

# Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division

Washington, DC 20552

Area: Midwest

All Reporting CMR

Reporting Dockets: 205

June 2003

## Interest Rate Sensitivity of Net Portfolio Value (NPV)

Change in Rates	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
	\$Amount	\$Change	%Change	NPV Ratio	Change
+300 bp	12,007	-168	-1 %	9.79 %	+19 bp
+200 bp	12,413	238	+2 %	9.99 %	+39 bp
+100 bp	12,422	247	+2 %	9.89 %	+29 bp
0 bp	12,175			9.60 %	
-100 bp	11,780	-395	-3 %	9.23 %	-38 bp

## Risk Measure for a Given Rate Shock

	6/30/2003	3/31/2003	6/30/2002
Pre-shock NPV Ratio: NPV as % of PV Assets	9.60 %	9.47 %	10.32 %
Post-shock NPV Ratio	9.23 %	9.01 %	9.94 %
Sensitivity Measure: Decline in NPV Ratio	38 bp	46 bp	37 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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

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 Report Prepared: 9/17/2003 7:48:18 AM

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 Data as of: 9/16/2003

Amounts in Millions

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
<b>ASSETS</b>								
<b>MORTGAGE LOANS AND SECURITIES</b>								
<b>Fixed-Rate Single-Family First-Mortgage Loans and MBS</b>								
30-Year Mortgage Loans	11,727	11,518	11,138	10,763	10,340	10,878	105.89	2.56
30-Year Mortgage Securities	3,499	3,447	3,396	3,347	3,266	3,173	108.64	1.50
15-Year Mortgages and MBS	10,016	9,853	9,543	9,171	8,789	9,462	104.13	2.40
Balloon Mortgages and MBS	3,611	3,565	3,493	3,392	3,269	3,436	103.73	1.67
<b>Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs</b>								
6 Month or Less Reset Frequency	1,163	1,160	1,156	1,151	1,142	1,155	100.44	0.29
7 Month to 2 Year Reset Frequency	6,697	6,640	6,579	6,507	6,407	6,448	102.98	0.89
2+ to 5 Year Reset Frequency	13,562	13,248	12,887	12,483	12,043	12,919	102.55	2.55
<b>Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs</b>								
1 Month Reset Frequency	1,321	1,310	1,300	1,290	1,278	1,281	102.29	0.80
2 Month to 5 Year Reset Frequency	2,766	2,722	2,676	2,627	2,572	2,674	101.79	1.66
<b>Multifamily and Nonresidential Mortgage Loans and Securities</b>								
Adjustable-Rate, Balloons	3,648	3,600	3,548	3,498	3,449	3,625	99.31	1.38
Adjustable-Rate, Fully Amortizing	3,507	3,475	3,442	3,405	3,368	3,429	101.33	0.93
Fixed-Rate, Balloon	2,425	2,342	2,262	2,187	2,115	2,144	109.21	3.47
Fixed-Rate, Fully Amortizing	2,165	2,088	2,015	1,947	1,883	1,930	108.16	3.58
<b>Construction and Land Loans</b>								
Adjustable-Rate	6,084	6,076	6,068	6,061	6,054	6,080	99.93	0.13
Fixed-Rate	1,397	1,373	1,349	1,326	1,305	1,382	99.30	1.76
<b>Second-Mortgage Loans and Securities</b>								
Adjustable-Rate	4,262	4,254	4,248	4,242	4,236	4,258	99.92	0.16
Fixed-Rate	5,204	5,095	4,990	4,890	4,794	4,882	104.36	2.10
<b>Other Assets Related to Mortgage Loans and Securities</b>								
Net Nonperforming Mortgage Loans	-52	-52	-51	-51	-51	-52	0.00	1.07
Accrued Interest Receivable	477	477	477	477	477	477	100.00	0.00
Advance for Taxes/Insurance	9	9	9	9	9	9	100.00	0.00
Float on Escrows on Owned Mortgages	17	61	124	166	199			-88.22
LESS: Value of Servicing on Mortgages Serviced by Others	-9	-9	-7	-7	-8			9.66
<b>TOTAL MORTGAGE LOANS AND SECURITIES</b>	<b>83,513</b>	<b>82,268</b>	<b>80,656</b>	<b>78,894</b>	<b>76,952</b>	<b>79,591</b>	<b>103.36</b>	<b>1.74</b>

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<b>ASSETS (cont.)</b>								
<b>NONMORTGAGE LOANS</b>								
<b>Commercial Loans</b>								
Adjustable-Rate	3,896	3,891	3,886	3,882	3,878	3,885	100.15	0.12
Fixed-Rate	1,932	1,891	1,851	1,813	1,776	1,817	104.05	2.15
<b>Consumer Loans</b>								
Adjustable-Rate	7,846	7,838	7,831	7,823	7,816	7,899	99.23	0.09
Fixed-Rate	7,255	7,142	7,033	6,926	6,823	7,084	100.82	1.56
<b>Other Assets Related to Nonmortgage Loans and Securities</b>								
Net Nonperforming Nonmortgage Loans	-266	-264	-262	-260	-258	-264	0.00	0.76
Accrued Interest Receivable	107	107	107	107	107	107	100.00	0.00
<b>TOTAL NONMORTGAGE LOANS</b>	<b>20,770</b>	<b>20,606</b>	<b>20,446</b>	<b>20,291</b>	<b>20,142</b>	<b>20,528</b>	<b>100.38</b>	<b>0.78</b>
<b>CASH, DEPOSITS, AND SECURITIES</b>								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,246	3,246	3,246	3,246	3,246	3,246	100.00	0.00
Equities and All Mutual Funds	618	594	563	535	509	594	100.00	4.63
Zero-Coupon Securities	212	208	203	199	194	195	106.58	2.27
Government and Agency Securities	3,353	3,247	3,147	3,053	2,964	3,074	105.63	3.18
Term Fed Funds, Term Repos	2,266	2,262	2,259	2,255	2,252	2,259	100.14	0.16
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	525	501	479	459	440	472	106.12	4.60
<b>Mortgage-Derivative and Structured Securities</b>								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	4,234	4,217	4,147	4,038	3,881	4,281	98.51	1.03
Structured Securities (Complex)	2,198	2,156	2,096	2,024	1,945	2,096	102.86	2.38
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	1.51
<b>TOTAL CASH, DEPOSITS, AND SECURITIES</b>	<b>16,653</b>	<b>16,431</b>	<b>16,139</b>	<b>15,808</b>	<b>15,432</b>	<b>16,217</b>	<b>101.32</b>	<b>1.57</b>

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### Amounts in Millions

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<b>ASSETS (cont.)</b>								
<b>REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.</b>								
Reposessed Assets	151	151	151	151	151	151	100.00	0.00
Real Estate Held for Investment	103	103	103	103	103	103	100.00	0.00
Investment in Unconsolidated Subsidiaries	10	10	9	9	8	10	100.00	2.29
Office Premises and Equipment	1,326	1,326	1,326	1,326	1,326	1,326	100.00	0.00
<b>TOTAL REAL ASSETS, ETC.</b>	<b>1,591</b>	<b>1,591</b>	<b>1,590</b>	<b>1,590</b>	<b>1,589</b>	<b>1,591</b>	<b>100.00</b>	<b>0.01</b>
<b>MORTGAGE LOANS SERVICED FOR OTHERS</b>								
Fixed-Rate Servicing	240	247	297	411	488			-11.50
Adjustable-Rate Servicing	48	53	54	55	54			-5.41
Float on Mortgages Serviced for Others	189	223	288	396	485			-22.15
<b>TOTAL MORTGAGE LOANS SERVICED FOR OTHERS</b>	<b>478</b>	<b>523</b>	<b>640</b>	<b>861</b>	<b>1,027</b>			<b>-15.43</b>
<b>OTHER ASSETS</b>								
Purchased and Excess Servicing						516		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,382	3,382	3,382	3,382	3,382	3,382	100.00	0.00
Miscellaneous II						671		
<b>Deposit Intangibles</b>								
Retail CD Intangible	52	64	73	81	89			-15.98
Transaction Account Intangible	414	626	853	1,076	1,308			-35.05
MMDA Intangible	496	711	977	1,190	1,385			-33.86
Passbook Account Intangible	267	406	545	681	806			-34.35
Non-Interest-Bearing Account Intangible	58	186	311	429	542			-68.14
<b>TOTAL OTHER ASSETS</b>	<b>4,668</b>	<b>5,374</b>	<b>6,140</b>	<b>6,839</b>	<b>7,511</b>	<b>4,568</b>		
<b>Miscellaneous Assets</b>								
Unrealized Gains Less Unamortized Yield Adjustments						867		
<b>TOTAL ASSETS</b>	<b>127,673</b>	<b>126,792</b>	<b>125,612</b>	<b>124,282</b>	<b>122,654</b>	<b>123,362</b>	<b>103/101***</b>	<b>0.81/1.41***</b>

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<b>LIABILITIES</b>								
<b>DEPOSITS</b>								
<b>Fixed-Maturity</b>								
Fixed-Rate Maturing in 12 Months or Less	24,262	24,154	24,045	23,939	23,833	23,962	100.80	0.45
Fixed-Rate Maturing in 13 Months or More	14,521	14,155	13,802	13,461	13,132	13,380	105.79	2.54
Variable-Rate	932	931	930	928	927	922	100.95	0.13
<b>Demand</b>								
Transaction Accounts	9,745	9,745	9,745	9,745	9,745	9,745	100/94*	0.00/2.40*
MMDAs	16,511	16,511	16,511	16,511	16,511	16,511	100/96*	0.00/1.53*
Passbook Accounts	6,064	6,064	6,064	6,064	6,064	6,064	100/93*	0.00/2.46*
Non-Interest-Bearing Accounts	5,478	5,478	5,478	5,478	5,478	5,478	100/97*	0.00/2.39*
<b>TOTAL DEPOSITS</b>	<b>77,513</b>	<b>77,037</b>	<b>76,575</b>	<b>76,126</b>	<b>75,690</b>	<b>76,061</b>	<b>101/99*</b>	<b>0.61/1.61*</b>
<b>BORROWINGS</b>								
<b>Fixed-Maturity</b>								
Fixed-Rate Maturing in 36 Months or Less	15,999	15,943	15,888	15,834	15,781	15,826	100.74	0.35
Fixed-Rate Maturing in 37 Months or More	2,934	2,788	2,652	2,524	2,405	2,496	111.70	5.05
Variable-Rate	1,709	1,708	1,707	1,706	1,705	1,698	100.60	0.06
<b>TOTAL BORROWINGS</b>	<b>20,642</b>	<b>20,440</b>	<b>20,247</b>	<b>20,065</b>	<b>19,891</b>	<b>20,020</b>	<b>102.10</b>	<b>0.97</b>
<b>OTHER LIABILITIES</b>								
<b>Escrow Accounts</b>								
For Mortgages	1,385	1,385	1,385	1,385	1,385	1,385	100.00	0.00
Other Escrow Accounts	343	332	322	313	304	345	96.22	3.11
<b>Miscellaneous Other Liabilities</b>								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,123	3,123	3,123	3,123	3,123	3,123	100.00	0.00
Miscellaneous II	0	0	0	0	0	494		
<b>TOTAL OTHER LIABILITIES</b>	<b>4,851</b>	<b>4,840</b>	<b>4,830</b>	<b>4,821</b>	<b>4,812</b>	<b>5,347</b>	<b>90.52</b>	<b>0.21</b>
<b>Other Liabilities not Included Above</b>								
Self-Valued	12,546	12,076	11,671	11,327	11,048	10,895	110.84	3.62
Unamortized Yield Adjustments						-50		
<b>TOTAL LIABILITIES</b>	<b>115,552</b>	<b>114,393</b>	<b>113,323</b>	<b>112,338</b>	<b>111,442</b>	<b>112,274</b>	<b>102/100**</b>	<b>0.97/1.65**</b>

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
<b>FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS</b>								
<b>OPTIONAL COMMITMENTS TO ORIGINATE</b>								
FRMs and Balloon/2-Step Mortgages	230	31	-316	-616	-884			
ARMs	6	4	0	-4	-11			
Other Mortgages	37	0	-49	-100	-145			
<b>FIRM COMMITMENTS</b>								
Purchase/Originate Mortgages and MBS	70	15	-72	-153	-230			
Sell Mortgages and MBS	-350	80	760	1,338	1,853			
Purchase Non-Mortgage Items	8	0	-8	-15	-22			
Sell Non-Mortgage Items	0	0	0	-1	-1			
<b>INTEREST-RATE SWAPS</b>								
Pay Fixed, Receive Floating	-496	-379	-231	-88	47			
Pay Floating, Receive Fixed	17	9	2	-6	-13			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	1	14	51			
<b>OTHER DERIVATIVES</b>								
Options on Mortgages and MBS	9	8	57	105	147			
Interest-Rate Caps	1	2	5	9	14			
Interest-Rate Floors	36	11	3	2	2			
Futures	0	0	0	0	0			
Options on Futures	89	9	11	28	44			
Construction LIP	-11	-29	-45	-61	-77			
Self-Valued	14	14	16	17	18			
<b>TOTAL OFF-BALANCE-SHEET POSITIONS</b>	<b>-341</b>	<b>-224</b>	<b>134</b>	<b>469</b>	<b>794</b>			

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### Amounts in Millions

		Base Case						
	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
<b>NET PORTFOLIO VALUE</b>								
+ ASSETS	127,673	126,792	125,612	124,282	122,654	123,362	103/101***	0.81/1.41***
- LIABILITIES	115,552	114,393	113,323	112,338	111,442	112,274	102/100**	0.97/1.65**
+ OFF-BALANCE-SHEET POSITIONS	-341	-224	134	469	794			
<b>TOTAL NET PORTFOLIO VALUE #</b>	<b>11,780</b>	<b>12,175</b>	<b>12,422</b>	<b>12,413</b>	<b>12,007</b>	<b>11,089</b>	<b>109.79</b>	<b>-2.64</b>

\* 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 Subsidiaries

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
<b>30-YEAR MORTGAGES AND MBS</b>					
Mortgage Loans	\$111	\$3,035	\$2,164	\$1,349	\$4,220
WARM	318 mo	351 mo	330 mo	291 mo	176 mo
WAC	4.67%	5.56%	6.38%	7.33%	8.98%
Amount of these that is FHA or VA Guaranteed	\$17	\$374	\$118	\$221	\$3,643
Securities Backed by Conventional Mortgages	\$71	\$125	\$273	\$177	\$392
WARM	280 mo	301 mo	287 mo	240 mo	210 mo
Weighted Average Pass-Through Rate	4.11%	5.32%	6.30%	7.24%	8.68%
Securities Backed by FHA or VA Mortgages	\$0	\$51	\$177	\$355	\$1,552
WARM	0 mo	278 mo	285 mo	287 mo	194 mo
Weighted Average Pass-Through Rate	0.00%	5.52%	6.29%	7.40%	9.22%
<b>15-YEAR MORTGAGES AND MBS</b>					
Mortgage Loans	\$666	\$3,278	\$2,145	\$1,250	\$730
WAC	4.73%	5.40%	6.45%	7.33%	8.82%
Mortgage Securities	\$335	\$374	\$553	\$118	\$13
Weighted Average Pass-Through Rate	4.21%	5.16%	6.19%	7.12%	8.24%
WARM (of 15-Year Loans and Securities)	151 mo	166 mo	151 mo	125 mo	115 mo
<b>BALLOON MORTGAGES AND MBS</b>					
Mortgage Loans	\$193	\$517	\$531	\$347	\$177
WAC	4.56%	5.54%	6.41%	7.34%	8.70%
Mortgage Securities	\$1,185	\$355	\$126	\$6	\$0
Weighted Average Pass-Through Rate	4.11%	5.18%	6.10%	7.24%	0.00%
WARM (of Balloon Loans and Securities)	74 mo	84 mo	62 mo	59 mo	60 mo

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

**\$26,950**



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## ASSETS (continued)

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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	\$12	\$292	\$24	\$0	\$74
WAC	5.17%	5.20%	6.47%	2.55%	5.52%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	\$1,143	\$6,156	\$12,895	\$1,281	\$2,600
Weighted Average Margin	180 bp	247 bp	227 bp	155 bp	221 bp
WAC	4.78%	5.46%	5.13%	4.30%	5.64%
WARM	202 mo	294 mo	339 mo	243 mo	261 mo
Weighted Average Time Until Next Payment Reset	2 mo	11 mo	45 mo	1 mo	20 mo
<b>Total Adjustable-Rate, Single-Family, First Mortgage Loans &amp; Mortgage-Backed Securities</b>					<b>\$24,476</b>

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	\$13	\$10	\$8	\$0	\$1
Weighted Average Distance from Lifetime Cap	23 bp	170 bp	133 bp	200 bp	154 bp
Balances With Coupon 201-400 bp from Lifetime Cap	\$60	\$156	\$58	\$6	\$152
Weighted Average Distance from Lifetime Cap	355 bp	349 bp	355 bp	381 bp	363 bp
Balances With Coupon Over 400 bp from Lifetime Cap	\$736	\$6,114	\$12,690	\$1,244	\$2,432
Weighted Average Distance from Lifetime Cap	701 bp	629 bp	602 bp	793 bp	651 bp
Balances Without Lifetime Cap	\$345	\$168	\$163	\$30	\$89
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	\$544	\$5,992	\$8,300	\$45	\$2,120
Weighted Average Periodic Rate Cap	227 bp	176 bp	199 bp	162 bp	185 bp
Balances Subject to Periodic Rate Floors	\$256	\$4,842	\$4,915	\$21	\$1,772
MBS Included in ARM Balances	\$406	\$2,080	\$6,663	\$1,076	\$318

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	\$3,625	\$3,429
WARM	79 mo	140 mo
Remaining Term to Full Amortization	278 mo	
Rate Index Code	0	0
Margin	265 bp	340 bp
Reset Frequency	21 mo	24 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	\$581	\$420
Wghted Average Distance to Lifetime Cap	123 bp	90 bp
Fixed-Rate:		
Balances	\$2,144	\$1,930
WARM	52 mo	94 mo
Remaining Term to Full Amortization	237 mo	
WAC	6.84%	7.09%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	\$6,080	\$1,382
WARM	22 mo	26 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	172 bp	6.85%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	\$4,258	\$4,882
WARM	163 mo	126 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	98 bp	8.01%
Reset Frequency	3 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	\$3,885	\$1,817
WARM	32 mo	29 mo
Margin in Column 1; WAC in Column 2	133 bp	6.42%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	\$7,899	\$7,084
WARM	58 mo	50 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	540 bp	7.00%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	\$24	\$543
Fixed Rate		
Remaining WAL <= 5 Years	\$139	\$3,409
Remaining WAL 5-10 Years	\$12	\$84
Remaining WAL Over 10 Years	\$57	
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	\$11
WAC	7.70%	1.88%
Principal-Only MBS	\$1	\$0
WAC	8.75%	0.00%
Total Mortgage-Derivative Securities - Book Value	\$234	\$4,047

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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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	\$1,556	\$16,778	\$25,564	\$12,922	\$15,935
WARM	199 mo	236 mo	278 mo	270 mo	226 mo
Weighted Average Servicing Fee	27 bp	26 bp	26 bp	30 bp	42 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	502 loans				
FHA/VA	436 loans				
Subserviced by Others	122 loans				

#### Index on Serviced Loan

	Current Market	Lagging Market	
Adjustable-Rate Mortgage Loan Servicing			
Balances Serviced	\$5,937	\$443	Total # of Adjustable-Rate Loans Serviced
WARM (in months)	313 mo	303 mo	Number of These Subserviced by Others
Weighted Average Servicing Fee	33 bp	35 bp	53 loans 8 loans

<b>Total Balances of Mortgage Loans Serviced for Others</b>	<b>\$79,135</b>
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### CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	\$3,246		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	\$594		
Zero-Coupon Securities	\$195	3.98%	26 mo
Government & Agency Securities	\$3,074	4.06%	43 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	\$2,259	1.20%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	\$472	4.94%	73 mo
Memo: Complex Securities (from supplemental reporting)	\$2,096		

<b>Total Cash, Deposits, and Securities</b>	<b>\$11,936</b>
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# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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ITEMS RELATED TO MORTGAGE LOANS AND SECURITIES		MEMORANDUM ITEMS	
Nonperforming Loans	\$400	Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	\$780
Accrued Interest Receivable	\$477	Loans Secured by Real Estate Reported as Consumer Loans at SC34	\$1,623
Advances for Taxes and Insurance	\$9	Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Less: Unamortized Yield Adjustments	\$-477	Equity Securities and Non-Mortgage-Related Mutual Funds	\$193
Valuation Allowances	\$452	Mortgage-Related Mututal Funds	\$401
Unrealized Gains (Losses)	\$247	Mortgage Loans Serviced by Others:	
<b>ITEMS RELATED TO NONMORTGAGE LOANS AND SECURITIES</b>		Fixed-Rate Mortgage Loans Serviced	\$5,114
Nonperforming Loans	\$99	Weighted Average Servicing Fee	21 bp
Accrued Interest Receivable	\$107	Adjustable-Rate Mortgage Loans Serviced	\$4,711
Less: Unamortized Yield Adjustments	\$-22	Weighted Average Servicing Fee	31 bp
Valuation Allowances	\$363	Credit-Card Balances Expected to Pay Off in Grace Period	\$1,359
Unrealized Gains (Losses)	\$1		
<b>OTHER ITEMS</b>			
Real Estate Held for Investment	\$103		
Reposessed Assets	\$151		
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	\$10		
Office Premises and Equipment	\$1,326		
Items Related to Certain Investment Securities			
Unrealized Gains (Losses)	\$84		
Less: Unamortized Yield Adjustments	\$-36		
Valuation Allowances	\$0		
Other Assets			
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	\$516		
Miscellaneous I	\$3,382		
Miscellaneous II	\$671		
<b>TOTAL ASSETS</b>	<b>\$123,362</b>		

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES

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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	\$5,540	\$3,199	\$189	\$86
WAC	2.00%	4.31%	5.71%	
WARM	2 mo	2 mo	1 mo	
Balances Maturing in 4 to 12 Months	\$8,328	\$6,274	\$432	\$161
WAC	1.91%	3.43%	5.76%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		\$6,710	\$2,488	\$71
WAC		3.12%	5.69%	
WARM		20 mo	26 mo	
Balances Maturing in 37 or More Months			\$4,182	\$21
WAC			4.35%	
WARM			51 mo	

<b>Total Fixed-Rate, Fixed Maturity Deposits:</b>	<b>\$37,342</b>
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### MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	\$1,513	\$986	\$597
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	\$11,150	\$14,371	\$6,306
Penalty in Months of Forgone Interest	3.20 mo	5.86 mo	5.62 mo
Balances in New Accounts	\$754	\$488	\$299

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

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### FIXED-RATE, FIXED-MATURITY BORROWINGS

**FHLB ADVANCES, OTHER BORROWINGS,  
 REDEEMABLE PREFERRED STOCK, AND  
 SUBORDINATED DEBT**

	Remaining Maturity			WAC
	0 to 3 Months	4 to 36 Months	Over 36 Months	

Balances by Coupon Class:

Under 3.00%	\$12,722	\$863	\$154	1.20%
3.00 to 3.99%	\$42	\$475	\$317	3.45%
4.00 to 4.99%	\$104	\$403	\$546	4.49%
5.00 to 5.99%	\$140	\$727	\$514	5.55%
6.00 to 6.99%	\$52	\$120	\$661	6.33%
7.00 to 7.99%	\$7	\$168	\$298	7.41%
8.00 to 8.99%	\$0	\$2	\$3	8.19%
9.00 and Above	\$0	\$0	\$3	10.43%

WARM	1 mo	19 mo	72 mo	
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<b>Total Fixed-Rate, Fixed-Maturity Borrowings</b>	<b>\$18,322</b>
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### MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	\$13,516
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
<b>NON-MATURITY DEPOSITS</b>			
Transaction Accounts	\$9,745	0.43%	\$159
Money Market Deposit Accounts (MMDAs)	\$16,511	1.31%	\$801
Passbook Accounts	\$6,064	0.90%	\$123
Non-Interest-Bearing Non-Maturity Deposits	\$5,478		\$141
<b>ESCROW ACCOUNTS</b>			
Escrow for Mortgages Held in Portfolio	\$476	0.08%	
Escrow for Mortgages Serviced for Others	\$909	0.10%	
Other Escrows	\$345	0.79%	
<b>TOTAL NON-MATURITY DEPOSITS &amp; ESCROW ACCOUNTS</b>	<b>\$39,527</b>		
<b>UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS</b>	<b>\$-1</b>		
<b>UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS</b>	<b>\$-49</b>		
<b>OTHER LIABILITIES</b>			
Collateralized Mortgage Securities Issued	\$0		
Miscellaneous I	\$3,123		
Miscellaneous II	\$494		
<b>TOTAL LIABILITIES</b>	<b>\$112,274</b>		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	\$350		
EQUITY CAPITAL	\$10,727		
<b>TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL</b>	<b>\$123,350</b>		

# 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		\$4
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	11	\$13
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	30	\$143
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	23	\$132
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	23	\$316
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	73	\$2,015
1014	Opt commitment to orig 25- or 30-year FRMs	61	\$3,804
1016	Opt commitment to orig "other" Mortgages	65	\$1,134
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		\$4
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM Ins, svc retained		\$107
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		\$67
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		\$4
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	6	\$67
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		\$242
2016	Commit/purchase "other" Mortgage loans, svc retained	7	\$38
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM Ins, svc retained		\$54
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		\$243
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg Ins, svc retained	8	\$31
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	34	\$1,853
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	37	\$4,686
2036	Commit/sell "other" Mortgage loans, svc retained		\$125
2044	Commit/purchase 6-mo or 1-yr COFI ARM MBS		\$0
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		\$83
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		\$1
2054	Commit/purchase 25- to 30-year FRM MBS		\$1
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		\$3
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		\$506
2074	Commit/sell 25- or 30-yr FRM MBS	6	\$795



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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
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM Ins, svc released		\$8
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		\$0
2116	Commit/purchase "other" Mortgage loans, svc released		\$0
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		\$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM Ins, svc released		\$57
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	7	\$33
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg Ins, svc released		\$3
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	35	\$259
2134	Commit/sell 25- or 30-yr FRM loans, svc released	44	\$763
2136	Commit/sell "other" Mortgage loans, svc released	8	\$79
2202	Firm commitment to originate 1-month COFI ARM loans		\$0
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans	7	\$27
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM Ins	7	\$17
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	6	\$9
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg Ins	11	\$13
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	29	\$479
2214	Firm commit/originate 25- or 30-year FRM loans	27	\$310
2216	Firm commit/originate "other" Mortgage loans	21	\$72
3008	Option to purchase 3- or 5-yr Treasury ARMs		\$0
3012	Option to purchase 10-, 15-, or 20-yr FRMs		\$0
3014	Option to purchase 25- or 30-yr FRMs		\$325
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		\$1
3028	Option to sell 3- or 5-year Treasury ARMs		\$6
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	\$68
3034	Option to sell 25- or 30-year FRMs	8	\$671
4002	Commit/purchase non-Mortgage financial assets	23	\$253
4022	Commit/sell non-Mortgage financial assets		\$2

# 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
4024	Commit/sell core deposits		\$12
4026	Commit/sell "other" liabilities		\$28
5002	IR swap: pay fixed, receive 1-month LIBOR		\$3,845
5004	IR swap: pay fixed, receive 3-month LIBOR		\$1,478
5010	IR swap: pay fixed, receive 3-month Treasury		\$1,100
5024	IR swap: pay 1-month LIBOR, receive fixed		\$100
5026	IR swap: pay 3-month LIBOR, receive fixed		\$103
5104	IR swaption: pay fixed, receive 3-month LIBOR		\$1,700
6004	Interest rate Cap based on 3-month LIBOR		\$25
6018	Interest rate Cap based on 10-year Treasury		\$100
7018	Interest rate floor based on 10-year Treasury		\$1,350
9012	Long call option on Treasury bond futures contract		\$1,035
9036	Long put option on T-bond futures contract		\$145
9502	Fixed-rate construction loans in process	105	\$640
9512	Adjustable-rate construction loans in process	55	\$1,020