Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Southeast

All Reporting CMR **Reporting Dockets: 164** **June 2010**

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	18,763	-649	-3 %	12.39 %	-6 bp
+200 bp	19,475	64	0 %	12.70 %	+25 bp
+100 bp	19,678	267	+1 %	12.71 %	+26 bp
0 bp	19,411			12.45 %	
-100 bp	18,822	-589	-3 %	12.03 %	-42 bp

Risk Measure for a Given Rate Shock

	6/30/2010	3/31/2010	6/30/2009
Pre-shock NPV Ratio: NPV as % of PV Assets	12.45 %	12.36 %	15.42 %
Post-shock NPV Ratio	12.03 %	12.14 %	15.04 %
Sensitivity Measure: Decline in NPV Ratio	42 bp	22 bp	38 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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Present Value Estimates by Interest Rate Scenario

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All Reporting CMR — **June 2010**
Report Prepared: 9/21/2010 2:00:19 PM — **Amounts in Millions** — **Data as of: 9/21/2010**

	-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	19,971	19,719	19,223	18,520	17,666	18,405	107.14	1.90
30-Year Mortgage Securities	6,530	6,281	5,924	5,544	5,158	6,261	100.33	4.82
15-Year Mortgages and MBS	10,033	9,902	9,664	9,375	9,057	9,272	106.79	1.87
Balloon Mortgages and MBS	4,838	4,816	4,786	4,748	4,686	4,340	110.99	0.53
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	3,725	3,706	3,672	3,639	3,599	3,566	103.93	0.72
7 Month to 2 Year Reset Frequency	10,900	10,856	10,782	10,727	10,585	10,412	104.26	0.55
2+ to 5 Year Reset Frequency	4,633	4,606	4,566	4,539	4,456	4,393	104.84	0.73
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	1,330	1,324	1,310	1,293	1,273	1,228	107.83	0.77
2 Month to 5 Year Reset Frequency	968	959	946	932	917	922	104.03	1.13
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	1,526	1,516	1,503	1,490	1,476	1,505	100.76	0.76
Adjustable-Rate, Fully Amortizing	6,744	6,714	6,669	6,625	6,581	6,652	100.93	0.56
Fixed-Rate, Balloon	3,143	3,065	2,981	2,901	2,823	2,841	107.88	2.63
Fixed-Rate, Fully Amortizing	4,819	4,678	4,531	4,393	4,262	4,264	109.71	3.08
Construction and Land Loans								
Adjustable-Rate	2,852	2,847	2,839	2,830	2,822	2,847	100.02	0.23
Fixed-Rate	1,828	1,803	1,769	1,737	1,705	1,817	99.22	1.62
Second-Mortgage Loans and Securities								
Adjustable-Rate	8,592	8,576	8,552	8,529	8,506	8,553	100.28	0.23
Fixed-Rate	3,105	3,044	2,975	2,909	2,846	2,841	107.12	2.14
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	6,170	6,104	5,999	5,876	5,730	6,104	100.00	1.40
Accrued Interest Receivable	439	439	439	439	439	439	100.00	0.00
Advance for Taxes/Insurance	121	121	121	121	121	121	100.00	0.00
Float on Escrows on Owned Mortgages	51	97	145	190	231			-48.72
LESS: Value of Servicing on Mortgages Serviced by Others	-6	-12	-20	-25	-33			-60.49
TOTAL MORTGAGE LOANS AND SECURITIES	**102,323**	**101,185**	**99,416**	**97,381**	**94,973**	**96,782**	**104.55**	**1.44**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	2,770	2,766	2,759	2,753	2,746	2,764	100.08	0.19
Fixed-Rate	2,582	2,505	2,425	2,349	2,276	2,292	109.29	3.14
Consumer Loans								
Adjustable-Rate	6,133	6,131	6,125	6,119	6,113	6,142	99.83	0.07
Fixed-Rate	5,509	5,421	5,326	5,237	5,152	5,379	100.77	1.69
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-282	-283	-283	-283	-283	-283	0.00	-0.11
Accrued Interest Receivable	224	224	224	224	224	224	100.00	0.00
TOTAL NONMORTGAGE LOANS	**16,937**	**16,765**	**16,578**	**16,399**	**16,229**	**16,519**	**101.49**	**1.07**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	3,246	3,246	3,246	3,246	3,246	3,246	100.00	0.00
Equities and All Mutual Funds	184	178	172	166	160	179	99.34	3.36
Zero-Coupon Securities	148	141	135	129	124	132	107.14	4.48
Government and Agency Securities	4,760	4,565	4,377	4,198	4,029	4,352	104.89	4.20
Term Fed Funds, Term Repos	7,065	7,061	7,048	7,034	7,021	7,059	100.03	0.13
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	918	865	815	770	728	866	99.89	5.96
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	7,317	7,219	7,019	6,794	6,580	7,246	99.63	2.07
Structured Securities (Complex)	2,293	2,254	2,182	2,100	2,014	2,262	99.61	2.46
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**25,931**	**25,529**	**24,993**	**24,437**	**23,901**	**25,342**	**100.74**	**1.84**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,214	1,214	1,214	1,214	1,214	1,214	100.00	0.00
Real Estate Held for Investment	16	16	16	16	16	16	100.00	0.00
Investment in Unconsolidated Subsidiaries	64	60	56	52	48	60	100.00	6.80
Office Premises and Equipment	1,331	1,331	1,331	1,331	1,331	1,331	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,625**	**2,621**	**2,617**	**2,612**	**2,608**	**2,621**	**100.00**	**0.16**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	353	449	536	590	618			-20.35
Adjustable-Rate Servicing	57	57	78	85	84			-18.64
Float on Mortgages Serviced for Others	146	163	183	197	208			-11.08
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**557**	**669**	**797**	**872**	**909**			**-17.95**
OTHER ASSETS								
Purchased and Excess Servicing						618		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	6,353	6,353	6,353	6,353	6,353	6,353	100.00	0.00
Miscellaneous II						2,371		
Deposit Intangibles								
Retail CD Intangible	49	57	94	107	119			-39.19
Transaction Account Intangible	227	413	640	853	1,064			-49.96
MMDA Intangible	1,344	1,922	2,682	3,421	4,122			-34.79
Passbook Account Intangible	197	305	445	574	705			-40.67
Non-Interest-Bearing Account Intangible	-22	114	244	368	485			-116.81
TOTAL OTHER ASSETS	**8,149**	**9,164**	**10,457**	**11,676**	**12,849**	**9,342**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						121		
TOTAL ASSETS	**156,520**	**155,933**	**154,857**	**153,378**	**151,470**	**150,727**	**103/102*** **	**0.53/1.30*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	24,104	24,081	24,000	23,920	23,842	23,864	100.91	0.22
Fixed-Rate Maturing in 13 Months or More	10,416	10,197	9,941	9,705	9,492	9,613	106.08	2.33
Variable-Rate	76	76	76	76	76	75	100.22	0.04
Demand								
Transaction Accounts	9,062	9,062	9,062	9,062	9,062	9,062	100/95*	0.00/2.39*
MMDAs	50,945	50,945	50,945	50,945	50,945	50,945	100/96*	0.00/1.36*
Passbook Accounts	5,899	5,899	5,899	5,899	5,899	5,899	100/95*	0.00/2.21*
Non-Interest-Bearing Accounts	5,497	5,497	5,497	5,497	5,497	5,497	100/98*	0.00/2.47*
TOTAL DEPOSITS	**105,998**	**105,757**	**105,420**	**105,103**	**104,812**	**104,955**	**101/98***	**0.27/1.40***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	10,125	10,046	9,964	9,884	9,805	9,830	102.20	0.80
Fixed-Rate Maturing in 37 Months or More	9,787	9,263	8,773	8,315	7,885	8,197	113.00	5.47
Variable-Rate	4,382	4,378	4,368	4,358	4,348	4,338	100.93	0.16
TOTAL BORROWINGS	**24,294**	**23,687**	**23,105**	**22,556**	**22,038**	**22,365**	**105.91**	**2.51**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	1,031	1,031	1,031	1,031	1,031	1,031	100.00	0.00
Other Escrow Accounts	36	35	34	33	32	38	93.00	3.12
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,970	1,970	1,970	1,970	1,970	1,970	100.00	0.00
Miscellaneous II	0	0	0	0	0	344		
TOTAL OTHER LIABILITIES	**3,037**	**3,036**	**3,035**	**3,034**	**3,033**	**3,383**	**89.75**	**0.04**
Other Liabilities not Included Above								
Self-Valued	3,733	3,746	3,690	3,644	3,612	3,591	104.32	0.57
Unamortized Yield Adjustments						25		
TOTAL LIABILITIES	**137,062**	**136,226**	**135,251**	**134,338**	**133,495**	**134,318**	**101/99****	**0.67/1.54****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	42	29	-1	-38	-76			
ARMs	2	2	1	1	0			
Other Mortgages	0	0	-1	-2	-3			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	50	1	-79	-168	-256			
Sell Mortgages and MBS	-105	-32	106	267	427			
Purchase Non-Mortgage Items	4	0	-4	-7	-10			
Sell Non-Mortgage Items	-1	0	1	2	3			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-566	-262	17	279	524			
Pay Floating, Receive Fixed Swaps	2	2	1	0	0			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	0	0	7	15	23			
Interest-Rate Caps	4	9	20	39	66			
Interest-Rate Floors	59	39	26	18	13			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	-2	-3	-6	-10	-13			
Self-Valued	-125	-81	-18	40	90			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-636**	**-296**	**71**	**436**	**788**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	156,520	155,933	154,857	153,378	151,470	150,727	103/102***	0.53/1.30***
MINUS TOTAL LIABILITIES	137,062	136,226	135,251	134,338	133,495	134,318	101/99**	0.67/1.54**
PLUS OFF-BALANCE-SHEET POSITIONS	-636	-296	71	436	788			
TOTAL NET PORTFOLIO VALUE #	18,822	19,411	19,678	19,475	18,763	16,409	118.29	-2.21

* 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	$1,668	$4,146	$7,098	$3,320	$2,173
WARM	364 mo	312 mo	311 mo	307 mo	295 mo
WAC	3.69%	5.55%	6.45%	7.44%	8.83%
Amount of these that is FHA or VA Guaranteed	$144	$295	$279	$138	$76
Securities Backed by Conventional Mortgages	$4,691	$948	$174	$44	$1
WARM	341 mo	318 mo	298 mo	323 mo	129 mo
Weighted Average Pass-Through Rate	3.61%	5.23%	6.29%	7.09%	8.57%
Securities Backed by FHA or VA Mortgages	$130	$242	$26	$3	$1
WARM	277 mo	286 mo	283 mo	240 mo	112 mo
Weighted Average Pass-Through Rate	2.91%	5.12%	6.22%	7.09%	8.70%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$797	$1,608	$1,930	$1,027	$602
WAC	4.52%	5.48%	6.45%	7.39%	9.09%
Mortgage Securities	$2,675	$582	$49	$1	$0
Weighted Average Pass-Through Rate	3.95%	5.16%	6.12%	7.10%	8.49%
WARM (of 15-Year Loans and Securities)	161 mo	142 mo	139 mo	122 mo	122 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$322	$879	$1,996	$487	$377
WAC	3.44%	5.57%	6.40%	7.33%	11.07%
Mortgage Securities	$210	$66	$3	$0	$0
Weighted Average Pass-Through Rate	4.29%	5.43%	6.43%	7.14%	8.00%
WARM (of Balloon Loans and Securities)	63 mo	71 mo	67 mo	53 mo	62 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$38,277**

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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	$7	$1,223	$0	$0	$50
WAC	5.90%	5.87%	4.08%	0.00%	4.88%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$3,559	$9,190	$4,393	$1,228	$872
Weighted Average Margin	168 bp	248 bp	258 bp	324 bp	292 bp
WAC	3.15%	4.95%	5.84%	3.64%	5.47%
WARM	291 mo	295 mo	313 mo	351 mo	275 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	40 mo	6 mo	15 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities	$20,522

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	$11	$431	$32	$0	$8
Weighted Average Distance from Lifetime Cap	181 bp	193 bp	166 bp	200 bp	183 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$31	$232	$59	$1	$193
Weighted Average Distance from Lifetime Cap	307 bp	336 bp	307 bp	317 bp	324 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$3,067	$9,625	$4,181	$1,125	$683
Weighted Average Distance from Lifetime Cap	813 bp	601 bp	557 bp	647 bp	623 bp
Balances Without Lifetime Cap	$457	$124	$121	$102	$38
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,395	$8,698	$3,760	$106	$572
Weighted Average Periodic Rate Cap	217 bp	211 bp	215 bp	884 bp	176 bp
Balances Subject to Periodic Rate Floors	$1,464	$8,452	$3,706	$106	$531
MBS Included in ARM Balances	$1,365	$414	$140	$93	$11

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,505	$6,652
WARM	51 mo	82 mo
Remaining Term to Full Amortization	277 mo	
Rate Index Code	0	0
Margin	150 bp	234 bp
Reset Frequency	19 mo	16 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$78	$98
Wghted Average Distance to Lifetime Cap	89 bp	33 bp
Fixed-Rate:		
Balances	$2,841	$4,264
WARM	40 mo	82 mo
Remaining Term to Full Amortization	248 mo	
WAC	6.50%	6.41%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$2,847	$1,817
WARM	24 mo	27 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	118 bp	6.14%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$8,553	$2,841
WARM	207 mo	152 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	92 bp	7.44%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$2,764	$2,292
WARM	37 mo	46 mo
Margin in Column 1; WAC in Column 2	229 bp	7.07%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$6,142	$5,379
WARM	14 mo	91 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	299 bp	15.15%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$254	$2,049
Fixed Rate		
Remaining WAL <= 5 Years	$1,006	$3,688
Remaining WAL 5-10 Years	$220	$44
Remaining WAL Over 10 Years	$14	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$26	$0
Floating Rate	$20	$1
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$1
WAC	0.00%	2.74%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$1,540	$5,783

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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	$20,622	$16,151	$10,173	$3,344	$923
WARM	302 mo	303 mo	285 mo	263 mo	183 mo
Weighted Average Servicing Fee	28 bp	30 bp	32 bp	36 bp	41 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	290 loans				
FHA/VA	69 loans				
Subserviced by Others	4 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$9,607	$43	Total # of Adjustable-Rate Loans Serviced	71 loans
WARM (in months)	283 mo	330 mo	Number of These Subserviced by Others	2 loans
Weighted Average Servicing Fee	34 bp	0 bp		

Total Balances of Mortgage Loans Serviced for Others **$60,865**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$3,246		
Equity Securities Carried at Fair Value	$178		
Zero-Coupon Securities	$132	2.89%	53 mo
Government & Agency Securities	$4,352	2.72%	55 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$7,059	0.34%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$866	4.03%	94 mo
Memo: Complex Securities (from supplemental reporting)	$2,262		

Total Cash, Deposits, and Securities **$18,095**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$8,538
Accrued Interest Receivable	$439
Advances for Taxes and Insurance	$121
Less: Unamortized Yield Adjustments	$-38
Valuation Allowances	$2,435
Unrealized Gains (Losses)	$209

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$454
Accrued Interest Receivable	$224
Less: Unamortized Yield Adjustments	$186
Valuation Allowances	$737
Unrealized Gains (Losses)	$25

OTHER ITEMS

Real Estate Held for Investment	$16
Repossessed Assets	$1,214
Equity Investments Not Carried at Fair Value	$60
Office Premises and Equipment	
	$1,331
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	
Less: Unamortized Yield Adjustments	$43
Valuation Allowances	$7
	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables,	
and Certain Other Instruments	$618
Miscellaneous I	
Miscellaneous II	$6,353
	$2,371
TOTAL ASSETS	**$150,804**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$20
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	$105
Mortgage-Related Mututal Funds	$73
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$18,697
Weighted Average Servicing Fee	13 bp
Adjustable-Rate Mortgage Loans Serviced	$14,592
Weighted Average Servicing Fee	25 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,748

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Southeast
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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	$7,076	$1,444	$340	$244
WAC	1.40%	3.06%	4.61%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$9,328	$4,785	$891	$158
WAC	1.59%	2.48%	4.75%	
WARM	7 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$5,066	$1,992	$33
WAC		2.44%	4.55%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$2,554	$14
WAC			3.29%	
WARM			53 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$33,476**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$2,230	$1,831	$1,136
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$14,586	$9,678	$4,693
Penalty in Months of Forgone Interest	3.36 mo	5.62 mo	7.61 mo
Balances in New Accounts	$1,994	$1,273	$563

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LIABILITIES (continued)

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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%	$5,567	$966	$489	0.56%
3.00 to 3.99%	$40	$378	$1,014	3.60%
4.00 to 4.99%	$30	$2,595	$4,275	4.72%
5.00 to 5.99%	$132	$89	$2,395	5.39%
6.00 to 6.99%	$0	$30	$10	6.14%
7.00 to 7.99%	$0	$1	$3	7.45%
8.00 to 8.99%	$0	$0	$0	8.53%
9.00 and Above	$0	$0	$10	9.50%
WARM	1 mo	23 mo	76 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$18,027**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$8,069
Book Value of Redeemable Preferred Stock	$0

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LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$9,062	0.68%	$572
Money Market Deposit Accounts (MMDAs)	$50,945	0.46%	$1,797
Passbook Accounts	$5,899	0.72%	$233
Non-Interest-Bearing Non-Maturity Deposits	$5,497		$251
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$920	0.03%	
Escrow for Mortgages Serviced for Others	$111	0.01%	
Other Escrows	$38	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$72,472		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-16		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$41		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,970		
Miscellaneous II	$344		
TOTAL LIABILITIES	**$134,383**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$27
EQUITY CAPITAL	$16,391
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$150,801**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$0
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$0
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	10	$23
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	12	$39
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	8	$14
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	42	$322
1014	Opt commitment to orig 25- or 30-year FRMs	39	$520
1016	Opt commitment to orig "other" Mortgages	26	$64
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		$6
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
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$0
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	6	$56
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	9	$308
2036	Commit/sell "other" Mortgage loans, svc retained		$48
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$65
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$11
2054	Commit/purchase 25- to 30-year FRM MBS		$157
2056	Commit/purchase "other" MBS		$346
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$458
2074	Commit/sell 25- or 30-yr FRM MBS		$1,535
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$2
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$3
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$2

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$30
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$65
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$137
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	11	$32
2134	Commit/sell 25- or 30-yr FRM loans, svc released	18	$190
2136	Commit/sell "other" Mortgage loans, svc released		$12
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$7
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		$1
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	11	$210
2214	Firm commit/originate 25- or 30-year FRM loans	14	$739
2216	Firm commit/originate "other" Mortgage loans	12	$56
3032	Option to sell 10-, 15-, or 20-year FRMs		$16
3034	Option to sell 25- or 30-year FRMs		$124
3054	Short option to purchase 25- or 30-yr FRMs		$5
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$0
3074	Short option to sell 25- or 30-yr FRMs		$17
4002	Commit/purchase non-Mortgage financial assets	15	$78
4022	Commit/sell non-Mortgage financial assets		$15
5002	IR swap: pay fixed, receive 1-month LIBOR		$4
5004	IR swap: pay fixed, receive 3-month LIBOR		$6,043
5006	IR swap: pay fixed, receive 6-month LIBOR		$225
5024	IR swap: pay 1-month LIBOR, receive fixed		$4
5026	IR swap: pay 3-month LIBOR, receive fixed		$22
6002	Interest rate Cap based on 1-month LIBOR		$635
6004	Interest rate Cap based on 3-month LIBOR		$3,350
7022	Interest rate floor based on the prime rate		$900
9502	Fixed-rate construction loans in process	68	$209

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SUPPLEMENTAL REPORTING

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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	49	$284

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
105	Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap		$2
106	Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap		$5
115	Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap		$1
116	Multi/nonres mtg lns; adj fully amort w/no Life Cap		$1
120	Other investment securities, fixed-coupon securities		$232
122	Other investment securities, floating-rate securities		$152
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$12
130	Construction and land loans (adj-rate)		$6
140	Second Mortgages (adj-rate)		$6
150	Commercial loans (adj-rate)		$1
183	Consumer loans; auto loans and leases		$0
187	Consumer loans; recreational vehicles		$1,149
189	Consumer loans; other		$310
200	Variable-rate, fixed-maturity CDs	29	$117
220	Variable-rate FHLB advances	13	$679
299	Other variable-rate	9	$3,682
302	Govt. & agency securities, floating-rate securities		$65

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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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	74	$2,262	$2,293	$2,254	$2,182	$2,100	$2,014
123 - Mortgage Derivatives - M/V estimate	61	$7,246	$7,317	$7,219	$7,019	$6,794	$6,580
129 - Mortgage-Related Mutual Funds - M/V estimate	7	$41	$40	$40	$39	$38	$37
280 - FHLB putable advance-M/V estimate	15	$342	$375	$367	$356	$347	$340
281 - FHLB convertible advance-M/V estimate	40	$2,224	$2,353	$2,352	$2,307	$2,268	$2,240
282 - FHLB callable advance-M/V estimate		$111	$123	$121	$117	$115	$112
283 - FHLB periodic floor floating rate advance-M/V Estimates		$15	$15	$15	$15	$15	$15
289 - Other FHLB structured advances - M/V estimate	8	$743	$691	$722	$731	$740	$749
290 - Other structured borrowings - M/V estimate		$157	$177	$170	$164	$160	$156
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$5,875	$-125	$-81	$-18	$40	$90