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

<table>
<thead>
<tr>
<th>Change in Rates</th>
<th>$Amount</th>
<th>$Change</th>
<th>%Change</th>
<th>NPV as % of PV of Assets</th>
<th>NPV Ratio</th>
<th>Change</th>
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</thead>
<tbody>
<tr>
<td>+300 bp</td>
<td>11,014</td>
<td>-498</td>
<td>-4 %</td>
<td>11.26 %</td>
<td>-12 bp</td>
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<tr>
<td>+200 bp</td>
<td>11,592</td>
<td>80</td>
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<td>+30 bp</td>
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<tr>
<td>+100 bp</td>
<td>11,781</td>
<td>269</td>
<td>+2 %</td>
<td>11.72 %</td>
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</tr>
<tr>
<td>0 bp</td>
<td>11,512</td>
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<td></td>
<td>11.37 %</td>
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<tr>
<td>-100 bp</td>
<td>10,988</td>
<td>-524</td>
<td>-5 %</td>
<td>10.82 %</td>
<td>-56 bp</td>
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</table>

## Risk Measure for a Given Rate Shock

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<tbody>
<tr>
<td>Pre-shock NPV Ratio:</td>
<td>11.37 %</td>
<td>12.15 %</td>
<td>11.56 %</td>
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<tr>
<td>NPV as % of PV Assets</td>
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<td></td>
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</tr>
<tr>
<td>Post-shock NPV Ratio</td>
<td>10.82 %</td>
<td>11.86 %</td>
<td>11.44 %</td>
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<td>Sensitivity Measure:</td>
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<tr>
<td>Decline in NPV Ratio</td>
<td>56 bp</td>
<td>29 bp</td>
<td>12 bp</td>
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<tr>
<td>TB 13a Level of Risk</td>
<td>Minimal</td>
<td>Minimal</td>
<td>Minimal</td>
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## Interest Rate Risk Exposure Report

### Present Value Estimates by Interest Rate Scenario

**Data as of:** 12/22/2011

**Area:** Southeast

**All Reporting CMR**

**Report Prepared:** 1/4/2012 11:34:36 AM

### Amounts in Millions

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<tr>
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<th>+200 bp</th>
<th>+300 bp</th>
<th>FaceValue</th>
<th>BC/FV</th>
<th>Eff.Dur.</th>
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<tr>
<td><strong>ASSETS</strong></td>
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<tr>
<td><strong>MORTGAGE LOANS AND SECURITIES</strong></td>
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<tr>
<td>Fixed-Rate Single-Family First-Mortgage Loans and MBS</td>
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<td>15,543</td>
<td>15,210</td>
<td>14,760</td>
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<td>14,380</td>
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<td>30-Year Mortgage Loans</td>
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<td>8,098</td>
<td>7,634</td>
<td>7,118</td>
<td>7,988</td>
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<td>3,146</td>
<td>3,095</td>
<td>3,048</td>
<td>3,009</td>
<td>3,090</td>
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<td>Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs</td>
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<td>1,031</td>
<td>1,023</td>
<td>1,016</td>
<td>1,009</td>
<td>998</td>
<td>103.39</td>
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<td>6 Month or Less Reset Frequency</td>
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<td>5,552</td>
<td>5,499</td>
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<td>838</td>
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<tr>
<td>1 Month Reset Frequency</td>
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<td>4</td>
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<td>2 Month to 5 Year Reset Frequency</td>
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<td>2,053</td>
<td>1,995</td>
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<td>1,911</td>
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<td>750</td>
<td>742</td>
<td>735</td>
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<td>744</td>
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<td>1,800</td>
<td>1,779</td>
<td>1,759</td>
<td>1,739</td>
<td>1,779</td>
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<td>1,268</td>
<td>1,235</td>
<td>1,204</td>
<td>1,173</td>
<td>1,202</td>
<td>105.52</td>
<td>2.00</td>
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<tr>
<td>Fixed-Rate, Balloon</td>
<td>2,161</td>
<td>2,115</td>
<td>2,053</td>
<td>1,995</td>
<td>1,940</td>
<td>1,911</td>
<td>106.19</td>
<td>2.56</td>
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<tr>
<td>Fixed-Rate, Fully Amortizing</td>
<td>834</td>
<td>833</td>
<td>830</td>
<td>827</td>
<td>824</td>
<td>833</td>
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<td>0.28</td>
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<td>Construction and Land Loans</td>
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<td>761</td>
<td>746</td>
<td>732</td>
<td>718</td>
<td>765</td>
<td>99.45</td>
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<td>Second-Mortgage Loans and Securities</td>
<td>5,915</td>
<td>5,908</td>
<td>5,892</td>
<td>5,877</td>
<td>5,862</td>
<td>5,897</td>
<td>100.19</td>
<td>0.19</td>
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<td>Adjustable-Rate</td>
<td>2,066</td>
<td>2,036</td>
<td>2,030</td>
<td>1,990</td>
<td>1,946</td>
<td>1,877</td>
<td>108.47</td>
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<td>Fixed-Rate</td>
<td>2,337</td>
<td>2,326</td>
<td>2,287</td>
<td>2,243</td>
<td>2,189</td>
<td>2,326</td>
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<tr>
<td>Net Nonperforming Mortgage Loans</td>
<td>305</td>
<td>305</td>
<td>305</td>
<td>305</td>
<td>305</td>
<td>305</td>
<td>100.00</td>
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<td>Accrued Interest Receivable</td>
<td>93</td>
<td>93</td>
<td>93</td>
<td>93</td>
<td>93</td>
<td>93</td>
<td>100.00</td>
<td>0.00</td>
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<tr>
<td>Advance for Taxes/Insurance</td>
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<td>72</td>
<td>128</td>
<td>196</td>
<td>260</td>
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<tr>
<td>Float on Escrows on Owned Mortgages</td>
<td>6</td>
<td>6</td>
<td>6</td>
<td>7</td>
<td>4</td>
<td>-0.42</td>
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<tr>
<td><strong>TOTAL MORTGAGE LOANS AND SECURITIES</strong></td>
<td>64,202</td>
<td>63,863</td>
<td>62,736</td>
<td>61,349</td>
<td>59,696</td>
<td>60,633</td>
<td>105.33</td>
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## ASSETS (cont.)

### NONMORTGAGE LOANS

#### Commercial Loans

<table>
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<tr>
<th>Scenario</th>
<th>Adjustable-Rate</th>
<th>Fixed-Rate</th>
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<tbody>
<tr>
<td>Base Case</td>
<td>651</td>
<td>1,544</td>
</tr>
<tr>
<td>-100 bp</td>
<td>650</td>
<td>1,516</td>
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<tr>
<td>0 bp</td>
<td>648</td>
<td>1,471</td>
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<tr>
<td>+100 bp</td>
<td>646</td>
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<tr>
<td>+200 bp</td>
<td>643</td>
<td>1,386</td>
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<tr>
<td>+300 bp</td>
<td>651</td>
<td>1,354</td>
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<td>FaceValue</td>
<td>99.83</td>
<td>111.94</td>
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<tr>
<td>BC/FV</td>
<td>0.22</td>
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#### Consumer Loans

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Adjustable-Rate</th>
<th>Fixed-Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Base Case</td>
<td>5,135</td>
<td>1,578</td>
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<tr>
<td>-100 bp</td>
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<td>1,536</td>
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<td>0 bp</td>
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<td>+100 bp</td>
<td>5,127</td>
<td>1,438</td>
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<td>5,123</td>
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<td>FaceValue</td>
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<td>100.31</td>
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<tr>
<td>BC/FV</td>
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### Other Assets Related to Nonmortgage Loans and Securities

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<tr>
<th>Item</th>
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<tbody>
<tr>
<td>Net Nonperforming Nonmortgage Loans</td>
<td>-49</td>
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<tr>
<td>Accrued Interest Receivable</td>
<td>29</td>
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</table>

**Total Nonmortgage Loans**: 8,887

### CASH, DEPOSITS, AND SECURITIES

#### Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos

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<tr>
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<th>Value</th>
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<tr>
<td>+100 bp</td>
<td>1,426</td>
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<tr>
<td>+200 bp</td>
<td>1,426</td>
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<tr>
<td>+300 bp</td>
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<tr>
<td>FaceValue</td>
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</tr>
<tr>
<td>BC/FV</td>
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#### Equities and All Mutual Funds

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<th>Value</th>
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<tbody>
<tr>
<td>Base Case</td>
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</table>

#### Zero-Coupon Securities

<table>
<thead>
<tr>
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<td>Base Case</td>
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<tr>
<td>-100 bp</td>
<td>59</td>
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<tr>
<td>0 bp</td>
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<td>+100 bp</td>
<td>53</td>
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<tr>
<td>BC/FV</td>
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#### Government and Agency Securities

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#### Term Fed Funds, Term Repos

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<tr>
<td>BC/FV</td>
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#### Munis, Mtg-Backed Bonds, Corporates, Commercial Paper

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<td>0 bp</td>
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<tr>
<td>BC/FV</td>
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### Mortgage-Derivative and Structured Securities

#### Valued by OTS

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#### Valued by Institution

<table>
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<td>BC/FV</td>
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#### Structured Securities (Complex)

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<tr>
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<td>920</td>
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<td>BC/FV</td>
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#### LESS: Valuation Allowances for Investment Securities

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<td>-100 bp</td>
<td>0</td>
</tr>
<tr>
<td>0 bp</td>
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<tr>
<td>+200 bp</td>
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<tr>
<td>FaceValue</td>
<td>0.00</td>
</tr>
<tr>
<td>BC/FV</td>
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</tbody>
</table>

**Total Cash, Deposits, and Securities**: 21,966

**Face Value**: 21,042

**BC/FV**: 102.56

**Eff.Dur.**: 1.99
## Interest Rate Risk Exposure Report

### Present Value Estimates by Interest Rate Scenario

**Amounts in Millions**

**Report Prepared:** 1/4/2012 11:34:36 AM  
**Reporting Dockets:** 115  
**September 2011**  
**Data as of:** 12/22/2011

<table>
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<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>FaceValue</th>
<th>BC/FV</th>
<th>Eff.Dur.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.</strong></td>
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<td>0.54/1.19***</td>
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</table>
# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Amounts in Millions**

| report prepared: 1/4/2012 11:34:37 AM | Reporting Dockets: 115  
September 2011  
Data as of: 12/22/2011 |
| --- | --- |

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<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>FaceValue</th>
<th>BC/FV</th>
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## Liabilities

### Deposits

#### Fixed-Maturity

<table>
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<tr>
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</table>
| Fixed-Rate Maturing in 12 Months or Less | 10,170  
10,166  
10,131  
10,097  
10,065  
10,089  
100.77  
0.19 |
| Fixed-Rate Maturing in 13 Months or More | 5,446  
5,353  
5,205  
5,069  
4,943  
5,042  
106.18  
2.25 |
| Variable-Rate | 52  
52  
52  
52  
52  
52  
100.12  
0.02 |

### Demand

<table>
<thead>
<tr>
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| Transaction Accounts | 6,918  
6,918  
6,918  
6,918  
6,918  
6,918  
100/97*  
0.00/2.31* |
| MMDAs | 35,991  
35,991  
35,991  
35,991  
35,991  
35,991  
100/97*  
0.00/0.95* |
| Passbook Accounts | 2,807  
2,807  
2,807  
2,807  
2,807  
2,807  
100/97*  
0.00/1.95* |
| Non-Interest-Bearing Accounts | 3,687  
3,687  
3,687  
3,687  
3,687  
3,687  
100/100*  
0.00/2.38* |

### Total Deposits

<table>
<thead>
<tr>
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| 65,070  
64,974  
64,791  
64,620  
64,462  
64,585  
101/99*  
0.22/1.22* |

## Borrowings

### Fixed-Maturity

<table>
<thead>
<tr>
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<th>Amounts in Millions</th>
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</thead>
</table>
| Fixed-Rate Maturing in 36 Months or Less | 5,332  
5,300  
5,249  
5,200  
5,152  
5,104  
103.83  
0.78 |
| Fixed-Rate Maturing in 37 Months or More | 6,944  
6,578  
6,231  
5,905  
5,600  
5,556  
118.40  
5.42 |
| Variable-Rate | 8,109  
8,109  
8,104  
8,099  
8,094  
8,091  
100.22  
0.03 |

### Total Borrowings

<table>
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| 20,385  
19,987  
19,585  
19,205  
18,846  
18,751  
106.59  
2.00 |

## Other Liabilities

### Escrow Accounts

<table>
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<tr>
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<th>Amounts in Millions</th>
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</table>
| For Mortgages | 1,171  
1,171  
1,171  
1,171  
1,171  
1,171  
100.00  
0.00 |
| Other Escrow Accounts | 6  
6  
6  
6  
6  
7  
95.24  
3.08 |

### Miscellaneous Other Liabilities

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</table>
| Collateralized Mortgage Securities Issued | 0  
0  
0  
0  
0  
0  
0.00  
0.00 |
| Miscellaneous I | 1,394  
1,394  
1,394  
1,394  
1,394  
1,394  
100.00  
0.00 |
| Miscellaneous II | 0  
0  
0  
0  
0  
0  
558  
0.00 |

### Total Other Liabilities

<table>
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| 2,572  
2,572  
2,572  
2,571  
2,571  
3,130  
82.17  
0.01 |

### Other Liabilities not Included Above

<table>
<thead>
<tr>
<th>Category</th>
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| Self-Valued | 1,527  
1,526  
1,509  
1,494  
1,484  
1,468  
103.97  
0.61 |
| Unamortized Yield Adjustments | -80 |

### Total Liabilities

<table>
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<th>Amounts in Millions</th>
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| 89,554  
89,059  
88,455  
87,890  
87,363  
87,854  
101/100**  
0.62/1.35** |

---

**PUBLIC**
## Interest Rate Risk Exposure Report
### Present Value Estimates by Interest Rate Scenario

**Area:** Southeast  
**All Reporting CMR**  
**Report Prepared:** 1/4/2012 11:34:37 AM  
**Reporting Dockets:** 115  
**September 2011**  
**Data as of:** 12/22/2011

### Amounts in Millions

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<th>BC/FV</th>
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Interest Rate Risk Exposure Report  
Present Value Estimates by Interest Rate Scenario

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<td>+200 bp</td>
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<tr>
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<td>101,227</td>
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<td>97,856</td>
<td>98,949</td>
<td>102/101***</td>
<td>0.54/1.19***</td>
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<td>101/100**</td>
<td>0.62/1.35**</td>
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* 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
### FIXED-RATE, SINGLE FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

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<th>5.00 to 5.99%</th>
<th>6.00 to 6.99%</th>
<th>7.00 to 7.99%</th>
<th>8.00% &amp; Above</th>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mortgage Loans</td>
<td>$2,478</td>
<td>$2,895</td>
<td>$4,981</td>
<td>$2,446</td>
<td>$1,580</td>
</tr>
<tr>
<td>WARM</td>
<td>362 mo</td>
<td>306 mo</td>
<td>297 mo</td>
<td>293 mo</td>
<td>281 mo</td>
</tr>
<tr>
<td>WAC</td>
<td>3.48%</td>
<td>5.53%</td>
<td>6.45%</td>
<td>7.44%</td>
<td>8.82%</td>
</tr>
<tr>
<td>Amount of these that is FHA or VA Guaranteed</td>
<td>$249</td>
<td>$637</td>
<td>$453</td>
<td>$153</td>
<td>$64</td>
</tr>
<tr>
<td>Securities Backed by Conventional Mortgages</td>
<td>$6,207</td>
<td>$448</td>
<td>$17</td>
<td>$9</td>
<td>$1</td>
</tr>
<tr>
<td>WARM</td>
<td>340 mo</td>
<td>325 mo</td>
<td>226 mo</td>
<td>313 mo</td>
<td>112 mo</td>
</tr>
<tr>
<td>Weighted Average Pass-Through Rate</td>
<td>3.56%</td>
<td>5.11%</td>
<td>6.17%</td>
<td>7.18%</td>
<td>8.46%</td>
</tr>
<tr>
<td>Securities Backed by FHA or VA Mortgages</td>
<td>$1,250</td>
<td>$47</td>
<td>$6</td>
<td>$1</td>
<td>$0</td>
</tr>
<tr>
<td>WARM</td>
<td>398 mo</td>
<td>156 mo</td>
<td>164 mo</td>
<td>185 mo</td>
<td>114 mo</td>
</tr>
<tr>
<td>Weighted Average Pass-Through Rate</td>
<td>4.16%</td>
<td>5.27%</td>
<td>6.07%</td>
<td>7.14%</td>
<td>8.52%</td>
</tr>
<tr>
<td><strong>15-YEAR MORTGAGES AND MBS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mortgage Loans</td>
<td>$995</td>
<td>$893</td>
<td>$1,234</td>
<td>$660</td>
<td>$393</td>
</tr>
<tr>
<td>WAC</td>
<td>4.16%</td>
<td>5.53%</td>
<td>6.45%</td>
<td>7.40%</td>
<td>8.97%</td>
</tr>
<tr>
<td>Mortgage Securities</td>
<td>$3,744</td>
<td>$179</td>
<td>$13</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Weighted Average Pass-Through Rate</td>
<td>3.38%</td>
<td>5.18%</td>
<td>6.02%</td>
<td>7.16%</td>
<td>8.56%</td>
</tr>
<tr>
<td>WARM (of 15-Year Loans and Securities)</td>
<td>142 mo</td>
<td>130 mo</td>
<td>130 mo</td>
<td>126 mo</td>
<td>119 mo</td>
</tr>
<tr>
<td><strong>BALLOON MORTGAGES AND MBS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mortgage Loans</td>
<td>$945</td>
<td>$521</td>
<td>$963</td>
<td>$276</td>
<td>$259</td>
</tr>
<tr>
<td>WAC</td>
<td>3.70%</td>
<td>5.46%</td>
<td>6.39%</td>
<td>7.33%</td>
<td>10.08%</td>
</tr>
<tr>
<td>Mortgage Securities</td>
<td>$39</td>
<td>$5</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Weighted Average Pass-Through Rate</td>
<td>3.29%</td>
<td>5.52%</td>
<td>6.02%</td>
<td>7.09%</td>
<td>0.00%</td>
</tr>
<tr>
<td>WARM (of Balloon Loans and Securities)</td>
<td>227 mo</td>
<td>73 mo</td>
<td>93 mo</td>
<td>61 mo</td>
<td>57 mo</td>
</tr>
</tbody>
</table>

**Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities**: $33,487
### AGGREGATE SCHEDULE CMR REPORT

**ASSETS (continued)**

**Area:** Southeast  
**All Reporting CMR**  
**Report Prepared:** 1/4/2012 11:34:38 AM  
**Reporting Dockets:** 115  
**September 2011**  
**Data as of:** 12/21/2011

#### ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES

<table>
<thead>
<tr>
<th></th>
<th>Current Market Index ARMs</th>
<th>Lagging Market Index ARMs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>6 Months or Less</td>
<td>7 Months to 2 Years</td>
</tr>
<tr>
<td><strong>Teaser ARMs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balances Currently Subject to Introductory Rates</td>
<td>$0</td>
<td>$4</td>
</tr>
<tr>
<td>WAC</td>
<td>5.35%</td>
<td>2.13%</td>
</tr>
<tr>
<td><strong>Non-Teaser ARMs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balances of All Non-Teaser ARMs</td>
<td>$997</td>
<td>$5,193</td>
</tr>
<tr>
<td>Weighted Average Margin</td>
<td>207 bp</td>
<td>247 bp</td>
</tr>
<tr>
<td>WAC</td>
<td>3.97%</td>
<td>4.58%</td>
</tr>
<tr>
<td>WARM</td>
<td>200 mo</td>
<td>285 mo</td>
</tr>
<tr>
<td>Weighted Average Time Until Next Payment Reset</td>
<td>3 mo</td>
<td>9 mo</td>
</tr>
</tbody>
</table>

**Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities**  
$9,334

#### MEMO ITEMS FOR ALL ARMS (Reported at CMR 185)

<table>
<thead>
<tr>
<th></th>
<th>Current Market Index ARMs</th>
<th>Lagging Market Index ARMs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>6 Months or Less</td>
<td>7 Months to 2 Years</td>
</tr>
<tr>
<td><strong>ARM Balances by Distance from Lifetime Cap</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balances With Coupon Within 200 bp of Lifetime Cap</td>
<td>$7</td>
<td>$22</td>
</tr>
<tr>
<td>Weighted Average Distance from Lifetime Cap</td>
<td>174 bp</td>
<td>164 bp</td>
</tr>
<tr>
<td>Balances With Coupon 201-400 bp from Lifetime Cap</td>
<td>$27</td>
<td>$49</td>
</tr>
<tr>
<td>Weighted Average Distance from Lifetime Cap</td>
<td>309 bp</td>
<td>301 bp</td>
</tr>
<tr>
<td>Balances With Coupon Over 400 bp from Lifetime Cap</td>
<td>$851</td>
<td>$5,082</td>
</tr>
<tr>
<td>Weighted Average Distance from Lifetime Cap</td>
<td>940 bp</td>
<td>654 bp</td>
</tr>
<tr>
<td>Balances Without Lifetime Cap</td>
<td>$113</td>
<td>$44</td>
</tr>
</tbody>
</table>

**ARM Cap and Floor Detail**

<table>
<thead>
<tr>
<th></th>
<th>Current Market Index ARMs</th>
<th>Lagging Market Index ARMs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>6 Months or Less</td>
<td>7 Months to 2 Years</td>
</tr>
<tr>
<td>Balances Subject to Periodic Rate Caps</td>
<td>$548</td>
<td>$4,610</td>
</tr>
<tr>
<td>Weighted Average Periodic Rate Cap</td>
<td>164 bp</td>
<td>210 bp</td>
</tr>
<tr>
<td>Balances Subject to Periodic Rate Floors</td>
<td>$507</td>
<td>$4,306</td>
</tr>
</tbody>
</table>

**MBS Included in ARM Balances**  
$95  
$104  
$41  
$0  
$10

**PUBLIC**
## AGGREGATE SCHEDULE CMR REPORT
### ASSETS (continued)

**Area:** Southeast  
**All Reporting CMR**  
**Report Prepared:** 1/4/2012 11:34:38 AM  
**Reporting Dockets:** 115  
**September 2011**  
**Data as of:** 12/21/2011

### MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES

<table>
<thead>
<tr>
<th>Adjustable-Rate:</th>
<th>Balloons</th>
<th>Fully Amortizing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balances</td>
<td>$744</td>
<td>$1,779</td>
</tr>
<tr>
<td>WARM</td>
<td>55 mo</td>
<td>138 mo</td>
</tr>
<tr>
<td>Remaining Term to Full Amortization</td>
<td>275 mo</td>
<td></td>
</tr>
<tr>
<td>Rate Index Code</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Margin</td>
<td>191 bp</td>
<td>207 bp</td>
</tr>
<tr>
<td>Reset Frequency</td>
<td>23 mo</td>
<td>28 mo</td>
</tr>
<tr>
<td><strong>MEMO: ARMs within 300 bp of Lifetime Cap</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balances</td>
<td>$38</td>
<td>$28</td>
</tr>
<tr>
<td>WAC</td>
<td>85 bp</td>
<td>57 bp</td>
</tr>
</tbody>
</table>

### Fixed-Rate:

| Balances         | $1,202   | $1,991           |
| WARM             | 37 mo    | 79 mo            |
| Remaining Term to Full Amortization | 244 mo | |
| WAC              | 6.40%    | 6.41%            |

### CONSTRUCTION AND LAND LOANS

<table>
<thead>
<tr>
<th>Adjustable Rate</th>
<th>Fixed Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balances</td>
<td>$833</td>
</tr>
<tr>
<td>WARM</td>
<td>32 mo</td>
</tr>
<tr>
<td>Rate Index Code</td>
<td>0</td>
</tr>
<tr>
<td>Margin in Column 1; WAC in Column 2</td>
<td>138 bp</td>
</tr>
<tr>
<td>Reset Frequency</td>
<td>5 mo</td>
</tr>
</tbody>
</table>

### SECOND MORTGAGE LOANS AND SECURITIES

<table>
<thead>
<tr>
<th>Adjustable Rate</th>
<th>Fixed Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balances</td>
<td>$5,897</td>
</tr>
<tr>
<td>WARM</td>
<td>207 mo</td>
</tr>
<tr>
<td>Rate Index Code</td>
<td>0</td>
</tr>
<tr>
<td>Margin in Column 1; WAC in Column 2</td>
<td>111 bp</td>
</tr>
<tr>
<td>Reset Frequency</td>
<td>1 mo</td>
</tr>
</tbody>
</table>

### COMMERICAL LOANS

<table>
<thead>
<tr>
<th>Adjustable Rate</th>
<th>Fixed Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balances</td>
<td>$651</td>
</tr>
<tr>
<td>WARM</td>
<td>58 mo</td>
</tr>
<tr>
<td>Margin in Column 1; WAC in Column 2</td>
<td>147 bp</td>
</tr>
<tr>
<td>Reset Frequency</td>
<td>5 mo</td>
</tr>
<tr>
<td>Rate Index Code</td>
<td>0</td>
</tr>
</tbody>
</table>

### CONSUMER LOANS

<table>
<thead>
<tr>
<th>Adjustable Rate</th>
<th>Fixed Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balances</td>
<td>$5,168</td>
</tr>
<tr>
<td>WARM</td>
<td>2 mo</td>
</tr>
<tr>
<td>Rate Index Code</td>
<td>0</td>
</tr>
<tr>
<td>Margin in Column 1; WAC in Column 2</td>
<td>218 bp</td>
</tr>
<tr>
<td>Reset Frequency</td>
<td>1 mo</td>
</tr>
</tbody>
</table>

### MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE

<table>
<thead>
<tr>
<th>High Risk</th>
<th>Low Risk</th>
</tr>
</thead>
<tbody>
<tr>
<td>Floating Rate</td>
<td>$3</td>
</tr>
<tr>
<td>Fixed Rate</td>
<td></td>
</tr>
<tr>
<td>Remaining WAL &lt;= 5 Years</td>
<td>$1,161</td>
</tr>
<tr>
<td>Remaining WAL 5-10 Years</td>
<td>$198</td>
</tr>
<tr>
<td>Remaining WAL Over 10 Years</td>
<td>$21</td>
</tr>
<tr>
<td>Superfloaters</td>
<td>$0</td>
</tr>
<tr>
<td>Inverse Floaters &amp; Super POs</td>
<td>$0</td>
</tr>
<tr>
<td>Other</td>
<td>$0</td>
</tr>
<tr>
<td>CMO Residuals: Fixed Rate</td>
<td>$20</td>
</tr>
<tr>
<td>Floating Rate</td>
<td>$22</td>
</tr>
<tr>
<td>Stripped Mortgage-Backed Securities: Interest-Only MBS</td>
<td>$0</td>
</tr>
<tr>
<td>WAC</td>
<td>0.00%</td>
</tr>
<tr>
<td>Principal-Only MBS</td>
<td>$0</td>
</tr>
<tr>
<td>WAC</td>
<td>0.00%</td>
</tr>
<tr>
<td>Total Mortgage-Derivative Securities - Book Value</td>
<td>$1,425</td>
</tr>
</tbody>
</table>

**PUBLIC**
## MORTGAGE LOANS SERVICED FOR OTHERS

### Fixed-Rate Mortgage Loan Servicing

<table>
<thead>
<tr>
<th>Coupon of Fixed-Rate Mortgages Serviced for Others</th>
<th>Less Than 5.00%</th>
<th>5.00 to 5.99%</th>
<th>6.00 to 6.99%</th>
<th>7.00 to 7.99%</th>
<th>8.00% &amp; Above</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balances Serviced</td>
<td>$21,872</td>
<td>$11,804</td>
<td>$6,846</td>
<td>$2,413</td>
<td>$664</td>
</tr>
<tr>
<td>WARM</td>
<td>296 mo</td>
<td>297 mo</td>
<td>269 mo</td>
<td>247 mo</td>
<td>170 mo</td>
</tr>
<tr>
<td>Weighted Average Servicing Fee</td>
<td>28 bp</td>
<td>30 bp</td>
<td>32 bp</td>
<td>36 bp</td>
<td>42 bp</td>
</tr>
</tbody>
</table>

Total Number of Fixed Rate Loans Serviced that are:
- Conventional: 254 loans
- FHA/VA: 54 loans
- Subserviced by Others: 1 loans

### Adjustable-Rate Mortgage Loan Servicing

<table>
<thead>
<tr>
<th>Balances Serviced</th>
<th>$7,669</th>
<th>$35</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>WARM (in months)</td>
<td>272 mo</td>
<td>318 mo</td>
<td></td>
</tr>
<tr>
<td>Weighted Average Servicing Fee</td>
<td>1 bp</td>
<td>0 bp</td>
<td></td>
</tr>
</tbody>
</table>

Total # of Adjustable-Rate Loans Serviced: 60 loans
Number of These Subserviced by Others: 1 loans

### Total Balances of Mortgage Loans Serviced for Others

$51,302

## CASH, DEPOSITS, AND SECURITIES

<table>
<thead>
<tr>
<th>Balances</th>
<th>WAC</th>
<th>WARM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos</td>
<td>$1,426</td>
<td></td>
</tr>
<tr>
<td>Equity Securities Carried at Fair Value</td>
<td>$23</td>
<td></td>
</tr>
<tr>
<td>Zero-Coupon Securities</td>
<td>$53</td>
<td>1.58%</td>
</tr>
<tr>
<td>Government &amp; Agency Securities</td>
<td>$2,287</td>
<td>3.78%</td>
</tr>
<tr>
<td>Term Fed Funds, Term Repos, and Interest-Earning Deposits</td>
<td>$6,524</td>
<td>0.26%</td>
</tr>
<tr>
<td>Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)</td>
<td>$172</td>
<td>3.52%</td>
</tr>
<tr>
<td>Memo: Complex Securities (from supplemental reporting)</td>
<td>$1,059</td>
<td></td>
</tr>
</tbody>
</table>

Total Cash, Deposits, and Securities: $11,545

---

**PUBLIC**
AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

<table>
<thead>
<tr>
<th>ITEMS RELATED TO MORTGAGE LOANS AND SECURITIES</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Nonperforming Loans</td>
<td>$4,000</td>
</tr>
<tr>
<td>Accrued Interest Receivable</td>
<td>$305</td>
</tr>
<tr>
<td>Advances for Taxes and Insurance</td>
<td>$93</td>
</tr>
<tr>
<td>Less: Unamortized Yield Adjustments</td>
<td>$-249</td>
</tr>
<tr>
<td>Valuation Allowances</td>
<td>$1,674</td>
</tr>
<tr>
<td>Unrealized Gains (Losses)</td>
<td>$181</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ITEMS RELATED TO NONMORTGAGE LOANS AND SECURITIES</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Nonperforming Loans</td>
<td>$82</td>
</tr>
<tr>
<td>Accrued Interest Receivable</td>
<td>$29</td>
</tr>
<tr>
<td>Less: Unamortized Yield Adjustments</td>
<td>$46</td>
</tr>
<tr>
<td>Valuation Allowances</td>
<td>$131</td>
</tr>
<tr>
<td>Unrealized Gains (Losses)</td>
<td>$2</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>OTHER ITEMS</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Real Estate Held for Investment</td>
<td>$15</td>
</tr>
<tr>
<td>Repossessed Assets</td>
<td>$817</td>
</tr>
<tr>
<td>Equity Investments Not Carried at Fair Value</td>
<td>$60</td>
</tr>
<tr>
<td>Office Premises and Equipment</td>
<td>$667</td>
</tr>
<tr>
<td>Items Related to Certain Investment Securities</td>
<td></td>
</tr>
<tr>
<td>Unrealized Gains (Losses)</td>
<td></td>
</tr>
<tr>
<td>Less: Unamortized Yield Adjustments</td>
<td></td>
</tr>
<tr>
<td>Valuation Allowances</td>
<td></td>
</tr>
<tr>
<td>Other Assets</td>
<td></td>
</tr>
<tr>
<td>Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments</td>
<td>$529</td>
</tr>
<tr>
<td>Miscellaneous I</td>
<td>$3,705</td>
</tr>
<tr>
<td>Miscellaneous II</td>
<td>$2,192</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MEMORANDUM ITEMS</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage &quot;Warehouse&quot; Loans Reported as Mortgage Loans at SC26</td>
<td>$49</td>
</tr>
<tr>
<td>Loans Secured by Real Estate Reported as NonMortgage Loans at SC31</td>
<td>$0</td>
</tr>
<tr>
<td>Market Vaue of Equity Securities and Mutual Funds Reported at CMR464: Equity Securities and Non-Mortgage-Related Mutual Funds</td>
<td>$7</td>
</tr>
<tr>
<td>Mortgage-Related Mutual Funds</td>
<td>$15</td>
</tr>
<tr>
<td>Mortgage Loans Serviced by Others: Fixed-Rate Mortgage Loans Serviced</td>
<td>$14,716</td>
</tr>
<tr>
<td>Weighted Average Servicing Fee</td>
<td>17 bp</td>
</tr>
<tr>
<td>Adjustable-Rate Mortgage Loans Serviced</td>
<td>$9,434</td>
</tr>
<tr>
<td>Weighted Average Servicing Fee</td>
<td>26 bp</td>
</tr>
<tr>
<td>Credit-Card Balances Expected to Pay Off in Grace Period</td>
<td>$2</td>
</tr>
</tbody>
</table>

TOTAL ASSETS | $98,951 |
### FIXED-RATE, FIXED-MATURITY DEPOSITS

<table>
<thead>
<tr>
<th>Original Maturity in Months</th>
<th>Early Withdrawals During Quarter (Optional)</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 or Less</td>
<td>13 to 36</td>
</tr>
<tr>
<td>Balances Maturing in 3 Months or Less</td>
<td>$2,893</td>
</tr>
<tr>
<td>WAC</td>
<td>0.75%</td>
</tr>
<tr>
<td>WARM</td>
<td>1 mo</td>
</tr>
<tr>
<td>Balances Maturing in 4 to 12 Months</td>
<td>$3,230</td>
</tr>
<tr>
<td>WAC</td>
<td>0.90%</td>
</tr>
<tr>
<td>WARM</td>
<td>7 mo</td>
</tr>
<tr>
<td>Balances Maturing in 13 to 36 Months</td>
<td>$2,239</td>
</tr>
<tr>
<td>WAC</td>
<td>1.56%</td>
</tr>
<tr>
<td>WARM</td>
<td>19 mo</td>
</tr>
<tr>
<td>Balances Maturing in 37 or More Months</td>
<td>$1,842</td>
</tr>
<tr>
<td>WAC</td>
<td>2.60%</td>
</tr>
<tr>
<td>WARM</td>
<td>52 mo</td>
</tr>
</tbody>
</table>

**Total Fixed-Rate, Fixed Maturity Deposits:** $15,131

---

### MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

<table>
<thead>
<tr>
<th>Original Maturity in Months</th>
<th>12 or Less</th>
<th>13 to 36</th>
<th>37 or More</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balances in Brokered Deposits</td>
<td>$913</td>
<td>$291</td>
<td>$439</td>
</tr>
<tr>
<td>Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balances Subject to Penalty</td>
<td>$5,525</td>
<td>$4,706</td>
<td>$3,006</td>
</tr>
<tr>
<td>Penalty in Months of Forgone Interest</td>
<td>3.39 mo</td>
<td>6.06 mo</td>
<td>11.35 mo</td>
</tr>
<tr>
<td>Balances in New Accounts</td>
<td>$1,217</td>
<td>$277</td>
<td>$142</td>
</tr>
</tbody>
</table>

---

**PUBLIC**
## AGGREGATE SCHEDULE CMR REPORT

### LIABILITIES (continued)

**Area:** Southeast  
**All Reporting CMR**  
**Report Prepared:** 1/4/2012 11:34:39 AM  
**Report Prepared:** 12/21/2011  
**Reporting Dockets:** 115  
**September 2011**  
**Data as of:** 12/21/2011

---

### FIXED-RATE, FIXED-MATURITY BORROWINGS

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

<table>
<thead>
<tr>
<th>Remaining Maturity</th>
<th>0 to 3 Months</th>
<th>4 to 36 Months</th>
<th>Over 36 Months</th>
<th>WAC</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Under 3.00%</strong></td>
<td>$2,760</td>
<td>$201</td>
<td>$110</td>
<td>0.53%</td>
</tr>
<tr>
<td><strong>3.00 to 3.99%</strong></td>
<td>$21</td>
<td>$145</td>
<td>$638</td>
<td>3.68%</td>
</tr>
<tr>
<td><strong>4.00 to 4.99%</strong></td>
<td>$2</td>
<td>$615</td>
<td>$3,830</td>
<td>4.77%</td>
</tr>
<tr>
<td><strong>5.00 to 5.99%</strong></td>
<td>$6</td>
<td>$1,354</td>
<td>$969</td>
<td>5.39%</td>
</tr>
<tr>
<td><strong>6.00 to 6.99%</strong></td>
<td>$0</td>
<td>$0</td>
<td>$8</td>
<td>6.14%</td>
</tr>
<tr>
<td><strong>7.00 to 7.99%</strong></td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>7.10%</td>
</tr>
<tr>
<td><strong>8.00 to 8.99%</strong></td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>0.00%</td>
</tr>
<tr>
<td><strong>9.00 and Above</strong></td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>12.50%</td>
</tr>
<tr>
<td><strong>WARM</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**1 mo** | **24 mo** | **75 mo**

**Total Fixed-Rate, Fixed-Maturity Borrowings**  
$10,660

---

### MEMOS

- **Variable-Rate Borrowings and Structured Advances**  
  (from Supplemental Reporting)  
  $9,611

- **Book Value of Redeemable Preferred Stock**  
  $0
## NON-MATURITY DEPOSITS AND OTHER LIABILITIES

<table>
<thead>
<tr>
<th>Total Balances</th>
<th>WAC</th>
<th>Balances in New Accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>NON-MATURITY DEPOSITS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transaction Accounts</td>
<td>$6,918</td>
<td>0.42%</td>
</tr>
<tr>
<td>Money Market Deposit Accounts (MMDAs)</td>
<td>$35,991</td>
<td>0.27%</td>
</tr>
<tr>
<td>Passbook Accounts</td>
<td>$2,807</td>
<td>0.52%</td>
</tr>
<tr>
<td>Non-Interest-Bearing Non-Maturity Deposits</td>
<td>$3,687</td>
<td></td>
</tr>
<tr>
<td>ESCROW ACCOUNTS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Escrow for Mortgages Held in Portfolio</td>
<td>$1,153</td>
<td>0.02%</td>
</tr>
<tr>
<td>Escrow for Mortgages Serviced for Others</td>
<td>$18</td>
<td>0.01%</td>
</tr>
<tr>
<td>Other Escrows</td>
<td>$7</td>
<td>0.00%</td>
</tr>
<tr>
<td>TOTAL NON-MATURITY DEPOSITS &amp; ESCROW ACCOUNTS</td>
<td>$50,580</td>
<td></td>
</tr>
<tr>
<td>UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS</td>
<td></td>
<td>$-82</td>
</tr>
<tr>
<td>UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS</td>
<td></td>
<td>$2</td>
</tr>
<tr>
<td>OTHER LIABILITIES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Collateralized Mortgage Securities Issued</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>Miscellaneous I</td>
<td>$1,394</td>
<td></td>
</tr>
<tr>
<td>Miscellaneous II</td>
<td>$558</td>
<td></td>
</tr>
<tr>
<td>TOTAL LIABILITIES</td>
<td>$87,854</td>
<td></td>
</tr>
</tbody>
</table>

## MINORITY INTEREST AND CAPITAL

| | |
| MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES | $0 |
| EQUITY CAPITAL | $11,097 |
| TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL | $98,951 |
## SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

<table>
<thead>
<tr>
<th>Contract Code</th>
<th>Off-Balance-Sheet Contract Positions</th>
<th># Frms if # &gt; 5</th>
<th>Notional Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1004</td>
<td>Opt commitment to orig 6-mo or 1-yr COFI ARMs</td>
<td></td>
<td>$1</td>
</tr>
<tr>
<td>1006</td>
<td>Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs</td>
<td></td>
<td>$10</td>
</tr>
<tr>
<td>1008</td>
<td>Opt commitment to orig 3- or 5-yr Treasury ARMs</td>
<td>10</td>
<td>$23</td>
</tr>
<tr>
<td>1010</td>
<td>Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>1012</td>
<td>Opt commitment to orig 10-, 15-, or 20-year FRMs</td>
<td>33</td>
<td>$120</td>
</tr>
<tr>
<td>1014</td>
<td>Opt commitment to orig 25- or 30-year FRMs</td>
<td>24</td>
<td>$163</td>
</tr>
<tr>
<td>1016</td>
<td>Opt commitment to orig &quot;other&quot; Mortgages</td>
<td>22</td>
<td>$51</td>
</tr>
<tr>
<td>2004</td>
<td>Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained</td>
<td></td>
<td>$1</td>
</tr>
<tr>
<td>2010</td>
<td>Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>2012</td>
<td>Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained</td>
<td></td>
<td>$4</td>
</tr>
<tr>
<td>2014</td>
<td>Commit/purchase 25- or 30-yr FRM loans, svc retained</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>2016</td>
<td>Commit/purchase &quot;other&quot; Mortgage loans, svc retained</td>
<td></td>
<td>$5</td>
</tr>
<tr>
<td>2028</td>
<td>Commit/sell 3- or 5-yr Treasury ARM loans, svc retained</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>2030</td>
<td>Commit/sell 5- or 7-yr Balloon/2-step mtg Ins, svc retained</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>2032</td>
<td>Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained</td>
<td></td>
<td>$5</td>
</tr>
<tr>
<td>2034</td>
<td>Commit/sell 25- to 30-yr FRM loans, svc retained</td>
<td></td>
<td>$6</td>
</tr>
<tr>
<td>2036</td>
<td>Commit/sell &quot;other&quot; Mortgage loans, svc retained</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>2054</td>
<td>Commit/purchase 25- to 30-year FRM MBS</td>
<td></td>
<td>$240</td>
</tr>
<tr>
<td>2056</td>
<td>Commit/purchase &quot;other&quot; MBS</td>
<td></td>
<td>$583</td>
</tr>
<tr>
<td>2072</td>
<td>Commit/sell 10-, 15-, or 20-yr FRM MBS</td>
<td></td>
<td>$427</td>
</tr>
<tr>
<td>2074</td>
<td>Commit/sell 25- or 30-yr FRM MBS</td>
<td></td>
<td>$1,307</td>
</tr>
<tr>
<td>2076</td>
<td>Commit/sell &quot;other&quot; MBS</td>
<td></td>
<td>$60</td>
</tr>
<tr>
<td>2106</td>
<td>Commit/purch 6-mo or 1-yr Treas/LIBOR ARM Ins, svc released</td>
<td></td>
<td>$3</td>
</tr>
<tr>
<td>2112</td>
<td>Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released</td>
<td></td>
<td>$18</td>
</tr>
<tr>
<td>2114</td>
<td>Commit/purchase 25- or 30-yr FRM loans, svc released</td>
<td></td>
<td>$155</td>
</tr>
<tr>
<td>2116</td>
<td>Commit/purchase &quot;other&quot; Mortgage loans, svc released</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>2126</td>
<td>Commit/sell 6-mo or 1-yr Treas/LIBOR ARM Ins, svc released</td>
<td></td>
<td>$335</td>
</tr>
<tr>
<td>2128</td>
<td>Commit/sell 3- or 5-yr Treasury ARM loans, svc released</td>
<td></td>
<td>$2</td>
</tr>
</tbody>
</table>
### SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

<table>
<thead>
<tr>
<th>Contract Code</th>
<th>Off-Balance-Sheet Contract Positions</th>
<th># Frms if # &gt; 5</th>
<th>Notional Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>2130</td>
<td>Commit/sell 5- or 7-yr Balloon/2-step mtg Ins, svc released</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>2132</td>
<td>Commit/sell 10-, 15-, or 20-yr FRM loans, svc released</td>
<td>11</td>
<td>$66</td>
</tr>
<tr>
<td>2134</td>
<td>Commit/sell 25- or 30-yr FRM loans, svc released</td>
<td>17</td>
<td>$202</td>
</tr>
<tr>
<td>2136</td>
<td>Commit/sell &quot;other&quot; Mortgage loans, svc released</td>
<td></td>
<td>$36</td>
</tr>
<tr>
<td>2206</td>
<td>Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM Ins</td>
<td></td>
<td>$296</td>
</tr>
<tr>
<td>2208</td>
<td>Firm commit/originate 3- or 5-yr Treasury ARM loans</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>2210</td>
<td>Firm commit/orig 5- or 7-yr Balloon or 2-step mtg Ins</td>
<td></td>
<td>$1</td>
</tr>
<tr>
<td>2212</td>
<td>Firm commit/originate 10-, 15-, or 20-year FRM loans</td>
<td>8</td>
<td>$366</td>
</tr>
<tr>
<td>2214</td>
<td>Firm commit/originate 25- or 30-year FRM loans</td>
<td>9</td>
<td>$679</td>
</tr>
<tr>
<td>2216</td>
<td>Firm commit/originate &quot;other&quot; Mortgage loans</td>
<td>11</td>
<td>$27</td>
</tr>
<tr>
<td>3034</td>
<td>Option to sell 25- or 30-year FRMs</td>
<td></td>
<td>$50</td>
</tr>
<tr>
<td>3074</td>
<td>Short option to sell 25- or 30-yr FRMs</td>
<td></td>
<td>$32</td>
</tr>
<tr>
<td>4002</td>
<td>Commit/purchase non-Mortgage financial assets</td>
<td>9</td>
<td>$78</td>
</tr>
<tr>
<td>5002</td>
<td>IR swap: pay fixed, receive 1-month LIBOR</td>
<td></td>
<td>$200</td>
</tr>
<tr>
<td>5004</td>
<td>IR swap: pay fixed, receive 3-month LIBOR</td>
<td></td>
<td>$7,669</td>
</tr>
<tr>
<td>5026</td>
<td>IR swap: pay 3-month LIBOR, receive fixed</td>
<td></td>
<td>$726</td>
</tr>
<tr>
<td>5104</td>
<td>IR swaption: pay fixed, receive 3-month LIBOR</td>
<td></td>
<td>$550</td>
</tr>
<tr>
<td>5204</td>
<td>Short IR swaption: pay fixed, receive 3-mo LIBOR</td>
<td></td>
<td>$430</td>
</tr>
<tr>
<td>6002</td>
<td>Interest rate Cap based on 1-month LIBOR</td>
<td></td>
<td>$875</td>
</tr>
<tr>
<td>6004</td>
<td>Interest rate Cap based on 3-month LIBOR</td>
<td></td>
<td>$1,250</td>
</tr>
<tr>
<td>7022</td>
<td>Interest rate floor based on the prime rate</td>
<td></td>
<td>$900</td>
</tr>
<tr>
<td>9502</td>
<td>Fixed-rate construction loans in process</td>
<td>49</td>
<td>$99</td>
</tr>
<tr>
<td>9512</td>
<td>Adjustable-rate construction loans in process</td>
<td>28</td>
<td>$83</td>
</tr>
</tbody>
</table>
### SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

<table>
<thead>
<tr>
<th>Asset/Liability Code</th>
<th>Supplemental Asset/Liability Items</th>
<th>#Firms if # &gt; 5</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>127</td>
<td>Multi/nonres mtg loans; fixed-rate, fully amortizing</td>
<td></td>
<td>$14</td>
</tr>
<tr>
<td>187</td>
<td>Consumer loans; recreational vehicles</td>
<td></td>
<td>$859</td>
</tr>
<tr>
<td>189</td>
<td>Consumer loans; other</td>
<td></td>
<td>$234</td>
</tr>
<tr>
<td>200</td>
<td>Variable-rate, fixed-maturity CDs</td>
<td>16</td>
<td>$52</td>
</tr>
<tr>
<td>220</td>
<td>Variable-rate FHLB advances</td>
<td>6</td>
<td>$519</td>
</tr>
<tr>
<td>299</td>
<td>Other variable-rate</td>
<td>11</td>
<td>$7,572</td>
</tr>
</tbody>
</table>
## AGGREGATE SCHEDULE CMR REPORT
### SUPPLEMENTAL REPORTING

**Area:** Southeast  
**All Reporting CMR**  
**Report Prepared:** 1/4/2012 11:34:40 AM  
**Amounts in Millions**  

### SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

<table>
<thead>
<tr>
<th>Asset/ Liability Code</th>
<th>#Firms if # &gt; 5</th>
<th>Estimated Market Value After Specified Rate Shock</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Balance</td>
<td>-100 bp</td>
</tr>
<tr>
<td>121 - Complex Securities - M/V estimate</td>
<td>50</td>
<td>$1,059</td>
</tr>
<tr>
<td>123 - Mortgage Derivatives - M/V estimate</td>
<td>36</td>
<td>$9,497</td>
</tr>
<tr>
<td>129 - Mortgage-Related Mutual Funds - M/V estimate</td>
<td>11</td>
<td>$11</td>
</tr>
<tr>
<td>280 - FHLB putable advance-M/V estimate</td>
<td>12</td>
<td>$208</td>
</tr>
<tr>
<td>281 - FHLB convertible advance-M/V estimate</td>
<td>24</td>
<td>$596</td>
</tr>
<tr>
<td>282 - FHLB callable advance-M/V estimate</td>
<td>38</td>
<td>$38</td>
</tr>
<tr>
<td>283 - FHLB periodic floor floating rate advance-M/V Estimates</td>
<td>75</td>
<td>$75</td>
</tr>
<tr>
<td>289 - Other FHLB structured advances - M/V estimate</td>
<td>437</td>
<td>$437</td>
</tr>
<tr>
<td>290 - Other structured borrowings - M/V estimate</td>
<td>115</td>
<td>$115</td>
</tr>
<tr>
<td>500 - Other OBS Positions w/o contract code or exceeds 16 positions</td>
<td>5,783</td>
<td>$5,783</td>
</tr>
</tbody>
</table>