

# Interest Rate Risk Exposure Report

Office of Thrift Supervision  
Risk Modeling and Analysis Division  
Washington, DC 20552

Area: Southeast

All Reporting CMR

Reporting Dockets: 292

March 2005

## Interest Rate Sensitivity of Net Portfolio Value (NPV)

Change in Rates	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
	\$Amount	\$Change	%Change	NPV Ratio	Change
+300 bp	22,040	-8,231	-27 %	8.93 %	-268 bp
+200 bp	25,375	-4,896	-16 %	10.07 %	-154 bp
+100 bp	28,260	-2,012	-7 %	11.01 %	-60 bp
0 bp	30,271			11.61 %	
-100 bp	30,905	634	+2 %	11.73 %	+12 bp
-200 bp	30,122	-149	0 %	11.38 %	-23 bp

## Risk Measure for a Given Rate Shock

	03/31/2005	12/31/2004	03/31/2004
Pre-shock NPV Ratio: NPV as % of PV Assets	11.61 %	11.14 %	10.64 %
Post-shock NPV Ratio	10.07 %	9.91 %	9.33 %
Sensitivity Measure: Decline in NPV Ratio	154 bp	122 bp	131 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

The TB13a sensitivity measure is based on the more negative outcome of a -200 or a +200 basis point interest rate shock. Furthermore, if neither a -200 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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## Present Value Estimates by Interest Rate Scenario

Area: Southeast  
 All Reporting CMR  
 Report Prepared: 06/20/2005 1:33:34 PM

Reporting Dockets: 292  
 March 2005  
 Data as of: 06/16/2005

Amounts in Millions

	-200 bp	-100 bp	Base Case			+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
			0 bp	+100 bp						
<b>ASSETS</b>										
<b>MORTGAGE LOANS AND SECURITIES</b>										
<b>Fixed-Rate Single-Family First-Mortgage Loans and MBS</b>										
30-Year Mortgage Loans	31,365	31,079	30,541	29,614	28,533	27,259	29,774	102.58	2.40	
30-Year Mortgage Securities	8,603	8,533	8,195	7,709	7,233	6,792	8,287	98.89	5.03	
15-Year Mortgages and MBS	23,161	22,788	22,129	21,307	20,420	19,529	21,766	101.67	3.35	
Balloon Mortgages and MBS	9,332	9,188	8,991	8,738	8,440	8,109	8,989	100.02	2.50	
<b>Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs</b>										
6 Month or Less Reset Frequency	7,981	7,971	7,947	7,893	7,794	7,657	7,762	102.39	0.49	
7 Month to 2 Year Reset Frequency	16,368	16,203	15,948	15,583	15,127	14,611	15,878	100.44	1.94	
2+ to 5 Year Reset Frequency	33,170	32,449	31,544	30,476	29,293	28,052	31,960	98.70	3.13	
<b>Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs</b>										
1 Month Reset Frequency	3,079	3,057	3,025	2,972	2,895	2,797	2,898	104.35	1.40	
2 Month to 5 Year Reset Frequency	1,493	1,470	1,442	1,409	1,369	1,324	1,439	100.19	2.13	
<b>Multifamily and Nonresidential Mortgage Loans and Securities</b>										
Adjustable-Rate, Balloons	2,678	2,660	2,644	2,627	2,609	2,591	2,651	99.75	0.63	
Adjustable-Rate, Fully Amortizing	7,286	7,235	7,183	7,131	7,080	7,030	7,243	99.18	0.72	
Fixed-Rate, Balloon	3,748	3,618	3,493	3,374	3,260	3,151	3,428	101.88	3.49	
Fixed-Rate, Fully Amortizing	4,193	4,017	3,854	3,703	3,562	3,430	3,740	103.04	4.08	
<b>Construction and Land Loans</b>										
Adjustable-Rate	6,631	6,620	6,609	6,599	6,589	6,579	6,621	99.82	0.16	
Fixed-Rate	2,607	2,567	2,528	2,490	2,454	2,419	2,560	98.76	1.51	
<b>Second-Mortgage Loans and Securities</b>										
Adjustable-Rate	19,938	19,925	19,914	19,903	19,893	19,886	19,725	100.96	0.05	
Fixed-Rate	5,188	5,064	4,946	4,834	4,727	4,625	4,870	101.56	2.32	
<b>Other Assets Related to Mortgage Loans and Securities</b>										
Net Nonperforming Mortgage Loans	282	278	273	267	260	252	273	100.00	2.06	
Accrued Interest Receivable	737	737	737	737	737	737	737	100.00	0.00	
Advance for Taxes/Insurance	92	92	92	92	92	92	92	100.00	0.00	
Float on Escrows on Owned Mortgages	42	71	108	140	169	196			-32.29	
LESS: Value of Servicing on Mortgages Serviced by Others	-139	-166	-190	-196	-196	-194			-7.70	
<b>TOTAL MORTGAGE LOANS AND SECURITIES</b>	<b>188,112</b>	<b>185,786</b>	<b>182,330</b>	<b>177,793</b>	<b>172,730</b>	<b>167,312</b>	<b>180,692</b>	<b>100.91</b>	<b>2.19</b>	

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Amounts in Millions

	-200 bp	-100 bp	Base Case			+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
			0 bp	+100 bp						
<b>ASSETS (cont.)</b>										
<b>NONMORTGAGE LOANS</b>										
<b>Commercial Loans</b>										
Adjustable-Rate	5,440	5,438	5,437	5,435	5,434	5,434	5,465	99.49	0.03	
Fixed-Rate	3,395	3,288	3,186	3,089	2,995	2,906	2,963	107.52	3.13	
<b>Consumer Loans</b>										
Adjustable-Rate	2,580	2,576	2,572	2,569	2,566	2,563	2,443	105.30	0.13	
Fixed-Rate	19,089	18,807	18,536	18,274	18,023	17,780	19,021	97.45	1.43	
<b>Other Assets Related to Nonmortgage Loans and Securities</b>										
Net Nonperforming Nonmortgage Loans	-560	-554	-548	-542	-536	-531	-548	0.00	1.06	
Accrued Interest Receivable	200	200	200	200	200	200	200	100.00	0.00	
<b>TOTAL NONMORTGAGE LOANS</b>	<b>30,143</b>	<b>29,755</b>	<b>29,383</b>	<b>29,025</b>	<b>28,681</b>	<b>28,351</b>	<b>29,544</b>	<b>99.45</b>	<b>1.24</b>	
<b>CASH, DEPOSITS, AND SECURITIES</b>										
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	5,615	5,615	5,615	5,615	5,615	5,615	5,615	100.00	0.00	
Equities and All Mutual Funds	1,392	1,352	1,308	1,261	1,213	1,163	1,308	99.97	3.46	
Zero-Coupon Securities	126	113	102	92	83	76	99	103.21	10.52	
Government and Agency Securities	3,861	3,754	3,653	3,556	3,464	3,376	3,702	98.68	2.71	
Term Fed Funds, Term Repos	2,593	2,588	2,584	2,579	2,575	2,570	2,586	99.92	0.17	
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,420	1,356	1,297	1,244	1,195	1,151	1,270	102.17	4.30	
<b>Mortgage-Derivative and Structured Securities</b>										
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00	
Valued by Institution	10,305	10,123	9,881	9,544	9,201	8,893	9,933	99.48	2.93	
Structured Securities (Complex)	6,549	6,444	6,311	6,158	5,961	5,817	6,368	99.10	2.27	
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	1	100.00	1.33	
<b>TOTAL CASH, DEPOSITS, AND SECURITIES</b>	<b>31,861</b>	<b>31,344</b>	<b>30,750</b>	<b>30,049</b>	<b>29,307</b>	<b>28,661</b>	<b>30,880</b>	<b>99.58</b>	<b>2.11</b>	

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<b>ASSETS (cont.)</b>									
<b>REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.</b>									
Reposessed Assets	227	227	227	227	227	227	227	100.00	0.00
Real Estate Held for Investment	78	78	78	78	78	78	78	100.00	0.00
Investment in Unconsolidated Subsidiaries	0	130	129	121	110	97	129	100.00	3.71
Office Premises and Equipment	2,382	2,382	2,382	2,382	2,382	2,382	2,382	100.00	0.00
<b>TOTAL REAL ASSETS, ETC.</b>	<b>2,687</b>	<b>2,817</b>	<b>2,815</b>	<b>2,807</b>	<b>2,796</b>	<b>2,783</b>	<b>2,815</b>	<b>100.00</b>	<b>0.17</b>
<b>MORTGAGE LOANS SERVICED FOR OTHERS</b>									
Fixed-Rate Servicing	402	563	758	870	905	901			-20.23
Adjustable-Rate Servicing	340	351	356	363	367	368			-1.67
Float on Mortgages Serviced for Others	287	366	452	512	555	590			-16.16
<b>TOTAL MORTGAGE LOANS SERVICED FOR OTHERS</b>	<b>1,029</b>	<b>1,281</b>	<b>1,566</b>	<b>1,745</b>	<b>1,827</b>	<b>1,860</b>			<b>-14.84</b>
<b>OTHER ASSETS</b>									
Purchased and Excess Servicing							1,572		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	6,453	6,453	6,453	6,453	6,453	6,453	6,453	100.00	0.00
Miscellaneous II							1,433		
<b>Deposit Intangibles</b>									
Retail CD Intangible	110	126	141	155	168	180			-10.32
Transaction Account Intangible	972	1,359	1,737	2,098	2,415	2,714			-21.27
MMDA Intangible	1,833	2,363	2,829	3,302	3,777	4,246			-16.58
Passbook Account Intangible	992	1,336	1,654	1,959	2,240	2,510			-18.85
Non-Interest-Bearing Account Intangible	447	741	1,019	1,283	1,536	1,776			-26.62
<b>TOTAL OTHER ASSETS</b>	<b>10,807</b>	<b>12,378</b>	<b>13,833</b>	<b>15,250</b>	<b>16,589</b>	<b>17,879</b>	<b>9,457</b>		
<b>Miscellaneous Assets</b>									
Unrealized Gains Less Unamortized Yield Adjustments							471		
<b>TOTAL ASSETS</b>	<b>264,638</b>	<b>263,361</b>	<b>260,677</b>	<b>256,670</b>	<b>251,931</b>	<b>246,846</b>	<b>253,860</b>	<b>103/100***</b>	<b>1.28/1.89***</b>

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### Amounts in Millions

	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
<b>LIABILITIES</b>									
<b>DEPOSITS</b>									
<b>Fixed-Maturity</b>									
Fixed-Rate Maturing in 12 Months or Less	37,159	36,993	36,830	36,668	36,508	36,349	36,880	99.86	0.44
Fixed-Rate Maturing in 13 Months or More	28,038	27,338	26,664	26,013	25,385	24,779	26,915	99.07	2.48
Variable-Rate	381	381	381	380	380	380	380	100.03	0.09
<b>Demand</b>									
Transaction Accounts	16,002	16,002	16,002	16,002	16,002	16,002	16,002	100/89*	0.00/2.59*
MMDAs	39,895	39,895	39,895	39,895	39,895	39,895	39,895	100/93*	0.00/1.27*
Passbook Accounts	14,919	14,919	14,919	14,919	14,919	14,919	14,919	100/89*	0.00/2.35*
Non-Interest-Bearing Accounts	12,703	12,703	12,703	12,703	12,703	12,703	12,703	100/92*	0.00/2.32*
<b>TOTAL DEPOSITS</b>	<b>149,097</b>	<b>148,231</b>	<b>147,393</b>	<b>146,580</b>	<b>145,792</b>	<b>145,027</b>	<b>147,694</b>	<b>100/95*</b>	<b>0.56/1.62*</b>
<b>BORROWINGS</b>									
<b>Fixed-Maturity</b>									
Fixed-Rate Maturing in 36 Months or Less	43,279	42,883	42,495	42,115	41,742	41,376	42,764	99.37	0.90
Fixed-Rate Maturing in 37 Months or More	8,977	8,643	8,324	8,021	7,731	7,454	8,503	97.90	3.74
Variable-Rate	14,536	14,509	14,482	14,456	14,430	14,404	13,959	103.75	0.18
<b>TOTAL BORROWINGS</b>	<b>66,791</b>	<b>66,035</b>	<b>65,302</b>	<b>64,591</b>	<b>63,902</b>	<b>63,233</b>	<b>65,226</b>	<b>100.12</b>	<b>1.10</b>
<b>OTHER LIABILITIES</b>									
<b>Escrow Accounts</b>									
For Mortgages	1,143	1,143	1,143	1,143	1,143	1,143	1,143	100.00	0.00
Other Escrow Accounts	303	293	285	277	269	262	323	88.18	2.92
<b>Miscellaneous Other Liabilities</b>									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	4,548	4,548	4,548	4,548	4,548	4,548	4,548	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	275		
<b>TOTAL OTHER LIABILITIES</b>	<b>5,993</b>	<b>5,984</b>	<b>5,975</b>	<b>5,967</b>	<b>5,959</b>	<b>5,952</b>	<b>6,288</b>	<b>95.02</b>	<b>0.14</b>
<b>Other Liabilities not Included Above</b>									
Self-Valued	12,441	12,199	11,980	11,756	11,647	11,550	11,867	100.95	1.85
Unamortized Yield Adjustments							-2		
<b>TOTAL LIABILITIES</b>	<b>234,322</b>	<b>232,448</b>	<b>230,650</b>	<b>228,894</b>	<b>227,300</b>	<b>225,762</b>	<b>231,073</b>	<b>100/97**</b>	<b>0.77/1.44**</b>

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### Amounts in Millions

	-200 bp	-100 bp	Base Case			+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
			0 bp	+100 bp						
<b>FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS</b>										
<b>OPTIONAL COMMITMENTS TO ORIGINATE</b>										
FRMs and Balloon/2-Step Mortgages	115	95	-1	-187	-380	-561				
ARMs	43	34	17	-10	-49	-96				
Other Mortgages	105	59	0	-66	-131	-191				
<b>FIRM COMMITMENTS</b>										
Purchase/Originate Mortgages and MBS	195	148	18	-149	-323	-499				
Sell Mortgages and MBS	-276	-207	46	423	804	1,169				
Purchase Non-Mortgage Items	40	20	0	-19	-38	-57				
Sell Non-Mortgage Items	0	0	0	0	0	0				
<b>INTEREST-RATE SWAPS, SWAPTIONS</b>										
Pay Fixed, Receive Floating Swaps	-580	-228	92	385	652	897				
Pay Floating, Receive Fixed Swaps	63	-5	-65	-120	-170	-215				
Basis Swaps	0	0	0	0	0	0				
Swaptions	0	0	0	0	0	0				
<b>OTHER</b>										
Options on Mortgages and MBS	0	0	-2	-7	-13	-20				
Interest-Rate Caps	0	0	0	0	0	0				
Interest-Rate Floors	0	0	0	0	0	0				
Futures	-1	-1	0	1	1	1				
Options on Futures	0	0	0	0	0	0				
Construction LIP	25	-4	-32	-60	-87	-114				
Self-Valued	76	82	171	294	478	641				
<b>TOTAL OFF-BALANCE-SHEET POSITIONS</b>	<b>-195</b>	<b>-8</b>	<b>244</b>	<b>484</b>	<b>745</b>	<b>956</b>				

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### Amounts in Millions

	Base Case								
	-200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
<b>NET PORTFOLIO VALUE</b>									
TOTAL ASSETS	264,638	263,361	260,677	256,670	251,931	246,846	253,860	103/100***	1.28/1.89***
MINUS TOTAL LIABILITIES	234,322	232,448	230,650	228,894	227,300	225,762	231,073	100/97**	0.77/1.44**
PLUS OFF-BALANCE-SHEET POSITIONS	-195	-8	244	484	745	956			
<b>TOTAL NET PORTFOLIO VALUE #</b>	<b>30,122</b>	<b>30,905</b>	<b>30,271</b>	<b>28,260</b>	<b>25,375</b>	<b>22,040</b>	<b>22,787</b>	<b>132.84</b>	<b>4.37</b>

\* 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 Subsidiaries

Note: Base Case Value is expressed as a Percent of Face Value

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS

Area: Southeast  
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Amounts in Millions

### 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
<b>30-YEAR MORTGAGES AND MBS</b>					
Mortgage Loans	\$345	\$7,732	\$9,520	\$5,950	\$6,226
WARM	314 mo	340 mo	338 mo	331 mo	325 mo
WAC	4.55%	5.64%	6.46%	7.47%	9.10%
Amount of these that is FHA or VA Guaranteed	\$9	\$157	\$181	\$40	\$61
Securities Backed by Conventional Mortgages	\$390	\$4,553	\$325	\$37	\$18
WARM	280 mo	347 mo	294 mo	263 mo	224 mo
Weighted Average Pass-Through Rate	4.35%	5.14%	6.27%	7.16%	8.80%
Securities Backed by FHA or VA Mortgages	\$409	\$2,448	\$77	\$18	\$11
WARM	354 mo	342 mo	292 mo	246 mo	192 mo
Weighted Average Pass-Through Rate	3.84%	5.28%	6.15%	7.18%	8.44%
<b>15-YEAR MORTGAGES AND MBS</b>					
Mortgage Loans	\$2,044	\$5,699	\$4,064	\$2,492	\$2,611
WAC	4.71%	5.43%	6.50%	7.44%	9.33%
Mortgage Securities	\$2,705	\$1,806	\$295	\$34	\$15
Weighted Average Pass-Through Rate	4.41%	5.11%	6.11%	7.28%	8.35%
WARM (of 15-Year Loans and Securities)	151 mo	159 mo	160 mo	159 mo	153 mo
<b>BALLOON MORTGAGES AND MBS</b>					
Mortgage Loans	\$1,438	\$2,703	\$990	\$417	\$576
WAC	4.56%	5.43%	6.34%	7.35%	11.03%
Mortgage Securities	\$2,441	\$386	\$38	\$1	\$0
Weighted Average Pass-Through Rate	4.10%	5.24%	6.24%	7.18%	8.14%
WARM (of Balloon Loans and Securities)	68 mo	77 mo	80 mo	55 mo	73 mo

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

**\$68,815**



# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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### 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	\$915	\$370	\$519	\$485	\$15
WAC	3.79%	3.59%	4.92%	1.12%	4.35%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	\$6,846	\$15,508	\$31,441	\$2,413	\$1,425
Weighted Average Margin	266 bp	312 bp	275 bp	295 bp	271 bp
WAC	5.48%	5.13%	4.94%	4.98%	5.56%
WARM	313 mo	322 mo	343 mo	365 mo	300 mo
Weighted Average Time Until Next Payment Reset	3 mo	15 mo	42 mo	7 mo	29 mo
<b>Total Adjustable-Rate, Single-Family, First Mortgage Loans &amp; Mortgage-Backed Securities</b>					<b>\$59,938</b>

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	\$49	\$29	\$94	\$1	\$4
Weighted Average Distance from Lifetime Cap	115 bp	114 bp	91 bp	97 bp	69 bp
Balances With Coupon 201-400 bp from Lifetime Cap	\$257	\$335	\$246	\$1,100	\$30
Weighted Average Distance from Lifetime Cap	366 bp	365 bp	373 bp	359 bp	367 bp
Balances With Coupon Over 400 bp from Lifetime Cap	\$6,380	\$15,168	\$30,615	\$1,788	\$1,337
Weighted Average Distance from Lifetime Cap	964 bp	624 bp	557 bp	556 bp	610 bp
Balances Without Lifetime Cap	\$1,076	\$345	\$1,005	\$10	\$68
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	\$6,051	\$15,087	\$30,140	\$144	\$1,255
Weighted Average Periodic Rate Cap	131 bp	167 bp	218 bp	55 bp	189 bp
Balances Subject to Periodic Rate Floors	\$1,580	\$8,872	\$19,849	\$4	\$1,200
MBS Included in ARM Balances	\$394	\$1,729	\$1,540	\$10	\$12

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	\$2,651	\$7,243
WARM	81 mo	162 mo
Remaining Term to Full Amortization	274 mo	
Rate Index Code	0	0
Margin	201 bp	231 bp
Reset Frequency	17 mo	21 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	\$147	\$210
Wghted Average Distance to Lifetime Cap	53 bp	60 bp
Fixed-Rate:		
Balances	\$3,428	\$3,740
WARM	51 mo	112 mo
Remaining Term to Full Amortization	260 mo	
WAC	6.19%	6.74%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	\$6,621	\$2,560
WARM	20 mo	21 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	130 bp	6.76%
Reset Frequency	4 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	\$19,725	\$4,870
WARM	219 mo	171 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	56 bp	7.56%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	\$5,465	\$2,963
WARM	52 mo	45 mo
Margin in Column 1; WAC in Column 2	282 bp	8.87%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	\$2,443	\$19,021
WARM	71 mo	66 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	771 bp	8.55%
Reset Frequency	4 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	\$51	\$1,425
Fixed Rate		
Remaining WAL <= 5 Years	\$315	\$7,148
Remaining WAL 5-10 Years	\$232	\$303
Remaining WAL Over 10 Years	\$155	
Superfloaters	\$0	
Inverse Floaters & Super POs	\$2	
Other	\$4	\$0
CMO Residuals:		
Fixed Rate	\$0	\$0
Floating Rate	\$0	\$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	\$27	\$270
WAC	5.49%	5.08%
Principal-Only MBS	\$0	\$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	\$787	\$9,147

# AGGREGATE SCHEDULE CMR REPORT

## 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	\$3,713	\$31,380	\$31,809	\$9,706	\$8,640
WARM	173 mo	253 mo	303 mo	274 mo	213 mo
Weighted Average Servicing Fee	29 bp	30 bp	34 bp	38 bp	63 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	771 loans				
FHA/VA	57 loans				
Subserviced by Others	2 loans				

#### Index on Serviced Loan

	Current Market	Lagging Market	
Adjustable-Rate Mortgage Loan Servicing			
Balances Serviced	\$23,508	\$237	Total # of Adjustable-Rate Loans Serviced
WARM (in months)	321 mo	256 mo	Number of These Subserviced by Others
Weighted Average Servicing Fee	55 bp	24 bp	121 loans 5 loans

<b>Total Balances of Mortgage Loans Serviced for Others</b>	<b>\$108,992</b>
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### CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	\$5,615		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	\$1,300		
Zero-Coupon Securities	\$99	4.48%	127 mo
Government & Agency Securities	\$3,702	3.30%	36 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	\$2,586	2.60%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	\$1,270	4.84%	75 mo
Memo: Complex Securities (from supplemental reporting)	\$6,368		

<b>Total Cash, Deposits, and Securities</b>	<b>\$20,939</b>
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## ASSETS (continued)

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ITEMS RELATED TO MORTGAGE LOANS AND SECURITIES		MEMORANDUM ITEMS	
Nonperforming Loans	\$863	Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	\$1
Accrued Interest Receivable	\$737	Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	\$66
Advances for Taxes and Insurance	\$92	Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Less: Unamortized Yield Adjustments	\$-859	Equity Securities and Non-Mortgage-Related Mutual Funds	\$838
Valuation Allowances	\$590	Mortgage-Related Mututal Funds	\$462
Unrealized Gains (Losses)	\$-414	Mortgage Loans Serviced by Others:	
<b>ITEMS RELATED TO NONMORTGAGE LOANS AND SECURITIES</b>		Fixed-Rate Mortgage Loans Serviced	\$9,877
Nonperforming Loans	\$257	Weighted Average Servicing Fee	11 bp
Accrued Interest Receivable	\$200	Adjustable-Rate Mortgage Loans Serviced	\$21,284
Less: Unamortized Yield Adjustments	\$-128	Weighted Average Servicing Fee	10 bp
Valuation Allowances	\$804	Credit-Card Balances Expected to Pay Off in Grace Period	\$289
Unrealized Gains (Losses)	\$-2		
<b>OTHER ITEMS</b>			
Real Estate Held for Investment	\$78		
Repossessed Assets	\$227		
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	\$129		
Office Premises and Equipment	\$2,382		
Items Related to Certain Investment Securities			
Unrealized Gains (Losses)	\$-59		
Less: Unamortized Yield Adjustments	\$40		
Valuation Allowances	\$1		
Other Assets			
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	\$1,572		
Miscellaneous I	\$6,453		
Miscellaneous II	\$1,433		
<b>TOTAL ASSETS</b>	<b>\$253,852</b>		

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES

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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	\$9,552	\$2,916	\$936	\$189
WAC	2.16%	2.80%	6.40%	
WARM	1 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	\$11,975	\$8,757	\$2,744	\$312
WAC	2.67%	2.67%	5.36%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		\$10,696	\$9,209	\$114
WAC		3.13%	4.55%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			\$7,010	\$36
WAC			4.14%	
WARM			54 mo	

<b>Total Fixed-Rate, Fixed Maturity Deposits:</b>	<b>\$63,794</b>
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### MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	\$1,554	\$2,151	\$4,543
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	\$19,016	\$19,776	\$14,831
Penalty in Months of Forgone Interest	3.14 mo	6.14 mo	7.48 mo
Balances in New Accounts	\$5,501	\$1,954	\$658

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

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### FIXED-RATE, FIXED-MATURITY BORROWINGS

**FHLB ADVANCES, OTHER BORROWINGS,  
 REDEEMABLE PREFERRED STOCK, AND  
 SUBORDINATED DEBT**

	Remaining Maturity			WAC
	0 to 3 Months	4 to 36 Months	Over 36 Months	

Balances by Coupon Class:

Under 3.00%	\$15,312	\$8,613	\$120	2.56%
3.00 to 3.99%	\$977	\$12,870	\$4,472	3.45%
4.00 to 4.99%	\$95	\$2,286	\$2,793	4.44%
5.00 to 5.99%	\$277	\$1,097	\$785	5.48%
6.00 to 6.99%	\$119	\$597	\$277	6.55%
7.00 to 7.99%	\$334	\$185	\$47	7.21%
8.00 to 8.99%	\$0	\$4	\$9	8.31%
9.00 and Above	\$0	\$0	\$0	0.00%

WARM	1 mo	18 mo	50 mo	
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<b>Total Fixed-Rate, Fixed-Maturity Borrowings</b>	<b>\$51,267</b>
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### MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	\$26,207
Book Value of Redeemable Preferred Stock	\$0

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

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### NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
<b>NON-MATURITY DEPOSITS</b>			
Transaction Accounts	\$16,002	0.87%	\$734
Money Market Deposit Accounts (MMDAs)	\$39,895	1.57%	\$2,717
Passbook Accounts	\$14,919	1.19%	\$930
Non-Interest-Bearing Non-Maturity Deposits	\$12,703		\$578
<b>ESCROW ACCOUNTS</b>			
Escrow for Mortgages Held in Portfolio	\$564	0.24%	
Escrow for Mortgages Serviced for Others	\$579	0.04%	
Other Escrows	\$323	0.21%	
<b>TOTAL NON-MATURITY DEPOSITS &amp; ESCROW ACCOUNTS</b>			
	\$84,985		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	\$-6		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	\$3		
<b>OTHER LIABILITIES</b>			
Collateralized Mortgage Securities Issued	\$0		
Miscellaneous I	\$4,548		
Miscellaneous II	\$275		

<b>TOTAL LIABILITIES</b>	<b>\$231,073</b>
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### MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	\$200
EQUITY CAPITAL	\$22,500

<b>TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL</b>	<b>\$253,773</b>
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# 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		\$8
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	6	\$2
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	53	\$1,106
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	43	\$725
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	41	\$151
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	106	\$666
1014	Opt commitment to orig 25- or 30-year FRMs	89	\$3,448
1016	Opt commitment to orig "other" Mortgages	78	\$1,726
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		\$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM Ins, svc retained		\$14
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		\$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	6	\$13
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	6	\$77
2016	Commit/purchase "other" Mortgage loans, svc retained		\$55
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM Ins, svc retained		\$268
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg Ins, svc retained		\$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	13	\$96
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	25	\$1,446
2036	Commit/sell "other" Mortgage loans, svc retained		\$1
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		\$6
2054	Commit/purchase 25- to 30-year FRM MBS		\$1,380
2056	Commit/purchase "other" MBS		\$4
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	6	\$331
2074	Commit/sell 25- or 30-yr FRM MBS	8	\$3,196
2076	Commit/sell "other" MBS		\$25
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		\$0
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		\$31
2116	Commit/purchase "other" Mortgage loans, svc released		\$416



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

Contract Code	Off-Balance-Sheet Contract Positions	# Firms if # > 5	Notional Amount
2122	Commit/sell 1-mo COFI ARM loans, svc released		\$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM Ins, svc released	10	\$814
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		\$159
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg Ins, svc released		\$58
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	21	\$173
2134	Commit/sell 25- or 30-yr FRM loans, svc released	41	\$676
2136	Commit/sell "other" Mortgage loans, svc released	9	\$125
2202	Firm commitment to originate 1-month COFI ARM loans		\$156
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		\$6
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM Ins	17	\$76
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	16	\$460
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg Ins	13	\$25
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	39	\$81
2214	Firm commit/originate 25- or 30-year FRM loans	32	\$294
2216	Firm commit/originate "other" Mortgage loans	33	\$644
3006	Option to purchase 6-mo or 1-yr Treasury or LIBOR ARMs		\$1
3014	Option to purchase 25- or 30-yr FRMs		\$0
3016	Option to purchase "other" Mortgages		\$394
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		\$2
3028	Option to sell 3- or 5-year Treasury ARMs		\$2
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		\$17
3032	Option to sell 10-, 15-, or 20-year FRMs		\$8
3034	Option to sell 25- or 30-year FRMs	6	\$83
3036	Option to sell "other" Mortgages		\$19
3066	Short option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		\$1
3068	Short option to sell 3- or 5-yr Treasury ARMs		\$20
3072	Short option to sell 10-, 15-, or 20-yr FRMs		\$12
3074	Short option to sell 25- or 30-yr FRMs		\$120

# AGGREGATE SCHEDULE CMR REPORT

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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
3076	Short option to sell "other" Mortgages		\$141
4002	Commit/purchase non-Mortgage financial assets	21	\$4,016
4006	Commit/purchase "other" liabilities		\$200
5002	IR swap: pay fixed, receive 1-month LIBOR		\$1,389
5004	IR swap: pay fixed, receive 3-month LIBOR	8	\$4,170
5006	IR swap: pay fixed, receive 6-month LIBOR		\$20
5024	IR swap: pay 1-month LIBOR, receive fixed		\$325
5026	IR swap: pay 3-month LIBOR, receive fixed		\$873
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		\$123
8038	Short futures contract on 5-year Treasury note		\$15
9502	Fixed-rate construction loans in process	115	\$1,273
9512	Adjustable-rate construction loans in process	76	\$1,544

# AGGREGATE SCHEDULE CMR REPORT

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### SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
100	Multi/nonres mtg Ins; adj Balloon < 300 bp to Life Cap		\$1
105	Multi/nonres mtg Ins; adj Balloon > 300 bp to Life Cap		\$44
106	Multi/nonres mtg Ins; adj Balloon w/no Lifetime Cap		\$113
115	Multi/nonres mtg Ins; adj f/amort > 300 bp to Life Cap		\$1
116	Multi/nonres mtg Ins; adj fully amort w/no Life Cap		\$51
120	Other investment securities, fixed-coupon securities	7	\$75
122	Other investment securities, floating-rate securities	7	\$70
125	Multi/nonres mtg loans; fixed-rate, Balloon		\$2
127	Multi/nonres mtg loans; fixed-rate, fully amortizing	6	\$27
180	Consumer loans; loans on deposits		\$4
181	Consumer loans; unsecured home improvement		\$0
183	Consumer loans; auto loans and leases		\$514
184	Consumer loans; mobile home loans		\$3
185	Consumer loans; credit cards		\$198
187	Consumer loans; recreational vehicles		\$2,873
189	Consumer loans; other		\$775
200	Variable-rate, fixed-maturity CDs	72	\$380
220	Variable-rate FHLB advances	59	\$5,234
299	Other variable-rate	29	\$8,725
300	Govt. & agency securities, fixed-coupon securities	6	\$163
302	Govt. & agency securities, floating-rate securities		\$7

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### SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # >	Balance	Estimated Market Value After Specified Rate Shock					
			-200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	148	\$6,368	\$6,549	\$6,444	\$6,311	\$6,158	\$5,961	\$5,817
123 - Mortgage Derivatives - M/V estimate	91	\$9,898	\$10,305	\$10,123	\$9,881	\$9,544	\$9,201	\$8,893
129 - Mortgage-Related Mutual Funds - M/V estimate	22	\$252	\$256	\$255	\$252	\$247	\$242	\$238
280 - FHLB putable advance-M/V estimate	42	\$2,358	\$2,546	\$2,473	\$2,418	\$2,368	\$2,341	\$2,321
281 - FHLB convertible advance-M/V estimate	53	\$5,001	\$5,339	\$5,200	\$5,075	\$4,943	\$4,889	\$4,826
282 - FHLB callable advance-M/V estimate	10	\$144	\$149	\$149	\$148	\$148	\$146	\$144
283 - FHLB periodic floor floating rate advance-M/V Estimates		\$207	\$206	\$206	\$207	\$207	\$207	\$207
289 - Other FHLB structured advances - M/V estimate	8	\$2,726	\$2,771	\$2,741	\$2,698	\$2,651	\$2,618	\$2,601
290 - Other structured borrowings - M/V estimate		\$1,431	\$1,429	\$1,429	\$1,434	\$1,440	\$1,446	\$1,451
500 - Other OBS Positions w/o contract code or exceeds 16 positions	8	\$12,744	\$76	\$82	\$171	\$294	\$478	\$641