Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Southeast

All Reporting CMR | **Reporting Dockets: 316** | **December 2002**

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	15,878	-3,118	-16 %	9.21 %	-133 bp
+200 bp	17,507	-1,489	-8 %	9.97 %	-56 bp
+100 bp	18,714	-282	-1 %	10.49 %	-4 bp
0 bp	18,996			10.53 %	
-100 bp	18,557	-439	-2 %	10.21 %	-32 bp

Risk Measure for a Given Rate Shock

	12/31/2002	9/30/2002	12/31/2001
Pre-shock NPV Ratio: NPV as % of PV Assets	10.53 %	11.09 %	10.97 %
Post-shock NPV Ratio	9.97 %	10.58 %	9.62 %
Sensitivity Measure: Decline in NPV Ratio	56 bp	51 bp	136 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Due to the recent abnormally low interest rate environment, OTS has reinterpreted the TB13a sensitivity measure to be based on the more negative outcome of a -100 or a +200 basis point interest rate shock. Furthermore, if neither a -100 nor a +200 basis point change in rates produces a reduction in NPV, the institution is presumed to have a sensitivity measure of zero.

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Amounts in Millions

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	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	Pres.Value	PV/FV	Eff.Dur.
ASSETS									
MORTGAGE LOANS AND SECURITIES									
Fixed-Rate Single-Family First-Mortgage Loans and MBS									
30-Year Mortgage Loans	19,174	18,832	18,025	17,032	16,071	18,134	18,832	103.85	3.2
30-Year Mortgage Securities	7,719	7,509	7,082	6,609	6,182	7,263	7,509	103.39	4.2
15-Year Mortgages and MBS	16,737	16,472	15,962	15,339	14,708	15,758	16,472	104.53	2.4
Balloon Mortgages and MBS	7,418	7,324	7,191	7,024	6,844	7,037	7,324	104.08	1.6
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	5,407	5,395	5,381	5,357	5,314	5,371	5,395	100.45	0.2
7 Month to 2 Year Reset Frequency	9,766	9,678	9,589	9,488	9,348	9,414	9,678	102.81	0.9
2+ Month to 5 Year Reset Frequency	17,019	16,589	16,108	15,583	15,016	16,509	16,589	100.48	2.7
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	533	529	525	520	516	517	529	102.29	0.8
2 Month to 5 Year Reset Frequency	840	825	811	798	784	819	825	100.75	1.7
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	1,599	1,582	1,567	1,552	1,537	1,551	1,582	102.04	1.0
Adjustable-Rate, Fully Amortizing	4,157	4,126	4,096	4,066	4,037	4,098	4,126	100.70	0.7
Fixed-Rate, Balloon	2,841	2,739	2,642	2,549	2,461	2,636	2,739	103.92	3.6
Fixed-Rate, Fully Amortizing	3,991	3,830	3,680	3,541	3,410	3,575	3,830	107.14	4.1
Construction and Land Loans									
Adjustable-Rate	4,574	4,565	4,556	4,548	4,540	4,556	4,565	100.19	0.2
Fixed-Rate	1,789	1,746	1,706	1,667	1,631	1,780	1,746	98.09	2.4
Second-Mortgage Loans and Securities									
Adjustable-Rate	7,054	7,043	7,033	7,024	7,015	6,978	7,043	100.94	0.2
Fixed-Rate	2,856	2,796	2,739	2,684	2,632	2,693	2,796	103.84	2.1
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	356	350	342	334	326	350	350	100.00	2.0
Accrued Interest Receivable	496	496	496	496	496	496	496	100.00	0.0
Advance for Taxes/Insurance	42	42	42	42	42	42	42	100.00	0.0
Float on Escrows on Owned Mortgages	16	34	62	87	107		34		-67.5
LESS: Value of Servicing on Mortgages Serviced by Others	-111	-132	-154	-163	-165		-132		-16.7
TOTAL MORTGAGE LOANS AND SECURITIES	**114,542**	**112,634**	**109,788**	**106,506**	**103,181**	**109,574**	**112,634**	**102.79**	**2.1**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	4,239	4,233	4,228	4,223	4,219	4,083	4,233	103.69	0.1
Fixed-Rate	3,648	3,534	3,425	3,321	3,222	3,175	3,534	111.31	3.2
Consumer Loans									
Adjustable-Rate	2,299	2,295	2,291	2,288	2,284	2,206	2,295	104.05	0.2
Fixed-Rate	15,742	15,495	15,258	15,029	14,808	15,404	15,495	100.59	1.6
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-646	-638	-631	-623	-616	-638	-638	0.00	1.2
Accrued Interest Receivable	151	151	151	151	151	151	151	100.00	0.0
TOTAL NONMORTGAGE LOANS	**25,433**	**25,071**	**24,723**	**24,389**	**24,067**	**24,381**	**25,071**	**102.83**	**1.4**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	7,764	7,764	7,764	7,764	7,764	7,764	7,764	100.00	0.0
Equities and All Mutual Funds	1,355	1,304	1,250	1,197	1,146	1,304	1,304	100.00	4.0
Zero-Coupon Securities	33	31	29	27	26	27	31	114.09	7.5
Government and Agency Securities	3,946	3,858	3,776	3,697	3,623	3,672	3,858	105.08	2.2
Term Fed Funds, Term Repos	3,791	3,784	3,778	3,771	3,765	3,780	3,784	100.12	0.2
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,632	1,580	1,530	1,484	1,440	1,579	1,580	100.03	3.2
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.0
Valued by Institution	9,399	9,334	9,229	9,015	8,705	9,315	9,334	100.20	0.9
Structured Securities (Complex)	3,325	3,289	3,237	3,172	3,099	3,312	3,289	99.31	1.3
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	1	100.00	2.0
TOTAL CASH, DEPOSITS, AND SECURITIES	**31,244**	**30,944**	**30,591**	**30,126**	**29,566**	**30,753**	**30,944**	**100.62**	**1.1**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	249	249	249	249	249	249	249	100.00	0.0
Real Estate Held for Investment	46	46	46	46	46	46	46	100.00	0.0
Investment in Unconsolidated Subsidiaries	53	53	53	51	48	53	53	100.00	-0.7
Office Premises and Equipment	2,075	2,075	2,075	2,075	2,075	2,075	2,075	100.00	0.0
TOTAL REAL ASSETS, ETC.	**2,422**	**2,422**	**2,422**	**2,420**	**2,417**	**2,422**	**2,422**	**100.00**	**0.0**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	253	313	527	657	698		313		-43.8
Adjustable-Rate Servicing	105	115	117	118	117		115		-5.2
Float on Mortgages Serviced for Others	177	235	381	489	552		235		-43.3
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**535**	**663**	**1,025**	**1,264**	**1,367**		**663**		**-36.9**
OTHER ASSETS									
Purchased and Excess Servicing						936			
Margin Account	0	0	0	0	0	0	0	0.00	0.0
Miscellaneous I	5,176	5,176	5,176	5,176	5,176	5,176	5,176	100.00	0.0
Miscellaneous II						792			
Deposit Intangibles									
Retail CD Intangible	45	59	72	85	97		59		-23.2
Transaction Account Intangible	571	825	1,085	1,341	1,616		825		-31.2
MMDA Intangible	957	1,328	1,767	2,093	2,409		1,328		-30.5
Passbook Account Intangible	602	878	1,141	1,404	1,635		878		-30.7
Non-Interest-Bearing Account Intangible	170	378	575	764	943		378		-53.6
TOTAL OTHER ASSETS	**7,521**	**8,643**	**9,817**	**10,864**	**11,876**	**6,904**	**8,643**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments						859			
TOTAL ASSETS	**181,697**	**180,377**	**178,366**	**175,569**	**172,475**	**174,892**	**180,377**	**103/101*** **	**0.9/1.6*** **

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	35,983	35,814	35,647	35,481	35,317	35,438	35,814	101.06	0.5
Fixed-Rate Maturing in 13 Months or More	26,661	25,973	25,310	24,670	24,052	24,447	25,973	106.24	2.6
Variable-Rate	553	553	552	551	551	552	553	100.14	0.1
Demand									
Transaction Accounts	11,294	11,294	11,294	11,294	11,294	11,294	11,294	100/93*	0.0/2.5*
MMDAs	27,566	27,566	27,566	27,566	27,566	27,566	27,566	100/95*	0.0/1.5*
Passbook Accounts	11,647	11,647	11,647	11,647	11,647	11,647	11,647	100/92*	0.0/2.5*
Non-Interest-Bearing Accounts	8,867	8,867	8,867	8,867	8,867	8,867	8,867	100/96*	0.0/2.4*
TOTAL DEPOSITS	**122,571**	**121,714**	**120,883**	**120,076**	**119,294**	**119,811**	**121,714**	**102/99***	**0.7/1.7***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	11,919	11,818	11,719	11,622	11,526	11,502	11,818	102.75	0.8
Fixed-Rate Maturing in 37 Months or More	2,921	2,787	2,661	2,543	2,431	2,536	2,787	109.93	4.7
Variable-Rate	8,992	8,984	8,976	8,968	8,959	8,942	8,984	100.47	0.1
TOTAL BORROWINGS	**23,833**	**23,590**	**23,356**	**23,132**	**22,917**	**22,980**	**23,590**	**102.65**	**1.0**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	680	680	680	680	680	680	680	100.00	0.0
Other Escrow Accounts	383	371	360	350	340	397	371	93.63	3.1
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	1	1	1	1	1	1	1	100.00	0.0
Miscellaneous I	4,597	4,597	4,597	4,597	4,597	4,597	4,597	100.00	0.0
Miscellaneous II	0	0	0	0	0	438			
TOTAL OTHER LIABILITIES	**5,660**	**5,649**	**5,638**	**5,627**	**5,617**	**6,112**	**5,649**	**92.41**	**0.2**
Other Liabilities not Included Above									
Self-Valued	11,055	10,686	10,356	10,095	9,896	9,702	10,686	110.15	3.3
Unamortized Yield Adjustments						6			
TOTAL LIABILITIES	**163,119**	**161,638**	**160,232**	**158,930**	**157,724**	**158,611**	**161,638**	**102/100****	**0.9/1.6****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	614	301	-330	-930	-1,463		301		
ARMs	21	13	4	-8	-25		13		
Other Mortgages	22	0	-30	-63	-95		0		
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	311	68	-342	-732	-1,081		68		
Sell Mortgages and MBS	-785	-85	1,118	2,238	3,222		-85		
Purchase Non-Mortgage Items	2	0	-2	-4	-6		0		
Sell Non-Mortgage Items	0	0	0	0	0		0		
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating	-417	-178	87	335	567		-178		
Pay Floating, Receive Fixed	65	33	2	-26	-51		33		
Basis Swaps	-2	-1	-1	-1	0		-1		
Swaptions	65	91	116	141	164		91		
OTHER DERIVATIVES									
Options on Mortgages and MBS	3	0	-16	-36	-55		0		
Interest-Rate Caps	0	1	2	5	11		1		
Interest-Rate Floors	5	3	2	1	1		3		
Futures	1	0	-1	-2	-3		0		
Options on Futures	2	0	-1	-3	-5		0		
Construction LIP	-18	-33	-47	-59	-71		-33		
Self-Valued	91	45	19	14	19		45		
TOTAL OFF-BALANCE-SHEET POSITIONS	**-20**	**257**	**580**	**869**	**1,127**		**257**		

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NET PORTFOLIO VALUE									
+ ASSETS	181,697	180,377	178,366	175,569	172,475	174,892	180,377	103/101***	0.9/1.6***
- LIABILITIES	163,119	161,638	160,232	158,930	157,724	158,611	161,638	102/100**	0.9/1.6**
+ OFF-BALANCE-SHEET POSITIONS	-20	257	580	869	1,127		257		
TOTAL NET PORTFOLIO VALUE	18,557	18,996	18,714	17,507	15,878	16,281	18,996	116.67	-0.4

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.

AGGREGATE SCHEDULE CMR REPORT

ASSETS

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

	Coupon				
	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$10,606	$5,452	$1,561	$293	$221
WARM	343 mo	316 mo	295 mo	265 mo	231 mo
WAC	6.30%	7.34%	8.33%	9.36%	11.10%
Amount of these that is FHA or VA Guaranteed	$605	$186	$82	$24	$25
Securities Backed by Conventional Mortgages	$3,438	$338	$57	$10	$6
WARM	319 mo	304 mo	221 mo	164 mo	145 mo
Weighted Average Pass-Through Rate	5.92%	7.09%	8.22%	9.17%	10.90%
Securities Backed by FHA or VA Mortgages	$3,211	$157	$40	$5	$2
WARM	359 mo	293 mo	261 mo	170 mo	166 mo
Weighted Average Pass-Through Rate	5.79%	7.21%	8.07%	9.11%	10.66%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$9,272	$2,709	$813	$243	$187
WAC	6.08%	7.32%	8.33%	9.34%	11.08%
Mortgage Securities	$2,358	$142	$29	$4	$1
Weighted Average Pass-Through Rate	5.84%	7.21%	8.08%	9.34%	10.98%
WARM (of 15-Year Loans and Securities)	160 mo	147 mo	133 mo	123 mo	123 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$3,490	$1,130	$409	$163	$335
WAC	5.99%	7.33%	8.25%	9.40%	12.39%
Mortgage Securities	$1,486	$23	$1	$0	$0
Weighted Average Pass-Through Rate	5.42%	7.13%	8.07%	9.50%	11.00%
WARM (of Balloon Loans and Securities)	96 mo	86 mo	93 mo	66 mo	67 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$48,192**

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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	$587	$319	$31	$2	$2
WAC	3.86%	4.75%	6.81%	4.62%	5.23%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$4,784	$9,095	$16,479	$515	$817
Weighted Average Margin	255 bp	275 bp	273 bp	204 bp	241 bp
WAC	4.99%	6.03%	5.97%	4.26%	6.54%
WARM	306 mo	294 mo	339 mo	319 mo	236 mo
Weighted Average Time Until Next Payment Reset	4 mo	11 mo	46 mo	1 mo	12 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$32,629**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 815)	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	$93	$33	$27	$1	$4
Weighted Average Distance from Lifetime Cap	178 bp	111 bp	106 bp	90 bp	129 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$57	$513	$239	$2	$66
Weighted Average Distance from Lifetime Cap	328 bp	365 bp	351 bp	378 bp	359 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$4,330	$8,500	$15,924	$507	$668
Weighted Average Distance from Lifetime Cap	834 bp	633 bp	558 bp	843 bp	627 bp
Balances Without Lifetime Cap	$892	$367	$319	$7	$81
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$3,768	$8,591	$15,340	$454	$697
Weighted Average Periodic Rate Cap	100 bp	181 bp	201 bp	56 bp	160 bp
Balances Subject to Periodic Rate Floors	$1,084	$6,480	$12,824	$13	$599
MBS Included in ARM Balances	$426	$1,006	$950	$30	$47

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$1,551	$4,098
WARM	67 mo	158 mo
Remaining Term to Full Amortization	244 mo	
Rate Index Code	0	0
Margin	215 bp	213 bp
Reset Frequency	27 mo	20 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$37	$117
Wghted Average Distance to Lifetime Cap	94 bp	89 bp
Fixed-Rate:		
Balances	$2,636	$3,575
WARM	54 mo	113 mo
Remaining Term to Full Amortization	249 mo	
WAC	6.29%	7.74%

CONSTRUCTION AND LAND	Adjustable Rate	Fixed Rate
Balances	$4,556	$1,780
WARM	35 mo	40 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	131 bp	7.18%
Reset Frequency	3 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$6,978	$2,693
WARM	147 mo	125 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	150 bp	8.30%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$4,083	$3,175
WARM	57 mo	46 mo
Margin in Column 1; WAC in Column 2	322 bp	9.06%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$2,206	$15,404
WARM	53 mo	59 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	835 bp	9.82%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$401	$1,490
Fixed Rate		
Remaining WAL <= 5 Years	$571	$5,956
Remaining WAL 5-10 Years	$411	$209
Remaining WAL Over 10 Years	$188	
Superfloaters	$0	
Inverse Floaters & Super POs	$49	
Other	$0	$2
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$39	$0
WAC	7.31%	9.40%
Principal-Only MBS	$0	$0
WAC	0.00%	11.99%
Total Mortgage-Derivative Securities - Book Value	$1,658	$7,657

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Southeast
All Reporting CMR
Report Prepared: 4/1/2003 7:53:37 AM

Amounts in Millions

Reporting Dockets: 316
December 2002
Data as of: 4/1/2003

MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$36,738	$16,410	$4,077	$1,517	$579
WARM	266 mo	295 mo	259 mo	186 mo	183 mo
Weighted Average Servicing Fee	33 bp	35 bp	38 bp	40 bp	48 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	476 loans
FHA/VA	87 loans
Subserviced by Others	45 loans

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$6,058	$266	Total # of Adjustable-Rate Loans Serviced	37 loans
WARM (in months)	298 mo	145 mo	Number of These Subserviced by Others	1 loans
Weighted Average Servicing Fee	64 bp	26 bp		

Total Balances of Mortgage Loans Serviced for Others	**$65,646**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$7,764		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$1,304		
Zero-Coupon Securities	$27	2.43%	69 mo
Government & Agency Securities	$3,672	3.88%	36 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$3,780	1.48%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$1,579	5.52%	66 mo
Memo: Complex Securities (from supplemental reporting)	$3,312		

Total Cash, Deposits, and Securities	**$21,438**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Southeast
All Reporting CMR
Report Prepared: 4/1/2003 7:53:37 AM

Reporting Dockets: 316
December 2002
Data as of: 4/1/2003

Amounts in Millions

ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$838
Accrued Interest Receivable	$496
Advances for Taxes and Insurance	$42
Less: Unamortized Yield Adjustments	$-490
Valuation Allowances	$488
Unrealized Gains (Losses)	$148

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$312
Accrued Interest Receivable	$151
Less: Unamortized Yield Adjustments	$-115
Valuation Allowances	$950
Unrealized Gains (Losses)	$3

OTHER ITEMS	
Real Estate Held for Investment	$46
Repossessed Assets	$249
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$53
Office Premises and Equipment	$2,075
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$49
Less: Unamortized Yield Adjustments	$-53
Valuation Allowances	$1
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$936
Miscellaneous I	$5,176
Miscellaneous II	$792
TOTAL ASSETS	**$174,892**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$1
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$2,299
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$782
Mortgage-Related Mututal Funds	$522
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$12,798
Weighted Average Servicing Fee	13 bp
Adjustable-Rate Mortgage Loans Serviced	$13,701
Weighted Average Servicing Fee	10 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$212

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES

Area: Southeast
All Reporting CMR
Report Prepared: 4/1/2003 7:53:37 AM

Amounts in Millions

Reporting Dockets: 316
December 2002
Data as of: 4/1/2003

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter
Balances Maturing in 3 Months or Less	$9,718	$3,205	$401	$81
WAC	2.30%	5.01%	5.68%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$12,493	$8,601	$1,021	$164
WAC	2.50%	4.33%	5.76%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$12,153	$5,049	$125
WAC		3.84%	5.98%	
WARM		21 mo	27 mo	
Balances Maturing in 37 or More Months			$7,245	$50
WAC			4.88%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$59,885**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months: 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,296	$1,814	$4,436
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$18,873	$18,900	$9,991
Penalty in Months of Forgone Interest	3.41 mo	6.35 mo	8.78 mo
Balances in New Accounts	$2,733	$1,319	$851

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Southeast | **Reporting Dockets: 316**
All Reporting CMR | **December 2002**
Report Prepared: 4/1/2003 7:53:37 AM | **Amounts in Millions** | **Data as of: 4/1/2003**

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 5.00%	$4,080	$2,377	$1,205	2.51%
5.00 to 5.99%	$156	$1,632	$579	5.46%
6.00 to 6.99%	$189	$1,638	$332	6.55%
7.00 to 7.99%	$205	$1,219	$107	7.19%
8.00 to 8.99%	$0	$5	$9	8.44%
9.00 to 9.99%	$0	$0	$301	9.34%
10.00 to 10.99%	$0	$0	$0	0.00%
11.00 and Above	$0	$0	$2	11.17%
WARM	1 mo	17 mo	66 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$14,037**	

MEMOS

Variable-Rate, Fixed-Maturity Liabilities (from Supplemental Reporting)	$19,196
Book Value of Redeemable Preferred Stock	$0

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

Area: Southeast
All Reporting CMR
Report Prepared: 4/1/2003 7:53:38 AM

Amounts in Millions

Reporting Dockets: 316
December 2002
Data as of: 4/1/2003

MINORITY INTEREST AND CAPITAL

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$11,294	0.92%	$861
Money Market Deposit Accounts (MMDAs)	$27,566	1.58%	$1,913
Passbook Accounts	$11,647	1.39%	$444
Non-Interest-Bearing Non-Maturity Deposits	$8,867		$335
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$268	0.08%	
Escrow for Mortgages Serviced for Others	$412	0.07%	
Other Escrows	$397	0.29%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$60,450		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-4		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$10		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$1		
Miscellaneous I	$4,597		
Miscellaneous II	$438		
TOTAL LIABILITIES	**$158,611**		
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$204		
EQUITY CAPITAL	$16,076		
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$174,891**		

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Southeast | **Reporting Dockets: 316**
All Reporting CMR | **December 2002**
Report Prepared: 4/1/2003 7:53:38 AM | **Amounts in Millions** | **Data as of: 4/1/2003**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Firms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$7
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	10	$6
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	56	$602
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	38	$406
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	44	$274
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	137	$4,248
1014	Opt commitment to orig 25- or 30-year FRMs	105	$7,955
1016	Opt commitment to orig "other" Mortgages	85	$1,200
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$0
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$3
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$18
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$16
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	8	$16
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	6	$9
2016	Commit/purchase "other" Mortgage loans, svc retained	8	$45
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$147
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$3
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$30
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	25	$885
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	26	$2,680
2036	Commit/sell "other" Mortgage loans, svc retained		$29
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$5
2048	Commit/purchase 3-yr or 5-yr Treasury ARM MBS		$0
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$169
2054	Commit/purchase 25- to 30-year FRM MBS		$2,712
2056	Commit/purchase "other" MBS		$40
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$2

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Southeast | **Reporting Dockets: 316**
All Reporting CMR | **December 2002**
Report Prepared: 4/1/2003 7:53:38 AM | **Amounts in Millions** | **Data as of: 4/1/2003**

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

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2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	6	$2,910
2074	Commit/sell 25- or 30-yr FRM MBS	8	$9,080
2081	Commit/purch low-risk floating-rate mtg derivative product		$9
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$53
2086	Commit/purchase high-risk Mortgage derivative product		$15
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$1
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$26
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$15
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$67
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$285
2116	Commit/purchase "other" Mortgage loans, svc released		$857
2122	Commit/sell 1-mo COFI ARM loans, svc released		$1
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$0
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	10	$123
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	8	$122
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	7	$53
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	29	$417
2134	Commit/sell 25- or 30-yr FRM loans, svc released	42	$1,179
2136	Commit/sell "other" Mortgage loans, svc released	9	$99
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	21	$114
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	11	$50
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	12	$23
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	40	$380
2214	Firm commit/originate 25- or 30-year FRM loans	33	$1,334
2216	Firm commit/originate "other" Mortgage loans	31	$562
3010	Option to purchase 5- or 7-yr Balloon or 2-step mtgs		$10
3014	Option to purchase 25- or 30-yr FRMs		$83

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Southeast | **Reporting Dockets: 316**
All Reporting CMR | **December 2002**
Report Prepared: 4/1/2003 7:53:38 AM | **Amounts in Millions** | **Data as of: 4/1/2003**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Firms if # > 5	Notional Amount
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$0
3028	Option to sell 3- or 5-year Treasury ARMs		$52
3032	Option to sell 10-, 15-, or 20-year FRMs		$15
3034	Option to sell 25- or 30-year FRMs		$37
3036	Option to sell "other" Mortgages		$10
3068	Short option to sell 3- or 5-yr Treasury ARMs		$121
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$1
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$101
3074	Short option to sell 25- or 30-yr FRMs		$260
3076	Short option to sell "other" Mortgages		$31
4002	Commit/purchase non-Mortgage financial assets	28	$480
4006	Commit/purchase "other" liabilities		$3
4022	Commit/sell non-Mortgage financial assets		$1
5002	IR swap: pay fixed, receive 1-month LIBOR		$1,082
5004	IR swap: pay fixed, receive 3-month LIBOR	6	$5,639
5006	IR swap: pay fixed, receive 6-month LIBOR		$60
5024	IR swap: pay 1-month LIBOR, receive fixed		$500
5026	IR swap: pay 3-month LIBOR, receive fixed		$373
5104	IR swaption: pay fixed, receive 3-month LIBOR		$960
5582	IR swap, amortizing: pay MBS coupon, receive 1-mo LIBOR		$41
6002	Interest rate Cap based on 1-month LIBOR		$1,199
6004	Interest rate Cap based on 3-month LIBOR		$337
6022	Interest rate Cap based on the prime rate		$50
6034	Short interest rate Cap based on 3-month LIBOR		$38
6040	Short interest rate Cap based on 1-year Treasury		$3
7002	Interest rate floor based on 1-month LIBOR		$25
7010	Interest rate floor based on 1-year Treasury		$3
7018	Interest rate floor based on 10-year Treasury		$280

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

Area: Southeast | **Reporting Dockets: 316**
All Reporting CMR | **December 2002**
Report Prepared: 4/1/2003 7:53:39 AM | **Amounts in Millions** | **Data as of: 4/1/2003**

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

Contract Code	Off-Balance-Sheet Contract Positions	# Firms if # > 5	Notional Amount
7048	Short interest rate floor based on 10-year Treasury		$150
8010	Long futures contract on 10-year Treasury note		$15
8042	Short futures contract on Treasury bond		$0
9010	Long call option on 10-year T-note futures contract		$23
9082	Short put option on 10-year T-note futures contract		$26
9502	Fixed-rate construction loans in process	127	$891
9512	Adjustable-rate construction loans in process	80	$1,049