

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 17, 2007, 11:21 AM

TFR Industry Aggregate Report  
99112 - OTS-Regulated: Southeast Region (Geog)  
June 2007

Frozen Aggregated Data  
(\$Thousands)

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Description	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
<b>Number of Regulated Institutions</b>	293	297	299	306	305

Schedule NS --- Optional Narrative Statement		Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	2	4	7	2	4
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
Description	Line Item	Value	Value	Value	Value	Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 19,014,987</b>	<b>\$ 20,899,677</b>	<b>\$ 18,803,779</b>	<b>\$ 19,711,463</b>	<b>\$ 18,237,887</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 3,196,029	\$ 3,126,396	\$ 3,292,959	\$ 3,888,375	\$ 3,601,375
Interest-Earning Deposits in FHLBs	SC112	\$ 2,249,578	\$ 2,489,901	\$ 1,896,703	\$ 2,312,772	\$ 2,147,644
Other Interest-Earning Deposits	SC118	\$ 839,824	\$ 1,430,742	\$ 799,427	\$ 773,609	\$ 695,622
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 3,346,359	\$ 4,282,630	\$ 2,396,171	\$ 1,719,522	\$ 954,506
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 5,030,850	\$ 5,314,795	\$ 6,039,276	\$ 6,739,155	\$ 6,704,181
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,320,429	\$ 1,263,348	\$ 1,477,967	\$ 1,439,512	\$ 1,334,682
State and Municipal Obligations	SC180	\$ 1,739,894	\$ 1,686,636	\$ 1,551,753	\$ 1,413,641	\$ 1,305,742
Securities Backed by Nonmortgage Loans	SC182	\$ 170,160	\$ 210,861	\$ 213,188	\$ 244,227	\$ 289,352
Other Investment Securities	SC185	\$ 1,006,723	\$ 988,858	\$ 1,023,830	\$ 1,062,605	\$ 1,096,188
Accrued Interest Receivable	SC191	\$ 115,141	\$ 105,510	\$ 112,505	\$ 118,045	\$ 108,595
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 32,395,487</b>	<b>\$ 33,792,900</b>	<b>\$ 31,501,544</b>	<b>\$ 38,304,862</b>	<b>\$ 35,457,630</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 32,395,486</b>	<b>\$ 33,792,899</b>	<b>\$ 31,501,542</b>	<b>\$ 38,304,860</b>	<b>\$ 35,457,398</b>
Pass-Through - Total	SUB0073	\$ 21,109,419	\$ 22,217,930	\$ 21,529,549	\$ 28,056,267	\$ 24,837,882
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 18,728,607	\$ 19,799,757	\$ 19,652,735	\$ 26,601,236	\$ 23,440,718
Other Pass-Through	SC215	\$ 2,380,812	\$ 2,418,173	\$ 1,876,814	\$ 1,455,031	\$ 1,397,164
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 11,172,401	\$ 11,449,091	\$ 9,935,858	\$ 10,124,347	\$ 10,486,609
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 2,144,981	\$ 2,199,584	\$ 2,436,112	\$ 2,600,390	\$ 2,685,188
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 2,642,084	\$ 2,680,499	\$ 2,666,527	\$ 2,989,158	\$ 3,107,341
Other	SC222	\$ 6,385,336	\$ 6,569,008	\$ 4,833,219	\$ 4,534,799	\$ 4,694,080
Accrued Interest Receivable	SC228	\$ 113,667	\$ 125,879	\$ 36,137	\$ 124,248	\$ 133,139

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Schedule SC --- Consolidated Statement of Condition		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 1	\$ 1	\$ 2	\$ 2	\$ 232
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 156,904,325</b>	<b>\$ 156,645,197</b>	<b>\$ 140,857,762</b>	<b>\$ 168,029,283</b>	<b>\$ 162,061,427</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 156,246,805</b>	<b>\$ 155,996,134</b>	<b>\$ 140,242,346</b>	<b>\$ 167,400,546</b>	<b>\$ 161,452,740</b>
Construction Loans - Total	SUB0100	\$ 7,606,259	\$ 8,194,352	\$ 8,423,173	\$ 8,656,922	\$ 8,690,252
Residential - Total	SUB0110	\$ 6,003,046	\$ 6,557,029	\$ 6,737,467	\$ 6,933,510	\$ 6,933,453
1-4 Dwelling Units	SC230	\$ 5,145,569	\$ 5,613,913	\$ 5,786,290	\$ 5,923,920	\$ 5,960,295
Multifamily (5 or more) Dwelling Units	SC235	\$ 857,477	\$ 943,116	\$ 951,177	\$ 1,009,590	\$ 973,158
Nonresidential Property	SC240	\$ 1,603,213	\$ 1,637,323	\$ 1,685,706	\$ 1,723,412	\$ 1,756,799
Permanent Loans - Total	SUB0121	\$ 148,349,184	\$ 147,533,777	\$ 131,585,288	\$ 158,441,539	\$ 152,537,335
Residential - Total	SUB0131	\$ 127,190,176	\$ 125,746,014	\$ 109,727,833	\$ 136,345,070	\$ 131,713,941
1-4 Dwelling Units - Total	SUB0141	\$ 123,639,941	\$ 122,148,500	\$ 106,217,467	\$ 130,416,024	\$ 125,983,733
Revolving Open-End Loans	SC251	\$ 17,849,757	\$ 18,421,609	\$ 17,606,602	\$ 27,030,781	\$ 25,581,134
All Other - First Liens	SC254	\$ 98,789,152	\$ 96,712,380	\$ 81,781,698	\$ 93,994,989	\$ 92,280,134
All Other - Junior Liens	SC255	\$ 7,001,032	\$ 7,014,511	\$ 6,829,167	\$ 9,390,254	\$ 8,122,465
Multifamily (5 or more) Dwelling Units	SC256	\$ 3,550,235	\$ 3,597,514	\$ 3,510,366	\$ 5,929,046	\$ 5,730,208
Nonresidential Property (Except Land)	SC260	\$ 14,653,868	\$ 14,995,801	\$ 14,835,779	\$ 15,423,780	\$ 14,560,335
Land	SC265	\$ 6,505,140	\$ 6,791,962	\$ 7,021,676	\$ 6,672,689	\$ 6,263,059
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 3,761,983	\$ 4,287,724	\$ 5,703,239	\$ 5,870,874	\$ 5,591,868
Accrued Interest Receivable	SC272	\$ 847,710	\$ 812,338	\$ 740,502	\$ 862,610	\$ 773,792
Advances for Taxes and Insurance	SC275	\$ 101,172	\$ 104,730	\$ 108,799	\$ 68,211	\$ 60,048
Allowance for Loan and Lease Losses	SC283	\$ 657,520	\$ 649,063	\$ 615,416	\$ 628,737	\$ 608,687
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 42,552,728</b>	<b>\$ 40,451,945</b>	<b>\$ 30,493,500</b>	<b>\$ 34,729,294</b>	<b>\$ 34,114,058</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 41,733,836</b>	<b>\$ 39,653,491</b>	<b>\$ 29,800,729</b>	<b>\$ 34,019,813</b>	<b>\$ 33,386,288</b>
Commercial Loans - Total	SC32	\$ 10,036,266	\$ 9,482,897	\$ 9,577,846	\$ 10,531,019	\$ 10,335,332
Secured	SC300	\$ 5,472,428	\$ 5,296,702	\$ 5,338,224	\$ 6,036,199	\$ 5,871,265
Unsecured	SC303	\$ 3,999,633	\$ 3,623,672	\$ 3,680,851	\$ 3,933,856	\$ 3,914,913
Lease Receivables	SC306	\$ 564,205	\$ 562,523	\$ 558,771	\$ 560,964	\$ 549,154
Consumer Loans - Total	SC35	\$ 32,248,760	\$ 30,721,717	\$ 20,702,227	\$ 23,981,735	\$ 23,571,761
Loans on Deposits	SC310	\$ 194,290	\$ 192,410	\$ 189,982	\$ 193,715	\$ 192,202
Home Improvement Loans (Not secured by real estate)	SC316	\$ 36,526	\$ 36,297	\$ 34,470	\$ 35,719	\$ 45,059
Education Loans	SC320	\$ 15,274	\$ 30,036	\$ 23,299	\$ 25,692	\$ 15,800
Auto Loans	SC323	\$ 4,527,403	\$ 4,439,482	\$ 4,910,105	\$ 4,982,713	\$ 4,905,684
Mobile Home Loans	SC326	\$ 336,138	\$ 324,898	\$ 336,797	\$ 324,095	\$ 315,862
Credit Cards	SC328	\$ 8,292,678	\$ 8,229,649	\$ 4,261,201	\$ 4,279,471	\$ 4,304,121

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Schedule SC --- Consolidated Statement of Condition		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 18,846,451	\$ 17,468,945	\$ 10,946,373	\$ 14,140,330	\$ 13,793,033
Accrued Interest Receivable	SC348	\$ 267,702	\$ 247,331	\$ 213,427	\$ 216,541	\$ 206,965
Allowance for Loan and Lease Losses	SC357	\$ 818,892	\$ 798,454	\$ 692,771	\$ 709,481	\$ 727,770
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 406,664</b>	<b>\$ 353,958</b>	<b>\$ 310,158</b>	<b>\$ 275,757</b>	<b>\$ 254,057</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 403,633</b>	<b>\$ 351,217</b>	<b>\$ 307,789</b>	<b>\$ 273,754</b>	<b>\$ 251,916</b>
Real Estate - Total	SUB0210	\$ 388,613	\$ 336,909	\$ 293,206	\$ 261,900	\$ 241,037
Construction	SC405	\$ 17,968	\$ 15,120	\$ 11,702	\$ 11,980	\$ 9,913
Residential - Total	SUB0225	\$ 257,854	\$ 225,289	\$ 193,015	\$ 181,808	\$ 163,697
1-4 Dwelling Units	SC415	\$ 252,202	\$ 221,989	\$ 188,206	\$ 176,950	\$ 153,761
Multifamily (5 or more) Dwelling Units	SC425	\$ 5,652	\$ 3,300	\$ 4,809	\$ 4,858	\$ 9,936
Nonresidential (Except Land)	SC426	\$ 26,890	\$ 23,153	\$ 20,545	\$ 26,136	\$ 31,824
Land	SC428	\$ 85,360	\$ 73,340	\$ 67,523	\$ 41,908	\$ 35,546
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 541	\$ 7	\$ 421	\$ 68	\$ 57
Other Repossessed Assets	SC430	\$ 18,051	\$ 17,049	\$ 16,952	\$ 13,857	\$ 13,020
General Valuation Allowances	SC441	\$ 3,031	\$ 2,741	\$ 2,369	\$ 2,003	\$ 2,141
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 65,558</b>	<b>\$ 66,825</b>	<b>\$ 67,242</b>	<b>\$ 66,307</b>	<b>\$ 66,684</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 2,617,063</b>	<b>\$ 2,592,054</b>	<b>\$ 2,261,203</b>	<b>\$ 2,426,504</b>	<b>\$ 2,436,567</b>
Federal Home Loan Bank Stock	SC510	\$ 2,482,228	\$ 2,459,865	\$ 2,113,124	\$ 2,281,136	\$ 2,292,139
Other	SC540	\$ 134,835	\$ 132,189	\$ 148,079	\$ 145,368	\$ 144,428
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 2,792,914</b>	<b>\$ 2,848,723</b>	<b>\$ 2,882,277</b>	<b>\$ 2,903,583</b>	<b>\$ 2,803,425</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 7,416,298</b>	<b>\$ 7,969,888</b>	<b>\$ 7,423,702</b>	<b>\$ 7,329,455</b>	<b>\$ 7,327,971</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 7,415,490</b>	<b>\$ 7,969,155</b>	<b>\$ 7,422,943</b>	<b>\$ 7,326,590</b>	<b>\$ 7,327,557</b>
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 185,613	\$ 168,401	\$ 171,906	\$ 172,607	\$ 174,711
Other	SC625	\$ 746,748	\$ 789,784	\$ 768,699	\$ 764,535	\$ 701,021
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 853,041	\$ 803,680	\$ 748,219	\$ 742,067	\$ 994,761
Nonmortgage Loans	SC644	\$ 423	\$ 427	\$ 501	\$ 565	\$ 482
Goodwill & Other Intangible Assets	SC660	\$ 2,232,644	\$ 2,782,616	\$ 2,750,629	\$ 2,015,931	\$ 1,971,306
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 498,269	\$ 565,645	\$ 584,105	\$ 585,321	\$ 572,050
Other Assets	SC689	\$ 2,899,560	\$ 2,859,335	\$ 2,399,643	\$ 3,048,428	\$ 2,913,640
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 808	\$ 733	\$ 759	\$ 2,865	\$ 414
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 1,480,252</b>	<b>\$ 1,450,992</b>	<b>\$ 1,311,317</b>	<b>\$ 1,343,088</b>	<b>\$ 1,339,244</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 264,166,024</b>	<b>\$ 265,621,167</b>	<b>\$ 234,601,167</b>	<b>\$ 273,776,508</b>	<b>\$ 262,759,706</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 262,685,772</b>	<b>\$ 264,170,175</b>	<b>\$ 233,289,850</b>	<b>\$ 272,433,420</b>	<b>\$ 261,420,462</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 169,485,562</b>	<b>\$ 171,166,720</b>	<b>\$ 155,423,835</b>	<b>\$ 180,424,202</b>	<b>\$ 174,261,602</b>
Deposits	SC710	\$ 167,942,655	\$ 169,829,872	\$ 154,269,527	\$ 178,726,451	\$ 172,359,671
Escrows	SC712	\$ 1,559,950	\$ 1,349,548	\$ 1,174,877	\$ 1,729,963	\$ 1,944,212
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 17,043	\$- 12,700	\$- 20,569	\$- 32,212	\$- 42,281
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 65,817,902</b>	<b>\$ 64,551,239</b>	<b>\$ 52,374,283</b>	<b>\$ 63,904,272</b>	<b>\$ 59,270,114</b>
Advances from FHLBank	SC720	\$ 39,504,485	\$ 39,464,522	\$ 34,451,445	\$ 34,959,865	\$ 34,338,254
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 19,431,001	\$ 17,362,436	\$ 16,593,633	\$ 22,976,094	\$ 19,823,411
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 460,500	\$ 438,500	\$ 241,500	\$ 931,500	\$ 931,500
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 6,421,916	\$ 7,285,781	\$ 1,087,705	\$ 5,036,813	\$ 4,176,949
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 3,785,827</b>	<b>\$ 4,115,055</b>	<b>\$ 3,275,265</b>	<b>\$ 4,453,927</b>	<b>\$ 4,643,564</b>
Accrued Interest Payable - Deposits	SC763	\$ 330,782	\$ 324,329	\$ 314,944	\$ 310,266	\$ 284,948
Accrued Interest Payable - Other	SC766	\$ 367,707	\$ 356,262	\$ 244,816	\$ 252,681	\$ 219,631
Accrued Taxes	SC776	\$ 464,998	\$ 651,917	\$ 320,061	\$ 676,649	\$ 637,990
Accounts Payable	SC780	\$ 1,079,778	\$ 1,009,166	\$ 1,014,103	\$ 1,609,923	\$ 1,563,454
Deferred Income Taxes	SC790	\$ 219,672	\$ 242,594	\$ 262,082	\$ 406,209	\$ 289,778
Other Liabilities and Deferred Income	SC796	\$ 1,322,890	\$ 1,530,787	\$ 1,119,259	\$ 1,198,199	\$ 1,647,763
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 239,089,291</b>	<b>\$ 239,833,014</b>	<b>\$ 211,073,383</b>	<b>\$ 248,782,401</b>	<b>\$ 238,175,280</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 213,457</b>	<b>\$ 214,367</b>	<b>\$ 211,583</b>	<b>\$ 211,738</b>	<b>\$ 211,837</b>
<b>EQUITY CAPITAL</b>						
<b>Perpetual Preferred Stock:</b>						
Stock - Total	SUB0311	\$ 13,031,982	\$ 13,646,837	\$ 12,448,654	\$ 12,921,974	\$ 12,651,564
Cumulative	SC812	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Noncumulative	SC814	\$ 397,869	\$ 397,869	\$ 397,869	\$ 151,869	\$ 151,869
<b>Common Stock:</b>						
Par Value	SC820	\$ 151,625	\$ 159,473	\$ 148,194	\$ 148,985	\$ 143,561
Paid in Excess of Par	SC830	\$ 12,481,488	\$ 13,088,495	\$ 11,901,591	\$ 12,620,120	\$ 12,355,134
<b>Accumulated Other Comprehensive Income - Total</b>	<b>SC86</b>	<b>\$- 481,772</b>	<b>\$- 254,740</b>	<b>\$- 282,106</b>	<b>\$- 329,903</b>	<b>\$- 602,500</b>
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 517,157	\$- 213,836	\$- 248,612	\$- 320,951	\$- 707,452
Gains (Losses) on Cash Flow Hedges	SC865	\$ 41,214	\$- 22,856	\$- 19,324	\$ 342	\$ 114,419
Other	SC870	\$- 5,829	\$- 18,048	\$- 14,170	\$- 9,294	\$- 9,467
<b>Retained Earnings</b>	<b>SC880</b>	<b>\$ 10,840,435</b>	<b>\$ 10,743,007</b>	<b>\$ 9,871,690</b>	<b>\$ 10,872,277</b>	<b>\$ 11,010,704</b>
<b>Other Components of Equity Capital</b>	<b>SC891</b>	<b>\$- 7,615</b>	<b>\$- 12,309</b>	<b>\$- 33,347</b>	<b>\$- 25,064</b>	<b>\$- 26,419</b>
<b>Total Equity Capital</b>	<b>SC80</b>	<b>\$ 23,383,030</b>	<b>\$ 24,122,795</b>	<b>\$ 22,004,891</b>	<b>\$ 23,439,284</b>	<b>\$ 23,033,349</b>
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 262,685,778</b>	<b>\$ 264,170,176</b>	<b>\$ 233,289,857</b>	<b>\$ 272,433,423</b>	<b>\$ 261,420,466</b>

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### Other Codes As of Jun 2007

#### Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	51	\$ 6,622
3	Federal, State, or other taxes receivable	78	\$ 61,245
4	Net deferred tax assets	131	\$ 725,469
6	Prepaid deposit insurance premiums	30	\$ 2,182
7	Prepaid expenses	239	\$ 139,553
8	Deposits for utilities and other services	10	\$ 793
9	Advances for loans serviced for others	10	\$ 4,093
10	Property leased to others, net of accumul. deprec.	1	\$ 12,338
11	Deferred issuance costs	1	\$ 27
13	Noninterest-bearing accts recv from Hold Co/Affl	10	\$ 139,950
14	Other noninterest-bearing short-term accounts recv	59	\$ 282,312
19	Receivables fr a broker for unsettled transactions	5	\$ 2,066
20	F/V of all derivative instru. reportable as assets	12	\$ 401,444
22	Unapplied loan disbursements	10	\$ 40,636
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	11	\$ 12,556
99	Other	137	\$ 450,355

#### Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	7	\$ 4,623
4	Nonrefundable loan fees received prior to closing	17	\$ 564
5	Deferred gains from sale/leaseback	2	\$ 2,477
6	Balances in U.S. Treasury tax and loan accounts	4	\$ 4,634
7	Deferred gains from the sale of real estate	10	\$ 400
8	Negative equity investments in uncons service corp	1	\$ 442
9	Fees received for standby contracts and other	2	\$ 1,272
10	Amounts due brokers for unsettled transactions	4	\$ 5,113
11	The liability recorded for post-retirement benefit	103	\$ 127,501
13	Amounts payable under interest-rate-swap agreement	1	\$ 4
14	Unapplied loan payments received	15	\$ 22,022
16	Recourse loan liability	4	\$ 10,457
17	Noninterest-bearing payables to Hold Co/Affiliates	19	\$ 61,515
18	Litigation reserves	5	\$ 210
20	F/V of all derivative instru. reportable as liab.	9	\$ 55,421
21	Liabilities for credit losses on OBS credit exposures	5	\$ 8,242
99	Other	259	\$ 688,826

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Jun 2007</b>	<b>Mar 2007</b>	<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 4,170,768</b>	<b>\$ 4,068,794</b>	<b>\$ 3,671,543</b>	<b>\$ 4,145,413</b>	<b>\$ 3,822,581</b>
Deposits and Investment Securities	SO115	\$ 190,464	\$ 175,072	\$ 199,184	\$ 189,640	\$ 179,979
Mortgage-Backed Securities	SO125	\$ 428,799	\$ 415,768	\$ 416,952	\$ 451,026	\$ 422,831
Mortgage Loans	SO141	\$ 2,613,569	\$ 2,583,363	\$ 2,333,215	\$ 2,727,665	\$ 2,513,055
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 60,430	\$ 50,669	N/A	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 835,185	\$ 797,253	\$ 722,192	\$ 777,082	\$ 706,716
Commercial Loans and Leases	SO160	\$ 225,856	\$ 210,526	\$ 227,314	\$ 233,156	\$ 218,442
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 10,090	\$ 10,205	N/A	N/A	N/A
Consumer Loans and Leases	SO171	\$ 609,329	\$ 586,727	\$ 494,878	\$ 543,926	\$ 488,274
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 32,231	\$ 36,464	N/A	N/A	N/A
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115- Total</b>	<b>SO18</b>	<b>\$ 37,705</b>	<b>\$ 35,086</b>	<b>\$ 28,853</b>	<b>\$ 28,134</b>	<b>\$ 28,404</b>
Federal Home Loan Bank Stock	SO181	\$ 37,394	\$ 34,832	\$ 28,380	\$ 27,946	\$ 28,267
Other	SO185	\$ 311	\$ 254	\$ 473	\$ 188	\$ 137
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 2,316,409</b>	<b>\$ 2,231,230</b>	<b>\$ 2,032,244</b>	<b>\$ 2,223,349</b>	<b>\$ 1,946,262</b>
Deposits	SO215	\$ 1,527,716	\$ 1,448,508	\$ 1,367,598	\$ 1,469,354	\$ 1,279,369
Escrows	SO225	\$ 518	\$ 264	\$ 333	\$ 428	\$ 432
Advances from FHLBank	SO230	\$ 475,779	\$ 483,802	\$ 411,778	\$ 416,743	\$ 380,077
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 7,357	\$ 7,251	\$ 4,304	\$ 14,715	\$ 13,619
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 305,421	\$ 291,712	\$ 248,603	\$ 322,345	\$ 273,276
Capitalized Interest	SO271	\$ 382	\$ 307	\$ 372	\$ 238	\$ 511
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 1,892,064</b>	<b>\$ 1,872,650</b>	<b>\$ 1,668,152</b>	<b>\$ 1,950,198</b>	<b>\$ 1,904,723</b>
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 304,760	\$ 270,414	\$ 211,046	\$ 134,719	\$ 149,968
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 1,587,304</b>	<b>\$ 1,602,236</b>	<b>\$ 1,457,106</b>	<b>\$ 1,815,479</b>	<b>\$ 1,754,755</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 763,830</b>	<b>\$ 626,104</b>	<b>\$ 640,948</b>	<b>\$ 674,301</b>	<b>\$ 762,301</b>
Mortgage Loan Servicing Fees	SO410	\$ 59,469	\$ 60,903	\$ 15,346	\$ 11,131	\$ 2,779
Servicing Amortization and Valuation Adjustments	SO411	\$- 40,567	\$- 44,516	N/A	N/A	N/A

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Schedule SO --- Consolidated Statement of Operations		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 549,180	\$ 454,690	\$ 474,167	\$ 546,022	\$ 543,510
Net Income (Loss) from Other - Total	SUB0451	\$ 136,712	\$ 146,379	\$ 122,286	\$ 78,854	\$ 165,766
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 108,420	\$ 139,461	\$ 112,404	\$ 53,540	\$ 123,547
Operations & Sale of Repossessed Assets	SO461	\$- 1,229	\$- 2,296	\$- 1,422	\$- 1,813	\$ 270
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 1,814	\$- 2,704	\$- 4,217	\$ 239	\$- 787
Sale of Securities Held-to-Maturity	SO467	\$ 146	\$ 716	\$ 10	\$- 2	\$- 113
Sale of Loans Held for Investment	SO475	\$ 767	\$ 31	\$- 170	\$ 1,015	\$ 850
Sale of Other Assets Held for Investment	SO477	\$ 6,189	\$ 9	\$ 6,540	\$ 46,625	\$ 38,455
Trading Assets (Realized and Unrealized)	SO485	\$ 24,233	\$ 11,162	\$ 9,141	\$- 20,750	\$ 3,544
Other Noninterest Income	SO488	\$ 59,036	\$ 8,648	\$ 29,149	\$ 38,294	\$ 50,246
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 1,655,543</b>	<b>\$ 1,617,557</b>	<b>\$ 1,533,394</b>	<b>\$ 1,698,705</b>	<b>\$ 1,711,129</b>
All Personnel Compensation and Expense	SO510	\$ 645,225	\$ 663,228	\$ 642,025	\$ 702,427	\$ 703,599
Legal Expense	SO520	\$ 14,817	\$ 37,886	\$ 15,223	\$ 15,019	\$ 14,904
Office Occupancy and Equipment Expense	SO530	\$ 234,857	\$ 243,784	\$ 241,776	\$ 262,117	\$ 255,066
Marketing and Other Professional Services	SO540	\$ 305,836	\$ 338,592	\$ 342,695	\$ 344,097	\$ 356,663
Loan Servicing Fees	SO550	\$ 40,213	\$ 38,745	\$ 31,929	\$ 32,050	\$ 31,173
Goodwill and Other Intangibles Expense	SO560	\$ 118,877	\$ 21,486	\$ 27,618	\$ 44,708	\$ 25,896
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 6,152	\$ 4,329	\$ 6,292	\$ 5,813	\$ 3,710
Other Noninterest Expense	SO580	\$ 289,566	\$ 269,507	\$ 225,836	\$ 292,473	\$ 320,118
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$ 695,591</b>	<b>\$ 610,783</b>	<b>\$ 564,660</b>	<b>\$ 791,076</b>	<b>\$ 805,927</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 296,709</b>	<b>\$ 216,848</b>	<b>\$ 196,659</b>	<b>\$ 278,307</b>	<b>\$ 274,893</b>
Federal	SO710	\$ 275,230	\$ 206,182	\$ 189,374	\$ 263,591	\$ 257,544



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Schedule SO --- Consolidated Statement of Operations		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
State, Local & Other	SO720	\$ 21,479	\$ 10,666	\$ 7,285	\$ 14,716	\$ 17,349
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 398,882</b>	<b>\$ 393,935</b>	<b>\$ 368,001</b>	<b>\$ 512,769</b>	<b>\$ 531,034</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$ 1,086</b>	<b>\$- 363</b>	<b>\$- 39,436</b>	<b>\$ 230</b>	<b>\$- 146</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 399,968</b>	<b>\$ 393,572</b>	<b>\$ 328,565</b>	<b>\$ 512,999</b>	<b>\$ 530,888</b>

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### Other Codes As of Jun 2007

#### Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	66	\$ 5,789
5	Net income(loss) from real estate held for invest	5	\$ 1,018
6	Net income(loss)- equity invest in uncons sub org	10	\$ 1,169
7	Net income(loss) from leased property	11	\$ 1,657
9	Net income from data processing lease/services	3	\$ 21
11	Adjustments to prior periods	1	\$- 455
14	Interest Income from CNFIs reported on SC655	3	\$ 9,210
15	Income from corporate-owned life insurance	74	\$ 8,636
19	Realized/unrealized gains on derivatives	6	\$ 269
99	Other	178	\$ 30,094

#### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	62	\$ 6,740
2	OTS assessments	91	\$ 1,508
5	Forfeited commitment fees on FHLBank advances	1	\$ 11
6	Supervisory examination fees	39	\$ 596
7	Office supplies, printing, and postage	200	\$ 19,843
8	Telephone, including data lines	102	\$ 8,365
9	Loan origination expense	44	\$ 1,779
10	ATM expense	46	\$ 2,560
11	Adjustments to prior periods	1	\$ 40
12	Acquisition and organization costs	2	\$ 74
13	Misc taxes other than income & real estate	24	\$ 466
14	Losses from fraud	6	\$ 7,703
15	Foreclosure expenses	6	\$ 2,251
16	Web site expenses	1	\$ 11
17	Charitable contributions	19	\$ 606
18	Minority Interest	2	\$ 5,346
19	Realized/unrealized losses on derivatives	1	\$ 2,177
99	Other	202	\$ 136,238

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Jun 2007</b>	<b>Mar 2007</b>	<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 8,175,127</b>	<b>\$ 4,068,794</b>	<b>\$ 13,543,072</b>	<b>\$ 11,530,861</b>	<b>\$ 7,385,448</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 364,526	\$ 175,072	\$ 705,963	\$ 538,816	\$ 349,176
YTD - Mortgage-Backed Securities	Y_SO125	\$ 837,264	\$ 415,768	\$ 1,593,693	\$ 1,251,169	\$ 800,143
YTD - Mortgage Loans	Y_SO141	\$ 5,145,308	\$ 2,583,363	\$ 8,549,554	\$ 7,586,665	\$ 4,859,000
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 110,941	\$ 50,669	N/A	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 433,492	\$ 210,526	\$ 817,452	\$ 649,948	\$ 416,792
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 20,202	\$ 10,205	N/A	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 1,194,793	\$ 586,727	\$ 1,876,410	\$ 1,504,263	\$ 960,337
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 68,601	\$ 36,464	N/A	N/A	N/A
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 72,586</b>	<b>\$ 35,086</b>	<b>\$ 104,892</b>	<b>\$ 83,879</b>	<b>\$ 55,745</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 72,021	\$ 34,832	\$ 104,091	\$ 83,551	\$ 55,605
YTD - Other	Y_SO185	\$ 565	\$ 254	\$ 801	\$ 328	\$ 140
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 4,506,603</b>	<b>\$ 2,231,230</b>	<b>\$ 7,126,679</b>	<b>\$ 5,909,173</b>	<b>\$ 3,685,824</b>
YTD - Deposits	Y_SO215	\$ 2,945,154	\$ 1,448,508	\$ 4,746,572	\$ 3,881,983	\$ 2,412,629
YTD - Escrows	Y_SO225	\$ 782	\$ 264	\$ 1,451	\$ 1,118	\$ 690
YTD - Advances from FHLBank	Y_SO230	\$ 958,128	\$ 483,802	\$ 1,469,386	\$ 1,150,875	\$ 734,132
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 14,608	\$ 7,251	\$ 16,669	\$ 39,572	\$ 24,857
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 588,620	\$ 291,712	\$ 894,335	\$ 836,987	\$ 514,642
YTD - Capitalized Interest	Y_SO271	\$ 689	\$ 307	\$ 1,736	\$ 1,364	\$ 1,126
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 3,741,110</b>	<b>\$ 1,872,650</b>	<b>\$ 6,521,285</b>	<b>\$ 5,705,567</b>	<b>\$ 3,755,369</b>
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 570,809	\$ 270,414	\$ 593,535	\$ 388,669	\$ 253,950
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 3,170,301</b>	<b>\$ 1,602,236</b>	<b>\$ 5,927,750</b>	<b>\$ 5,316,898</b>	<b>\$ 3,501,419</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 1,383,661</b>	<b>\$ 626,104</b>	<b>\$ 2,652,145</b>	<b>\$ 2,167,097</b>	<b>\$ 1,492,796</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 119,661	\$ 60,903	\$ 49,740	\$ 34,084	\$ 22,953
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 85,083	\$- 44,516	N/A	N/A	N/A

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Jun 2007</b>	<b>Mar 2007</b>	<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
YTD - Other Fees and Charges	Y_SO420	\$ 998,269	\$ 454,690	\$ 1,947,171	\$ 1,650,851	\$ 1,104,829
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 283,169	\$ 146,379	\$ 552,645	\$ 400,169	\$ 321,315
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 247,834	\$ 139,461	\$ 453,268	\$ 310,887	\$ 257,347
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 3,400	\$- 2,296	\$ 1,263	\$ 543	\$ 2,356
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 4,518	\$- 2,704	\$- 5,975	\$- 3,517	\$- 3,756
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 862	\$ 716	\$- 146	\$- 156	\$- 154
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 798	\$ 31	\$ 2,512	\$ 2,610	\$ 1,595
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 6,198	\$ 9	\$ 100,105	\$ 97,325	\$ 50,700
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 35,395	\$ 11,162	\$ 1,618	\$- 7,523	\$ 13,227
YTD - Other Noninterest Income	Y_SO488	\$ 67,645	\$ 8,648	\$ 102,589	\$ 81,993	\$ 43,699
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 3,209,854</b>	<b>\$ 1,617,557</b>	<b>\$ 5,899,674</b>	<b>\$ 5,014,504</b>	<b>\$ 3,315,799</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 1,288,466	\$ 663,228	\$ 2,483,201	\$ 2,099,167	\$ 1,396,740
YTD - Legal Expense	Y_SO520	\$ 27,482	\$ 37,886	\$ 54,912	\$ 44,283	\$ 29,264
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 470,264	\$ 243,784	\$ 933,197	\$ 772,440	\$ 510,323
YTD - Marketing and Other Professional Services	Y_SO540	\$ 642,437	\$ 338,592	\$ 1,301,469	\$ 1,022,971	\$ 678,874
YTD - Loan Servicing Fees	Y_SO550	\$ 78,950	\$ 38,745	\$ 116,659	\$ 94,781	\$ 62,731
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 135,874	\$ 21,486	\$ 112,779	\$ 87,239	\$ 42,531
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 10,481	\$ 4,329	\$ 16,174	\$ 12,568	\$ 6,755
YTD - Other Noninterest Expense	Y_SO580	\$ 555,900	\$ 269,507	\$ 881,282	\$ 881,054	\$ 588,581
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 1,344,108</b>	<b>\$ 610,783</b>	<b>\$ 2,680,222</b>	<b>\$ 2,469,492</b>	<b>\$ 1,678,416</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 527,831</b>	<b>\$ 216,848</b>	<b>\$ 909,524</b>	<b>\$ 849,643</b>	<b>\$ 571,336</b>
YTD - Federal	Y_SO710	\$ 493,825	\$ 206,182	\$ 859,295	\$ 800,125	\$ 536,534
YTD - State, Local, and Other	Y_SO720	\$ 34,006	\$ 10,666	\$ 50,229	\$ 49,518	\$ 34,802
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 816,277</b>	<b>\$ 393,935</b>	<b>\$ 1,770,698</b>	<b>\$ 1,619,849</b>	<b>\$ 1,107,080</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 723</b>	<b>\$- 363</b>	<b>\$- 39,318</b>	<b>\$ 118</b>	<b>\$- 112</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 817,000</b>	<b>\$ 393,572</b>	<b>\$ 1,731,380</b>	<b>\$ 1,619,967</b>	<b>\$ 1,106,968</b>

<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2007</b>	<b>Mar 2007</b>	<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 1,430,041</b>	<b>\$ 1,380,251</b>	<b>\$ 1,257,419</b>	<b>\$ 1,339,233</b>	<b>\$ 1,303,301</b>
Net Provision for Loss	VA115	\$ 317,156	\$ 264,084	\$ 213,638	\$ 139,613	\$ 151,649

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA125	\$- 10,981	\$- 1,709	\$ 853	\$- 2,315	\$ 593
Recoveries	VA135	\$ 79,374	\$ 79,899	\$ 61,376	\$ 61,061	\$ 68,207
Adjustments	VA145	\$- 18,071	\$ 20,020	\$ 29,157	\$ 19,506	\$ 15,404
Charge-offs	VA155	\$ 317,291	\$ 291,557	\$ 251,126	\$ 214,026	\$ 199,919
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 1,480,228</b>	<b>\$ 1,450,988</b>	<b>\$ 1,311,317</b>	<b>\$ 1,343,072</b>	<b>\$ 1,339,235</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 73,482</b>	<b>\$ 66,212</b>	<b>\$ 40,029</b>	<b>\$ 51,545</b>	<b>\$ 55,028</b>
Net Provision for Loss	VA118	\$- 6,244	\$ 10,659	\$ 3,700	\$ 919	\$ 2,029
Transfers	VA128	\$ 10,981	\$ 1,709	\$- 853	\$ 2,315	\$- 593
Adjustments	VA148	\$- 156	\$- 56	\$- 2,672	\$- 6	\$- 501
Charge-offs	VA158	\$ 3,639	\$ 4,308	\$ 5,119	\$ 4,975	\$ 4,419
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 74,389</b>	<b>\$ 74,216</b>	<b>\$ 35,084</b>	<b>\$ 49,797</b>	<b>\$ 51,544</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 1,503,488</b>	<b>\$ 1,446,463</b>	<b>\$ 1,297,447</b>	<b>\$ 1,390,777</b>	<b>\$ 1,358,329</b>
Net Provision for Loss	VA120	\$ 310,912	\$ 274,743	\$ 217,338	\$ 140,532	\$ 153,678
Recoveries	VA140	\$ 79,374	\$ 79,899	\$ 61,376	\$ 61,061	\$ 68,207
Adjustments	VA150	\$- 18,227	\$ 19,964	\$ 26,485	\$ 19,500	\$ 14,903
Charge-offs	VA160	\$ 320,930	\$ 295,865	\$ 256,245	\$ 219,001	\$ 204,338
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 1,554,617</b>	<b>\$ 1,525,204</b>	<b>\$ 1,346,401</b>	<b>\$ 1,392,869</b>	<b>\$ 1,390,779</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 317,291</b>	<b>\$ 291,557</b>	<b>\$ 251,126</b>	<b>\$ 214,026</b>	<b>\$ 199,919</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 2,713</b>	<b>\$ 249</b>	<b>\$ 126</b>	<b>\$ 1,504</b>	<b>\$ 395</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 39,973</b>	<b>\$ 30,080</b>	<b>\$ 31,961</b>	<b>\$ 22,895</b>	<b>\$ 20,072</b>
Construction - Total	SUB2030	\$ 2,132	\$ 1,810	\$ 1,056	\$ 859	\$ 2,011
1-4 Dwelling Units	VA420	\$ 1,832	\$ 1,810	\$ 990	\$ 858	\$ 1,410
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 300	\$ 0	\$ 66	\$ 1	\$ 601
Permanent - Total	SUB2041	\$ 37,841	\$ 28,270	\$ 30,905	\$ 22,036	\$ 18,061
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 18,729	\$ 12,429	\$ 11,028	\$ 10,371	\$ 6,142
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 7,466	\$ 4,521	\$ 5,553	\$ 3,719	\$ 5,457
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 8,096	\$ 9,037	\$ 2,395	\$ 4,549	\$ 5,176
Multifamily (5 or more) Dwelling Units	VA470	\$ 379	\$ 86	\$ 172	\$ 362	\$ 63
Nonresidential Property (Except Land)	VA480	\$ 923	\$ 544	\$ 1,842	\$ 2,842	\$ 1,008
Land	VA490	\$ 2,248	\$ 1,653	\$ 9,915	\$ 193	\$ 215
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 265,744</b>	<b>\$ 255,720</b>	<b>\$ 211,939</b>	<b>\$ 181,918</b>	<b>\$ 172,313</b>
Commercial Loans	VA520	\$ 50,878	\$ 41,636	\$ 45,757	\$ 38,225	\$ 35,766

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2007</b>	<b>Mar 2007</b>	<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Consumer Loans - Total	SUB2061	\$ 214,866	\$ 214,084	\$ 166,182	\$ 143,693	\$ 136,547
Loans on Deposits	VA510	\$ 360	\$ 429	\$ 374	\$ 484	\$ 1,079
Home Improvement Loans	VA516	\$ 146	\$ 211	\$ 246	\$ 144	\$ 69
Education Loans	VA530	\$ 3	\$ 29	\$ 17	\$ 68	\$ 32
Auto Loans	VA540	\$ 16,118	\$ 15,815	\$ 18,494	\$ 14,706	\$ 13,673
Mobile Home Loans	VA550	\$ 702	\$ 683	\$ 693	\$ 747	\$ 909
Credit Cards	VA556	\$ 131,136	\$ 135,433	\$ 89,255	\$ 78,221	\$ 73,494
Other	VA560	\$ 66,401	\$ 61,484	\$ 57,103	\$ 49,323	\$ 47,291
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 5,236</b>	<b>\$ 2,270</b>	<b>\$ 3,395</b>	<b>\$ 2,317</b>	<b>\$ 2,501</b>
Real Estate - Construction	VA605	\$ 687	\$ 242	\$ 0	\$ 0	\$ 91
Real Estate - 1-4 Dwelling Units	VA613	\$ 3,539	\$ 1,281	\$ 2,644	\$ 1,801	\$ 2,062
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 23	\$ 0	\$ 0	\$ 65	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 52	\$ 27	\$ 104	\$ 3	\$ 0
Real Estate - Land	VA628	\$ 456	\$ 0	\$ 6	\$ 4	\$ 17
Other Repossessed Assets	VA630	\$ 479	\$ 720	\$ 641	\$ 444	\$ 331
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 3,625</b>	<b>\$ 3,238</b>	<b>\$ 3,705</b>	<b>\$ 5,392</b>	<b>\$ 4,638</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 79,374</b>	<b>\$ 79,899</b>	<b>\$ 61,376</b>	<b>\$ 61,061</b>	<b>\$ 68,207</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 5,409</b>	<b>\$ 4,121</b>	<b>\$ 3,178</b>	<b>\$ 3,240</b>	<b>\$ 3,284</b>
Construction - Total	SUB2130	\$ 176	\$ 98	\$ 10	\$ 103	\$ 492
1-4 Dwelling Units	VA421	\$ 176	\$ 77	\$ 9	\$ 76	\$ 409
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 21	\$ 0	\$ 26	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 1	\$ 1	\$ 83
Permanent - Total	SUB2141	\$ 5,233	\$ 4,023	\$ 3,168	\$ 3,137	\$ 2,792
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 2,136	\$ 901	\$ 1,132	\$ 546	\$ 874
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 1,056	\$ 824	\$ 554	\$ 1,479	\$ 697
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 493	\$ 633	\$ 528	\$ 665	\$ 748
Multifamily (5 or more) Dwelling Units	VA471	\$ 10	\$ 10	\$ 374	\$ 114	\$ 60
Nonresidential Property (Except Land)	VA481	\$ 1,463	\$ 1,566	\$ 571	\$ 210	\$ 338
Land	VA491	\$ 75	\$ 89	\$ 9	\$ 123	\$ 75
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 73,193</b>	<b>\$ 74,508</b>	<b>\$ 57,371</b>	<b>\$ 56,625</b>	<b>\$ 63,965</b>
Commercial Loans	VA521	\$ 7,597	\$ 8,409	\$ 8,356	\$ 6,647	\$ 8,749
Consumer Loans - Total	SUB2161	\$ 65,596	\$ 66,099	\$ 49,015	\$ 49,978	\$ 55,216
Loans on Deposits	VA511	\$ 95	\$ 91	\$ 126	\$ 102	\$ 183

Office of Thrift Supervision  
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June 2007

Frozen Aggregated Data  
(\$Thousands)

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Home Improvement Loans	VA517	\$ 374	\$ 225	\$ 377	\$ 328	\$ 387
Education Loans	VA531	\$ 6	\$ 5	\$ 9	\$ 21	\$ 10
Auto Loans	VA541	\$ 10,360	\$ 10,690	\$ 10,261	\$ 9,695	\$ 10,253
Mobile Home Loans	VA551	\$ 16	\$ 84	\$ 42	\$ 50	\$ 51
Credit Cards	VA557	\$ 41,758	\$ 43,771	\$ 28,232	\$ 30,398	\$ 33,798
Other	VA561	\$ 12,987	\$ 11,233	\$ 9,968	\$ 9,384	\$ 10,534
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 772</b>	<b>\$ 1,270</b>	<b>\$ 827</b>	<b>\$ 1,196</b>	<b>\$ 958</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 4,737</b>	<b>\$ 12,370</b>	<b>\$ 2,859</b>	<b>\$ 3,223</b>	<b>\$ 1,446</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 110</b>	<b>\$ 166</b>	<b>\$- 779</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 10</b>	<b>\$ 0</b>	<b>\$ 352</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 12,256</b>	<b>\$ 11,025</b>	<b>\$ 620</b>	<b>\$ 3,201</b>	<b>\$ 503</b>
Construction - Total	SUB22230	\$ 5,654	\$ 6,662	\$ 378	\$ 1,437	\$ 27
1-4 Dwelling Units	VA422	\$ 5,654	\$ 6,605	\$ 13	\$ 1,531	\$ 19
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 80	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 57	\$ 365	\$- 174	\$ 8
Permanent - Total	SUB22241	\$ 6,602	\$ 4,363	\$ 242	\$ 1,764	\$ 476
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 274	\$ 240	\$ 76	\$ 192	\$ 38
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 2,535	\$ 3,443	\$- 304	\$ 799	\$ 129
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 482	\$ 306	\$ 387	\$ 545	\$- 55
Multifamily (5 or more) Dwelling Units	VA472	\$ 306	\$ 361	\$ 82	\$- 364	\$- 46
Nonresidential Property (Except Land)	VA482	\$ 1,777	\$- 93	\$ 241	\$- 439	\$ 155
Land	VA492	\$ 1,228	\$ 106	\$- 240	\$ 1,031	\$ 255
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$- 10,078</b>	<b>\$- 289</b>	<b>\$- 540</b>	<b>\$- 1,237</b>	<b>\$ 994</b>
Commercial Loans	VA522	\$ 1,698	\$ 386	\$- 1,199	\$- 1,152	\$ 423
Consumer Loans - Total	SUB22261	\$- 11,776	\$- 675	\$ 659	\$- 85	\$ 571
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$- 21	\$ 0	\$- 9
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 178	\$ 289	\$ 188	\$ 292	\$- 164
Mobile Home Loans	VA552	\$- 93	\$- 75	\$- 19	\$- 44	\$- 50
Credit Cards	VA558	\$- 11,788	\$- 766	\$ 82	\$ 8	\$ 6
Other	VA562	\$- 73	\$- 123	\$ 429	\$- 341	\$ 788
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 1,197</b>	<b>\$ 2,045</b>	<b>\$ 2,036</b>	<b>\$ 715</b>	<b>\$ 548</b>
Real Estate - Construction	VA606	\$ 75	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 1,002	\$ 1,544	\$ 1,870	\$ 654	\$ 481
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 485	\$ 91	\$ 0	\$ 13
Real Estate - Land	VA629	\$ 120	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 16	\$ 75	\$ 61	\$ 54
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 7</b>	<b>\$ 7</b>	<b>\$ 8</b>	<b>\$ 8</b>	<b>\$ 8</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 1,355</b>	<b>\$- 428</b>	<b>\$ 625</b>	<b>\$ 18</b>	<b>\$ 172</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 242,654</b>	<b>\$ 224,028</b>	<b>\$ 192,609</b>	<b>\$ 156,188</b>	<b>\$ 133,158</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 110</b>	<b>\$ 166</b>	<b>\$- 779</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 2,713</b>	<b>\$ 259</b>	<b>\$ 126</b>	<b>\$ 1,856</b>	<b>\$ 395</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 46,820</b>	<b>\$ 36,984</b>	<b>\$ 29,403</b>	<b>\$ 22,856</b>	<b>\$ 17,291</b>
Construction - Total	SUB2330	\$ 7,610	\$ 8,374	\$ 1,424	\$ 2,193	\$ 1,546
1-4 Dwelling Units	VA425	\$ 7,310	\$ 8,338	\$ 994	\$ 2,313	\$ 1,020
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$- 21	\$ 0	\$ 54	\$ 0
Nonresidential Property	VA445	\$ 300	\$ 57	\$ 430	\$- 174	\$ 526
Permanent - Total	SUB2341	\$ 39,210	\$ 28,610	\$ 27,979	\$ 20,663	\$ 15,745
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 16,867	\$ 11,768	\$ 9,972	\$ 10,017	\$ 5,306
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 8,945	\$ 7,140	\$ 4,695	\$ 3,039	\$ 4,889
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 8,085	\$ 8,710	\$ 2,254	\$ 4,429	\$ 4,373
Multifamily (5 or more) Dwelling Units	VA475	\$ 675	\$ 437	\$- 120	\$- 116	\$- 43
Nonresidential Property (Except Land)	VA485	\$ 1,237	\$- 1,115	\$ 1,512	\$ 2,193	\$ 825
Land	VA495	\$ 3,401	\$ 1,670	\$ 9,666	\$ 1,101	\$ 395
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 182,473</b>	<b>\$ 180,923</b>	<b>\$ 154,028</b>	<b>\$ 124,056</b>	<b>\$ 109,342</b>
Commercial Loans	VA525	\$ 44,979	\$ 33,613	\$ 36,202	\$ 30,426	\$ 27,440
Consumer Loans - Total	SUB2361	\$ 137,494	\$ 147,310	\$ 117,826	\$ 93,630	\$ 81,902
Loans on Deposits	VA515	\$ 265	\$ 338	\$ 248	\$ 382	\$ 896
Home Improvement Loans	VA519	\$- 228	\$- 14	\$- 152	\$- 184	\$- 327
Education Loans	VA535	\$- 3	\$ 24	\$ 8	\$ 47	\$ 22
Auto Loans	VA545	\$ 5,936	\$ 5,414	\$ 8,421	\$ 5,303	\$ 3,256
Mobile Home Loans	VA555	\$ 593	\$ 524	\$ 632	\$ 653	\$ 808
Credit Cards	VA559	\$ 77,590	\$ 90,896	\$ 61,105	\$ 47,831	\$ 39,702
Other	VA565	\$ 53,341	\$ 50,128	\$ 47,564	\$ 39,598	\$ 37,545
<b>Reposessed Assets - Total</b>	<b>VA65</b>	<b>\$ 6,433</b>	<b>\$ 4,315</b>	<b>\$ 5,431</b>	<b>\$ 3,032</b>	<b>\$ 3,049</b>



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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Construction	VA607	\$ 762	\$ 242	\$ 0	\$ 0	\$ 91
Real Estate - 1-4 Dwelling Units	VA615	\$ 4,541	\$ 2,825	\$ 4,514	\$ 2,455	\$ 2,543
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 23	\$ 0	\$ 0	\$ 65	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 52	\$ 512	\$ 195	\$ 3	\$ 13
Real Estate - Land	VA631	\$ 576	\$ 0	\$ 6	\$ 4	\$ 17
Other Repossessed Assets	VA633	\$ 479	\$ 736	\$ 716	\$ 505	\$ 385
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 7</b>	<b>\$ 7</b>	<b>\$ 8</b>	<b>\$ 8</b>	<b>\$ 8</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 4,208</b>	<b>\$ 1,540</b>	<b>\$ 3,503</b>	<b>\$ 4,214</b>	<b>\$ 3,852</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 222,482</b>	<b>\$ 219,875</b>	<b>\$ 105,467</b>	<b>\$ 88,455</b>	<b>\$ 86,720</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 1,000,032</b>	<b>\$ 956,685</b>	<b>\$ 343,786</b>	<b>\$ 325,021</b>	<b>\$ 307,875</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 136,843</b>	<b>\$ 107,815</b>	<b>\$ 92,284</b>	<b>\$ 84,367</b>	<b>\$ 80,218</b>
Construction	VA951	\$ 11,842	\$ 7,897	\$ 2,136	\$ 5,413	\$ 5,303
Permanent - 1-4 Dwelling Units	VA952	\$ 104,963	\$ 95,155	\$ 63,287	\$ 70,419	\$ 57,836
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 3,841	\$ 373	\$ 164	\$ 2,974	\$ 6,036
Permanent - Nonresidential (Except Land)	VA954	\$ 9,691	\$ 4,031	\$ 3,813	\$ 4,107	\$ 9,614
Permanent - Land	VA955	\$ 6,506	\$ 359	\$ 22,884	\$ 1,454	\$ 1,429
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 2,021,606</b>	<b>\$ 1,624,135</b>	<b>\$ 1,314,761</b>	<b>\$ 1,089,830</b>	<b>\$ 1,003,414</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 2,881,319</b>	<b>\$ 2,555,560</b>	<b>\$ 1,844,596</b>	<b>\$ 1,828,459</b>	<b>\$ 1,577,924</b>
Substandard	VA965	\$ 2,672,849	\$ 2,375,583	\$ 1,731,848	\$ 1,659,330	\$ 1,443,449
Doubtful	VA970	\$ 208,360	\$ 179,820	\$ 112,608	\$ 169,098	\$ 134,359
Loss	VA975	\$ 110	\$ 157	\$ 140	\$ 31	\$ 116
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>						
Outstanding Balanced (Contractual)	VA980	\$ 407,307	\$ 408,071	\$ 424,944	\$ 473,429	\$ 449,535
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 403,661	\$ 404,241	\$ 421,270	\$ 473,206	\$ 452,260
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 376	\$ 382	\$ 373	\$ 421	\$ 432

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 4,041,985</b>	<b>\$ 3,615,369</b>	<b>\$ 3,141,297</b>	<b>\$ 2,961,711</b>	<b>\$ 2,494,938</b>

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<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Jun 2007</b>	<b>Mar 2007</b>	<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Mortgages - Total	SUB2421	\$ 3,363,250	\$ 2,909,833	\$ 2,518,203	\$ 2,278,545	\$ 1,971,371
Construction and Land Loans	SUB2430	\$ 442,962	\$ 369,812	\$ 273,267	\$ 243,818	\$ 153,804
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 2,659,852	\$ 2,287,653	\$ 2,006,030	\$ 1,813,841	\$ 1,617,947
Permanent Loans Secured by All Other Property	SUB2450	\$ 450,661	\$ 400,115	\$ 339,250	\$ 296,558	\$ 261,312
Nonmortgages - Total	SUB2461	\$ 678,735	\$ 705,536	\$ 623,094	\$ 683,166	\$ 523,567
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 2,574,356</b>	<b>\$ 2,259,814</b>	<b>\$ 2,136,987</b>	<b>\$ 2,037,585</b>	<b>\$ 1,714,678</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 2,107,258</b>	<b>\$ 1,849,423</b>	<b>\$ 1,726,143</b>	<b>\$ 1,545,250</b>	<b>\$ 1,336,462</b>
Mortgage Loans - Total	SUB2481	\$ 1,700,644	\$ 1,441,138	\$ 1,325,242	\$ 1,164,145	\$ 1,018,037
Construction	PD115	\$ 119,468	\$ 129,265	\$ 111,861	\$ 92,143	\$ 49,336
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 189,476	\$ 168,464	\$ 152,048	\$ 118,104	\$ 129,645
Secured by First Liens	PD123	\$ 1,067,256	\$ 895,630	\$ 855,925	\$ 776,708	\$ 679,719
Secured by Junior Liens	PD124	\$ 117,430	\$ 70,252	\$ 43,408	\$ 29,659	\$ 33,330
Multifamily (5 or more) Dwelling Units	PD125	\$ 18,875	\$ 16,505	\$ 24,456	\$ 11,801	\$ 10,574
Nonresidential Property (Except Land)	PD135	\$ 109,757	\$ 104,065	\$ 86,818	\$ 97,942	\$ 84,538
Land	PD138	\$ 78,382	\$ 56,957	\$ 50,726	\$ 37,788	\$ 30,895
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 106,767	\$ 136,915	\$ 130,927	\$ 133,886	\$ 104,924
Consumer Loans - Total	SUB2511	\$ 299,847	\$ 271,370	\$ 269,974	\$ 247,219	\$ 213,501
Loans on Deposits	PD161	\$ 2,481	\$ 1,696	\$ 1,496	\$ 3,321	\$ 2,823
Home Improvement Loans	PD163	\$ 750	\$ 787	\$ 1,471	\$ 1,148	\$ 982
Education Loans	PD165	\$ 39	\$ 79	\$ 190	\$ 88	\$ 79
Auto Loans	PD167	\$ 56,331	\$ 52,091	\$ 83,191	\$ 65,450	\$ 61,342
Mobile Home Loans	PD169	\$ 4,677	\$ 3,669	\$ 5,123	\$ 5,387	\$ 4,287
Credit Cards	PD171	\$ 157,393	\$ 139,555	\$ 93,481	\$ 90,199	\$ 83,337
Other	PD180	\$ 78,176	\$ 73,493	\$ 85,022	\$ 81,626	\$ 60,651
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 66,718	\$ 49,046	\$ 4,777	\$ 8,208	\$ 7,362
Held for Sale Included in PD115:PD180	PD192	\$ 5,346	\$ 6,808	\$ 7,249	\$ 6,260	\$ 3,718
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 74,490	\$ 74,356	\$ 97,867	\$ 85,572	\$ 84,574
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 9,081	\$ 7,165	\$ 10,205	\$ 9,650	\$ 7,601

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 56,883	\$ 52,504	\$ 71,882	\$ 69,640	\$ 69,166
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 467,098</b>	<b>\$ 410,391</b>	<b>\$ 410,844</b>	<b>\$ 492,335</b>	<b>\$ 378,216</b>
Mortgage Loans - Total	SUB2491	\$ 279,908	\$ 280,724	\$ 282,471	\$ 300,598	\$ 265,908
Construction	PD215	\$ 6,603	\$ 3,197	\$ 4,412	\$ 7,711	\$ 8,249
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 1,968	\$ 960	\$ 2,487	\$ 2,487	\$ 1,280
Secured by First Liens	PD223	\$ 258,862	\$ 267,289	\$ 265,993	\$ 281,815	\$ 248,944
Secured by Junior Liens	PD224	\$ 920	\$ 481	\$ 561	\$ 552	\$ 728
Multifamily (5 or more) Dwelling Units	PD225	\$ 938	\$ 70	\$ 699	\$ 891	\$ 301
Nonresidential Property (Except Land)	PD235	\$ 8,487	\$ 4,115	\$ 7,145	\$ 5,479	\$ 5,575
Land	PD238	\$ 2,130	\$ 4,612	\$ 1,174	\$ 1,663	\$ 831
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 40,549	\$ 38,859	\$ 34,222	\$ 102,163	\$ 36,382
Consumer Loans - Total	SUB2521	\$ 146,641	\$ 90,808	\$ 94,151	\$ 89,574	\$ 75,926
Loans on Deposits	PD261	\$ 423	\$ 277	\$ 336	\$ 898	\$ 592
Home Improvement Loans	PD263	\$ 51	\$ 0	\$ 14	\$ 6	\$ 1
Education Loans	PD265	\$ 24	\$ 25	\$ 53	\$ 35	\$ 41
Auto Loans	PD267	\$ 1,052	\$ 2,132	\$ 1,417	\$ 2,088	\$ 1,056
Mobile Home Loans	PD269	\$ 120	\$ 50	\$ 27	\$ 20	\$ 18
Credit Cards	PD271	\$ 126,025	\$ 71,658	\$ 75,867	\$ 70,805	\$ 63,310
Other	PD280	\$ 18,946	\$ 16,666	\$ 16,437	\$ 15,722	\$ 10,908
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 1,744	\$ 1,895	\$ 2,152	\$ 2,935	\$ 3,115
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 235,572	\$ 244,057	\$ 243,251	\$ 257,325	\$ 230,935
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 776	\$ 650	\$ 667	\$ 740	\$ 868
Rebooked GNMA's Incl in PD295	PD297	\$ 232,328	\$ 241,533	\$ 240,314	\$ 253,867	\$ 224,511
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 1,467,629</b>	<b>\$ 1,355,555</b>	<b>\$ 1,004,310</b>	<b>\$ 924,126</b>	<b>\$ 780,260</b>
Mortgage Loans - Total	SUB2501	\$ 1,382,698	\$ 1,187,971	\$ 910,490	\$ 813,802	\$ 687,426
Construction	PD315	\$ 126,666	\$ 89,603	\$ 56,650	\$ 68,292	\$ 34,527
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 113,880	\$ 86,156	\$ 69,333	\$ 79,079	\$ 62,027
Secured by First Liens	PD323	\$ 828,144	\$ 741,258	\$ 563,204	\$ 485,259	\$ 433,870
Secured by Junior Liens	PD324	\$ 81,916	\$ 57,163	\$ 53,071	\$ 40,178	\$ 28,404
Multifamily (5 or more) Dwelling Units	PD325	\$ 14,137	\$ 15,878	\$ 14,576	\$ 19,230	\$ 20,891
Nonresidential Property (Except Land)	PD335	\$ 108,242	\$ 111,735	\$ 105,212	\$ 85,543	\$ 77,741
Land	PD338	\$ 109,713	\$ 86,178	\$ 48,444	\$ 36,221	\$ 29,966
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 64,159	\$ 85,277	\$ 64,205	\$ 82,470	\$ 67,809
Consumer Loans - Total	SUB2531	\$ 20,772	\$ 82,307	\$ 29,615	\$ 27,854	\$ 25,025
Loans on Deposits	PD361	\$ 350	\$ 281	\$ 385	\$ 441	\$ 503
Home Improvement Loans	PD363	\$ 101	\$ 237	\$ 274	\$ 260	\$ 152
Education Loans	PD365	\$ 54	\$ 27	\$ 40	\$ 49	\$ 78
Auto Loans	PD367	\$ 9,564	\$ 12,060	\$ 13,190	\$ 10,692	\$ 10,295
Mobile Home Loans	PD369	\$ 1,789	\$ 2,429	\$ 2,787	\$ 2,204	\$ 2,006
Credit Cards	PD371	\$ 3,264	\$ 60,733	\$ 4,693	\$ 2,975	\$ 3,985
Other	PD380	\$ 5,650	\$ 6,540	\$ 8,246	\$ 11,233	\$ 8,006
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 40,583	\$ 40,934	\$ 11,318	\$ 13,695	\$ 10,264
Held for Sale Included in PD315:PD380	PD392	\$ 2,310	\$ 2,688	\$ 1,735	\$ 1,036	\$ 902
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 24,188	\$ 22,915	\$ 20,093	\$ 16,502	\$ 16,528
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 16,822	\$ 16,653	\$ 13,365	\$ 8,487	\$ 7,390
Rebooked GNMA's Incl in PD395	PD397	\$ 5,598	\$ 5,008	\$ 5,337	\$ 4,290	\$ 5,529

Schedule LD --- Loan Data		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>						
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 6,277,760</b>	<b>\$ 6,389,378</b>	<b>\$ 5,904,614</b>	<b>\$ 8,378,139</b>	<b>\$ 7,597,343</b>
90% up to 100% LTV	LD110	\$ 5,147,157	\$ 5,195,034	\$ 4,570,037	\$ 6,480,260	\$ 6,020,881
100% and greater LTV	LD120	\$ 1,130,603	\$ 1,194,344	\$ 1,334,577	\$ 1,897,879	\$ 1,576,462
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 335,686</b>	<b>\$ 286,048</b>	<b>\$ 202,683</b>	<b>\$ 171,470</b>	<b>\$ 150,787</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 153,506</b>	<b>\$ 159,963</b>	<b>\$ 88,377</b>	<b>\$ 79,685</b>	<b>\$ 71,633</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 152,388	\$ 159,661	\$ 87,404	\$ 78,918	\$ 71,072
90% up to 100% LTV	LD210	\$ 114,232	\$ 82,497	\$ 63,854	\$ 62,134	\$ 57,072
100% and greater LTV	LD220	\$ 38,156	\$ 77,164	\$ 23,550	\$ 16,784	\$ 14,000
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 1,118	\$ 302	\$ 973	\$ 767	\$ 561

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<b>Schedule LD --- Loan Data</b>		<b>Jun 2007</b>	<b>Mar 2007</b>	<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
90% up to 100% LTV	LD230	\$ 1,005	\$ 52	\$ 957	\$ 693	\$ 488
100% and greater LTV	LD240	\$ 113	\$ 250	\$ 16	\$ 74	\$ 73
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 182,180</b>	<b>\$ 126,085</b>	<b>\$ 114,306</b>	<b>\$ 91,785</b>	<b>\$ 79,154</b>
90% up to 100% LTV	LD250	\$ 91,797	\$ 64,106	\$ 37,684	\$ 51,346	\$ 49,926
100% and greater LTV	LD260	\$ 90,383	\$ 61,979	\$ 76,622	\$ 40,439	\$ 29,228
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 12,674</b>	<b>\$ 9,109</b>	<b>\$ 8,454</b>	<b>\$ 10,259</b>	<b>\$ 7,395</b>
90% up to 100% LTV	LD310	\$ 4,239	\$ 3,609	\$ 6,287	\$ 6,684	\$ 4,705
100% and greater LTV	LD320	\$ 8,435	\$ 5,500	\$ 2,167	\$ 3,575	\$ 2,690
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 104,112</b>	<b>\$ 685,142</b>	<b>\$ 107,510</b>	<b>\$ 1,077,195</b>	<b>\$ 1,010,599</b>
90% up to 100% LTV	LD410	\$ 82,786	\$ 567,590	\$ 77,250	\$ 685,097	\$ 678,708
100% and greater LTV	LD420	\$ 21,326	\$ 117,552	\$ 30,260	\$ 392,098	\$ 331,891
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 1,320,030</b>	<b>\$ 977,588</b>	<b>\$ 784,903</b>	<b>\$ 933,713</b>	<b>\$ 989,215</b>
90% up to 100% LTV	LD430	\$ 998,799	\$ 732,469	\$ 541,215	\$ 738,863	\$ 807,637
100% and greater LTV	LD440	\$ 321,231	\$ 245,119	\$ 243,688	\$ 194,850	\$ 181,578
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 1,149,421</b>	<b>\$ 979,306</b>	<b>\$ 307,115</b>	<b>\$ 434,479</b>	<b>\$ 377,253</b>
90% up to 100% LTV	LD450	\$ 876,221	\$ 719,110	\$ 222,279	\$ 317,364	\$ 279,186
100% and greater LTV	LD460	\$ 273,200	\$ 260,196	\$ 84,836	\$ 117,115	\$ 98,067
<b>Supplemental Loan Data for All Loans</b>						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 2,515,106	\$ 2,608,653	N/A	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 527,768	\$ 441,388	N/A	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 5,336,774	\$ 4,071,472	N/A	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 12,022,932	\$ 13,211,390	N/A	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 9,993,631	\$ 10,164,468	N/A	N/A	N/A
Total Capitalized Negative Amortization	LD650	\$ 311,083	\$ 244,456	N/A	N/A	N/A

<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Jun 2007</b>	<b>Mar 2007</b>	<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total</b>	<b>SUB3380</b>	<b>\$ 4,525,550</b>	<b>\$ 5,015,338</b>	<b>\$ 5,548,423</b>	<b>\$ 6,170,534</b>	<b>\$ 6,404,856</b>
Mortgage Construction Loans	CC105	\$ 3,723,736	\$ 4,042,803	\$ 4,444,368	\$ 5,056,675	\$ 5,274,992
Other Mortgage Loans	CC115	\$ 801,814	\$ 972,535	\$ 1,104,055	\$ 1,113,859	\$ 1,129,864
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 1,014,153	\$ 979,813	\$ 965,801	\$ 1,348,577	\$ 1,241,637
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 9,920,307</b>	<b>\$ 8,317,142</b>	<b>\$ 5,919,181</b>	<b>\$ 7,365,094</b>	<b>\$ 6,636,970</b>
1-4 Dwelling Units	CC280	\$ 6,829,848	\$ 6,311,608	\$ 3,928,629	\$ 5,040,164	\$ 4,290,842

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<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Jun 2007</b>	<b>Mar 2007</b>	<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Multifamily (5 or more) Dwelling Units	CC290	\$ 158,495	\$ 177,971	\$ 180,259	\$ 249,663	\$ 288,834
All Other Real Estate	CC300	\$ 2,931,964	\$ 1,827,563	\$ 1,810,293	\$ 2,075,267	\$ 2,057,294
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 305,061	\$ 275,436	\$ 309,723	\$ 390,351	\$ 603,450
Commitments Outstanding to Purchase Loans	CC320	\$ 5,937,736	\$ 4,908,033	\$ 3,949,373	\$ 5,457,071	\$ 5,814,892
Commitments Outstanding to Sell Loans	CC330	\$ 5,475,451	\$ 4,696,022	\$ 4,071,937	\$ 5,350,732	\$ 4,943,263
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 956,675	\$ 1,576,571	\$ 3,637,958	\$ 4,295,086	\$ 639,028
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 913,802	\$ 1,588,567	\$ 2,972,177	\$ 5,625,273	\$ 913,750
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 60,315	\$ 120,188	\$ 3,000	\$ 64,942	\$ 11,840
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 33,431	\$ 12,600	\$ 40,449	\$ 0
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 74,730,577</b>	<b>\$ 74,071,033</b>	<b>\$ 42,226,460</b>	<b>\$ 57,465,740</b>	<b>\$ 54,338,380</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 16,012,970	\$ 16,060,362	\$ 15,082,798	\$ 26,385,615	\$ 24,722,256
Commercial Lines	CC420	\$ 13,176,341	\$ 12,734,055	\$ 13,504,903	\$ 15,163,439	\$ 13,962,194
Open-End Consumer Lines - Credit Cards	CC423	\$ 44,081,271	\$ 44,260,483	\$ 13,004,579	\$ 14,622,561	\$ 14,354,926
Open-End Consumer Lines - Other	CC425	\$ 1,459,995	\$ 1,016,133	\$ 634,180	\$ 1,294,125	\$ 1,299,004
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 794,059</b>	<b>\$ 789,089</b>	<b>\$ 828,033</b>	<b>\$ 1,339,089</b>	<b>\$ 1,316,489</b>
Commercial	CC430	\$ 69,708	\$ 69,366	\$ 63,150	\$ 206,591	\$ 194,120
Standby, Not Included on CC465 or CC468	CC435	\$ 724,351	\$ 719,723	\$ 764,883	\$ 1,132,498	\$ 1,122,369
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 9,135,348	\$ 9,566,402	\$ 8,920,046	\$ 8,687,669	\$ 8,705,888
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 75,432	\$ 78,880	\$ 93,712	\$ 103,553	\$ 100,911
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 1,010,431	\$ 1,430,850	\$ 1,496,934	\$ 1,373,554	\$ 1,553,420
Other Contingent Liabilities	CC480	\$ 798,984	\$ 795,231	\$ 45,323	\$ 545,510	\$ 502,580
Contingent Assets	CC490	\$ 2,651	\$ 3,172	\$ 0	\$ 0	\$ 43,205

<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Jun 2007</b>	<b>Mar 2007</b>	<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Mortgage-Backed Securities:</b>						
Pass-Through:						
Purchases	CF143	\$ 2,126,049	\$ 6,325,840	\$ 7,903,372	\$ 7,667,785	\$ 3,925,059
Sales	CF145	\$ 1,429,282	\$ 4,276,918	\$ 8,762,580	\$ 3,919,646	\$ 681,561
Other Balance Changes	CF148	\$- 1,233,140	\$- 1,086,862	\$- 819,905	\$- 585,904	\$- 1,232,675
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 1,236,217	\$ 2,803,427	\$ 992,699	\$ 254,387	\$ 626,418

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<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Jun 2007</b>	<b>Mar 2007</b>	<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Sales	CF155	\$ 1,103,245	\$ 857,367	\$ 468,031	\$ 251,567	\$ 146,634
Other Balance Changes	CF158	\$- 394,475	\$- 428,487	\$- 960,261	\$- 373,099	\$- 501,000
<b>Mortgage Loans:</b>						
<b>Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 3,362,266</b>	<b>\$ 9,129,267</b>	<b>\$ 8,896,071</b>	<b>\$ 7,922,172</b>	<b>\$ 4,551,477</b>
<b>Sales - Total</b>	<b>SUB3821</b>	<b>\$ 2,532,527</b>	<b>\$ 5,134,285</b>	<b>\$ 9,230,611</b>	<b>\$ 4,171,213</b>	<b>\$ 828,195</b>
<b>Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 829,739</b>	<b>\$ 3,994,982</b>	<b>\$- 334,540</b>	<b>\$ 3,750,959</b>	<b>\$ 3,723,282</b>
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 17,002,808</b>	<b>\$ 16,532,893</b>	<b>\$ 16,988,380</b>	<b>\$ 20,922,326</b>	<b>\$ 22,519,266</b>
Construction Loans - Total	SUB3840	\$ 1,743,773	\$ 1,873,475	\$ 2,117,205	\$ 2,155,146	\$ 2,490,711
1-4 Dwelling Units	CF190	\$ 1,235,940	\$ 1,395,114	\$ 1,558,083	\$ 1,639,100	\$ 1,841,912
Multifamily (5 or more) Dwelling Units	CF200	\$ 120,781	\$ 172,053	\$ 154,136	\$ 145,004	\$ 231,162
Nonresidential	CF210	\$ 387,052	\$ 306,308	\$ 404,986	\$ 371,042	\$ 417,637
Permanent Loans - Total	SUB3851	\$ 15,259,035	\$ 14,659,418	\$ 14,871,175	\$ 18,767,180	\$ 20,028,555
1-4 Dwelling Units	CF225	\$ 13,233,961	\$ 12,768,935	\$ 12,682,327	\$ 15,835,688	\$ 16,972,539
Home Equity and Junior Liens	CF226	\$ 2,188,656	\$ 2,324,856	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 285,928	\$ 241,712	\$ 211,276	\$ 447,634	\$ 529,170
Nonresidential (Except Land)	CF260	\$ 1,026,124	\$ 942,692	\$ 1,106,679	\$ 1,382,385	\$ 1,453,080
Land	CF270	\$ 713,022	\$ 706,079	\$ 870,893	\$ 1,101,473	\$ 1,073,766
<b>Loans and Participations Purchased, Secured By - Total:</b>	<b>SUB3880</b>	<b>\$ 12,061,276</b>	<b>\$ 12,555,638</b>	<b>\$ 11,036,369</b>	<b>\$ 10,107,890</b>	<b>\$ 9,671,824</b>
1-4 Dwelling Units	CF280	\$ 11,381,840	\$ 12,049,978	\$ 10,429,982	\$ 9,630,365	\$ 9,234,609
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 7,232,020	\$ 6,036,501	N/A	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 720,794	\$ 2,332,223	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 91,646	\$ 108,031	\$ 33,294	\$ 58,130	\$ 52,390
Nonresidential	CF300	\$ 587,790	\$ 397,629	\$ 573,093	\$ 419,395	\$ 384,825
<b>Loans and Participations Sold, Secured By - Total</b>	<b>SUB3890</b>	<b>\$ 14,898,527</b>	<b>\$ 14,103,679</b>	<b>\$ 12,920,679</b>	<b>\$ 13,270,822</b>	<b>\$ 14,099,632</b>
1-4 Dwelling Units	CF310	\$ 14,672,448	\$ 14,005,897	\$ 12,816,907	\$ 13,130,465	\$ 13,829,501
Home Equity and Junior Liens	CF311	\$ 619,150	\$ 1,193,957	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 44,476	\$ 18,789	\$ 17,986	\$ 25,477	\$ 12,374
Nonresidential	CF330	\$ 181,603	\$ 78,993	\$ 85,786	\$ 114,880	\$ 257,757
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 2,837,251</b>	<b>\$- 1,548,041</b>	<b>\$- 1,884,310</b>	<b>\$- 3,162,932</b>	<b>\$- 4,427,808</b>
<b>Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 5,803,538</b>	<b>\$ 5,417,320</b>	<b>\$ 5,201,587</b>	<b>\$ 4,181,655</b>	<b>\$ 3,386,862</b>
<b>Nonmortgage Loans:</b>						
Commercial:						
Closed or Purchased	CF390	\$ 6,341,995	\$ 5,520,506	\$ 6,071,121	\$ 6,313,396	\$ 6,672,782

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<b>Schedule CF --- Consolidated Cash Flow Information</b>						
Description	Line Item	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
Sales	CF395	\$ 36,476	\$ 312,426	\$ 300,686	\$ 227,508	\$ 18,871
Consumer:						
Closed or Purchased	CF400	\$ 6,622,515	\$ 5,659,682	\$ 4,349,387	\$ 5,329,481	\$ 5,668,328
Sales	CF405	\$ 34,150	\$ 231,376	\$ 313,503	\$ 327,679	\$ 362,572
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 12,964,510</b>	<b>\$ 11,180,188</b>	<b>\$ 10,420,508</b>	<b>\$ 11,642,877</b>	<b>\$ 12,341,110</b>
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 70,626</b>	<b>\$ 543,802</b>	<b>\$ 614,189</b>	<b>\$ 555,187</b>	<b>\$ 381,443</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 12,893,884</b>	<b>\$ 10,636,386</b>	<b>\$ 9,806,319</b>	<b>\$ 11,087,690</b>	<b>\$ 11,959,667</b>
<b>Deposits:</b>						
Interest Credited to Deposits	CF430	\$ 1,288,526	\$ 1,209,153	\$ 1,245,023	\$ 1,366,084	\$ 1,184,675

<b>Schedule DI --- Consolidated Deposit Information</b>						
Description	Line Item	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
<b>Deposit Data</b>						
Total Broker - Originated Deposits	SUB4061	\$ 15,721,208	\$ 16,199,468	\$ 11,099,805	\$ 15,371,598	\$ 15,642,667
Fully Insured	DI100	\$ 14,209,252	\$ 14,040,256	\$ 9,478,669	\$ 13,837,432	\$ 14,196,583
Other	DI110	\$ 1,511,956	\$ 2,159,212	\$ 1,621,136	\$ 1,534,166	\$ 1,446,084
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 94,848,877	\$ 95,406,084	\$ 90,441,900	\$ 112,186,729	\$ 109,514,662
Greater than \$100,000	DI130	\$ 58,295,555	\$ 60,593,833	\$ 53,619,527	\$ 68,269,665	\$ 64,789,186
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	12,796,664	12,862,050	12,674,145	17,317,659	16,780,404
Greater than \$100,000	DI160	263,685	262,141	249,565	293,048	278,137
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 14,942,228	\$ 14,173,904	\$ 10,587,189	N/A	N/A
Greater than \$250,000	DI175	\$ 1,415,916	\$ 1,005,582	\$ 795,757	N/A	N/A
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	1,690,827	1,567,297	1,065,769	N/A	N/A
Greater than \$250,000	DI185	8,177	7,186	23,740	N/A	N/A
Number of Deposit Accounts - Total	SUB4062	14,759,353	14,698,674	14,013,219	17,610,707	17,058,541
IRA/Keogh Accounts	DI200	\$ 12,301,446	\$ 11,836,359	\$ 9,454,733	\$ 9,765,232	\$ 8,188,177
Uninsured Deposits	DI210	\$ 29,019,206	\$ 31,675,295	\$ 29,510,000	\$ 38,881,402	\$ 36,511,751
Preferred Deposits	DI220	\$ 1,129,516	\$ 1,010,673	\$ 2,334,753	\$ 3,815,544	\$ 3,128,406
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 13,245,005	\$ 13,634,320	\$ 13,168,590	\$ 15,438,305	\$ 16,189,926
Money Market Deposit Accounts	DI320	\$ 67,086,879	\$ 66,286,288	\$ 51,433,987	\$ 66,093,322	\$ 62,353,521



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<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Jun 2007</b>	<b>Mar 2007</b>	<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 13,544,328	\$ 13,703,857	\$ 12,838,137	\$ 15,377,489	\$ 17,635,358
Time Deposits	DI340	\$ 75,626,369	\$ 77,554,954	\$ 78,003,672	\$ 83,547,304	\$ 78,125,059
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 25,244,798	\$ 25,237,604	N/A	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 2,357,705	\$ 1,995,586	N/A	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 7,554,840	\$ 7,724,035	\$ 8,621,980	\$ 10,154,105	\$ 10,769,875
<b>Deposits Data for Deposit Insurance Premium Assessments</b>						
<b>Section I (Optional)</b>						
<b>Quarter-End Deposit Totals:</b>						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 50,787,055	\$ 47,783,916	N/A	N/A	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 6,093,645	\$ 6,258,699	N/A	N/A	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	N/A	N/A	N/A
<b>Average Daily Deposit Totals:</b>						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 13,527,547	\$ 9,982,307	N/A	N/A	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 7,846	\$ 488	N/A	N/A	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	N/A	N/A	N/A
<b>Section II (If Section I Completed, This Section Not Required)</b>						
Outstd Checks Drawn Against FHLBs & FRBs Not Inclcd in SC710	DI620	\$ 21,833	\$ 20,665	\$ 19,105	\$ 20,403	\$ 20,468
<b>Deposits of Consolidated Subsidiaries:</b>						
Demand Deposits	DI640	\$ 955,836	\$ 1,287,725	\$ 867,618	\$ 572,123	\$ 437,982
Time and Savings Deposits	DI650	\$ 532,826	\$ 497,304	\$ 838,530	\$ 969,914	\$ 883,221
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 589	\$ 980	\$ 681	\$ 601	\$ 541
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act						
Adjustments to Demand Deposits (including escrows)	DI720	\$ 4,380	\$ 3,522	\$ 65,102	\$ 40,294	\$ 42,871
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 3,373	\$ 9,272	\$ 6,506	\$ 28,056	\$ 21,138

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Schedule SI --- Consolidated Supplemental Information		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
<b>Miscellaneous</b>						
Number of Full-time Equivalent Employees	SI370	40,118	41,060	41,089	46,479	46,070
Assets Held in Trading Accounts	SI375	\$ 631,169	\$ 568,280	\$ 371,808	\$ 380,426	\$ 383,993
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 2,240,221	\$ 2,220,668	N/A	N/A	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 10,274	\$ 10,337	N/A	N/A	N/A
Available-for-Sale Securities	SI385	\$ 35,262,988	\$ 36,782,762	\$ 34,436,435	\$ 41,672,851	\$ 38,483,831
Assets Held for Sale	SI387	\$ 9,970,146	\$ 8,399,448	\$ 7,469,646	\$ 6,998,554	\$ 6,944,972
Loans Serviced for Others	SI390	\$ 97,428,985	\$ 95,741,832	\$ 95,196,134	\$ 97,327,187	\$ 105,668,882
<b>Residual Interests</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 141,827	\$ 136,845	\$ 159,070	\$ 165,998	\$ 155,633
Other Residual Interests	SI404	\$ 402,560	\$ 467,364	\$ 451,727	\$ 435,701	\$ 413,605
<b>Qualified Thrift Lender Test</b>						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	85.60%	85.21%	85.74%	86.03%	85.71%
Second month of Qtr	SI582	85.91%	85.16%	85.45%	86.06%	85.73%
Third month of Qtr	SI583	85.83%	85.00%	85.19%	85.56%	85.77%
<b>IRS Domestic Building and Loan Test</b>						
Percent of Assets Test	SI585	79.88%	80.54%	79.95%	78.88%	79.50%
Do you meet the DBLA business operations test?	SI586	21 [Yes]	21 [Yes]	21 [Yes]	25 [Yes]	23 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 2,450,078</b>	<b>\$ 2,569,626</b>	<b>\$ 2,584,863</b>	<b>\$ 2,569,593</b>	<b>\$ 2,541,216</b>
<b>Credit extended to assn exec officers, prin shareholders &amp; related interest</b>						
Aggregate amount of all extensions of credit	SI590	\$ 4,051,193	\$ 420,293	\$ 402,864	\$ 431,445	\$ 419,670
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	354	356	350	358	2,311
<b>Summary of Changes in Equity Capital</b>						
Beginning Equity Capital	SI600	\$ 23,033,956	\$ 22,187,343	\$ 20,374,773	\$ 23,033,359	\$ 22,501,963
Net Income (Loss) (SO91)	SI610	\$ 399,968	\$ 393,572	\$ 328,565	\$ 512,999	\$ 530,888
Dividends Declared						
Preferred Stock	SI620	\$ 2,948	\$ 2,872	\$ 3,149	\$ 2,873	\$ 8,210
Common Stock	SI630	\$ 288,096	\$ 219,821	\$ 131,184	\$ 642,687	\$ 130,580
Stock Issued	SI640	\$ 21,997	\$ 41,994	\$ 255,904	\$ 55,770	\$ 54,170
Stock Retired	SI650	\$ 25	\$ 304	\$ 902	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 463,768	\$ 763,718	\$ 255,577	\$ 133,807	\$ 179,955

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<b>Schedule SI --- Consolidated Supplemental Information</b>						
Description	Line Item	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
New Basis Accounting Adjustments	SI660	\$ 11,523	\$ 742,739	\$ 866,689	\$ 71,426	\$ 34,692
Other Comprehensive Income	SI662	\$- 239,059	\$ 27,474	\$ 49,054	\$ 272,604	\$- 138,930
Prior Period Adjustments	SI668	\$- 24,106	\$- 18,328	\$ 1,175	\$- 1,418	\$- 139
Other Adjustments	SI671	\$ 6,052	\$ 207,268	\$ 8,366	\$ 6,284	\$ 9,542
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 23,383,030</b>	<b>\$ 24,122,783</b>	<b>\$ 22,004,868</b>	<b>\$ 23,439,271</b>	<b>\$ 23,033,351</b>
<b>Transactions With Affiliations</b>						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 44,357	\$ 388,728	\$ 801,988	\$ 44,788	\$ 27,366
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 3,779,088	\$ 2,930,658	\$ 1,680,180	\$ 13,891,042	\$ 11,183,969
<b>Mutual Fund and Annuity Sales</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	60 [Yes]	61 [Yes]	60 [Yes]	62 [Yes]	66 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 150,800	\$ 155,758	\$ 152,666	\$ 131,394	\$ 136,507
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 8,963	\$ 8,644	\$ 8,461	\$ 32,591	\$ 10,746
<b>Average Balance Sheet Data</b>						
Total Assets	SI870	\$ 261,859,221	\$ 253,850,427	\$ 231,061,436	\$ 268,684,177	\$ 259,006,381
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 17,131,184	\$ 16,034,900	\$ 15,216,768	\$ 15,621,651	\$ 98,859,400
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 188,496,704	\$ 187,214,776	\$ 170,386,551	\$ 202,242,319	\$ 194,427,081
Nonmortgage Loans	SI885	\$ 40,975,880	\$ 34,247,056	\$ 30,386,451	\$ 34,347,299	\$ 33,215,977
Deposits and Excrows	SI890	\$ 167,568,254	\$ 158,627,384	\$ 151,736,767	\$ 176,094,739	\$ 171,438,201
Total Borrowings	SI895	\$ 65,878,131	\$ 66,750,689	\$ 53,640,963	\$ 61,967,636	\$ 58,711,534

<b>Schedule SQ --- Consolidated Supplemental Questions</b>						
Description	Line Item	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	5	6	8	1	3
Any Outstanding Futures or Options Positions?	SQ310	5	5	4	4	5
Does Association Have Subchapter S in effect this year?	SQ320	28	27	27	28	28
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	175	169	162	160	159

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Schedule SB --- Consolidated Small Business Loans		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	258 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	269 [Yes]
Do you have any farm or agriculture loans?	SB100	71 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	73 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	33 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	32 [Yes]
Number of Loans on SC260	SB200	178,654	N/A	N/A	N/A	1,006
Number of Loans on SC300, SC303, and SC306	SB210	233,900	N/A	N/A	N/A	32,451
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	8,149	N/A	N/A	N/A	7,727
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 301,558	N/A	N/A	N/A	\$ 351,637
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	11,497	N/A	N/A	N/A	7,760
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 1,011,374	N/A	N/A	N/A	\$ 1,117,144
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	31,690	N/A	N/A	N/A	10,218
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 4,384,619	N/A	N/A	N/A	\$ 4,777,900
Nonfarm Comm'l Lns Orig at \$100,000 or Less - Number	SB400	997,424	N/A	N/A	N/A	1,087,431
Nonfarm Comm'l Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 3,748,985	N/A	N/A	N/A	\$ 3,900,655
Nonfarm Comm'l Lns Orig at \$100-250,000 - Number	SB420	7,202	N/A	N/A	N/A	5,339
Nonfarm Comm'l Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 531,197	N/A	N/A	N/A	\$ 593,505
Nonfarm Comm'l Lns Orig at \$250,000 - \$1 mill. - Number	SB440	6,796	N/A	N/A	N/A	4,285
Nonfarm Comm'l Lns Orig at \$250,000 - \$1 mill. - Outstd Bal	SB450	\$ 1,260,974	N/A	N/A	N/A	\$ 1,422,612
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	586	N/A	N/A	N/A	571
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 22,638	N/A	N/A	N/A	\$ 22,225
Farm Mortgages Orig at \$100-250,000 - Number	SB520	320	N/A	N/A	N/A	307
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 41,210	N/A	N/A	N/A	\$ 41,190
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	214	N/A	N/A	N/A	164
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 64,014	N/A	N/A	N/A	\$ 53,510
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	43,058	N/A	N/A	N/A	39,218
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 124,401	N/A	N/A	N/A	\$ 106,524
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	182	N/A	N/A	N/A	174
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 12,663	N/A	N/A	N/A	\$ 17,561
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	91	N/A	N/A	N/A	75
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 12,769	N/A	N/A	N/A	\$ 15,291

Schedule FS --- Fiduciary and Related Services		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	42 [Yes]	43 [Yes]	42 [Yes]	44 [Yes]	44 [Yes]

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Schedule FS --- Fiduciary and Related Services		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Do you exercise the fiduciary powers you have been granted?	FS120	31 [Yes]	32 [Yes]	32 [Yes]	33 [Yes]	33 [Yes]
Do you have any activity to report on this schedule?	FS130	29 [Yes]	30 [Yes]	30 [Yes]	31 [Yes]	31 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 82,610,382</b>	<b>\$ 77,708,016</b>	<b>\$ 76,611,667</b>	<b>\$ 70,476,019</b>	<b>\$ 67,460,307</b>
<b>Managed Assets (\$) - Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 38,644,416</b>	<b>\$ 36,589,022</b>	<b>\$ 35,788,723</b>	<b>\$ 31,469,732</b>	<b>\$ 30,811,088</b>
Personal Trust and Agency Accounts	FS210	\$ 5,767,797	\$ 4,726,178	\$ 4,593,338	\$ 4,524,922	\$ 4,335,415
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 2,694,563	\$ 2,517,020	\$ 2,414,908	\$ 2,272,057	\$ 2,207,827
Employee Benefit - Defined Contribution	FS220	\$ 846,569	\$ 825,185	\$ 792,598	\$ 735,283	\$ 718,718
Employee Benefit - Defined Benefit	FS230	\$ 120,175	\$ 97,045	\$ 94,982	\$ 88,984	\$ 55,526
Other Retirement Accounts	FS240	\$ 1,727,819	\$ 1,594,790	\$ 1,527,328	\$ 1,447,790	\$ 1,433,583
Corporate Trust and Agency Accounts	FS250	\$ 40,530	\$ 47,234	\$ 46,305	\$ 57,490	\$ 61,080
Investment Management Agency Accounts	FS260	\$ 26,423,307	\$ 25,698,292	\$ 25,192,800	\$ 24,464,192	\$ 24,042,525
Other Fiduciary Accounts	FS270	\$ 3,718,219	\$ 3,600,298	\$ 3,541,372	\$ 151,071	\$ 164,241
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) - Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 13,492,652</b>	<b>\$ 12,266,775</b>	<b>\$ 11,597,047</b>	<b>\$ 11,068,877</b>	<b>\$ 10,499,901</b>
Personal Trust and Agency Accounts	FS211	\$ 3,339,850	\$ 2,623,824	\$ 2,251,385	\$ 2,083,396	\$ 1,754,874
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 9,846,720	\$ 9,348,242	\$ 9,124,464	\$ 8,770,714	\$ 8,534,537
Employee Benefit - Defined Contribution	FS221	\$ 2,154,717	\$ 2,130,504	\$ 1,982,728	\$ 2,024,090	\$ 2,060,335
Employee Benefit - Defined Benefit	FS231	\$ 6,552,568	\$ 6,108,141	\$ 6,133,784	\$ 5,779,079	\$ 5,532,568
Other Retirement Accounts	FS241	\$ 1,139,435	\$ 1,109,597	\$ 1,007,952	\$ 967,545	\$ 941,634
Corporate Trust and Agency Accounts	FS251	\$ 59,020	\$ 127,422	\$ 56,543	\$ 53,105	\$ 43,592
Other Fiduciary Accounts	FS271	\$ 247,062	\$ 167,287	\$ 164,655	\$ 161,662	\$ 166,898
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 30,473,314</b>	<b>\$ 28,852,219</b>	<b>\$ 29,225,897</b>	<b>\$ 27,937,410</b>	<b>\$ 26,149,318</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) - Total Fiduciary Accounts</b>	<b>FS22</b>	<b>20,420</b>	<b>19,098</b>	<b>18,072</b>	<b>17,663</b>	<b>17,244</b>
Personal Trust and Agency Accounts	FS212	4,474	3,868	3,755	3,733	3,675
Retirement-related Trust and Agency Accounts - Total	SUB6120	5,994	5,420	5,043	4,803	4,580
Employee Benefit - Defined Contribution	FS222	579	540	503	473	452
Employee Benefit - Defined Benefit	FS232	44	46	44	42	43
Other Retirement Accounts	FS242	5,371	4,834	4,496	4,288	4,085

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Schedule FS --- Fiduciary and Related Services		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Corporate Trust and Agency Accounts	FS252	4	4	4	12	12
Investment Management Agency Accounts	FS262	9,609	9,382	9,078	8,911	8,773
Other Fiduciary Accounts	FS272	339	424	192	204	204
<b>Nonmanaged Assets (#) - Total Fiduciary Accounts</b>	<b>FS23</b>	<b>175,007</b>	<b>169,877</b>	<b>167,232</b>	<b>161,038</b>	<b>154,687</b>
Personal Trust and Agency Accounts	FS213	169,937	164,906	162,253	155,931	149,436
Retirement-related Trust and Agency Accounts - Total	SUB6130	4,765	4,807	4,829	4,941	5,108
Employee Benefit - Defined Contribution	FS223	327	327	322	321	317
Employee Benefit - Defined Benefit	FS233	118	119	119	121	122
Other Retirement Accounts	FS243	4,320	4,361	4,388	4,499	4,669
Corporate Trust and Agency Accounts	FS253	144	132	123	126	89
Other Fiduciary Accounts	FS273	161	32	27	40	54
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>3,947</b>	<b>3,805</b>	<b>3,418</b>	<b>3,280</b>	<b>3,254</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>						
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 76,490</b>	<b>\$ 36,593</b>	<b>\$ 136,892</b>	<b>\$ 101,058</b>	<b>\$ 67,830</b>
Personal Trust and Agency Accounts	FS310	\$ 18,538	\$ 8,589	\$ 33,056	\$ 23,853	\$ 16,599
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 10,126	\$ 5,317	\$ 20,745	\$ 15,479	\$ 10,259
Employee Benefit - Defined Contribution	FS320	\$ 3,249	\$ 2,063	\$ 7,829	\$ 5,849	\$ 3,933
Employee Benefit - Defined Benefit	FS330	\$ 791	\$ 367	\$ 1,360	\$ 1,002	\$ 685
Other Retirement Accounts	FS340	\$ 6,086	\$ 2,887	\$ 11,556	\$ 8,628	\$ 5,641
Corporate Trust and Agency Accounts	FS350	\$ 380	\$ 217	\$ 719	\$ 569	\$ 382
Investment Management Agency Accounts	FS360	\$ 40,155	\$ 19,077	\$ 69,741	\$ 50,880	\$ 33,648
Other Fiduciary Accounts	FS370	\$ 1,385	\$ 731	\$ 1,399	\$ 532	\$ 359
Custody and Safekeeping Accounts	FS380	\$ 3,840	\$ 1,798	\$ 7,448	\$ 5,784	\$ 3,810
Other Fiduciary and Related Services	FS390	\$ 2,066	\$ 864	\$ 3,784	\$ 3,961	\$ 2,773
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 8,287</b>	<b>\$ 4,006</b>	<b>\$ 128,961</b>	<b>\$ 9,949</b>	<b>\$ 6,708</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 4</b>	<b>\$ 4</b>	<b>\$ 312</b>	<b>\$ 12</b>	<b>\$ 12</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 1,101</b>	<b>\$ 460</b>	<b>\$ 6,382</b>	<b>\$ 1,528</b>	<b>\$ 1,069</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 69,300</b>	<b>\$ 33,043</b>	<b>\$ 14,001</b>	<b>\$ 92,625</b>	<b>\$ 62,179</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 2,245,911</b>	<b>\$ 2,266,183</b>	<b>\$ 4,593,337</b>	<b>\$ 2,169,626</b>	<b>\$ 2,036,528</b>
Non-Interest-Bearing Deposits	FS410	\$ 69	\$ 109	\$ 1,029	\$ 6	\$ 440
Interest-Bearing Deposits	FS415	\$ 11,304	\$ 13,159	\$ 33,099	\$ 8,801	\$ 9,793

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<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Jun 2007</b>	<b>Mar 2007</b>	<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 52,715	\$ 52,764	\$ 111,009	\$ 65,332	\$ 49,295
State, County and Municipal Obligations	FS425	\$ 287,196	\$ 321,203	\$ 540,544	\$ 329,051	\$ 326,004
Money Market Mutual Funds	FS430	\$ 205,682	\$ 192,808	\$ 349,975	\$ 201,398	\$ 205,813
Other Short-term Obligations	FS435	\$ 20,954	\$ 27,866	\$ 39,595	\$ 26,355	\$ 23,146
Other Notes and Bonds	FS440	\$ 106,292	\$ 105,847	\$ 150,073	\$ 89,001	\$ 70,470
Common and Preferred Stock	FS445	\$ 1,460,651	\$ 1,420,086	\$ 2,907,237	\$ 1,296,782	\$ 1,205,015
Real Estate Mortgages	FS450	\$ 1,751	\$ 1,655	\$ 5,563	\$ 4,093	\$ 10,167
Real Estate	FS455	\$ 50,910	\$ 65,441	\$ 352,230	\$ 67,837	\$ 62,301
Miscellaneous Assets	FS460	\$ 48,387	\$ 65,245	\$ 102,983	\$ 80,970	\$ 74,084
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>0</b>	<b>22</b>	<b>0</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	0	13	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	9	0	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 1,425,771</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>
Domestic Equity	FS610	0	0	1	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	1	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	1	0	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 6,672,764</b>	<b>\$ 0</b>	<b>\$ 0</b>
Domestic Equity	FS615	\$ 0	\$ 0	\$ 5,505,335	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 83,801	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 1,083,628	\$ 0	\$ 0
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>						
<b>Managed Accts - Total Fid Settlements/Surcharges/Othr Losses</b>	<b>FS70</b>	<b>\$ 4</b>	<b>\$ 4</b>	<b>\$ 246</b>	<b>\$ 12</b>	<b>\$ 12</b>

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<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Jun 2007</b>	<b>Mar 2007</b>	<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 30	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 16	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 4	\$ 4	\$ 190	\$ 12	\$ 12
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 10	\$ 0	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 72</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 34	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 14	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 24	\$ 0	\$ 0
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 6</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 6	\$ 0	\$ 0

<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Jun 2007</b>	<b>Mar 2007</b>	<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						
Equity Capital (SC80)	CCR100	\$ 23,383,030	\$ 24,122,795	\$ 22,004,891	\$ 23,439,284	\$ 23,033,349
Equity Capital Deductions - Total	SUB1631	\$ 2,473,173	\$ 3,028,570	\$ 2,873,483	\$ 2,139,784	\$ 2,124,794
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 60,084	\$ 60,122	\$ 60,159	\$ 47,269	\$ 47,794
Goodwill and Certain Other Intangible Assets	CCR115	\$ 2,124,718	\$ 2,689,544	\$ 2,656,463	\$ 1,917,557	\$ 1,876,280
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 286,455	\$ 276,971	\$ 154,775	\$ 171,284	\$ 196,890
Other	CCR134	\$ 1,916	\$ 1,933	\$ 2,086	\$ 3,674	\$ 3,830
Equity Capital Additions - Total	SUB1641	\$ 655,829	\$ 429,358	\$ 450,149	\$ 506,841	\$ 776,145
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 468,536	\$ 231,446	\$ 263,249	\$ 310,386	\$ 578,051
Intangible Assets	CCR185	\$ 27	\$ 25	\$ 21	\$ 16,253	\$ 17,817
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 181,437	\$ 182,345	\$ 180,036	\$ 180,202	\$ 180,277
Other	CCR195	\$ 5,829	\$ 15,542	\$ 6,843	\$ 0	\$ 0
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 21,565,686</b>	<b>\$ 21,523,583</b>	<b>\$ 19,581,557</b>	<b>\$ 21,806,341</b>	<b>\$ 21,684,700</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 262,685,772</b>	<b>\$ 264,170,175</b>	<b>\$ 233,289,850</b>	<b>\$ 272,433,420</b>	<b>\$ 261,420,462</b>
Asset Deductions - Total	SUB1651	\$ 2,481,513	\$ 3,040,027	\$ 2,887,280	\$ 2,145,929	\$ 2,136,022



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<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Jun 2007</b>	<b>Mar 2007</b>	<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 44,995	\$ 47,041	\$ 44,110	\$ 34,449	\$ 35,716
Goodwill and Certain Other Intangible Assets	CCR265	\$ 2,149,072	\$ 2,715,173	\$ 2,683,110	\$ 1,937,347	\$ 1,900,841
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 286,455	\$ 276,971	\$ 154,775	\$ 171,284	\$ 196,889
Other	CCR275	\$ 991	\$ 842	\$ 5,285	\$ 2,849	\$ 2,576
<b>Asset Additions - Total</b>	<b>SUB1661</b>	<b>\$ 456,010</b>	<b>\$ 164,553</b>	<b>\$ 204,594</b>	<b>\$ 286,552</b>	<b>\$ 750,377</b>
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 454,666	\$ 163,129	\$ 203,755	\$ 268,924	\$ 732,560
Intangible Assets	CCR285	\$ 27	\$ 25	\$ 21	\$ 16,253	\$ 17,817
Other	CCR290	\$ 1,317	\$ 1,399	\$ 818	\$ 1,375	\$ 0
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 260,660,269</b>	<b>\$ 261,294,701</b>	<b>\$ 230,607,164</b>	<b>\$ 270,574,043</b>	<b>\$ 260,034,817</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 10,387,140</b>	<b>\$ 10,416,889</b>	<b>\$ 9,151,253</b>	<b>\$ 10,758,559</b>	<b>\$ 10,336,721</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 21,565,686</b>	<b>\$ 21,523,583</b>	<b>\$ 19,581,557</b>	<b>\$ 21,806,341</b>	<b>\$ 21,684,700</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 86,718	\$ 86,114	\$ 96,692	\$ 94,364	\$ 88,874
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 375,700	\$ 359,100	\$ 241,500	\$ 931,500	\$ 931,500
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 1,200,929	\$ 1,182,922	\$ 1,075,904	\$ 1,133,956	\$ 1,102,099
Tier 2 Capital - Other	CCR355	\$ 1,208	\$ 1,096	\$ 1,130	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 1,664,555</b>	<b>\$ 1,630,232</b>	<b>\$ 1,416,226</b>	<b>\$ 2,160,820</b>	<b>\$ 2,123,473</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 1,664,555</b>	<b>\$ 1,630,232</b>	<b>\$ 1,416,226</b>	<b>\$ 2,158,765</b>	<b>\$ 2,121,855</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 12,885	\$ 12,195	\$ 12,171	\$ 11,545	\$ 11,540
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 407,277	\$ 470,455	\$ 471,328	\$ 464,106	\$ 439,166
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 22,810,079</b>	<b>\$ 22,671,165</b>	<b>\$ 20,514,284</b>	<b>\$ 23,489,455</b>	<b>\$ 23,355,849</b>
0% R/W Category - Cash	CCR400	\$ 1,113,707	\$ 1,005,606	\$ 1,142,395	\$ 1,118,196	\$ 1,232,851
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 3,464,663	\$ 3,818,472	\$ 4,286,493	\$ 4,827,109	\$ 5,039,816
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 44,803	\$ 7,722	\$ 25,096	\$ 6,289	\$ 48,251
0% R/W Category - Other	CCR415	\$ 1,088,418	\$ 1,291,471	\$ 1,231,595	\$ 1,233,562	\$ 907,554
0% R/W Category - Assets Total	CCR420	\$ 5,711,591	\$ 6,123,271	\$ 6,685,579	\$ 7,185,156	\$ 7,228,472
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 28,510,189	\$ 29,364,280	\$ 27,641,542	\$ 34,060,787	\$ 31,579,612

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 17, 2007, 11:21 AM</b>	<b>TFR Industry Aggregate Report</b> <b>99112 - OTS-Regulated: Southeast Region (Geog)</b> <b>June 2007</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Jun 2007</b>	<b>Mar 2007</b>	<b>Dec 2006</b>	<b>Sep 2006</b>	<b>Jun 2006</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
20% R/W Category - Claims on FHLBs	CCR435	\$ 6,782,172	\$ 7,096,317	\$ 6,423,547	\$ 7,147,116	\$ 7,077,414
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 846,342	\$ 800,032	\$ 903,093	\$ 809,523	\$ 998,496
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 2,826,470	\$ 4,170,143	\$ 3,697,694	\$ 5,964,031	\$ 5,684,787
20% R/W Category - Other	CCR450	\$ 10,379,153	\$ 10,363,907	\$ 5,002,372	\$ 5,660,650	\$ 4,855,309
20% R/W Category - Assets Total	CCR455	\$ 49,344,326	\$ 51,794,679	\$ 43,668,248	\$ 53,642,107	\$ 50,195,618
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 9,868,871</b>	<b>\$ 10,358,938</b>	<b>\$ 8,733,644</b>	<b>\$ 10,728,419</b>	<b>\$ 10,039,124</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 97,888,629	\$ 96,071,413	\$ 84,670,527	\$ 99,157,222	\$ 96,907,386
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 738,593	\$ 753,305	\$ 736,871	\$ 1,363,914	\$ 1,565,875
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,206,051	\$ 922,019	\$ 854,533	\$ 812,249	\$ 832,601
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 995,088	\$ 900,289	\$ 724,909	\$ 608,356	\$ 527,994
50% R/W Category - Other	CCR480	\$ 1,157,887	\$ 1,189,340	\$ 1,015,806	\$ 1,097,144	\$ 1,087,004
50% R/W Category - Assets Total	CCR485	\$ 101,986,248	\$ 99,836,366	\$ 88,002,646	\$ 103,038,885	\$ 100,920,860
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 50,993,195</b>	<b>\$ 49,918,255</b>	<b>\$ 44,001,401</b>	<b>\$ 51,519,515</b>	<b>\$ 50,460,502</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 3,297,242	\$ 3,724,200	\$ 3,888,667	\$ 5,355,485	\$ 4,868,176
100% R/W Category - All Other Assets	CCR506	\$ 107,828,502	\$ 107,197,269	\$ 95,418,251	\$ 110,028,288	\$ 105,325,025
100% R/W Category - Assets Total	CCR510	\$ 111,125,744	\$ 110,921,469	\$ 99,306,918	\$ 115,383,773	\$ 110,193,201
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 111,125,744</b>	<b>\$ 110,921,469</b>	<b>\$ 99,306,918</b>	<b>\$ 115,383,773</b>	<b>\$ 110,193,201</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 4,605	\$ 3,004	\$ 3,000	\$ 1,414	\$ 1,338
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 57,565</b>	<b>\$ 37,551</b>	<b>\$ 37,501</b>	<b>\$ 17,676</b>	<b>\$ 16,725</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 268,172,514</b>	<b>\$ 268,678,789</b>	<b>\$ 237,666,391</b>	<b>\$ 279,251,335</b>	<b>\$ 268,539,489</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 172,045,315</b>	<b>\$ 171,236,141</b>	<b>\$ 152,079,403</b>	<b>\$ 177,649,324</b>	<b>\$ 170,709,495</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 280,566	\$ 267,498	\$ 235,479	\$ 208,345	\$ 236,023
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 171,764,749</b>	<b>\$ 170,968,643</b>	<b>\$ 151,843,924</b>	<b>\$ 177,440,979</b>	<b>\$ 170,473,472</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 13,789,258</b>	<b>\$ 13,676,907</b>	<b>\$ 12,195,617</b>	<b>\$ 14,243,218</b>	<b>\$ 13,684,604</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>8.27%</b>	<b>8.24%</b>	<b>8.49%</b>	<b>8.06%</b>	<b>8.34%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>13.28%</b>	<b>13.26%</b>	<b>13.51%</b>	<b>13.24%</b>	<b>13.70%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>12.32%</b>	<b>12.31%</b>	<b>12.59%</b>	<b>12.03%</b>	<b>12.46%</b>
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>8.27%</b>	<b>8.24%</b>	<b>8.49%</b>	<b>8.05%</b>	<b>8.33%</b>

## \*Note

Some OTS-regulated thrifts file a consolidated Thrift Financial Report (TFR) that includes data for a subsidiary thrift, which also files its own TFR separately. Subsidiary thrifts are those that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the parent thrift and its subsidiary are in the same aggregate group. This exclusion prevents double-counting of subsidiaries' data.