

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 10:39 AM	TFR Industry Aggregate Report 99114 - OTS-Regulated: Midwest Region (Geog) March 2004	Frozen Aggregated Data (\$Thousands)
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Description	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value	Mar 2003 Value
Number of Institutions	214	216	219	218	221

Schedule NS --- Optional Narrative Statement		Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value	Mar 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	6	N/A	N/A	N/A	N/A
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value	Mar 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 22,045,453	\$ 19,900,613	\$ 19,574,212	\$ 19,360,825	\$ 19,938,959
Cash and Non-Interest-Earning Deposits	SC110	\$ 2,165,530	\$ 1,899,316	\$ 2,301,733	\$ 2,514,934	\$ 2,260,752
Interest-Earning Deposits in FHLBs	SC112	\$ 1,704,992	\$ 1,420,145	\$ 2,031,950	\$ 1,988,272	\$ 2,135,828
Other Interest-Earning Deposits	SC118	\$ 484,778	\$ 463,611	\$ 498,052	\$ 321,944	\$ 325,896
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 10,828,907	\$ 9,158,960	\$ 7,350,223	\$ 7,736,761	\$ 8,730,563
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 5,354,289	\$ 5,432,323	\$ 5,709,670	\$ 4,742,383	\$ 4,505,420
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 558,993	\$ 501,894	\$ 496,690	\$ 607,160	\$ 583,612
State and Municipal Obligations	SC180	\$ 542,085	\$ 580,518	\$ 588,008	\$ 584,498	\$ 559,238
Securities Backed by Nonmortgage Loans	SC182	\$ 2,808	N/A	N/A	N/A	N/A
Other Investment Securities	SC185	\$ 334,115	\$ 363,565	\$ 526,268	\$ 776,831	\$ 749,710
Accrued Interest Receivable	SC191	\$ 68,956	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 22,095,674	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Total	SC22	\$ 22,095,674	\$ 21,359,811	\$ 21,752,632	\$ 21,885,835	\$ 22,034,093
Pass-Through - Total	SUB0073	\$ 17,249,952	N/A	N/A	N/A	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 16,774,444	\$ 17,035,114	\$ 17,449,968	\$ 17,301,220	\$ 16,758,218
Other Pass-Through	SC215	\$ 475,508	\$ 501,876	\$ 454,891	\$ 292,861	\$ 308,578
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 4,756,500	N/A	N/A	N/A	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 1,748,904	N/A	N/A	N/A	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 2,310,094	N/A	N/A	N/A	N/A
Other	SC222	\$ 697,502	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC228	\$ 89,222	N/A	N/A	N/A	N/A

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***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Gross	SUB0092	\$ 62,673,389	N/A	N/A	N/A	N/A
Mortgage Loans - Total	SC26	\$ 62,230,794	\$ 60,964,069	\$ 62,820,502	\$ 63,782,782	\$ 63,088,061
Construction Loans - Total	SUB0100	\$ 6,453,864	\$ 6,285,517	\$ 6,590,025	\$ 6,717,569	\$ 6,833,114
Residential - Total	SUB0110	\$ 4,727,770	\$ 4,620,500	\$ 4,814,247	\$ 4,759,690	\$ 4,646,408
1-4 Dwelling Units	SC230	\$ 2,610,091	\$ 2,492,604	\$ 2,570,662	\$ 2,499,632	\$ 2,435,939
Multifamily (5 or more) Dwelling Units	SC235	\$ 2,117,679	\$ 2,127,896	\$ 2,243,585	\$ 2,260,058	\$ 2,210,469
Nonresidential Property	SC240	\$ 1,726,094	\$ 1,665,017	\$ 1,775,778	\$ 1,957,879	\$ 2,186,706
Permanent Loans - Total	SUB0121	\$ 55,851,057	N/A	N/A	N/A	N/A
Residential - Total	SUB0131	\$ 45,793,522	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 42,883,269	N/A	N/A	N/A	N/A
Revolving Open-End Loans	SC251	\$ 5,095,299	\$ 4,608,240	\$ 4,609,015	\$ 4,270,002	\$ 3,900,269
All Other - First Liens	SC254	\$ 33,582,872	N/A	N/A	N/A	N/A
All Other - Junior Liens	SC255	\$ 4,205,098	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 2,910,253	\$ 2,831,294	\$ 2,894,925	\$ 2,927,085	\$ 2,942,709
Nonresidential Property (Except Land)	SC260	\$ 8,454,148	\$ 8,372,540	\$ 8,514,435	\$ 8,177,885	\$ 7,986,295
Land	SC265	\$ 1,603,387	\$ 1,509,858	\$ 1,413,186	\$ 1,232,407	\$ 1,257,128
Net Change in Mortgage Loan Portfolio - Stock	SUB0227	\$ 2,582,821	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC272	\$ 358,743	\$ 367,784	\$ 384,031	\$ 393,732	\$ 405,849
Advances for Taxes and Insurance	SC275	\$ 9,725	\$ 17,094	\$ 7,432	\$ 8,469	\$ 9,643
Allowance for Loan and Lease Losses	SC283	\$ 442,595	\$ 427,983	\$ 454,262	\$ 442,545	\$ 441,399
Nonmortgage Loans - Gross	SUB0162	\$ 18,280,661	N/A	N/A	N/A	N/A
Nonmortgage Loans - Total	SC31	\$ 17,957,737	\$ 19,004,935	\$ 18,504,222	\$ 19,772,819	\$ 18,956,168
Commercial Loans - Total	SC32	\$ 4,824,243	\$ 4,717,625	\$ 4,869,079	\$ 4,979,117	\$ 4,898,112
Secured	SC300	\$ 4,171,687	\$ 4,033,113	\$ 4,083,503	\$ 4,083,891	\$ 4,000,818
Unsecured	SC303	\$ 534,554	\$ 542,917	\$ 613,714	\$ 706,603	\$ 698,120
Lease Receivables	SC306	\$ 118,002	\$ 141,595	\$ 171,862	\$ 188,624	\$ 199,174
Consumer Loans - Total	SC35	\$ 13,374,078	\$ 14,540,351	\$ 13,896,531	\$ 15,046,625	\$ 14,308,615
Loans on Deposits	SC310	\$ 199,727	\$ 203,428	\$ 214,129	\$ 218,878	\$ 218,355
Home Improvement Loans (Not secured by real estate)	SC316	\$ 28,383	\$ 209,194	\$ 303,876	\$ 318,775	\$ 328,264
Education Loans	SC320	\$ 459,526	\$ 453,376	\$ 470,114	\$ 430,696	\$ 469,100
Auto Loans	SC323	\$ 4,083,963	\$ 5,138,335	\$ 4,642,754	\$ 5,945,781	\$ 5,539,667
Mobile Home Loans	SC326	\$ 54,735	\$ 54,788	\$ 55,276	\$ 55,100	\$ 55,929
Credit Cards	SC328	\$ 6,877,091	\$ 6,789,612	\$ 6,498,812	\$ 6,354,202	\$ 5,966,457

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Financial Reporting System	99114 - OTS-Regulated: Midwest Region (Geog)	(\$Thousands)
Run Date: August 5, 2004, 10:39 AM	March 2004	

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Schedule SC --- Consolidated Statement of Condition		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 1,670,653	\$ 1,691,663	\$ 1,711,570	\$ 1,723,193	\$ 1,730,844
Accrued Interest Receivable	SC348	\$ 82,340	\$ 92,799	\$ 98,520	\$ 102,536	\$ 101,722
Allowance for Loan and Lease Losses	SC357	\$ 322,924	\$ 345,561	\$ 359,908	\$ 355,460	\$ 352,282
Repossessed Assets - Gross	SUB0201	\$ 168,626	\$ 178,802	\$ 159,941	\$ 151,537	\$ 139,042
Repossessed Assets - Total	SC40	\$ 165,342	\$ 176,064	\$ 157,501	\$ 148,931	\$ 136,706
Real Estate - Total	SUB0210	\$ 162,829	\$ 174,795	\$ 155,706	\$ 147,205	\$ 131,625
Construction	SC405	\$ 46,079	\$ 51,080	\$ 48,361	\$ 46,184	\$ 31,352
Residential - Total	SUB0225	\$ 74,412	\$ 74,114	\$ 71,026	\$ 71,574	\$ 69,624
1-4 Dwelling Units	SC415	\$ 73,018	\$ 72,129	\$ 68,779	\$ 69,393	\$ 66,596
Multifamily (5 or more) Dwelling Units	SC425	\$ 1,394	\$ 1,985	\$ 2,247	\$ 2,181	\$ 3,028
Nonresidential (Except Land)	SC426	\$ 30,579	\$ 37,796	\$ 21,293	\$ 15,491	\$ 14,445
Land	SC428	\$ 11,759	\$ 11,805	\$ 15,026	\$ 13,956	\$ 16,204
Other Repossessed Assets	SC430	\$ 5,797	\$ 4,007	\$ 4,235	\$ 4,332	\$ 7,416
General Valuation Allowances	SC441	\$ 3,284	\$ 2,738	\$ 2,440	\$ 2,606	\$ 2,336
Real Estate Held for Investment	SC45	\$ 73,108	\$ 73,902	\$ 104,387	\$ 103,424	\$ 101,100
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 2,200,555	\$ 2,136,248	\$ 2,218,802	\$ 2,270,753	\$ 2,249,719
Federal Home Loan Bank Stock	SC510	\$ 2,187,729	\$ 2,123,410	\$ 2,206,499	\$ 2,260,582	\$ 2,239,262
Other	SC540	\$ 12,826	\$ 12,838	\$ 12,303	\$ 10,171	\$ 10,457
Office Premises and Equipment	SC55	\$ 1,188,196	\$ 1,166,621	\$ 1,341,359	\$ 1,335,326	\$ 1,328,845
Other Assets - Gross	SUB0262	\$ 3,009,191	N/A	N/A	N/A	N/A
Other Assets - Total	SC59	\$ 2,963,283	\$ 2,740,679	\$ 3,125,347	\$ 2,703,026	\$ 2,745,981
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 105,033	\$ 83,370	\$ 100,233	\$ 77,064	\$ 65,171
Bank-Owned Life Insurance - Other	SC625	\$ 467,291	\$ 439,526	\$ 438,282	\$ 424,884	\$ 418,021
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 533,449	\$ 568,570	\$ 574,761	\$ 470,661	\$ 520,478
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 80	\$ 80	\$ 80	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 656,942	\$ 649,497	\$ 715,750	\$ 631,683	\$ 628,388
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 76,678	\$ 60,126	\$ 71,990	\$ 30,983	\$ 37,132
Other Assets	SC689	\$ 1,169,718	\$ 1,480,035	\$ 1,778,736	\$ 1,595,468	\$ 1,588,984
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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***** PUBLIC *****

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 45,908	\$ 48,912	\$ 49,210	\$ 50,653	\$ 50,634
General Valuation Allowances - Total	SUB2092	\$ 814,711	N/A	N/A	N/A	N/A
Total Assets - Gross	SUB0283	\$ 131,734,853	N/A	N/A	N/A	N/A
Total Assets	SC60	\$ 130,920,142	\$ 127,542,497	\$ 129,673,624	\$ 131,381,318	\$ 130,596,284
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 76,842,087	\$ 75,727,299	\$ 79,333,014	\$ 79,762,395	\$ 78,518,210
Deposits	SC710	\$ 74,931,043	\$ 74,008,516	\$ 76,749,070	\$ 76,855,371	\$ 76,048,423
Escrows	SC712	\$ 1,910,212	\$ 1,717,682	\$ 2,586,839	\$ 2,908,269	\$ 2,470,400
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 832	\$ 1,101	\$ - 2,895	\$ - 1,245	\$ - 613
Borrowings - Total	SC72	\$ 40,934,654	\$ 38,713,724	\$ 35,944,849	\$ 37,863,458	\$ 38,556,859
Advances from FHLBank	SC720	\$ 34,689,529	\$ 33,119,057	\$ 29,394,508	\$ 30,857,920	\$ 31,187,629
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 4,169,670	\$ 3,255,647	\$ 4,397,173	\$ 4,597,582	\$ 5,389,549
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 357,107	N/A	N/A	N/A	N/A
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 1,718,348	\$ 2,287,020	\$ 2,101,167	\$ 2,355,956	\$ 1,927,680
Other Liabilities - Total	SC75	\$ 1,640,292	\$ 1,994,483	\$ 2,912,403	\$ 2,490,081	\$ 2,362,231
Accrued Interest Payable - Deposits	SC763	\$ 78,982	\$ 89,769	\$ 97,793	\$ 107,450	\$ 113,147
Accrued Interest Payable - Other	SC766	\$ 85,919	\$ 94,793	\$ 86,922	\$ 98,484	\$ 97,517
Accrued Taxes	SC776	\$ 108,535	\$ 99,207	\$ 105,537	\$ 158,683	\$ 180,748
Accounts Payable	SC780	\$ 267,898	\$ 276,999	\$ 415,845	\$ 343,107	\$ 304,911
Deferred Income Taxes	SC790	\$ 156,262	\$ 135,649	\$ 138,716	\$ 136,753	\$ 132,933
Other Liabilities and Deferred Income	SC796	\$ 942,696	\$ 1,298,066	\$ 2,067,590	\$ 1,645,604	\$ 1,532,975
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 119,417,033	\$ 116,435,506	\$ 118,190,266	\$ 120,115,934	\$ 119,437,299

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 10:39 AM	TFR Industry Aggregate Report 99114 - OTS-Regulated: Midwest Region (Geog) March 2004	Frozen Aggregated Data (\$Thousands)
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Schedule SC --- Consolidated Statement of Condition		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 60,186	N/A	N/A	N/A	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 11,442,926	\$ 11,046,572	\$ 11,437,332	\$ 11,220,782	\$ 11,115,184
Stock - Total	SUB0311	\$ 5,141,495	\$ 4,971,929	\$ 5,047,561	\$ 4,923,685	\$ 4,920,292
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 1	\$ 1	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 88,074	\$ 88,074	\$ 147,824	\$ 147,824	\$ 147,824
Common Stock - Par Value	SC820	\$ 134,658	\$ 135,145	\$ 134,412	\$ 131,123	\$ 131,891
Common Stock - Paid in Excess of Par	SC830	\$ 4,918,763	\$ 4,748,710	\$ 4,765,324	\$ 4,644,737	\$ 4,640,577
Accumulated Other Comprehensive Income - Total	SC86	\$ 32,643	N/A	N/A	N/A	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 231,068	\$ 167,253	\$ 185,028	\$ 285,530	\$ 314,910
Gains (Losses) on Cash Flow Hedges	SC865	\$- 196,949	N/A	N/A	N/A	N/A
Other	SC870	\$- 1,476	N/A	N/A	N/A	N/A
Retained Earnings	SC880	\$ 6,328,436	\$ 6,152,360	\$ 6,483,419	\$ 6,364,659	\$ 6,202,282
Other Components of Equity Capital	SC891	\$- 59,648	N/A	N/A	N/A	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 130,920,145	\$ 127,542,494	\$ 129,673,633	\$ 131,381,323	\$ 130,596,286

Office of Thrift Supervision
Financial Reporting System
Run Date: August 5, 2004, 10:39 AM

TFR Industry Aggregate Report
99114 - OTS-Regulated: Midwest Region (Geog)
March 2004

Frozen Aggregated Data
(\$Thousands)

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Other Codes As of Mar 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	24	\$ 26,445
3	Federal, State, or other taxes receivable	39	\$ 24,991
4	Net deferred tax assets	65	\$ 111,059
5	Insured portion of real estate acquired by forecls	3	\$ 5,599
6	Prepaid deposit insurance premiums	42	\$ 440
7	Prepaid expenses	196	\$ 109,825
8	Deposits for utilities and other services	8	\$ 260
9	Advances for loans serviced for others	10	\$ 121,741
10	Property leased to others, net of accumul. deprec.	4	\$ 51,680
12	Amounts receivable under interest rate swap agreem	1	\$ 4,243
13	Noninterest-bearing accts rcv from Hold Co/Affl	8	\$ 2,714
14	Other noninterest-bearing short-term accounts rcv	53	\$ 134,036
19	Receivables fr a broker for unsettled transactions	2	\$ 218,732
20	F/V of all derivative instru. reportable as assets	6	\$ 21,748
22	Unapplied loan disbursements	8	\$ 14,341
99	Other	119	\$ 95,434

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	5	\$ 1,854
4	Nonrefundable loan fees received prior to closing	7	\$ 226
5	Deferred gains from sale/leaseback	1	\$ 103
6	Balances in U.S. Treasury tax and loan accounts	7	\$ 732
7	Deferred gains from the sale of real estate	12	\$ 2,392
10	Amounts due brokers for unsettled transactions	3	\$ 225,599
11	The liability recorded for post-retirement benefit	78	\$ 79,789
13	Amounts payable under interest-rate-swap agreement	2	\$ 7,389
14	Unapplied loan payments received	24	\$ 23,220
16	Recourse loan liability	2	\$ 599
17	Noninterest-bearing payables to Hold Co/Affiliates	14	\$ 11,141
18	Litigation reserves	5	\$ 660
20	F/V of all derivative instru. reportable as liab.	6	\$ 238,427
99	Other	215	\$ 272,255

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Schedule SO --- Consolidated Statement of Operations		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 1,489,120	\$ 1,503,683	\$ 1,574,502	\$ 1,640,543	\$ 1,668,702
Deposits and Investment Securities	SO115	\$ 97,757	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	SO125	\$ 211,540	N/A	N/A	N/A	N/A
Mortgage Loans	SO141	\$ 867,755	N/A	N/A	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 312,068	N/A	N/A	N/A	N/A
Commercial Loans and Leases	SO160	\$ 65,074	\$ 71,479	\$ 73,051	\$ 71,706	\$ 68,368
Consumer Loans and Leases	SO171	\$ 246,994	N/A	N/A	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 15,748	\$ 18,207	\$ 19,396	\$ 20,673	\$ 18,539
Federal Home Loan Bank Stock	SO181	\$ 15,606	\$ 18,207	\$ 19,396	\$ 20,673	\$ 18,539
Other	SO185	\$ 142	N/A	N/A	N/A	N/A
Interest Expense - Total	SO21	\$ 603,198	\$ 624,468	\$ 684,450	\$ 726,253	\$ 756,006
Deposits	SO215	\$ 331,038	\$ 348,236	\$ 384,019	\$ 412,051	\$ 433,284
Escrows	SO225	\$ 135	\$ 285	\$ 257	\$ 223	\$ 153
Advances from FHLBank	SO230	\$ 242,751	\$ 242,330	\$ 262,614	\$ 275,148	\$ 281,687
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 3,447	\$ 697	\$ 1,030	\$ 708	\$ 716
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 25,827	\$ 32,937	\$ 36,559	\$ 38,164	\$ 40,199
Capitalized Interest	SO271	\$ 0	\$ 17	\$ 28	\$ 41	\$ 33
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 901,670	\$ 897,394	\$ 909,448	\$ 934,962	\$ 931,235
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 52,351	\$ 53,010	\$ 67,988	\$ 84,302	\$ 79,469
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 849,319	\$ 844,384	\$ 841,460	\$ 850,660	\$ 851,766
Noninterest Income - Total	SO42	\$ 440,379	\$ 455,996	\$ 593,748	\$ 577,464	\$ 469,226
Mortgage Loan Serving Fees	SO410	\$- 5,196	\$ 30,632	\$ 43,969	\$- 77,342	\$- 36,194
Other Fees and Charges	SO420	\$ 299,419	\$ 292,469	\$ 344,711	\$ 337,246	\$ 292,938
Net Income (Loss) from Other - Total	SUB0451	\$ 105,993	\$ 82,336	\$ 213,860	\$ 276,134	\$ 181,268
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 94,960	\$ 86,162	\$ 219,389	\$ 252,112	\$ 183,347
Operations & Sale of Repossessed Assets	SO461	\$- 3,732	\$- 2,954	\$- 1,498	\$- 5,696	\$- 3,934
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 106	\$- 3,659	\$- 7,045	\$ 26,832	\$- 1,862
Sale of Securities Held-to-Maturity	SO467	\$ 33	\$ 2	\$- 19	\$ 125	\$ 192
Sale of Loans Held for Investment	SO475	\$ 1,666	\$ 510	\$ 109	\$ 1,293	\$ 499

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Run Date: August 5, 2004, 10:39 AM	March 2004	

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 13,062	\$ 3,029	\$ 4,678	\$ 1,575	\$ 2,760
Trading Assets (Realized and Unrealized)	SO485	\$- 102	\$- 754	\$- 1,754	\$- 107	\$ 266
Other Noninterest Income	SO488	\$ 40,163	\$ 50,577	\$- 8,791	\$ 41,425	\$ 31,214
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 834,001	\$ 825,824	\$ 871,650	\$ 874,202	\$ 814,338
All Personnel Compensation and Expense	SO510	\$ 421,706	\$ 422,637	\$ 443,996	\$ 456,963	\$ 425,557
Legal Expense	SO520	\$ 5,780	\$ 8,175	\$ 5,667	\$ 8,295	\$ 6,151
Office Occupancy and Equipment Expense	SO530	\$ 144,406	\$ 147,445	\$ 154,531	\$ 152,583	\$ 149,571
Marketing and Other Professional Services	SO540	\$ 76,726	\$ 70,505	\$ 66,276	\$ 65,290	\$ 58,279
Loan Servicing Fees	SO550	\$ 11,396	\$ 10,874	\$ 11,552	\$ 13,167	\$ 15,704
Goodwill and Other Intangibles Expense	SO560	\$ 6,798	\$ 5,878	\$ 3,372	\$ 3,637	\$ 3,858
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 4,458	\$ 8,466	\$ 5,233	\$ 4,200	\$ 3,593
Other Noninterest Expense	SO580	\$ 162,731	\$ 151,844	\$ 181,023	\$ 170,068	\$ 151,625
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 455,697	\$ 474,310	\$ 563,557	\$ 553,922	\$ 506,654
Income Taxes - Total	SO71	\$ 120,114	\$ 124,307	\$ 158,670	\$ 156,299	\$ 143,877
Federal	SO710	\$ 113,168	\$ 116,077	\$ 147,067	\$ 145,210	\$ 132,536
State, Local & Other	SO720	\$ 6,946	\$ 8,230	\$ 11,603	\$ 11,089	\$ 11,341
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 335,583	\$ 350,003	\$ 404,888	\$ 397,623	\$ 362,777
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 28	\$ 0	\$ 25	\$- 229
Net Income (Loss)	SO91	\$ 335,583	\$ 350,031	\$ 404,888	\$ 397,648	\$ 362,548
YEAR TO DATE INCOME & EXPENSES						

Office of Thrift Supervision
Financial Reporting System
Run Date: August 5, 2004, 10:39 AM

TFR Industry Aggregate Report
99114 - OTS-Regulated: Midwest Region (Geog)
March 2004

Frozen Aggregated Data
(\$Thousands)

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Other Codes As of Mar 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	1	\$ 8
4	Net income(loss) from leasing or subleasing space	47	\$ 1,002
5	Net income(loss) from real estate held for invest	7	\$ 406
6	Net income(loss)-equity invest in uncons sub org	6	\$ 445
7	Net income(loss) from leased property	15	\$ 1,349
9	Net income from data processing lease/services	6	\$ 2,615
11	Adjustments to prior periods	1	\$ 3
14	Interest Income from CNFIs reported on SC655	1	\$ 34
15	Income from corporate-owned life insurance	56	\$ 11,642
19	Realized/unrealized gains on derivatives	3	\$ 201
99	Other	181	\$ 18,245

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	34	\$ 467
2	OTS assessments	53	\$ 686
3	Interest expense on income taxes	1	\$ 15
6	Supervisory examination fees	34	\$ 436
7	Office supplies, printing, and postage	172	\$ 27,538
8	Telephone, including data lines	84	\$ 7,192
9	Loan origination expense	39	\$ 3,787
10	ATM expense	26	\$ 17,215
13	Misc taxes other than income & real estate	7	\$ 207
15	Foreclosure expenses	4	\$ 170
17	Charitable contributions	11	\$ 1,809
18	Minority Interest	2	\$ 407
19	Realized/unrealized losses on derivatives	1	\$ 50
99	Other	156	\$ 30,586

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99114 - OTS-Regulated: Midwest Region (Geog)	(\$Thousands)
Run Date: August 5, 2004, 10:39 AM	March 2004	

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YTD - Interest Income - Total	Y_SO11	\$ 1,489,120	\$ 6,217,083	\$ 4,879,300	\$ 3,300,625	\$ 1,668,702
YTD - Deposits and Investment Securities	Y_SO115	\$ 97,757	N/A	N/A	N/A	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 211,540	N/A	N/A	N/A	N/A
YTD - Mortgage Loans	Y_SO141	\$ 867,755	N/A	N/A	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 65,074	\$ 275,691	\$ 213,375	\$ 139,588	\$ 68,368
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 246,994	N/A	N/A	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 15,748	N/A	N/A	N/A	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 15,606	N/A	N/A	N/A	N/A
YTD - Other	Y_SO185	\$ 142	N/A	N/A	N/A	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 603,198	\$ 2,713,525	\$ 2,164,230	\$ 1,477,866	\$ 756,006
YTD - Deposits	Y_SO215	\$ 331,038	\$ 1,537,319	\$ 1,228,436	\$ 842,675	\$ 433,284
YTD - Escrows	Y_SO225	\$ 135	N/A	N/A	N/A	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 242,751	\$ 1,029,494	\$ 817,882	\$ 555,103	\$ 281,687
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 3,447	\$ 3,151	\$ 2,454	\$ 1,424	\$ 716
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 25,827	\$ 142,769	\$ 114,928	\$ 78,362	\$ 40,199
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 119	\$ 102	\$ 74	\$ 33
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 901,670	N/A	N/A	N/A	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 52,351	\$ 277,262	\$ 230,672	\$ 162,594	\$ 79,469
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 849,319	N/A	N/A	N/A	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 440,379	N/A	N/A	N/A	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$- 5,196	\$- 36,684	\$- 69,401	\$- 113,391	\$- 36,194
YTD - Other Fees and Charges	Y_SO420	\$ 299,419	\$ 1,223,426	\$ 974,191	\$ 628,763	\$ 292,938
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 105,993	\$ 712,797	\$ 670,658	\$ 456,798	\$ 181,268
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 94,960	\$ 719,072	\$ 654,240	\$ 434,851	\$ 183,347
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 3,732	\$- 13,473	\$- 11,124	\$- 9,626	\$- 3,934
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 106	\$- 4,843	\$ 17,925	\$ 24,970	\$- 1,862
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 33	\$ 300	\$ 298	\$ 317	\$ 192
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 1,666	\$ 2,411	\$ 1,901	\$ 1,792	\$ 499
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 13,062	\$ 12,137	\$ 9,013	\$ 4,335	\$ 2,760
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 102	\$- 2,807	\$- 1,595	\$ 159	\$ 266
YTD - Other Noninterest Income	Y_SO488	\$ 40,163	N/A	N/A	N/A	N/A

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99114 - OTS-Regulated: Midwest Region (Geog)	(\$Thousands)
Run Date: August 5, 2004, 10:39 AM	March 2004	

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Noninterest Expense - Total	Y_SO51	\$ 834,001	\$ 3,262,816	\$ 2,558,081	\$ 1,684,745	\$ 814,338
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 421,706	\$ 1,683,030	\$ 1,325,370	\$ 880,366	\$ 425,557
YTD - Legal Expense	Y_SO520	\$ 5,780	\$ 24,116	\$ 20,072	\$ 14,400	\$ 6,151
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 144,406	\$ 580,389	\$ 456,315	\$ 301,416	\$ 149,571
YTD - Marketing and Other Professional Services	Y_SO540	\$ 76,726	\$ 257,199	\$ 189,789	\$ 123,425	\$ 58,279
YTD - Loan Servicing Fees	Y_SO550	\$ 11,396	\$ 51,117	\$ 40,423	\$ 28,871	\$ 15,704
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 6,798	\$ 16,690	\$ 10,864	\$ 7,492	\$ 3,858
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 4,458	\$ 21,485	\$ 13,026	\$ 7,793	\$ 3,593
YTD - Other Noninterest Expense	Y_SO580	\$ 162,731	\$ 628,791	\$ 502,223	\$ 320,983	\$ 151,625
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 455,697	\$ 2,043,212	\$ 1,624,229	\$ 1,059,265	\$ 506,654
YTD - Income Taxes - Total	Y_SO71	\$ 120,114	\$ 566,190	\$ 458,758	\$ 299,769	\$ 143,877
YTD - Federal	Y_SO710	\$ 113,168	\$ 525,559	\$ 424,715	\$ 277,384	\$ 132,536
YTD - State, Local, and Other	Y_SO720	\$ 6,946	\$ 40,631	\$ 34,043	\$ 22,385	\$ 11,341
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 335,583	\$ 1,477,023	\$ 1,165,472	\$ 759,496	\$ 362,777
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$- 176	\$- 204	\$- 204	\$- 229
YTD - Net Income (Loss)	Y_SO91	\$ 335,583	\$ 1,476,847	\$ 1,165,268	\$ 759,292	\$ 362,548

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 822,883	\$ 834,803	\$ 852,701	\$ 843,257	\$ 845,017
Net Provision for Loss	VA115	\$ 53,443	\$ 56,527	\$ 65,071	\$ 84,161	\$ 78,352
Transfers	VA125	\$- 312	\$ 142	\$- 2,557	\$- 2,657	\$- 4,285
Recoveries	VA135	\$ 14,818	\$ 13,044	\$ 14,578	\$ 16,473	\$ 12,678
Adjustments	VA145	\$ 3,548	\$ 5,932	\$ 2,021	\$ 3,880	\$ 2,603
Charge-offs	VA155	\$ 79,676	\$ 85,155	\$ 65,892	\$ 93,735	\$ 87,603
General Valuation Allowances - Ending Balance	VA165	\$ 814,704	\$ 825,293	\$ 865,922	\$ 851,379	\$ 846,762
Specific Valuation Allowances - Beginning Balance	VA108	\$ 31,511	\$ 40,412	\$ 35,444	\$ 33,389	\$ 27,949
Net Provision for Loss	VA118	\$ 3,357	\$ 4,949	\$ 8,150	\$ 4,341	\$ 4,710
Transfers	VA128	\$ 312	\$- 142	\$ 2,557	\$ 2,657	\$ 4,285
Adjustments	VA148	\$ 2	\$- 199	\$- 123	\$ 121	\$- 22
Charge-offs	VA158	\$ 4,743	\$ 12,950	\$ 5,300	\$ 5,064	\$ 3,402

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99114 - OTS-Regulated: Midwest Region (Geog)	(\$Thousands)
Run Date: August 5, 2004, 10:39 AM	March 2004	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Specific Valuation Allowances - Ending Balance	VA168	\$ 30,439	\$ 32,070	\$ 40,728	\$ 35,444	\$ 33,520
Total Valuation Allowances - Beginning Balance	VA110	\$ 854,394	\$ 875,215	\$ 888,145	\$ 876,646	\$ 872,966
Net Provision for Loss	VA120	\$ 56,800	\$ 61,476	\$ 73,221	\$ 88,502	\$ 83,062
Recoveries	VA140	\$ 14,818	\$ 13,044	\$ 14,578	\$ 16,473	\$ 12,678
Adjustments	VA150	\$ 3,550	\$ 5,733	\$ 1,898	\$ 4,001	\$ 2,581
Charge-offs	VA160	\$ 84,419	\$ 98,105	\$ 71,192	\$ 98,799	\$ 91,005
Total Valuation Allowances - Ending Balance	VA170	\$ 845,143	\$ 857,363	\$ 906,650	\$ 886,823	\$ 880,282
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 79,676	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA36	\$ 1	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA370	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA46	\$ 15,878	\$ 13,825	\$ 10,616	\$ 14,695	\$ 9,125
Construction - Total	SUB2030	\$ 806	\$ 2,382	\$ 1,938	\$ 8,308	\$ 1,478
1-4 Dwelling Units	VA420	\$ 756	\$ 895	\$ 1,751	\$ 727	\$ 264
Multifamily (5 or more) Dwelling Units	VA430	\$ 50	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 1,487	\$ 187	\$ 7,581	\$ 1,214
Permanent - Total	SUB2041	\$ 15,072	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 1,262	\$ 943	\$ 1,034	\$ 439	\$ 946
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 2,067	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 2,071	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 157	\$ 254	\$ 0	\$ 33	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 9,515	\$ 5,192	\$ 3,663	\$ 1,477	\$ 2,294
Land	VA490	\$ 0	\$ 226	\$ 587	\$ 602	\$ 75
Nonmortgage Loans - Total	VA56	\$ 57,032	\$ 64,034	\$ 50,289	\$ 75,567	\$ 75,453
Commercial Loans	VA520	\$ 10,108	\$ 17,024	\$ 3,472	\$ 22,589	\$ 23,025
Consumer Loans - Total	SUB2061	\$ 46,924	N/A	N/A	N/A	N/A
Loans on Deposits	VA510	\$ 11	\$ 14	\$ 20	\$ 8	\$ 54
Home Improvement Loans	VA516	\$ 32	\$ 308	\$ 314	\$ 326	\$ 303
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 22
Auto Loans	VA540	\$ 9,153	\$ 8,736	\$ 9,770	\$ 10,492	\$ 10,658
Mobile Home Loans	VA550	\$ 71	\$ 150	\$ 49	\$ 59	\$ 109
Credit Cards	VA556	\$ 35,131	\$ 35,430	\$ 34,075	\$ 39,533	\$ 38,810
Other	VA560	\$ 2,526	\$ 2,356	\$ 2,589	\$ 2,560	\$ 2,472
Repossessed Assets - Total	VA60	\$ 1,719	\$ 2,404	\$ 577	\$ 433	\$ 313

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99114 - OTS-Regulated: Midwest Region (Geog)	(\$Thousands)
Run Date: August 5, 2004, 10:39 AM	March 2004	

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 99	\$ 73	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 436	\$ 185	\$ 261	\$ 255	\$ 185
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 19	\$ 77	\$ 7	\$ 18
Real Estate - Nonresidential (Except Land)	VA625	\$ 811	\$ 358	\$ 88	\$ 2	\$ 68
Real Estate - Land	VA628	\$ 61	\$ 7	\$ 0	\$ 40	\$ 2
Other Repossessed Assets	VA630	\$ 411	\$ 1,835	\$ 52	\$ 56	\$ 40
Real Estate Held for Investment	VA70	\$ 0	\$ 96	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 5,046	\$ 4,804	\$ 4,402	\$ 3,004	\$ 2,700
GVA Recoveries - Assets - Total	SUB2126	\$ 14,818	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA37	\$ 1	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA371	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA47	\$ 1,752	\$ 1,828	\$ 1,492	\$ 3,136	\$ 2,116
Construction - Total	SUB2130	\$ 17	\$ 218	\$ 73	\$ 1,059	\$ 11
1-4 Dwelling Units	VA421	\$ 15	\$ 160	\$ 73	\$ 559	\$ 11
Multifamily (5 or more) Dwelling Units	VA431	\$ 2	\$ 0	\$ 0	\$ 500	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 58	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 1,735	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 255	\$ 201	\$ 73	\$ 216	\$ 40
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 741	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 660	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 9	\$ 0	\$ 0	\$ 1	\$ 213
Nonresidential Property (Except Land)	VA481	\$ 41	\$ 187	\$ 75	\$ 777	\$ 377
Land	VA491	\$ 29	\$ 0	\$ 63	\$ 25	\$ 16
Nonmortgage Loans - Total	VA57	\$ 12,874	\$ 10,935	\$ 13,000	\$ 13,298	\$ 10,438
Commercial Loans	VA521	\$ 3,896	\$ 1,728	\$ 3,259	\$ 4,765	\$ 1,971
Consumer Loans - Total	SUB2161	\$ 8,978	N/A	N/A	N/A	N/A
Loans on Deposits	VA511	\$ 4	\$ 2	\$ 3	\$ 3	\$ 3
Home Improvement Loans	VA517	\$ 3	\$ 18	\$ 32	\$ 8	\$ 10
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 3,038	\$ 3,600	\$ 4,123	\$ 3,823	\$ 3,820
Mobile Home Loans	VA551	\$ 30	\$ 49	\$ 14	\$ 21	\$ 48
Credit Cards	VA557	\$ 5,312	\$ 5,006	\$ 5,033	\$ 4,322	\$ 3,963
Other	VA561	\$ 591	\$ 532	\$ 535	\$ 355	\$ 623

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99114 - OTS-Regulated: Midwest Region (Geog)	(\$Thousands)
Run Date: August 5, 2004, 10:39 AM	March 2004	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 191	\$ 98	\$ 86	\$ 23	\$ 117
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 3,670	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA38	\$- 272	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA372	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA48	\$ 3,596	\$- 232	\$ 2,171	\$ 3,782	\$ 2,499
Construction - Total	SUB2230	\$ 571	\$- 199	\$- 1,439	\$ 1,312	\$ 906
1-4 Dwelling Units	VA422	\$ 571	\$- 300	\$- 1,441	\$ 1,235	\$ 906
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 101	\$ 2	\$ 77	\$ 0
Permanent - Total	SUB2241	\$ 3,025	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 101	\$ 16	\$- 21	\$- 7	\$ 52
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 700	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 72	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 1	\$ 352	\$- 7
Nonresidential Property (Except Land)	VA482	\$ 2,364	\$ 56	\$- 715	\$ 628	\$ 570
Land	VA492	\$- 10	\$ 194	\$ 5	\$ 9	\$- 6
Nonmortgage Loans - Total	VA58	\$- 546	\$ 3,498	\$ 6,910	\$ 2,709	\$ 5,605
Commercial Loans	VA522	\$- 910	\$ 1,893	\$ 5,282	\$ 1,215	\$ 4,201
Consumer Loans - Total	SUB2261	\$ 364	N/A	N/A	N/A	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 8	\$ 0	\$ 0
Home Improvement Loans	VA518	\$- 5	\$ 3	\$- 1	\$ 1	\$ 41
Education Loans	VA532	\$ 50	\$ 46	\$ 48	\$ 48	\$ 30
Auto Loans	VA542	\$- 2	\$ 830	\$ 991	\$ 855	\$ 760
Mobile Home Loans	VA552	\$- 15	\$ 6	\$- 17	\$ 119	\$ 10
Credit Cards	VA558	\$ 3	\$ 710	\$- 3	\$ 31	\$ 36
Other	VA562	\$ 333	\$ 28	\$ 602	\$ 440	\$ 527
Reposessed Assets - Total	VA62	\$ 489	\$ 570	\$ 858	\$ 620	\$ 203
Real Estate - Construction	VA606	\$ 2	\$ 35	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 386	\$ 229	\$ 800	\$ 391	\$ 1
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 35	\$ 0	\$ 0	\$ 55
Real Estate - Nonresidential (Except Land)	VA626	\$ 65	\$ 44	\$ 70	\$ 157	\$ 94
Real Estate - Land	VA629	\$- 25	\$ 200	\$ 3	\$- 4	\$ 17
Other Reposessed Assets	VA632	\$ 61	\$ 27	\$- 15	\$ 76	\$ 36

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 10:39 AM	TFR Industry Aggregate Report 99114 - OTS-Regulated: Midwest Region (Geog) March 2004	Frozen Aggregated Data (\$Thousands)
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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate Held for Investment	VA72	\$ 5	\$- 96	\$ 5	\$ 0	\$- 71
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 398	\$ 977	\$ 754	\$- 47	\$ 138
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 68,528	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA39	\$- 272	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA375	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA49	\$ 17,722	\$ 11,765	\$ 11,295	\$ 15,341	\$ 9,508
Construction - Total	SUB2330	\$ 1,360	\$ 1,965	\$ 426	\$ 8,561	\$ 2,373
1-4 Dwelling Units	VA425	\$ 1,312	\$ 435	\$ 237	\$ 1,403	\$ 1,159
Multifamily (5 or more) Dwelling Units	VA435	\$ 48	\$ 0	\$ 0	\$- 500	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 1,530	\$ 189	\$ 7,658	\$ 1,214
Permanent - Total	SUB2341	\$ 16,362	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 906	\$ 758	\$ 940	\$ 216	\$ 958
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 2,026	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 1,483	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 148	\$ 254	\$ 1	\$ 384	\$- 220
Nonresidential Property (Except Land)	VA485	\$ 11,838	\$ 5,061	\$ 2,873	\$ 1,328	\$ 2,487
Land	VA495	\$- 39	\$ 420	\$ 529	\$ 586	\$ 53
Nonmortgage Loans - Total	VA59	\$ 43,612	\$ 56,597	\$ 44,199	\$ 64,978	\$ 70,620
Commercial Loans	VA525	\$ 5,302	\$ 17,189	\$ 5,495	\$ 19,039	\$ 25,255
Consumer Loans - Total	SUB2361	\$ 38,310	N/A	N/A	N/A	N/A
Loans on Deposits	VA515	\$ 7	\$ 12	\$ 25	\$ 5	\$ 51
Home Improvement Loans	VA519	\$ 24	\$ 293	\$ 281	\$ 319	\$ 334
Education Loans	VA535	\$ 50	\$ 46	\$ 48	\$ 48	\$ 52
Auto Loans	VA545	\$ 6,113	\$ 5,966	\$ 6,637	\$ 7,524	\$ 7,598
Mobile Home Loans	VA555	\$ 26	\$ 107	\$ 18	\$ 157	\$ 71
Credit Cards	VA559	\$ 29,822	\$ 31,134	\$ 29,039	\$ 35,241	\$ 34,883
Other	VA565	\$ 2,268	\$ 1,852	\$ 2,656	\$ 2,645	\$ 2,376
Repossessed Assets - Total	VA65	\$ 2,208	\$ 2,974	\$ 1,435	\$ 1,053	\$ 516
Real Estate - Construction	VA607	\$ 2	\$ 35	\$ 99	\$ 73	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 822	\$ 414	\$ 1,061	\$ 646	\$ 186
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 54	\$ 77	\$ 7	\$ 73
Real Estate - Nonresidential (Except Land)	VA627	\$ 876	\$ 402	\$ 158	\$ 159	\$ 162
Real Estate - Land	VA631	\$ 36	\$ 207	\$ 3	\$ 36	\$ 19

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99114 - OTS-Regulated: Midwest Region (Geog)	(\$Thousands)
Run Date: August 5, 2004, 10:39 AM	March 2004	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Other Repossessed Assets	VA633	\$ 472	\$ 1,862	\$ 37	\$ 132	\$ 76
Real Estate Held for Investment	VA75	\$ 5	\$ 0	\$ 5	\$ 0	\$- 71
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 5,253	\$ 5,683	\$ 5,070	\$ 2,934	\$ 2,721
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 36,289	\$ 57,888	\$ 51,962	\$ 65,461	\$ 54,013
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 184,224	N/A	N/A	N/A	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 148,985	\$ 161,961	\$ 147,093	\$ 121,504	\$ 92,135
Construction	VA951	\$ 1,821	\$ 5,343	\$ 6,787	\$ 16,377	\$ 4,175
Permanent - 1-4 Dwelling Units	VA952	\$ 144,157	\$ 135,101	\$ 130,532	\$ 98,647	\$ 79,752
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 222	\$ 40	\$ 306	\$ 2,417
Permanent - Nonresidential (Except Land)	VA954	\$ 1,063	\$ 21,048	\$ 9,268	\$ 4,548	\$ 5,169
Permanent - Land	VA955	\$ 1,944	\$ 247	\$ 466	\$ 1,626	\$ 622
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 775,396	\$ 795,727	\$ 860,619	\$ 946,274	\$ 920,349
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 1,173,828	\$ 1,226,021	\$ 1,429,225	\$ 1,276,487	\$ 1,280,488
Substandard	VA965	\$ 1,152,723	\$ 1,201,838	\$ 1,390,700	\$ 1,251,523	\$ 1,227,407
Doubtful	VA970	\$ 20,958	\$ 24,120	\$ 38,507	\$ 24,964	\$ 53,081
Loss	VA975	\$ 147	\$ 63	\$ 18	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 1,231,987	\$ 1,280,285	\$ 1,271,260	\$ 1,236,378	\$ 1,424,091
Mortgages - Total	SUB2421	\$ 943,834	N/A	N/A	N/A	N/A
Construction and Land Loans	SUB2430	\$ 96,877	\$ 97,344	\$ 113,142	\$ 87,925	\$ 182,844
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 604,740	N/A	N/A	N/A	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 257,256	\$ 184,607	\$ 199,162	\$ 209,361	\$ 228,564
Nonmortgages - Total	SUB2461	\$ 288,153	N/A	N/A	N/A	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 788,958	\$ 867,773	\$ 847,845	\$ 824,616	\$ 946,519
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 668,912	\$ 764,714	\$ 730,574	\$ 711,317	\$ 818,841
Mortgage Loans - Total	SUB2481	\$ 503,854	N/A	N/A	N/A	N/A
Construction	PD115	\$ 41,508	\$ 40,690	\$ 41,636	\$ 25,652	\$ 81,952

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99114 - OTS-Regulated: Midwest Region (Geog)	(\$Thousands)
Run Date: August 5, 2004, 10:39 AM	March 2004	

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 52,573	\$ 433,959	\$ 397,149	\$ 410,774	\$ 421,004
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 289,907	N/A	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 31,124	N/A	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 12,654	\$ 14,959	\$ 18,514	\$ 19,610	\$ 12,911
Permanent - Nonresidential Property (Except Land)	PD135	\$ 69,115	\$ 70,343	\$ 63,884	\$ 62,615	\$ 91,129
Permanent - Land	PD138	\$ 6,973	\$ 8,877	\$ 13,040	\$ 8,239	\$ 8,612
Nonmortgage Loans - Commercial Loans	PD140	\$ 45,112	\$ 44,056	\$ 48,628	\$ 42,883	\$ 52,303
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 119,946	N/A	N/A	N/A	N/A
Loans on Deposits	PD161	\$ 2,476	\$ 2,481	\$ 2,010	\$ 1,795	\$ 2,101
Home Improvement Loans	PD163	\$ 306	\$ 2,251	\$ 2,363	\$ 2,648	\$ 3,303
Education Loans	PD165	\$ 7,732	\$ 9,691	\$ 9,055	\$ 8,132	\$ 9,132
Auto Loans	PD167	\$ 33,531	\$ 44,843	\$ 44,249	\$ 44,707	\$ 44,046
Mobile Home Loans	PD169	\$ 1,108	\$ 1,279	\$ 1,021	\$ 988	\$ 1,361
Credit Cards	PD171	\$ 64,078	\$ 74,533	\$ 68,878	\$ 62,963	\$ 66,642
Other	PD180	\$ 10,715	\$ 16,752	\$ 20,147	\$ 20,310	\$ 24,345
Memo - Troubled Debt Restructured Included Above	PD190	\$ 2,170	N/A	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 15,662	N/A	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 120,046	\$ 103,059	\$ 117,271	\$ 113,299	\$ 127,678
Mortgage Loans - Total	SUB2491	\$ 81,954	N/A	N/A	N/A	N/A
Construction	PD215	\$ 2,508	\$ 2,009	\$ 3,948	\$ 5,110	\$ 18,961
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 3,484	\$ 40,638	\$ 41,746	\$ 38,381	\$ 39,370
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 31,984	N/A	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 981	N/A	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 36,310	\$ 3,313	\$ 1,053	\$ 1,706	\$ 3,255
Permanent - Nonresidential Property (Except Land)	PD235	\$ 3,866	\$ 12,204	\$ 15,759	\$ 18,205	\$ 11,367
Permanent - Land	PD238	\$ 2,821	\$ 1,042	\$ 5,886	\$ 3,538	\$ 2,508
Nonmortgage Loans - Commercial Loans	PD240	\$ 1,871	\$ 5,156	\$ 10,167	\$ 8,234	\$ 10,204
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 36,221	N/A	N/A	N/A	N/A
Loans on Deposits	PD261	\$ 371	\$ 289	\$ 427	\$ 525	\$ 227
Home Improvement Loans	PD263	\$ 0	\$ 244	\$ 387	\$ 301	\$ 328
Education Loans	PD265	\$ 594	\$ 750	\$ 571	\$ 600	\$ 791
Auto Loans	PD267	\$ 2,211	\$ 3,014	\$ 2,913	\$ 2,935	\$ 3,284
Mobile Home Loans	PD269	\$ 79	\$ 65	\$ 171	\$ 129	\$ 39

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 10:39 AM	TFR Industry Aggregate Report 99114 - OTS-Regulated: Midwest Region (Geog) March 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	PD271	\$ 31,762	\$ 32,580	\$ 32,198	\$ 30,923	\$ 35,170
Other	PD280	\$ 1,204	\$ 1,755	\$ 2,045	\$ 2,712	\$ 2,174
Memo - Troubled Debt Restructured Included Above	PD290	\$ 732	N/A	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 9,528	N/A	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 443,029	\$ 412,512	\$ 423,415	\$ 411,762	\$ 477,572
Mortgage Loans - Total	SUB2501	\$ 358,026	N/A	N/A	N/A	N/A
Construction	PD315	\$ 37,822	\$ 39,660	\$ 43,395	\$ 37,861	\$ 59,862
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 20,555	\$ 199,141	\$ 181,759	\$ 187,453	\$ 196,961
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 160,715	N/A	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 13,417	N/A	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 17,777	\$ 11,201	\$ 11,984	\$ 13,590	\$ 14,268
Permanent - Nonresidential Property (Except Land)	PD335	\$ 102,495	\$ 57,602	\$ 63,805	\$ 74,333	\$ 73,565
Permanent - Land	PD338	\$ 5,245	\$ 5,066	\$ 5,237	\$ 7,525	\$ 10,949
Nonmortgage Loans - Commercial Loans	PD340	\$ 48,762	\$ 57,178	\$ 75,533	\$ 59,120	\$ 89,620
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 36,241	N/A	N/A	N/A	N/A
Loans on Deposits	PD361	\$ 226	\$ 161	\$ 371	\$ 535	\$ 524
Home Improvement Loans	PD363	\$ 89	\$ 520	\$ 742	\$ 949	\$ 1,027
Education Loans	PD365	\$ 21,552	\$ 22,167	\$ 21,049	\$ 9,899	\$ 9,947
Auto Loans	PD367	\$ 6,649	\$ 8,959	\$ 8,531	\$ 8,318	\$ 8,809
Mobile Home Loans	PD369	\$ 387	\$ 438	\$ 483	\$ 353	\$ 449
Credit Cards	PD371	\$ 5,577	\$ 5,095	\$ 5,033	\$ 5,350	\$ 5,385
Other	PD380	\$ 1,761	\$ 5,324	\$ 5,493	\$ 6,476	\$ 6,206
Memo - Troubled Debt Restructured Included Above	PD390	\$ 29,162	N/A	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 26,925	N/A	N/A	N/A	N/A

Schedule LD --- Loan Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 1,580,246	\$ 1,525,130	\$ 1,656,014	\$ 1,581,454	\$ 1,706,451
90% up to 100% LTV	LD110	\$ 1,348,923	\$ 1,332,911	\$ 1,426,818	\$ 1,352,597	\$ 1,460,155
100% and greater LTV	LD120	\$ 231,323	\$ 192,219	\$ 229,196	\$ 228,857	\$ 246,296
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 35,280	\$ 36,765	\$ 33,697	\$ 35,462	\$ 41,741

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99114 - OTS-Regulated: Midwest Region (Geog)	(\$Thousands)
Run Date: August 5, 2004, 10:39 AM	March 2004	

***** PUBLIC *****

Schedule LD --- Loan Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - Total	SUB5240	\$ 22,839	\$ 25,497	\$ 20,833	\$ 21,550	\$ 28,423
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 20,176	\$ 22,755	\$ 18,458	\$ 19,395	\$ 26,158
90% up to 100% LTV	LD210	\$ 15,171	\$ 17,280	\$ 14,397	\$ 15,026	\$ 21,084
100% and greater LTV	LD220	\$ 5,005	\$ 5,475	\$ 4,061	\$ 4,369	\$ 5,074
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 2,663	\$ 2,742	\$ 2,375	\$ 2,155	\$ 2,265
90% up to 100% LTV	LD230	\$ 2,307	\$ 2,595	\$ 1,939	\$ 2,053	\$ 2,069
100% and greater LTV	LD240	\$ 356	\$ 147	\$ 436	\$ 102	\$ 196
Nonaccrual - Total	SUB5230	\$ 12,441	\$ 11,268	\$ 12,864	\$ 13,912	\$ 13,318
90% up to 100% LTV	LD250	\$ 7,457	\$ 8,215	\$ 9,866	\$ 10,669	\$ 10,193
100% and greater LTV	LD260	\$ 4,984	\$ 3,053	\$ 2,998	\$ 3,243	\$ 3,125
Net Charge-offs - Total	SUB5300	\$ 231	\$ 24	\$ 499	\$ 349	\$ 206
90% up to 100% LTV	LD310	\$ 200	\$ - 25	\$ 424	\$ 182	\$ 105
100% and greater LTV	LD320	\$ 31	\$ 49	\$ 75	\$ 167	\$ 101
Purchases - Total	SUB5320	\$ 7,761	\$ 75,503	\$ 51,463	\$ 17,810	\$ 44,066
90% up to 100% LTV	LD410	\$ 6,369	\$ 73,513	\$ 49,432	\$ 17,444	\$ 39,389
100% and greater LTV	LD420	\$ 1,392	\$ 1,990	\$ 2,031	\$ 366	\$ 4,677
Originations - Total	SUB5330	\$ 375,544	\$ 556,661	\$ 691,686	\$ 696,951	\$ 648,928
90% up to 100% LTV	LD430	\$ 279,501	\$ 442,521	\$ 585,039	\$ 599,896	\$ 587,940
100% and greater LTV	LD440	\$ 96,043	\$ 114,140	\$ 106,647	\$ 97,055	\$ 60,988
Sales - Total	SUB5340	\$ 334,542	\$ 419,348	\$ 633,503	\$ 489,919	\$ 555,647
90% up to 100% LTV	LD450	\$ 266,992	\$ 338,152	\$ 523,824	\$ 416,616	\$ 493,292
100% and greater LTV	LD460	\$ 67,550	\$ 81,196	\$ 109,679	\$ 73,303	\$ 62,355

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 5,798,172	\$ 5,477,934	\$ 5,215,801	\$ 6,075,013	\$ 5,770,097
Mortgage Construction Loans	CC105	\$ 4,366,210	\$ 4,179,014	\$ 3,973,302	\$ 4,237,027	\$ 3,845,863
Other Mortgage Loans	CC115	\$ 1,431,962	\$ 1,298,920	\$ 1,242,499	\$ 1,837,986	\$ 1,924,234
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 188,942	\$ 202,638	\$ 174,765	\$ 177,884	\$ 146,400
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 6,046,802	\$ 3,428,978	\$ 5,343,325	\$ 10,624,926	\$ 9,109,476
1-4 Dwelling Units	CC280	\$ 5,324,412	\$ 2,830,908	\$ 4,636,869	\$ 10,066,460	\$ 8,522,322
Multifamily (5 or more) Dwelling Units	CC290	\$ 248,868	\$ 191,531	\$ 185,900	\$ 190,934	\$ 108,502
All Other Real Estate	CC300	\$ 473,522	\$ 406,539	\$ 520,556	\$ 367,532	\$ 478,652
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 798,416	\$ 730,207	\$ 671,263	\$ 619,382	\$ 575,196

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 10:39 AM	TFR Industry Aggregate Report 99114 - OTS-Regulated: Midwest Region (Geog) March 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Loans	CC320	\$ 448,556	\$ 245,295	\$ 452,673	\$ 776,535	\$ 767,040
Commitments Outstanding to Sell Loans	CC330	\$ 3,501,156	\$ 2,065,759	\$ 3,460,843	\$ 10,053,428	\$ 7,108,760
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 21,404	N/A	N/A	N/A	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 738,150	N/A	N/A	N/A	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 62,277	N/A	N/A	N/A	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 1,120	N/A	N/A	N/A	N/A
Unused Lines of Credit - Total	SUB3361	\$ 45,652,679	N/A	N/A	N/A	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 4,179,705	N/A	N/A	N/A	N/A
Commercial Lines	CC420	\$ 3,459,991	\$ 3,264,474	\$ 3,149,297	\$ 2,551,249	\$ 2,524,966
Open-End Consumer Lines - Credit Cards	CC423	\$ 37,756,078	N/A	N/A	N/A	N/A
Open-End Consumer Lines - Other	CC425	\$ 256,905	N/A	N/A	N/A	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 378,919	\$ 352,400	\$ 402,279	\$ 357,639	\$ 364,547
Commercial	CC430	\$ 64,388	\$ 83,447	\$ 81,144	\$ 52,879	\$ 56,406
Standby, Not Included on CC465 or CC468	CC435	\$ 314,531	\$ 268,953	\$ 321,135	\$ 304,760	\$ 308,141
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 13,294,239	\$ 11,466,131	\$ 11,927,196	\$ 9,544,472	\$ 8,663,182
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 208,968	\$ 195,151	\$ 192,096	\$ 174,949	\$ 167,811
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 514,932	\$ 513,824	\$ 785,135	\$ 558,923	\$ 527,079
Other Contingent Liabilities	CC480	\$ 1,225	\$ 35,409	\$ 47,559	\$ 47,772	\$ 44,275
Contingent Assets	CC490	\$ 16,033	\$ 16,717	\$ 18,323	\$ 20,751	\$ 21,799

Schedule CF --- Consolidated Cash Flow Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 2,216,241	N/A	N/A	N/A	N/A
Pass-Through Securities	CF143	\$ 1,927,449	\$ 2,767,574	\$ 4,319,464	\$ 4,082,266	\$ 3,665,235
Other Mortgage-Backed Securities	CF153	\$ 288,792	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 420,408	N/A	N/A	N/A	N/A
Pass-Through Securities	CF145	\$ 401,501	\$ 776,702	\$ 1,249,010	\$ 1,324,934	\$ 736,347
Other Mortgage-Backed Securities	CF155	\$ 18,907	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 1,795,833	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 1,188,568	\$ 1,619,699	\$ 2,667,460	\$ 2,213,569	\$ 1,606,200
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 169,920	N/A	N/A	N/A	N/A

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99114 - OTS-Regulated: Midwest Region (Geog)	(\$Thousands)
Run Date: August 5, 2004, 10:39 AM	March 2004	

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans Disbursed - Total	SUB3831	\$ 13,778,833	N/A	N/A	N/A	N/A
Construction Loans - Total	SUB3840	\$ 1,951,809	\$ 2,067,933	\$ 2,062,048	\$ 1,869,437	\$ 1,627,667
1-4 Dwelling Units	CF190	\$ 1,382,956	\$ 1,504,202	\$ 1,555,468	\$ 1,528,611	\$ 1,218,764
Multifamily (5 or more) Dwelling Units	CF200	\$ 292,544	\$ 332,121	\$ 304,121	\$ 181,223	\$ 231,413
Nonresidential	CF210	\$ 276,309	\$ 231,610	\$ 202,459	\$ 159,603	\$ 177,490
Permanent Loans - Total	SUB3851	\$ 11,827,024	N/A	N/A	N/A	N/A
1-4 Dwelling Units	CF225	\$ 10,665,165	\$ 10,339,465	\$ 20,870,467	\$ 21,417,079	\$ 16,561,106
Multifamily (5 or more) Dwelling Units	CF245	\$ 211,419	\$ 252,690	\$ 260,454	\$ 217,648	\$ 175,468
Nonresidential (Except Land)	CF260	\$ 701,235	\$ 759,342	\$ 795,867	\$ 841,460	\$ 613,335
Land	CF270	\$ 249,205	\$ 282,846	\$ 295,074	\$ 158,223	\$ 154,469
Loans and Participations Purchased - Total	SUB3880	\$ 2,355,895	\$ 2,673,995	\$ 4,587,955	\$ 4,209,490	\$ 4,172,964
Secured by 1-4 Dwelling Units	CF280	\$ 2,083,346	\$ 2,450,963	\$ 4,326,234	\$ 3,971,854	\$ 3,980,344
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 101,199	\$ 64,954	\$ 96,783	\$ 62,743	\$ 98,348
Secured by Nonresidential	CF300	\$ 171,350	\$ 158,078	\$ 164,938	\$ 174,893	\$ 94,272
Loans and Participations Sold - Total	SUB3890	\$ 7,525,828	\$ 8,721,142	\$ 18,410,707	\$ 17,665,128	\$ 14,391,550
Secured by 1-4 Dwelling Units	CF310	\$ 7,393,991	\$ 8,570,180	\$ 18,324,719	\$ 17,554,886	\$ 14,306,257
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 77,891	\$ 61,398	\$ 21,185	\$ 47,371	\$ 42,120
Secured by Nonresidential	CF330	\$ 53,946	\$ 89,564	\$ 64,803	\$ 62,871	\$ 43,173
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 5,169,933	\$- 6,047,147	\$- 13,822,752	\$- 13,455,638	\$- 10,218,586
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 7,250,222	\$ 7,811,135	\$ 11,622,652	\$ 10,363,077	\$ 8,722,220
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 48,348	\$- 91,248	\$ 28,705	\$ 67,734	\$- 125,764
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 3,520,955	\$ 1,132,369	\$ 3,906,083	\$ 3,848,349	\$ 3,384,974
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 1,310,330	N/A	N/A	N/A	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 9,644,530	\$ 10,056,861	\$ 9,756,770	\$ 9,954,246	\$ 8,410,452
Commercial	CF390	\$ 3,230,086	\$ 3,254,452	\$ 2,778,169	\$ 3,203,994	\$ 2,768,681
Consumer	CF400	\$ 6,414,444	\$ 6,802,409	\$ 6,978,601	\$ 6,750,252	\$ 5,641,771
Nonmortgage Loans - Sales - Total	SUB3915	\$ 2,249,560	N/A	N/A	N/A	N/A
Commercial	CF395	\$ 355,015	N/A	N/A	N/A	N/A
Consumer	CF405	\$ 1,894,545	N/A	N/A	N/A	N/A
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 7,394,970	N/A	N/A	N/A	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 1,304,080	\$ 465,077	\$- 55,618	\$ 884,141	\$ 2,058,126
New Deposits Received less Deposits Withdrawn	CF420	\$ 1,036,101	\$ 196,160	\$- 360,093	\$ 557,830	\$ 1,714,800
Interest Credited to Deposits	CF430	\$ 267,979	\$ 268,917	\$ 304,475	\$ 326,311	\$ 343,326

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99114 - OTS-Regulated: Midwest Region (Geog)	(\$Thousands)
Run Date: August 5, 2004, 10:39 AM	March 2004	

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$- 184,251	\$- 144,581	\$- 169,725	\$ 136,837	\$- 67,553

Schedule DI --- Consolidated Deposit Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 2,775,860	N/A	N/A	N/A	N/A
Fully Insured	DI100	\$ 2,452,529	\$ 2,669,520	\$ 2,808,416	\$ 2,294,201	\$ 2,617,705
Other	DI110	\$ 323,331	\$ 301,949	\$ 297,582	\$ 276,912	\$ 243,189
Deposits with Balances - \$100,000 or Less	DI120	\$ 53,888,377	\$ 53,145,502	\$ 55,372,824	\$ 55,616,934	\$ 56,192,910
Deposits with Balances - Greater than \$100,000	DI130	\$ 22,952,781	\$ 20,863,009	\$ 21,376,243	\$ 21,238,448	\$ 19,855,510
Number of Deposit Accounts - Total	SUB4062	7,399,596	N/A	N/A	N/A	N/A
Balances of \$100,000 or Less	DI150	7,301,263	7,444,252	7,760,241	7,575,337	7,604,177
Balances Greater than \$100,000	DI160	98,333	97,047	97,853	93,865	91,297
IRA/Keogh Accounts	DI200	\$ 5,898,192	\$ 5,935,377	\$ 6,181,868	\$ 6,214,033	\$ 6,128,585
Uninsured Deposits	DI210	\$ 12,735,490	\$ 11,886,680	\$ 12,314,159	\$ 12,310,514	\$ 11,224,387
Preferred Deposits	DI220	\$ 919,312	\$ 887,226	\$ 826,041	\$ 807,853	\$ 773,727
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 18,357,010	N/A	N/A	N/A	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 18,601,888	N/A	N/A	N/A	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 6,319,399	N/A	N/A	N/A	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 33,562,876	N/A	N/A	N/A	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 6,313,577	\$ 5,428,355	\$ 6,057,322	\$ 6,684,899	\$ 5,898,682
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 39,298	\$ 33,669	\$ 34,073	\$ 47,867	\$ 56,092
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 437,406	\$ 463,022	\$ 439,967	\$ 396,488	\$ 357,122
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 14,526	\$ 32,150	\$ 21,946	\$ 14,857	\$ 14,125
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 10	N/A	N/A	N/A	N/A
Adjustments to Demand Deposits (including escrows)	DI720	\$ 36,882	\$ 4,348	\$ 10,458	\$ 7,116	\$ 7,592
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 325	\$ 452	\$ 0	\$ 219	\$ 72

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 10:39 AM	TFR Industry Aggregate Report 99114 - OTS-Regulated: Midwest Region (Geog) March 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 101,907	\$ 410,098	\$ 20,805	\$ 120,850	\$ 5,708
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 101,907	\$ 410,098	\$ 0	\$ 37,428	\$ 5,708
Total deposits sold or transferred during the quarter	DI760	\$ 26,886	\$ 39,190	\$ 55,275	\$ 0	\$ 25,969
Schedule SI --- Consolidated Supplemental Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	28,828	29,162	30,419	30,348	29,738
Assets Held in Trading Accounts	SI375	\$ 80,552	\$ 97,129	\$ 214,743	\$ 197,085	\$ 263,025
Available-for-Sale Securities	SI385	\$ 15,874,927	\$ 15,878,348	\$ 17,346,987	\$ 18,607,282	\$ 18,240,357
Assets Held for Sale	SI387	\$ 3,685,744	\$ 3,265,227	\$ 4,412,297	\$ 8,005,524	\$ 5,204,033
Loans Serviced for Others	SI390	\$ 53,214,686	\$ 51,569,886	\$ 52,601,619	\$ 50,292,294	\$ 49,294,167
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 78,899	\$ 62,421	\$ 73,914	\$ 31,982	\$ 36,537
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	83.90%	85.52%	86.09%	85.86%	86.32%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	84.09%	85.05%	85.94%	85.88%	86.00%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	83.84%	84.46%	85.73%	86.03%	85.84%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	76.37%	N/A	N/A	N/A	N/A
Do you meet the DBLA business operations test?	SI586	3 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 219,347	N/A	N/A	N/A	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 210,746	\$ 216,980	\$ 232,151	\$ 223,739	\$ 218,217
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	4,480	178	196	198	432
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 11,006,294	\$ 10,761,698	\$ 11,232,412	\$ 11,099,060	\$ 10,847,141
Net Income (Loss) (SO91)	SI610	\$ 335,583	\$ 350,031	\$ 404,888	\$ 397,648	\$ 362,548
Dividends Declared - Preferred Stock	SI620	\$ 32	\$ 128,654	\$ 33,067	\$ 8,945	\$ 11,831
Dividends Declared - Common Stock	SI630	\$ 134,337	\$ 352,991	\$ 255,060	\$ 252,738	\$ 139,220
Stock Issued	SI640	\$ 4,935	\$ 209,255	\$ 503	\$ 14,929	\$ 9,451

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99114 - OTS-Regulated: Midwest Region (Geog)	(\$Thousands)
Run Date: August 5, 2004, 10:39 AM	March 2004	

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Stock Retired	SI650	\$ 756	\$ 6	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 183,482	N/A	N/A	N/A	N/A
New Basis Accounting Adjustments	SI660	\$ 6,090	\$ 9,323	\$ 56,659	\$ 5,557	\$ 0
Other Comprehensive Income	SI662	\$ 20,755	N/A	N/A	N/A	N/A
Prior Period Adjustments	SI668	\$- 287	N/A	N/A	N/A	N/A
Other Adjustments	SI671	\$ 21,190	N/A	N/A	N/A	N/A
Ending Equity Capital (SC80)	SI680	\$ 11,442,917	\$ 11,046,559	\$ 11,437,317	\$ 11,220,775	\$ 11,115,169
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 658,275	N/A	N/A	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 2,118,778	N/A	N/A	N/A	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	41 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 270,074	N/A	N/A	N/A	N/A
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 9,670	\$ 8,484	\$ 9,220	\$ 10,176	\$ 8,122
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 128,247,787	N/A	N/A	N/A	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 21,173,254	N/A	N/A	N/A	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 78,687,895	N/A	N/A	N/A	N/A
Nonmortgage Loans	SI885	\$ 19,651,207	N/A	N/A	N/A	N/A
Deposits and Excrows	SI890	\$ 72,606,222	N/A	N/A	N/A	N/A
Total Borrowings	SI895	\$ 40,344,246	N/A	N/A	N/A	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	133	109	162	180	185
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 24,843	\$ 20,388	\$ 33,018	\$ 17,882	\$ 20,759
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.25%	5.23%	4.82%	5.04%	5.23%
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.55%	6.55%	13,339.80%	6.25%	6.38%
Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	2	1	0	2	1
1st time incl asset/liab from branch/bulk dep purch?	SQ110	2	2	3	2	2

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 10:39 AM	TFR Industry Aggregate Report 99114 - OTS-Regulated: Midwest Region (Geog) March 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Change in Control of Association?	SQ130	2	5	1	0	2
Merger Accounted for under the Purchase Method?	SQ160	2	1	0	1	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	4	6	3	6	1
Any Outstanding Futures or Options Positions?	SQ310	2	2	2	2	3
Does Association Have Subchapter S in effect this year?	SQ320	26	22	22	21	20
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	99	N/A	N/A	N/A	N/A

Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	26 [Yes]	25 [Yes]	26 [Yes]	26 [Yes]	25 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	21 [Yes]	21 [Yes]	21 [Yes]	21 [Yes]	21 [Yes]
Do you have any activity to report on this schedule?	FS130	19 [Yes]	19 [Yes]	19 [Yes]	19 [Yes]	19 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 15,341,111	\$ 14,219,183	\$ 12,785,852	\$ 12,719,797	\$ 10,672,977
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 7,804,470	\$ 6,994,554	\$ 6,321,633	\$ 6,609,512	\$ 6,124,535
Personal Trust and Agency Accounts	FS210	\$ 3,738,555	\$ 3,487,460	\$ 3,249,737	\$ 3,218,358	\$ 2,947,977
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 1,254,733	\$ 1,148,510	\$ 1,027,446	\$ 935,744	\$ 902,024
Employee Benefit - Defined Contribution	FS220	\$ 178,816	\$ 168,798	\$ 160,471	\$ 128,435	\$ 163,898
Employee Benefit - Defined Benefit	FS230	\$ 209,740	\$ 181,733	\$ 157,574	\$ 149,050	\$ 130,501
Other Retirement Accounts	FS240	\$ 866,177	\$ 797,979	\$ 709,401	\$ 658,259	\$ 607,625
Corporate Trust and Agency Accounts	FS250	\$ 1	\$ 0	\$ 0	\$ 8,702	\$ 4,814
Investment Management Agency Accounts	FS260	\$ 2,803,595	\$ 2,351,597	\$ 2,010,093	\$ 2,440,145	\$ 2,263,828
Other Fiduciary Accounts	FS270	\$ 7,586	\$ 6,987	\$ 34,357	\$ 6,563	\$ 5,892
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99114 - OTS-Regulated: Midwest Region (Geog)	(\$Thousands)
Run Date: August 5, 2004, 10:39 AM	March 2004	

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 3,484,825	\$ 3,391,320	\$ 3,126,553	\$ 2,988,729	\$ 2,610,196
Personal Trust and Agency Accounts	FS211	\$ 3,060,596	\$ 2,986,173	\$ 2,740,607	\$ 2,647,120	\$ 2,349,981
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 410,079	\$ 392,967	\$ 371,640	\$ 332,355	\$ 251,653
Employee Benefit - Defined Contribution	FS221	\$ 157,367	\$ 155,070	\$ 160,848	\$ 174,164	\$ 141,558
Employee Benefit - Defined Benefit	FS231	\$ 222,072	\$ 212,885	\$ 183,807	\$ 129,943	\$ 85,587
Other Retirement Accounts	FS241	\$ 30,640	\$ 25,012	\$ 26,985	\$ 28,248	\$ 24,508
Corporate Trust and Agency Accounts	FS251	\$ 13,335	\$ 12,180	\$ 14,306	\$ 9,254	\$ 8,562
Other Fiduciary Accounts	FS271	\$ 815	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 4,051,816	\$ 3,833,309	\$ 3,337,666	\$ 3,121,556	\$ 1,938,246
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	14,270	12,840	12,560	12,346	12,098
Personal Trust and Agency Accounts	FS212	8,119	8,152	8,068	8,038	7,933
Retirement-related Trust and Agency Accounts - Total	SUB6120	1,914	1,801	1,707	1,661	1,665
Employee Benefit - Defined Contribution	FS222	179	179	181	182	198
Employee Benefit - Defined Benefit	FS232	48	45	41	42	42
Other Retirement Accounts	FS242	1,687	1,577	1,485	1,437	1,425
Corporate Trust and Agency Accounts	FS252	2	1	0	36	20
Investment Management Agency Accounts	FS262	4,227	2,880	2,737	2,605	2,473
Other Fiduciary Accounts	FS272	8	6	48	6	7
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	622	590	635	612	531
Personal Trust and Agency Accounts	FS213	252	235	221	211	220
Retirement-related Trust and Agency Accounts - Total	SUB6130	329	315	373	376	287
Employee Benefit - Defined Contribution	FS223	118	112	120	126	61
Employee Benefit - Defined Benefit	FS233	40	34	37	37	15
Other Retirement Accounts	FS243	171	169	216	213	211
Corporate Trust and Agency Accounts	FS253	40	40	41	25	24
Other Fiduciary Accounts	FS273	1	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	5,146	5,614	5,235	4,670	3,399
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 14,741	\$ 52,322	\$ 35,571	\$ 22,831	\$ 10,771
Personal Trust and Agency Accounts	FS310	\$ 7,133	\$ 28,409	\$ 20,070	\$ 12,891	\$ 6,211
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 1,843	\$ 6,367	\$ 4,486	\$ 2,897	\$ 1,391
Employee Benefit - Defined Contribution	FS320	\$ 238	\$ 1,016	\$ 797	\$ 542	\$ 271

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99114 - OTS-Regulated: Midwest Region (Geog)	(\$Thousands)
Run Date: August 5, 2004, 10:39 AM	March 2004	

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS330	\$ 410	\$ 1,303	\$ 909	\$ 570	\$ 268
Other Retirement Accounts	FS340	\$ 1,195	\$ 4,048	\$ 2,780	\$ 1,785	\$ 852
Corporate Trust and Agency Accounts	FS350	\$ 8	\$ 51	\$ 24	\$ 16	\$ 6
Investment Management Agency Accounts	FS360	\$ 3,876	\$ 11,873	\$ 7,577	\$ 4,867	\$ 2,372
Other Fiduciary Accounts	FS370	\$ 23	\$ 65	\$ 47	\$ 30	\$ 14
Custody and Safekeeping Accounts	FS380	\$ 1,183	\$ 4,100	\$ 2,806	\$ 1,622	\$ 668
Other Fiduciary and Related Services	FS390	\$ 675	\$ 1,457	\$ 561	\$ 508	\$ 109
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 2,469	\$ 45,418	\$ 7,898	\$ 5,280	\$ 2,416
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 10	\$ 149	\$ 22	\$ 12	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 27	\$ 137	\$ 81	\$ 54	\$ 33
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 12,289	\$ 6,892	\$ 27,732	\$ 17,593	\$ 8,388
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 1,986,170	\$ 3,487,460	\$ 1,936,408	\$ 1,983,908	\$ 1,818,321
Non-Interest-Bearing Deposits	FS410	\$ 1,769	\$ 3,888	\$ 1,108	\$ 2,169	\$ 943
Interest-Bearing Deposits	FS415	\$ 5,333	\$ 17,120	\$ 6,579	\$ 6,042	\$ 7,738
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 52,217	\$ 132,762	\$ 54,902	\$ 58,679	\$ 65,221
State, County and Municipal Obligations	FS425	\$ 231,294	\$ 361,548	\$ 228,750	\$ 269,808	\$ 258,278
Money Market Mutual Funds	FS430	\$ 181,393	\$ 272,104	\$ 169,134	\$ 192,939	\$ 199,377
Other Short-term Obligations	FS435	\$ 0	\$ 740	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 119,722	\$ 211,244	\$ 125,512	\$ 124,471	\$ 123,012
Common and Preferred Stock	FS445	\$ 1,327,276	\$ 2,252,566	\$ 1,275,095	\$ 1,254,849	\$ 1,094,004
Real Estate Mortgages	FS450	\$ 545	\$ 1,248	\$ 475	\$ 618	\$ 681
Real Estate	FS455	\$ 39,072	\$ 85,897	\$ 42,236	\$ 43,280	\$ 40,432
Miscellaneous Assets	FS460	\$ 27,549	\$ 148,343	\$ 32,617	\$ 31,053	\$ 28,635
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	112	169	157	162	189
Corporate and Municipal Trusteeships	FS510	9	15	10	11	12
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	103	154	147	151	177
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 8,555	\$ 26,125	\$ 8,750	\$ 9,415	\$ 9,475
Number of Funds - Total Collective Investment Funds	FS60	11	240,583	10	10	10
Domestic Equity	FS610	5	147,225	5	5	5

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 10:39 AM	TFR Industry Aggregate Report 99114 - OTS-Regulated: Midwest Region (Geog) March 2004	Frozen Aggregated Data (\$Thousands)
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Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS620	1	20,309	1	1	1
Stock/Bond Blend	FS630	1	882	1	1	1
Taxable Bond	FS640	2	69,029	2	2	2
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	2	3,138	1	1	1
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 279,461	\$ 11	\$ 227,954	\$ 210,612	\$ 187,861
Domestic Equity	FS615	\$ 160,675	\$ 5	\$ 135,116	\$ 125,874	\$ 110,723
International/Global Equity	FS625	\$ 21,680	\$ 1	\$ 18,636	\$ 16,815	\$ 15,032
Stock/Bond Blend	FS635	\$ 834	\$ 1	\$ 867	\$ 917	\$ 854
Taxable Bond	FS645	\$ 78,095	\$ 2	\$ 68,480	\$ 62,368	\$ 57,105
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 18,177	\$ 2	\$ 4,855	\$ 4,638	\$ 4,147
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 10	\$ 123	\$ 22	\$ 12	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 1	\$ 92	\$ 14	\$ 12	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 9	\$ 15	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 16	\$ 8	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 29	\$ 5	\$ 2	\$ 2
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 19	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 10	\$ 5	\$ 2	\$ 2
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 2	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99114 - OTS-Regulated: Midwest Region (Geog)	(\$Thousands)
Run Date: August 5, 2004, 10:39 AM	March 2004	

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Equity Capital (SC80)	CCR100	\$ 11,442,926	\$ 11,046,572	\$ 11,437,332	\$ 11,220,782	\$ 11,115,184
Equity Capital Deductions - Total	SUB1631	\$ 724,177	N/A	N/A	N/A	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 40,499	\$ 39,225	\$ 42,656	\$ 41,339	\$ 38,506
Goodwill and Certain Other Intangible Assets	CCR115	\$ 641,817	\$ 638,116	\$ 713,073	\$ 628,970	\$ 625,519
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 41,860	\$ 39,309	\$ 40,562	\$ 34,683	\$ 42,507
Other	CCR134	\$ 1	\$ 1	\$ 1	\$ 1	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 288,124	N/A	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 35,398	\$- 245	\$ 26,058	\$ 17,076	\$- 47,229
Qualifying Intangible Assets	CCR185	\$ 968	\$ 1,134	\$ 1,299	\$ 832	\$ 1,312
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 322,254	\$ 325,607	\$ 315,168	\$ 321,177	\$ 321,942
Other	CCR195	\$ 300	\$ 300	\$ 300	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 11,006,873	\$ 10,656,717	\$ 10,983,865	\$ 10,854,874	\$ 10,684,677
Total Assets (SC60)	CCR205	\$ 130,920,142	\$ 127,542,407	\$ 129,673,624	\$ 131,381,318	\$ 130,596,284
Asset Deductions - Total	SUB1651	\$ 753,156	N/A	N/A	N/A	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 62,827	\$ 65,365	\$ 69,487	\$ 65,037	\$ 68,175
Goodwill and Certain Other Intangible Assets	CCR265	\$ 647,223	\$ 640,180	\$ 715,691	\$ 631,683	\$ 628,388
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 43,082	\$ 40,596	\$ 40,753	\$ 34,793	\$ 42,633
Other	CCR275	\$ 24	N/A	N/A	N/A	N/A
Asset Additions - Total	SUB1661	\$- 278,942	N/A	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 279,910	\$- 196,237	\$- 228,210	\$- 380,369	\$- 412,115
Qualifying Intangible Assets	CCR285	\$ 968	\$ 1,134	\$ 1,299	\$ 832	\$ 1,312
Other	CCR290	\$ 0	N/A	N/A	N/A	N/A
Adjusted Total Assets	CCR25	\$ 129,888,044	\$ 126,601,253	\$ 128,620,782	\$ 130,270,268	\$ 129,446,285
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 5,174,356	\$ 5,041,567	\$ 5,120,531	\$ 5,185,563	\$ 5,155,623
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 11,006,873	\$ 10,656,717	\$ 10,983,865	\$ 10,854,874	\$ 10,684,677
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 9,288	\$ 7,315	\$ 6,343	\$ 7,070	\$ 9,661
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 51,800	\$ 51,800	\$ 51,800	\$ 51,800	\$ 52,000
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 38,336	\$ 35,517	\$ 31,967	\$ 25,159	\$ 23,376

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99114 - OTS-Regulated: Midwest Region (Geog)	(\$Thousands)
Run Date: August 5, 2004, 10:39 AM	March 2004	

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 685,051	\$ 683,641	\$ 725,835	\$ 716,455	\$ 712,842
Tier 2 Capital - Other	CCR355	\$ 125	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 784,600	\$ 778,273	\$ 815,945	\$ 800,484	\$ 797,879
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 784,600	\$ 778,273	\$ 815,945	\$ 800,484	\$ 797,879
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 28,741	\$ 29,550	\$ 31,575	\$ 26,667	\$ 27,622
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 62,228	\$ 46,681	\$ 54,092	\$ 27,427	\$ 28,411
Total Risk-Based Capital	CCR39	\$ 11,700,504	\$ 11,358,759	\$ 11,714,143	\$ 11,601,264	\$ 11,426,523
0% R/W Category - Cash	CCR400	\$ 511,924	\$ 544,613	\$ 541,027	\$ 543,930	\$ 508,612
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 3,204,660	\$ 2,722,391	\$ 3,053,003	\$ 2,326,558	\$ 2,415,558
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 1,938	\$ 5,923	\$ 7,617	\$ 11,661	\$ 9,678
0% R/W Category - Other	CCR415	\$ 1,047,591	\$ 716,250	\$ 1,074,043	\$ 1,110,525	\$ 1,014,129
0% R/W Category - Assets Total	CCR420	\$ 4,766,113	\$ 3,989,177	\$ 4,675,690	\$ 3,992,674	\$ 3,947,977
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 19,934,191	\$ 19,278,525	\$ 19,753,848	\$ 19,715,323	\$ 19,593,800
20% R/W Category - Claims on FHLBs	CCR435	\$ 5,507,517	\$ 5,452,318	\$ 5,932,127	\$ 5,767,076	\$ 5,853,504
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 391,642	\$ 399,297	\$ 415,819	\$ 406,423	\$ 388,983
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 12,014,946	\$ 10,306,862	\$ 8,585,986	\$ 9,074,880	\$ 9,915,991
20% R/W Category - Other	CCR450	\$ 7,972,052	\$ 8,377,253	\$ 9,449,112	\$ 9,698,208	\$ 9,735,374
20% R/W Category - Assets Total	CCR455	\$ 45,820,348	\$ 43,814,255	\$ 44,136,892	\$ 44,661,910	\$ 45,487,652
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 9,164,066	\$ 8,762,855	\$ 8,827,380	\$ 8,932,382	\$ 9,097,529
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 32,249,827	\$ 31,369,647	\$ 32,400,870	\$ 33,420,101	\$ 32,590,965
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 1,278,271	\$ 1,188,770	\$ 1,165,932	\$ 1,278,713	\$ 1,230,163
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 130,206	\$ 128,027	\$ 148,133	\$ 79,245	\$ 61,266
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 122,997	\$ 122,133	\$ 136,783	\$ 142,609	\$ 139,143
50% R/W Category - Other	CCR480	\$ 422,619	\$ 345,608	\$ 396,923	\$ 347,024	\$ 278,336
50% R/W Category - Assets Total	CCR485	\$ 34,203,920	\$ 33,154,185	\$ 34,248,641	\$ 35,267,692	\$ 34,299,873
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 17,102,010	\$ 16,577,094	\$ 17,124,324	\$ 17,633,843	\$ 17,149,933
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 2,985,878	N/A	N/A	N/A	N/A

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 10:39 AM	TFR Industry Aggregate Report 99114 - OTS-Regulated: Midwest Region (Geog) March 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	\$ 46,679,353	N/A	N/A	N/A	N/A
100% R/W Category - Assets Total	CCR510	\$ 49,665,231	\$ 50,025,104	\$ 50,243,536	\$ 50,748,829	\$ 50,072,685
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 49,665,231	\$ 50,025,104	\$ 50,243,536	\$ 50,748,829	\$ 50,072,685
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 17,849	\$ 14,870	\$ 15,147	\$ 10,703	\$ 10,118
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 205,925	\$ 185,877	\$ 189,339	\$ 133,788	\$ 126,476
Assets to Risk-Weight	CCR64	\$ 134,473,461	\$ 130,997,591	\$ 133,319,906	\$ 134,681,808	\$ 133,818,305
Subtotal Risk-Weighted Assets	CCR75	\$ 76,137,194	\$ 75,550,932	\$ 76,384,582	\$ 77,448,852	\$ 76,446,636
Excess Allowances for Loan and Lease Losses	CCR530	\$ 76,222	\$ 86,773	\$ 85,792	\$ 78,516	\$ 78,440
Total Risk-Weighted Assets	CCR78	\$ 76,060,972	\$ 75,464,159	\$ 76,298,790	\$ 77,370,336	\$ 76,368,196
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 6,085,553	\$ 6,037,851	\$ 6,104,631	\$ 6,190,480	\$ 6,101,323
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.47%	8.42%	8.54%	8.33%	8.25%
Total Risk-Based Capital Ratio	CCR820	15.38%	15.05%	15.35%	14.99%	14.96%
Tier 1 Risk-Based Capital Ratio	CCR830	14.39%	14.06%	14.32%	13.99%	13.95%
Tangible Equity Ratio	CCR840	8.47%	8.42%	8.54%	8.33%	8.25%

***Note**

Some OTS-regulated thrifts file a consolidated Thrift Financial Report (TFR) that includes data for a subsidiary thrift, which also files its own TFR separately. Subsidiary thrifts are those that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the parent thrift and its subsidiary are in the same aggregate group. This exclusion prevents double-counting of subsidiaries' data.