Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Southeast

All Reporting CMR | **Reporting Dockets: 188** | **September 2007**

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	15,118	-4,464	-23 %	8.40 %	-198 bp
+200 bp	16,884	-2,697	-14 %	9.22 %	-116 bp
+100 bp	18,409	-1,173	-6 %	9.89 %	-49 bp
0 bp	19,582			10.38 %	
-100 bp	20,054	472	+2 %	10.52 %	+14 bp
-200 bp	20,172	590	+3 %	10.50 %	+12 bp

Risk Measure for a Given Rate Shock

	9/30/2007	6/30/2007	9/30/2006
Pre-shock NPV Ratio: NPV as % of PV Assets	10.38 %	10.51 %	10.01 %
Post-shock NPV Ratio	9.22 %	8.65 %	8.64 %
Sensitivity Measure: Decline in NPV Ratio	116 bp	186 bp	137 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Southeast — **Reporting Dockets: 188**
All Reporting CMR — **September 2007**
Report Prepared: 1/10/2008 11:22:18 AM — **Amounts in Millions** — **Data as of: 1/10/2008**

	-200 bp	-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	21,670	21,368	20,944	20,330	19,562	18,723	20,676	101.30	2.48
30-Year Mortgage Securities	11,036	10,807	10,363	9,848	9,322	8,828	10,761	96.30	4.62
15-Year Mortgages and MBS	9,988	9,817	9,584	9,305	9,002	8,692	9,547	100.39	2.67
Balloon Mortgages and MBS	8,783	8,672	8,539	8,375	8,181	7,959	8,541	99.97	1.74
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	4,510	4,482	4,456	4,431	4,401	4,363	4,420	100.83	0.57
7 Month to 2 Year Reset Frequency	8,810	8,735	8,657	8,555	8,417	8,233	8,666	99.90	1.04
2+ to 5 Year Reset Frequency	18,159	17,930	17,668	17,210	16,654	16,053	17,687	99.89	2.04
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	8,838	8,764	8,680	8,580	8,444	8,260	8,328	104.22	1.06
2 Month to 5 Year Reset Frequency	2,619	2,569	2,514	2,453	2,388	2,317	2,557	98.34	2.29
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	1,589	1,575	1,561	1,547	1,533	1,519	1,560	100.10	0.89
Adjustable-Rate, Fully Amortizing	5,653	5,623	5,594	5,564	5,533	5,499	5,593	100.01	0.53
Fixed-Rate, Balloon	2,159	2,093	2,029	1,968	1,909	1,853	1,981	102.42	3.08
Fixed-Rate, Fully Amortizing	4,139	3,995	3,859	3,731	3,611	3,497	3,797	101.63	3.41
Construction and Land Loans									
Adjustable-Rate	8,729	8,704	8,679	8,655	8,630	8,606	8,661	100.20	0.28
Fixed-Rate	2,451	2,402	2,355	2,309	2,265	2,223	2,396	98.27	1.97
Second-Mortgage Loans and Securities									
Adjustable-Rate	13,458	13,421	13,384	13,348	13,313	13,278	13,368	100.12	0.27
Fixed-Rate	6,091	5,946	5,808	5,677	5,551	5,432	5,652	102.76	2.32
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	711	703	693	681	668	654	693	100.00	1.53
Accrued Interest Receivable	820	820	820	820	820	820	820	100.00	0.00
Advance for Taxes/Insurance	99	99	99	99	99	99	99	100.00	0.00
Float on Escrows on Owned Mortgages	25	41	70	97	122	145			-40.27
LESS: Value of Servicing on Mortgages Serviced by Others	16	19	21	22	16	13			-6.29
TOTAL MORTGAGE LOANS AND SECURITIES	**140,321**	**138,544**	**136,334**	**133,564**	**130,409**	**127,039**	**135,802**	**100.39**	**1.83**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Southeast | **Reporting Dockets: 188**
All Reporting CMR | **September 2007**
Report Prepared: 1/10/2008 11:22:18 AM | **Amounts in Millions** | **Data as of: 1/10/2008**

	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	3,045	3,035	3,026	3,016	3,007	2,998	3,022	100.12	0.31
Fixed-Rate	1,732	1,668	1,608	1,551	1,496	1,445	1,656	97.10	3.67
Consumer Loans									
Adjustable-Rate	7,901	7,894	7,887	7,880	7,873	7,866	7,917	99.63	0.09
Fixed-Rate	9,365	9,175	8,999	8,833	8,679	8,534	8,999	100.00	1.90
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-168	-166	-164	-162	-161	-159	-164	0.00	1.12
Accrued Interest Receivable	148	148	148	148	148	148	148	100.00	0.00
TOTAL NONMORTGAGE LOANS	**22,024**	**21,756**	**21,503**	**21,266**	**21,042**	**20,831**	**21,578**	**99.66**	**1.14**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	4,338	4,338	4,338	4,338	4,338	4,338	4,338	100.00	0.00
Equities and All Mutual Funds	1,171	1,132	1,091	1,049	1,009	964	1,091	99.99	3.79
Zero-Coupon Securities	50	46	42	39	37	34	38	111.08	7.57
Government and Agency Securities	1,429	1,392	1,357	1,323	1,291	1,261	1,336	101.58	2.53
Term Fed Funds, Term Repos	1,641	1,639	1,636	1,634	1,632	1,630	1,636	100.03	0.14
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	453	424	398	375	354	335	390	102.20	6.20
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	5,374	5,161	4,931	4,696	4,487	4,307	4,928	100.06	4.68
Structured Securities (Complex)	4,806	4,654	4,489	4,302	4,118	3,947	4,600	97.59	3.93
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	2.19
TOTAL CASH, DEPOSITS, AND SECURITIES	**19,262**	**18,785**	**18,283**	**17,757**	**17,266**	**16,816**	**18,356**	**99.60**	**2.81**

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Southeast — **Reporting Dockets: 188**
All Reporting CMR — **September 2007**
Report Prepared: 1/10/2008 11:22:18 AM — **Amounts in Millions** — **Data as of: 1/10/2008**

	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	281	281	281	281	281	281	281	100.00	0.00
Real Estate Held for Investment	38	38	38	38	38	38	38	100.00	0.00
Investment in Unconsolidated Subsidiaries	72	68	63	59	55	50	63	100.00	6.81
Office Premises and Equipment	2,111	2,111	2,111	2,111	2,111	2,111	2,111	100.00	0.00
TOTAL REAL ASSETS, ETC.	**2,502**	**2,498**	**2,493**	**2,489**	**2,485**	**2,480**	**2,493**	**100.00**	**0.17**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	151	186	237	276	294	299			-18.97
Adjustable-Rate Servicing	108	105	104	128	136	138			-11.00
Float on Mortgages Serviced for Others	124	146	170	193	210	224			-13.95
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**384**	**437**	**511**	**597**	**640**	**661**			**-15.67**
OTHER ASSETS									
Purchased and Excess Servicing							550		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	4,050	4,050	4,050	4,050	4,050	4,050	4,050	100.00	0.00
Miscellaneous II							1,226		
Deposit Intangibles									
Retail CD Intangible	57	64	70	78	86	94			-10.09
Transaction Account Intangible	664	891	1,122	1,301	1,461	1,629			-18.26
MMDA Intangible	2,150	2,587	2,981	3,516	4,029	4,541			-15.57
Passbook Account Intangible	505	658	774	862	944	1,028			-13.13
Non-Interest-Bearing Account Intangible	279	418	551	678	798	913			-23.52
TOTAL OTHER ASSETS	**7,704**	**8,669**	**9,549**	**10,484**	**11,368**	**12,255**	**5,826**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-14		
TOTAL ASSETS	**192,197**	**190,688**	**188,673**	**186,156**	**183,211**	**180,082**	**184,041**	**103/100***	**1.20/1.74***

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Southeast | **Reporting Dockets: 188**
All Reporting CMR | **September 2007**
Report Prepared: 1/10/2008 11:22:19 AM | **Amounts in Millions** | **Data as of: 1/10/2008**

	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	34,973	34,864	34,756	34,650	34,546	34,448	34,689	100.19	0.31
Fixed-Rate Maturing in 13 Months or More	8,575	8,354	8,144	7,953	7,775	7,607	8,036	101.34	2.47
Variable-Rate	376	376	375	375	375	375	375	100.10	0.07
Demand									
Transaction Accounts	9,635	9,635	9,635	9,635	9,635	9,635	9,635	100/88*	0.00/2.41*
MMDAs	43,965	43,965	43,965	43,965	43,965	43,965	43,965	100/93*	0.00/1.13*
Passbook Accounts	6,869	6,869	6,869	6,869	6,869	6,869	6,869	100/89*	0.00/1.67*
Non-Interest-Bearing Accounts	6,142	6,142	6,142	6,142	6,142	6,142	6,142	100/91*	0.00/2.32*
TOTAL DEPOSITS	**110,535**	**110,204**	**109,885**	**109,588**	**109,306**	**109,040**	**109,710**	**100/95***	**0.28/1.17***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	32,506	32,299	32,095	31,895	31,698	31,504	32,117	99.93	0.63
Fixed-Rate Maturing in 37 Months or More	4,482	4,254	4,041	3,842	3,655	3,479	4,073	99.21	5.11
Variable-Rate	15,740	15,727	15,714	15,700	15,685	15,670	15,686	100.17	0.09
TOTAL BORROWINGS	**52,729**	**52,281**	**51,850**	**51,436**	**51,037**	**50,653**	**51,877**	**99.95**	**0.81**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	778	778	778	778	778	778	778	100.00	0.00
Other Escrow Accounts	148	144	139	136	132	128	159	87.54	2.91
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	2,124	2,124	2,124	2,124	2,124	2,124	2,124	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	216		
TOTAL OTHER LIABILITIES	**3,050**	**3,046**	**3,041**	**3,037**	**3,034**	**3,030**	**3,277**	**92.81**	**0.13**
Other Liabilities not Included Above									
Self-Valued	4,744	4,638	4,569	4,505	4,465	4,432	4,528	100.89	1.45
Unamortized Yield Adjustments							6		
TOTAL LIABILITIES	**171,057**	**170,168**	**169,346**	**168,566**	**167,842**	**167,155**	**169,399**	**100/97****	**0.47/1.04****

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Southeast | **Reporting Dockets: 188**
All Reporting CMR | **September 2007**
Report Prepared: 1/10/2008 11:22:19 AM | **Amounts in Millions** | **Data as of: 1/10/2008**

	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	56	38	15	-29	-85	-144			
ARMs	12	8	4	0	-4	-10			
Other Mortgages	56	25	0	-25	-50	-75			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	154	106	50	-23	-107	-199			
Sell Mortgages and MBS	-175	-118	-49	52	168	291			
Purchase Non-Mortgage Items	-321	-184	0	173	337	491			
Sell Non-Mortgage Items	0	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	-1,235	-637	-93	404	858	1,273			
Pay Floating, Receive Fixed Swaps	43	23	5	-12	-27	-40			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	3	2	-2	-12	-18	-23			
Interest-Rate Caps	14	30	65	129	217	318			
Interest-Rate Floors	261	207	156	110	68	36			
Futures	2	1	0	-1	-2	-3			
Options on Futures	-1	-1	-2	-3	-4	-4			
Construction LIP	11	3	-6	-14	-23	-31			
Self-Valued	151	33	111	70	186	312			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-968**	**-466**	**255**	**819**	**1,516**	**2,191**			

Interest Rate Risk Exposure Report

Present Value Estimates by Interest Rate Scenario

Area: Southeast | **Reporting Dockets: 188**
All Reporting CMR | **September 2007**
Report Prepared: 1/10/2008 11:22:19 AM | **Amounts in Millions** | **Data as of: 1/10/2008**

			Base Case						
	-200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
NET PORTFOLIO VALUE									
TOTAL ASSETS	192,197	190,688	188,673	186,156	183,211	180,082	184,041	103/100***	1.20/1.74***
MINUS TOTAL LIABILITIES	171,057	170,168	169,346	168,566	167,842	167,155	169,399	100/97**	0.47/1.04**
PLUS OFF-BALANCE-SHEET POSITIONS	-968	-466	255	819	1,516	2,191			
TOTAL NET PORTFOLIO VALUE #	20,172	20,054	19,582	18,409	16,884	15,118	14,643	133.73	4.22

* 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

Area: Southeast
All Reporting CMR
Report Prepared: 1/10/2008 11:22:19 AM

Amounts in Millions

Reporting Dockets: 188
September 2007
Data as of: 01/09/2008

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	$163	$3,824	$7,727	$4,259	$4,703
WARM	296 mo	310 mo	321 mo	322 mo	322 mo
WAC	4.69%	5.64%	6.46%	7.45%	8.99%
Amount of these that is FHA or VA Guaranteed	$0	$13	$72	$67	$55
Securities Backed by Conventional Mortgages	$208	$8,658	$65	$7	$3
WARM	306 mo	348 mo	263 mo	242 mo	150 mo
Weighted Average Pass-Through Rate	4.45%	5.09%	6.26%	7.16%	8.75%
Securities Backed by FHA or VA Mortgages	$160	$1,627	$23	$9	$1
WARM	310 mo	329 mo	240 mo	96 mo	140 mo
Weighted Average Pass-Through Rate	4.75%	5.25%	6.31%	7.37%	8.90%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$668	$1,931	$2,202	$1,664	$1,448
WAC	4.69%	5.45%	6.48%	7.42%	9.10%
Mortgage Securities	$1,125	$447	$52	$3	$5
Weighted Average Pass-Through Rate	4.45%	5.15%	6.03%	7.18%	8.91%
WARM (of 15-Year Loans and Securities)	137 mo	136 mo	144 mo	137 mo	134 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$125	$1,702	$3,832	$896	$816
WAC	3.97%	5.62%	6.41%	7.33%	10.52%
Mortgage Securities	$769	$366	$36	$0	$0
Weighted Average Pass-Through Rate	4.22%	5.55%	6.09%	7.25%	8.00%
WARM (of Balloon Loans and Securities)	37 mo	85 mo	93 mo	70 mo	66 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$49,525**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Southeast | **Reporting Dockets: 188**
All Reporting CMR | **September 2007**
Report Prepared: 1/10/2008 11:22:19 AM | **Amounts in Millions** | **Data as of: 01/09/2008**

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	$3	$64	$32	$8	$2
WAC	6.42%	6.03%	6.30%	2.47%	5.86%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$4,417	$8,602	$17,655	$8,320	$2,554
Weighted Average Margin	258 bp	266 bp	249 bp	326 bp	298 bp
WAC	7.91%	5.64%	6.00%	8.24%	7.01%
WARM	307 mo	306 mo	335 mo	386 mo	344 mo
Weighted Average Time Until Next Payment Reset	2 mo	13 mo	44 mo	6 mo	39 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$41,657**

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	$177	$309	$187	$4,714	$85
Weighted Average Distance from Lifetime Cap	140 bp	102 bp	163 bp	143 bp	185 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$327	$1,160	$604	$2,281	$1,015
Weighted Average Distance from Lifetime Cap	303 bp	354 bp	324 bp	246 bp	322 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$1,490	$6,605	$14,875	$111	$1,413
Weighted Average Distance from Lifetime Cap	843 bp	571 bp	547 bp	629 bp	530 bp
Balances Without Lifetime Cap	$2,426	$592	$2,021	$1,221	$43
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$1,358	$7,507	$14,887	$557	$853
Weighted Average Periodic Rate Cap	172 bp	199 bp	210 bp	711 bp	221 bp
Balances Subject to Periodic Rate Floors	$796	$5,692	$13,730	$475	$839
MBS Included in ARM Balances	$121	$965	$1,220	$188	$7

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Southeast
All Reporting CMR
Report Prepared: 1/10/2008 11:22:19 AM

Amounts in Millions

Reporting Dockets: 188
September 2007
Data as of: 01/09/2008

MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,560	$5,593
WARM	73 mo	89 mo
Remaining Term to Full Amortization	249 mo	
Rate Index Code	0	0
Margin	200 bp	167 bp
Reset Frequency	22 mo	12 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$92	$286
Wghted Average Distance to Lifetime Cap	22 bp	40 bp
Fixed-Rate:		
Balances	$1,981	$3,797
WARM	46 mo	92 mo
Remaining Term to Full Amortization	248 mo	
WAC	7.31%	6.89%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$8,661	$2,396
WARM	19 mo	29 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	115 bp	7.84%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$13,368	$5,652
WARM	242 mo	169 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	89 bp	8.24%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$3,022	$1,656
WARM	39 mo	56 mo
Margin in Column 1; WAC in Column 2	120 bp	7.22%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$7,917	$8,999
WARM	7 mo	90 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	79 bp	14.44%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$318	$978
Fixed Rate		
Remaining WAL <= 5 Years	$316	$1,521
Remaining WAL 5-10 Years	$542	$387
Remaining WAL Over 10 Years	$494	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$9	$0
CMO Residuals:		
Fixed Rate	$0	$66
Floating Rate	$7	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$14	$281
WAC	4.29%	8.63%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$1,700	$3,232

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Southeast
All Reporting CMR
Report Prepared: 1/10/2008 11:22:19 AM

Amounts in Millions

Reporting Dockets: 188
September 2007
Data as of: 01/09/2008

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	$1,980	$9,945	$13,243	$4,962	$1,540
WARM	189 mo	254 mo	298 mo	291 mo	202 mo
Weighted Average Servicing Fee	28 bp	29 bp	31 bp	35 bp	41 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	246 loans
FHA/VA	62 loans
Subserviced by Others	12 loans

	Index on Serviced Loan	
	Current Market	Lagging Market
Adjustable-Rate Mortgage Loan Servicing		
Balances Serviced	$16,203	$336
WARM (in months)	335 mo	367 mo
Weighted Average Servicing Fee	49 bp	35 bp

Total # of Adjustable-Rate Loans Serviced	71 loans
Number of These Subserviced by Others	2 loans

Total Balances of Mortgage Loans Serviced for Others **$48,210**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$4,338		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$1,091		
Zero-Coupon Securities	$38	4.93%	81 mo
Government & Agency Securities	$1,336	4.59%	34 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,636	4.93%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$390	5.42%	106 mo
Memo: Complex Securities (from supplemental reporting)	$4,600		

Total Cash, Deposits, and Securities **$13,428**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Southeast | **Reporting Dockets: 188**
All Reporting CMR | **September 2007**
Report Prepared: 1/10/2008 11:22:19 AM | **Amounts in Millions** | **Data as of: 01/09/2008**

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$1,386
Accrued Interest Receivable	$820
Advances for Taxes and Insurance	$99
Less: Unamortized Yield Adjustments	$-729
Valuation Allowances	$693
Unrealized Gains (Losses)	$-474

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$133
Accrued Interest Receivable	$148
Less: Unamortized Yield Adjustments	$146
Valuation Allowances	$297
Unrealized Gains (Losses)	$-2

OTHER ITEMS

Real Estate Held for Investment	$38
Repossessed Assets	$281
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$63
Office Premises and Equipment	$2,111
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-40
Less: Unamortized Yield Adjustments	$80
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$550
Miscellaneous I	$4,050
Miscellaneous II	$1,226
TOTAL ASSETS	**$184,045**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$0
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$42
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$793
Mortgage-Related Mututal Funds	$298
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$27,106
Weighted Average Servicing Fee	18 bp
Adjustable-Rate Mortgage Loans Serviced	$22,941
Weighted Average Servicing Fee	25 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$3,291

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Southeast
All Reporting CMR
Report Prepared: 1/10/2008 11:22:19 AM

Amounts in Millions

Reporting Dockets: 188
September 2007
Data as of: 01/09/2008

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	$10,804	$1,771	$311	$78
WAC	5.02%	4.85%	4.20%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$15,588	$5,349	$866	$159
WAC	5.05%	4.95%	3.97%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$3,456	$2,382	$51
WAC		4.94%	4.29%	
WARM		19 mo	25 mo	
Balances Maturing in 37 or More Months			$2,199	$12
WAC			4.82%	
WARM			55 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$42,725**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$2,101	$1,187	$1,408
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$21,637	$9,512	$4,464
Penalty in Months of Forgone Interest	3.31 mo	6.39 mo	8.87 mo
Balances in New Accounts	$4,265	$987	$138

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Southeast
All Reporting CMR
Report Prepared: 1/10/2008 11:22:19 AM

Amounts in Millions

Reporting Dockets: 188
September 2007
Data as of: 01/09/2008

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%	$447	$178	$5	2.70%
3.00 to 3.99%	$1,171	$2,861	$63	3.61%
4.00 to 4.99%	$2,645	$7,270	$2,610	4.61%
5.00 to 5.99%	$11,611	$5,869	$1,335	5.33%
6.00 to 6.99%	$24	$8	$50	6.21%
7.00 to 7.99%	$0	$28	$2	7.14%
8.00 to 8.99%	$0	$6	$7	8.29%
9.00 and Above	$0	$0	$2	9.50%
WARM	1 mo	15 mo	74 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$36,190**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$20,590
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Southeast
All Reporting CMR
Report Prepared: 1/10/2008 11:22:19 AM

Amounts in Millions

Reporting Dockets: 188
September 2007
Data as of: 01/09/2008

NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$9,635	1.57%	$468
Money Market Deposit Accounts (MMDAs)	$43,965	3.07%	$2,911
Passbook Accounts	$6,869	2.67%	$381
Non-Interest-Bearing Non-Maturity Deposits	$6,142		$241
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$577	0.02%	
Escrow for Mortgages Serviced for Others	$201	0.01%	
Other Escrows	$159	0.78%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$67,548		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$2		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$4		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$2,124		
Miscellaneous II	$216		
TOTAL LIABILITIES	**$169,399**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$212
EQUITY CAPITAL	$14,434
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$184,045**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Southeast **Reporting Dockets: 188**
All Reporting CMR **September 2007**
Report Prepared: 1/10/2008 11:22:19 AM **Amounts in Millions** **Data as of: 01/09/2008**

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		$8
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	18	$112
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	17	$414
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	11	$72
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	51	$107
1014	Opt commitment to orig 25- or 30-year FRMs	47	$1,459
1016	Opt commitment to orig "other" Mortgages	42	$1,043
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$1
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$28
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$0
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$5
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained		$6
2016	Commit/purchase "other" Mortgage loans, svc retained		$5
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$4
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	7	$233
2036	Commit/sell "other" Mortgage loans, svc retained		$29
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$7
2054	Commit/purchase 25- to 30-year FRM MBS		$39
2056	Commit/purchase "other" MBS		$1,258
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$29
2074	Commit/sell 25- or 30-yr FRM MBS		$835
2076	Commit/sell "other" MBS		$1,383
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$0
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$0
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$94
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$9

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Southeast — **Reporting Dockets: 188**
All Reporting CMR — **September 2007**
Report Prepared: 1/10/2008 11:22:20 AM — **Amounts in Millions** — **Data as of: 01/09/2008**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$88
2116	Commit/purchase "other" Mortgage loans, svc released		$16
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$30
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$14
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	9	$22
2134	Commit/sell 25- or 30-yr FRM loans, svc released	20	$278
2136	Commit/sell "other" Mortgage loans, svc released		$84
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$0
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	8	$21
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$28
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	$54
2214	Firm commit/originate 25- or 30-year FRM loans	16	$425
2216	Firm commit/originate "other" Mortgage loans	18	$322
3012	Option to purchase 10-, 15-, or 20-yr FRMs		$0
3014	Option to purchase 25- or 30-yr FRMs		$70
3022	Option to sell 1-month COFI ARMS		$0
3032	Option to sell 10-, 15-, or 20-year FRMs		$3
3034	Option to sell 25- or 30-year FRMs		$125
3036	Option to sell "other" Mortgages		$6
3068	Short option to sell 3- or 5-yr Treasury ARMs		$0
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$10
3074	Short option to sell 25- or 30-yr FRMs		$226
3076	Short option to sell "other" Mortgages		$1
4002	Commit/purchase non-Mortgage financial assets	17	$81
4006	Commit/purchase "other" liabilities		$3,905
4022	Commit/sell non-Mortgage financial assets		$1
5002	IR swap: pay fixed, receive 1-month LIBOR		$1,195

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Southeast | **Reporting Dockets: 188**
All Reporting CMR | **September 2007**
Report Prepared: 1/10/2008 11:22:20 AM | **Amounts in Millions** | **Data as of: 01/09/2008**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
5004	IR swap: pay fixed, receive 3-month LIBOR	6	$7,636
5006	IR swap: pay fixed, receive 6-month LIBOR		$20
5026	IR swap: pay 3-month LIBOR, receive fixed		$335
6002	Interest rate Cap based on 1-month LIBOR		$2,735
6004	Interest rate Cap based on 3-month LIBOR		$2,825
7004	Interest rate floor based on 3-month LIBOR		$50
7022	Interest rate floor based on the prime rate		$1,900
8010	Long futures contract on 10-year Treasury note		$18
8038	Short futures contract on 5-year Treasury note		$7
9010	Long call option on 10-year T-note futures contract		$30
9058	Short call option on 10-year T-note futures contract		$20
9082	Short put option on 10-year T-note futures contract		$19
9502	Fixed-rate construction loans in process	74	$514
9512	Adjustable-rate construction loans in process	56	$934

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Southeast — **Reporting Dockets: 188**
All Reporting CMR — **September 2007**
Report Prepared: 1/10/2008 11:22:20 AM — **Amounts in Millions** — **Data as of: 01/09/2008**

SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
120	Other investment securities, fixed-coupon securities		$50
122	Other investment securities, floating-rate securities		$26
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$17
183	Consumer loans; auto loans and leases		$29
187	Consumer loans; recreational vehicles		$1,999
189	Consumer loans; other		$553
200	Variable-rate, fixed-maturity CDs	35	$375
220	Variable-rate FHLB advances	28	$5,201
299	Other variable-rate	18	$10,486
300	Govt. & agency securities, fixed-coupon securities		$11

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Southeast | **Reporting Dockets: 188**
All Reporting CMR | **September 2007**
Report Prepared: 1/10/2008 11:22:20 AM | **Amounts in Millions** | **Data as of: 01/09/2008**

SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock					
Asset/ Liability Code	**#Firms if # >**	**Balance**	**-200 bp**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	88	$4,600	$4,806	$4,654	$4,489	$4,302	$4,118	$3,947
123 - Mortgage Derivatives - M/V estimate	54	$4,924	$5,374	$5,161	$4,931	$4,696	$4,487	$4,307
129 - Mortgage-Related Mutual Funds - M/V estimate	8	$204	$209	$207	$204	$199	$197	$189
280 - FHLB putable advance-M/V estimate	11	$854	$913	$883	$864	$853	$845	$839
281 - FHLB convertible advance-M/V estimate	45	$2,715	$2,885	$2,801	$2,743	$2,702	$2,679	$2,660
282 - FHLB callable advance-M/V estimate		$146	$151	$148	$146	$145	$144	$143
283 - FHLB periodic floor floating rate advance-M/V Estimates		$220	$188	$204	$220	$217	$215	$215
289 - Other FHLB structured advances - M/V estimate	7	$266	$279	$273	$268	$264	$261	$258
290 - Other structured borrowings - M/V estimate		$327	$328	$329	$327	$324	$320	$316
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$888	$151	$33	$111	$70	$186	$312