

AREA: SOUTHEAST REGION  
 TYPE: ALL REPORTING CMR  
 FIRMS REPORTING: 189  
 CYCLE: DEC 2000

OFFICE OF THRIFT SUPERVISION  
 RISK MANAGEMENT DIVISION  
 INTEREST RATE RISK EXPOSURE REPORT  
 (Balances in \$Mil)

DATE: 04/10/2001  
 TIME: 10:09:20  
 EDIT: 04/10/2001  
 PAGE: 01

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

Change in Rates -----	Net Portfolio Value			NPV as % of PV of Assets	
	\$ Amount -----	\$ Change -----	% Change -----	NPV Ratio -----	Change -----
+400 bp	-	-7,808	-100 %	0.00 %	0 bp
+300 bp	5,394	-2,414	-31 %	6.88 %	-250 bp
+200 bp	6,320	-1,488	-19 %	7.89 %	-149 bp
+100 bp	7,158	-650	-8 %	8.75 %	-63 bp
0 bp	7,808			9.38 %	
-100 bp	8,025	217	+3 %	9.53 %	+14 bp
-200 bp	8,004	196	+3 %	9.41 %	+3 bp
-300 bp	8,061	253	+3 %	9.38 %	0 bp
-400 bp	-	-7,808	-100 %	0.00 %	0 bp

12/31/2000  
 -----

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

Pre-Shock NPV Ratio: NPV as % of PV of Assets ..... 9.38 %  
 Post-Shock NPV Ratio ..... 7.89 %  
 Sensitivity Measure: Decline in NPV Ratio ..... 149 bp

AREA: SOUTHEAST REGION  
 TYPE: ALL REPORTING CMR  
 FIRMS REPORTING: 189  
 CYCLE: DEC 2000

OFFICE OF THRIFT SUPERVISION  
 RISK MANAGEMENT DIVISION

DATE:04/10/2001  
 TIME:10:09:20  
 EDIT:04/10/2001  
 PAGE:02

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

*** Change in Interest Rates ***									
*** ASSETS ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
MORTGAGE LOANS & SECURITIES									
Fixed-Rate Single-Family									
First-Mortgage Loans & MBS:									
30-Yr Mortgage Loans .....	-	11,481	11,286	11,109	10,738	10,211	9,662	9,140	-
30-Yr Mortgage Securities ...	-	2,514	2,467	2,420	2,335	2,218	2,096	1,979	-
15-Year Mortgages & MBS .....	-	6,775	6,674	6,570	6,402	6,188	5,964	5,744	-
Balloon Mortgages & MBS .....	-	4,204	4,142	4,086	4,004	3,894	3,774	3,653	-
Adjustable-Rate Single Family									
First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	840	837	833	831	827	822	813	-
7 Mo to 2 Yrs Reset Freq ..	-	7,083	7,014	6,955	6,899	6,834	6,744	6,623	-
2+ to 5 Yrs Reset Freq ....	-	8,476	8,319	8,161	7,989	7,798	7,584	7,348	-
Lagging Market Index ARMs:									
1 Mo Reset Freq.....	-	693	686	679	673	666	657	645	-
2 Mo to 5 Yrs Reset Freq...	-	812	800	791	781	770	757	741	-
Multifamily & Nonresidential									
Mortgage Loans & Securities:									
Adjustable-Rate, Balloon ....	-	647	642	637	633	628	624	619	-
Adjustable-Rate, Fully-Amort.	-	1,597	1,585	1,573	1,562	1,552	1,541	1,530	-
Fixed-Rate, Balloon .....	-	690	666	643	621	601	581	562	-
Fixed-Rate, Fully-Amortizing	-	1,908	1,839	1,775	1,714	1,658	1,604	1,554	-
Construction & Land Loans:									
Adjustable-Rate .....	-	3,219	3,214	3,210	3,205	3,200	3,196	3,192	-
Fixed-Rate .....	-	1,653	1,614	1,578	1,544	1,511	1,480	1,450	-
Second Mtg Loans & Securities:									
Adjustable-Rate .....	-	1,553	1,551	1,550	1,548	1,546	1,545	1,544	-
Fixed-Rate .....	-	1,490	1,456	1,424	1,393	1,363	1,335	1,308	-
Other Assets Related to									
Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	116	113	111	109	107	105	103	-
Accrued Interest Receivable .	-	349	349	349	349	349	349	349	-
Advances for Taxes/Insurance	-	18	18	18	18	18	18	18	-
Float on Escrows on Owned Mtg	-	14	20	31	45	55	64	71	-
Less: Value of Servicing on Mtgs	-								
Serviced by Others ...	-	3	4	5	7	7	7	7	-
*Mortgage Loans & Securities	-	56,130	55,289	54,497	53,385	51,985	50,494	48,979	-

AREA: SOUTHEAST REGION  
 TYPE: ALL REPORTING CMR  
 FIRMS REPORTING: 189  
 CYCLE: DEC 2000

OFFICE OF THRIFT SUPERVISION  
 RISK MANAGEMENT DIVISION

DATE:04/10/2001  
 TIME:10:09:20  
 EDIT:04/10/2001  
 PAGE:03

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
<b>NONMORTGAGE LOANS</b>									
Commercial Loans:									
Adjustable-Rate .....	-	2,160	2,156	2,153	2,149	2,145	2,142	2,139	-
Fixed-Rate .....	-	1,080	1,048	1,016	987	958	931	905	-
Consumer Loans:									
Adjustable-Rate .....	-	904	903	901	900	899	898	897	-
Fixed-Rate .....	-	6,505	6,387	6,272	6,162	6,056	5,954	5,856	-
Other Assets Related to									
Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-124	-123	-121	-119	-118	-116	-115	-
Accrued Interest Receivable .	-	75	75	75	75	75	75	75	-
*Nonmortgage Loans .....	-	10,600	10,445	10,296	10,153	10,016	9,884	9,756	-
<b>CASH, DEPOSITS, &amp; SECURITIES</b>									
Cash, Non-Int-Earning Deposits,									
Overnight Fed Funds & Repos .	-	2,258	2,258	2,258	2,258	2,258	2,258	2,258	-
Equities & All Mutual Funds ...	-	692	667	645	618	589	559	529	-
Zero-Coupon Securities .....	-	26	24	23	22	22	21	20	-
Govt & Agency Securities .....	-	1,804	1,763	1,724	1,688	1,654	1,621	1,590	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	1,328	1,326	1,325	1,323	1,321	1,319	1,318	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	334	318	305	293	282	272	264	-
Mortgage-Derivative Securities:									
Valued by OTS .....	-	27	27	27	26	25	25	24	-
Valued by Institution .....	-	7,505	7,558	7,562	7,526	7,346	7,095	6,806	-
Structured Securities, Valued by Institution .....	-	2,037	2,005	1,977	1,939	1,885	1,823	1,763	-
Less: Valuation Allowances for Investment Securities ..	-	2	2	2	2	2	2	2	-
*Cash, Deposits, & Securities	-	16,008	15,944	15,844	15,691	15,380	14,992	14,571	-

AREA: SOUTHEAST REGION  
 TYPE: ALL REPORTING CMR  
 FIRMS REPORTING: 189  
 CYCLE: DEC 2000

OFFICE OF THRIFT SUPERVISION  
 RISK MANAGEMENT DIVISION

DATE:04/10/2001  
 TIME:10:09:20  
 EDIT:04/10/2001  
 PAGE:04

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 .....	-	148	148	148	148	148	148	148	-
REAL ESTATE HELD FOR INVESTMENT	-	150	150	150	150	150	150	150	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS .....	-	28	27	26	24	21	18	14	-
OFFICE PREMISES & EQUIPMENT ....	-	1,146	1,146	1,146	1,146	1,146	1,146	1,146	-
*Subtotal .....	-	1,472	1,471	1,470	1,468	1,465	1,461	1,458	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing .....	-	78	84	106	133	145	147	145	-
Adj-Rate Servicing .....	-	25	26	26	26	26	27	27	-
Float on Mtgs Svc'd for Others	-	41	48	60	73	83	90	96	-
*Mtg Ln Servicing for Others	-	144	158	192	232	254	264	268	-
OTHER ASSETS									
Margin Account .....	-	-	-	-	-	-	-	-	-
Miscellaneous I .....	-	1,535	1,535	1,535	1,535	1,535	1,535	1,535	-
Deposit Intangibles:									
Retail CD Intangible .....	-	18	26	33	40	47	54	60	-
Transaction Acct Intangible .	-	-1	70	170	286	404	517	622	-
MMDA Intangible .....	-	-12	-2	18	60	132	208	284	-
Passbook Account Intangible .	-	-9	2	36	163	290	407	517	-
Non-Int-Bearing Acct Intang .	-	46	102	156	208	257	304	349	-
*Other Assets .....	-	1,578	1,734	1,949	2,292	2,663	3,025	3,366	-
=====	=====	=====	=====	=====	=====	=====	=====	=====	=====
*** TOTAL ASSETS .....	-	85,931	85,041	84,248	83,221	81,763	80,119	78,397	-

AREA: SOUTHEAST REGION  
 TYPE: ALL REPORTING CMR  
 FIRMS REPORTING: 189  
 CYCLE: DEC 2000

OFFICE OF THRIFT SUPERVISION  
 RISK MANAGEMENT DIVISION

DATE:04/10/2001  
 TIME:10:09:20  
 EDIT:04/10/2001  
 PAGE:05

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
<b>DEPOSITS</b>									
Fixed-Rate, Fixed-Maturity:									
Maturing in 12 Mo or Less ...	-	26,217	26,082	25,948	25,815	25,684	25,554	25,426	-
Maturing in 13 Mo or More ...	-	12,379	12,066	11,764	11,474	11,194	10,924	10,664	-
Variable-Rate, Fixed-Maturity .	-	773	773	773	773	773	772	772	-
Non-Maturity:									
Transaction Accts .....	-	4,539	4,539	4,539	4,539	4,539	4,539	4,539	-
MMDAs .....	-	6,380	6,380	6,380	6,380	6,380	6,380	6,380	-
Passbook Accts .....	-	3,760	3,760	3,760	3,760	3,760	3,760	3,760	-
Non-Interest-Bearing Accts ..	-	2,748	2,748	2,748	2,748	2,748	2,748	2,748	-
* Deposits .....	-	56,795	56,347	55,911	55,488	55,077	54,677	54,289	-
<b>BORROWINGS</b>									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	10,115	10,012	9,912	9,813	9,717	9,623	9,531	-
Maturing in 37 Mo or More ...	-	2,848	2,701	2,564	2,437	2,317	2,205	2,101	-
Variable-Rate, Fixed-Maturity .	-	6,308	6,302	6,296	6,290	6,284	6,278	6,272	-
* Borrowings .....	-	19,271	19,015	18,772	18,540	18,318	18,106	17,903	-
<b>OTHER LIABILITIES</b>									
Escrow Accounts									
For Mortgages .....	-	186	186	186	186	186	186	186	-
Other Escrow Accounts .....	-	61	59	57	56	54	53	51	-
Collat. Mtg Securities Issued .	-	10	10	11	11	11	11	11	-
Miscellaneous I .....	-	995	995	995	995	995	995	995	-
Miscellaneous II .....	-	-	-	-	-	-	-	-	-
*Other Liabilities .....	-	1,252	1,250	1,248	1,247	1,245	1,244	1,243	-
OPTIONS ON LIABILITIES .....	-	-95	-64	-35	-12	8	19	28	-
=====	=====	=====	=====	=====	=====	=====	=====	=====	=====
*** TOTAL LIABILITIES .....	-	77,224	76,549	75,897	75,263	74,648	74,046	73,462	-

AREA: SOUTHEAST REGION  
 TYPE: ALL REPORTING CMR  
 FIRMS REPORTING: 189  
 CYCLE: DEC 2000

OFFICE OF THRIFT SUPERVISION  
 RISK MANAGEMENT DIVISION

DATE:04/10/2001  
 TIME:10:09:20  
 EDIT:04/10/2001  
 PAGE:06

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	-	19	15	11	3	-8	-19	-31	-
ARMS .....	-	3	2	1	1	0	-1	-2	-
Other Mortgages .....	-	3	2	1	-	-2	-4	-6	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	26	15	5	-6	-18	-32	-48	-
Sell Mortgages & MBS .....	-	-49	-36	-23	-3	24	50	76	-
Purchase Non-Mortgage Items ...	-	2	2	1	-	-1	-2	-2	-
Sell Non-Mortgage Items .....	-	0	0	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS .....	-	0	0	0	0	1	3	4	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-48	-34	-21	-8	4	16	27	-
Pay Floating, Receive Fixed ...	-	8	6	3	1	0	-2	-4	-
Basis Swaps .....	-	-	-	-	-	-	-	-	-
Swaptions .....	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS .....	-	0	0	0	0	2	7	17	-
INTEREST-RATE FLOORS .....	-	4	2	1	0	0	0	0	-
FUTURES .....	-	-	-	-	-	-	-	-	-
OPTIONS ON FUTURES .....	-	0	0	0	0	1	2	4	-
CONSTRUCTION LIP .....	-	33	19	5	-6	-17	-27	-36	-
SELF-VALUED [CMR911-CMR919] .....	-	-649	-482	-313	-134	56	256	459	-
=====	=====	=====	=====	=====	=====	=====	=====	=====	=====
*** OFF-BALANCE-SHEET POSITIONS	-	-647	-489	-326	-150	43	248	459	-
*** NET PORTFOLIO VALUE ***									
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
ASSETS .....	-	85,931	85,041	84,248	83,221	81,763	80,119	78,397	-
- LIABILITIES .....	-	77,224	76,549	75,897	75,263	74,648	74,046	73,462	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-647	-489	-326	-150	43	248	459	-
=====	=====	=====	=====	=====	=====	=====	=====	=====	=====
*** NET PORTFOLIO VALUE .....	-	8,061	8,004	8,025	7,808	7,158	6,320	5,394	-

AREA: SOUTHEAST REGION  
 TYPE: ALL REPORTING CMR  
 FIRMS REPORTING: 189  
 CYCLE: DEC 2000

OFFICE OF THRIFT SUPERVISION  
 RISK MANAGEMENT DIVISION

DATE:04/10/2001  
 TIME:10:09:20  
 EDIT:04/10/2001  
 PAGE:07

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

*** ASSETS ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
MORTGAGE LOANS & SECURITIES				
Fixed-Rate Single-Family				
First-Mortgage Loans & MBS:				
30-Yr Mortgage Loans .....	10,692	10,738	100.43	4.2
30-Yr Mortgage Securities ...	2,326	2,335	100.40	4.3
15-Year Mortgages & MBS .....	6,343	6,402	100.91	3.0
Balloon Mortgages & MBS .....	3,974	4,004	100.79	2.4
Adjustable-Rate Single Family				
First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	816	831	101.79	0.4
7 Mo to 2 Yrs Reset Freq ..	6,884	6,899	100.22	0.9
2+ to 5 Yrs Reset Freq ....	7,975	7,989	100.17	2.3
Lagging Market Index ARMs:				
1 Mo Reset Freq.....	671	673	100.25	1.0
2 Mo to 5 Yrs Reset Freq...	787	781	99.34	1.3
Multifamily & Nonresidential				
Mortgage Loans & Securities:				
Adjustable-Rate, Balloon ....	630	633	100.42	0.7
Adjustable-Rate, Fully-Amort.	1,571	1,562	99.45	0.7
Fixed-Rate, Balloon .....	599	621	103.73	3.4
Fixed-Rate, Fully-Amortizing	1,695	1,714	101.13	3.4
Construction & Land Loans:				
Adjustable-Rate .....	3,217	3,205	99.62	0.1
Fixed-Rate .....	1,550	1,544	99.60	2.2
Second Mtg Loans & Securities:				
Adjustable-Rate .....	1,577	1,548	98.15	0.1
Fixed-Rate .....	1,347	1,393	103.39	2.2
Other Assets Related to				
Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	109	109	100.30	1.9
Accrued Interest Receivable .	349	349	99.90	0.0
Advances for Taxes/Insurance	18	18	100.34	0.0
Float on Escrows on Owned Mtg		45		-26.6
Less: Value of Servicing on Mtgs				
Serviced by Others ...		7		-16.8
*Mortgage Loans & Securities	53,129	53,385	100.48	2.4

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.

AREA: SOUTHEAST REGION  
 TYPE: ALL REPORTING CMR  
 FIRMS REPORTING: 189  
 CYCLE: DEC 2000

OFFICE OF THRIFT SUPERVISION  
 RISK MANAGEMENT DIVISION

DATE:04/10/2001  
 TIME:10:09:20  
 EDIT:04/10/2001  
 PAGE:08

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 .....	2,064	2,149	104.11	0.2
Fixed-Rate .....	966	987	102.13	2.9
Consumer Loans:				
Adjustable-Rate .....	889	900	101.23	0.1
Fixed-Rate .....	6,099	6,162	101.04	1.8
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-119	-119	100.24	1.3
Accrued Interest Receivable .	75	75	99.41	0.0
	<hr/>	<hr/>		
*Nonmortgage Loans .....	9,975	10,153	101.80	1.4
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	2,258	2,258	99.99	0.0
Equities & All Mutual Funds ...	618	618	99.97	4.6
Zero-Coupon Securities .....	20	22	112.48	4.0
Govt & Agency Securities .....	1,632	1,688	103.44	2.1
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,323	1,323	99.99	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	296	293	98.89	3.9
Mortgage-Derivative Securities:				
Valued by OTS .....	26	26	0.34	2.2
Valued by Institution .....	7,537	7,526	-	1.4
Structured Securities, Valued by Institution .....	1,959	1,939	98.98	2.4
Less: Valuation Allowances for Investment Securities ..	2	2	90.10	0.7
	<hr/>	<hr/>		
*Cash, Deposits, & Securities	15,666	15,691	100.15	1.5



AREA: SOUTHEAST REGION  
 TYPE: ALL REPORTING CMR  
 FIRMS REPORTING: 189  
 CYCLE: DEC 2000

OFFICE OF THRIFT SUPERVISION  
 RISK MANAGEMENT DIVISION

DATE:04/10/2001  
 TIME:10:09:20  
 EDIT:04/10/2001  
 PAGE:09

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 .....	148	148	99.79	0.0	
REAL ESTATE HELD FOR INVESTMENT	150	150	99.79	0.0	
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS .....	24	24	101.54	10.0	
OFFICE PREMISES & EQUIPMENT ....	1,146	1,146	100.01	0.0	
<u>*Subtotal .....</u>	<u>1,468</u>	<u>1,468</u>	<u>99.99</u>	<u>0.2</u>	
MORTGAGE LOAN SERVICING FOR OTHERS					
Fixed-Rate Servicing .....		133		-14.5	
Adj-Rate Servicing .....		26		-0.5	
Float on Mtgs Svc'd for Others		73		-15.9	
<u>*Mtg Ln Servicing for Others</u>		<u>232</u>		<u>-13.3</u>	
OTHER ASSETS					
Purchased & Excess Servicing ..	200				
Margin Account .....	-	-	-	-	
Miscellaneous I .....	1,535	1,535	99.99	0.0	
Miscellaneous II .....	184				
Deposit Intangibles:					
Retail CD Intangible .....		40		-17.6	
Transaction Acct Intangible .		286		-40.8	
MMDA Intangible .....		60		-94.1	
Passbook Account Intangible .		163		-77.7	
Non-Int-Bearing Acct Intang .		208		-24.2	
<u>*Other Assets .....</u>	<u>1,919</u>	<u>2,292</u>			
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	-3				
=====	=====				
*** TOTAL ASSETS .....	82,153	83,221	102/101*	1.5/1.9*	*Including/excluding deposit intangible values.

AREA: SOUTHEAST REGION  
 TYPE: ALL REPORTING CMR  
 FIRMS REPORTING: 189  
 CYCLE: DEC 2000

OFFICE OF THRIFT SUPERVISION  
 RISK MANAGEMENT DIVISION

DATE:04/10/2001  
 TIME:10:09:20  
 EDIT:04/10/2001  
 PAGE:10

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 ...	25,725	25,815	100.35	0.5	
Maturing in 13 Mo or More ...	11,219	11,474	102.27	2.5	
Variable-Rate, Fixed-Maturity .	773	773	-	0.0	
Non-Maturity:					
Transaction Accts .....	4,539	4,539	100/ 94*	0.0/2.7*	
MMDAs .....	6,380	6,380	100/ 99*	0.0/0.9*	
Passbook Accts .....	3,760	3,760	100/ 96*	0.0/3.5*	*Excluding/including deposit intangible values listed on asset side of report.
Non-Interest-Bearing Accts ..	2,748	2,748	100/ 92*	0.0/2.0*	
* Deposits .....	55,144	55,488	102/101*	0.8/1.4*	
BORROWINGS					
Fixed-Rate, Fixed-Maturity:					
Maturing in 36 Mo or Less ...	9,816	9,813	99.95	1.0	
Maturing in 37 Mo or More ...	2,381	2,437	102.34	5.1	
Variable-Rate, Fixed-Maturity .	6,282	6,290	89.14	0.1	
* Borrowings .....	18,480	18,540	96.29	1.2	
OTHER LIABILITIES					
Escrow Accounts					
For Mortgages .....	186	186	100.12	0.0	
Other Escrow Accounts .....	67	56	82.96	2.8	
Collat. Mtg Securities Issued .	14	11	75.48	-0.4	
Miscellaneous I .....	995	995	99.95	0.0	
Miscellaneous II .....	364				
*Other Liabilities .....	1,626	1,247	98.81	0.1	
OPTIONS ON LIABILITIES .....	-	-12	-	184.3	
UNAMORTIZED YIELD ADJUSTMENTS ..	-6				
=====					
*** TOTAL LIABILITIES .....	75,244	75,263	101/ 99**	0.8/1.3**	**Excluding/including deposit intangible values.

AREA: SOUTHEAST REGION  
 TYPE: ALL REPORTING CMR  
 FIRMS REPORTING: 189  
 CYCLE: DEC 2000

OFFICE OF THRIFT SUPERVISION  
 RISK MANAGEMENT DIVISION

DATE:04/10/2001  
 TIME:10:09:20  
 EDIT:04/10/2001  
 PAGE:11

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

	Present Value Estimate
* OFF-BALANCE-SHEET POSITIONS *	
-----	
OPTIONAL COMMITMENTS TO ORIGINATE	
FRMs & Balloon/2-Step Mortgages	3
ARMs .....	1
Other Mortgages .....	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	-6
Sell Mortgages & MBS .....	-3
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items .....	-
OPTIONS ON MORTGAGES & MBS .....	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-8
Pay Floating, Receive Fixed ...	1
Basis Swaps .....	-
Swaptions .....	-
INTEREST-RATE CAPS .....	0
INTEREST-RATE FLOORS .....	0
FUTURES .....	-
OPTIONS ON FUTURES .....	0
CONSTRUCTION LIP .....	-6
SELF-VALUED [CMR911-CMR919] ....	-134
	=====
*** OFF-BALANCE-SHEET POSITIONS	-150

	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
*** PORTFOLIO EQUITY ***					
-----					
ASSETS .....	82,153	83,221	102/101*	1.5/1.9*	*Including/excluding deposit intangible values.
- LIABILITIES .....	75,244	75,263	101/ 99**	0.8/1.3**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		-150			
	=====	=====			
*** NET PORTFOLIO VALUE .....	6,910	7,808	113.01	5.6	

AREA: SOUTHEAST REGION  
 TYPE: ALL REPORTING CMR  
 FIRMS REPORTING: 189  
 CYCLE: DEC 2000

OFFICE OF THRIFT SUPERVISION  
 RISK MANAGEMENT DIVISION  
 AGGREGATE SCHEDULE CMR REPORT  
 (Balances in \$Mil)

DATE:04/10/2001  
 TIME:10:09:20  
 EDIT:04/10/2001  
 PAGE:12

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS	Coupon				
	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
FIXED-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:					
30-YEAR MORTGAGES AND MBS:					
Mortgage Loans . . . . .	\$ 1,665	6,533	1,882	385	227
WARM (in months) . . . . .	325 mo	323 mo	322 mo	279 mo	242 mo
WAC . . . . .	6.72%	7.40%	8.32%	9.35%	11.21%
\$ of Which Are FHA or VA Guaranteed . . . . .	\$ 24	116	67	7	12
Securities Backed By Conventional Mortgages . . . . .	\$ 639	506	551	13	6
WARM (in months) . . . . .	313 mo	300 mo	345 mo	170 mo	188 mo
Wtd Avg Pass-Thru Rate . . . . .	6.26%	7.23%	8.02%	9.21%	10.71%
Securities Backed By FHA or VA Mortgages . . . . .	\$ 161	333	100	14	3
WARM (in months) . . . . .	331 mo	319 mo	318 mo	268 mo	193 mo
Wtd Avg Pass-Thru Rate . . . . .	6.38%	7.21%	8.09%	9.08%	10.42%
15-YEAR MORTGAGES AND MBS:					
Mortgage Loans . . . . .	\$ 1,934	2,203	931	346	245
WAC . . . . .	6.60%	7.37%	8.35%	9.35%	10.98%
Mortgage Securities . . . . .	\$ 483	153	44	4	1
Wtd Avg Pass-Thru Rate . . . . .	6.22%	7.28%	8.15%	9.21%	11.47%
WARM (of Loans & Securities) . . . . .	138 mo	151 mo	144 mo	117 mo	87 mo
BALLOON MORTGAGES AND MBS:					
Mortgage Loans . . . . .	\$ 1,031	1,575	568	199	354
WAC . . . . .	6.60%	7.39%	8.36%	9.39%	12.44%
Mortgage Securities . . . . .	\$ 182	63	1	0	0
Wtd Avg Pass-Thru Rate . . . . .	6.22%	7.14%	8.07%	0.00%	0.00%
WARM (of Loans & Securities) . . . . .	77 mo	79 mo	78 mo	68 mo	69 mo
Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . .	\$ 23,335				

AREA: SOUTHEAST REGION  
 TYPE: ALL REPORTING CMR  
 FIRMS REPORTING: 189  
 CYCLE: DEC 2000

OFFICE OF THRIFT SUPERVISION  
 RISK MANAGEMENT DIVISION  
 AGGREGATE SCHEDULE CMR REPORT  
 (Balances in \$Mil)

DATE:04/10/2001  
 TIME:10:09:20  
 EDIT:04/10/2001  
 PAGE:13

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
	6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	1 Month	2 Mo to 5 Yrs
ADJUSTABLE-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:					
TEASER ARMS:					
Balances Currently Subject to Intro Rates . . . \$	12	225	46	613	24
WAC . . . . .	7.91%	6.99%	7.58%	8.04%	6.88%
NON-TEASER ARMS:					
Balances of All Non_Teaser ARMs . . . . . \$	804	6,659	7,930	58	762
Wtd Avg Margin (in bp) . . . . .	262 bp	266 bp	285 bp	249 bp	259 bp
WAC . . . . .	8.68%	7.79%	7.56%	8.18%	7.60%
WARM (in months) . . . . .	254 mo	275 mo	329 mo	269 mo	250 mo
Wtd Avg Time Until Next Payment Reset (mo) .	4 mo	11 mo	42 mo	5 mo	10 mo
Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . . \$					17,134

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs By Coupon Reset Frequency	
	6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	1 Month	2 Mo to 5 Yrs
ARM BALANCES BY DISTANCE TO LIFETIME CAP					
Balances w/Coupon Within 200 bp of Lifetime Cap \$	76	256	30	105	11
Wtd Avg Distance from Lifetime Cap (in bp) .	92 bp	155 bp	157 bp	127 bp	134 bp
Balances w/Coupon 201-400 bp from Lifetime Cap \$	163	1,514	667	222	216
Wtd Avg Distance from Lifetime Cap . . . . .	294 bp	337 bp	365 bp	280 bp	327 bp
Balances w/Coupon Over 400 bp from Lifetime Cap \$	439	4,960	7,066	290	497
Wtd Avg Distance from Lifetime Cap . . . . .	578 bp	552 bp	553 bp	506 bp	590 bp
Balances Without Lifetime Cap . . . . . \$	139	154	212	55	62
ARM CAP & FLOOR DETAIL					
Balances Subject to Periodic Rate Caps . . . . \$	328	5,240	6,589	4	709
Wtd Avg Periodic Rate Cap (in bp) . . . . .	169 bp	194 bp	203 bp	214 bp	158 bp
Balances Subject to Periodic Rate Floors . . . \$	166	4,456	5,809	4	613
MBS INCLUDED IN ARM BALANCES . . . . . \$	153	605	349	4	11



AREA: SOUTHEAST REGION  
 TYPE: ALL REPORTING CMR  
 FIRMS REPORTING: 189  
 CYCLE: DEC 2000

OFFICE OF THRIFT SUPERVISION  
 RISK MANAGEMENT DIVISION  
 AGGREGATE SCHEDULE CMR REPORT  
 (Balances in \$Mil)

DATE:04/10/2001  
 TIME:10:09:20  
 EDIT:04/10/2001  
 PAGE:15

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

Coupon of Fixed-Rate Mortgages Serviced for Others

MORTGAGE LOANS SERVICED FOR OTHERS	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced . . . . .	\$ 2,502	5,881	2,474	728	493
WARM (in months) . . . . .	217 mo	269 mo	277 mo	225 mo	191 mo
Wtd Avg Servicing Fee (in bp) . . . . .	36 bp	35 bp	39 bp	44 bp	51 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans . . . . .	143,720 lns				
FHA/VA Loans . . . . .	14,830 lns				
Subserviced by Others . . . . .	4,666 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan		Total # of Adjustable-Rate Loans Serviced	23,376 lns
	Current Mkt	Lagging Mkt		
Balances Serviced . . . . .	\$ 2,538	34	Of Which, Number Subserviced By Others .	1,008 lns
WARM (in months) . . . . .	282 mo	242 mo		
Wtd Avg Servicing Fee (in bp) . . . . .	42 bp	52 bp		
Total Balances of Mortgage Loans Serviced for Others . . . . .			\$	14,650

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . . .	\$ 2,258		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . .	\$ 618		
Zero-Coupon Securities . . . . .	\$ 20	9.43%	46 mo
Government & Agency Securities . . . . .	\$ 1,632	6.30%	43 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . .	\$ 1,323	6.12%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.) . . . . .	\$ 296	6.93%	78 mo
Structured Securities . . . . .	\$ 1,959		
Total Cash, Deposits, & Securities . . . . .	\$ 8,105		

AREA: SOUTHEAST REGION  
 TYPE: ALL REPORTING CMR  
 FIRMS REPORTING: 189  
 CYCLE: DEC 2000

OFFICE OF THRIFT SUPERVISION  
 RISK MANAGEMENT DIVISION  
 AGGREGATE SCHEDULE CMR REPORT  
 (Balances in \$Mil)

DATE:04/10/2001  
 TIME:10:09:20  
 EDIT:04/10/2001  
 PAGE:16

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans . . . . . \$ 356  
 Accrued Interest Receivable . . . . . \$ 349  
 Advances for Taxes and Insurance . . . . . \$ 18  
 Less: Unamortized Yield Adjustments . . . . . \$ -22  
 Valuation Allowances . . . . . \$ 247  
 Unrealized Gains (Losses) . . . . . \$ 4

\* MEMORANDUM ITEMS \*

Mortgage "Warehouse" Loans Reported as  
 Mortgage Loans at SC23 . . . . . \$ 0  
 Loans Secured by Real Estate Reported as  
 Consumer Loans at SC34 . . . . . \$ 443

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans . . . . . \$ 91  
 Accrued Interest Receivable . . . . . \$ 75  
 Less: Unamortized Yield Adjustments . . . . . \$ 8  
 Valuation Allowances . . . . . \$ 210  
 Unrealized Gains (Losses) . . . . . \$ 0

Market Value of Equity Securities & Mutual  
 Funds Reported at CMR464:  
 Equity Secur. & Non-Mtg-Related Mutual Funds \$ 473  
 Mortgage-Related Mutual Funds . . . . . \$ 145

Mortgage Loans Serviced by Others:  
 Fixed-Rate Mortgage Loans Serviced . . . . . \$ 2,539  
 Wtd Avg Servicing Fee (in bp) . . . . . 26 bp  
 Adjustable-Rate Mortgage Loans Serviced . . . . . \$ 2,346  
 Wtd Avg Servicing Fee (in bp) . . . . . 38 bp

REAL ESTATE HELD FOR INVESTMENT . . . . . \$ 150

REPOSSESSED ASSETS . . . . . \$ 148

Credit Card Balances Expected to Pay Off  
 in Grace Period . . . . . \$ 27

EQUITY INVESTMENTS NOT SUBJECT TO  
 SFAS NO. 115 (EXCLUDING FHLB STOCK) . . . . . \$ 24

OFFICE PREMISES AND EQUIPMENT . . . . . \$ 1,146

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

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

OTHER ASSETS

Servicing Assets, Interest-Only Strip  
 Receivables, and Certain Other Instruments . \$ 200  
 Margin Account . . . . . \$ 0  
 Miscellaneous I . . . . . \$ 1,535  
 Miscellaneous II . . . . . \$ 184

TOTAL ASSETS . . . . . \$ 82,153



AREA: SOUTHEAST REGION  
 TYPE: ALL REPORTING CMR  
 FIRMS REPORTING: 189  
 CYCLE: DEC 2000

OFFICE OF THRIFT SUPERVISION  
 RISK MANAGEMENT DIVISION  
 AGGREGATE SCHEDULE CMR REPORT  
 (Balances in \$Mil)

DATE:04/10/2001  
 TIME:10:09:20  
 EDIT:04/10/2001  
 PAGE:17

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawal During Quarter (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less . . . . \$	5,526	1,787	153	\$ 0
WAC . . . . .	6.20%	5.61%	5.91%	
WARM (in months) . . . . .	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months . . . . \$	12,582	5,304	373	\$ 0
WAC . . . . .	6.71%	6.25%	6.18%	
WARM (in months) . . . . .	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months . . . . \$		6,507	1,637	\$ 0
WAC . . . . .		6.78%	6.15%	
WARM (in months) . . . . .		20 mo	25 mo	
Balances Maturing in 37 or More Months . . . . \$			3,075	\$ 0
WAC . . . . .			6.85%	
WARM (in months) . . . . .			54 mo	
 Total Fixed-Rate, Fixed-Maturity Deposits . . . . .				\$ 36,945

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:	Original Maturity in Months		
	12 or Less	13 to 36	Over 36
Balances in Brokered Deposits . . . . . \$	1,491	957	374
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Foregone Interest:			
Balances Subject to Penalty . . . . . \$	16,279	12,452	4,550
Penalty in Months of Foregone Interest . . .	3.93 mo	7.07 mo	11.15 mo
(expressed to two decimal palces; e.g., x.xx)			
Balances in New Accounts (Optional) . . . . \$	64	39	50

AREA: SOUTHEAST REGION  
 TYPE: ALL REPORTING CMR  
 FIRMS REPORTING: 189  
 CYCLE: DEC 2000

OFFICE OF THRIFT SUPERVISION  
 RISK MANAGEMENT DIVISION  
 AGGREGATE SCHEDULE CMR REPORT  
 (Balances in \$Mil)

DATE:04/10/2001  
 TIME:10:09:20  
 EDIT:04/10/2001  
 PAGE:18

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES--Continued

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

Balances by Coupon Class:	Remaining Maturity in Months			WAC
	0 to 3	4 to 36	37 or More	
Under 5.00 % . . . . .	\$ 76	375	140	4.67%
5.00 to 5.99 % . . . . .	\$ 678	3,187	793	5.55%
6.00 to 6.99 % . . . . .	\$ 3,150	2,015	819	6.54%
7.00 to 7.99 % . . . . .	\$ 23	303	300	7.26%
8.00 to 8.99 % . . . . .	\$ 1	10	4	8.37%
9.00 to 9.99 % . . . . .	\$ 0	0	325	9.31%
10.00 to 10.99 % . . . . .	\$ 0	0	0	10.44%
11.00% and Above . . . . .	\$ 0	0	0	13.74%
WARM . . . . .	1 mo	21 mo	77 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings . . . . .	\$ 12,198			

VARIABLE-RATE, FIXED-MATURITY LIABILITIES	Liability Code	Rate Index Code	Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1 . . . . .	0000	0000	\$ 4,438	8 bp	2 mo	1 mo	8 mo
Position 2 . . . . .	0000	0000	\$ 502	17 bp	2 mo	1 mo	10 mo
Position 3 . . . . .	0000	0000	\$ 1,529	10 bp	3 mo	2 mo	31 mo
All Other Positions . . . . .			\$ 587	-2 bp	1 mo	1 mo	1 mo

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

AREA: SOUTHEAST REGION  
 TYPE: ALL REPORTING CMR  
 FIRMS REPORTING: 189  
 CYCLE: DEC 2000

OFFICE OF THRIFT SUPERVISION  
 RISK MANAGEMENT DIVISION  
 AGGREGATE SCHEDULE CMR REPORT  
 (Balances in \$Mil)

DATE:04/10/2001  
 TIME:10:09:20  
 EDIT:04/10/2001  
 PAGE:19

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE  
 -----

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

	Total Balances	WAC	Balances in New Accounts (Optional)
	-----	-----	-----
NON-MATURITY DEPOSITS			
Transaction Accounts . . . . .	\$ 4,539	1.73%	\$ 6
Money Market Deposit Accounts (MMDAs) . . . . .	\$ 6,380	4.83%	\$ 25
Passbook Accounts . . . . .	\$ 3,760	2.87%	\$ 11
Non-Interest-Bearing Non-Maturity Deposits . . . . .	\$ 2,748		\$ 14
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio . . . . .	\$ 91	0.24%	
Escrow for Mortgages Serviced for Others . . . . .	\$ 95	0.14%	
Other Escrows . . . . .	\$ 67	0.03%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	\$ 17,680		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS . . . . .	\$ -6		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS . . . . .	\$ 0		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued . . . . .	\$ 14		
Miscellaneous I . . . . .	\$ 995		
Miscellaneous II . . . . .	\$ 364		
TOTAL LIABILITIES . . . . .	\$ 75,244		(NOTE: Includes Redeemable Preferred Stock)
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES . . . . .	\$ 147		
EQUITY CAPITAL . . . . .	\$ 6,763		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	\$ 82,154		

AREA: SOUTHEAST REGION  
 TYPE: ALL REPORTING CMR  
 FIRMS REPORTING: 189  
 CYCLE: DEC 2000

OFFICE OF THRIFT SUPERVISION  
 RISK MANAGEMENT DIVISION  
 AGGREGATE SCHEDULE CMR REPORT  
 (Balances in \$Mil)

DATE:04/10/2001  
 TIME:10:09:20  
 EDIT:04/10/2001  
 PAGE:20

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	0000	0.00	0.00
2. . . . .	0000	\$ 0	0000	0.00	0.00
3. . . . .	0000	\$ 0	0000	0.00	0.00
4. . . . .	0000	\$ 0	0000	0.00	0.00
5. . . . .	0000	\$ 0	0000	0.00	0.00
6. . . . .	0000	\$ 0	0000	0.00	0.00
7. . . . .	0000	\$ 0	0000	0.00	0.00
8. . . . .	0000	\$ 0	0000	0.00	0.00
9. . . . .	0000	\$ 0	0000	0.00	0.00
10. . . . .	0000	\$ 0	0000	0.00	0.00
11. . . . .	0000	\$ 0	0000	0.00	0.00
12. . . . .	0000	\$ 0	0000	0.00	0.00
13. . . . .	0000	\$ 0	0000	0.00	0.00
14. . . . .	0000	\$ 0	0000	0.00	0.00
15. . . . .	0000	\$ 0	0000	0.00	0.00
16. . . . .	0000	\$ 0	0000	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

AREA: SOUTHEAST REGION  
 TYPE: ALL REPORTING CMR  
 FIRMS REPORTING: 189  
 CYCLE: DEC 2000

OFFICE OF THRIFT SUPERVISION  
 RISK MANAGEMENT DIVISION  
 AGGREGATE SCHEDULE CMR REPORT  
 (Balances in \$Mil)

DATE:04/10/2001  
 TIME:10:09:20  
 EDIT:04/10/2001  
 PAGE:21

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 .	28	\$ 55	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs . . . . .	14	\$ 27	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	10	\$ 11	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs . . . . .	57	\$ 59	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs . . . . .	52	\$ 208	-	-	-
1016	optional commitment to originate "other" mortgages . . . . .	38	\$ 88	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	\$ 1	-	-	-
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	-	\$ 0	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	6	\$ 10	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained . . . . .	-	\$ 4	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained . . . . .	6	\$ 11	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . . . .	6	\$ 2	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained . . . . .	9	\$ 17	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained . . . . .	-	\$ 0	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS . . . . .	-	\$ 247	-	-	-
2048	commitment to purchase 3-yr or 5-yr Treasury ARM MBS . . . . .	-	\$ 2	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS . . . . .	-	\$ 3	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS . . . . .	-	\$ 0	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS . . . . .	-	\$ 12	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS . . . . .	6	\$ 251	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	\$ 3	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	\$ 4	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	\$ 6	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released . . . . .	-	\$ 15	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released . . . . .	-	\$ 42	-	-	-

AREA: SOUTHEAST REGION  
 TYPE: ALL REPORTING CMR  
 FIRMS REPORTING: 189  
 CYCLE: DEC 2000

OFFICE OF THRIFT SUPERVISION  
 RISK MANAGEMENT DIVISION  
 AGGREGATE SCHEDULE CMR REPORT  
 (Balances in \$Mil)

DATE:04/10/2001  
 TIME:10:09:20  
 EDIT:04/10/2001  
 PAGE:22

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 .	-	\$ 16	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	\$ 3	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	13	\$ 15	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released . . . . .	29	\$ 164	-	-	-
2136	commitment to sell "other" mortgage loans, svc released . . . . .	-	\$ 27	-	-	-
2202	firm commitment to originate 1-month COFI ARM loans . . . . .	-	\$ 23	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	12	\$ 19	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans . . . . .	12	\$ 21	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	-	\$ 5	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans . . . .	24	\$ 16	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans . . . . .	20	\$ 48	-	-	-
2216	firm commitment to originate "other" mortgage loans . . . . .	18	\$ 155	-	-	-
3016	option to purchase "other" mortgages . . . . .	-	\$ 1	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs . . . . .	-	\$ 0	-	-	-
3034	option to sell 25- or 30-year FRMs . . . . .	-	\$ 26	-	-	-
3074	short option to sell 25- or 30-yr FRMs . . . . .	-	\$ 2	-	-	-
3076	short option to sell "other" mortgages . . . . .	-	\$ 2	-	-	-
4002	commitment to purchase non-mortgage financial assets . . . . .	15	\$ 189	-	-	-
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 . . . . .	-	\$ 390	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed . . . . .	-	\$ 55	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR .	-	\$ 87	-	-	-
6002	interest rate cap based on 1-month LIBOR . . . . .	-	\$ 150	-	-	-
6004	interest rate cap based on 3-month LIBOR . . . . .	-	\$ 680	-	-	-
6010	interest rate cap based on 1-year Treasury . . . . .	-	\$ 100	-	-	-
6014	interest rate cap based on 5-year Treasury . . . . .	-	\$ 935	-	-	-
6018	interest rate cap based on 10-year Treasury . . . . .	-	\$ 7	-	-	-

AREA: SOUTHEAST REGION  
 TYPE: ALL REPORTING CMR  
 FIRMS REPORTING: 189  
 CYCLE: DEC 2000

OFFICE OF THRIFT SUPERVISION  
 RISK MANAGEMENT DIVISION  
 AGGREGATE SCHEDULE CMR REPORT  
 (Balances in \$Mil)

DATE:04/10/2001  
 TIME:10:09:20  
 EDIT:04/10/2001  
 PAGE:23

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
7002	interest rate floor based on 1-month LIBOR . . . . .	-	\$ 63	-	-	-
7004	interest rate floor based on 3-month LIBOR . . . . .	-	\$ 40	-	-	-
7014	interest rate floor based on 5-year Treasury . . . . .	-	\$ 15	-	-	-
9032	long put option on 5-year Treasury note futures contract . . . . .	-	\$ 8	-	-	-
9034	long put option on 10-year Treasury note futures contract . . . . .	-	\$ 21	-	-	-
9502	fixed-rate construction loans in process . . . . .	79	\$ 574	-	-	-
9512	adjustable-rate construction loans in process . . . . .	50	\$ 738	-	-	-

AREA: SOUTHEAST REGION  
 TYPE: ALL REPORTING CMR  
 FIRMS REPORTING: 189  
 CYCLE: DEC 2000

OFFICE OF THRIFT SUPERVISION  
 RISK MANAGEMENT DIVISION  
 AGGREGATE SCHEDULE CMR REPORT  
 (Balances in \$Mil)

DATE:04/10/2001  
 TIME:10:09:20  
 EDIT:04/10/2001  
 PAGE:24

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

REPORTING OF MARKET VALUE ESTIMATES

Estimated Market Value After Specified Rate Shock

Rate Shock in Basis Points	Required Reporting Items		Optional Reporting Items		Required Reporting Item
	Off-Balance-Sheet Contracts Reported Under "Additional"	Mortgage- Derivative Securities	Options on Liabilities	Collateralized Mortgage Securities Issued	Structured Securities
+ 400 . . . . .	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
+ 300 . . . . .	\$ 459	\$ 6,806	\$ 28	\$ 11	\$ 1,763
+ 200 . . . . .	\$ 256	\$ 7,095	\$ 19	\$ 11	\$ 1,823
+ 100 . . . . .	\$ 56	\$ 7,346	\$ 8	\$ 11	\$ 1,885
No Change . . . . .	\$ -134	\$ 7,526	\$ -12	\$ 11	\$ 1,939
- 100 . . . . .	\$ -313	\$ 7,562	\$ -35	\$ 11	\$ 1,977
- 200 . . . . .	\$ -482	\$ 7,558	\$ -64	\$ 10	\$ 2,005
- 300 . . . . .	\$ -649	\$ 7,505	\$ -95	\$ 10	\$ 2,037
- 400 . . . . .	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR949) . . . . . \$ 918