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	6,817	-2,393	-26 %	8.18 %	-226 bp
+200 bp	7,672	-1,539	-17 %	9.02 %	-141 bp
+100 bp	8,498	-712	-8 %	9.80 %	-63 bp
0 bp	9,211			10.43 %	
-100 bp	9,348	137	+1 %	10.47 %	+4 bp
-200 bp	9,212	1	0 %	10.23 %	-21 bp
-300 bp	9,174	-37	0 %	10.08 %	-35 bp

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

	03/31/2001
Pre-Shock NPV Ratio: NPV as % of PV of Assets	10.43 %
Post-Shock NPV Ratio	9.02 %
Sensitivity Measure: Decline in NPV Ratio	141 bp

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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

*** ASSETS ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
				*** Change in Interest Rates ***					
MORTGAGE LOANS & SECURITIES									
Fixed-Rate Single-Family First-Mortgage Loans & MBS:									
30-Yr Mortgage Loans	-	12,120	11,889	11,671	11,311	10,763	10,185	9,637	-
30-Yr Mortgage Securities ...	-	2,742	2,684	2,626	2,532	2,400	2,264	2,137	-
15-Year Mortgages & MBS	-	6,767	6,657	6,553	6,400	6,194	5,973	5,755	-
Balloon Mortgages & MBS	-	4,137	4,074	4,018	3,946	3,844	3,728	3,611	-
Adjustable-Rate Single Family First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	1,490	1,483	1,478	1,473	1,468	1,460	1,446	-
7 Mo to 2 Yrs Reset Freq ..	-	7,000	6,924	6,858	6,798	6,736	6,658	6,551	-
2+ to 5 Yrs Reset Freq	-	8,454	8,304	8,156	8,001	7,825	7,624	7,397	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	754	748	742	736	728	719	708	-
2 Mo to 5 Yrs Reset Freq...	-	792	780	770	761	752	741	727	-
Multifamily & Nonresidential Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	675	670	665	659	654	649	644	-
Adjustable-Rate, Fully-Amort.	-	1,772	1,758	1,746	1,733	1,722	1,710	1,698	-
Fixed-Rate, Balloon	-	727	702	679	657	636	616	597	-
Fixed-Rate, Fully-Amortizing	-	1,986	1,910	1,839	1,773	1,711	1,653	1,599	-
Construction & Land Loans:									
Adjustable-Rate	-	3,488	3,482	3,476	3,472	3,466	3,461	3,456	-
Fixed-Rate	-	1,639	1,598	1,560	1,524	1,490	1,457	1,426	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	1,847	1,845	1,843	1,841	1,839	1,837	1,835	-
Fixed-Rate	-	1,555	1,520	1,486	1,453	1,423	1,393	1,365	-
Other Assets Related to Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	118	115	113	112	110	108	106	-
Accrued Interest Receivable .	-	356	356	356	356	356	356	356	-
Advances for Taxes/Insurance	-	14	14	14	14	14	14	14	-
Float on Escrows on Owned Mtg	-	10	16	25	39	51	60	67	-
Less: Value of Servicing on Mtgs Serviced by Others ...	-	1	1	1	3	4	4	4	-
*Mortgage Loans & Securities	-	58,441	57,528	56,672	55,587	54,177	52,663	51,128	-

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	-	2,257	2,252	2,248	2,244	2,240	2,236	2,233	-
Fixed-Rate	-	1,229	1,189	1,152	1,116	1,082	1,050	1,019	-
Consumer Loans:									
Adjustable-Rate	-	936	935	934	933	932	930	929	-
Fixed-Rate	-	6,969	6,850	6,735	6,624	6,517	6,414	6,314	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-173	-171	-168	-166	-164	-162	-160	-
Accrued Interest Receivable .	-	77	77	77	77	77	77	77	-
*Nonmortgage Loans	-	11,295	11,133	10,977	10,828	10,684	10,546	10,413	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	2,922	2,922	2,922	2,922	2,922	2,922	2,922	-
Equities & All Mutual Funds ...	-	760	735	712	682	651	619	588	-
Zero-Coupon Securities	-	27	26	24	23	22	21	21	-
Govt & Agency Securities	-	1,839	1,798	1,759	1,722	1,687	1,654	1,622	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	2,126	2,123	2,120	2,118	2,115	2,113	2,110	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	474	444	417	394	373	355	338	-
Mortgage-Derivative Securities:									
Valued by OTS	-	50	50	50	49	48	47	46	-
Valued by Institution	-	6,355	6,346	6,323	6,317	6,170	5,987	5,788	-
Structured Securities, Valued by Institution	-	2,519	2,400	2,365	2,329	2,278	2,225	2,171	-
Less: Valuation Allowances for Investment Securities ..	-	2	2	2	2	2	2	2	-
*Cash, Deposits, & Securities	-	17,070	16,841	16,690	16,554	16,264	15,940	15,605	-

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	-	142	142	142	142	142	142	142	-
REAL ESTATE HELD FOR INVESTMENT	-	154	154	154	154	154	154	154	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	39	37	36	35	31	27	22	-
OFFICE PREMISES & EQUIPMENT	-	1,177	1,177	1,177	1,177	1,177	1,177	1,177	-
*Subtotal	-	1,512	1,510	1,509	1,508	1,505	1,500	1,496	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	78	80	94	122	139	145	144	-
Adj-Rate Servicing	-	21	22	23	24	24	24	24	-
Float on Mtgs Svc'd for Others	-	38	45	55	69	81	90	97	-
*Mtg Ln Servicing for Others	-	137	147	173	216	245	259	265	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	1,651	1,651	1,651	1,651	1,651	1,651	1,651	-
Deposit Intangibles:									
Retail CD Intangible	-	42	49	56	63	70	75	80	-
Transaction Acct Intangible .	-	251	369	485	599	684	766	849	-
MMDA Intangible	-	272	377	448	507	565	644	740	-
Passbook Account Intangible .	-	229	321	414	485	536	607	683	-
Non-Int-Bearing Acct Intang .	-	90	162	231	296	359	418	475	-
*Other Assets	-	2,535	2,930	3,285	3,602	3,866	4,162	4,478	-
*** TOTAL ASSETS	-	90,990	90,089	89,306	88,296	86,741	85,070	83,384	-

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 ...	-	27,881	27,746	27,611	27,479	27,348	27,218	27,089	-
Maturing in 13 Mo or More ...	-	12,701	12,382	12,075	11,778	11,492	11,217	10,952	-
Variable-Rate, Fixed-Maturity .	-	200	199	199	199	199	199	199	-
Non-Maturity:									
Transaction Accts	-	4,758	4,758	4,758	4,758	4,758	4,758	4,758	-
MMDAs	-	7,621	7,621	7,621	7,621	7,621	7,621	7,621	-
Passbook Accts	-	3,941	3,941	3,941	3,941	3,941	3,941	3,941	-
Non-Interest-Bearing Accts ..	-	3,101	3,101	3,101	3,101	3,101	3,101	3,101	-
* Deposits	-	60,202	59,748	59,306	58,876	58,459	58,054	57,660	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	6,908	6,846	6,785	6,725	6,667	6,610	6,554	-
Maturing in 37 Mo or More ...	-	1,919	1,817	1,723	1,635	1,553	1,476	1,405	-
Variable-Rate, Fixed-Maturity .	-	5,316	5,309	5,301	5,293	5,286	5,278	5,271	-
* Borrowings	-	14,143	13,972	13,809	13,654	13,506	13,364	13,229	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	288	288	288	288	288	288	288	-
Other Escrow Accounts	-	128	125	121	117	114	111	108	-
Collat. Mtg Securities Issued .	-	13	13	13	13	13	13	13	-
Miscellaneous I	-	1,105	1,105	1,105	1,105	1,105	1,105	1,105	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	1,535	1,531	1,527	1,524	1,521	1,518	1,515	-
SELF- VALUED	-	5,245	5,080	4,923	4,802	4,714	4,647	4,590	-
*** TOTAL LIABILITIES	-	81,125	80,330	79,565	78,856	78,199	77,583	76,994	-

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

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	-	37	28	19	2	-21	-43	-65	-
ARMs	-	4	3	2	2	1	-1	-3	-
Other Mortgages	-	3	2	1	-	-1	-3	-5	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	96	70	44	8	-37	-85	-131	-
Sell Mortgages & MBS	-	-119	-86	-52	1	66	130	190	-
Purchase Non-Mortgage Items ...	-	1	1	0	-	0	-1	-1	-
Sell Non-Mortgage Items	-	0	0	-	-	-	0	0	-
OPTIONS ON MORTGAGES & MBS	-	0	0	0	0	1	3	5	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-94	-67	-42	-18	6	28	50	-
Pay Floating, Receive Fixed ...	-	21	16	12	8	4	0	-3	-
Basis Swaps	-	-	-	-	-	-	-	-	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	0	0	0	1	2	4	11	-
INTEREST-RATE FLOORS	-	6	4	2	1	0	0	0	-
FUTURES	-	21	14	7	-	-7	-14	-22	-
OPTIONS ON FUTURES	-	7	5	2	0	-2	-6	-10	-
CONSTRUCTION LIP	-	25	12	0	-11	-21	-30	-38	-
SELF-VALUED	-	-702	-549	-391	-224	-33	201	449	-
*** OFF-BALANCE-SHEET POSITIONS	-	-692	-547	-394	-229	-43	185	427	-

*** NET PORTFOLIO VALUE ***									
ASSETS	-	90,990	90,089	89,306	88,296	86,741	85,070	83,384	-
- LIABILITIES	-	81,125	80,330	79,565	78,856	78,199	77,583	76,994	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-692	-547	-394	-229	-43	185	427	-
*** NET PORTFOLIO VALUE	-	9,174	9,212	9,348	9,211	8,498	7,672	6,817	-

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	11,173	11,311	101.24	4.0
30-Yr Mortgage Securities ...	2,510	2,532	100.86	4.5
15-Year Mortgages & MBS	6,283	6,400	101.86	2.8
Balloon Mortgages & MBS	3,874	3,946	101.88	2.2
Adjustable-Rate Single Family				
First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	1,460	1,473	100.94	0.3
7 Mo to 2 Yrs Reset Freq ..	6,664	6,798	102.01	0.9
2+ to 5 Yrs Reset Freq	7,849	8,001	101.93	2.1
Lagging Market Index ARMs:				
1 Mo Reset Freq............	712	736	103.37	0.9
2 Mo to 5 Yrs Reset Freq...	751	761	101.32	1.2
Multifamily & Nonresidential				
Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	656	659	100.60	0.8
Adjustable-Rate, Fully-Amort.	1,738	1,733	99.75	0.7
Fixed-Rate, Balloon	622	657	105.63	3.3
Fixed-Rate, Fully-Amortizing	1,711	1,773	103.61	3.6
Construction & Land Loans:				
Adjustable-Rate	3,485	3,472	99.61	0.1
Fixed-Rate	1,530	1,524	99.61	2.3
Second Mtg Loans & Securities:				
Adjustable-Rate	1,872	1,841	98.36	0.1
Fixed-Rate	1,400	1,453	103.83	2.2
Other Assets Related to				
Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	112	112	100.00	1.7
Accrued Interest Receivable .	356	356	100.00	0.0
Advances for Taxes/Insurance	14	14	100.00	0.0
Float on Escrows on Owned Mtg		39		-33.0
Less: Value of Servicing on Mtgs Serviced by Others ...		3		-41.4
*Mortgage Loans & Securities	54,770	55,587	101.49	2.2

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	2,140	2,244	104.85	0.2
Fixed-Rate	1,073	1,116	103.99	3.1
Consumer Loans:				
Adjustable-Rate	940	933	99.27	0.1
Fixed-Rate	6,571	6,624	100.81	1.6
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-166	-166	100.00	1.3
Accrued Interest Receivable .	77	77	100.00	0.0
*Nonmortgage Loans	10,635	10,828	101.82	1.4
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	2,922	2,922	100.00	0.0
Equities & All Mutual Funds ...	682	682	100.00	4.5
Zero-Coupon Securities	20	23	118.02	4.3
Govt & Agency Securities	1,629	1,722	105.72	2.1
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	2,116	2,118	100.06	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	412	394	95.56	5.6
Mortgage-Derivative Securities:				
Valued by OTS	49	49	100.00	1.7
Valued by Institution	6,321	6,317	99.95	1.2
Structured Securities, Valued by Institution	2,346	2,329	99.25	1.9
Less: Valuation Allowances for Investment Securities ..	2	2	100.00	0.5
*Cash, Deposits, & Securities	16,496	16,554	100.36	1.3

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	142	142	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	154	154	100.00	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	35	35	100.00	6.9
OFFICE PREMISES & EQUIPMENT	1,177	1,177	100.00	0.0
*Subtotal	1,508	1,508	100.00	0.2
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		122		-18.4
Adj-Rate Servicing		24		-1.7
Float on Mtgs Svc'd for Others		69		-19.0
*Mtg Ln Servicing for Others		216		-16.8
OTHER ASSETS				
Purchased & Excess Servicing ..	221			
Margin Account	-	-	-	-
Miscellaneous I	1,651	1,651	100.00	0.0
Miscellaneous II	300			
Deposit Intangibles:				
Retail CD Intangible		63		-10.5
Transaction Acct Intangible .		599		-16.7
MMDA Intangible		507		-11.6
Passbook Account Intangible .		485		-12.6
Non-Int-Bearing Acct Intang .		296		-21.6
*Other Assets	2,172	3,602		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	83			
*** TOTAL ASSETS	85,663	88,296	103/101*	1.5/1.8*

*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 ...	27,223	27,479	100.94	0.5
Maturing in 13 Mo or More ...	11,306	11,778	104.17	2.5
Variable-Rate, Fixed-Maturity .	199	199	100.16	0.1
Non-Maturity:				
Transaction Accts	4,758	4,758	100/ 87*	0.0/2.4*
MMDAs	7,621	7,621	100/ 93*	0.0/0.8*
Passbook Accts	3,941	3,941	100/ 88*	0.0/1.8*
Non-Interest-Bearing Accts ..	3,101	3,101	100/ 90*	0.0/2.3*
* Deposits	58,148	58,876	101/ 98*	0.7/1.3*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	6,667	6,725	100.87	0.9
Maturing in 37 Mo or More ...	1,536	1,635	106.46	5.2
Variable-Rate, Fixed-Maturity .	5,279	5,293	100.26	0.1
* Borrowings	13,483	13,654	101.27	1.1
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	288	288	100.00	0.0
Other Escrow Accounts	137	117	85.44	2.8
Collat. Mtg Securities Issued .	13	13	100.00	0.0
Miscellaneous I	1,105	1,105	100.00	0.0
Miscellaneous II	446			
*Other Liabilities	1,990	1,524	76.56	0.2
SELF- VALUED	4,729	4,802	101.55	2.2
UNAMORTIZED YIELD ADJUSTMENTS ..	-5			
*** TOTAL LIABILITIES	78,345	78,856	101/ 98**	0.9/1.3**

*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	2
ARMs	2
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	8
Sell Mortgages & MBS	1
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-18
Pay Floating, Receive Fixed ...	8
Basis Swaps	-
Swaptions	-
INTEREST-RATE CAPS	1
INTEREST-RATE FLOORS	1
FUTURES	-
OPTIONS ON FUTURES	0
CONSTRUCTION LIP	-11
SELF-VALUED	-224
*** OFF-BALANCE-SHEET POSITIONS	-229

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	85,663	88,296	103/101*	1.5/1.8*	*Including/excluding deposit intangible values.
- LIABILITIES	78,345	78,856	101/ 98**	0.9/1.3**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		-229			
*** NET PORTFOLIO VALUE	7,318	9,211	125.87	4.6	

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	$	1,880	6,839	1,915	366	172
WARM (in months)		326 mo	324 mo	322 mo	278 mo	229 mo
WAC		6.72%	7.38%	8.32%	9.34%	11.19%
$ of Which Are FHA or VA Guaranteed	$	49	122	38	12	9
Securities Backed By Conventional Mortgages	$	847	967	99	10	6
WARM (in months)		322 mo	330 mo	300 mo	177 mo	186 mo
Wtd Avg Pass-Thru Rate		6.34%	7.17%	8.12%	9.24%	10.71%
Securities Backed By FHA or VA Mortgages	$	151	288	132	7	3
WARM (in months)		325 mo	310 mo	321 mo	183 mo	190 mo
Wtd Avg Pass-Thru Rate		6.40%	7.17%	8.22%	9.10%	10.41%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	1,942	2,115	942	360	216
WAC		6.60%	7.38%	8.35%	9.35%	10.93%
Mortgage Securities	$	510	152	39	5	1
Wtd Avg Pass-Thru Rate		6.22%	7.28%	8.16%	9.18%	11.50%
WARM (of Loans & Securities)		142 mo	150 mo	141 mo	119 mo	85 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	993	1,548	560	214	318
WAC		6.61%	7.39%	8.35%	9.36%	12.64%
Mortgage Securities	$	157	59	24	0	0
Wtd Avg Pass-Thru Rate		6.34%	7.14%	8.41%	0.00%	0.00%
WARM (of Loans & Securities)		76 mo	81 mo	78 mo	62 mo	61 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 23,840

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 . .	$	85	162	45	121	14
WAC		7.09%	6.97%	7.61%	5.02%	7.55%
NON-TEASER ARMS:						
Balances of All Non_Teaser ARMs	$	1,375	6,502	7,804	591	737
Wtd Avg Margin (in bp)		247 bp	280 bp	285 bp	260 bp	280 bp
WAC		8.11%	7.92%	7.55%	8.50%	7.69%
WARM (in months)		287 mo	286 mo	331 mo	347 mo	250 mo
Wtd Avg Time Until Next Payment Reset (mo) .		4 mo	13 mo	41 mo	1 mo	9 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 17,436

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 LIFTIME CAP						
Balances w/Coupon Within 200 bp of Lifetime Cap	$	91	246	28	92	13
Wtd Avg Distance from Lifetime Cap (in bp) .		132 bp	156 bp	187 bp	133 bp	144 bp
Balances w/Coupon 201-400 bp from Lifetime Cap	$	360	1,580	497	194	209
Wtd Avg Distance from Lifetime Cap		313 bp	327 bp	354 bp	285 bp	324 bp
Balances w/Coupon Over 400 bp from Lifetime Cap	$	862	4,693	7,107	352	469
Wtd Avg Distance from Lifetime Cap		583 bp	612 bp	546 bp	514 bp	579 bp
Balances Without Lifetime Cap	$	146	145	217	73	61
ARM CAP & FLOOR DETAIL						
Balances Subject to Periodic Rate Caps	$	933	5,590	7,111	587	656
Wtd Avg Periodic Rate Cap (in bp)		155 bp	195 bp	203 bp	51 bp	159 bp
Balances Subject to Periodic Rate Floors . . .	$	308	4,220	5,692	4	562
MBS INCLUDED IN ARM BALANCES	$	464	997	311	4	11

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	656	1,738
WARM (in months)	62 mo	137 mo
Remaining Term to Full Amort. .	226 mo	
Rate Index Code	0	0
Margin (in bp)	218 bp	213 bp
Reset Frequency	21 mo	20 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	32	76
WA Distance to Lifetime Cap .	30 bp	81 bp
Fixed-Rate:		
Balances . . . . $	622	1,711
WARM (in months)	51 mo	102 mo
Remaining Term to Full Amort. .	227 mo	
WAC	8.93%	8.70%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	3,485	1,530
WARM (in months)	24 mo	37 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	124 bp	8.76%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	1,872	1,400
WARM (in months)	175 mo	154 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	99 bp	9.80%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	2,140	1,073
WARM (in months)	40 mo	49 mo
Margin in Col 1 (bp); WAC in Col 2	325 bp	10.71%
Reset Frequency	2 mo	
Rate Index Code	0	
CONSUMER LOANS		
Balances . . . . $	940	6,571
WARM (in months)	63 mo	65 mo
Rate Index Code	0	
Margin in Col 1 (bp); WAC in Col 2	547 bp	12.03%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	49	1,065
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	255	4,417
Remaining WAL 5-10 Years . . . $	198	286
Remaining WAL over 10 Years . $	65	
Super Floaters . . . . $	0	
Inverse Floaters & Super POs . . $	0	
Other . . . . $	30	0
CMO Residuals: $		
Fixed-Rate . . . . $	1	0
Floating-Rate . . . . $	0	0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	1	0
WAC . . . . $	7.77%	9.16%
Principal-Only MBS . . . . $	4	0
WAC	7.00%	12.54%
Total Mortgage-Derivative Securities--Book Value . $	602	5,768

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 . . . . $	2,591	5,522	2,920	641	612
WARM (in months)	221 mo	272 mo	248 mo	214 mo	200 mo
Wtd Avg Servicing Fee (in bp)	35 bp	35 bp	36 bp	44 bp	50 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	143,321 lns				
FHA/VA Loans	14,152 lns				
Subserviced by Others	4,909 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan: Current Mkt	Lagging Mkt
Balances Serviced . . . . $	2,331	31
WARM (in months)	277 mo	242 mo
Wtd Avg Servicing Fee (in bp)	42 bp	49 bp

Total # of Adjustable-Rate Loans Serviced 21,665 lns
Of Which, Number Subserviced By Others . 874 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 14,648

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	2,922		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	682		
Zero-Coupon Securities . . . . $	20	10.30%	51 mo
Government & Agency Securities . . . . $	1,629	6.20%	44 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	2,116	5.14%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . $	412	6.70%	127 mo
Structured Securities . . . . $	2,346		
Total Cash, Deposits, & Securities . . . . $	10,127		

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	368
Accrued Interest Receivable	$	356
Advances for Taxes and Insurance	$	14
Less: Unamortized Yield Adjustments	$	-33
Valuation Allowances	$	257
Unrealized Gains (Losses)	$	20

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	114
Accrued Interest Receivable	$	77
Less: Unamortized Yield Adjustments	$	2
Valuation Allowances	$	280
Unrealized Gains (Losses)	$	0

REAL ESTATE HELD FOR INVESTMENT	$	154
REPOSSESSED ASSETS	$	142
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	35
OFFICE PREMISES AND EQUIPMENT	$	1,177

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	19
Less: Unamortized Yield Adjustments	$	-12
Valuation Allowances	$	2

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	221
Margin Account	$	0
Miscellaneous I	$	1,651
Miscellaneous II	$	300
TOTAL ASSETS	$	85,663

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	2
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	452
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	476
Mortgage-Related Mutual Funds	$	206
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	2,456
Wtd Avg Servicing Fee (in bp)		25 bp
Adjustable-Rate Mortgage Loans Serviced	$	3,128
Wtd Avg Servicing Fee (in bp)		34 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	32

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 . . . . $	6,693	1,627	147	$ 0
WAC	6.32%	5.92%	5.95%	
WARM (in months)	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months . . . . . $	12,650	5,686	420	$ 0
WAC	6.32%	6.45%	6.20%	
WARM (in months)	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months . . . . . $		6,369	1,719	$ 0
WAC		6.62%	6.09%	
WARM (in months)		19 mo	24 mo	
Balances Maturing in 37 or More Months . . . . $			3,218	$ 0
WAC			6.85%	
WARM (in months)			52 mo	

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 38,529

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:	Original Maturity in Months 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits . . . . $	1,483	985	395
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:			
Balances Subject to Penalty . . . . $	17,787	12,260	4,739
Penalty in Months of Forgone Interest . . . (expressed to two decimal palces; e.g., x.xx)	3.96 mo	6.97 mo	10.73 mo
Balances in New Accounts (Optional) . . . . . $	41	27	49

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 %	$	677	239	67	4.63%
5.00 to 5.99 %	$	2,229	1,903	251	5.44%
6.00 to 6.99 %	$	185	1,131	592	6.45%
7.00 to 7.99 %	$	24	272	300	7.26%
8.00 to 8.99 %	$	0	7	0	8.19%
9.00 to 9.99 %	$	0	0	325	9.21%
10.00 to 10.99 %	$	0	0	0	10.50%
11.00% and Above	$	0	0	0	13.70%
WARM		1 mo	20 mo	81 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 8,203

MEMO: Variable-Rate, Fixed Maturity Liabilities
(from Supplemental Reporting) . . . . $ 10,207

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	$ 4,758	1.66%	$ 9
Money Market Deposit Accounts (MMDAs)	$ 7,621	4.25%	$ 32
Passbook Accounts	$ 3,941	2.74%	$ 17
Non-Interest-Bearing Non-Maturity Deposits	$ 3,101		$ 6

ESCROW ACCOUNTS	Total Balances	WAC
Escrow for Mortgages Held in Portfolio	$ 156	0.25%
Escrow for Mortgages Serviced for Others	$ 132	0.16%
Other Escrows	$ 137	0.02%

TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 19,846
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ -3
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ -2
OTHER LIABILITIES	
Collateralized Mortgage Securities Issued	$ 13
Miscellaneous I	$ 1,105
Miscellaneous II	$ 446
TOTAL LIABILITIES	$ 78,345
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 146
EQUITY CAPITAL	$ 7,086
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 85,578

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
1002	optional commitment to originate 1-month COFI ARMs	-	$ 0	-	-	-
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 .	31	$ 80	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	10	$ 24	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	11	$ 15	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	63	$ 108	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	57	$ 400	-	-	-
1016	optional commitment to originate "other" mortgages	37	$ 68	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	$ 76	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	-	$ 0	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$ 1	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	7	$ 17	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	6	$ 14	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	7	$ 283	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained .	-	$ 1	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained . .	-	$ 1	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	8	$ 12	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	13	$ 45	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	$ 4	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . .	-	$ 215	-	-	-
2048	commitment to purchase 3-yr or 5-yr Treasury ARM MBS	-	$ 2	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	$ 10	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	$ 5	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 17	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	6	$ 86	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	7	$ 608	-	-	-
2081	commitment t/purchase low-risk floating-rate mtg derivative product	-	$ 23	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$ 10	-	-	-

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
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 1	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	$ 3	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	$ 33	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	$ 185	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 70	-	-	-
2122	commitment to sell 1-mo COFI ARM loans, svc released	-	$ 0	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	$ 51	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	$ 4	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	16	$ 69	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	26	$ 263	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	$ 31	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans	-	$ 37	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	11	$ 31	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	16	$ 26	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	-	$ 6	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	22	$ 25	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	24	$ 96	-	-	-
2216	firm commitment to originate "other" mortgage loans	22	$ 207	-	-	-
3016	option to purchase "other" mortgages	-	$ 3	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 0	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	$ 1	-	-	-
3034	option to sell 25- or 30-year FRMs	-	$ 32	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 2	-	-	-
3076	short option to sell "other" mortgages	-	$ 1	-	-	-
4002	commitment to purchase non-mortgage financial assets	15	$ 167	-	-	-
4022	commitment to sell non-mortgage financial assets	-	$ 0	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	$ 55	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	$ 777	-	-	-

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	-	$ 150	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 255	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 70	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR .	-	$ 79	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 225	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	$ 650	-	-	-
6010	interest rate cap based on 1-year Treasury	-	$ 100	-	-	-
6014	interest rate cap based on 5-year Treasury	-	$ 585	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 13	-	-	-
7004	interest rate floor based on 3-month LIBOR	-	$ 20	-	-	-
7010	interest rate floor based on 1-year Treasury	-	$ 60	-	-	-
8010	long futures contract on 10-year Treasury note	-	$ 110	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	$ 37	-	-	-
9082	short put option on 10-year Treasury note futures contract	-	$ 52	-	-	-
9502	fixed-rate construction loans in process	81	$ 562	-	-	-
9512	adjustable-rate construction loans in process	49	$ 842	-	-	-