Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Southeast

All Reporting CMR | **Reporting Dockets: 182** | **June 2009**

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	28,648	-1,323	-4 %	15.11 %	-31 bp
+200 bp	29,610	-361	-1 %	15.45 %	+3 bp
+100 bp	30,042	71	0 %	15.55 %	+13 bp
0 bp	29,971			15.42 %	
-100 bp	29,298	-673	-2 %	15.04 %	-38 bp

Risk Measure for a Given Rate Shock

	6/30/2009	3/31/2009	6/30/2008
Pre-shock NPV Ratio: NPV as % of PV Assets	15.42 %	9.21 %	10.73 %
Post-shock NPV Ratio	15.04 %	8.62 %	10.23 %
Sensitivity Measure: Decline in NPV Ratio	38 bp	59 bp	50 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

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	-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	24,027	23,709	23,208	22,549	21,762	22,639	104.73	1.73
30-Year Mortgage Securities	10,699	10,493	10,169	9,782	9,360	10,242	102.45	2.52
15-Year Mortgages and MBS	9,115	8,980	8,768	8,516	8,246	8,589	104.56	1.93
Balloon Mortgages and MBS	5,991	5,948	5,874	5,779	5,661	5,612	105.99	0.98
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	4,451	4,435	4,403	4,367	4,327	4,333	102.37	0.54
7 Month to 2 Year Reset Frequency	10,758	10,703	10,627	10,517	10,368	10,491	102.01	0.61
2+ to 5 Year Reset Frequency	14,157	14,036	13,851	13,596	13,197	13,578	103.37	1.09
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	3,600	3,571	3,527	3,477	3,422	3,400	105.03	1.03
2 Month to 5 Year Reset Frequency	1,196	1,182	1,163	1,142	1,119	1,140	103.72	1.39
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	2,038	2,027	2,012	1,997	1,982	2,015	100.56	0.64
Adjustable-Rate, Fully Amortizing	7,061	7,031	6,989	6,947	6,906	6,963	100.98	0.51
Fixed-Rate, Balloon	3,287	3,189	3,093	3,001	2,913	2,946	108.24	3.05
Fixed-Rate, Fully Amortizing	4,640	4,491	4,346	4,208	4,079	4,235	106.04	3.28
Construction and Land Loans								
Adjustable-Rate	5,665	5,654	5,638	5,623	5,607	5,651	100.05	0.23
Fixed-Rate	2,467	2,426	2,382	2,340	2,299	2,405	100.89	1.75
Second-Mortgage Loans and Securities								
Adjustable-Rate	11,744	11,721	11,688	11,656	11,624	11,691	100.25	0.24
Fixed-Rate	4,213	4,123	4,032	3,944	3,860	3,881	106.24	2.20
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	6,706	6,638	6,540	6,420	6,284	6,638	100.00	1.25
Accrued Interest Receivable	626	626	626	626	626	626	100.00	0.00
Advance for Taxes/Insurance	179	179	179	179	179	179	100.00	0.00
Float on Escrows on Owned Mortgages	45	80	115	153	186			-44.29
LESS: Value of Servicing on Mortgages Serviced by Others	-3	-9	-17	-25	-32			-85.31
TOTAL MORTGAGE LOANS AND SECURITIES	**132,668**	**131,251**	**129,247**	**126,846**	**124,039**	**127,255**	**103.14**	**1.30**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	6,830	6,813	6,792	6,771	6,750	6,812	100.02	0.28
Fixed-Rate	2,122	2,045	1,971	1,900	1,833	1,880	108.74	3.71
Consumer Loans								
Adjustable-Rate	4,398	4,396	4,391	4,386	4,381	4,391	100.12	0.08
Fixed-Rate	7,314	7,191	7,069	6,953	6,844	7,189	100.04	1.71
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-485	-481	-477	-473	-469	-481	0.00	0.88
Accrued Interest Receivable	284	284	284	284	284	284	100.00	0.00
TOTAL NONMORTGAGE LOANS	**20,464**	**20,249**	**20,030**	**19,822**	**19,624**	**20,075**	**100.87**	**1.07**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	5,314	5,314	5,314	5,314	5,314	5,314	100.00	0.00
Equities and All Mutual Funds	94	91	89	86	84	94	97.14	2.80
Zero-Coupon Securities	311	299	288	277	268	284	105.05	3.88
Government and Agency Securities	1,151	1,107	1,066	1,027	992	1,057	104.78	3.86
Term Fed Funds, Term Repos	10,123	10,120	10,110	10,099	10,089	10,115	100.05	0.07
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	530	507	486	466	448	525	96.57	4.36
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	4,679	4,511	4,298	4,138	3,996	4,519	99.83	4.22
Structured Securities (Complex)	1,974	1,937	1,860	1,786	1,716	1,991	97.28	2.96
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	0.00
TOTAL CASH, DEPOSITS, AND SECURITIES	**24,177**	**23,887**	**23,510**	**23,195**	**22,906**	**23,899**	**99.95**	**1.40**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	1,422	1,422	1,422	1,422	1,422	1,422	100.00	0.00
Real Estate Held for Investment	35	35	35	35	35	35	100.00	0.00
Investment in Unconsolidated Subsidiaries	54	51	47	44	40	51	100.00	6.80
Office Premises and Equipment	1,952	1,952	1,952	1,952	1,952	1,952	100.00	0.00
TOTAL REAL ASSETS, ETC.	**3,463**	**3,459**	**3,456**	**3,452**	**3,449**	**3,459**	**100.00**	**0.10**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	202	246	294	330	345			-18.90
Adjustable-Rate Servicing	136	135	157	195	197			-7.80
Float on Mortgages Serviced for Others	144	160	183	204	218			-12.27
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**481**	**542**	**635**	**729**	**761**			**-14.16**
OTHER ASSETS								
Purchased and Excess Servicing						636		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	10,872	10,872	10,872	10,872	10,872	10,872	100.00	0.00
Miscellaneous II						4,199		
Deposit Intangibles								
Retail CD Intangible	54	61	93	106	119			-31.72
Transaction Account Intangible	459	741	1,013	1,271	1,524			-37.43
MMDA Intangible	1,705	2,482	3,220	3,923	4,608			-30.52
Passbook Account Intangible	353	528	701	860	1,021			-32.99
Non-Interest-Bearing Account Intangible	94	247	392	530	661			-60.32
TOTAL OTHER ASSETS	**13,537**	**14,930**	**16,291**	**17,562**	**18,805**	**15,707**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						-6,647		
TOTAL ASSETS	**194,789**	**194,319**	**193,169**	**191,606**	**189,583**	**183,749**	**106/104*** **	**0.42/1.15*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	37,621	37,564	37,444	37,327	37,211	37,098	101.25	0.24
Fixed-Rate Maturing in 13 Months or More	9,701	9,478	9,268	9,075	8,897	8,926	106.18	2.28
Variable-Rate	103	103	103	103	103	103	100.27	0.05
Demand								
Transaction Accounts	11,261	11,261	11,261	11,261	11,261	11,261	100/93*	0.00/2.64*
MMDAs	54,578	54,578	54,578	54,578	54,578	54,578	100/95*	0.00/1.45*
Passbook Accounts	7,701	7,701	7,701	7,701	7,701	7,701	100/93*	0.00/2.43*
Non-Interest-Bearing Accounts	6,392	6,392	6,392	6,392	6,392	6,392	100/96*	0.00/2.42*
TOTAL DEPOSITS	**127,358**	**127,077**	**126,748**	**126,437**	**126,144**	**126,060**	**101/98***	**0.24/1.37***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	16,185	16,030	15,874	15,722	15,572	15,599	102.76	0.97
Fixed-Rate Maturing in 37 Months or More	9,941	9,400	8,895	8,423	7,982	8,657	108.58	5.56
Variable-Rate	4,405	4,399	4,388	4,377	4,366	4,340	101.35	0.18
TOTAL BORROWINGS	**30,530**	**29,829**	**29,158**	**28,522**	**27,920**	**28,596**	**104.31**	**2.30**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	909	909	909	909	909	909	100.00	0.00
Other Escrow Accounts	58	56	54	53	51	62	90.83	3.05
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,054	2,054	2,054	2,054	2,054	2,054	100.00	0.00
Miscellaneous II	0	0	0	0	0	192		
TOTAL OTHER LIABILITIES	**3,020**	**3,019**	**3,017**	**3,016**	**3,014**	**3,216**	**93.86**	**0.06**
Other Liabilities not Included Above								
Self-Valued	4,329	4,350	4,282	4,230	4,186	4,141	105.03	0.55
Unamortized Yield Adjustments						216		
TOTAL LIABILITIES	**165,238**	**164,274**	**163,205**	**162,205**	**161,263**	**162,229**	**101/99****	**0.62/1.49****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	23	5	-22	-52	-81			
ARMs	1	0	0	-1	-2			
Other Mortgages	1	0	-2	-4	-7			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	66	18	-59	-155	-255			
Sell Mortgages and MBS	-55	12	100	200	301			
Purchase Non-Mortgage Items	-27	0	25	48	69			
Sell Non-Mortgage Items	-6	0	5	9	13			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-394	-194	-15	148	296			
Pay Floating, Receive Fixed Swaps	24	5	-13	-29	-43			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	2	-9	-16	-22	-27			
Interest-Rate Caps	5	10	16	26	42			
Interest-Rate Floors	78	57	42	31	23			
Futures	0	0	0	0	0			
Options on Futures	0	0	0	0	0			
Construction LIP	2	-2	-8	-14	-20			
Self-Valued	26	26	25	23	19			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-253**	**-73**	**77**	**208**	**328**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	194,789	194,319	193,169	191,606	189,583	183,749	106/104***	0.42/1.15***
MINUS TOTAL LIABILITIES	165,238	164,274	163,205	162,205	161,263	162,229	101/99**	0.62/1.49**
PLUS OFF-BALANCE-SHEET POSITIONS	-253	-73	77	208	328			
TOTAL NET PORTFOLIO VALUE #	29,298	29,971	30,042	29,610	28,648	21,520	139.27	-1.24

* 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

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ASSETS

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June 2009
Data as of: 09/16/2009

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	$1,861	$4,574	$8,453	$4,253	$3,497
WARM	352 mo	314 mo	319 mo	317 mo	310 mo
WAC	4.52%	5.56%	6.46%	7.45%	8.93%
Amount of these that is FHA or VA Guaranteed	$63	$118	$63	$89	$51
Securities Backed by Conventional Mortgages	$2,540	$3,447	$2,933	$115	$3
WARM	339 mo	325 mo	343 mo	334 mo	154 mo
Weighted Average Pass-Through Rate	4.51%	5.21%	6.34%	7.23%	8.69%
Securities Backed by FHA or VA Mortgages	$412	$694	$91	$7	$1
WARM	334 mo	298 mo	285 mo	194 mo	122 mo
Weighted Average Pass-Through Rate	4.09%	5.33%	6.16%	7.21%	8.82%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$917	$1,820	$2,354	$1,292	$911
WAC	4.58%	5.48%	6.46%	7.40%	9.14%
Mortgage Securities	$505	$725	$60	$3	$1
Weighted Average Pass-Through Rate	4.28%	5.17%	6.06%	7.33%	9.17%
WARM (of 15-Year Loans and Securities)	132 mo	142 mo	146 mo	133 mo	129 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$202	$1,340	$2,532	$602	$468
WAC	3.96%	5.58%	6.41%	7.34%	10.84%
Mortgage Securities	$225	$227	$16	$0	$0
Weighted Average Pass-Through Rate	4.14%	5.53%	6.16%	7.11%	8.00%
WARM (of Balloon Loans and Securities)	106 mo	98 mo	131 mo	62 mo	67 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$47,082**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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Report Prepared: 9/18/2009 8:43:26 AM

Reporting Dockets: 182
June 2009
Data as of: 09/16/2009

Amounts in Millions

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	$39	$9	$0	$1
WAC	6.27%	5.59%	6.42%	0.00%	5.37%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$4,333	$10,452	$13,569	$3,400	$1,138
Weighted Average Margin	267 bp	263 bp	252 bp	320 bp	310 bp
WAC	3.99%	5.23%	5.95%	4.51%	6.55%
WARM	294 mo	299 mo	328 mo	358 mo	301 mo
Weighted Average Time Until Next Payment Reset	2 mo	12 mo	39 mo	5 mo	24 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$32,942**

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	$45	$206	$689	$1	$31
Weighted Average Distance from Lifetime Cap	123 bp	140 bp	184 bp	129 bp	112 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$71	$406	$254	$33	$473
Weighted Average Distance from Lifetime Cap	329 bp	341 bp	341 bp	377 bp	322 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$1,999	$8,701	$11,128	$2,515	$595
Weighted Average Distance from Lifetime Cap	909 bp	593 bp	539 bp	560 bp	578 bp
Balances Without Lifetime Cap	$2,217	$1,179	$1,506	$851	$41
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,388	$8,762	$10,490	$237	$614
Weighted Average Periodic Rate Cap	234 bp	203 bp	226 bp	514 bp	262 bp
Balances Subject to Periodic Rate Floors	$996	$6,801	$8,651	$190	$397
MBS Included in ARM Balances	$218	$1,154	$896	$104	$9

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$2,015	$6,963
WARM	56 mo	82 mo
Remaining Term to Full Amortization	273 mo	
Rate Index Code	0	0
Margin	157 bp	183 bp
Reset Frequency	14 mo	13 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$107	$145
Wghted Average Distance to Lifetime Cap	61 bp	33 bp
Fixed-Rate:		
Balances	$2,946	$4,235
WARM	45 mo	88 mo
Remaining Term to Full Amortization	244 mo	
WAC	6.70%	6.57%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$5,651	$2,405
WARM	20 mo	25 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	110 bp	6.63%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$11,691	$3,881
WARM	214 mo	148 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	97 bp	7.85%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$6,812	$1,880
WARM	40 mo	53 mo
Margin in Column 1; WAC in Column 2	66 bp	6.59%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$4,391	$7,189
WARM	17 mo	95 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	315 bp	14.92%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$173	$1,448
Fixed Rate		
Remaining WAL <= 5 Years	$388	$1,556
Remaining WAL 5-10 Years	$442	$123
Remaining WAL Over 10 Years	$108	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$5
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$25	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$6	$246
WAC	6.69%	3.93%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$1,142	$3,378

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ASSETS (continued)

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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	$5,553	$10,340	$12,667	$4,579	$1,261
WARM	277 mo	268 mo	290 mo	277 mo	195 mo
Weighted Average Servicing Fee	30 bp	31 bp	32 bp	35 bp	42 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	223 loans				
FHA/VA	78 loans				
Subserviced by Others	13 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$19,014	$256	Total # of Adjustable-Rate Loans Serviced	104 loans
WARM (in months)	313 mo	352 mo	Number of These Subserviced by Others	3 loans
Weighted Average Servicing Fee	43 bp	31 bp		

Total Balances of Mortgage Loans Serviced for Others	**$53,670**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$5,314		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$91		
Zero-Coupon Securities	$284	2.34%	44 mo
Government & Agency Securities	$1,057	3.76%	55 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$10,115	0.38%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$525	4.65%	81 mo
Memo: Complex Securities (from supplemental reporting)	$1,991		

Total Cash, Deposits, and Securities	**$19,378**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Southeast
All Reporting CMR
Report Prepared: 9/18/2009 8:43:27 AM

Amounts in Millions

Reporting Dockets: 182
June 2009
Data as of: 09/16/2009

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$9,149
Accrued Interest Receivable	$626
Advances for Taxes and Insurance	$179
Less: Unamortized Yield Adjustments	$6,308
Valuation Allowances	$2,511
Unrealized Gains (Losses)	$-44

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$327
Accrued Interest Receivable	$284
Less: Unamortized Yield Adjustments	$202
Valuation Allowances	$808
Unrealized Gains (Losses)	$-1

OTHER ITEMS	
Real Estate Held for Investment	$35
Repossessed Assets	$1,422
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$51
Office Premises and Equipment	$1,952
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-56
Less: Unamortized Yield Adjustments	$36
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$636
Miscellaneous I	$10,872
Miscellaneous II	$4,199
TOTAL ASSETS	**$183,748**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$0
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	$15
Mortgage-Related Mututal Funds	$76
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$22,854
Weighted Average Servicing Fee	12 bp
Adjustable-Rate Mortgage Loans Serviced	$18,591
Weighted Average Servicing Fee	25 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$2,425

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Southeast
All Reporting CMR
Report Prepared: 9/18/2009 8:43:27 AM

Amounts in Millions

Reporting Dockets: 182
June 2009
Data as of: 09/16/2009

FIXED-RATE, FIXED-MATURITY DEPOSITS

	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
Balances by Remaining Maturity:	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$11,177	$1,739	$355	$272
WAC	2.89%	4.11%	4.06%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$14,444	$8,270	$1,113	$436
WAC	2.52%	3.89%	4.34%	
WARM	7 mo	7 mo	8 mo	
Balances Maturing in 13 to 36 Months		$5,035	$2,341	$80
WAC		3.36%	4.81%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$1,551	$10
WAC			4.14%	
WARM			51 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$46,024**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$3,029	$3,057	$1,129
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$22,507	$12,991	$3,922
Penalty in Months of Forgone Interest	3.38 mo	7.10 mo	9.23 mo
Balances in New Accounts	$2,952	$775	$173

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Southeast
All Reporting CMR
Report Prepared: 9/18/2009 8:43:27 AM

Amounts in Millions

Reporting Dockets: 182
June 2009
Data as of: 09/16/2009

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%	$5,441	$891	$223	0.73%
3.00 to 3.99%	$140	$993	$674	3.47%
4.00 to 4.99%	$62	$6,186	$5,097	4.72%
5.00 to 5.99%	$616	$1,226	$2,636	5.38%
6.00 to 6.99%	$0	$36	$12	6.16%
7.00 to 7.99%	$0	$9	$4	7.37%
8.00 to 8.99%	$0	$0	$0	0.00%
9.00 and Above	$0	$0	$12	9.50%
WARM	1 mo	19 mo	79 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$24,256**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$8,585
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Southeast
All Reporting CMR
Report Prepared: 9/18/2009 8:43:27 AM

Amounts in Millions

Reporting Dockets: 182
June 2009
Data as of: 09/16/2009

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$11,261	0.61%	$824
Money Market Deposit Accounts (MMDAs)	$54,578	0.60%	$2,000
Passbook Accounts	$7,701	1.19%	$374
Non-Interest-Bearing Non-Maturity Deposits	$6,392		$162
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$771	0.03%	
Escrow for Mortgages Serviced for Others	$138	0.12%	
Other Escrows	$62	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$80,903		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$140		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$76		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$2,054		
Miscellaneous II	$192		
TOTAL LIABILITIES	**$162,226**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$34
EQUITY CAPITAL	$19,579
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$181,839**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Southeast **Reporting Dockets: 182**
All Reporting CMR **June 2009**
Report Prepared: 9/18/2009 8:43:27 AM **Amounts in Millions** **Data as of: 09/16/2009**

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		$2
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	14	$50
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	13	$9
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	6	$3
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	49	$196
1014	Opt commitment to orig 25- or 30-year FRMs	49	$598
1016	Opt commitment to orig "other" Mortgages	31	$101
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		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$8
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$8
2016	Commit/purchase "other" Mortgage loans, svc retained		$4
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	8	$159
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	8	$587
2036	Commit/sell "other" Mortgage loans, svc retained		$129
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$77
2054	Commit/purchase 25- to 30-year FRM MBS		$1,056
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$34
2074	Commit/sell 25- or 30-yr FRM MBS		$946
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$82
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	9	$23
2134	Commit/sell 25- or 30-yr FRM loans, svc released	15	$243
2136	Commit/sell "other" Mortgage loans, svc released		$2
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$18

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Southeast | **Reporting Dockets: 182**
All Reporting CMR | **June 2009**
Report Prepared: 9/18/2009 8:43:27 AM | **Amounts in Millions** | **Data as of: 09/16/2009**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$3
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	13	$98
2214	Firm commit/originate 25- or 30-year FRM loans	14	$797
2216	Firm commit/originate "other" Mortgage loans	14	$78
3014	Option to purchase 25- or 30-yr FRMs		$150
3032	Option to sell 10-, 15-, or 20-year FRMs		$15
3034	Option to sell 25- or 30-year FRMs		$363
3036	Option to sell "other" Mortgages		$1
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$91
3074	Short option to sell 25- or 30-yr FRMs		$403
3076	Short option to sell "other" Mortgages		$0
4002	Commit/purchase non-Mortgage financial assets	20	$189
4006	Commit/purchase "other" liabilities		$462
4022	Commit/sell non-Mortgage financial assets		$60
5002	IR swap: pay fixed, receive 1-month LIBOR		$379
5004	IR swap: pay fixed, receive 3-month LIBOR	7	$2,407
5024	IR swap: pay 1-month LIBOR, receive fixed		$4
5026	IR swap: pay 3-month LIBOR, receive fixed		$256
6002	Interest rate Cap based on 1-month LIBOR		$835
6004	Interest rate Cap based on 3-month LIBOR		$2,685
7022	Interest rate floor based on the prime rate		$1,900
9502	Fixed-rate construction loans in process	77	$241
9512	Adjustable-rate construction loans in process	56	$554

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Southeast | **Reporting Dockets: 182**
All Reporting CMR | **June 2009**
Report Prepared: 9/18/2009 8:43:28 AM | **Amounts in Millions** | **Data as of: 09/16/2009**

SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
120	Other investment securities, fixed-coupon securities		$20
122	Other investment securities, floating-rate securities		$1
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$12
183	Consumer loans; auto loans and leases		$1
187	Consumer loans; recreational vehicles		$1,415
189	Consumer loans; other		$385
200	Variable-rate, fixed-maturity CDs	32	$103
220	Variable-rate FHLB advances	15	$427
299	Other variable-rate	13	$3,914
300	Govt. & agency securities, fixed-coupon securities		$30

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Southeast | **Reporting Dockets: 182**
All Reporting CMR | **June 2009**
Report Prepared: 9/18/2009 8:43:28 AM | **Amounts in Millions** | **Data as of: 09/16/2009**

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	77	$1,991	$1,974	$1,937	$1,860	$1,786	$1,716
123 - Mortgage Derivatives - M/V estimate	65	$4,519	$4,679	$4,511	$4,298	$4,138	$3,996
129 - Mortgage-Related Mutual Funds - M/V estimate	7	$36	$35	$34	$33	$32	$31
280 - FHLB putable advance-M/V estimate	15	$721	$779	$764	$748	$735	$723
281 - FHLB convertible advance-M/V estimate	47	$2,719	$2,808	$2,846	$2,806	$2,777	$2,754
282 - FHLB callable advance-M/V estimate		$111	$120	$119	$116	$113	$111
283 - FHLB periodic floor floating rate advance-M/V Estimates		$6	$6	$6	$6	$6	$6
289 - Other FHLB structured advances - M/V estimate		$250	$257	$266	$263	$261	$258
290 - Other structured borrowings - M/V estimate	7	$335	$360	$349	$343	$338	$334
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$160	$26	$26	$25	$23	$19