Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Midwest

All Reporting CMR | **Reporting Dockets: 160** | **June 2008**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	11,356	-1,353	-11 %	9.35 %	-86 bp
+200 bp	11,968	-740	-6 %	9.77 %	-44 bp
+100 bp	12,422	-287	-2 %	10.05 %	-16 bp
0 bp	12,708			10.21 %	
-100 bp	12,873	164	+1 %	10.28 %	+7 bp

Risk Measure for a Given Rate Shock

	6/30/2008	3/31/2008	6/30/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	10.21 %	9.97 %	12.46 %
Post-shock NPV Ratio	9.77 %	9.75 %	11.54 %
Sensitivity Measure: Decline in NPV Ratio	44 bp	22 bp	92 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Midwest | **Reporting Dockets: 160**
All Reporting CMR | **June 2008**
Report Prepared: 9/25/2008 2:53:39 PM | **Amounts in Millions** | **Data as of: 9/25/2008**

	-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	9,031	8,787	8,452	8,098	7,741	8,786	100.02	3.29
30-Year Mortgage Securities	2,562	2,501	2,430	2,354	2,273	2,450	102.08	2.62
15-Year Mortgages and MBS	7,698	7,508	7,279	7,034	6,786	7,505	100.04	2.79
Balloon Mortgages and MBS	1,822	1,797	1,768	1,733	1,694	1,796	100.06	1.51
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	839	835	831	826	820	830	100.57	0.46
7 Month to 2 Year Reset Frequency	6,635	6,585	6,520	6,449	6,345	6,576	100.14	0.87
2+ to 5 Year Reset Frequency	3,617	3,572	3,506	3,409	3,296	3,527	101.28	1.56
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	1,099	1,089	1,078	1,066	1,052	1,069	101.84	0.94
2 Month to 5 Year Reset Frequency	1,508	1,486	1,462	1,434	1,401	1,500	99.04	1.53
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,845	1,832	1,819	1,806	1,793	1,824	100.47	0.72
Adjustable-Rate, Fully Amortizing	3,399	3,369	3,340	3,311	3,282	3,338	100.94	0.87
Fixed-Rate, Balloon	4,452	4,284	4,125	3,973	3,829	4,138	103.53	3.82
Fixed-Rate, Fully Amortizing	2,178	2,103	2,033	1,966	1,904	2,014	104.43	3.47
Construction and Land Loans								
Adjustable-Rate	8,441	8,425	8,410	8,394	8,379	8,430	99.94	0.18
Fixed-Rate	1,899	1,857	1,817	1,779	1,743	1,878	98.91	2.21
Second-Mortgage Loans and Securities								
Adjustable-Rate	9,465	9,438	9,411	9,385	9,359	9,435	100.03	0.28
Fixed-Rate	9,088	8,886	8,693	8,509	8,333	8,805	100.92	2.22
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	1,302	1,280	1,255	1,229	1,200	1,280	100.00	1.82
Accrued Interest Receivable	457	457	457	457	457	457	100.00	0.00
Advance for Taxes/Insurance	25	25	25	25	25	25	100.00	0.00
Float on Escrows on Owned Mortgages	10	19	29	38	45			-49.45
LESS: Value of Servicing on Mortgages Serviced by Others	0	3	5	6	7			-91.99
TOTAL MORTGAGE LOANS AND SECURITIES	**77,372**	**76,134**	**74,737**	**73,270**	**71,752**	**75,664**	**100.62**	**1.73**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Midwest | **Reporting Dockets: 160**
All Reporting CMR | **June 2008**
Report Prepared: 9/25/2008 2:53:39 PM | **Amounts in Millions** | **Data as of: 9/25/2008**

	-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	6,559	6,545	6,531	6,518	6,504	6,549	99.94	0.21
Fixed-Rate	2,125	2,065	2,007	1,952	1,899	1,976	104.50	2.85
Consumer Loans								
Adjustable-Rate	7,041	7,029	7,018	7,006	6,995	6,905	101.80	0.16
Fixed-Rate	8,648	8,498	8,354	8,214	8,078	8,642	98.34	1.73
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-291	-288	-285	-282	-279	-288	0.00	1.15
Accrued Interest Receivable	105	105	105	105	105	105	100.00	0.00
TOTAL NONMORTGAGE LOANS	**24,186**	**23,954**	**23,730**	**23,512**	**23,302**	**23,888**	**100.27**	**0.95**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,399	3,399	3,399	3,399	3,399	3,399	100.00	0.00
Equities and All Mutual Funds	720	692	665	638	611	693	99.92	3.93
Zero-Coupon Securities	225	224	222	221	220	221	101.40	0.64
Government and Agency Securities	1,498	1,484	1,471	1,458	1,446	1,464	101.35	0.92
Term Fed Funds, Term Repos	1,691	1,689	1,687	1,684	1,682	1,689	99.99	0.14
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,304	2,271	2,241	2,211	2,184	2,260	100.48	1.39
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	4,924	4,805	4,738	4,665	4,594	5,774	83.22	1.93
Structured Securities (Complex)	886	867	833	795	760	894	97.00	3.07
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**15,647**	**15,432**	**15,255**	**15,072**	**14,894**	**16,394**	**94.13**	**1.27**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Midwest | **Reporting Dockets: 160**
All Reporting CMR | **June 2008**
Report Prepared: 9/25/2008 2:53:39 PM | **Amounts in Millions** | **Data as of: 9/25/2008**

	-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	303	303	303	303	303	303	100.00	0.00
Real Estate Held for Investment	38	38	38	38	38	38	100.00	0.00
Investment in Unconsolidated Subsidiaries	35	33	30	28	26	33	100.00	6.80
Office Premises and Equipment	1,359	1,359	1,359	1,359	1,359	1,359	100.00	0.00
TOTAL REAL ASSETS, ETC.	**1,734**	**1,732**	**1,730**	**1,728**	**1,726**	**1,732**	**100.00**	**0.13**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	274	343	424	475	499			-21.80
Adjustable-Rate Servicing	27	26	26	35	37			1.09
Float on Mortgages Serviced for Others	176	225	279	324	357			-22.84
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**477**	**594**	**729**	**834**	**893**			**-21.18**
OTHER ASSETS								
Purchased and Excess Servicing						647		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,865	2,865	2,865	2,865	2,865	2,865	100.00	0.00
Miscellaneous II						525		
Deposit Intangibles								
Retail CD Intangible	61	68	75	83	91			-10.62
Transaction Account Intangible	802	1,053	1,296	1,516	1,721			-23.49
MMDA Intangible	1,521	1,827	2,153	2,494	2,816			-17.29
Passbook Account Intangible	416	528	638	729	824			-21.03
Non-Interest-Bearing Account Intangible	186	271	352	429	502			-30.61
TOTAL OTHER ASSETS	**5,850**	**6,612**	**7,379**	**8,115**	**8,820**	**4,037**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						129		
TOTAL ASSETS	**125,267**	**124,458**	**123,560**	**122,531**	**121,386**	**121,845**	**102/99*** **	**0.69/1.34*** **

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Midwest | **Reporting Dockets: 160**
All Reporting CMR | **June 2008**
Report Prepared: 9/25/2008 2:53:39 PM | **Amounts in Millions** | **Data as of: 9/25/2008**

	-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	25,213	25,131	25,051	24,972	24,895	24,973	100.63	0.32
Fixed-Rate Maturing in 13 Months or More	9,437	9,213	8,999	8,797	8,612	8,848	104.13	2.38
Variable-Rate	419	418	417	416	415	416	100.50	0.24
Demand								
Transaction Accounts	10,749	10,749	10,749	10,749	10,749	10,749	100/90*	0.00/2.55*
MMDAs	28,235	28,235	28,235	28,235	28,235	28,235	100/94*	0.00/1.20*
Passbook Accounts	5,255	5,255	5,255	5,255	5,255	5,255	100/90*	0.00/2.35*
Non-Interest-Bearing Accounts	3,793	3,793	3,793	3,793	3,793	3,793	100/93*	0.00/2.36*
TOTAL DEPOSITS	**83,102**	**82,796**	**82,500**	**82,218**	**81,955**	**82,270**	**101/96***	**0.36/1.35***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	18,394	18,307	18,221	18,136	18,054	18,235	100.39	0.47
Fixed-Rate Maturing in 37 Months or More	1,947	1,861	1,779	1,702	1,630	1,855	100.31	4.52
Variable-Rate	476	476	475	475	475	476	99.98	0.07
TOTAL BORROWINGS	**20,818**	**20,643**	**20,475**	**20,314**	**20,158**	**20,566**	**100.38**	**0.83**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	747	747	747	747	747	747	100.00	0.00
Other Escrow Accounts	88	86	83	81	79	97	88.60	2.96
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,369	2,369	2,369	2,369	2,369	2,369	100.00	0.00
Miscellaneous II	0	0	0	0	0	114		
TOTAL OTHER LIABILITIES	**3,204**	**3,201**	**3,199**	**3,196**	**3,194**	**3,326**	**96.25**	**0.08**
Other Liabilities not Included Above								
Self-Valued	5,214	5,096	4,938	4,780	4,635	5,042	101.07	2.70
Unamortized Yield Adjustments						3		
TOTAL LIABILITIES	**112,337**	**111,736**	**111,112**	**110,508**	**109,942**	**111,206**	**100/97****	**0.55/1.28****

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Midwest | **Reporting Dockets: 160**
All Reporting CMR | **June 2008**
Report Prepared: 9/25/2008 2:53:40 PM | **Amounts in Millions** | **Data as of: 9/25/2008**

	-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	25	-2	-46	-90	-134			
ARMs	0	0	-1	-2	-3			
Other Mortgages	14	0	-17	-36	-57			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	10	-1	-17	-34	-51			
Sell Mortgages and MBS	-10	43	112	179	245			
Purchase Non-Mortgage Items	8	0	-7	-14	-20			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-7	-3	1	5	9			
Pay Floating, Receive Fixed Swaps	0	0	0	0	-1			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	1	2	3			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	2	-2	-7	-11	-15			
Self-Valued	-101	-49	-46	-55	-65			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-57**	**-14**	**-26**	**-55**	**-89**			

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Midwest | **Reporting Dockets: 160**
All Reporting CMR | **June 2008**
Report Prepared: 9/25/2008 2:53:40 PM | **Amounts in Millions** | **Data as of: 9/25/2008**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE								
TOTAL ASSETS	125,267	124,458	123,560	122,531	121,386	121,845	102/99***	0.69/1.34***
MINUS TOTAL LIABILITIES	112,337	111,736	111,112	110,508	109,942	111,206	100/97**	0.55/1.28**
PLUS OFF-BALANCE-SHEET POSITIONS	-57	-14	-26	-55	-89			
TOTAL NET PORTFOLIO VALUE #	12,873	12,708	12,422	11,968	11,356	10,639	119.45	1.77

* 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 | **Reporting Dockets: 160**
All Reporting CMR | **June 2008**
Report Prepared: 9/25/2008 2:53:40 PM | **Amounts in Millions** | **Data as of: 09/24/2008**

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	$21	$3,632	$3,661	$728	$743
WARM	301 mo	327 mo	333 mo	301 mo	223 mo
WAC	4.71%	5.68%	6.32%	7.35%	8.99%
Amount of these that is FHA or VA Guaranteed	$0	$893	$485	$162	$540
Securities Backed by Conventional Mortgages	$223	$526	$282	$16	$5
WARM	304 mo	287 mo	298 mo	170 mo	197 mo
Weighted Average Pass-Through Rate	4.39%	5.30%	6.08%	7.41%	8.25%
Securities Backed by FHA or VA Mortgages	$3	$231	$171	$354	$640
WARM	262 mo	305 mo	279 mo	240 mo	159 mo
Weighted Average Pass-Through Rate	4.12%	5.34%	6.30%	7.39%	8.98%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$476	$2,110	$1,033	$474	$556
WAC	4.71%	5.41%	6.35%	7.36%	8.93%
Mortgage Securities	$1,148	$1,456	$240	$9	$2
Weighted Average Pass-Through Rate	4.41%	5.17%	6.04%	7.19%	9.24%
WARM (of 15-Year Loans and Securities)	118 mo	145 mo	141 mo	112 mo	104 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$124	$409	$499	$298	$128
WAC	4.35%	5.53%	6.39%	7.39%	8.65%
Mortgage Securities	$239	$89	$5	$5	$0
Weighted Average Pass-Through Rate	4.46%	5.13%	6.34%	7.09%	10.63%
WARM (of Balloon Loans and Securities)	51 mo	68 mo	87 mo	64 mo	51 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities **$20,537**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Midwest | **Reporting Dockets: 160**
All Reporting CMR | **June 2008**
Report Prepared: 9/25/2008 2:53:40 PM | **Amounts in Millions** | **Data as of: 09/24/2008**

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	$0	$17	$3	$0	$25
WAC	0.00%	6.16%	6.76%	0.00%	5.94%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$830	$6,559	$3,524	$1,069	$1,475
Weighted Average Margin	254 bp	232 bp	242 bp	232 bp	247 bp
WAC	5.73%	5.47%	5.80%	5.81%	6.01%
WARM	229 mo	294 mo	322 mo	284 mo	277 mo
Weighted Average Time Until Next Payment Reset	3 mo	11 mo	42 mo	3 mo	16 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$13,502**

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	$15	$66	$59	$20	$35
Weighted Average Distance from Lifetime Cap	143 bp	151 bp	161 bp	158 bp	190 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$35	$644	$254	$403	$354
Weighted Average Distance from Lifetime Cap	331 bp	342 bp	371 bp	321 bp	342 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$636	$5,732	$3,078	$635	$1,066
Weighted Average Distance from Lifetime Cap	688 bp	565 bp	550 bp	682 bp	603 bp
Balances Without Lifetime Cap	$143	$134	$136	$12	$45
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$618	$6,181	$3,397	$43	$1,245
Weighted Average Periodic Rate Cap	197 bp	198 bp	229 bp	195 bp	179 bp
Balances Subject to Periodic Rate Floors	$557	$5,121	$3,147	$10	$1,088
MBS Included in ARM Balances	$377	$3,014	$1,350	$523	$122

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Midwest
All Reporting CMR
Report Prepared: 9/25/2008 2:53:40 PM

Amounts in Millions

Reporting Dockets: 160
June 2008
Data as of: 09/24/2008

MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,824	$3,338
WARM	59 mo	129 mo
Remaining Term to Full Amortization	277 mo	
Rate Index Code	0	0
Margin	167 bp	235 bp
Reset Frequency	17 mo	20 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$53	$93
Wghted Average Distance to Lifetime Cap	60 bp	92 bp
Fixed-Rate:		
Balances	$4,138	$2,014
WARM	58 mo	93 mo
Remaining Term to Full Amortization	274 mo	
WAC	6.46%	6.78%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$8,430	$1,878
WARM	15 mo	34 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	88 bp	7.08%
Reset Frequency	1 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$9,435	$8,805
WARM	213 mo	155 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	-12 bp	7.19%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$6,549	$1,976
WARM	17 mo	39 mo
Margin in Column 1; WAC in Column 2	130 bp	6.95%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$6,905	$8,642
WARM	68 mo	46 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	800 bp	5.39%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$14	$4,176
Fixed Rate		
Remaining WAL <= 5 Years	$99	$1,232
Remaining WAL 5-10 Years	$31	$112
Remaining WAL Over 10 Years	$90	
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	$5	$0
WAC	5.68%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$239	$5,519

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Midwest
All Reporting CMR
Report Prepared: 9/25/2008 2:53:40 PM

Amounts in Millions

Reporting Dockets: 160
June 2008
Data as of: 09/24/2008

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	$1,766	$14,316	$17,746	$3,818	$4,452
WARM	177 mo	245 mo	291 mo	275 mo	181 mo
Weighted Average Servicing Fee	32 bp	35 bp	40 bp	41 bp	43 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	217 loans				
FHA/VA	276 loans				
Subserviced by Others	61 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$4,168	$827	Total # of Adjustable-Rate Loans Serviced	27 loans
WARM (in months)	319 mo	22 mo	Number of These Subserviced by Others	6 loans
Weighted Average Servicing Fee	49 bp	30 bp		

Total Balances of Mortgage Loans Serviced for Others	**$47,093**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,399		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$692		
Zero-Coupon Securities	$221	2.73%	7 mo
Government & Agency Securities	$1,464	3.05%	12 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,689	2.34%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$2,260	4.09%	20 mo
Memo: Complex Securities (from supplemental reporting)	$894		

Total Cash, Deposits, and Securities	**$10,619**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Midwest
All Reporting CMR
Report Prepared: 9/25/2008 2:53:40 PM

Reporting Dockets: 160
June 2008
Data as of: 09/24/2008

Amounts in Millions

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$1,966
Accrued Interest Receivable	$457
Advances for Taxes and Insurance	$25
Less: Unamortized Yield Adjustments	$-120
Valuation Allowances	$686
Unrealized Gains (Losses)	$14

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$155
Accrued Interest Receivable	$105
Less: Unamortized Yield Adjustments	$-32
Valuation Allowances	$443
Unrealized Gains (Losses)	$-4

OTHER ITEMS	
Real Estate Held for Investment	$38
Repossessed Assets	$303
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$33
Office Premises and Equipment	$1,359
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-30
Less: Unamortized Yield Adjustments	$3
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$647
Miscellaneous I	$2,865
Miscellaneous II	$525
TOTAL ASSETS	**$121,828**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$1,008
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$10
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$554
Mortgage-Related Mututal Funds	$138
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,199
Weighted Average Servicing Fee	41 bp
Adjustable-Rate Mortgage Loans Serviced	$3,644
Weighted Average Servicing Fee	20 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,104

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Midwest | **Reporting Dockets: 160**
All Reporting CMR | **June 2008**
Report Prepared: 9/25/2008 2:53:41 PM | **Amounts in Millions** | **Data as of: 09/24/2008**

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	$7,452	$1,453	$259	$113
WAC	3.95%	4.93%	3.76%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$11,048	$3,729	$1,031	$365
WAC	3.43%	4.64%	4.18%	
WARM	7 mo	8 mo	9 mo	
Balances Maturing in 13 to 36 Months		$4,053	$2,547	$81
WAC		4.03%	4.72%	
WARM		19 mo	24 mo	
Balances Maturing in 37 or More Months			$2,248	$79
WAC			4.88%	
WARM			49 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$33,821**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$2,869	$645	$632
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$15,749	$8,102	$5,439
Penalty in Months of Forgone Interest	3.26 mo	6.37 mo	6.19 mo
Balances in New Accounts	$2,841	$768	$99

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Midwest
All Reporting CMR
Report Prepared: 9/25/2008 2:53:41 PM

Amounts in Millions

Reporting Dockets: 160
June 2008
Data as of: 09/24/2008

FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT	Remaining Maturity			
	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 3.00%	$12,937	$407	$29	2.32%
3.00 to 3.99%	$253	$769	$915	3.69%
4.00 to 4.99%	$64	$2,226	$497	4.45%
5.00 to 5.99%	$85	$825	$389	5.26%
6.00 to 6.99%	$1	$644	$18	6.39%
7.00 to 7.99%	$1	$23	$6	7.31%
8.00 to 8.99%	$0	$0	$1	8.25%
9.00 and Above	$0	$0	$0	13.55%
WARM	1 mo	19 mo	63 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$20,090**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$5,934
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Midwest | **Reporting Dockets: 160**
All Reporting CMR | **June 2008**
Report Prepared: 9/25/2008 2:53:41 PM | **Amounts in Millions** | **Data as of: 09/24/2008**

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$10,749	0.39%	$278
Money Market Deposit Accounts (MMDAs)	$28,235	2.04%	$983
Passbook Accounts	$5,255	1.50%	$195
Non-Interest-Bearing Non-Maturity Deposits	$3,793		$90
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$174	0.07%	
Escrow for Mortgages Serviced for Others	$573	0.46%	
Other Escrows	$97	0.45%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$48,876		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-2		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$5		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$2,369		
Miscellaneous II	$114		
TOTAL LIABILITIES	**$111,206**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$311
EQUITY CAPITAL	$10,276
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$121,793**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest | **Reporting Dockets: 160**
All Reporting CMR | **June 2008**
Report Prepared: 9/25/2008 2:53:41 PM | **Amounts in Millions** | **Data as of: 09/24/2008**

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		$25
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	6	$7
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	8	$20
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	15	$27
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	11	$5
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	44	$119
1014	Opt commitment to orig 25- or 30-year FRMs	43	$1,074
1016	Opt commitment to orig "other" Mortgages	48	$661
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		$15
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$6
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$22
2016	Commit/purchase "other" Mortgage loans, svc retained		$10
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	$9
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	16	$92
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$12
2074	Commit/sell 25- or 30-yr FRM MBS		$111
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$1
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$0
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$0
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$60
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$36
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	18	$67
2134	Commit/sell 25- or 30-yr FRM loans, svc released	31	$1,046
2136	Commit/sell "other" Mortgage loans, svc released		$46
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	7	$18

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest **Reporting Dockets: 160**
All Reporting CMR **June 2008**
Report Prepared: 9/25/2008 2:53:41 PM **Amounts in Millions** **Data as of: 09/24/2008**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	6	$4
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$18
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	18	$42
2214	Firm commit/originate 25- or 30-year FRM loans	13	$193
2216	Firm commit/originate "other" Mortgage loans	14	$97
3028	Option to sell 3- or 5-year Treasury ARMs		$99
3032	Option to sell 10-, 15-, or 20-year FRMs		$1
3034	Option to sell 25- or 30-year FRMs		$7
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	18	$146
4022	Commit/sell non-Mortgage financial assets		$1
5002	IR swap: pay fixed, receive 1-month LIBOR		$230
5004	IR swap: pay fixed, receive 3-month LIBOR		$41
5024	IR swap: pay 1-month LIBOR, receive fixed		$10
9502	Fixed-rate construction loans in process	69	$299
9512	Adjustable-rate construction loans in process	32	$306

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest | **Reporting Dockets: 160**
All Reporting CMR | **June 2008**
Report Prepared: 9/25/2008 2:53:41 PM | **Amounts in Millions** | **Data as of: 09/24/2008**

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
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$1
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		$13
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$30
130	Construction and land loans (adj-rate)		$160
140	Second Mortgages (adj-rate)		$27
150	Commercial loans (adj-rate)		$0
180	Consumer loans; loans on deposits		$11
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$2
183	Consumer loans; auto loans and leases	6	$6,581
184	Consumer loans; mobile home loans		$36
185	Consumer loans; credit cards		$6,102
187	Consumer loans; recreational vehicles		$73
189	Consumer loans; other	6	$29
200	Variable-rate, fixed-maturity CDs	49	$416
220	Variable-rate FHLB advances	16	$168
299	Other variable-rate	22	$308
300	Govt. & agency securities, fixed-coupon securities		$21
302	Govt. & agency securities, floating-rate securities		$0

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest | **Reporting Dockets: 160**
All Reporting CMR | **June 2008**
Report Prepared: 9/25/2008 2:53:42 PM | **Amounts in Millions** | **Data as of: 09/24/2008**

SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock				
Asset/ Liability Code	**#Firms if # > 5**	**Balance**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	67	$894	$886	$867	$833	$795	$760
123 - Mortgage Derivatives - M/V estimate	64	$5,774	$4,924	$4,805	$4,738	$4,665	$4,594
129 - Mortgage-Related Mutual Funds - M/V estimate	10	$59	$59	$59	$58	$57	$56
280 - FHLB putable advance-M/V estimate	15	$449	$469	$457	$449	$442	$437
281 - FHLB convertible advance-M/V estimate	26	$1,100	$1,168	$1,137	$1,115	$1,100	$1,090
282 - FHLB callable advance-M/V estimate	6	$52	$55	$54	$53	$52	$51
283 - FHLB periodic floor floating rate advance-M/V Estimates		$26	$26	$26	$26	$26	$26
289 - Other FHLB structured advances - M/V estimate	16	$1,241	$1,283	$1,260	$1,238	$1,216	$1,195
290 - Other structured borrowings - M/V estimate	7	$2,175	$2,213	$2,163	$2,058	$1,946	$1,835
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$4,913	$-101	$-49	$-46	$-55	$-65