Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: IL

All Reporting CMR **Reporting Dockets: 51** **September 2004**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	2,464	-1,065	-30 %	8.47 %	-302 bp
+200 bp	2,888	-640	-18 %	9.73 %	-176 bp
+100 bp	3,258	-270	-8 %	10.78 %	-72 bp
0 bp	3,528			11.49 %	
-100 bp	3,592	64	+2 %	11.59 %	+10 bp

Risk Measure for a Given Rate Shock

	09/30/2004	06/30/2004	09/30/2003
Pre-shock NPV Ratio: NPV as % of PV Assets	11.49 %	11.48 %	11.29 %
Post-shock NPV Ratio	9.73 %	9.35 %	9.62 %
Sensitivity Measure: Decline in NPV Ratio	176 bp	213 bp	167 bp
TB 13a Level of Risk	Minimal	Moderate	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: 12/15/2004 3:28:41 PM — **Amounts in Millions** — **Data as of: 12/15/2004**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS								
MORTGAGE LOANS AND SECURITIES								
Fixed-Rate Single-Family First-Mortgage Loans and MBS								
30-Year Mortgage Loans	1,341	1,310	1,249	1,182	1,118	1,283	102.09	3.50
30-Year Mortgage Securities	169	164	158	151	144	161	101.89	3.20
15-Year Mortgages and MBS	3,403	3,310	3,180	3,041	2,905	3,239	102.20	3.37
Balloon Mortgages and MBS	1,167	1,145	1,114	1,075	1,031	1,130	101.31	2.32
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	124	124	123	121	119	121	101.98	0.49
7 Month to 2 Year Reset Frequency	2,085	2,065	2,030	1,979	1,915	2,023	102.04	1.32
2+ to 5 Year Reset Frequency	4,115	3,996	3,852	3,691	3,523	4,024	99.30	3.30
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	10	10	10	10	10	10	102.26	0.83
2 Month to 5 Year Reset Frequency	97	95	94	91	89	95	100.15	1.84
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	334	333	332	330	328	334	99.69	0.34
Adjustable-Rate, Fully Amortizing	1,651	1,639	1,626	1,614	1,602	1,650	99.32	0.78
Fixed-Rate, Balloon	602	584	566	549	533	561	104.11	3.09
Fixed-Rate, Fully Amortizing	808	768	732	699	668	744	103.22	4.92
Construction and Land Loans								
Adjustable-Rate	316	315	315	314	313	315	100.26	0.24
Fixed-Rate	110	108	106	105	103	110	98.06	1.72
Second-Mortgage Loans and Securities								
Adjustable-Rate	2,359	2,358	2,357	2,356	2,355	2,407	97.94	0.05
Fixed-Rate	213	209	205	201	197	208	100.28	1.98
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	4	4	4	4	4	4	100.00	-0.53
Accrued Interest Receivable	63	63	63	63	63	63	100.00	0.00
Advance for Taxes/Insurance	2	2	2	2	2	2	100.00	0.00
Float on Escrows on Owned Mortgages	10	17	23	29	34			-37.50
LESS: Value of Servicing on Mortgages Serviced by Others	-14	-19	-21	-21	-21			-17.52
TOTAL MORTGAGE LOANS AND SECURITIES	**18,999**	**18,638**	**18,161**	**17,628**	**17,078**	**18,486**	**100.82**	**2.25**

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		Base Case						
	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	194	194	194	194	195	196	99.09	-0.03
Fixed-Rate	236	228	221	213	206	225	101.35	3.44
Consumer Loans								
Adjustable-Rate	632	632	631	631	631	623	101.35	0.06
Fixed-Rate	2,079	2,055	2,031	2,008	1,986	2,056	99.95	1.15
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-52	-52	-51	-51	-50	-52	0.00	1.07
Accrued Interest Receivable	23	23	23	23	23	23	100.00	0.00
TOTAL NONMORTGAGE LOANS	**3,112**	**3,080**	**3,049**	**3,019**	**2,990**	**3,071**	**100.28**	**1.02**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	599	599	599	599	599	599	100.00	0.00
Equities and All Mutual Funds	220	215	210	204	197	215	100.00	2.29
Zero-Coupon Securities	8	7	6	6	5	6	121.53	9.79
Government and Agency Securities	920	897	874	853	832	890	100.72	2.57
Term Fed Funds, Term Repos	639	638	638	637	636	638	100.03	0.14
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	565	544	525	507	490	514	105.84	3.63
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	2,904	2,860	2,780	2,689	2,594	2,873	99.56	2.18
Structured Securities (Complex)	1,014	1,005	984	955	921	1,007	99.86	1.51
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	1.07
TOTAL CASH, DEPOSITS, AND SECURITIES	**6,869**	**6,766**	**6,615**	**6,449**	**6,273**	**6,742**	**100.35**	**1.87**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	40	40	40	40	40	40	100.00	0.00
Real Estate Held for Investment	32	32	32	32	32	32	100.00	0.00
Investment in Unconsolidated Subsidiaries	8	8	8	7	6	8	100.00	4.81
Office Premises and Equipment	297	297	297	297	297	297	100.00	0.00
TOTAL REAL ASSETS, ETC.	**378**	**378**	**377**	**376**	**376**	**378**	**100.00**	**0.10**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	23	34	42	43	43			-26.79
Adjustable-Rate Servicing	8	8	8	8	8			-2.34
Float on Mortgages Serviced for Others	28	38	46	50	53			-23.34
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**59**	**81**	**96**	**101**	**104**			**-22.67**
OTHER ASSETS								
Purchased and Excess Servicing						39		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,049	1,049	1,049	1,049	1,049	1,049	100.00	0.00
Miscellaneous II						335		
Deposit Intangibles								
Retail CD Intangible	1	4	8	11	14			-76.18
Transaction Account Intangible	122	166	209	252	289			-26.13
MMDA Intangible	143	189	227	264	300			-22.20
Passbook Account Intangible	224	297	366	431	493			-23.92
Non-Interest-Bearing Account Intangible	34	54	74	92	110			-37.00
TOTAL OTHER ASSETS	**1,573**	**1,760**	**1,932**	**2,099**	**2,254**	**1,422**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						68		
TOTAL ASSETS	**30,989**	**30,702**	**30,230**	**29,673**	**29,075**	**30,167**	**102/99*** **	**1.23/1.86*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	6,690	6,658	6,627	6,596	6,565	6,644	100.21	0.47
Fixed-Rate Maturing in 13 Months or More	5,448	5,312	5,181	5,054	4,931	5,235	101.48	2.52
Variable-Rate	79	79	79	79	79	79	100.01	0.07
Demand								
Transaction Accounts	1,858	1,858	1,858	1,858	1,858	1,858	100/91*	0.00/2.56*
MMDAs	3,079	3,079	3,079	3,079	3,079	3,079	100/94*	0.00/1.45*
Passbook Accounts	3,227	3,227	3,227	3,227	3,227	3,227	100/91*	0.00/2.43*
Non-Interest-Bearing Accounts	903	903	903	903	903	903	100/94*	0.00/2.36*
TOTAL DEPOSITS	**21,284**	**21,116**	**20,953**	**20,795**	**20,642**	**21,025**	**100/97***	**0.78/1.69***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	2,480	2,454	2,428	2,402	2,377	2,440	100.58	1.07
Fixed-Rate Maturing in 37 Months or More	446	430	415	401	387	418	102.86	3.56
Variable-Rate	375	375	375	374	374	374	100.19	0.07
TOTAL BORROWINGS	**3,301**	**3,259**	**3,217**	**3,177**	**3,138**	**3,232**	**100.83**	**1.28**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	173	173	173	173	173	173	100.00	0.00
Other Escrow Accounts	42	41	39	38	37	44	91.53	3.00
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	283	283	283	283	283	283	100.00	0.00
Miscellaneous II	0	0	0	0	0	54		
TOTAL OTHER LIABILITIES	**497**	**496**	**495**	**494**	**493**	**553**	**89.63**	**0.25**
Other Liabilities not Included Above								
Self-Valued	2,341	2,316	2,296	2,281	2,270	2,262	102.39	0.96
Unamortized Yield Adjustments						12		
TOTAL LIABILITIES	**27,423**	**27,186**	**26,962**	**26,747**	**26,543**	**27,084**	**100/98****	**0.85/1.55****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	5	2	-5	-12	-18			
ARMs	2	1	0	-1	-2			
Other Mortgages	1	0	-1	-2	-4			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	31	20	0	-23	-50			
Sell Mortgages and MBS	-10	-4	6	16	26			
Purchase Non-Mortgage Items	0	0	0	0	0			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	0	0	0	0	0			
Pay Floating, Receive Fixed Swaps	0	0	0	0	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	-3	-6	-9			
Interest-Rate Caps	0	0	0	1	2			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	-8	-11	-13	-16	-18			
Self-Valued	5	5	5	5	5			
TOTAL OFF-BALANCE-SHEET POSITIONS	**26**	**13**	**-11**	**-39**	**-69**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	30,989	30,702	30,230	29,673	29,075	30,167	102/99***	1.23/1.86***
MINUS TOTAL LIABILITIES	27,423	27,186	26,962	26,747	26,543	27,084	100/98**	0.85/1.55**
PLUS OFF-BALANCE-SHEET POSITIONS	26	13	-11	-39	-69			
TOTAL NET PORTFOLIO VALUE #	3,592	3,528	3,258	2,888	2,464	3,083	114.43	4.74

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
# NPV includes the reported amount of Minority Interest in Consolidated Subsidaries
Note: Base Case Value is expressed as a Percent of Face Value

AGGREGATE SCHEDULE CMR REPORT

ASSETS

Area: IL
All Reporting CMR
Report Prepared: 12/15/2004 3:28:41 PM

Amounts in Millions

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September 2004
Data as of: 12/14/2004

FIXED-RATE, SINGLE FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

	Coupon				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$58	$544	$500	$136	$46
WARM	324 mo	341 mo	326 mo	284 mo	212 mo
WAC	4.66%	5.58%	6.38%	7.36%	8.90%
Amount of these that is FHA or VA Guaranteed	$0	$2	$5	$2	$1
Securities Backed by Conventional Mortgages	$47	$44	$35	$12	$5
WARM	243 mo	272 mo	277 mo	260 mo	158 mo
Weighted Average Pass-Through Rate	4.20%	5.31%	6.21%	7.06%	8.67%
Securities Backed by FHA or VA Mortgages	$3	$5	$5	$3	$3
WARM	101 mo	48 mo	297 mo	173 mo	202 mo
Weighted Average Pass-Through Rate	4.64%	5.03%	6.46%	7.29%	8.36%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$375	$1,206	$502	$224	$53
WAC	4.71%	5.44%	6.38%	7.34%	8.59%
Mortgage Securities	$453	$336	$82	$7	$1
Weighted Average Pass-Through Rate	4.40%	5.18%	6.11%	7.09%	8.46%
WARM (of 15-Year Loans and Securities)	152 mo	160 mo	142 mo	143 mo	125 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$307	$320	$147	$81	$37
WAC	4.56%	5.37%	6.37%	7.36%	8.49%
Mortgage Securities	$226	$9	$2	$1	$0
Weighted Average Pass-Through Rate	4.18%	5.17%	6.10%	7.24%	0.00%
WARM (of Balloon Loans and Securities)	71 mo	78 mo	66 mo	64 mo	50 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$5,814**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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All Reporting CMR
Report Prepared: 12/15/2004 3:28:41 PM

Amounts in Millions

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September 2004
Data as of: 12/14/2004

ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$2	$32	$25	$0	$3
WAC	4.40%	3.22%	4.23%	0.00%	4.72%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$119	$1,991	$3,999	$10	$93
Weighted Average Margin	204 bp	239 bp	262 bp	185 bp	256 bp
WAC	4.32%	4.40%	4.56%	4.85%	4.86%
WARM	250 mo	322 mo	356 mo	195 mo	262 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	44 mo	2 mo	24 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	$6,274

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	$11	$2	$2	$0	$1
Weighted Average Distance from Lifetime Cap	169 bp	125 bp	101 bp	171 bp	58 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$8	$172	$2	$2	$0
Weighted Average Distance from Lifetime Cap	269 bp	270 bp	385 bp	350 bp	350 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$88	$1,816	$3,993	$7	$92
Weighted Average Distance from Lifetime Cap	845 bp	614 bp	549 bp	812 bp	668 bp
Balances Without Lifetime Cap	$14	$33	$27	$0	$2
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$79	$1,778	$3,751	$4	$73
Weighted Average Periodic Rate Cap	160 bp	170 bp	191 bp	174 bp	196 bp
Balances Subject to Periodic Rate Floors	$50	$1,529	$2,637	$1	$81
MBS Included in ARM Balances	$50	$809	$339	$8	$6

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Report Prepared: 12/15/2004 3:28:41 PM

Amounts in Millions

Reporting Dockets: 51
September 2004
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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$334	$1,650
WARM	52 mo	269 mo
Remaining Term to Full Amortization	279 mo	
Rate Index Code	0	0
Margin	143 bp	296 bp
Reset Frequency	9 mo	24 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$46	$3
Wghted Average Distance to Lifetime Cap	115 bp	23 bp
Fixed-Rate:		
Balances	$561	$744
WARM	44 mo	146 mo
Remaining Term to Full Amortization	247 mo	
WAC	6.48%	6.96%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$315	$110
WARM	28 mo	26 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	194 bp	5.55%
Reset Frequency	6 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$2,407	$208
WARM	85 mo	100 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	47 bp	6.61%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$196	$225
WARM	67 mo	47 mo
Margin in Column 1; WAC in Column 2	56 bp	5.28%
Reset Frequency	1 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$623	$2,056
WARM	151 mo	44 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	247 bp	7.23%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$5	$126
Fixed Rate		
Remaining WAL <= 5 Years	$19	$2,688
Remaining WAL 5-10 Years	$14	$21
Remaining WAL Over 10 Years	$0	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$38	$2,835

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Amounts in Millions

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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	$377	$2,569	$2,078	$1,175	$752
WARM	146 mo	251 mo	320 mo	131 mo	85 mo
Weighted Average Servicing Fee	24 bp	25 bp	23 bp	22 bp	20 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	45 loans				
FHA/VA	0 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$1,448	$108
WARM (in months)	229 mo	138 mo
Weighted Average Servicing Fee	20 bp	25 bp

Total # of Adjustable-Rate Loans Serviced	4 loans
Number of These Subserviced by Others	0 loans

Total Balances of Mortgage Loans Serviced for Others	**$8,507**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$599		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$215		
Zero-Coupon Securities	$6	5.71%	114 mo
Government & Agency Securities	$890	3.13%	34 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$638	1.69%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$514	4.81%	54 mo
Memo: Complex Securities (from supplemental reporting)	$1,007		
Total Cash, Deposits, and Securities	**$3,869**		

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Amounts in Millions

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$90
Accrued Interest Receivable	$63
Advances for Taxes and Insurance	$2
Less: Unamortized Yield Adjustments	$-42
Valuation Allowances	$87
Unrealized Gains (Losses)	$-7

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$9
Accrued Interest Receivable	$23
Less: Unamortized Yield Adjustments	$-17
Valuation Allowances	$61
Unrealized Gains (Losses)	$1

OTHER ITEMS	
Real Estate Held for Investment	$32
Repossessed Assets	$40
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$8
Office Premises and Equipment	$297
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$8
Less: Unamortized Yield Adjustments	$-7
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$39
Miscellaneous I	$1,049
Miscellaneous II	$335
TOTAL ASSETS	**$30,167**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$0
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$5
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$77
Mortgage-Related Mututal Funds	$138
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,161
Weighted Average Servicing Fee	8 bp
Adjustable-Rate Mortgage Loans Serviced	$1,046
Weighted Average Servicing Fee	9 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$192

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: IL
All Reporting CMR
Report Prepared: 12/15/2004 3:28:42 PM

Amounts in Millions

Reporting Dockets: 51
September 2004
Data as of: 12/14/2004

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	$1,629	$574	$31	$33
WAC	1.63%	2.77%	6.07%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$2,046	$2,173	$192	$125
WAC	1.92%	2.80%	5.93%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$2,630	$1,144	$10
WAC		2.88%	4.99%	
WARM		20 mo	30 mo	
Balances Maturing in 37 or More Months			$1,461	$6
WAC			3.93%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$11,879**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$81	$75	$228
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$2,946	$4,841	$2,333
Penalty in Months of Forgone Interest	3.25 mo	5.97 mo	6.23 mo
Balances in New Accounts	$513	$835	$171

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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All Reporting CMR
Report Prepared: 12/15/2004 3:28:42 PM

Amounts in Millions

Reporting Dockets: 51
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Data as of: 12/14/2004

FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT	Remaining Maturity			
	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 3.00%	$540	$972	$9	2.03%
3.00 to 3.99%	$64	$351	$154	3.50%
4.00 to 4.99%	$30	$234	$107	4.58%
5.00 to 5.99%	$25	$55	$144	5.44%
6.00 to 6.99%	$1	$138	$0	6.70%
7.00 to 7.99%	$0	$30	$4	7.22%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	18 mo	47 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$2,857**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$2,715
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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Report Prepared: 12/15/2004 3:28:42 PM

Amounts in Millions

Reporting Dockets: 51
September 2004
Data as of: 12/14/2004

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$1,858	0.78%	$149
Money Market Deposit Accounts (MMDAs)	$3,079	1.32%	$217
Passbook Accounts	$3,227	0.83%	$109
Non-Interest-Bearing Non-Maturity Deposits	$903		$46
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$127	0.14%	
Escrow for Mortgages Serviced for Others	$46	0.01%	
Other Escrows	$44	0.37%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$9,284		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$4		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$8		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$283		
Miscellaneous II	$54		
TOTAL LIABILITIES	**$27,084**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$3,083
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$30,167**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: IL | **Reporting Dockets: 51**
All Reporting CMR | **September 2004**
Report Prepared: 12/15/2004 3:28:42 PM | **Amounts in Millions** | **Data as of: 12/14/2004**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$0
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$1
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	7	$33
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs		$33
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	11	$34
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	21	$40
1014	Opt commitment to orig 25- or 30-year FRMs	17	$87
1016	Opt commitment to orig "other" Mortgages	13	$35
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$0
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$1
2016	Commit/purchase "other" Mortgage loans, svc retained		$1
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$0
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$24
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$3
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$17
2034	Commit/sell 25- to 30-yr FRM loans, svc retained		$62
2036	Commit/sell "other" Mortgage loans, svc retained		$2
2054	Commit/purchase 25- to 30-year FRM MBS		$17
2074	Commit/sell 25- or 30-yr FRM MBS		$13
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$1
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released		$1
2134	Commit/sell 25- or 30-yr FRM loans, svc released	6	$59
2202	Firm commitment to originate 1-month COFI ARM loans		$147
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$9
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$0
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$353

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$16
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	8	$40
2214	Firm commit/originate 25- or 30-year FRM loans		$157
2216	Firm commit/originate "other" Mortgage loans		$1
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$4
3028	Option to sell 3- or 5-year Treasury ARMs		$8
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$1
3032	Option to sell 10-, 15-, or 20-year FRMs		$3
3034	Option to sell 25- or 30-year FRMs		$12
3066	Short option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$4
3068	Short option to sell 3- or 5-yr Treasury ARMs		$8
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$1
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$10
3074	Short option to sell 25- or 30-yr FRMs		$55
4002	Commit/purchase non-Mortgage financial assets		$6
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$61
6002	Interest rate Cap based on 1-month LIBOR		$474
6022	Interest rate Cap based on the prime rate		$50
9502	Fixed-rate construction loans in process	15	$77
9512	Adjustable-rate construction loans in process	6	$37