

<b>Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 4:11 PM</b>	<b>TFR Industry Aggregate Report 99114 - OTS-Regulated: Midwest Region (Geog) December 2004</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
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Description	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
<b>Number of Institutions</b>	207	210	211	214	216

Schedule NS --- Optional Narrative Statement		Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	6	3	3	6	N/A
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 21,612,848</b>	<b>\$ 21,590,130</b>	<b>\$ 22,079,501</b>	<b>\$ 22,044,149</b>	<b>\$ 19,900,613</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 1,795,349	\$ 2,367,806	\$ 2,114,095	\$ 2,165,531	\$ 1,899,316
Interest-Earning Deposits in FHLBs	SC112	\$ 1,062,867	\$ 1,102,089	\$ 1,990,413	\$ 1,704,992	\$ 1,420,145
Other Interest-Earning Deposits	SC118	\$ 402,295	\$ 381,244	\$ 413,982	\$ 484,778	\$ 463,611
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 12,227,166	\$ 11,600,598	\$ 11,102,820	\$ 10,828,907	\$ 9,158,960
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 4,664,068	\$ 4,613,715	\$ 4,951,435	\$ 5,354,289	\$ 5,432,323
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 508,021	\$ 574,208	\$ 585,439	\$ 558,993	\$ 501,894
State and Municipal Obligations	SC180	\$ 580,403	\$ 568,497	\$ 556,558	\$ 543,561	\$ 580,518
Securities Backed by Nonmortgage Loans	SC182	\$ 2,913	\$ 2,349	\$ 1,210	\$ 1,332	N/A
Other Investment Securities	SC185	\$ 292,203	\$ 300,174	\$ 303,007	\$ 332,810	\$ 363,565
Accrued Interest Receivable	SC191	\$ 77,564	\$ 79,450	\$ 60,542	\$ 68,956	N/A
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 18,785,763</b>	<b>\$ 19,403,634</b>	<b>\$ 20,510,835</b>	<b>\$ 22,096,979</b>	<b>N/A</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 18,785,763</b>	<b>\$ 19,403,509</b>	<b>\$ 20,510,835</b>	<b>\$ 22,096,979</b>	<b>\$ 21,359,811</b>
Pass-Through - Total	SUB0073	\$ 14,910,403	\$ 15,531,790	\$ 16,536,339	\$ 17,249,952	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 14,377,271	\$ 14,959,064	\$ 16,132,013	\$ 16,774,608	\$ 17,035,114
Other Pass-Through	SC215	\$ 533,132	\$ 572,726	\$ 404,326	\$ 475,344	\$ 501,876
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 3,798,806	\$ 3,792,468	\$ 3,889,327	\$ 4,757,805	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 869,935	\$ 902,290	\$ 1,021,882	\$ 1,748,904	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 2,235,330	\$ 2,196,656	\$ 2,166,828	\$ 2,311,399	N/A
Other	SC222	\$ 693,541	\$ 693,522	\$ 700,617	\$ 697,502	N/A
Accrued Interest Receivable	SC228	\$ 76,553	\$ 79,375	\$ 85,169	\$ 89,222	N/A

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<b>Financial Reporting System</b>	<b>99114 - OTS-Regulated: Midwest Region (Geog)</b>	<b>(\$Thousands)</b>
<b>Run Date: February 16, 2005, 4:11 PM</b>	<b>December 2004</b>	

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Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 125	\$ 0	\$ 0	N/A
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 67,777,958</b>	<b>\$ 66,387,945</b>	<b>\$ 64,135,754</b>	<b>\$ 62,714,027</b>	<b>N/A</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 67,367,188</b>	<b>\$ 65,951,882</b>	<b>\$ 63,702,094</b>	<b>\$ 62,271,432</b>	<b>\$ 60,964,069</b>
Construction Loans - Total	SUB0100	\$ 6,324,859	\$ 6,394,056	\$ 6,493,897	\$ 6,448,258	\$ 6,285,517
Residential - Total	SUB0110	\$ 4,734,826	\$ 4,936,555	\$ 4,848,526	\$ 4,727,164	\$ 4,620,500
1-4 Dwelling Units	SC230	\$ 3,134,903	\$ 3,035,794	\$ 2,817,865	\$ 2,609,485	\$ 2,492,604
Multifamily (5 or more) Dwelling Units	SC235	\$ 1,599,923	\$ 1,900,761	\$ 2,030,661	\$ 2,117,679	\$ 2,127,896
Nonresidential Property	SC240	\$ 1,590,033	\$ 1,457,501	\$ 1,645,371	\$ 1,721,094	\$ 1,665,017
Permanent Loans - Total	SUB0121	\$ 61,014,672	\$ 59,570,897	\$ 57,264,509	\$ 55,897,147	N/A
Residential - Total	SUB0131	\$ 49,607,461	\$ 48,573,663	\$ 46,773,139	\$ 45,790,272	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 46,240,998	\$ 45,327,723	\$ 43,739,014	\$ 42,880,019	N/A
Revolving Open-End Loans	SC251	\$ 6,778,023	\$ 6,466,348	\$ 5,689,101	\$ 5,017,116	\$ 4,608,240
All Other - First Liens	SC254	\$ 34,938,965	\$ 34,367,602	\$ 33,726,016	\$ 33,653,089	N/A
All Other - Junior Liens	SC255	\$ 4,524,010	\$ 4,493,773	\$ 4,323,897	\$ 4,209,814	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 3,366,463	\$ 3,245,940	\$ 3,034,125	\$ 2,910,253	\$ 2,831,294
Nonresidential Property (Except Land)	SC260	\$ 9,248,863	\$ 9,042,135	\$ 8,698,214	\$ 8,503,763	\$ 8,372,540
Land	SC265	\$ 2,158,348	\$ 1,955,099	\$ 1,793,156	\$ 1,603,112	\$ 1,509,858
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 1,928,118	\$ 2,272,994	\$ 1,485,188	N/A	N/A
Accrued Interest Receivable	SC272	\$ 384,439	\$ 378,272	\$ 368,193	\$ 358,897	\$ 367,784
Advances for Taxes and Insurance	SC275	\$ 53,988	\$ 44,720	\$ 9,155	\$ 9,725	\$ 17,094
Allowance for Loan and Lease Losses	SC283	\$ 410,770	\$ 436,063	\$ 433,660	\$ 442,595	\$ 427,983
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 21,045,833</b>	<b>\$ 20,625,522</b>	<b>\$ 20,304,256</b>	<b>\$ 18,242,731</b>	<b>N/A</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 20,701,954</b>	<b>\$ 20,297,704</b>	<b>\$ 19,972,036</b>	<b>\$ 17,919,807</b>	<b>\$ 19,004,935</b>
Commercial Loans - Total	SC32	\$ 5,694,998	\$ 5,513,326	\$ 5,109,178	\$ 4,783,090	\$ 4,717,625
Secured	SC300	\$ 4,833,303	\$ 4,639,843	\$ 4,409,306	\$ 4,127,826	\$ 4,033,113
Unsecured	SC303	\$ 731,233	\$ 747,762	\$ 577,498	\$ 537,262	\$ 542,917
Lease Receivables	SC306	\$ 130,462	\$ 125,720	\$ 122,374	\$ 118,002	\$ 141,595
Consumer Loans - Total	SC35	\$ 15,255,850	\$ 15,021,845	\$ 15,108,941	\$ 13,377,455	\$ 14,540,351
Loans on Deposits	SC310	\$ 203,012	\$ 200,613	\$ 196,476	\$ 199,727	\$ 203,428
Home Improvement Loans (Not secured by real estate)	SC316	\$ 28,383	\$ 29,430	\$ 24,725	\$ 28,383	\$ 209,194
Education Loans	SC320	\$ 505,141	\$ 497,651	\$ 457,379	\$ 459,526	\$ 453,376
Auto Loans	SC323	\$ 4,026,325	\$ 4,264,631	\$ 4,892,161	\$ 4,083,982	\$ 5,138,335
Mobile Home Loans	SC326	\$ 64,558	\$ 71,061	\$ 57,815	\$ 54,735	\$ 54,788
Credit Cards	SC328	\$ 8,525,486	\$ 8,078,398	\$ 7,679,725	\$ 6,877,091	\$ 6,789,612

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<b>Schedule SC --- Consolidated Statement of Condition</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Other, Including Lease Receivables	SC330	\$ 1,902,946	\$ 1,880,062	\$ 1,800,660	\$ 1,674,011	\$ 1,691,663
Accrued Interest Receivable	SC348	\$ 94,985	\$ 90,351	\$ 86,137	\$ 82,186	\$ 92,799
Allowance for Loan and Lease Losses	SC357	\$ 343,879	\$ 327,818	\$ 332,220	\$ 322,924	\$ 345,561
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 88,671</b>	<b>\$ 110,375</b>	<b>\$ 123,875</b>	<b>\$ 168,626</b>	<b>\$ 178,802</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 86,377</b>	<b>\$ 107,862</b>	<b>\$ 120,977</b>	<b>\$ 165,342</b>	<b>\$ 176,064</b>
Real Estate - Total	SUB0210	\$ 82,804	\$ 104,973	\$ 118,937	\$ 162,829	\$ 174,795
Construction	SC405	\$ 4,474	\$ 7,151	\$ 7,375	\$ 46,079	\$ 51,080
Residential - Total	SUB0225	\$ 60,506	\$ 62,167	\$ 69,219	\$ 74,412	\$ 74,114
1-4 Dwelling Units	SC415	\$ 59,483	\$ 57,778	\$ 65,414	\$ 73,018	\$ 72,129
Multifamily (5 or more) Dwelling Units	SC425	\$ 1,023	\$ 4,389	\$ 3,805	\$ 1,394	\$ 1,985
Nonresidential (Except Land)	SC426	\$ 14,181	\$ 27,224	\$ 33,666	\$ 30,579	\$ 37,796
Land	SC428	\$ 3,643	\$ 8,431	\$ 8,677	\$ 11,759	\$ 11,805
Other Repossessed Assets	SC430	\$ 5,867	\$ 5,402	\$ 4,938	\$ 5,797	\$ 4,007
General Valuation Allowances	SC441	\$ 2,294	\$ 2,513	\$ 2,898	\$ 3,284	\$ 2,738
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 78,773</b>	<b>\$ 78,297</b>	<b>\$ 74,054</b>	<b>\$ 73,108</b>	<b>\$ 73,902</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 2,267,353</b>	<b>\$ 2,232,558</b>	<b>\$ 2,226,606</b>	<b>\$ 2,200,555</b>	<b>\$ 2,136,248</b>
Federal Home Loan Bank Stock	SC510	\$ 2,243,879	\$ 2,210,490	\$ 2,208,062	\$ 2,187,729	\$ 2,123,410
Other	SC540	\$ 23,474	\$ 22,068	\$ 18,544	\$ 12,826	\$ 12,838
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 1,265,892</b>	<b>\$ 1,250,852</b>	<b>\$ 1,199,890</b>	<b>\$ 1,184,780</b>	<b>\$ 1,166,621</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 3,261,319</b>	<b>\$ 2,855,224</b>	<b>\$ 2,829,692</b>	<b>\$ 3,009,368</b>	<b>N/A</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 3,222,534</b>	<b>\$ 2,816,451</b>	<b>\$ 2,786,563</b>	<b>\$ 2,963,460</b>	<b>\$ 2,740,679</b>
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 91,274	\$ 88,059	\$ 95,257	\$ 98,092	\$ 83,370
Bank-Owned Life Insurance - Other	SC625	\$ 526,463	\$ 515,801	\$ 499,882	\$ 482,640	\$ 439,526
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 449,943	\$ 530,833	\$ 578,525	\$ 533,449	\$ 568,570
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 123	\$ 116	\$ 80	\$ 80
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 1,093,780	\$ 724,400	\$ 658,521	\$ 656,942	\$ 649,497
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 68,852	\$ 64,785	\$ 59,652	\$ 76,678	\$ 60,126
Other Assets	SC689	\$ 1,031,007	\$ 931,222	\$ 937,739	\$ 1,161,487	\$ 1,480,035
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 38,785	\$ 38,773	\$ 43,129	\$ 45,908	\$ 48,912
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 795,728</b>	<b>\$ 805,292</b>	<b>\$ 811,907</b>	<b>\$ 814,711</b>	<b>N/A</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 136,184,409</b>	<b>\$ 134,534,537</b>	<b>\$ 133,484,463</b>	<b>\$ 131,734,323</b>	<b>N/A</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 135,388,681</b>	<b>\$ 133,729,245</b>	<b>\$ 132,672,556</b>	<b>\$ 130,919,612</b>	<b>\$ 127,542,497</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 78,541,716</b>	<b>\$ 78,340,850</b>	<b>\$ 77,904,343</b>	<b>\$ 76,842,087</b>	<b>\$ 75,727,299</b>
Deposits	SC710	\$ 77,013,388	\$ 76,504,428	\$ 76,063,578	\$ 74,931,535	\$ 74,008,516
Escrows	SC712	\$ 1,524,464	\$ 1,836,664	\$ 1,842,198	\$ 1,910,212	\$ 1,717,682
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 3,864	\$ - 242	\$ - 1,433	\$ 340	\$ 1,101
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 43,171,185</b>	<b>\$ 42,254,118</b>	<b>\$ 41,795,592</b>	<b>\$ 40,934,654</b>	<b>\$ 38,713,724</b>
Advances from FHLBank	SC720	\$ 36,175,281	\$ 35,589,854	\$ 34,705,624	\$ 34,689,529	\$ 33,119,057
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 3,976,325	\$ 4,101,317	\$ 4,196,008	\$ 4,169,670	\$ 3,255,647
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 357,106	\$ 357,108	\$ 357,107	\$ 357,107	N/A
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 2,662,473	\$ 2,205,839	\$ 2,536,853	\$ 1,718,348	\$ 2,287,020
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 1,452,562</b>	<b>\$ 1,452,546</b>	<b>\$ 1,388,302</b>	<b>\$ 1,640,469</b>	<b>\$ 1,994,483</b>
Accrued Interest Payable - Deposits	SC763	\$ 81,957	\$ 82,672	\$ 76,362	\$ 78,982	\$ 89,769
Accrued Interest Payable - Other	SC766	\$ 118,253	\$ 92,806	\$ 98,946	\$ 85,919	\$ 94,793
Accrued Taxes	SC776	\$ 129,278	\$ 118,581	\$ 109,573	\$ 108,535	\$ 99,207
Accounts Payable	SC780	\$ 336,751	\$ 320,065	\$ 290,582	\$ 267,948	\$ 276,999
Deferred Income Taxes	SC790	\$ 124,493	\$ 108,224	\$ 116,751	\$ 156,389	\$ 135,649
Other Liabilities and Deferred Income	SC796	\$ 661,830	\$ 730,198	\$ 696,088	\$ 942,696	\$ 1,298,066
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 123,165,462</b>	<b>\$ 122,047,514</b>	<b>\$ 121,088,237</b>	<b>\$ 119,417,210</b>	<b>\$ 116,435,506</b>

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<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 63,867</b>	<b>\$ 63,793</b>	<b>\$ 61,098</b>	<b>\$ 60,186</b>	<b>N/A</b>
<b>EQUITY CAPITAL</b>						
<b>Equity Capital - Total</b>	<b>SC80</b>	<b>\$ 12,159,352</b>	<b>\$ 11,617,947</b>	<b>\$ 11,523,222</b>	<b>\$ 11,442,218</b>	<b>\$ 11,046,572</b>
Stock - Total	SUB0311	\$ 5,919,042	\$ 5,341,297	\$ 5,107,392	\$ 5,146,035	\$ 4,971,929
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 87,799	\$ 87,799	\$ 80,824	\$ 88,074	\$ 88,074
Common Stock - Par Value	SC820	\$ 132,164	\$ 132,381	\$ 132,861	\$ 134,658	\$ 135,145
Common Stock - Paid in Excess of Par	SC830	\$ 5,699,079	\$ 5,121,117	\$ 4,893,707	\$ 4,923,303	\$ 4,748,710
Accumulated Other Comprehensive Income - Total	SC86	\$ 21,983	\$ - 7,802	\$ - 49,735	\$ 32,643	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 131,383	\$ 132,201	\$ 56,212	\$ 231,068	\$ 167,253
Gains (Losses) on Cash Flow Hedges	SC865	\$ - 106,451	\$ - 136,445	\$ - 102,503	\$ - 196,949	N/A
Other	SC870	\$ - 2,949	\$ - 3,558	\$ - 3,444	\$ - 1,476	N/A
Retained Earnings	SC880	\$ 6,279,295	\$ 6,350,080	\$ 6,529,582	\$ 6,331,936	\$ 6,152,360
Other Components of Equity Capital	SC891	\$ - 60,967	\$ - 65,627	\$ - 64,017	\$ - 68,396	N/A
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 135,388,681</b>	<b>\$ 133,729,254</b>	<b>\$ 132,672,557</b>	<b>\$ 130,919,614</b>	<b>\$ 127,542,494</b>

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## Other Codes As of Dec 2004

### Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	19	\$ 20,467
3	Federal, State, or other taxes receivable	33	\$ 9,705
4	Net deferred tax assets	74	\$ 158,368
5	Insured portion of real estate acquired by forecls	2	\$ 1,877
6	Prepaid deposit insurance premiums	17	\$ 722
7	Prepaid expenses	176	\$ 139,536
8	Deposits for utilities and other services	9	\$ 109
9	Advances for loans serviced for others	10	\$ 91,483
10	Property leased to others, net of accumul. deprec.	4	\$ 42,786
12	Amounts receivable under interest rate swap agreem	1	\$ 4,243
13	Noninterest-bearing accts rcv from Hold Co/Affl	5	\$ 2,501
14	Other noninterest-bearing short-term accounts rcv	64	\$ 163,988
19	Receivables fr a broker for unsettled transactions	2	\$ 823
20	F/V of all derivative instru. reportable as assets	6	\$ 34,176
22	Unapplied loan disbursements	8	\$ 4,526
99	Other	123	\$ 123,780

### Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	6	\$ 35,826
4	Nonrefundable loan fees received prior to closing	8	\$ 1,183
6	Balances in U.S. Treasury tax and loan accounts	6	\$ 1,710
7	Deferred gains from the sale of real estate	10	\$ 780
10	Amounts due brokers for unsettled transactions	2	\$ 53,650
11	The liability recorded for post-retirement benefit	68	\$ 99,263
13	Amounts payable under interest-rate-swap agreement	2	\$ 7,527
14	Unapplied loan payments received	22	\$ 19,046
16	Recourse loan liability	2	\$ 527
17	Noninterest-bearing payables to Hold Co/Affiliates	11	\$ 14,390
18	Litigation reserves	4	\$ 707
20	F/V of all derivative instru. reportable as liab.	7	\$ 118,446
21	Liabilities for credit losses on OBS credit exposures	1	\$- 236
99	Other	185	\$ 225,051

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Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 1,634,249</b>	<b>\$ 1,552,145</b>	<b>\$ 1,504,074</b>	<b>\$ 1,489,128</b>	<b>\$ 1,503,683</b>
Deposits and Investment Securities	SO115	\$ 134,987	\$ 113,784	\$ 93,651	\$ 93,140	N/A
Mortgage-Backed Securities	SO125	\$ 192,247	\$ 195,753	\$ 209,876	\$ 216,157	N/A
Mortgage Loans	SO141	\$ 963,764	\$ 917,969	\$ 884,102	\$ 869,688	N/A
Nonmortgage Loans - Total	SUB0950	\$ 343,252	\$ 324,640	\$ 316,445	\$ 310,143	N/A
Commercial Loans and Leases	SO160	\$ 81,399	\$ 73,494	\$ 67,121	\$ 65,054	\$ 71,479
Consumer Loans and Leases	SO171	\$ 261,853	\$ 251,146	\$ 249,324	\$ 245,089	N/A
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 20,493</b>	<b>\$ 17,611</b>	<b>\$ 16,538</b>	<b>\$ 15,748</b>	<b>\$ 18,207</b>
Federal Home Loan Bank Stock	SO181	\$ 20,305	\$ 17,486	\$ 16,413	\$ 15,606	\$ 18,207
Other	SO185	\$ 188	\$ 125	\$ 125	\$ 142	N/A
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 696,245</b>	<b>\$ 648,367</b>	<b>\$ 606,065</b>	<b>\$ 603,198</b>	<b>\$ 624,468</b>
Deposits	SO215	\$ 363,242	\$ 347,270	\$ 329,125	\$ 331,038	\$ 348,236
Escrows	SO225	\$ 167	\$ 183	\$ 156	\$ 135	\$ 285
Advances from FHLBank	SO230	\$ 287,795	\$ 263,680	\$ 243,764	\$ 242,751	\$ 242,330
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 4,162	\$ 3,839	\$ 3,431	\$ 3,447	\$ 697
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 40,878	\$ 33,395	\$ 29,589	\$ 25,827	\$ 32,937
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 17
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 958,497</b>	<b>\$ 921,389</b>	<b>\$ 914,547</b>	<b>\$ 901,678</b>	<b>\$ 897,394</b>
<b>Net Provision for Losses on Interest-Bearing Assets</b>	<b>SO321</b>	<b>\$ 47,326</b>	<b>\$ 51,571</b>	<b>\$ 51,528</b>	<b>\$ 52,416</b>	<b>\$ 53,010</b>
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 911,171</b>	<b>\$ 869,818</b>	<b>\$ 863,019</b>	<b>\$ 849,262</b>	<b>\$ 844,384</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 469,204</b>	<b>\$ 449,929</b>	<b>\$ 464,280</b>	<b>\$ 440,371</b>	<b>\$ 455,996</b>
Mortgage Loan Serving Fees	SO410	\$ 14,241	\$- 27,335	\$ 54,409	\$- 5,196	\$ 30,632
Other Fees and Charges	SO420	\$ 347,869	\$ 355,234	\$ 344,953	\$ 299,411	\$ 292,469
Net Income (Loss) from Other - Total	SUB0451	\$ 67,941	\$ 87,511	\$ 47,364	\$ 105,993	\$ 82,336
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 67,257	\$ 85,418	\$ 48,244	\$ 94,989	\$ 86,162
Operations & Sale of Repossessed Assets	SO461	\$- 215	\$- 2,245	\$- 5,188	\$- 3,761	\$- 2,954
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 501	\$ 197	\$- 218	\$ 106	\$- 3,659
Sale of Securities Held-to-Maturity	SO467	\$- 207	\$ 98	\$ 10	\$ 33	\$ 2
Sale of Loans Held for Investment	SO475	\$ 408	\$ 440	\$ 140	\$ 1,666	\$ 510



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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Sale of Other Assets Held for Investment	SO477	\$ 1,262	\$ 3,509	\$ 4,415	\$ 13,062	\$ 3,029
Trading Assets (Realized and Unrealized)	SO485	\$- 63	\$ 94	\$- 39	\$- 102	\$- 754
Other Noninterest Income	SO488	\$ 39,153	\$ 34,520	\$ 17,554	\$ 40,163	\$ 50,577
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 873,987</b>	<b>\$ 1,100,526</b>	<b>\$ 849,721</b>	<b>\$ 833,936</b>	<b>\$ 825,824</b>
All Personnel Compensation and Expense	SO510	\$ 442,493	\$ 425,370	\$ 430,121	\$ 421,706	\$ 422,637
Legal Expense	SO520	\$ 7,555	\$ 6,174	\$ 5,983	\$ 5,780	\$ 8,175
Office Occupancy and Equipment Expense	SO530	\$ 152,353	\$ 151,799	\$ 144,115	\$ 144,438	\$ 147,445
Marketing and Other Professional Services	SO540	\$ 84,247	\$ 87,293	\$ 83,552	\$ 76,726	\$ 70,505
Loan Servicing Fees	SO550	\$ 9,021	\$ 9,980	\$ 9,538	\$ 11,396	\$ 10,874
Goodwill and Other Intangibles Expense	SO560	\$ 7,827	\$ 14,542	\$ 6,931	\$ 6,798	\$ 5,878
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 3,187	\$ 772	\$ 2,126	\$ 4,458	\$ 8,466
Other Noninterest Expense	SO580	\$ 167,304	\$ 404,595	\$ 167,355	\$ 162,634	\$ 151,844
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$ 506,388</b>	<b>\$ 219,221</b>	<b>\$ 477,578</b>	<b>\$ 455,697</b>	<b>\$ 474,310</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 136,048</b>	<b>\$ 29,122</b>	<b>\$ 129,486</b>	<b>\$ 120,114</b>	<b>\$ 124,307</b>
Federal	SO710	\$ 125,935	\$ 27,438	\$ 119,301	\$ 113,168	\$ 116,077
State, Local & Other	SO720	\$ 10,113	\$ 1,684	\$ 10,185	\$ 6,946	\$ 8,230
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 370,341</b>	<b>\$ 190,099</b>	<b>\$ 348,092</b>	<b>\$ 335,583</b>	<b>\$ 350,003</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$ 325</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 28</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 370,666</b>	<b>\$ 190,099</b>	<b>\$ 348,092</b>	<b>\$ 335,583</b>	<b>\$ 350,031</b>



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## Other Codes As of Dec 2004

### Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	47	\$ 1,938
5	Net income(loss) from real estate held for invest	8	\$ 604
6	Net income(loss)-equity invest in uncons sub org	2	\$ 273
7	Net income(loss) from leased property	15	\$ 716
9	Net income from data processing lease/services	6	\$ 2,535
11	Adjustments to prior periods	4	\$ 130
14	Interest Income from CNFIs reported on SC655	1	\$ 16
15	Income from corporate-owned life insurance	53	\$ 7,272
19	Realized/unrealized gains on derivatives	3	\$ 11,934
99	Other	159	\$ 8,617

### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	30	\$ 278
2	OTS assessments	48	\$ 712
3	Interest expense on income taxes	1	\$ 17
4	Interest expense on Treasury tax & loan accounts	1	\$ 1
5	Forfeited commitment fees on FHLBank advances	1	\$ 5
6	Supervisory examination fees	31	\$ 274
7	Office supplies, printing, and postage	169	\$ 30,302
8	Telephone, including data lines	79	\$ 6,694
9	Loan origination expense	33	\$ 5,056
10	ATM expense	27	\$ 18,855
12	Acquisition and organization costs	1	\$ 1,008
13	Misc taxes other than income & real estate	4	\$ 89
14	Losses from fraud	1	\$ 93
15	Foreclosure expenses	4	\$ 47
17	Charitable contributions	16	\$ 474
18	Minority Interest	1	\$ 77
19	Realized/unrealized losses on derivatives	1	\$ 94
99	Other	151	\$ 32,729

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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 6,139,236</b>	<b>\$ 4,539,397</b>	<b>\$ 2,989,760</b>	<b>\$ 1,489,128</b>	<b>\$ 6,217,083</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 434,128	\$ 300,243	\$ 186,562	\$ 93,140	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 810,945	\$ 621,197	\$ 425,590	\$ 216,157	N/A
YTD - Mortgage Loans	Y_SO141	\$ 3,606,083	\$ 2,667,494	\$ 1,751,553	\$ 869,688	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 283,500	\$ 205,247	\$ 131,774	\$ 65,054	\$ 275,691
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 1,004,582	\$ 745,217	\$ 494,281	\$ 245,089	N/A
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 70,266</b>	<b>\$ 49,861</b>	<b>\$ 32,259</b>	<b>\$ 15,748</b>	<b>N/A</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 69,687	\$ 49,469	\$ 31,992	\$ 15,606	N/A
YTD - Other	Y_SO185	\$ 579	\$ 392	\$ 267	\$ 142	N/A
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 2,539,714</b>	<b>\$ 1,854,981</b>	<b>\$ 1,207,528</b>	<b>\$ 603,198</b>	<b>\$ 2,713,525</b>
YTD - Deposits	Y_SO215	\$ 1,361,061	\$ 1,005,748	\$ 659,160	\$ 331,038	\$ 1,537,319
YTD - Escrows	Y_SO225	\$ 641	\$ 474	\$ 291	\$ 135	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 1,033,507	\$ 749,245	\$ 485,795	\$ 242,751	\$ 1,029,494
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 14,879	\$ 10,717	\$ 6,878	\$ 3,447	\$ 3,151
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 129,625	\$ 88,797	\$ 55,404	\$ 25,827	\$ 142,769
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 119
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 3,669,788</b>	<b>\$ 2,734,277</b>	<b>\$ 1,814,491</b>	<b>\$ 901,678</b>	<b>N/A</b>
<b>YTD - Net Provision for Losses on Interest-Bearing Assets</b>	<b>Y_SO321</b>	<b>\$ 197,881</b>	<b>\$ 153,259</b>	<b>\$ 101,794</b>	<b>\$ 52,416</b>	<b>\$ 277,262</b>
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 3,471,907</b>	<b>\$ 2,581,018</b>	<b>\$ 1,712,697</b>	<b>\$ 849,262</b>	<b>N/A</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 1,804,317</b>	<b>\$ 1,343,537</b>	<b>\$ 893,610</b>	<b>\$ 440,371</b>	<b>N/A</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 35,998	\$ 22,195	\$ 49,530	\$- 5,196	\$- 36,684
YTD - Other Fees and Charges	Y_SO420	\$ 1,342,000	\$ 998,427	\$ 643,356	\$ 299,411	\$ 1,223,426
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 295,669	\$ 230,670	\$ 143,116	\$ 105,993	\$ 712,797
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 292,951	\$ 228,645	\$ 143,230	\$ 94,989	\$ 719,072
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 11,324	\$- 11,118	\$- 8,919	\$- 3,761	\$- 13,473
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 416	\$ 85	\$- 112	\$ 106	\$- 4,843
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$- 66	\$ 141	\$ 43	\$ 33	\$ 300
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 2,386	\$ 1,978	\$ 1,538	\$ 1,666	\$ 2,411

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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 12,248	\$ 10,986	\$ 7,477	\$ 13,062	\$ 12,137
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 110	\$- 47	\$- 141	\$- 102	\$- 2,807
YTD - Other Noninterest Income	Y_SO488	\$ 130,651	\$ 92,246	\$ 57,608	\$ 40,163	N/A
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 3,623,796</b>	<b>\$ 2,773,359</b>	<b>\$ 1,674,347</b>	<b>\$ 833,936</b>	<b>\$ 3,262,816</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 1,702,157	\$ 1,272,472	\$ 847,933	\$ 421,706	\$ 1,683,030
YTD - Legal Expense	Y_SO520	\$ 24,910	\$ 17,671	\$ 11,531	\$ 5,780	\$ 24,116
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 587,198	\$ 439,204	\$ 287,674	\$ 144,438	\$ 580,389
YTD - Marketing and Other Professional Services	Y_SO540	\$ 329,689	\$ 246,907	\$ 159,669	\$ 76,726	\$ 257,199
YTD - Loan Servicing Fees	Y_SO550	\$ 39,932	\$ 30,914	\$ 20,934	\$ 11,396	\$ 51,117
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 35,601	\$ 28,271	\$ 13,729	\$ 6,798	\$ 16,690
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 10,496	\$ 7,309	\$ 6,537	\$ 4,458	\$ 21,485
YTD - Other Noninterest Expense	Y_SO580	\$ 893,812	\$ 730,610	\$ 326,340	\$ 162,634	\$ 628,791
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 1,652,428</b>	<b>\$ 1,151,196</b>	<b>\$ 931,960</b>	<b>\$ 455,697</b>	<b>\$ 2,043,212</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 413,076</b>	<b>\$ 278,683</b>	<b>\$ 249,557</b>	<b>\$ 120,114</b>	<b>\$ 566,190</b>
YTD - Federal	Y_SO710	\$ 384,797	\$ 259,868	\$ 232,426	\$ 113,168	\$ 525,559
YTD - State, Local, and Other	Y_SO720	\$ 28,279	\$ 18,815	\$ 17,131	\$ 6,946	\$ 40,631
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 1,239,353</b>	<b>\$ 872,513</b>	<b>\$ 682,403</b>	<b>\$ 335,583</b>	<b>\$ 1,477,023</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 325</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$- 176</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 1,239,678</b>	<b>\$ 872,513</b>	<b>\$ 682,403</b>	<b>\$ 335,583</b>	<b>\$ 1,476,847</b>

  

<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 800,494</b>	<b>\$ 810,779</b>	<b>\$ 814,219</b>	<b>\$ 822,883</b>	<b>\$ 834,803</b>
Net Provision for Loss	VA115	\$ 44,557	\$ 40,329	\$ 51,755	\$ 53,443	\$ 56,527
Transfers	VA125	\$ 257	\$- 6,910	\$- 1,783	\$- 312	\$ 142
Recoveries	VA135	\$ 16,332	\$ 12,949	\$ 14,677	\$ 14,818	\$ 13,044
Adjustments	VA145	\$ 2,367	\$ 8,041	\$ 2,158	\$ 3,548	\$ 5,932
Charge-offs	VA155	\$ 68,290	\$ 59,905	\$ 69,122	\$ 79,676	\$ 85,155
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 795,717</b>	<b>\$ 805,284</b>	<b>\$ 811,904</b>	<b>\$ 814,704</b>	<b>\$ 825,293</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 34,444</b>	<b>\$ 30,590</b>	<b>\$ 30,432</b>	<b>\$ 31,511</b>	<b>\$ 40,412</b>
Net Provision for Loss	VA118	\$ 5,956	\$ 12,014	\$ 1,899	\$ 3,425	\$ 4,949

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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Transfers	VA128	\$- 257	\$ 6,910	\$ 1,783	\$ 312	\$- 142
Adjustments	VA148	\$ 476	\$ 414	\$- 41	\$ 2	\$- 199
Charge-offs	VA158	\$ 6,405	\$ 14,873	\$ 3,312	\$ 4,763	\$ 12,950
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 34,214</b>	<b>\$ 35,054</b>	<b>\$ 30,758</b>	<b>\$ 30,487</b>	<b>\$ 32,070</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 834,938</b>	<b>\$ 841,368</b>	<b>\$ 844,648</b>	<b>\$ 854,394</b>	<b>\$ 875,215</b>
Net Provision for Loss	VA120	\$ 50,513	\$ 52,343	\$ 53,654	\$ 56,868	\$ 61,476
Recoveries	VA140	\$ 16,332	\$ 12,949	\$ 14,677	\$ 14,818	\$ 13,044
Adjustments	VA150	\$ 2,843	\$ 8,455	\$ 2,117	\$ 3,550	\$ 5,733
Charge-offs	VA160	\$ 74,695	\$ 74,778	\$ 72,434	\$ 84,439	\$ 98,105
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 829,931</b>	<b>\$ 840,338</b>	<b>\$ 842,662</b>	<b>\$ 845,191</b>	<b>\$ 857,363</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 68,290</b>	<b>\$ 59,905</b>	<b>\$ 69,122</b>	<b>\$ 79,676</b>	<b>N/A</b>
<b>Deposits and Investment Securities</b>	<b>VA36</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 1</b>	<b>N/A</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 8,995</b>	<b>\$ 8,017</b>	<b>\$ 16,661</b>	<b>\$ 15,878</b>	<b>\$ 13,825</b>
Construction - Total	SUB2030	\$ 435	\$ 518	\$ 2,995	\$ 788	\$ 2,382
1-4 Dwelling Units	VA420	\$ 293	\$ 349	\$ 211	\$ 738	\$ 895
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 991	\$ 50	\$ 0
Nonresidential Property	VA440	\$ 142	\$ 169	\$ 1,793	\$ 0	\$ 1,487
Permanent - Total	SUB2041	\$ 8,560	\$ 7,499	\$ 13,666	\$ 15,090	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 1,166	\$ 934	\$ 602	\$ 1,262	\$ 943
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 1,724	\$ 2,092	\$ 1,860	\$ 2,085	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 2,964	\$ 2,575	\$ 3,588	\$ 2,071	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 75	\$ 203	\$ 3,141	\$ 157	\$ 254
Nonresidential Property (Except Land)	VA480	\$ 1,630	\$ 1,181	\$ 4,452	\$ 9,515	\$ 5,192
Land	VA490	\$ 1,001	\$ 514	\$ 23	\$ 0	\$ 226
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 54,144</b>	<b>\$ 46,935</b>	<b>\$ 46,704</b>	<b>\$ 57,032</b>	<b>\$ 64,034</b>
Commercial Loans	VA520	\$ 8,245	\$ 3,845	\$ 3,201	\$ 10,108	\$ 17,024
Consumer Loans - Total	SUB2061	\$ 45,899	\$ 43,090	\$ 43,503	\$ 46,924	N/A
Loans on Deposits	VA510	\$ 25	\$ 15	\$ 35	\$ 11	\$ 14
Home Improvement Loans	VA516	\$ 81	\$ 18	\$ 25	\$ 32	\$ 308
Education Loans	VA530	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Auto Loans	VA540	\$ 8,058	\$ 8,242	\$ 6,711	\$ 9,153	\$ 8,736
Mobile Home Loans	VA550	\$ 85	\$ 75	\$ 68	\$ 71	\$ 150

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99114 - OTS-Regulated: Midwest Region (Geog)</b>	<b>(\$Thousands)</b>
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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Credit Cards	VA556	\$ 34,446	\$ 32,234	\$ 34,097	\$ 35,131	\$ 35,430
Other	VA560	\$ 3,204	\$ 2,506	\$ 2,566	\$ 2,526	\$ 2,356
<b>Reposessed Assets - Total</b>	<b>VA60</b>	<b>\$ 675</b>	<b>\$ 604</b>	<b>\$ 748</b>	<b>\$ 1,719</b>	<b>\$ 2,404</b>
Real Estate - Construction	VA605	\$ 21	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 451	\$ 418	\$ 405	\$ 436	\$ 185
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 19
Real Estate - Nonresidential (Except Land)	VA625	\$ 67	\$ 112	\$ 94	\$ 811	\$ 358
Real Estate - Land	VA628	\$ 43	\$ 33	\$ 0	\$ 61	\$ 7
Other Reposessed Assets	VA630	\$ 93	\$ 41	\$ 249	\$ 411	\$ 1,835
<b>Real Estate Held for Investment</b>	<b>VA70</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 96</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA820</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 4,476</b>	<b>\$ 4,349</b>	<b>\$ 5,009</b>	<b>\$ 5,046</b>	<b>\$ 4,804</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 16,331</b>	<b>\$ 12,949</b>	<b>\$ 14,677</b>	<b>\$ 14,818</b>	<b>N/A</b>
<b>Deposits and Investment Securities</b>	<b>VA37</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 1</b>	<b>N/A</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 2,401</b>	<b>\$ 1,693</b>	<b>\$ 2,362</b>	<b>\$ 1,752</b>	<b>\$ 1,828</b>
Construction - Total	SUB2130	\$ 225	\$ 246	\$ 69	\$ 17	\$ 218
1-4 Dwelling Units	VA421	\$ 225	\$ 18	\$ 49	\$ 15	\$ 160
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 2	\$ 2	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 228	\$ 18	\$ 0	\$ 58
Permanent - Total	SUB2141	\$ 2,176	\$ 1,447	\$ 2,293	\$ 1,735	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 205	\$ 236	\$ 104	\$ 255	\$ 201
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 664	\$ 502	\$ 836	\$ 741	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 450	\$ 453	\$ 1,057	\$ 660	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 77	\$ 9	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 672	\$ 123	\$ 197	\$ 41	\$ 187
Land	VA491	\$ 185	\$ 133	\$ 22	\$ 29	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 11,713</b>	<b>\$ 11,110</b>	<b>\$ 12,192</b>	<b>\$ 12,874</b>	<b>\$ 10,935</b>
Commercial Loans	VA521	\$ 2,579	\$ 1,806	\$ 1,806	\$ 3,896	\$ 1,728
Consumer Loans - Total	SUB2161	\$ 9,135	\$ 9,304	\$ 10,386	\$ 8,978	N/A
Loans on Deposits	VA511	\$ 5	\$ 9	\$ 10	\$ 4	\$ 2
Home Improvement Loans	VA517	\$ 4	\$ 7	\$ 2	\$ 3	\$ 18
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 2,860	\$ 2,949	\$ 3,592	\$ 3,038	\$ 3,600

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99114 - OTS-Regulated: Midwest Region (Geog)</b>	<b>(\$Thousands)</b>
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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Mobile Home Loans	VA551	\$ 17	\$ 30	\$ 11	\$ 30	\$ 49
Credit Cards	VA557	\$ 5,380	\$ 5,599	\$ 5,713	\$ 5,312	\$ 5,006
Other	VA561	\$ 869	\$ 710	\$ 1,058	\$ 591	\$ 532
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA821</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 2,217</b>	<b>\$ 146</b>	<b>\$ 123</b>	<b>\$ 191</b>	<b>\$ 98</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 5,683</b>	<b>\$ 18,926</b>	<b>\$ 3,678</b>	<b>\$ 3,735</b>	<b>N/A</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 30</b>	<b>\$ 8</b>	<b>\$ 12</b>	<b>\$- 272</b>	<b>N/A</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 4,181</b>	<b>\$ 14,029</b>	<b>\$ 2,245</b>	<b>\$ 3,596</b>	<b>\$- 232</b>
Construction - Total	SUB2230	\$- 79	\$ 105	\$ 215	\$ 571	\$- 199
1-4 Dwelling Units	VA422	\$- 77	\$ 107	\$ 287	\$ 571	\$- 300
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 2	\$ 0	\$ 0
Nonresidential Property	VA442	\$- 2	\$- 2	\$- 74	\$ 0	\$ 101
Permanent - Total	SUB2241	\$ 4,260	\$ 13,924	\$ 2,030	\$ 3,025	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 276	\$ 1,088	\$ 74	\$- 101	\$ 16
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 757	\$ 329	\$- 7	\$ 700	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 730	\$ 880	\$ 191	\$ 72	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 1,222	\$- 597	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 2,833	\$ 8,605	\$ 1,467	\$ 2,364	\$ 56
Land	VA492	\$- 336	\$ 1,800	\$ 902	\$- 10	\$ 194
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 1,791</b>	<b>\$ 4,303</b>	<b>\$ 1,659</b>	<b>\$- 546</b>	<b>\$ 3,498</b>
Commercial Loans	VA522	\$ 244	\$ 2,601	\$ 389	\$- 910	\$ 1,893
Consumer Loans - Total	SUB2261	\$ 1,547	\$ 1,702	\$ 1,270	\$ 364	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$- 1	\$- 3	\$ 0	\$- 5	\$ 3
Education Loans	VA532	\$ 0	\$ 36	\$ 52	\$ 50	\$ 46
Auto Loans	VA542	\$ 710	\$ 883	\$- 262	\$- 2	\$ 830
Mobile Home Loans	VA552	\$- 55	\$ 41	\$- 1	\$- 15	\$ 6
Credit Cards	VA558	\$ 241	\$- 29	\$ 684	\$ 3	\$ 710
Other	VA562	\$ 652	\$ 774	\$ 797	\$ 333	\$ 28
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 314</b>	<b>\$ 337</b>	<b>\$- 781</b>	<b>\$ 489</b>	<b>\$ 570</b>
Real Estate - Construction	VA606	\$ 0	\$- 1	\$ 85	\$ 2	\$ 35
Real Estate - 1-4 Dwelling Units	VA614	\$ 228	\$ 229	\$ 291	\$ 386	\$ 229
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 35

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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Real Estate - Nonresidential (Except Land)	VA626	\$ 77	\$ 109	\$ 511	\$ 65	\$ 44
Real Estate - Land	VA629	\$ 1	\$- 3	\$ 9	\$- 25	\$ 200
Other Repossessed Assets	VA632	\$ 8	\$ 3	\$- 1,677	\$ 61	\$ 27
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 23</b>	<b>\$ 15</b>	<b>\$ 5</b>	<b>\$ 5</b>	<b>\$- 96</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$- 656</b>	<b>\$ 234</b>	<b>\$ 538</b>	<b>\$ 463</b>	<b>\$ 977</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 57,641</b>	<b>\$ 65,881</b>	<b>\$ 58,123</b>	<b>\$ 68,593</b>	<b>N/A</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 30</b>	<b>\$ 8</b>	<b>\$ 12</b>	<b>\$- 272</b>	<b>N/A</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 10,775</b>	<b>\$ 20,353</b>	<b>\$ 16,544</b>	<b>\$ 17,722</b>	<b>\$ 11,765</b>
Construction - Total	SUB2330	\$ 131	\$ 377	\$ 3,141	\$ 1,342	\$ 1,965
1-4 Dwelling Units	VA425	\$- 9	\$ 438	\$ 449	\$ 1,294	\$ 435
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 991	\$ 48	\$ 0
Nonresidential Property	VA445	\$ 140	\$- 61	\$ 1,701	\$ 0	\$ 1,530
Permanent - Total	SUB2341	\$ 10,644	\$ 19,976	\$ 13,403	\$ 16,380	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 1,237	\$ 1,786	\$ 572	\$ 906	\$ 758
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 1,817	\$ 1,919	\$ 1,017	\$ 2,044	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 3,244	\$ 3,002	\$ 2,722	\$ 1,483	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 75	\$ 1,425	\$ 2,467	\$ 148	\$ 254
Nonresidential Property (Except Land)	VA485	\$ 3,791	\$ 9,663	\$ 5,722	\$ 11,838	\$ 5,061
Land	VA495	\$ 480	\$ 2,181	\$ 903	\$- 39	\$ 420
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 44,221</b>	<b>\$ 40,127</b>	<b>\$ 36,171</b>	<b>\$ 43,612</b>	<b>\$ 56,597</b>
Commercial Loans	VA525	\$ 5,910	\$ 4,640	\$ 1,784	\$ 5,302	\$ 17,189
Consumer Loans - Total	SUB2361	\$ 38,312	\$ 35,487	\$ 34,387	\$ 38,310	N/A
Loans on Deposits	VA515	\$ 20	\$ 6	\$ 25	\$ 7	\$ 12
Home Improvement Loans	VA519	\$ 76	\$ 8	\$ 23	\$ 24	\$ 293
Education Loans	VA535	\$ 0	\$ 36	\$ 53	\$ 50	\$ 46
Auto Loans	VA545	\$ 5,909	\$ 6,175	\$ 2,857	\$ 6,113	\$ 5,966
Mobile Home Loans	VA555	\$ 13	\$ 86	\$ 56	\$ 26	\$ 107
Credit Cards	VA559	\$ 29,307	\$ 26,606	\$ 29,068	\$ 29,822	\$ 31,134
Other	VA565	\$ 2,987	\$ 2,570	\$ 2,305	\$ 2,268	\$ 1,852
<b>Reposessed Assets - Total</b>	<b>VA65</b>	<b>\$ 989</b>	<b>\$ 941</b>	<b>\$- 33</b>	<b>\$ 2,208</b>	<b>\$ 2,974</b>
Real Estate - Construction	VA607	\$ 21	\$- 1	\$ 85	\$ 2	\$ 35
Real Estate - 1-4 Dwelling Units	VA615	\$ 679	\$ 647	\$ 696	\$ 822	\$ 414



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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 54
Real Estate - Nonresidential (Except Land)	VA627	\$ 144	\$ 221	\$ 605	\$ 876	\$ 402
Real Estate - Land	VA631	\$ 44	\$ 30	\$ 9	\$ 36	\$ 207
Other Repossessed Assets	VA633	\$ 101	\$ 44	\$ - 1,428	\$ 472	\$ 1,862
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 23</b>	<b>\$ 15</b>	<b>\$ 5</b>	<b>\$ 5</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 1,603</b>	<b>\$ 4,437</b>	<b>\$ 5,424</b>	<b>\$ 5,318</b>	<b>\$ 5,683</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 49,396</b>	<b>\$ 28,854</b>	<b>\$ 72,049</b>	<b>\$ 36,289</b>	<b>\$ 57,888</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 119,249</b>	<b>\$ 124,143</b>	<b>\$ 148,377</b>	<b>\$ 182,543</b>	<b>N/A</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 128,754</b>	<b>\$ 137,226</b>	<b>\$ 176,916</b>	<b>\$ 148,692</b>	<b>\$ 161,961</b>
Construction	VA951	\$ 300	\$ 2,847	\$ 4,307	\$ 1,821	\$ 5,343
Permanent - 1-4 Dwelling Units	VA952	\$ 122,644	\$ 130,564	\$ 133,776	\$ 143,864	\$ 135,101
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 455	\$ 1,344	\$ 2,983	\$ 0	\$ 222
Permanent - Nonresidential (Except Land)	VA954	\$ 4,525	\$ 2,174	\$ 35,718	\$ 1,063	\$ 21,048
Permanent - Land	VA955	\$ 830	\$ 297	\$ 132	\$ 1,944	\$ 247
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 606,621</b>	<b>\$ 777,210</b>	<b>\$ 775,404</b>	<b>\$ 775,396</b>	<b>\$ 795,727</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 950,527</b>	<b>\$ 970,836</b>	<b>\$ 1,029,259</b>	<b>\$ 1,175,254</b>	<b>\$ 1,226,021</b>
Substandard	VA965	\$ 931,647	\$ 948,010	\$ 1,006,528	\$ 1,154,149	\$ 1,201,838
Doubtful	VA970	\$ 18,731	\$ 22,573	\$ 22,699	\$ 20,958	\$ 24,120
Loss	VA975	\$ 149	\$ 253	\$ 32	\$ 147	\$ 63

<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 1,250,584</b>	<b>\$ 1,253,096</b>	<b>\$ 1,170,471</b>	<b>\$ 1,227,084</b>	<b>\$ 1,280,285</b>
Mortgages - Total	SUB2421	\$ 922,398	\$ 932,209	\$ 894,327	\$ 939,991	N/A
Construction and Land Loans	SUB2430	\$ 95,046	\$ 145,471	\$ 121,005	\$ 96,877	\$ 97,344
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 642,256	\$ 623,692	\$ 618,083	\$ 604,812	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 200,122	\$ 178,686	\$ 168,795	\$ 253,341	\$ 184,607
Nonmortgages - Total	SUB2461	\$ 328,184	\$ 320,887	\$ 276,144	\$ 287,093	N/A
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 843,802</b>	<b>\$ 854,862</b>	<b>\$ 797,713</b>	<b>\$ 788,506</b>	<b>\$ 867,773</b>

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99114 - OTS-Regulated: Midwest Region (Geog)</b>	<b>(\$Thousands)</b>
<b>Run Date: February 16, 2005, 4:11 PM</b>	<b>December 2004</b>	

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 728,527</b>	<b>\$ 751,495</b>	<b>\$ 695,981</b>	<b>\$ 668,962</b>	<b>\$ 764,714</b>
Mortgage Loans - Total	SUB2481	\$ 529,845	\$ 559,615	\$ 537,548	\$ 503,904	N/A
Construction	PD115	\$ 34,673	\$ 93,256	\$ 66,616	\$ 41,508	\$ 40,690
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 25,420	\$ 43,632	\$ 41,455	\$ 44,808	\$ 433,959
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 348,036	\$ 316,810	\$ 317,848	\$ 297,722	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 37,402	\$ 32,706	\$ 33,327	\$ 31,124	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 11,220	\$ 14,774	\$ 10,338	\$ 12,654	\$ 14,959
Permanent - Nonresidential Property (Except Land)	PD135	\$ 62,852	\$ 47,786	\$ 59,233	\$ 69,115	\$ 70,343
Permanent - Land	PD138	\$ 10,242	\$ 10,651	\$ 8,731	\$ 6,973	\$ 8,877
Nonmortgage Loans - Commercial Loans	PD140	\$ 38,614	\$ 34,874	\$ 31,261	\$ 45,112	\$ 44,056
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 160,067	\$ 157,006	\$ 127,172	\$ 119,946	N/A
Loans on Deposits	PD161	\$ 2,359	\$ 1,763	\$ 1,602	\$ 2,476	\$ 2,481
Home Improvement Loans	PD163	\$ 282	\$ 433	\$ 326	\$ 306	\$ 2,251
Education Loans	PD165	\$ 21,029	\$ 19,841	\$ 7,704	\$ 7,732	\$ 9,691
Auto Loans	PD167	\$ 49,699	\$ 40,598	\$ 39,590	\$ 33,531	\$ 44,843
Mobile Home Loans	PD169	\$ 1,438	\$ 1,619	\$ 1,412	\$ 1,108	\$ 1,279
Credit Cards	PD171	\$ 69,435	\$ 75,543	\$ 65,421	\$ 64,078	\$ 74,533
Other	PD180	\$ 15,825	\$ 17,209	\$ 11,117	\$ 10,715	\$ 16,752
Memo - Troubled Debt Restructured Included Above	PD190	\$ 2,172	\$ 1,403	\$ 2,137	\$ 2,170	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 15,561	\$ 13,961	\$ 14,472	\$ 15,662	N/A
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 115,275</b>	<b>\$ 103,367</b>	<b>\$ 101,732</b>	<b>\$ 119,544</b>	<b>\$ 103,059</b>
Mortgage Loans - Total	SUB2491	\$ 72,180	\$ 65,333	\$ 67,018	\$ 81,572	N/A
Construction	PD215	\$ 14,005	\$ 2,723	\$ 2,614	\$ 2,508	\$ 2,009
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 778	\$ 1,080	\$ 949	\$ 712	\$ 40,638
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 50,203	\$ 52,896	\$ 55,681	\$ 34,739	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 724	\$ 739	\$ 767	\$ 873	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 1,214	\$ 631	\$ 845	\$ 36,310	\$ 3,313
Permanent - Nonresidential Property (Except Land)	PD235	\$ 3,773	\$ 4,544	\$ 4,218	\$ 3,617	\$ 12,204
Permanent - Land	PD238	\$ 1,483	\$ 2,720	\$ 1,944	\$ 2,813	\$ 1,042
Nonmortgage Loans - Commercial Loans	PD240	\$ 5,393	\$ 4,888	\$ 4,106	\$ 1,866	\$ 5,156
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 37,701	\$ 33,146	\$ 30,608	\$ 36,106	N/A
Loans on Deposits	PD261	\$ 327	\$ 276	\$ 206	\$ 360	\$ 289
Home Improvement Loans	PD263	\$ 51	\$ 10	\$ 12	\$ 0	\$ 244

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99114 - OTS-Regulated: Midwest Region (Geog)</b>	<b>(\$Thousands)</b>
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<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Education Loans	PD265	\$ 620	\$ 563	\$ 543	\$ 594	\$ 750
Auto Loans	PD267	\$ 2,968	\$ 2,075	\$ 2,344	\$ 2,123	\$ 3,014
Mobile Home Loans	PD269	\$ 153	\$ 41	\$ 52	\$ 79	\$ 65
Credit Cards	PD271	\$ 31,061	\$ 29,179	\$ 26,532	\$ 31,762	\$ 32,580
Other	PD280	\$ 2,521	\$ 1,002	\$ 919	\$ 1,188	\$ 1,755
Memo - Troubled Debt Restructured Included Above	PD290	\$ 619	\$ 763	\$ 385	\$ 732	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 7,483	\$ 6,122	\$ 7,833	\$ 9,528	N/A
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 406,782</b>	<b>\$ 398,234</b>	<b>\$ 372,758</b>	<b>\$ 438,578</b>	<b>\$ 412,512</b>
Mortgage Loans - Total	SUB2501	\$ 320,373	\$ 307,261	\$ 289,761	\$ 354,515	N/A
Construction	PD315	\$ 31,342	\$ 33,852	\$ 38,219	\$ 37,822	\$ 39,660
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 7,163	\$ 12,467	\$ 12,909	\$ 20,555	\$ 199,141
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 158,919	\$ 151,390	\$ 142,198	\$ 160,754	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 13,611	\$ 11,972	\$ 12,949	\$ 13,525	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 19,317	\$ 16,579	\$ 12,843	\$ 17,777	\$ 11,201
Permanent - Nonresidential Property (Except Land)	PD335	\$ 86,720	\$ 78,732	\$ 67,762	\$ 98,829	\$ 57,602
Permanent - Land	PD338	\$ 3,301	\$ 2,269	\$ 2,881	\$ 5,253	\$ 5,066
Nonmortgage Loans - Commercial Loans	PD340	\$ 41,883	\$ 50,617	\$ 46,441	\$ 47,707	\$ 57,178
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 44,526	\$ 40,356	\$ 36,556	\$ 36,356	N/A
Loans on Deposits	PD361	\$ 170	\$ 175	\$ 136	\$ 237	\$ 161
Home Improvement Loans	PD363	\$ 178	\$ 157	\$ 85	\$ 89	\$ 520
Education Loans	PD365	\$ 23,849	\$ 22,471	\$ 20,939	\$ 21,552	\$ 22,167
Auto Loans	PD367	\$ 10,181	\$ 8,453	\$ 6,072	\$ 6,737	\$ 8,959
Mobile Home Loans	PD369	\$ 595	\$ 699	\$ 380	\$ 387	\$ 438
Credit Cards	PD371	\$ 5,552	\$ 5,144	\$ 4,902	\$ 5,577	\$ 5,095
Other	PD380	\$ 4,001	\$ 3,257	\$ 4,042	\$ 1,777	\$ 5,324
Memo - Troubled Debt Restructured Included Above	PD390	\$ 19,003	\$ 24,286	\$ 26,623	\$ 29,162	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 35,463	\$ 35,507	\$ 26,366	\$ 26,925	N/A

<b>Schedule LD --- Loan Data</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>						
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 2,184,599</b>	<b>\$ 2,003,872</b>	<b>\$ 1,769,282</b>	<b>\$ 1,580,246</b>	<b>\$ 1,525,130</b>

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99114 - OTS-Regulated: Midwest Region (Geog)</b>	<b>(\$Thousands)</b>
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<b>Schedule LD --- Loan Data</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
90% up to 100% LTV	LD110	\$ 1,753,847	\$ 1,579,207	\$ 1,505,040	\$ 1,348,923	\$ 1,332,911
100% and greater LTV	LD120	\$ 430,752	\$ 424,665	\$ 264,242	\$ 231,323	\$ 192,219
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 50,765</b>	<b>\$ 41,076</b>	<b>\$ 40,951</b>	<b>\$ 35,280</b>	<b>\$ 36,765</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 29,484</b>	<b>\$ 21,970</b>	<b>\$ 21,616</b>	<b>\$ 22,839</b>	<b>\$ 25,497</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 27,614	\$ 19,586	\$ 18,881	\$ 20,176	\$ 22,755
90% up to 100% LTV	LD210	\$ 20,497	\$ 13,827	\$ 14,099	\$ 15,171	\$ 17,280
100% and greater LTV	LD220	\$ 7,117	\$ 5,759	\$ 4,782	\$ 5,005	\$ 5,475
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 1,870	\$ 2,384	\$ 2,735	\$ 2,663	\$ 2,742
90% up to 100% LTV	LD230	\$ 1,604	\$ 2,073	\$ 2,318	\$ 2,307	\$ 2,595
100% and greater LTV	LD240	\$ 266	\$ 311	\$ 417	\$ 356	\$ 147
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 21,281</b>	<b>\$ 19,106</b>	<b>\$ 19,335</b>	<b>\$ 12,441</b>	<b>\$ 11,268</b>
90% up to 100% LTV	LD250	\$ 9,793	\$ 6,103	\$ 7,190	\$ 7,457	\$ 8,215
100% and greater LTV	LD260	\$ 11,488	\$ 13,003	\$ 12,145	\$ 4,984	\$ 3,053
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 608</b>	<b>\$ 1,349</b>	<b>\$ 837</b>	<b>\$ 231</b>	<b>\$ 24</b>
90% up to 100% LTV	LD310	\$ 456	\$ 1,129	\$ 716	\$ 200	\$ - 25
100% and greater LTV	LD320	\$ 152	\$ 220	\$ 121	\$ 31	\$ 49
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 9,202</b>	<b>\$ 41,510</b>	<b>\$ 53,722</b>	<b>\$ 7,761</b>	<b>\$ 75,503</b>
90% up to 100% LTV	LD410	\$ 1,574	\$ 38,361	\$ 49,748	\$ 6,369	\$ 73,513
100% and greater LTV	LD420	\$ 7,628	\$ 3,149	\$ 3,974	\$ 1,392	\$ 1,990
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 754,790</b>	<b>\$ 720,261</b>	<b>\$ 654,229</b>	<b>\$ 375,544</b>	<b>\$ 556,661</b>
90% up to 100% LTV	LD430	\$ 520,003	\$ 454,539	\$ 474,841	\$ 279,501	\$ 442,521
100% and greater LTV	LD440	\$ 234,787	\$ 265,722	\$ 179,388	\$ 96,043	\$ 114,140
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 549,394</b>	<b>\$ 566,370</b>	<b>\$ 457,710</b>	<b>\$ 334,542</b>	<b>\$ 419,348</b>
90% up to 100% LTV	LD450	\$ 326,923	\$ 357,263	\$ 333,235	\$ 266,992	\$ 338,152
100% and greater LTV	LD460	\$ 222,471	\$ 209,107	\$ 124,475	\$ 67,550	\$ 81,196

<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 6,606,762</b>	<b>\$ 6,164,987</b>	<b>\$ 5,873,020</b>	<b>\$ 5,799,272</b>	<b>\$ 5,477,934</b>
Mortgage Construction Loans	CC105	\$ 4,995,543	\$ 4,675,354	\$ 4,508,158	\$ 4,366,214	\$ 4,179,014
Other Mortgage Loans	CC115	\$ 1,611,219	\$ 1,489,633	\$ 1,364,862	\$ 1,433,058	\$ 1,298,920
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 245,396	\$ 217,176	\$ 223,182	\$ 188,942	\$ 202,638
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 4,146,426</b>	<b>\$ 5,087,660</b>	<b>\$ 5,184,389</b>	<b>\$ 6,054,416</b>	<b>\$ 3,428,978</b>
1-4 Dwelling Units	CC280	\$ 3,087,773	\$ 3,900,605	\$ 4,243,863	\$ 5,332,026	\$ 2,830,908

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99114 - OTS-Regulated: Midwest Region (Geog)</b>	<b>(\$Thousands)</b>
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<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Multifamily (5 or more) Dwelling Units	CC290	\$ 363,477	\$ 618,049	\$ 359,368	\$ 248,868	\$ 191,531
All Other Real Estate	CC300	\$ 695,176	\$ 569,006	\$ 581,158	\$ 473,522	\$ 406,539
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,114,453	\$ 1,005,385	\$ 979,393	\$ 798,416	\$ 730,207
Commitments Outstanding to Purchase Loans	CC320	\$ 323,936	\$ 407,635	\$ 698,202	\$ 448,556	\$ 245,295
Commitments Outstanding to Sell Loans	CC330	\$ 1,903,495	\$ 2,418,061	\$ 2,601,095	\$ 3,507,037	\$ 2,065,759
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 6,831	\$ 132,150	\$ 42,483	\$ 21,404	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 314,011	\$ 421,632	\$ 525,438	\$ 738,150	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 3,818	\$ 11,288	\$ 22,518	\$ 62,277	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 1,435	\$ 1,460	\$ 2,125	\$ 1,120	N/A
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 56,824,666</b>	<b>\$ 54,422,149</b>	<b>\$ 47,245,533</b>	<b>\$ 45,652,878</b>	<b>N/A</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 5,435,940	\$ 5,230,325	\$ 4,877,269	\$ 4,291,285	N/A
Commercial Lines	CC420	\$ 3,835,077	\$ 3,717,122	\$ 3,461,126	\$ 3,459,991	\$ 3,264,474
Open-End Consumer Lines - Credit Cards	CC423	\$ 47,379,125	\$ 45,298,636	\$ 38,736,542	\$ 37,756,078	N/A
Open-End Consumer Lines - Other	CC425	\$ 174,524	\$ 176,066	\$ 170,596	\$ 145,524	N/A
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 475,422</b>	<b>\$ 492,521</b>	<b>\$ 426,526</b>	<b>\$ 378,919</b>	<b>\$ 352,400</b>
Commercial	CC430	\$ 73,926	\$ 76,316	\$ 64,138	\$ 64,323	\$ 83,447
Standby, Not Included on CC465 or CC468	CC435	\$ 401,496	\$ 416,205	\$ 362,388	\$ 314,596	\$ 268,953
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 13,202,346	\$ 12,732,194	\$ 11,844,943	\$ 11,784,611	\$ 11,466,131
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 180,587	\$ 214,280	\$ 216,793	\$ 208,968	\$ 195,151
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 683,028	\$ 686,209	\$ 749,974	\$ 514,932	\$ 513,824
Other Contingent Liabilities	CC480	\$ 1,381	\$ 2,259	\$ 7,067	\$ 1,225	\$ 35,409
Contingent Assets	CC490	\$ 19,425	\$ 16,973	\$ 16,303	\$ 16,033	\$ 16,717

<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Mortgage-Backed Securities - Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 1,417,852</b>	<b>\$ 1,040,889</b>	<b>\$ 1,778,336</b>	<b>\$ 2,216,241</b>	<b>N/A</b>
Pass-Through Securities	CF143	\$ 966,239	\$ 871,639	\$ 1,555,714	\$ 1,927,449	\$ 2,767,574
Other Mortgage-Backed Securities	CF153	\$ 451,613	\$ 169,250	\$ 222,622	\$ 288,792	N/A
<b>Mortgage-Backed Securities - Sales - Total</b>	<b>SUB3821</b>	<b>\$ 412,215</b>	<b>\$ 434,554</b>	<b>\$ 861,100</b>	<b>\$ 420,408</b>	<b>N/A</b>
Pass-Through Securities	CF145	\$ 213,783	\$ 370,973	\$ 351,171	\$ 401,501	\$ 776,702
Other Mortgage-Backed Securities	CF155	\$ 198,432	\$ 63,581	\$ 509,929	\$ 18,907	N/A
<b>Mortgage-Backed Securities - Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 1,005,637</b>	<b>\$ 606,335</b>	<b>\$ 917,236</b>	<b>\$ 1,795,833</b>	<b>N/A</b>

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99114 - OTS-Regulated: Midwest Region (Geog)</b>	<b>(\$Thousands)</b>
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<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 1,291,945	\$- 1,509,468	\$- 1,796,256	\$- 1,190,070	\$ 1,619,699
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 244,924	\$- 221,582	\$- 512,688	\$- 183,684	N/A
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 15,835,262</b>	<b>\$ 16,053,034</b>	<b>\$ 18,275,681</b>	<b>\$ 13,730,381</b>	<b>N/A</b>
Construction Loans - Total	SUB3840	\$ 2,373,948	\$ 2,283,966	\$ 2,269,174	\$ 1,965,219	\$ 2,067,933
1-4 Dwelling Units	CF190	\$ 1,676,282	\$ 1,678,721	\$ 1,740,672	\$ 1,374,086	\$ 1,504,202
Multifamily (5 or more) Dwelling Units	CF200	\$ 339,153	\$ 308,342	\$ 281,491	\$ 301,047	\$ 332,121
Nonresidential	CF210	\$ 358,513	\$ 296,903	\$ 247,011	\$ 290,086	\$ 231,610
Permanent Loans - Total	SUB3851	\$ 13,461,314	\$ 13,769,068	\$ 16,006,507	\$ 11,765,162	N/A
1-4 Dwelling Units	CF225	\$ 11,940,566	\$ 12,344,560	\$ 14,599,537	\$ 10,568,319	\$ 10,339,465
Multifamily (5 or more) Dwelling Units	CF245	\$ 302,741	\$ 279,661	\$ 282,556	\$ 215,555	\$ 252,690
Nonresidential (Except Land)	CF260	\$ 743,198	\$ 764,997	\$ 708,213	\$ 731,820	\$ 759,342
Land	CF270	\$ 474,809	\$ 379,850	\$ 416,201	\$ 249,468	\$ 282,846
<b>Loans and Participations Purchased - Total</b>	<b>SUB3880</b>	<b>\$ 2,669,945</b>	<b>\$ 2,636,268</b>	<b>\$ 3,004,821</b>	<b>\$ 2,364,553</b>	<b>\$ 2,673,995</b>
Secured by 1-4 Dwelling Units	CF280	\$ 2,358,462	\$ 2,395,420	\$ 2,722,852	\$ 2,088,692	\$ 2,450,963
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 132,522	\$ 105,463	\$ 84,834	\$ 101,199	\$ 64,954
Secured by Nonresidential	CF300	\$ 178,961	\$ 135,385	\$ 197,135	\$ 174,662	\$ 158,078
<b>Loans and Participations Sold - Total</b>	<b>SUB3890</b>	<b>\$ 8,083,957</b>	<b>\$ 7,916,717</b>	<b>\$ 9,905,780</b>	<b>\$ 7,529,261</b>	<b>\$ 8,721,142</b>
Secured by 1-4 Dwelling Units	CF310	\$ 7,901,487	\$ 7,738,656	\$ 9,785,405	\$ 7,397,424	\$ 8,570,180
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 65,566	\$ 81,560	\$ 25,443	\$ 77,891	\$ 61,398
Secured by Nonresidential	CF330	\$ 116,904	\$ 96,501	\$ 94,932	\$ 53,946	\$ 89,564
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 5,414,012</b>	<b>\$- 5,280,449</b>	<b>\$- 6,900,959</b>	<b>\$- 5,164,708</b>	<b>\$- 6,047,147</b>
<b>Mortgage Loans - Cash Repayment of Principal</b>	<b>CF340</b>	<b>\$ 8,401,775</b>	<b>\$ 8,409,812</b>	<b>\$ 9,709,042</b>	<b>\$ 7,121,164</b>	<b>\$ 7,811,135</b>
<b>Mortgage Loans - Debits Less Credits Othr Than Repay of Prin</b>	<b>CF350</b>	<b>\$- 251,917</b>	<b>\$- 317,287</b>	<b>\$- 170,262</b>	<b>\$- 90,510</b>	<b>\$- 91,248</b>
<b>Mortgage Loans - Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 3,339,162</b>	<b>\$ 2,436,614</b>	<b>\$ 4,704,124</b>	<b>\$ 3,520,955</b>	<b>\$ 1,132,369</b>
<b>Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow</b>	<b>SUB3906</b>	<b>\$ 1,767,558</b>	<b>\$ 2,045,486</b>	<b>\$ 1,495,418</b>	<b>\$ 1,353,999</b>	<b>N/A</b>
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 11,917,510</b>	<b>\$ 11,352,781</b>	<b>\$ 11,336,229</b>	<b>\$ 9,705,861</b>	<b>\$ 10,056,861</b>
Commercial	CF390	\$ 4,494,129	\$ 4,083,589	\$ 3,841,415	\$ 3,239,966	\$ 3,254,452
Consumer	CF400	\$ 7,423,381	\$ 7,269,192	\$ 7,494,814	\$ 6,465,895	\$ 6,802,409
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 246,346</b>	<b>\$ 351,708</b>	<b>\$ 238,456</b>	<b>\$ 2,249,560</b>	<b>N/A</b>
Commercial	CF395	\$ 240,198	\$ 243,938	\$ 208,813	\$ 355,015	N/A
Consumer	CF405	\$ 6,148	\$ 107,770	\$ 29,643	\$ 1,894,545	N/A



<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99114 - OTS-Regulated: Midwest Region (Geog)</b>	<b>(\$Thousands)</b>
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<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 11,671,164</b>	<b>\$ 11,001,073</b>	<b>\$ 11,097,773</b>	<b>\$ 7,456,301</b>	<b>N/A</b>
<b>Net Deposit Gain (Loss), Excluding Acquired Deposits</b>	<b>SUB3920</b>	<b>\$ 978,805</b>	<b>\$- 119,540</b>	<b>\$ 1,214,113</b>	<b>\$ 1,304,572</b>	<b>\$ 465,077</b>
New Deposits Received less Deposits Withdrawn	CF420	\$ 688,787	\$- 389,326	\$ 953,210	\$ 1,036,593	\$ 196,160
Interest Credited to Deposits	CF430	\$ 290,018	\$ 269,786	\$ 260,903	\$ 267,979	\$ 268,917
<b>Deposits Acquired, Net of Dispositions in Bulk Transactions</b>	<b>CF435</b>	<b>\$- 2,597</b>	<b>\$ 589,820</b>	<b>\$ 0</b>	<b>\$- 184,251</b>	<b>\$- 144,581</b>

<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>BALANCES - END OF QUARTER</b>						
Total Broker - Originated Deposits - Total	SUB4061	\$ 3,563,261	\$ 3,227,288	\$ 3,091,999	\$ 2,775,860	N/A
Fully Insured	DI100	\$ 3,043,919	\$ 2,805,436	\$ 2,599,928	\$ 2,452,529	\$ 2,669,520
Other	DI110	\$ 519,342	\$ 421,852	\$ 492,071	\$ 323,331	\$ 301,949
Deposits with Balances - \$100,000 or Less	DI120	\$ 54,391,678	\$ 54,353,715	\$ 53,748,932	\$ 53,888,940	\$ 53,145,502
Deposits with Balances - Greater than \$100,000	DI130	\$ 24,146,168	\$ 23,987,349	\$ 24,156,831	\$ 22,952,781	\$ 20,863,009
Number of Deposit Accounts - Total	SUB4062	7,656,646	7,615,859	7,514,661	7,399,596	N/A
Balances of \$100,000 or Less	DI150	7,550,832	7,511,423	7,413,003	7,301,263	7,444,252
Balances Greater than \$100,000	DI160	105,814	104,436	101,658	98,333	97,047
IRA/Keogh Accounts	DI200	\$ 5,915,549	\$ 5,988,766	\$ 5,922,700	\$ 5,898,192	\$ 5,935,377
Uninsured Deposits	DI210	\$ 13,151,800	\$ 13,080,943	\$ 13,549,904	\$ 12,735,490	\$ 11,886,680
Preferred Deposits	DI220	\$ 1,013,219	\$ 866,728	\$ 864,114	\$ 919,312	\$ 887,226
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 16,639,012	\$ 16,441,778	\$ 16,236,804	\$ 18,279,162	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 18,676,417	\$ 19,534,415	\$ 19,457,670	\$ 18,601,888	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 6,748,855	\$ 6,117,033	\$ 6,664,400	\$ 6,336,573	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 36,473,559	\$ 36,247,856	\$ 35,546,891	\$ 33,624,113	N/A
<b>DEPOSITS &amp; ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS</b>						
Non-Interest-Bearing Demand Deposits	DI610	\$ 5,344,834	\$ 5,318,846	\$ 6,408,631	\$ 6,320,208	\$ 5,428,355
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 42,056	\$ 32,816	\$ 36,822	\$ 39,298	\$ 33,669
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 142,168	\$ 476,738	\$ 454,283	\$ 437,406	\$ 463,022
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 17,553	\$ 16,262	\$ 17,025	\$ 14,526	\$ 32,150
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0



<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
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<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 10	\$ 10	N/A
Adjustments to Demand Deposits (including escrows)	DI720	\$ 32,734	\$ 40,269	\$ 44,336	\$ 36,882	\$ 4,348
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 190	\$ 289	\$ 423	\$ 325	\$ 452
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 696,094	\$ 0	\$ 101,907	\$ 410,098
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 524,359	\$ 0	\$ 101,907	\$ 410,098
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 27,086	\$ 0	\$ 26,886	\$ 39,190

<b>Schedule SI --- Consolidated Supplemental Information</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>MISCELLANEOUS DATA</b>						
Number of Full-time Equivalent Employees	SI370	28,056	29,055	29,125	29,006	29,162
Assets Held in Trading Accounts	SI375	\$ 73,016	\$ 79,149	\$ 77,215	\$ 80,552	\$ 97,129
Available-for-Sale Securities	SI385	\$ 13,255,358	\$ 13,790,396	\$ 14,554,453	\$ 15,874,927	\$ 15,878,348
Assets Held for Sale	SI387	\$ 3,743,406	\$ 3,363,139	\$ 3,591,512	\$ 3,692,920	\$ 3,265,227
Loans Serviced for Others	SI390	\$ 45,696,117	\$ 53,620,119	\$ 52,864,857	\$ 53,214,686	\$ 51,569,886
<b>RESIDUAL INTERESTS</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 71,633	\$ 67,298	\$ 62,059	\$ 78,899	\$ 62,421
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>QUALIFIED THRIFT LENDER TEST</b>						
Actual Thrift Investment Percentage - First month of Qtr	SI581	84.65%	83.87%	85.34%	84.38%	85.52%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	84.15%	83.94%	85.27%	84.56%	85.05%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	83.96%	83.72%	84.63%	84.31%	84.46%
<b>IRS DOMESTIC BUILDING AND LOAN TEST</b>						
Percent of Assets Test	SI585	73.91%	71.71%	74.06%	76.37%	N/A
Do you meet the DBLA business operations test?	SI586	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	N/A [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 249,434</b>	<b>\$ 219,128</b>	<b>\$ 223,750</b>	<b>\$ 219,347</b>	<b>N/A</b>
<b>CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS &amp; RELATED INTEREST</b>						
Aggregate amount of all extensions of credit	SI590	\$ 235,895	\$ 230,432	\$ 218,466	\$ 192,692	\$ 216,980
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	304	308	274	4,480	178
<b>RECONCILIATION OF EQUITY CAPITAL</b>						

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
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<b>Schedule SI --- Consolidated Supplemental Information</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Beginning Equity Capital</b>	<b>SI600</b>	<b>\$ 11,543,882</b>	<b>\$ 11,513,290</b>	<b>\$ 11,412,534</b>	<b>\$ 11,005,586</b>	<b>\$ 10,761,698</b>
Net Income (Loss) (SO91)	SI610	\$ 370,666	\$ 190,099	\$ 348,092	\$ 335,583	\$ 350,031
Dividends Declared - Preferred Stock	SI620	\$ 1,695	\$ 32	\$ 2,135	\$ 32	\$ 128,654
Dividends Declared - Common Stock	SI630	\$ 263,396	\$ 301,067	\$ 182,649	\$ 135,737	\$ 352,991
Stock Issued	SI640	\$ 658	\$ 30,433	\$ 1,092	\$ 4,935	\$ 209,255
Stock Retired	SI650	\$ 3,842	\$ 25,378	\$ 0	\$ 756	\$ 6
Capital Contributions (Where No Stock is Issued)	SI655	\$ 130,797	\$ 156,683	\$ 19,207	\$ 187,050	N/A
New Basis Accounting Adjustments	SI660	\$ 11,397	\$ 14,149	\$ 0	\$ 6,090	\$ 9,323
Other Comprehensive Income	SI662	\$ 29,261	\$ 41,538	\$ - 80,259	\$ 21,364	N/A
Prior Period Adjustments	SI668	\$ 118	\$ 195	\$ - 36	\$ - 363	N/A
Other Adjustments	SI671	\$ 341,499	\$ - 1,962	\$ 7,368	\$ 18,557	N/A
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 12,159,345</b>	<b>\$ 11,617,948</b>	<b>\$ 11,523,214</b>	<b>\$ 11,442,277</b>	<b>\$ 11,046,559</b>
<b>TRANSACTIONS WITH AFFILIATES</b>						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 42,787	\$ 75,636	\$ 104,836	\$ 657,336	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 15,608,317	\$ 13,619,586	\$ 11,794,095	\$ 2,118,599	N/A
<b>MUTUAL FUNDS AND ANNUITIES</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	45 [Yes]	48 [Yes]	38 [Yes]	41 [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 276,178	\$ 267,801	\$ 238,487	\$ 270,074	N/A
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 133,677	\$ 108,286	\$ 13,373	\$ 9,670	\$ 8,484
<b>AVERAGE MONTH-END BALANCES</b>						
Total Assets	SI870	\$ 136,669,842	\$ 134,249,978	\$ 131,931,987	\$ 128,298,127	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 22,079,251	\$ 21,871,968	\$ 20,009,328	\$ 21,177,458	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 85,104,451	\$ 84,104,346	\$ 84,196,122	\$ 78,692,371	N/A
Nonmortgage Loans	SI885	\$ 20,903,298	\$ 20,416,229	\$ 19,688,792	\$ 19,651,326	N/A
Deposits and Excrows	SI890	\$ 76,424,933	\$ 75,236,193	\$ 74,171,129	\$ 72,597,349	N/A
Total Borrowings	SI895	\$ 45,332,291	\$ 44,099,975	\$ 41,566,701	\$ 40,352,540	N/A
<b>LOANS TO EXECUTIVE OFFICERS</b>						
Number of Loans Made to Executive Officers During Quarter	SI900	96	98	137	133	109
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 6,180	\$ 135,520	\$ 17,311	\$ 24,843	\$ 20,388
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.45	5.71	5.16	5.25	5.23
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.51	6.88	8.11	6.55	6.55

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<b>Schedule SQ --- Consolidated Supplemental Questions</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
		<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
Acquire assets by merger with another depository inst?	SQ100	1	3	0	2	1
1st time incl asset/liab from branch/bulk dep purch?	SQ110	2	2	0	2	2
Change in Control of Association?	SQ130	2	4	1	2	5
Merger Accounted for under the Purchase Method?	SQ160	3	3	0	2	1
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	5	5	6	4	6
Any Outstanding Futures or Options Positions?	SQ310	2	2	2	2	2
Does Association Have Subchapter S in effect this year?	SQ320	27	27	26	26	22
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	104	102	98	99	N/A

<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	25 [Yes]	26 [Yes]	26 [Yes]	26 [Yes]	25 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	19 [Yes]	20 [Yes]	20 [Yes]	21 [Yes]	21 [Yes]
Do you have any activity to report on this schedule?	FS130	18 [Yes]	19 [Yes]	19 [Yes]	19 [Yes]	19 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 16,461,024</b>	<b>\$ 15,456,709</b>	<b>\$ 14,685,219</b>	<b>\$ 15,341,111</b>	<b>\$ 14,219,183</b>
<b>Managed Assets (\$) - Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 8,963,358</b>	<b>\$ 8,266,222</b>	<b>\$ 7,950,018</b>	<b>\$ 7,804,470</b>	<b>\$ 6,994,554</b>
Personal Trust and Agency Accounts	FS210	\$ 4,223,018	\$ 3,896,647	\$ 3,737,298	\$ 3,738,555	\$ 3,487,460
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 1,543,556	\$ 1,397,471	\$ 1,356,551	\$ 1,254,733	\$ 1,148,510
Employee Benefit - Defined Contribution	FS220	\$ 162,218	\$ 156,048	\$ 160,671	\$ 178,816	\$ 168,798
Employee Benefit - Defined Benefit	FS230	\$ 225,417	\$ 212,629	\$ 203,692	\$ 209,740	\$ 181,733
Other Retirement Accounts	FS240	\$ 1,155,921	\$ 1,028,794	\$ 992,188	\$ 866,177	\$ 797,979
Corporate Trust and Agency Accounts	FS250	\$ 2,892	\$ 1	\$ 1	\$ 1	\$ 0
Investment Management Agency Accounts	FS260	\$ 3,186,071	\$ 2,965,146	\$ 2,848,804	\$ 2,803,595	\$ 2,351,597
Other Fiduciary Accounts	FS270	\$ 7,821	\$ 6,957	\$ 7,364	\$ 7,586	\$ 6,987

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Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 155</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) - Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 2,894,434</b>	<b>\$ 2,700,405</b>	<b>\$ 2,808,551</b>	<b>\$ 3,484,825</b>	<b>\$ 3,391,320</b>
Personal Trust and Agency Accounts	FS211	\$ 2,318,409	\$ 2,171,719	\$ 2,402,487	\$ 3,060,596	\$ 2,986,173
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 568,778	\$ 516,219	\$ 394,884	\$ 410,079	\$ 392,967
Employee Benefit - Defined Contribution	FS221	\$ 181,735	\$ 169,015	\$ 168,050	\$ 157,367	\$ 155,070
Employee Benefit - Defined Benefit	FS231	\$ 355,594	\$ 314,068	\$ 195,522	\$ 222,072	\$ 212,885
Other Retirement Accounts	FS241	\$ 31,449	\$ 33,136	\$ 31,312	\$ 30,640	\$ 25,012
Corporate Trust and Agency Accounts	FS251	\$ 7,091	\$ 12,467	\$ 10,860	\$ 13,335	\$ 12,180
Other Fiduciary Accounts	FS271	\$ 156	\$ 0	\$ 320	\$ 815	\$ 0
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 4,603,232</b>	<b>\$ 4,490,082</b>	<b>\$ 3,926,650</b>	<b>\$ 4,051,816</b>	<b>\$ 3,833,309</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) - Total Fiduciary Accounts</b>	<b>FS22</b>	<b>16,487</b>	<b>15,616</b>	<b>15,031</b>	<b>14,270</b>	<b>12,840</b>
Personal Trust and Agency Accounts	FS212	8,565	8,338	8,251	8,119	8,152
Retirement-related Trust and Agency Accounts - Total	SUB6120	3,475	3,093	2,840	1,914	1,801
Employee Benefit - Defined Contribution	FS222	156	156	167	179	179
Employee Benefit - Defined Benefit	FS232	50	53	51	48	45
Other Retirement Accounts	FS242	3,269	2,884	2,622	1,687	1,577
Corporate Trust and Agency Accounts	FS252	14	1	1	2	1
Investment Management Agency Accounts	FS262	4,424	4,179	3,931	4,227	2,880
Other Fiduciary Accounts	FS272	9	5	8	8	6
<b>Nonmanaged Assets (#) - Total Fiduciary Accounts</b>	<b>FS23</b>	<b>700</b>	<b>669</b>	<b>624</b>	<b>622</b>	<b>590</b>
Personal Trust and Agency Accounts	FS213	284	263	239	252	235
Retirement-related Trust and Agency Accounts - Total	SUB6130	379	369	345	329	315
Employee Benefit - Defined Contribution	FS223	197	194	187	118	112
Employee Benefit - Defined Benefit	FS233	39	41	35	40	34
Other Retirement Accounts	FS243	143	134	123	171	169
Corporate Trust and Agency Accounts	FS253	36	37	39	40	40
Other Fiduciary Accounts	FS273	1	0	1	1	0
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>7,185</b>	<b>6,996</b>	<b>5,890</b>	<b>5,146</b>	<b>5,614</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>						
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 67,292</b>	<b>\$ 45,715</b>	<b>\$ 29,621</b>	<b>\$ 14,741</b>	<b>\$ 52,322</b>
Personal Trust and Agency Accounts	FS310	\$ 32,146	\$ 22,705	\$ 14,481	\$ 7,133	\$ 28,409

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<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 9,592	\$ 6,490	\$ 4,077	\$ 1,843	\$ 6,367
Employee Benefit - Defined Contribution	FS320	\$ 994	\$ 765	\$ 505	\$ 238	\$ 1,016
Employee Benefit - Defined Benefit	FS330	\$ 1,788	\$ 1,254	\$ 845	\$ 410	\$ 1,303
Other Retirement Accounts	FS340	\$ 6,810	\$ 4,471	\$ 2,727	\$ 1,195	\$ 4,048
Corporate Trust and Agency Accounts	FS350	\$ 44	\$ 16	\$ 11	\$ 8	\$ 51
Investment Management Agency Accounts	FS360	\$ 18,816	\$ 12,578	\$ 7,509	\$ 3,876	\$ 11,873
Other Fiduciary Accounts	FS370	\$ 82	\$ 61	\$ 42	\$ 23	\$ 65
Custody and Safekeeping Accounts	FS380	\$ 4,758	\$ 2,317	\$ 2,263	\$ 1,183	\$ 4,100
Other Fiduciary and Related Services	FS390	\$ 1,854	\$ 1,548	\$ 1,238	\$ 675	\$ 1,457
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 65,077</b>	<b>\$ 11,433</b>	<b>\$ 6,419</b>	<b>\$ 2,469</b>	<b>\$ 45,418</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 100</b>	<b>\$ 19</b>	<b>\$ 10</b>	<b>\$ 10</b>	<b>\$ 149</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 140</b>	<b>\$ 81</b>	<b>\$ 54</b>	<b>\$ 27</b>	<b>\$ 137</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 2,255</b>	<b>\$ 34,344</b>	<b>\$ 23,246</b>	<b>\$ 12,289</b>	<b>\$ 6,892</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 4,223,018</b>	<b>\$ 2,195,839</b>	<b>\$ 2,149,158</b>	<b>\$ 1,986,170</b>	<b>\$ 3,487,460</b>
Non-Interest-Bearing Deposits	FS410	\$ 2,274	\$ 1,620	\$ 1,481	\$ 1,769	\$ 3,888
Interest-Bearing Deposits	FS415	\$ 14,259	\$ 16,163	\$ 12,581	\$ 5,333	\$ 17,120
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 241,042	\$ 64,205	\$ 56,197	\$ 52,217	\$ 132,762
State, County and Municipal Obligations	FS425	\$ 387,948	\$ 224,852	\$ 228,883	\$ 231,294	\$ 361,548
Money Market Mutual Funds	FS430	\$ 343,551	\$ 170,837	\$ 175,878	\$ 181,393	\$ 272,104
Other Short-term Obligations	FS435	\$ 1,113	\$ 0	\$ 0	\$ 0	\$ 740
Other Notes and Bonds	FS440	\$ 249,093	\$ 114,534	\$ 118,414	\$ 119,722	\$ 211,244
Common and Preferred Stock	FS445	\$ 2,744,050	\$ 1,534,640	\$ 1,485,082	\$ 1,327,276	\$ 2,252,566
Real Estate Mortgages	FS450	\$ 1,771	\$ 536	\$ 542	\$ 545	\$ 1,248
Real Estate	FS455	\$ 99,793	\$ 49,651	\$ 48,844	\$ 39,072	\$ 85,897
Miscellaneous Assets	FS460	\$ 138,124	\$ 18,801	\$ 21,256	\$ 27,549	\$ 148,343
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>115</b>	<b>106</b>	<b>102</b>	<b>112</b>	<b>169</b>
Corporate and Municipal Trusteeships	FS510	13	2	8	9	15
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	102	104	94	103	154
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 24,261</b>	<b>\$ 7,830</b>	<b>\$ 8,525</b>	<b>\$ 8,555</b>	<b>\$ 26,125</b>

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Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>14</b>	<b>11</b>	<b>11</b>	<b>11</b>	<b>240,583</b>
Domestic Equity	FS610	6	5	5	5	147,225
International/Global Equity	FS620	1	1	1	1	20,309
Stock/Bond Blend	FS630	1	1	1	1	882
Taxable Bond	FS640	4	2	2	2	69,029
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	2	2	2	2	3,138
Specialty/Other	FS670	0	0	0	0	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 273,201</b>	<b>\$ 256,847</b>	<b>\$ 257,359</b>	<b>\$ 279,461</b>	<b>\$ 11</b>
Domestic Equity	FS615	\$ 155,739	\$ 143,187	\$ 147,087	\$ 160,675	\$ 5
International/Global Equity	FS625	\$ 22,752	\$ 20,276	\$ 20,311	\$ 21,680	\$ 1
Stock/Bond Blend	FS635	\$ 869	\$ 810	\$ 836	\$ 834	\$ 1
Taxable Bond	FS645	\$ 78,023	\$ 77,132	\$ 73,532	\$ 78,095	\$ 2
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 15,818	\$ 15,442	\$ 15,593	\$ 18,177	\$ 2
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>						
<b>Managed Accts - Total Fid Settlements/Surcharges/Otr Losses</b>	<b>FS70</b>	<b>\$ 82</b>	<b>\$ 11</b>	<b>\$ 10</b>	<b>\$ 10</b>	<b>\$ 123</b>
Personal Trust and Agency Accounts	FS710	\$ 48	\$ 0	\$ 1	\$ 1	\$ 92
Retirement-Related Trust and Agency Accounts	FS720	\$ 18	\$ 11	\$ 9	\$ 9	\$ 15
Investment Management Agency Accounts	FS730	\$ 16	\$ 0	\$ 0	\$ 0	\$ 16
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 13</b>	<b>\$ 7</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 29</b>
Personal Trust and Agency Accounts	FS711	\$ 4	\$ 0	\$ 0	\$ 0	\$ 19
Retirement-Related Trust and Agency Accounts	FS721	\$ 1	\$ 1	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 8	\$ 6	\$ 0	\$ 0	\$ 10
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 1</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 3</b>
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 1	\$ 0	\$ 0	\$ 0	\$ 1
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						
Equity Capital (SC80)	CCR100	\$ 12,159,352	\$ 11,617,947	\$ 11,523,222	\$ 11,442,218	\$ 11,046,572
Equity Capital Deductions - Total	SUB1631	\$ 1,137,701	\$ 776,701	\$ 707,870	\$ 724,177	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 38,731	\$ 39,721	\$ 40,158	\$ 40,499	\$ 39,225
Goodwill and Certain Other Intangible Assets	CCR115	\$ 1,062,463	\$ 693,594	\$ 632,265	\$ 641,817	\$ 638,116
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 36,506	\$ 43,385	\$ 35,446	\$ 41,860	\$ 39,309
Other	CCR134	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
Equity Capital Additions - Total	SUB1641	\$ 301,692	\$ 331,372	\$ 369,237	\$ 288,124	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 28,644	\$ 976	\$ 41,779	\$- 35,398	\$- 245
Qualifying Intangible Assets	CCR185	\$ 245	\$ 506	\$ 1,102	\$ 968	\$ 1,134
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 330,091	\$ 329,890	\$ 326,356	\$ 322,254	\$ 325,607
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 300	\$ 300
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 11,323,343</b>	<b>\$ 11,172,618</b>	<b>\$ 11,184,589</b>	<b>\$ 11,006,165</b>	<b>\$ 10,656,717</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 135,388,681</b>	<b>\$ 133,729,245</b>	<b>\$ 132,672,556</b>	<b>\$ 130,919,612</b>	<b>\$ 127,542,407</b>
Asset Deductions - Total	SUB1651	\$ 1,183,493	\$ 821,748	\$ 742,774	\$ 749,785	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 71,632	\$ 72,493	\$ 68,725	\$ 62,827	\$ 65,365
Goodwill and Certain Other Intangible Assets	CCR265	\$ 1,075,155	\$ 704,921	\$ 637,403	\$ 643,350	\$ 640,180
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 36,688	\$ 44,322	\$ 36,609	\$ 43,082	\$ 40,596
Other	CCR275	\$ 18	\$ 12	\$ 37	\$ 526	N/A
Asset Additions - Total	SUB1661	\$- 159,127	\$- 157,601	\$- 40,685	\$- 278,942	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 159,593	\$- 158,107	\$- 41,787	\$- 279,910	\$- 196,237
Qualifying Intangible Assets	CCR285	\$ 245	\$ 506	\$ 1,102	\$ 968	\$ 1,134
Other	CCR290	\$ 221	\$ 0	\$ 0	\$ 0	N/A
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 134,046,061</b>	<b>\$ 132,749,896</b>	<b>\$ 131,889,097</b>	<b>\$ 129,890,885</b>	<b>\$ 126,601,253</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 5,343,998</b>	<b>\$ 5,313,839</b>	<b>\$ 5,252,553</b>	<b>\$ 5,176,493</b>	<b>\$ 5,041,567</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 11,323,343</b>	<b>\$ 11,172,618</b>	<b>\$ 11,184,589</b>	<b>\$ 11,006,165</b>	<b>\$ 10,656,717</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 9,040	\$ 8,040	\$ 7,622	\$ 9,439	\$ 7,315
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 51,200	\$ 51,600	\$ 51,600	\$ 51,800	\$ 51,800



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<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 30,747	\$ 31,309	\$ 33,387	\$ 38,336	\$ 35,517
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 686,538	\$ 695,337	\$ 686,676	\$ 685,917	\$ 683,641
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 125	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 777,525</b>	<b>\$ 786,286</b>	<b>\$ 779,285</b>	<b>\$ 785,617</b>	<b>\$ 778,273</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 777,525</b>	<b>\$ 786,286</b>	<b>\$ 779,285</b>	<b>\$ 785,617</b>	<b>\$ 778,273</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 30,406	\$ 36,276	\$ 32,456	\$ 28,741	\$ 29,550
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 63,318	\$ 58,686	\$ 50,497	\$ 62,228	\$ 46,681
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 12,007,144</b>	<b>\$ 11,863,942</b>	<b>\$ 11,880,921</b>	<b>\$ 11,700,813</b>	<b>\$ 11,358,759</b>
0% R/W Category - Cash	CCR400	\$ 540,720	\$ 546,318	\$ 535,645	\$ 511,924	\$ 544,613
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 2,152,356	\$ 2,299,845	\$ 2,930,066	\$ 3,204,660	\$ 2,722,391
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 11,361	\$ 5,113	\$ 1,200	\$ 1,938	\$ 5,923
0% R/W Category - Other	CCR415	\$ 548,642	\$ 1,058,438	\$ 927,663	\$ 1,047,591	\$ 716,250
0% R/W Category - Assets Total	CCR420	\$ 3,253,079	\$ 3,909,714	\$ 4,394,574	\$ 4,766,113	\$ 3,989,177
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 16,778,949	\$ 17,383,859	\$ 18,390,585	\$ 19,934,191	\$ 19,278,525
20% R/W Category - Claims on FHLBs	CCR435	\$ 5,646,446	\$ 5,294,009	\$ 5,976,046	\$ 5,507,638	\$ 5,452,318
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 426,336	\$ 411,153	\$ 405,773	\$ 391,642	\$ 399,297
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 13,426,829	\$ 12,820,171	\$ 12,256,066	\$ 12,014,826	\$ 10,306,862
20% R/W Category - Other	CCR450	\$ 7,445,832	\$ 7,795,498	\$ 7,885,901	\$ 7,972,052	\$ 8,377,253
20% R/W Category - Assets Total	CCR455	\$ 43,724,392	\$ 43,704,690	\$ 44,914,371	\$ 45,820,349	\$ 43,814,255
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 8,744,879</b>	<b>\$ 8,740,932</b>	<b>\$ 8,982,872</b>	<b>\$ 9,164,066</b>	<b>\$ 8,762,855</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 34,030,566	\$ 33,473,516	\$ 32,683,503	\$ 32,249,130	\$ 31,369,647
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 1,313,734	\$ 1,263,093	\$ 1,386,075	\$ 1,278,650	\$ 1,188,770
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 205,734	\$ 128,811	\$ 138,612	\$ 130,206	\$ 128,027
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 140,866	\$ 140,738	\$ 124,348	\$ 122,997	\$ 122,133
50% R/W Category - Other	CCR480	\$ 529,420	\$ 509,058	\$ 360,405	\$ 422,619	\$ 345,608
50% R/W Category - Assets Total	CCR485	\$ 36,220,320	\$ 35,515,216	\$ 34,692,943	\$ 34,203,602	\$ 33,154,185
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 18,110,211</b>	<b>\$ 17,757,658</b>	<b>\$ 17,346,518</b>	<b>\$ 17,101,851</b>	<b>\$ 16,577,094</b>

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Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 1,059,225	\$ 2,059,258	\$ 2,590,876	\$ 2,985,878	N/A
100% R/W Category - All Other Assets	CCR506	\$ 54,979,169	\$ 52,380,904	\$ 50,159,258	\$ 46,679,167	N/A
100% R/W Category - Assets Total	CCR510	\$ 56,038,394	\$ 54,440,162	\$ 52,750,134	\$ 49,665,045	\$ 50,025,104
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 56,038,394</b>	<b>\$ 54,440,162</b>	<b>\$ 52,750,134</b>	<b>\$ 49,665,045</b>	<b>\$ 50,025,104</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 21,077	\$ 19,906	\$ 18,493	\$ 17,849	\$ 14,870
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 263,464</b>	<b>\$ 248,827</b>	<b>\$ 231,164</b>	<b>\$ 205,925</b>	<b>\$ 185,877</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 139,257,262</b>	<b>\$ 137,589,688</b>	<b>\$ 136,770,515</b>	<b>\$ 134,472,958</b>	<b>\$ 130,997,591</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 83,156,906</b>	<b>\$ 81,187,548</b>	<b>\$ 79,310,651</b>	<b>\$ 76,136,849</b>	<b>\$ 75,550,932</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 66,252	\$ 66,484	\$ 75,079	\$ 76,324	\$ 86,773
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 83,090,654</b>	<b>\$ 81,121,064</b>	<b>\$ 79,235,572</b>	<b>\$ 76,060,525</b>	<b>\$ 75,464,159</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 6,647,249</b>	<b>\$ 6,489,673</b>	<b>\$ 6,341,427</b>	<b>\$ 6,085,518</b>	<b>\$ 6,037,851</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>8.45%</b>	<b>8.42%</b>	<b>8.48%</b>	<b>8.47%</b>	<b>8.42%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>14.45%</b>	<b>14.62%</b>	<b>14.99%</b>	<b>15.38%</b>	<b>15.05%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>13.55%</b>	<b>13.70%</b>	<b>14.05%</b>	<b>14.39%</b>	<b>14.06%</b>
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>8.45%</b>	<b>8.42%</b>	<b>8.48%</b>	<b>8.47%</b>	<b>8.42%</b>

## \*Note

Some OTS-regulated thrifts file a consolidated Thrift Financial Report (TFR) that includes data for a subsidiary thrift, which also files its own TFR separately. Subsidiary thrifts are those that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the parent thrift and its subsidiary are in the same aggregate group. This exclusion prevents double-counting of subsidiaries' data.