Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Midwest

All Reporting CMR | **Reporting Dockets: 185** | **June 2006**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	12,473	-2,081	-14 %	10.77 %	-139 bp
+200 bp	13,280	-1,274	-9 %	11.33 %	-83 bp
+100 bp	13,964	-591	-4 %	11.79 %	-37 bp
0 bp	14,555			12.16 %	
-100 bp	14,896	341	+2 %	12.34 %	+18 bp
-200 bp	14,811	256	+2 %	12.21 %	+5 bp

Risk Measure for a Given Rate Shock

	06/30/2006	03/31/2006	06/30/2005
Pre-shock NPV Ratio: NPV as % of PV Assets	12.16 %	12.15 %	11.57 %
Post-shock NPV Ratio	11.33 %	11.48 %	10.54 %
Sensitivity Measure: Decline in NPV Ratio	83 bp	67 bp	103 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Beginning with the March 2005 cycle, the Sensitivity Measure was once again defined as the decline in the Pre-shock NPV ratio caused by either a 200 bps increase or decrease in rates, whichever shock produces the larger decline in the NPV ratio. In the event that neither a -200 nor a +200 basis point change in rates produces a reduction in the NPV ratio, the institution is assigned a Sensitivity Measure of zero.

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Report Prepared: 09/21/2006 1:36:32 PM **Amounts in Millions** **Data as of: 09/16/2006**

	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS									
MORTGAGE LOANS AND SECURITIES									
Fixed-Rate Single-Family First-Mortgage Loans and MBS									
30-Year Mortgage Loans	7,720	7,617	7,384	7,084	6,752	6,420	7,389	99.93	3.61
30-Year Mortgage Securities	1,726	1,693	1,644	1,588	1,529	1,466	1,638	100.33	3.19
15-Year Mortgages and MBS	7,797	7,613	7,369	7,102	6,832	6,569	7,514	98.07	3.47
Balloon Mortgages and MBS	2,225	2,189	2,145	2,092	2,032	1,968	2,196	97.63	2.27
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	628	627	624	621	616	610	621	100.49	0.45
7 Month to 2 Year Reset Frequency	7,887	7,810	7,697	7,552	7,376	7,172	7,815	98.50	1.67
2+ to 5 Year Reset Frequency	7,692	7,545	7,361	7,149	6,914	6,660	7,521	97.88	2.69
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	1,526	1,514	1,496	1,471	1,438	1,400	1,476	101.34	1.43
2 Month to 5 Year Reset Frequency	1,991	1,958	1,919	1,872	1,817	1,759	1,999	95.99	2.25
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	3,075	3,054	3,033	3,013	2,992	2,972	3,064	99.01	0.68
Adjustable-Rate, Fully Amortizing	3,347	3,326	3,304	3,282	3,259	3,236	3,335	99.08	0.66
Fixed-Rate, Balloon	2,938	2,841	2,748	2,660	2,575	2,494	2,779	98.88	3.30
Fixed-Rate, Fully Amortizing	2,285	2,209	2,137	2,069	2,006	1,946	2,147	99.52	3.26
Construction and Land Loans									
Adjustable-Rate	7,899	7,890	7,882	7,874	7,866	7,859	7,878	100.06	0.10
Fixed-Rate	1,958	1,916	1,877	1,839	1,803	1,769	1,908	98.35	2.05
Second-Mortgage Loans and Securities									
Adjustable-Rate	8,436	8,431	8,426	8,422	8,416	8,413	8,291	101.63	0.06
Fixed-Rate	6,338	6,194	6,057	5,927	5,802	5,683	6,141	98.64	2.21
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	619	609	598	585	570	553	598	100.00	1.96
Accrued Interest Receivable	482	482	482	482	482	482	482	100.00	0.00
Advance for Taxes/Insurance	29	29	29	29	29	29	29	100.00	0.00
Float on Escrows on Owned Mortgages	24	41	58	73	87	98			-28.18
LESS: Value of Servicing on Mortgages Serviced by Others	-27	-27	-27	-27	-27	-27			-0.03
TOTAL MORTGAGE LOANS AND SECURITIES	**76,648**	**75,613**	**74,295**	**72,813**	**71,219**	**69,583**	**74,821**	**99.30**	**1.89**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	5,451	5,445	5,440	5,435	5,430	5,426	5,436	100.07	0.09
Fixed-Rate	1,676	1,635	1,596	1,558	1,521	1,486	1,637	97.50	2.43
Consumer Loans									
Adjustable-Rate	8,007	8,002	7,996	7,990	7,984	7,979	7,945	100.64	0.07
Fixed-Rate	6,232	6,126	6,023	5,924	5,829	5,736	6,195	97.24	1.68
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-185	-184	-183	-182	-181	-180	-183	0.00	0.55
Accrued Interest Receivable	111	111	111	111	111	111	111	100.00	0.00
TOTAL NONMORTGAGE LOANS	**21,293**	**21,135**	**20,983**	**20,837**	**20,694**	**20,558**	**21,140**	**99.26**	**0.71**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	2,259	2,259	2,259	2,259	2,259	2,259	2,259	100.00	0.00
Equities and All Mutual Funds	317	313	307	300	291	280	307	99.95	2.17
Zero-Coupon Securities	108	105	102	100	97	95	103	99.22	2.76
Government and Agency Securities	2,341	2,318	2,295	2,273	2,252	2,231	2,319	98.96	0.97
Term Fed Funds, Term Repos	2,992	2,989	2,985	2,982	2,979	2,975	2,986	99.96	0.11
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	401	389	378	368	358	349	385	98.13	2.85
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	5,839	5,780	5,686	5,586	5,491	5,368	5,756	98.78	1.70
Structured Securities (Complex)	2,016	1,988	1,955	1,893	1,835	1,778	1,993	98.06	2.43
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	2.88
TOTAL CASH, DEPOSITS, AND SECURITIES	**16,273**	**16,140**	**15,967**	**15,760**	**15,561**	**15,335**	**16,110**	**99.11**	**1.19**

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Amounts in Millions

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	73	73	73	73	73	73	73	100.00	0.00
Real Estate Held for Investment	57	57	57	57	57	57	57	100.00	0.00
Investment in Unconsolidated Subsidiaries	20	19	18	17	15	13	18	100.00	6.80
Office Premises and Equipment	1,213	1,213	1,213	1,213	1,213	1,213	1,213	100.00	0.00
TOTAL REAL ASSETS, ETC.	**1,363**	**1,363**	**1,362**	**1,360**	**1,358**	**1,356**	**1,362**	**100.00**	**0.09**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	235	311	354	370	370	363			-8.39
Adjustable-Rate Servicing	18	19	19	20	20	20			-2.92
Float on Mortgages Serviced for Others	182	238	287	324	351	371			-15.11
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**435**	**567**	**660**	**714**	**741**	**755**			**-11.15**
OTHER ASSETS									
Purchased and Excess Servicing							500		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,618	2,618	2,618	2,618	2,618	2,618	2,618	100.00	0.00
Miscellaneous II							583		
Deposit Intangibles									
Retail CD Intangible	73	81	88	95	101	107			-8.22
Transaction Account Intangible	903	1,143	1,357	1,559	1,751	1,933			-15.33
MMDA Intangible	999	1,149	1,309	1,495	1,755	2,011			-13.20
Passbook Account Intangible	401	478	546	626	712	794			-13.53
Non-Interest-Bearing Account Intangible	287	386	481	570	656	738			-19.18
TOTAL OTHER ASSETS	**5,281**	**5,855**	**6,399**	**6,963**	**7,593**	**8,200**	**3,702**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							149		
TOTAL ASSETS	**121,292**	**120,674**	**119,666**	**118,448**	**117,167**	**115,787**	**117,283**	**102/99*****	**0.93/1.44*****

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	25,348	25,234	25,121	25,009	24,897	24,788	25,244	99.51	0.45
Fixed-Rate Maturing in 13 Months or More	11,110	10,847	10,592	10,345	10,107	9,877	10,893	97.23	2.37
Variable-Rate	1,015	1,014	1,013	1,011	1,010	1,008	1,000	101.30	0.14
Demand									
Transaction Accounts	10,257	10,257	10,257	10,257	10,257	10,257	10,257	100/87*	0.00/2.34*
MMDAs	19,523	19,523	19,523	19,523	19,523	19,523	19,523	100/93*	0.00/0.95*
Passbook Accounts	4,366	4,366	4,366	4,366	4,366	4,366	4,366	100/87*	0.00/1.94*
Non-Interest-Bearing Accounts	4,530	4,530	4,530	4,530	4,530	4,530	4,530	100/89*	0.00/2.28*
TOTAL DEPOSITS	**76,151**	**75,771**	**75,402**	**75,042**	**74,691**	**74,350**	**75,814**	**99/94***	**0.48/1.28***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	18,740	18,665	18,590	18,517	18,444	18,373	18,700	99.41	0.40
Fixed-Rate Maturing in 37 Months or More	2,436	2,338	2,244	2,156	2,072	1,993	2,313	97.02	4.04
Variable-Rate	1,219	1,219	1,219	1,219	1,218	1,218	1,216	100.22	0.02
TOTAL BORROWINGS	**22,396**	**22,221**	**22,053**	**21,891**	**21,735**	**21,585**	**22,230**	**99.21**	**0.75**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	768	768	768	768	768	768	768	100.00	0.00
Other Escrow Accounts	58	56	55	53	52	50	64	85.11	2.81
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,629	1,629	1,629	1,629	1,629	1,629	1,629	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	50		
TOTAL OTHER LIABILITIES	**2,455**	**2,453**	**2,452**	**2,450**	**2,449**	**2,448**	**2,511**	**97.63**	**0.06**
Other Liabilities not Included Above									
Self-Valued	5,451	5,356	5,271	5,197	5,130	5,066	5,374	98.09	1.51
Unamortized Yield Adjustments							-3		
TOTAL LIABILITIES	**106,453**	**105,802**	**105,178**	**104,580**	**104,005**	**103,448**	**105,925**	**99/96****	**0.58/1.15****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	36	30	-13	-78	-146	-211			
ARMs	4	4	3	1	-2	-5			
Other Mortgages	33	19	0	-24	-52	-83			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	27	18	-4	-33	-65	-97			
Sell Mortgages and MBS	-50	-31	37	135	236	335			
Purchase Non-Mortgage Items	29	14	0	-14	-27	-39			
Sell Non-Mortgage Items	-1	0	0	0	1	1			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-4	-1	3	6	9	12			
Pay Floating, Receive Fixed Swaps	0	-26	-51	-75	-98	-121			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	0	0	4	8	13			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	0	0	0	0	0	0			
Options on Futures	1	1	0	0	1	1			
Construction LIP	18	5	-8	-20	-32	-44			
Self-Valued	-122	-8	98	195	287	373			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-28**	**24**	**66**	**96**	**119**	**134**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	121,292	120,674	119,666	118,448	117,167	115,787	117,283	102/99***	0.93/1.44***
MINUS TOTAL LIABILITIES	106,453	105,802	105,178	104,580	104,005	103,448	105,925	99/96**	0.58/1.15**
PLUS OFF-BALANCE-SHEET POSITIONS	-28	24	66	96	119	134			
TOTAL NET PORTFOLIO VALUE #	14,811	14,896	14,555	13,964	13,280	12,473	11,358	128.15	3.20

* 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

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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	$31	$1,866	$2,681	$871	$1,940
WARM	305 mo	330 mo	339 mo	295 mo	217 mo
WAC	4.60%	5.62%	6.42%	7.35%	9.00%
Amount of these that is FHA or VA Guaranteed	$0	$8	$308	$337	$1,637
Securities Backed by Conventional Mortgages	$231	$328	$231	$36	$9
WARM	298 mo	312 mo	306 mo	170 mo	197 mo
Weighted Average Pass-Through Rate	4.41%	5.30%	6.13%	7.22%	8.43%
Securities Backed by FHA or VA Mortgages	$2	$36	$78	$138	$551
WARM	234 mo	301 mo	289 mo	252 mo	156 mo
Weighted Average Pass-Through Rate	4.50%	5.39%	6.42%	7.45%	9.27%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$769	$2,558	$1,295	$605	$504
WAC	4.72%	5.39%	6.38%	7.33%	8.88%
Mortgage Securities	$929	$644	$186	$21	$3
Weighted Average Pass-Through Rate	4.34%	5.19%	6.10%	7.17%	8.97%
WARM (of 15-Year Loans and Securities)	121 mo	142 mo	129 mo	102 mo	107 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$112	$658	$558	$265	$115
WAC	4.50%	5.50%	6.38%	7.37%	8.65%
Mortgage Securities	$390	$92	$6	$1	$0
Weighted Average Pass-Through Rate	4.08%	5.06%	6.01%	7.32%	9.68%
WARM (of Balloon Loans and Securities)	44 mo	67 mo	65 mo	62 mo	61 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$18,738**

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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	$4	$82	$39	$15	$76
WAC	7.92%	5.59%	6.27%	1.72%	5.28%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$618	$7,732	$7,482	$1,460	$1,922
Weighted Average Margin	182 bp	231 bp	238 bp	250 bp	243 bp
WAC	6.73%	5.21%	5.09%	6.29%	5.36%
WARM	185 mo	300 mo	330 mo	312 mo	283 mo
Weighted Average Time Until Next Payment Reset	2 mo	12 mo	37 mo	2 mo	19 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	**$19,432**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 185)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	$21	$49	$28	$79	$3
Weighted Average Distance from Lifetime Cap	110 bp	131 bp	75 bp	180 bp	194 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$51	$461	$57	$820	$191
Weighted Average Distance from Lifetime Cap	304 bp	365 bp	360 bp	295 bp	368 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$341	$7,125	$7,356	$568	$1,752
Weighted Average Distance from Lifetime Cap	888 bp	599 bp	576 bp	708 bp	613 bp
Balances Without Lifetime Cap	$208	$179	$81	$8	$53
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$272	$7,346	$7,281	$11	$1,747
Weighted Average Periodic Rate Cap	280 bp	188 bp	228 bp	130 bp	183 bp
Balances Subject to Periodic Rate Floors	$145	$6,787	$6,991	$17	$1,392
MBS Included in ARM Balances	$157	$3,526	$2,533	$492	$131

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,064	$3,335
WARM	61 mo	135 mo
Remaining Term to Full Amortization	292 mo	
Rate Index Code	0	0
Margin	229 bp	316 bp
Reset Frequency	18 mo	19 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$88	$148
Wghted Average Distance to Lifetime Cap	89 bp	76 bp
Fixed-Rate:		
Balances	$2,779	$2,147
WARM	50 mo	88 mo
Remaining Term to Full Amortization	247 mo	
WAC	6.58%	6.72%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$7,878	$1,908
WARM	17 mo	30 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	140 bp	6.93%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$8,291	$6,141
WARM	195 mo	159 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	32 bp	7.16%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$5,436	$1,637
WARM	22 mo	34 mo
Margin in Column 1; WAC in Column 2	140 bp	7.21%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$7,945	$6,195
WARM	60 mo	61 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	255 bp	8.07%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$100	$3,549
Fixed Rate		
Remaining WAL <= 5 Years	$34	$1,710
Remaining WAL 5-10 Years	$156	$151
Remaining WAL Over 10 Years	$51	
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	$6	$0
WAC	5.68%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$346	$5,411

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Midwest
All Reporting CMR
Report Prepared: 09/21/2006 1:36:33 PM

Amounts in Millions

Reporting Dockets: 185
June 2006
Data as of: 09/15/2006

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	$2,666	$17,642	$14,106	$4,048	$5,969
WARM	161 mo	256 mo	284 mo	253 mo	187 mo
Weighted Average Servicing Fee	28 bp	28 bp	32 bp	35 bp	43 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	288 loans				
FHA/VA	270 loans				
Subserviced by Others	72 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$1,885	$1,058	Total # of Adjustable-Rate Loans Serviced	18 loans
WARM (in months)	307 mo	103 mo	Number of These Subserviced by Others	7 loans
Weighted Average Servicing Fee	21 bp	40 bp		

Total Balances of Mortgage Loans Serviced for Others	**$47,374**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$2,259		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$307		
Zero-Coupon Securities	$103	3.88%	32 mo
Government & Agency Securities	$2,319	4.18%	12 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,986	4.96%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$385	5.68%	41 mo
Memo: Complex Securities (from supplemental reporting)	$1,993		
Total Cash, Deposits, and Securities	**$10,353**		

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Midwest
All Reporting CMR
Report Prepared: 09/21/2006 1:36:33 PM

Amounts in Millions

Reporting Dockets: 185
June 2006
Data as of: 09/15/2006

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$986
Accrued Interest Receivable	$482
Advances for Taxes and Insurance	$29
Less: Unamortized Yield Adjustments	$-214
Valuation Allowances	$388
Unrealized Gains (Losses)	$-79

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$95
Accrued Interest Receivable	$111
Less: Unamortized Yield Adjustments	$-32
Valuation Allowances	$278
Unrealized Gains (Losses)	$-1

OTHER ITEMS	
Real Estate Held for Investment	$57
Repossessed Assets	$73
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$18
Office Premises and Equipment	$1,213
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-18
Less: Unamortized Yield Adjustments	$-2
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$500
Miscellaneous I	$2,618
Miscellaneous II	$583
TOTAL ASSETS	**$117,283**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$809
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$21
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$66
Mortgage-Related Mututal Funds	$240
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$754
Weighted Average Servicing Fee	33 bp
Adjustable-Rate Mortgage Loans Serviced	$6,353
Weighted Average Servicing Fee	22 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,610

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Midwest
All Reporting CMR
Report Prepared: 09/21/2006 1:36:33 PM

Amounts in Millions

Reporting Dockets: 185
June 2006
Data as of: 09/15/2006

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$5,759	$2,111	$447	$50
WAC	4.06%	3.26%	4.70%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$9,552	$5,886	$1,489	$78
WAC	4.51%	3.90%	4.65%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$4,725	$3,040	$55
WAC		4.29%	3.98%	
WARM		19 mo	25 mo	
Balances Maturing in 37 or More Months			$3,128	$40
WAC			4.61%	
WARM			50 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$36,137**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,821	$883	$929
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$13,340	$11,379	$7,300
Penalty in Months of Forgone Interest	3.27 mo	5.76 mo	6.15 mo
Balances in New Accounts	$1,984	$590	$239

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Midwest | **Reporting Dockets: 185**
All Reporting CMR | **June 2006**
Report Prepared: 09/21/2006 1:36:33 PM | **Amounts in Millions** | **Data as of: 09/15/2006**

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%	$339	$623	$9	2.72%
3.00 to 3.99%	$131	$2,398	$167	3.63%
4.00 to 4.99%	$374	$1,230	$1,015	4.40%
5.00 to 5.99%	$12,754	$656	$435	5.17%
6.00 to 6.99%	$0	$29	$672	6.39%
7.00 to 7.99%	$0	$154	$15	7.07%
8.00 to 8.99%	$0	$0	$0	8.40%
9.00 and Above	$0	$13	$1	9.43%
WARM	1 mo	16 mo	58 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$21,014**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$7,611
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Midwest | **Reporting Dockets: 185**
All Reporting CMR | **June 2006**
Report Prepared: 09/21/2006 1:36:33 PM | **Amounts in Millions** | **Data as of: 09/15/2006**

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$10,257	0.63%	$239
Money Market Deposit Accounts (MMDAs)	$19,523	3.92%	$1,514
Passbook Accounts	$4,366	1.64%	$231
Non-Interest-Bearing Non-Maturity Deposits	$4,530		$120
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$246	0.06%	
Escrow for Mortgages Serviced for Others	$522	0.07%	
Other Escrows	$64	0.47%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$39,509		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-6		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$3		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,629		
Miscellaneous II	$50		
TOTAL LIABILITIES	**$105,925**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$368
EQUITY CAPITAL	$11,019
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$117,313**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest
All Reporting CMR
Report Prepared: 09/21/2006 1:36:34 PM

Amounts in Millions

Reporting Dockets: 185
June 2006
Data as of: 09/15/2006

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		$15
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	7	$13
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	22	$43
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	21	$89
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	17	$27
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	57	$160
1014	Opt commitment to orig 25- or 30-year FRMs	55	$1,367
1016	Opt commitment to orig "other" Mortgages	55	$1,108
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		$1
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$2
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$9
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$7
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$82
2016	Commit/purchase "other" Mortgage loans, svc retained	8	$31
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$0
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	11	$24
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	19	$368
2036	Commit/sell "other" Mortgage loans, svc retained		$6
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$16
2074	Commit/sell 25- or 30-yr FRM MBS		$355
2084	Commit/sell low-risk fixed-rate mtg derivative product		$1
2088	Commit/sell high-risk Mortgage derivative product		$0
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$9
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$0
2122	Commit/sell 1-mo COFI ARM loans, svc released		$14
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	6	$44

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest **Reporting Dockets: 185**
All Reporting CMR **June 2006**
Report Prepared: 09/21/2006 1:36:34 PM **Amounts in Millions** **Data as of: 09/15/2006**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$98
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	17	$91
2134	Commit/sell 25- or 30-yr FRM loans, svc released	33	$886
2136	Commit/sell "other" Mortgage loans, svc released	7	$60
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$65
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	8	$40
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$3
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$3
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	23	$105
2214	Firm commit/originate 25- or 30-year FRM loans	20	$248
2216	Firm commit/originate "other" Mortgage loans	17	$127
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3028	Option to sell 3- or 5-year Treasury ARMs		$9
3032	Option to sell 10-, 15-, or 20-year FRMs		$12
3034	Option to sell 25- or 30-year FRMs	8	$78
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$5
4002	Commit/purchase non-Mortgage financial assets	21	$445
4022	Commit/sell non-Mortgage financial assets		$10
5002	IR swap: pay fixed, receive 1-month LIBOR		$130
5004	IR swap: pay fixed, receive 3-month LIBOR		$13
5024	IR swap: pay 1-month LIBOR, receive fixed		$886
5026	IR swap: pay 3-month LIBOR, receive fixed		$6
9008	Long call option on 5-year T-note futures contract		$0
9012	Long call option on Treasury bond futures contract		$4
9036	Long put option on T-bond futures contract		$4
9502	Fixed-rate construction loans in process	83	$556

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest | **Reporting Dockets: 185**
All Reporting CMR | **June 2006**
Report Prepared: 09/21/2006 1:36:34 PM | **Amounts in Millions** | **Data as of: 09/15/2006**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
9512	Adjustable-rate construction loans in process	39	$715

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest
All Reporting CMR
Report Prepared: 09/21/2006 1:36:34 PM

Amounts in Millions

Reporting Dockets: 185
June 2006
Data as of: 09/15/2006

SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
100	Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap		$0
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$0
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$0
120	Other investment securities, fixed-coupon securities		$6
125	Multi/nonres mtg loans; fixed-rate, Balloon		$5
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$35
130	Construction and land loans (adj-rate)		$0
140	Second Mortgages (adj-rate)		$4
150	Commercial loans (adj-rate)		$0
180	Consumer loans; loans on deposits		$6
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$4
183	Consumer loans; auto loans and leases		$3,803
184	Consumer loans; mobile home loans		$32
185	Consumer loans; credit cards		$5,795
187	Consumer loans; recreational vehicles		$1
189	Consumer loans; other		$2
200	Variable-rate, fixed-maturity CDs	62	$1,000
220	Variable-rate FHLB advances	18	$316
299	Other variable-rate	22	$900
300	Govt. & agency securities, fixed-coupon securities		$29
302	Govt. & agency securities, floating-rate securities		$0

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest **Reporting Dockets: 185**
All Reporting CMR **June 2006**
Report Prepared: 09/21/2006 1:36:34 PM **Amounts in Millions** **Data as of: 09/15/2006**

SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock					
Asset/ Liability Code	**#Firms if # >**	**Balance**	**-200 bp**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	90	$1,993	$2,016	$1,988	$1,955	$1,893	$1,835	$1,778
123 - Mortgage Derivatives - M/V estimate	69	$5,546	$5,839	$5,780	$5,686	$5,586	$5,491	$5,368
129 - Mortgage-Related Mutual Funds - M/V estimate	10	$81	$82	$82	$81	$81	$80	$80
280 - FHLB putable advance-M/V estimate	20	$570	$590	$572	$564	$558	$554	$549
281 - FHLB convertible advance-M/V estimate	33	$1,214	$1,263	$1,224	$1,201	$1,188	$1,182	$1,176
282 - FHLB callable advance-M/V estimate	11	$104	$110	$107	$105	$104	$103	$103
283 - FHLB periodic floor floating rate advance-M/V Estimates		$2	$2	$2	$2	$2	$2	$2
289 - Other FHLB structured advances - M/V estimate	12	$1,820	$1,819	$1,801	$1,779	$1,758	$1,738	$1,718
290 - Other structured borrowings - M/V estimate		$1,664	$1,666	$1,649	$1,620	$1,586	$1,551	$1,518
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$3,510	$-122	$-8	$98	$195	$287	$373