Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Midwest

All Reporting CMR **Reporting Dockets: 188** **December 2005**

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	12,113	-1,616	-12 %	10.87 %	-106 bp
+200 bp	12,843	-886	-6 %	11.39 %	-54 bp
+100 bp	13,375	-354	-3 %	11.73 %	-20 bp
0 bp	13,729			11.93 %	
-100 bp	13,743	15	0 %	11.86 %	-7 bp
-200 bp	13,281	-448	-3 %	11.42 %	-51 bp

Risk Measure for a Given Rate Shock

	12/31/2005	09/30/2005	12/31/2004
Pre-shock NPV Ratio: NPV as % of PV Assets	11.93 %	11.59 %	11.36 %
Post-shock NPV Ratio	11.39 %	11.01 %	11.01 %
Sensitivity Measure: Decline in NPV Ratio	54 bp	58 bp	35 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. As a result, the results may not be comparable to those from the September 2004 cycle.
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.

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Midwest | **Reporting Dockets: 188**
All Reporting CMR | **December 2005**
Report Prepared: 03/23/2006 2:32:19 PM | **Amounts in Millions** | **Data as of: 03/23/2006**

	-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	7,107	7,046	6,889	6,646	6,360	6,051	6,746	102.13	2.90
30-Year Mortgage Securities	1,773	1,749	1,710	1,663	1,612	1,551	1,656	103.24	2.51
15-Year Mortgages and MBS	8,046	7,902	7,666	7,389	7,102	6,819	7,687	99.73	3.34
Balloon Mortgages and MBS	2,379	2,347	2,305	2,253	2,191	2,122	2,304	100.03	2.04
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	763	762	759	755	750	742	756	100.40	0.42
7 Month to 2 Year Reset Frequency	7,139	7,081	7,001	6,887	6,744	6,572	7,079	98.89	1.38
2+ to 5 Year Reset Frequency	8,845	8,683	8,487	8,261	8,011	7,739	8,640	98.22	2.49
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	1,738	1,727	1,714	1,696	1,672	1,641	1,673	102.43	0.90
2 Month to 5 Year Reset Frequency	2,073	2,042	2,005	1,962	1,909	1,851	2,046	98.00	2.00
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	3,070	3,049	3,028	3,007	2,985	2,964	3,061	98.94	0.70
Adjustable-Rate, Fully Amortizing	3,441	3,419	3,397	3,374	3,351	3,327	3,424	99.18	0.66
Fixed-Rate, Balloon	2,753	2,659	2,571	2,486	2,405	2,328	2,562	100.35	3.38
Fixed-Rate, Fully Amortizing	1,825	1,759	1,698	1,641	1,587	1,537	1,686	100.74	3.48
Construction and Land Loans									
Adjustable-Rate	6,915	6,908	6,900	6,893	6,886	6,880	6,897	100.04	0.10
Fixed-Rate	1,713	1,680	1,648	1,618	1,589	1,562	1,657	99.47	1.88
Second-Mortgage Loans and Securities									
Adjustable-Rate	7,461	7,456	7,451	7,447	7,444	7,441	7,421	100.41	0.06
Fixed-Rate	5,608	5,480	5,357	5,240	5,129	5,022	5,376	99.65	2.24
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	838	825	811	797	779	757	811	100.00	1.70
Accrued Interest Receivable	472	472	472	472	472	472	472	100.00	0.00
Advance for Taxes/Insurance	41	41	41	41	41	41	41	100.00	0.00
Float on Escrows on Owned Mortgages	15	26	40	54	66	77			-34.19
LESS: Value of Servicing on Mortgages Serviced by Others	-24	-24	-22	-21	-21	-22			5.06
TOTAL MORTGAGE LOANS AND SECURITIES	**74,039**	**73,136**	**71,973**	**70,603**	**69,107**	**67,518**	**71,996**	**99.97**	**1.76**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Midwest
All Reporting CMR
Report Prepared: 03/23/2006 2:32:20 PM

Amounts in Millions

Reporting Dockets: 188
December 2005
Data as of: 03/23/2006

	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	5,078	5,060	5,042	5,024	5,007	4,990	5,035	100.13	0.36
Fixed-Rate	1,488	1,450	1,415	1,380	1,347	1,315	1,405	100.70	2.48
Consumer Loans									
Adjustable-Rate	8,797	8,791	8,785	8,780	8,774	8,769	8,809	99.73	0.07
Fixed-Rate	5,879	5,782	5,688	5,597	5,509	5,424	5,783	98.36	1.62
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-178	-177	-176	-175	-174	-174	-176	0.00	0.48
Accrued Interest Receivable	109	109	109	109	109	109	109	100.00	0.00
TOTAL NONMORTGAGE LOANS	**21,173**	**21,015**	**20,862**	**20,715**	**20,572**	**20,434**	**20,965**	**99.51**	**0.72**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	2,379	2,379	2,379	2,379	2,379	2,379	2,379	100.00	0.00
Equities and All Mutual Funds	355	350	343	335	325	314	344	99.96	2.15
Zero-Coupon Securities	187	185	183	182	180	179	182	100.96	1.00
Government and Agency Securities	2,183	2,163	2,143	2,124	2,105	2,086	2,152	99.59	0.92
Term Fed Funds, Term Repos	2,025	2,023	2,020	2,017	2,015	2,012	2,021	99.94	0.13
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	378	366	355	344	334	324	353	100.41	3.12
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	5,273	5,230	5,149	5,039	4,915	4,765	5,179	99.41	1.85
Structured Securities (Complex)	2,056	2,033	2,002	1,946	1,890	1,834	2,044	97.93	2.18
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.88
TOTAL CASH, DEPOSITS, AND SECURITIES	**14,837**	**14,728**	**14,573**	**14,365**	**14,141**	**13,892**	**14,653**	**99.46**	**1.25**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Midwest | **Reporting Dockets: 188**
All Reporting CMR | **December 2005**
Report Prepared: 03/23/2006 2:32:20 PM | **Amounts in Millions** | **Data as of: 03/23/2006**

	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	78	78	78	78	78	78	78	100.00	0.00
Real Estate Held for Investment	54	54	54	54	54	54	54	100.00	0.00
Investment in Unconsolidated Subsidiaries	20	20	19	18	16	14	19	100.00	5.28
Office Premises and Equipment	1,132	1,132	1,132	1,132	1,132	1,132	1,132	100.00	0.00
TOTAL REAL ASSETS, ETC.	**1,284**	**1,285**	**1,284**	**1,283**	**1,281**	**1,279**	**1,284**	**100.00**	**0.08**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	198	275	333	359	364	359			-12.59
Adjustable-Rate Servicing	9	9	9	9	10	10			-3.27
Float on Mortgages Serviced for Others	149	199	248	288	318	338			-18.00
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**356**	**483**	**591**	**656**	**691**	**707**			**-14.72**
OTHER ASSETS									
Purchased and Excess Servicing							460		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,580	2,580	2,580	2,580	2,580	2,580	2,580	100.00	0.00
Miscellaneous II							514		
Deposit Intangibles									
Retail CD Intangible	43	51	59	67	75	81			-13.32
Transaction Account Intangible	733	1,000	1,252	1,481	1,698	1,901			-19.21
MMDA Intangible	760	904	1,048	1,213	1,432	1,646			-14.72
Passbook Account Intangible	310	406	487	569	653	732			-16.72
Non-Interest-Bearing Account Intangible	182	279	371	458	541	621			-24.15
TOTAL OTHER ASSETS	**4,608**	**5,220**	**5,797**	**6,368**	**6,979**	**7,562**	**3,555**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							248		
TOTAL ASSETS	**116,297**	**115,867**	**115,080**	**113,990**	**112,772**	**111,392**	**112,700**	**102/99*** **	**0.81/1.35*** **

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Midwest | **Reporting Dockets: 188**
All Reporting CMR | **December 2005**
Report Prepared: 03/23/2006 2:32:20 PM | **Amounts in Millions** | **Data as of: 03/23/2006**

	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	22,706	22,604	22,503	22,403	22,304	22,205	22,596	99.59	0.45
Fixed-Rate Maturing in 13 Months or More	12,722	12,410	12,109	11,818	11,538	11,266	12,275	98.64	2.44
Variable-Rate	1,055	1,054	1,053	1,051	1,050	1,048	1,044	100.83	0.13
Demand									
Transaction Accounts	10,923	10,923	10,923	10,923	10,923	10,923	10,923	100/89*	0.00/2.49*
MMDAs	16,478	16,478	16,478	16,478	16,478	16,478	16,478	100/94*	0.00/1.00*
Passbook Accounts	4,261	4,261	4,261	4,261	4,261	4,261	4,261	100/89*	0.00/2.16*
Non-Interest-Bearing Accounts	4,224	4,224	4,224	4,224	4,224	4,224	4,224	100/91*	0.00/2.32*
TOTAL DEPOSITS	**72,370**	**71,954**	**71,550**	**71,158**	**70,777**	**70,406**	**71,801**	**100/95***	**0.56/1.42***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	18,653	18,564	18,476	18,390	18,306	18,223	18,551	99.60	0.47
Fixed-Rate Maturing in 37 Months or More	2,753	2,638	2,529	2,426	2,329	2,237	2,531	99.91	4.18
Variable-Rate	1,143	1,143	1,143	1,142	1,142	1,142	1,140	100.23	0.01
TOTAL BORROWINGS	**22,548**	**22,344**	**22,148**	**21,959**	**21,778**	**21,602**	**22,222**	**99.67**	**0.87**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	654	654	654	654	654	654	654	100.00	0.00
Other Escrow Accounts	41	40	39	38	37	36	45	87.71	2.89
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,686	1,686	1,686	1,686	1,686	1,686	1,686	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	48		
TOTAL OTHER LIABILITIES	**2,382**	**2,380**	**2,379**	**2,378**	**2,377**	**2,376**	**2,433**	**97.79**	**0.05**
Other Liabilities not Included Above									
Self-Valued	5,461	5,352	5,262	5,165	5,093	5,030	5,294	99.39	1.78
Unamortized Yield Adjustments							1		
TOTAL LIABILITIES	**102,761**	**102,031**	**101,339**	**100,660**	**100,024**	**99,414**	**101,751**	**100/96****	**0.67/1.29****

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Midwest | **Reporting Dockets: 188**
All Reporting CMR | **December 2005**
Report Prepared: 03/23/2006 2:32:20 PM | **Amounts in Millions** | **Data as of: 03/23/2006**

	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	21	18	2	-31	-67	-101			
ARMs	4	3	2	0	-2	-5			
Other Mortgages	21	12	0	-17	-38	-63			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	26	18	4	-20	-47	-74			
Sell Mortgages and MBS	-68	-55	-8	71	156	239			
Purchase Non-Mortgage Items	12	6	0	-6	-11	-17			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-9	-5	-1	3	6	10			
Pay Floating, Receive Fixed Swaps	28	-3	-33	-62	-89	-115			
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	9	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	2	1	0	0	1	2			
Construction LIP	22	8	-5	-18	-31	-43			
Self-Valued	-314	-95	26	120	207	289			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-256**	**-93**	**-12**	**45**	**95**	**135**			

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Midwest | **Reporting Dockets: 188**
All Reporting CMR | **December 2005**
Report Prepared: 03/23/2006 2:32:20 PM | **Amounts in Millions** | **Data as of: 03/23/2006**

	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE									
TOTAL ASSETS	116,297	115,867	115,080	113,990	112,772	111,392	112,700	102/99***	0.81/1.35***
MINUS TOTAL LIABILITIES	102,761	102,031	101,339	100,660	100,024	99,414	101,751	100/96**	0.67/1.29**
PLUS OFF-BALANCE-SHEET POSITIONS	-256	-93	-12	45	95	135			
TOTAL NET PORTFOLIO VALUE #	13,281	13,743	13,729	13,375	12,843	12,113	10,949	125.39	1.34

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

AGGREGATE SCHEDULE CMR REPORT

ASSETS

Area: Midwest
All Reporting CMR
Report Prepared: 03/23/2006 2:32:20 PM

Reporting Dockets: 188
December 2005
Data as of: 03/22/2006

Amounts in Millions

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	$38	$2,008	$2,022	$865	$1,813
WARM	312 mo	335 mo	335 mo	309 mo	237 mo
WAC	4.52%	5.63%	6.34%	7.44%	9.05%
Amount of these that is FHA or VA Guaranteed	$1	$30	$177	$302	$1,589
Securities Backed by Conventional Mortgages	$220	$274	$151	$41	$11
WARM	309 mo	309 mo	283 mo	190 mo	199 mo
Weighted Average Pass-Through Rate	4.40%	5.32%	6.22%	7.21%	8.46%
Securities Backed by FHA or VA Mortgages	$2	$37	$83	$169	$668
WARM	243 mo	317 mo	295 mo	245 mo	159 mo
Weighted Average Pass-Through Rate	4.50%	5.42%	6.44%	7.45%	9.25%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$864	$2,781	$1,231	$586	$425
WAC	4.71%	5.39%	6.38%	7.33%	8.90%
Mortgage Securities	$1,008	$657	$107	$25	$4
Weighted Average Pass-Through Rate	4.32%	5.17%	6.18%	7.16%	8.90%
WARM (of 15-Year Loans and Securities)	126 mo	145 mo	131 mo	108 mo	113 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$158	$761	$526	$221	$90
WAC	4.46%	5.50%	6.37%	7.33%	8.71%
Mortgage Securities	$430	$106	$11	$1	$0
Weighted Average Pass-Through Rate	4.09%	5.07%	6.14%	7.32%	9.68%
WARM (of Balloon Loans and Securities)	49 mo	73 mo	60 mo	50 mo	59 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$18,393**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Midwest | **Reporting Dockets: 188**
All Reporting CMR | **December 2005**
Report Prepared: 03/23/2006 2:32:20 PM | **Amounts in Millions** | **Data as of: 03/22/2006**

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	$7	$86	$40	$82	$109
WAC	5.92%	5.32%	6.11%	1.57%	4.42%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$749	$6,993	$8,600	$1,591	$1,937
Weighted Average Margin	183 bp	235 bp	232 bp	249 bp	235 bp
WAC	5.83%	5.05%	4.94%	5.52%	5.16%
WARM	212 mo	301 mo	332 mo	311 mo	277 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	38 mo	2 mo	20 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$20,195**

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	$18	$38	$24	$3	$3
Weighted Average Distance from Lifetime Cap	100 bp	156 bp	91 bp	152 bp	151 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$39	$234	$146	$746	$108
Weighted Average Distance from Lifetime Cap	304 bp	362 bp	346 bp	351 bp	381 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$476	$6,586	$8,391	$915	$1,874
Weighted Average Distance from Lifetime Cap	811 bp	603 bp	582 bp	773 bp	632 bp
Balances Without Lifetime Cap	$224	$221	$80	$9	$62
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$348	$6,508	$6,820	$18	$1,774
Weighted Average Periodic Rate Cap	248 bp	187 bp	241 bp	119 bp	186 bp
Balances Subject to Periodic Rate Floors	$228	$5,315	$6,532	$18	$1,379
MBS Included in ARM Balances	$273	$2,997	$3,002	$541	$138

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Midwest
All Reporting CMR
Report Prepared: 03/23/2006 2:32:20 PM

Reporting Dockets: 188
December 2005
Data as of: 03/22/2006

Amounts in Millions

MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,061	$3,424
WARM	57 mo	136 mo
Remaining Term to Full Amortization	283 mo	
Rate Index Code	0	0
Margin	225 bp	283 bp
Reset Frequency	18 mo	19 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$100	$133
Wghted Average Distance to Lifetime Cap	97 bp	70 bp
Fixed-Rate:		
Balances	$2,562	$1,686
WARM	50 mo	94 mo
Remaining Term to Full Amortization	244 mo	
WAC	6.43%	6.61%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$6,897	$1,657
WARM	18 mo	27 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	180 bp	6.45%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$7,421	$5,376
WARM	192 mo	157 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	45 bp	6.93%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$5,035	$1,405
WARM	22 mo	34 mo
Margin in Column 1; WAC in Column 2	163 bp	6.84%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$8,809	$5,783
WARM	62 mo	60 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	228 bp	7.96%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$115	$3,255
Fixed Rate		
Remaining WAL <= 5 Years	$40	$1,460
Remaining WAL 5-10 Years	$197	$52
Remaining WAL Over 10 Years	$61	
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%	0.00%
Total Mortgage-Derivative Securities - Book Value	$412	$4,767

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Midwest
All Reporting CMR
Report Prepared: 03/23/2006 2:32:20 PM

Amounts in Millions

Reporting Dockets: 188
December 2005
Data as of: 03/22/2006

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	$2,785	$17,740	$13,348	$4,187	$6,839
WARM	167 mo	263 mo	284 mo	256 mo	191 mo
Weighted Average Servicing Fee	28 bp	28 bp	31 bp	33 bp	39 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	281 loans
FHA/VA	298 loans
Subserviced by Others	80 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$2,218	$35
WARM (in months)	316 mo	167 mo
Weighted Average Servicing Fee	19 bp	46 bp

Total # of Adjustable-Rate Loans Serviced	20 loans
Number of These Subserviced by Others	9 loans

Total Balances of Mortgage Loans Serviced for Others	**$47,152**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$2,379		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$343		
Zero-Coupon Securities	$182	4.25%	11 mo
Government & Agency Securities	$2,152	3.87%	12 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,021	3.96%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$353	5.09%	44 mo
Memo: Complex Securities (from supplemental reporting)	$2,044		
Total Cash, Deposits, and Securities	**$9,474**		

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Midwest
All Reporting CMR
Report Prepared: 03/23/2006 2:32:20 PM

Amounts in Millions

Reporting Dockets: 188
December 2005
Data as of: 03/22/2006

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$1,197
Accrued Interest Receivable	$472
Advances for Taxes and Insurance	$41
Less: Unamortized Yield Adjustments	$-251
Valuation Allowances	$386
Unrealized Gains (Losses)	$-9

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$100
Accrued Interest Receivable	$109
Less: Unamortized Yield Adjustments	$-21
Valuation Allowances	$276
Unrealized Gains (Losses)	$-6

OTHER ITEMS

Real Estate Held for Investment	$54
Repossessed Assets	$78
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$19
Office Premises and Equipment	$1,132
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-12
Less: Unamortized Yield Adjustments	$-3
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$460
Miscellaneous I	$2,580
Miscellaneous II	$514

TOTAL ASSETS	**$112,700**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$797
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$19
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$78
Mortgage-Related Mututal Funds	$266
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$939
Weighted Average Servicing Fee	36 bp
Adjustable-Rate Mortgage Loans Serviced	$6,570
Weighted Average Servicing Fee	26 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,752

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Midwest
All Reporting CMR
Report Prepared: 03/23/2006 2:32:20 PM

Amounts in Millions

Reporting Dockets: 188
December 2005
Data as of: 03/22/2006

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	$5,395	$1,877	$330	$44
WAC	3.28%	2.77%	5.27%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$8,009	$5,873	$1,113	$74
WAC	3.78%	3.25%	4.73%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$5,200	$3,324	$39
WAC		3.81%	4.14%	
WARM		20 mo	23 mo	
Balances Maturing in 37 or More Months			$3,752	$33
WAC			4.40%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$34,872**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,862	$782	$963
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$11,039	$11,580	$7,659
Penalty in Months of Forgone Interest	3.30 mo	5.71 mo	6.12 mo
Balances in New Accounts	$1,760	$570	$195

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Midwest | **Reporting Dockets: 188**
All Reporting CMR | **December 2005**
Report Prepared: 03/23/2006 2:32:21 PM | **Amounts in Millions** | **Data as of: 03/22/2006**

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%	$230	$1,111	$11	2.59%
3.00 to 3.99%	$5,043	$2,490	$223	3.78%
4.00 to 4.99%	$7,624	$1,275	$1,355	4.35%
5.00 to 5.99%	$130	$414	$293	5.52%
6.00 to 6.99%	$10	$66	$632	6.37%
7.00 to 7.99%	$2	$152	$16	7.07%
8.00 to 8.99%	$0	$2	$0	8.14%
9.00 and Above	$0	$0	$1	13.29%
WARM	1 mo	18 mo	59 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$21,082**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$7,478
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Midwest
All Reporting CMR
Report Prepared: 03/23/2006 2:32:21 PM

Reporting Dockets: 188
December 2005
Data as of: 03/22/2006

Amounts in Millions

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$10,923	0.71%	$351
Money Market Deposit Accounts (MMDAs)	$16,478	3.16%	$800
Passbook Accounts	$4,261	1.16%	$205
Non-Interest-Bearing Non-Maturity Deposits	$4,224		$139
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$172	0.03%	
Escrow for Mortgages Serviced for Others	$482	0.02%	
Other Escrows	$45	0.60%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$36,584		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-3		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$4		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,686		
Miscellaneous II	$48		
TOTAL LIABILITIES	**$101,751**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$369
EQUITY CAPITAL	$10,599
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$112,719**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest | **Reporting Dockets: 188**
All Reporting CMR | **December 2005**
Report Prepared: 03/23/2006 2:32:21 PM | **Amounts in Millions** | **Data as of: 03/22/2006**

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		$7
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	7	$9
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	22	$66
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	22	$91
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	16	$8
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	57	$118
1014	Opt commitment to orig 25- or 30-year FRMs	52	$672
1016	Opt commitment to orig "other" Mortgages	55	$916
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$1
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$0
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$24
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	6	$7
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$31
2016	Commit/purchase "other" Mortgage loans, svc retained	7	$64
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$2
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	12	$22
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	19	$267
2036	Commit/sell "other" Mortgage loans, svc retained		$10
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$18
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$2
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$26
2074	Commit/sell 25- or 30-yr FRM MBS		$313
2104	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc released		$0
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$7
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$0
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$1
2116	Commit/purchase "other" Mortgage loans, svc released		$1

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest | **Reporting Dockets: 188**
All Reporting CMR | **December 2005**
Report Prepared: 03/23/2006 2:32:21 PM | **Amounts in Millions** | **Data as of: 03/22/2006**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2122	Commit/sell 1-mo COFI ARM loans, svc released		$12
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$52
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	6	$89
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	16	$117
2134	Commit/sell 25- or 30-yr FRM loans, svc released	31	$676
2136	Commit/sell "other" Mortgage loans, svc released	6	$52
2202	Firm commitment to originate 1-month COFI ARM loans		$9
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$58
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	8	$34
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$4
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	8	$3
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	21	$121
2214	Firm commit/originate 25- or 30-year FRM loans	18	$190
2216	Firm commit/originate "other" Mortgage loans	16	$89
3028	Option to sell 3- or 5-year Treasury ARMs		$13
3032	Option to sell 10-, 15-, or 20-year FRMs		$11
3034	Option to sell 25- or 30-year FRMs	6	$80
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$6
4002	Commit/purchase non-Mortgage financial assets	22	$246
4022	Commit/sell non-Mortgage financial assets		$2
5002	IR swap: pay fixed, receive 1-month LIBOR		$130
5024	IR swap: pay 1-month LIBOR, receive fixed		$886
5026	IR swap: pay 3-month LIBOR, receive fixed		$6
9012	Long call option on Treasury bond futures contract		$8
9036	Long put option on T-bond futures contract		$7
9502	Fixed-rate construction loans in process	84	$585

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest
All Reporting CMR
Report Prepared: 03/23/2006 2:32:21 PM

Amounts in Millions

Reporting Dockets: 188
December 2005
Data as of: 03/22/2006

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	48	$729

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest | **Reporting Dockets: 188**
All Reporting CMR | **December 2005**
Report Prepared: 03/23/2006 2:32:21 PM | **Amounts in Millions** | **Data as of: 03/22/2006**

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		$1
120	Other investment securities, fixed-coupon securities		$5
125	Multi/nonres mtg loans; fixed-rate, Balloon		$5
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$36
130	Construction and land loans (adj-rate)		$0
140	Second Mortgages (adj-rate)		$4
150	Commercial loans (adj-rate)		$1
180	Consumer loans; loans on deposits		$6
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$6
183	Consumer loans; auto loans and leases		$3,328
184	Consumer loans; mobile home loans		$27
185	Consumer loans; credit cards		$6,862
187	Consumer loans; recreational vehicles		$1
189	Consumer loans; other		$2
200	Variable-rate, fixed-maturity CDs	61	$1,044
220	Variable-rate FHLB advances	18	$307
299	Other variable-rate	25	$833
300	Govt. & agency securities, fixed-coupon securities		$17
302	Govt. & agency securities, floating-rate securities		$0

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest **Reporting Dockets: 188**
All Reporting CMR **December 2005**
Report Prepared: 03/23/2006 2:32:21 PM **Amounts in Millions** **Data as of: 03/22/2006**

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	95	$2,044	$2,056	$2,033	$2,002	$1,946	$1,890	$1,834
123 - Mortgage Derivatives - M/V estimate	69	$5,073	$5,273	$5,230	$5,149	$5,039	$4,915	$4,765
129 - Mortgage-Related Mutual Funds - M/V estimate	10	$66	$66	$66	$66	$65	$64	$64
280 - FHLB putable advance-M/V estimate	21	$334	$360	$348	$340	$336	$335	$335
281 - FHLB convertible advance-M/V estimate	34	$1,371	$1,471	$1,417	$1,380	$1,355	$1,341	$1,333
282 - FHLB callable advance-M/V estimate	13	$183	$198	$191	$186	$183	$182	$182
283 - FHLB periodic floor floating rate advance-M/V Estimates		$5	$5	$5	$5	$5	$5	$5
289 - Other FHLB structured advances - M/V estimate	12	$2,051	$2,079	$2,047	$2,016	$1,986	$1,957	$1,929
290 - Other structured borrowings - M/V estimate		$1,350	$1,348	$1,344	$1,335	$1,299	$1,272	$1,246
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$7,204	$-314	$-95	$26	$120	$207	$289