# Interest Rate Risk Exposure Report

## Office of Thrift Supervision

**Risk Modeling and Analysis Division**
**Washington, DC 20552**

## Area: Midwest

**All Reporting CMR** **Reporting Dockets: 164** **September 2007**

## 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 | 12,094 | -1,761 | -13 % | 10.52 % | -120 bp |
| +200 bp | 12,742 | -1,113 | -8 % | 10.97 % | -74 bp |
| +100 bp | 13,374 | -481 | -3 % | 11.41 % | -31 bp |
| 0 bp | 13,855 | | | 11.72 % | |
| -100 bp | 14,050 | 195 | +1 % | 11.81 % | +9 bp |
| -200 bp | 14,010 | 155 | +1 % | 11.72 % | 0 bp |

## Risk Measure for a Given Rate Shock

| | 9/30/2007 | 6/30/2007 | 9/30/2006 |
|---|---|---|---|
| Pre-shock NPV Ratio: NPV as % of PV Assets | 11.72 % | 12.46 % | 11.89 % |
| Post-shock NPV Ratio | 10.97 % | 11.54 % | 11.20 % |
| Sensitivity Measure: Decline in NPV Ratio | 74 bp | 92 bp | 69 bp |
| TB 13a Level of Risk | Minimal | Minimal | Minimal |

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## Present Value Estimates by Interest Rate Scenario

**Area: Midwest** | **Reporting Dockets: 164**
**All Reporting CMR** | **September 2007**
**Report Prepared: 1/10/2008 11:53:44 AM** | **Amounts in Millions** | **Data as of: 1/10/2008**

| | -200 bp | -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 | 7,403 | 7,286 | 7,108 | 6,856 | 6,567 | 6,268 | 7,075 | 100.47 | 3.02 |
| 30-Year Mortgage Securities | 2,467 | 2,425 | 2,370 | 2,301 | 2,223 | 2,138 | 2,325 | 101.94 | 2.62 |
| 15-Year Mortgages and MBS | 6,495 | 6,374 | 6,208 | 6,017 | 5,815 | 5,613 | 6,225 | 99.74 | 2.87 |
| Balloon Mortgages and MBS | 1,716 | 1,694 | 1,669 | 1,639 | 1,604 | 1,565 | 1,678 | 99.45 | 1.66 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs** | | | | | | | | | |
| 6 Month or Less Reset Frequency | 377 | 375 | 373 | 371 | 369 | 366 | 373 | 99.97 | 0.49 |
| 7 Month to 2 Year Reset Frequency | 7,421 | 7,360 | 7,299 | 7,227 | 7,121 | 6,974 | 7,295 | 100.06 | 0.91 |
| 2+ to 5 Year Reset Frequency | 3,926 | 3,878 | 3,816 | 3,718 | 3,599 | 3,467 | 3,834 | 99.52 | 2.10 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs** | | | | | | | | | |
| 1 Month Reset Frequency | 1,268 | 1,258 | 1,247 | 1,235 | 1,219 | 1,199 | 1,221 | 102.16 | 0.94 |
| 2 Month to 5 Year Reset Frequency | 1,690 | 1,664 | 1,635 | 1,602 | 1,564 | 1,522 | 1,694 | 96.51 | 1.91 |
| **Multifamily and Nonresidential Mortgage Loans and Securities** | | | | | | | | | |
| Adjustable-Rate, Balloons | 1,650 | 1,640 | 1,630 | 1,620 | 1,609 | 1,598 | 1,629 | 100.05 | 0.62 |
| Adjustable-Rate, Fully Amortizing | 3,393 | 3,364 | 3,335 | 3,307 | 3,277 | 3,247 | 3,340 | 99.85 | 0.86 |
| Fixed-Rate, Balloon | 3,721 | 3,586 | 3,457 | 3,335 | 3,219 | 3,109 | 3,459 | 99.95 | 3.62 |
| Fixed-Rate, Fully Amortizing | 1,806 | 1,742 | 1,683 | 1,627 | 1,575 | 1,525 | 1,650 | 102.00 | 3.43 |
| **Construction and Land Loans** | | | | | | | | | |
| Adjustable-Rate | 8,552 | 8,531 | 8,511 | 8,490 | 8,470 | 8,450 | 8,508 | 100.04 | 0.24 |
| Fixed-Rate | 2,074 | 2,031 | 1,990 | 1,951 | 1,914 | 1,878 | 2,037 | 97.69 | 2.00 |
| **Second-Mortgage Loans and Securities** | | | | | | | | | |
| Adjustable-Rate | 8,290 | 8,266 | 8,243 | 8,219 | 8,197 | 8,174 | 8,235 | 100.09 | 0.28 |
| Fixed-Rate | 9,267 | 9,052 | 8,847 | 8,651 | 8,464 | 8,285 | 8,801 | 100.51 | 2.27 |
| **Other Assets Related to Mortgage Loans and Securities** | | | | | | | | | |
| Net Nonperforming Mortgage Loans | 572 | 563 | 554 | 542 | 530 | 517 | 554 | 100.00 | 1.88 |
| Accrued Interest Receivable | 489 | 489 | 489 | 489 | 489 | 489 | 489 | 100.00 | 0.00 |
| Advance for Taxes/Insurance | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 100.00 | 0.00 |
| Float on Escrows on Owned Mortgages | 8 | 15 | 24 | 33 | 42 | 49 | | | -37.87 |
| LESS: Value of Servicing on Mortgages Serviced by Others | -3 | -3 | -2 | -2 | -2 | -1 | | | 34.93 |
| **TOTAL MORTGAGE LOANS AND SECURITIES** | **72,609** | **71,616** | **70,510** | **69,251** | **67,886** | **66,455** | **70,441** | **100.10** | **1.68** |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: Midwest** | **Reporting Dockets: 164**
**All Reporting CMR** | **September 2007**
**Report Prepared: 1/10/2008 11:53:44 AM** | **Amounts in Millions** | **Data as of: 1/10/2008**

| | -200 bp | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|---|
| **ASSETS (cont.)** | | | | | | | | | |
| **NONMORTGAGE LOANS** | | | | | | | | | |
| **Commercial Loans** | | | | | | | | | |
| Adjustable-Rate | 5,772 | 5,760 | 5,749 | 5,737 | 5,726 | 5,714 | 5,741 | 100.14 | 0.20 |
| Fixed-Rate | 1,930 | 1,876 | 1,825 | 1,775 | 1,728 | 1,682 | 1,832 | 99.61 | 2.77 |
| **Consumer Loans** | | | | | | | | | |
| Adjustable-Rate | 6,477 | 6,466 | 6,455 | 6,444 | 6,433 | 6,423 | 6,316 | 102.20 | 0.17 |
| Fixed-Rate | 9,727 | 9,553 | 9,386 | 9,224 | 9,067 | 8,915 | 9,496 | 98.84 | 1.76 |
| **Other Assets Related to Nonmortgage Loans and Securities** | | | | | | | | | |
| Net Nonperforming Nonmortgage Loans | -268 | -265 | -263 | -260 | -257 | -255 | -263 | 0.00 | 1.05 |
| Accrued Interest Receivable | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 100.00 | 0.00 |
| **TOTAL NONMORTGAGE LOANS** | **23,769** | **23,522** | **23,284** | **23,053** | **22,829** | **22,612** | **23,254** | **100.13** | **1.01** |
| **CASH, DEPOSITS, AND SECURITIES** | | | | | | | | | |
| Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos | 2,774 | 2,774 | 2,774 | 2,774 | 2,774 | 2,774 | 2,774 | 100.00 | 0.00 |
| Equities and All Mutual Funds | 212 | 208 | 204 | 200 | 195 | 190 | 204 | 99.94 | 2.14 |
| Zero-Coupon Securities | 160 | 158 | 157 | 156 | 155 | 154 | 156 | 100.68 | 0.76 |
| Government and Agency Securities | 1,815 | 1,797 | 1,780 | 1,763 | 1,746 | 1,730 | 1,766 | 100.77 | 0.97 |
| Term Fed Funds, Term Repos | 2,844 | 2,841 | 2,838 | 2,836 | 2,833 | 2,831 | 2,837 | 100.04 | 0.09 |
| Munis, Mtg-Backed Bonds, Corporates, Commercial Paper | 1,454 | 1,438 | 1,424 | 1,412 | 1,400 | 1,390 | 1,415 | 100.66 | 0.93 |
| **Mortgage-Derivative and Structured Securities** | | | | | | | | | |
| Valued by OTS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Valued by Institution | 5,916 | 5,876 | 5,809 | 5,720 | 5,635 | 5,537 | 5,957 | 97.52 | 1.35 |
| Structured Securities (Complex) | 1,472 | 1,459 | 1,445 | 1,416 | 1,378 | 1,339 | 1,452 | 99.55 | 1.50 |
| LESS: Valuation Allowances for Investment Securities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| **TOTAL CASH, DEPOSITS, AND SECURITIES** | **16,647** | **16,553** | **16,433** | **16,277** | **16,117** | **15,945** | **16,562** | **99.22** | **0.84** |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

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| | -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.** | | | | | | | | | |
| Repossessed Assets | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 100.00 | 0.00 |
| Real Estate Held for Investment | 43 | 43 | 43 | 43 | 43 | 43 | 43 | 100.00 | 0.00 |
| Investment in Unconsolidated Subsidiaries | 32 | 30 | 28 | 27 | 25 | 23 | 28 | 100.00 | 6.81 |
| Office Premises and Equipment | 1,249 | 1,249 | 1,249 | 1,249 | 1,249 | 1,249 | 1,249 | 100.00 | 0.00 |
| **TOTAL REAL ASSETS, ETC.** | **1,456** | **1,455** | **1,453** | **1,451** | **1,449** | **1,447** | **1,453** | **100.00** | **0.13** |
| **MORTGAGE LOANS SERVICED FOR OTHERS** | | | | | | | | | |
| Fixed-Rate Servicing | 198 | 243 | 307 | 356 | 384 | 394 | | | -18.45 |
| Adjustable-Rate Servicing | 20 | 20 | 20 | 25 | 27 | 27 | | | -13.59 |
| Float on Mortgages Serviced for Others | 152 | 193 | 244 | 293 | 331 | 360 | | | -20.41 |
| **TOTAL MORTGAGE LOANS SERVICED FOR OTHERS** | **371** | **456** | **571** | **674** | **742** | **781** | | | **-19.12** |
| **OTHER ASSETS** | | | | | | | | | |
| Purchased and Excess Servicing | | | | | | | 557 | | |
| Margin Account | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 2,203 | 2,203 | 2,203 | 2,203 | 2,203 | 2,203 | 2,203 | 100.00 | 0.00 |
| Miscellaneous II | | | | | | | 508 | | |
| **Deposit Intangibles** | | | | | | | | | |
| Retail CD Intangible | 53 | 59 | 65 | 72 | 78 | 86 | | | -9.49 |
| Transaction Account Intangible | 698 | 934 | 1,170 | 1,375 | 1,563 | 1,741 | | | -18.83 |
| MMDA Intangible | 1,216 | 1,483 | 1,687 | 1,883 | 2,119 | 2,462 | | | -11.87 |
| Passbook Account Intangible | 353 | 460 | 539 | 596 | 653 | 728 | | | -12.58 |
| Non-Interest-Bearing Account Intangible | 169 | 255 | 335 | 412 | 486 | 555 | | | -23.51 |
| **TOTAL OTHER ASSETS** | **4,693** | **5,394** | **5,999** | **6,541** | **7,103** | **7,776** | **3,268** | | |
| **Miscellaneous Assets** | | | | | | | | | |
| Unrealized Gains Less Unamortized Yield Adjustments | | | | | | | 169 | | |
| **TOTAL ASSETS** | **119,546** | **118,996** | **118,249** | **117,246** | **116,126** | **115,016** | **115,148** | **103/99*** ** | **0.74/1.26*** ** |

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## Present Value Estimates by Interest Rate Scenario

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| | -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 | 24,932 | 24,849 | 24,767 | 24,686 | 24,608 | 24,534 | 24,723 | 100.18 | 0.33 |
| Fixed-Rate Maturing in 13 Months or More | 8,954 | 8,724 | 8,503 | 8,292 | 8,090 | 7,896 | 8,361 | 101.70 | 2.54 |
| Variable-Rate | 478 | 477 | 476 | 475 | 475 | 474 | 475 | 100.20 | 0.17 |
| **Demand** | | | | | | | | | |
| Transaction Accounts | 10,013 | 10,013 | 10,013 | 10,013 | 10,013 | 10,013 | 10,013 | 100/88* | 0.00/2.49* |
| MMDAs | 26,775 | 26,775 | 26,775 | 26,775 | 26,775 | 26,775 | 26,775 | 100/94* | 0.00/0.80* |
| Passbook Accounts | 4,851 | 4,851 | 4,851 | 4,851 | 4,851 | 4,851 | 4,851 | 100/89* | 0.00/1.58* |
| Non-Interest-Bearing Accounts | 3,711 | 3,711 | 3,711 | 3,711 | 3,711 | 3,711 | 3,711 | 100/91* | 0.00/2.34* |
| **TOTAL DEPOSITS** | **79,714** | **79,400** | **79,096** | **78,803** | **78,523** | **78,255** | **78,910** | **100/95*** | **0.38/1.16*** |
| **BORROWINGS** | | | | | | | | | |
| **Fixed-Maturity** | | | | | | | | | |
| Fixed-Rate Maturing in 36 Months or Less | 16,381 | 16,306 | 16,233 | 16,162 | 16,092 | 16,023 | 16,232 | 100.01 | 0.45 |
| Fixed-Rate Maturing in 37 Months or More | 1,133 | 1,081 | 1,033 | 988 | 945 | 905 | 1,029 | 100.39 | 4.52 |
| Variable-Rate | 368 | 368 | 368 | 368 | 368 | 368 | 368 | 100.10 | 0.02 |
| **TOTAL BORROWINGS** | **17,881** | **17,755** | **17,634** | **17,517** | **17,405** | **17,296** | **17,629** | **100.03** | **0.67** |
| **OTHER LIABILITIES** | | | | | | | | | |
| **Escrow Accounts** | | | | | | | | | |
| For Mortgages | 817 | 817 | 817 | 817 | 817 | 817 | 817 | 100.00 | 0.00 |
| Other Escrow Accounts | 71 | 69 | 67 | 65 | 64 | 62 | 77 | 87.26 | 2.91 |
| **Miscellaneous Other Liabilities** | | | | | | | | | |
| Collateralized Mortgage Securities Issued | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 1,964 | 1,964 | 1,964 | 1,964 | 1,964 | 1,964 | 1,964 | 100.00 | 0.00 |
| Miscellaneous II | 0 | 0 | 0 | 0 | 0 | 0 | 40 | | |
| **TOTAL OTHER LIABILITIES** | **2,852** | **2,850** | **2,847** | **2,846** | **2,844** | **2,842** | **2,897** | **98.28** | **0.07** |
| **Other Liabilities not Included Above** | | | | | | | | | |
| Self-Valued | 5,022 | 4,926 | 4,825 | 4,706 | 4,587 | 4,475 | 4,826 | 99.96 | 2.28 |
| Unamortized Yield Adjustments | | | | | | | -1 | | |
| **TOTAL LIABILITIES** | **105,469** | **104,931** | **104,403** | **103,872** | **103,359** | **102,868** | **104,262** | **100/96**** | **0.51/1.10**** |

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## Present Value Estimates by Interest Rate Scenario

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**All Reporting CMR** **September 2007**
**Report Prepared: 1/10/2008 11:53:44 AM** **Amounts in Millions** **Data as of: 1/10/2008**

| | -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 | 32 | 20 | -2 | -37 | -77 | -117 | | | |
| ARMs | 2 | 1 | 0 | 0 | -1 | -2 | | | |
| Other Mortgages | 26 | 14 | 0 | -18 | -40 | -65 | | | |
| **FIRM COMMITMENTS** | | | | | | | | | |
| Purchase/Originate Mortgages and MBS | 28 | 18 | 6 | -11 | -30 | -51 | | | |
| Sell Mortgages and MBS | -48 | -27 | 2 | 45 | 96 | 148 | | | |
| Purchase Non-Mortgage Items | 11 | 7 | 0 | -7 | -13 | -19 | | | |
| Sell Non-Mortgage Items | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| **INTEREST-RATE SWAPS, SWAPTIONS** | | | | | | | | | |
| Pay Fixed, Receive Floating Swaps | -6 | -4 | -1 | 2 | 4 | 6 | | | |
| Pay Floating, Receive Fixed Swaps | 17 | 0 | -17 | -33 | -49 | -64 | | | |
| Basis Swaps | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Swaptions | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| **OTHER** | | | | | | | | | |
| Options on Mortgages and MBS | 0 | 0 | 0 | 1 | 3 | 6 | | | |
| 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 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Construction LIP | 11 | 3 | -4 | -11 | -18 | -25 | | | |
| Self-Valued | -139 | -47 | 25 | 69 | 101 | 129 | | | |
| **TOTAL OFF-BALANCE-SHEET POSITIONS** | **-67** | **-15** | **9** | **0** | **-25** | **-54** | | | |

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## Present Value Estimates by Interest Rate Scenario

**Area: Midwest** | **Reporting Dockets: 164**
**All Reporting CMR** | **September 2007**
**Report Prepared: 1/10/2008 11:53:44 AM** | **Amounts in Millions** | **Data as of: 1/10/2008**

| | | | Base Case | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | -200 bp | -100 bp | 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
| **NET PORTFOLIO VALUE** | | | | | | | | | |
| TOTAL ASSETS | 119,546 | 118,996 | 118,249 | 117,246 | 116,126 | 115,016 | 115,148 | 103/99*** | 0.74/1.26*** |
| MINUS TOTAL LIABILITIES | 105,469 | 104,931 | 104,403 | 103,872 | 103,359 | 102,868 | 104,262 | 100/96** | 0.51/1.10** |
| PLUS OFF-BALANCE-SHEET POSITIONS | -67 | -15 | 9 | 0 | -25 | -54 | | | |
| TOTAL NET PORTFOLIO VALUE # | 14,010 | 14,050 | 13,855 | 13,374 | 12,742 | 12,094 | 10,886 | 127.27 | 2.44 |

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

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS

**Area: Midwest**
**All Reporting CMR**
**Report Prepared: 1/10/2008 11:53:44 AM**

**Amounts in Millions**

**Reporting Dockets: 164**
**September 2007**
**Data as of: 01/09/2008**

## 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 | $21 | $1,744 | $3,320 | $801 | $1,188 |
| WARM | 308 mo | 321 mo | 338 mo | 305 mo | 239 mo |
| WAC | 4.67% | 5.64% | 6.35% | 7.34% | 9.02% |
| Amount of these that is FHA or VA Guaranteed | $1 | $52 | $305 | $207 | $849 |
| Securities Backed by Conventional Mortgages | $171 | $382 | $281 | $17 | $6 |
| WARM | 319 mo | 316 mo | 308 mo | 180 mo | 197 mo |
| Weighted Average Pass-Through Rate | 4.36% | 5.40% | 6.08% | 7.40% | 8.34% |
| Securities Backed by FHA or VA Mortgages | $2 | $202 | $180 | $369 | $717 |
| WARM | 141 mo | 312 mo | 288 mo | 250 mo | 165 mo |
| Weighted Average Pass-Through Rate | 4.50% | 5.40% | 6.32% | 7.39% | 9.01% |
| 15-YEAR MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $437 | $1,864 | $1,053 | $493 | $609 |
| WAC | 4.71% | 5.42% | 6.36% | 7.36% | 8.91% |
| Mortgage Securities | $738 | $840 | $179 | $11 | $1 |
| Weighted Average Pass-Through Rate | 4.34% | 5.25% | 6.06% | 7.16% | 9.34% |
| WARM (of 15-Year Loans and Securities) | 113 mo | 138 mo | 145 mo | 109 mo | 103 mo |
| BALLOON MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $62 | $369 | $464 | $271 | $174 |
| WAC | 4.47% | 5.55% | 6.39% | 7.43% | 8.66% |
| Mortgage Securities | $228 | $102 | $8 | $1 | $0 |
| Weighted Average Pass-Through Rate | 4.08% | 5.12% | 6.14% | 7.32% | 9.73% |
| WARM (of Balloon Loans and Securities) | 46 mo | 72 mo | 101 mo | 74 mo | 56 mo |

| | |
|---|---|
| **Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities** | **$17,303** |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: Midwest**
**All Reporting CMR**
**Report Prepared: 1/10/2008 11:53:44 AM**

**Amounts in Millions**

**Reporting Dockets: 164**
**September 2007**
**Data as of: 01/09/2008**

| 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 | $8 | $42 | $36 | $1 | $40 |
| WAC | 8.42% | 6.15% | 6.70% | 2.03% | 6.20% |
| Non-Teaser ARMs | | | | | |
| Balances of All Non-Teaser ARMs | $365 | $7,253 | $3,797 | $1,220 | $1,655 |
| Weighted Average Margin | 219 bp | 245 bp | 239 bp | 235 bp | 237 bp |
| WAC | 6.89% | 5.57% | 5.70% | 6.97% | 5.87% |
| WARM | 200 mo | 301 mo | 324 mo | 293 mo | 284 mo |
| Weighted Average Time Until Next Payment Reset | 3 mo | 12 mo | 41 mo | 3 mo | 19 mo |

| Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities | $14,417 |
|---|---|

| 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 | $6 | $88 | $48 | $307 | $24 |
| Weighted Average Distance from Lifetime Cap | 113 bp | 144 bp | 164 bp | 162 bp | 184 bp |
| Balances With Coupon 201-400 bp from Lifetime Cap | $33 | $940 | $217 | $365 | $353 |
| Weighted Average Distance from Lifetime Cap | 278 bp | 338 bp | 369 bp | 265 bp | 336 bp |
| Balances With Coupon Over 400 bp from Lifetime Cap | $226 | $6,159 | $3,491 | $540 | $1,271 |
| Weighted Average Distance from Lifetime Cap | 687 bp | 569 bp | 543 bp | 666 bp | 597 bp |
| Balances Without Lifetime Cap | $108 | $108 | $77 | $9 | $46 |
| ARM Cap and Floor Detail | | | | | |
| Balances Subject to Periodic Rate Caps | $210 | $7,039 | $3,715 | $10 | $1,490 |
| Weighted Average Periodic Rate Cap | 242 bp | 191 bp | 233 bp | 189 bp | 182 bp |
| Balances Subject to Periodic Rate Floors | $189 | $6,702 | $3,504 | $11 | $1,303 |
| MBS Included in ARM Balances | $68 | $3,333 | $1,414 | $542 | $117 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: Midwest**
**All Reporting CMR**
**Report Prepared: 1/10/2008 11:53:44 AM**

**Amounts in Millions**

**Reporting Dockets: 164**
**September 2007**
**Data as of: 01/09/2008**

| MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES | Balloons | Fully Amortizing |
|---|---|---|
| Adjustable-Rate: | | |
| Balances | $1,629 | $3,340 |
| WARM | 58 mo | 130 mo |
| Remaining Term to Full Amortization | 285 mo | |
| Rate Index Code | 0 | 0 |
| Margin | 167 bp | 290 bp |
| Reset Frequency | 16 mo | 20 mo |
| MEMO: ARMs within 300 bp of Lifetime Cap | | |
| Balances | $64 | $131 |
| Wghted Average Distance to Lifetime Cap | 54 bp | 78 bp |
| Fixed-Rate: | | |
| Balances | $3,459 | $1,650 |
| WARM | 56 mo | 94 mo |
| Remaining Term to Full Amortization | 264 mo | |
| WAC | 6.70% | 7.03% |

| CONSTRUCTION AND LAND LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $8,508 | $2,037 |
| WARM | 16 mo | 32 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 98 bp | 7.40% |
| Reset Frequency | 4 mo | |

| SECOND MORTGAGE LOANS AND SECURITIES | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $8,235 | $8,801 |
| WARM | 216 mo | 162 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | -6 bp | 7.35% |
| Reset Frequency | 2 mo | |

| COMMERCIAL LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $5,741 | $1,832 |
| WARM | 19 mo | 40 mo |
| Margin in Column 1; WAC in Column 2 | 139 bp | 7.60% |
| Reset Frequency | 2 mo | |
| Rate Index Code | 0 | |

| CONSUMER LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $6,316 | $9,496 |
| WARM | 65 mo | 56 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 292 bp | 7.88% |
| Reset Frequency | 1 mo | |

| MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE | High Risk | Low Risk |
|---|---|---|
| Collateralized Mortgage Obligations: | | |
| Floating Rate | $6 | $4,727 |
| Fixed Rate | | |
| Remaining WAL <= 5 Years | $34 | $1,028 |
| Remaining WAL 5-10 Years | $44 | $24 |
| Remaining WAL Over 10 Years | $98 | |
| 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 | $5 | $0 |
| WAC | 5.68% | 0.00% |
| Principal-Only MBS | $0 | $0 |
| WAC | 0.00% | 0.00% |
| Total Mortgage-Derivative Securities - Book Value | $187 | $5,779 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: Midwest** | **Reporting Dockets: 164**
**All Reporting CMR** | **September 2007**
**Report Prepared: 1/10/2008 11:53:45 AM** | **Amounts in Millions** | **Data as of: 01/09/2008**

## 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 | $1,893 | $12,151 | $12,952 | $3,148 | $4,865 |
| WARM | 184 mo | 254 mo | 299 mo | 274 mo | 183 mo |
| Weighted Average Servicing Fee | 31 bp | 33 bp | 36 bp | 40 bp | 43 bp |
| Total Number of Fixed Rate Loans Serviced that are: | | | | | |
| Conventional | 216 loans | | | | |
| FHA/VA | 234 loans | | | | |
| Subserviced by Others | 1 loans | | | | |

| | Index on Serviced Loan | | | |
|---|---|---|---|---|
| | Current Market | Lagging Market | | |
| Adjustable-Rate Mortgage Loan Servicing | | | | |
| Balances Serviced | $3,362 | $922 | Total # of Adjustable-Rate Loans Serviced | 22 loans |
| WARM (in months) | 326 mo | 36 mo | Number of These Subserviced by Others | 0 loans |
| Weighted Average Servicing Fee | 47 bp | 31 bp | | |

**Total Balances of Mortgage Loans Serviced for Others** **$39,294**

## CASH, DEPOSITS, AND SECURITIES

| | Balances | WAC | WARM |
|---|---|---|---|
| Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos | $2,774 | | |
| Equity Securities (including Mutual Funds) Subject to SFAS No. 115 | $204 | | |
| Zero-Coupon Securities | $156 | 4.29% | 9 mo |
| Government & Agency Securities | $1,766 | 4.56% | 12 mo |
| Term Fed Funds, Term Repos, and Interest-Earning Deposits | $2,837 | 4.68% | 1 mo |
| Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) | $1,415 | 5.78% | 15 mo |
| Memo: Complex Securities (from supplemental reporting) | $1,452 | | |

**Total Cash, Deposits, and Securities** **$10,605**

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: Midwest**
**All Reporting CMR**
**Report Prepared: 1/10/2008 11:53:45 AM**

**Amounts in Millions**

**Reporting Dockets: 164**
**September 2007**
**Data as of: 01/09/2008**

| ITEMS RELATED TO MORTAGE LOANS AND SECURITIES | |
|---|---|
| Nonperforming Loans | $979 |
| Accrued Interest Receivable | $489 |
| Advances for Taxes and Insurance | $20 |
| Less: Unamortized Yield Adjustments | $-127 |
| Valuation Allowances | $425 |
| Unrealized Gains (Losses) | $11 |

| ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES | |
|---|---|
| Nonperforming Loans | $55 |
| Accrued Interest Receivable | $132 |
| Less: Unamortized Yield Adjustments | $-35 |
| Valuation Allowances | $317 |
| Unrealized Gains (Losses) | $0 |

| OTHER ITEMS | |
|---|---|
| Real Estate Held for Investment | $43 |
| Repossessed Assets | $132 |
| Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock) | $28 |
| Office Premises and Equipment | $1,249 |
| Items Related to Certain Investment Securities | |
| Unrealized Gains (Losses) | $-2 |
| Less: Unamortized Yield Adjustments | $1 |
| Valuation Allowances | $0 |
| Other Assets | |
| Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments | $557 |
| Miscellaneous I | $2,203 |
| Miscellaneous II | $508 |
| **TOTAL ASSETS** | **$115,157** |

| MEMORANDUM ITEMS | |
|---|---|
| Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26 | $522 |
| Loans Secured by Real Estate Reported as NonMortgage Loans at SC31 | $13 |
| Market Vaue of Equity Securities and Mutual Funds Reported at CMR464: | |
| Equity Securities and Non-Mortgage-Related Mutual Funds | $43 |
| Mortgage-Related Mututal Funds | $162 |
| Mortgage Loans Serviced by Others: | |
| Fixed-Rate Mortgage Loans Serviced | $522 |
| Weighted Average Servicing Fee | 31 bp |
| Adjustable-Rate Mortgage Loans Serviced | $4,435 |
| Weighted Average Servicing Fee | 20 bp |
| Credit-Card Balances Expected to Pay Off in Grace Period | $969 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES

**Area: Midwest**
**All Reporting CMR**
**Report Prepared: 1/10/2008 11:53:45 AM**

**Amounts in Millions**

**Reporting Dockets: 164**
**September 2007**
**Data as of: 01/09/2008**

## FIXED-RATE, FIXED-MATURITY DEPOSITS

| **Balances by Remaining Maturity:** | Original Maturity in Months: 12 or Less | 13 to 36 | 37 or More | Early Withdrawals During Quarter (Optional) |
|---|---|---|---|---|
| Balances Maturing in 3 Months or Less | $6,572 | $1,362 | $257 | $37 |
| WAC | 5.01% | 4.65% | 3.93% | |
| WARM | 2 mo | 2 mo | 2 mo | |
| Balances Maturing in 4 to 12 Months | $11,790 | $3,971 | $772 | $98 |
| WAC | 5.01% | 4.86% | 3.80% | |
| WARM | 7 mo | 8 mo | 7 mo | |
| Balances Maturing in 13 to 36 Months | | $3,212 | $2,835 | $31 |
| WAC | | 4.90% | 4.47% | |
| WARM | | 20 mo | 25 mo | |
| Balances Maturing in 37 or More Months | | | $2,313 | $18 |
| WAC | | | 5.08% | |
| WARM | | | 51 mo | |
| **Total Fixed-Rate, Fixed Maturity Deposits:** | | | **$33,084** | |

## MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

| | Original Maturity in Months: 12 or Less | 13 to 36 | 37 or More |
|---|---|---|---|
| Balances in Brokered Deposits | $2,400 | $728 | $850 |
| Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest: | | | |
| Balances Subject to Penalty | $16,180 | $7,485 | $5,535 |
| Penalty in Months of Forgone Interest | 3.15 mo | 6.25 mo | 6.24 mo |
| Balances in New Accounts | $2,152 | $569 | $107 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

**Area: Midwest**
**All Reporting CMR**
**Report Prepared: 1/10/2008 11:53:45 AM**

**Amounts in Millions**

**Reporting Dockets: 164**
**September 2007**
**Data as of: 01/09/2008**

## FIXED-RATE, FIXED-MATURITY BORROWINGS

| FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT | Remaining Maturity | | | |
|---|---|---|---|---|
| | 0 to 3 Months | 4 to 36 Months | Over 36 Months | WAC |
| Balances by Coupon Class: | | | | |
| Under 3.00% | $12 | $78 | $3 | 2.60% |
| 3.00 to 3.99% | $313 | $894 | $57 | 3.79% |
| 4.00 to 4.99% | $11,339 | $1,695 | $245 | 4.75% |
| 5.00 to 5.99% | $205 | $1,009 | $696 | 5.32% |
| 6.00 to 6.99% | $9 | $651 | $20 | 6.40% |
| 7.00 to 7.99% | $1 | $25 | $7 | 7.31% |
| 8.00 to 8.99% | $1 | $0 | $1 | 8.25% |
| 9.00 and Above | $0 | $0 | $1 | 13.45% |
| WARM | 1 mo | 18 mo | 66 mo | |

| | |
|---|---|
| **Total Fixed-Rate, Fixed-Maturity Borrowings** | **$17,261** |

## MEMOS

| | |
|---|---|
| Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting) | $5,669 |
| Book Value of Redeemable Preferred Stock | $0 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

**Area: Midwest** | **Reporting Dockets: 164**
**All Reporting CMR** | **September 2007**
**Report Prepared: 1/10/2008 11:53:45 AM** | **Amounts in Millions** | **Data as of: 01/09/2008**

## NON-MATURITY DEPOSITS AND OTHER LIABILITIES

| | Total Balances | WAC | Balances in New Accounts |
|---|---|---|---|
| NON-MATURITY DEPOSITS | | | |
| Transaction Accounts | $10,013 | 0.71% | $256 |
| Money Market Deposit Accounts (MMDAs) | $26,775 | 4.27% | $1,522 |
| Passbook Accounts | $4,851 | 2.63% | $220 |
| Non-Interest-Bearing Non-Maturity Deposits | $3,711 | | $88 |
| ESCROW ACCOUNTS | | | |
| Escrow for Mortgages Held in Portfolio | $197 | 0.04% | |
| Escrow for Mortgages Serviced for Others | $619 | 0.41% | |
| Other Escrows | $77 | 0.67% | |
| TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS | $46,244 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS | $-4 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS | $3 | | |
| OTHER LIABILITIES | | | |
| Collateralized Mortgage Securities Issued | $0 | | |
| Miscellaneous I | $1,964 | | |
| Miscellaneous II | $40 | | |
| **TOTAL LIABILITIES** | **$104,262** | | |

## MINORITY INTEREST AND CAPITAL

| | |
|---|---|
| MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES | $311 |
| EQUITY CAPITAL | $10,571 |
| **TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL** | **$115,143** |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: Midwest** | **Reporting Dockets: 164**
**All Reporting CMR** | **September 2007**
**Report Prepared: 1/10/2008 11:53:45 AM** | **Amounts in Millions** | **Data as of: 01/09/2008**

## 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 | | $18 |
| 1004 | Opt commitment to orig 6-mo or 1-yr COFI ARMs | 6 | $6 |
| 1006 | Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs | 17 | $55 |
| 1008 | Opt commitment to orig 3- or 5-yr Treasury ARMs | 20 | $25 |
| 1010 | Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs | 14 | $19 |
| 1012 | Opt commitment to orig 10-, 15-, or 20-year FRMs | 44 | $121 |
| 1014 | Opt commitment to orig 25- or 30-year FRMs | 49 | $945 |
| 1016 | Opt commitment to orig "other" Mortgages | 49 | $1,062 |
| 2006 | Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained | | $1 |
| 2008 | Commit/purchase 3- or 5-yr Treas ARM loans, svc retained | | $12 |
| 2012 | Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained | | $14 |
| 2014 | Commit/purchase 25- or 30-yr FRM loans, svc retained | | $39 |
| 2016 | Commit/purchase "other" Mortgage loans, svc retained | 7 | $19 |
| 2028 | Commit/sell 3- or 5-yr Treasury ARM loans, svc retained | | $4 |
| 2030 | Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained | | $0 |
| 2032 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained | 8 | $10 |
| 2034 | Commit/sell 25- to 30-yr FRM loans, svc retained | 18 | $117 |
| 2036 | Commit/sell "other" Mortgage loans, svc retained | | $12 |
| 2046 | Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS | | $73 |
| 2072 | Commit/sell 10-, 15-, or 20-yr FRM MBS | | $7 |
| 2074 | Commit/sell 25- or 30-yr FRM MBS | | $127 |
| 2106 | Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released | | $15 |
| 2116 | Commit/purchase "other" Mortgage loans, svc released | | $4 |
| 2122 | Commit/sell 1-mo COFI ARM loans, svc released | | $0 |
| 2126 | Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released | | $14 |
| 2128 | Commit/sell 3- or 5-yr Treasury ARM loans, svc released | | $15 |
| 2130 | Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released | | $16 |
| 2132 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc released | 16 | $45 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: Midwest** | **Reporting Dockets: 164**
**All Reporting CMR** | **September 2007**
**Report Prepared: 1/10/2008 11:53:45 AM** | **Amounts in Millions** | **Data as of: 01/09/2008**

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

| Contract Code | Off-Balance-Sheet Contract Positions | # Frms if # > 5 | Notional Amount |
|---|---|---|---|
| 2134 | Commit/sell 25- or 30-yr FRM loans, svc released | 37 | $781 |
| 2136 | Commit/sell "other" Mortgage loans, svc released | 6 | $21 |
| 2206 | Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns | | $12 |
| 2208 | Firm commit/originate 3- or 5-yr Treasury ARM loans | | $5 |
| 2210 | Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns | | $11 |
| 2212 | Firm commit/originate 10-, 15-, or 20-year FRM loans | 14 | $53 |
| 2214 | Firm commit/originate 25- or 30-year FRM loans | 15 | $184 |
| 2216 | Firm commit/originate "other" Mortgage loans | 15 | $158 |
| 3010 | Option to purchase 5- or 7-yr Balloon or 2-step mtgs | | $2 |
| 3028 | Option to sell 3- or 5-year Treasury ARMs | | $8 |
| 3032 | Option to sell 10-, 15-, or 20-year FRMs | | $7 |
| 3034 | Option to sell 25- or 30-year FRMs | | $51 |
| 3072 | Short option to sell 10-, 15-, or 20-yr FRMs | | $0 |
| 3074 | Short option to sell 25- or 30-yr FRMs | | $8 |
| 4002 | Commit/purchase non-Mortgage financial assets | 20 | $173 |
| 4022 | Commit/sell non-Mortgage financial assets | | $2 |
| 5002 | IR swap: pay fixed, receive 1-month LIBOR | | $100 |
| 5004 | IR swap: pay fixed, receive 3-month LIBOR | | $13 |
| 5024 | IR swap: pay 1-month LIBOR, receive fixed | | $880 |
| 9502 | Fixed-rate construction loans in process | 72 | $429 |
| 9512 | Adjustable-rate construction loans in process | 35 | $399 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: Midwest** | **Reporting Dockets: 164**
**All Reporting CMR** | **September 2007**
**Report Prepared: 1/10/2008 11:53:45 AM** | **Amounts in Millions** | **Data as of: 01/09/2008**

## SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

| Asset/ Liability Code | Supplemental Asset/Liability Items | #Firms if # > 5 | Balance |
|---|---|---|---|
| 100 | Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap | | $0 |
| 115 | Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap | | $0 |
| 116 | Multi/nonres mtg lns; adj fully amort w/no Life Cap | | $0 |
| 120 | Other investment securities, fixed-coupon securities | | $6 |
| 125 | Multi/nonres mtg loans; fixed-rate, Balloon | | $8 |
| 127 | Multi/nonres mtg loans; fixed-rate, fully amortizing | | $25 |
| 130 | Construction and land loans (adj-rate) | | $2 |
| 140 | Second Mortgages (adj-rate) | | $4 |
| 150 | Commercial loans (adj-rate) | | $0 |
| 180 | Consumer loans; loans on deposits | | $10 |
| 181 | Consumer loans; unsecured home improvement | | $0 |
| 182 | Consumer loans; education loans | | $3 |
| 183 | Consumer loans; auto loans and leases | | $7,336 |
| 184 | Consumer loans; mobile home loans | | $50 |
| 185 | Consumer loans; credit cards | | $5,593 |
| 187 | Consumer loans; recreational vehicles | | $63 |
| 189 | Consumer loans; other | | $9 |
| 200 | Variable-rate, fixed-maturity CDs | 50 | $475 |
| 220 | Variable-rate FHLB advances | 15 | $210 |
| 299 | Other variable-rate | 19 | $158 |
| 300 | Govt. & agency securities, fixed-coupon securities | | $22 |
| 302 | Govt. & agency securities, floating-rate securities | | $4 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: Midwest**
**All Reporting CMR**
**Report Prepared: 1/10/2008 11:53:45 AM**

**Amounts in Millions**

**Reporting Dockets: 164**
**September 2007**
**Data as of: 01/09/2008**

## SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

| | | | Estimated Market Value After Specified Rate Shock | | | | | |
|---|---|---|---|---|---|---|---|---|
| **Asset/ Liability Code** | **#Firms if # >** | **Balance** | **-200 bp** | **-100 bp** | **0 bp** | **+100 bp** | **+200 bp** | **+300 bp** |
| 121 - Complex Securities - M/V estimate | 71 | $1,452 | $1,472 | $1,459 | $1,445 | $1,416 | $1,378 | $1,339 |
| 123 - Mortgage Derivatives - M/V estimate | 64 | $5,957 | $5,916 | $5,876 | $5,809 | $5,720 | $5,635 | $5,537 |
| 129 - Mortgage-Related Mutual Funds - M/V estimate | 10 | $62 | $63 | $63 | $62 | $61 | $60 | $59 |
| 280 - FHLB putable advance-M/V estimate | 13 | $255 | $273 | $264 | $257 | $253 | $251 | $249 |
| 281 - FHLB convertible advance-M/V estimate | 25 | $1,146 | $1,230 | $1,186 | $1,157 | $1,140 | $1,132 | $1,129 |
| 282 - FHLB callable advance-M/V estimate | 9 | $64 | $68 | $66 | $65 | $64 | $63 | $63 |
| 283 - FHLB periodic floor floating rate advance-M/V Estimates | | $2 | $2 | $2 | $2 | $2 | $2 | $2 |
| 289 - Other FHLB structured advances - M/V estimate | 13 | $1,437 | $1,492 | $1,462 | $1,433 | $1,405 | $1,379 | $1,353 |
| 290 - Other structured borrowings - M/V estimate | 7 | $1,923 | $1,957 | $1,945 | $1,910 | $1,842 | $1,761 | $1,680 |
| 500 - Other OBS Positions w/o contract code or exceeds 16 positions | | $4,469 | $-139 | $-47 | $25 | $69 | $101 | $129 |