Interest Rate Sensitivity of Net Portfolio Value (NPV)

<table>
<thead>
<tr>
<th>Change in Rates</th>
<th>Net Portfolio Value (Dollars are in Millions)</th>
<th>NPV as % of PV of Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$Amount</td>
<td>$Change</td>
</tr>
<tr>
<td>+300 bp</td>
<td>24,226</td>
<td>-6,482</td>
</tr>
<tr>
<td>+200 bp</td>
<td>27,126</td>
<td>-3,582</td>
</tr>
<tr>
<td>+100 bp</td>
<td>29,338</td>
<td>-1,369</td>
</tr>
<tr>
<td>0 bp</td>
<td>30,708</td>
<td></td>
</tr>
<tr>
<td>-100 bp</td>
<td>30,512</td>
<td>-196</td>
</tr>
<tr>
<td>-200 bp</td>
<td>29,638</td>
<td>-1,070</td>
</tr>
</tbody>
</table>

Risk Measure for a Given Rate Shock

<table>
<thead>
<tr>
<th></th>
<th>06/30/2005</th>
<th>03/31/2005</th>
<th>06/30/2004</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-shock NPV Ratio: NPV as % of PV Assets</td>
<td>11.29 %</td>
<td>11.57 %</td>
<td>11.10 %</td>
</tr>
<tr>
<td>Post-shock NPV Ratio</td>
<td>10.28 %</td>
<td>10.02 %</td>
<td>9.70 %</td>
</tr>
<tr>
<td>Sensitivity Measure: Decline in NPV Ratio</td>
<td>101 bp</td>
<td>156 bp</td>
<td>141 bp</td>
</tr>
<tr>
<td>TB 13a Level of Risk</td>
<td>Minimal</td>
<td>Minimal</td>
<td>Minimal</td>
</tr>
</tbody>
</table>

Effective with the March 2005 cycle, the Sensitivity Measure is once again defined as the decline in the Pre-shock NPV ratio caused by either a 200 basis point increase or decrease in rates, whichever shock produces the larger decline in the NPV ratio. As a result of this change, the results for March and June 2005 may not be comparable to those from previous quarters.

In the event that neither a -200 nor a +200 basis point change in rates produces a reduction in the NPV ratio, the institution is assigned a Sensitivity Measure of zero.
**Interest Rate Risk Exposure Report**  
**Present Value Estimates by Interest Rate Scenario**

**Data as of:** 09/15/2005

### ASSETS

#### MORTGAGE LOANS AND SECURITIES

**Fixed-Rate Single-Family First-Mortgage Loans and MBS**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>-200 bp</td>
<td>33,781</td>
<td></td>
<td>1.93</td>
</tr>
<tr>
<td>-100 bp</td>
<td>33,483</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0 bp</td>
<td>33,084</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+100 bp</td>
<td>32,206</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+200 bp</td>
<td>29,781</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+300 bp</td>
<td>32,080</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**30-Year Mortgage Loans**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>-200 bp</td>
<td>33,781</td>
<td></td>
<td>1.93</td>
</tr>
<tr>
<td>-100 bp</td>
<td>33,483</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0 bp</td>
<td>33,084</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+100 bp</td>
<td>32,206</td>
<td></td>
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</tr>
<tr>
<td>+200 bp</td>
<td>29,781</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+300 bp</td>
<td>32,080</td>
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**30-Year Mortgage Securities**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>-200 bp</td>
<td>8,971</td>
<td></td>
<td>3.85</td>
</tr>
<tr>
<td>-100 bp</td>
<td>8,917</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0 bp</td>
<td>8,722</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+100 bp</td>
<td>8,244</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+200 bp</td>
<td>7,737</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+300 bp</td>
<td>7,262</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**15-Year Mortgages and MBS**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>-200 bp</td>
<td>22,990</td>
<td></td>
<td>3.02</td>
</tr>
<tr>
<td>-100 bp</td>
<td>22,721</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0 bp</td>
<td>22,154</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+100 bp</td>
<td>21,382</td>
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<tr>
<td>+200 bp</td>
<td>19,636</td>
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<td></td>
</tr>
<tr>
<td>+300 bp</td>
<td>16,249</td>
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</table>

**Balloon Mortgages and MBS**

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>-200 bp</td>
<td>9,342</td>
<td></td>
<td>1.93</td>
</tr>
<tr>
<td>-100 bp</td>
<td>9,207</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0 bp</td>
<td>9,023</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+100 bp</td>
<td>8,722</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+200 bp</td>
<td>8,244</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+300 bp</td>
<td>7,737</td>
<td></td>
<td></td>
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</table>

#### Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>6 Month or Less Reset Frequency</td>
<td>7,931</td>
<td></td>
<td>0.47</td>
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<tr>
<td>7 Month to 2 Year Reset Frequency</td>
<td>17,223</td>
<td></td>
<td>1.47</td>
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<tr>
<td>2+ to 5 Year Reset Frequency</td>
<td>34,910</td>
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<td>2.72</td>
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</table>

#### Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Month Reset Frequency</td>
<td>3,895</td>
<td></td>
<td>1.18</td>
</tr>
<tr>
<td>2 Month to 5 Year Reset Frequency</td>
<td>1,473</td>
<td></td>
<td>1.95</td>
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</tbody>
</table>

#### Multifamily and Nonresidential Mortgage Loans and Securities

**Adjustable-Rate, Balloons**

<table>
<thead>
<tr>
<th>Adjustable-Rate, Balloons</th>
<th>Amount</th>
<th>BC/FV</th>
<th>Eff.Dur.</th>
</tr>
</thead>
<tbody>
<tr>
<td>-200 bp</td>
<td>2,761</td>
<td></td>
<td>0.72</td>
</tr>
<tr>
<td>-100 bp</td>
<td>2,741</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0 bp</td>
<td>2,722</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+100 bp</td>
<td>2,701</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+200 bp</td>
<td>2,679</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+300 bp</td>
<td>2,657</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Adjustable-Rate, Fully Amortizing**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>-200 bp</td>
<td>7,533</td>
<td></td>
<td>0.73</td>
</tr>
<tr>
<td>-100 bp</td>
<td>7,478</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0 bp</td>
<td>7,425</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+100 bp</td>
<td>7,370</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+200 bp</td>
<td>7,316</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+300 bp</td>
<td>7,263</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Fixed-Rate, Balloon**

<table>
<thead>
<tr>
<th>Fixed-Rate, Balloon</th>
<th>Amount</th>
<th>BC/FV</th>
<th>Eff.Dur.</th>
</tr>
</thead>
<tbody>
<tr>
<td>-200 bp</td>
<td>3,879</td>
<td></td>
<td>3.53</td>
</tr>
<tr>
<td>-100 bp</td>
<td>3,742</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0 bp</td>
<td>3,612</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+100 bp</td>
<td>3,487</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+200 bp</td>
<td>3,368</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+300 bp</td>
<td>3,255</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Fixed-Rate, Fully Amortizing**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>-200 bp</td>
<td>4,460</td>
<td></td>
<td>1.18</td>
</tr>
<tr>
<td>-100 bp</td>
<td>4,272</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0 bp</td>
<td>4,097</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+100 bp</td>
<td>3,935</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+200 bp</td>
<td>3,784</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+300 bp</td>
<td>3,644</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Construction and Land Loans

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Adjustable-Rate</td>
<td>7,481</td>
<td></td>
<td>0.17</td>
</tr>
<tr>
<td>Fixed-Rate</td>
<td>2,825</td>
<td></td>
<td>1.46</td>
</tr>
</tbody>
</table>

#### Second-Mortgage Loans and Securities

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Adjustable-Rate</td>
<td>20,897</td>
<td></td>
<td>0.08</td>
</tr>
<tr>
<td>Fixed-Rate</td>
<td>6,499</td>
<td></td>
<td>2.38</td>
</tr>
</tbody>
</table>

#### Other Assets Related to Mortgage Loans and Securities

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Nonperforming Mortgage Loans</td>
<td>230</td>
<td></td>
<td>1.70</td>
</tr>
<tr>
<td>Accrued Interest Receivable</td>
<td>819</td>
<td></td>
<td>0.00</td>
</tr>
<tr>
<td>Advance for Taxes/Insurance</td>
<td>86</td>
<td></td>
<td>0.00</td>
</tr>
<tr>
<td>Float on Escrows on Owned Mortgages</td>
<td>38</td>
<td></td>
<td>-37.83</td>
</tr>
<tr>
<td>LESS: Value of Servicing on Mortgages Serviced by Others</td>
<td>-92</td>
<td></td>
<td>-1.57</td>
</tr>
</tbody>
</table>

**TOTAL MORTGAGE LOANS AND SECURITIES**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>196,116</td>
<td></td>
<td>1.90</td>
</tr>
</tbody>
</table>
### Interest Rate Risk Exposure Report

**Present Value Estimates by Interest Rate Scenario**

**Amounts in Millions**

<table>
<thead>
<tr>
<th>Base Case</th>
<th>-200 bp</th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff. Dur.</th>
</tr>
</thead>
</table>

**ASSETS (cont.)**

**NONMORTGAGE LOANS**

*Commercial Loans*

| Adjustable-Rate | 5,987 | 5,983 | 5,979 | 5,974 | 5,971 | 5,969 | 5,966 | 99.99 | 0.07 |
| Fixed-Rate      | 3,407 | 3,297 | 3,192 | 3,091 | 2,994 | 2,902 | 2,888 | 106.82 | 3.23 |

*Consumer Loans*

| Adjustable-Rate | 2,896 | 2,889 | 2,884 | 2,878 | 2,872 | 2,867 | 2,659 | 108.43 | 0.20 |
| Fixed-Rate      | 19,481 | 19,206 | 18,943 | 18,690 | 18,446 | 18,211 | 19,358 | 97.86 | 1.36 |

*Other Assets Related to Nonmortgage Loans and Securities*

| Net Nonperforming Nonmortgage Loans | -594 | -588 | -582 | -576 | -570 | -565 | -582 | 0.00 | 1.44 |
| Accrued Interest Receivable        | 197  | 197  | 197  | 197  | 197  | 197  | 197  | 100.00 | 0.00 |

**TOTAL NONMORTGAGE LOANS**

| 31,374 | 30,985 | 30,613 | 30,254 | 29,711 | 29,583 | 30,607 | 100.00 | 1.19 |

**CASH, DEPOSITS, AND SECURITIES**

| Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos | 6,064 | 6,064 | 6,064 | 6,064 | 6,064 | 6,064 | 6,064 | 100.00 | 0.00 |
| Equities and All Mutual Funds | 1,380 | 1,339 | 1,296 | 1,249 | 1,201 | 1,150 | 1,129 | 100.00 | 3.46 |
| Zero-Coupon Securities | 32 | 28 | 25 | 22 | 19 | 17 | 20 | 122.56 | 12.50 |
| Term Fed Funds, Term Repos | 2,504 | 2,497 | 2,490 | 2,484 | 2,477 | 2,471 | 2,493 | 99.88 | 0.26 |
| Munis, Mtg-Backed Bonds, Corporates, Commercial Paper | 1,789 | 1,705 | 1,630 | 1,562 | 1,499 | 1,442 | 1,592 | 102.40 | 4.41 |

**Mortgage-Derivative and Structured Securities**

| Valued by OTS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Valued by Institution | 9,560 | 9,318 | 9,170 | 8,934 | 8,650 | 8,362 | 9,175 | 99.96 | 2.09 |
| Structured Securities (Complex) | 6,560 | 6,473 | 6,355 | 6,181 | 6,017 | 5,874 | 6,382 | 99.58 | 2.29 |
| LESS: Valuation Allowances for Investment Securities | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 100.00 | 1.32 |

**TOTAL CASH, DEPOSITS, AND SECURITIES**

| 31,547 | 30,986 | 30,499 | 29,876 | 29,224 | 28,597 | 30,496 | 100.01 | 1.82 |
## Interest Rate Risk Exposure Report

**Present Value Estimates by Interest Rate Scenario**


### Areas:
- Southeast
- All Reporting CMR

### Reporting Dockets: 291
- Reporting Area: Southeast
- Dockets: 291
- Area: Southeast
- Data as of: 09/15/2005

### Effective June 2005

**-200 bp** | **-100 bp** | **0 bp** | **+100 bp** | **+200 bp** | **+300 bp** | **Face Value** | **BC/FV** | **Eff.Dur.**
---|---|---|---|---|---|---|---|---

### ASSETS (cont.)

#### REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.

<table>
<thead>
<tr>
<th>Category</th>
<th>Base Case</th>
<th>-200 bp</th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
</tr>
</thead>
<tbody>
<tr>
<td>Repossessed Assets</td>
<td>235</td>
<td>235</td>
<td>235</td>
<td>235</td>
<td>235</td>
<td>235</td>
<td>235</td>
</tr>
<tr>
<td>Real Estate Held for Investment</td>
<td>76</td>
<td>76</td>
<td>76</td>
<td>76</td>
<td>76</td>
<td>76</td>
<td>76</td>
</tr>
<tr>
<td>Investment in Unconsolidated Subsidiaries</td>
<td>140</td>
<td>143</td>
<td>140</td>
<td>132</td>
<td>121</td>
<td>109</td>
<td>140</td>
</tr>
<tr>
<td>Office Premises and Equipment</td>
<td>2,465</td>
<td>2,465</td>
<td>2,465</td>
<td>2,465</td>
<td>2,465</td>
<td>2,465</td>
<td>2,465</td>
</tr>
</tbody>
</table>

**Total Real Assets, ETC.**

| | 2,916 | 2,919 | 2,916 | 2,908 | 2,897 | 2,885 | 2,916 | 100.00 | **0.19** |

#### MORTGAGE LOANS SERVICED FOR OTHERS

<table>
<thead>
<tr>
<th>Category</th>
<th>Base Case</th>
<th>-200 bp</th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed-Rate Servicing</td>
<td>406</td>
<td>539</td>
<td>759</td>
<td>898</td>
<td>946</td>
<td>945</td>
<td></td>
</tr>
<tr>
<td>Adjustable-Rate Servicing</td>
<td>329</td>
<td>338</td>
<td>343</td>
<td>351</td>
<td>355</td>
<td>358</td>
<td></td>
</tr>
<tr>
<td>Float on Mortgages Serviced for Others</td>
<td>312</td>
<td>383</td>
<td>479</td>
<td>552</td>
<td>601</td>
<td>640</td>
<td></td>
</tr>
</tbody>
</table>

**Total Mortgage Loans Serviced for Others**

| | 1,047 | 1,260 | 1,582 | 1,801 | 1,902 | 1,943 | | **-17.11** |

#### OTHER ASSETS

<table>
<thead>
<tr>
<th>Category</th>
<th>Base Case</th>
<th>-200 bp</th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
</tr>
</thead>
<tbody>
<tr>
<td>Margin Account</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Miscellaneous I</td>
<td>6,673</td>
<td>6,673</td>
<td>6,673</td>
<td>6,673</td>
<td>6,673</td>
<td>6,673</td>
<td>6,673</td>
</tr>
<tr>
<td>Miscellaneous II</td>
<td>1,592</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Total Other Assets**

| | 10,340 | 11,936 | 13,434 | 14,896 | 16,319 | 17,676 | 9,960 | **-30.53** |

#### Miscellaneous Assets

<table>
<thead>
<tr>
<th>Category</th>
<th>Base Case</th>
<th>-200 bp</th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
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</table>

**Total Assets**

| | 275,340 | 273,978 | 271,926 | 268,288 | 263,844 | 258,847 | 265,005 | **103/100*** | **1.05/1.63*** |

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**PUBLIC**

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

**Area:** Southeast  
**All Reporting CMR**  
**Report Prepared:** 09/15/2005 2:21:18 PM  
**Reporting Dockets:** 291  
**June 2005**  
**Data as of:** 09/15/2005

#### Amounts in Millions

<table>
<thead>
<tr>
<th>Scenario</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff. Dur.</th>
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<td>Base Case</td>
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#### LIABILITIES

##### DEPOSITS

**Fixed-Maturity**

<table>
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<th>+300 bp</th>
<th>Face Value</th>
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<td>Variable-Rate</td>
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**Demand**

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<tr>
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<th>+200 bp</th>
<th>+300 bp</th>
<th>Face Value</th>
<th>BC/FV</th>
<th>Eff. Dur.</th>
</tr>
</thead>
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<td>Transaction Accounts</td>
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<td>Passbook Accounts</td>
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<tr>
<td>Non-Interest-Bearing Accounts</td>
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**TOTAL DEPOSITS**

|------------|-------|-----------|

##### BORROWINGS

**Fixed-Maturity**

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<th>+200 bp</th>
<th>+300 bp</th>
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**TOTAL BORROWINGS**

|------------|-------|-----------|

##### OTHER LIABILITIES

**Escrow Accounts**

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<td>For Mortgages</td>
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**Miscellaneous Other Liabilities**

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<th>BC/FV</th>
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**TOTAL OTHER LIABILITIES**

|------------|-------|-----------|

**Other Liabilities not Included Above**

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<tr>
<td>Unamortized Yield Adjustments</td>
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</table>

**TOTAL LIABILITIES**

|------------|-------|-----------|

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**PUBLIC**

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Page 5
### Interest Rate Risk Exposure Report

**Present Value Estimates by Interest Rate Scenario**

**Amounts in Millions**


**Firm Reporting Dockets: 291**

**Area:** Southeast  
**All Reporting CMR**

**Report as of:** 09/15/2005

<table>
<thead>
<tr>
<th>FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS</th>
<th>-200 bp</th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
<th>+300 bp</th>
<th>FaceValue</th>
<th>BC/FV</th>
<th>Eff.Dur.</th>
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<td><strong>OPTIONAL COMMITMENTS TO ORIGINATE</strong></td>
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<td></td>
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<td>FRMs and Balloon/2-Step Mortgages</td>
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<td>127</td>
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<td>-557</td>
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<td>39</td>
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<td>Other Mortgages</td>
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<td>-184</td>
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<td>Purchase/Originate Mortgages and MBS</td>
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<td>209</td>
<td>48</td>
<td>-278</td>
<td>-626</td>
<td>-968</td>
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<td>144</td>
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<td><strong>INTEREST-RATE SWAPS, SWAPTIONS</strong></td>
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<tr>
<td>Pay Fixed, Receive Floating Swaps</td>
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<td>-467</td>
<td>-117</td>
<td>202</td>
<td>492</td>
<td>757</td>
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<td>Pay Floating, Receive Fixed Swaps</td>
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<td>-90</td>
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<td>322</td>
<td>187</td>
<td>247</td>
<td>421</td>
<td>717</td>
<td>1,012</td>
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<td><strong>TOTAL OFF-BALANCE-SHEET POSITIONS</strong></td>
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<td>-237</td>
<td>128</td>
<td>612</td>
<td>1,161</td>
<td>1,674</td>
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</tbody>
</table>
## Interest Rate Risk Exposure Report
### Present Value Estimates by Interest Rate Scenario

**Area:** Southeast  
**All Reporting CMR:**  
**Report Prepared:** 09/15/2005 2:21:19 PM  
**Reporting Dockets:** 291  
**June 2005**  
**Data as of:** 09/15/2005

### Amounts in Millions

<table>
<thead>
<tr>
<th></th>
<th>-200 bp</th>
<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
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<th>FaceValue</th>
<th>BC/FV</th>
<th>Eff.Dur.</th>
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<td><strong>NET PORTFOLIO VALUE</strong></td>
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<td></td>
<td></td>
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<tr>
<td>TOTAL ASSETS</td>
<td>275,340</td>
<td>273,978</td>
<td>271,926</td>
<td>268,288</td>
<td>263,844</td>
<td>258,847</td>
<td>255,005</td>
<td>103/100***</td>
<td>1.05/1.63***</td>
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<tr>
<td>MINUS TOTAL LIABILITIES</td>
<td>245,234</td>
<td>243,229</td>
<td>241,346</td>
<td>239,562</td>
<td>237,879</td>
<td>236,295</td>
<td>241,145</td>
<td>100/97**</td>
<td>0.76/1.41**</td>
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<td>PLUS OFF-BALANCE-SHEET POSITIONS</td>
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<td>128</td>
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<td>1,161</td>
<td>1,674</td>
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<tr>
<td>TOTAL NET PORTFOLIO VALUE #</td>
<td>29,638</td>
<td>30,512</td>
<td>30,708</td>
<td>29,338</td>
<td>27,126</td>
<td>24,226</td>
<td>23,860</td>
<td>128.70</td>
<td>1.91</td>
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</tbody>
</table>

* 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

<table>
<thead>
<tr>
<th>Coupon</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>
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### 30-YEAR MORTGAGES AND MBS
- **Mortgage Loans**
- **WARM**: $350
- **WAC**: 315 mo
- **Amount of these that is FHA or VA Guaranteed**: $10
- **Securities Backed by Conventional Mortgages**
- **WARM**: $317
- **Weighted Average Pass-Through Rate**: 4.32%
- **Securities Backed by FHA or VA Mortgages**
- **WARM**: $289
- **Weighted Average Pass-Through Rate**: 3.79%

### 15-YEAR MORTGAGES AND MBS
- **Mortgage Loans**
- **WAC**: 4.70%
- **Mortgage Securities**
- **WARM**: 4.40%
- **Weighted Average Pass-Through Rate**: 148 mo

### BALLOON MORTGAGES AND MBS
- **Mortgage Loans**
- **WAC**: 4.49%
- **Mortgage Securities**
- **WARM**: 4.10%

**Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities** $71,410
## AGGREGATE SCHEDULE CMR REPORT

**ASSETS (continued)**

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

<table>
<thead>
<tr>
<th></th>
<th>Current Market Index ARMs by Coupon Reset Frequency</th>
<th>Lagging Market Index ARMs by Coupon Reset Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>6 Months or Less</td>
<td>7 Months to 2 Years</td>
</tr>
<tr>
<td>Teaser ARMs</td>
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<tr>
<td>Balances Currently Subject to Introductory Rates</td>
<td>$1,007</td>
<td>$506</td>
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<tr>
<td>WAC</td>
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<td>3.43%</td>
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<tr>
<td>Non-Teaser ARMs</td>
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<tr>
<td>Balances of All Non-Teaser ARMs</td>
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<td>Weighted Average Margin</td>
<td>285 bp</td>
<td>323 bp</td>
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<tr>
<td>WAC</td>
<td>5.86%</td>
<td>5.15%</td>
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<tr>
<td>WARM</td>
<td>316 mo</td>
<td>321 mo</td>
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<tr>
<td>Weighted Average Time Until Next Payment Reset</td>
<td>2 mo</td>
<td>14 mo</td>
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</table>

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

$62,757

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

<table>
<thead>
<tr>
<th></th>
<th>Current Market Index ARMs by Coupon Reset Frequency</th>
<th>Lagging Market Index ARMs by Coupon Reset Frequency</th>
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<tbody>
<tr>
<td></td>
<td>6 Months or Less</td>
<td>7 Months to 2 Years</td>
</tr>
<tr>
<td>ARM Balances by Distance from Lifetime Cap</td>
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<tr>
<td>Balances With Coupon Within 200 bp of Lifetime Cap</td>
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<td>$29</td>
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<td>Weighted Average Distance from Lifetime Cap</td>
<td>115 bp</td>
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<td>Balances With Coupon 201-400 bp from Lifetime Cap</td>
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<td>$405</td>
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<td>Weighted Average Distance from Lifetime Cap</td>
<td>354 bp</td>
<td>359 bp</td>
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<tr>
<td>Balances With Coupon Over 400 bp from Lifetime Cap</td>
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<td>Weighted Average Distance from Lifetime Cap</td>
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<td>615 bp</td>
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<td>Balances Without Lifetime Cap</td>
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<td>$393</td>
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<td>ARM Cap and Floor Detail</td>
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<td>Balances Subject to Periodic Rate Caps</td>
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<td>Weighted Average Periodic Rate Cap</td>
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<td>Balances Subject to Periodic Rate Floors</td>
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<tr>
<td>MBS Included in ARM Balances</td>
<td>$390</td>
<td>$1,793</td>
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### AGGREGATE SCHEDULE CMR REPORT

**ASSETS (continued)**

Area: Southeast  
All Reporting CMR  

#### MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES

<table>
<thead>
<tr>
<th>Balloons</th>
<th>Fully Amortizing</th>
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</tr>
<tr>
<td>Margin</td>
<td>202 bp</td>
</tr>
<tr>
<td>Reset Frequency</td>
<td>18 mo</td>
</tr>
<tr>
<td>MEMO: ARMs within 300 bp of Lifetime Cap</td>
<td></td>
</tr>
<tr>
<td>Balances</td>
<td>$232</td>
</tr>
<tr>
<td>Wghted Average Distance to Lifetime Cap</td>
<td>55 bp</td>
</tr>
</tbody>
</table>

Fixed-Rate:  
| Balances | $3,551 | $3,985 |
| WARM | 52 mo | 112 mo |
| Remaining Term to Full Amortization | 260 mo | | |
| WAC | 6.21% | 6.66% |

#### COMMERCIAL LOANS

<table>
<thead>
<tr>
<th>Adjustable Rate</th>
<th>Fixed Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balances</td>
<td>$5,986</td>
</tr>
<tr>
<td>WARM</td>
<td>51 mo</td>
</tr>
<tr>
<td>Margin in Column 1; WAC in Column 2</td>
<td>288 bp</td>
</tr>
<tr>
<td>Reset Frequency</td>
<td>2 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>$2,659</td>
</tr>
<tr>
<td>WARM</td>
<td>78 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>810 bp</td>
</tr>
<tr>
<td>Reset Frequency</td>
<td>3 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>Collateralized Mortgage Obligations:</td>
<td></td>
</tr>
<tr>
<td>Floating Rate</td>
<td>$67</td>
</tr>
<tr>
<td>Fixed Rate</td>
<td></td>
</tr>
<tr>
<td>Remaining WAL &lt;= 5 Years</td>
<td>$241</td>
</tr>
<tr>
<td>Remaining WAL 5-10 Years</td>
<td>$222</td>
</tr>
<tr>
<td>Remaining WAL Over 10 Years</td>
<td>$71</td>
</tr>
<tr>
<td>Superfloaters</td>
<td>$0</td>
</tr>
<tr>
<td>Inverse Floaters &amp; Super POs</td>
<td>$2</td>
</tr>
<tr>
<td>Other</td>
<td>$4</td>
</tr>
<tr>
<td>CMO Residuals:</td>
<td></td>
</tr>
<tr>
<td>Fixed Rate</td>
<td>$0</td>
</tr>
<tr>
<td>Floating Rate</td>
<td>$0</td>
</tr>
<tr>
<td>Stripped Mortgage-Backed Securities:</td>
<td></td>
</tr>
<tr>
<td>Interest-Only MBS</td>
<td>$186</td>
</tr>
<tr>
<td>WAC</td>
<td>5.46%</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>$792</td>
</tr>
</tbody>
</table>
### MORTGAGE LOANS SERVICED FOR OTHERS

<table>
<thead>
<tr>
<th>Balances Serviced</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>Fixed-Rate Mortgage Loan Servicing</td>
<td>$3,692</td>
<td>$34,292</td>
<td>$34,669</td>
<td>$9,716</td>
<td>$8,128</td>
</tr>
<tr>
<td>WARM</td>
<td>174 mo</td>
<td>258 mo</td>
<td>304 mo</td>
<td>269 mo</td>
<td>210 mo</td>
</tr>
<tr>
<td>Weighted Average Servicing Fee</td>
<td>28 bp</td>
<td>30 bp</td>
<td>34 bp</td>
<td>37 bp</td>
<td>61 bp</td>
</tr>
</tbody>
</table>

Total Number of Fixed Rate Loans Serviced that are:
- Conventional: 810 loans
- FHA/VA: 56 loans
- Subserviced by Others: 3 loans

### Adjustable-Rate Mortgage Loan Servicing

<table>
<thead>
<tr>
<th>Balances Serviced</th>
<th>Current Market</th>
<th>Lagging Market</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adjustable-Rate Mortgage Loan Servicing</td>
<td>$23,682</td>
<td>$118</td>
</tr>
<tr>
<td>WARM (in months)</td>
<td>322 mo</td>
<td>165 mo</td>
</tr>
<tr>
<td>Weighted Average Servicing Fee</td>
<td>53 bp</td>
<td>29 bp</td>
</tr>
</tbody>
</table>

Total Balances of Mortgage Loans Serviced for Others $114,297

### 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>$6,064</td>
<td>5.08%</td>
</tr>
<tr>
<td>Equity Securities (including Mutual Funds) Subject to SFAS No. 115</td>
<td>$1,296</td>
<td>3.31%</td>
</tr>
<tr>
<td>Zero-Coupon Securities</td>
<td>$20</td>
<td>3.05%</td>
</tr>
<tr>
<td>Government &amp; Agency Securities</td>
<td>$3,475</td>
<td>4.54%</td>
</tr>
<tr>
<td>Term Fed Funds, Term Repos, and Interest-Earning Deposits</td>
<td>$2,493</td>
<td>4.54%</td>
</tr>
<tr>
<td>Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)</td>
<td>$1,592</td>
<td>4.54%</td>
</tr>
<tr>
<td>Memo: Complex Securities (from supplemental reporting)</td>
<td>$6,382</td>
<td>4.54%</td>
</tr>
</tbody>
</table>

Total Cash, Deposits, and Securities $21,322
**ITEMS RELATED TO MORTGAGE LOANS AND SECURITIES**

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount in Millions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nonperforming Loans</td>
<td>$824</td>
</tr>
<tr>
<td>Accrued Interest Receivable</td>
<td>$819</td>
</tr>
<tr>
<td>Advances for Taxes and Insurance</td>
<td>$86</td>
</tr>
<tr>
<td>Less: Unamortized Yield Adjustments</td>
<td>-$981</td>
</tr>
<tr>
<td>Valuation Allowances</td>
<td>$601</td>
</tr>
<tr>
<td>Unrealized Gains (Losses)</td>
<td>-$187</td>
</tr>
</tbody>
</table>

**ITEMS RELATED TO NONMORTGAGE LOANS AND SECURITIES**

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount in Millions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nonperforming Loans</td>
<td>$243</td>
</tr>
<tr>
<td>Accrued Interest Receivable</td>
<td>$197</td>
</tr>
<tr>
<td>Less: Unamortized Yield Adjustments</td>
<td>-$125</td>
</tr>
<tr>
<td>Valuation Allowances</td>
<td>$825</td>
</tr>
<tr>
<td>Unrealized Gains (Losses)</td>
<td>$0</td>
</tr>
</tbody>
</table>

**OTHER ITEMS**

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount in Millions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real Estate Held for Investment</td>
<td>$76</td>
</tr>
<tr>
<td>Repossessed Assets</td>
<td>$235</td>
</tr>
<tr>
<td>Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)</td>
<td>$140</td>
</tr>
<tr>
<td>Office Premises and Equipment</td>
<td>$2,465</td>
</tr>
<tr>
<td>Items Related to Certain Investment Securities</td>
<td></td>
</tr>
<tr>
<td>Unrealized Gains (Losses)</td>
<td>-$11</td>
</tr>
<tr>
<td>Less: Unamortized Yield Adjustments</td>
<td>$7</td>
</tr>
<tr>
<td>Valuation Allowances</td>
<td>$1</td>
</tr>
<tr>
<td>Other Assets</td>
<td></td>
</tr>
<tr>
<td>Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments</td>
<td>$1,695</td>
</tr>
<tr>
<td>Miscellaneous I</td>
<td>$6,673</td>
</tr>
<tr>
<td>Miscellaneous II</td>
<td>$1,592</td>
</tr>
</tbody>
</table>

**MEMORANDUM ITEMS**

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount in Millions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage &quot;Warehouse&quot; Loans Reported as Mortgage Loans at SC26</td>
<td>$1</td>
</tr>
<tr>
<td>Loans Secured by Real Estate Reported as NonMortgage Loans at SC31</td>
<td>$62</td>
</tr>
<tr>
<td>Market Value of Equity Securities and Mutual Funds Reported at CMR464:</td>
<td></td>
</tr>
<tr>
<td>Equity Securities and Non-Mortgage-Related Mutual Funds</td>
<td>$848</td>
</tr>
<tr>
<td>Mortgage-Related Mutual Funds</td>
<td>$447</td>
</tr>
<tr>
<td>Mortgage Loans Serviced by Others:</td>
<td></td>
</tr>
<tr>
<td>Fixed-Rate Mortgage Loans Serviced</td>
<td>$10,906</td>
</tr>
<tr>
<td>Weighted Average Servicing Fee</td>
<td>21 bp</td>
</tr>
<tr>
<td>Adjustable-Rate Mortgage Loans Serviced</td>
<td>$21,709</td>
</tr>
<tr>
<td>Weighted Average Servicing Fee</td>
<td>15 bp</td>
</tr>
<tr>
<td>Credit-Card Balances Expected to Pay Off in Grace Period</td>
<td>$2,741</td>
</tr>
</tbody>
</table>

**TOTAL ASSETS**

<table>
<thead>
<tr>
<th>Amount in Millions</th>
</tr>
</thead>
<tbody>
<tr>
<td>$265,004</td>
</tr>
</tbody>
</table>
## FIXED-RATE, FIXED-MATURITY DEPOSITS

### Balances by Remaining Maturity:

<table>
<thead>
<tr>
<th>Balances Maturing in</th>
<th>12 or Less</th>
<th>13 to 36</th>
<th>37 or More</th>
<th>Early Withdrawals During Quarter (Optional)</th>
</tr>
</thead>
<tbody>
<tr>
<td>3 Months or Less</td>
<td>$9,919</td>
<td>$3,228</td>
<td>$845</td>
<td>$159</td>
</tr>
<tr>
<td>WAC</td>
<td>2.99%</td>
<td>2.65%</td>
<td>5.50%</td>
<td></td>
</tr>
<tr>
<td>WARM</td>
<td>1 mo</td>
<td>2 mo</td>
<td>2 mo</td>
<td></td>
</tr>
<tr>
<td>4 to 12 Months</td>
<td>$13,827</td>
<td>$8,808</td>
<td>$2,845</td>
<td>$157</td>
</tr>
<tr>
<td>WAC</td>
<td>3.10%</td>
<td>2.81%</td>
<td>4.97%</td>
<td></td>
</tr>
<tr>
<td>WARM</td>
<td>7 mo</td>
<td>8 mo</td>
<td>7 mo</td>
<td></td>
</tr>
<tr>
<td>13 to 36 Months</td>
<td>$10,564</td>
<td>$9,588</td>
<td>$130</td>
<td></td>
</tr>
<tr>
<td>WAC</td>
<td>3.38%</td>
<td></td>
<td>4.44%</td>
<td></td>
</tr>
<tr>
<td>WARM</td>
<td>19 mo</td>
<td></td>
<td>24 mo</td>
<td></td>
</tr>
<tr>
<td>37 or More Months</td>
<td>$7,098</td>
<td></td>
<td>$42</td>
<td></td>
</tr>
<tr>
<td>WAC</td>
<td>4.24%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WARM</td>
<td>54 mo</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Total Fixed-Rate, Fixed Maturity Deposits:** $66,721

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

<table>
<thead>
<tr>
<th>Balances in Brokered Deposits</th>
<th>12 or Less</th>
<th>13 to 36</th>
<th>37 or More</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$2,069</td>
<td>$2,211</td>
<td>$4,591</td>
</tr>
</tbody>
</table>

**Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:**

- Balances Subject to Penalty: $20,497, with penalties in terms of 3.22 mo (9.72%), 6.22 mo (14.89%), and 7.49 mo (16.64%)
- Penalty in Months of Forgone Interest: $14,896
- Balances in New Accounts: $5,402, with penalties in terms of 3.22 mo (9.72%), 6.22 mo (14.89%), and 7.49 mo (16.64%)

**Total Fixed-Rate, Fixed Maturity Deposits:** $66,721
**FIXED-RATE, FIXED-MATURITY BORROWINGS**

<table>
<thead>
<tr>
<th>FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT</th>
<th>Remaining Maturity</th>
<th></th>
<th></th>
<th></th>
<th>WAC</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0 to 3 Months</td>
<td>4 to 36 Months</td>
<td>Over 36 Months</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balances by Coupon Class:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under 3.00%</td>
<td>$6,092</td>
<td>$6,885</td>
<td>$11</td>
<td>2.39%</td>
<td></td>
</tr>
<tr>
<td>3.00 to 3.99%</td>
<td>$14,904</td>
<td>$13,541</td>
<td>$3,505</td>
<td>3.44%</td>
<td></td>
</tr>
<tr>
<td>4.00 to 4.99%</td>
<td>$946</td>
<td>$2,695</td>
<td>$3,694</td>
<td>4.40%</td>
<td></td>
</tr>
<tr>
<td>5.00 to 5.99%</td>
<td>$210</td>
<td>$1,209</td>
<td>$521</td>
<td>5.48%</td>
<td></td>
</tr>
<tr>
<td>6.00 to 6.99%</td>
<td>$112</td>
<td>$542</td>
<td>$248</td>
<td>6.56%</td>
<td></td>
</tr>
<tr>
<td>7.00 to 7.99%</td>
<td>$162</td>
<td>$24</td>
<td>$52</td>
<td>7.13%</td>
<td></td>
</tr>
<tr>
<td>8.00 to 8.99%</td>
<td>$0</td>
<td>$4</td>
<td>$9</td>
<td>8.30%</td>
<td></td>
</tr>
<tr>
<td>9.00 and Above</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>0.00%</td>
<td></td>
</tr>
<tr>
<td>WARM</td>
<td>2 mo</td>
<td>19 mo</td>
<td>55 mo</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Total Fixed-Rate, Fixed-Maturity Borrowings**

$55,367

**MEMOS**

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting) $26,269

Book Value of Redeemable Preferred Stock $0
**AGGREGATE SCHEDULE CMR REPORT**

**LIABILITIES (continued)**

**Area:** Southeast  
**All Reporting CMR**  
**Report Prepared:** 09/15/2005 2:21:19 PM  
**Reporting Dockets:** 291  
**June 2005**  
**Data as of:** 09/14/2005

**NON-MATURITY DEPOSITS AND OTHER LIABILITIES**

<table>
<thead>
<tr>
<th></th>
<th>Total Balances</th>
<th>WAC</th>
<th>Balances in New Accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>NON-MATURITY DEPOSITS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transaction Accounts</td>
<td>$15,630</td>
<td>0.99%</td>
<td>$662</td>
</tr>
<tr>
<td>Money Market Deposit Accounts</td>
<td>$42,289</td>
<td>1.89%</td>
<td>$4,003</td>
</tr>
<tr>
<td>(MMDAs)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Passbook Accounts</td>
<td>$14,519</td>
<td>1.30%</td>
<td>$959</td>
</tr>
<tr>
<td>Non-Interest-Bearing Non-Maturity Deposits</td>
<td>$13,124</td>
<td></td>
<td>$495</td>
</tr>
<tr>
<td><strong>ESCROW ACCOUNTS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Escrow for Mortgages Held in</td>
<td>$814</td>
<td>0.40%</td>
<td></td>
</tr>
<tr>
<td>Portfolio</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Escrow for Mortgages Serviced</td>
<td>$667</td>
<td>0.04%</td>
<td></td>
</tr>
<tr>
<td>for Others</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Escrows</td>
<td>$365</td>
<td>0.24%</td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL NON-MATURITY DEPOSITS</strong></td>
<td>$87,407</td>
<td></td>
<td></td>
</tr>
<tr>
<td>&amp; ESCROW ACCOUNTS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS</strong></td>
<td>$-20</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS</strong></td>
<td>$-3</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>OTHER LIABILITIES</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Collateralized Mortgage</td>
<td>$0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Securities Issued</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Miscellaneous I</td>
<td>$5,064</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Miscellaneous II</td>
<td>$341</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**TOTAL LIABILITIES**

$241,145

**MINORITY INTEREST AND CAPITAL**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES</td>
<td>$200</td>
</tr>
<tr>
<td>EQUITY CAPITAL</td>
<td>$23,663</td>
</tr>
</tbody>
</table>

**TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL**

$265,007
<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>1002</td>
<td>Opt commitment to orig 1-month COFI ARMs</td>
<td></td>
<td>$6</td>
</tr>
<tr>
<td>1004</td>
<td>Opt commitment to orig 6-mo or 1-yr COFI ARMs</td>
<td>6</td>
<td>$2</td>
</tr>
<tr>
<td>1006</td>
<td>Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs</td>
<td>48</td>
<td>$1,103</td>
</tr>
<tr>
<td>1008</td>
<td>Opt commitment to orig 3- or 5-yr Treasury ARMs</td>
<td>40</td>
<td>$853</td>
</tr>
<tr>
<td>1010</td>
<td>Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs</td>
<td>38</td>
<td>$180</td>
</tr>
<tr>
<td>1012</td>
<td>Opt commitment to orig 10-, 15-, or 20-year FRMs</td>
<td>111</td>
<td>$1,174</td>
</tr>
<tr>
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<td>Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained</td>
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<td>Commit/purchase 6-mo/1-yr Treas/LIBOR ARM Ins, svc retained</td>
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<td>Commit/purchase 3- or 5-yr Treas ARM loans, svc retained</td>
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<td>Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained</td>
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<td>Commit/purchase 10-, 15-, or 20-yr FRM MBS</td>
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<td>Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released</td>
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### 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>
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<td>2114</td>
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<td>Commit/purchase &quot;other&quot; Mortgage loans, svc released</td>
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<td>Commit/sell 25- or 30-yr FRM loans, svc released</td>
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<td>Commit/sell &quot;other&quot; Mortgage loans, svc released</td>
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<td>Firm commitment to originate 1-month COFI ARM loans</td>
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<td>Firm commit/originate 6-month or 1-yr COFI ARM loans</td>
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<td>Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM Ins</td>
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<td>Firm commit/originate 25- or 30-year FRM loans</td>
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<td>Option to purchase 10-, 15-, or 20-yr FRMs</td>
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<td>Option to purchase &quot;other&quot; Mortgages</td>
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<td>Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs</td>
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<td>Option to sell 10-, 15-, or 20-year FRMs</td>
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<td>Option to sell 25- or 30-year FRMs</td>
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<td>Option to sell &quot;other&quot; Mortgages</td>
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<td>3066</td>
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<td>3068</td>
<td>Short option to sell 3- or 5-yr Treasury ARMs</td>
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## 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>
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<tbody>
<tr>
<td>3070</td>
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<td>3072</td>
<td>Short option to sell 10-, 15-, or 20-yr FRMs</td>
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<td>Short option to sell 25- or 30-yr FRMs</td>
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<td>4002</td>
<td>Commit/purchase non-Mortgage financial assets</td>
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<td>4006</td>
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<td>4022</td>
<td>Commit/sell non-Mortgage financial assets</td>
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<td>5002</td>
<td>IR swap: pay fixed, receive 1-month LIBOR</td>
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<td>5004</td>
<td>IR swap: pay fixed, receive 3-month LIBOR</td>
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<td>5024</td>
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<td>IR swap: pay 3-month LIBOR, receive fixed</td>
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<td>5502</td>
<td>IR swap, amortizing: pay fixed, receive 1-month LIBOR</td>
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<td>8038</td>
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<td>Long call option on 3-mo Eurodollar futures contract</td>
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<td>Long put option on 30-day interest rate futures contract</td>
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<td>9502</td>
<td>Fixed-rate construction loans in process</td>
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<td>Adjustable-rate construction loans in process</td>
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### SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

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<tr>
<th>Asset/Liability Code</th>
<th>Supplemental Asset/Liability Items</th>
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<td>100</td>
<td>Multi/nonres mtg lns; adj Balloon &lt; 300 bp to Life Cap</td>
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<td>Multi/nonres mtg lns; adj Balloon &gt; 300 bp to Life Cap</td>
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<td>Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap</td>
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<td>Other investment securities, fixed-coupon securities</td>
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<td>Other investment securities, floating-rate securities</td>
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<td>Multi/nonres mtg loans; fixed-rate, Balloon</td>
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<td>127</td>
<td>Multi/nonres mtg loans; fixed-rate, fully amortizing</td>
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<td>180</td>
<td>Consumer loans; loans on deposits</td>
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<td>181</td>
<td>Consumer loans; unsecured home improvement</td>
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<td>Consumer loans; auto loans and leases</td>
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<td>Consumer loans; mobile home loans</td>
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<td>185</td>
<td>Consumer loans; credit cards</td>
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<td>Consumer loans; recreational vehicles</td>
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<td>Consumer loans; other</td>
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<td>Variable-rate, fixed-maturity CDs</td>
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<td>Variable-rate FHLB advances</td>
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<td>Other variable-rate</td>
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<td>Govt. &amp; agency securities, floating-rate securities</td>
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### SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

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<th>-100 bp</th>
<th>0 bp</th>
<th>+100 bp</th>
<th>+200 bp</th>
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<tbody>
<tr>
<td>121 - Complex Securities - M/V estimate</td>
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<td>$6,382</td>
<td>$6,560</td>
<td>$6,473</td>
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<tr>
<td>123 - Mortgage Derivatives - M/V estimate</td>
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<td>$9,164</td>
<td>$9,560</td>
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<td>$9,170</td>
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<td>129 - Mortgage-Related Mutual Funds - M/V estimate</td>
<td>22</td>
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<td>$232</td>
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<tr>
<td>280 - FHLB putable advance-M/V estimate</td>
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<td>$2,203</td>
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<td>281 - FHLB convertible advance-M/V estimate</td>
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<td>282 - FHLB callable advance-M/V estimate</td>
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<td>283 - FHLB periodic floor floating rate advance-M/V Estimates</td>
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<td>289 - Other FHLB structured advances - M/V estimate</td>
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