

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 25, 2005, 10:56 AM

TFR Industry Aggregate Report  
99112 - OTS-Regulated: Southeast Region (Geog)  
March 2005

Frozen Aggregated Data  
(\$Thousands)

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Description		Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
<b>Number of Institutions</b>		312	312	315	324	329
<b>Schedule NS --- Optional Narrative Statement</b>						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	4	5	3	5	8
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
<b>Schedule SC --- Consolidated Statement of Condition</b>						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 18,683,278</b>	<b>\$ 17,738,446</b>	<b>\$ 19,016,926</b>	<b>\$ 21,868,361</b>	<b>\$ 22,128,182</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 4,042,453	\$ 3,649,669	\$ 3,734,001	\$ 3,539,696	\$ 3,391,320
Interest-Earning Deposits in FHLBs	SC112	\$ 2,347,350	\$ 2,335,877	\$ 2,309,870	\$ 2,557,751	\$ 3,092,275
Other Interest-Earning Deposits	SC118	\$ 673,664	\$ 592,085	\$ 682,981	\$ 747,485	\$ 794,902
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 1,121,020	\$ 859,178	\$ 1,825,802	\$ 4,402,489	\$ 4,482,407
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 6,464,797	\$ 6,251,811	\$ 6,470,240	\$ 6,768,805	\$ 6,460,916
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,407,331	\$ 1,540,343	\$ 1,576,514	\$ 1,520,355	\$ 1,653,871
State and Municipal Obligations	SC180	\$ 892,356	\$ 862,023	\$ 694,311	\$ 627,489	\$ 512,150
Securities Backed by Nonmortgage Loans	SC182	\$ 199,500	\$ 138,806	\$ 165,672	\$ 181,559	\$ 202,903
Other Investment Securities	SC185	\$ 1,443,188	\$ 1,422,358	\$ 1,471,015	\$ 1,431,937	\$ 1,450,144
Accrued Interest Receivable	SC191	\$ 91,619	\$ 86,296	\$ 86,520	\$ 90,795	\$ 87,294
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 31,208,118</b>	<b>\$ 32,730,851</b>	<b>\$ 30,525,673</b>	<b>\$ 30,625,158</b>	<b>\$ 29,049,380</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 31,208,115</b>	<b>\$ 32,730,850</b>	<b>\$ 30,525,672</b>	<b>\$ 30,625,157</b>	<b>\$ 29,049,379</b>
Pass-Through - Total	SUB0073	\$ 20,896,099	\$ 21,484,752	\$ 19,414,394	\$ 19,875,933	\$ 18,145,233
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 19,279,581	\$ 19,685,157	\$ 17,486,749	\$ 17,771,061	\$ 15,974,668
Other Pass-Through	SC215	\$ 1,616,518	\$ 1,799,595	\$ 1,927,645	\$ 2,104,872	\$ 2,170,565
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 10,207,239	\$ 11,133,467	\$ 10,997,568	\$ 10,636,370	\$ 10,801,775
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 2,709,281	\$ 2,846,028	\$ 2,929,095	\$ 2,778,194	\$ 2,577,434
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 2,854,109	\$ 2,964,864	\$ 2,670,771	\$ 2,767,431	\$ 3,009,994
Other	SC222	\$ 4,643,849	\$ 5,322,575	\$ 5,397,702	\$ 5,090,745	\$ 5,214,347
Accrued Interest Receivable	SC228	\$ 104,780	\$ 112,632	\$ 113,711	\$ 112,855	\$ 102,372

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
General Valuation Allowances	SC229	\$ 3	\$ 1	\$ 1	\$ 1	\$ 1
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 135,243,427</b>	<b>\$ 128,176,761</b>	<b>\$ 122,392,266</b>	<b>\$ 117,515,007</b>	<b>\$ 112,111,696</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 134,690,142</b>	<b>\$ 127,640,160</b>	<b>\$ 121,876,961</b>	<b>\$ 116,979,959</b>	<b>\$ 111,581,830</b>
Construction Loans - Total	SUB0100	\$ 6,816,680	\$ 6,260,702	\$ 5,991,402	\$ 5,830,736	\$ 5,558,149
Residential - Total	SUB0110	\$ 5,444,148	\$ 5,119,870	\$ 4,838,319	\$ 4,704,445	\$ 4,500,801
1-4 Dwelling Units	SC230	\$ 4,663,938	\$ 4,292,830	\$ 3,985,903	\$ 3,866,071	\$ 3,692,408
Multifamily (5 or more) Dwelling Units	SC235	\$ 780,210	\$ 827,040	\$ 852,416	\$ 838,374	\$ 808,393
Nonresidential Property	SC240	\$ 1,372,532	\$ 1,140,832	\$ 1,153,083	\$ 1,126,291	\$ 1,057,348
Permanent Loans - Total	SUB0121	\$ 127,831,889	\$ 121,348,775	\$ 115,865,022	\$ 111,189,296	\$ 106,065,321
Residential - Total	SUB0131	\$ 112,114,953	\$ 106,326,480	\$ 101,645,032	\$ 97,405,002	\$ 93,175,542
1-4 Dwelling Units - Total	SUB0141	\$ 106,966,388	\$ 101,326,014	\$ 96,985,133	\$ 92,702,010	\$ 88,628,761
Revolving Open-End Loans	SC251	\$ 20,222,488	\$ 18,296,596	\$ 16,021,825	\$ 13,315,761	\$ 12,168,484
All Other - First Liens	SC254	\$ 83,000,634	\$ 80,120,204	\$ 78,212,562	\$ 76,946,501	\$ 74,131,712
All Other - Junior Liens	SC255	\$ 3,743,266	\$ 2,909,214	\$ 2,750,746	\$ 2,439,748	\$ 2,328,565
Multifamily (5 or more) Dwelling Units	SC256	\$ 5,148,565	\$ 5,000,466	\$ 4,659,899	\$ 4,702,992	\$ 4,546,781
Nonresidential Property (Except Land)	SC260	\$ 11,775,132	\$ 11,222,571	\$ 10,803,749	\$ 10,615,314	\$ 10,072,806
Land	SC265	\$ 3,941,804	\$ 3,799,724	\$ 3,416,241	\$ 3,168,980	\$ 2,816,973
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 6,738,859	\$ 5,924,734	\$ 5,935,388	\$ 6,276,770	N/A
Accrued Interest Receivable	SC272	\$ 523,901	\$ 478,825	\$ 475,971	\$ 439,065	\$ 427,748
Advances for Taxes and Insurance	SC275	\$ 70,957	\$ 88,459	\$ 59,871	\$ 55,910	\$ 60,478
Allowance for Loan and Lease Losses	SC283	\$ 553,285	\$ 536,601	\$ 515,305	\$ 535,048	\$ 529,866
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 29,796,664</b>	<b>\$ 29,286,418</b>	<b>\$ 28,955,390</b>	<b>\$ 28,565,437</b>	<b>\$ 28,172,227</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 29,078,412</b>	<b>\$ 28,533,890</b>	<b>\$ 28,163,623</b>	<b>\$ 27,737,621</b>	<b>\$ 27,336,090</b>
Commercial Loans - Total	SC32	\$ 8,697,340	\$ 8,423,007	\$ 7,928,780	\$ 7,933,276	\$ 7,990,950
Secured	SC300	\$ 5,166,582	\$ 4,856,496	\$ 4,549,351	\$ 4,421,127	\$ 4,640,152
Unsecured	SC303	\$ 2,994,011	\$ 3,024,854	\$ 2,787,026	\$ 2,923,463	\$ 2,777,061
Lease Receivables	SC306	\$ 536,747	\$ 541,657	\$ 592,403	\$ 588,686	\$ 573,737
Consumer Loans - Total	SC35	\$ 20,930,408	\$ 20,702,496	\$ 20,877,876	\$ 20,491,096	\$ 20,039,622
Loans on Deposits	SC310	\$ 165,310	\$ 162,770	\$ 156,813	\$ 162,376	\$ 162,325
Home Improvement Loans (Not secured by real estate)	SC316	\$ 64,195	\$ 65,683	\$ 67,125	\$ 67,985	\$ 132,562
Education Loans	SC320	\$ 48,492	\$ 43,969	\$ 39,960	\$ 30,949	\$ 66,378
Auto Loans	SC323	\$ 4,318,753	\$ 4,303,653	\$ 4,310,431	\$ 4,340,602	\$ 4,393,738
Mobile Home Loans	SC326	\$ 274,519	\$ 271,001	\$ 266,059	\$ 264,457	\$ 276,470
Credit Cards	SC328	\$ 4,157,456	\$ 4,315,645	\$ 4,223,314	\$ 4,217,961	\$ 4,304,718

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Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 11,901,683	\$ 11,539,775	\$ 11,814,174	\$ 11,406,766	\$ 10,703,431
Accrued Interest Receivable	SC348	\$ 168,916	\$ 160,915	\$ 148,734	\$ 141,065	\$ 141,655
Allowance for Loan and Lease Losses	SC357	\$ 718,252	\$ 752,528	\$ 791,767	\$ 827,816	\$ 836,137
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 212,969</b>	<b>\$ 217,302</b>	<b>\$ 228,131</b>	<b>\$ 247,970</b>	<b>\$ 249,678</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 211,128</b>	<b>\$ 215,791</b>	<b>\$ 226,639</b>	<b>\$ 246,107</b>	<b>\$ 247,492</b>
Real Estate - Total	SUB0210	\$ 200,951	\$ 204,147	\$ 217,499	\$ 235,249	\$ 234,299
Construction	SC405	\$ 5,147	\$ 3,169	\$ 5,805	\$ 7,365	\$ 8,959
Residential - Total	SUB0225	\$ 130,682	\$ 135,480	\$ 137,943	\$ 150,053	\$ 157,692
1-4 Dwelling Units	SC415	\$ 120,529	\$ 124,822	\$ 132,571	\$ 141,560	\$ 149,408
Multifamily (5 or more) Dwelling Units	SC425	\$ 10,153	\$ 10,658	\$ 5,372	\$ 8,493	\$ 8,284
Nonresidential (Except Land)	SC426	\$ 32,887	\$ 30,755	\$ 40,333	\$ 42,963	\$ 31,219
Land	SC428	\$ 32,235	\$ 34,743	\$ 33,418	\$ 34,868	\$ 36,429
Other Repossessed Assets	SC430	\$ 12,018	\$ 13,155	\$ 10,632	\$ 12,721	\$ 15,379
General Valuation Allowances	SC441	\$ 1,841	\$ 1,511	\$ 1,492	\$ 1,863	\$ 2,186
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 78,087</b>	<b>\$ 81,896</b>	<b>\$ 79,868</b>	<b>\$ 81,031</b>	<b>\$ 82,033</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 2,436,484</b>	<b>\$ 2,417,596</b>	<b>\$ 2,490,252</b>	<b>\$ 2,429,821</b>	<b>\$ 2,331,827</b>
Federal Home Loan Bank Stock	SC510	\$ 2,305,450	\$ 2,286,436	\$ 2,369,791	\$ 2,316,361	\$ 2,217,816
Other	SC540	\$ 131,034	\$ 131,160	\$ 120,461	\$ 113,460	\$ 114,011
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 2,411,090</b>	<b>\$ 2,389,037</b>	<b>\$ 2,298,916</b>	<b>\$ 2,265,742</b>	<b>\$ 2,254,291</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 6,885,471</b>	<b>\$ 6,060,648</b>	<b>\$ 6,120,017</b>	<b>\$ 6,224,211</b>	<b>\$ 5,851,422</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 6,885,333</b>	<b>\$ 6,060,432</b>	<b>\$ 6,119,784</b>	<b>\$ 6,223,884</b>	<b>\$ 5,851,191</b>
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 122,844	\$ 141,198	\$ 137,961	\$ 138,077	\$ 154,445
Bank-Owned Life Insurance - Other	SC625	\$ 573,112	\$ 530,113	\$ 506,772	\$ 495,158	\$ 467,762
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 1,108,203	\$ 1,008,222	\$ 943,252	\$ 1,053,493	\$ 959,356
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 6,794	\$ 7,628	\$ 5,980	\$ 5,858	\$ 6,187
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 1,525,011	\$ 1,074,223	\$ 1,007,917	\$ 1,061,017	\$ 960,447
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 505,818	\$ 502,205	\$ 464,541	\$ 467,490	\$ 436,194
Other Assets	SC689	\$ 3,043,689	\$ 2,797,059	\$ 3,053,594	\$ 3,003,118	\$ 2,867,031
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
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

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Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 138	\$ 216	\$ 233	\$ 327	\$ 231
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 1,273,519</b>	<b>\$ 1,290,857</b>	<b>\$ 1,308,798</b>	<b>\$ 1,365,055</b>	<b>\$ 1,368,421</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 226,955,588</b>	<b>\$ 219,098,955</b>	<b>\$ 212,107,439</b>	<b>\$ 209,822,738</b>	<b>\$ 202,230,736</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 225,682,069</b>	<b>\$ 217,808,098</b>	<b>\$ 210,798,641</b>	<b>\$ 208,457,683</b>	<b>\$ 200,862,315</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 151,944,759</b>	<b>\$ 146,768,611</b>	<b>\$ 144,939,227</b>	<b>\$ 142,914,889</b>	<b>\$ 142,122,401</b>
Deposits	SC710	\$ 149,753,845	\$ 144,773,887	\$ 142,578,984	\$ 141,106,290	\$ 140,096,840
Escrows	SC712	\$ 2,197,404	\$ 1,967,710	\$ 2,357,893	\$ 1,808,141	\$ 2,021,660
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 6,490	\$ 27,014	\$ 2,350	\$ 458	\$ 3,901
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 49,489,833</b>	<b>\$ 47,671,142</b>	<b>\$ 43,359,652</b>	<b>\$ 43,365,973</b>	<b>\$ 36,774,506</b>
Advances from FHLBank	SC720	\$ 31,614,427	\$ 30,744,317	\$ 28,738,067	\$ 29,264,628	\$ 26,382,006
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 15,605,742	\$ 15,726,586	\$ 13,417,366	\$ 12,825,931	\$ 9,489,554
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 210,500	\$ 210,500	\$ 210,500	\$ 216,500	\$ 208,500
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 2,059,164	\$ 989,739	\$ 993,719	\$ 1,058,914	\$ 694,446
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 3,525,644</b>	<b>\$ 3,542,497</b>	<b>\$ 3,333,481</b>	<b>\$ 3,520,496</b>	<b>\$ 3,500,953</b>
Accrued Interest Payable - Deposits	SC763	\$ 189,080	\$ 179,703	\$ 182,405	\$ 171,266	\$ 166,371
Accrued Interest Payable - Other	SC766	\$ 139,609	\$ 160,566	\$ 122,628	\$ 117,205	\$ 116,533
Accrued Taxes	SC776	\$ 534,159	\$ 312,285	\$ 682,835	\$ 619,486	\$ 600,644
Accounts Payable	SC780	\$ 812,079	\$ 841,206	\$ 782,116	\$ 790,964	\$ 748,766
Deferred Income Taxes	SC790	\$ 352,135	\$ 448,842	\$ 355,622	\$ 348,660	\$ 413,077
Other Liabilities and Deferred Income	SC796	\$ 1,498,582	\$ 1,599,895	\$ 1,207,875	\$ 1,472,915	\$ 1,455,562
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
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>\$ 204,960,236</b>	<b>\$ 197,982,250</b>	<b>\$ 191,632,360</b>	<b>\$ 189,801,358</b>	<b>\$ 182,397,860</b>

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<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 199,783</b>	<b>\$ 203,737</b>	<b>\$ 204,245</b>	<b>\$ 204,500</b>	<b>\$ 199,884</b>
<b>EQUITY CAPITAL</b>						
<b>Equity Capital - Total</b>	<b>SC80</b>	<b>\$ 20,522,059</b>	<b>\$ 19,622,117</b>	<b>\$ 18,962,037</b>	<b>\$ 18,451,832</b>	<b>\$ 18,264,569</b>
Stock - Total	SUB0311	\$ 11,210,428	\$ 10,579,126	\$ 10,105,255	\$ 10,086,573	\$ 9,826,071
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 13	\$ 13	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 141,869	\$ 141,869	\$ 139,569	\$ 148,619	\$ 145,119
Common Stock - Par Value	SC820	\$ 141,015	\$ 140,667	\$ 133,302	\$ 141,949	\$ 147,859
Common Stock - Paid in Excess of Par	SC830	\$ 10,927,544	\$ 10,296,590	\$ 9,832,371	\$ 9,795,992	\$ 9,533,093
Accumulated Other Comprehensive Income - Total	SC86	\$- 293,574	\$- 88,119	\$- 120,770	\$- 278,025	\$ 49,520
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 226,680	\$ 35,136	\$ 10,565	\$- 251,360	\$ 240,496
Gains (Losses) on Cash Flow Hedges	SC865	\$- 59,408	\$- 114,762	\$- 129,579	\$- 23,794	\$- 188,903
Other	SC870	\$- 7,486	\$- 8,493	\$- 1,756	\$- 2,871	\$- 2,073
Retained Earnings	SC880	\$ 9,624,899	\$ 9,144,174	\$ 8,994,938	\$ 8,661,867	\$ 8,415,391
Other Components of Equity Capital	SC891	\$- 19,694	\$- 13,064	\$- 17,386	\$- 18,583	\$- 26,413
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 225,682,078</b>	<b>\$ 217,808,104</b>	<b>\$ 210,798,642</b>	<b>\$ 208,457,690</b>	<b>\$ 200,862,313</b>

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## Other Codes As of Mar 2005

### Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	47	\$ 1,312
3	Federal, State, or other taxes receivable	56	\$ 41,901
4	Net deferred tax assets	130	\$ 665,903
5	Insured portion of real estate acquired by forecls	2	\$ 79,688
6	Prepaid deposit insurance premiums	49	\$ 1,646
7	Prepaid expenses	255	\$ 107,526
8	Deposits for utilities and other services	10	\$ 285
9	Advances for loans serviced for others	6	\$ 17,431
10	Property leased to others, net of accumul. deprec.	2	\$ 296,256
13	Noninterest-bearing accts rcv from Hold Co/Affl	13	\$ 28,288
14	Other noninterest-bearing short-term accounts rcv	72	\$ 459,498
19	Receivables fr a broker for unsettled transactions	11	\$ 213,412
20	F/V of all derivative instru. reportable as assets	9	\$ 203,720
22	Unapplied loan disbursements	14	\$ 71,276
99	Other	160	\$ 292,776

### Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	6	\$ 8,793
4	Nonrefundable loan fees received prior to closing	18	\$ 900
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 4,048
7	Deferred gains from the sale of real estate	15	\$ 890
8	Negative equity investments in uncons service corp	1	\$ 796
9	Fees received for standby contracts and other	2	\$ 22
10	Amounts due brokers for unsettled transactions	10	\$ 55,608
11	The liability recorded for post-retirement benefit	103	\$ 104,155
13	Amounts payable under interest-rate-swap agreement	2	\$ 991
14	Unapplied loan payments received	14	\$ 116,261
16	Recourse loan liability	2	\$ 27,036
17	Noninterest-bearing payables to Hold Co/Affiliates	24	\$ 255,913
18	Litigation reserves	3	\$ 253
20	F/V of all derivative instru. reportable as liab.	9	\$ 41,343
21	Liabilities for credit losses on OBS credit exposures	1	\$ 50
99	Other	281	\$ 546,509

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 2,789,557</b>	<b>\$ 2,644,486</b>	<b>\$ 2,529,407</b>	<b>\$ 2,391,452</b>	<b>\$ 2,367,100</b>
Deposits and Investment Securities	SO115	\$ 126,370	\$ 127,556	\$ 126,813	\$ 115,119	\$ 116,594
Mortgage-Backed Securities	SO125	\$ 326,280	\$ 303,890	\$ 299,906	\$ 284,053	\$ 276,808
Mortgage Loans	SO141	\$ 1,771,924	\$ 1,673,102	\$ 1,566,468	\$ 1,483,980	\$ 1,443,615
Nonmortgage Loans - Total	SUB0950	\$ 564,983	\$ 539,938	\$ 536,220	\$ 508,300	\$ 530,083
Commercial Loans and Leases	SO160	\$ 158,474	\$ 149,513	\$ 139,077	\$ 137,059	\$ 133,317
Consumer Loans and Leases	SO171	\$ 406,509	\$ 390,425	\$ 397,143	\$ 371,241	\$ 396,766
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 25,966</b>	<b>\$ 26,742</b>	<b>\$ 26,040</b>	<b>\$ 25,011</b>	<b>\$ 27,178</b>
Federal Home Loan Bank Stock	SO181	\$ 25,986	\$ 26,758	\$ 25,825	\$ 24,426	\$ 26,082
Other	SO185	\$- 20	\$- 16	\$ 215	\$ 585	\$ 1,096
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 1,157,148</b>	<b>\$ 1,080,477</b>	<b>\$ 1,010,588</b>	<b>\$ 956,072</b>	<b>\$ 960,561</b>
Deposits	SO215	\$ 729,017	\$ 692,661	\$ 649,139	\$ 628,021	\$ 633,462
Escrows	SO225	\$ 81	\$ 142	\$ 127	\$ 102	\$ 194
Advances from FHLBank	SO230	\$ 287,371	\$ 271,167	\$ 257,849	\$ 236,661	\$ 241,409
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 3,661	\$ 3,630	\$ 3,584	\$ 3,594	\$ 3,580
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 137,512	\$ 113,285	\$ 100,259	\$ 88,055	\$ 82,234
Capitalized Interest	SO271	\$ 494	\$ 408	\$ 370	\$ 361	\$ 318
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 1,658,375</b>	<b>\$ 1,590,751</b>	<b>\$ 1,544,859</b>	<b>\$ 1,460,391</b>	<b>\$ 1,433,717</b>
<b>Net Provision for Losses on Interest-Bearing Assets</b>	<b>SO321</b>	<b>\$ 133,819</b>	<b>\$ 192,363</b>	<b>\$ 128,580</b>	<b>\$ 160,550</b>	<b>\$ 142,930</b>
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 1,524,556</b>	<b>\$ 1,398,388</b>	<b>\$ 1,416,279</b>	<b>\$ 1,299,841</b>	<b>\$ 1,290,787</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 809,031</b>	<b>\$ 772,737</b>	<b>\$ 837,445</b>	<b>\$ 867,584</b>	<b>\$ 856,499</b>
Mortgage Loan Serving Fees	SO410	\$ 41,241	\$ 50,614	\$- 21,102	\$ 77,912	\$- 9,677
Other Fees and Charges	SO420	\$ 544,809	\$ 533,940	\$ 538,739	\$ 535,046	\$ 513,593
Net Income (Loss) from Other - Total	SUB0451	\$ 180,666	\$ 133,054	\$ 268,591	\$ 207,370	\$ 288,791
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 168,598	\$ 115,215	\$ 214,435	\$ 157,651	\$ 274,795
Operations & Sale of Repossessed Assets	SO461	\$- 1,961	\$ 5,125	\$ 2,073	\$ 1,076	\$ 1,400
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 3,400	\$- 1,433	\$ 2,151	\$- 2,726	\$- 5,269
Sale of Securities Held-to-Maturity	SO467	\$- 718	\$- 56	\$ 452	\$ 371	\$ 371
Sale of Loans Held for Investment	SO475	\$ 5,779	\$ 387	\$ 11,128	\$ 521	\$ 618

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 5,920	\$ 18,655	\$ 46,751	\$ 37,475	\$ 25,476
Trading Assets (Realized and Unrealized)	SO485	\$ 6,448	\$- 4,839	\$- 8,399	\$ 13,002	\$- 8,600
Other Noninterest Income	SO488	\$ 42,315	\$ 55,129	\$ 51,217	\$ 47,256	\$ 63,792
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>\$ 1,449,803</b>	<b>\$ 1,505,204</b>	<b>\$ 1,421,563</b>	<b>\$ 1,393,517</b>	<b>\$ 1,403,609</b>
All Personnel Compensation and Expense	SO510	\$ 632,627	\$ 633,743	\$ 596,241	\$ 590,479	\$ 590,948
Legal Expense	SO520	\$ 12,283	\$ 14,065	\$ 14,913	\$ 18,887	\$ 12,048
Office Occupancy and Equipment Expense	SO530	\$ 229,483	\$ 221,591	\$ 215,796	\$ 212,765	\$ 215,330
Marketing and Other Professional Services	SO540	\$ 288,539	\$ 319,092	\$ 279,411	\$ 269,550	\$ 282,223
Loan Servicing Fees	SO550	\$ 23,911	\$ 24,647	\$ 26,495	\$ 24,318	\$ 23,587
Goodwill and Other Intangibles Expense	SO560	\$ 14,903	\$ 12,523	\$ 10,397	\$ 9,253	\$ 10,954
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 1,389	\$ 4,832	\$ 880	\$ 358	\$ 1,930
Other Noninterest Expense	SO580	\$ 246,668	\$ 274,711	\$ 277,430	\$ 267,907	\$ 266,589
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>\$ 883,784</b>	<b>\$ 665,921</b>	<b>\$ 832,161</b>	<b>\$ 773,908</b>	<b>\$ 743,677</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 307,923</b>	<b>\$ 234,970</b>	<b>\$ 286,355</b>	<b>\$ 259,606</b>	<b>\$ 256,087</b>
Federal	SO710	\$ 280,441	\$ 208,516	\$ 261,136	\$ 235,866	\$ 232,344
State, Local & Other	SO720	\$ 27,482	\$ 26,454	\$ 25,219	\$ 23,740	\$ 23,743
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 575,861</b>	<b>\$ 430,951</b>	<b>\$ 545,806</b>	<b>\$ 514,302</b>	<b>\$ 487,590</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$ 0</b>	<b>\$- 1,028</b>	<b>\$- 3,321</b>	<b>\$ 31,288</b>	<b>\$- 237</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 575,861</b>	<b>\$ 429,923</b>	<b>\$ 542,485</b>	<b>\$ 545,590</b>	<b>\$ 487,353</b>



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### Other Codes As of Mar 2005

#### Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	74	\$ 6,278
5	Net income(loss) from real estate held for invest	11	\$ 656
6	Net income(loss)-equity invest in uncons sub org	6	\$- 3,785
7	Net income(loss) from leased property	10	\$ 3,908
9	Net income from data processing lease/services	1	\$ 161
10	Dividends from subordinate organizations	1	\$ 13
12	Income on FHA/VA REO pending conveyance	1	\$ 8
14	Interest Income from CNFIs reported on SC655	2	\$ 657
15	Income from corporate-owned life insurance	65	\$ 5,574
19	Realized/unrealized gains on derivatives	2	\$- 64
99	Other	219	\$ 21,896

#### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	63	\$ 2,372
2	OTS assessments	109	\$ 2,372
4	Interest expense on Treasury tax & loan accounts	1	\$ 4
5	Forfeited commitment fees on FHLBank advances	1	\$ 12
6	Supervisory examination fees	35	\$ 539
7	Office supplies, printing, and postage	235	\$ 23,457
8	Telephone, including data lines	103	\$ 16,197
9	Loan origination expense	42	\$ 19,957
10	ATM expense	39	\$ 2,049
13	Misc taxes other than income & real estate	26	\$ 515
14	Losses from fraud	2	\$ 1,137
15	Foreclosure expenses	4	\$ 1,735
16	Web site expenses	2	\$ 33
17	Charitable contributions	22	\$ 1,672
18	Minority Interest	2	\$ 5,073
19	Realized/unrealized losses on derivatives	2	\$ 2,800
99	Other	218	\$ 83,536

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 2,789,557</b>	<b>\$ 9,859,791</b>	<b>\$ 7,220,541</b>	<b>\$ 4,731,266</b>	<b>\$ 2,367,100</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 126,370	\$ 473,685	\$ 351,989	\$ 229,453	\$ 116,594
YTD - Mortgage-Backed Securities	Y_SO125	\$ 326,280	\$ 1,158,419	\$ 854,104	\$ 557,004	\$ 276,808
YTD - Mortgage Loans	Y_SO141	\$ 1,771,924	\$ 6,119,692	\$ 4,447,453	\$ 2,910,384	\$ 1,443,615
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 158,474	\$ 555,830	\$ 405,780	\$ 269,218	\$ 133,317
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 406,509	\$ 1,552,165	\$ 1,161,215	\$ 765,207	\$ 396,766
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 25,966</b>	<b>\$ 103,486</b>	<b>\$ 77,711</b>	<b>\$ 51,886</b>	<b>\$ 27,178</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 25,986	\$ 101,616	\$ 75,825	\$ 50,206	\$ 26,082
YTD - Other	Y_SO185	\$- 20	\$ 1,870	\$ 1,886	\$ 1,680	\$ 1,096
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 1,157,148</b>	<b>\$ 3,978,374</b>	<b>\$ 2,899,533</b>	<b>\$ 1,905,666</b>	<b>\$ 960,561</b>
YTD - Deposits	Y_SO215	\$ 729,017	\$ 2,581,634	\$ 1,890,727	\$ 1,254,008	\$ 633,462
YTD - Escrows	Y_SO225	\$ 81	\$ 562	\$ 420	\$ 295	\$ 194
YTD - Advances from FHLBank	Y_SO230	\$ 287,371	\$ 1,001,296	\$ 729,892	\$ 476,189	\$ 241,409
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 3,661	\$ 14,282	\$ 10,652	\$ 7,174	\$ 3,580
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 137,512	\$ 382,057	\$ 268,891	\$ 168,679	\$ 82,234
YTD - Capitalized Interest	Y_SO271	\$ 494	\$ 1,457	\$ 1,049	\$ 679	\$ 318
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 1,658,375</b>	<b>\$ 5,984,903</b>	<b>\$ 4,398,719</b>	<b>\$ 2,877,486</b>	<b>\$ 1,433,717</b>
<b>YTD - Net Provision for Losses on Interest-Bearing Assets</b>	<b>Y_SO321</b>	<b>\$ 133,819</b>	<b>\$ 620,701</b>	<b>\$ 428,418</b>	<b>\$ 304,517</b>	<b>\$ 142,930</b>
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 1,524,556</b>	<b>\$ 5,364,202</b>	<b>\$ 3,970,301</b>	<b>\$ 2,572,969</b>	<b>\$ 1,290,787</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 809,031</b>	<b>\$ 3,320,988</b>	<b>\$ 2,546,954</b>	<b>\$ 1,713,928</b>	<b>\$ 856,499</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 41,241	\$ 97,812	\$ 46,908	\$ 68,124	\$- 9,677
YTD - Other Fees and Charges	Y_SO420	\$ 544,809	\$ 2,114,762	\$ 1,581,651	\$ 1,045,355	\$ 513,593
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 180,666	\$ 893,247	\$ 758,558	\$ 490,317	\$ 288,791
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 168,598	\$ 758,218	\$ 641,330	\$ 426,956	\$ 274,795
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 1,961	\$ 8,930	\$ 3,846	\$ 2,160	\$ 1,400
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 3,400	\$- 7,277	\$- 5,844	\$- 7,995	\$- 5,269
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$- 718	\$ 1,150	\$ 1,194	\$ 742	\$ 371
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 5,779	\$ 12,645	\$ 12,267	\$ 1,139	\$ 618

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 5,920	\$ 128,417	\$ 109,762	\$ 62,913	\$ 25,476
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 6,448	\$- 8,836	\$- 3,997	\$ 4,402	\$- 8,600
YTD - Other Noninterest Income	Y_SO488	\$ 42,315	\$ 215,167	\$ 159,837	\$ 110,132	\$ 63,792
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 1,449,803</b>	<b>\$ 5,672,777</b>	<b>\$ 4,173,892</b>	<b>\$ 2,778,659</b>	<b>\$ 1,403,609</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 632,627	\$ 2,384,828	\$ 1,755,277	\$ 1,172,884	\$ 590,948
YTD - Legal Expense	Y_SO520	\$ 12,283	\$ 59,214	\$ 45,025	\$ 30,542	\$ 12,048
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 229,483	\$ 857,301	\$ 636,348	\$ 425,496	\$ 215,330
YTD - Marketing and Other Professional Services	Y_SO540	\$ 288,539	\$ 1,146,232	\$ 827,348	\$ 549,367	\$ 282,223
YTD - Loan Servicing Fees	Y_SO550	\$ 23,911	\$ 98,087	\$ 73,440	\$ 46,954	\$ 23,587
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 14,903	\$ 41,911	\$ 29,709	\$ 19,740	\$ 10,954
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 1,389	\$ 7,924	\$ 3,105	\$ 2,240	\$ 1,930
YTD - Other Noninterest Expense	Y_SO580	\$ 246,668	\$ 1,077,280	\$ 803,640	\$ 531,436	\$ 266,589
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 883,784</b>	<b>\$ 3,012,413</b>	<b>\$ 2,343,363</b>	<b>\$ 1,508,238</b>	<b>\$ 743,677</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 307,923</b>	<b>\$ 1,034,632</b>	<b>\$ 799,577</b>	<b>\$ 512,495</b>	<b>\$ 256,087</b>
YTD - Federal	Y_SO710	\$ 280,441	\$ 935,154	\$ 727,023	\$ 465,127	\$ 232,344
YTD - State, Local, and Other	Y_SO720	\$ 27,482	\$ 99,478	\$ 72,554	\$ 47,368	\$ 23,743
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 575,861</b>	<b>\$ 1,977,781</b>	<b>\$ 1,543,786</b>	<b>\$ 995,743</b>	<b>\$ 487,590</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 0</b>	<b>\$ 26,647</b>	<b>\$ 27,675</b>	<b>\$ 31,051</b>	<b>\$- 237</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 575,861</b>	<b>\$ 2,004,428</b>	<b>\$ 1,571,461</b>	<b>\$ 1,026,794</b>	<b>\$ 487,353</b>

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 1,297,055</b>	<b>\$ 1,305,777</b>	<b>\$ 1,351,191</b>	<b>\$ 1,364,684</b>	<b>\$ 1,400,956</b>
Net Provision for Loss	VA115	\$ 133,467	\$ 188,329	\$ 127,534	\$ 159,458	\$ 142,502
Transfers	VA125	\$- 1,874	\$ 1,678	\$- 15,212	\$ 497	\$- 959
Recoveries	VA135	\$ 54,256	\$ 65,125	\$ 66,971	\$ 73,048	\$ 68,286
Adjustments	VA145	\$ 45,415	\$ 36,695	\$ 36,394	\$ 47,809	\$ 64,562
Charge-offs	VA155	\$ 254,826	\$ 306,771	\$ 258,079	\$ 280,445	\$ 306,925
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 1,273,493</b>	<b>\$ 1,290,833</b>	<b>\$ 1,308,799</b>	<b>\$ 1,365,051</b>	<b>\$ 1,368,422</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 61,474</b>	<b>\$ 69,410</b>	<b>\$ 58,246</b>	<b>\$ 64,073</b>	<b>\$ 67,261</b>
Net Provision for Loss	VA118	\$ 1,741	\$ 8,866	\$ 1,926	\$ 1,450	\$ 2,306

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 1,874	\$- 1,678	\$ 15,212	\$- 497	\$ 959
Adjustments	VA148	\$ 396	\$- 1,826	\$ 393	\$ 341	\$ 1,639
Charge-offs	VA158	\$ 2,881	\$ 13,298	\$ 6,308	\$ 6,060	\$ 6,889
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 62,604</b>	<b>\$ 61,474</b>	<b>\$ 69,463</b>	<b>\$ 59,307</b>	<b>\$ 65,276</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 1,358,529</b>	<b>\$ 1,375,187</b>	<b>\$ 1,409,431</b>	<b>\$ 1,428,757</b>	<b>\$ 1,468,217</b>
Net Provision for Loss	VA120	\$ 135,208	\$ 197,195	\$ 129,460	\$ 160,908	\$ 144,808
Recoveries	VA140	\$ 54,256	\$ 65,125	\$ 66,971	\$ 73,048	\$ 68,286
Adjustments	VA150	\$ 45,811	\$ 34,869	\$ 36,787	\$ 48,150	\$ 66,201
Charge-offs	VA160	\$ 257,707	\$ 320,069	\$ 264,387	\$ 286,505	\$ 313,814
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 1,336,097</b>	<b>\$ 1,352,307</b>	<b>\$ 1,378,262</b>	<b>\$ 1,424,358</b>	<b>\$ 1,433,698</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 254,826</b>	<b>\$ 306,771</b>	<b>\$ 258,079</b>	<b>\$ 280,445</b>	<b>\$ 306,925</b>
<b>Deposits and Investment Securities</b>	<b>VA36</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 132</b>	<b>\$ 419</b>	<b>\$ 9,263</b>	<b>\$ 265</b>	<b>\$ 4,014</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 11,313</b>	<b>\$ 19,195</b>	<b>\$ 13,954</b>	<b>\$ 16,146</b>	<b>\$ 14,188</b>
Construction - Total	SUB2030	\$ 1,301	\$ 3,527	\$ 975	\$ 1,277	\$ 1,106
1-4 Dwelling Units	VA420	\$ 1,295	\$ 1,387	\$ 975	\$ 1,265	\$ 993
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 425	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 6	\$ 1,715	\$ 0	\$ 12	\$ 113
Permanent - Total	SUB2041	\$ 10,012	\$ 15,668	\$ 12,979	\$ 14,869	\$ 13,082
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 3,646	\$ 3,040	\$ 2,578	\$ 2,731	\$ 2,916
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 3,285	\$ 7,178	\$ 5,001	\$ 3,253	\$ 4,551
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 2,595	\$ 2,443	\$ 2,674	\$ 2,220	\$ 2,996
Multifamily (5 or more) Dwelling Units	VA470	\$ 35	\$ 11	\$ 51	\$ 2,368	\$ 840
Nonresidential Property (Except Land)	VA480	\$ 367	\$ 2,842	\$ 2,671	\$ 4,285	\$ 1,287
Land	VA490	\$ 84	\$ 154	\$ 4	\$ 12	\$ 492
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 237,734</b>	<b>\$ 282,402</b>	<b>\$ 230,876</b>	<b>\$ 259,321</b>	<b>\$ 283,601</b>
Commercial Loans	VA520	\$ 43,677	\$ 88,758	\$ 44,584	\$ 49,728	\$ 46,947
Consumer Loans - Total	SUB2061	\$ 194,057	\$ 193,644	\$ 186,292	\$ 209,593	\$ 236,654
Loans on Deposits	VA510	\$ 37	\$ 5	\$ 43	\$ 31	\$ 58
Home Improvement Loans	VA516	\$ 412	\$ 447	\$ 531	\$ 270	\$ 522
Education Loans	VA530	\$ 6	\$ 93	\$ 16	\$ 68	\$ 59
Auto Loans	VA540	\$ 17,549	\$ 20,099	\$ 17,083	\$ 17,043	\$ 16,481
Mobile Home Loans	VA550	\$ 1,001	\$ 1,151	\$ 843	\$ 1,022	\$ 1,357

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 132,057	\$ 133,372	\$ 129,664	\$ 153,899	\$ 183,129
Other	VA560	\$ 42,995	\$ 38,477	\$ 38,112	\$ 37,260	\$ 35,048
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 4,211</b>	<b>\$ 4,715</b>	<b>\$ 3,956</b>	<b>\$ 4,705</b>	<b>\$ 5,034</b>
Real Estate - Construction	VA605	\$ 3	\$ 0	\$ 0	\$ 39	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 3,833	\$ 3,309	\$ 3,346	\$ 3,318	\$ 3,686
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 214	\$ 102	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 216	\$ 31	\$ 563	\$ 67
Real Estate - Land	VA628	\$ 2	\$ 753	\$ 7	\$ 296	\$ 2
Other Repossessed Assets	VA630	\$ 373	\$ 437	\$ 358	\$ 387	\$ 1,279
<b>Real Estate Held for Investment</b>	<b>VA70</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>VA820</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 1,436</b>	<b>\$ 40</b>	<b>\$ 30</b>	<b>\$ 8</b>	<b>\$ 88</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 54,256</b>	<b>\$ 65,125</b>	<b>\$ 66,971</b>	<b>\$ 73,048</b>	<b>\$ 68,286</b>
<b>Deposits and Investment Securities</b>	<b>VA37</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</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>\$ 2,626</b>	<b>\$ 5,591</b>	<b>\$ 3,645</b>	<b>\$ 7,274</b>	<b>\$ 4,095</b>
Construction - Total	SUB2130	\$ 297	\$ 572	\$ 314	\$ 459	\$ 651
1-4 Dwelling Units	VA421	\$ 264	\$ 567	\$ 309	\$ 459	\$ 413
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 227
Nonresidential Property	VA441	\$ 33	\$ 5	\$ 5	\$ 0	\$ 11
Permanent - Total	SUB2141	\$ 2,329	\$ 5,019	\$ 3,331	\$ 6,815	\$ 3,444
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 313	\$ 378	\$ 366	\$ 708	\$ 234
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 826	\$ 1,038	\$ 1,466	\$ 1,705	\$ 1,593
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 661	\$ 669	\$ 893	\$ 510	\$ 440
Multifamily (5 or more) Dwelling Units	VA471	\$ 163	\$ 14	\$ 6	\$ 1,170	\$ 39
Nonresidential Property (Except Land)	VA481	\$ 343	\$ 2,916	\$ 597	\$ 2,679	\$ 378
Land	VA491	\$ 23	\$ 4	\$ 3	\$ 43	\$ 760
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 51,017</b>	<b>\$ 59,533</b>	<b>\$ 63,325</b>	<b>\$ 65,774</b>	<b>\$ 64,186</b>
Commercial Loans	VA521	\$ 6,953	\$ 8,715	\$ 10,139	\$ 8,012	\$ 7,121
Consumer Loans - Total	SUB2161	\$ 44,064	\$ 50,818	\$ 53,186	\$ 57,762	\$ 57,065
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 1	\$ 7
Home Improvement Loans	VA517	\$ 532	\$ 627	\$ 387	\$ 265	\$ 281
Education Loans	VA531	\$ 13	\$ 3	\$ 32	\$ 21	\$ 8
Auto Loans	VA541	\$ 11,101	\$ 9,312	\$ 8,586	\$ 10,765	\$ 5,984

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 34	\$ 68	\$ 72	\$ 63	\$ 28
Credit Cards	VA557	\$ 25,622	\$ 34,595	\$ 37,430	\$ 39,892	\$ 43,570
Other	VA561	\$ 6,762	\$ 6,213	\$ 6,679	\$ 6,755	\$ 7,187
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA821</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 613</b>	<b>\$ 1</b>	<b>\$ 1</b>	<b>\$ 0</b>	<b>\$ 5</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 3,616</b>	<b>\$ 7,186</b>	<b>\$ 17,130</b>	<b>\$ 958</b>	<b>\$ 3,300</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 0</b>	<b>\$ 3,596</b>	<b>\$ 0</b>	<b>\$ 22</b>	<b>\$ 8</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 20</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 3,454</b>	<b>\$- 2,680</b>	<b>\$ 7,877</b>	<b>\$- 344</b>	<b>\$ 2,132</b>
Construction - Total	SUB2230	\$ 451	\$ 453	\$ 2,817	\$- 260	\$ 1,347
1-4 Dwelling Units	VA422	\$ 494	\$ 563	\$ 120	\$- 1	\$ 451
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$- 110	\$ 1,315	\$ 0	\$ 0
Nonresidential Property	VA442	\$- 43	\$ 0	\$ 1,382	\$- 259	\$ 896
Permanent - Total	SUB2241	\$ 3,003	\$- 3,133	\$ 5,060	\$- 84	\$ 785
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 87	\$ 59	\$ 67	\$ 36	\$ 91
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 44	\$- 2,142	\$ 1,292	\$ 899	\$ 401
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$- 23	\$- 360	\$ 143	\$ 27	\$ 28
Multifamily (5 or more) Dwelling Units	VA472	\$- 62	\$ 97	\$ 61	\$- 453	\$- 58
Nonresidential Property (Except Land)	VA482	\$ 2,958	\$- 860	\$ 3,724	\$- 566	\$ 303
Land	VA492	\$- 1	\$ 73	\$- 227	\$- 27	\$ 20
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$- 526</b>	<b>\$ 2,331</b>	<b>\$ 7,658</b>	<b>\$ 862</b>	<b>\$- 659</b>
Commercial Loans	VA522	\$- 821	\$ 1,832	\$ 5,457	\$ 464	\$- 153
Consumer Loans - Total	SUB2261	\$ 295	\$ 499	\$ 2,201	\$ 398	\$- 506
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$- 9	\$ 0
Home Improvement Loans	VA518	\$ 0	\$- 34	\$- 44	\$- 2	\$ 67
Education Loans	VA532	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Auto Loans	VA542	\$ 249	\$ 157	\$ 1,828	\$ 217	\$ 373
Mobile Home Loans	VA552	\$ 77	\$- 146	\$ 32	\$ 65	\$- 31
Credit Cards	VA558	\$ 74	\$ 63	\$ 30	\$ 88	\$ 72
Other	VA562	\$- 105	\$ 459	\$ 354	\$ 39	\$- 987
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 680</b>	<b>\$ 3,445</b>	<b>\$ 1,518</b>	<b>\$ 309</b>	<b>\$ 1,586</b>
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 116
Real Estate - 1-4 Dwelling Units	VA614	\$ 494	\$ 208	\$ 992	\$ 257	\$ 352
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 6	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 50	\$ 4,000	\$ 458	\$ 0	\$ 929
Real Estate - Land	VA629	\$ 100	\$- 100	\$ 0	\$- 35	\$ 0
Other Repossessed Assets	VA632	\$ 36	\$- 669	\$ 68	\$ 87	\$ 189
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$- 10</b>	<b>\$ 53</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 8</b>	<b>\$ 8</b>	<b>\$ 7</b>	<b>\$ 8</b>	<b>\$ 17</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 0</b>	<b>\$ 486</b>	<b>\$ 70</b>	<b>\$ 91</b>	<b>\$ 163</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 204,186</b>	<b>\$ 248,832</b>	<b>\$ 208,238</b>	<b>\$ 208,355</b>	<b>\$ 241,939</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 0</b>	<b>\$ 3,596</b>	<b>\$ 0</b>	<b>\$ 22</b>	<b>\$ 8</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 132</b>	<b>\$ 419</b>	<b>\$ 9,263</b>	<b>\$ 285</b>	<b>\$ 4,014</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 12,141</b>	<b>\$ 10,924</b>	<b>\$ 18,186</b>	<b>\$ 8,528</b>	<b>\$ 12,225</b>
Construction - Total	SUB2330	\$ 1,455	\$ 3,408	\$ 3,478	\$ 558	\$ 1,802
1-4 Dwelling Units	VA425	\$ 1,525	\$ 1,383	\$ 786	\$ 805	\$ 1,031
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 315	\$ 1,315	\$ 0	\$- 227
Nonresidential Property	VA445	\$- 70	\$ 1,710	\$ 1,377	\$- 247	\$ 998
Permanent - Total	SUB2341	\$ 10,686	\$ 7,516	\$ 14,708	\$ 7,970	\$ 10,423
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 3,420	\$ 2,721	\$ 2,279	\$ 2,059	\$ 2,773
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 2,503	\$ 3,998	\$ 4,827	\$ 2,447	\$ 3,359
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 1,911	\$ 1,414	\$ 1,924	\$ 1,737	\$ 2,584
Multifamily (5 or more) Dwelling Units	VA475	\$- 190	\$ 94	\$ 106	\$ 745	\$ 743
Nonresidential Property (Except Land)	VA485	\$ 2,982	\$- 934	\$ 5,798	\$ 1,040	\$ 1,212
Land	VA495	\$ 60	\$ 223	\$- 226	\$- 58	\$- 248
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 186,191</b>	<b>\$ 225,200</b>	<b>\$ 175,209</b>	<b>\$ 194,409</b>	<b>\$ 218,756</b>
Commercial Loans	VA525	\$ 35,903	\$ 81,875	\$ 39,902	\$ 42,180	\$ 39,673
Consumer Loans - Total	SUB2361	\$ 150,288	\$ 143,325	\$ 135,307	\$ 152,229	\$ 179,083
Loans on Deposits	VA515	\$ 37	\$ 5	\$ 43	\$ 21	\$ 51
Home Improvement Loans	VA519	\$- 120	\$- 214	\$ 100	\$ 3	\$ 308
Education Loans	VA535	\$- 7	\$ 90	\$- 15	\$ 47	\$ 51
Auto Loans	VA545	\$ 6,697	\$ 10,944	\$ 10,325	\$ 6,495	\$ 10,870
Mobile Home Loans	VA555	\$ 1,044	\$ 937	\$ 803	\$ 1,024	\$ 1,298
Credit Cards	VA559	\$ 106,509	\$ 98,840	\$ 92,264	\$ 114,095	\$ 139,631
Other	VA565	\$ 36,128	\$ 32,723	\$ 31,787	\$ 30,544	\$ 26,874
<b>Repossessed Assets - Total</b>	<b>VA65</b>	<b>\$ 4,891</b>	<b>\$ 8,160</b>	<b>\$ 5,474</b>	<b>\$ 5,014</b>	<b>\$ 6,620</b>
Real Estate - Construction	VA607	\$ 3	\$ 0	\$ 0	\$ 39	\$ 116
Real Estate - 1-4 Dwelling Units	VA615	\$ 4,327	\$ 3,517	\$ 4,338	\$ 3,575	\$ 4,038

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 6	\$ 214	\$ 102	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 50	\$ 4,216	\$ 489	\$ 563	\$ 996
Real Estate - Land	VA631	\$ 102	\$ 653	\$ 7	\$ 261	\$ 2
Other Repossessed Assets	VA633	\$ 409	\$- 232	\$ 426	\$ 474	\$ 1,468
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$- 10</b>	<b>\$ 53</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 8</b>	<b>\$ 8</b>	<b>\$ 7</b>	<b>\$ 8</b>	<b>\$ 17</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 823</b>	<b>\$ 525</b>	<b>\$ 99</b>	<b>\$ 99</b>	<b>\$ 246</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 57,439</b>	<b>\$ 73,781</b>	<b>\$ 56,065</b>	<b>\$ 77,781</b>	<b>\$ 80,061</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 279,756</b>	<b>\$ 238,759</b>	<b>\$ 250,078</b>	<b>\$ 267,345</b>	<b>\$ 264,846</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 45,665</b>	<b>\$ 59,473</b>	<b>\$ 47,996</b>	<b>\$ 74,861</b>	<b>\$ 71,083</b>
Construction	VA951	\$ 2,145	\$ 5,979	\$ 777	\$ 4,367	\$ 3,224
Permanent - 1-4 Dwelling Units	VA952	\$ 40,369	\$ 43,380	\$ 41,645	\$ 45,763	\$ 47,511
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 4,390	\$ 406	\$ 345	\$ 6,397
Permanent - Nonresidential (Except Land)	VA954	\$ 2,991	\$ 4,217	\$ 5,088	\$ 22,494	\$ 12,256
Permanent - Land	VA955	\$ 160	\$ 1,507	\$ 80	\$ 1,892	\$ 1,695
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 891,037</b>	<b>\$ 901,477</b>	<b>\$ 948,258</b>	<b>\$ 1,042,844</b>	<b>\$ 1,043,746</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 1,535,619</b>	<b>\$ 1,580,437</b>	<b>\$ 1,636,487</b>	<b>\$ 1,654,631</b>	<b>\$ 1,741,000</b>
Substandard	VA965	\$ 1,394,211	\$ 1,438,277	\$ 1,440,414	\$ 1,478,256	\$ 1,552,962
Doubtful	VA970	\$ 141,014	\$ 142,011	\$ 195,907	\$ 175,211	\$ 187,722
Loss	VA975	\$ 394	\$ 149	\$ 166	\$ 1,164	\$ 316
<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		Value	Value	Value	Value	Value
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 2,159,059</b>	<b>\$ 2,257,386</b>	<b>\$ 2,269,237</b>	<b>\$ 2,278,376</b>	<b>\$ 2,287,884</b>
Mortgages - Total	SUB2421	\$ 1,607,509	\$ 1,643,117	\$ 1,593,812	\$ 1,616,671	\$ 1,613,815
Construction and Land Loans	SUB2430	\$ 141,117	\$ 132,231	\$ 110,650	\$ 131,152	\$ 116,743
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 1,248,270	\$ 1,303,977	\$ 1,268,853	\$ 1,272,742	\$ 1,262,821
Permanent Loans Secured by All Other Property	SUB2450	\$ 246,209	\$ 235,319	\$ 240,679	\$ 247,615	\$ 257,959
Nonmortgages - Total	SUB2461	\$ 551,550	\$ 614,269	\$ 675,425	\$ 661,705	\$ 674,069
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 1,406,254</b>	<b>\$ 1,491,345</b>	<b>\$ 1,463,510</b>	<b>\$ 1,460,155</b>	<b>\$ 1,453,918</b>



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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 1,198,302</b>	<b>\$ 1,243,646</b>	<b>\$ 1,228,099</b>	<b>\$ 1,194,842</b>	<b>\$ 1,166,430</b>
Mortgage Loans - Total	SUB2481	\$ 878,182	\$ 883,563	\$ 859,002	\$ 848,434	\$ 830,365
Construction	PD115	\$ 53,841	\$ 55,954	\$ 30,290	\$ 51,766	\$ 40,416
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 63,095	\$ 59,137	\$ 66,689	\$ 47,916	\$ 63,645
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 625,063	\$ 648,678	\$ 623,775	\$ 618,101	\$ 572,986
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 23,893	\$ 26,562	\$ 22,155	\$ 22,566	\$ 19,836
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 17,562	\$ 7,029	\$ 14,120	\$ 11,617	\$ 14,770
Permanent - Nonresidential Property (Except Land)	PD135	\$ 76,296	\$ 70,271	\$ 87,151	\$ 82,841	\$ 105,589
Permanent - Land	PD138	\$ 18,432	\$ 15,932	\$ 14,822	\$ 13,627	\$ 13,123
Nonmortgage Loans - Commercial Loans	PD140	\$ 120,323	\$ 114,637	\$ 114,543	\$ 102,701	\$ 104,259
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 199,797	\$ 245,446	\$ 254,554	\$ 243,707	\$ 231,806
Loans on Deposits	PD161	\$ 2,072	\$ 1,903	\$ 2,432	\$ 1,796	\$ 3,413
Home Improvement Loans	PD163	\$ 3,386	\$ 3,460	\$ 3,115	\$ 3,194	\$ 3,116
Education Loans	PD165	\$ 68	\$ 90	\$ 62	\$ 150	\$ 66
Auto Loans	PD167	\$ 48,908	\$ 68,252	\$ 67,749	\$ 64,523	\$ 59,184
Mobile Home Loans	PD169	\$ 3,965	\$ 5,490	\$ 6,166	\$ 6,796	\$ 4,842
Credit Cards	PD171	\$ 95,190	\$ 115,267	\$ 123,839	\$ 122,533	\$ 117,510
Other	PD180	\$ 46,208	\$ 50,984	\$ 51,191	\$ 44,715	\$ 43,675
Memo - Troubled Debt Restructured Included Above	PD190	\$ 12,122	\$ 3,345	\$ 2,938	\$ 1,379	\$ 1,204
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 21,707	\$ 38,909	\$ 19,979	\$ 21,444	\$ 8,849
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 207,952</b>	<b>\$ 247,699</b>	<b>\$ 235,411</b>	<b>\$ 265,313</b>	<b>\$ 287,488</b>
Mortgage Loans - Total	SUB2491	\$ 80,034	\$ 103,214	\$ 98,655	\$ 128,315	\$ 128,745
Construction	PD215	\$ 5,992	\$ 5,459	\$ 5,151	\$ 2,100	\$ 3,682
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 605	\$ 793	\$ 1,608	\$ 1,634	\$ 3,546
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 60,900	\$ 91,018	\$ 83,687	\$ 108,652	\$ 108,217
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 983	\$ 1,401	\$ 1,029	\$ 1,759	\$ 3,851
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 118	\$ 0	\$ 1,441	\$ 1,775	\$ 2,226
Permanent - Nonresidential Property (Except Land)	PD235	\$ 11,112	\$ 4,070	\$ 4,201	\$ 4,364	\$ 6,678
Permanent - Land	PD238	\$ 324	\$ 473	\$ 1,538	\$ 8,031	\$ 545
Nonmortgage Loans - Commercial Loans	PD240	\$ 34,796	\$ 36,271	\$ 30,761	\$ 36,646	\$ 39,755
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 93,122	\$ 108,214	\$ 105,995	\$ 100,352	\$ 118,988
Loans on Deposits	PD261	\$ 180	\$ 797	\$ 603	\$ 727	\$ 350
Home Improvement Loans	PD263	\$ 41	\$ 23	\$ 8	\$ 113	\$ 112

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 10	\$ 13	\$ 21	\$ 4	\$ 38
Auto Loans	PD267	\$ 1,148	\$ 1,784	\$ 1,556	\$ 2,231	\$ 2,502
Mobile Home Loans	PD269	\$ 120	\$ 25	\$ 45	\$ 101	\$ 68
Credit Cards	PD271	\$ 83,667	\$ 98,122	\$ 97,322	\$ 91,194	\$ 108,702
Other	PD280	\$ 7,956	\$ 7,450	\$ 6,440	\$ 5,982	\$ 7,216
Memo - Troubled Debt Restructured Included Above	PD290	\$ 4,643	\$ 1,194	\$ 105	\$ 962	\$ 348
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 32,437	\$ 56,163	\$ 53,778	\$ 61,129	\$ 67,487
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 752,805</b>	<b>\$ 766,041</b>	<b>\$ 805,727</b>	<b>\$ 818,221</b>	<b>\$ 833,966</b>
Mortgage Loans - Total	SUB2501	\$ 649,293	\$ 656,340	\$ 636,155	\$ 639,922	\$ 654,705
Construction	PD315	\$ 53,197	\$ 42,408	\$ 48,839	\$ 42,448	\$ 48,937
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 29,898	\$ 26,063	\$ 19,837	\$ 19,223	\$ 22,971
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 419,987	\$ 426,092	\$ 428,495	\$ 434,658	\$ 454,162
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 23,846	\$ 24,233	\$ 21,578	\$ 18,233	\$ 13,607
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 15,601	\$ 16,947	\$ 20,307	\$ 17,611	\$ 14,330
Permanent - Nonresidential Property (Except Land)	PD335	\$ 97,433	\$ 108,592	\$ 87,089	\$ 94,569	\$ 90,658
Permanent - Land	PD338	\$ 9,331	\$ 12,005	\$ 10,010	\$ 13,180	\$ 10,040
Nonmortgage Loans - Commercial Loans	PD340	\$ 74,795	\$ 76,114	\$ 138,195	\$ 149,326	\$ 150,050
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 28,717	\$ 33,587	\$ 31,377	\$ 28,973	\$ 29,211
Loans on Deposits	PD361	\$ 187	\$ 341	\$ 477	\$ 379	\$ 203
Home Improvement Loans	PD363	\$ 435	\$ 480	\$ 820	\$ 743	\$ 837
Education Loans	PD365	\$ 118	\$ 42	\$ 36	\$ 88	\$ 29
Auto Loans	PD367	\$ 12,611	\$ 15,016	\$ 13,838	\$ 11,976	\$ 13,125
Mobile Home Loans	PD369	\$ 3,223	\$ 3,661	\$ 4,370	\$ 3,463	\$ 3,683
Credit Cards	PD371	\$ 4,433	\$ 3,919	\$ 3,747	\$ 3,999	\$ 3,344
Other	PD380	\$ 7,710	\$ 10,128	\$ 8,089	\$ 8,325	\$ 7,990
Memo - Troubled Debt Restructured Included Above	PD390	\$ 10,190	\$ 7,612	\$ 6,504	\$ 6,539	\$ 4,731
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 9,469	\$ 12,980	\$ 15,843	\$ 7,302	\$ 5,444
<b>Schedule LD --- Loan Data</b>						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		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>\$ 5,378,055</b>	<b>\$ 4,696,672</b>	<b>\$ 2,986,235</b>	<b>\$ 2,814,457</b>	<b>\$ 2,467,201</b>

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Schedule LD --- Loan Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 4,567,710	\$ 3,985,612	\$ 2,335,641	\$ 2,169,567	\$ 1,809,922
100% and greater LTV	LD120	\$ 810,345	\$ 711,060	\$ 650,594	\$ 644,890	\$ 657,279
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 74,748</b>	<b>\$ 95,133</b>	<b>\$ 85,156</b>	<b>\$ 86,087</b>	<b>\$ 71,654</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 37,249</b>	<b>\$ 39,913</b>	<b>\$ 34,011</b>	<b>\$ 44,301</b>	<b>\$ 41,058</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 34,780	\$ 36,900	\$ 31,962	\$ 37,301	\$ 35,180
90% up to 100% LTV	LD210	\$ 25,083	\$ 27,342	\$ 21,968	\$ 30,209	\$ 26,076
100% and greater LTV	LD220	\$ 9,697	\$ 9,558	\$ 9,994	\$ 7,092	\$ 9,104
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 2,469	\$ 3,013	\$ 2,049	\$ 7,000	\$ 5,878
90% up to 100% LTV	LD230	\$ 1,462	\$ 2,174	\$ 1,336	\$ 2,353	\$ 2,152
100% and greater LTV	LD240	\$ 1,007	\$ 839	\$ 713	\$ 4,647	\$ 3,726
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 37,499</b>	<b>\$ 55,220</b>	<b>\$ 51,145</b>	<b>\$ 41,786</b>	<b>\$ 30,596</b>
90% up to 100% LTV	LD250	\$ 21,518	\$ 31,187	\$ 38,629	\$ 33,207	\$ 22,715
100% and greater LTV	LD260	\$ 15,981	\$ 24,033	\$ 12,516	\$ 8,579	\$ 7,881
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 3,586</b>	<b>\$ 4,683</b>	<b>\$ 2,371</b>	<b>\$ 2,020</b>	<b>\$ 1,758</b>
90% up to 100% LTV	LD310	\$ 2,214	\$ 3,259	\$ 1,164	\$ 1,310	\$ 1,263
100% and greater LTV	LD320	\$ 1,372	\$ 1,424	\$ 1,207	\$ 710	\$ 495
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 71,840</b>	<b>\$ 42,542</b>	<b>\$ 29,224</b>	<b>\$ 30,197</b>	<b>\$ 70,509</b>
90% up to 100% LTV	LD410	\$ 44,617	\$ 34,490	\$ 16,818	\$ 17,202	\$ 63,789
100% and greater LTV	LD420	\$ 27,223	\$ 8,052	\$ 12,406	\$ 12,995	\$ 6,720
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 820,871</b>	<b>\$ 631,529</b>	<b>\$ 402,234</b>	<b>\$ 390,019</b>	<b>\$ 288,812</b>
90% up to 100% LTV	LD430	\$ 754,064	\$ 583,867	\$ 361,883	\$ 344,546	\$ 252,183
100% and greater LTV	LD440	\$ 66,807	\$ 47,662	\$ 40,351	\$ 45,473	\$ 36,629
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 85,431</b>	<b>\$ 69,152</b>	<b>\$ 76,292</b>	<b>\$ 119,992</b>	<b>\$ 195,386</b>
90% up to 100% LTV	LD450	\$ 57,507	\$ 57,576	\$ 67,129	\$ 111,394	\$ 141,218
100% and greater LTV	LD460	\$ 27,924	\$ 11,576	\$ 9,163	\$ 8,598	\$ 54,168

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total</b>	<b>SUB3380</b>	<b>\$ 5,523,317</b>	<b>\$ 5,438,381</b>	<b>\$ 5,014,325</b>	<b>\$ 4,711,001</b>	<b>\$ 4,491,393</b>
Mortgage Construction Loans	CC105	\$ 4,762,067	\$ 4,821,561	\$ 4,470,870	\$ 4,210,605	\$ 4,029,697
Other Mortgage Loans	CC115	\$ 761,250	\$ 616,820	\$ 543,455	\$ 500,396	\$ 461,696
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 1,049,409	\$ 947,411	\$ 877,268	\$ 802,558	\$ 716,058
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 7,284,793</b>	<b>\$ 5,907,206</b>	<b>\$ 7,389,496</b>	<b>\$ 7,670,801</b>	<b>\$ 10,479,331</b>
1-4 Dwelling Units	CC280	\$ 5,743,894	\$ 4,621,773	\$ 5,953,507	\$ 6,059,414	\$ 9,078,650

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<b>Schedule CC --- Consolidated Commitments and Contingencies</b>						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 156,822	\$ 99,922	\$ 132,548	\$ 250,664	\$ 247,983
All Other Real Estate	CC300	\$ 1,384,077	\$ 1,185,511	\$ 1,303,441	\$ 1,360,723	\$ 1,152,698
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 961,855	\$ 653,314	\$ 707,376	\$ 748,218	\$ 762,844
Commitments Outstanding to Purchase Loans	CC320	\$ 3,955,303	\$ 3,552,935	\$ 4,707,262	\$ 4,122,134	\$ 7,193,474
Commitments Outstanding to Sell Loans	CC330	\$ 7,104,388	\$ 5,737,937	\$ 7,696,376	\$ 8,091,636	\$ 10,517,780
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 1,492,924	\$ 889,061	\$ 1,200,284	\$ 883,986	\$ 3,265,292
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 1,189,215	\$ 1,205,397	\$ 2,139,768	\$ 2,007,608	\$ 4,135,224
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 616,772	\$ 168,899	\$ 273,951	\$ 13,730	\$ 207,900
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 1,482	\$ 15,970	\$ 48,860
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 40,419,973</b>	<b>\$ 38,623,931</b>	<b>\$ 37,538,394</b>	<b>\$ 34,662,650</b>	<b>\$ 35,242,702</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 13,625,474	\$ 12,344,883	\$ 11,551,407	\$ 10,738,375	\$ 9,929,243
Commercial Lines	CC420	\$ 12,694,034	\$ 12,995,067	\$ 13,102,001	\$ 12,429,726	\$ 11,486,696
Open-End Consumer Lines - Credit Cards	CC423	\$ 12,973,104	\$ 12,195,398	\$ 11,822,275	\$ 10,446,838	\$ 12,804,538
Open-End Consumer Lines - Other	CC425	\$ 1,127,361	\$ 1,088,583	\$ 1,062,711	\$ 1,047,711	\$ 1,022,225
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 925,316</b>	<b>\$ 829,421</b>	<b>\$ 739,824</b>	<b>\$ 727,799</b>	<b>\$ 613,194</b>
Commercial	CC430	\$ 135,520	\$ 97,681	\$ 75,485	\$ 70,010	\$ 55,345
Standby, Not Included on CC465 or CC468	CC435	\$ 789,796	\$ 731,740	\$ 664,339	\$ 657,789	\$ 557,849
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 10,543,766	\$ 12,567,710	\$ 12,516,220	\$ 11,212,141	\$ 5,567,623
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 123,427	\$ 122,587	\$ 113,709	\$ 126,094	\$ 123,425
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 737,496	\$ 2,858,183	\$ 2,698,676	\$ 1,812,909	\$ 669,598
Other Contingent Liabilities	CC480	\$ 56,841	\$ 107,712	\$ 52,203	\$ 52,488	\$ 48,399
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Schedule CF --- Consolidated Cash Flow Information</b>						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
<b>Mortgage-Backed Securities - Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 4,532,046</b>	<b>\$ 9,154,624</b>	<b>\$ 6,251,471</b>	<b>\$ 12,136,705</b>	<b>\$ 12,378,569</b>
Pass-Through Securities	CF143	\$ 3,770,837	\$ 7,854,156	\$ 4,513,922	\$ 10,507,273	\$ 10,493,790
Other Mortgage-Backed Securities	CF153	\$ 761,209	\$ 1,300,468	\$ 1,737,549	\$ 1,629,432	\$ 1,884,779
<b>Mortgage-Backed Securities - Sales - Total</b>	<b>SUB3821</b>	<b>\$ 4,349,124</b>	<b>\$ 5,433,703</b>	<b>\$ 4,933,632</b>	<b>\$ 7,091,568</b>	<b>\$ 10,366,897</b>
Pass-Through Securities	CF145	\$ 3,229,303	\$ 4,865,550	\$ 4,090,400	\$ 6,699,015	\$ 9,576,950
Other Mortgage-Backed Securities	CF155	\$ 1,119,821	\$ 568,153	\$ 843,232	\$ 392,553	\$ 789,947
<b>Mortgage-Backed Securities - Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 182,922</b>	<b>\$ 3,720,921</b>	<b>\$ 1,317,839</b>	<b>\$ 5,045,137</b>	<b>\$ 2,011,672</b>

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Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 1,206,352	\$- 975,058	\$- 833,292	\$- 1,780,290	\$- 420,964
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 597,243	\$- 564,963	\$- 522,587	\$- 1,227,716	\$- 191,972
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 19,976,011</b>	<b>\$ 20,963,112</b>	<b>\$ 21,450,392</b>	<b>\$ 24,057,721</b>	<b>\$ 18,837,219</b>
Construction Loans - Total	SUB3840	\$ 2,221,751	\$ 2,286,954	\$ 2,277,199	\$ 2,382,751	\$ 1,929,857
1-4 Dwelling Units	CF190	\$ 1,714,762	\$ 1,755,595	\$ 1,772,595	\$ 1,806,055	\$ 1,507,131
Multifamily (5 or more) Dwelling Units	CF200	\$ 144,393	\$ 165,248	\$ 167,755	\$ 241,051	\$ 188,784
Nonresidential	CF210	\$ 362,596	\$ 366,111	\$ 336,849	\$ 335,645	\$ 233,942
Permanent Loans - Total	SUB3851	\$ 17,754,260	\$ 18,676,158	\$ 19,173,193	\$ 21,674,970	\$ 16,907,362
1-4 Dwelling Units	CF225	\$ 15,375,775	\$ 16,042,378	\$ 16,985,670	\$ 19,308,701	\$ 15,249,830
Multifamily (5 or more) Dwelling Units	CF245	\$ 361,587	\$ 411,107	\$ 327,126	\$ 417,134	\$ 255,506
Nonresidential (Except Land)	CF260	\$ 1,058,139	\$ 1,311,843	\$ 1,110,409	\$ 1,131,698	\$ 891,922
Land	CF270	\$ 958,759	\$ 910,830	\$ 749,988	\$ 817,437	\$ 510,104
<b>Loans and Participations Purchased - Total</b>	<b>SUB3880</b>	<b>\$ 11,658,303</b>	<b>\$ 13,496,067</b>	<b>\$ 11,500,230</b>	<b>\$ 13,791,937</b>	<b>\$ 12,415,454</b>
Secured by 1-4 Dwelling Units	CF280	\$ 11,448,959	\$ 13,048,444	\$ 11,295,247	\$ 12,874,782	\$ 11,842,278
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 22,001	\$ 200,454	\$ 75,077	\$ 517,684	\$ 368,985
Secured by Nonresidential	CF300	\$ 187,343	\$ 247,169	\$ 129,906	\$ 399,471	\$ 204,191
<b>Loans and Participations Sold - Total</b>	<b>SUB3890</b>	<b>\$ 15,624,085</b>	<b>\$ 19,536,103</b>	<b>\$ 17,636,744</b>	<b>\$ 20,606,576</b>	<b>\$ 18,709,449</b>
Secured by 1-4 Dwelling Units	CF310	\$ 15,322,106	\$ 19,016,050	\$ 17,476,899	\$ 19,932,683	\$ 18,527,569
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 55,290	\$ 44,527	\$ 48,336	\$ 372,360	\$ 26,035
Secured by Nonresidential	CF330	\$ 246,689	\$ 475,526	\$ 111,509	\$ 301,533	\$ 155,845
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 3,965,782</b>	<b>\$- 6,040,036</b>	<b>\$- 6,136,514</b>	<b>\$- 6,814,639</b>	<b>\$- 6,293,995</b>
<b>Mortgage Loans - Cash Repayment of Principal</b>	<b>CF340</b>	<b>\$ 9,207,668</b>	<b>\$ 9,265,584</b>	<b>\$ 9,558,281</b>	<b>\$ 11,102,826</b>	<b>\$ 8,842,367</b>
<b>Mortgage Loans - Debits Less Credits Othr Than Repay of Prin</b>	<b>CF350</b>	<b>\$- 123,539</b>	<b>\$- 29,765</b>	<b>\$ 56,940</b>	<b>\$- 189,274</b>	<b>\$ 102,201</b>
<b>Mortgage Loans - Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 4,357,255</b>	<b>\$ 2,695,420</b>	<b>\$ 2,138,649</b>	<b>\$ 3,743,989</b>	<b>\$ 2,835,503</b>
<b>Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow</b>	<b>SUB3906</b>	<b>\$ 6,679,022</b>	<b>\$ 5,627,727</b>	<b>\$ 5,812,537</b>	<b>\$ 5,950,982</b>	<b>\$ 3,803,058</b>
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 10,045,487</b>	<b>\$ 10,390,333</b>	<b>\$ 10,194,807</b>	<b>\$ 11,462,018</b>	<b>\$ 10,458,444</b>
Commercial	CF390	\$ 6,274,355	\$ 6,461,498	\$ 6,033,467	\$ 6,851,631	\$ 6,622,784
Consumer	CF400	\$ 3,771,132	\$ 3,928,835	\$ 4,161,340	\$ 4,610,387	\$ 3,835,660
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 590,186</b>	<b>\$ 728,899</b>	<b>\$ 705,086</b>	<b>\$ 983,197</b>	<b>\$ 766,062</b>
Commercial	CF395	\$ 234,553	\$ 30,460	\$ 224,313	\$ 522,096	\$ 136,380
Consumer	CF405	\$ 355,633	\$ 698,439	\$ 480,773	\$ 461,101	\$ 629,682

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 9,455,301</b>	<b>\$ 9,661,434</b>	<b>\$ 9,489,721</b>	<b>\$ 10,478,821</b>	<b>\$ 9,692,382</b>
<b>Net Deposit Gain (Loss), Excluding Acquired Deposits</b>	<b>SUB3920</b>	<b>\$ 3,616,241</b>	<b>\$ 2,042,358</b>	<b>\$ 3,359,748</b>	<b>\$ 2,244,616</b>	<b>\$ 4,218,355</b>
New Deposits Received less Deposits Withdrawn	CF420	\$ 2,954,837	\$ 1,415,815	\$ 2,769,560	\$ 1,677,767	\$ 3,645,809
Interest Credited to Deposits	CF430	\$ 661,404	\$ 626,543	\$ 590,188	\$ 566,849	\$ 572,546
<b>Deposits Acquired, Net of Dispositions in Bulk Transactions</b>	<b>CF435</b>	<b>\$ 695,922</b>	<b>\$ 4,163</b>	<b>\$ 56,153</b>	<b>\$- 250,945</b>	<b>\$- 13,590</b>

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
<b>BALANCES - END OF QUARTER</b>						
Total Broker - Originated Deposits - Total	SUB4061	\$ 12,814,627	\$ 13,123,465	\$ 13,320,838	\$ 12,272,397	\$ 11,853,141
Fully Insured	DI100	\$ 12,106,172	\$ 12,502,193	\$ 12,628,175	\$ 11,807,010	\$ 11,432,155
Other	DI110	\$ 708,455	\$ 621,272	\$ 692,663	\$ 465,387	\$ 420,986
Deposits with Balances - \$100,000 or Less	DI120	\$ 99,575,888	\$ 96,953,635	\$ 96,350,414	\$ 95,738,579	\$ 94,514,270
Deposits with Balances - Greater than \$100,000	DI130	\$ 52,375,348	\$ 49,787,933	\$ 48,586,431	\$ 47,175,811	\$ 47,604,219
Number of Deposit Accounts - Total	SUB4062	15,487,794	15,064,426	14,872,055	14,049,784	13,474,740
Balances of \$100,000 or Less	DI150	15,262,991	14,848,337	14,661,320	13,845,350	13,272,800
Balances Greater than \$100,000	DI160	224,803	216,089	210,735	204,434	201,940
IRA/Keogh Accounts	DI200	\$ 7,193,673	\$ 7,121,607	\$ 7,083,586	\$ 7,070,534	\$ 7,002,566
Uninsured Deposits	DI210	\$ 32,865,534	\$ 29,435,965	\$ 28,253,851	\$ 27,643,654	\$ 27,393,765
Preferred Deposits	DI220	\$ 978,741	\$ 982,862	\$ 935,705	\$ 936,720	\$ 1,071,140
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 28,973,332	\$ 27,279,100	\$ 26,534,712	\$ 27,240,649	\$ 26,953,386
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 40,629,177	\$ 39,719,482	\$ 39,024,612	\$ 38,975,061	\$ 38,149,955
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 16,498,892	\$ 16,821,781	\$ 17,231,180	\$ 16,472,607	\$ 16,494,430
Deposits & Escrows - Time Deposits	DI340	\$ 65,849,855	\$ 62,921,216	\$ 62,146,383	\$ 60,226,095	\$ 60,520,718
<b>DEPOSITS &amp; ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS</b>						
Non-Interest-Bearing Demand Deposits	DI610	\$ 14,813,330	\$ 13,618,593	\$ 13,463,206	\$ 14,089,801	\$ 14,471,527
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 36,514	\$ 27,380	\$ 29,994	\$ 42,958	\$ 39,381
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 444,147	\$ 409,708	\$ 250,275	\$ 639,150	\$ 586,207
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 854,473	\$ 780,913	\$ 989,303	\$ 747,180	\$ 507,385
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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<b>Schedule DI --- Consolidated Deposit Information</b>		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 9,534	\$ 0	\$ 22,674	\$ 15,336	\$ 17,556
Adjustments to Demand Deposits (including escrows)	DI720	\$ 59,628	\$ 60,375	\$ 53,628	\$ 78,371	\$ 54,467
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 14,120	\$ 5,543	\$ 27,477	\$ 19,936	\$ 27,451
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 627,910	\$ 459,130	\$ 183,770	\$ 12,091	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 627,910	\$ 113,315	\$ 183,770	\$ 12,091	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 17,716	\$ 13,127	\$ 8,228	\$ 256,288	\$ 13,590

  

<b>Schedule SI --- Consolidated Supplemental Information</b>		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>MISCELLANEOUS DATA</b>						
Number of Full-time Equivalent Employees	SI370	44,778	43,914	43,422	43,505	42,685
Assets Held in Trading Accounts	SI375	\$ 554,273	\$ 999,131	\$ 944,282	\$ 955,170	\$ 984,232
Available-for-Sale Securities	SI385	\$ 35,715,606	\$ 36,380,206	\$ 35,568,583	\$ 35,145,900	\$ 31,119,222
Assets Held for Sale	SI387	\$ 6,871,098	\$ 6,475,324	\$ 7,973,916	\$ 8,259,772	\$ 8,714,289
Loans Serviced for Others	SI390	\$ 121,324,210	\$ 117,556,730	\$ 119,248,962	\$ 124,324,957	\$ 108,443,537
<b>RESIDUAL INTERESTS</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 124,776	\$ 108,843	\$ 109,845	\$ 116,447	\$ 127,785
Other Residual Interests	SI404	\$ 291,127	\$ 291,756	\$ 281,716	\$ 278,997	\$ 209,940
<b>QUALIFIED THRIFT LENDER TEST</b>						
Actual Thrift Investment Percentage - First month of Qtr	SI581	84.15%	85.64%	84.10%	84.68%	84.72%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	84.71%	85.73%	84.50%	84.66%	84.51%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	84.70%	85.31%	84.64%	84.49%	83.80%
<b>IRS DOMESTIC BUILDING AND LOAN TEST</b>						
Percent of Assets Test	SI585	80.25%	79.66%	80.61%	81.34%	80.01%
Do you meet the DBLA business operations test?	SI586	21 [Yes]	21 [Yes]	22 [Yes]	22 [Yes]	24 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 2,748,819</b>	<b>\$ 2,078,515</b>	<b>\$ 2,126,074</b>	<b>\$ 2,124,456</b>	<b>\$ 1,690,063</b>
<b>CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS &amp; RELATED INTEREST</b>						
Aggregate amount of all extensions of credit	SI590	\$ 395,399	\$ 374,608	\$ 392,442	\$ 398,475	\$ 383,944
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	18,151	418	1,127	1,067	1,558
<b>RECONCILIATION OF EQUITY CAPITAL</b>						

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
<b>Beginning Equity Capital</b>	<b>SI600</b>	<b>\$ 19,664,323</b>	<b>\$ 18,873,737</b>	<b>\$ 18,177,059</b>	<b>\$ 18,102,883</b>	<b>\$ 17,792,033</b>
Net Income (Loss) (SO91)	SI610	\$ 575,861	\$ 429,923	\$ 542,485	\$ 545,590	\$ 487,353
Dividends Declared - Preferred Stock	SI620	\$ 2,559	\$ 2,818	\$ 2,558	\$ 2,629	\$ 235
Dividends Declared - Common Stock	SI630	\$ 104,945	\$ 237,157	\$ 103,277	\$ 237,771	\$ 304,204
Stock Issued	SI640	\$ 2,307	\$ 12,189	\$ 11,648	\$ 13,014	\$ 10,677
Stock Retired	SI650	\$ 0	\$ 2	\$ 0	\$ 0	\$ 47
Capital Contributions (Where No Stock is Issued)	SI655	\$ 568,773	\$ 359,315	\$ 130,674	\$ 263,641	\$ 160,106
New Basis Accounting Adjustments	SI660	\$ 14,211	\$ 58,597	\$ 0	\$ 38,360	\$ 0
Other Comprehensive Income	SI662	\$- 206,293	\$ 23,160	\$ 163,619	\$- 323,920	\$ 89,260
Prior Period Adjustments	SI668	\$- 128	\$- 12,627	\$- 730	\$- 5,337	\$- 9,915
Other Adjustments	SI671	\$ 10,494	\$ 117,785	\$ 43,111	\$ 57,995	\$ 39,333
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 20,522,044</b>	<b>\$ 19,622,102</b>	<b>\$ 18,962,031</b>	<b>\$ 18,451,826</b>	<b>\$ 18,264,361</b>
<b>TRANSACTIONS WITH AFFILIATES</b>						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 136,763	\$ 7,413	\$ 13,157	\$ 17,734	\$ 17,890
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 6,447,652	\$ 5,209,493	\$ 4,997,227	\$ 9,878,762	\$ 6,762,611
<b>MUTUAL FUNDS AND ANNUITIES</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	65 [Yes]	63 [Yes]	59 [Yes]	52 [Yes]	58 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 386,453	\$ 239,552	\$ 257,801	\$ 8,220,206	\$ 8,273,714
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 10,300	\$ 9,369	\$ 10,679	\$ 9,446	\$ 14,827
<b>AVERAGE MONTH-END BALANCES</b>						
Total Assets	SI870	\$ 222,029,076	\$ 215,501,949	\$ 209,363,100	\$ 205,371,627	\$ 198,070,492
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 14,437,725	\$ 15,187,770	\$ 16,634,433	\$ 18,647,506	\$ 19,295,584
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 162,764,430	\$ 156,478,532	\$ 152,398,968	\$ 144,508,536	\$ 134,582,818
Nonmortgage Loans	SI885	\$ 29,392,255	\$ 29,024,823	\$ 28,567,218	\$ 28,131,650	\$ 29,587,948
Deposits and Excrows	SI890	\$ 146,056,971	\$ 144,137,981	\$ 140,672,651	\$ 138,538,427	\$ 135,276,224
Total Borrowings	SI895	\$ 49,888,435	\$ 46,215,245	\$ 44,484,383	\$ 41,398,350	\$ 37,356,503
<b>LOANS TO EXECUTIVE OFFICERS</b>						
Number of Loans Made to Executive Officers During Quarter	SI900	169	120	158	176	156
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 19,226	\$ 9,870	\$ 22,017	\$ 17,515	\$ 15,030
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.54	5.43	4.92	4.98	4.84
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.98	6.65	6.30	6.55	6.08



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Schedule SQ --- Consolidated Supplemental Questions		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	2	3	2	1	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	2	2	3	2	1
Change in Control of Association?	SQ130	3	4	4	2	3
Merger Accounted for under the Purchase Method?	SQ160	1	2	3	2	1
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
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	4	4	9	8	12
Any Outstanding Futures or Options Positions?	SQ310	4	5	6	6	3
Does Association Have Subchapter S in effect this year?	SQ320	28	28	27	26	25
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	143	140	133	137	129

Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	48 [Yes]	48 [Yes]	47 [Yes]	46 [Yes]	48 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	34 [Yes]	33 [Yes]	32 [Yes]	33 [Yes]	37 [Yes]
Do you have any activity to report on this schedule?	FS130	32 [Yes]	31 [Yes]	30 [Yes]	30 [Yes]	32 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 66,813,605</b>	<b>\$ 66,772,595</b>	<b>\$ 59,069,993</b>	<b>\$ 58,774,923</b>	<b>\$ 129,008,943</b>
<b>Managed Assets (\$) - Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 29,112,733</b>	<b>\$ 28,520,395</b>	<b>\$ 26,327,404</b>	<b>\$ 26,448,987</b>	<b>\$ 26,678,857</b>
Personal Trust and Agency Accounts	FS210	\$ 4,580,454	\$ 4,312,832	\$ 4,124,579	\$ 4,084,625	\$ 4,371,290
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 1,799,353	\$ 1,821,864	\$ 1,672,010	\$ 1,652,511	\$ 1,636,103
Employee Benefit - Defined Contribution	FS220	\$ 645,301	\$ 664,027	\$ 613,345	\$ 552,610	\$ 554,730
Employee Benefit - Defined Benefit	FS230	\$ 117,585	\$ 103,830	\$ 95,703	\$ 100,103	\$ 94,741
Other Retirement Accounts	FS240	\$ 1,036,467	\$ 1,054,007	\$ 962,962	\$ 999,798	\$ 986,632
Corporate Trust and Agency Accounts	FS250	\$ 9,444	\$ 12,098	\$ 11,597	\$ 26,197	\$ 15,110
Investment Management Agency Accounts	FS260	\$ 22,605,291	\$ 22,271,095	\$ 20,421,245	\$ 20,588,092	\$ 20,553,674
Other Fiduciary Accounts	FS270	\$ 118,191	\$ 102,506	\$ 97,973	\$ 97,562	\$ 102,680

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 719,695</b>	<b>\$ 745,690</b>	<b>\$ 738,373</b>	<b>\$ 0</b>	<b>\$ 778,636</b>
<b>Nonmanaged Assets (\$) - Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 10,623,371</b>	<b>\$ 10,622,828</b>	<b>\$ 8,515,275</b>	<b>\$ 8,707,729</b>	<b>\$ 8,501,093</b>
Personal Trust and Agency Accounts	FS211	\$ 1,929,439	\$ 2,073,301	\$ 855,430	\$ 1,001,677	\$ 972,319
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 8,396,681	\$ 8,400,053	\$ 7,572,687	\$ 7,649,299	\$ 7,483,462
Employee Benefit - Defined Contribution	FS221	\$ 2,411,155	\$ 2,321,104	\$ 2,025,388	\$ 2,044,642	\$ 2,001,598
Employee Benefit - Defined Benefit	FS231	\$ 4,859,784	\$ 4,974,200	\$ 4,609,305	\$ 4,618,692	\$ 4,484,523
Other Retirement Accounts	FS241	\$ 1,125,742	\$ 1,104,749	\$ 937,994	\$ 985,965	\$ 997,341
Corporate Trust and Agency Accounts	FS251	\$ 40,402	\$ 6,874	\$ 8,768	\$ 13,145	\$ 14,253
Other Fiduciary Accounts	FS271	\$ 256,849	\$ 142,600	\$ 78,390	\$ 43,608	\$ 31,059
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 27,077,501</b>	<b>\$ 27,629,372</b>	<b>\$ 24,227,314</b>	<b>\$ 23,618,207</b>	<b>\$ 93,828,993</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>14,175</b>	<b>13,370</b>	<b>13,132</b>	<b>12,604</b>	<b>14,158</b>
Personal Trust and Agency Accounts	FS212	4,223	4,017	4,384	4,221	6,112
Retirement-related Trust and Agency Accounts - Total	SUB6120	3,165	2,958	2,869	2,746	2,657
Employee Benefit - Defined Contribution	FS222	385	365	347	174	173
Employee Benefit - Defined Benefit	FS232	77	72	75	76	76
Other Retirement Accounts	FS242	2,703	2,521	2,447	2,496	2,408
Corporate Trust and Agency Accounts	FS252	14	15	13	18	12
Investment Management Agency Accounts	FS262	6,589	6,170	5,675	5,430	5,200
Other Fiduciary Accounts	FS272	184	210	191	189	177
<b>Nonmanaged Assets (#) - Total Fiduciary Accounts</b>	<b>FS23</b>	<b>131,593</b>	<b>132,500</b>	<b>127,503</b>	<b>120,809</b>	<b>113,946</b>
Personal Trust and Agency Accounts	FS213	125,378	126,321	121,362	114,729	107,682
Retirement-related Trust and Agency Accounts - Total	SUB6130	6,001	5,944	5,911	5,888	5,819
Employee Benefit - Defined Contribution	FS223	394	376	350	363	387
Employee Benefit - Defined Benefit	FS233	180	177	182	172	170
Other Retirement Accounts	FS243	5,427	5,391	5,379	5,353	5,262
Corporate Trust and Agency Accounts	FS253	102	91	105	95	93
Other Fiduciary Accounts	FS273	112	144	125	97	352
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>3,497</b>	<b>3,365</b>	<b>3,263</b>	<b>3,209</b>	<b>3,398</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>\$ 32,101</b>	<b>\$ 104,449</b>	<b>\$ 73,920</b>	<b>\$ 48,542</b>	<b>\$ 24,832</b>
Personal Trust and Agency Accounts	FS310	\$ 8,983	\$ 32,177	\$ 21,416	\$ 14,461	\$ 7,892

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 3,858	\$ 13,733	\$ 10,515	\$ 6,855	\$ 3,673
Employee Benefit - Defined Contribution	FS320	\$ 1,384	\$ 5,297	\$ 4,456	\$ 2,698	\$ 1,490
Employee Benefit - Defined Benefit	FS330	\$ 287	\$ 1,000	\$ 810	\$ 600	\$ 298
Other Retirement Accounts	FS340	\$ 2,187	\$ 7,436	\$ 5,249	\$ 3,557	\$ 1,885
Corporate Trust and Agency Accounts	FS350	\$ 232	\$ 766	\$ 550	\$ 320	\$ 161
Investment Management Agency Accounts	FS360	\$ 13,613	\$ 47,682	\$ 33,949	\$ 21,873	\$ 10,913
Other Fiduciary Accounts	FS370	\$ 170	\$ 650	\$ 246	\$ 133	\$ 188
Custody and Safekeeping Accounts	FS380	\$ 1,488	\$ 4,848	\$ 3,551	\$ 2,388	\$ 802
Other Fiduciary and Related Services	FS390	\$ 3,757	\$ 4,593	\$ 3,693	\$ 2,512	\$ 1,203
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 15,863</b>	<b>\$ 94,492</b>	<b>\$ 38,201</b>	<b>\$ 26,861</b>	<b>\$ 12,227</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 6</b>	<b>\$ 299</b>	<b>\$ 184</b>	<b>\$ 132</b>	<b>\$ 126</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 1,232</b>	<b>\$ 5,239</b>	<b>\$ 4,043</b>	<b>\$ 2,210</b>	<b>\$ 832</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 17,464</b>	<b>\$ 14,897</b>	<b>\$ 39,578</b>	<b>\$ 23,759</b>	<b>\$ 13,311</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 3,998,926</b>	<b>\$ 4,312,831</b>	<b>\$ 3,338,473</b>	<b>\$ 3,298,505</b>	<b>\$ 3,355,481</b>
Non-Interest-Bearing Deposits	FS410	\$ 922	\$ 2,057	\$ - 45	\$ - 178	\$ 1,464
Interest-Bearing Deposits	FS415	\$ 9,792	\$ 25,097	\$ 11,754	\$ 13,190	\$ 15,797
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 98,816	\$ 136,705	\$ 83,612	\$ 83,328	\$ 92,206
State, County and Municipal Obligations	FS425	\$ 594,228	\$ 602,777	\$ 514,116	\$ 485,767	\$ 537,045
Money Market Mutual Funds	FS430	\$ 330,913	\$ 323,998	\$ 226,450	\$ 145,181	\$ 167,731
Other Short-term Obligations	FS435	\$ 55,767	\$ 54,611	\$ 16,651	\$ 95,285	\$ 62,328
Other Notes and Bonds	FS440	\$ 99,306	\$ 113,947	\$ 101,906	\$ 98,765	\$ 101,349
Common and Preferred Stock	FS445	\$ 2,552,204	\$ 2,626,232	\$ 2,192,433	\$ 2,191,490	\$ 2,192,585
Real Estate Mortgages	FS450	\$ 6,015	\$ 7,313	\$ 6,935	\$ 5,721	\$ 7,385
Real Estate	FS455	\$ 72,262	\$ 317,139	\$ 72,044	\$ 77,641	\$ 77,747
Miscellaneous Assets	FS460	\$ 178,701	\$ 102,955	\$ 112,617	\$ 102,315	\$ 99,844
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>111</b>	<b>0</b>	<b>0</b>	<b>10</b>
Corporate and Municipal Trusteeships	FS510	0	69	0	0	10
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	42	0	0	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 4,177,705</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 93,365</b>

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>
Domestic Equity	FS610	0	1	0	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	0	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	1	0	0	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 0</b>	<b>\$ 4,622,295</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Domestic Equity	FS615	\$ 0	\$ 4,273,489	\$ 0	\$ 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	\$ 0	\$ 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	\$ 348,806	\$ 0	\$ 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>\$ 0</b>	<b>\$ 234</b>	<b>\$ 180</b>	<b>\$ 129</b>	<b>\$ 125</b>
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 180	\$ 129	\$ 129	\$ 125
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 51	\$ 51	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 1</b>	<b>\$ 65</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 18	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 35	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 1	\$ 12	\$ 0	\$ 0	\$ 0
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</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	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>TIER 1 (CORE) CAPITAL REQUIREMENT</b>						
Equity Capital (SC80)	CCR100	\$ 20,522,059	\$ 19,622,117	\$ 18,962,037	\$ 18,451,832	\$ 18,264,569
Equity Capital Deductions - Total	SUB1631	\$ 1,769,875	\$ 1,238,501	\$ 1,187,786	\$ 1,103,363	\$ 1,073,110
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 58,448	\$ 55,610	\$ 44,144	\$ 42,774	\$ 43,026
Goodwill and Certain Other Intangible Assets	CCR115	\$ 1,455,501	\$ 1,030,348	\$ 964,647	\$ 959,768	\$ 920,804
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 252,586	\$ 149,124	\$ 176,014	\$ 99,386	\$ 109,246
Other	CCR134	\$ 3,340	\$ 3,419	\$ 2,981	\$ 1,435	\$ 34
Equity Capital Additions - Total	SUB1641	\$ 469,439	\$ 270,534	\$ 313,112	\$ 450,338	\$ 127,020
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 274,801	\$ 74,543	\$ 111,212	\$ 263,407	\$- 55,641
Qualifying Intangible Assets	CCR185	\$ 26,302	\$ 27,701	\$ 29,102	\$ 13,878	\$ 14,290
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 168,336	\$ 168,290	\$ 172,798	\$ 173,053	\$ 168,371
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 19,221,623</b>	<b>\$ 18,654,150</b>	<b>\$ 18,087,363</b>	<b>\$ 17,798,807</b>	<b>\$ 17,318,479</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 225,682,069</b>	<b>\$ 217,808,098</b>	<b>\$ 210,798,641</b>	<b>\$ 208,457,683</b>	<b>\$ 200,862,315</b>
Asset Deductions - Total	SUB1651	\$ 1,771,376	\$ 1,243,859	\$ 1,192,205	\$ 1,113,264	\$ 1,088,157
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 60,035	\$ 59,047	\$ 46,279	\$ 46,988	\$ 53,601
Goodwill and Certain Other Intangible Assets	CCR265	\$ 1,455,478	\$ 1,031,735	\$ 966,923	\$ 965,522	\$ 925,310
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 252,586	\$ 149,124	\$ 176,014	\$ 99,386	\$ 109,246
Other	CCR275	\$ 3,277	\$ 3,953	\$ 2,989	\$ 1,368	\$ 0
Asset Additions - Total	SUB1661	\$ 212,407	\$- 118,378	\$- 93,698	\$ 217,878	\$- 374,157
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 186,105	\$- 146,079	\$- 122,800	\$ 204,000	\$- 388,447
Qualifying Intangible Assets	CCR285	\$ 26,302	\$ 27,701	\$ 29,102	\$ 13,878	\$ 14,290
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 224,123,100</b>	<b>\$ 216,445,861</b>	<b>\$ 209,512,738</b>	<b>\$ 207,562,297</b>	<b>\$ 199,400,001</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 8,898,486</b>	<b>\$ 8,569,667</b>	<b>\$ 8,468,934</b>	<b>\$ 8,205,364</b>	<b>\$ 7,884,202</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 19,221,623</b>	<b>\$ 18,654,150</b>	<b>\$ 18,087,363</b>	<b>\$ 17,798,807</b>	<b>\$ 17,318,479</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 93,530	\$ 96,988	\$ 96,661	\$ 93,207	\$ 102,029
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 210,500	\$ 210,500	\$ 210,731	\$ 216,500	\$ 208,500

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 973,512	\$ 953,662	\$ 946,377	\$ 958,619	\$ 934,647
Tier 2 Capital - Other	CCR355	\$ 61	\$ 105	\$ 0	\$ 3,270	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 1,277,603</b>	<b>\$ 1,261,255</b>	<b>\$ 1,253,769</b>	<b>\$ 1,271,596</b>	<b>\$ 1,245,176</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 1,277,603</b>	<b>\$ 1,261,255</b>	<b>\$ 1,253,769</b>	<b>\$ 1,271,596</b>	<b>\$ 1,245,176</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 11,861	\$ 11,289	\$ 11,827	\$ 11,190	\$ 12,319
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 389,372	\$ 341,979	\$ 333,099	\$ 328,885	\$ 318,742
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 20,097,993</b>	<b>\$ 19,562,137</b>	<b>\$ 18,996,206</b>	<b>\$ 18,730,328</b>	<b>\$ 18,232,594</b>
0% R/W Category - Cash	CCR400	\$ 1,182,438	\$ 1,078,253	\$ 1,119,402	\$ 1,035,862	\$ 971,399
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 6,291,158	\$ 6,033,973	\$ 6,038,307	\$ 6,257,358	\$ 5,600,182
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 4,881	\$ 2,032	\$ 3,252	\$ 4,296	\$ 2,544
0% R/W Category - Other	CCR415	\$ 958,414	\$ 936,160	\$ 977,750	\$ 904,130	\$ 887,488
0% R/W Category - Assets Total	CCR420	\$ 8,436,891	\$ 8,050,418	\$ 8,138,711	\$ 8,201,646	\$ 7,461,613
<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	\$ 25,780,651	\$ 26,249,668	\$ 22,960,134	\$ 23,283,347	\$ 21,990,611
20% R/W Category - Claims on FHLBs	CCR435	\$ 7,154,548	\$ 6,930,343	\$ 7,273,467	\$ 7,367,196	\$ 7,754,460
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 709,290	\$ 665,369	\$ 584,659	\$ 391,053	\$ 277,068
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 5,907,075	\$ 5,408,878	\$ 6,495,209	\$ 9,124,627	\$ 9,034,147
20% R/W Category - Other	CCR450	\$ 4,922,402	\$ 5,031,994	\$ 5,717,426	\$ 5,715,539	\$ 5,922,772
20% R/W Category - Assets Total	CCR455	\$ 44,473,966	\$ 44,286,252	\$ 43,030,895	\$ 45,881,762	\$ 44,979,058
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 8,894,802</b>	<b>\$ 8,857,245</b>	<b>\$ 8,606,175</b>	<b>\$ 9,176,352</b>	<b>\$ 8,995,812</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 84,956,260	\$ 80,612,503	\$ 78,643,361	\$ 76,907,300	\$ 74,170,256
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 1,847,849	\$ 1,743,735	\$ 1,654,753	\$ 1,506,013	\$ 924,041
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,197,687	\$ 1,324,613	\$ 234,162	\$ 170,392	\$ 149,043
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 225,398	\$ 244,351	\$ 226,592	\$ 260,158	\$ 233,870
50% R/W Category - Other	CCR480	\$ 615,170	\$ 549,622	\$ 1,716,130	\$ 2,092,180	\$ 1,787,760
50% R/W Category - Assets Total	CCR485	\$ 88,842,364	\$ 84,474,824	\$ 82,474,998	\$ 80,936,043	\$ 77,264,970
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 44,421,255</b>	<b>\$ 42,237,485</b>	<b>\$ 41,237,573</b>	<b>\$ 40,468,099</b>	<b>\$ 38,632,562</b>

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<b>Schedule CCR --- Consolidated Capital Requirement</b>						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 4,469,074	\$ 4,981,147	\$ 5,741,390	\$ 4,863,563	\$ 5,925,475
100% R/W Category - All Other Assets	CCR506	\$ 87,610,747	\$ 83,659,599	\$ 78,748,216	\$ 75,795,055	\$ 71,275,029
100% R/W Category - Assets Total	CCR510	\$ 92,079,821	\$ 88,640,746	\$ 84,489,606	\$ 80,658,618	\$ 77,200,504
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 92,079,821</b>	<b>\$ 88,640,746</b>	<b>\$ 84,489,606</b>	<b>\$ 80,658,618</b>	<b>\$ 77,200,504</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 939	\$ 792	\$ 675	\$ 0	\$ 5
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 11,738</b>	<b>\$ 9,901</b>	<b>\$ 8,438</b>	<b>\$ 0</b>	<b>\$ 63</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 233,833,981</b>	<b>\$ 225,453,032</b>	<b>\$ 218,134,885</b>	<b>\$ 215,678,069</b>	<b>\$ 206,906,150</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 145,407,556</b>	<b>\$ 139,745,317</b>	<b>\$ 134,341,740</b>	<b>\$ 130,303,004</b>	<b>\$ 124,828,883</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 295,014	\$ 330,720	\$ 359,953	\$ 397,824	\$ 429,245
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 145,112,542</b>	<b>\$ 139,414,597</b>	<b>\$ 133,981,787</b>	<b>\$ 129,905,180</b>	<b>\$ 124,399,638</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 11,641,389</b>	<b>\$ 11,189,260</b>	<b>\$ 10,718,589</b>	<b>\$ 10,428,188</b>	<b>\$ 9,951,968</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>8.58%</b>	<b>8.62%</b>	<b>8.63%</b>	<b>8.58%</b>	<b>8.69%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>13.85%</b>	<b>14.03%</b>	<b>14.18%</b>	<b>14.42%</b>	<b>14.66%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>12.98%</b>	<b>13.14%</b>	<b>13.25%</b>	<b>13.45%</b>	<b>13.67%</b>
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>8.56%</b>	<b>8.60%</b>	<b>8.62%</b>	<b>8.57%</b>	<b>8.68%</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.