# Interest Rate Risk Exposure Report

## Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

## Area: IL

**All Reporting CMR** **Reporting Dockets: 56** **March 2003**

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

| | Net Portfolio Value (Dollars are in Millions) | | | NPV as % of PV of Assets | |
|---|---|---|---|---|---|
| Change in Rates | $Amount | $Change | %Change | NPV Ratio | Change |
| +300 bp | 2,371 | -552 | -19 % | 9.59 % | -171 bp |
| +200 bp | 2,625 | -298 | -10 % | 10.43 % | -87 bp |
| +100 bp | 2,825 | -99 | -3 % | 11.06 % | -25 bp |
| 0 bp | 2,923 | | | 11.31 % | |
| -100 bp | 2,892 | -32 | -1 % | 11.10 % | -21 bp |

## Risk Measure for a Given Rate Shock

| | 3/31/2003 | 12/31/2002 | 3/31/2002 |
|---|---|---|---|
| Pre-shock NPV Ratio: NPV as % of PV Assets | 11.31 % | 11.09 % | 0.00 % |
| Post-shock NPV Ratio | 10.43 % | 10.60 % | 0.00 % |
| Sensitivity Measure: Decline in NPV Ratio | 87 bp | 48 bp | 0 bp |
| TB 13a Level of Risk | Minimal | Minimal | Moderate |

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.

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: IL** | **Reporting Dockets: 56**
**All Reporting CMR** | **March 2003**
**Report Prepared: 6/24/2003 1:07:46 PM** | **Amounts in Millions** | **Data as of: 6/24/2003**

| | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **ASSETS** | | | | | | | | |
| **MORTGAGE LOANS AND SECURITIES** | | | | | | | | |
| **Fixed-Rate Single-Family First-Mortgage Loans and MBS** | | | | | | | | |
| 30-Year Mortgage Loans | 1,669 | 1,639 | 1,575 | 1,495 | 1,417 | 1,576 | 104.04 | 2.86 |
| 30-Year Mortgage Securities | 819 | 803 | 773 | 740 | 707 | 778 | 103.21 | 2.85 |
| 15-Year Mortgages and MBS | 2,955 | 2,904 | 2,811 | 2,695 | 2,574 | 2,774 | 104.71 | 2.47 |
| Balloon Mortgages and MBS | 1,139 | 1,125 | 1,108 | 1,088 | 1,065 | 1,084 | 103.80 | 1.36 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs** | | | | | | | | |
| 6 Month or Less Reset Frequency | 128 | 127 | 126 | 125 | 124 | 125 | 102.03 | 0.62 |
| 7 Month to 2 Year Reset Frequency | 1,389 | 1,372 | 1,356 | 1,338 | 1,316 | 1,334 | 102.86 | 1.19 |
| 2+ to 5 Year Reset Frequency | 2,711 | 2,639 | 2,557 | 2,465 | 2,367 | 2,585 | 102.08 | 2.91 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs** | | | | | | | | |
| 1 Month Reset Frequency | 21 | 21 | 21 | 21 | 21 | 21 | 102.98 | 0.96 |
| 2 Month to 5 Year Reset Frequency | 103 | 102 | 100 | 98 | 96 | 99 | 102.09 | 1.68 |
| **Multifamily and Nonresidential Mortgage Loans and Securities** | | | | | | | | |
| Adjustable-Rate, Balloons | 332 | 331 | 330 | 329 | 328 | 331 | 100.03 | 0.31 |
| Adjustable-Rate, Fully Amortizing | 890 | 883 | 876 | 870 | 864 | 873 | 101.12 | 0.78 |
| Fixed-Rate, Balloon | 685 | 665 | 645 | 626 | 608 | 607 | 109.44 | 3.01 |
| Fixed-Rate, Fully Amortizing | 628 | 598 | 570 | 545 | 521 | 562 | 106.36 | 4.81 |
| **Construction and Land Loans** | | | | | | | | |
| Adjustable-Rate | 250 | 250 | 250 | 249 | 249 | 250 | 99.98 | 0.13 |
| Fixed-Rate | 89 | 88 | 87 | 85 | 84 | 88 | 99.30 | 1.40 |
| **Second-Mortgage Loans and Securities** | | | | | | | | |
| Adjustable-Rate | 1,212 | 1,211 | 1,210 | 1,209 | 1,208 | 1,203 | 100.65 | 0.09 |
| Fixed-Rate | 191 | 188 | 184 | 181 | 177 | 182 | 103.02 | 1.91 |
| **Other Assets Related to Mortgage Loans and Securities** | | | | | | | | |
| Net Nonperforming Mortgage Loans | 25 | 25 | 24 | 24 | 23 | 25 | 100.00 | 1.58 |
| Accrued Interest Receivable | 57 | 57 | 57 | 57 | 57 | 57 | 100.00 | 0.00 |
| Advance for Taxes/Insurance | 2 | 2 | 2 | 2 | 2 | 2 | 100.00 | 0.00 |
| Float on Escrows on Owned Mortgages | 7 | 13 | 21 | 29 | 35 | | | -56.08 |
| LESS: Value of Servicing on Mortgages Serviced by Others | -6 | -7 | -9 | -9 | -9 | | | -17.06 |
| **TOTAL MORTGAGE LOANS AND SECURITIES** | **15,309** | **15,050** | **14,694** | **14,281** | **13,854** | **14,557** | **103.39** | **2.04** |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: IL** | **Reporting Dockets: 56**
**All Reporting CMR** | **March 2003**
**Report Prepared: 6/24/2003 1:07:46 PM** | **Amounts in Millions** | **Data as of: 6/24/2003**

| | -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 | 192 | 191 | 191 | 191 | 191 | 193 | 99.35 | 0.10 |
| Fixed-Rate | 209 | 202 | 195 | 188 | 182 | 197 | 102.38 | 3.50 |
| **Consumer Loans** | | | | | | | | |
| Adjustable-Rate | 311 | 311 | 311 | 311 | 311 | 314 | 98.92 | 0.06 |
| Fixed-Rate | 1,400 | 1,382 | 1,364 | 1,347 | 1,331 | 1,378 | 100.25 | 1.27 |
| **Other Assets Related to Nonmortgage Loans and Securities** | | | | | | | | |
| Net Nonperforming Nonmortgage Loans | -24 | -23 | -23 | -23 | -23 | -23 | 0.00 | 1.18 |
| Accrued Interest Receivable | 15 | 15 | 15 | 15 | 15 | 15 | 100.00 | 0.00 |
| **TOTAL NONMORTGAGE LOANS** | **2,103** | **2,078** | **2,053** | **2,030** | **2,007** | **2,074** | **100.17** | **1.19** |
| **CASH, DEPOSITS, AND SECURITIES** | | | | | | | | |
| Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos | 939 | 939 | 939 | 939 | 939 | 939 | 100.00 | 0.00 |
| Equities and All Mutual Funds | 292 | 283 | 274 | 265 | 255 | 283 | 100.00 | 3.16 |
| Zero-Coupon Securities | 3 | 3 | 3 | 2 | 2 | 2 | 130.14 | 10.06 |
| Government and Agency Securities | 1,000 | 980 | 961 | 942 | 924 | 937 | 104.57 | 2.00 |
| Term Fed Funds, Term Repos | 1,183 | 1,181 | 1,180 | 1,178 | 1,177 | 1,180 | 100.05 | 0.12 |
| Munis, Mtg-Backed Bonds, Corporates, Commercial Paper | 722 | 696 | 672 | 649 | 628 | 632 | 110.11 | 3.61 |
| **Mortgage-Derivative and Structured Securities** | | | | | | | | |
| Valued by OTS | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Valued by Institution | 2,252 | 2,238 | 2,210 | 2,152 | 2,077 | 2,220 | 100.78 | 0.94 |
| Structured Securities (Complex) | 698 | 691 | 676 | 658 | 637 | 683 | 101.08 | 1.58 |
| LESS: Valuation Allowances for Investment Securities | 3 | 3 | 3 | 3 | 3 | 3 | 100.00 | 1.64 |
| **TOTAL CASH, DEPOSITS, AND SECURITIES** | **7,085** | **7,008** | **6,911** | **6,782** | **6,636** | **6,875** | **101.93** | **1.25** |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: IL** | **Reporting Dockets: 56**
**All Reporting CMR** | **March 2003**
**Report Prepared: 6/24/2003 1:07:47 PM** | **Amounts in Millions** | **Data as of: 6/24/2003**

| | -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 | 19 | 19 | 19 | 19 | 19 | 19 | 100.00 | 0.00 |
| Real Estate Held for Investment | 5 | 5 | 5 | 5 | 5 | 5 | 100.00 | 0.00 |
| Investment in Unconsolidated Subsidiaries | 2 | 2 | 2 | 2 | 2 | 2 | 100.00 | 0.43 |
| Office Premises and Equipment | 263 | 263 | 263 | 263 | 263 | 263 | 100.00 | 0.00 |
| **TOTAL REAL ASSETS, ETC.** | **289** | **289** | **289** | **289** | **289** | **289** | **100.00** | **0.00** |
| **MORTGAGE LOANS SERVICED FOR OTHERS** | | | | | | | | |
| Fixed-Rate Servicing | 8 | 9 | 11 | 15 | 17 | | | -12.17 |
| Adjustable-Rate Servicing | 7 | 7 | 7 | 7 | 7 | | | -2.78 |
| Float on Mortgages Serviced for Others | 15 | 17 | 23 | 31 | 37 | | | -22.34 |
| **TOTAL MORTGAGE LOANS SERVICED FOR OTHERS** | **30** | **33** | **40** | **52** | **61** | | | **-15.50** |
| **OTHER ASSETS** | | | | | | | | |
| Purchased and Excess Servicing | | | | | | 60 | | |
| Margin Account | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 864 | 864 | 864 | 864 | 864 | 864 | 100.00 | 0.00 |
| Miscellaneous II | | | | | | 154 | | |
| **Deposit Intangibles** | | | | | | | | |
| Retail CD Intangible | 17 | 20 | 22 | 24 | 26 | | | -12.12 |
| Transaction Account Intangible | 73 | 104 | 137 | 169 | 204 | | | -30.54 |
| MMDA Intangible | 85 | 118 | 157 | 188 | 218 | | | -30.63 |
| Passbook Account Intangible | 171 | 250 | 326 | 403 | 469 | | | -31.01 |
| Non-Interest-Bearing Account Intangible | 15 | 35 | 53 | 71 | 88 | | | -54.93 |
| **TOTAL OTHER ASSETS** | **1,226** | **1,392** | **1,560** | **1,720** | **1,869** | **1,078** | | |
| **Miscellaneous Assets** | | | | | | | | |
| Unrealized Gains Less Unamortized Yield Adjustments | | | | | | 118 | | |
| **TOTAL ASSETS** | **26,042** | **25,850** | **25,548** | **25,155** | **24,717** | **24,992** | **103/101*** ** | **0.95/1.64*** ** |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: IL** | **Reporting Dockets: 56**
**All Reporting CMR** | **March 2003**
**Report Prepared: 6/24/2003 1:07:47 PM** | **Amounts in Millions** | **Data as of: 6/24/2003**

| | -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 | 6,319 | 6,289 | 6,258 | 6,228 | 6,198 | 6,231 | 100.93 | 0.49 |
| Fixed-Rate Maturing in 13 Months or More | 4,452 | 4,328 | 4,208 | 4,093 | 3,982 | 4,093 | 105.73 | 2.82 |
| Variable-Rate | 87 | 87 | 87 | 87 | 87 | 87 | 99.99 | 0.04 |
| **Demand** | | | | | | | | |
| Transaction Accounts | 1,440 | 1,440 | 1,440 | 1,440 | 1,440 | 1,440 | 100/93* | 0.00/2.39* |
| MMDAs | 2,480 | 2,480 | 2,480 | 2,480 | 2,480 | 2,480 | 100/95* | 0.00/1.53* |
| Passbook Accounts | 3,358 | 3,358 | 3,358 | 3,358 | 3,358 | 3,358 | 100/93* | 0.00/2.50* |
| Non-Interest-Bearing Accounts | 834 | 834 | 834 | 834 | 834 | 834 | 100/96* | 0.00/2.38* |
| **TOTAL DEPOSITS** | **18,972** | **18,816** | **18,666** | **18,521** | **18,380** | **18,524** | **102/99*** | **0.81/1.75*** |
| **BORROWINGS** | | | | | | | | |
| **Fixed-Maturity** | | | | | | | | |
| Fixed-Rate Maturing in 36 Months or Less | 1,179 | 1,161 | 1,143 | 1,125 | 1,108 | 1,103 | 105.27 | 1.55 |
| Fixed-Rate Maturing in 37 Months or More | 535 | 514 | 494 | 475 | 456 | 486 | 105.70 | 3.99 |
| Variable-Rate | 322 | 322 | 322 | 322 | 322 | 322 | 100.11 | 0.03 |
| **TOTAL BORROWINGS** | **2,035** | **1,996** | **1,958** | **1,922** | **1,886** | **1,910** | **104.51** | **1.93** |
| **OTHER LIABILITIES** | | | | | | | | |
| **Escrow Accounts** | | | | | | | | |
| For Mortgages | 170 | 170 | 170 | 170 | 170 | 170 | 100.00 | 0.00 |
| Other Escrow Accounts | 3 | 3 | 3 | 3 | 3 | 3 | 93.30 | 3.07 |
| **Miscellaneous Other Liabilities** | | | | | | | | |
| Collateralized Mortgage Securities Issued | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 341 | 341 | 341 | 341 | 341 | 341 | 100.00 | 0.00 |
| Miscellaneous II | 0 | 0 | 0 | 0 | 0 | 53 | | |
| **TOTAL OTHER LIABILITIES** | **514** | **514** | **514** | **514** | **514** | **567** | **90.67** | **0.02** |
| **Other Liabilities not Included Above** | | | | | | | | |
| Self-Valued | 1,637 | 1,593 | 1,557 | 1,527 | 1,503 | 1,468 | 108.48 | 2.53 |
| Unamortized Yield Adjustments | | | | | | -1 | | |
| **TOTAL LIABILITIES** | **23,159** | **22,920** | **22,695** | **22,484** | **22,284** | **22,468** | **102/100**** | **1.01/1.78**** |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: IL** | **Reporting Dockets: 56**
**All Reporting CMR** | **March 2003**
**Report Prepared: 6/24/2003 1:07:47 PM** | **Amounts in Millions** | **Data as of: 6/24/2003**

| | -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 | 50 | 18 | -35 | -86 | -132 | | | |
| ARMs | 15 | 11 | 5 | -2 | -13 | | | |
| Other Mortgages | 1 | 0 | -1 | -2 | -2 | | | |
| **FIRM COMMITMENTS** | | | | | | | | |
| Purchase/Originate Mortgages and MBS | 13 | 3 | -11 | -23 | -35 | | | |
| Sell Mortgages and MBS | -53 | -28 | 8 | 40 | 69 | | | |
| Purchase Non-Mortgage Items | 0 | 0 | 0 | 0 | 0 | | | |
| Sell Non-Mortgage Items | 0 | 0 | 0 | 0 | 0 | | | |
| **INTEREST-RATE SWAPS** | | | | | | | | |
| Pay Fixed, Receive Floating | -18 | -11 | 2 | 16 | 29 | | | |
| Pay Floating, Receive Fixed | 0 | 0 | 0 | 0 | 0 | | | |
| Basis Swaps | 0 | 0 | 0 | 0 | 0 | | | |
| Swaptions | 0 | 0 | 0 | 0 | 0 | | | |
| **OTHER DERIVATIVES** | | | | | | | | |
| Options on Mortgages and MBS | 0 | 0 | 1 | 3 | 5 | | | |
| Interest-Rate Caps | 0 | 0 | 3 | 9 | 21 | | | |
| Interest-Rate Floors | 0 | 0 | 0 | 0 | 0 | | | |
| Futures | 0 | 0 | 0 | 0 | 0 | | | |
| Options on Futures | 0 | 0 | 0 | 0 | 0 | | | |
| Construction LIP | 0 | -1 | -1 | -2 | -2 | | | |
| Self-Valued | 0 | 0 | 0 | 0 | 0 | | | |
| **TOTAL OFF-BALANCE-SHEET POSITIONS** | **8** | **-7** | **-28** | **-47** | **-62** | | | |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: IL** | **Reporting Dockets: 56**
**All Reporting CMR** | **March 2003**
**Report Prepared: 6/24/2003 1:07:47 PM** | **Amounts in Millions** | **Data as of: 6/24/2003**

| | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **NET PORTFOLIO VALUE** | | | | | | | | |
| + ASSETS | 26,042 | 25,850 | 25,548 | 25,155 | 24,717 | 24,992 | 103/101*** | 0.95/1.64*** |
| - LIABILITIES | 23,159 | 22,920 | 22,695 | 22,484 | 22,284 | 22,468 | 102/100** | 1.01/1.78** |
| + OFF-BALANCE-SHEET POSITIONS | 8 | -7 | -28 | -47 | -62 | | | |
| TOTAL NET PORTFOLIO VALUE | 2,892 | 2,923 | 2,825 | 2,625 | 2,371 | 2,524# | 115.84 | 1.15 |

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
# Face Value NPV is Sum of Equity Capital and Minority Interest in Consolidated subsidaries
Note: Base Case Value is expressed as a Percent of Face Value

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS

**Area: IL**
**All Reporting CMR**
**Report Prepared: 6/24/2003 1:07:48 PM**

**Amounts in Millions**

**Reporting Dockets: 56**
**March 2003**
**Data as of: 6/24/2003**

## 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 | $5 | $169 | $820 | $457 | $125 |
| WARM | 270 mo | 333 mo | 330 mo | 308 mo | 249 mo |
| WAC | 4.69% | 5.73% | 6.53% | 7.32% | 8.74% |
| Amount of these that is FHA or VA Guaranteed | $0 | $1 | $3 | $4 | $2 |
| Securities Backed by Conventional Mortgages | $84 | $316 | $228 | $31 | $14 |
| WARM | 36 mo | 212 mo | 232 mo | 258 mo | 187 mo |
| Weighted Average Pass-Through Rate | 3.84% | 5.30% | 6.11% | 7.23% | 8.69% |
| Securities Backed by FHA or VA Mortgages | $4 | $10 | $70 | $15 | $5 |
| WARM | 54 mo | 157 mo | 307 mo | 271 mo | 229 mo |
| Weighted Average Pass-Through Rate | 4.79% | 5.14% | 6.22% | 7.25% | 8.43% |
| 15-YEAR MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $16 | $702 | $1,042 | $532 | $124 |
| WAC | 4.72% | 5.58% | 6.47% | 7.30% | 8.55% |
| Mortgage Securities | $14 | $182 | $141 | $18 | $2 |
| Weighted Average Pass-Through Rate | 4.77% | 5.27% | 6.17% | 7.09% | 8.54% |
| WARM (of 15-Year Loans and Securities) | 137 mo | 159 mo | 147 mo | 146 mo | 126 mo |
| BALLOON MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $99 | $301 | $318 | $159 | $58 |
| WAC | 4.61% | 5.43% | 6.43% | 7.30% | 8.66% |
| Mortgage Securities | $34 | $95 | $16 | $4 | $0 |
| Weighted Average Pass-Through Rate | 4.09% | 5.45% | 6.11% | 7.17% | 8.00% |
| WARM (of Balloon Loans and Securities) | 60 mo | 73 mo | 69 mo | 71 mo | 46 mo |

| | |
|---|---|
| **Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities** | **$6,211** |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: IL** | **Reporting Dockets: 56**
**All Reporting CMR** | **March 2003**
**Report Prepared: 6/24/2003 1:07:48 PM** | **Amounts in Millions** | **Data as of: 6/24/2003**

| 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 | $1 | $10 | $4 | $0 | $1 |
| WAC | 6.50% | 5.41% | 7.01% | 0.00% | 5.55% |
| Non-Teaser ARMs | | | | | |
| Balances of All Non-Teaser ARMs | $124 | $1,324 | $2,581 | $21 | $98 |
| Weighted Average Margin | 211 bp | 232 bp | 278 bp | 161 bp | 228 bp |
| WAC | 5.01% | 5.68% | 5.52% | 4.87% | 6.18% |
| WARM | 272 mo | 302 mo | 352 mo | 261 mo | 236 mo |
| Weighted Average Time Until Next Payment Reset | 3 mo | 11 mo | 47 mo | 2 mo | 17 mo |

**Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities** **$4,164**

| 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 | $14 | $2 | $1 | $1 | $0 |
| Weighted Average Distance from Lifetime Cap | 133 bp | 154 bp | 193 bp | 96 bp | 37 bp |
| Balances With Coupon 201-400 bp from Lifetime Cap | $10 | $31 | $7 | $0 | $2 |
| Weighted Average Distance from Lifetime Cap | 276 bp | 334 bp | 381 bp | 0 bp | 372 bp |
| Balances With Coupon Over 400 bp from Lifetime Cap | $88 | $1,268 | $2,554 | $19 | $90 |
| Weighted Average Distance from Lifetime Cap | 820 bp | 607 bp | 562 bp | 731 bp | 636 bp |
| Balances Without Lifetime Cap | $12 | $32 | $24 | $1 | $7 |
| ARM Cap and Floor Detail | | | | | |
| Balances Subject to Periodic Rate Caps | $90 | $1,254 | $2,554 | $12 | $75 |
| Weighted Average Periodic Rate Cap | 229 bp | 168 bp | 200 bp | 186 bp | 190 bp |
| Balances Subject to Periodic Rate Floors | $67 | $1,184 | $2,081 | $4 | $70 |
| MBS Included in ARM Balances | $59 | $403 | $320 | $18 | $12 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: IL**
**All Reporting CMR**
**Report Prepared: 6/24/2003 1:07:48 PM**

**Reporting Dockets: 56**
**March 2003**
**Data as of: 6/24/2003**

**Amounts in Millions**

| MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES | Balloons | Fully Amortizing |
|---|---|---|
| Adjustable-Rate: | | |
| Balances | $331 | $873 |
| WARM | 53 mo | 229 mo |
| Remaining Term to Full Amortization | 283 mo | |
| Rate Index Code | 0 | 0 |
| Margin | 201 bp | 263 bp |
| Reset Frequency | 8 mo | 24 mo |
| MEMO: ARMs within 300 bp of Lifetime Cap | | |
| Balances | $19 | $4 |
| Wghted Average Distance to Lifetime Cap | 133 bp | 87 bp |
| Fixed-Rate: | | |
| Balances | $607 | $562 |
| WARM | 43 mo | 142 mo |
| Remaining Term to Full Amortization | 263 mo | |
| WAC | 7.43% | 7.40% |

| CONSTRUCTION AND LAND LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $250 | $88 |
| WARM | 18 mo | 23 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 110 bp | 6.42% |
| Reset Frequency | 2 mo | |

| SECOND MORTGAGE LOANS AND SECURITIES | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $1,203 | $182 |
| WARM | 87 mo | 96 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 52 bp | 7.80% |
| Reset Frequency | 1 mo | |

| COMMERCIAL LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $193 | $197 |
| WARM | 45 mo | 50 mo |
| Margin in Column 1; WAC in Column 2 | 123 bp | 6.00% |
| Reset Frequency | 3 mo | |
| Rate Index Code | 0 | |

| CONSUMER LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $314 | $1,378 |
| WARM | 122 mo | 47 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 299 bp | 7.98% |
| Reset Frequency | 1 mo | |

| MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE | High Risk | Low Risk |
|---|---|---|
| Collateralized Mortgage Obligations: | | |
| Floating Rate | $24 | $96 |
| Fixed Rate | | |
| Remaining WAL <= 5 Years | $18 | $2,002 |
| Remaining WAL 5-10 Years | $17 | $54 |
| Remaining WAL Over 10 Years | $9 | |
| Superfloaters | $0 | |
| Inverse Floaters & Super POs | $0 | |
| Other | $0 | $0 |
| CMO Residuals: | | |
| Fixed Rate | $0 | $0 |
| Floating Rate | $0 | $0 |
| Stripped Mortgage-Backed Securities: | | |
| Interest-Only MBS | $0 | $0 |
| WAC | 0.00% | 0.00% |
| Principal-Only MBS | $0 | $0 |
| WAC | 0.00% | 11.13% |
| Total Mortgage-Derivative Securities - Book Value | $69 | $2,151 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: IL**
**All Reporting CMR**
**Report Prepared: 6/24/2003 1:07:48 PM**

**Amounts in Millions**

**Reporting Dockets: 56**
**March 2003**
**Data as of: 6/24/2003**

## 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 | $38 | $840 | $2,252 | $1,143 | $872 |
| WARM | 178 mo | 194 mo | 266 mo | 224 mo | 77 mo |
| Weighted Average Servicing Fee | 10 bp | 14 bp | 15 bp | 15 bp | 23 bp |

| Total Number of Fixed Rate Loans Serviced that are: | |
|---|---|
| Conventional | 35 loans |
| FHA/VA | 0 loans |
| Subserviced by Others | 0 loans |

| | Index on Serviced Loan | |
|---|---|---|
| | Current Market | Lagging Market |
| Adjustable-Rate Mortgage Loan Servicing | | |
| Balances Serviced | $840 | $196 |
| WARM (in months) | 152 mo | 129 mo |
| Weighted Average Servicing Fee | 23 bp | 25 bp |

| | |
|---|---|
| Total # of Adjustable-Rate Loans Serviced | 2 loans |
| Number of These Subserviced by Others | 0 loans |

**Total Balances of Mortgage Loans Serviced for Others** **$6,181**

## CASH, DEPOSITS, AND SECURITIES

| | Balances | WAC | WARM |
|---|---|---|---|
| Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos | $939 | | |
| Equity Securities (including Mutual Funds) Subject to SFAs No. 115 | $283 | | |
| Zero-Coupon Securities | $2 | 5.87% | 112 mo |
| Government & Agency Securities | $937 | 3.48% | 26 mo |
| Term Fed Funds, Term Repos, and Interest-Earning Deposits | $1,180 | 1.28% | 2 mo |
| Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) | $632 | 5.27% | 64 mo |
| Memo: Complex Securities (from supplemental reporting) | $683 | | |

**Total Cash, Deposits, and Securities** **$4,658**

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: IL**
**All Reporting CMR**
**Report Prepared: 6/24/2003 1:07:48 PM**

**Reporting Dockets: 56**
**March 2003**
**Data as of: 6/24/2003**

**Amounts in Millions**

| ITEMS RELATED TO MORTAGE LOANS AND SECURITIES | |
|---|---|
| Nonperforming Loans | $109 |
| Accrued Interest Receivable | $57 |
| Advances for Taxes and Insurance | $2 |
| Less: Unamortized Yield Adjustments | $-29 |
| Valuation Allowances | $84 |
| Unrealized Gains (Losses) | $27 |

| ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES | |
|---|---|
| Nonperforming Loans | $11 |
| Accrued Interest Receivable | $15 |
| Less: Unamortized Yield Adjustments | $-9 |
| Valuation Allowances | $34 |
| Unrealized Gains (Losses) | $1 |

| OTHER ITEMS | |
|---|---|
| Real Estate Held for Investment | $5 |
| Repossessed Assets | $19 |
| Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock) | $2 |
| Office Premises and Equipment | $263 |
| Items Related to Certain Investment Securities | |
| Unrealized Gains (Losses) | $42 |
| Less: Unamortized Yield Adjustments | $-11 |
| Valuation Allowances | $3 |
| Other Assets | |
| Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments | $60 |
| Miscellaneous I | $864 |
| Miscellaneous II | $154 |
| **TOTAL ASSETS** | **$24,992** |

| MEMORANDUM ITEMS | |
|---|---|
| Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23 | $0 |
| Loans Secured by Real Estate Reported as Consumer Loans at SC34 | $555 |
| Market Vaue of Equity Securities and Mutual Funds Reported at CMR464: | |
| Equity Securities and Non-Mortgage-Related Mutual Funds | $114 |
| Mortgage-Related Mututal Funds | $170 |
| Mortgage Loans Serviced by Others: | |
| Fixed-Rate Mortgage Loans Serviced | $647 |
| Weighted Average Servicing Fee | 10 bp |
| Adjustable-Rate Mortgage Loans Serviced | $695 |
| Weighted Average Servicing Fee | 15 bp |
| Credit-Card Balances Expected to Pay Off in Grace Period | $92 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES

**Area: IL** | **Reporting Dockets: 56**
**All Reporting CMR** | **March 2003**
**Report Prepared: 6/24/2003 1:07:49 PM** | **Amounts in Millions** | **Data as of: 6/24/2003**

## 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 | $1,796 | $495 | $35 | $13 |
| WAC | 2.32% | 4.48% | 5.82% | |
| WARM | 2 mo | 2 mo | 2 mo | |
| Balances Maturing in 4 to 12 Months | $2,350 | $1,462 | $94 | $29 |
| WAC | 2.23% | 3.75% | 5.78% | |
| WARM | 7 mo | 8 mo | 8 mo | |
| Balances Maturing in 13 to 36 Months | | $2,097 | $384 | $41 |
| WAC | | 3.48% | 5.89% | |
| WARM | | 21 mo | 26 mo | |
| Balances Maturing in 37 or More Months | | | $1,612 | $5 |
| WAC | | | 4.73% | |
| WARM | | | 56 mo | |
| **Total Fixed-Rate, Fixed Maturity Deposits:** | | | **$10,324** | |

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

| | Original Maturity in Months: 12 or Less | 13 to 36 | 37 or More |
|---|---|---|---|
| Balances in Brokered Deposits | $72 | $40 | $200 |
| Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest: | | | |
| Balances Subject to Penalty | $3,594 | $3,395 | $1,692 |
| Penalty in Months of Forgone Interest | 3.07 mo | 5.85 mo | 6.36 mo |
| Balances in New Accounts | $410 | $297 | $143 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

**Area: IL** | **Reporting Dockets: 56**
**All Reporting CMR** | **March 2003**
**Report Prepared: 6/24/2003 1:07:49 PM** | **Amounts in Millions** | **Data as of: 6/24/2003**

## 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% | $38 | $122 | $0 | 1.96% |
| 3.00 to 3.99% | $0 | $147 | $207 | 3.51% |
| 4.00 to 4.99% | $4 | $241 | $168 | 4.52% |
| 5.00 to 5.99% | $2 | $173 | $91 | 5.55% |
| 6.00 to 6.99% | $32 | $318 | $16 | 6.62% |
| 7.00 to 7.99% | $0 | $26 | $4 | 7.23% |
| 8.00 to 8.99% | $0 | $0 | $0 | 0.00% |
| 9.00 and Above | $0 | $0 | $0 | 0.00% |
| WARM | 1 mo | 21 mo | 53 mo | |

| | |
|---|---|
| **Total Fixed-Rate, Fixed-Maturity Borrowings** | **$1,588** |

## MEMOS

| | |
|---|---|
| Variable-Rate, Fixed-Maturity Liabilities (from Supplemental Reporting) | $1,877 |
| Book Value of Redeemable Preferred Stock | $0 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

**Area: IL** | **Reporting Dockets: 56**
**All Reporting CMR** | **March 2003**
**Report Prepared: 6/24/2003 1:07:49 PM** | **Amounts in Millions** | **Data as of: 6/24/2003**

## MINORITY INTEREST AND CAPITAL

| | Total Balances | WAC | Balances in New Accounts (Optional) |
|---|---|---|---|
| NON-MATURITY DEPOSITS | | | |
| Transaction Accounts | $1,440 | 0.92% | $37 |
| Money Market Deposit Accounts (MMDAs) | $2,480 | 1.53% | $181 |
| Passbook Accounts | $3,358 | 1.29% | $195 |
| Non-Interest-Bearing Non-Maturity Deposits | $834 | | $22 |
| ESCROW ACCOUNTS | | | |
| Escrow for Mortgages Held in Portfolio | $113 | 0.07% | |
| Escrow for Mortgages Serviced for Others | $57 | 0.01% | |
| Other Escrows | $3 | 0.08% | |
| TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS | $8,286 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS | $-2 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS | $1 | | |
| OTHER LIABILITIES | | | |
| Collateralized Mortgage Securities Issued | $0 | | |
| Miscellaneous I | $341 | | |
| Miscellaneous II | $53 | | |
| **TOTAL LIABILITIES** | **$22,468** | | |
| MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES | $0 | | |
| EQUITY CAPITAL | $2,524 | | |
| **TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL** | **$24,992** | | |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: IL** | **Reporting Dockets: 56**
**All Reporting CMR** | **March 2003**
**Report Prepared: 6/24/2003 1:07:49 PM** | **Amounts in Millions** | **Data as of: 6/24/2003**

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

| Contract Code | Off-Balance-Sheet Contract Positions | # Frms if # > 5 | Notional Amount |
|---|---|---|---|
| 1004 | Opt commitment to orig 6-mo or 1-yr COFI ARMs | | $1 |
| 1006 | Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs | 7 | $474 |
| 1008 | Opt commitment to orig 3- or 5-yr Treasury ARMs | 8 | $21 |
| 1010 | Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs | 13 | $88 |
| 1012 | Opt commitment to orig 10-, 15-, or 20-year FRMs | 27 | $446 |
| 1014 | Opt commitment to orig 25- or 30-year FRMs | 23 | $581 |
| 1016 | Opt commitment to orig "other" Mortgages | 20 | $35 |
| 2008 | Commit/purchase 3- or 5-yr Treas ARM loans, svc retained | | $5 |
| 2012 | Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained | | $1 |
| 2014 | Commit/purchase 25- or 30-yr FRM loans, svc retained | | $1 |
| 2030 | Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained | | $0 |
| 2032 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained | | $76 |
| 2034 | Commit/sell 25- to 30-yr FRM loans, svc retained | 6 | $228 |
| 2072 | Commit/sell 10-, 15-, or 20-yr FRM MBS | | $2 |
| 2074 | Commit/sell 25- or 30-yr FRM MBS | | $147 |
| 2106 | Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released | | $2 |
| 2108 | Commit/purchase 3- or 5-yr Treasury ARM lns, svc released | | $6 |
| 2112 | Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released | | $24 |
| 2114 | Commit/purchase 25- or 30-yr FRM loans, svc released | | $149 |
| 2128 | Commit/sell 3- or 5-yr Treasury ARM loans, svc released | | $3 |
| 2130 | Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released | | $2 |
| 2132 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc released | 7 | $11 |
| 2134 | Commit/sell 25- or 30-yr FRM loans, svc released | 6 | $40 |
| 2136 | Commit/sell "other" Mortgage loans, svc released | | $17 |
| 2206 | Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns | | $0 |
| 2208 | Firm commit/originate 3- or 5-yr Treasury ARM loans | | $0 |
| 2210 | Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns | | $1 |
| 2212 | Firm commit/originate 10-, 15-, or 20-year FRM loans | 8 | $10 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: IL** | **Reporting Dockets: 56**
**All Reporting CMR** | **March 2003**
**Report Prepared: 6/24/2003 1:07:49 PM** | **Amounts in Millions** | **Data as of: 6/24/2003**

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

| Contract Code | Off-Balance-Sheet Contract Positions | # Frms if # > 5 | Notional Amount |
|---|---|---|---|
| 2214 | Firm commit/originate 25- or 30-year FRM loans | 7 | $9 |
| 2216 | Firm commit/originate "other" Mortgage loans | | $1 |
| 3032 | Option to sell 10-, 15-, or 20-year FRMs | | $13 |
| 3034 | Option to sell 25- or 30-year FRMs | | $17 |
| 4002 | Commit/purchase non-Mortgage financial assets | | $13 |
| 5002 | IR swap: pay fixed, receive 1-month LIBOR | | $729 |
| 6002 | Interest rate Cap based on 1-month LIBOR | | $1,210 |
| 6022 | Interest rate Cap based on the prime rate | | $50 |
| 9502 | Fixed-rate construction loans in process | 15 | $49 |
| 9512 | Adjustable-rate construction loans in process | 7 | $37 |