,688**	**2,686**	**2,684**	**2,682**	**2,905**	**92.56**	**0.09**
Other Liabilities not Included Above								
Self-Valued	5,609	5,499	5,348	5,173	5,014	5,406	101.72	2.37
Unamortized Yield Adjustments						2		
TOTAL LIABILITIES	**113,480**	**112,889**	**112,275**	**111,651**	**111,060**	**111,909**	**101/98****	**0.53/1.34****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	35	10	-37	-90	-140			
ARMs	1	1	0	0	-1			
Other Mortgages	22	0	-28	-59	-93			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	21	7	-12	-35	-58			
Sell Mortgages and MBS	-39	-1	60	129	194			
Purchase Non-Mortgage Items	13	0	-12	-22	-32			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-12	-7	-2	2	7			
Pay Floating, Receive Fixed Swaps	3	2	0	-1	-2			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	-1	1	2	4	6			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	2	-3	-8	-13	-18			
Self-Valued	-203	-119	-89	-83	-80			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-157**	**-110**	**-125**	**-168**	**-216**			

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
TOTAL ASSETS	126,094	125,516	124,816	123,902	122,858	122,767	102/100***	0.51/1.22***
MINUS TOTAL LIABILITIES	113,480	112,889	112,275	111,651	111,060	111,909	101/98**	0.53/1.34**
PLUS OFF-BALANCE-SHEET POSITIONS	-157	-110	-125	-168	-216			
TOTAL NET PORTFOLIO VALUE #	12,456	12,518	12,417	12,082	11,582	10,858	115.29	0.16

* 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	$25	$2,795	$3,690	$836	$1,227
WARM	315 mo	331 mo	332 mo	301 mo	220 mo
WAC	4.70%	5.67%	6.29%	7.34%	9.02%
Amount of these that is FHA or VA Guaranteed	$1	$133	$701	$253	$1,016
Securities Backed by Conventional Mortgages	$198	$477	$289	$16	$5
WARM	314 mo	284 mo	301 mo	181 mo	197 mo
Weighted Average Pass-Through Rate	4.41%	5.33%	6.07%	7.41%	8.28%
Securities Backed by FHA or VA Mortgages	$1	$185	$155	$313	$619
WARM	131 mo	306 mo	279 mo	242 mo	158 mo
Weighted Average Pass-Through Rate	4.50%	5.39%	6.33%	7.40%	9.02%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$502	$2,056	$1,052	$495	$610
WAC	4.72%	5.42%	6.35%	7.35%	8.91%
Mortgage Securities	$1,020	$1,426	$244	$9	$1
Weighted Average Pass-Through Rate	4.39%	5.19%	6.04%	7.17%	9.44%
WARM (of 15-Year Loans and Securities)	119 mo	146 mo	144 mo	111 mo	104 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$140	$387	$484	$314	$148
WAC	4.37%	5.53%	6.39%	7.42%	8.65%
Mortgage Securities	$194	$97	$7	$5	$0
Weighted Average Pass-Through Rate	4.09%	5.14%	6.33%	7.09%	9.93%
WARM (of Balloon Loans and Securities)	37 mo	67 mo	95 mo	68 mo	58 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$20,023**

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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	$0	$17	$3	$0	$38
WAC	7.88%	6.29%	6.79%	0.00%	6.22%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$789	$6,689	$4,088	$1,175	$1,585
Weighted Average Margin	257 bp	239 bp	243 bp	233 bp	244 bp
WAC	5.86%	5.58%	5.73%	6.62%	6.02%
WARM	241 mo	295 mo	321 mo	291 mo	281 mo
Weighted Average Time Until Next Payment Reset	2 mo	11 mo	43 mo	3 mo	17 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$14,386**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 185)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	$23	$71	$50	$95	$36
Weighted Average Distance from Lifetime Cap	147 bp	146 bp	150 bp	155 bp	189 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$38	$899	$257	$516	$372
Weighted Average Distance from Lifetime Cap	331 bp	342 bp	370 bp	280 bp	341 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$591	$5,604	$3,672	$553	$1,174
Weighted Average Distance from Lifetime Cap	676 bp	566 bp	577 bp	674 bp	612 bp
Balances Without Lifetime Cap	$137	$133	$113	$11	$42
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$580	$6,392	$4,000	$21	$1,382
Weighted Average Periodic Rate Cap	204 bp	193 bp	240 bp	135 bp	178 bp
Balances Subject to Periodic Rate Floors	$546	$6,109	$3,791	$46	$1,220
MBS Included in ARM Balances	$356	$3,033	$1,757	$547	$149

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,755	$3,408
WARM	60 mo	128 mo
Remaining Term to Full Amortization	279 mo	
Rate Index Code	0	0
Margin	175 bp	229 bp
Reset Frequency	17 mo	20 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$61	$95
Wghted Average Distance to Lifetime Cap	73 bp	82 bp
Fixed-Rate:		
Balances	$3,997	$1,840
WARM	57 mo	96 mo
Remaining Term to Full Amortization	278 mo	
WAC	6.58%	6.90%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$8,516	$1,943
WARM	15 mo	32 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	87 bp	7.34%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$9,173	$8,873
WARM	214 mo	158 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	-14 bp	7.33%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$6,472	$1,931
WARM	18 mo	39 mo
Margin in Column 1; WAC in Column 2	138 bp	7.18%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$6,457	$8,973
WARM	67 mo	51 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	311 bp	5.74%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$64	$4,343
Fixed Rate		
Remaining WAL <= 5 Years	$163	$1,209
Remaining WAL 5-10 Years	$26	$50
Remaining WAL Over 10 Years	$49	
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	$4	$0
WAC	5.68%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$307	$5,603

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MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$1,764	$12,031	$13,327	$3,319	$4,525
WARM	181 mo	252 mo	297 mo	275 mo	182 mo
Weighted Average Servicing Fee	31 bp	33 bp	36 bp	39 bp	43 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	218 loans				
FHA/VA	221 loans				
Subserviced by Others	1 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$3,650	$853	Total # of Adjustable-Rate Loans Serviced	23 loans
WARM (in months)	324 mo	33 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	44 bp	30 bp		

Total Balances of Mortgage Loans Serviced for Others **$39,468**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,583		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$222		
Zero-Coupon Securities	$106	3.31%	6 mo
Government & Agency Securities	$3,342	2.62%	6 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$3,051	2.44%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,120	4.44%	26 mo
Memo: Complex Securities (from supplemental reporting)	$839		

Total Cash, Deposits, and Securities **$12,262**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Midwest
All Reporting CMR
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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$1,549
Accrued Interest Receivable	$468
Advances for Taxes and Insurance	$25
Less: Unamortized Yield Adjustments	$-104
Valuation Allowances	$596
Unrealized Gains (Losses)	$108

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$74
Accrued Interest Receivable	$110
Less: Unamortized Yield Adjustments	$-34
Valuation Allowances	$416
Unrealized Gains (Losses)	$-1

OTHER ITEMS	
Real Estate Held for Investment	$39
Repossessed Assets	$212
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$32
Office Premises and Equipment	$1,323
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$2
Less: Unamortized Yield Adjustments	$6
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$548
Miscellaneous I	$2,719
Miscellaneous II	$548
TOTAL ASSETS	**$122,796**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$900
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$6
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$60
Mortgage-Related Mututal Funds	$163
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,164
Weighted Average Servicing Fee	41 bp
Adjustable-Rate Mortgage Loans Serviced	$3,939
Weighted Average Servicing Fee	20 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,021

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Midwest | **Reporting Dockets: 162**
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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$8,461	$1,668	$273	$105
WAC	4.63%	4.90%	3.83%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$10,552	$3,873	$839	$447
WAC	4.11%	4.85%	3.98%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$3,539	$2,787	$51
WAC		4.47%	4.64%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$2,233	$17
WAC			5.00%	
WARM			50 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$34,225**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$2,632	$714	$694
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$16,810	$8,159	$5,567
Penalty in Months of Forgone Interest	3.20 mo	6.43 mo	6.14 mo
Balances in New Accounts	$2,193	$693	$123

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Midwest
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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%	$12,979	$342	$60	2.20%
3.00 to 3.99%	$303	$806	$338	3.71%
4.00 to 4.99%	$102	$2,258	$436	4.44%
5.00 to 5.99%	$393	$795	$495	5.32%
6.00 to 6.99%	$7	$655	$19	6.39%
7.00 to 7.99%	$1	$23	$6	7.31%
8.00 to 8.99%	$0	$0	$1	8.24%
9.00 and Above	$0	$0	$0	13.45%
WARM	1 mo	20 mo	67 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$20,020**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$6,175
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	$10,619	0.42%	$246
Money Market Deposit Accounts (MMDAs)	$28,891	2.26%	$1,121
Passbook Accounts	$5,288	1.76%	$153
Non-Interest-Bearing Non-Maturity Deposits	$3,786		$85
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$174	0.13%	
Escrow for Mortgages Serviced for Others	$518	0.57%	
Other Escrows	$88	0.63%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$49,363		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-1		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$4		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,916		
Miscellaneous II	$208		
TOTAL LIABILITIES	**$111,909**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$311
EQUITY CAPITAL	$10,545
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$122,765**

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		$6
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	6	$7
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	12	$21
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	16	$25
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	9	$7
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	44	$243
1014	Opt commitment to orig 25- or 30-year FRMs	46	$1,082
1016	Opt commitment to orig "other" Mortgages	49	$975
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$0
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$14
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$27
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$61
2016	Commit/purchase "other" Mortgage loans, svc retained		$12
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$24
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	$38
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	18	$141
2036	Commit/sell "other" Mortgage loans, svc retained		$15
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$59
2054	Commit/purchase 25- to 30-year FRM MBS		$4
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$18
2074	Commit/sell 25- or 30-yr FRM MBS		$123
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$4
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	6	$63
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$24
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	18	$96

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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
2134	Commit/sell 25- or 30-yr FRM loans, svc released	32	$858
2136	Commit/sell "other" Mortgage loans, svc released		$35
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$8
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	6	$19
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$15
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	16	$56
2214	Firm commit/originate 25- or 30-year FRM loans	15	$205
2216	Firm commit/originate "other" Mortgage loans	14	$122
3028	Option to sell 3- or 5-year Treasury ARMs		$114
3032	Option to sell 10-, 15-, or 20-year FRMs		$6
3034	Option to sell 25- or 30-year FRMs		$21
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1
3074	Short option to sell 25- or 30-yr FRMs		$9
4002	Commit/purchase non-Mortgage financial assets	21	$259
4022	Commit/sell non-Mortgage financial assets		$3
5002	IR swap: pay fixed, receive 1-month LIBOR		$165
5004	IR swap: pay fixed, receive 3-month LIBOR		$54
5024	IR swap: pay 1-month LIBOR, receive fixed		$275
9502	Fixed-rate construction loans in process	66	$351
9512	Adjustable-rate construction loans in process	32	$324

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
100	Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap		$0
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$0
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$0
120	Other investment securities, fixed-coupon securities		$6
125	Multi/nonres mtg loans; fixed-rate, Balloon		$12
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$30
130	Construction and land loans (adj-rate)		$167
140	Second Mortgages (adj-rate)		$26
150	Commercial loans (adj-rate)		$111
180	Consumer loans; loans on deposits		$9
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$2
183	Consumer loans; auto loans and leases	6	$6,823
184	Consumer loans; mobile home loans		$34
185	Consumer loans; credit cards		$5,865
187	Consumer loans; recreational vehicles		$64
189	Consumer loans; other		$14
200	Variable-rate, fixed-maturity CDs	49	$422
220	Variable-rate FHLB advances	13	$97
299	Other variable-rate	18	$249
300	Govt. & agency securities, fixed-coupon securities		$20
302	Govt. & agency securities, floating-rate securities		$0

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest | **Reporting Dockets: 162**
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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock				
Asset/ Liability Code	**#Firms if # > 5**	**Balance**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	67	$839	$853	$840	$816	$786	$755
123 - Mortgage Derivatives - M/V estimate	64	$5,880	$5,330	$5,175	$5,094	$4,992	$4,890
129 - Mortgage-Related Mutual Funds - M/V estimate	10	$63	$63	$62	$61	$60	$58
280 - FHLB putable advance-M/V estimate	14	$390	$422	$409	$399	$389	$383
281 - FHLB convertible advance-M/V estimate	26	$1,157	$1,271	$1,232	$1,202	$1,179	$1,163
282 - FHLB callable advance-M/V estimate	6	$57	$61	$59	$58	$57	$58
283 - FHLB periodic floor floating rate advance-M/V Estimates		$22	$22	$22	$22	$22	$22
289 - Other FHLB structured advances - M/V estimate	15	$1,289	$1,305	$1,281	$1,262	$1,235	$1,213
290 - Other structured borrowings - M/V estimate	8	$2,491	$2,530	$2,496	$2,407	$2,290	$2,175
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$6,356	$-203	$-119	$-89	$-83	$-80