OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

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

	Net Portfolio Value			NPV as % of PV of Assets	
Change in Rates	$ Amount	$ Change	% Change	NPV Ratio	Change
+300 bp	43,499	-7,171	-14 %	10.18 %	-127 bp
+200 bp	47,655	-3,015	-6 %	10.97 %	-47 bp
+100 bp	50,238	-432	-1 %	11.43 %	-2 bp
0 bp	50,670			11.45 %	
-100 bp	50,304	-366	-1 %	11.32 %	-13 bp

	06/30/2002
*** RISK MEASURES: +200/-100 BP RATE SHOCK ***	
Pre-Shock NPV Ratio: NPV as % of PV of Assets	11.45 %
Post-Shock NPV Ratio	10.97 %
Sensitivity Measure: Decline in NPV Ratio	47 bp

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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	-	-	-	28,200	27,425	26,047	24,518	23,062	-
30-Yr Mortgage Securities ...	-	-	-	6,198	6,043	5,777	5,454	5,133	-
15-Year Mortgages & MBS	-	-	-	8,390	8,173	7,870	7,557	7,253	-
Balloon Mortgages & MBS	-	-	-	4,956	4,865	4,725	4,572	4,420	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	-	-	5,777	5,747	5,713	5,673	5,622	-
7 Mo to 2 Yrs Reset Freq ..	-	-	-	17,965	17,783	17,580	17,317	16,970	-
2+ to 5 Yrs Reset Freq	-	-	-	33,159	32,311	31,348	30,279	29,141	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	-	-	110,455	109,688	108,677	107,349	105,647	-
2 Mo to 5 Yrs Reset Freq...	-	-	-	32,496	31,906	31,238	30,472	29,597	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	-	-	9,791	9,719	9,649	9,576	9,500	-
Adjustable-Rate, Fully-Amort.	-	-	-	27,171	26,954	26,742	26,528	26,311	-
Fixed-Rate, Balloon	-	-	-	6,636	6,351	6,082	5,827	5,586	-
Fixed-Rate, Fully-Amortizing	-	-	-	3,207	3,068	2,938	2,816	2,703	-
Construction & Land Loans:									
Adjustable-Rate	-	-	-	3,891	3,887	3,883	3,879	3,875	-
Fixed-Rate	-	-	-	1,436	1,399	1,365	1,335	1,307	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	-	-	10,730	10,717	10,703	10,692	10,681	-
Fixed-Rate	-	-	-	6,045	5,902	5,766	5,636	5,512	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-	-	410	405	398	390	381	-
Accrued Interest Receivable .	-	-	-	1,462	1,462	1,462	1,462	1,462	-
Advances for Taxes/Insurance	-	-	-	112	112	112	112	112	-
Float on Escrows on Owned Mtg	-	-	-	22	37	52	66	78	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	-	-	-117	-134	-145	-149	-150	-
*Mortgage Loans & Securities	-	-	-	318,627	314,086	308,271	301,659	294,503	-

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	-	-	-	4,203	4,199	4,196	4,194	4,192	-
Fixed-Rate	-	-	-	2,209	2,086	1,974	1,871	1,777	-
Consumer Loans:									
Adjustable-Rate	-	-	-	703	703	703	703	703	-
Fixed-Rate	-	-	-	12,237	12,039	11,847	11,661	11,480	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-	-	-425	-418	-412	-405	-399	-
Accrued Interest Receivable .	-	-	-	106	106	106	106	106	-
*Nonmortgage Loans	-	-	-	19,033	18,716	18,415	18,130	17,859	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	-	-	12,813	12,813	12,813	12,813	12,813	-
Equities & All Mutual Funds ...	-	-	-	614	586	555	526	497	-
Zero-Coupon Securities	-	-	-	26	26	26	26	26	-
Govt & Agency Securities	-	-	-	35,096	32,988	31,032	29,215	27,527	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	-	-	2,081	2,078	2,076	2,074	2,071	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	-	-	474	441	412	386	363	-
Mortgage-Derivative Securities:									
Valued by OTS	-	-	-	-	-	-	-	-	-
Valued by Institution	-	-	-	16,502	16,488	16,330	16,049	15,732	-
Structured Securities, Valued by Institution	-	-	-	929	924	909	889	868	-
Less: Valuation Allowances for Investment Securities ..	-	-	-	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	-	-	68,533	66,344	64,153	61,977	59,897	-

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	-	-	-	281	281	281	281	281	-
REAL ESTATE HELD FOR INVESTMENT	-	-	-	118	118	118	118	118	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	-	-	208	204	189	169	148	-
OFFICE PREMISES & EQUIPMENT	-	-	-	3,001	3,001	3,001	3,001	3,001	-
*Subtotal	-	-	-	3,609	3,604	3,590	3,570	3,549	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	-	-	4,078	6,238	8,451	9,429	9,702	-
Adj-Rate Servicing	-	-	-	1,654	1,734	1,762	1,767	1,763	-
Float on Mtgs Svc'd for Others	-	-	-	1,819	2,388	3,004	3,404	3,685	-
*Mtg Ln Servicing for Others	-	-	-	7,552	10,360	13,218	14,599	15,150	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	-	-	17,916	17,916	17,916	17,916	17,916	-
Deposit Intangibles:									
Retail CD Intangible	-	-	-	141	155	168	180	191	-
Transaction Acct Intangible .	-	-	-	3,383	4,325	5,233	6,203	6,970	-
MMDA Intangible	-	-	-	3,132	3,961	4,661	5,292	5,936	-
Passbook Account Intangible .	-	-	-	1,587	1,990	2,392	2,781	3,120	-
Non-Int-Bearing Acct Intang .	-	-	-	879	1,261	1,624	1,971	2,302	-
*Other Assets	-	-	-	27,039	29,607	31,995	34,342	36,434	-
*** TOTAL ASSETS	-	-	-	444,392	442,717	439,642	434,278	427,392	-

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 ...	-	-	-	63,507	63,243	62,981	62,722	62,466	-
Maturing in 13 Mo or More ...	-	-	-	20,228	19,632	19,063	18,518	17,997	-
Variable-Rate, Fixed-Maturity .	-	-	-	700	699	699	698	698	-
Non-Maturity:									
Transaction Accts	-	-	-	41,637	41,637	41,637	41,637	41,637	-
MMDAs	-	-	-	58,651	58,651	58,651	58,651	58,651	-
Passbook Accts	-	-	-	18,950	18,950	18,950	18,950	18,950	-
Non-Interest-Bearing Accts ..	-	-	-	17,410	17,410	17,410	17,410	17,410	-
* Deposits	-	-	-	221,083	220,223	219,392	218,587	217,809	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	-	-	66,363	65,943	65,530	65,123	64,722	-
Maturing in 37 Mo or More ...	-	-	-	5,851	5,559	5,285	5,027	4,785	-
Variable-Rate, Fixed-Maturity .	-	-	-	65,861	65,772	65,683	65,596	65,508	-
* Borrowings	-	-	-	138,075	137,274	136,498	135,745	135,015	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	-	-	4,244	4,244	4,244	4,244	4,244	-
Other Escrow Accounts	-	-	-	600	583	566	550	536	-
Collat. Mtg Securities Issued .	-	-	-	32	32	31	31	31	-
Miscellaneous I	-	-	-	14,003	14,003	14,003	14,003	14,003	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	-	-	18,879	18,861	18,844	18,828	18,813	-
SELF-VALUED	-	-	-	17,464	17,207	16,875	16,488	16,080	-
*** TOTAL LIABILITIES	-	-	-	395,502	393,565	391,609	389,649	387,717	-

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	-	-	-	514	162	-368	-890	-1,366	-
ARMs	-	-	-	77	48	9	-46	-118	-
Other Mortgages	-	-	-	112	-	-127	-252	-371	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	-	-	127	-2	-187	-371	-540	-
Sell Mortgages & MBS	-	-	-	-1,284	-32	1,633	3,238	4,700	-
Purchase Non-Mortgage Items ...	-	-	-	0	-	0	-1	-1	-
Sell Non-Mortgage Items	-	-	-	2	-	-2	-4	-7	-
OPTIONS ON MORTGAGES & MBS	-	-	-	1	32	225	422	598	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-	-	-1,454	-665	120	873	1,596	-
Pay Floating, Receive Fixed ...	-	-	-	1,741	715	-232	-1,097	-1,887	-
Basis Swaps	-	-	-	0	0	0	0	0	-
Swaptions	-	-	-	646	913	1,204	1,502	1,795	-
INTEREST-RATE CAPS	-	-	-	0	0	0	0	-1	-
INTEREST-RATE FLOORS	-	-	-	62	41	26	15	8	-
FUTURES	-	-	-	-	-	-	-	-	-
OPTIONS ON FUTURES	-	-	-	-	-	-	-	-	-
CONSTRUCTION LIP	-	-	-	7	-1	-10	-18	-25	-
SELF-VALUED	-	-	-	861	306	-84	-345	-556	-
*** OFF-BALANCE-SHEET POSITIONS	-	-	-	1,414	1,518	2,205	3,026	3,824	-

*** NET PORTFOLIO VALUE ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	-	-	444,392	442,717	439,642	434,278	427,392	-
- LIABILITIES	-	-	-	395,502	393,565	391,609	389,649	387,717	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-	-	1,414	1,518	2,205	3,026	3,824	-
*** NET PORTFOLIO VALUE	-	-	-	50,304	50,670	50,238	47,655	43,499	-

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	26,697	27,425	102.73	3.9
30-Yr Mortgage Securities ...	5,806	6,043	104.07	3.5
15-Year Mortgages & MBS	7,953	8,173	102.76	3.2
Balloon Mortgages & MBS	4,746	4,865	102.51	2.4
Adjustable-Rate Single Family First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	5,525	5,747	104.02	0.6
7 Mo to 2 Yrs Reset Freq ..	17,227	17,783	103.23	1.1
2+ to 5 Yrs Reset Freq	32,155	32,311	100.49	2.8
Lagging Market Index ARMs:				
1 Mo Reset Freq............	106,200	109,688	103.28	0.8
2 Mo to 5 Yrs Reset Freq...	30,989	31,906	102.96	2.0
Multifamily & Nonresidential Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	9,764	9,719	99.54	0.7
Adjustable-Rate, Fully-Amort.	27,506	26,954	97.99	0.8
Fixed-Rate, Balloon	6,059	6,351	104.83	4.4
Fixed-Rate, Fully-Amortizing	3,001	3,068	102.24	4.4
Construction & Land Loans:				
Adjustable-Rate	3,882	3,887	100.12	0.1
Fixed-Rate	1,447	1,399	96.63	2.5
Second Mtg Loans & Securities:				
Adjustable-Rate	10,729	10,717	99.89	0.1
Fixed-Rate	5,828	5,902	101.27	2.4
Other Assets Related to Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	405	405	100.00	1.5
Accrued Interest Receivable .	1,462	1,462	100.00	0.0
Advances for Taxes/Insurance	112	112	100.00	0.0
Float on Escrows on Owned Mtg		37		-40.6
Less: Value of Servicing on Mtgs Serviced by Others ...		-134		-10.5
*Mortgage Loans & Securities	307,492	314,086	102.14	1.6

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	4,220	4,199	99.51	0.1
Fixed-Rate	1,963	2,086	106.28	5.6
Consumer Loans:				
Adjustable-Rate	721	703	97.49	0.0
Fixed-Rate	11,078	12,039	108.68	1.6
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-418	-418	100.00	1.6
Accrued Interest Receivable .	106	106	100.00	0.0
*Nonmortgage Loans	17,670	18,716	105.92	1.6
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	12,813	12,813	100.00	0.0
Equities & All Mutual Funds ...	586	586	100.00	5.0
Zero-Coupon Securities	26	26	100.01	0.1
Govt & Agency Securities	30,359	32,988	108.66	6.2
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	2,078	2,078	100.02	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	546	441	80.80	7.0
Mortgage-Derivative Securities:				
Valued by OTS	-	-	-	-
Valued by Institution	16,420	16,488	100.41	0.5
Structured Securities, Valued by Institution	921	924	100.35	1.1
Less: Valuation Allowances for Investment Securities ..	0	0	100.00	0.9
*Cash, Deposits, & Securities	63,747	66,344	104.07	3.3

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	281	281	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	118	118	100.00	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	204	204	100.00	4.5
OFFICE PREMISES & EQUIPMENT	3,001	3,001	100.00	0.0
*Subtotal	3,604	3,604	100.00	0.3
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		6,238		-35.1
Adj-Rate Servicing		1,734		-3.1
Float on Mtgs Svc'd for Others		2,388		-24.8
*Mtg Ln Servicing for Others		10,360		-27.3
OTHER ASSETS				
Purchased & Excess Servicing ..	8,398			
Margin Account	-	-	-	-
Miscellaneous I	17,916	17,916	100.00	0.0
Miscellaneous II	7,400			
Deposit Intangibles:				
Retail CD Intangible		155		-8.8
Transaction Acct Intangible .		4,325		-21.4
MMDA Intangible		3,961		-19.3
Passbook Account Intangible .		1,990		-20.2
Non-Int-Bearing Acct Intang .		1,261		-29.6
*Other Assets	33,714	29,607		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	4,370			
*** TOTAL ASSETS	430,599	442,717	103/100*	0.5/1.1*

*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 ...	62,898	63,243	100.55	0.4
Maturing in 13 Mo or More ...	19,237	19,632	102.05	3.0
Variable-Rate, Fixed-Maturity .	694	699	100.67	0.1
Non-Maturity:				
Transaction Accts	41,637	41,637	100/ 90*	0.0/2.5*
MMDAs	58,651	58,651	100/ 93*	0.0/1.4*
Passbook Accts	18,950	18,950	100/ 89*	0.0/2.4*
Non-Interest-Bearing Accts ..	17,410	17,410	100/ 93*	0.0/2.3*
* Deposits	219,478	220,223	100/ 95*	0.4/1.6*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	65,198	65,943	101.14	0.6
Maturing in 37 Mo or More ...	5,371	5,559	103.49	5.1
Variable-Rate, Fixed-Maturity .	65,763	65,772	100.01	0.1
* Borrowings	136,333	137,274	100.69	0.6
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	4,244	4,244	100.00	0.0
Other Escrow Accounts	643	583	90.58	2.9
Collat. Mtg Securities Issued .	35	32	90.97	1.1
Miscellaneous I	14,003	14,003	100.00	0.0
Miscellaneous II	1,352			
*Other Liabilities	20,277	18,861	93.02	0.1
SELF-VALUED	17,010	17,207	101.16	1.7
UNAMORTIZED YIELD ADJUSTMENTS ..	9			
*** TOTAL LIABILITIES	393,106	393,565	100/ 97**	0.5/1.2**

*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	162
ARMs	48
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-2
Sell Mortgages & MBS	-32
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	32
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-665
Pay Floating, Receive Fixed ...	715
Basis Swaps	0
Swaptions	913
INTEREST-RATE CAPS	0
INTEREST-RATE FLOORS	41
FUTURES	-
OPTIONS ON FUTURES	-
CONSTRUCTION LIP	-1
SELF-VALUED	306
	=========
*** OFF-BALANCE-SHEET POSITIONS	1,518

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	430,599	442,717	103/100*	0.5/1.1*	*Including/excluding deposit intangible values.
- LIABILITIES	393,106	393,565	100/ 97**	0.5/1.2**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		1,518			
	=========	=========			
*** NET PORTFOLIO VALUE	37,493	50,670	135.15	0.1	

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	$	9,280	13,773	2,274	806	564
WARM (in months)		343 mo	335 mo	313 mo	289 mo	280 mo
WAC		6.65%	7.33%	8.34%	9.39%	10.91%
$ of Which Are FHA or VA Guaranteed	$	497	1,794	274	40	17
Securities Backed By Conventional Mortgages	$	600	2,916	190	95	40
WARM (in months)		317 mo	347 mo	266 mo	208 mo	179 mo
Wtd Avg Pass-Thru Rate		6.04%	7.27%	8.29%	9.32%	10.31%
Securities Backed By FHA or VA Mortgages	$	712	597	382	258	16
WARM (in months)		330 mo	316 mo	294 mo	271 mo	187 mo
Wtd Avg Pass-Thru Rate		6.48%	7.27%	8.12%	9.18%	10.23%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	4,512	1,123	210	122	136
WAC		6.47%	7.29%	8.36%	9.46%	10.93%
Mortgage Securities	$	1,645	131	58	13	5
Wtd Avg Pass-Thru Rate		5.88%	7.35%	8.22%	9.27%	10.88%
WARM (of Loans & Securities)		159 mo	131 mo	90 mo	52 mo	31 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	3,601	885	102	14	10
WAC		6.32%	7.28%	8.28%	9.31%	10.72%
Mortgage Securities	$	88	46	0	0	0
Wtd Avg Pass-Thru Rate		5.88%	7.08%	8.12%	9.45%	11.00%
WARM (of Loans & Securities)		98 mo	110 mo	118 mo	110 mo	105 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 45,202

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued		Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
ADJUSTABLE-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		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 . .	$	48	80	212	9,778	228
WAC		5.38%	4.82%	5.69%	4.37%	6.16%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	5,477	17,147	31,943	96,422	30,761
Wtd Avg Margin (in bp)		387 bp	359 bp	264 bp	261 bp	275 bp
WAC		7.34%	7.07%	6.50%	5.42%	6.94%
WARM (in months)		287 mo	317 mo	344 mo	330 mo	331 mo
Wtd Avg Time Until Next Payment Reset (mo) .		3 mo	16 mo	47 mo	4 mo	34 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 192,095

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 LIFETIME 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	$	45	28	6	38	24
Wtd Avg Distance from Lifetime Cap (in bp) .		122 bp	81 bp	171 bp	113 bp	156 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	301	528	308	1,773	3,344
Wtd Avg Distance from Lifetime Cap		351 bp	348 bp	358 bp	357 bp	363 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	5,107	16,569	31,767	103,730	27,512
Wtd Avg Distance from Lifetime Cap		671 bp	603 bp	522 bp	652 bp	528 bp
Balances Without Lifetime Cap	$	71	102	75	658	109
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	4,899	15,656	23,022	908	10,799
Wtd Avg Periodic Rate Cap (in bp)		140 bp	200 bp	281 bp	263 bp	184 bp
Balances Subject to Periodic Rate Floors . . .	$	4,876	15,227	22,619	928	10,276
MBS INCLUDED IN ARM BALANCES	$	438	1,531	149	11,027	206

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	9,764	27,506
WARM (in months)	84 mo	265 mo
Remaining Term to Full Amort. .	283 mo	
Rate Index Code	0	0
Margin (in bp)	254 bp	244 bp
Reset Frequency	7 mo	3 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	180	127
WA Distance to Lifetime Cap .	226 bp	188 bp
Fixed-Rate:		
Balances . . . . $	6,059	3,001
WARM (in months)	69 mo	124 mo
Remaining Term to Full Amort. .	277 mo	
WAC	7.70%	7.73%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	3,882	1,447
WARM (in months)	9 mo	64 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	149 bp	8.03%
Reset Frequency	1 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	10,729	5,828
WARM (in months)	266 mo	189 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	125 bp	8.26%
Reset Frequency (in months) . . .	1 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	4,220	1,963
WARM (in months)	57 mo	94 mo
Margin in Col 1 (bp); WAC in Col 2	141 bp	6.73%
Reset Frequency	4 mo	
Rate Index Code	0	
CONSUMER LOANS		
Balances . . . . $	721	11,078
WARM (in months)	92 mo	56 mo
Rate Index Code	0	
Margin in Col 1 (bp); WAC in Col 2	236 bp	13.28%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	70	9,352
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	196	6,077
Remaining WAL 5-10 Years . . . $	84	218
Remaining WAL over 10 Years . $	31	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	0	0
CMO Residuals: $		
Fixed-Rate . . . . $	43	0
Floating-Rate . . . . $	3	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	242	6
WAC . . . . $	6.31%	6.76%
Principal-Only MBS . . . . $	98	0
WAC	7.04%	0.00%
Total Mortgage-Derivative Securities-Book Value . $	767	15,653

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

MORTGAGE LOANS SERVICED FOR OTHERS	Coupon of Fixed-Rate Mortgages 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	$ 259,635	304,692	66,008	10,221	3,136
WARM (in months)	272 mo	307 mo	291 mo	257 mo	193 mo
Wtd Avg Servicing Fee (in bp)	35 bp	41 bp	46 bp	48 bp	54 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	3,344,295				
FHA/VA Loans	1,035,291				
Subserviced by Others	21,808 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced	$ 53,593	48,257
WARM (in months)	314 mo	287 mo
Wtd Avg Servicing Fee (in bp)	47 bp	77 bp

Total # of Adjustable-Rate Loans Serviced 564,161 lns
Of Which, Number Subserviced By Others 965 lns

Total Balances of Mortgage Loans Serviced for Others $ 745,543

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$ 12,813		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$ 586		
Zero-Coupon Securities	$ 26	1.84%	1 mo
Government & Agency Securities	$ 30,359	5.92%	92 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$ 2,078	1.98%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$ 546	5.04%	148 mo
Structured Securities	$ 921		
Total Cash, Deposits, & Securities	$ 47,327		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	2,404
Accrued Interest Receivable	$	1,462
Advances for Taxes and Insurance	$	112
Less: Unamortized Yield Adjustments	$	-1,773
Valuation Allowances	$	1,999
Unrealized Gains (Losses)	$	428

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	215
Accrued Interest Receivable	$	106
Less: Unamortized Yield Adjustments	$	-191
Valuation Allowances	$	633
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	118
REPOSSESSED ASSETS	$	281
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	204
OFFICE PREMISES AND EQUIPMENT	$	3,001

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	-257
Less: Unamortized Yield Adjustments	$	-2,236
Valuation Allowances	$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	8,398
Margin Account	$	0
Miscellaneous I	$	17,916
Miscellaneous II	$	7,400
TOTAL ASSETS	$	430,599

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	743
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	1,640
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	429
Mortgage-Related Mutual Funds	$	157
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	11,725
Wtd Avg Servicing Fee (in bp)		16 bp
Adjustable-Rate Mortgage Loans Serviced	$	27,756
Wtd Avg Servicing Fee (in bp)		23 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	0

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	$	24,187	4,209	291	$	291
WAC		2.64%	4.91%	5.68%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	23,544	10,188	478	$	513
WAC		2.46%	3.97%	5.44%		
WARM (in months)		7 mo	8 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		11,593	1,567	$	130
WAC			3.98%	5.97%		
WARM (in months)			21 mo	28 mo		
Balances Maturing in 37 or More Months	$			6,077	$	31
WAC				5.23%		
WARM (in months)				63 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 82,135

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	1,409	278	539
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	45,301	25,525	7,815
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)		3.00 mo	4.99 mo	8.77 mo
Balances in New Accounts (Optional)	$	2,712	1,474	1,265

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 %	$	23,948	23,463	1,599	2.43%
5.00 to 5.99 %	$	64	7,567	1,159	5.52%
6.00 to 6.99 %	$	1,579	5,814	1,512	6.62%
7.00 to 7.99 %	$	252	2,483	209	7.32%
8.00 to 8.99 %	$	20	2	468	8.35%
9.00 to 9.99 %	$	0	2	313	9.60%
10.00 to 10.99 %	$	0	0	108	10.09%
11.00% and Above	$	0	2	2	15.93%
WARM		1 mo	12 mo	74 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 70,569

MEMO: Variable-Rate, Fixed Maturity Liabilities
(from Supplemental Reporting) . . . . $ 83,468

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

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

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

NON-MATURITY DEPOSITS	Total Balances	WAC	Balances in New Accounts (Optional)
Transaction Accounts	$ 41,637	2.36%	$ 9,136
Money Market Deposit Accounts (MMDAs)	$ 58,651	1.92%	$ 2,797
Passbook Accounts	$ 18,950	1.47%	$ 1,242
Non-Interest-Bearing Non-Maturity Deposits	$ 17,410		$ 4,569

ESCROW ACCOUNTS	Total Balances	WAC
Escrow for Mortgages Held in Portfolio	$ 291	1.65%
Escrow for Mortgages Serviced for Others	$ 3,953	2.91%
Other Escrows	$ 643	0.34%
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 141,536	

UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 27
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ -19
OTHER LIABILITIES	
Collateralized Mortgage Securities Issued	$ 35
Miscellaneous I	$ 14,003
Miscellaneous II	$ 1,352
TOTAL LIABILITIES	$ 393,106
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 633
EQUITY CAPITAL	$ 36,861
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 430,600

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	10	$ 508	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	11	$ 110	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs .	18	$ 1,239	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	11	$ 1,799	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	9	$ 191	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	15	$ 2,818	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	17	$ 7,857	-	-	-
1016	optional commitment to originate "other" mortgages	18	$ 4,170	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 8	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	$ 1	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 99	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	$ 5	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	7	$ 498	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	7	$ 2,995	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 271	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 1,628	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 175	-	-	-
2068	commitment to sell 3- or 5-yr Treasury ARM MBS	-	$ 82	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$ 50	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	-	$ 7,978	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	-	$ 14,486	-	-	-
2102	commitment to purchase 1-mo COFI ARM loans, svc released	-	$ 1	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 128	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 1	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 23	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 55	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 822	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 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
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 4	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 14	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	$ 4	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	-	$ 30	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	-	$ 291	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 42	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	-	$ 12	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	-	$ 9	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	-	$ 4	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	-	$ 1	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	-	$ 5	-	-	-
2216	firm commitment to originate "other" mortgage loans	-	$ 5	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$ 1	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 1	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 3,019	-	-	-
4002	commitment to purchase non-mortgage financial assets	-	$ 126	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 5	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 87	-	-	-
4024	commitment to sell core deposits	-	$ 151	-	-	-
4026	commitment to sell "other" liabilities	-	$ 357	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 606	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	6	$ 33,235	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 315	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$ 9	-	-	-
5022	interest rate swap: pay fixed, receive the prime rate	-	$ 50	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 743	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 13,168	-	-	-
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$ 4,250	-	-	-

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
5126	interest rate swaption: pay 3-month LIBOR, receive fixed	-	$ 7,650	-	-	-
5224	short interest rate swaption: pay 1-mo LIBOR, receive fixed	-	$ 10	-	-	-
5226	short interest rate swaption: pay 3-mo LIBOR, receive fixed	-	$ 340	-	-	-
5572	interest rate swap, amortizing: pay 1-mo LIBOR, receive MBS coupon	-	$ 19	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 69	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 200	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 291	-	-	-
6032	short interest rate cap based on 1-month LIBOR	-	$ 64	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 291	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 750	-	-	-
9502	fixed-rate construction loans in process	16	$ 815	-	-	-
9512	adjustable-rate construction loans in process	16	$ 775	-	-	-