

EXHIBIT A

APPROVED SECURITIES LIST

	Yes/No	Margin
<b>U.S. TREASURIES</b>		
BILLS	YES	102%
BONDS	YES	102%
NOTES	YES	102%
STRIPS	YES	102%
SYNTHETIC TREASURIES		
<b>AGENCY DEBENTURES</b>		
FAMC (Fed Agriculture Mtge Corp)	NO	
FCFAC (Farm Credit Finan. Asst.)	NO	
FFCB (Farm Credit System Banks)	YES	102%
FmHA (Farmers Home Admin.)	YES	110%
FHLB (Federal Home Loan Banks)	YES	102%
FHLMC (Federal Home Loan Mtge)	YES	102%
FICO (Financing Corporation)	YES	110%
FLBB (Federal Land Bank Bonds)	YES	110%
FNMA (Federal Nat'l Mtge Corp)	YES	102%
REFCO (Resolution Funding Corp)	NO	
SLMA (Student Loan Mtge Corp)	YES	102%
TVA (Tennessee Valley Authority)	YES	102%
USPS (U.S. States Postal Service)	NO	
<b>AGENCY STRUCTURED NOTES</b>		
(Callables, Step ups Only)	YES	102%
<b>INTERNATIONAL AGENCIES</b>		
ADBDB (Asian Development Bank)	NO	
AFDB (African Development Bank)	NO	
IADB (Inter-American Dev. Bank)	NO	
IFCO (International Finance Corp)	NO	
WLDB (World Bank)	NO	
<b>FDIC Guaranteed Debt under TLGP</b>		
<b>GTC (Government Trust Certificate)</b>	NO	
<b>SBA (Small Business Administration)</b>	YES	102%
<b>FHLB Letters of Credit (LOC)</b>	YES	100%
<b>CASH</b>	YES	100%

	Yes/No	Margin
<b>GNMA</b>		
TRUST RECEIPTS	YES	110%
GNMA I/II-SINGLE FAMILY	YES	102%
GNMA I/II-OTHERS-FIXED RATE	YES	102%
GNMA I/II OTHERS-ADJUST. RATE	YES	102%
<b>AGENCY MORTGAGE BACKS</b>		
TRUST RECEIPTS	YES	110%
PASS THROUGH-FIXED RATE	YES	102%
PASS THROUGH-ADJUST. RATE	YES	102%
MBS STRIPS (IO,PO,RECOMB)	NO	
<b>AGENCY REMICS/CMOS</b>		
<b>REMIC TYPES:</b>		
RESIDUALS	NO	
INVERSE IO FLOATERS	NO	
IOETTES	NO	
INTEREST ONLY (IO)	NO	
PRINCIPAL ONLY (PO)	NO	
INVERSE FLOATERS	NO	
SUPER FLOATERS	NO	
COMPANION FLOATERS	NO	
SEQUENTIAL AND OTHER FLOATERS	YES	110%
PAC & OTHER SCHEDULED FLOATERS	YES	110%
Z BONDS	NO	
COMPANION BONDS	NO	
SEQUENTIAL BONDS	YES	110%
TAC BONDS	YES	110%
PAC & OTHER SCHEDULED BONDS	YES	110%
<b>MUNICIPAL BOND (Georgia issuers only)</b>		
MUNICIPAL BONDS (≥BBB-,Baa3,BBB-)	YES	110%
MUNICIPAL BONDS (≤BB+,Ba1,BB+)	NO	
MUNICIPAL BONDS (unrated)	NO	

	Yes/No	Margin
<b>PRIVATE LABELS CMOS</b>		
≥BBB-,Baa3,BBB-		
≤BB+,Ba1,BB+		
<b>CMO TYPES:</b>		
RESIDUALS	NO	
INVERSE IO FLOATERS	NO	
IOETTES	NO	
INTEREST ONLY (IO)	NO	
PRINCIPAL ONLY (PO)	NO	
INVERSE FLOATERS	NO	
SUPER FLOATERS	NO	
COMPANION FLOATERS	NO	
SEQUENTIAL AND OTHER FLOATERS	NO	
PAC & OTHER SCHEDULED FLOATERS	NO	
Z BONDS	NO	
COMPANION BONDS	NO	
SEQUENTIAL BONDS	NO	
TAC BONDS	NO	
PAC & OTHER SCHEDULED BONDS	NO	
<b>ASSET BACKED SECURITIES</b>		
ASSET BACKED SECURITIES (≥BBB-,Baa3,BBB-)	NO	
ASSET BACKED SECURITIES (≤BB+,Ba1,BB+)	NO	
<b>CORPORATES</b>		
CORPORATE BOND (≥A-)	NO	
MEDIUM-TERM NOTE (≥A-)	NO	
<b>MONEY MARKETS</b>		
COMMERCIAL PAPER (≥A1/P1/F1)	NO	
COMMERCIAL PAPER (≤A2/P2/F2)	NO	
BANKERS ACCEPTANCE	NO	
CD (DOMESTIC & EURO)	NO	
BANK NOTES	NO	