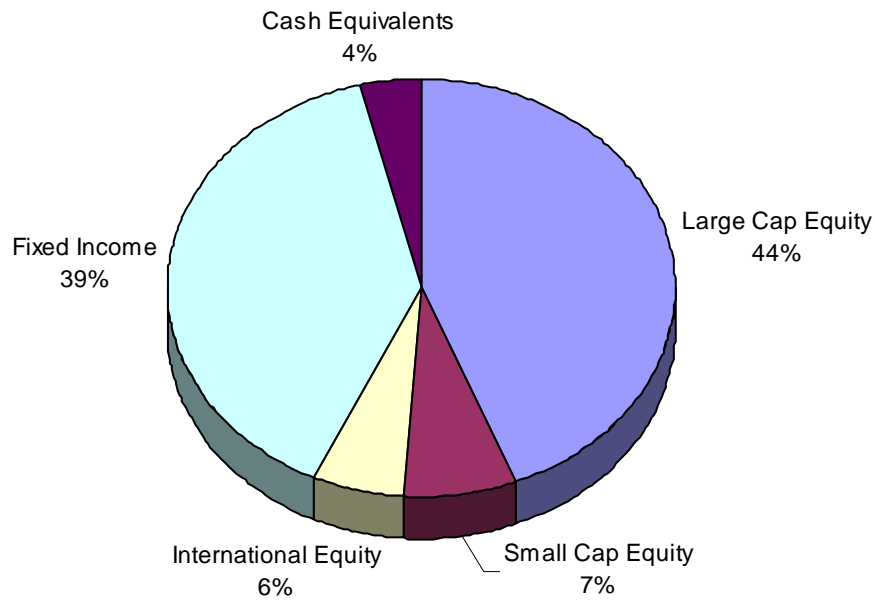


Metropolitan St. Louis Sewer District

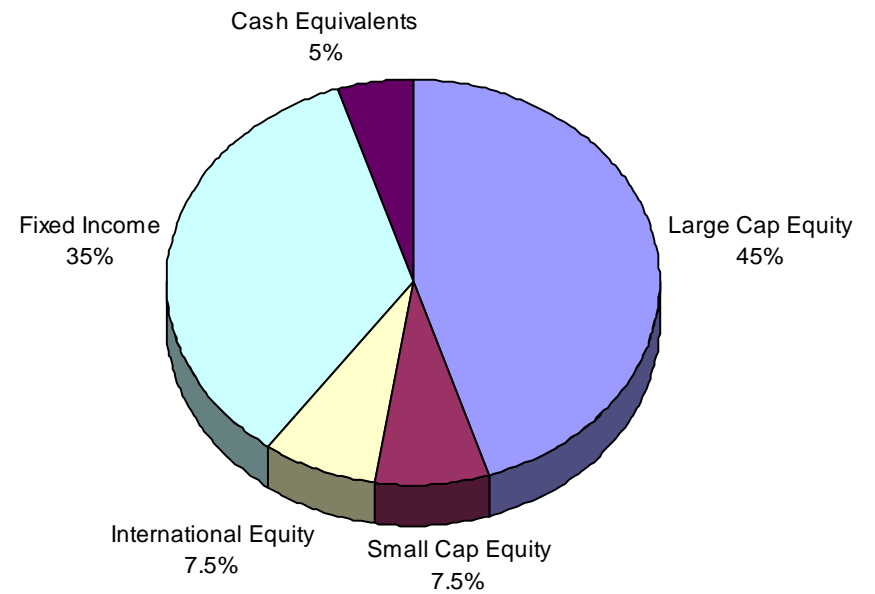
Asset Allocation

As of 12/31/2001

Actual



Target



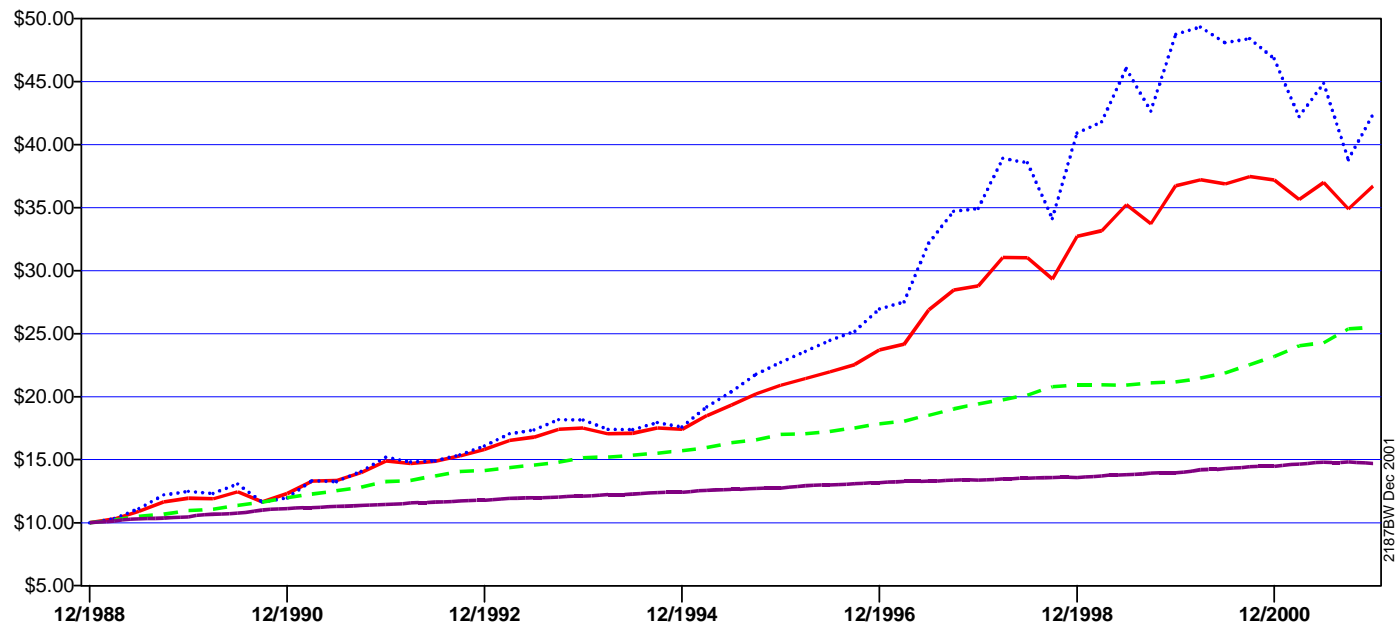
Total Fund \$(000)
\$123,187

Metropolitan St. Louis Sewer District

Growth of \$10

Period Ending Dec 2001

Since Inception (12/1988 to 12/2001)



— Total Plan (\$36.72)	\$10.00	\$12.33	\$15.81	\$17.39	\$23.72	\$32.73	\$37.20
••• Equity (\$42.40)	\$10.00	\$11.97	\$16.09	\$17.60	\$26.95	\$40.90	\$46.81
— Fixed Income (\$25.53)	\$10.00	\$12.00	\$14.14	\$15.71	\$17.85	\$20.92	\$23.20
— CPI (\$14.69)	\$10.00	\$11.11	\$11.78	\$12.42	\$13.16	\$13.60	\$14.46



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The information contained in this report has been obtained from sources believed to be accurate and complete. However, because of the possibility of human and/or mechanical error, the report's accuracy and completeness, and the opinions based thereon, are not and cannot be guaranteed.



Metropolitan St. Louis Sewer District Employees Pension Plan

Performance Analysis Through December 31, 2001

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Overview and Benchmarks

Overview

Yanni Partners was retained by Metropolitan St. Louis Sewer District to measure the ongoing performance results of the Employees' Pension Plan. Measuring and diagnosing performance is a key link in the fund management process. It provides information that can be used to evaluate and appraise managers, rethink investment policy, and plan portfolio strategies. Investment monitoring also serves as the basis for a continuing dialogue with your investment managers.

Benchmarks for Comparison

We concentrate our industry-standard comparisons in four fundamental areas. Specifically, we show performance relative to:

- stated investment objectives,
- appropriate market indices,
- the amount of risk taken, and
- other professionally managed funds.

The following market benchmarks are used throughout this report:

For large-cap equities: BARRA Value Index, S&P 500 Index, and BARRA Growth Index

For small-cap equities: Russell 2000 Value Index, Russell 2000 Growth Index, and Russell 2000 Index

For international equities: MSCI Europe, Australia, Far East Index (EAFE)

For fixed income: Lehman Brothers Government/Credit Intermediate Index (LB G/C I)

For cash equivalents: 91-Day T-Bill Index (T-Bills)

For total plan: Target Market Index (TMI) consisting of 45% S&P 500, 7.5% RUSSELL 2000, 7.5% EAFE, 35% LB G/C I, and 5% T-Bills as of 9/30/98, 60/5/0/30/5 as of 1/31/97, and 67% S&P 500, 28% ML (1-3) T, and 5% T-Bills previously.

In addition, the Consumer Price Index (CPI) is used as a benchmark for inflation.



Glossary

Alpha (Manager Impact)

Alpha, a measure of the manager's contribution to performance, is expressed as an annual compounded rate of return, adjusted for risk. Alpha represents the difference between the actual performance and the expected performance of a fund given its volatility (or risk). The expected value for alpha is zero. If positive, the fund has achieved a return above that expected for its volatility. A negative alpha reflects fund performance below that expected for its volatility.

Beta (Volatility)

Beta measures the sensitivity of a fund's return to changes in the market index. It is commonly referred to as "market-related risk". A fund's beta measures the historical percentage change in the fund's rate of return accompanying a 1% change in the index return. Funds with a beta of 1.00 are, by definition, as volatile as the market index. Funds with a beta of 0.50 are half as volatile.

Cash and Equivalents

Cash and equivalents include all money market funds (sweep accounts), bonds and debentures that have a maturity of less than one year at a time of purchase, and cash held in the income and principal accounts.

Diversification Factor

Diversification measures the correlation between a fund's performance and the performance of a comparable index. This correlation identifies the amount of variability that is derived from the market. A value of 1.00 means that all variability is due to the market while a value of 0.85 means that only 85% of the variability can be traced to the market.

Equities

Equities include all common stocks, convertible preferred stock, convertible bonds and debentures, and warrants.

Fixed Income

Fixed income includes all bonds and debentures that have a maturity greater than one year at time of purchase. When a fixed-income issue's maturity has become less than one year, it remains in the fixed-income section.

Market

For comparative purposes, the term "market" normally refers to the S&P 500 for equities and to one of the Lehman Brothers Government/Corporate Bond Indices (LB G/C or LB G/C I) for fixed-income securities. For the total fund, a composite index is constructed from the S&P 500 Index, the Bond Index and the three-month Treasury Bill rates in the same target mix allocation for the fund.

Rates of Return

All returns are time weighted. Returns for less than one year are not annualized. Returns for periods greater than one year are presented as annual-compounded rates.

Selection

Selection measures the manager's ability to select investments that outperform a comparable index. Selection is calculated as the difference between your fund's return and the return of a hypothetical composite market index which has the same asset allocation.

Standard Deviation (Variability)

Standard deviation measures the dispersion of monthly returns around their average. The higher the variability, the greater the total risk associated with the portfolio.

Timing

Timing measures the manager's ability to add value by altering asset mix. Shifting assets into markets that are rising results in positive timing, while shifting assets into markets that are falling results in a negative timing impact.

Total Fund

Total fund includes equities, fixed-income securities, cash equivalents, and any other investments such as real estate, international, etc.

Market Background

Stocks

The fourth quarter of 2001 featured improving equity markets and a cautiously upbeat sentiment among investors. While there was a lack of substantial evidence that the current recession may soon draw to a close, anticipation of an improving economy appeared to be widespread. As analysts debated whether the fundamentals were in place for a long-term rally, trading took place based on optimistic forecasts. This optimism was somewhat anomalous considering the outbreak of the U.S.-led war on terrorism. Some highlights taken from the equity markets of the past three months:

- The S&P 500 rallied to a 10.7% return, the best quarterly showing for the index in two years.
- Eight out of the ten S&P economic sectors showed positive returns on the quarter, indicating that the upward market movement was broad based.
- The only two sectors posting negative quarterly returns were Telecommunication Services and Utilities, declining in value 10.5% and 4.1%, respectively.
- Information Technology, the third quarter's worst performing sector, posted a gain in value of 34.7%.
- Based mostly on the strong performance of the Technology sector, the NASDAQ Composite was up 30.1% for the quarter, just the second quarter out of the past seven that this index has posted a gain.
- Small-cap equities outpaced large-cap equities as evidenced by the 21.1% quarterly return on the Russell 2000 Index, versus the 10.7% return on the S&P 500 Index.
- The growth style of equity investing outpaced value as the S&P/Barra Growth Index returned 13.0% for the quarter, versus an 8.0% return for the S&P/Barra Value Index.

By quarter-end, short-term rates, as represented by the federal funds rate, bottomed out at 1.75%. While the Fed has no direct influence over the long end of the yield curve, an indirect result of the short-term rate cutting program was a 6.5% average on fixed-rate 30-year mortgages, the lowest level in 30 years. Generally, the fourth quarter economic news was mixed:

- The unemployment rate, a lagging economic indicator, reached 5.8%, the highest level since August 1995.
- Inventories dropped 1.4%, a sign that an increase in industrial production may be forthcoming.
- Due mostly to an increase in auto sales, spurred on by cut-rate financing, consumer spending rose in the fourth quarter.
- Inflation, as measured by the Consumer Price Index, dropped 0.9%. However, unit labor costs, a barometer of future inflationary trends, rose 2.3%.

The global recession continued to be a drag on international developed market equities relative to the domestic markets. The MSCI EAFE Index, a proxy for the international developed markets, returned 7.0% for the quarter. Despite the shattered Argentinean economy, the

TABLE I: Total Return Statistics for Equity Market Indices

	Fourth Quarter 2001	Calendar Year 2001
S&P 500 (cap weighted)	10.7%	-11.9%
S&P 500 (equal weighted)	18.0	1.5
Russell 2000 Index	21.1	2.5
First Boston Convertible Index	7.7	-8.3
MSCI EAFE (International)	7.0	-21.5
IFC Emerging Markets	28.5	1.8

TABLE II: S&P 500 Sector Performance & Allocation

Fourth Quarter 2001	Performance	Allocation
Information Technology	34.7%	17.6%
Consumer Discretionary	18.9	13.1
Industrials	16.3	11.3
Materials	11.4	2.6
Financials	6.9	17.8
Energy	4.0	6.4
Consumer Staples	2.0	8.2
Health Care	0.7	14.4
Utilities	-4.1	3.1
Telecommunication Services	-10.5	5.5

Market Background

international emerging markets had a very strong quarter as witnessed by the 26.6% increase in the MSCI Emerging Markets Index. Additional global economic highlights include:

- The anticipated conversion to a common currency in twelve European countries, along with moderating inflation and increasing consumer confidence, provided hope for analysts that an improving European economy may not be far off.
- Persistent deflation and a clear lack of any corporate earnings impetus have left Japan searching for structural solutions to its economic problems.
- Mexico's economic condition continued to stabilize, due in part to an increasing correlation with the U.S. economy.

Bonds

The bond market generally exhibited very flat performance in the fourth quarter. The improving condition of the equity markets crowded out bond investors, causing yields to rise and prices to fall. U.S. Corporate High Yield, which returned 5.8%, was the outperforming sector. The following are some observations taken from the fourth quarter's bond market:

- The Federal Reserve Board attempted to alleviate economic fallout from the September 11th terrorist attacks by cutting short-term interest rates three times during the quarter.
- While the long end of the yield curve remained fixed relative to the previous quarter, the short end continued to steepen with declining interest rates. (See Chart I).
- The Treasury Department announced a suspension of 30-Year Treasury Bonds auctions.
- Treasury bill yields declined throughout the quarter while note (intermediate-term) and bond (long-term) yields moved sharply higher.
- The international bond market lost ground, reflected by the 2.4% decline of the Lehman Brothers Global Aggregate Index.

TABLE III: Bond Market Returns and Attributes

Fourth Quarter 2001	Return	Modified Duration	Yield to Worst*
Three-month Treasury Bills	0.6%	0.2	1.7%
Lehman Brothers 1-3 Year Treasury	0.8	1.7	2.9
Lehman Brothers G/C Intermediate	0.1	3.7	4.8
Lehman Brothers Aggregate	0.1	4.5	5.6
Lehman Brothers Government Credit	0.1	5.4	5.2

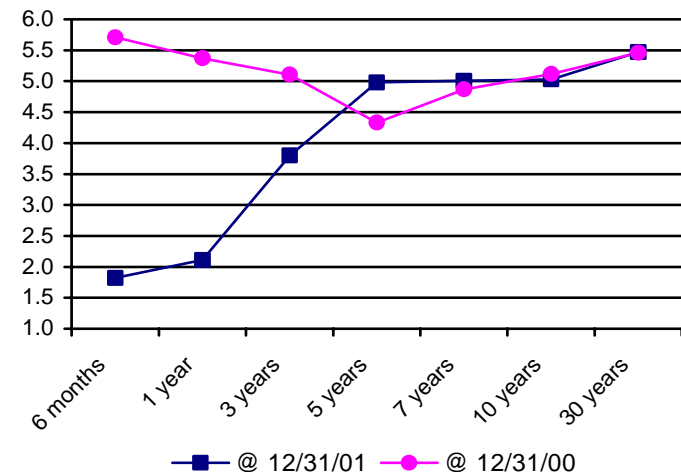
*The lesser of Yield to Call or Yield to Maturity

TABLE IV: Bond Market Sector Returns and Attributes

Fourth Quarter 2001	Return	Modified Duration	Yield to Worst*
Treasuries	-0.8%	5.9	4.4%
Agencies	-0.3	4.3	4.4
ABS	0.0	3.1	4.8
MBS	0.1	3.1	6.3
U.S. Corporate Investment Grade	0.9	5.5	6.2
U.S. Corporate High Yield	5.8	4.7	12.5
Global Aggregate	-2.4	4.9	4.4

*The lesser of Yield to Call or Yield to Maturity

CHART I: Treasury Yield Curve at 12/31/01 and 12/31/00



Report Highlights

Investment Performance Ending December 31, 2001

	<u>Quarter</u>	<u>One Year</u>	<u>Two Years</u>	<u>Three Years</u>
Large-Cap Equity				
Sanford C. Bernstein	9.3%	2.0%	3.7%	N.A.
Windsor II	5.5	N.A.	N.A.	N.A.
BARRA Value	8.0	-11.7	-3.2	1.8%
Large-Cap Value Composite	8.7	0.6	1.1	4.3
American Express	6.2	-18.2	-13.9	-3.1
BDH&S	12.6	-14.2	N.A.	N.A.
BARRA Growth	13.0	-12.7	-17.5	-4.5
Large-Cap Growth Composite	7.3	-17.6	-14.9	-3.9
Vanguard 500 Index Fund*	9.7	-12.8	-11.0	N.A.
Combined Large-Cap Equity	8.0	-7.6	-6.2	0.6
S&P 500	10.7	-11.9	-10.5	-1.0
Small-Cap Equity				
FTI Small Growth	21.5	-18.5	-6.9	16.5
Russell 2000 Growth	26.2	-9.2	-16.1	0.2
Ark	19.6	N.A.	N.A.	N.A.
Russell 2000 Value	16.7	14.0	18.3	11.3
Combined Small-Cap Equity	20.5	-9.8	-0.1	11.9
Russell 2000	21.1	2.5	-0.3	6.4
International Equity				
Invesco IRT	7.4	-14.6	-12.2	N.A.
EAFE	7.0	-21.5	-17.9	-5.1
Fixed Income				
IRM	0.5	10.1	9.6	6.9
Garner Asset Mgmt	0.8	9.1	9.6	6.4
LB G/C I	0.1	9.0	9.5	6.4
Total Portfolio				
Total Plan	5.2	-1.3	0.0	3.9
TMI (45/7.5/7.5/35/5)	6.9	-3.5	-2.5	2.5

*Performance impacted by \$5 mm cash flow in December 2001.

Report Highlights

Asset Allocation Ending December 31, 2001				
	<u>@ 12/31/2001</u>	<u>@ 12/31/2000</u>	<u>@ 12/31/1999</u>	<u>@ 12/31/1998</u>
Large-Cap Equity				
Sanford C. Bernstein	99%	97%	99%	N.A.
Windsor II	100	N.A.	N.A.	N.A.
Combined Large-Cap Value Equity	22	21	27	39%
Vanguard 500 Index Fund	100	100	100	N.A.
Combined Core (Lg & Mid-Cap) Equity	12	9	8	N.A.
American Express	98	97	99	99
BDH&S	99	98	N.A.	N.A.
Combined Large-Cap Growth Equity	10	12	18	16
Small-Cap Equity				
FTI	100	100	100	100
Ark	97	N.A.	N.A.	N.A.
Combined	7	7	6	5
International Equity				
Invesco IRT	100	100	100	N.A.
Combined	6	7	5	N.A.
Fixed Income				
IRM	100	100	99	99
Garner	88	96	65	96
Combined	39	40	30	36
Cash Equivalents				
Sanford C. Bernstein	1	3	1	N.A.
American Express	2	3	1	1
BDH&S	1	2	N.A.	N.A.
Ark	3	N.A.	N.A.	N.A.
IRM	0	0	1	1
Garner	12	4	35	4
Combined	4	4	6	4

Report Highlights

Summary of Principal Changes \$(000) - Current Quarter December 31, 2001

	<u>9/30/2001 Beginning Balance</u>	<u>+ Net Flows</u>	<u>+ Net Earnings</u>	<u>= 12/31/2001 Ending Balance</u>
Sanford C. Bernstein	\$21,605	\$0	\$2,001	\$23,606
Windsor II	3,935	0	215	4,150
American Express	10,222	1	638	10,861
BDH&S	1,981	0	249	2,230
Vanguard 500 Index Fund	9,153	5,000	884	15,037
FTI Small Growth	3,660	0	786	4,446
Ark	3,685	0	724	4,409
Invesco IRT	6,991	0	517	7,508
IRM	40,171	0	184	40,355
Garner Asset Mgmt	14,086	(5,000)	117	9,203
Arch Fund	<u>1,144</u>	<u>235</u>	<u>3</u>	<u>1,382</u>
Combined	\$116,633	\$236	\$6,318	\$123,187

Manager Impact

Investment performance is determined by three primary factors; the target mix policy, the impact of asset allocation, and the impact of security selection. These factors are defined and measured as follows:

Target Mix Return

The long-term target for the mix of stocks, bonds, and cash equivalents in the portfolio. For measurement purposes, a fixed weight index composed of a predetermined proportion of the stock, bond, and T-bill indexes is used.

Asset Allocation Impact

The cumulative effect of the manager's decisions to hold a portfolio with an asset mix that differs from the asset mix policy.

Security Selection Impact

The cumulative impact of the manager's ability to select securities which produce returns different from the returns of the respective market index.

Periods Ending December 31, 2001

	<u>Quarter</u>	<u>One Year</u>	<u>Since Inception</u>
Sanford C. Bernstein			2/99
Target Mix Return*	8.0%	-11.7%	2.0%
+ Asset Allocation	-0.1	+0.3	+0.1
+ <u>Security Selection</u>	<u>+1.4</u>	<u>+13.4</u>	<u>+4.1</u>
= Total Return	9.3%	2.0%	6.2%
Windsor II			4/01
Target Mix Return*	8.0%		-11.5%
+ Asset Allocation	0.0	N.A.	0.0
+ <u>Security Selection</u>	<u>-2.5</u>		<u>+7.2</u>
= Total Return	5.5%		-4.3%
American Express			9/97
Target Mix Return**	13.0%	-12.7%	6.0%
+ Asset Allocation	-0.3	+1.2	+0.6
+ <u>Security Selection</u>	<u>-6.4</u>	<u>-6.7</u>	<u>-3.4</u>
= Total Return	6.2%	-18.2%	3.2%
BDH&S			9/00
Target Mix Return**	13.0%	-12.7%	-22.5%
+ Asset Allocation	-0.2	+0.2	+0.2
+ <u>Security Selection</u>	<u>-0.3</u>	<u>-1.7</u>	<u>+1.0</u>
= Total Return	12.6%	-14.2%	-21.2%
Vanguard 500 Index Fund			9/99
Target Mix Return***	10.7%	-11.9%	-3.6%
+ Asset Allocation	0.0	0.0	0.0
+ <u>Security Selection</u>	<u>-1.0</u>	<u>-0.9</u>	<u>-0.8</u>
= Total Return	9.7%	-12.8%	-4.5%

*BARRA Value

**BARRA Growth

***S&P 500 Index

Values may not add due to basis point rounding.

Manager Impact

Investment performance is determined by three primary factors; the target mix policy, the impact of asset allocation, and the impact of security selection. These factors are defined and measured as follows:

Target Mix Return

The long-term target for the mix of stocks, bonds, and cash equivalents in the portfolio. For measurement purposes, a fixed weight index composed of a predetermined proportion of the stock, bond, and T-bill indexes is used.

Asset Allocation Impact

The cumulative effect of the manager's decisions to hold a portfolio with an asset mix that differs from the asset mix policy.

Security Selection Impact

The cumulative impact of the manager's ability to select securities which produce returns different from the returns of the respective market index.

Periods Ending December 31, 2001

	<u>Quarter</u>	<u>One Year</u>	<u>Since Inception</u>
FTI Small Growth			8/98
Target Mix Return*	26.2%	-9.2%	10.0%
+ Asset Allocation	0.0	0.0	0.0
+ <u>Security Selection</u>	<u>-4.7</u>	<u>-9.2</u>	<u>+14.8</u>
= Total Return	21.5%	-18.5%	24.8%
Ark			9/01
Target Mix Return**	16.7%		16.7%
+ Asset Allocation	-0.6	N.A.	-0.6
+ <u>Security Selection</u>	<u>+3.5</u>		<u>+3.5</u>
= Total Return	19.6%		19.6%
Invesco IRT			4/99
Target Mix Return***	7.0%	-21.5%	-7.6%
+ Asset Allocation	0.0	0.0	0.0
+ <u>Security Selection</u>	<u>+0.4</u>	<u>+6.9</u>	<u>+5.8</u>
= Total Return	7.4%	-14.6%	-1.8%
IRM			1/97
Target Mix Return****	0.1%	9.0%	7.1%
+ Asset Allocation	0.0	-0.1	-0.4
+ <u>Security Selection</u>	<u>+0.4</u>	<u>+1.2</u>	<u>+0.5</u>
= Total Return	0.5%	10.1%	7.2%
Garner Asset Mgmt			1/97
Target Mix Return****	0.1%	9.0%	7.1%
+ Asset Allocation	+0.4	0.0	-0.2
+ <u>Security Selection</u>	<u>+0.3</u>	<u>+0.1</u>	<u>+0.1</u>
= Total Return	0.8%	9.1%	7.0%

*Russell 2000 Growth

**Russell 2000 Value

***EAFE

****LB G/C I

Values may not add due to basis point rounding.

Market Sensitivity

R² (Diversification Factor)

Diversification measures the correlation between a fund's performance and the performance of a comparable index. This correlation identifies the amount of variability that is derived from the market. A value of 1.00 means that all variability is due to the market while a value of 0.85 means that only 85% of the variability can be traced to the market.

Beta (Volatility Factor)

Beta measures the sensitivity of a fund's return to changes in the S&P 500 Index. It is commonly referred to as "market-related risk". A fund's beta measures the historical percentage change in the fund's rate of return accompanying a 1% change in the index return. Funds with a beta of 1.00 are, by definition, as volatile as the market index. Funds with a beta of 0.50 are half as volatile.

Alpha (Risk-Adjusted Return)

Alpha, a measure of the manager's contribution to performance, is expressed as an annual compounded rate of return, adjusted for risk. Alpha represents the difference between the actual performance and the expected performance of a fund given its volatility (or risk). The expected value for alpha is zero. If positive, the fund has achieved a return above that expected for its volatility. A negative alpha reflects fund performance below that expected for its volatility.

Period Ending December 31, 2001

	<u>Benchmark</u>	<u>R²</u>	<u>Beta</u>	<u>Alpha</u>
Total Portfolio				
Sanford C. Bernstein <i>Since Inception (2/1999)</i>	BARRA Value	0.90	0.82	+4.6%
Windsor II <i>Since Inception (4/2001)</i>	BARRA Value	1.00	0.64	+1.5
American Express <i>Since Inception (9/1997)</i>	BARRA Growth	0.87	0.80	-1.8
BDH&S <i>Since Inception (9/2000)</i>	BARRA Growth	0.99	0.89	-1.5
Vanguard 500 Index Fund <i>Since Inception (9/1999)</i>	S&P 500 Index	1.00	0.96	-1.0
FTI Small Growth <i>Since Inception (8/1998)</i>	Russell 2000 Growth	0.83	1.02	+16.3
Ark <i>Since Inception (9/2001)</i>	Russell 2000 Value	N.A.	N.A.	N.A.
Invesco IRT <i>Since Inception (4/1999)</i>	EAFE	0.92	0.93	+4.2
IRM <i>Since Inception (1/1997)</i>	LB G/C I	0.91	0.74	+2.0
Garner Asset Mgmt <i>Since Inception (1/1997)</i>	LB G/C I	0.90	0.89	+0.7

GRID Comparison

Yanni Partners maintains a database of managed portfolios through the **GRID** (Graphical Ranking of Investment Descriptors) system according to equity exposure and measurement period. Your portfolio is compared to the universe that most closely parallels your equity exposure during the evaluation period. This ensures comparability between rates of return and **GRID** statistics.

The **GRID** database includes composite and/or individually managed portfolio results from nearly 1,200 investment advisors, banks, and insurance companies. There are over 5,000 investment funds tracked in the database.

Performance results are requested from managers who participate in the **GRID** database on a quarterly basis. Either monthly or quarterly data is acceptable. Results are requested as gross of fees. Performance for client accounts is calculated internally, based upon transaction statements and asset listings provided by the custodian. Rates of return include realized and unrealized gains and losses, income, and dividends. Returns have been reduced for expenses and other costs of portfolio management, but not for management fees. In addition, our universes are constructed by

grouping together portfolios according to asset class as well as investment style to assure a valid comparison.

The **GRID** Universe Table below describes the equity exposure of the standard **GRID** Universes.

Yanni Partners' GRID system also produces a number of proprietary balanced fund indices. These are calculated on a monthly basis from specific weightings in recognized market indices (see **GRID** Index Table). They are then used in the evaluation of a balanced fund's performance.

The bar charts on the following page(s) represent the range of returns for your fund's appropriate **GRID** Universe. The median return is identified by the solid line that is approximately in the middle of each bar. The dashed lines denote the 25th and 75th percentiles. The solid line at the top and bottom of each bar indicates the 5th and 95th percentiles, respectively.

Your manager(s) results are plotted on the chart and displayed in the table below the graph.

GRID® Universe Table

<u>Universe</u>	<u>Average Equity Exposure (%)</u>
1) Fixed-Income Funds	< 25
2) Balanced (Low Equity)	25-45
3) Balanced (Core Equity)	40-60
4) Balanced (High Equity)	55-75
5) Equity Funds	> 75
6) Aggressive Equity Funds (Beta > 1.5)	> 75
7) Style Universes	Varies

GRID® Index Table

<u>Index</u>	<u>S&P 500</u>	<u>Components of Index</u>			<u>T-Bill</u>
		<u>LB G/C</u>	<u>LB G/C I</u>		
1) LOW INDEX	35%	50%	0%	15%	
2) LOW INTMD	35	0	50	15	
3) CORE INDEX	50	40	0	10	
4) CORE INTMD	50	0	40	10	
5) HIGH INDEX	65	30	0	5	
6) HIGH INTMD	65	0	30	5	