

Interest Rate Risk Exposure Report

Office of Thrift Supervision
Risk Modeling and Analysis Division
Washington, DC 20552

Area: Midwest

All Reporting CMR

Reporting Dockets: 192

June 2005

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	13,164	-1,247	-9 %	10.92 %	-65 bp
+200 bp	13,843	-567	-4 %	11.34 %	-23 bp
+100 bp	14,284	-127	-1 %	11.57 %	0 bp
0 bp	14,411			11.57 %	
-100 bp	14,044	-367	-3 %	11.22 %	-36 bp
-200 bp	13,232	-1,178	-8 %	10.54 %	-103 bp

Risk Measure for a Given Rate Shock

	06/30/2005	03/31/2005	06/30/2004
Pre-shock NPV Ratio: NPV as % of PV Assets	11.57 %	12.16 %	11.28 %
Post-shock NPV Ratio	10.54 %	11.35 %	10.72 %
Sensitivity Measure: Decline in NPV Ratio	103 bp	81 bp	56 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Effective with the March 2005 cycle, the Sensitivity Measure is once again defined as the decline in the Pre-shock NPV ratio caused by either a 200 basis point increase or decrease in rates, whichever shock produces the larger decline in the NPV ratio. As a result of this change, the results for March and June 2005 may not be comparable to those from previous quarters.

In the event that neither a -200 nor a +200 basis point change in rates produces a reduction in the NPV ratio, the institution is assigned a Sensitivity Measure of zero.

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Midwest
 All Reporting CMR
 Report Prepared: 09/15/2005 2:26:45 PM

Reporting Dockets: 192
 June 2005
 Data as of: 09/15/2005

Amounts in Millions

	-200 bp	-100 bp	Base Case			+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
			0 bp	+100 bp						
ASSETS										
MORTGAGE LOANS AND SECURITIES										
Fixed-Rate Single-Family First-Mortgage Loans and MBS										
30-Year Mortgage Loans	8,975	8,890	8,760	8,507	8,206	7,851	8,374	104.61	2.19	
30-Year Mortgage Securities	1,993	1,969	1,937	1,899	1,859	1,802	1,817	106.63	1.78	
15-Year Mortgages and MBS	9,356	9,252	9,015	8,702	8,365	8,028	8,880	101.53	3.05	
Balloon Mortgages and MBS	2,809	2,771	2,720	2,654	2,575	2,485	2,716	100.14	2.13	
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs										
6 Month or Less Reset Frequency	832	830	828	825	819	812	824	100.48	0.35	
7 Month to 2 Year Reset Frequency	7,255	7,204	7,137	7,038	6,907	6,749	7,095	100.58	1.17	
2+ to 5 Year Reset Frequency	12,741	12,515	12,240	11,911	11,540	11,134	12,204	100.29	2.47	
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs										
1 Month Reset Frequency	1,758	1,747	1,736	1,721	1,701	1,674	1,687	102.89	0.76	
2 Month to 5 Year Reset Frequency	2,182	2,151	2,116	2,074	2,024	1,967	2,127	99.51	1.81	
Multifamily and Nonresidential Mortgage Loans and Securities										
Adjustable-Rate, Balloons	3,792	3,761	3,712	3,662	3,614	3,567	3,766	98.55	1.33	
Adjustable-Rate, Fully Amortizing	4,067	4,041	4,008	3,974	3,940	3,907	4,039	99.24	0.84	
Fixed-Rate, Balloon	2,873	2,781	2,692	2,608	2,527	2,449	2,635	102.19	3.21	
Fixed-Rate, Fully Amortizing	2,299	2,221	2,147	2,078	2,012	1,950	2,094	102.53	3.34	
Construction and Land Loans										
Adjustable-Rate	6,977	6,969	6,961	6,953	6,946	6,940	6,965	99.95	0.12	
Fixed-Rate	1,608	1,578	1,550	1,522	1,496	1,471	1,589	97.53	1.81	
Second-Mortgage Loans and Securities										
Adjustable-Rate	7,655	7,649	7,643	7,636	7,631	7,627	7,593	100.65	0.09	
Fixed-Rate	5,879	5,744	5,615	5,492	5,375	5,263	5,566	100.88	2.24	
Other Assets Related to Mortgage Loans and Securities										
Net Nonperforming Mortgage Loans	-121	-119	-117	-116	-114	-112	-117	0.00	1.38	
Accrued Interest Receivable	452	452	452	452	452	452	452	100.00	0.00	
Advance for Taxes/Insurance	35	35	35	35	35	35	35	100.00	0.00	
Float on Escrows on Owned Mortgages	17	31	53	73	91	106			-39.28	
LESS: Value of Servicing on Mortgages Serviced by Others	-25	-26	-23	-22	-22	-22			8.46	
TOTAL MORTGAGE LOANS AND SECURITIES	83,460	82,498	81,262	79,721	78,022	76,178	80,340	101.15	1.71	

** PUBLIC **

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Midwest
 All Reporting CMR
 Report Prepared: 09/15/2005 2:26:45 PM

Reporting Dockets: 192
 June 2005
 Data as of: 09/15/2005

Amounts in Millions

	-200 bp	-100 bp	Base Case			+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
			0 bp	+100 bp						
ASSETS (cont.)										
NONMORTGAGE LOANS										
Commercial Loans										
Adjustable-Rate	5,156	5,151	5,146	5,141	5,137	5,134	5,143	100.06	0.09	
Fixed-Rate	1,682	1,640	1,599	1,560	1,522	1,486	1,583	100.97	2.50	
Consumer Loans										
Adjustable-Rate	9,408	9,402	9,396	9,389	9,383	9,378	9,478	99.13	0.07	
Fixed-Rate	6,275	6,175	6,078	5,985	5,894	5,806	6,183	98.31	1.57	
Other Assets Related to Nonmortgage Loans and Securities										
Net Nonperforming Nonmortgage Loans	-250	-248	-247	-245	-243	-242	-247	0.00	0.71	
Accrued Interest Receivable	103	103	103	103	103	103	103	100.00	0.00	
TOTAL NONMORTGAGE LOANS	22,374	22,222	22,076	21,933	21,796	21,665	22,244	99.24	0.66	
CASH, DEPOSITS, AND SECURITIES										
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	2,897	2,897	2,897	2,897	2,897	2,897	2,897	100.00	0.00	
Equities and All Mutual Funds	348	343	337	330	321	310	337	99.97	1.97	
Zero-Coupon Securities	248	244	240	237	234	230	239	100.64	1.46	
Government and Agency Securities	2,251	2,230	2,208	2,188	2,168	2,148	2,207	100.08	0.95	
Term Fed Funds, Term Repos	1,381	1,379	1,377	1,374	1,372	1,370	1,378	99.93	0.17	
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	338	325	312	300	289	278	304	102.55	3.95	
Mortgage-Derivative and Structured Securities										
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00	
Valued by Institution	3,147	3,131	3,091	3,028	2,912	2,815	3,118	99.16	1.66	
Structured Securities (Complex)	2,487	2,456	2,417	2,351	2,278	2,204	2,415	100.10	2.18	
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.71	
TOTAL CASH, DEPOSITS, AND SECURITIES	13,099	13,004	12,880	12,705	12,470	12,253	12,894	99.89	1.16	

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Midwest
 All Reporting CMR
 Report Prepared: 09/15/2005 2:26:45 PM

Reporting Dockets: 192
 June 2005
 Data as of: 09/15/2005

Amounts in Millions

	-200 bp	-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.									
Reposessed Assets	86	86	86	86	86	86	86	100.00	0.00
Real Estate Held for Investment	78	78	78	78	78	78	78	100.00	0.00
Investment in Unconsolidated Subsidiaries	22	22	22	20	19	17	22	100.00	4.04
Office Premises and Equipment	1,241	1,241	1,241	1,241	1,241	1,241	1,241	100.00	0.00
TOTAL REAL ASSETS, ETC.	1,427	1,428	1,427	1,426	1,424	1,422	1,427	100.00	0.06
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	238	311	407	465	489	490			-18.91
Adjustable-Rate Servicing	36	37	38	39	39	39			-2.07
Float on Mortgages Serviced for Others	121	161	209	240	261	277			-18.84
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	395	510	654	744	790	807			-17.92
OTHER ASSETS									
Purchased and Excess Servicing							415		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,134	3,134	3,134	3,134	3,134	3,134	3,134	100.00	0.00
Miscellaneous II							619		
Deposit Intangibles									
Retail CD Intangible	5	14	24	33	42	51			-41.31
Transaction Account Intangible	498	752	995	1,225	1,434	1,630			-23.75
MMDA Intangible	677	881	1,052	1,251	1,467	1,673			-17.60
Passbook Account Intangible	409	581	748	879	1,026	1,167			-19.90
Non-Interest-Bearing Account Intangible	104	200	291	378	460	538			-30.53
TOTAL OTHER ASSETS	4,827	5,563	6,245	6,901	7,564	8,194	4,169		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							395		
TOTAL ASSETS	125,582	125,224	124,544	123,430	122,066	120,519	121,470	103/100***	0.72/1.29***

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Midwest
 All Reporting CMR
 Report Prepared: 09/15/2005 2:26:45 PM

Reporting Dockets: 192
 June 2005
 Data as of: 09/15/2005

Amounts in Millions

	-200 bp	-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	21,437	21,340	21,243	21,148	21,054	20,960	21,296	99.75	0.45
Fixed-Rate Maturing in 13 Months or More	15,500	15,104	14,723	14,356	14,002	13,661	14,719	100.03	2.54
Variable-Rate	1,256	1,255	1,253	1,251	1,249	1,247	1,243	100.79	0.14
Demand									
Transaction Accounts	10,072	10,072	10,072	10,072	10,072	10,072	10,072	100/90*	0.00/2.61*
MMDAs	16,783	16,783	16,783	16,783	16,783	16,783	16,783	100/94*	0.00/1.18*
Passbook Accounts	7,290	7,290	7,290	7,290	7,290	7,290	7,290	100/90*	0.00/2.28*
Non-Interest-Bearing Accounts	4,049	4,049	4,049	4,049	4,049	4,049	4,049	100/93*	0.00/2.37*
TOTAL DEPOSITS	76,387	75,892	75,413	74,949	74,499	74,063	75,451	100/96*	0.63/1.58*
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	20,692	20,580	20,470	20,363	20,257	20,154	20,494	99.89	0.53
Fixed-Rate Maturing in 37 Months or More	3,745	3,580	3,425	3,278	3,139	3,007	3,340	102.53	4.41
Variable-Rate	1,169	1,169	1,168	1,168	1,168	1,167	1,157	100.93	0.03
TOTAL BORROWINGS	25,606	25,329	25,063	24,808	24,563	24,328	24,991	100.29	1.04
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	762	762	762	762	762	762	762	100.00	0.00
Other Escrow Accounts	61	59	58	56	54	53	65	89.18	2.96
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,065	2,065	2,065	2,065	2,065	2,065	2,065	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	105		
TOTAL OTHER LIABILITIES	2,888	2,886	2,885	2,883	2,881	2,880	2,997	96.25	0.06
Other Liabilities not Included Above									
Self-Valued	7,077	6,889	6,721	6,567	6,433	6,314	6,546	102.66	2.39
Unamortized Yield Adjustments							-21		
TOTAL LIABILITIES	111,958	110,996	110,081	109,207	108,377	107,585	109,965	100/97**	0.81/1.47**

** PUBLIC **

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Midwest
 All Reporting CMR
 Report Prepared: 09/15/2005 2:26:45 PM

Reporting Dockets: 192
 June 2005
 Data as of: 09/15/2005

Amounts in Millions

	-200 bp	-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	28	25	6	-35	-77	-116			
ARMs	6	5	4	3	0	-4			
Other Mortgages	34	21	0	-30	-66	-108			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	47	37	13	-29	-74	-120			
Sell Mortgages and MBS	-114	-93	-4	149	306	456			
Purchase Non-Mortgage Items	14	7	0	-7	-13	-19			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-19	-10	-1	8	16	24			
Pay Floating, Receive Fixed Swaps	56	21	-13	-46	-76	-106			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	0	1	10	22	34			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	0	0	0	0	0	0			
Options on Futures	17	8	2	0	2	5			
Construction LIP	12	-7	-25	-43	-61	-78			
Self-Valued	-472	-199	-34	80	176	263			
TOTAL OFF-BALANCE-SHEET POSITIONS	-391	-184	-52	61	154	230			

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Midwest
 All Reporting CMR
 Report Prepared: 09/15/2005 2:26:46 PM

Reporting Dockets: 192
 June 2005
 Data as of: 09/15/2005

Amounts in Millions

	Base Case								
	-200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE									
TOTAL ASSETS	125,582	125,224	124,544	123,430	122,066	120,519	121,470	103/100***	0.72/1.29***
MINUS TOTAL LIABILITIES	111,958	110,996	110,081	109,207	108,377	107,585	109,965	100/97**	0.81/1.47**
PLUS OFF-BALANCE-SHEET POSITIONS	-391	-184	-52	61	154	230			
TOTAL NET PORTFOLIO VALUE #	13,232	14,044	14,411	14,284	13,843	13,164	11,505	125.26	-0.83

* 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

Area: Midwest
 All Reporting CMR
 Report Prepared: 09/15/2005 2:26:46 PM

Reporting Dockets: 192
 June 2005
 Data as of: 09/14/2005

Amounts in Millions

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	\$50	\$2,862	\$1,785	\$956	\$2,721
WARM	298 mo	339 mo	325 mo	255 mo	170 mo
WAC	4.48%	5.63%	6.31%	7.44%	8.92%
Amount of these that is FHA or VA Guaranteed	\$3	\$145	\$130	\$454	\$2,481
Securities Backed by Conventional Mortgages	\$195	\$212	\$140	\$47	\$14
WARM	304 mo	306 mo	271 mo	198 mo	216 mo
Weighted Average Pass-Through Rate	4.39%	5.31%	6.22%	7.19%	8.49%
Securities Backed by FHA or VA Mortgages	\$2	\$46	\$100	\$233	\$828
WARM	336 mo	329 mo	299 mo	266 mo	171 mo
Weighted Average Pass-Through Rate	4.24%	5.45%	6.44%	7.45%	9.22%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	\$994	\$3,201	\$1,379	\$658	\$493
WAC	4.70%	5.39%	6.39%	7.32%	8.90%
Mortgage Securities	\$1,113	\$717	\$280	\$38	\$6
Weighted Average Pass-Through Rate	4.30%	5.19%	6.13%	7.16%	8.86%
WARM (of 15-Year Loans and Securities)	132 mo	149 mo	135 mo	109 mo	112 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	\$230	\$1,056	\$538	\$193	\$80
WAC	4.58%	5.46%	6.33%	7.33%	8.63%
Mortgage Securities	\$481	\$121	\$14	\$3	\$0
Weighted Average Pass-Through Rate	4.06%	5.09%	6.11%	7.31%	9.20%
WARM (of Balloon Loans and Securities)	61 mo	84 mo	63 mo	57 mo	67 mo

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

\$21,787

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Midwest
 All Reporting CMR
 Report Prepared: 09/15/2005 2:26:46 PM

Reporting Dockets: 192
 June 2005
 Data as of: 09/14/2005

Amounts in Millions

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	\$70	\$106	\$44	\$10	\$80
WAC	1.69%	4.60%	6.03%	1.19%	4.70%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	\$754	\$6,989	\$12,160	\$1,678	\$2,047
Weighted Average Margin	161 bp	238 bp	230 bp	228 bp	232 bp
WAC	5.48%	4.81%	4.86%	4.35%	5.04%
WARM	198 mo	293 mo	335 mo	297 mo	270 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	39 mo	1 mo	21 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					\$23,937

MEMO ITEMS FOR ALL ARMS (Reported at CMR 185)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	\$28	\$44	\$61	\$1	\$2
Weighted Average Distance from Lifetime Cap	37 bp	130 bp	52 bp	103 bp	182 bp
Balances With Coupon 201-400 bp from Lifetime Cap	\$37	\$140	\$693	\$107	\$86
Weighted Average Distance from Lifetime Cap	292 bp	358 bp	339 bp	357 bp	383 bp
Balances With Coupon Over 400 bp from Lifetime Cap	\$480	\$6,689	\$11,315	\$1,564	\$1,976
Weighted Average Distance from Lifetime Cap	860 bp	629 bp	580 bp	675 bp	650 bp
Balances Without Lifetime Cap	\$278	\$222	\$134	\$16	\$63
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	\$311	\$6,576	\$11,522	\$24	\$1,832
Weighted Average Periodic Rate Cap	208 bp	182 bp	217 bp	164 bp	183 bp
Balances Subject to Periodic Rate Floors	\$196	\$4,973	\$9,547	\$16	\$1,457
MBS Included in ARM Balances	\$205	\$2,912	\$4,440	\$803	\$156

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Midwest
 All Reporting CMR
 Report Prepared: 09/15/2005 2:26:46 PM

Reporting Dockets: 192
 June 2005
 Data as of: 09/14/2005

Amounts in Millions

MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	\$3,766	\$4,039
WARM	61 mo	129 mo
Remaining Term to Full Amortization	274 mo	
Rate Index Code	0	0
Margin	202 bp	307 bp
Reset Frequency	26 mo	22 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	\$663	\$471
Wghted Average Distance to Lifetime Cap	102 bp	64 bp
Fixed-Rate:		
Balances	\$2,635	\$2,094
WARM	47 mo	88 mo
Remaining Term to Full Amortization	262 mo	
WAC	6.38%	6.53%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	\$6,965	\$1,589
WARM	15 mo	26 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	102 bp	6.19%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	\$7,593	\$5,566
WARM	183 mo	147 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	61 bp	6.86%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	\$5,143	\$1,583
WARM	28 mo	35 mo
Margin in Column 1; WAC in Column 2	158 bp	6.54%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	\$9,478	\$6,183
WARM	65 mo	56 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	279 bp	7.45%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	\$133	\$457
Fixed Rate		
Remaining WAL <= 5 Years	\$281	\$2,081
Remaining WAL 5-10 Years	\$97	\$46
Remaining WAL Over 10 Years	\$10	
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	\$13
WAC	0.00%	0.87%
Principal-Only MBS	\$0	\$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	\$521	\$2,597

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Midwest
 All Reporting CMR
 Report Prepared: 09/15/2005 2:26:46 PM

Reporting Dockets: 192
 June 2005
 Data as of: 09/14/2005

Amounts in Millions

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	\$3,551	\$22,179	\$15,369	\$5,940	\$8,580
WARM	173 mo	263 mo	280 mo	258 mo	197 mo
Weighted Average Servicing Fee	27 bp	27 bp	28 bp	31 bp	38 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	374 loans				
FHA/VA	342 loans				
Subserviced by Others	367 loans				

Index on Serviced Loan

	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	\$4,849	\$972	Total # of Adjustable-Rate Loans Serviced	37 loans
WARM (in months)	328 mo	347 mo	Number of These Subserviced by Others	14 loans
Weighted Average Servicing Fee	24 bp	32 bp		

Total Balances of Mortgage Loans Serviced for Others	\$61,440
---	-----------------

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	\$2,897		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	\$337		
Zero-Coupon Securities	\$239	3.54%	17 mo
Government & Agency Securities	\$2,207	3.46%	12 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	\$1,378	3.08%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	\$304	4.86%	56 mo
Memo: Complex Securities (from supplemental reporting)	\$2,415		

Total Cash, Deposits, and Securities	\$9,777
---	----------------

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Midwest
 All Reporting CMR
 Report Prepared: 09/15/2005 2:26:46 PM

Reporting Dockets: 192
 June 2005
 Data as of: 09/14/2005

Amounts in Millions

ITEMS RELATED TO MORTGAGE LOANS AND SECURITIES		MEMORANDUM ITEMS	
Nonperforming Loans	\$303	Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	\$929
Accrued Interest Receivable	\$452	Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	\$31
Advances for Taxes and Insurance	\$35	Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Less: Unamortized Yield Adjustments	\$-292	Equity Securities and Non-Mortgage-Related Mutual Funds	\$79
Valuation Allowances	\$421	Mortgage-Related Mututal Funds	\$258
Unrealized Gains (Losses)	\$55	Mortgage Loans Serviced by Others:	
ITEMS RELATED TO NONMORTGAGE LOANS AND SECURITIES		Fixed-Rate Mortgage Loans Serviced	\$4,548
Nonperforming Loans	\$97	Weighted Average Servicing Fee	24 bp
Accrued Interest Receivable	\$103	Adjustable-Rate Mortgage Loans Serviced	\$7,060
Less: Unamortized Yield Adjustments	\$-26	Weighted Average Servicing Fee	26 bp
Valuation Allowances	\$344	Credit-Card Balances Expected to Pay Off in Grace Period	\$1,903
Unrealized Gains (Losses)	\$0		
OTHER ITEMS			
Real Estate Held for Investment	\$78		
Repossessed Assets	\$86		
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	\$22		
Office Premises and Equipment	\$1,241		
Items Related to Certain Investment Securities			
Unrealized Gains (Losses)	\$18		
Less: Unamortized Yield Adjustments	\$-4		
Valuation Allowances	\$0		
Other Assets			
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	\$415		
Miscellaneous I	\$3,134		
Miscellaneous II	\$619		
TOTAL ASSETS	\$121,470		

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Midwest
 All Reporting CMR
 Report Prepared: 09/15/2005 2:26:46 PM

Reporting Dockets: 192
 June 2005
 Data as of: 09/14/2005

Amounts in Millions

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	\$5,117	\$1,592	\$429	\$59
WAC	2.44%	2.52%	6.24%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	\$7,324	\$5,879	\$955	\$74
WAC	2.98%	2.73%	5.28%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		\$6,390	\$3,891	\$55
WAC		3.30%	4.28%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			\$4,438	\$30
WAC			4.20%	
WARM			54 mo	

Total Fixed-Rate, Fixed Maturity Deposits:	\$36,015
---	-----------------

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	\$1,387	\$864	\$929
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	\$10,555	\$12,438	\$8,848
Penalty in Months of Forgone Interest	3.20 mo	5.73 mo	5.82 mo
Balances in New Accounts	\$1,579	\$895	\$402

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Midwest
 All Reporting CMR
 Report Prepared: 09/15/2005 2:26:46 PM

Reporting Dockets: 192
 June 2005
 Data as of: 09/14/2005

Amounts in Millions

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%	\$1,042	\$1,649	\$24	2.54%
3.00 to 3.99%	\$13,247	\$3,069	\$495	3.29%
4.00 to 4.99%	\$22	\$513	\$1,894	4.44%
5.00 to 5.99%	\$58	\$556	\$202	5.53%
6.00 to 6.99%	\$8	\$55	\$701	6.39%
7.00 to 7.99%	\$11	\$262	\$16	7.16%
8.00 to 8.99%	\$0	\$2	\$0	8.23%
9.00 and Above	\$0	\$0	\$9	12.20%

WARM	1 mo	20 mo	61 mo	
------	------	-------	-------	--

Total Fixed-Rate, Fixed-Maturity Borrowings	\$23,833
--	-----------------

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	\$8,947
Book Value of Redeemable Preferred Stock	\$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Midwest
 All Reporting CMR
 Report Prepared: 09/15/2005 2:26:46 PM

Reporting Dockets: 192
 June 2005
 Data as of: 09/14/2005

Amounts in Millions

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	\$10,072	0.50%	\$310
Money Market Deposit Accounts (MMDAs)	\$16,783	2.21%	\$622
Passbook Accounts	\$7,290	1.78%	\$395
Non-Interest-Bearing Non-Maturity Deposits	\$4,049		\$162
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	\$229	0.07%	
Escrow for Mortgages Serviced for Others	\$533	0.06%	
Other Escrows	\$65	0.36%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	\$39,020		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	\$-4		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	\$-17		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	\$0		
Miscellaneous I	\$2,065		
Miscellaneous II	\$105		

TOTAL LIABILITIES	\$109,965
--------------------------	------------------

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	\$368
EQUITY CAPITAL	\$11,136

TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	\$121,470
--	------------------

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest
 All Reporting CMR
 Report Prepared: 09/15/2005 2:26:46 PM

Reporting Dockets: 192
 June 2005
 Data as of: 09/14/2005

Amounts in Millions

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		\$8
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	10	\$18
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	28	\$66
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	23	\$105
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	17	\$10
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	66	\$229
1014	Opt commitment to orig 25- or 30-year FRMs	51	\$685
1016	Opt commitment to orig "other" Mortgages	59	\$1,210
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		\$1
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM Ins, svc retained		\$3
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		\$88
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	6	\$33
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		\$60
2016	Commit/purchase "other" Mortgage loans, svc retained	8	\$45
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM Ins, svc retained		\$1
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		\$1
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg Ins, svc retained		\$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	22	\$85
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	25	\$595
2036	Commit/sell "other" Mortgage loans, svc retained		\$10
2054	Commit/purchase 25- to 30-year FRM MBS		\$12
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		\$232
2074	Commit/sell 25- or 30-yr FRM MBS		\$226
2102	Commit/purchase 1-mo COFI ARM loans, svc released		\$3
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM Ins, svc released		\$9
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		\$2
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		\$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM Ins, svc released	6	\$88

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest
 All Reporting CMR
 Report Prepared: 09/15/2005 2:26:46 PM

Reporting Dockets: 192
 June 2005
 Data as of: 09/14/2005

Amounts in Millions

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

Contract Code	Off-Balance-Sheet Contract Positions	# Firms if # > 5	Notional Amount
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	7	\$278
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg Ins, svc released		\$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	25	\$231
2134	Commit/sell 25- or 30-yr FRM loans, svc released	38	\$1,145
2136	Commit/sell "other" Mortgage loans, svc released	10	\$81
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		\$58
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM Ins	8	\$58
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		\$6
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg Ins	7	\$23
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	29	\$171
2214	Firm commit/originate 25- or 30-year FRM loans	20	\$339
2216	Firm commit/originate "other" Mortgage loans	17	\$110
3012	Option to purchase 10-, 15-, or 20-yr FRMs		\$0
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		\$1
3028	Option to sell 3- or 5-year Treasury ARMs		\$26
3032	Option to sell 10-, 15-, or 20-year FRMs		\$38
3034	Option to sell 25- or 30-year FRMs	7	\$174
3072	Short option to sell 10-, 15-, or 20-yr FRMs		\$0
3074	Short option to sell 25- or 30-yr FRMs		\$0
4002	Commit/purchase non-Mortgage financial assets	21	\$303
4022	Commit/sell non-Mortgage financial assets		\$2
5002	IR swap: pay fixed, receive 1-month LIBOR		\$145
5004	IR swap: pay fixed, receive 3-month LIBOR		\$13
5010	IR swap: pay fixed, receive 3-month Treasury		\$200
5024	IR swap: pay 1-month LIBOR, receive fixed		\$876
5026	IR swap: pay 3-month LIBOR, receive fixed		\$6
9012	Long call option on Treasury bond futures contract		\$55
9036	Long put option on T-bond futures contract		\$20

AGGREGATE SCHEDULE CMR REPORT
SUPPLEMENTAL REPORTING

Area: Midwest
All Reporting CMR
Report Prepared: 09/15/2005 2:26:46 PM

Reporting Dockets: 192
June 2005
Data as of: 09/14/2005

Amounts in Millions

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
9502	Fixed-rate construction loans in process	88	\$688
9512	Adjustable-rate construction loans in process	48	\$1,422

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest
 All Reporting CMR
 Report Prepared: 09/15/2005 2:26:46 PM

Reporting Dockets: 192
 June 2005
 Data as of: 09/14/2005

Amounts in Millions

SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
100	Multi/nonres mtg Ins; adj Balloon < 300 bp to Life Cap		\$0
115	Multi/nonres mtg Ins; adj f/amort > 300 bp to Life Cap		\$0
116	Multi/nonres mtg Ins; adj fully amort w/no Life Cap		\$1
120	Other investment securities, fixed-coupon securities		\$6
125	Multi/nonres mtg loans; fixed-rate, Balloon		\$6
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		\$37
130	Construction and land loans (adj-rate)		\$0
140	Second Mortgages (adj-rate)		\$5
150	Commercial loans (adj-rate)		\$1
180	Consumer loans; loans on deposits		\$6
181	Consumer loans; unsecured home improvement		\$0
182	Consumer loans; education loans		\$6
183	Consumer loans; auto loans and leases		\$2,789
184	Consumer loans; mobile home loans		\$24
185	Consumer loans; credit cards		\$7,526
187	Consumer loans; recreational vehicles		\$1
189	Consumer loans; other		\$3
200	Variable-rate, fixed-maturity CDs	65	\$1,243
220	Variable-rate FHLB advances	18	\$317
299	Other variable-rate	25	\$841
300	Govt. & agency securities, fixed-coupon securities		\$16
302	Govt. & agency securities, floating-rate securities		\$0

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest
 All Reporting CMR
 Report Prepared: 09/15/2005 2:26:47 PM

Reporting Dockets: 192
 June 2005
 Data as of: 09/14/2005

Amounts in Millions

SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # >	Balance	Estimated Market Value After Specified Rate Shock					
			-200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	95	\$2,415	\$2,487	\$2,456	\$2,417	\$2,351	\$2,278	\$2,204
123 - Mortgage Derivatives - M/V estimate	74	\$2,992	\$3,147	\$3,131	\$3,091	\$3,028	\$2,912	\$2,815
129 - Mortgage-Related Mutual Funds - M/V estimate	10	\$68	\$68	\$68	\$68	\$67	\$66	\$65
280 - FHLB putable advance-M/V estimate	21	\$335	\$378	\$362	\$349	\$339	\$334	\$332
281 - FHLB convertible advance-M/V estimate	35	\$2,480	\$2,840	\$2,730	\$2,635	\$2,556	\$2,492	\$2,439
282 - FHLB callable advance-M/V estimate	16	\$233	\$259	\$250	\$242	\$237	\$234	\$232
283 - FHLB periodic floor floating rate advance-M/V Estimates		\$5	\$5	\$5	\$5	\$5	\$5	\$5
289 - Other FHLB structured advances - M/V estimate	12	\$2,656	\$2,744	\$2,694	\$2,646	\$2,597	\$2,549	\$2,503
290 - Other structured borrowings - M/V estimate		\$837	\$852	\$848	\$843	\$833	\$819	\$803
500 - Other OBS Positions w/o contract code or exceeds 16 positions	7	\$8,300	\$-472	\$-199	\$-34	\$80	\$176	\$263