INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

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

Change in Rates	Net Portfolio Value $ Amount	Net Portfolio Value $ Change	Net Portfolio Value % Change	NPV as % of PV of Assets NPV Ratio	NPV as % of PV of Assets Change
+300 bp	13,273	-5,921	-31 %	8.21 %	-290 bp
+200 bp	14,946	-4,248	-22 %	9.03 %	-207 bp
+100 bp	17,229	-1,964	-10 %	10.18 %	-92 bp
0 bp	19,194			11.10 %	
-100 bp	20,100	906	+5 %	11.46 %	+35 bp

*** RISK MEASURES: +200/-100 BP RATE SHOCK ***	12/31/2001
Pre-Shock NPV Ratio: NPV as % of PV of Assets	11.10 %
Post-Shock NPV Ratio	9.03 %
Sensitivity Measure: Decline in NPV Ratio	207 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	-	-	-	24,537	23,733	22,624	21,470	20,363	-
30-Yr Mortgage Securities ...	-	-	-	10,901	10,396	9,739	9,132	8,591	-
15-Year Mortgages & MBS	-	-	-	19,413	18,868	18,165	17,452	16,767	-
Balloon Mortgages & MBS	-	-	-	4,607	4,505	4,351	4,191	4,039	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	-	-	1,407	1,396	1,387	1,377	1,363	-
7 Mo to 2 Yrs Reset Freq ..	-	-	-	9,776	9,685	9,593	9,481	9,328	-
2+ to 5 Yrs Reset Freq	-	-	-	13,156	12,829	12,459	12,052	11,615	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	-	-	109	108	107	106	104	-
2 Mo to 5 Yrs Reset Freq...	-	-	-	1,684	1,654	1,623	1,587	1,546	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	-	-	3,835	3,770	3,706	3,645	3,585	-
Adjustable-Rate, Fully-Amort.	-	-	-	4,443	4,383	4,325	4,267	4,207	-
Fixed-Rate, Balloon	-	-	-	2,510	2,399	2,295	2,197	2,105	-
Fixed-Rate, Fully-Amortizing	-	-	-	4,334	4,158	3,993	3,838	3,693	-
Construction & Land Loans:									
Adjustable-Rate	-	-	-	1,788	1,786	1,783	1,780	1,778	-
Fixed-Rate	-	-	-	790	759	731	705	681	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	-	-	3,120	3,110	3,100	3,091	3,082	-
Fixed-Rate	-	-	-	6,079	5,952	5,830	5,713	5,601	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-	-	112	110	107	105	102	-
Accrued Interest Receivable .	-	-	-	553	553	553	553	553	-
Advances for Taxes/Insurance	-	-	-	38	38	38	38	38	-
Float on Escrows on Owned Mtg	-	-	-	44	81	120	148	170	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-	-	-5	-4	-3	-2	-2	-
*Mortgage Loans & Securities	-	-	-	113,243	110,278	106,634	102,931	99,316	-

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	-	-	-	6,568	6,561	6,552	6,544	6,538	-
Fixed-Rate	-	-	-	3,614	3,473	3,340	3,212	3,091	-
Consumer Loans:									
Adjustable-Rate	-	-	-	479	479	478	478	478	-
Fixed-Rate	-	-	-	6,351	6,254	6,160	6,069	5,980	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-	-	-198	-196	-193	-190	-188	-
Accrued Interest Receivable .	-	-	-	165	165	165	165	165	-
*Nonmortgage Loans	-	-	-	16,979	16,736	16,501	16,277	16,063	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	-	-	5,144	5,144	5,144	5,144	5,144	-
Equities & All Mutual Funds ...	-	-	-	1,434	1,376	1,315	1,254	1,195	-
Zero-Coupon Securities	-	-	-	608	594	582	572	563	-
Govt & Agency Securities	-	-	-	1,873	1,795	1,724	1,658	1,597	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	-	-	2,289	2,286	2,283	2,281	2,278	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	-	-	3,033	2,905	2,787	2,681	2,583	-
Mortgage-Derivative Securities:									
Valued by OTS	-	-	-	13	13	13	12	12	-
Valued by Institution	-	-	-	14,989	14,841	14,478	14,018	13,539	-
Structured Securities, Valued by Institution	-	-	-	3,471	3,399	3,208	3,031	2,869	-
Less: Valuation Allowances for Investment Securities ..	-	-	-	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	-	-	32,855	32,354	31,535	30,651	29,781	-

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
REPOSSESSED ASSETS	-	-	-	178	178	178	178	178	-
REAL ESTATE HELD FOR INVESTMENT	-	-	-	73	73	73	73	73	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	-	-	94	93	88	80	69	-
OFFICE PREMISES & EQUIPMENT	-	-	-	1,403	1,403	1,403	1,403	1,403	-
*Subtotal	-	-	-	1,748	1,747	1,742	1,734	1,723	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	-	-	154	195	240	269	280	-
Adj-Rate Servicing	-	-	-	112	118	121	122	122	-
Float on Mtgs Svc'd for Others	-	-	-	107	138	168	191	208	-
*Mtg Ln Servicing for Others	-	-	-	372	451	530	582	610	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	-	-	5,756	5,756	5,756	5,756	5,756	-
Deposit Intangibles:									
Retail CD Intangible	-	-	-	139	148	155	162	168	-
Transaction Acct Intangible .	-	-	-	952	1,170	1,385	1,607	1,800	-
MMDA Intangible	-	-	-	816	1,004	1,167	1,314	1,462	-
Passbook Account Intangible .	-	-	-	1,988	2,430	2,875	3,304	3,681	-
Non-Int-Bearing Acct Intang .	-	-	-	570	775	972	1,158	1,336	-
*Other Assets	-	-	-	10,223	11,284	12,310	13,302	14,204	-
*** TOTAL ASSETS	-	-	-	175,420	172,849	169,253	165,477	161,698	-

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 ...	-	-	-	30,707	30,572	30,438	30,305	30,174	-
Maturing in 13 Mo or More ...	-	-	-	13,806	13,426	13,063	12,715	12,382	-
Variable-Rate, Fixed-Maturity .	-	-	-	1,040	1,038	1,036	1,035	1,033	-
Non-Maturity:									
Transaction Accts	-	-	-	10,341	10,341	10,341	10,341	10,341	-
MMDAs	-	-	-	13,936	13,936	13,936	13,936	13,936	-
Passbook Accts	-	-	-	21,416	21,416	21,416	21,416	21,416	-
Non-Interest-Bearing Accts ..	-	-	-	9,586	9,586	9,586	9,586	9,586	-
* Deposits	-	-	-	100,832	100,315	99,816	99,333	98,867	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	-	-	27,395	27,188	26,985	26,786	26,591	-
Maturing in 37 Mo or More ...	-	-	-	5,397	5,164	4,944	4,735	4,538	-
Variable-Rate, Fixed-Maturity .	-	-	-	1,424	1,423	1,422	1,422	1,421	-
* Borrowings	-	-	-	34,215	33,775	33,351	32,943	32,550	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	-	-	700	700	700	700	700	-
Other Escrow Accounts	-	-	-	120	116	113	110	107	-
Collat. Mtg Securities Issued .	-	-	-	10	10	10	10	10	-
Miscellaneous I	-	-	-	2,261	2,261	2,261	2,261	2,261	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	-	-	3,091	3,087	3,084	3,081	3,078	-
SELF-VALUED	-	-	-	16,702	16,351	16,023	15,789	14,885	-
*** TOTAL LIABILITIES	-	-	-	154,840	153,528	152,273	151,146	149,380	-

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

*** Change in Interest Rates ***

* OFF-BALANCE-SHEET POSITIONS *	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs & Balloon/2-Step Mortgages	-	-	-	75	-3	-100	-190	-270	-
ARMs	-	-	-	22	13	2	-13	-32	-
Other Mortgages	-	-	-	12	-	-17	-34	-50	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	-	-	18	1	-19	-38	-56	-
Sell Mortgages & MBS	-	-	-	-551	-150	320	773	1,198	-
Purchase Non-Mortgage Items ...	-	-	-	0	-	0	-1	-1	-
Sell Non-Mortgage Items	-	-	-	-1	-	1	2	3	-
OPTIONS ON MORTGAGES & MBS	-	-	-	0	0	1	5	11	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-	-	-4	-2	-1	0	1	-
Pay Floating, Receive Fixed ...	-	-	-	169	85	3	-74	-147	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	-	-	2	4	6	10	14	-
INTEREST-RATE FLOORS	-	-	-	-	-	-	-	-	-
FUTURES	-	-	-	-2	-	2	4	5	-
OPTIONS ON FUTURES	-	-	-	-	-	-	-	-	-
CONSTRUCTION LIP	-	-	-	-19	-29	-39	-48	-56	-
SELF-VALUED	-	-	-	-204	-46	90	218	335	-
*** OFF-BALANCE-SHEET POSITIONS	-	-	-	-480	-127	250	615	955	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	-	-	175,420	172,849	169,253	165,477	161,698	-
- LIABILITIES	-	-	-	154,840	153,528	152,273	151,146	149,380	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-	-	-480	-127	250	615	955	-
*** NET PORTFOLIO VALUE	-	-	-	20,100	19,194	17,229	14,946	13,273	-

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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	23,213	23,733	102.24	4.0
30-Yr Mortgage Securities ...	10,397	10,396	99.99	5.6
15-Year Mortgages & MBS	18,463	18,868	102.19	3.3
Balloon Mortgages & MBS	4,414	4,505	102.05	2.8
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	1,400	1,396	99.71	0.7
7 Mo to 2 Yrs Reset Freq ..	9,409	9,685	102.93	0.9
2+ to 5 Yrs Reset Freq	12,723	12,829	100.83	2.7
Lagging Market Index ARMs:				
1 Mo Reset Freq............	107	108	100.88	1.1
2 Mo to 5 Yrs Reset Freq...	1,638	1,654	100.98	1.9
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	3,657	3,770	103.08	1.7
Adjustable-Rate, Fully-Amort.	4,337	4,383	101.07	1.4
Fixed-Rate, Balloon	2,278	2,399	105.32	4.5
Fixed-Rate, Fully-Amortizing	4,021	4,158	103.40	4.1
Construction & Land Loans:				
Adjustable-Rate	1,838	1,786	97.18	0.2
Fixed-Rate	846	759	89.75	3.9
Second Mtg Loans & Securities:				
Adjustable-Rate	3,163	3,110	98.33	0.3
Fixed-Rate	5,859	5,952	101.58	2.1
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	110	110	100.00	2.2
Accrued Interest Receivable .	553	553	100.00	0.0
Advances for Taxes/Insurance	38	38	100.00	0.0
Float on Escrows on Owned Mtg		81		-47.2
Less: Value of Servicing on Mtgs Serviced by Others ...		-4		20.9
*Mortgage Loans & Securities	108,465	110,278	101.67	3.0

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.

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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	6,607	6,561	99.30	0.1
Fixed-Rate	3,370	3,473	103.08	4.0
Consumer Loans:				
Adjustable-Rate	498	479	96.13	0.1
Fixed-Rate	6,238	6,254	100.25	1.5
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-196	-196	99.86	1.4
Accrued Interest Receivable .	165	165	100.00	0.0
*Nonmortgage Loans	16,681	16,736	100.32	1.4
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	5,144	5,144	100.00	0.0
Equities & All Mutual Funds ...	1,376	1,376	100.00	4.3
Zero-Coupon Securities	582	594	102.12	2.2
Govt & Agency Securities	1,712	1,795	104.90	4.2
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	2,285	2,286	100.06	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	2,919	2,905	99.49	4.2
Mortgage-Derivative Securities:				
Valued by OTS	13	13	100.00	0.9
Valued by Institution	14,816	14,841	100.17	1.7
Structured Securities, Valued by Institution	3,432	3,399	99.04	3.9
Less: Valuation Allowances for Investment Securities ..	0	0	100.00	1.1
*Cash, Deposits, & Securities	32,279	32,354	100.23	2.0

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	178	178	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	73	73	100.00	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	93	93	100.00	3.2
OFFICE PREMISES & EQUIPMENT	1,403	1,403	100.00	0.0
*Subtotal	1,747	1,747	100.00	0.2
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		195		-22.2
Adj-Rate Servicing		118		-4.1
Float on Mtgs Svc'd for Others		138		-22.4
*Mtg Ln Servicing for Others		451		-17.5
OTHER ASSETS				
Purchased & Excess Servicing ..	362			
Margin Account	-	-	-	-
Miscellaneous I	5,756	5,756	100.00	0.0
Miscellaneous II	2,185			
Deposit Intangibles:				
Retail CD Intangible		148		-5.5
Transaction Acct Intangible .		1,170		-18.5
MMDA Intangible		1,004		-17.5
Passbook Account Intangible .		2,430		-18.2
Non-Int-Bearing Acct Intang .		775		-25.9
*Other Assets	8,304	11,284		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	-137			
*** TOTAL ASSETS	167,341	172,849	103/100*	1.8/2.5*

*Including/excluding deposit intangible values.

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 ...	30,233	30,572	101.12	0.4
Maturing in 13 Mo or More ...	13,071	13,426	102.72	2.8
Variable-Rate, Fixed-Maturity .	1,043	1,038	99.51	0.2
Non-Maturity:				
Transaction Accts	10,341	10,341	100/ 89*	0.0/2.4*
MMDAs	13,936	13,936	100/ 93*	0.0/1.4*
Passbook Accts	21,416	21,416	100/ 89*	0.0/2.3*
Non-Interest-Bearing Accts ..	9,586	9,586	100/ 92*	0.0/2.3*
* Deposits	99,626	100,315	101/ 95*	0.5/1.6*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	26,774	27,188	101.55	0.8
Maturing in 37 Mo or More ...	5,129	5,164	100.68	4.4
Variable-Rate, Fixed-Maturity .	1,414	1,423	100.61	0.1
* Borrowings	33,317	33,775	101.37	1.3
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	700	700	100.00	0.0
Other Escrow Accounts	130	116	88.99	2.9
Collat. Mtg Securities Issued .	10	10	100.00	0.0
Miscellaneous I	2,261	2,261	100.00	0.0
Miscellaneous II	102			
*Other Liabilities	3,203	3,087	96.37	0.1
SELF-VALUED	15,635	16,351	104.58	2.1
UNAMORTIZED YIELD ADJUSTMENTS ..	82			
*** TOTAL LIABILITIES	151,862	153,528	101/ 97**	0.8/1.6**

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

**Excluding/including deposit intangible values.

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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	-3
ARMs	13
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	1
Sell Mortgages & MBS	-150
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-2
Pay Floating, Receive Fixed ...	85
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	4
INTEREST-RATE FLOORS	-
FUTURES	-
OPTIONS ON FUTURES	-
CONSTRUCTION LIP	-29
SELF-VALUED	-46
	=========
*** OFF-BALANCE-SHEET POSITIONS	-127

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	167,341	172,849	103/100*	1.8/2.5*	*Including/excluding deposit intangible values.
- LIABILITIES	151,862	153,528	101/ 97**	0.8/1.6**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		-127			
	=========	=========			
*** NET PORTFOLIO VALUE	15,479	19,194	124.00	7.5	

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	$	5,406	9,158	4,117	2,288	2,243
WARM (in months)		319 mo	318 mo	314 mo	314 mo	304 mo
WAC		6.22%	7.38%	8.45%	9.48%	11.10%
$ of Which Are FHA or VA Guaranteed	$	141	299	145	39	21
Securities Backed By Conventional Mortgages	$	4,996	992	212	15	6
WARM (in months)		325 mo	307 mo	269 mo	223 mo	149 mo
Wtd Avg Pass-Thru Rate		6.28%	7.18%	8.12%	9.30%	10.97%
Securities Backed By FHA or VA Mortgages	$	3,447	628	87	10	5
WARM (in months)		352 mo	321 mo	249 mo	181 mo	151 mo
Wtd Avg Pass-Thru Rate		6.32%	7.21%	8.07%	9.16%	10.93%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	6,731	4,157	1,289	522	471
WAC		6.47%	7.33%	8.37%	9.45%	11.22%
Mortgage Securities	$	4,163	1,047	68	12	3
Wtd Avg Pass-Thru Rate		6.05%	7.09%	8.11%	9.17%	10.32%
WARM (of Loans & Securities)		157 mo	149 mo	140 mo	133 mo	134 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	1,478	1,857	367	86	29
WAC		6.60%	7.34%	8.33%	9.30%	10.88%
Mortgage Securities	$	533	63	1	0	0
Wtd Avg Pass-Thru Rate		5.95%	7.13%	8.15%	9.40%	11.96%
WARM (of Loans & Securities)		80 mo	83 mo	101 mo	118 mo	129 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 56,488

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: 6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	Lagging Market Index ARMs By Coupon Reset Frequency: 1 Month	2 Mo to 5 Yrs
TEASER ARMS:						
Balances Currently Subject to Intro Rates . .	$	57	495	51	0	41
WAC		6.71%	5.82%	6.51%	0.00%	7.02%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	1,343	8,914	12,672	107	1,598
Wtd Avg Margin (in bp)		200 bp	268 bp	272 bp	140 bp	163 bp
WAC		6.48%	7.00%	6.89%	5.74%	7.01%
WARM (in months)		275 mo	287 mo	341 mo	255 mo	270 mo
Wtd Avg Time Until Next Payment Reset (mo) .		3 mo	11 mo	44 mo	1 mo	25 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 25,278

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)		Current Market Index ARMs by Coupon Reset Frequency: 6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	Lagging Market Index ARMs By Coupon Reset Frequency: 1 Month	2 Mo to 5 Yrs
ARM BALANCES BY DISTANCE TO LIFETIME CAP						
Balances w/Coupon Within 200 bp of Lifetime Cap	$	15	101	26	14	10
Wtd Avg Distance from Lifetime Cap (in bp) .		150 bp	157 bp	127 bp	125 bp	159 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	101	1,084	262	7	325
Wtd Avg Distance from Lifetime Cap		340 bp	345 bp	357 bp	352 bp	322 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	1,224	8,016	12,237	82	1,274
Wtd Avg Distance from Lifetime Cap		662 bp	595 bp	593 bp	685 bp	576 bp
Balances Without Lifetime Cap	$	61	207	198	4	30
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	1,020	8,770	12,298	21	1,553
Wtd Avg Periodic Rate Cap (in bp)		96 bp	190 bp	203 bp	180 bp	187 bp
Balances Subject to Periodic Rate Floors . . .	$	928	7,827	11,013	20	1,478
MBS INCLUDED IN ARM BALANCES	$	352	1,948	668	91	918

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	3,657	4,337
WARM (in months)	99 mo	151 mo
Remaining Term to Full Amort. .	290 mo	
Rate Index Code	0	0
Margin (in bp)	232 bp	215 bp
Reset Frequency	53 mo	45 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	55	300
WA Distance to Lifetime Cap .	30 bp	89 bp
Fixed-Rate:		
Balances . . . . $	2,278	4,021
WARM (in months)	76 mo	115 mo
Remaining Term to Full Amort. .	275 mo	
WAC	7.88%	8.02%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	1,838	846
WARM (in months)	42 mo	83 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	104 bp	7.33%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	3,163	5,859
WARM (in months)	135 mo	122 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	64 bp	8.78%
Reset Frequency (in months) . . .	3 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	6,607	3,370
WARM (in months)	40 mo	59 mo
Margin in Col 1 (bp); WAC in Col 2	143 bp	7.87%
Reset Frequency	2 mo	
Rate Index Code	0	
CONSUMER LOANS		
Balances . . . . $	498	6,238
WARM (in months)	73 mo	62 mo
Rate Index Code	0	
Margin in Col 1 (bp); WAC in Col 2	233 bp	11.97%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	43	2,786
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	2,531	7,694
Remaining WAL 5-10 Years . . . $	767	879
Remaining WAL over 10 Years . $	115	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	8
CMO Residuals: $		
Fixed-Rate . . . . $	0	0
Floating-Rate . . . . $	8	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	0	0
WAC . . . . $	0.00%	0.00%
Principal-Only MBS . . . . $	0	0
WAC	0.00%	9.57%
Total Mortgage-Derivative Securities-Book Value . $	3,463	11,366

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

MORTGAGE LOANS SERVICED FOR OTHERS

Coupon of Fixed-Rate Mortgages Serviced for Others

Fixed-Rate Mortgage Loan Servicing	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
Balances Serviced . . . . $	6,948	8,187	3,497	2,470	3,204
WARM (in months)	242 mo	268 mo	248 mo	251 mo	243 mo
Wtd Avg Servicing Fee (in bp)	29 bp	32 bp	40 bp	49 bp	50 bp

Total # of Fixed-Rate Loans Serviced That Are:

Conventional Loans	295,275 lns
FHA/VA Loans	20,959 lns
Subserviced by Others	21,744 lns

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan Current Mkt	Lagging Mkt
Balances Serviced . . . . $	9,552	36
WARM (in months)	329 mo	212 mo
Wtd Avg Servicing Fee (in bp)	47 bp	56 bp

Total # of Adjustable-Rate Loans Serviced	81,440 lns
Of Which, Number Subserviced By Others .	838 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 33,895

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	5,144		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	1,376		
Zero-Coupon Securities . . . . $	582	2.87%	23 mo
Government & Agency Securities . . . . $	1,712	5.41%	67 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	2,285	1.75%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) . . $	2,919	6.17%	90 mo
Structured Securities . . . . $	3,432		
Total Cash, Deposits, & Securities . . . . $	17,450		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	693
Accrued Interest Receivable	$	553
Advances for Taxes and Insurance	$	38
Less: Unamortized Yield Adjustments	$	77
Valuation Allowances	$	584
Unrealized Gains (Losses)	$	88

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	192
Accrued Interest Receivable	$	165
Less: Unamortized Yield Adjustments	$	120
Valuation Allowances	$	388
Unrealized Gains (Losses)	$	2

REAL ESTATE HELD FOR INVESTMENT	$	73
REPOSSESSED ASSETS	$	178
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	93
OFFICE PREMISES AND EQUIPMENT	$	1,403

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-41
Less: Unamortized Yield Adjustments	$	-10
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	362
Margin Account	$	0
Miscellaneous I	$	5,756
Miscellaneous II	$	2,185

TOTAL ASSETS	$	167,341

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	1,178
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	2,262
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	969
Mortgage-Related Mutual Funds	$	407
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	910
Wtd Avg Servicing Fee (in bp)		38 bp
Adjustable-Rate Mortgage Loans Serviced	$	2,055
Wtd Avg Servicing Fee (in bp)		24 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	8

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

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	$	7,918	3,231	300	$	0
WAC		3.93%	6.28%	5.99%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	10,509	7,536	738	$	1
WAC		3.46%	5.43%	5.95%		
WARM (in months)		7 mo	8 mo	7 mo		
Balances Maturing in 13 to 36 Months	$		6,834	2,391	$	0
WAC			4.62%	5.98%		
WARM (in months)			19 mo	26 mo		
Balances Maturing in 37 or More Months	$			3,847	$	0
WAC				5.76%		
WARM (in months)				64 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 43,304

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	648	1,013	1,756
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	15,254	14,818	4,875
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		3.02 mo	5.58 mo	7.20 mo
Balances in New Accounts (Optional)	$	315	213	88

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

Balances by Coupon Class:		Remaining Maturity in Months: 0 to 3	4 to 36	37 or More	WAC
Under 5.00 %	$	11,255	5,458	1,528	2.88%
5.00 to 5.99 %	$	695	2,094	1,880	5.47%
6.00 to 6.99 %	$	448	4,728	1,153	6.51%
7.00 to 7.99 %	$	891	1,191	442	7.20%
8.00 to 8.99 %	$	0	2	55	8.22%
9.00 to 9.99 %	$	0	11	1	9.37%
10.00 to 10.99 %	$	0	0	3	10.40%
11.00% and Above	$	0	0	67	12.02%
WARM		1 mo	18 mo	63 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 31,902

MEMO: Variable-Rate, Fixed Maturity Liabilities
(from Supplemental Reporting) . . . . $ 18,093

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	$ 10,341	0.97%	$ 7
Money Market Deposit Accounts (MMDAs).	$ 13,936	2.36%	$ 66
Passbook Accounts	$ 21,416	1.79%	$ 39
Non-Interest-Bearing Non-Maturity Deposits	$ 9,586		$ 14

ESCROW ACCOUNTS	Total Balances	WAC
Escrow for Mortgages Held in Portfolio	$ 426	0.71%
Escrow for Mortgages Serviced for Others	$ 274	0.42%
Other Escrows	$ 130	0.06%

TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 56,109
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 84
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ -2
OTHER LIABILITIES	
Collateralized Mortgage Securities Issued	$ 10
Miscellaneous I	$ 2,261
Miscellaneous II	$ 102
TOTAL LIABILITIES	$ 151,862
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES . . .	$ 146
EQUITY CAPITAL	$ 15,333
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 167,341

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

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
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	-	$ 1	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	28	$ 324	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	43	$ 702	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	21	$ 61	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	93	$ 655	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	74	$ 1,336	-	-	-
1016	optional commitment to originate "other" mortgages	52	$ 545	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 10	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 3	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$ 3	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	11	$ 22	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	6	$ 14	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	$ 19	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 42	-	-	-
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 . . .	13	$ 165	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	17	$ 337	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 13	-	-	-
2042	commitment to purchase 1-month COFI ARM MBS	-	$ 2	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 5	-	-	-
2048	commitment to purchase 3-yr or 5-yr Treasury ARM MBS	-	$ 0	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$ 3	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 4	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 3	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 191	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$ 416	-	-	-
2083	commitment to sell low-risk floating-rate mtg derivative product .	-	$ 211	-	-	-
2084	commitment to sell low-risk fixed-rate mtg derivative product . . .	-	$ 158	-	-	-

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
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 5	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 4	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 2	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 1,772	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 2	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 89	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	8	$ 358	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	12	$ 4,557	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 857	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	8	$ 6	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	11	$ 55	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	7	$ 66	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	34	$ 86	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	34	$ 75	-	-	-
2216	firm commitment to originate "other" mortgage loans	25	$ 76	-	-	-
3008	option to purchase 3- or 5-yr Treasury ARMs	-	$ 2	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 0	-	-	-
3016	option to purchase "other" mortgages	-	$ 0	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 174	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 8	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 50	-	-	-
3036	option to sell "other" mortgages	-	$ 2	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 3	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 6	-	-	-
3076	short option to sell "other" mortgages	-	$ 3	-	-	-
4002	commitment to purchase non-mortgage financial assets	19	$ 155	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 413	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 37	-	-	-

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
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 25	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 2,456	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 105	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 29	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 360	-	-	-
6032	short interest rate cap based on 1-month LIBOR	-	$ 12	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 12	-	-	-
7032	short interest rate floor based on 1-month LIBOR	-	$ 12	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 25	-	-	-
8040	short futures contract on 10-year Treasury note	-	$ 3	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 250	-	-	-
9502	fixed-rate construction loans in process	74	$ 282	-	-	-
9512	adjustable-rate construction loans in process	41	$ 495	-	-	-