Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Southeast

All Reporting CMR | **Reporting Dockets: 151** | **March 2011**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	16,006	-1,808	-10 %	11.36 %	-82 bp
+200 bp	16,968	-846	-5 %	11.87 %	-31 bp
+100 bp	17,614	-200	-1 %	12.16 %	-1 bp
0 bp	17,814			12.18 %	
-100 bp	17,995	181	+1 %	12.19 %	+1 bp

Risk Measure for a Given Rate Shock

	3/31/2011	12/31/2010	3/31/2010
Pre-shock NPV Ratio: NPV as % of PV Assets	12.18 %	12.08 %	12.36 %
Post-shock NPV Ratio	11.87 %	11.95 %	12.14 %
Sensitivity Measure: Decline in NPV Ratio	31 bp	13 bp	22 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Present Value Estimates by Interest Rate Scenario

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Report Prepared: 6/27/2011 11:15:48 AM — **Amounts in Millions** — **Data as of: 6/27/2011**

	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS								
MORTGAGE LOANS AND SECURITIES								
Fixed-Rate Single-Family First-Mortgage Loans and MBS								
30-Year Mortgage Loans	17,784	17,431	16,851	16,118	15,300	16,462	105.89	2.68
30-Year Mortgage Securities	10,383	9,823	9,173	8,535	7,911	10,181	96.48	6.16
15-Year Mortgages and MBS	10,275	10,070	9,773	9,446	9,103	9,604	104.86	2.49
Balloon Mortgages and MBS	3,684	3,658	3,620	3,572	3,514	3,459	105.77	0.88
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	3,095	3,081	3,052	3,022	2,987	2,995	102.85	0.69
7 Month to 2 Year Reset Frequency	9,070	9,039	8,988	8,890	8,758	8,783	102.91	0.45
2+ to 5 Year Reset Frequency	3,955	3,936	3,900	3,838	3,721	3,778	104.16	0.69
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	1,764	1,748	1,724	1,698	1,670	1,655	105.65	1.14
2 Month to 5 Year Reset Frequency	1,087	1,077	1,062	1,046	1,027	1,046	102.94	1.15
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,123	1,114	1,104	1,093	1,082	1,113	100.04	0.87
Adjustable-Rate, Fully Amortizing	6,520	6,496	6,464	6,432	6,400	6,485	100.16	0.43
Fixed-Rate, Balloon	2,440	2,377	2,312	2,250	2,190	2,216	107.26	2.69
Fixed-Rate, Fully Amortizing	3,203	3,112	3,019	2,931	2,848	2,878	108.10	2.97
Construction and Land Loans								
Adjustable-Rate	1,603	1,599	1,594	1,589	1,583	1,604	99.73	0.28
Fixed-Rate	1,296	1,272	1,245	1,218	1,193	1,284	99.04	2.02
Second-Mortgage Loans and Securities								
Adjustable-Rate	7,543	7,529	7,508	7,488	7,467	7,518	100.15	0.23
Fixed-Rate	2,464	2,416	2,363	2,312	2,263	2,269	106.48	2.11
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	4,568	4,497	4,398	4,285	4,162	4,497	100.00	1.90
Accrued Interest Receivable	392	392	392	392	392	392	100.00	0.00
Advance for Taxes/Insurance	119	119	119	119	119	119	100.00	0.00
Float on Escrows on Owned Mortgages	88	137	197	252	301			-39.42
LESS: Value of Servicing on Mortgages Serviced by Others	20	21	23	23	21			-7.44
TOTAL MORTGAGE LOANS AND SECURITIES	**92,436**	**90,901**	**88,833**	**86,505**	**83,972**	**88,339**	**102.90**	**1.98**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	2,446	2,443	2,437	2,431	2,425	2,444	99.98	0.19
Fixed-Rate	2,012	1,955	1,898	1,844	1,791	1,762	110.96	2.91
Consumer Loans								
Adjustable-Rate	6,962	6,961	6,953	6,946	6,939	6,979	99.74	0.06
Fixed-Rate	2,873	2,801	2,727	2,657	2,590	2,829	99.02	2.61
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-129	-129	-129	-129	-128	-129	0.00	0.04
Accrued Interest Receivable	54	54	54	54	54	54	100.00	0.00
TOTAL NONMORTGAGE LOANS	**14,218**	**14,085**	**13,941**	**13,803**	**13,671**	**13,939**	**101.05**	**0.99**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,021	3,021	3,021	3,021	3,021	3,021	100.00	0.00
Equities and All Mutual Funds	229	221	212	203	194	221	100.02	3.80
Zero-Coupon Securities	193	185	178	171	165	178	104.06	4.14
Government and Agency Securities	3,085	2,861	2,659	2,477	2,313	2,736	104.59	7.44
Term Fed Funds, Term Repos	9,132	9,125	9,111	9,097	9,083	9,119	100.07	0.11
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,019	978	938	901	866	969	100.90	4.16
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	10,443	10,284	10,010	9,709	9,405	10,267	100.16	2.11
Structured Securities (Complex)	2,446	2,383	2,273	2,163	2,060	2,424	98.30	3.63
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**29,569**	**29,059**	**28,402**	**27,742**	**27,108**	**28,936**	**100.43**	**2.01**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,240	1,240	1,240	1,240	1,240	1,240	100.00	0.00
Real Estate Held for Investment	20	20	20	20	20	20	100.00	0.00
Investment in Unconsolidated Subsidiaries	50	46	43	40	37	46	100.00	6.80
Office Premises and Equipment	1,054	1,054	1,054	1,054	1,054	1,054	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,363**	**2,360**	**2,357**	**2,354**	**2,351**	**2,360**	**100.00**	**0.13**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	411	518	588	625	642			-17.11
Adjustable-Rate Servicing	53	67	81	80	78			-20.65
Float on Mortgages Serviced for Others	133	149	164	175	183			-10.29
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**598**	**734**	**833**	**880**	**903**			**-16.05**
OTHER ASSETS								
Purchased and Excess Servicing						616		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	6,045	6,045	6,045	6,045	6,045	6,045	100.00	0.00
Miscellaneous II						2,482		
Deposit Intangibles								
Retail CD Intangible	47	55	84	95	106			-33.54
Transaction Account Intangible	343	476	696	904	1,104			-37.12
MMDA Intangible	1,761	2,049	2,817	3,572	4,286			-25.77
Passbook Account Intangible	263	335	469	595	719			-30.73
Non-Interest-Bearing Account Intangible	21	170	317	458	592			-87.34
TOTAL OTHER ASSETS	**8,481**	**9,130**	**10,430**	**11,670**	**12,852**	**9,144**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						66		
TOTAL ASSETS	**147,665**	**146,269**	**144,796**	**142,954**	**140,857**	**142,784**	**102/100*** **	**0.98/1.68*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	17,847	17,831	17,767	17,705	17,645	17,682	100.84	0.23
Fixed-Rate Maturing in 13 Months or More	8,955	8,739	8,517	8,309	8,119	8,382	104.26	2.51
Variable-Rate	68	68	68	68	68	68	100.35	0.08
Demand								
Transaction Accounts	9,029	9,029	9,029	9,029	9,029	9,029	100/95*	0.00/2.06*
MMDAs	54,913	54,913	54,913	54,913	54,913	54,913	100/96*	0.00/1.00*
Passbook Accounts	5,653	5,653	5,653	5,653	5,653	5,653	100/94*	0.00/1.94*
Non-Interest-Bearing Accounts	6,365	6,365	6,365	6,365	6,365	6,365	100/97*	0.00/2.39*
TOTAL DEPOSITS	**102,830**	**102,597**	**102,311**	**102,041**	**101,791**	**102,091**	**100/97***	**0.25/1.24***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	8,732	8,650	8,564	8,481	8,399	8,396	103.03	0.97
Fixed-Rate Maturing in 37 Months or More	7,172	6,781	6,415	6,073	5,753	6,140	110.44	5.58
Variable-Rate	4,508	4,510	4,501	4,492	4,482	4,482	100.61	0.08
TOTAL BORROWINGS	**20,412**	**19,940**	**19,480**	**19,045**	**18,634**	**19,018**	**104.85**	**2.34**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	799	799	799	799	799	799	100.00	0.00
Other Escrow Accounts	253	245	238	231	225	266	92.05	3.03
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,717	1,717	1,717	1,717	1,717	1,717	100.00	0.00
Miscellaneous II	0	0	0	0	0	287		
TOTAL OTHER LIABILITIES	**2,769**	**2,761**	**2,754**	**2,747**	**2,741**	**3,069**	**89.96**	**0.27**
Other Liabilities not Included Above								
Self-Valued	2,953	2,965	2,931	2,906	2,884	2,878	103.01	0.38
Unamortized Yield Adjustments						35		
TOTAL LIABILITIES	**128,964**	**128,264**	**127,476**	**126,739**	**126,050**	**127,091**	**101/98****	**0.58/1.37****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	12	6	-5	-17	-28			
ARMs	1	1	0	0	0			
Other Mortgages	0	0	-1	-3	-4			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	23	-6	-45	-85	-124			
Sell Mortgages and MBS	-122	-73	-5	67	138			
Purchase Non-Mortgage Items	2	0	-2	-5	-7			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-590	-114	315	710	1,075			
Pay Floating, Receive Fixed Swaps	27	-23	-69	-112	-153			
Basis Swaps	0	0	0	0	0			
Swaptions	2	-5	-16	-30	-45			
OTHER								
Options on Mortgages and MBS	0	0	3	6	9			
Interest-Rate Caps	53	80	115	161	216			
Interest-Rate Floors	41	28	20	15	12			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	0	-1	-4	-7	-10			
Self-Valued	-154	-83	-12	52	120			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-706**	**-191**	**294**	**753**	**1,199**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	147,665	146,269	144,796	142,954	140,857	142,784	102/100***	0.98/1.68***
MINUS TOTAL LIABILITIES	128,964	128,264	127,476	126,739	126,050	127,091	101/98**	0.58/1.37**
PLUS OFF-BALANCE-SHEET POSITIONS	-706	-191	294	753	1,199			
TOTAL NET PORTFOLIO VALUE #	17,995	17,814	17,614	16,968	16,006	15,693	113.52	1.07

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
# NPV includes the reported amount of Minority Interest in Consolidated Subsidaries
Note: Base Case Value is expressed as a Percent of Face Value

AGGREGATE SCHEDULE CMR REPORT

ASSETS

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FIXED-RATE, SINGLE FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

	Coupon				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$2,437	$3,529	$5,939	$2,802	$1,754
WARM	360 mo	307 mo	302 mo	298 mo	287 mo
WAC	3.43%	5.54%	6.45%	7.44%	8.83%
Amount of these that is FHA or VA Guaranteed	$156	$433	$292	$140	$68
Securities Backed by Conventional Mortgages	$7,959	$696	$49	$15	$1
WARM	343 mo	321 mo	261 mo	308 mo	122 mo
Weighted Average Pass-Through Rate	3.58%	5.18%	6.17%	7.21%	8.51%
Securities Backed by FHA or VA Mortgages	$1,291	$145	$24	$2	$1
WARM	331 mo	314 mo	298 mo	222 mo	105 mo
Weighted Average Pass-Through Rate	3.88%	5.19%	6.22%	7.09%	8.66%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,231	$1,383	$1,579	$806	$468
WAC	4.28%	5.50%	6.44%	7.40%	8.95%
Mortgage Securities	$3,788	$320	$29	$1	$0
Weighted Average Pass-Through Rate	3.53%	5.21%	6.03%	7.14%	8.58%
WARM (of 15-Year Loans and Securities)	155 mo	131 mo	131 mo	123 mo	120 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$527	$629	$1,438	$373	$303
WAC	3.69%	5.49%	6.41%	7.32%	10.19%
Mortgage Securities	$165	$22	$3	$0	$0
Weighted Average Pass-Through Rate	3.94%	5.57%	6.46%	7.15%	8.47%
WARM (of Balloon Loans and Securities)	76 mo	70 mo	59 mo	54 mo	57 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities **$39,706**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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Report Prepared: 6/27/2011 11:15:50 AM

Amounts in Millions

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Data as of: 06/25/2011

ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$0	$8	$0	$0	$0
WAC	5.34%	5.87%	3.50%	0.00%	5.75%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$2,995	$8,775	$3,778	$1,655	$1,046
Weighted Average Margin	181 bp	247 bp	253 bp	228 bp	269 bp
WAC	3.30%	4.78%	5.60%	3.14%	4.81%
WARM	255 mo	290 mo	309 mo	381 mo	267 mo
Weighted Average Time Until Next Payment Reset	2 mo	10 mo	41 mo	5 mo	13 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$18,258**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 185)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	$13	$323	$21	$0	$4
Weighted Average Distance from Lifetime Cap	145 bp	197 bp	161 bp	0 bp	179 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$34	$140	$46	$1	$137
Weighted Average Distance from Lifetime Cap	326 bp	313 bp	303 bp	261 bp	326 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$2,617	$8,186	$3,625	$1,501	$862
Weighted Average Distance from Lifetime Cap	820 bp	629 bp	547 bp	656 bp	674 bp
Balances Without Lifetime Cap	$331	$134	$86	$153	$44
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,538	$7,593	$2,899	$92	$630
Weighted Average Periodic Rate Cap	217 bp	204 bp	227 bp	883 bp	170 bp
Balances Subject to Periodic Rate Floors	$929	$6,756	$2,502	$92	$579
MBS Included in ARM Balances	$654	$385	$48	$686	$15

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,113	$6,485
WARM	53 mo	79 mo
Remaining Term to Full Amortization	268 mo	
Rate Index Code	0	0
Margin	162 bp	270 bp
Reset Frequency	18 mo	11 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$97	$76
Wghted Average Distance to Lifetime Cap	80 bp	31 bp
Fixed-Rate:		
Balances	$2,216	$2,878
WARM	40 mo	80 mo
Remaining Term to Full Amortization	250 mo	
WAC	6.39%	6.46%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$1,604	$1,284
WARM	30 mo	31 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	142 bp	6.07%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$7,518	$2,269
WARM	198 mo	137 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	100 bp	7.51%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,444	$1,762
WARM	38 mo	42 mo
Margin in Column 1; WAC in Column 2	245 bp	7.50%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$6,979	$2,829
WARM	13 mo	110 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	272 bp	7.63%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$44	$2,697
Fixed Rate		
Remaining WAL <= 5 Years	$473	$5,739
Remaining WAL 5-10 Years	$473	$715
Remaining WAL Over 10 Years	$174	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$21	$0
Floating Rate	$28	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$1,214	$9,151

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MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$23,484	$13,784	$8,341	$2,815	$762
WARM	300 mo	298 mo	276 mo	253 mo	176 mo
Weighted Average Servicing Fee	30 bp	31 bp	32 bp	36 bp	42 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	284 loans				
FHA/VA	62 loans				
Subserviced by Others	3 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$8,442	$44	Total # of Adjustable-Rate Loans Serviced	64 loans
WARM (in months)	275 mo	322 mo	Number of These Subserviced by Others	2 loans
Weighted Average Servicing Fee	35 bp	0 bp		

Total Balances of Mortgage Loans Serviced for Others **$57,671**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,021		
Equity Securities Carried at Fair Value	$221		
Zero-Coupon Securities	$178	2.81%	50 mo
Government & Agency Securities	$2,736	3.49%	114 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$9,119	0.31%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$969	3.39%	63 mo
Memo: Complex Securities (from supplemental reporting)	$2,424		

Total Cash, Deposits, and Securities **$18,669**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Southeast
All Reporting CMR
Report Prepared: 6/27/2011 11:15:51 AM

Amounts in Millions

Reporting Dockets: 151
March 2011
Data as of: 06/25/2011

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$6,686
Accrued Interest Receivable	$392
Advances for Taxes and Insurance	$119
Less: Unamortized Yield Adjustments	$-116
Valuation Allowances	$2,189
Unrealized Gains (Losses)	$-80

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$219
Accrued Interest Receivable	$54
Less: Unamortized Yield Adjustments	$98
Valuation Allowances	$347
Unrealized Gains (Losses)	$21

OTHER ITEMS

Real Estate Held for Investment	$20
Repossessed Assets	$1,240
Equity Investments Not Carried at Fair Value	$46
Office Premises and Equipment	
	$1,054
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$-56
Valuation Allowances	$-163
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$616
Miscellaneous I	
Miscellaneous II	$6,045
	$2,482
TOTAL ASSETS	**$142,882**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$30
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$0
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$155
Mortgage-Related Mututal Funds	$66
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$16,166
Weighted Average Servicing Fee	18 bp
Adjustable-Rate Mortgage Loans Serviced	$13,354
Weighted Average Servicing Fee	25 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$87

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Southeast | **Reporting Dockets: 151**
All Reporting CMR | **March 2011**
Report Prepared: 6/27/2011 11:15:51 AM | **Amounts in Millions** | **Data as of: 06/25/2011**

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$4,375	$1,661	$252	$121
WAC	1.00%	2.32%	4.61%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$6,386	$4,272	$735	$125
WAC	1.12%	2.20%	4.65%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$3,961	$1,774	$50
WAC		1.80%	3.99%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$2,647	$17
WAC			2.88%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$26,064**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,184	$932	$664
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$9,589	$8,550	$4,651
Penalty in Months of Forgone Interest	3.38 mo	5.86 mo	8.69 mo
Balances in New Accounts	$1,330	$449	$236

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Southeast | **Reporting Dockets: 151**
All Reporting CMR | **March 2011**
Report Prepared: 6/27/2011 11:15:51 AM | **Amounts in Millions** | **Data as of: 06/25/2011**

FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT	Remaining Maturity			
	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 3.00%	$4,399	$837	$108	0.53%
3.00 to 3.99%	$58	$328	$821	3.63%
4.00 to 4.99%	$1	$1,680	$3,871	4.71%
5.00 to 5.99%	$0	$1,090	$1,328	5.39%
6.00 to 6.99%	$0	$0	$9	6.16%
7.00 to 7.99%	$0	$1	$3	7.45%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$0	12.50%
WARM	1 mo	25 mo	79 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$14,536**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$7,479
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Southeast
All Reporting CMR
Report Prepared: 6/27/2011 11:15:51 AM

Amounts in Millions

Reporting Dockets: 151
March 2011
Data as of: 06/25/2011

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$9,029	0.49%	$338
Money Market Deposit Accounts (MMDAs)	$54,913	0.35%	$1,717
Passbook Accounts	$5,653	0.70%	$164
Non-Interest-Bearing Non-Maturity Deposits	$6,365		$251
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$741	0.03%	
Escrow for Mortgages Serviced for Others	$58	0.01%	
Other Escrows	$266	0.00%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$77,025		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$17		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$18		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,717		
Miscellaneous II	$287		
TOTAL LIABILITIES	**$127,142**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$27
EQUITY CAPITAL	$15,715
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$142,884**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Southeast | **Reporting Dockets: 151**
All Reporting CMR | **March 2011**
Report Prepared: 6/27/2011 11:15:51 AM | **Amounts in Millions** | **Data as of: 06/25/2011**

SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$1
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	8	$21
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	11	$12
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs		$0
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	33	$83
1014	Opt commitment to orig 25- or 30-year FRMs	35	$178
1016	Opt commitment to orig "other" Mortgages	29	$67
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$1
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$0
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$4
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$4
2016	Commit/purchase "other" Mortgage loans, svc retained		$1
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$5
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	6	$44
2036	Commit/sell "other" Mortgage loans, svc retained		$30
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$5
2054	Commit/purchase 25- to 30-year FRM MBS		$177
2056	Commit/purchase "other" MBS		$56
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$221
2074	Commit/sell 25- or 30-yr FRM MBS		$670
2076	Commit/sell "other" MBS		$67
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$7
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$7
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$17
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$21
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$1

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Southeast | **Reporting Dockets: 151**
All Reporting CMR | **March 2011**
Report Prepared: 6/27/2011 11:15:52 AM | **Amounts in Millions** | **Data as of: 06/25/2011**

SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$1
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	14	$24
2134	Commit/sell 25- or 30-yr FRM loans, svc released	18	$176
2136	Commit/sell "other" Mortgage loans, svc released		$104
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$60
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$1
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$0
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	16	$111
2214	Firm commit/originate 25- or 30-year FRM loans	15	$243
2216	Firm commit/originate "other" Mortgage loans	10	$32
3032	Option to sell 10-, 15-, or 20-year FRMs		$0
3034	Option to sell 25- or 30-year FRMs		$52
3054	Short option to purchase 25- or 30-yr FRMs		$14
3074	Short option to sell 25- or 30-yr FRMs		$9
4002	Commit/purchase non-Mortgage financial assets	15	$63
4022	Commit/sell non-Mortgage financial assets		$1
5002	IR swap: pay fixed, receive 1-month LIBOR		$217
5004	IR swap: pay fixed, receive 3-month LIBOR		$8,464
5006	IR swap: pay fixed, receive 6-month LIBOR		$225
5024	IR swap: pay 1-month LIBOR, receive fixed		$17
5026	IR swap: pay 3-month LIBOR, receive fixed		$984
5104	IR swaption: pay fixed, receive 3-month LIBOR		$535
5204	Short IR swaption: pay fixed, receive 3-mo LIBOR		$815
6002	Interest rate Cap based on 1-month LIBOR		$1,000
6004	Interest rate Cap based on 3-month LIBOR		$3,270
7022	Interest rate floor based on the prime rate		$900
9502	Fixed-rate construction loans in process	60	$159

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Southeast **Reporting Dockets: 151**
All Reporting CMR **March 2011**
Report Prepared: 6/27/2011 11:15:52 AM **Amounts in Millions** **Data as of: 06/25/2011**

SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
9512	Adjustable-rate construction loans in process	39	$211

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Southeast | **Reporting Dockets: 151**
All Reporting CMR | **March 2011**
Report Prepared: 6/27/2011 11:15:52 AM | **Amounts in Millions** | **Data as of: 06/25/2011**

SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
120	Other investment securities, fixed-coupon securities		$198
122	Other investment securities, floating-rate securities		$146
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$14
187	Consumer loans; recreational vehicles		$971
189	Consumer loans; other		$261
200	Variable-rate, fixed-maturity CDs	24	$74
220	Variable-rate FHLB advances	11	$1,058
299	Other variable-rate	10	$3,469
302	Govt. & agency securities, floating-rate securities		$56

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Southeast | **Reporting Dockets: 151**
All Reporting CMR | **March 2011**
Report Prepared: 6/27/2011 11:15:52 AM | **Amounts in Millions** | **Data as of: 06/25/2011**

SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock				
Asset/ Liability Code	**#Firms if # > 5**	**Balance**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	69	$2,424	$2,446	$2,383	$2,273	$2,163	$2,060
123 - Mortgage Derivatives - M/V estimate	55	$10,267	$10,443	$10,284	$10,010	$9,709	$9,405
129 - Mortgage-Related Mutual Funds - M/V estimate		$50	$51	$50	$48	$47	$45
280 - FHLB putable advance-M/V estimate	16	$296	$320	$316	$307	$300	$293
281 - FHLB convertible advance-M/V estimate	31	$1,600	$1,671	$1,667	$1,640	$1,618	$1,600
282 - FHLB callable advance-M/V estimate		$58	$63	$63	$61	$60	$59
283 - FHLB periodic floor floating rate advance-M/V Estimates		$29	$28	$28	$29	$29	$30
289 - Other FHLB structured advances - M/V estimate	6	$694	$653	$678	$684	$692	$698
290 - Other structured borrowings - M/V estimate	7	$202	$218	$214	$210	$207	$205
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$6,017	$-154	$-83	$-12	$52	$120