Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Midwest

All Reporting CMR | **Reporting Dockets: 187** | **December 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	14,142	-1,841	-12 %	11.31 %	-111 bp
+200 bp	14,879	-1,104	-7 %	11.78 %	-65 bp
+100 bp	15,518	-465	-3 %	12.16 %	-26 bp
0 bp	15,983			12.42 %	
-100 bp	16,072	89	+1 %	12.42 %	-1 bp
-200 bp	15,893	-90	-1 %	12.22 %	-20 bp

Risk Measure for a Given Rate Shock

	12/31/2006	09/30/2006	12/31/2005
Pre-shock NPV Ratio: NPV as % of PV Assets	12.42 %	11.89 %	11.88 %
Post-shock NPV Ratio	11.78 %	11.20 %	11.32 %
Sensitivity Measure: Decline in NPV Ratio	65 bp	69 bp	56 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

The reports issued since the September 2006 cycle were generated with the Enhanced NPV Model. As a result, the results from this quarter are not directly comparable to those from previous quarters.

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Present Value Estimates by Interest Rate Scenario

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Report Prepared: 03/27/2007 3:00:08 PM **Amounts in Millions** **Data as of: 03/21/2007**

	-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	7,114	7,020	6,850	6,602	6,319	6,017	6,792	100.84	3.05
30-Year Mortgage Securities	2,496	2,452	2,398	2,330	2,253	2,166	2,343	102.32	2.54
15-Year Mortgages and MBS	7,954	7,777	7,549	7,294	7,031	6,770	7,578	99.62	3.20
Balloon Mortgages and MBS	2,401	2,359	2,313	2,262	2,205	2,145	2,335	99.07	2.11
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	704	700	695	691	685	678	687	101.26	0.65
7 Month to 2 Year Reset Frequency	9,278	9,209	9,138	9,031	8,899	8,714	9,061	100.85	0.97
2+ to 5 Year Reset Frequency	5,804	5,737	5,665	5,531	5,348	5,130	5,630	100.63	1.82
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	1,399	1,388	1,376	1,362	1,342	1,315	1,337	102.93	0.94
2 Month to 5 Year Reset Frequency	2,011	1,974	1,927	1,874	1,816	1,755	1,986	97.03	2.59
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	3,092	3,072	3,052	3,032	3,013	2,993	3,061	99.69	0.65
Adjustable-Rate, Fully Amortizing	3,449	3,426	3,404	3,383	3,361	3,339	3,419	99.56	0.64
Fixed-Rate, Balloon	3,434	3,324	3,219	3,118	3,021	2,929	3,201	100.55	3.21
Fixed-Rate, Fully Amortizing	2,666	2,582	2,503	2,427	2,356	2,289	2,479	100.94	3.09
Construction and Land Loans									
Adjustable-Rate	8,404	8,391	8,378	8,365	8,352	8,339	8,363	100.18	0.16
Fixed-Rate	2,167	2,119	2,074	2,030	1,989	1,950	2,082	99.59	2.14
Second-Mortgage Loans and Securities									
Adjustable-Rate	9,419	9,406	9,393	9,381	9,368	9,356	9,373	100.21	0.13
Fixed-Rate	7,327	7,158	6,998	6,845	6,699	6,560	6,977	100.30	2.24
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	659	648	637	624	610	594	637	100.00	1.88
Accrued Interest Receivable	519	519	519	519	519	519	519	100.00	0.00
Advance for Taxes/Insurance	36	36	36	36	36	36	36	100.00	0.00
Float on Escrows on Owned Mortgages	16	27	40	52	63	74			-30.94
LESS: Value of Servicing on Mortgages Serviced by Others	-18	-18	-19	-19	-19	-20			-1.87
TOTAL MORTGAGE LOANS AND SECURITIES	**80,367**	**79,343**	**78,182**	**76,808**	**75,305**	**73,687**	**77,897**	**100.37**	**1.62**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	5,655	5,647	5,639	5,631	5,623	5,615	5,633	100.09	0.14
Fixed-Rate	1,970	1,921	1,874	1,829	1,785	1,743	1,921	97.59	2.46
Consumer Loans									
Adjustable-Rate	7,621	7,612	7,604	7,595	7,587	7,579	7,446	102.13	0.11
Fixed-Rate	7,500	7,376	7,255	7,139	7,026	6,917	7,396	98.10	1.63
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-211	-209	-207	-205	-203	-201	-207	0.00	0.91
Accrued Interest Receivable	130	130	130	130	130	130	130	100.00	0.00
TOTAL NONMORTGAGE LOANS	**22,665**	**22,477**	**22,295**	**22,119**	**21,948**	**21,782**	**22,319**	**99.90**	**0.80**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,185	3,185	3,185	3,185	3,185	3,185	3,185	100.00	0.00
Equities and All Mutual Funds	305	299	292	285	278	271	292	99.95	2.34
Zero-Coupon Securities	315	308	302	296	291	287	297	101.61	1.98
Government and Agency Securities	5,303	5,269	5,237	5,205	5,174	5,144	5,237	99.99	0.62
Term Fed Funds, Term Repos	2,026	2,024	2,021	2,019	2,016	2,014	2,022	99.97	0.12
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	466	452	438	425	414	403	440	99.66	2.98
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	5,833	5,803	5,741	5,640	5,526	5,389	5,744	99.94	1.42
Structured Securities (Complex)	2,178	2,158	2,128	2,072	2,011	1,951	2,142	99.34	2.03
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	0.25
TOTAL CASH, DEPOSITS, AND SECURITIES	**19,612**	**19,497**	**19,343**	**19,127**	**18,895**	**18,643**	**19,359**	**99.92**	**0.96**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	106	106	106	106	106	106	106	100.00	0.00
Real Estate Held for Investment	59	59	59	59	59	59	59	100.00	0.00
Investment in Unconsolidated Subsidiaries	32	31	29	27	25	23	29	100.00	6.80
Office Premises and Equipment	1,375	1,375	1,375	1,375	1,375	1,375	1,375	100.00	0.00
TOTAL REAL ASSETS, ETC.	**1,572**	**1,570**	**1,568**	**1,566**	**1,564**	**1,562**	**1,568**	**100.00**	**0.12**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	242	300	367	415	443	451			-15.66
Adjustable-Rate Servicing	23	24	26	28	29	29			-9.54
Float on Mortgages Serviced for Others	168	209	258	303	342	371			-18.15
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**433**	**533**	**651**	**746**	**813**	**850**			**-16.41**
OTHER ASSETS									
Purchased and Excess Servicing							553		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,772	2,772	2,772	2,772	2,772	2,772	2,772	100.00	0.00
Miscellaneous II							541		
Deposit Intangibles									
Retail CD Intangible	70	77	85	93	102	112			-9.53
Transaction Account Intangible	778	1,004	1,240	1,450	1,648	1,836			-17.95
MMDA Intangible	1,120	1,319	1,496	1,683	1,918	2,247			-12.16
Passbook Account Intangible	374	476	554	630	710	802			-13.89
Non-Interest-Bearing Account Intangible	247	361	468	570	667	760			-22.38
TOTAL OTHER ASSETS	**5,362**	**6,009**	**6,614**	**7,198**	**7,818**	**8,528**	**3,866**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							227		
TOTAL ASSETS	**130,011**	**129,429**	**128,653**	**127,564**	**126,343**	**125,053**	**125,236**	**103/100*** **	**0.72/1.22*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	28,438	28,343	28,250	28,159	28,070	27,986	28,296	99.84	0.33
Fixed-Rate Maturing in 13 Months or More	11,352	11,041	10,758	10,507	10,271	10,045	10,791	99.69	2.48
Variable-Rate	956	954	951	948	946	943	942	100.94	0.27
Demand									
Transaction Accounts	10,488	10,488	10,488	10,488	10,488	10,488	10,488	100/88*	0.00/2.41*
MMDAs	24,161	24,161	24,161	24,161	24,161	24,161	24,161	100/94*	0.00/0.80*
Passbook Accounts	4,932	4,932	4,932	4,932	4,932	4,932	4,932	100/89*	0.00/1.77*
Non-Interest-Bearing Accounts	4,912	4,912	4,912	4,912	4,912	4,912	4,912	100/90*	0.00/2.36*
TOTAL DEPOSITS	**85,240**	**84,832**	**84,453**	**84,109**	**83,781**	**83,468**	**84,523**	**100/95***	**0.43/1.19***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	18,482	18,401	18,322	18,245	18,168	18,093	18,388	99.65	0.43
Fixed-Rate Maturing in 37 Months or More	1,838	1,756	1,678	1,606	1,538	1,473	1,678	100.01	4.47
Variable-Rate	883	883	883	883	882	882	883	100.01	0.01
TOTAL BORROWINGS	**21,203**	**21,040**	**20,884**	**20,733**	**20,588**	**20,449**	**20,948**	**99.69**	**0.73**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	637	637	637	637	637	637	637	100.00	0.00
Other Escrow Accounts	58	56	55	53	52	50	62	87.53	2.92
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,771	1,771	1,771	1,771	1,771	1,771	1,771	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	44		
TOTAL OTHER LIABILITIES	**2,466**	**2,464**	**2,462**	**2,461**	**2,459**	**2,458**	**2,514**	**97.96**	**0.06**
Other Liabilities not Included Above									
Self-Valued	5,125	4,995	4,901	4,817	4,740	4,667	4,953	98.96	1.82
Unamortized Yield Adjustments							0		
TOTAL LIABILITIES	**114,034**	**113,331**	**112,700**	**112,119**	**111,569**	**111,042**	**112,937**	**100/96****	**0.54/1.11****

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	-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	26	19	-4	-42	-85	-129			
ARMs	3	3	2	2	1	0			
Other Mortgages	26	13	0	-17	-36	-59			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	31	22	10	-7	-26	-46			
Sell Mortgages and MBS	-73	-53	-4	67	144	224			
Purchase Non-Mortgage Items	12	7	0	-6	-13	-19			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-7	-4	0	4	7	10			
Pay Floating, Receive Fixed Swaps	15	-8	-30	-51	-72	-92			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	0	0	3	8	12			
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	0	0	0	0	1	1			
Construction LIP	20	10	1	-9	-18	-27			
Self-Valued	-137	-35	55	129	195	255			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-85**	**-26**	**29**	**73**	**105**	**132**			

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE									
TOTAL ASSETS	130,011	129,429	128,653	127,564	126,343	125,053	125,236	103/100***	0.72/1.22***
MINUS TOTAL LIABILITIES	114,034	113,331	112,700	112,119	111,569	111,042	112,937	100/96**	0.54/1.11**
PLUS OFF-BALANCE-SHEET POSITIONS	-85	-26	29	73	105	132			
TOTAL NET PORTFOLIO VALUE #	15,893	16,072	15,983	15,518	14,879	14,142	12,298	129.96	1.73

* 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	$30	$1,921	$2,852	$758	$1,231
WARM	307 mo	327 mo	338 mo	300 mo	225 mo
WAC	4.66%	5.63%	6.31%	7.41%	9.24%
Amount of these that is FHA or VA Guaranteed	$0	$20	$207	$184	$890
Securities Backed by Conventional Mortgages	$238	$325	$226	$34	$8
WARM	296 mo	308 mo	304 mo	177 mo	163 mo
Weighted Average Pass-Through Rate	4.36%	5.32%	6.12%	7.26%	8.39%
Securities Backed by FHA or VA Mortgages	$2	$63	$151	$431	$866
WARM	224 mo	299 mo	285 mo	261 mo	170 mo
Weighted Average Pass-Through Rate	4.50%	5.44%	6.35%	7.39%	9.03%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$764	$2,445	$1,276	$664	$606
WAC	4.70%	5.40%	6.39%	7.33%	8.90%
Mortgage Securities	$973	$672	$158	$17	$2
Weighted Average Pass-Through Rate	4.37%	5.21%	6.08%	7.16%	8.98%
WARM (of 15-Year Loans and Securities)	120 mo	140 mo	133 mo	103 mo	104 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$104	$603	$627	$320	$183
WAC	4.47%	5.51%	6.40%	7.40%	8.63%
Mortgage Securities	$394	$98	$6	$1	$0
Weighted Average Pass-Through Rate	4.11%	5.07%	6.01%	7.32%	9.68%
WARM (of Balloon Loans and Securities)	41 mo	66 mo	80 mo	73 mo	59 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$19,049**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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Report Prepared: 03/27/2007 3:00:09 PM

Amounts in Millions

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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	$5	$80	$39	$6	$55
WAC	7.98%	5.90%	6.53%	1.80%	5.81%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$682	$8,981	$5,590	$1,331	$1,931
Weighted Average Margin	171 bp	248 bp	257 bp	244 bp	243 bp
WAC	6.50%	5.40%	5.52%	7.01%	5.65%
WARM	220 mo	302 mo	328 mo	298 mo	282 mo
Weighted Average Time Until Next Payment Reset	2 mo	13 mo	37 mo	3 mo	20 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$18,700**

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	$78	$65	$37	$237	$5
Weighted Average Distance from Lifetime Cap	135 bp	136 bp	47 bp	159 bp	188 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$46	$850	$161	$586	$332
Weighted Average Distance from Lifetime Cap	292 bp	348 bp	376 bp	249 bp	351 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$352	$7,986	$5,349	$505	$1,598
Weighted Average Distance from Lifetime Cap	791 bp	586 bp	562 bp	655 bp	601 bp
Balances Without Lifetime Cap	$211	$160	$83	$9	$51
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$316	$8,684	$5,424	$13	$1,753
Weighted Average Periodic Rate Cap	187 bp	188 bp	239 bp	200 bp	183 bp
Balances Subject to Periodic Rate Floors	$205	$7,891	$5,136	$21	$1,378
MBS Included in ARM Balances	$239	$4,022	$1,310	$505	$119

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,061	$3,419
WARM	59 mo	131 mo
Remaining Term to Full Amortization	287 mo	
Rate Index Code	0	0
Margin	225 bp	348 bp
Reset Frequency	17 mo	18 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$85	$159
Wghted Average Distance to Lifetime Cap	135 bp	75 bp
Fixed-Rate:		
Balances	$3,201	$2,479
WARM	48 mo	83 mo
Remaining Term to Full Amortization	250 mo	
WAC	6.70%	6.76%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$8,363	$2,082
WARM	18 mo	32 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	109 bp	7.23%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$9,373	$6,977
WARM	201 mo	161 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	34 bp	7.31%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$5,633	$1,921
WARM	20 mo	35 mo
Margin in Column 1; WAC in Column 2	130 bp	7.40%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$7,446	$7,396
WARM	61 mo	57 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	310 bp	7.94%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$101	$3,414
Fixed Rate		
Remaining WAL <= 5 Years	$46	$1,926
Remaining WAL 5-10 Years	$161	$73
Remaining WAL Over 10 Years	$30	
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	$10	$0
WAC	5.68%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$348	$5,413

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Midwest | **Reporting Dockets: 187**
All Reporting CMR | **December 2006**
Report Prepared: 03/27/2007 3:00:09 PM | **Amounts in Millions** | **Data as of: 03/20/2007**

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	$2,539	$17,264	$14,853	$4,128	$5,943
WARM	159 mo	254 mo	286 mo	258 mo	187 mo
Weighted Average Servicing Fee	26 bp	27 bp	31 bp	34 bp	42 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	294 loans				
FHA/VA	262 loans				
Subserviced by Others	67 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$3,134	$1,014	Total # of Adjustable-Rate Loans Serviced	26 loans
WARM (in months)	317 mo	96 mo	Number of These Subserviced by Others	6 loans
Weighted Average Servicing Fee	42 bp	40 bp		

Total Balances of Mortgage Loans Serviced for Others	**$48,874**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,185		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$292		
Zero-Coupon Securities	$297	4.78%	21 mo
Government & Agency Securities	$5,237	4.81%	8 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$2,022	4.94%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$440	5.93%	44 mo
Memo: Complex Securities (from supplemental reporting)	$2,142		
Total Cash, Deposits, and Securities	**$13,614**		

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Midwest
All Reporting CMR
Report Prepared: 03/27/2007 3:00:09 PM

Amounts in Millions

Reporting Dockets: 187
December 2006
Data as of: 03/20/2007

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$1,038
Accrued Interest Receivable	$519
Advances for Taxes and Insurance	$36
Less: Unamortized Yield Adjustments	$-192
Valuation Allowances	$400
Unrealized Gains (Losses)	$7

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$91
Accrued Interest Receivable	$130
Less: Unamortized Yield Adjustments	$-32
Valuation Allowances	$297
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$59
Repossessed Assets	$106
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$29
Office Premises and Equipment	$1,375
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-5
Less: Unamortized Yield Adjustments	$-1
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$553
Miscellaneous I	$2,772
Miscellaneous II	$541
TOTAL ASSETS	**$125,252**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$861
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$20
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$76
Mortgage-Related Mututal Funds	$216
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$972
Weighted Average Servicing Fee	27 bp
Adjustable-Rate Mortgage Loans Serviced	$6,397
Weighted Average Servicing Fee	22 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,259

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Midwest
All Reporting CMR
Report Prepared: 03/27/2007 3:00:09 PM

Amounts in Millions

Reporting Dockets: 187
December 2006
Data as of: 03/20/2007

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	$6,919	$1,936	$598	$52
WAC	4.72%	3.91%	4.73%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$11,516	$5,974	$1,352	$86
WAC	5.05%	4.50%	4.43%	
WARM	7 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$4,353	$3,090	$66
WAC		4.74%	4.10%	
WARM		19 mo	25 mo	
Balances Maturing in 37 or More Months			$3,347	$32
WAC			4.87%	
WARM			56 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$39,087**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$2,089	$883	$1,551
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$16,426	$11,051	$7,086
Penalty in Months of Forgone Interest	3.31 mo	5.87 mo	6.23 mo
Balances in New Accounts	$2,271	$823	$409

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Midwest | **Reporting Dockets: 187**
All Reporting CMR | **December 2006**
Report Prepared: 03/27/2007 3:00:09 PM | **Amounts in Millions** | **Data as of: 03/20/2007**

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%	$191	$195	$9	2.69%
3.00 to 3.99%	$299	$2,170	$129	3.64%
4.00 to 4.99%	$243	$1,583	$548	4.43%
5.00 to 5.99%	$12,538	$882	$529	5.29%
6.00 to 6.99%	$1	$259	$446	6.39%
7.00 to 7.99%	$0	$8	$15	7.19%
8.00 to 8.99%	$4	$0	$1	8.26%
9.00 and Above	$0	$14	$1	9.41%
WARM	1 mo	17 mo	64 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$20,066**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$6,777
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Midwest
All Reporting CMR
Report Prepared: 03/27/2007 3:00:09 PM

Amounts in Millions

Reporting Dockets: 187
December 2006
Data as of: 03/20/2007

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$10,488	0.68%	$396
Money Market Deposit Accounts (MMDAs)	$24,161	4.33%	$1,240
Passbook Accounts	$4,932	1.83%	$200
Non-Interest-Bearing Non-Maturity Deposits	$4,912		$197
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$154	0.08%	
Escrow for Mortgages Serviced for Others	$483	0.47%	
Other Escrows	$62	0.88%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$45,193		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-3		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$3		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,771		
Miscellaneous II	$44		
TOTAL LIABILITIES	**$112,937**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$368
EQUITY CAPITAL	$11,959
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$125,264**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest | **Reporting Dockets: 187**
All Reporting CMR | **December 2006**
Report Prepared: 03/27/2007 3:00:09 PM | **Amounts in Millions** | **Data as of: 03/20/2007**

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		$12
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	7	$6
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	24	$33
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	16	$60
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	14	$12
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	50	$112
1014	Opt commitment to orig 25- or 30-year FRMs	53	$1,011
1016	Opt commitment to orig "other" Mortgages	55	$1,013
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		$8
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$11
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$8
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$64
2016	Commit/purchase "other" Mortgage loans, svc retained		$35
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	10	$21
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	18	$381
2036	Commit/sell "other" Mortgage loans, svc retained		$18
2054	Commit/purchase 25- to 30-year FRM MBS		$2
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$14
2074	Commit/sell 25- or 30-yr FRM MBS		$320
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$4
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$2
2122	Commit/sell 1-mo COFI ARM loans, svc released		$7
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$8
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	8	$49
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$41
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$0

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest | **Reporting Dockets: 187**
All Reporting CMR | **December 2006**
Report Prepared: 03/27/2007 3:00:09 PM | **Amounts in Millions** | **Data as of: 03/20/2007**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	20	$100
2134	Commit/sell 25- or 30-yr FRM loans, svc released	34	$750
2136	Commit/sell "other" Mortgage loans, svc released	7	$45
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	6	$115
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$6
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	6	$7
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	21	$63
2214	Firm commit/originate 25- or 30-year FRM loans	16	$132
2216	Firm commit/originate "other" Mortgage loans	15	$192
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3014	Option to purchase 25- or 30-yr FRMs		$0
3028	Option to sell 3- or 5-year Treasury ARMs		$14
3032	Option to sell 10-, 15-, or 20-year FRMs		$14
3034	Option to sell 25- or 30-year FRMs		$80
3074	Short option to sell 25- or 30-yr FRMs		$2
4002	Commit/purchase non-Mortgage financial assets	15	$195
4022	Commit/sell non-Mortgage financial assets		$2
5002	IR swap: pay fixed, receive 1-month LIBOR		$150
5004	IR swap: pay fixed, receive 3-month LIBOR		$13
5024	IR swap: pay 1-month LIBOR, receive fixed		$886
9008	Long call option on 5-year T-note futures contract		$0
9012	Long call option on Treasury bond futures contract		$2
9036	Long put option on T-bond futures contract		$3
9502	Fixed-rate construction loans in process	81	$562
9512	Adjustable-rate construction loans in process	42	$450

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Midwest | **Reporting Dockets: 187**
All Reporting CMR | **December 2006**
Report Prepared: 03/27/2007 3:00:09 PM | **Amounts in Millions** | **Data as of: 03/20/2007**

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		$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		$14
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$62
130	Construction and land loans (adj-rate)		$1
140	Second Mortgages (adj-rate)		$5
150	Commercial loans (adj-rate)		$0
180	Consumer loans; loans on deposits		$7
181	Consumer loans; unsecured home improvement		$0
182	Consumer loans; education loans		$3
183	Consumer loans; auto loans and leases		$4,144
184	Consumer loans; mobile home loans		$38
185	Consumer loans; credit cards		$5,473
187	Consumer loans; recreational vehicles		$1
189	Consumer loans; other		$2
200	Variable-rate, fixed-maturity CDs	58	$942
220	Variable-rate FHLB advances	17	$337
299	Other variable-rate	20	$546
300	Govt. & agency securities, fixed-coupon securities		$34
302	Govt. & agency securities, floating-rate securities		$0

AGGREGATE SCHEDULE CMR REPORT

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Area: Midwest | **Reporting Dockets: 187**
All Reporting CMR | **December 2006**
Report Prepared: 03/27/2007 3:00:10 PM | **Amounts in Millions** | **Data as of: 03/20/2007**

SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # >	Balance	Estimated Market Value After Specified Rate Shock -200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	86	$2,142	$2,178	$2,158	$2,128	$2,072	$2,011	$1,951
123 - Mortgage Derivatives - M/V estimate	70	$5,744	$5,833	$5,803	$5,741	$5,640	$5,526	$5,389
129 - Mortgage-Related Mutual Funds - M/V estimate	10	$68	$68	$68	$67	$66	$65	$64
280 - FHLB putable advance-M/V estimate	20	$757	$814	$771	$756	$749	$745	$739
281 - FHLB convertible advance-M/V estimate	30	$1,368	$1,462	$1,405	$1,368	$1,349	$1,340	$1,335
282 - FHLB callable advance-M/V estimate	9	$63	$67	$65	$64	$63	$63	$63
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	13	$1,428	$1,435	$1,420	$1,406	$1,392	$1,379	$1,366
290 - Other structured borrowings - M/V estimate	7	$1,334	$1,345	$1,332	$1,305	$1,261	$1,212	$1,163
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$3,515	$-137	$-35	$55	$129	$195	$255