

AREA: MIDWEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 216
 CYCLE: MAR 2002

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

DATE:07/01/2002
 TIME:11:03:15
 EDIT:07/01/2002
 PAGE: 01

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

Change in Rates -----	Net Portfolio Value			NPV as % of PV of Assets	
	\$ Amount -----	\$ Change -----	% Change -----	NPV Ratio -----	Change -----
+300 bp	10,002	-2,341	-19 %	9.45 %	-167 bp
+200 bp	11,036	-1,307	-11 %	10.24 %	-88 bp
+100 bp	11,853	-490	-4 %	10.82 %	-30 bp
0 bp	12,343			11.12 %	
-100 bp	12,270	-73	-1 %	10.96 %	-16 bp

03/31/2002

*** RISK MEASURES: +200/-100 BP RATE SHOCK ***

Pre-Shock NPV Ratio: NPV as % of PV of Assets 11.12 %
 Post-Shock NPV Ratio 10.24 %
 Sensitivity Measure: Decline in NPV Ratio 88 bp

AREA: MIDWEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 216
 CYCLE: MAR 2002

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:07/01/2002
 TIME:11:03:15
 EDIT:07/01/2002
 PAGE:02

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

*** Change in Interest Rates ***									
*** ASSETS ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
MORTGAGE LOANS & SECURITIES									
Fixed-Rate Single-Family									
First-Mortgage Loans & MBS:									
30-Yr Mortgage Loans	-	-	-	11,097	10,779	10,325	9,833	9,344	-
30-Yr Mortgage Securities ...	-	-	-	5,686	5,569	5,386	5,145	4,889	-
15-Year Mortgages & MBS	-	-	-	9,280	9,019	8,688	8,348	8,018	-
Balloon Mortgages & MBS	-	-	-	2,368	2,323	2,265	2,203	2,140	-
Adjustable-Rate Single Family									
First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	-	-	1,262	1,256	1,247	1,235	1,218	-
7 Mo to 2 Yrs Reset Freq ..	-	-	-	7,211	7,147	7,072	6,968	6,821	-
2+ to 5 Yrs Reset Freq	-	-	-	5,044	4,944	4,821	4,679	4,523	-
Lagging Market Index ARMs:									
1 Mo Reset Freq.....	-	-	-	3,133	3,109	3,080	3,042	2,996	-
2 Mo to 5 Yrs Reset Freq...	-	-	-	3,283	3,229	3,170	3,102	3,024	-
Multifamily & Nonresidential									
Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	-	-	2,834	2,810	2,786	2,762	2,738	-
Adjustable-Rate, Fully-Amort.	-	-	-	3,915	3,879	3,844	3,808	3,772	-
Fixed-Rate, Balloon	-	-	-	1,876	1,811	1,749	1,689	1,633	-
Fixed-Rate, Fully-Amortizing	-	-	-	2,020	1,951	1,886	1,826	1,769	-
Construction & Land Loans:									
Adjustable-Rate	-	-	-	6,451	6,417	6,383	6,349	6,316	-
Fixed-Rate	-	-	-	1,400	1,377	1,356	1,336	1,316	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	-	-	1,465	1,462	1,460	1,457	1,455	-
Fixed-Rate	-	-	-	3,389	3,327	3,268	3,211	3,156	-
Other Assets Related to									
Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-	-	21	21	20	20	19	-
Accrued Interest Receivable .	-	-	-	439	439	439	439	439	-
Advances for Taxes/Insurance	-	-	-	9	9	9	9	9	-
Float on Escrows on Owned Mtg	-	-	-	68	133	188	229	259	-
Less: Value of Servicing on Mtgs	-	-	-	-	-	-	-	-	-
Serviced by Others ...	-	-	-	-8	-8	-7	-7	-7	-
*Mortgage Loans & Securities	-	-	-	72,260	71,017	69,447	67,695	65,863	-

AREA: MIDWEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 216
 CYCLE: MAR 2002

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:07/01/2002
 TIME:11:03:15
 EDIT:07/01/2002
 PAGE:03

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

*** Change in Interest Rates ***									
*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	-	-	3,219	3,199	3,180	3,161	3,143	-
Fixed-Rate	-	-	-	1,851	1,796	1,742	1,692	1,643	-
Consumer Loans:									
Adjustable-Rate	-	-	-	1,385	1,384	1,382	1,381	1,380	-
Fixed-Rate	-	-	-	3,306	3,262	3,218	3,176	3,134	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-	-	-112	-111	-110	-109	-107	-
Accrued Interest Receivable .	-	-	-	82	82	82	82	82	-
*Nonmortgage Loans	-	-	-	9,731	9,611	9,495	9,382	9,274	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits,									
Overnight Fed Funds & Repos .	-	-	-	2,242	2,242	2,242	2,242	2,242	-
Equities & All Mutual Funds ...	-	-	-	474	455	434	412	391	-
Zero-Coupon Securities	-	-	-	161	154	148	143	138	-
Govt & Agency Securities	-	-	-	2,461	2,374	2,291	2,214	2,141	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	-	-	9,644	9,635	9,625	9,616	9,607	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	-	-	715	673	635	600	569	-
Mortgage-Derivative Securities:									
Valued by OTS	-	-	-	23	21	19	18	16	-
Valued by Institution	-	-	-	5,629	5,537	5,363	5,167	4,971	-
Structured Securities,									
Valued by Institution	-	-	-	1,584	1,537	1,480	1,421	1,361	-
Less: Valuation Allowances for Investment Securities ..	-	-	-	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	-	-	22,933	22,628	22,238	21,833	21,437	-

AREA: MIDWEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 216
 CYCLE: MAR 2002

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:07/01/2002
 TIME:11:03:15
 EDIT:07/01/2002
 PAGE:04

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

*** Change in Interest Rates ***									
*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
REPOSSESSED ASSETS	-	-	-	146	146	146	146	146	-
REAL ESTATE HELD FOR INVESTMENT	-	-	-	80	80	80	80	80	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	-	-	17	17	16	14	13	-
OFFICE PREMISES & EQUIPMENT	-	-	-	1,163	1,163	1,163	1,163	1,163	-
*Subtotal	-	-	-	1,406	1,406	1,405	1,404	1,402	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	-	-	278	411	496	530	537	-
Adj-Rate Servicing	-	-	-	26	28	28	29	29	-
Float on Mtgs Svc'd for Others	-	-	-	210	300	377	432	470	-
*Mtg Ln Servicing for Others	-	-	-	515	740	901	991	1,036	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	-	-	3,023	3,023	3,023	3,023	3,023	-
Deposit Intangibles:									
Retail CD Intangible	-	-	-	128	136	144	150	156	-
Transaction Acct Intangible .	-	-	-	595	724	850	975	1,083	-
MMDA Intangible	-	-	-	537	643	738	829	921	-
Passbook Account Intangible .	-	-	-	596	721	843	958	1,061	-
Non-Int-Bearing Acct Intang .	-	-	-	257	338	415	489	559	-
*Other Assets	-	-	-	5,136	5,586	6,013	6,424	6,802	-
*** TOTAL ASSETS	-	-	-	111,982	110,988	109,499	107,729	105,815	-

AREA: MIDWEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 216
 CYCLE: MAR 2002

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:07/01/2002
 TIME:11:03:15
 EDIT:07/01/2002
 PAGE:05

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

	*** Change in Interest Rates ***								
*** LIABILITIES ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
DEPOSITS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 12 Mo or Less ...	-	-	-	24,723	24,614	24,506	24,399	24,293	-
Maturing in 13 Mo or More ...	-	-	-	11,354	11,106	10,866	10,634	10,408	-
Variable-Rate, Fixed-Maturity .	-	-	-	704	703	702	701	701	-
Non-Maturity:									
Transaction Accts	-	-	-	6,033	6,033	6,033	6,033	6,033	-
MMDAs	-	-	-	8,397	8,397	8,397	8,397	8,397	-
Passbook Accts	-	-	-	5,975	5,975	5,975	5,975	5,975	-
Non-Interest-Bearing Accts ..	-	-	-	3,826	3,826	3,826	3,826	3,826	-
* Deposits	-	-	-	61,012	60,654	60,305	59,965	59,632	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	-	-	15,994	15,938	15,882	15,828	15,774	-
Maturing in 37 Mo or More ...	-	-	-	2,632	2,507	2,390	2,280	2,176	-
Variable-Rate, Fixed-Maturity .	-	-	-	8,370	8,360	8,349	8,339	8,329	-
* Borrowings	-	-	-	26,996	26,805	26,622	26,447	26,280	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	-	-	948	948	948	948	948	-
Other Escrow Accounts	-	-	-	83	80	78	76	74	-
Collat. Mtg Securities Issued .	-	-	-	0	0	0	0	0	-
Miscellaneous I	-	-	-	1,651	1,651	1,651	1,651	1,651	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	-	-	2,682	2,680	2,678	2,676	2,674	-
SELF-VALUED	-	-	-	8,829	8,525	8,300	8,126	7,984	-
*** TOTAL LIABILITIES	-	-	-	99,519	98,663	97,904	97,213	96,570	-

AREA: MIDWEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 216
 CYCLE: MAR 2002

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:07/01/2002
 TIME:11:03:15
 EDIT:07/01/2002
 PAGE:06

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

*** Change in Interest Rates ***									
* OFF-BALANCE-SHEET POSITIONS *	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs & Balloon/2-Step Mortgages	-	-	-	50	5	-52	-108	-159	-
ARMS	-	-	-	7	5	1	-4	-10	-
Other Mortgages	-	-	-	20	-	-21	-42	-63	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	-	-	20	-2	-27	-52	-77	-
Sell Mortgages & MBS	-	-	-	-87	29	161	288	404	-
Purchase Non-Mortgage Items ...	-	-	-	1	-	-1	-2	-3	-
Sell Non-Mortgage Items	-	-	-	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	-	-	0	0	2	3	5	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-	-	-203	-45	103	243	375	-
Pay Floating, Receive Fixed ...	-	-	-	4	0	-3	-7	-10	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	14	63	122	177	229	-
INTEREST-RATE CAPS	-	-	-	0	0	0	1	1	-
INTEREST-RATE FLOORS	-	-	-	7	2	0	0	0	-
FUTURES	-	-	-	-1	-	1	2	3	-
OPTIONS ON FUTURES	-	-	-	0	-	13	65	108	-
CONSTRUCTION LIP	-	-	-	-32	-46	-60	-72	-84	-
SELF-VALUED	-	-	-	7	8	18	28	36	-
*** OFF-BALANCE-SHEET POSITIONS	=====	=====	=====	=====	=====	=====	=====	=====	=====
	-	-	-	-193	18	257	520	757	-
*** NET PORTFOLIO VALUE ***									

ASSETS	-	-	-	111,982	110,988	109,499	107,729	105,815	-
- LIABILITIES	-	-	-	99,519	98,663	97,904	97,213	96,570	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-	-	-193	18	257	520	757	-
*** NET PORTFOLIO VALUE	=====	=====	=====	=====	=====	=====	=====	=====	=====
	-	-	-	12,270	12,343	11,853	11,036	10,002	-

AREA: MIDWEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 216
 CYCLE: MAR 2002

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:07/01/2002
 TIME:11:03:15
 EDIT:07/01/2002
 PAGE:07

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

*** ASSETS ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
MORTGAGE LOANS & SECURITIES				
Fixed-Rate Single-Family				
First-Mortgage Loans & MBS:				
30-Yr Mortgage Loans	10,469	10,779	102.95	3.6
30-Yr Mortgage Securities ...	5,334	5,569	104.39	2.7
15-Year Mortgages & MBS	8,853	9,019	101.88	3.3
Balloon Mortgages & MBS	2,286	2,323	101.63	2.2
Adjustable-Rate Single Family				
First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	1,248	1,256	100.62	0.6
7 Mo to 2 Yrs Reset Freq ..	7,012	7,147	101.92	1.0
2+ to 5 Yrs Reset Freq	4,868	4,944	101.56	2.3
Lagging Market Index ARMs:				
1 Mo Reset Freq.....	3,071	3,109	101.23	0.9
2 Mo to 5 Yrs Reset Freq...	3,220	3,229	100.27	1.8
Multifamily & Nonresidential				
Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	2,818	2,810	99.74	0.8
Adjustable-Rate, Fully-Amort.	3,853	3,879	100.68	0.9
Fixed-Rate, Balloon	1,742	1,811	103.93	3.5
Fixed-Rate, Fully-Amortizing	1,919	1,951	101.67	3.4
Construction & Land Loans:				
Adjustable-Rate	6,372	6,417	100.71	0.5
Fixed-Rate	1,397	1,377	98.61	1.6
Second Mtg Loans & Securities:				
Adjustable-Rate	1,466	1,462	99.72	0.2
Fixed-Rate	3,284	3,327	101.32	1.8
Other Assets Related to				
Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	21	21	100.00	2.2
Accrued Interest Receivable .	439	439	100.00	0.0
Advances for Taxes/Insurance	9	9	100.00	0.0
Float on Escrows on Owned Mtg		133		-45.0
Less: Value of Servicing on Mtgs				
Serviced by Others ...		-8		6.9
*Mortgage Loans & Securities	69,680	71,017	101.92	2.0

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

AREA: MIDWEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 216
 CYCLE: MAR 2002

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:07/01/2002
 TIME:11:03:15
 EDIT:07/01/2002
 PAGE:08

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

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
NONMORTGAGE LOANS				
Commercial Loans:				
Adjustable-Rate	3,229	3,199	99.09	0.6
Fixed-Rate	1,713	1,796	104.81	3.0
Consumer Loans:				
Adjustable-Rate	1,366	1,384	101.33	0.1
Fixed-Rate	3,287	3,262	99.24	1.4
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-111	-111	100.00	1.1
Accrued Interest Receivable .	82	82	100.00	0.0
*Nonmortgage Loans	9,565	9,611	100.48	1.2
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits,				
Overnight Fed Funds & Repos .	2,242	2,242	100.00	0.0
Equities & All Mutual Funds ...	455	455	100.00	4.4
Zero-Coupon Securities	148	154	103.97	4.1
Govt & Agency Securities	2,319	2,374	102.35	3.6
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	9,630	9,635	100.05	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	768	673	87.56	6.0
Mortgage-Derivative Securities:				
Valued by OTS	21	21	100.00	8.2
Valued by Institution	5,521	5,537	100.30	2.4
Structured Securities,				
Valued by Institution	1,536	1,537	100.08	3.4
Less: Valuation Allowances for Investment Securities ..	0	0	100.00	0.0
*Cash, Deposits, & Securities	22,641	22,628	99.94	1.5

AREA: MIDWEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 216
 CYCLE: MAR 2002

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:07/01/2002
 TIME:11:03:15
 EDIT:07/01/2002
 PAGE:09

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

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
-----	-----	-----	-----	-----	
REPOSSESSED ASSETS	146	146	100.00	0.0	
REAL ESTATE HELD FOR INVESTMENT	80	80	100.00	0.0	
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	17	17	100.00	4.0	
OFFICE PREMISES & EQUIPMENT	1,163	1,163	100.00	0.0	
*Subtotal	<u>1,406</u>	<u>1,406</u>	100.00	0.0	
MORTGAGE LOAN SERVICING FOR OTHERS					
Fixed-Rate Servicing		411		-26.5	
Adj-Rate Servicing		28		-3.6	
Float on Mtgs Svc'd for Others		300		-27.7	
*Mtg Ln Servicing for Others		<u>740</u>		-26.1	
OTHER ASSETS					
Purchased & Excess Servicing ..	548				
Margin Account	-	-	-	-	
Miscellaneous I	3,023	3,023	100.00	0.0	
Miscellaneous II	743				
Deposit Intangibles:					
Retail CD Intangible		136		-5.7	
Transaction Acct Intangible .		724		-17.6	
MMDA Intangible		643		-15.7	
Passbook Account Intangible .		721		-17.1	
Non-Int-Bearing Acct Intang .		338		-23.4	
*Other Assets	<u>4,315</u>	<u>5,586</u>			
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	424				
=====	=====	=====			
*** TOTAL ASSETS	108,030	110,988	103/100*	1.1/1.6*	*Including/excluding deposit intangible values.

AREA: MIDWEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 216
 CYCLE: MAR 2002

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:07/01/2002
 TIME:11:03:15
 EDIT:07/01/2002
 PAGE:10

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

*** LIABILITIES ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
DEPOSITS					
Fixed-Rate, Fixed-Maturity:					
Maturing in 12 Mo or Less ...	24,431	24,614	100.75	0.4	
Maturing in 13 Mo or More ...	11,008	11,106	100.90	2.2	
Variable-Rate, Fixed-Maturity .	691	703	101.76	0.1	
Non-Maturity:					
Transaction Accts	6,033	6,033	100/ 88*	0.0/2.4*	
MMDAs	8,397	8,397	100/ 92*	0.0/1.3*	
Passbook Accts	5,975	5,975	100/ 88*	0.0/2.4*	*Excluding/including deposit intangible values listed on asset side of report.
Non-Interest-Bearing Accts ..	3,826	3,826	100/ 91*	0.0/2.3*	
* Deposits	60,360	60,654	100/ 96*	0.6/1.4*	
BORROWINGS					
Fixed-Rate, Fixed-Maturity:					
Maturing in 36 Mo or Less ...	15,894	15,938	100.28	0.3	
Maturing in 37 Mo or More ...	2,640	2,507	94.98	4.8	
Variable-Rate, Fixed-Maturity .	8,417	8,360	99.32	0.1	
* Borrowings	26,951	26,805	99.46	0.7	
OTHER LIABILITIES					
Escrow Accounts					
For Mortgages	948	948	100.00	0.0	
Other Escrow Accounts	91	80	88.30	2.9	
Collat. Mtg Securities Issued .	0	0	100.00	0.0	
Miscellaneous I	1,651	1,651	100.00	0.0	
Miscellaneous II	180				
*Other Liabilities	2,871	2,680	93.36	0.1	
SELF-VALUED	8,155	8,525	104.54	3.1	
UNAMORTIZED YIELD ADJUSTMENTS ..	20				
*** TOTAL LIABILITIES	98,356	98,663	100/ 98**	0.8/1.3**	**Excluding/including deposit intangible values.

AREA: MIDWEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 216
 CYCLE: MAR 2002

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:07/01/2002
 TIME:11:03:15
 EDIT:07/01/2002
 PAGE:11

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

	Present Value Estimate
* OFF-BALANCE-SHEET POSITIONS *	

OPTIONAL COMMITMENTS TO ORIGINATE	
FRMs & Balloon/2-Step Mortgages	5
ARMs	5
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-2
Sell Mortgages & MBS	29
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-45
Pay Floating, Receive Fixed ...	0
Basis Swaps	-
Swaptions	63
INTEREST-RATE CAPS	0
INTEREST-RATE FLOORS	2
FUTURES	-
OPTIONS ON FUTURES	-
CONSTRUCTION LIP	-46
SELF-VALUED	8
	=====
*** OFF-BALANCE-SHEET POSITIONS	18

	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
*** PORTFOLIO EQUITY ***					

ASSETS	108,030	110,988	103/100*	1.1/1.6*	*Including/excluding deposit intangible values.
- LIABILITIES	98,356	98,663	100/ 98**	0.8/1.3**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		18			
	=====	=====			
*** NET PORTFOLIO VALUE	9,674	12,343	127.59	1.7	

AREA: MIDWEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 216
 CYCLE: MAR 2002

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

DATE:07/01/2002
 TIME:11:03:15
 EDIT:07/01/2002
 PAGE:12

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS	Coupon				
	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
FIXED-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:					
30-YEAR MORTGAGES AND MBS:					
Mortgage Loans	\$ 2,417	3,681	1,469	1,532	1,419
WARM (in months)	332 mo	322 mo	239 mo	173 mo	148 mo
WAC	6.67%	7.29%	8.37%	9.32%	10.64%
\$ of Which Are FHA or VA Guaranteed	\$ 140	283	676	1,292	1,303
Securities Backed By Conventional Mortgages	\$ 560	311	2,038	328	58
WARM (in months)	305 mo	297 mo	319 mo	247 mo	156 mo
Wtd Avg Pass-Thru Rate	6.28%	7.17%	8.17%	9.12%	10.30%
Securities Backed By FHA or VA Mortgages	\$ 498	249	420	727	199
WARM (in months)	334 mo	289 mo	245 mo	208 mo	172 mo
Wtd Avg Pass-Thru Rate	6.33%	7.29%	8.18%	9.12%	10.45%
15-YEAR MORTGAGES AND MBS:					
Mortgage Loans	\$ 3,733	2,360	803	245	107
WAC	6.47%	7.33%	8.32%	9.28%	10.60%
Mortgage Securities	\$ 1,204	347	67	3	0
Wtd Avg Pass-Thru Rate	6.08%	7.09%	8.04%	9.17%	10.74%
WARM (of Loans & Securities)	153 mo	140 mo	126 mo	111 mo	107 mo
BALLOON MORTGAGES AND MBS:					
Mortgage Loans	\$ 720	718	288	95	28
WAC	6.41%	7.37%	8.34%	9.27%	10.53%
Mortgage Securities	\$ 424	13	0	0	0
Wtd Avg Pass-Thru Rate	5.80%	7.08%	0.00%	0.00%	0.00%
WARM (of Loans & Securities)	71 mo	61 mo	57 mo	58 mo	52 mo
Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities					\$ 27,061

AREA: MIDWEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 216
 CYCLE: MAR 2002

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

DATE:07/01/2002
 TIME:11:03:15
 EDIT:07/01/2002
 PAGE:13

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
	6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	1 Month	2 Mo to 5 Yrs
ADJUSTABLE-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:					
TEASER ARMS:					
Balances Currently Subject to Intro Rates . . . \$	147	414	195	12	42
WAC	6.12%	6.38%	7.04%	5.99%	6.50%
NON-TEASER ARMS:					
Balances of All Non Teaser ARMs \$	1,102	6,600	4,678	3,060	3,180
Wtd Avg Margin (in bp)	184 bp	256 bp	274 bp	156 bp	210 bp
WAC	6.12%	6.87%	6.79%	5.24%	6.93%
WARM (in months)	239 mo	284 mo	313 mo	292 mo	260 mo
Wtd Avg Time Until Next Payment Reset (mo) .	4 mo	10 mo	38 mo	3 mo	17 mo
Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities \$					19,429

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
	6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	1 Month	2 Mo to 5 Yrs
ARM BALANCES BY DISTANCE TO LIFETIME CAP					
Balances w/Coupon Within 200 bp of Lifetime Cap \$	6	28	9	0	32
Wtd Avg Distance from Lifetime Cap (in bp) .	184 bp	152 bp	173 bp	200 bp	172 bp
Balances w/Coupon 201-400 bp from Lifetime Cap \$	211	772	259	38	659
Wtd Avg Distance from Lifetime Cap	325 bp	345 bp	333 bp	355 bp	328 bp
Balances w/Coupon Over 400 bp from Lifetime Cap \$	767	5,908	4,434	2,719	2,403
Wtd Avg Distance from Lifetime Cap	610 bp	568 bp	547 bp	639 bp	582 bp
Balances Without Lifetime Cap \$	265	306	171	314	127
ARM CAP & FLOOR DETAIL					
Balances Subject to Periodic Rate Caps \$	496	6,353	4,242	33	2,479
Wtd Avg Periodic Rate Cap (in bp)	179 bp	177 bp	206 bp	250 bp	191 bp
Balances Subject to Periodic Rate Floors . . . \$	376	5,771	3,897	14	2,267
MBS INCLUDED IN ARM BALANCES \$	458	1,571	787	2,705	408

AREA: MIDWEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 216
 CYCLE: MAR 2002

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

DATE:07/01/2002
 TIME:11:03:15
 EDIT:07/01/2002
 PAGE:14

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued			ASSETS--Continued		
MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing	Adjustable Rate	Fixed Rate	
	-----	-----	-----	-----	
Adjustable-Rate:			COMMERCIAL LOANS		
Balances	\$ 2,818	3,853	Balances	\$ 3,229	1,713
WARM (in months)	84 mo	136 mo	WARM (in months)	26 mo	44 mo
Remaining Term to Full Amort. . .	278 mo		Margin in Col 1 (bp); WAC in Col 2	130 bp	7.87%
Rate Index Code	0	0	Reset Frequency	4 mo	
Margin (in bp)	253 bp	333 bp	Rate Index Code	0	
Reset Frequency	21 mo	21 mo	CONSUMER LOANS		
MEMO: ARMs w/300 bp of Life Cap			Balances	\$ 6,993	5,445
Balances	\$ 133	117	WARM (in months)	56 mo	49 mo
WA Distance to Lifetime Cap . .	140 bp	150 bp	Rate Index Code	0	
Fixed-Rate:			Margin in Col 1 (bp); WAC in Col 2	526 bp	8.32%
Balances	\$ 1,742	1,921	Reset Frequency	1 mo	
WARM (in months)	55 mo	99 mo			
Remaining Term to Full Amort. . .	238 mo				
WAC	7.75%	7.83%			
	Adj. Rate	Fixed Rate		High Risk	Low Risk
	-----	-----		-----	-----
CONSTRUCTION & LAND LOANS			MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE		
Balances	\$ 6,388	1,397	Collateralized Mtg Obligations:		
WARM (in months)	21 mo	25 mo	Floating Rate	\$ 68	769
Rate Index Code	0		Fixed Rate:		
Margin (bp) in Col 1; WAC in Col 2	195 bp	7.76%	Remaining WAL <= 5 Years . . .	\$ 842	3,509
Reset Frequency	2 mo		Remaining WAL 5-10 Years . . .	\$ 135	457
			Remaining WAL over 10 Years . .	\$ 36	
			Super Floaters	\$ 0	
			Inverse Floaters & Super POs . .	\$ 0	
			Other	\$ 0	0
			CMO Residuals:	\$	
			Fixed-Rate	\$ 0	0
			Floating-Rate	\$ 0	0
SECOND MORTGAGE LOANS & SECURITIES			Stripped Mortgage-Backed Securities:		
Balances	\$ 2,402	4,154	Interest-Only MBS	\$ 2	2
WARM (in months)	156 mo	110 mo	WAC	7.13%	3.48%
Rate Index Code	0		Principal-Only MBS	\$ 2	0
Margin (bp) in Col 1; WAC in Col 2	92 bp	8.53%	WAC	8.71%	0.00%
Reset Frequency (in months) . . .	2 mo				
			Total Mortgage-Derivative Securities-Book Value . \$ 1,084 4,737		

AREA: MIDWEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 216
 CYCLE: MAR 2002

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

DATE:07/01/2002
 TIME:11:03:15
 EDIT:07/01/2002
 PAGE:15

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

Coupon of Fixed-Rate Mortgages Serviced for Others

MORTGAGE LOANS 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	\$ 20,804	24,808	7,629	4,564	3,525
WARM (in months)	252 mo	290 mo	270 mo	196 mo	176 mo
Wtd Avg Servicing Fee (in bp)	27 bp	31 bp	35 bp	41 bp	41 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	428,447 lns				
FHA/VA Loans	397,540 lns				
Subserviced by Others	130,383 lns				

Adjustable-Rate Mortgage Loan Servicing

Index on Serviced Loan
 Current Mkt Lagging Mkt

Balances Serviced	\$ 2,830	586	Total # of Adjustable-Rate Loans Serviced	36,507 lns
WARM (in months)	292 mo	243 mo	Of Which, Number Subserviced By Others .	6,510 lns
Wtd Avg Servicing Fee (in bp)	36 bp	36 bp		

Total Balances of Mortgage Loans Serviced for Others \$ 64,745

CASH, DEPOSITS, & SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos.	\$ 2,777		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	\$ 474		
Zero-Coupon Securities	\$ 148	5.29%	48 mo
Government & Agency Securities	\$ 2,321	5.12%	52 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	\$ 9,895	2.28%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	\$ 768	5.51%	116 mo
Structured Securities	\$ 1,586		
Total Cash, Deposits, & Securities	\$ 17,970		

AREA: MIDWEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 216
 CYCLE: MAR 2002

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

DATE:07/01/2002
 TIME:11:03:15
 EDIT:07/01/2002
 PAGE:16

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	\$	428
Accrued Interest Receivable	\$	449
Advances for Taxes and Insurance	\$	9
Less: Unamortized Yield Adjustments	\$	-325
Valuation Allowances	\$	411
Unrealized Gains (Losses)	\$	111

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as		
Mortgage Loans at SC23	\$	421
Loans Secured by Real Estate Reported as		
Consumer Loans at SC34	\$	1,386

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	\$	122
Accrued Interest Receivable	\$	111
Less: Unamortized Yield Adjustments	\$	-22
Valuation Allowances	\$	346
Unrealized Gains (Losses)	\$	0

Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	\$	283
Mortgage-Related Mutual Funds	\$	191

Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	\$	4,485
Wtd Avg Servicing Fee (in bp)		22 bp
Adjustable-Rate Mortgage Loans Serviced	\$	3,915
Wtd Avg Servicing Fee (in bp)		28 bp

REAL ESTATE HELD FOR INVESTMENT	\$	80
---	----	----

Credit Card Balances Expected to Pay Off in Grace Period	\$	1,056
--	----	-------

REPOSSESSED ASSETS	\$	146
------------------------------	----	-----

EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	\$	17
---	----	----

OFFICE PREMISES AND EQUIPMENT	\$	1,279
---	----	-------

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES		
Unrealized Gains (Losses)	\$	-6
Less: Unamortized Yield Adjustments	\$	2
Valuation Allowances	\$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip		
Receivables, and Certain Other Instruments	\$	585
Margin Account	\$	0
Miscellaneous I	\$	3,105
Miscellaneous II	\$	743

TOTAL ASSETS	\$	119,102
------------------------	----	---------

AREA: MIDWEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 216
 CYCLE: MAR 2002

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

DATE:07/01/2002
 TIME:11:03:15
 EDIT:07/01/2002
 PAGE:17

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawal During Quarter (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	\$ 7,077	2,442	366	\$ 100
WAC	3.25%	5.90%	6.10%	
WARM (in months)	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	\$ 8,876	6,172	652	\$ 230
WAC	3.03%	4.98%	5.92%	
WARM (in months)	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months	\$	7,675	1,469	\$ 174
WAC		4.29%	5.81%	
WARM (in months)		20 mo	26 mo	
Balances Maturing in 37 or More Months	\$		2,818	\$ 124
WAC			5.44%	
WARM (in months)			50 mo	
 Total Fixed-Rate, Fixed-Maturity Deposits				\$ 37,546

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:	Original Maturity in Months		
	12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	\$ 1,001	537	90
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Foregone Interest:			
Balances Subject to Penalty	\$ 13,228	14,296	4,430
Penalty in Months of Foregone Interest	3.10 mo	5.70 mo	5.97 mo
(expressed to two decimal palces; e.g., x.xx)			
Balances in New Accounts (Optional)	\$ 1,154	331	323

AREA: MIDWEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 216
 CYCLE: MAR 2002

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

DATE:07/01/2002
 TIME:11:03:15
 EDIT:07/01/2002
 PAGE:18

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES--Continued

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

Balances by Coupon Class:	Remaining Maturity in Months			WAC
	0 to 3	4 to 36	37 or More	
Under 5.00 %	\$ 12,558	1,671	1,389	2.25%
5.00 to 5.99 %	\$ 56	1,076	782	5.51%
6.00 to 6.99 %	\$ 57	350	299	6.50%
7.00 to 7.99 %	\$ 29	598	318	7.34%
8.00 to 8.99 %	\$ 0	1	6	8.21%
9.00 to 9.99 %	\$ 0	0	2	9.31%
10.00 to 10.99 %	\$ 0	0	0	0.00%
11.00% and Above	\$ 0	0	1	13.45%
WARM	1 mo	17 mo	69 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			\$ 19,193	

MEMO: Variable-Rate, Fixed Maturity Liabilities
 (from Supplemental Reporting) \$ 17,353

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

AREA: MIDWEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 216
 CYCLE: MAR 2002

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

DATE:07/01/2002
 TIME:11:03:15
 EDIT:07/01/2002
 PAGE:19

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

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

	Total Balances	WAC	Balances in New Accounts (Optional)
	-----	-----	-----
NON-MATURITY DEPOSITS			
Transaction Accounts	\$ 8,086	0.73%	\$ 139
Money Market Deposit Accounts (MMDAs).	\$ 13,279	1.84%	\$ 437
Passbook Accounts	\$ 5,975	1.63%	\$ 73
Non-Interest-Bearing Non-Maturity Deposits	\$ 3,847		\$ 66
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	\$ 443	0.09%	
Escrow for Mortgages Serviced for Others	\$ 506	0.09%	
Other Escrows	\$ 91	0.16%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	\$ 32,227		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	\$ -3		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	\$ 25		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	\$ 0		
Miscellaneous I	\$ 1,886		
Miscellaneous II	\$ 180		
TOTAL LIABILITIES	\$ 108,406		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	\$ 314		
EQUITY CAPITAL	\$ 10,387		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	\$ 119,107		

AREA: MIDWEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 216
 CYCLE: MAR 2002

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

DATE:07/01/2002
 TIME:11:03:15
 EDIT:07/01/2002
 PAGE:20

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

OFF-BALANCE-SHEET POSITIONS

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

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

AREA: MIDWEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 216
 CYCLE: MAR 2002

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

DATE:07/01/2002
 TIME:11:03:15
 EDIT:07/01/2002
 PAGE:21

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
1002	optional commitment to originate 1-month COFI ARMS	-	\$ 1	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMS	11	\$ 13	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMS	27	\$ 160	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMS	25	\$ 110	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	20	\$ 89	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	68	\$ 283	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	68	\$ 853	-	-	-
1016	optional commitment to originate "other" mortgages	70	\$ 714	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	\$ 2	-	-	-
2004	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained	-	\$ 3	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	\$ 4	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	\$ 57	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained	-	\$ 15	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	\$ 30	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	\$ 13	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	7	\$ 29	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained	24	\$ 196	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	29	\$ 531	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	\$ 4	-	-	-
2044	commitment to purchase 6-mo or 1-yr COFI ARM MBS	-	\$ 11	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	\$ 1	-	-	-
2056	commitment to purchase "other" MBS	-	\$ 6	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	\$ 22	-	-	-
2068	commitment to sell 3- or 5-yr Treasury ARM MBS	-	\$ 0	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	\$ 3	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	7	\$ 184	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	8	\$ 741	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product	-	\$ 10	-	-	-

AREA: MIDWEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 216
 CYCLE: MAR 2002

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

DATE:07/01/2002
 TIME:11:03:15
 EDIT:07/01/2002
 PAGE:22

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
2084	commitment to sell low-risk fixed-rate mtg derivative product . . .	-	\$ 1	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	\$ 12	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	\$ 39	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	\$ 3	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	\$ 12	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	\$ 18	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	\$ 23	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	\$ 10	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	\$ 12	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	29	\$ 52	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	44	\$ 416	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	6	\$ 40	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	6	\$ 11	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	10	\$ 26	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	-	\$ 5	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	10	\$ 7	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	31	\$ 144	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	28	\$ 137	-	-	-
2216	firm commitment to originate "other" mortgage loans	11	\$ 11	-	-	-
3008	option to purchase 3- or 5-yr Treasury ARMs	-	\$ 7	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	\$ 0	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	\$ 0	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	\$ 5	-	-	-
3030	option to sell 5- or 7-yr balloon or 2-step mtgs	-	\$ 0	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	\$ 5	-	-	-
3034	option to sell 25- or 30-year FRMs	-	\$ 24	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	\$ 1	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	\$ 1	-	-	-

AREA: MIDWEST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 216
 CYCLE: MAR 2002

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

DATE:07/01/2002
 TIME:11:03:15
 EDIT:07/01/2002
 PAGE:23

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
3074	short option to sell 25- or 30-yr FRMs	-	\$ 2	-	-	-
4002	commitment to purchase non-mortgage financial assets	21	\$ 129	-	-	-
4006	commitment to purchase "other" liabilities	-	\$ 100	-	-	-
4022	commitment to sell non-mortgage financial assets	-	\$ 2	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	\$ 1,740	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	\$ 1,475	-	-	-
5010	interest rate swap: pay fixed, receive 3-month Treasury	-	\$ 1,200	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	\$ 15	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	\$ 110	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	\$ 1,300	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	\$ 807	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	\$ 144	-	-	-
7018	interest rate floor based on 10-year Treasury	-	\$ 470	-	-	-
8046	short futures contract on 3-month Eurodollar	-	\$ 436	-	-	-
9016	long call option on 3-month Eurodollar futures contract	-	\$ 200	-	-	-
9036	long put option on Treasury bond futures contract	-	\$ 490	-	-	-
9502	fixed-rate construction loans in process	109	\$ 479	-	-	-
9512	adjustable-rate construction loans in process	52	\$ 766	-	-	-