OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

*** INTEREST RATE SENSITIVITY OF NET PORTFOLIO VALUE (NPV) ***

Change in Rates	Net Portfolio Value $ Amount	$ Change	% Change	NPV as % of PV of Assets NPV Ratio	Change
+300 bp	9,338	-1,607	-15 %	9.55 %	-118 bp
+200 bp	10,020	-925	-8 %	10.09 %	-64 bp
+100 bp	10,594	-351	-3 %	10.52 %	-21 bp
0 bp	10,945			10.73 %	
-100 bp	10,724	-221	-2 %	10.44 %	-29 bp
-200 bp	10,292	-653	-6 %	9.96 %	-78 bp
-300 bp	9,918	-1,027	-9 %	9.52 %	-121 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***

	03/31/2001
Pre-Shock NPV Ratio: NPV as % of PV of Assets	10.73 %
Post-Shock NPV Ratio	9.96 %
Sensitivity Measure: Decline in NPV Ratio	78 bp

PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO
(Balances in $Mil)

*** Change in Interest Rates ***

*** ASSETS ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
MORTGAGE LOANS & SECURITIES									
Fixed-Rate Single-Family First-Mortgage Loans & MBS:									
30-Yr Mortgage Loans	-	11,854	11,611	11,378	11,049	10,592	10,095	9,606	-
30-Yr Mortgage Securities ...	-	4,213	4,125	4,040	3,935	3,787	3,611	3,433	-
15-Year Mortgages & MBS	-	7,826	7,696	7,576	7,397	7,154	6,894	6,640	-
Balloon Mortgages & MBS	-	1,960	1,935	1,913	1,888	1,849	1,803	1,756	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	1,322	1,315	1,309	1,304	1,299	1,292	1,281	-
7 Mo to 2 Yrs Reset Freq ..	-	7,384	7,296	7,220	7,154	7,090	7,008	6,895	-
2+ to 5 Yrs Reset Freq	-	5,026	4,939	4,856	4,769	4,669	4,553	4,420	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	2,819	2,789	2,764	2,738	2,714	2,689	2,658	-
2 Mo to 5 Yrs Reset Freq...	-	3,583	3,526	3,470	3,419	3,369	3,316	3,254	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	1,385	1,377	1,368	1,361	1,353	1,346	1,337	-
Adjustable-Rate, Fully-Amort.	-	3,256	3,225	3,195	3,166	3,137	3,109	3,081	-
Fixed-Rate, Balloon	-	1,454	1,401	1,350	1,302	1,257	1,213	1,172	-
Fixed-Rate, Fully-Amortizing	-	1,613	1,552	1,494	1,440	1,389	1,341	1,296	-
Construction & Land Loans:									
Adjustable-Rate	-	6,048	6,015	5,983	5,951	5,920	5,889	5,859	-
Fixed-Rate	-	1,154	1,133	1,114	1,095	1,077	1,060	1,044	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	1,407	1,404	1,402	1,400	1,399	1,397	1,395	-
Fixed-Rate	-	4,018	3,930	3,846	3,766	3,689	3,616	3,545	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	117	116	114	112	110	108	105	-
Accrued Interest Receivable .	-	463	463	463	463	463	463	463	-
Advances for Taxes/Insurance	-	19	19	19	19	19	19	19	-
Float on Escrows on Owned Mtg	-	39	62	110	177	231	270	300	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	0	0	1	3	4	4	4	-
*Mortgage Loans & Securities	-	66,957	65,927	64,982	63,902	62,560	61,086	59,553	-

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO
(Balances in $Mil)

*** Change in Interest Rates ***

*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	2,921	2,900	2,880	2,861	2,842	2,823	2,804	-
Fixed-Rate	-	1,306	1,271	1,237	1,205	1,174	1,145	1,116	-
Consumer Loans:									
Adjustable-Rate	-	5,896	5,891	5,885	5,881	5,876	5,871	5,866	-
Fixed-Rate	-	5,053	4,978	4,906	4,835	4,766	4,699	4,634	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-145	-144	-143	-142	-141	-140	-139	-
Accrued Interest Receivable .	-	108	108	108	108	108	108	108	-
*Nonmortgage Loans	-	15,139	15,004	14,873	14,747	14,624	14,505	14,389	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	1,959	1,959	1,959	1,959	1,959	1,959	1,959	-
Equities & All Mutual Funds ...	-	243	236	230	221	212	203	194	-
Zero-Coupon Securities	-	26	25	24	23	22	21	20	-
Govt & Agency Securities	-	1,148	1,113	1,080	1,049	1,021	995	971	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	7,231	7,225	7,218	7,212	7,206	7,199	7,193	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	514	484	457	432	410	389	370	-
Mortgage-Derivative Securities:									
Valued by OTS	-	39	39	39	38	37	36	36	-
Valued by Institution	-	3,810	3,790	3,787	3,765	3,679	3,565	3,449	-
Structured Securities, Valued by Institution	-	1,525	1,498	1,472	1,441	1,381	1,316	1,253	-
Less: Valuation Allowances for Investment Securities ..	-	0	0	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	16,496	16,369	16,266	16,142	15,927	15,684	15,444	-

PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO
(Balances in $Mil)

*** Change in Interest Rates ***

*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
REPOSSESSED ASSETS	-	132	132	132	132	132	132	132	-
REAL ESTATE HELD FOR INVESTMENT	-	34	34	34	34	34	34	34	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	12	12	11	11	10	9	7	-
OFFICE PREMISES & EQUIPMENT	-	1,122	1,122	1,122	1,122	1,122	1,122	1,122	-
*Subtotal	-	1,300	1,300	1,300	1,299	1,298	1,297	1,295	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	361	373	448	577	652	676	675	-
Adj-Rate Servicing	-	41	44	46	47	47	47	47	-
Float on Mtgs Svc'd for Others	-	187	220	269	338	395	438	468	-
*Mtg Ln Servicing for Others	-	589	636	763	961	1,094	1,161	1,190	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	2,649	2,649	2,649	2,649	2,649	2,649	2,649	-
Deposit Intangibles:									
Retail CD Intangible	-	36	43	50	56	63	68	74	-
Transaction Acct Intangible .	-	335	493	648	804	915	1,024	1,137	-
MMDA Intangible	-	341	474	565	640	713	794	916	-
Passbook Account Intangible .	-	260	366	470	551	591	682	775	-
Non-Int-Bearing Acct Intang .	-	68	123	176	225	273	318	361	-
*Other Assets	-	3,689	4,148	4,556	4,926	5,203	5,535	5,911	-
*** TOTAL ASSETS	-	104,170	103,385	102,741	101,978	100,706	99,267	97,783	-

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO
(Balances in $Mil)

	*** Change in Interest Rates ***								
*** LIABILITIES ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
DEPOSITS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 12 Mo or Less ...	-	26,851	26,732	26,613	26,494	26,378	26,263	26,149	-
Maturing in 13 Mo or More ...	-	8,590	8,403	8,222	8,046	7,875	7,710	7,549	-
Variable-Rate, Fixed-Maturity .	-	867	867	866	866	865	865	864	-
Non-Maturity:									
Transaction Accts	-	6,343	6,343	6,343	6,343	6,343	6,343	6,343	-
MMDAs	-	9,770	9,770	9,770	9,770	9,770	9,770	9,770	-
Passbook Accts	-	4,530	4,530	4,530	4,530	4,530	4,530	4,530	-
Non-Interest-Bearing Accts ..	-	2,356	2,356	2,356	2,356	2,356	2,356	2,356	-
* Deposits	-	59,308	59,001	58,700	58,405	58,118	57,836	57,561	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	15,957	15,906	15,857	15,807	15,759	15,712	15,665	-
Maturing in 37 Mo or More ...	-	2,271	2,151	2,040	1,937	1,842	1,753	1,670	-
Variable-Rate, Fixed-Maturity .	-	5,724	5,718	5,712	5,706	5,701	5,695	5,689	-
* Borrowings	-	23,952	23,776	23,609	23,451	23,301	23,159	23,024	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	1,200	1,200	1,200	1,200	1,200	1,200	1,200	-
Other Escrow Accounts	-	49	48	46	45	44	43	42	-
Collat. Mtg Securities Issued .	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	1,230	1,230	1,230	1,230	1,230	1,230	1,230	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	2,480	2,478	2,477	2,475	2,474	2,473	2,472	-
SELF- VALUED	-	7,954	7,481	7,078	6,768	6,540	6,359	6,210	-
*** TOTAL LIABILITIES	-	93,693	92,736	91,864	91,100	90,433	89,828	89,267	-

PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO
(Balances in $Mil)

* OFF-BALANCE-SHEET POSITIONS *	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
	*** Change in Interest Rates ***								
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs & Balloon/2-Step Mortgages	-	81	62	44	5	-45	-94	-139	-
ARMs	-	3	2	2	1	0	-1	-2	-
Other Mortgages	-	27	18	9	-	-16	-36	-56	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	46	34	21	3	-19	-40	-61	-
Sell Mortgages & MBS	-	-254	-185	-109	13	153	288	413	-
Purchase Non-Mortgage Items ...	-	-281	-182	-89	-	84	164	240	-
Sell Non-Mortgage Items	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	0	0	0	1	4	8	13	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-399	-287	-180	-79	17	107	193	-
Pay Floating, Receive Fixed ...	-	-	-	-	-	-	-	-	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	0	0	1	5	17	38	61	-
INTEREST-RATE FLOORS	-	53	35	19	7	2	1	1	-
FUTURES	-	2	1	1	-	0	-1	-1	-
OPTIONS ON FUTURES	-	2	1	1	0	19	48	72	-
CONSTRUCTION LIP	-	29	15	2	-10	-22	-33	-44	-
SELF-VALUED	-	131	128	125	122	126	131	133	-
*** OFF-BALANCE-SHEET POSITIONS	-	-559	-357	-153	67	321	580	821	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	104,170	103,385	102,741	101,978	100,706	99,267	97,783	-
- LIABILITIES	-	93,693	92,736	91,864	91,100	90,433	89,828	89,267	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-559	-357	-153	67	321	580	821	-
*** NET PORTFOLIO VALUE	-	9,918	10,292	10,724	10,945	10,594	10,020	9,338	-

PRESENT VALUE-TO-FACE VALUE RATIOS AND EFFECTIVE DURATIONS
(Balances in $Mil)

*** ASSETS ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
MORTGAGE LOANS & SECURITIES				
Fixed-Rate Single-Family First-Mortgage Loans & MBS:				
30-Yr Mortgage Loans	10,775	11,049	102.54	3.6
30-Yr Mortgage Securities ...	3,820	3,935	103.01	3.2
15-Year Mortgages & MBS	7,268	7,397	101.77	2.9
Balloon Mortgages & MBS	1,857	1,888	101.69	1.7
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	1,305	1,304	99.91	0.4
7 Mo to 2 Yrs Reset Freq ..	7,043	7,154	101.57	0.9
2+ to 5 Yrs Reset Freq	4,687	4,769	101.74	2.0
Lagging Market Index ARMs:				
1 Mo Reset Freq............	2,687	2,738	101.89	0.9
2 Mo to 5 Yrs Reset Freq...	3,424	3,419	99.86	1.5
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	1,361	1,361	99.99	0.6
Adjustable-Rate, Fully-Amort.	3,154	3,166	100.36	0.9
Fixed-Rate, Balloon	1,248	1,302	104.34	3.6
Fixed-Rate, Fully-Amortizing	1,401	1,440	102.77	3.7
Construction & Land Loans:				
Adjustable-Rate	5,949	5,951	100.04	0.5
Fixed-Rate	1,094	1,095	100.12	1.7
Second Mtg Loans & Securities:				
Adjustable-Rate	1,434	1,400	97.64	0.1
Fixed-Rate	3,669	3,766	102.65	2.1
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	112	112	100.00	1.8
Accrued Interest Receivable .	463	463	100.00	0.0
Advances for Taxes/Insurance	19	19	100.00	0.0
Float on Escrows on Owned Mtg		177		-33.9
Less: Value of Servicing on Mtgs Serviced by Others ...		3		-42.0
*Mortgage Loans & Securities	62,771	63,902	101.80	1.9

NOTE: Effective duration is calculated as the average of the percentage changes in present value resulting from rate shocks of +100 and -100 basis points.

PRESENT VALUE-TO-FACE VALUE RATIOS AND EFFECTIVE DURATIONS
(Balances in $Mil)

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
NONMORTGAGE LOANS				
Commercial Loans:				
Adjustable-Rate	2,865	2,861	99.87	0.7
Fixed-Rate	1,193	1,205	101.01	2.6
Consumer Loans:				
Adjustable-Rate	6,028	5,881	97.56	0.1
Fixed-Rate	4,871	4,835	99.26	1.4
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-142	-142	100.00	0.7
Accrued Interest Receivable .	108	108	100.00	0.0
*Nonmortgage Loans	14,922	14,747	98.83	0.8
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	1,959	1,959	100.00	0.0
Equities & All Mutual Funds ...	221	221	100.00	4.0
Zero-Coupon Securities	21	23	108.49	4.2
Govt & Agency Securities	1,009	1,049	103.96	2.8
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	7,208	7,212	100.05	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	459	432	94.22	5.5
Mortgage-Derivative Securities:				
Valued by OTS	38	38	100.00	1.6
Valued by Institution	3,735	3,765	100.80	1.4
Structured Securities, Valued by Institution	1,442	1,441	99.94	3.2
Less: Valuation Allowances for Investment Securities ..	0	0	100.00	0.0
*Cash, Deposits, & Securities	16,094	16,142	100.30	1.1

PRESENT VALUE-TO-FACE VALUE RATIOS AND EFFECTIVE DURATIONS
(Balances in $Mil)

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
REPOSSESSED ASSETS	132	132	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	34	34	100.00	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	11	11	100.00	6.9
OFFICE PREMISES & EQUIPMENT	1,122	1,122	100.00	0.0
*Subtotal	1,299	1,299	100.00	0.1
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		577		-17.6
Adj-Rate Servicing		47		-1.7
Float on Mtgs Svc'd for Others		338		-18.6
*Mtg Ln Servicing for Others		961		-17.2
OTHER ASSETS				
Purchased & Excess Servicing ..	579			
Margin Account	-	-	-	-
Miscellaneous I	2,649	2,649	100.00	0.0
Miscellaneous II	535			
Deposit Intangibles:				
Retail CD Intangible		56		-11.7
Transaction Acct Intangible .		804		-16.6
MMDA Intangible		640		-11.6
Passbook Account Intangible .		551		-10.9
Non-Int-Bearing Acct Intang .		225		-21.5
*Other Assets	3,763	4,926		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	335			
*** TOTAL ASSETS	99,183	101,978	103/101*	1.0/1.3*

*Including/excluding deposit intangible values.

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

PRESENT VALUE-TO-FACE VALUE RATIOS AND EFFECTIVE DURATIONS
(Balances in $Mil)

*** LIABILITIES ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
DEPOSITS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 12 Mo or Less ...	26,300	26,494	100.74	0.4
Maturing in 13 Mo or More ...	7,817	8,046	102.93	2.2
Variable-Rate, Fixed-Maturity .	866	866	99.97	0.1
Non-Maturity:				
Transaction Accts	6,343	6,343	100/ 87*	0.0/2.4*
MMDAs	9,770	9,770	100/ 93*	0.0/0.8*
Passbook Accts	4,530	4,530	100/ 88*	0.0/1.5*
Non-Interest-Bearing Accts ..	2,356	2,356	100/ 90*	0.0/2.3*
* Deposits	57,981	58,405	101/ 97*	0.5/1.1*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	15,766	15,807	100.26	0.3
Maturing in 37 Mo or More ...	1,883	1,937	102.86	5.1
Variable-Rate, Fixed-Maturity .	5,722	5,706	99.72	0.1
* Borrowings	23,372	23,451	100.34	0.7
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	1,200	1,200	100.00	0.0
Other Escrow Accounts	52	45	85.88	2.8
Collat. Mtg Securities Issued .	-	-	-	-
Miscellaneous I	1,230	1,230	100.00	0.0
Miscellaneous II	213			
*Other Liabilities	2,696	2,475	91.83	0.1
SELF- VALUED	6,425	6,768	105.34	4.0
UNAMORTIZED YIELD ADJUSTMENTS ..	15			
*** TOTAL LIABILITIES	90,490	91,100	101/ 98**	0.8/1.2**

*Excluding/including deposit intangible values listed on asset side of report.

**Excluding/including deposit intangible values.

PRESENT VALUE-TO-FACE VALUE RATIOS AND EFFECTIVE DURATIONS
(Balances in $Mil)

* OFF-BALANCE-SHEET POSITIONS *	Present Value Estimate
OPTIONAL COMMITMENTS TO ORIGINATE	
FRMs & Balloon/2-Step Mortgages	5
ARMs	1
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	3
Sell Mortgages & MBS	13
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	1
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-79
Pay Floating, Receive Fixed ...	-
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	5
INTEREST-RATE FLOORS	7
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-10
SELF-VALUED	122
	=========
*** OFF-BALANCE-SHEET POSITIONS	67

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	99,183	101,978	103/101*	1.0/1.3*	*Including/excluding deposit intangible values.
- LIABILITIES	90,490	91,100	101/ 98**	0.8/1.2**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		67			
	=========	=========			
*** NET PORTFOLIO VALUE	8,693	10,945	125.90	0.6	

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS

FIXED-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		Coupon: Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
30-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	1,454	4,113	1,660	1,800	1,748
WARM (in months)		329 mo	326 mo	297 mo	179 mo	157 mo
WAC		6.67%	7.36%	8.31%	9.33%	10.64%
$ of Which Are FHA or VA Guaranteed	$	136	525	376	1,478	1,559
Securities Backed By Conventional Mortgages .	$	388	475	840	290	99
WARM (in months)		330 mo	320 mo	245 mo	249 mo	209 mo
Wtd Avg Pass-Thru Rate		6.34%	7.25%	8.26%	9.19%	10.26%
Securities Backed By FHA or VA Mortgages . . .	$	120	406	534	485	184
WARM (in months)		329 mo	310 mo	263 mo	207 mo	182 mo
Wtd Avg Pass-Thru Rate		6.48%	7.33%	8.15%	9.20%	10.41%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	2,226	2,713	1,035	294	123
WAC		6.64%	7.36%	8.31%	9.29%	10.69%
Mortgage Securities	$	545	290	32	8	1
Wtd Avg Pass-Thru Rate		6.18%	7.23%	8.16%	9.15%	10.40%
WARM (of Loans & Securities)		144 mo	142 mo	136 mo	111 mo	91 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	280	784	409	148	40
WAC		6.59%	7.42%	8.35%	9.28%	10.52%
Mortgage Securities	$	141	54	0	0	0
Wtd Avg Pass-Thru Rate		6.23%	7.17%	8.69%	9.00%	0.00%
WARM (of Loans & Securities)		52 mo	62 mo	56 mo	46 mo	44 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 23,720

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

ADJUSTABLE-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
		6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	1 Month	2 Mo to 5 Yrs
TEASER ARMS:						
Balances Currently Subject to Intro Rates . .	$	206	293	11	0	30
WAC		8.36%	7.25%	8.67%	7.75%	7.44%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	1,099	6,750	4,676	2,687	3,395
Wtd Avg Margin (in bp)		183 bp	256 bp	274 bp	161 bp	198 bp
WAC		8.23%	7.83%	7.55%	7.22%	7.48%
WARM (in months)		241 mo	283 mo	321 mo	269 mo	262 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	11 mo	38 mo	6 mo	15 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 19,148

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)		Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
ARM BALANCES BY DISTANCE TO LIFTIME CAP		6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	1 Month	2 Mo to 5 Yrs
Balances w/Coupon Within 200 bp of Lifetime Cap	$	137	277	39	91	148
Wtd Avg Distance from Lifetime Cap (in bp) .		137 bp	144 bp	180 bp	129 bp	165 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	574	2,065	1,037	446	1,422
Wtd Avg Distance from Lifetime Cap		328 bp	329 bp	318 bp	316 bp	319 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	368	4,405	3,497	2,142	1,746
Wtd Avg Distance from Lifetime Cap		525 bp	525 bp	535 bp	547 bp	571 bp
Balances Without Lifetime Cap	$	226	295	113	9	108
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	489	6,424	4,322	61	2,777
Wtd Avg Periodic Rate Cap (in bp)		138 bp	181 bp	201 bp	187 bp	195 bp
Balances Subject to Periodic Rate Floors . . .	$	390	5,434	4,212	58	2,542
MBS INCLUDED IN ARM BALANCES	$	310	1,760	215	2,251	560

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	1,361	3,154
WARM (in months)	76 mo	113 mo
Remaining Term to Full Amort. .	256 mo	
Rate Index Code	0	0
Margin (in bp)	239 bp	313 bp
Reset Frequency	16 mo	18 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	69	118
WA Distance to Lifetime Cap .	115 bp	158 bp
Fixed-Rate:		
Balances . . . . $	1,248	1,401
WARM (in months)	57 mo	101 mo
Remaining Term to Full Amort. .	241 mo	
WAC	8.43%	8.46%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	5,949	1,094
WARM (in months)	16 mo	25 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	184 bp	8.97%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	1,434	3,669
WARM (in months)	183 mo	124 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	96 bp	9.28%
Reset Frequency (in months) . . .	3 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	2,865	1,193
WARM (in months)	28 mo	38 mo
Margin in Col 1 (bp); WAC in Col 2	139 bp	8.96%
Reset Frequency	3 mo	
Rate Index Code	0	
CONSUMER LOANS		
Balances . . . . $	6,028	4,871
WARM (in months)	55 mo	47 mo
Rate Index Code	0	
Margin in Col 1 (bp); WAC in Col 2	454 bp	8.97%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	6	521
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	190	2,711
Remaining WAL 5-10 Years . . . $	94	185
Remaining WAL over 10 Years . $	13	
Super Floaters . . . . $	2	
Inverse Floaters & Super POs . . $	28	
Other . . . . $	0	0
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	0	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	18	0
WAC . . . . $	7.27%	10.40%
Principal-Only MBS . . . . $	4	0
WAC	8.69%	0.00%
Total Mortgage-Derivative Securities--Book Value . $	356	3,417

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

Coupon of Fixed-Rate Mortgages Serviced for Others

MORTGAGE LOANS SERVICED FOR OTHERS	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced . . . . $	15,550	29,832	11,761	6,924	5,429
WARM (in months)	247 mo	282 mo	275 mo	209 mo	188 mo
Wtd Avg Servicing Fee (in bp)	27 bp	30 bp	33 bp	41 bp	44 bp

Total # of Fixed-Rate Loans Serviced That Are:	
Conventional Loans	537,177 lns
FHA/VA Loans	480,872 lns
Subserviced by Others	138,126 lns

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Index on Serviced Loan: Lagging Mkt
Balances Serviced . . . . $	3,339	1,945
WARM (in months)	285 mo	248 mo
Wtd Avg Servicing Fee (in bp)	37 bp	38 bp

Total # of Adjustable-Rate Loans Serviced	59,515 lns
Of Which, Number Subserviced By Others .	7,242 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 74,780

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	1,959		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	221		
Zero-Coupon Securities . . . . $	21	5.59%	44 mo
Government & Agency Securities . . . . $	1,009	5.97%	41 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	7,208	5.69%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	459	6.33%	97 mo
Structured Securities . . . . $	1,442		
Total Cash, Deposits, & Securities . . . . $	12,320		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	410
Accrued Interest Receivable	$	463
Advances for Taxes and Insurance	$	19
Less: Unamortized Yield Adjustments	$	-204
Valuation Allowances	$	298
Unrealized Gains (Losses)	$	94

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	130
Accrued Interest Receivable	$	108
Less: Unamortized Yield Adjustments	$	-23
Valuation Allowances	$	272
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	34
REPOSSESSED ASSETS	$	132
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	11
OFFICE PREMISES AND EQUIPMENT	$	1,122

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	16
Less: Unamortized Yield Adjustments	$	2
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	579
Margin Account	$	0
Miscellaneous I	$	2,649
Miscellaneous II	$	535
TOTAL ASSETS	$	99,183

*** MEMORANDUM ITEMS ***

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	457
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	787
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	124
Mortgage-Related Mutual Funds	$	98
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	4,514
Wtd Avg Servicing Fee (in bp)		24 bp
Adjustable-Rate Mortgage Loans Serviced	$	5,004
Wtd Avg Servicing Fee (in bp)		35 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	792

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:		Original Maturity in Months: 12 or Less	13 to 36	37 or More		Early Withdrawal During Quarter (Optional)
Balances Maturing in 3 Months or Less	$	6,826	2,187	207	$	2
WAC		6.18%	5.88%	6.09%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	9,496	6,804	781	$	2
WAC		5.96%	6.29%	6.14%		
WARM (in months)		7 mo	7 mo	7 mo		
Balances Maturing in 13 to 36 Months	$		4,638	1,499	$	1
WAC			6.03%	5.96%		
WARM (in months)			20 mo	22 mo		
Balances Maturing in 37 or More Months	$			1,680	$	0
WAC				6.40%		
WARM (in months)				50 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 34,116

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,157	129	67
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	11,389	10,012	2,895
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		2.91 mo	5.58 mo	5.77 mo
Balances in New Accounts (Optional)	$	231	65	3

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES--Continued

FIXED-RATE, FIXED-MATURITY BORROWINGS:
FHLB ADVANCES, OTHER BORROWINGS,
REDEEMABLE PREFERRED STOCK,
& SUBORDINATED DEBT

Remaining Maturity in Months

Balances by Coupon Class:		0 to 3	4 to 36	37 or More	WAC
Under 5.00 %	$	1,143	362	38	4.83%
5.00 to 5.99 %	$	11,142	1,210	709	5.19%
6.00 to 6.99 %	$	457	914	456	6.47%
7.00 to 7.99 %	$	93	435	671	7.30%
8.00 to 8.99 %	$	1	3	5	8.23%
9.00 to 9.99 %	$	0	8	3	9.43%
10.00 to 10.99 %	$	0	0	0	0.00%
11.00% and Above	$	0	0	1	13.44%
WARM		1 mo	16 mo	80 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 17,650

MEMO: Variable-Rate, Fixed Maturity Liabilities
(from Supplemental Reporting) . . . . $ 13,013

MEMO: Book Value of Redeemable Preferred Stock . . . $ 0

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES (Con't.), MINORITY INTEREST, & CAPITAL

NON-MATURITY DEPOSITS	Total Balances	WAC	Balances in New Accounts (Optional)
Transaction Accounts	$ 6,343	1.84%	$ 7
Money Market Deposit Accounts (MMDAs)	$ 9,770	4.57%	$ 30
Passbook Accounts	$ 4,530	3.60%	$ 4
Non-Interest-Bearing Non-Maturity Deposits	$ 2,356		$ 3

ESCROW ACCOUNTS	Total Balances	WAC
Escrow for Mortgages Held in Portfolio	$ 709	0.02%
Escrow for Mortgages Serviced for Others	$ 491	0.05%
Other Escrows	$ 52	0.18%

TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 24,252
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 6
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ 10
OTHER LIABILITIES	
Collateralized Mortgage Securities Issued	$ 0
Miscellaneous I	$ 1,230
Miscellaneous II	$ 213
TOTAL LIABILITIES	$ 90,490
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 309
EQUITY CAPITAL	$ 8,386
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 99,185

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

OFF-BALANCE-SHEET POSITIONS

OFF-BALANCE-SHEET CONTRACT POSITIONS	(1) Contract Code	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
1.	0000	$ 0	0	0.00	0.00
2.	0000	$ 0	0	0.00	0.00
3.	0000	$ 0	0	0.00	0.00
4.	0000	$ 0	0	0.00	0.00
5.	0000	$ 0	0	0.00	0.00
6.	0000	$ 0	0	0.00	0.00
7.	0000	$ 0	0	0.00	0.00
8.	0000	$ 0	0	0.00	0.00
9.	0000	$ 0	0	0.00	0.00
10.	0000	$ 0	0	0.00	0.00
11.	0000	$ 0	0	0.00	0.00
12.	0000	$ 0	0	0.00	0.00
13.	0000	$ 0	0	0.00	0.00
14.	0000	$ 0	0	0.00	0.00
15.	0000	$ 0	0	0.00	0.00
16.	0000	$ 0	0	0.00	0.00

MEMO: Reconciliation of Off-Balance-Sheet Contract Positions Reported	# of Positions
Reported Above at CMR801-CMR880	0
Reported Using Optional Supplemental Reporting	0
Self-Valued & Reported as "Additional" Positions at CMR911-CMR919	0

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
1002	optional commitment to originate 1-month COFI ARMs	-	$ 0	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	9	$ 10	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	29	$ 22	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	22	$ 67	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	15	$ 35	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	73	$ 237	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	67	$ 838	-	-	-
1016	optional commitment to originate "other" mortgages	60	$ 728	-	-	-
2004	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained .	-	$ 3	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 4	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 34	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$ 2	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	-	$ 6	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$ 13	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 20	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 102	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 0	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	15	$ 179	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	24	$ 752	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 2	-	-	-
2064	commitment to sell 6-mo or 1-yr COFI ARM MBS	-	$ 0	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 58	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 109	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	6	$ 854	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 4	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 16	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 1	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 16	-	-	-

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 28	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 11	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 6	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 2	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	24	$ 45	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	36	$ 340	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 18	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 0	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 1	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	10	$ 38	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	6	$ 7	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	8	$ 3	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	31	$ 123	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	24	$ 163	-	-	-
2216	firm commitment to originate "other" mortgage loans	10	$ 18	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 0	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	$ 6	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 15	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 85	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$ 3	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 1	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 6	-	-	-
4002	commitment to purchase non-mortgage financial assets	15	$ 38	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 2,000	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 4	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 1,425	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 1,055	-	-	-
5010	interest rate swap: pay fixed, receive 3-month Treasury	-	$ 1,150	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
6004	interest rate cap based on 3-month LIBOR	6	$ 1,627	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 29	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 630	-	-	-
8010	long futures contract on 10-year Treasury note	-	$ 11	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	$ 8	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 250	-	-	-
9082	short put option on 10-year Treasury note futures contract	-	$ 7	-	-	-
9502	fixed-rate construction loans in process	97	$ 529	-	-	-
9512	adjustable-rate construction loans in process	52	$ 597	-	-	-