Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Midwest

All Reporting CMR | **Reporting Dockets: 162** | **December 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	12,441	-490	-4 %	9.24 %	-18 bp
+200 bp	12,853	-78	-1 %	9.47 %	+5 bp
+100 bp	13,006	75	+1 %	9.52 %	+10 bp
0 bp	12,931			9.42 %	
-100 bp	12,605	-326	-3 %	9.16 %	-26 bp

Risk Measure for a Given Rate Shock

	12/31/2008	9/30/2008	12/31/2007
Pre-shock NPV Ratio: NPV as % of PV Assets	9.42 %	11.07 %	11.08 %
Post-shock NPV Ratio	9.16 %	10.59 %	10.61 %
Sensitivity Measure: Decline in NPV Ratio	26 bp	48 bp	47 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Present Value Estimates by Interest Rate Scenario

Area: Midwest — **Reporting Dockets: 162**
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Report Prepared: 3/31/2009 8:54:44 AM — **Amounts in Millions** — **Data as of: 3/30/2009**

	-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	10,593	10,485	10,272	9,926	9,494	10,145	103.36	1.53
30-Year Mortgage Securities	2,490	2,463	2,415	2,348	2,268	2,364	104.20	1.53
15-Year Mortgages and MBS	8,344	8,267	8,095	7,863	7,603	8,027	102.99	1.51
Balloon Mortgages and MBS	1,888	1,876	1,850	1,820	1,783	1,860	100.83	1.02
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	809	806	802	798	793	801	100.60	0.45
7 Month to 2 Year Reset Frequency	6,391	6,354	6,301	6,250	6,159	6,344	100.16	0.70
2+ to 5 Year Reset Frequency	3,597	3,573	3,529	3,473	3,368	3,489	102.41	0.95
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	632	628	622	616	610	615	102.08	0.75
2 Month to 5 Year Reset Frequency	1,435	1,422	1,401	1,379	1,357	1,408	100.96	1.20
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	2,352	2,336	2,315	2,294	2,273	2,303	101.44	0.80
Adjustable-Rate, Fully Amortizing	3,863	3,840	3,809	3,779	3,748	3,776	101.68	0.70
Fixed-Rate, Balloon	4,776	4,612	4,449	4,294	4,146	4,396	104.89	3.55
Fixed-Rate, Fully Amortizing	2,614	2,528	2,442	2,361	2,286	2,394	105.57	3.41
Construction and Land Loans								
Adjustable-Rate	8,614	8,607	8,591	8,575	8,559	8,558	100.58	0.13
Fixed-Rate	1,889	1,854	1,813	1,774	1,737	1,863	99.51	2.06
Second-Mortgage Loans and Securities								
Adjustable-Rate	9,954	9,936	9,908	9,881	9,854	9,893	100.44	0.23
Fixed-Rate	9,458	9,266	9,056	8,855	8,664	8,824	105.00	2.17
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	2,433	2,405	2,367	2,324	2,273	2,405	100.00	1.37
Accrued Interest Receivable	481	481	481	481	481	481	100.00	0.00
Advance for Taxes/Insurance	47	47	47	47	47	47	100.00	0.00
Float on Escrows on Owned Mortgages	3	6	13	24	36			-86.35
LESS: Value of Servicing on Mortgages Serviced by Others	1	2	3	6	9			-45.49
TOTAL MORTGAGE LOANS AND SECURITIES	**82,660**	**81,788**	**80,574**	**79,155**	**77,530**	**79,993**	**102.24**	**1.28**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	7,795	7,786	7,771	7,757	7,742	7,764	100.29	0.15
Fixed-Rate	2,353	2,290	2,226	2,164	2,104	2,113	108.39	2.77
Consumer Loans								
Adjustable-Rate	7,654	7,650	7,637	7,625	7,614	7,508	101.89	0.11
Fixed-Rate	9,740	9,609	9,452	9,301	9,154	9,652	99.56	1.50
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-296	-294	-291	-288	-285	-294	0.00	0.97
Accrued Interest Receivable	110	110	110	110	110	110	100.00	0.00
TOTAL NONMORTGAGE LOANS	**27,356**	**27,152**	**26,907**	**26,669**	**26,439**	**26,853**	**101.11**	**0.83**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	2,478	2,478	2,478	2,478	2,478	2,478	100.00	0.00
Equities and All Mutual Funds	2,089	2,002	1,914	1,827	1,740	2,003	99.93	4.35
Zero-Coupon Securities	201	201	200	199	198	197	102.01	0.46
Government and Agency Securities	854	847	837	828	819	815	103.82	0.97
Term Fed Funds, Term Repos	5,506	5,505	5,499	5,492	5,485	5,499	100.11	0.07
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	3,156	3,132	3,104	3,079	3,054	3,124	100.25	0.83
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	5,327	5,156	5,064	4,968	4,871	6,924	74.47	2.56
Structured Securities (Complex)	1,174	1,152	1,124	1,094	1,059	1,191	96.77	2.14
LESS: Valuation Allowances for Investment Securities	8	8	8	8	8	8	100.00	2.31
TOTAL CASH, DEPOSITS, AND SECURITIES	**20,778**	**20,464**	**20,213**	**19,958**	**19,698**	**22,223**	**92.09**	**1.38**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	459	459	459	459	459	459	100.00	0.00
Real Estate Held for Investment	44	44	44	44	44	44	100.00	0.00
Investment in Unconsolidated Subsidiaries	41	38	36	33	30	38	100.00	6.80
Office Premises and Equipment	1,487	1,487	1,487	1,487	1,487	1,487	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,030**	**2,028**	**2,025**	**2,023**	**2,020**	**2,028**	**100.00**	**0.13**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	254	270	311	393	479			-10.49
Adjustable-Rate Servicing	29	27	26	25	33			4.56
Float on Mortgages Serviced for Others	206	228	272	338	410			-14.64
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**488**	**525**	**609**	**757**	**922**			**-11.52**
OTHER ASSETS								
Purchased and Excess Servicing						737		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,019	3,019	3,019	3,019	3,019	3,019	100.00	0.00
Miscellaneous II						709		
Deposit Intangibles								
Retail CD Intangible	54	63	76	86	95			-18.05
Transaction Account Intangible	267	563	859	1,136	1,402			-52.48
MMDA Intangible	814	1,244	1,674	2,082	2,466			-34.58
Passbook Account Intangible	177	309	441	568	683			-42.91
Non-Interest-Bearing Account Intangible	-4	101	200	294	384			-101.69
TOTAL OTHER ASSETS	**4,327**	**5,298**	**6,270**	**7,186**	**8,051**	**4,465**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-272		
TOTAL ASSETS	**137,639**	**137,256**	**136,598**	**135,747**	**134,660**	**135,291**	**101/100*** **	**0.38/1.11*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	34,624	34,579	34,458	34,339	34,221	34,086	101.45	0.24
Fixed-Rate Maturing in 13 Months or More	10,854	10,612	10,354	10,107	9,870	9,727	109.09	2.35
Variable-Rate	422	421	420	419	418	418	100.86	0.16
Demand								
Transaction Accounts	11,756	11,756	11,756	11,756	11,756	11,756	100/95*	0.00/2.64*
MMDAs	31,053	31,053	31,053	31,053	31,053	31,053	100/96*	0.00/1.44*
Passbook Accounts	5,757	5,757	5,757	5,757	5,757	5,757	100/95*	0.00/2.43*
Non-Interest-Bearing Accounts	4,179	4,179	4,179	4,179	4,179	4,179	100/98*	0.00/2.51*
TOTAL DEPOSITS	**98,645**	**98,357**	**97,978**	**97,610**	**97,255**	**96,976**	**101/99***	**0.34/1.36***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	15,507	15,428	15,346	15,265	15,186	15,244	101.20	0.52
Fixed-Rate Maturing in 37 Months or More	2,377	2,263	2,156	2,056	1,961	2,054	110.18	4.87
Variable-Rate	547	547	547	547	547	547	100.05	0.04
TOTAL BORROWINGS	**18,431**	**18,238**	**18,049**	**17,867**	**17,693**	**17,845**	**102.20**	**1.05**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	835	835	835	835	835	835	100.00	0.00
Other Escrow Accounts	87	84	81	79	76	89	94.19	3.19
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,822	1,822	1,822	1,822	1,822	1,822	100.00	0.00
Miscellaneous II	0	0	0	0	0	360		
TOTAL OTHER LIABILITIES	**2,743**	**2,741**	**2,738**	**2,736**	**2,733**	**3,106**	**88.25**	**0.10**
Other Liabilities not Included Above								
Self-Valued	4,847	4,755	4,630	4,475	4,304	4,576	103.92	2.29
Unamortized Yield Adjustments						-38		
TOTAL LIABILITIES	**124,666**	**124,091**	**123,394**	**122,688**	**121,986**	**122,465**	**101/99****	**0.51/1.32****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	59	36	-37	-128	-218			
ARMs	0	0	-1	-1	-1			
Other Mortgages	29	0	-49	-107	-173			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	19	9	-11	-39	-67			
Sell Mortgages and MBS	-46	-21	36	122	206			
Purchase Non-Mortgage Items	6	0	-6	-11	-16			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-24	-17	-11	-5	1			
Pay Floating, Receive Fixed Swaps	18	13	9	5	1			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	3	4	6	10			
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	-1	-2	-5	-9	-12			
Self-Valued	-429	-255	-126	-39	36			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-369**	**-234**	**-197**	**-206**	**-233**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	137,639	137,256	136,598	135,747	134,660	135,291	101/100***	0.38/1.11***
MINUS TOTAL LIABILITIES	124,666	124,091	123,394	122,688	121,986	122,465	101/99**	0.51/1.32**
PLUS OFF-BALANCE-SHEET POSITIONS	-369	-234	-197	-206	-233			
TOTAL NET PORTFOLIO VALUE #	12,605	12,931	13,006	12,853	12,441	12,826	100.82	-1.55

* 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	$148	$4,356	$3,732	$986	$923
WARM	297 mo	326 mo	328 mo	305 mo	249 mo
WAC	4.52%	5.60%	6.34%	7.38%	9.07%
Amount of these that is FHA or VA Guaranteed	$4	$1,322	$409	$163	$439
Securities Backed by Conventional Mortgages	$217	$457	$186	$17	$5
WARM	302 mo	273 mo	303 mo	198 mo	193 mo
Weighted Average Pass-Through Rate	4.46%	5.29%	6.09%	7.39%	8.23%
Securities Backed by FHA or VA Mortgages	$3	$249	$255	$364	$611
WARM	258 mo	294 mo	279 mo	233 mo	155 mo
Weighted Average Pass-Through Rate	4.11%	5.39%	6.30%	7.37%	8.96%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$455	$2,050	$1,107	$484	$514
WAC	4.71%	5.43%	6.35%	7.35%	8.97%
Mortgage Securities	$1,151	$2,009	$249	$6	$1
Weighted Average Pass-Through Rate	4.39%	5.22%	6.03%	7.17%	9.69%
WARM (of 15-Year Loans and Securities)	113 mo	143 mo	139 mo	116 mo	116 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$112	$435	$599	$294	$123
WAC	4.33%	5.54%	6.39%	7.36%	8.79%
Mortgage Securities	$214	$75	$3	$4	$0
Weighted Average Pass-Through Rate	4.49%	5.23%	6.51%	7.08%	10.66%
WARM (of Balloon Loans and Securities)	53 mo	72 mo	92 mo	70 mo	83 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$22,396**

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ASSETS (continued)

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Reporting Dockets: 162
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Data as of: 03/27/2009

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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	$0	$12	$11	$0	$32
WAC	0.00%	6.01%	6.56%	0.00%	5.88%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$801	$6,331	$3,479	$615	$1,376
Weighted Average Margin	306 bp	238 bp	257 bp	263 bp	255 bp
WAC	5.98%	5.36%	5.83%	5.29%	5.94%
WARM	219 mo	290 mo	324 mo	320 mo	278 mo
Weighted Average Time Until Next Payment Reset	3 mo	11 mo	43 mo	4 mo	16 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$12,658**

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	$38	$66	$0	$16
Weighted Average Distance from Lifetime Cap	141 bp	113 bp	123 bp	0 bp	183 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$40	$389	$297	$76	$345
Weighted Average Distance from Lifetime Cap	342 bp	358 bp	313 bp	345 bp	352 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$551	$5,733	$2,977	$527	$1,003
Weighted Average Distance from Lifetime Cap	774 bp	566 bp	563 bp	562 bp	655 bp
Balances Without Lifetime Cap	$190	$184	$150	$12	$44
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$515	$6,067	$3,338	$12	$1,134
Weighted Average Periodic Rate Cap	256 bp	218 bp	309 bp	154 bp	247 bp
Balances Subject to Periodic Rate Floors	$361	$5,546	$2,767	$13	$951
MBS Included in ARM Balances	$259	$2,702	$1,271	$39	$84

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$2,303	$3,776
WARM	62 mo	121 mo
Remaining Term to Full Amortization	286 mo	
Rate Index Code	0	0
Margin	206 bp	218 bp
Reset Frequency	20 mo	20 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$77	$97
Wghted Average Distance to Lifetime Cap	82 bp	93 bp
Fixed-Rate:		
Balances	$4,396	$2,394
WARM	54 mo	94 mo
Remaining Term to Full Amortization	265 mo	
WAC	6.45%	6.62%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$8,558	$1,863
WARM	15 mo	35 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	91 bp	6.65%
Reset Frequency	1 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$9,893	$8,824
WARM	203 mo	154 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	-6 bp	7.13%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$7,764	$2,113
WARM	17 mo	40 mo
Margin in Column 1; WAC in Column 2	174 bp	6.68%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$7,508	$9,652
WARM	71 mo	60 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	366 bp	8.16%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$56	$3,645
Fixed Rate		
Remaining WAL <= 5 Years	$253	$1,786
Remaining WAL 5-10 Years	$41	$127
Remaining WAL Over 10 Years	$171	
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	$2	$0
WAC	5.68%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$523	$5,558

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MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$1,784	$15,625	$20,588	$5,229	$4,324
WARM	178 mo	260 mo	300 mo	279 mo	180 mo
Weighted Average Servicing Fee	32 bp	34 bp	39 bp	43 bp	44 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	218 loans
FHA/VA	324 loans
Subserviced by Others	0 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$3,886	$779
WARM (in months)	315 mo	34 mo
Weighted Average Servicing Fee	46 bp	30 bp

Total # of Adjustable-Rate Loans Serviced	25 loans
Number of These Subserviced by Others	1 loans

Total Balances of Mortgage Loans Serviced for Others	**$52,215**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$2,478		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$2,002		
Zero-Coupon Securities	$197	1.58%	6 mo
Government & Agency Securities	$815	3.32%	15 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$5,499	0.67%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$3,124	2.99%	14 mo
Memo: Complex Securities (from supplemental reporting)	$1,271		

Total Cash, Deposits, and Securities	**$15,306**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Midwest
All Reporting CMR
Report Prepared: 3/31/2009 8:54:46 AM

Amounts in Millions

Reporting Dockets: 162
December 2008
Data as of: 03/27/2009

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$3,248
Accrued Interest Receivable	$481
Advances for Taxes and Insurance	$47
Less: Unamortized Yield Adjustments	$261
Valuation Allowances	$844
Unrealized Gains (Losses)	$24

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$188
Accrued Interest Receivable	$110
Less: Unamortized Yield Adjustments	$-10
Valuation Allowances	$482
Unrealized Gains (Losses)	$-2

OTHER ITEMS	
Real Estate Held for Investment	$44
Repossessed Assets	$459
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$38
Office Premises and Equipment	$1,487
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-32
Less: Unamortized Yield Adjustments	$10
Valuation Allowances	$8
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$737
Miscellaneous I	$3,019
Miscellaneous II	$709
TOTAL ASSETS	**$134,447**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$1,331
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$6
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$1,901
Mortgage-Related Mututal Funds	$101
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$1,366
Weighted Average Servicing Fee	40 bp
Adjustable-Rate Mortgage Loans Serviced	$3,649
Weighted Average Servicing Fee	20 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,305

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Midwest
All Reporting CMR
Report Prepared: 3/31/2009 8:54:46 AM

Amounts in Millions

Reporting Dockets: 162
December 2008
Data as of: 03/27/2009

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$10,721	$1,572	$406	$139
WAC	3.08%	4.64%	4.17%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$15,363	$4,903	$1,121	$324
WAC	3.36%	3.94%	4.38%	
WARM	7 mo	9 mo	8 mo	
Balances Maturing in 13 to 36 Months		$4,748	$2,209	$86
WAC		3.82%	5.85%	
WARM		20 mo	28 mo	
Balances Maturing in 37 or More Months			$2,770	$54
WAC			3.97%	
WARM			43 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$43,814**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$6,445	$651	$708
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$23,339	$10,193	$5,949
Penalty in Months of Forgone Interest	3.26 mo	6.16 mo	6.48 mo
Balances in New Accounts	$6,578	$1,298	$368

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Midwest
All Reporting CMR
Report Prepared: 3/31/2009 8:54:46 AM

Amounts in Millions

Reporting Dockets: 162
December 2008
Data as of: 03/27/2009

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%	$9,702	$469	$46	0.78%
3.00 to 3.99%	$54	$1,115	$982	3.60%
4.00 to 4.99%	$60	$2,209	$741	4.41%
5.00 to 5.99%	$58	$868	$262	5.26%
6.00 to 6.99%	$45	$655	$16	6.40%
7.00 to 7.99%	$1	$9	$6	7.14%
8.00 to 8.99%	$0	$0	$1	8.24%
9.00 and Above	$0	$0	$0	13.45%
WARM	1 mo	17 mo	66 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$17,298**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$5,540
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Midwest
All Reporting CMR
Report Prepared: 3/31/2009 8:54:46 AM

Amounts in Millions

Reporting Dockets: 162
December 2008
Data as of: 03/27/2009

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$11,756	0.37%	$269
Money Market Deposit Accounts (MMDAs)	$31,053	1.48%	$4,153
Passbook Accounts	$5,757	1.04%	$114
Non-Interest-Bearing Non-Maturity Deposits	$4,179		$171
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$157	0.04%	
Escrow for Mortgages Serviced for Others	$678	0.42%	
Other Escrows	$89	0.36%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$53,669		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-4		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-34		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,822		
Miscellaneous II	$360		
TOTAL LIABILITIES	**$122,465**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$313
EQUITY CAPITAL	$11,645
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$134,422**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest **Reporting Dockets: 162**
All Reporting CMR **December 2008**
Report Prepared: 3/31/2009 8:54:46 AM **Amounts in Millions** **Data as of: 03/27/2009**

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		$9
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$2
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	12	$11
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	12	$18
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	9	$9
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	42	$229
1014	Opt commitment to orig 25- or 30-year FRMs	45	$1,998
1016	Opt commitment to orig "other" Mortgages	38	$2,042
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		$1
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$9
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$14
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$182
2016	Commit/purchase "other" Mortgage loans, svc retained		$5
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$3
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	10	$38
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	13	$272
2036	Commit/sell "other" Mortgage loans, svc retained		$8
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$8
2074	Commit/sell 25- or 30-yr FRM MBS		$179
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$92
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$5
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	16	$42
2134	Commit/sell 25- or 30-yr FRM loans, svc released	34	$1,054
2136	Commit/sell "other" Mortgage loans, svc released		$40
2202	Firm commitment to originate 1-month COFI ARM loans		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$9

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest **Reporting Dockets: 162**
All Reporting CMR **December 2008**
Report Prepared: 3/31/2009 8:54:47 AM **Amounts in Millions** **Data as of: 03/27/2009**

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		$4
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$16
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	17	$25
2214	Firm commit/originate 25- or 30-year FRM loans	15	$234
2216	Firm commit/originate "other" Mortgage loans	14	$110
3028	Option to sell 3- or 5-year Treasury ARMs		$187
3032	Option to sell 10-, 15-, or 20-year FRMs		$5
3034	Option to sell 25- or 30-year FRMs		$20
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$15
4002	Commit/purchase non-Mortgage financial assets	14	$166
4022	Commit/sell non-Mortgage financial assets		$4
5002	IR swap: pay fixed, receive 1-month LIBOR		$239
5004	IR swap: pay fixed, receive 3-month LIBOR		$41
5024	IR swap: pay 1-month LIBOR, receive fixed		$38
5044	IR swap: pay the prime rate, receive fixed		$41
9502	Fixed-rate construction loans in process	62	$220
9512	Adjustable-rate construction loans in process	32	$308

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest | **Reporting Dockets: 162**
All Reporting CMR | **December 2008**
Report Prepared: 3/31/2009 8:54:47 AM | **Amounts in Millions** | **Data as of: 03/27/2009**

SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$2
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$0
120	Other investment securities, fixed-coupon securities		$3
125	Multi/nonres mtg loans; fixed-rate, Balloon		$14
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$31
130	Construction and land loans (adj-rate)		$153
140	Second Mortgages (adj-rate)		$6
150	Commercial loans (adj-rate)		$0
180	Consumer loans; loans on deposits		$12
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$1
183	Consumer loans; auto loans and leases	6	$7,017
184	Consumer loans; mobile home loans		$40
185	Consumer loans; credit cards		$6,748
187	Consumer loans; recreational vehicles		$79
189	Consumer loans; other		$28
200	Variable-rate, fixed-maturity CDs	48	$418
220	Variable-rate FHLB advances	14	$138
299	Other variable-rate	20	$409
300	Govt. & agency securities, fixed-coupon securities		$7
302	Govt. & agency securities, floating-rate securities		$0

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest
All Reporting CMR
Report Prepared: 3/31/2009 8:54:47 AM

Amounts in Millions

Reporting Dockets: 162
December 2008
Data as of: 03/27/2009

SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # > 5	Balance	Estimated Market Value After Specified Rate Shock -100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	67	$1,191	$1,174	$1,152	$1,124	$1,094	$1,059
123 - Mortgage Derivatives - M/V estimate	69	$6,924	$5,327	$5,156	$5,064	$4,968	$4,871
129 - Mortgage-Related Mutual Funds - M/V estimate	10	$50	$49	$48	$48	$47	$47
280 - FHLB putable advance-M/V estimate	16	$404	$443	$432	$421	$412	$405
281 - FHLB convertible advance-M/V estimate	27	$1,122	$1,291	$1,249	$1,213	$1,183	$1,159
282 - FHLB callable advance-M/V estimate	7	$60	$63	$62	$60	$59	$58
289 - Other FHLB structured advances - M/V estimate	15	$910	$971	$953	$934	$915	$871
290 - Other structured borrowings - M/V estimate	8	$2,080	$2,078	$2,060	$2,002	$1,906	$1,811
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$5,440	$-429	$-255	$-126	$-39	$36