# Interest Rate Risk Exposure Report

## Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

## Area: Midwest

**All Reporting CMR** **Reporting Dockets: 203** **March 2004**

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

| | Net Portfolio Value (Dollars are in Millions) | | | NPV as % of PV of Assets | |
|---|---|---|---|---|---|
| Change in Rates | $Amount | $Change | %Change | NPV Ratio | Change |
| +300 bp | 11,463 | -1,652 | -13 % | 9.66 % | -97 bp |
| +200 bp | 12,380 | -735 | -6 % | 10.26 % | -36 bp |
| +100 bp | 12,962 | -153 | -1 % | 10.61 % | -1 bp |
| 0 bp | 13,115 | | | 10.62 % | |
| -100 bp | 12,847 | -268 | -2 % | 10.34 % | -29 bp |

## Risk Measure for a Given Rate Shock

| | 03/31/2004 | 12/31/2003 | 03/31/2003 |
|---|---|---|---|
| Pre-shock NPV Ratio: NPV as % of PV Assets | 10.62 % | 10.54 % | 9.47 % |
| Post-shock NPV Ratio | 10.26 % | 10.10 % | 9.00 % |
| Sensitivity Measure: Decline in NPV Ratio | 36 bp | 44 bp | 46 bp |
| TB 13a Level of Risk | Minimal | Minimal | Minimal |

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

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## Present Value Estimates by Interest Rate Scenario

**Area: Midwest** — **Reporting Dockets: 203**
**All Reporting CMR** — **March 2004**
**Report Prepared: 06/11/2004 2:09:37 PM** — **Amounts in Millions** — **Data as of: 06/11/2004**

| | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **ASSETS** | | | | | | | | |
| **MORTGAGE LOANS AND SECURITIES** | | | | | | | | |
| **Fixed-Rate Single-Family First-Mortgage Loans and MBS** | | | | | | | | |
| 30-Year Mortgage Loans | 8,853 | 8,681 | 8,376 | 8,092 | 7,787 | 8,179 | 106.14 | 2.75 |
| 30-Year Mortgage Securities | 3,633 | 3,554 | 3,470 | 3,398 | 3,315 | 3,274 | 108.56 | 2.28 |
| 15-Year Mortgages and MBS | 9,688 | 9,495 | 9,177 | 8,811 | 8,441 | 9,164 | 103.62 | 2.69 |
| Balloon Mortgages and MBS | 3,195 | 3,144 | 3,070 | 2,973 | 2,860 | 3,067 | 102.51 | 2.00 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs** | | | | | | | | |
| 6 Month or Less Reset Frequency | 899 | 896 | 893 | 889 | 882 | 897 | 99.88 | 0.33 |
| 7 Month to 2 Year Reset Frequency | 6,520 | 6,464 | 6,398 | 6,306 | 6,180 | 6,309 | 102.46 | 0.94 |
| 2+ to 5 Year Reset Frequency | 15,270 | 14,914 | 14,495 | 14,016 | 13,497 | 14,665 | 101.70 | 2.60 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs** | | | | | | | | |
| 1 Month Reset Frequency | 1,060 | 1,053 | 1,045 | 1,036 | 1,027 | 1,031 | 102.15 | 0.73 |
| 2 Month to 5 Year Reset Frequency | 2,332 | 2,295 | 2,254 | 2,206 | 2,151 | 2,263 | 101.43 | 1.71 |
| **Multifamily and Nonresidential Mortgage Loans and Securities** | | | | | | | | |
| Adjustable-Rate, Balloons | 3,473 | 3,424 | 3,373 | 3,322 | 3,273 | 3,469 | 98.72 | 1.46 |
| Adjustable-Rate, Fully Amortizing | 3,526 | 3,491 | 3,455 | 3,419 | 3,384 | 3,508 | 99.51 | 1.01 |
| Fixed-Rate, Balloon | 2,262 | 2,190 | 2,121 | 2,054 | 1,991 | 2,061 | 106.28 | 3.23 |
| Fixed-Rate, Fully Amortizing | 2,532 | 2,446 | 2,365 | 2,288 | 2,216 | 2,322 | 105.33 | 3.42 |
| **Construction and Land Loans** | | | | | | | | |
| Adjustable-Rate | 6,182 | 6,173 | 6,164 | 6,155 | 6,147 | 6,174 | 99.98 | 0.15 |
| Fixed-Rate | 1,593 | 1,565 | 1,539 | 1,513 | 1,488 | 1,558 | 100.46 | 1.75 |
| **Second-Mortgage Loans and Securities** | | | | | | | | |
| Adjustable-Rate | 5,142 | 5,135 | 5,127 | 5,120 | 5,114 | 5,128 | 100.14 | 0.15 |
| Fixed-Rate | 5,342 | 5,230 | 5,123 | 5,020 | 4,922 | 5,059 | 103.38 | 2.10 |
| **Other Assets Related to Mortgage Loans and Securities** | | | | | | | | |
| Net Nonperforming Mortgage Loans | 0 | 0 | 0 | -1 | -1 | 0 | 0.00 | 258.58 |
| Accrued Interest Receivable | 445 | 445 | 445 | 445 | 445 | 445 | 100.00 | 0.00 |
| Advance for Taxes/Insurance | 11 | 11 | 11 | 11 | 11 | 11 | 100.00 | 0.00 |
| Float on Escrows on Owned Mortgages | 30 | 55 | 85 | 111 | 134 | | | -50.07 |
| LESS: Value of Servicing on Mortgages Serviced by Others | -3 | -2 | 0 | 1 | 1 | | | 56.91 |
| **TOTAL MORTGAGE LOANS AND SECURITIES** | **81,993** | **80,665** | **78,985** | **77,185** | **75,260** | **78,584** | **102.65** | **1.86** |

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| | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **ASSETS (cont.)** | | | | | | | | |
| **NONMORTGAGE LOANS** | | | | | | | | |
| **Commercial Loans** | | | | | | | | |
| Adjustable-Rate | 3,710 | 3,705 | 3,700 | 3,695 | 3,691 | 3,700 | 100.14 | 0.13 |
| Fixed-Rate | 1,635 | 1,593 | 1,553 | 1,514 | 1,477 | 1,520 | 104.84 | 2.58 |
| **Consumer Loans** | | | | | | | | |
| Adjustable-Rate | 8,285 | 8,277 | 8,268 | 8,260 | 8,253 | 8,330 | 99.37 | 0.10 |
| Fixed-Rate | 5,490 | 5,404 | 5,321 | 5,240 | 5,162 | 5,411 | 99.88 | 1.56 |
| **Other Assets Related to Nonmortgage Loans and Securities** | | | | | | | | |
| Net Nonperforming Nonmortgage Loans | -241 | -239 | -238 | -236 | -234 | -239 | 0.00 | 0.75 |
| Accrued Interest Receivable | 87 | 87 | 87 | 87 | 87 | 87 | 100.00 | 0.00 |
| **TOTAL NONMORTGAGE LOANS** | **18,966** | **18,827** | **18,692** | **18,561** | **18,435** | **18,807** | **100.11** | **0.73** |
| **CASH, DEPOSITS, AND SECURITIES** | | | | | | | | |
| Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos | 2,652 | 2,652 | 2,652 | 2,652 | 2,652 | 2,652 | 100.00 | 0.00 |
| Equities and All Mutual Funds | 538 | 525 | 512 | 497 | 477 | 525 | 100.00 | 2.46 |
| Zero-Coupon Securities | 281 | 276 | 271 | 266 | 261 | 267 | 103.34 | 1.96 |
| Government and Agency Securities | 3,582 | 3,487 | 3,397 | 3,314 | 3,237 | 3,389 | 102.88 | 2.65 |
| Term Fed Funds, Term Repos | 2,114 | 2,111 | 2,107 | 2,104 | 2,101 | 2,108 | 100.10 | 0.15 |
| Munis, Mtg-Backed Bonds, Corporates, Commercial Paper | 338 | 324 | 312 | 300 | 289 | 313 | 103.58 | 4.05 |
| **Mortgage-Derivative and Structured Securities** | | | | | | | | |
| Valued by OTS | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Valued by Institution | 4,365 | 4,316 | 4,196 | 4,049 | 3,912 | 4,271 | 101.05 | 1.96 |
| Structured Securities (Complex) | 2,363 | 2,324 | 2,256 | 2,170 | 2,062 | 2,293 | 101.35 | 2.30 |
| LESS: Valuation Allowances for Investment Securities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 32.58 |
| **TOTAL CASH, DEPOSITS, AND SECURITIES** | **16,232** | **16,014** | **15,702** | **15,351** | **14,990** | **15,818** | **101.24** | **1.66** |

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## Present Value Estimates by Interest Rate Scenario

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| | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **ASSETS (cont.)** | | | | | | | | |
| **REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.** | | | | | | | | |
| Repossessed Assets | 163 | 163 | 163 | 163 | 163 | 163 | 100.00 | 0.00 |
| Real Estate Held for Investment | 73 | 73 | 73 | 73 | 73 | 73 | 100.00 | 0.00 |
| Investment in Unconsolidated Subsidiaries | 1,770 | 1,726 | 1,601 | 1,427 | 1,228 | 1,726 | 100.00 | 4.90 |
| Office Premises and Equipment | 1,187 | 1,187 | 1,187 | 1,187 | 1,187 | 1,187 | 100.00 | 0.00 |
| **TOTAL REAL ASSETS, ETC.** | **3,193** | **3,149** | **3,024** | **2,850** | **2,651** | **3,149** | **100.00** | **2.68** |
| **MORTGAGE LOANS SERVICED FOR OTHERS** | | | | | | | | |
| Fixed-Rate Servicing | 274 | 366 | 480 | 547 | 568 | | | -28.23 |
| Adjustable-Rate Servicing | 59 | 62 | 63 | 63 | 63 | | | -3.57 |
| Float on Mortgages Serviced for Others | 235 | 327 | 434 | 515 | 571 | | | -30.36 |
| **TOTAL MORTGAGE LOANS SERVICED FOR OTHERS** | **568** | **754** | **977** | **1,126** | **1,202** | | | **-27.14** |
| **OTHER ASSETS** | | | | | | | | |
| Purchased and Excess Servicing | | | | | | 613 | | |
| Margin Account | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 1,655 | 1,655 | 1,655 | 1,655 | 1,655 | 1,655 | 100.00 | 0.00 |
| Miscellaneous II | | | | | | 737 | | |
| **Deposit Intangibles** | | | | | | | | |
| Retail CD Intangible | 60 | 72 | 81 | 88 | 95 | | | -14.31 |
| Transaction Account Intangible | 525 | 739 | 966 | 1,187 | 1,404 | | | -29.83 |
| MMDA Intangible | 668 | 920 | 1,201 | 1,430 | 1,644 | | | -28.98 |
| Passbook Account Intangible | 323 | 451 | 582 | 708 | 823 | | | -28.71 |
| Non-Interest-Bearing Account Intangible | 110 | 232 | 348 | 460 | 565 | | | -51.47 |
| **TOTAL OTHER ASSETS** | **3,340** | **4,068** | **4,832** | **5,528** | **6,187** | **3,005** | | |
| **Miscellaneous Assets** | | | | | | | | |
| Unrealized Gains Less Unamortized Yield Adjustments | | | | | | 653 | | |
| **TOTAL ASSETS** | **124,293** | **123,478** | **122,212** | **120,600** | **118,727** | **120,016** | **103/101*** ** | **0.84/1.47*** ** |

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| | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **LIABILITIES** | | | | | | | | |
| **DEPOSITS** | | | | | | | | |
| **Fixed-Maturity** | | | | | | | | |
| Fixed-Rate Maturing in 12 Months or Less | 19,996 | 19,903 | 19,811 | 19,720 | 19,630 | 19,776 | 100.64 | 0.46 |
| Fixed-Rate Maturing in 13 Months or More | 14,793 | 14,429 | 14,078 | 13,739 | 13,411 | 13,928 | 103.60 | 2.48 |
| Variable-Rate | 1,243 | 1,241 | 1,238 | 1,236 | 1,234 | 1,236 | 100.39 | 0.18 |
| **Demand** | | | | | | | | |
| Transaction Accounts | 9,959 | 9,959 | 9,959 | 9,959 | 9,959 | 9,959 | 100/93* | 0.00/2.39* |
| MMDAs | 18,444 | 18,444 | 18,444 | 18,444 | 18,444 | 18,444 | 100/95* | 0.00/1.52* |
| Passbook Accounts | 5,829 | 5,829 | 5,829 | 5,829 | 5,829 | 5,829 | 100/92* | 0.00/2.41* |
| Non-Interest-Bearing Accounts | 5,253 | 5,253 | 5,253 | 5,253 | 5,253 | 5,253 | 100/96* | 0.00/2.37* |
| **TOTAL DEPOSITS** | **75,518** | **75,058** | **74,612** | **74,180** | **73,760** | **74,425** | **101/98*** | **0.60/1.65*** |
| **BORROWINGS** | | | | | | | | |
| **Fixed-Maturity** | | | | | | | | |
| Fixed-Rate Maturing in 36 Months or Less | 17,248 | 17,180 | 17,113 | 17,047 | 16,982 | 17,080 | 100.58 | 0.39 |
| Fixed-Rate Maturing in 37 Months or More | 3,594 | 3,419 | 3,254 | 3,100 | 2,955 | 3,146 | 108.67 | 4.96 |
| Variable-Rate | 1,214 | 1,213 | 1,212 | 1,211 | 1,210 | 1,203 | 100.87 | 0.09 |
| **TOTAL BORROWINGS** | **22,056** | **21,812** | **21,579** | **21,358** | **21,147** | **21,429** | **101.79** | **1.09** |
| **OTHER LIABILITIES** | | | | | | | | |
| **Escrow Accounts** | | | | | | | | |
| For Mortgages | 1,074 | 1,074 | 1,074 | 1,074 | 1,074 | 1,074 | 100.00 | 0.00 |
| Other Escrow Accounts | 132 | 128 | 124 | 121 | 117 | 137 | 93.22 | 3.06 |
| **Miscellaneous Other Liabilities** | | | | | | | | |
| Collateralized Mortgage Securities Issued | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 2,033 | 2,033 | 2,033 | 2,033 | 2,033 | 2,033 | 100.00 | 0.00 |
| Miscellaneous II | 0 | 0 | 0 | 0 | 0 | 294 | | |
| **TOTAL OTHER LIABILITIES** | **3,239** | **3,235** | **3,231** | **3,227** | **3,224** | **3,538** | **91.41** | **0.12** |
| **Other Liabilities not Included Above** | | | | | | | | |
| Self-Valued | 10,494 | 10,153 | 9,850 | 9,590 | 9,367 | 9,359 | 108.48 | 3.17 |
| Unamortized Yield Adjustments | | | | | | -31 | | |
| **TOTAL LIABILITIES** | **111,306** | **110,258** | **109,273** | **108,355** | **107,498** | **108,720** | **101/99**** | **0.92/1.64**** |

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**Amounts in Millions**

| | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS** | | | | | | | | |
| **OPTIONAL COMMITMENTS TO ORIGINATE** | | | | | | | | |
| FRMs and Balloon/2-Step Mortgages | 84 | -3 | -150 | -272 | -380 | | | |
| ARMs | 8 | 5 | 2 | -3 | -10 | | | |
| Other Mortgages | 25 | 0 | -35 | -77 | -121 | | | |
| **FIRM COMMITMENTS** | | | | | | | | |
| Purchase/Originate Mortgages and MBS | 36 | 8 | -33 | -73 | -110 | | | |
| Sell Mortgages and MBS | -153 | 43 | 346 | 598 | 820 | | | |
| Purchase Non-Mortgage Items | 7 | 0 | -7 | -13 | -19 | | | |
| Sell Non-Mortgage Items | 0 | 0 | 0 | 0 | 0 | | | |
| **INTEREST-RATE SWAPS, SWAPTIONS** | | | | | | | | |
| Pay Fixed, Receive Floating Swaps | -290 | -201 | -99 | -2 | 89 | | | |
| Pay Floating, Receive Fixed Swaps | 71 | 22 | -24 | -68 | -110 | | | |
| Basis Swaps | 0 | 0 | 0 | 0 | 0 | | | |
| Swaptions | 0 | 0 | 0 | 12 | 34 | | | |
| **OTHER** | | | | | | | | |
| Options on Mortgages and MBS | 2 | 3 | 23 | 42 | 59 | | | |
| Interest-Rate Caps | 0 | 1 | 2 | 5 | 8 | | | |
| Interest-Rate Floors | 28 | 7 | 2 | 1 | 1 | | | |
| Futures | 0 | 0 | 0 | 0 | 0 | | | |
| Options on Futures | 13 | 0 | 2 | 5 | 9 | | | |
| Construction LIP | 2 | -17 | -36 | -54 | -71 | | | |
| Self-Valued | 28 | 26 | 30 | 34 | 36 | | | |
| **TOTAL OFF-BALANCE-SHEET POSITIONS** | **-140** | **-105** | **23** | **134** | **234** | | | |

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| | -100 bp | Base Case<br>0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **NET PORTFOLIO VALUE** | | | | | | | | |
| + ASSETS | 124,293 | 123,478 | 122,212 | 120,600 | 118,727 | 120,016 | 103/101*** | 0.84/1.47*** |
| - LIABILITIES | 111,306 | 110,258 | 109,273 | 108,355 | 107,498 | 108,720 | 101/99** | 0.92/1.64** |
| + OFF-BALANCE-SHEET POSITIONS | -140 | -105 | 23 | 134 | 234 | | | |
| TOTAL NET PORTFOLIO VALUE # | 12,847 | 13,115 | 12,962 | 12,380 | 11,463 | 11,296 | 116.10 | -0.44 |

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

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS

**Area: Midwest**
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**Amounts in Millions**

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

| | Coupon | | | | |
|---|---|---|---|---|---|
| | Less Than 5.00% | 5.00 to 5.99% | 6.00 to 6.99% | 7.00 to 7.99% | 8.00% & Above |
| 30-YEAR MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $84 | $2,436 | $1,564 | $972 | $3,124 |
| WARM | 330 mo | 345 mo | 326 mo | 275 mo | 153 mo |
| WAC | 4.41% | 5.62% | 6.35% | 7.37% | 8.94% |
| Amount of these that is FHA or VA Guaranteed | $10 | $183 | $93 | $268 | $2,778 |
| Securities Backed by Conventional Mortgages | $344 | $138 | $149 | $71 | $19 |
| WARM | 324 mo | 313 mo | 280 mo | 199 mo | 204 mo |
| Weighted Average Pass-Through Rate | 4.21% | 5.24% | 6.28% | 7.15% | 8.69% |
| Securities Backed by FHA or VA Mortgages | $14 | $164 | $132 | $582 | $1,661 |
| WARM | 271 mo | 312 mo | 268 mo | 284 mo | 197 mo |
| Weighted Average Pass-Through Rate | 4.24% | 5.32% | 6.23% | 7.44% | 9.10% |
| 15-YEAR MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $933 | $3,302 | $1,589 | $899 | $568 |
| WAC | 4.72% | 5.39% | 6.42% | 7.33% | 8.86% |
| Mortgage Securities | $986 | $512 | $305 | $59 | $11 |
| Weighted Average Pass-Through Rate | 4.21% | 5.09% | 6.18% | 7.16% | 9.26% |
| WARM (of 15-Year Loans and Securities) | 142 mo | 160 mo | 143 mo | 122 mo | 129 mo |
| BALLOON MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $318 | $632 | $465 | $225 | $121 |
| WAC | 4.41% | 5.48% | 6.39% | 7.33% | 8.66% |
| Mortgage Securities | $1,029 | $217 | $55 | $5 | $0 |
| Weighted Average Pass-Through Rate | 4.10% | 5.18% | 6.07% | 7.32% | 8.20% |
| WARM (of Balloon Loans and Securities) | 81 mo | 98 mo | 71 mo | 64 mo | 57 mo |

| | |
|---|---|
| **Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities** | **$23,683** |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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| ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES | Current Market Index ARMs by Coupon Reset Frequency | | | Lagging Market Index ARMs by Coupon Reset Frequency | |
|---|---|---|---|---|---|
| | 6 Months or Less | 7 Months to 2 Years | 2+ Years to 5 Years | 1 Month | 2 Months to 5 Years |
| Teaser ARMs | | | | | |
| Balances Currently Subject to Introductory Rates | $12 | $67 | $34 | $0 | $73 |
| WAC | 3.80% | 4.61% | 6.23% | 1.85% | 5.05% |
| Non-Teaser ARMs | | | | | |
| Balances of All Non-Teaser ARMs | $885 | $6,242 | $14,632 | $1,030 | $2,190 |
| Weighted Average Margin | 150 bp | 243 bp | 225 bp | 171 bp | 214 bp |
| WAC | 4.37% | 4.91% | 4.77% | 4.06% | 5.15% |
| WARM | 171 mo | 291 mo | 338 mo | 242 mo | 263 mo |
| Weighted Average Time Until Next Payment Reset | 3 mo | 11 mo | 43 mo | 1 mo | 21 mo |

| | |
|---|---|
| **Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities** | **$25,165** |

| MEMO ITEMS FOR ALL ARMS (Reported at CMR 815) | Current Market Index ARMs by Coupon Reset Frequency | | | Lagging Market Index ARMs by Coupon Reset Frequency | |
|---|---|---|---|---|---|
| | 6 Months or Less | 7 Months to 2 Years | 2+ Years to 5 Years | 1 Month | 2 Months to 5 Years |
| ARM Balances by Distance from Lifetime Cap | | | | | |
| Balances With Coupon Within 200 bp of Lifetime Cap | $23 | $12 | $37 | $0 | $1 |
| Weighted Average Distance from Lifetime Cap | 12 bp | 115 bp | 47 bp | 200 bp | 155 bp |
| Balances With Coupon 201-400 bp from Lifetime Cap | $20 | $110 | $35 | $5 | $76 |
| Weighted Average Distance from Lifetime Cap | 309 bp | 349 bp | 346 bp | 340 bp | 372 bp |
| Balances With Coupon Over 400 bp from Lifetime Cap | $549 | $6,033 | $14,488 | $1,015 | $2,096 |
| Weighted Average Distance from Lifetime Cap | 853 bp | 650 bp | 583 bp | 799 bp | 662 bp |
| Balances Without Lifetime Cap | $305 | $154 | $106 | $10 | $90 |
| ARM Cap and Floor Detail | | | | | |
| Balances Subject to Periodic Rate Caps | $303 | $5,895 | $9,616 | $41 | $1,875 |
| Weighted Average Periodic Rate Cap | 161 bp | 176 bp | 205 bp | 193 bp | 183 bp |
| Balances Subject to Periodic Rate Floors | $202 | $4,237 | $6,576 | $31 | $1,523 |
| MBS Included in ARM Balances | $220 | $2,380 | $7,029 | $775 | $219 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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**Data as of: 06/11/2004**

**Amounts in Millions**

| MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES | Balloons | Fully Amortizing |
|---|---|---|
| Adjustable-Rate: | | |
| Balances | $3,469 | $3,508 |
| WARM | 68 mo | 144 mo |
| Remaining Term to Full Amortization | 282 mo | |
| Rate Index Code | 0 | 0 |
| Margin | 240 bp | 327 bp |
| Reset Frequency | 29 mo | 25 mo |
| MEMO: ARMs within 300 bp of Lifetime Cap | | |
| Balances | $625 | $425 |
| Wghted Average Distance to Lifetime Cap | 104 bp | 81 bp |
| Fixed-Rate: | | |
| Balances | $2,061 | $2,322 |
| WARM | 47 mo | 90 mo |
| Remaining Term to Full Amortization | 242 mo | |
| WAC | 6.46% | 6.64% |

| CONSTRUCTION AND LAND LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $6,174 | $1,558 |
| WARM | 26 mo | 25 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 177 bp | 6.25% |
| Reset Frequency | 2 mo | |

| SECOND MORTGAGE LOANS AND SECURITIES | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $5,128 | $5,059 |
| WARM | 170 mo | 131 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 113 bp | 7.82% |
| Reset Frequency | 2 mo | |

| COMMERCIAL LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $3,700 | $1,520 |
| WARM | 29 mo | 35 mo |
| Margin in Column 1; WAC in Column 2 | 137 bp | 6.07% |
| Reset Frequency | 3 mo | |
| Rate Index Code | 0 | |

| CONSUMER LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $8,330 | $5,411 |
| WARM | 62 mo | 47 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 495 bp | 6.50% |
| Reset Frequency | 1 mo | |

| MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE | High Risk | Low Risk |
|---|---|---|
| Collateralized Mortgage Obligations: | | |
| Floating Rate | $36 | $465 |
| Fixed Rate | | |
| Remaining WAL <= 5 Years | $585 | $2,962 |
| Remaining WAL 5-10 Years | $43 | $148 |
| Remaining WAL Over 10 Years | $15 | |
| Superfloaters | $0 | |
| Inverse Floaters & Super POs | $0 | |
| Other | $0 | $0 |
| CMO Residuals: | | |
| Fixed Rate | $0 | $0 |
| Floating Rate | $0 | $0 |
| Stripped Mortgage-Backed Securities: | | |
| Interest-Only MBS | $0 | $16 |
| WAC | 8.65% | 0.91% |
| Principal-Only MBS | $1 | $0 |
| WAC | 8.87% | 0.00% |
| Total Mortgage-Derivative Securities - Book Value | $680 | $3,591 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: Midwest**
**All Reporting CMR**
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**Amounts in Millions**

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## MORTGAGE LOANS SERVICED FOR OTHERS

| | Coupon of Fixed-Rate Mortgages Serviced for Others | | | | |
|---|---|---|---|---|---|
| | Less Than 5.00% | 5.00 to 5.99% | 6.00 to 6.99% | 7.00 to 7.99% | 8.00% & Above |
| Fixed-Rate Mortgage Loan Servicing | | | | | |
| Balances Serviced | $4,451 | $24,213 | $20,374 | $11,388 | $12,796 |
| WARM | 182 mo | 251 mo | 284 mo | 273 mo | 222 mo |
| Weighted Average Servicing Fee | 27 bp | 29 bp | 27 bp | 31 bp | 40 bp |
| Total Number of Fixed Rate Loans Serviced that are: | | | | | |
| Conventional | 495 loans | | | | |
| FHA/VA | 402 loans | | | | |
| Subserviced by Others | 107 loans | | | | |

| | Index on Serviced Loan | | | |
|---|---|---|---|---|
| | Current Market | Lagging Market | | |
| Adjustable-Rate Mortgage Loan Servicing | | | | |
| Balances Serviced | $7,888 | $612 | Total # of Adjustable-Rate Loans Serviced | 67 loans |
| WARM (in months) | 326 mo | 326 mo | Number of These Subserviced by Others | 18 loans |
| Weighted Average Servicing Fee | 29 bp | 34 bp | | |

| | |
|---|---|
| **Total Balances of Mortgage Loans Serviced for Others** | **$81,722** |

## CASH, DEPOSITS, AND SECURITIES

| | Balances | WAC | WARM |
|---|---|---|---|
| Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos | $2,652 | | |
| Equity Securities (including Mutual Funds) Subject to SFAS No. 115 | $525 | | |
| Zero-Coupon Securities | $267 | 3.51% | 23 mo |
| Government & Agency Securities | $3,389 | 3.14% | 37 mo |
| Term Fed Funds, Term Repos, and Interest-Earning Deposits | $2,108 | 1.05% | 2 mo |
| Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) | $313 | 4.60% | 60 mo |
| Memo: Complex Securities (from supplemental reporting) | $2,293 | | |

| | |
|---|---|
| **Total Cash, Deposits, and Securities** | **$11,547** |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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**Amounts in Millions**

### ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

| | |
|---|---|
| Nonperforming Loans | $452 |
| Accrued Interest Receivable | $445 |
| Advances for Taxes and Insurance | $11 |
| Less: Unamortized Yield Adjustments | $-398 |
| Valuation Allowances | $452 |
| Unrealized Gains (Losses) | $181 |

### ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

| | |
|---|---|
| Nonperforming Loans | $93 |
| Accrued Interest Receivable | $87 |
| Less: Unamortized Yield Adjustments | $-21 |
| Valuation Allowances | $332 |
| Unrealized Gains (Losses) | $0 |

### OTHER ITEMS

| | |
|---|---|
| Real Estate Held for Investment | $73 |
| Repossessed Assets | $163 |
| Equity Assets Not Subject to SFAS No. 115 | $1,726 |
| Office Premises and Equipment | $1,187 |
| Items Related to Certain Investment Securities | |
| Unrealized Gains (Losses) | $41 |
| Less: Unamortized Yield Adjustments | $-11 |
| Valuation Allowances | $0 |
| Other Assets | |
| Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments | $613 |
| Miscellaneous I | $1,655 |
| Miscellaneous II | $737 |
| **TOTAL ASSETS** | **$120,016** |

### MEMORANDUM ITEMS

| | |
|---|---|
| Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26 | $431 |
| Loans Secured by Real Estate Reported as NonMortgage Loans at SC31 | $54 |
| Market Vaue of Equity Securities and Mutual Funds Reported at CMR464: | |
| Equity Securities and Non-Mortgage-Related Mutual Funds | $211 |
| Mortgage-Related Mututal Funds | $315 |
| Mortgage Loans Serviced by Others: | |
| Fixed-Rate Mortgage Loans Serviced | $4,158 |
| Weighted Average Servicing Fee | 23 bp |
| Adjustable-Rate Mortgage Loans Serviced | $2,722 |
| Weighted Average Servicing Fee | 32 bp |
| Credit-Card Balances Expected to Pay Off in Grace Period | $1,348 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES

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**Amounts in Millions**

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## FIXED-RATE, FIXED-MATURITY DEPOSITS

| **Balances by Remaining Maturity:** | Original Maturity in Months: 12 or Less | 13 to 36 | 37 or More | Early Withdrawals During Quarter (Optional) |
|---|---|---|---|---|
| Balances Maturing in 3 Months or Less | $5,074 | $1,952 | $180 | $45 |
| WAC | 1.55% | 3.34% | 5.75% | |
| WARM | 2 mo | 2 mo | 2 mo | |
| Balances Maturing in 4 to 12 Months | $6,686 | $5,181 | $704 | $80 |
| WAC | 1.59% | 2.79% | 5.86% | |
| WARM | 7 mo | 8 mo | 9 mo | |
| Balances Maturing in 13 to 36 Months | | $6,616 | $3,358 | $52 |
| WAC | | 2.57% | 5.10% | |
| WARM | | 20 mo | 25 mo | |
| Balances Maturing in 37 or More Months | | | $3,954 | $22 |
| WAC | | | 4.04% | |
| WARM | | | 52 mo | |
| **Total Fixed-Rate, Fixed Maturity Deposits:** | | | **$33,704** | |

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

| | Original Maturity in Months: 12 or Less | 13 to 36 | 37 or More |
|---|---|---|---|
| Balances in Brokered Deposits | $893 | $957 | $594 |
| Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest: | | | |
| Balances Subject to Penalty | $9,532 | $12,096 | $7,241 |
| Penalty in Months of Forgone Interest | 3.24 mo | 5.86 mo | 5.83 mo |
| Balances in New Accounts | $806 | $603 | $416 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

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**Amounts in Millions**

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## FIXED-RATE, FIXED-MATURITY BORROWINGS

| FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT | Remaining Maturity | | | |
|---|---|---|---|---|
| | 0 to 3 Months | 4 to 36 Months | Over 36 Months | WAC |
| Balances by Coupon Class: | | | | |
| Under 3.00% | $12,314 | $2,520 | $234 | 1.21% |
| 3.00 to 3.99% | $38 | $479 | $505 | 3.42% |
| 4.00 to 4.99% | $68 | $466 | $530 | 4.45% |
| 5.00 to 5.99% | $50 | $639 | $474 | 5.56% |
| 6.00 to 6.99% | $16 | $74 | $1,350 | 6.31% |
| 7.00 to 7.99% | $1 | $413 | $48 | 7.41% |
| 8.00 to 8.99% | $0 | $4 | $5 | 8.26% |
| 9.00 and Above | $0 | $0 | $1 | 13.07% |
| WARM | 1 mo | 15 mo | 71 mo | |
| **Total Fixed-Rate, Fixed-Maturity Borrowings** | | | **$20,226** | |

## MEMOS

| | |
|---|---|
| Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting) | $11,798 |
| Book Value of Redeemable Preferred Stock | $0 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

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## NON-MATURITY DEPOSITS AND OTHER LIABILITIES

| | Total Balances | WAC | Balances in New Accounts |
|---|---|---|---|
| NON-MATURITY DEPOSITS | | | |
| Transaction Accounts | $9,959 | 0.33% | $220 |
| Money Market Deposit Accounts (MMDAs) | $18,444 | 1.24% | $827 |
| Passbook Accounts | $5,829 | 0.76% | $157 |
| Non-Interest-Bearing Non-Maturity Deposits | $5,253 | | $140 |
| ESCROW ACCOUNTS | | | |
| Escrow for Mortgages Held in Portfolio | $400 | 0.05% | |
| Escrow for Mortgages Serviced for Others | $674 | 0.05% | |
| Other Escrows | $137 | 0.15% | |
| TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS | $40,696 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS | $0 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS | $-31 | | |
| OTHER LIABILITIES | | | |
| Collateralized Mortgage Securities Issued | $0 | | |
| Miscellaneous I | $2,033 | | |
| Miscellaneous II | $294 | | |
| **TOTAL LIABILITIES** | **$108,720** | | |

## MINORITY INTEREST AND CAPITAL

| | |
|---|---|
| MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES | $365 |
| EQUITY CAPITAL | $10,845 |
| **TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL** | **$119,931** |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

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

| Contract Code | Off-Balance-Sheet Contract Positions | # Frms if # > 5 | Notional Amount |
|---|---|---|---|
| 1002 | Opt commitment to orig 1-month COFI ARMs | | $5 |
| 1004 | Opt commitment to orig 6-mo or 1-yr COFI ARMs | 13 | $20 |
| 1006 | Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs | 32 | $145 |
| 1008 | Opt commitment to orig 3- or 5-yr Treasury ARMs | 25 | $128 |
| 1010 | Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs | 27 | $117 |
| 1012 | Opt commitment to orig 10-, 15-, or 20-year FRMs | 68 | $718 |
| 1014 | Opt commitment to orig 25- or 30-year FRMs | 63 | $1,656 |
| 1016 | Opt commitment to orig "other" Mortgages | 68 | $1,021 |
| 2004 | Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained | | $0 |
| 2006 | Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained | | $2 |
| 2008 | Commit/purchase 3- or 5-yr Treas ARM loans, svc retained | | $36 |
| 2010 | Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained | | $2 |
| 2012 | Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained | | $65 |
| 2014 | Commit/purchase 25- or 30-yr FRM loans, svc retained | | $77 |
| 2016 | Commit/purchase "other" Mortgage loans, svc retained | 6 | $36 |
| 2024 | Commit/sell 6-mo or 1-yr COFI ARM loans, svc retained | | $0 |
| 2026 | Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained | | $39 |
| 2028 | Commit/sell 3- or 5-yr Treasury ARM loans, svc retained | | $123 |
| 2030 | Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained | | $7 |
| 2032 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained | 31 | $668 |
| 2034 | Commit/sell 25- to 30-yr FRM loans, svc retained | 34 | $1,957 |
| 2036 | Commit/sell "other" Mortgage loans, svc retained | | $67 |
| 2044 | Commit/purchase 6-mo or 1-yr COFI ARM MBS | | $11 |
| 2048 | Commit/purchase 3-yr or 5-yr Treasury ARM MBS | | $1 |
| 2052 | Commit/purchase 10-, 15-, or 20-yr FRM MBS | | $5 |
| 2054 | Commit/purchase 25- to 30-year FRM MBS | | $2 |
| 2072 | Commit/sell 10-, 15-, or 20-yr FRM MBS | | $236 |
| 2074 | Commit/sell 25- or 30-yr FRM MBS | | $395 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

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

| Contract Code | Off-Balance-Sheet Contract Positions | # Frms if # > 5 | Notional Amount |
|---|---|---|---|
| 2106 | Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released | | $5 |
| 2108 | Commit/purchase 3- or 5-yr Treasury ARM lns, svc released | | $1 |
| 2110 | Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released | | $0 |
| 2114 | Commit/purchase 25- or 30-yr FRM loans, svc released | | $0 |
| 2116 | Commit/purchase "other" Mortgage loans, svc released | | $4 |
| 2122 | Commit/sell 1-mo COFI ARM loans, svc released | | $0 |
| 2124 | Commit/sell 6-mo or 1-yr COFI ARM loans, svc released | | $1 |
| 2126 | Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released | 6 | $83 |
| 2128 | Commit/sell 3- or 5-yr Treasury ARM loans, svc released | 8 | $27 |
| 2130 | Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released | 6 | $2 |
| 2132 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc released | 29 | $115 |
| 2134 | Commit/sell 25- or 30-yr FRM loans, svc released | 40 | $412 |
| 2136 | Commit/sell "other" Mortgage loans, svc released | | $51 |
| 2204 | Firm commit/originate 6-month or 1-yr COFI ARM loans | | $42 |
| 2206 | Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns | 8 | $18 |
| 2208 | Firm commit/originate 3- or 5-yr Treasury ARM loans | | $5 |
| 2210 | Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns | 6 | $13 |
| 2212 | Firm commit/originate 10-, 15-, or 20-year FRM loans | 24 | $238 |
| 2214 | Firm commit/originate 25- or 30-year FRM loans | 19 | $172 |
| 2216 | Firm commit/originate "other" Mortgage loans | 13 | $34 |
| 3014 | Option to purchase 25- or 30-yr FRMs | | $65 |
| 3026 | Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs | | $1 |
| 3028 | Option to sell 3- or 5-year Treasury ARMs | | $10 |
| 3030 | Option to sell 5- or 7-yr Balloon or 2-step mtgs | | $0 |
| 3032 | Option to sell 10-, 15-, or 20-year FRMs | 6 | $65 |
| 3034 | Option to sell 25- or 30-year FRMs | 8 | $235 |
| 4002 | Commit/purchase non-Mortgage financial assets | 19 | $206 |
| 4022 | Commit/sell non-Mortgage financial assets | | $1 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

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

| Contract Code | Off-Balance-Sheet Contract Positions | # Frms if # > 5 | Notional Amount |
|---|---|---|---|
| 5002 | IR swap: pay fixed, receive 1-month LIBOR | | $2,270 |
| 5004 | IR swap: pay fixed, receive 3-month LIBOR | | $2,463 |
| 5010 | IR swap: pay fixed, receive 3-month Treasury | | $200 |
| 5024 | IR swap: pay 1-month LIBOR, receive fixed | | $1,000 |
| 5104 | IR swaption: pay fixed, receive 3-month LIBOR | | $600 |
| 6004 | Interest rate Cap based on 3-month LIBOR | | $25 |
| 6018 | Interest rate Cap based on 10-year Treasury | | $100 |
| 7018 | Interest rate floor based on 10-year Treasury | | $1,550 |
| 9012 | Long call option on Treasury bond futures contract | | $146 |
| 9036 | Long put option on T-bond futures contract | | $30 |
| 9502 | Fixed-rate construction loans in process | 94 | $584 |
| 9512 | Adjustable-rate construction loans in process | 52 | $969 |