

AREA: SOUTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 181
 CYCLE: DEC 2001

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

DATE:04/04/2002
 TIME:12:00:13
 EDIT:04/04/2002
 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 -----
+300 bp	6,849	-2,369	-26 %	7.74 %	-206 bp
+200 bp	7,667	-1,550	-17 %	8.49 %	-131 bp
+100 bp	8,495	-722	-8 %	9.22 %	-59 bp
0 bp	9,217			9.80 %	
-100 bp	9,379	161	+2 %	9.84 %	+4 bp

12/31/2001

*** RISK MEASURES: +200/-100 BP RATE SHOCK ***

Pre-Shock NPV Ratio: NPV as % of PV of Assets 9.80 %
 Post-Shock NPV Ratio 8.49 %
 Sensitivity Measure: Decline in NPV Ratio 131 bp

AREA: SOUTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 181
 CYCLE: DEC 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:04/04/2002
 TIME:12:00:13
 EDIT:04/04/2002
 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	-	-	-	13,476	12,986	12,257	11,546	10,906	-
30-Yr Mortgage Securities ...	-	-	-	4,508	4,294	4,021	3,771	3,548	-
15-Year Mortgages & MBS	-	-	-	8,170	7,941	7,648	7,350	7,064	-
Balloon Mortgages & MBS	-	-	-	3,435	3,373	3,279	3,181	3,086	-
Adjustable-Rate Single Family									
First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	-	-	2,368	2,360	2,351	2,337	2,311	-
7 Mo to 2 Yrs Reset Freq ..	-	-	-	5,710	5,657	5,604	5,541	5,456	-
2+ to 5 Yrs Reset Freq	-	-	-	6,497	6,366	6,215	6,041	5,847	-
Lagging Market Index ARMs:									
1 Mo Reset Freq.....	-	-	-	750	744	737	728	715	-
2 Mo to 5 Yrs Reset Freq...	-	-	-	581	572	563	553	543	-
Multifamily & Nonresidential									
Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	-	-	545	539	534	529	524	-
Adjustable-Rate, Fully-Amort.	-	-	-	2,147	2,133	2,118	2,103	2,088	-
Fixed-Rate, Balloon	-	-	-	580	563	546	530	515	-
Fixed-Rate, Fully-Amortizing	-	-	-	1,900	1,840	1,782	1,729	1,678	-
Construction & Land Loans:									
Adjustable-Rate	-	-	-	3,627	3,622	3,615	3,609	3,604	-
Fixed-Rate	-	-	-	1,405	1,370	1,337	1,305	1,275	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	-	-	2,130	2,128	2,126	2,123	2,122	-
Fixed-Rate	-	-	-	1,719	1,682	1,646	1,612	1,580	-
Other Assets Related to									
Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-	-	154	152	149	146	143	-
Accrued Interest Receivable .	-	-	-	329	329	329	329	329	-
Advances for Taxes/Insurance	-	-	-	21	21	21	21	21	-
Float on Escrows on Owned Mtg	-	-	-	17	30	45	55	63	-
Less: Value of Servicing on Mtgs	-	-	-						-
Serviced by Others ...	-	-	-	12	20	28	30	30	-
*Mortgage Loans & Securities	-	-	-	60,059	58,683	56,896	55,110	53,388	-

AREA: SOUTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 181
 CYCLE: DEC 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION
 PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO
 (Balances in \$Mil)

DATE:04/04/2002
 TIME:12:00:13
 EDIT:04/04/2002
 PAGE:03

*** 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	-	-	-	2,765	2,756	2,748	2,739	2,731	-
Fixed-Rate	-	-	-	1,621	1,573	1,526	1,482	1,440	-
Consumer Loans:									
Adjustable-Rate	-	-	-	1,595	1,593	1,591	1,589	1,587	-
Fixed-Rate	-	-	-	9,742	9,606	9,475	9,347	9,224	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-	-	-162	-160	-158	-156	-154	-
Accrued Interest Receivable .	-	-	-	89	89	89	89	89	-
*Nonmortgage Loans	-	-	-	15,651	15,458	15,271	15,091	14,917	-
 CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .									
	-	-	-	2,526	2,526	2,526	2,526	2,526	-
Equities & All Mutual Funds ...	-	-	-	708	682	652	623	595	-
Zero-Coupon Securities	-	-	-	86	83	80	78	76	-
Govt & Agency Securities	-	-	-	1,410	1,377	1,346	1,317	1,289	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	-	-	1,997	1,993	1,988	1,984	1,980	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	-	-	1,083	1,038	996	956	919	-
Mortgage-Derivative Securities:									
Valued by OTS	-	-	-	22	22	21	21	20	-
Valued by Institution	-	-	-	5,130	5,073	4,926	4,776	4,626	-
Structured Securities, Valued by Institution	-	-	-	1,588	1,544	1,490	1,434	1,379	-
Less: Valuation Allowances for Investment Securities ..	-	-	-	0	0	0	0	0	-
*Cash, Deposits, & Securities	-	-	-	14,548	14,337	14,025	13,715	13,411	-

AREA: SOUTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 181
 CYCLE: DEC 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION
 PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO
 (Balances in \$Mil)

DATE:04/04/2002
 TIME:12:00:13
 EDIT:04/04/2002
 PAGE:04

*** 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	-	-	-	150	150	150	150	150	-
REAL ESTATE HELD FOR INVESTMENT	-	-	-	24	24	24	24	24	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	-	-	28	28	26	24	21	-
OFFICE PREMISES & EQUIPMENT	-	-	-	1,266	1,266	1,266	1,266	1,266	-
*Subtotal	-	-	-	1,468	1,467	1,466	1,463	1,460	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	-	-	90	123	153	164	165	-
Adj-Rate Servicing	-	-	-	18	19	20	20	20	-
Float on Mtgs Svc'd for Others	-	-	-	52	70	89	102	111	-
*Mtg Ln Servicing for Others	-	-	-	161	212	263	287	297	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	-	-	1,584	1,584	1,584	1,584	1,584	-
Deposit Intangibles:									
Retail CD Intangible	-	-	-	120	127	133	138	143	-
Transaction Acct Intangible .	-	-	-	489	601	712	826	925	-
MMDA Intangible	-	-	-	624	767	892	1,003	1,118	-
Passbook Account Intangible .	-	-	-	402	492	582	669	746	-
Non-Int-Bearing Acct Intang .	-	-	-	211	287	360	429	495	-
*Other Assets	-	-	-	3,430	3,858	4,262	4,649	5,011	-
*** TOTAL ASSETS	-	-	-	95,317	94,015	92,183	90,315	88,484	-

AREA: SOUTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 181
 CYCLE: DEC 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION
 PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO
 (Balances in \$Mil)

DATE:04/04/2002
 TIME:12:00:13
 EDIT:04/04/2002
 PAGE:05

*** 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 ...	-	-	-	26,294	26,168	26,045	25,923	25,802	-
Maturing in 13 Mo or More ...	-	-	-	13,519	13,172	12,838	12,515	12,205	-
Variable-Rate, Fixed-Maturity .	-	-	-	192	192	192	192	192	-
Non-Maturity:									
Transaction Accts	-	-	-	5,313	5,313	5,313	5,313	5,313	-
MMDAs	-	-	-	10,671	10,671	10,671	10,671	10,671	-
Passbook Accts	-	-	-	4,342	4,342	4,342	4,342	4,342	-
Non-Interest-Bearing Accts ..	-	-	-	3,551	3,551	3,551	3,551	3,551	-
* Deposits	-	-	-	63,881	63,409	62,951	62,506	62,074	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	-	-	6,496	6,449	6,402	6,356	6,312	-
Maturing in 37 Mo or More ...	-	-	-	1,475	1,405	1,338	1,277	1,219	-
Variable-Rate, Fixed-Maturity .	-	-	-	5,469	5,464	5,459	5,455	5,450	-
* Borrowings	-	-	-	13,440	13,317	13,200	13,088	12,980	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	-	-	209	209	209	209	209	-
Other Escrow Accounts	-	-	-	220	214	208	202	197	-
Collat. Mtg Securities Issued .	-	-	-	13	13	13	13	13	-
Miscellaneous I	-	-	-	1,142	1,142	1,142	1,142	1,142	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	-	-	1,584	1,578	1,572	1,566	1,561	-
SELF-VALUED	-	-	-	6,433	6,258	6,127	6,044	5,954	-
*** TOTAL LIABILITIES	-	-	-	85,338	84,562	83,850	83,204	82,569	-

AREA: SOUTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 181
 CYCLE: DEC 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION
 PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO
 (Balances in \$Mil)

DATE:04/04/2002
 TIME:12:00:13
 EDIT:04/04/2002
 PAGE:06

*** 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	-	-	-	21	1	-26	-50	-71	-
ARMs	-	-	-	4	3	1	-2	-5	-
Other Mortgages	-	-	-	3	-	-3	-6	-9	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	-	-	143	11	-131	-262	-384	-
Sell Mortgages & MBS	-	-	-	-167	59	323	561	774	-
Purchase Non-Mortgage Items ...	-	-	-	1	-	0	-1	-1	-
Sell Non-Mortgage Items	-	-	-	0	-	0	0	0	-
OPTIONS ON MORTGAGES & MBS	-	-	-	0	0	1	1	2	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-	-	-591	-341	-100	127	340	-
Pay Floating, Receive Fixed ...	-	-	-	5	2	-1	-4	-6	-
Basis Swaps	-	-	-	-3	-2	-1	0	1	-
Swaptions	-	-	-	-	-	-	-	-	-
INTEREST-RATE CAPS	-	-	-	1	2	5	10	18	-
INTEREST-RATE FLOORS	-	-	-	-	-	-	-	-	-
FUTURES	-	-	-	6	-	-7	-13	-20	-
OPTIONS ON FUTURES	-	-	-	4	-1	-5	-11	-17	-
CONSTRUCTION LIP	-	-	-	-11	-24	-35	-46	-56	-
SELF-VALUED	-	-	-	-15	53	143	253	370	-
=====	=====	=====	=====	=====	=====	=====	=====	=====	=====
*** OFF-BALANCE-SHEET POSITIONS	-	-	-	-600	-236	163	557	934	-
*** NET PORTFOLIO VALUE ***									
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
ASSETS	-	-	-	95,317	94,015	92,183	90,315	88,484	-
- LIABILITIES	-	-	-	85,338	84,562	83,850	83,204	82,569	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-	-	-600	-236	163	557	934	-
=====	=====	=====	=====	=====	=====	=====	=====	=====	=====
*** NET PORTFOLIO VALUE	-	-	-	9,379	9,217	8,495	7,667	6,849	-

AREA: SOUTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 181
 CYCLE: DEC 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:04/04/2002
 TIME:12:00:13
 EDIT:04/04/2002
 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	12,819	12,986	101.30	4.7
30-Yr Mortgage Securities ...	4,306	4,294	99.72	5.7
15-Year Mortgages & MBS	7,775	7,941	102.14	3.3
Balloon Mortgages & MBS	3,291	3,373	102.47	2.3
Adjustable-Rate Single Family				
First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	2,371	2,360	99.54	0.4
7 Mo to 2 Yrs Reset Freq ..	5,467	5,657	103.48	0.9
2+ to 5 Yrs Reset Freq	6,251	6,366	101.85	2.2
Lagging Market Index ARMs:				
1 Mo Reset Freq.....	715	744	104.11	0.9
2 Mo to 5 Yrs Reset Freq...	572	572	100.05	1.6
Multifamily & Nonresidential				
Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	534	539	101.05	1.0
Adjustable-Rate, Fully-Amort.	2,134	2,133	99.94	0.7
Fixed-Rate, Balloon	520	563	108.27	3.0
Fixed-Rate, Fully-Amortizing	1,756	1,840	104.74	3.2
Construction & Land Loans:				
Adjustable-Rate	3,646	3,622	99.34	0.2
Fixed-Rate	1,397	1,370	98.04	2.5
Second Mtg Loans & Securities:				
Adjustable-Rate	2,174	2,128	97.88	0.1
Fixed-Rate	1,656	1,682	101.60	2.2
Other Assets Related to				
Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	152	152	100.00	1.9
Accrued Interest Receivable .	329	329	100.00	0.0
Advances for Taxes/Insurance	21	21	100.00	0.0
Float on Escrows on Owned Mtg		30		-46.9
Less: Value of Servicing on Mtgs				
Serviced by Others ...		20		-41.5
*Mortgage Loans & Securities	57,886	58,683	101.38	2.7

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: 181
 CYCLE: DEC 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:04/04/2002
 TIME:12:00:13
 EDIT:04/04/2002
 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	2,458	2,756	112.16	0.3
Fixed-Rate	1,448	1,573	108.61	3.0
Consumer Loans:				
Adjustable-Rate	1,596	1,593	99.84	0.1
Fixed-Rate	9,618	9,606	99.88	1.4
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-160	-160	100.00	1.3
Accrued Interest Receivable .	89	89	100.00	0.0
	<hr/>	<hr/>		
*Nonmortgage Loans	15,048	15,458	102.72	1.2
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	2,526	2,526	100.00	0.0
Equities & All Mutual Funds ...	682	682	100.00	4.1
Zero-Coupon Securities	77	83	107.41	3.2
Govt & Agency Securities	1,302	1,377	105.73	2.3
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	1,994	1,993	99.92	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,042	1,038	99.63	4.2
Mortgage-Derivative Securities:				
Valued by OTS	22	22	100.00	0.4
Valued by Institution	5,058	5,073	100.30	2.0
Structured Securities, Valued by Institution	1,560	1,544	99.00	3.2
Less: Valuation Allowances for Investment Securities ..	0	0	100.00	1.1
	<hr/>	<hr/>		
*Cash, Deposits, & Securities	14,263	14,337	100.52	1.8

AREA: SOUTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 181
 CYCLE: DEC 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:04/04/2002
 TIME:12:00:13
 EDIT:04/04/2002
 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	150	150	100.00	0.0	
REAL ESTATE HELD FOR INVESTMENT	24	24	100.00	0.0	
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	28	28	100.00	3.2	
OFFICE PREMISES & EQUIPMENT	1,266	1,266	100.00	0.0	
 *Subtotal	 1,467	 1,467	 100.00	 0.1	
 MORTGAGE LOAN SERVICING FOR OTHERS					
Fixed-Rate Servicing		123		-25.7	
Adj-Rate Servicing		19		-5.1	
Float on Mtgs Svc'd for Others		70		-26.4	
 *Mtg Ln Servicing for Others		 212		 -24.0	
 OTHER ASSETS					
Purchased & Excess Servicing ..	280				
Margin Account	-	-	-	-	
Miscellaneous I	1,584	1,584	100.00	0.0	
Miscellaneous II	643				
Deposit Intangibles:					
Retail CD Intangible		127		-5.3	
Transaction Acct Intangible .		601		-18.5	
MMDA Intangible		767		-17.4	
Passbook Account Intangible .		492		-18.3	
Non-Int-Bearing Acct Intang .		287		-25.9	
 *Other Assets	 2,506	 3,858			
 UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .					
	157				
	=====	=====			
*** TOTAL ASSETS	91,328	94,015	103/100*	1.7/2.2*	*Including/excluding deposit intangible values.

AREA: SOUTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 181
 CYCLE: DEC 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:04/04/2002
 TIME:12:00:13
 EDIT:04/04/2002
 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 ...	25,816	26,168	101.37	0.5	
Maturing in 13 Mo or More ...	12,687	13,172	103.82	2.6	
Variable-Rate, Fixed-Maturity .	191	192	100.50	0.1	
Non-Maturity:					
Transaction Accts	5,313	5,313	100/ 89*	0.0/2.4*	
MMDAs	10,671	10,671	100/ 93*	0.0/1.4*	
Passbook Accts	4,342	4,342	100/ 89*	0.0/2.3*	
Non-Interest-Bearing Accts ..	3,551	3,551	100/ 92*	0.0/2.3*	*Excluding/including deposit intangible values listed on asset side of report.
* Deposits	62,570	63,409	101/ 98*	0.7/1.4*	
BORROWINGS					
Fixed-Rate, Fixed-Maturity:					
Maturing in 36 Mo or Less ...	6,378	6,449	101.10	0.7	
Maturing in 37 Mo or More ...	1,315	1,405	106.82	4.9	
Variable-Rate, Fixed-Maturity .	5,415	5,464	100.90	0.1	
* Borrowings	13,109	13,317	101.59	0.9	
OTHER LIABILITIES					
Escrow Accounts					
For Mortgages	209	209	100.00	0.0	
Other Escrow Accounts	241	214	88.87	2.9	
Collat. Mtg Securities Issued .	13	13	100.00	0.0	
Miscellaneous I	1,142	1,142	100.00	0.0	
Miscellaneous II	386				
*Other Liabilities	1,991	1,578	79.25	0.4	
SELF-VALUED	6,020	6,258	103.96	2.4	
UNAMORTIZED YIELD ADJUSTMENTS ..	21				
 	=====	=====			
*** TOTAL LIABILITIES	83,710	84,562	101/ 98**	0.9/1.4**	**Excluding/including deposit intangible values.

AREA: SOUTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 181
 CYCLE: DEC 2001

OFFICE OF THRIFT SUPERVISION
 ECONOMIC ANALYSIS DIVISION

DATE:04/04/2002
 TIME:12:00:13
 EDIT:04/04/2002
 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	1
ARMS	3
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	11
Sell Mortgages & MBS	59
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	0
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-341
Pay Floating, Receive Fixed ...	2
Basis Swaps	-2
Swaptions	-
INTEREST-RATE CAPS	2
INTEREST-RATE FLOORS	-
FUTURES	-
OPTIONS ON FUTURES	-1
CONSTRUCTION LIP	-24
SELF-VALUED	53
	=====
*** OFF-BALANCE-SHEET POSITIONS	-236

	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
*** PORTFOLIO EQUITY ***					
-----	-----	-----	-----	-----	
ASSETS	91,328	94,015	103/100*	1.7/2.2*	*Including/excluding deposit intangible values.
- LIABILITIES	83,710	84,562	101/ 98**	0.9/1.4**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		-236			
	=====	=====			
*** NET PORTFOLIO VALUE	7,618	9,217	121.00	4.8	

AREA: SOUTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 181
 CYCLE: DEC 2001

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

DATE:04/04/2002
 TIME:12:00:13
 EDIT:04/04/2002
 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	\$ 3,576	7,254	1,553	281	155
WARM (in months)	335 mo	326 mo	311 mo	270 mo	228 mo
WAC	6.62%	7.36%	8.32%	9.36%	11.19%
\$ of Which Are FHA or VA Guaranteed	\$ 85	164	70	13	11
Securities Backed By Conventional Mortgages	\$ 2,875	641	57	7	5
WARM (in months)	343 mo	330 mo	281 mo	158 mo	153 mo
Wtd Avg Pass-Thru Rate	6.19%	7.13%	8.17%	9.24%	10.76%
Securities Backed By FHA or VA Mortgages	\$ 362	292	60	5	2
WARM (in months)	325 mo	313 mo	277 mo	169 mo	174 mo
Wtd Avg Pass-Thru Rate	6.38%	7.14%	8.09%	9.09%	10.49%
15-YEAR MORTGAGES AND MBS:					
Mortgage Loans	\$ 3,062	2,047	728	244	148
WAC	6.43%	7.36%	8.35%	9.35%	11.04%
Mortgage Securities	\$ 1,372	150	19	3	1
Wtd Avg Pass-Thru Rate	6.06%	7.16%	8.17%	9.25%	11.50%
WARM (of Loans & Securities)	158 mo	150 mo	136 mo	118 mo	102 mo
BALLOON MORTGAGES AND MBS:					
Mortgage Loans	\$ 838	1,228	304	122	310
WAC	6.51%	7.39%	8.32%	9.44%	12.54%
Mortgage Securities	\$ 464	25	1	0	0
Wtd Avg Pass-Thru Rate	6.05%	7.08%	8.00%	0.00%	0.00%
WARM (of Loans & Securities)	70 mo	80 mo	68 mo	63 mo	61 mo
Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities					\$ 28,191

AREA: SOUTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 181
 CYCLE: DEC 2001

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

DATE:04/04/2002
 TIME:12:00:13
 EDIT:04/04/2002
 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 . . . \$	281	93	22	5	12
WAC	3.76%	6.05%	7.38%	4.06%	4.72%
NON-TEASER ARMS:					
Balances of All Non Teaser ARMs \$	2,091	5,374	6,229	709	560
Wtd Avg Margin (in bp)	234 bp	280 bp	280 bp	283 bp	242 bp
WAC	5.99%	7.31%	7.17%	6.40%	7.32%
WARM (in months)	297 mo	289 mo	325 mo	340 mo	244 mo
Wtd Avg Time Until Next Payment Reset (mo)	3 mo	11 mo	40 mo	1 mo	9 mo
Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities \$					15,375

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 \$	39	63	25	3	3
Wtd Avg Distance from Lifetime Cap (in bp)	182 bp	160 bp	90 bp	138 bp	148 bp
Balances w/Coupon 201-400 bp from Lifetime Cap \$	166	599	376	37	67
Wtd Avg Distance from Lifetime Cap	329 bp	348 bp	360 bp	339 bp	348 bp
Balances w/Coupon Over 400 bp from Lifetime Cap \$	1,716	4,655	5,611	669	439
Wtd Avg Distance from Lifetime Cap	754 bp	596 bp	547 bp	604 bp	593 bp
Balances Without Lifetime Cap \$	450	150	238	5	63
ARM CAP & FLOOR DETAIL					
Balances Subject to Periodic Rate Caps \$	1,611	5,057	5,771	668	487
Wtd Avg Periodic Rate Cap (in bp)	143 bp	193 bp	203 bp	51 bp	164 bp
Balances Subject to Periodic Rate Floors \$	371	4,106	4,681	6	412
MBS INCLUDED IN ARM BALANCES \$	236	721	572	2	6

AREA: SOUTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 181
 CYCLE: DEC 2001

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

DATE:04/04/2002
 TIME:12:00:13
 EDIT:04/04/2002
 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	\$ 4,272	6,292	1,409	708	538
WARM (in months)	245 mo	278 mo	256 mo	205 mo	170 mo
Wtd Avg Servicing Fee (in bp)	35 bp	37 bp	37 bp	48 bp	70 bp

Total # of Fixed-Rate Loans Serviced That Are:

Conventional Loans	155,112 lns
FHA/VA Loans	12,626 lns
Subserviced by Others	3,206 lns

Adjustable-Rate Mortgage Loan Servicing

	Index on Serviced Loan	Current Mkt	Lagging Mkt
--	------------------------	-------------	-------------

Balances Serviced	\$ 1,939	10	Total # of Adjustable-Rate Loans Serviced	17,990 lns
WARM (in months)	277 mo	202 mo	Of Which, Number Subserviced By Others .	775 lns
Wtd Avg Servicing Fee (in bp)	42 bp	78 bp		

Total Balances of Mortgage Loans Serviced for Others \$ 15,168

CASH, DEPOSITS, & SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos.	\$ 2,526		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	\$ 682		
Zero-Coupon Securities	\$ 77	5.23%	31 mo
Government & Agency Securities	\$ 1,302	5.32%	34 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	\$ 1,994	2.18%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	\$ 1,042	6.49%	70 mo
Structured Securities	\$ 1,560		
Total Cash, Deposits, & Securities	\$ 9,183		

AREA: SOUTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 181
 CYCLE: DEC 2001

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

DATE:04/04/2002
 TIME:12:00:13
 EDIT:04/04/2002
 PAGE:16

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	\$	407
Accrued Interest Receivable	\$	329
Advances for Taxes and Insurance	\$	21
Less: Unamortized Yield Adjustments	\$	-150
Valuation Allowances	\$	256
Unrealized Gains (Losses)	\$	-17

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as		
Mortgage Loans at SC23	\$	1
Loans Secured by Real Estate Reported as		
Consumer Loans at SC34	\$	537

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	\$	203
Accrued Interest Receivable	\$	89
Less: Unamortized Yield Adjustments	\$	-27
Valuation Allowances	\$	363
Unrealized Gains (Losses)	\$	0

Market Value of Equity Securities & Mutual		
Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	\$	387
Mortgage-Related Mutual Funds	\$	295

Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	\$	8,140
Wtd Avg Servicing Fee (in bp)		30 bp
Adjustable-Rate Mortgage Loans Serviced	\$	3,890
Wtd Avg Servicing Fee (in bp)		29 bp

REAL ESTATE HELD FOR INVESTMENT	\$	24
---	----	----

REPOSSESSED ASSETS	\$	150
------------------------------	----	-----

Credit Card Balances Expected to Pay Off		
in Grace Period	\$	65

EQUITY INVESTMENTS NOT SUBJECT TO		
SFAS NO. 115 (EXCLUDING FHLB STOCK)	\$	28

OFFICE PREMISES AND EQUIPMENT	\$	1,266
---	----	-------

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	\$	-1
Less: Unamortized Yield Adjustments	\$	3
Valuation Allowances	\$	0

OTHER ASSETS

Servicing Assets, Interest-Only Strip		
Receivables, and Certain Other Instruments	\$	280
Margin Account	\$	0
Miscellaneous I	\$	1,584
Miscellaneous II	\$	643

TOTAL ASSETS	\$	91,328
------------------------	----	--------

AREA: SOUTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 181
 CYCLE: DEC 2001

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

DATE:04/04/2002
 TIME:12:00:13
 EDIT:04/04/2002
 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	\$ 6,962	1,930	161	\$ 0
WAC	4.58%	6.57%	6.10%	
WARM (in months)	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	\$ 10,270	5,990	504	\$ 0
WAC	3.80%	6.16%	6.11%	
WARM (in months)	7 mo	7 mo	8 mo	
Balances Maturing in 13 to 36 Months	\$	6,878	2,095	\$ 0
WAC		4.98%	5.94%	
WARM (in months)		21 mo	26 mo	
Balances Maturing in 37 or More Months	\$		3,714	\$ 0
WAC			6.14%	
WARM (in months)			52 mo	
 Total Fixed-Rate, Fixed-Maturity Deposits				\$ 38,503

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:	Original Maturity in Months		
	12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	\$ 1,504	2,035	1,069
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Foregone Interest:			
Balances Subject to Penalty	\$ 15,350	12,451	4,981
Penalty in Months of Foregone Interest	3.81 mo	6.94 mo	9.85 mo
(expressed to two decimal palces; e.g., x.xx)			
Balances in New Accounts (Optional)	\$ 153	89	71

AREA: SOUTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 181
 CYCLE: DEC 2001

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

DATE:04/04/2002
 TIME:12:00:13
 EDIT:04/04/2002
 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 %	\$ 3,393	1,067	121	2.45%
5.00 to 5.99 %	\$ 124	1,051	308	5.55%
6.00 to 6.99 %	\$ 22	487	347	6.44%
7.00 to 7.99 %	\$ 2	225	237	7.31%
8.00 to 8.99 %	\$ 0	6	2	8.29%
9.00 to 9.99 %	\$ 0	0	300	9.23%
10.00 to 10.99 %	\$ 0	0	0	10.50%
11.00% and Above	\$ 0	0	0	13.33%
WARM	1 mo	19 mo	76 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings				\$ 7,693

MEMO: Variable-Rate, Fixed Maturity Liabilities
 (from Supplemental Reporting) \$ 11,626

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

AREA: SOUTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 181
 CYCLE: DEC 2001

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

DATE:04/04/2002
 TIME:12:00:13
 EDIT:04/04/2002
 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	\$ 5,313	1.01%	\$ 0
Money Market Deposit Accounts (MMDAs)	\$ 10,671	2.45%	\$ 1
Passbook Accounts	\$ 4,342	1.83%	\$ 1
Non-Interest-Bearing Non-Maturity Deposits	\$ 3,551		\$ 0
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	\$ 85	0.21%	
Escrow for Mortgages Serviced for Others	\$ 124	0.12%	
Other Escrows	\$ 241	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	\$ 24,326		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	\$ 3		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	\$ 17		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	\$ 13		
Miscellaneous I	\$ 1,142		
Miscellaneous II	\$ 386		
TOTAL LIABILITIES	\$ 83,710		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	\$ 147		
EQUITY CAPITAL	\$ 7,472		
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	\$ 91,329		

AREA: SOUTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 181
 CYCLE: DEC 2001

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

DATE:04/04/2002
 TIME:12:00:13
 EDIT:04/04/2002
 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	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

AREA: SOUTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 181
 CYCLE: DEC 2001

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

DATE:04/04/2002
 TIME:12:00:13
 EDIT:04/04/2002
 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	-	\$ 2	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMS .	29	\$ 121	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMS	16	\$ 31	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	18	\$ 33	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	69	\$ 159	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	56	\$ 361	-	-	-
1016	optional commitment to originate "other" mortgages	38	\$ 102	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	-	\$ 13	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained .	-	\$ 13	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	-	\$ 11	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	-	\$ 53	-	-	-
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 . . .	-	\$ 7	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	-	\$ 4	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained . . .	10	\$ 25	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	12	\$ 62	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	-	\$ 5	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	\$ 2	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	-	\$ 88	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	-	\$ 153	-	-	-
2056	commitment to purchase "other" MBS	-	\$ 172	-	-	-
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	\$ 3	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	\$ 15	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	8	\$ 378	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	7	\$ 2,122	-	-	-
2081	commitment t/purchase low-risk floating-rate mtg derivative product	-	\$ 13	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	\$ 124	-	-	-

AREA: SOUTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 181
 CYCLE: DEC 2001

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

DATE:04/04/2002
 TIME:12:00:13
 EDIT:04/04/2002
 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
2084	commitment to sell low-risk fixed-rate mtg derivative product . . .	-	\$ 25	-	-	-
2086	commitment to purchase high-risk mortgage derivative product . . .	-	\$ 5	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	-	\$ 319	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	-	\$ 2	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	-	\$ 3	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	-	\$ 117	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	-	\$ 793	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	\$ 264	-	-	-
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 .	8	\$ 81	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	-	\$ 56	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	-	\$ 27	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	17	\$ 411	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	28	\$ 974	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	-	\$ 77	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	10	\$ 19	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	11	\$ 66	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	-	\$ 21	-	-	-
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	26	\$ 180	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	26	\$ 299	-	-	-
2216	firm commitment to originate "other" mortgage loans	16	\$ 218	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	\$ 1	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	\$ 0	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	-	\$ 2	-	-	-
3034	option to sell 25- or 30-year FRMs	-	\$ 9	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	\$ 5	-	-	-
3076	short option to sell "other" mortgages	-	\$ 1	-	-	-
4002	commitment to purchase non-mortgage financial assets	15	\$ 175	-	-	-

AREA: SOUTHEAST REGION
 TYPE: ALL REPORTING CMR
 FIRMS REPORTING: 181
 CYCLE: DEC 2001

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

DATE:04/04/2002
 TIME:12:00:13
 EDIT:04/04/2002
 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
4022	commitment to sell non-mortgage financial assets	-	\$ 0	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	-	\$ 726	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	-	\$ 5,740	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	\$ 60	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	\$ 45	-	-	-
5582	interest rate swap, amortizing: pay MBS coupon, receive 1-mo LIBOR	-	\$ 67	-	-	-
6004	interest rate cap based on 3-month LIBOR	-	\$ 1,575	-	-	-
6032	short interest rate cap based on 1-month LIBOR	-	\$ 180	-	-	-
8010	long futures contract on 10-year Treasury note	-	\$ 98	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	\$ 72	-	-	-
9082	short put option on 10-year Treasury note futures contract	-	\$ 83	-	-	-
9502	fixed-rate construction loans in process	78	\$ 657	-	-	-
9512	adjustable-rate construction loans in process	48	\$ 918	-	-	-