Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Midwest

All Reporting CMR **Reporting Dockets: 206** **December 2003**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	11,305	-1,886	-14 %	9.66 %	-118 bp
+200 bp	12,247	-944	-7 %	10.30 %	-53 bp
+100 bp	12,893	-298	-2 %	10.70 %	-13 bp
0 bp	13,191			10.83 %	
-100 bp	13,062	-129	-1 %	10.65 %	-18 bp

Risk Measure for a Given Rate Shock

	12/31/2003	9/30/2003	12/31/2002
Pre-shock NPV Ratio: NPV as % of PV Assets	10.83 %	10.28 %	9.20 %
Post-shock NPV Ratio	10.30 %	9.92 %	8.65 %
Sensitivity Measure: Decline in NPV Ratio	53 bp	36 bp	55 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 | **Reporting Dockets: 206**
All Reporting CMR | **December 2003**
Report Prepared: 3/10/2004 9:19:06 AM | **Amounts in Millions** | **Data as of: 3/10/2004**

	-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	8,834	8,651	8,346	8,065	7,740	8,176	105.82	2.82
30-Year Mortgage Securities	3,538	3,458	3,379	3,307	3,208	3,207	107.82	2.29
15-Year Mortgages and MBS	9,183	8,969	8,646	8,291	7,939	8,698	103.12	2.99
Balloon Mortgages and MBS	3,190	3,130	3,044	2,935	2,811	3,079	101.65	2.34
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	864	861	857	853	846	866	99.39	0.38
7 Month to 2 Year Reset Frequency	6,078	6,019	5,950	5,857	5,733	5,905	101.92	1.06
2+ to 5 Year Reset Frequency	15,648	15,267	14,808	14,289	13,732	14,974	101.95	2.75
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	1,064	1,056	1,048	1,040	1,030	1,033	102.21	0.72
2 Month to 5 Year Reset Frequency	2,491	2,447	2,398	2,344	2,282	2,440	100.26	1.89
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	3,415	3,365	3,314	3,264	3,216	3,412	98.62	1.50
Adjustable-Rate, Fully Amortizing	3,433	3,399	3,364	3,328	3,294	3,421	99.37	1.02
Fixed-Rate, Balloon	2,432	2,349	2,270	2,195	2,123	2,222	105.72	3.45
Fixed-Rate, Fully Amortizing	2,420	2,340	2,264	2,193	2,125	2,251	103.93	3.33
Construction and Land Loans								
Adjustable-Rate	5,963	5,954	5,945	5,937	5,929	5,956	99.95	0.15
Fixed-Rate	1,455	1,428	1,402	1,378	1,355	1,465	97.49	1.83
Second-Mortgage Loans and Securities								
Adjustable-Rate	4,563	4,556	4,550	4,544	4,538	4,541	100.33	0.14
Fixed-Rate	5,572	5,455	5,344	5,237	5,135	5,283	103.26	2.09
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	-69	-68	-67	-66	-65	-68	0.00	1.50
Accrued Interest Receivable	447	447	447	447	447	447	100.00	0.00
Advance for Taxes/Insurance	18	18	18	18	18	18	100.00	0.00
Float on Escrows on Owned Mortgages	34	61	91	118	140			-46.76
LESS: Value of Servicing on Mortgages Serviced by Others	-7	-7	-5	-5	-5			16.80
TOTAL MORTGAGE LOANS AND SECURITIES	**80,579**	**79,169**	**77,425**	**75,578**	**73,581**	**77,327**	**102.38**	**1.99**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Midwest | **Reporting Dockets: 206**
All Reporting CMR | **December 2003**
Report Prepared: 3/10/2004 9:19:06 AM | **Amounts in Millions** | **Data as of: 3/10/2004**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	3,596	3,591	3,587	3,582	3,578	3,588	100.08	0.13
Fixed-Rate	1,750	1,707	1,665	1,625	1,586	1,622	105.25	2.48
Consumer Loans								
Adjustable-Rate	8,046	8,039	8,032	8,024	8,017	8,113	99.08	0.09
Fixed-Rate	6,502	6,401	6,303	6,208	6,115	6,425	99.64	1.55
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-251	-249	-247	-246	-244	-249	0.00	0.75
Accrued Interest Receivable	97	97	97	97	97	97	100.00	0.00
TOTAL NONMORTGAGE LOANS	**19,740**	**19,586**	**19,437**	**19,291**	**19,150**	**19,596**	**99.95**	**0.78**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	2,490	2,490	2,490	2,490	2,490	2,490	100.00	0.00
Equities and All Mutual Funds	507	485	458	437	416	485	100.00	5.03
Zero-Coupon Securities	298	292	286	281	276	284	102.89	2.00
Government and Agency Securities	3,379	3,291	3,209	3,133	3,061	3,220	102.20	2.57
Term Fed Funds, Term Repos	1,794	1,792	1,789	1,786	1,783	1,790	100.09	0.15
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	380	364	349	335	323	356	102.40	4.27
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,874	3,809	3,671	3,520	3,380	3,837	99.26	2.67
Structured Securities (Complex)	2,539	2,487	2,394	2,289	2,187	2,486	100.06	2.92
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	56.38
TOTAL CASH, DEPOSITS, AND SECURITIES	**15,262**	**15,010**	**14,647**	**14,271**	**13,915**	**14,948**	**100.42**	**2.05**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Midwest — **Reporting Dockets: 206**
All Reporting CMR — **December 2003**
Report Prepared: 3/10/2004 9:19:07 AM — **Amounts in Millions** — **Data as of: 3/10/2004**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	176	176	176	176	176	176	100.00	0.00
Real Estate Held for Investment	74	74	74	74	74	74	100.00	0.00
Investment in Unconsolidated Subsidiaries	13	12	12	11	10	12	100.00	3.53
Office Premises and Equipment	1,165	1,165	1,165	1,165	1,165	1,165	100.00	0.00
TOTAL REAL ASSETS, ETC.	**1,428**	**1,427**	**1,427**	**1,426**	**1,424**	**1,427**	**100.00**	**0.03**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	287	407	521	576	585			-28.78
Adjustable-Rate Servicing	55	59	60	61	61			-4.03
Float on Mortgages Serviced for Others	251	362	470	548	595			-30.19
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**594**	**828**	**1,051**	**1,184**	**1,241**			**-27.64**
OTHER ASSETS								
Purchased and Excess Servicing						633		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,154	3,154	3,154	3,154	3,154	3,154	100.00	0.00
Miscellaneous II						736		
Deposit Intangibles								
Retail CD Intangible	77	87	94	102	109			-10.34
Transaction Account Intangible	605	815	1,032	1,245	1,463			-26.21
MMDA Intangible	724	957	1,224	1,438	1,641			-26.10
Passbook Account Intangible	357	482	608	730	840			-26.08
Non-Interest-Bearing Account Intangible	139	252	359	461	558			-43.65
TOTAL OTHER ASSETS	**5,055**	**5,745**	**6,471**	**7,130**	**7,765**	**4,522**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						584		
TOTAL ASSETS	**122,658**	**121,765**	**120,458**	**118,879**	**117,076**	**118,405**	**103/101*****	**0.90/1.52*****

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Midwest
All Reporting CMR
Report Prepared: 3/10/2004 9:19:07 AM

Reporting Dockets: 206
December 2003
Data as of: 3/10/2004

Amounts in Millions

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	20,775	20,686	20,598	20,510	20,424	20,570	100.56	0.43
Fixed-Rate Maturing in 13 Months or More	14,350	13,999	13,660	13,332	13,017	13,572	103.14	2.47
Variable-Rate	1,066	1,065	1,063	1,061	1,059	1,060	100.46	0.17
Demand								
Transaction Accounts	9,804	9,804	9,804	9,804	9,804	9,804	100/92*	0.00/2.38*
MMDAs	17,762	17,762	17,762	17,762	17,762	17,762	100/95*	0.00/1.49*
Passbook Accounts	5,702	5,702	5,702	5,702	5,702	5,702	100/92*	0.00/2.41*
Non-Interest-Bearing Accounts	4,914	4,914	4,914	4,914	4,914	4,914	100/95*	0.00/2.36*
TOTAL DEPOSITS	**74,374**	**73,931**	**73,502**	**73,086**	**72,682**	**73,384**	**101/97***	**0.59/1.60***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	16,632	16,571	16,510	16,451	16,392	16,476	100.57	0.37
Fixed-Rate Maturing in 37 Months or More	3,551	3,378	3,217	3,065	2,922	3,149	107.30	4.95
Variable-Rate	2,234	2,231	2,229	2,226	2,224	2,441	91.39	0.11
TOTAL BORROWINGS	**22,417**	**22,180**	**21,956**	**21,742**	**21,538**	**22,066**	**100.52**	**1.04**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	996	996	996	996	996	996	100.00	0.00
Other Escrow Accounts	94	91	89	86	84	99	92.55	3.03
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,345	2,345	2,345	2,345	2,345	2,345	100.00	0.00
Miscellaneous II	0	0	0	0	0	257		
TOTAL OTHER LIABILITIES	**3,436**	**3,433**	**3,430**	**3,428**	**3,425**	**3,697**	**92.85**	**0.08**
Other Liabilities not Included Above								
Self-Valued	9,136	8,865	8,637	8,449	8,293	8,321	106.55	2.82
Unamortized Yield Adjustments						-29		
TOTAL LIABILITIES	**109,362**	**108,410**	**107,525**	**106,704**	**105,938**	**107,439**	**101/98****	**0.85/1.54****

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Midwest
All Reporting CMR
Report Prepared: 3/10/2004 9:19:07 AM

Amounts in Millions

Reporting Dockets: 206
December 2003
Data as of: 3/10/2004

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	40	8	-53	-105	-151			
ARMs	7	5	2	-3	-8			
Other Mortgages	17	0	-24	-53	-84			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	25	6	-20	-46	-71			
Sell Mortgages and MBS	-112	16	204	359	497			
Purchase Non-Mortgage Items	5	0	-5	-9	-13			
Sell Non-Mortgage Items	0	0	0	1	1			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	-264	-171	-70	26	116			
Pay Floating, Receive Fixed	41	-4	-47	-87	-125			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	5	25	48			
OTHER DERIVATIVES								
Options on Mortgages and MBS	1	1	11	21	30			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	11	2	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	4	0	0	0	0			
Construction LIP	-28	-46	-64	-81	-97			
Self-Valued	20	20	21	23	24			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-233**	**-164**	**-40**	**72**	**166**			

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Midwest
All Reporting CMR
Report Prepared: 3/10/2004 9:19:08 AM

Amounts in Millions

Reporting Dockets: 206
December 2003
Data as of: 3/10/2004

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
+ ASSETS	122,658	121,765	120,458	118,879	117,076	118,405	103/101***	0.90/1.52***
- LIABILITIES	109,362	108,410	107,525	106,704	105,938	107,439	101/98**	0.85/1.54**
+ OFF-BALANCE-SHEET POSITIONS	-233	-164	-40	72	166			
TOTAL NET PORTFOLIO VALUE #	13,062	13,191	12,893	12,247	11,305	10,966	120.29	0.64

* 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

Area: Midwest
All Reporting CMR
Report Prepared: 3/10/2004 9:19:08 AM

Amounts in Millions

Reporting Dockets: 206
December 2003
Data as of: 3/10/2004

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	$68	$1,569	$2,169	$973	$3,396
WARM	318 mo	339 mo	336 mo	282 mo	149 mo
WAC	4.45%	5.62%	6.28%	7.35%	8.95%
Amount of these that is FHA or VA Guaranteed	$11	$76	$191	$189	$3,015
Securities Backed by Conventional Mortgages	$292	$172	$166	$81	$23
WARM	314 mo	269 mo	278 mo	204 mo	225 mo
Weighted Average Pass-Through Rate	4.17%	5.26%	6.29%	7.15%	8.59%
Securities Backed by FHA or VA Mortgages	$7	$152	$148	$521	$1,645
WARM	355 mo	322 mo	272 mo	285 mo	196 mo
Weighted Average Pass-Through Rate	4.55%	5.30%	6.28%	7.44%	9.14%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$680	$3,086	$1,666	$967	$593
WAC	4.71%	5.41%	6.42%	7.32%	8.82%
Mortgage Securities	$855	$433	$336	$69	$12
Weighted Average Pass-Through Rate	4.13%	5.11%	6.19%	7.16%	9.27%
WARM (of 15-Year Loans and Securities)	140 mo	163 mo	145 mo	123 mo	116 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$201	$655	$470	$251	$128
WAC	4.41%	5.50%	6.40%	7.34%	8.65%
Mortgage Securities	$1,127	$180	$65	$3	$0
Weighted Average Pass-Through Rate	4.08%	5.20%	6.06%	7.28%	0.00%
WARM (of Balloon Loans and Securities)	78 mo	103 mo	77 mo	66 mo	61 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$23,159**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Midwest | **Reporting Dockets: 206**
All Reporting CMR | **December 2003**
Report Prepared: 3/10/2004 9:19:08 AM | **Amounts in Millions** | **Data as of: 3/10/2004**

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	$39	$188	$31	$3	$75
WAC	4.13%	4.95%	6.14%	1.93%	5.16%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$827	$5,718	$14,943	$1,031	$2,366
Weighted Average Margin	161 bp	245 bp	224 bp	160 bp	220 bp
WAC	4.51%	5.14%	4.79%	4.09%	5.22%
WARM	192 mo	293 mo	339 mo	237 mo	262 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	44 mo	1 mo	21 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$25,219**

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	$18	$11	$29	$0	$1
Weighted Average Distance from Lifetime Cap	14 bp	160 bp	156 bp	200 bp	174 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$19	$118	$42	$2	$84
Weighted Average Distance from Lifetime Cap	298 bp	351 bp	330 bp	367 bp	373 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$546	$5,615	$14,685	$1,007	$2,262
Weighted Average Distance from Lifetime Cap	821 bp	642 bp	575 bp	804 bp	665 bp
Balances Without Lifetime Cap	$283	$162	$217	$24	$94
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$342	$5,594	$9,257	$45	$1,946
Weighted Average Periodic Rate Cap	145 bp	176 bp	207 bp	192 bp	182 bp
Balances Subject to Periodic Rate Floors	$220	$4,083	$6,126	$33	$1,612
MBS Included in ARM Balances	$220	$1,954	$7,400	$859	$261

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Midwest
All Reporting CMR
Report Prepared: 3/10/2004 9:19:08 AM

Reporting Dockets: 206
December 2003
Data as of: 3/10/2004

Amounts in Millions

MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,412	$3,421
WARM	74 mo	141 mo
Remaining Term to Full Amortization	286 mo	
Rate Index Code	0	0
Margin	240 bp	313 bp
Reset Frequency	29 mo	25 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$594	$438
Wghted Average Distance to Lifetime Cap	27 bp	72 bp
Fixed-Rate:		
Balances	$2,222	$2,251
WARM	52 mo	89 mo
Remaining Term to Full Amortization	257 mo	
WAC	6.58%	6.69%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$5,956	$1,465
WARM	26 mo	29 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	174 bp	6.48%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$4,541	$5,283
WARM	171 mo	132 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	108 bp	7.98%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,588	$1,622
WARM	26 mo	34 mo
Margin in Column 1; WAC in Column 2	139 bp	6.19%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$8,113	$6,425
WARM	59 mo	47 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	541 bp	6.53%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$38	$453
Fixed Rate		
Remaining WAL <= 5 Years	$125	$2,983
Remaining WAL 5-10 Years	$44	$175
Remaining WAL Over 10 Years	$0	
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	$17
WAC	8.66%	0.98%
Principal-Only MBS	$1	$0
WAC	8.81%	0.00%
Total Mortgage-Derivative Securities - Book Value	$209	$3,628

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Midwest
All Reporting CMR
Report Prepared: 3/10/2004 9:19:08 AM

Amounts in Millions

Reporting Dockets: 206
December 2003
Data as of: 3/10/2004

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	$4,287	$23,342	$20,670	$11,534	$13,940
WARM	184 mo	252 mo	285 mo	274 mo	225 mo
Weighted Average Servicing Fee	28 bp	29 bp	27 bp	28 bp	42 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	487 loans
FHA/VA	413 loans
Subserviced by Others	110 loans

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$7,432	$530	Total # of Adjustable-Rate Loans Serviced	59 loans
WARM (in months)	325 mo	321 mo	Number of These Subserviced by Others	14 loans
Weighted Average Servicing Fee	29 bp	35 bp		

Total Balances of Mortgage Loans Serviced for Others	**$81,735**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$2,490		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$485		
Zero-Coupon Securities	$284	4.14%	24 mo
Government & Agency Securities	$3,220	3.54%	36 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,790	1.04%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$356	4.82%	68 mo
Memo: Complex Securities (from supplemental reporting)	$2,486		

Total Cash, Deposits, and Securities	**$11,111**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Midwest
All Reporting CMR
Report Prepared: 3/10/2004 9:19:09 AM

Amounts in Millions

Reporting Dockets: 206
December 2003
Data as of: 3/10/2004

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$371
Accrued Interest Receivable	$447
Advances for Taxes and Insurance	$18
Less: Unamortized Yield Adjustments	$-391
Valuation Allowances	$439
Unrealized Gains (Losses)	$138

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$107
Accrued Interest Receivable	$97
Less: Unamortized Yield Adjustments	$-23
Valuation Allowances	$356
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$74
Repossessed Assets	$176
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$12
Office Premises and Equipment	$1,165
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$24
Less: Unamortized Yield Adjustments	$-8
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$633
Miscellaneous I	$3,154
Miscellaneous II	$736
TOTAL ASSETS	**$118,405**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$427
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$1,372
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$169
Mortgage-Related Mututal Funds	$316
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$4,320
Weighted Average Servicing Fee	22 bp
Adjustable-Rate Mortgage Loans Serviced	$3,310
Weighted Average Servicing Fee	29 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,472

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Midwest
All Reporting CMR
Report Prepared: 3/10/2004 9:19:09 AM

Amounts in Millions

Reporting Dockets: 206
December 2003
Data as of: 3/10/2004

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$5,825	$2,134	$161	$47
WAC	1.61%	3.49%	5.71%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$6,835	$5,154	$459	$92
WAC	1.61%	3.01%	5.94%	
WARM	7 mo	7 mo	8 mo	
Balances Maturing in 13 to 36 Months		$6,548	$3,020	$55
WAC		2.68%	5.33%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$4,003	$18
WAC			4.17%	
WARM			50 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$34,142**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,088	$980	$553
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$10,372	$12,327	$6,724
Penalty in Months of Forgone Interest	3.22 mo	5.87 mo	5.73 mo
Balances in New Accounts	$969	$494	$342

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Midwest
All Reporting CMR
Report Prepared: 3/10/2004 9:19:09 AM

Amounts in Millions

Reporting Dockets: 206
December 2003
Data as of: 3/10/2004

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%	$12,615	$1,591	$223	1.18%
3.00 to 3.99%	$75	$489	$364	3.45%
4.00 to 4.99%	$42	$496	$552	4.45%
5.00 to 5.99%	$104	$654	$503	5.58%
6.00 to 6.99%	$15	$76	$1,355	6.31%
7.00 to 7.99%	$1	$314	$148	7.41%
8.00 to 8.99%	$0	$5	$2	8.13%
9.00 and Above	$0	$0	$1	13.05%
WARM	1 mo	17 mo	71 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$19,625**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$11,822
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Midwest | **Reporting Dockets: 206**
All Reporting CMR | **December 2003**
Report Prepared: 3/10/2004 9:19:09 AM | **Amounts in Millions** | **Data as of: 3/10/2004**

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$9,804	0.39%	$282
Money Market Deposit Accounts (MMDAs)	$17,762	1.26%	$647
Passbook Accounts	$5,702	0.78%	$107
Non-Interest-Bearing Non-Maturity Deposits	$4,914		$122
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$329	0.04%	
Escrow for Mortgages Serviced for Others	$667	0.04%	
Other Escrows	$99	0.14%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$39,277		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-30		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$2,345		
Miscellaneous II	$257		
TOTAL LIABILITIES	**$107,439**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$366
EQUITY CAPITAL	$10,580
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$118,385**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest | **Reporting Dockets: 206**
All Reporting CMR | **December 2003**
Report Prepared: 3/10/2004 9:19:09 AM | **Amounts in Millions** | **Data as of: 3/10/2004**

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	9	$14
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	30	$93
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	25	$126
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	25	$72
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	64	$260
1014	Opt commitment to orig 25- or 30-year FRMs	57	$723
1016	Opt commitment to orig "other" Mortgages	58	$741
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		$3
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$38
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$15
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$49
2016	Commit/purchase "other" Mortgage loans, svc retained	7	$42
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$19
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$25
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$9
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	22	$255
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	27	$1,156
2036	Commit/sell "other" Mortgage loans, svc retained		$63
2042	Commit/purchase 1-month COFI ARM MBS		$5
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$7
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$4
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$25
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$115
2074	Commit/sell 25- or 30-yr FRM MBS		$252
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$6

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest
All Reporting CMR
Report Prepared: 3/10/2004 9:19:10 AM

Amounts in Millions

Reporting Dockets: 206
December 2003
Data as of: 3/10/2004

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms 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
2122	Commit/sell 1-mo COFI ARM loans, svc released		$1
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$3
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$38
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	7	$15
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	6	$4
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	27	$107
2134	Commit/sell 25- or 30-yr FRM loans, svc released	40	$420
2136	Commit/sell "other" Mortgage loans, svc released		$38
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$47
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	9	$13
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	7	$2
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	7	$15
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	28	$173
2214	Firm commit/originate 25- or 30-year FRM loans	25	$98
2216	Firm commit/originate "other" Mortgage loans	14	$16
3014	Option to purchase 25- or 30-yr FRMs		$35
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$0
3028	Option to sell 3- or 5-year Treasury ARMs		$2
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$0
3032	Option to sell 10-, 15-, or 20-year FRMs	6	$11
3034	Option to sell 25- or 30-year FRMs	8	$143
4002	Commit/purchase non-Mortgage financial assets	21	$251
4022	Commit/sell non-Mortgage financial assets		$7
5002	IR swap: pay fixed, receive 1-month LIBOR		$2,270
5004	IR swap: pay fixed, receive 3-month LIBOR		$1,033
5010	IR swap: pay fixed, receive 3-month Treasury		$300

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest | **Reporting Dockets: 206**
All Reporting CMR | **December 2003**
Report Prepared: 3/10/2004 9:19:10 AM | **Amounts in Millions** | **Data as of: 3/10/2004**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
5024	IR swap: pay 1-month LIBOR, receive fixed		$900
5026	IR swap: pay 3-month LIBOR, receive fixed		$80
5104	IR swaption: pay fixed, receive 3-month LIBOR		$600
6004	Interest rate Cap based on 3-month LIBOR		$25
7018	Interest rate floor based on 10-year Treasury		$1,350
9012	Long call option on Treasury bond futures contract		$62
9502	Fixed-rate construction loans in process	101	$610
9512	Adjustable-rate construction loans in process	57	$898