

# Interest Rate Risk Exposure Report

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

Area: Southeast

All Reporting CMR

Reporting Dockets: 289

September 2005

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

Change in Rates	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
	\$Amount	\$Change	%Change	NPV Ratio	Change
+300 bp	23,027	-7,904	-26 %	8.72 %	-240 bp
+200 bp	26,269	-4,662	-15 %	9.75 %	-136 bp
+100 bp	28,942	-1,989	-6 %	10.56 %	-56 bp
0 bp	30,931			11.11 %	
-100 bp	31,458	527	+2 %	11.19 %	+8 bp
-200 bp	30,670	-261	-1 %	10.85 %	-26 bp

## Risk Measure for a Given Rate Shock

	09/30/2005	06/30/2005	09/30/2004
Pre-shock NPV Ratio: NPV as % of PV Assets	11.11 %	11.29 %	11.09 %
Post-shock NPV Ratio	9.75 %	10.28 %	10.01 %
Sensitivity Measure: Decline in NPV Ratio	136 bp	101 bp	108 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Beginning with the March 2005 cycle, the Sensitivity Measure was once again defined as the decline in the Pre-shock NPV ratio caused by either a 200 bps increase or decrease in rates, whichever shock produces the larger decline in the NPV ratio. As a result, the results may not be comparable to those from the September 2004 cycle. 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.

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## Present Value Estimates by Interest Rate Scenario

Area: Southeast  
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 Report Prepared: 12/21/2005 4:09:12 PM

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 Data as of: 12/17/2005

Amounts in Millions

	-200 bp	-100 bp	Base Case			+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
			0 bp	+100 bp						
<b>ASSETS</b>										
<b>MORTGAGE LOANS AND SECURITIES</b>										
<b>Fixed-Rate Single-Family First-Mortgage Loans and MBS</b>										
30-Year Mortgage Loans	35,411	35,121	34,520	33,487	32,243	30,790	33,875	101.90	2.37	
30-Year Mortgage Securities	10,155	10,105	9,734	9,175	8,620	8,106	9,856	98.77	4.78	
15-Year Mortgages and MBS	22,366	22,040	21,445	20,687	19,859	19,021	21,115	101.56	3.15	
Balloon Mortgages and MBS	9,304	9,164	8,977	8,735	8,448	8,129	8,979	99.98	2.39	
<b>Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs</b>										
6 Month or Less Reset Frequency	7,542	7,533	7,514	7,474	7,406	7,313	7,298	102.97	0.40	
7 Month to 2 Year Reset Frequency	18,095	17,929	17,685	17,350	16,934	16,450	17,757	99.59	1.64	
2+ to 5 Year Reset Frequency	34,165	33,462	32,591	31,580	30,470	29,292	33,063	98.57	2.89	
<b>Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs</b>										
1 Month Reset Frequency	4,407	4,376	4,331	4,255	4,147	4,010	4,137	104.69	1.41	
2 Month to 5 Year Reset Frequency	1,508	1,484	1,457	1,423	1,383	1,339	1,458	99.90	2.11	
<b>Multifamily and Nonresidential Mortgage Loans and Securities</b>										
Adjustable-Rate, Balloons	3,068	3,047	3,028	3,006	2,983	2,960	3,034	99.78	0.67	
Adjustable-Rate, Fully Amortizing	7,678	7,622	7,567	7,511	7,455	7,401	7,625	99.24	0.73	
Fixed-Rate, Balloon	4,036	3,894	3,759	3,630	3,507	3,390	3,701	101.57	3.51	
Fixed-Rate, Fully Amortizing	4,549	4,359	4,184	4,020	3,868	3,727	4,091	102.25	4.05	
<b>Construction and Land Loans</b>										
Adjustable-Rate	8,121	8,106	8,092	8,078	8,065	8,053	8,102	99.87	0.17	
Fixed-Rate	3,020	2,977	2,935	2,894	2,855	2,816	3,009	97.55	1.41	
<b>Second-Mortgage Loans and Securities</b>										
Adjustable-Rate	22,346	22,327	22,312	22,301	22,289	22,281	22,312	100.00	0.06	
Fixed-Rate	7,594	7,410	7,234	7,068	6,909	6,758	7,146	101.24	2.36	
<b>Other Assets Related to Mortgage Loans and Securities</b>										
Net Nonperforming Mortgage Loans	247	244	240	235	229	223	240	100.00	1.93	
Accrued Interest Receivable	881	881	881	881	881	881	881	100.00	0.00	
Advance for Taxes/Insurance	94	94	94	94	94	94	94	100.00	0.00	
Float on Escrows on Owned Mortgages	49	87	134	175	211	244			-32.97	
LESS: Value of Servicing on Mortgages Serviced by Others	-116	-139	-157	-161	-161	-159			-7.10	
<b>TOTAL MORTGAGE LOANS AND SECURITIES</b>	<b>204,749</b>	<b>202,401</b>	<b>198,870</b>	<b>194,220</b>	<b>189,016</b>	<b>183,435</b>	<b>197,773</b>	<b>100.55</b>	<b>2.06</b>	

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Amounts in Millions

	-200 bp	-100 bp	Base Case			+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
			0 bp	+100 bp						
<b>ASSETS (cont.)</b>										
<b>NONMORTGAGE LOANS</b>										
<b>Commercial Loans</b>										
Adjustable-Rate	5,914	5,909	5,904	5,901	5,898	5,896	5,908	99.93	0.06	
Fixed-Rate	3,531	3,413	3,301	3,194	3,092	2,994	3,130	105.46	3.32	
<b>Consumer Loans</b>										
Adjustable-Rate	3,008	3,002	2,996	2,991	2,985	2,980	2,771	108.14	0.19	
Fixed-Rate	19,977	19,692	19,419	19,157	18,904	18,661	19,820	97.98	1.38	
<b>Other Assets Related to Nonmortgage Loans and Securities</b>										
Net Nonperforming Nonmortgage Loans	-586	-580	-574	-568	-562	-556	-574	0.00	1.06	
Accrued Interest Receivable	216	216	216	216	216	216	216	100.00	0.00	
<b>TOTAL NONMORTGAGE LOANS</b>	<b>32,060</b>	<b>31,653</b>	<b>31,264</b>	<b>30,891</b>	<b>30,534</b>	<b>30,191</b>	<b>31,271</b>	<b>99.98</b>	<b>1.22</b>	
<b>CASH, DEPOSITS, AND SECURITIES</b>										
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	5,610	5,610	5,610	5,610	5,610	5,610	5,610	100.00	0.00	
Equities and All Mutual Funds	1,339	1,300	1,257	1,211	1,164	1,112	1,257	100.00	3.54	
Zero-Coupon Securities	77	69	63	57	52	48	60	104.14	9.54	
Government and Agency Securities	3,739	3,642	3,549	3,460	3,376	3,294	3,593	98.78	2.56	
Term Fed Funds, Term Repos	2,421	2,417	2,412	2,407	2,403	2,398	2,414	99.90	0.19	
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	1,724	1,620	1,527	1,443	1,368	1,301	1,550	98.52	5.77	
<b>Mortgage-Derivative and Structured Securities</b>										
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00	
Valued by Institution	9,232	9,008	8,751	8,432	8,116	7,818	8,794	99.51	3.29	
Structured Securities (Complex)	6,611	6,513	6,375	6,205	6,054	5,916	6,431	99.14	2.42	
LESS: Valuation Allowances for Investment Securities	1	1	1	1	1	1	1	100.00	1.21	
<b>TOTAL CASH, DEPOSITS, AND SECURITIES</b>	<b>30,752</b>	<b>30,177</b>	<b>29,542</b>	<b>28,825</b>	<b>28,141</b>	<b>27,496</b>	<b>29,707</b>	<b>99.44</b>	<b>2.29</b>	

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			0 bp	+100 bp						
<b>ASSETS (cont.)</b>										
<b>REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.</b>										
Reposessed Assets	245	245	245	245	245	245	245	100.00	0.00	
Real Estate Held for Investment	74	74	74	74	74	74	74	100.00	0.00	
Investment in Unconsolidated Subsidiaries	139	142	140	132	121	108	140	100.00	3.71	
Office Premises and Equipment	2,519	2,519	2,519	2,519	2,519	2,519	2,519	100.00	0.00	
<b>TOTAL REAL ASSETS, ETC.</b>	<b>2,976</b>	<b>2,979</b>	<b>2,977</b>	<b>2,969</b>	<b>2,958</b>	<b>2,945</b>	<b>2,977</b>	<b>100.00</b>	<b>0.17</b>	
<b>MORTGAGE LOANS SERVICED FOR OTHERS</b>										
Fixed-Rate Servicing	446	645	856	959	982	973			-18.35	
Adjustable-Rate Servicing	319	327	338	345	348	352			-2.54	
Float on Mortgages Serviced for Others	329	416	505	567	612	648			-14.99	
<b>TOTAL MORTGAGE LOANS SERVICED FOR OTHERS</b>	<b>1,093</b>	<b>1,388</b>	<b>1,699</b>	<b>1,871</b>	<b>1,942</b>	<b>1,973</b>			<b>-14.21</b>	
<b>OTHER ASSETS</b>										
Purchased and Excess Servicing							1,860			
Margin Account	0	0	0	0	0	0	0	0.00	0.00	
Miscellaneous I	6,480	6,480	6,480	6,480	6,480	6,480	6,480	100.00	0.00	
Miscellaneous II							1,637			
<b>Deposit Intangibles</b>										
Retail CD Intangible	106	123	138	152	165	178			-10.66	
Transaction Account Intangible	902	1,272	1,645	1,951	2,239	2,521			-20.63	
MMDA Intangible	2,043	2,516	2,983	3,520	4,081	4,615			-16.82	
Passbook Account Intangible	988	1,321	1,625	1,882	2,178	2,458			-17.28	
Non-Interest-Bearing Account Intangible	499	816	1,116	1,401	1,672	1,932			-26.22	
<b>TOTAL OTHER ASSETS</b>	<b>11,018</b>	<b>12,527</b>	<b>13,987</b>	<b>15,386</b>	<b>16,816</b>	<b>18,183</b>	<b>9,976</b>			
<b>Miscellaneous Assets</b>										
Unrealized Gains Less Unamortized Yield Adjustments							625			
<b>TOTAL ASSETS</b>	<b>282,648</b>	<b>281,125</b>	<b>278,338</b>	<b>274,161</b>	<b>269,407</b>	<b>264,225</b>	<b>272,330</b>	<b>102/99***</b>	<b>1.25/1.82***</b>	

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### Amounts in Millions

	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
<b>LIABILITIES</b>									
<b>DEPOSITS</b>									
<b>Fixed-Maturity</b>									
Fixed-Rate Maturing in 12 Months or Less	43,445	43,251	43,060	42,870	42,683	42,497	43,190	99.70	0.44
Fixed-Rate Maturing in 13 Months or More	27,441	26,782	26,146	25,533	24,942	24,370	26,473	98.77	2.39
Variable-Rate	382	382	382	381	381	381	381	100.14	0.07
<b>Demand</b>									
Transaction Accounts	14,992	14,992	14,992	14,992	14,992	14,992	14,992	100/89*	0.00/2.54*
MMDAs	43,986	43,986	43,986	43,986	43,986	43,986	43,986	100/93*	0.00/1.22*
Passbook Accounts	14,727	14,727	14,727	14,727	14,727	14,727	14,727	100/89*	0.00/2.14*
Non-Interest-Bearing Accounts	13,642	13,642	13,642	13,642	13,642	13,642	13,642	100/92*	0.00/2.34*
<b>TOTAL DEPOSITS</b>	<b>158,615</b>	<b>157,762</b>	<b>156,935</b>	<b>156,132</b>	<b>155,353</b>	<b>154,596</b>	<b>157,392</b>	<b>100/95*</b>	<b>0.52/1.50*</b>
<b>BORROWINGS</b>									
<b>Fixed-Maturity</b>									
Fixed-Rate Maturing in 36 Months or Less	46,115	45,713	45,319	44,933	44,554	44,183	45,660	99.25	0.86
Fixed-Rate Maturing in 37 Months or More	10,309	9,908	9,526	9,163	8,816	8,486	9,634	98.88	3.91
Variable-Rate	17,237	17,204	17,172	17,140	17,108	17,077	16,362	104.95	0.19
<b>TOTAL BORROWINGS</b>	<b>73,662</b>	<b>72,826</b>	<b>72,017</b>	<b>71,236</b>	<b>70,479</b>	<b>69,746</b>	<b>71,657</b>	<b>100.50</b>	<b>1.10</b>
<b>OTHER LIABILITIES</b>									
<b>Escrow Accounts</b>									
For Mortgages	1,529	1,529	1,529	1,529	1,529	1,529	1,529	100.00	0.00
Other Escrow Accounts	389	377	366	356	346	337	419	87.44	2.92
<b>Miscellaneous Other Liabilities</b>									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	5,197	5,197	5,197	5,197	5,197	5,197	5,197	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	308		
<b>TOTAL OTHER LIABILITIES</b>	<b>7,115</b>	<b>7,104</b>	<b>7,093</b>	<b>7,082</b>	<b>7,072</b>	<b>7,063</b>	<b>7,453</b>	<b>95.16</b>	<b>0.15</b>
<b>Other Liabilities not Included Above</b>									
Self-Valued	12,023	11,718	11,477	11,292	11,172	11,106	11,457	100.18	1.86
Unamortized Yield Adjustments							4		
<b>TOTAL LIABILITIES</b>	<b>251,415</b>	<b>249,409</b>	<b>247,522</b>	<b>245,742</b>	<b>244,076</b>	<b>242,511</b>	<b>247,963</b>	<b>100/97**</b>	<b>0.74/1.36**</b>

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Amounts in Millions

	-200 bp	-100 bp	Base Case			+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
			0 bp	+100 bp						
<b>FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS</b>										
<b>OPTIONAL COMMITMENTS TO ORIGINATE</b>										
FRMs and Balloon/2-Step Mortgages	121	100	-16	-242	-478	-702				
ARMs	28	20	8	-11	-36	-67				
Other Mortgages	79	44	0	-48	-95	-139				
<b>FIRM COMMITMENTS</b>										
Purchase/Originate Mortgages and MBS	183	143	-11	-227	-449	-669				
Sell Mortgages and MBS	-227	-174	57	414	776	1,119				
Purchase Non-Mortgage Items	-280	-137	0	130	255	374				
Sell Non-Mortgage Items	0	0	0	0	0	0				
<b>INTEREST-RATE SWAPS, SWAPTIONS</b>										
Pay Fixed, Receive Floating Swaps	-774	-378	-16	314	615	891				
Pay Floating, Receive Fixed Swaps	60	20	-16	-48	-77	-104				
Basis Swaps	0	0	0	0	0	0				
Swaptions	0	0	0	0	0	0				
<b>OTHER</b>										
Options on Mortgages and MBS	0	0	2	8	14	19				
Interest-Rate Caps	0	0	0	0	0	0				
Interest-Rate Floors	0	0	0	0	0	0				
Futures	-1	-1	0	1	1	2				
Options on Futures	5	0	0	0	0	0				
Construction LIP	7	-31	-67	-103	-139	-173				
Self-Valued	237	135	175	335	550	762				
<b>TOTAL OFF-BALANCE-SHEET POSITIONS</b>	<b>-564</b>	<b>-259</b>	<b>115</b>	<b>523</b>	<b>937</b>	<b>1,313</b>				

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
<b>NET PORTFOLIO VALUE</b>									
TOTAL ASSETS	282,648	281,125	278,338	274,161	269,407	264,225	272,330	102/99***	1.25/1.82***
MINUS TOTAL LIABILITIES	251,415	249,409	247,522	245,742	244,076	242,511	247,963	100/97**	0.74/1.36**
PLUS OFF-BALANCE-SHEET POSITIONS	-564	-259	115	523	937	1,313			
<b>TOTAL NET PORTFOLIO VALUE #</b>	<b>30,670</b>	<b>31,458</b>	<b>30,931</b>	<b>28,942</b>	<b>26,269</b>	<b>23,027</b>	<b>24,367</b>	<b>126.94</b>	<b>4.07</b>

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

\*\* Excl./Incl. deposit intangible values.

\*\*\* Incl./Excl. deposit intangible values.

# NPV includes the reported amount of Minority Interest in Consolidated Subsidiaries

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

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS

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Amounts in Millions

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

	Coupon				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
<b>30-YEAR MORTGAGES AND MBS</b>					
Mortgage Loans	\$351	\$9,684	\$11,379	\$6,129	\$6,333
WARM	319 mo	337 mo	333 mo	332 mo	326 mo
WAC	4.62%	5.64%	6.47%	7.47%	9.02%
Amount of these that is FHA or VA Guaranteed	\$8	\$258	\$248	\$49	\$60
Securities Backed by Conventional Mortgages	\$439	\$6,343	\$303	\$28	\$13
WARM	268 mo	348 mo	281 mo	254 mo	195 mo
Weighted Average Pass-Through Rate	4.39%	5.19%	6.22%	7.17%	8.71%
Securities Backed by FHA or VA Mortgages	\$260	\$2,411	\$37	\$13	\$9
WARM	333 mo	345 mo	260 mo	247 mo	203 mo
Weighted Average Pass-Through Rate	3.82%	5.24%	6.27%	7.17%	8.61%
<b>15-YEAR MORTGAGES AND MBS</b>					
Mortgage Loans	\$2,005	\$5,833	\$4,083	\$2,381	\$2,452
WAC	4.71%	5.42%	6.49%	7.43%	9.33%
Mortgage Securities	\$2,419	\$1,671	\$231	\$26	\$13
Weighted Average Pass-Through Rate	4.40%	5.11%	6.12%	7.29%	8.36%
WARM (of 15-Year Loans and Securities)	146 mo	154 mo	158 mo	156 mo	153 mo
<b>BALLOON MORTGAGES AND MBS</b>					
Mortgage Loans	\$1,150	\$3,406	\$1,101	\$407	\$545
WAC	4.52%	5.46%	6.33%	7.33%	11.02%
Mortgage Securities	\$2,062	\$283	\$25	\$1	\$0
Weighted Average Pass-Through Rate	4.06%	5.24%	6.26%	7.25%	8.00%
WARM (of Balloon Loans and Securities)	60 mo	82 mo	84 mo	54 mo	67 mo

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

**\$73,824**



# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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### Amounts in Millions

ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	\$826	\$719	\$755	\$761	\$19
WAC	4.92%	3.89%	4.65%	1.11%	3.46%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	\$6,472	\$17,038	\$32,308	\$3,376	\$1,439
Weighted Average Margin	289 bp	301 bp	274 bp	310 bp	273 bp
WAC	6.33%	5.26%	5.08%	6.01%	5.60%
WARM	320 mo	324 mo	341 mo	370 mo	301 mo
Weighted Average Time Until Next Payment Reset	2 mo	14 mo	42 mo	7 mo	29 mo
<b>Total Adjustable-Rate, Single-Family, First Mortgage Loans &amp; Mortgage-Backed Securities</b>					<b>\$63,713</b>

MEMO ITEMS FOR ALL ARMS (Reported at CMR 185)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	\$53	\$56	\$61	\$62	\$7
Weighted Average Distance from Lifetime Cap	101 bp	147 bp	103 bp	182 bp	118 bp
Balances With Coupon 201-400 bp from Lifetime Cap	\$1,004	\$519	\$287	\$2,830	\$27
Weighted Average Distance from Lifetime Cap	343 bp	359 bp	372 bp	311 bp	371 bp
Balances With Coupon Over 400 bp from Lifetime Cap	\$4,268	\$16,870	\$31,023	\$1,233	\$1,344
Weighted Average Distance from Lifetime Cap	897 bp	606 bp	545 bp	648 bp	601 bp
Balances Without Lifetime Cap	\$1,971	\$313	\$1,692	\$12	\$80
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	\$4,752	\$16,859	\$30,489	\$244	\$1,325
Weighted Average Periodic Rate Cap	145 bp	161 bp	228 bp	479 bp	183 bp
Balances Subject to Periodic Rate Floors	\$1,455	\$9,768	\$19,888	\$127	\$1,287
MBS Included in ARM Balances	\$331	\$2,597	\$2,607	\$17	\$18

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	\$3,034	\$7,625
WARM	77 mo	160 mo
Remaining Term to Full Amortization	282 mo	
Rate Index Code	0	0
Margin	200 bp	238 bp
Reset Frequency	17 mo	21 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	\$237	\$250
Wghted Average Distance to Lifetime Cap	37 bp	39 bp
Fixed-Rate:		
Balances	\$3,701	\$4,091
WARM	52 mo	111 mo
Remaining Term to Full Amortization	259 mo	
WAC	6.20%	6.63%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	\$8,102	\$3,009
WARM	19 mo	19 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	130 bp	6.88%
Reset Frequency	5 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	\$22,312	\$7,146
WARM	226 mo	173 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	48 bp	7.35%
Reset Frequency	1 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	\$5,908	\$3,130
WARM	46 mo	48 mo
Margin in Column 1; WAC in Column 2	287 bp	8.52%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	\$2,771	\$19,820
WARM	78 mo	68 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	800 bp	10.41%
Reset Frequency	3 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	\$46	\$1,165
Fixed Rate		
Remaining WAL <= 5 Years	\$165	\$6,670
Remaining WAL 5-10 Years	\$286	\$86
Remaining WAL Over 10 Years	\$78	
Superfloaters	\$0	
Inverse Floaters & Super POs	\$1	
Other	\$3	\$0
CMO Residuals:		
Fixed Rate	\$0	\$0
Floating Rate	\$0	\$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	\$20	\$271
WAC	5.04%	5.17%
Principal-Only MBS	\$0	\$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	\$601	\$8,193

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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### MORTGAGE LOANS SERVICED FOR OTHERS

#### Coupon of Fixed-Rate Mortgages Serviced for Others

	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	\$3,707	\$38,188	\$34,893	\$9,228	\$7,600
WARM	180 mo	283 mo	307 mo	265 mo	212 mo
Weighted Average Servicing Fee	29 bp	30 bp	34 bp	38 bp	61 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	821 loans				
FHA/VA	60 loans				
Subserviced by Others	3 loans				

#### Index on Serviced Loan

	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	\$23,437	\$611	Total # of Adjustable-Rate Loans Serviced	116 loans
WARM (in months)	322 mo	347 mo	Number of These Subserviced by Others	4 loans
Weighted Average Servicing Fee	53 bp	36 bp		

<b>Total Balances of Mortgage Loans Serviced for Others</b>	<b>\$117,662</b>
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### CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	\$5,610		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	\$1,257		
Zero-Coupon Securities	\$60	4.47%	113 mo
Government & Agency Securities	\$3,593	3.39%	34 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	\$2,414	3.50%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	\$1,550	4.74%	97 mo
Memo: Complex Securities (from supplemental reporting)	\$6,431		

<b>Total Cash, Deposits, and Securities</b>	<b>\$20,914</b>
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## ASSETS (continued)

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ITEMS RELATED TO MORTGAGE LOANS AND SECURITIES		MEMORANDUM ITEMS	
Nonperforming Loans	\$888	Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	\$1
Accrued Interest Receivable	\$881	Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	\$58
Advances for Taxes and Insurance	\$94	Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Less: Unamortized Yield Adjustments	\$-981	Equity Securities and Non-Mortgage-Related Mutual Funds	\$818
Valuation Allowances	\$647	Mortgage-Related Mututal Funds	\$439
Unrealized Gains (Losses)	\$-398	Mortgage Loans Serviced by Others:	
<b>ITEMS RELATED TO NONMORTGAGE LOANS AND SECURITIES</b>		Fixed-Rate Mortgage Loans Serviced	\$11,621
Nonperforming Loans	\$249	Weighted Average Servicing Fee	14 bp
Accrued Interest Receivable	\$216	Adjustable-Rate Mortgage Loans Serviced	\$22,215
Less: Unamortized Yield Adjustments	\$-118	Weighted Average Servicing Fee	14 bp
Valuation Allowances	\$823	Credit-Card Balances Expected to Pay Off in Grace Period	\$2,837
Unrealized Gains (Losses)	\$-2		
<b>OTHER ITEMS</b>			
Real Estate Held for Investment	\$74		
Repossessed Assets	\$245		
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	\$140		
Office Premises and Equipment	\$2,519		
Items Related to Certain Investment Securities			
Unrealized Gains (Losses)	\$-58		
Less: Unamortized Yield Adjustments	\$16		
Valuation Allowances	\$1		
Other Assets			
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	\$1,860		
Miscellaneous I	\$6,480		
Miscellaneous II	\$1,637		
<b>TOTAL ASSETS</b>	<b>\$272,329</b>		

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES

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### FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	\$10,929	\$2,797	\$1,057	\$164
WAC	2.98%	2.58%	5.83%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	\$16,159	\$10,120	\$2,129	\$212
WAC	3.49%	3.10%	4.67%	
WARM	7 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		\$9,966	\$9,715	\$125
WAC		3.60%	3.73%	
WARM		19 mo	23 mo	
Balances Maturing in 37 or More Months			\$6,792	\$35
WAC			4.30%	
WARM			53 mo	
<b>Total Fixed-Rate, Fixed Maturity Deposits:</b>			<b>\$69,663</b>	

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

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	\$2,829	\$2,052	\$4,658
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	\$24,228	\$20,072	\$14,570
Penalty in Months of Forgone Interest	3.31 mo	6.18 mo	7.36 mo
Balances in New Accounts	\$5,572	\$1,814	\$468

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

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### FIXED-RATE, FIXED-MATURITY BORROWINGS

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

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

Balances by Coupon Class:

Under 3.00%	\$4,108	\$5,363	\$13	2.53%
3.00 to 3.99%	\$10,199	\$14,810	\$2,426	3.58%
4.00 to 4.99%	\$5,178	\$4,027	\$6,467	4.32%
5.00 to 5.99%	\$110	\$1,236	\$455	5.50%
6.00 to 6.99%	\$356	\$246	\$215	6.54%
7.00 to 7.99%	\$0	\$24	\$51	7.22%
8.00 to 8.99%	\$0	\$4	\$8	8.30%
9.00 and Above	\$0	\$0	\$0	0.00%

WARM	1 mo	19 mo	53 mo	
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<b>Total Fixed-Rate, Fixed-Maturity Borrowings</b>	<b>\$55,295</b>
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### MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	\$28,200
Book Value of Redeemable Preferred Stock	\$0

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

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### NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
<b>NON-MATURITY DEPOSITS</b>			
Transaction Accounts	\$14,992	1.13%	\$876
Money Market Deposit Accounts (MMDAs)	\$43,986	2.15%	\$3,755
Passbook Accounts	\$14,727	1.47%	\$1,045
Non-Interest-Bearing Non-Maturity Deposits	\$13,642		\$542
<b>ESCROW ACCOUNTS</b>			
Escrow for Mortgages Held in Portfolio	\$795	0.28%	
Escrow for Mortgages Serviced for Others	\$734	0.04%	
Other Escrows	\$419	0.20%	
<b>TOTAL NON-MATURITY DEPOSITS &amp; ESCROW ACCOUNTS</b>			
	\$89,295		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	\$-12		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	\$16		
<b>OTHER LIABILITIES</b>			
Collateralized Mortgage Securities Issued	\$0		
Miscellaneous I	\$5,197		
Miscellaneous II	\$308		

<b>TOTAL LIABILITIES</b>	<b>\$247,963</b>
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### MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	\$211
EQUITY CAPITAL	\$24,158

<b>TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL</b>	<b>\$272,332</b>
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# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		\$6
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	6	\$1
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	52	\$975
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	38	\$461
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	35	\$146
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	110	\$740
1014	Opt commitment to orig 25- or 30-year FRMs	92	\$4,369
1016	Opt commitment to orig "other" Mortgages	81	\$1,437
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		\$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM Ins, svc retained		\$163
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		\$48
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	6	\$9
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	9	\$36
2016	Commit/purchase "other" Mortgage loans, svc retained		\$41
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM Ins, svc retained		\$135
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		\$91
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg Ins, svc retained		\$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	15	\$97
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	22	\$1,593
2036	Commit/sell "other" Mortgage loans, svc retained		\$5
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		\$31
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		\$37
2054	Commit/purchase 25- to 30-year FRM MBS	6	\$2,091
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		\$21
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	7	\$356
2074	Commit/sell 25- or 30-yr FRM MBS	8	\$3,370
2076	Commit/sell "other" MBS		\$65
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		\$5



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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		\$94
2116	Commit/purchase "other" Mortgage loans, svc released		\$52
2122	Commit/sell 1-mo COFI ARM loans, svc released		\$1
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		\$1
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM Ins, svc released		\$615
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	8	\$9
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg Ins, svc released		\$19
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	20	\$48
2134	Commit/sell 25- or 30-yr FRM loans, svc released	40	\$294
2136	Commit/sell "other" Mortgage loans, svc released	8	\$111
2202	Firm commitment to originate 1-month COFI ARM loans		\$158
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		\$4
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM Ins	21	\$80
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	20	\$536
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg Ins	10	\$16
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	32	\$142
2214	Firm commit/originate 25- or 30-year FRM loans	34	\$519
2216	Firm commit/originate "other" Mortgage loans	30	\$738
3012	Option to purchase 10-, 15-, or 20-yr FRMs		\$1
3016	Option to purchase "other" Mortgages		\$220
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		\$0
3028	Option to sell 3- or 5-year Treasury ARMs		\$1
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		\$11
3032	Option to sell 10-, 15-, or 20-year FRMs		\$5
3034	Option to sell 25- or 30-year FRMs		\$136
3036	Option to sell "other" Mortgages		\$3
3066	Short option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		\$1
3068	Short option to sell 3- or 5-yr Treasury ARMs		\$13

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

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3072	Short option to sell 10-, 15-, or 20-yr FRMs		\$1
3074	Short option to sell 25- or 30-yr FRMs		\$49
4002	Commit/purchase non-Mortgage financial assets	22	\$958
4006	Commit/purchase "other" liabilities		\$4,284
5002	IR swap: pay fixed, receive 1-month LIBOR		\$1,194
5004	IR swap: pay fixed, receive 3-month LIBOR	8	\$4,271
5024	IR swap: pay 1-month LIBOR, receive fixed		\$100
5026	IR swap: pay 3-month LIBOR, receive fixed		\$506
5044	IR swap: pay the prime rate, receive fixed		\$5
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		\$168
8038	Short futures contract on 5-year Treasury note		\$18
9016	Long call option on 3-mo Eurodollar futures contract		\$1,300
9502	Fixed-rate construction loans in process	111	\$1,479
9512	Adjustable-rate construction loans in process	74	\$2,334

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### SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
100	Multi/nonres mtg Ins; adj Balloon < 300 bp to Life Cap		\$1
105	Multi/nonres mtg Ins; adj Balloon > 300 bp to Life Cap		\$52
106	Multi/nonres mtg Ins; adj Balloon w/no Lifetime Cap		\$117
115	Multi/nonres mtg Ins; adj f/amort > 300 bp to Life Cap		\$4
116	Multi/nonres mtg Ins; adj fully amort w/no Life Cap		\$56
120	Other investment securities, fixed-coupon securities	8	\$60
122	Other investment securities, floating-rate securities	7	\$38
125	Multi/nonres mtg loans; fixed-rate, Balloon		\$2
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		\$27
180	Consumer loans; loans on deposits		\$4
181	Consumer loans; unsecured home improvement		\$0
183	Consumer loans; auto loans and leases		\$342
184	Consumer loans; mobile home loans		\$2
185	Consumer loans; credit cards		\$185
187	Consumer loans; recreational vehicles		\$2,883
189	Consumer loans; other		\$796
200	Variable-rate, fixed-maturity CDs	69	\$381
220	Variable-rate FHLB advances	58	\$7,486
299	Other variable-rate	26	\$8,876
300	Govt. & agency securities, fixed-coupon securities	6	\$214
302	Govt. & agency securities, floating-rate securities		\$6

# AGGREGATE SCHEDULE CMR REPORT

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### SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

Asset/ Liability Code	#Firms if # >	Balance	Estimated Market Value After Specified Rate Shock					
			-200 bp	-100 bp	0 bp	+100 bp	+200 bp	+300 bp
121 - Complex Securities - M/V estimate	150	\$6,431	\$6,611	\$6,513	\$6,375	\$6,205	\$6,054	\$5,916
123 - Mortgage Derivatives - M/V estimate	94	\$8,770	\$9,232	\$9,008	\$8,751	\$8,432	\$8,116	\$7,818
129 - Mortgage-Related Mutual Funds - M/V estimate	21	\$233	\$237	\$236	\$233	\$228	\$224	\$218
280 - FHLB putable advance-M/V estimate	43	\$2,279	\$2,438	\$2,368	\$2,313	\$2,262	\$2,234	\$2,213
281 - FHLB convertible advance-M/V estimate	50	\$5,142	\$5,480	\$5,291	\$5,160	\$5,067	\$4,999	\$4,963
282 - FHLB callable advance-M/V estimate	7	\$142	\$145	\$144	\$143	\$142	\$142	\$143
283 - FHLB periodic floor floating rate advance-M/V Estimates	6	\$177	\$176	\$176	\$176	\$175	\$174	\$172
289 - Other FHLB structured advances - M/V estimate	9	\$2,628	\$2,678	\$2,645	\$2,600	\$2,562	\$2,542	\$2,533
290 - Other structured borrowings - M/V estimate		\$1,089	\$1,107	\$1,093	\$1,085	\$1,082	\$1,082	\$1,082
500 - Other OBS Positions w/o contract code or exceeds 16 positions	8	\$6,001	\$237	\$135	\$175	\$335	\$550	\$762