

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 5:04 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) June 2006	Frozen Aggregated Data (\$Thousands)
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Description	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
<b>Number of Regulated Institutions</b>	305	305	306	309	311

Schedule NS --- Optional Narrative Statement		Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	3	4	6	2	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
Description	Line Item	Value	Value	Value	Value	Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 18,237,194</b>	<b>\$ 19,241,861</b>	<b>\$ 18,743,889</b>	<b>\$ 18,516,495</b>	<b>\$ 18,920,734</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 3,595,137	\$ 3,727,086	\$ 4,333,609	\$ 3,957,609	\$ 3,980,222
Interest-Earning Deposits in FHLBs	SC112	\$ 2,153,171	\$ 2,680,001	\$ 1,798,633	\$ 2,270,905	\$ 2,278,151
Other Interest-Earning Deposits	SC118	\$ 698,608	\$ 584,406	\$ 498,659	\$ 521,183	\$ 578,504
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 958,718	\$ 1,367,844	\$ 766,734	\$ 1,049,478	\$ 1,434,862
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 6,697,171	\$ 6,864,916	\$ 6,727,012	\$ 6,595,802	\$ 6,615,619
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,334,512	\$ 1,361,170	\$ 1,399,282	\$ 1,371,658	\$ 1,400,315
State and Municipal Obligations	SC180	\$ 1,305,742	\$ 1,212,927	\$ 1,011,154	\$ 940,993	\$ 919,171
Securities Backed by Nonmortgage Loans	SC182	\$ 289,352	\$ 323,969	\$ 749,960	\$ 457,010	\$ 345,320
Other Investment Securities	SC185	\$ 1,096,188	\$ 1,010,850	\$ 1,349,458	\$ 1,254,220	\$ 1,276,253
Accrued Interest Receivable	SC191	\$ 108,595	\$ 108,692	\$ 109,388	\$ 97,637	\$ 92,317
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 35,457,613</b>	<b>\$ 33,510,411</b>	<b>\$ 32,970,064</b>	<b>\$ 31,293,764</b>	<b>\$ 30,202,637</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 35,457,381</b>	<b>\$ 33,510,334</b>	<b>\$ 32,969,987</b>	<b>\$ 31,293,763</b>	<b>\$ 30,202,634</b>
Pass-Through - Total	SUB0073	\$ 24,840,696	\$ 22,885,986	\$ 23,590,990	\$ 22,362,538	\$ 20,854,319
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 23,464,139	\$ 21,406,864	\$ 22,069,270	\$ 20,758,935	\$ 19,384,414
Other Pass-Through	SC215	\$ 1,376,557	\$ 1,479,122	\$ 1,521,720	\$ 1,603,603	\$ 1,469,905
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 10,483,778	\$ 10,504,944	\$ 9,255,878	\$ 8,820,397	\$ 9,234,670
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 2,686,831	\$ 2,862,486	\$ 2,716,191	\$ 2,715,452	\$ 2,875,679
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 3,107,341	\$ 3,035,545	\$ 2,856,674	\$ 2,983,331	\$ 2,837,572
Other	SC222	\$ 4,689,606	\$ 4,606,913	\$ 3,683,013	\$ 3,121,614	\$ 3,521,419
Accrued Interest Receivable	SC228	\$ 133,139	\$ 119,481	\$ 123,196	\$ 110,829	\$ 113,648

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 5:04 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) June 2006	Frozen Aggregated Data (\$Thousands)
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 232	\$ 77	\$ 77	\$ 1	\$ 3
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 162,065,481</b>	<b>\$ 156,907,703</b>	<b>\$ 154,251,148</b>	<b>\$ 148,134,635</b>	<b>\$ 143,031,058</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 161,456,794</b>	<b>\$ 156,306,722</b>	<b>\$ 153,661,751</b>	<b>\$ 147,563,057</b>	<b>\$ 142,478,742</b>
Construction Loans - Total	SUB0100	\$ 8,696,952	\$ 8,400,147	\$ 8,162,638	\$ 7,332,461	\$ 7,094,751
Residential - Total	SUB0110	\$ 6,933,250	\$ 6,617,803	\$ 6,481,188	\$ 5,758,933	\$ 5,685,876
1-4 Dwelling Units	SC230	\$ 5,960,092	\$ 5,716,998	\$ 5,518,674	\$ 4,942,922	\$ 4,796,695
Multifamily (5 or more) Dwelling Units	SC235	\$ 973,158	\$ 900,805	\$ 962,514	\$ 816,011	\$ 889,181
Nonresidential Property	SC240	\$ 1,763,702	\$ 1,782,344	\$ 1,681,450	\$ 1,573,528	\$ 1,408,875
Permanent Loans - Total	SUB0121	\$ 152,534,689	\$ 147,716,732	\$ 145,292,776	\$ 140,107,411	\$ 135,291,620
Residential - Total	SUB0131	\$ 131,715,405	\$ 127,779,955	\$ 126,234,503	\$ 122,852,044	\$ 118,870,550
1-4 Dwelling Units - Total	SUB0141	\$ 125,985,273	\$ 122,326,772	\$ 120,428,251	\$ 117,387,903	\$ 113,531,434
Revolving Open-End Loans	SC251	\$ 25,582,237	\$ 25,498,166	\$ 25,171,512	\$ 22,720,096	\$ 21,207,909
All Other - First Liens	SC254	\$ 92,279,064	\$ 89,917,647	\$ 88,883,200	\$ 88,713,969	\$ 87,543,665
All Other - Junior Liens	SC255	\$ 8,123,972	\$ 6,910,959	\$ 6,373,539	\$ 5,953,838	\$ 4,779,860
Multifamily (5 or more) Dwelling Units	SC256	\$ 5,730,132	\$ 5,453,183	\$ 5,806,252	\$ 5,464,141	\$ 5,339,116
Nonresidential Property (Except Land)	SC260	\$ 14,556,225	\$ 13,945,041	\$ 13,547,800	\$ 12,560,976	\$ 12,143,029
Land	SC265	\$ 6,263,059	\$ 5,991,736	\$ 5,510,473	\$ 4,694,391	\$ 4,278,041
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 5,595,922	\$ 4,171,375	\$ 6,225,007	\$ 5,181,486	\$ 8,575,835
Accrued Interest Receivable	SC272	\$ 773,792	\$ 718,519	\$ 702,394	\$ 630,773	\$ 584,349
Advances for Taxes and Insurance	SC275	\$ 60,048	\$ 72,305	\$ 93,340	\$ 63,990	\$ 60,338
Allowance for Loan and Lease Losses	SC283	\$ 608,687	\$ 600,981	\$ 589,397	\$ 571,578	\$ 552,316
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 34,110,103</b>	<b>\$ 32,473,796</b>	<b>\$ 32,232,190</b>	<b>\$ 31,052,064</b>	<b>\$ 30,616,092</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 33,382,333</b>	<b>\$ 31,770,301</b>	<b>\$ 31,486,740</b>	<b>\$ 30,312,222</b>	<b>\$ 29,874,622</b>
Commercial Loans - Total	SC32	\$ 10,330,847	\$ 9,512,156	\$ 9,591,537	\$ 9,214,233	\$ 9,128,825
Secured	SC300	\$ 5,869,799	\$ 5,535,353	\$ 5,617,548	\$ 5,418,611	\$ 5,407,083
Unsecured	SC303	\$ 3,915,045	\$ 3,424,766	\$ 3,424,486	\$ 3,270,430	\$ 3,189,251
Lease Receivables	SC306	\$ 546,003	\$ 552,037	\$ 549,503	\$ 525,192	\$ 532,491
Consumer Loans - Total	SC35	\$ 23,572,291	\$ 22,768,677	\$ 22,451,721	\$ 21,659,006	\$ 21,320,420
Loans on Deposits	SC310	\$ 192,202	\$ 184,154	\$ 174,686	\$ 164,277	\$ 159,077
Home Improvement Loans (Not secured by real estate)	SC316	\$ 45,059	\$ 63,873	\$ 62,557	\$ 61,931	\$ 66,914
Education Loans	SC320	\$ 15,800	\$ 15,519	\$ 35,247	\$ 25,436	\$ 11,818
Auto Loans	SC323	\$ 4,906,271	\$ 4,877,663	\$ 4,829,533	\$ 4,582,836	\$ 4,337,228
Mobile Home Loans	SC326	\$ 315,862	\$ 310,169	\$ 306,744	\$ 290,988	\$ 278,291
Credit Cards	SC328	\$ 4,304,121	\$ 4,245,325	\$ 4,314,733	\$ 4,164,544	\$ 4,178,581

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 5:04 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) June 2006	Frozen Aggregated Data (\$Thousands)
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 13,792,976	\$ 13,071,974	\$ 12,728,221	\$ 12,368,994	\$ 12,288,511
Accrued Interest Receivable	SC348	\$ 206,965	\$ 192,963	\$ 188,932	\$ 178,825	\$ 166,847
Allowance for Loan and Lease Losses	SC357	\$ 727,770	\$ 703,495	\$ 745,450	\$ 739,842	\$ 741,470
<b>Reposessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 254,057</b>	<b>\$ 234,655</b>	<b>\$ 212,352</b>	<b>\$ 209,783</b>	<b>\$ 210,924</b>
<b>Reposessed Assets - Total</b>	<b>SC40</b>	<b>\$ 251,916</b>	<b>\$ 232,805</b>	<b>\$ 210,593</b>	<b>\$ 208,286</b>	<b>\$ 209,025</b>
Real Estate - Total	SUB0210	\$ 241,037	\$ 220,156	\$ 196,821	\$ 197,741	\$ 198,182
Construction	SC405	\$ 9,913	\$ 8,994	\$ 6,741	\$ 4,331	\$ 4,576
Residential - Total	SUB0225	\$ 163,697	\$ 153,654	\$ 127,288	\$ 128,776	\$ 126,589
1-4 Dwelling Units	SC415	\$ 153,761	\$ 150,293	\$ 124,151	\$ 122,346	\$ 120,881
Multifamily (5 or more) Dwelling Units	SC425	\$ 9,936	\$ 3,361	\$ 3,137	\$ 6,430	\$ 5,708
Nonresidential (Except Land)	SC426	\$ 31,824	\$ 26,132	\$ 30,875	\$ 34,591	\$ 31,873
Land	SC428	\$ 35,546	\$ 31,373	\$ 31,917	\$ 30,043	\$ 35,144
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 57	\$ 3	N/A	N/A	N/A
Other Reposessed Assets	SC430	\$ 13,020	\$ 14,499	\$ 15,531	\$ 12,042	\$ 12,742
General Valuation Allowances	SC441	\$ 2,141	\$ 1,850	\$ 1,759	\$ 1,497	\$ 1,899
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 66,684</b>	<b>\$ 65,977</b>	<b>\$ 71,529</b>	<b>\$ 74,373</b>	<b>\$ 76,577</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 2,436,567</b>	<b>\$ 2,469,763</b>	<b>\$ 2,576,821</b>	<b>\$ 2,555,288</b>	<b>\$ 2,529,402</b>
Federal Home Loan Bank Stock	SC510	\$ 2,292,139	\$ 2,321,633	\$ 2,426,270	\$ 2,414,825	\$ 2,389,404
Other	SC540	\$ 144,428	\$ 148,130	\$ 150,551	\$ 140,463	\$ 139,998
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 2,803,419</b>	<b>\$ 2,733,300</b>	<b>\$ 2,644,331</b>	<b>\$ 2,534,524</b>	<b>\$ 2,479,308</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 7,327,910</b>	<b>\$ 7,468,727</b>	<b>\$ 7,145,224</b>	<b>\$ 7,004,629</b>	<b>\$ 7,060,862</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 7,327,496</b>	<b>\$ 7,468,361</b>	<b>\$ 7,144,813</b>	<b>\$ 7,004,324</b>	<b>\$ 7,060,621</b>
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 174,711	\$ 185,062	\$ 166,280	\$ 119,854	\$ 124,443
Bank-Owned Life Insurance - Other	SC625	\$ 701,021	\$ 676,788	\$ 660,594	\$ 651,057	\$ 629,137
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 994,761	\$ 1,102,889	\$ 1,209,421	\$ 1,273,166	\$ 1,139,940
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 482	\$ 551	\$ 585	\$ 5,805	\$ 6,566
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 1,971,312	\$ 1,916,946	\$ 1,832,994	\$ 1,610,091	\$ 1,566,987
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 572,050	\$ 557,284	\$ 542,449	\$ 577,818	\$ 550,972
Other Assets	SC689	\$ 2,913,573	\$ 3,029,207	\$ 2,732,901	\$ 2,766,838	\$ 3,042,817
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

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 5:04 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) June 2006	Frozen Aggregated Data (\$Thousands)
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 414	\$ 366	\$ 411	\$ 305	\$ 241
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 1,339,244</b>	<b>\$ 1,306,769</b>	<b>\$ 1,337,094</b>	<b>\$ 1,313,223</b>	<b>\$ 1,295,929</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 262,759,028</b>	<b>\$ 255,106,193</b>	<b>\$ 250,847,548</b>	<b>\$ 241,375,555</b>	<b>\$ 235,127,594</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 261,419,784</b>	<b>\$ 253,799,424</b>	<b>\$ 249,510,454</b>	<b>\$ 240,062,332</b>	<b>\$ 233,831,665</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 174,260,996</b>	<b>\$ 171,714,689</b>	<b>\$ 164,434,230</b>	<b>\$ 160,215,696</b>	<b>\$ 155,388,851</b>
Deposits	SC710	\$ 172,122,412	\$ 169,651,329	\$ 162,642,997	\$ 157,682,079	\$ 152,963,079
Escrows	SC712	\$ 2,180,865	\$ 2,113,357	\$ 1,813,063	\$ 2,545,985	\$ 2,446,356
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 42,281	\$- 49,997	\$- 21,830	\$- 12,368	\$- 20,584
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 59,270,114</b>	<b>\$ 55,215,128</b>	<b>\$ 58,549,297</b>	<b>\$ 53,742,051</b>	<b>\$ 53,069,814</b>
Advances from FHLBank	SC720	\$ 34,338,254	\$ 32,413,560	\$ 34,921,022	\$ 35,802,858	\$ 34,580,660
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 19,823,411	\$ 16,539,923	\$ 18,541,716	\$ 15,807,990	\$ 16,015,389
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 931,500	\$ 931,500	\$ 814,000	\$ 211,000	\$ 210,500
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	\$ 4,176,949	\$ 5,330,145	\$ 4,272,559	\$ 1,920,203	\$ 2,263,265
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 4,643,576</b>	<b>\$ 4,107,873</b>	<b>\$ 4,315,146</b>	<b>\$ 4,069,309</b>	<b>\$ 4,018,655</b>
Accrued Interest Payable - Deposits	SC763	\$ 284,948	\$ 270,340	\$ 256,990	\$ 235,541	\$ 218,479
Accrued Interest Payable - Other	SC766	\$ 219,631	\$ 184,962	\$ 205,859	\$ 169,670	\$ 142,120
Accrued Taxes	SC776	\$ 638,064	\$ 645,473	\$ 565,217	\$ 632,333	\$ 490,938
Accounts Payable	SC780	\$ 1,563,464	\$ 1,254,021	\$ 1,292,189	\$ 1,179,121	\$ 944,010
Deferred Income Taxes	SC790	\$ 289,711	\$ 304,379	\$ 367,538	\$ 353,761	\$ 379,222
Other Liabilities and Deferred Income	SC796	\$ 1,647,758	\$ 1,448,698	\$ 1,627,353	\$ 1,498,883	\$ 1,843,886
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

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 5:04 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) June 2006	Frozen Aggregated Data (\$Thousands)
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 238,174,686</b>	<b>\$ 231,037,690</b>	<b>\$ 227,298,673</b>	<b>\$ 218,027,056</b>	<b>\$ 212,477,320</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 211,837</b>	<b>\$ 211,282</b>	<b>\$ 211,152</b>	<b>\$ 210,928</b>	<b>\$ 200,456</b>
<b>EQUITY CAPITAL</b>						
<b>Equity Capital - Total</b>	<b>SC80</b>	<b>\$ 23,033,264</b>	<b>\$ 22,550,443</b>	<b>\$ 22,000,638</b>	<b>\$ 21,824,344</b>	<b>\$ 21,153,889</b>
Stock - Total	SUB0311	\$ 12,617,138	\$ 12,381,985	\$ 12,227,376	\$ 11,801,852	\$ 11,507,017
Perpetual Preferred Stock - Cumulative	SC812	\$ 1,000	\$ 1,000	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 151,869	\$ 151,869	\$ 141,869	\$ 141,869	\$ 141,869
Common Stock - Par Value	SC820	\$ 143,561	\$ 142,545	\$ 143,550	\$ 143,840	\$ 143,066
Common Stock - Paid in Excess of Par	SC830	\$ 12,320,708	\$ 12,086,571	\$ 11,941,957	\$ 11,516,143	\$ 11,222,082
Accumulated Other Comprehensive Income - Total	SC86	\$- 568,026	\$- 429,565	\$- 356,694	\$- 284,138	\$- 192,639
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 707,472	\$- 484,422	\$- 324,825	\$- 223,099	\$- 33,426
Gains (Losses) on Cash Flow Hedges	SC865	\$ 114,419	\$ 29,639	\$- 57,007	\$- 87,739	\$- 186,093
Other	SC870	\$ 25,027	\$ 25,218	\$ 25,138	\$ 26,700	\$ 26,880
Retained Earnings	SC880	\$ 11,010,571	\$ 10,633,550	\$ 10,165,932	\$ 10,344,883	\$ 9,879,213
Other Components of Equity Capital	SC891	\$- 26,419	\$- 35,527	\$- 35,976	\$- 38,253	\$- 39,702
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 261,419,787</b>	<b>\$ 253,799,415</b>	<b>\$ 249,510,463</b>	<b>\$ 240,062,328</b>	<b>\$ 233,831,665</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 21, 2006, 5:04 PM

TFR Industry Aggregate Report  
99112 - OTS-Regulated: Southeast Region (Geog)  
June 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

## Other Codes As of Jun 2006

### Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	53	\$ 5,071
3	Federal, State, or other taxes receivable	59	\$ 91,513
4	Net deferred tax assets	138	\$ 657,830
6	Prepaid deposit insurance premiums	34	\$ 750
7	Prepaid expenses	251	\$ 98,785
8	Deposits for utilities and other services	7	\$ 225
9	Advances for loans serviced for others	7	\$ 4,763
10	Property leased to others, net of accumul. deprec.	1	\$ 81,090
13	Noninterest-bearing accts recv from Hold Co/Affl	7	\$ 14,378
14	Other noninterest-bearing short-term accounts recv	75	\$ 399,904
19	Receivables fr a broker for unsettled transactions	7	\$ 5,274
20	F/V of all derivative instru. reportable as assets	13	\$ 413,557
22	Unapplied loan disbursements	11	\$ 144,990
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	11	\$ 9,243
99	Other	137	\$ 398,614

### Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	8	\$ 5,771
4	Nonrefundable loan fees received prior to closing	17	\$ 725
6	Balances in U.S. Treasury tax and loan accounts	2	\$ 5,066
7	Deferred gains from the sale of real estate	13	\$ 1,035
8	Negative equity investments in uncons service corp	1	\$ 622
9	Fees received for standby contracts and other	2	\$ 2,029
10	Amounts due brokers for unsettled transactions	3	\$ 6,115
11	The liability recorded for post-retirement benefit	108	\$ 149,257
13	Amounts payable under interest-rate-swap agreement	1	\$ 19,157
14	Unapplied loan payments received	15	\$ 54,643
16	Recourse loan liability	2	\$ 20,719
17	Noninterest-bearing payables to Hold Co/Affiliates	26	\$ 182,546
18	Litigation reserves	4	\$ 106
20	F/V of all derivative instru. reportable as liab.	11	\$ 21,189
21	Liabilities for credit losses on OBS credit exposures	4	\$ 4,712
99	Other	281	\$ 974,455

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 5:04 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) June 2006	Frozen Aggregated Data (\$Thousands)
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 3,822,566</b>	<b>\$ 3,572,159</b>	<b>\$ 3,385,689</b>	<b>\$ 3,169,565</b>	<b>\$ 2,973,721</b>
Deposits and Investment Securities	SO115	\$ 179,977	\$ 169,710	\$ 159,904	\$ 146,988	\$ 140,458
Mortgage-Backed Securities	SO125	\$ 422,834	\$ 377,461	\$ 352,623	\$ 319,824	\$ 331,170
Mortgage Loans	SO141	\$ 2,513,051	\$ 2,353,962	\$ 2,245,633	\$ 2,094,033	\$ 1,928,784
<b>Nonmortgage Loans - Total</b>	<b>SUB0950</b>	<b>\$ 706,704</b>	<b>\$ 671,026</b>	<b>\$ 627,529</b>	<b>\$ 608,720</b>	<b>\$ 573,309</b>
Commercial Loans and Leases	SO160	\$ 218,439	\$ 198,636	\$ 187,301	\$ 177,592	\$ 170,956
Consumer Loans and Leases	SO171	\$ 488,265	\$ 472,390	\$ 440,228	\$ 431,128	\$ 402,353
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 28,404</b>	<b>\$ 27,467</b>	<b>\$ 23,709</b>	<b>\$ 25,221</b>	<b>\$ 28,032</b>
Federal Home Loan Bank Stock	SO181	\$ 28,267	\$ 27,463	\$ 23,704	\$ 25,220	\$ 27,438
Other	SO185	\$ 137	\$ 4	\$ 5	\$ 1	\$ 594
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 1,946,262</b>	<b>\$ 1,744,194</b>	<b>\$ 1,633,884</b>	<b>\$ 1,461,414</b>	<b>\$ 1,305,683</b>
Deposits	SO215	\$ 1,279,369	\$ 1,136,132	\$ 1,044,384	\$ 932,137	\$ 827,182
Escrows	SO225	\$ 432	\$ 258	\$ 362	\$ 307	\$ 218
Advances from FHLBank	SO230	\$ 380,077	\$ 355,815	\$ 361,347	\$ 355,065	\$ 313,384
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 13,619	\$ 11,238	\$ 4,065	\$ 3,747	\$ 3,705
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 273,276	\$ 241,366	\$ 224,341	\$ 170,788	\$ 161,671
Capitalized Interest	SO271	\$ 511	\$ 615	\$ 615	\$ 630	\$ 477
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 1,904,708</b>	<b>\$ 1,855,432</b>	<b>\$ 1,775,514</b>	<b>\$ 1,733,372</b>	<b>\$ 1,696,070</b>
<b>Net Provision for Losses on Interest-Bearing Assets</b>	<b>SO321</b>	<b>\$ 149,951</b>	<b>\$ 104,072</b>	<b>\$ 198,796</b>	<b>\$ 176,393</b>	<b>\$ 218,516</b>
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 1,754,757</b>	<b>\$ 1,751,360</b>	<b>\$ 1,576,718</b>	<b>\$ 1,556,979</b>	<b>\$ 1,477,554</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 762,303</b>	<b>\$ 731,615</b>	<b>\$ 848,429</b>	<b>\$ 827,008</b>	<b>\$ 836,143</b>
Mortgage Loan Serving Fees	SO410	\$ 2,778	\$ 20,194	\$ 22,132	\$ 24,502	\$- 34,339
Other Fees and Charges	SO420	\$ 543,501	\$ 562,281	\$ 562,888	\$ 601,414	\$ 595,453
<b>Net Income (Loss) from Other - Total</b>	<b>SUB0451</b>	<b>\$ 165,780</b>	<b>\$ 155,554</b>	<b>\$ 182,068</b>	<b>\$ 190,435</b>	<b>\$ 257,258</b>
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 123,560	\$ 133,852	\$ 153,144	\$ 168,763	\$ 248,777
Operations & Sale of Repossessed Assets	SO461	\$ 271	\$ 2,039	\$ 142	\$ 3,464	\$ 3,263
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 787	\$- 2,969	\$ 1,448	\$- 6,495	\$ 3,822
Sale of Securities Held-to-Maturity	SO467	\$- 113	\$- 41	\$- 18	\$ 18	\$ 383
Sale of Loans Held for Investment	SO475	\$ 850	\$ 745	\$ 959	\$ 976	\$ 1,644

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
<b>Run Date: August 21, 2006, 5:04 PM</b>	<b>June 2006</b>	

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Sale of Other Assets Held for Investment	SO477	\$ 38,455	\$ 12,245	\$ 19,283	\$ 6,650	\$ 8,557
Trading Assets (Realized and Unrealized)	SO485	\$ 3,544	\$ 9,683	\$ 7,110	\$ 17,059	\$ - 9,188
Other Noninterest Income	SO488	\$ 50,244	\$ - 6,414	\$ 81,341	\$ 10,657	\$ 17,771
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>\$ 1,711,095</b>	<b>\$ 1,609,333</b>	<b>\$ 1,634,722</b>	<b>\$ 1,543,755</b>	<b>\$ 1,558,149</b>
All Personnel Compensation and Expense	SO510	\$ 703,474	\$ 695,633	\$ 704,151	\$ 660,186	\$ 656,989
Legal Expense	SO520	\$ 14,905	\$ 14,390	\$ 14,707	\$ 16,166	\$ 12,498
Office Occupancy and Equipment Expense	SO530	\$ 254,946	\$ 256,378	\$ 256,095	\$ 240,198	\$ 237,723
Marketing and Other Professional Services	SO540	\$ 356,714	\$ 322,408	\$ 329,196	\$ 317,589	\$ 315,562
Loan Servicing Fees	SO550	\$ 31,173	\$ 31,558	\$ 30,418	\$ 26,752	\$ 25,366
Goodwill and Other Intangibles Expense	SO560	\$ 25,892	\$ 16,728	\$ 21,678	\$ 15,670	\$ 15,368
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 3,710	\$ 3,052	\$ 5,614	\$ 2,609	\$ 1,917
Other Noninterest Expense	SO580	\$ 320,281	\$ 269,186	\$ 272,863	\$ 264,585	\$ 292,726
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>\$ 805,965</b>	<b>\$ 873,642</b>	<b>\$ 790,425</b>	<b>\$ 840,232</b>	<b>\$ 755,548</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 274,962</b>	<b>\$ 296,793</b>	<b>\$ 286,666</b>	<b>\$ 273,060</b>	<b>\$ 261,425</b>
Federal	SO710	\$ 257,625	\$ 279,276	\$ 269,327	\$ 251,190	\$ 241,371
State, Local & Other	SO720	\$ 17,337	\$ 17,517	\$ 17,339	\$ 21,870	\$ 20,054
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 531,003</b>	<b>\$ 576,849</b>	<b>\$ 503,759</b>	<b>\$ 567,172</b>	<b>\$ 494,123</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$ - 146</b>	<b>\$ 34</b>	<b>\$ 5,359</b>	<b>\$ - 2,752</b>	<b>\$ - 2,356</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 530,857</b>	<b>\$ 576,883</b>	<b>\$ 509,118</b>	<b>\$ 564,420</b>	<b>\$ 491,767</b>



Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 21, 2006, 5:04 PM

TFR Industry Aggregate Report  
99112 - OTS-Regulated: Southeast Region (Geog)  
June 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

### Other Codes As of Jun 2006

#### Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	1	\$ 91
4	Net income(loss) from leasing or subleasing space	71	\$ 6,946
5	Net income(loss) from real estate held for invest	8	\$ 440
6	Net income(loss)-equity invest in unconsc sub org	6	\$ 1,444
7	Net income(loss) from leased property	12	\$ 3,817
9	Net income from data processing lease/services	3	\$ 328
11	Adjustments to prior periods	1	\$ 7
14	Interest Income from CNFIs reported on SC655	2	\$- 4,887
15	Income from corporate-owned life insurance	73	\$ 10,936
19	Realized/unrealized gains on derivatives	7	\$ 5,516
99	Other	198	\$ 26,231

#### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	48	\$ 1,087
2	OTS assessments	105	\$ 1,831
3	Interest expense on income taxes	1	\$ 5
5	Forfeited commitment fees on FHLBank advances	1	\$ 10
6	Supervisory examination fees	36	\$ 1,414
7	Office supplies, printing, and postage	220	\$ 26,182
8	Telephone, including data lines	101	\$ 17,365
9	Loan origination expense	51	\$ 14,270
10	ATM expense	44	\$ 2,671
12	Acquisition and organization costs	2	\$ 978
13	Misc taxes other than income & real estate	23	\$ 431
14	Losses from fraud	5	\$ 12,709
15	Foreclosure expenses	4	\$ 83
16	Web site expenses	1	\$ 12
17	Charitable contributions	16	\$ 512
18	Minority Interest	2	\$ 5,321
19	Realized/unrealized losses on derivatives	1	\$ 4,764
99	Other	219	\$ 136,532

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 5:04 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) June 2006	Frozen Aggregated Data (\$Thousands)
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
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>\$ 7,385,433</b>	<b>\$ 3,572,159</b>	<b>\$ 12,287,630</b>	<b>\$ 8,912,245</b>	<b>\$ 5,748,272</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 349,174	\$ 169,710	\$ 572,097	\$ 412,677	\$ 266,182
YTD - Mortgage-Backed Securities	Y_SO125	\$ 800,146	\$ 377,461	\$ 1,329,125	\$ 976,710	\$ 657,317
YTD - Mortgage Loans	Y_SO141	\$ 4,858,996	\$ 2,353,962	\$ 8,015,424	\$ 5,778,206	\$ 3,687,780
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 416,789	\$ 198,636	\$ 692,896	\$ 506,221	\$ 328,816
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 960,328	\$ 472,390	\$ 1,678,088	\$ 1,238,431	\$ 808,177
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 55,745</b>	<b>\$ 27,467</b>	<b>\$ 102,738</b>	<b>\$ 79,087</b>	<b>\$ 53,906</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 55,605	\$ 27,463	\$ 102,158	\$ 78,512	\$ 53,332
YTD - Other	Y_SO185	\$ 140	\$ 4	\$ 580	\$ 575	\$ 574
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 3,685,824</b>	<b>\$ 1,744,194</b>	<b>\$ 5,545,321</b>	<b>\$ 3,915,984</b>	<b>\$ 2,456,773</b>
YTD - Deposits	Y_SO215	\$ 2,412,629	\$ 1,136,132	\$ 3,523,220	\$ 2,482,513	\$ 1,551,974
YTD - Escrows	Y_SO225	\$ 690	\$ 258	\$ 968	\$ 606	\$ 299
YTD - Advances from FHLBank	Y_SO230	\$ 734,132	\$ 355,815	\$ 1,313,989	\$ 953,443	\$ 598,983
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 24,857	\$ 11,238	\$ 15,178	\$ 11,113	\$ 7,366
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 514,642	\$ 241,366	\$ 694,182	\$ 469,910	\$ 299,122
YTD - Capitalized Interest	Y_SO271	\$ 1,126	\$ 615	\$ 2,216	\$ 1,601	\$ 971
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 3,755,354</b>	<b>\$ 1,855,432</b>	<b>\$ 6,845,047</b>	<b>\$ 5,075,348</b>	<b>\$ 3,345,405</b>
<b>YTD - Net Provision for Losses on Interest-Bearing Assets</b>	<b>Y_SO321</b>	<b>\$ 253,933</b>	<b>\$ 104,072</b>	<b>\$ 726,137</b>	<b>\$ 527,641</b>	<b>\$ 351,985</b>
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 3,501,421</b>	<b>\$ 1,751,360</b>	<b>\$ 6,118,910</b>	<b>\$ 4,547,707</b>	<b>\$ 2,993,420</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 1,492,798</b>	<b>\$ 731,615</b>	<b>\$ 3,300,324</b>	<b>\$ 2,467,002</b>	<b>\$ 1,644,065</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 22,952	\$ 20,194	\$ 53,542	\$ 31,410	\$ 6,902
YTD - Other Fees and Charges	Y_SO420	\$ 1,104,820	\$ 562,281	\$ 2,285,340	\$ 1,736,735	\$ 1,139,348
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 321,329	\$ 155,554	\$ 809,597	\$ 628,321	\$ 437,843
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 257,360	\$ 133,852	\$ 738,750	\$ 586,006	\$ 417,240
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 2,357	\$ 2,039	\$ 4,999	\$ 4,859	\$ 1,355
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 3,756	\$- 2,969	\$- 4,624	\$- 6,072	\$ 423
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$- 154	\$- 41	\$- 335	\$- 317	\$- 335
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 1,595	\$ 745	\$ 9,358	\$ 8,399	\$ 7,423

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 5:04 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) June 2006	Frozen Aggregated Data (\$Thousands)
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 50,700	\$ 12,245	\$ 40,020	\$ 21,127	\$ 14,477
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 13,227	\$ 9,683	\$ 21,429	\$ 14,319	\$ - 2,740
YTD - Other Noninterest Income	Y_SO488	\$ 43,697	\$ - 6,414	\$ 151,845	\$ 70,536	\$ 59,972
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 3,315,765</b>	<b>\$ 1,609,333</b>	<b>\$ 6,156,412</b>	<b>\$ 4,541,822</b>	<b>\$ 3,004,149</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 1,396,615	\$ 695,633	\$ 2,636,044	\$ 1,943,617	\$ 1,286,824
YTD - Legal Expense	Y_SO520	\$ 29,265	\$ 14,390	\$ 55,049	\$ 40,554	\$ 24,563
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 510,203	\$ 256,378	\$ 958,665	\$ 705,445	\$ 466,076
YTD - Marketing and Other Professional Services	Y_SO540	\$ 678,925	\$ 322,408	\$ 1,247,175	\$ 920,785	\$ 603,802
YTD - Loan Servicing Fees	Y_SO550	\$ 62,731	\$ 31,558	\$ 106,384	\$ 75,985	\$ 49,251
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 42,527	\$ 16,728	\$ 67,252	\$ 45,916	\$ 30,260
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 6,755	\$ 3,052	\$ 11,525	\$ 5,911	\$ 3,306
YTD - Other Noninterest Expense	Y_SO580	\$ 588,744	\$ 269,186	\$ 1,074,318	\$ 803,609	\$ 540,067
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 1,678,454</b>	<b>\$ 873,642</b>	<b>\$ 3,262,822</b>	<b>\$ 2,472,887</b>	<b>\$ 1,633,336</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 571,405</b>	<b>\$ 296,793</b>	<b>\$ 1,126,170</b>	<b>\$ 839,969</b>	<b>\$ 567,469</b>
YTD - Federal	Y_SO710	\$ 536,615	\$ 279,276	\$ 1,040,071	\$ 770,924	\$ 520,225
YTD - State, Local, and Other	Y_SO720	\$ 34,790	\$ 17,517	\$ 86,099	\$ 69,045	\$ 47,244
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 1,107,049</b>	<b>\$ 576,849</b>	<b>\$ 2,136,652</b>	<b>\$ 1,632,918</b>	<b>\$ 1,065,867</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ - 112</b>	<b>\$ 34</b>	<b>\$ 251</b>	<b>\$ - 5,108</b>	<b>\$ - 2,356</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 1,106,937</b>	<b>\$ 576,883</b>	<b>\$ 2,136,903</b>	<b>\$ 1,627,810</b>	<b>\$ 1,063,511</b>

Schedule VA --- Consolidated Valuation Allowances and Related Data						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 1,303,301</b>	<b>\$ 1,313,101</b>	<b>\$ 1,322,512</b>	<b>\$ 1,291,886</b>	<b>\$ 1,266,916</b>
Net Provision for Loss	VA115	\$ 151,647	\$ 104,976	\$ 199,759	\$ 176,195	\$ 217,344
Transfers	VA125	\$ 593	\$ - 6,893	\$ - 6,855	\$ 3,704	\$ - 2,209
Recoveries	VA135	\$ 68,207	\$ 76,340	\$ 61,186	\$ 64,416	\$ 65,722
Adjustments	VA145	\$ 15,404	\$ 20,515	\$ 23,501	\$ 24,296	\$ 24,752
Charge-offs	VA155	\$ 199,917	\$ 201,269	\$ 263,017	\$ 247,281	\$ 276,612
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 1,339,235</b>	<b>\$ 1,306,599</b>	<b>\$ 1,337,086</b>	<b>\$ 1,313,216</b>	<b>\$ 1,295,913</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 55,028</b>	<b>\$ 58,707</b>	<b>\$ 58,443</b>	<b>\$ 61,330</b>	<b>\$ 62,400</b>
Net Provision for Loss	VA118	\$ 2,014	\$ 2,148	\$ 4,651	\$ 2,807	\$ 3,089

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 21, 2006, 5:04 PM

TFR Industry Aggregate Report  
99112 - OTS-Regulated: Southeast Region (Geog)  
June 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$- 593	\$ 6,893	\$ 6,855	\$- 3,704	\$ 2,209
Adjustments	VA148	\$- 501	\$ 173	\$- 717	\$- 240	\$- 3,865
Charge-offs	VA158	\$ 4,419	\$ 12,857	\$ 3,688	\$ 2,945	\$ 2,503
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 51,529</b>	<b>\$ 55,064</b>	<b>\$ 65,544</b>	<b>\$ 57,247</b>	<b>\$ 61,329</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 1,358,329</b>	<b>\$ 1,371,808</b>	<b>\$ 1,380,955</b>	<b>\$ 1,353,215</b>	<b>\$ 1,329,315</b>
Net Provision for Loss	VA120	\$ 153,661	\$ 107,124	\$ 204,410	\$ 179,002	\$ 220,433
Recoveries	VA140	\$ 68,207	\$ 76,340	\$ 61,186	\$ 64,416	\$ 65,722
Adjustments	VA150	\$ 14,903	\$ 20,688	\$ 22,784	\$ 24,056	\$ 20,887
Charge-offs	VA160	\$ 204,336	\$ 214,126	\$ 266,705	\$ 250,226	\$ 279,115
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 1,390,764</b>	<b>\$ 1,361,663</b>	<b>\$ 1,402,630</b>	<b>\$ 1,370,463</b>	<b>\$ 1,357,242</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 199,917</b>	<b>\$ 201,269</b>	<b>\$ 263,017</b>	<b>\$ 247,281</b>	<b>\$ 276,612</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 395</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 7,393</b>	<b>\$ 30,818</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 20,072</b>	<b>\$ 15,571</b>	<b>\$ 16,391</b>	<b>\$ 14,133</b>	<b>\$ 15,641</b>
Construction - Total	SUB2030	\$ 2,011	\$ 776	\$ 2,208	\$ 1,315	\$ 3,258
1-4 Dwelling Units	VA420	\$ 1,410	\$ 767	\$ 2,208	\$ 1,209	\$ 2,021
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 601	\$ 9	\$ 0	\$ 106	\$ 1,237
Permanent - Total	SUB2041	\$ 18,061	\$ 14,795	\$ 14,183	\$ 12,818	\$ 12,383
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 6,142	\$ 7,254	\$ 5,595	\$ 5,307	\$ 4,423
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 5,457	\$ 3,852	\$ 3,249	\$ 4,152	\$ 4,823
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 5,176	\$ 3,147	\$ 2,668	\$ 2,737	\$ 2,419
Multifamily (5 or more) Dwelling Units	VA470	\$ 63	\$ 91	\$ 6	\$ 210	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 1,008	\$ 200	\$ 2,665	\$ 412	\$ 326
Land	VA490	\$ 215	\$ 251	\$ 0	\$ 0	\$ 392
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 172,311</b>	<b>\$ 179,713</b>	<b>\$ 239,638</b>	<b>\$ 217,966</b>	<b>\$ 222,513</b>
Commercial Loans	VA520	\$ 35,766	\$ 33,658	\$ 43,903	\$ 45,547	\$ 44,012
Consumer Loans - Total	SUB2061	\$ 136,545	\$ 146,055	\$ 195,735	\$ 172,419	\$ 178,501
Loans on Deposits	VA510	\$ 1,079	\$ 728	\$ 330	\$ 50	\$ 78
Home Improvement Loans	VA516	\$ 69	\$ 159	\$ 228	\$ 210	\$ 228
Education Loans	VA530	\$ 32	\$ 31	\$ 29	\$ 12	\$ 101
Auto Loans	VA540	\$ 13,673	\$ 12,570	\$ 14,729	\$ 14,723	\$ 11,877
Mobile Home Loans	VA550	\$ 909	\$ 919	\$ 1,045	\$ 948	\$ 1,147
Credit Cards	VA556	\$ 73,494	\$ 85,636	\$ 119,628	\$ 105,736	\$ 117,704

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 21, 2006, 5:04 PM

TFR Industry Aggregate Report  
99112 - OTS-Regulated: Southeast Region (Geog)  
June 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 47,289	\$ 46,012	\$ 59,746	\$ 50,740	\$ 47,366
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 2,501</b>	<b>\$ 2,278</b>	<b>\$ 2,006</b>	<b>\$ 4,546</b>	<b>\$ 4,509</b>
Real Estate - Construction	VA605	\$ 91	\$ 101	\$ 21	\$ 12	\$ 8
Real Estate - 1-4 Dwelling Units	VA613	\$ 2,062	\$ 1,669	\$ 1,352	\$ 3,862	\$ 4,136
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 7	\$ 0	\$ 20	\$ 21
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 10	\$ 58	\$ 75	\$ 0
Real Estate - Land	VA628	\$ 17	\$ 0	\$ 0	\$ 0	\$ 3
Other Repossessed Assets	VA630	\$ 331	\$ 491	\$ 575	\$ 577	\$ 341
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 4,638</b>	<b>\$ 3,707</b>	<b>\$ 4,982</b>	<b>\$ 3,243</b>	<b>\$ 3,131</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 68,207</b>	<b>\$ 76,340</b>	<b>\$ 61,186</b>	<b>\$ 64,416</b>	<b>\$ 65,722</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 15</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 3,284</b>	<b>\$ 5,025</b>	<b>\$ 4,249</b>	<b>\$ 3,183</b>	<b>\$ 2,353</b>
Construction - Total	SUB2130	\$ 492	\$ 409	\$ 136	\$ 665	\$ 228
1-4 Dwelling Units	VA421	\$ 409	\$ 391	\$ 121	\$ 337	\$ 207
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 17	\$ 4	\$ 84	\$ 21
Nonresidential Property	VA441	\$ 83	\$ 1	\$ 11	\$ 244	\$ 0
Permanent - Total	SUB2141	\$ 2,792	\$ 4,616	\$ 4,113	\$ 2,518	\$ 2,125
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 874	\$ 698	\$ 1,297	\$ 540	\$ 457
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 697	\$ 1,782	\$ 782	\$ 776	\$ 685
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 748	\$ 415	\$ 1,091	\$ 702	\$ 762
Multifamily (5 or more) Dwelling Units	VA471	\$ 60	\$ 1,338	\$ 201	\$ 100	\$ 3
Nonresidential Property (Except Land)	VA481	\$ 338	\$ 355	\$ 681	\$ 392	\$ 203
Land	VA491	\$ 75	\$ 28	\$ 61	\$ 8	\$ 15
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 63,965</b>	<b>\$ 69,771</b>	<b>\$ 56,085</b>	<b>\$ 59,547</b>	<b>\$ 62,631</b>
Commercial Loans	VA521	\$ 8,749	\$ 7,789	\$ 9,302	\$ 8,472	\$ 8,511
Consumer Loans - Total	SUB2161	\$ 55,216	\$ 61,982	\$ 46,783	\$ 51,075	\$ 54,120
Loans on Deposits	VA511	\$ 183	\$ 1	\$ 1	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 387	\$ 484	\$ 530	\$ 498	\$ 614
Education Loans	VA531	\$ 10	\$ 26	\$ 26	\$ 5	\$ 65
Auto Loans	VA541	\$ 10,253	\$ 9,567	\$ 6,790	\$ 7,464	\$ 9,996
Mobile Home Loans	VA551	\$ 51	\$ 129	\$ 90	\$ 47	\$ 137
Credit Cards	VA557	\$ 33,798	\$ 40,772	\$ 31,669	\$ 34,978	\$ 35,851
Other	VA561	\$ 10,534	\$ 11,003	\$ 7,677	\$ 8,083	\$ 7,457
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 958</b>	<b>\$ 1,544</b>	<b>\$ 837</b>	<b>\$ 1,686</b>	<b>\$ 738</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 21, 2006, 5:04 PM

TFR Industry Aggregate Report  
99112 - OTS-Regulated: Southeast Region (Geog)  
June 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 1,426</b>	<b>\$ 9,050</b>	<b>\$ 11,506</b>	<b>\$- 902</b>	<b>\$ 5,291</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$- 779</b>	<b>\$- 243</b>	<b>\$ 23</b>	<b>\$ 370</b>	<b>\$ 15</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 503</b>	<b>\$ 7,178</b>	<b>\$ 4,505</b>	<b>\$- 1,570</b>	<b>\$ 1,993</b>
Construction - Total	SUB2230	\$ 27	\$ 2,202	\$ 81	\$ 536	\$ 25
1-4 Dwelling Units	VA422	\$ 19	\$ 2,202	\$ 63	\$ 157	\$- 67
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 8	\$ 0	\$ 18	\$ 379	\$ 92
Permanent - Total	SUB2241	\$ 476	\$ 4,976	\$ 4,424	\$- 2,106	\$ 1,968
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 38	\$ 2,328	\$- 19	\$ 93	\$ 103
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 129	\$ 1,561	\$ 1,851	\$ 117	\$- 425
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$- 55	\$ 180	\$ 307	\$- 117	\$ 75
Multifamily (5 or more) Dwelling Units	VA472	\$- 46	\$ 211	\$ 182	\$- 6	\$ 435
Nonresidential Property (Except Land)	VA482	\$ 155	\$ 391	\$ 2,408	\$- 2,209	\$ 1,780
Land	VA492	\$ 255	\$ 305	\$- 305	\$ 16	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 979</b>	<b>\$ 1,167</b>	<b>\$ 5,930</b>	<b>\$ 518</b>	<b>\$ 3,013</b>
Commercial Loans	VA522	\$ 408	\$ 1,556	\$ 5,381	\$ 80	\$ 2,258
Consumer Loans - Total	SUB2261	\$ 571	\$- 389	\$ 549	\$ 438	\$ 755
Loans on Deposits	VA512	\$ 0	\$- 99	\$ 0	\$ 5	\$ 0
Home Improvement Loans	VA518	\$- 9	\$ 0	\$ 0	\$ 15	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$- 164	\$- 130	\$ 528	\$ 235	\$- 668
Mobile Home Loans	VA552	\$- 50	\$- 234	\$- 146	\$ 55	\$ 133
Credit Cards	VA558	\$ 6	\$- 4	\$ 120	\$ 23	\$ 65
Other	VA562	\$ 788	\$ 78	\$ 47	\$ 105	\$ 1,225
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 543</b>	<b>\$ 910</b>	<b>\$ 253</b>	<b>\$- 228</b>	<b>\$ 262</b>
Real Estate - Construction	VA606	\$ 0	\$ 63	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 476	\$ 682	\$ 73	\$- 548	\$ 221
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 19
Real Estate - Nonresidential (Except Land)	VA626	\$ 13	\$ 137	\$ 121	\$ 538	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$- 180	\$ 0
Other Reposessed Assets	VA632	\$ 54	\$ 28	\$ 59	\$- 38	\$ 22
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 8</b>	<b>\$ 8</b>	<b>\$ 8</b>	<b>\$ 8</b>	<b>\$ 8</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 21, 2006, 5:04 PM

TFR Industry Aggregate Report  
99112 - OTS-Regulated: Southeast Region (Geog)  
June 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 172</b>	<b>\$ 30</b>	<b>\$ 787</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 133,136</b>	<b>\$ 133,979</b>	<b>\$ 213,337</b>	<b>\$ 181,963</b>	<b>\$ 216,181</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$- 779</b>	<b>\$- 243</b>	<b>\$ 23</b>	<b>\$ 370</b>	<b>\$ 15</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 395</b>	<b>\$ 0</b>	<b>\$- 15</b>	<b>\$ 7,393</b>	<b>\$ 30,818</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 17,291</b>	<b>\$ 17,724</b>	<b>\$ 16,647</b>	<b>\$ 9,380</b>	<b>\$ 15,281</b>
Construction - Total	SUB2330	\$ 1,546	\$ 2,569	\$ 2,153	\$ 1,186	\$ 3,055
1-4 Dwelling Units	VA425	\$ 1,020	\$ 2,578	\$ 2,150	\$ 1,029	\$ 1,747
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$- 17	\$- 4	\$- 84	\$- 21
Nonresidential Property	VA445	\$ 526	\$ 8	\$ 7	\$ 241	\$ 1,329
Permanent - Total	SUB2341	\$ 15,745	\$ 15,155	\$ 14,494	\$ 8,194	\$ 12,226
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 5,306	\$ 8,884	\$ 4,279	\$ 4,860	\$ 4,069
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 4,889	\$ 3,631	\$ 4,318	\$ 3,493	\$ 3,713
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 4,373	\$ 2,912	\$ 1,884	\$ 1,918	\$ 1,732
Multifamily (5 or more) Dwelling Units	VA475	\$- 43	\$- 1,036	\$- 13	\$ 104	\$ 432
Nonresidential Property (Except Land)	VA485	\$ 825	\$ 236	\$ 4,392	\$- 2,189	\$ 1,903
Land	VA495	\$ 395	\$ 528	\$- 366	\$ 8	\$ 377
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 109,325</b>	<b>\$ 111,109</b>	<b>\$ 189,483</b>	<b>\$ 158,937</b>	<b>\$ 162,895</b>
Commercial Loans	VA525	\$ 27,425	\$ 27,425	\$ 39,982	\$ 37,155	\$ 37,759
Consumer Loans - Total	SUB2361	\$ 81,900	\$ 83,684	\$ 149,501	\$ 121,782	\$ 125,136
Loans on Deposits	VA515	\$ 896	\$ 628	\$ 329	\$ 55	\$ 78
Home Improvement Loans	VA519	\$- 327	\$- 325	\$- 302	\$- 273	\$- 386
Education Loans	VA535	\$ 22	\$ 5	\$ 3	\$ 7	\$ 36
Auto Loans	VA545	\$ 3,256	\$ 2,873	\$ 8,467	\$ 7,494	\$ 1,213
Mobile Home Loans	VA555	\$ 808	\$ 556	\$ 809	\$ 956	\$ 1,143
Credit Cards	VA559	\$ 39,702	\$ 44,860	\$ 88,079	\$ 70,781	\$ 81,918
Other	VA565	\$ 37,543	\$ 35,087	\$ 52,116	\$ 42,762	\$ 41,134
<b>Reposessed Assets - Total</b>	<b>VA65</b>	<b>\$ 3,044</b>	<b>\$ 3,188</b>	<b>\$ 2,259</b>	<b>\$ 4,318</b>	<b>\$ 4,771</b>
Real Estate - Construction	VA607	\$ 91	\$ 164	\$ 21	\$ 12	\$ 8
Real Estate - 1-4 Dwelling Units	VA615	\$ 2,538	\$ 2,351	\$ 1,425	\$ 3,314	\$ 4,357
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 7	\$ 0	\$ 20	\$ 40
Real Estate - Nonresidential (Except Land)	VA627	\$ 13	\$ 147	\$ 179	\$ 613	\$ 0
Real Estate - Land	VA631	\$ 17	\$ 0	\$ 0	\$- 180	\$ 3
Other Reposessed Assets	VA633	\$ 385	\$ 519	\$ 634	\$ 539	\$ 363
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 5:04 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) June 2006	Frozen Aggregated Data (\$Thousands)
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 8	\$ 8	\$ 8	\$ 8	\$ 8
Other Assets	VA935	\$ 3,852	\$ 2,193	\$ 4,932	\$ 1,557	\$ 2,393
<b>TROUBLED DEBT RESTRUCTURED</b>						
Amount this Quarter	VA940	\$ 86,720	\$ 84,182	\$ 77,591	\$ 82,302	\$ 73,639
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 307,875	\$ 285,169	\$ 284,653	\$ 277,550	\$ 283,567
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 80,218	\$ 78,481	\$ 51,004	\$ 55,752	\$ 54,610
Construction	VA951	\$ 5,303	\$ 5,103	\$ 6,464	\$ 1,665	\$ 1,900
Permanent - 1-4 Dwelling Units	VA952	\$ 57,836	\$ 63,745	\$ 41,823	\$ 43,324	\$ 47,742
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 6,036	\$ 972	\$ 265	\$ 654	\$ 124
Permanent - Nonresidential (Except Land)	VA954	\$ 9,614	\$ 8,176	\$ 2,407	\$ 9,361	\$ 4,696
Permanent - Land	VA955	\$ 1,429	\$ 485	\$ 45	\$ 748	\$ 148
<b>CLASSIFICATION OF ASSETS</b>						
Quarter End Balance - Special Mention	VA960	\$ 1,004,606	\$ 915,850	\$ 928,373	\$ 876,233	\$ 873,155
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 1,569,437	\$ 1,560,048	\$ 1,703,687	\$ 1,506,085	\$ 1,502,954
Substandard	VA965	\$ 1,434,962	\$ 1,424,927	\$ 1,514,124	\$ 1,371,862	\$ 1,350,676
Doubtful	VA970	\$ 134,359	\$ 135,044	\$ 189,231	\$ 133,802	\$ 151,898
Loss	VA975	\$ 116	\$ 77	\$ 332	\$ 421	\$ 380
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>						
Outstanding Balanced (Contractual)	VA980	\$ 449,535	\$ 274,258	\$ 304,020	\$ 15,627	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 452,260	\$ 278,145	\$ 300,703	\$ 10,350	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 432	\$ 406	\$ 443	\$ 341	N/A
<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
<b>DELINQUENT LOANS</b>						
Delinquent Loans - Total	SUB2410	\$ 2,489,605	\$ 2,542,465	\$ 2,761,527	\$ 2,465,059	\$ 2,081,686
Mortgages - Total	SUB2421	\$ 1,966,348	\$ 2,032,478	\$ 2,209,294	\$ 1,902,303	\$ 1,544,707
Construction and Land Loans	SUB2430	\$ 153,612	\$ 173,537	\$ 170,927	\$ 130,533	\$ 129,763
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 1,614,220	\$ 1,635,305	\$ 1,811,509	\$ 1,577,913	\$ 1,209,372
Permanent Loans Secured by All Other Property	SUB2450	\$ 260,208	\$ 284,068	\$ 275,475	\$ 224,549	\$ 240,216
Nonmortgages - Total	SUB2461	\$ 523,257	\$ 509,987	\$ 552,233	\$ 562,756	\$ 536,979
<b>PAST DUE &amp; STILL ACCRUING</b>						
Past Due & Still Accruing - Total	SUB2470	\$ 1,710,019	\$ 1,772,462	\$ 1,922,108	\$ 1,743,809	\$ 1,409,996



Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 21, 2006, 5:04 PM

TFR Industry Aggregate Report  
99112 - OTS-Regulated: Southeast Region (Geog)  
June 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 1,330,235</b>	<b>\$ 1,363,819</b>	<b>\$ 1,535,748</b>	<b>\$ 1,350,827</b>	<b>\$ 1,198,520</b>
Mortgage Loans - Total	SUB2481	\$ 1,012,088	\$ 1,057,683	\$ 1,203,372	\$ 1,009,611	\$ 881,696
Construction	PD115	\$ 49,432	\$ 68,185	\$ 77,087	\$ 54,543	\$ 51,889
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 129,397	\$ 114,111	\$ 127,350	\$ 106,325	\$ 72,127
Secured by First Liens	PD123	\$ 674,583	\$ 695,441	\$ 828,153	\$ 728,651	\$ 630,789
Secured by Junior Liens	PD124	\$ 33,773	\$ 32,715	\$ 40,006	\$ 23,644	\$ 18,242
Multifamily (5 or more) Dwelling Units	PD125	\$ 10,574	\$ 29,675	\$ 17,338	\$ 15,003	\$ 9,743
Nonresidential Property (Except Land)	PD135	\$ 83,434	\$ 85,035	\$ 88,702	\$ 65,746	\$ 80,529
Land	PD138	\$ 30,895	\$ 32,521	\$ 24,736	\$ 15,699	\$ 18,377
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 104,815	\$ 114,114	\$ 102,843	\$ 113,272	\$ 111,737
Consumer Loans - Total	SUB2511	\$ 213,332	\$ 192,022	\$ 229,533	\$ 227,944	\$ 205,087
Loans on Deposits	PD161	\$ 2,823	\$ 2,139	\$ 2,462	\$ 1,775	\$ 1,082
Home Improvement Loans	PD163	\$ 982	\$ 1,404	\$ 1,429	\$ 1,945	\$ 2,054
Education Loans	PD165	\$ 79	\$ 116	\$ 53	\$ 108	\$ 138
Auto Loans	PD167	\$ 61,344	\$ 51,575	\$ 63,385	\$ 56,268	\$ 52,717
Mobile Home Loans	PD169	\$ 4,287	\$ 3,568	\$ 5,859	\$ 6,700	\$ 4,477
Credit Cards	PD171	\$ 83,337	\$ 79,128	\$ 91,312	\$ 104,479	\$ 98,056
Other	PD180	\$ 60,480	\$ 54,092	\$ 65,033	\$ 56,669	\$ 46,563
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 7,362	\$ 10,320	\$ 12,579	\$ 11,624	\$ 20,649
Held for Sale Included in PD115:PD180	PD192	\$ 3,718	\$ 7,121	\$ 13,427	\$ 8,371	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 84,574	\$ 61,355	\$ 121,064	\$ 103,733	\$ 28,788
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 7,601	\$ 4,817	\$ 13,958	\$ 12,314	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 69,166	\$ 46,206	\$ 94,602	\$ 81,030	N/A
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 379,784</b>	<b>\$ 408,643</b>	<b>\$ 386,360</b>	<b>\$ 392,982</b>	<b>\$ 211,476</b>
Mortgage Loans - Total	SUB2491	\$ 267,583	\$ 294,109	\$ 270,797	\$ 268,736	\$ 91,614
Construction	PD215	\$ 8,249	\$ 7,084	\$ 5,092	\$ 2,261	\$ 3,535
Permanent:						
Residential:						
1-4 Dwelling Units:						

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 21, 2006, 5:04 PM

TFR Industry Aggregate Report  
99112 - OTS-Regulated: Southeast Region (Geog)  
June 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD221	\$ 1,386	\$ 719	\$ 1,484	\$ 1,323	\$ 530
Secured by First Liens	PD223	\$ 249,829	\$ 269,013	\$ 256,275	\$ 256,096	\$ 70,127
Secured by Junior Liens	PD224	\$ 701	\$ 761	\$ 821	\$ 898	\$ 672
Multifamily (5 or more) Dwelling Units	PD225	\$ 301	\$ 442	\$ 168	\$ 1	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 6,286	\$ 4,334	\$ 5,593	\$ 6,948	\$ 13,253
Land	PD238	\$ 831	\$ 11,756	\$ 1,364	\$ 1,209	\$ 3,497
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 36,379	\$ 33,922	\$ 30,099	\$ 35,787	\$ 39,266
Consumer Loans - Total	SUB2521	\$ 75,822	\$ 80,612	\$ 85,464	\$ 88,459	\$ 80,596
Loans on Deposits	PD261	\$ 592	\$ 1,131	\$ 271	\$ 201	\$ 758
Home Improvement Loans	PD263	\$ 1	\$ 6	\$ 7	\$ 2	\$ 1
Education Loans	PD265	\$ 41	\$ 23	\$ 70	\$ 19	\$ 5
Auto Loans	PD267	\$ 1,125	\$ 1,015	\$ 923	\$ 775	\$ 951
Mobile Home Loans	PD269	\$ 18	\$ 17	\$ 23	\$ 30	\$ 106
Credit Cards	PD271	\$ 63,310	\$ 68,699	\$ 75,302	\$ 79,078	\$ 70,834
Other	PD280	\$ 10,735	\$ 9,721	\$ 8,868	\$ 8,354	\$ 7,941
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 3,115	\$ 2,987	\$ 4,458	\$ 5,044	\$ 7,046
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 473	\$ 1,395	\$ 1,309	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 230,935	\$ 253,200	\$ 227,646	\$ 233,203	\$ 37,667
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 868	\$ 1,709	\$ 5,355	\$ 5,943	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 224,511	\$ 246,060	\$ 218,995	\$ 219,969	N/A
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 779,586</b>	<b>\$ 770,003</b>	<b>\$ 839,419</b>	<b>\$ 721,250</b>	<b>\$ 671,690</b>
Mortgage Loans - Total	SUB2501	\$ 686,677	\$ 680,686	\$ 735,125	\$ 623,956	\$ 571,397
Construction	PD315	\$ 34,239	\$ 37,836	\$ 40,131	\$ 43,037	\$ 39,695
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 62,040	\$ 49,254	\$ 49,163	\$ 40,824	\$ 30,221
Secured by First Liens	PD323	\$ 434,107	\$ 444,286	\$ 477,060	\$ 397,189	\$ 361,979
Secured by Junior Liens	PD324	\$ 28,404	\$ 29,005	\$ 31,197	\$ 22,963	\$ 24,685
Multifamily (5 or more) Dwelling Units	PD325	\$ 20,891	\$ 23,535	\$ 24,165	\$ 18,214	\$ 13,341
Nonresidential Property (Except Land)	PD335	\$ 77,030	\$ 80,615	\$ 90,892	\$ 87,945	\$ 88,706

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 21, 2006, 5:04 PM

TFR Industry Aggregate Report  
99112 - OTS-Regulated: Southeast Region (Geog)  
June 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	PD338	\$ 29,966	\$ 16,155	\$ 22,517	\$ 13,784	\$ 12,770
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 67,809	\$ 65,392	\$ 73,042	\$ 68,601	\$ 73,062
Consumer Loans - Total	SUB2531	\$ 25,100	\$ 23,925	\$ 31,252	\$ 28,693	\$ 27,231
Loans on Deposits	PD361	\$ 503	\$ 256	\$ 271	\$ 351	\$ 1,076
Home Improvement Loans	PD363	\$ 152	\$ 162	\$ 269	\$ 248	\$ 346
Education Loans	PD365	\$ 78	\$ 102	\$ 86	\$ 121	\$ 105
Auto Loans	PD367	\$ 10,197	\$ 10,162	\$ 14,158	\$ 12,841	\$ 11,144
Mobile Home Loans	PD369	\$ 2,006	\$ 2,114	\$ 2,590	\$ 2,550	\$ 2,576
Credit Cards	PD371	\$ 3,985	\$ 3,828	\$ 3,690	\$ 4,356	\$ 4,456
Other	PD380	\$ 8,179	\$ 7,301	\$ 10,188	\$ 8,226	\$ 7,528
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 10,264	\$ 14,234	\$ 15,140	\$ 14,111	\$ 6,156
Held for Sale Included in PD315:PD380	PD392	\$ 902	\$ 3,159	\$ 7,615	\$ 2,114	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 16,528	\$ 16,661	\$ 23,098	\$ 20,574	\$ 8,459
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 7,390	\$ 6,408	\$ 11,204	\$ 10,051	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 5,529	\$ 4,116	\$ 8,139	\$ 7,668	N/A

Schedule LD --- Loan Data		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>						
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 7,595,758</b>	<b>\$ 7,150,396</b>	<b>\$ 7,089,743</b>	<b>\$ 6,440,741</b>	<b>\$ 5,928,750</b>
90% up to 100% LTV	LD110	\$ 6,020,202	\$ 5,705,895	\$ 5,590,806	\$ 5,203,895	\$ 4,872,154
100% and greater LTV	LD120	\$ 1,575,556	\$ 1,444,501	\$ 1,498,937	\$ 1,236,846	\$ 1,056,596
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 150,787</b>	<b>\$ 137,707</b>	<b>\$ 125,959</b>	<b>\$ 106,865</b>	<b>\$ 79,641</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 71,633</b>	<b>\$ 60,754</b>	<b>\$ 65,186</b>	<b>\$ 68,404</b>	<b>\$ 44,569</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 71,072	\$ 59,818	\$ 63,577	\$ 66,173	\$ 41,995
90% up to 100% LTV	LD210	\$ 57,072	\$ 42,765	\$ 45,849	\$ 52,203	\$ 32,439
100% and greater LTV	LD220	\$ 14,000	\$ 17,053	\$ 17,728	\$ 13,970	\$ 9,556
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 561	\$ 936	\$ 1,609	\$ 2,231	\$ 2,574
90% up to 100% LTV	LD230	\$ 488	\$ 844	\$ 1,514	\$ 1,448	\$ 1,491
100% and greater LTV	LD240	\$ 73	\$ 92	\$ 95	\$ 783	\$ 1,083
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 79,154</b>	<b>\$ 76,953</b>	<b>\$ 60,773</b>	<b>\$ 38,461</b>	<b>\$ 35,072</b>
90% up to 100% LTV	LD250	\$ 49,926	\$ 48,651	\$ 29,730	\$ 22,830	\$ 19,951
100% and greater LTV	LD260	\$ 29,228	\$ 28,302	\$ 31,043	\$ 15,631	\$ 15,121

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 21, 2006, 5:04 PM

TFR Industry Aggregate Report  
99112 - OTS-Regulated: Southeast Region (Geog)  
June 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule LD --- Loan Data						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 7,395</b>	<b>\$ 6,212</b>	<b>\$ 4,154</b>	<b>\$ 4,564</b>	<b>\$ 4,423</b>
90% up to 100% LTV	LD310	\$ 4,705	\$ 4,193	\$ 2,756	\$ 3,330	\$ 2,599
100% and greater LTV	LD320	\$ 2,690	\$ 2,019	\$ 1,398	\$ 1,234	\$ 1,824
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 1,010,599</b>	<b>\$ 251,269</b>	<b>\$ 459,979</b>	<b>\$ 475,722</b>	<b>\$ 456,436</b>
90% up to 100% LTV	LD410	\$ 678,708	\$ 199,343	\$ 358,600	\$ 301,779	\$ 378,255
100% and greater LTV	LD420	\$ 331,891	\$ 51,926	\$ 101,379	\$ 173,943	\$ 78,181
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 989,137</b>	<b>\$ 799,947</b>	<b>\$ 929,284</b>	<b>\$ 1,307,473</b>	<b>\$ 992,256</b>
90% up to 100% LTV	LD430	\$ 807,559	\$ 686,398	\$ 822,590	\$ 1,154,636	\$ 861,565
100% and greater LTV	LD440	\$ 181,578	\$ 113,549	\$ 106,694	\$ 152,837	\$ 130,691
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 377,253</b>	<b>\$ 246,731</b>	<b>\$ 182,814</b>	<b>\$ 571,060</b>	<b>\$ 1,412,175</b>
90% up to 100% LTV	LD450	\$ 279,186	\$ 190,567	\$ 137,805	\$ 507,422	\$ 1,310,702
100% and greater LTV	LD460	\$ 98,067	\$ 56,164	\$ 45,009	\$ 63,638	\$ 101,473

Schedule CC --- Consolidated Commitments and Contingencies						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total</b>	<b>SUB3380</b>	<b>\$ 6,403,878</b>	<b>\$ 6,357,687</b>	<b>\$ 6,672,361</b>	<b>\$ 6,328,677</b>	<b>\$ 6,173,459</b>
Mortgage Construction Loans	CC105	\$ 5,274,987	\$ 5,347,078	\$ 5,702,920	\$ 5,463,062	\$ 5,349,902
Other Mortgage Loans	CC115	\$ 1,128,891	\$ 1,010,609	\$ 969,441	\$ 865,615	\$ 823,557
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 1,241,637	\$ 1,103,544	\$ 1,213,063	\$ 1,056,137	\$ 1,026,123
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 6,637,188</b>	<b>\$ 6,487,459</b>	<b>\$ 6,063,017</b>	<b>\$ 7,645,508</b>	<b>\$ 8,159,842</b>
1-4 Dwelling Units	CC280	\$ 4,291,060	\$ 4,180,515	\$ 4,288,832	\$ 5,999,427	\$ 6,710,139
Multifamily (5 or more) Dwelling Units	CC290	\$ 288,834	\$ 261,862	\$ 153,040	\$ 127,216	\$ 142,358
All Other Real Estate	CC300	\$ 2,057,294	\$ 2,045,082	\$ 1,621,145	\$ 1,518,865	\$ 1,307,345
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 603,450	\$ 520,388	\$ 547,092	\$ 871,638	\$ 1,184,473
Commitments Outstanding to Purchase Loans	CC320	\$ 5,814,892	\$ 3,541,111	\$ 2,930,081	\$ 3,900,868	\$ 6,541,568
Commitments Outstanding to Sell Loans	CC330	\$ 4,943,996	\$ 4,927,469	\$ 4,581,053	\$ 5,612,093	\$ 9,713,926
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 639,028	\$ 1,839,539	\$ 949,408	\$ 1,650,339	\$ 2,784,197
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 913,750	\$ 573,341	\$ 1,414,079	\$ 1,593,569	\$ 3,503,678
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 11,840	\$ 7,598	\$ 410,917	\$ 569,456	\$ 604,830
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 5,400	\$ 3,000	\$ 3,000	\$ 0
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 54,338,377</b>	<b>\$ 50,854,001</b>	<b>\$ 49,175,316</b>	<b>\$ 45,051,384</b>	<b>\$ 42,086,709</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 24,722,253	\$ 21,846,857	\$ 20,864,777	\$ 17,348,284	\$ 14,996,331
Commercial Lines	CC420	\$ 13,962,194	\$ 13,021,377	\$ 13,144,691	\$ 12,961,954	\$ 12,764,963

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
<b>Run Date: August 21, 2006, 5:04 PM</b>	<b>June 2006</b>	

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule CC --- Consolidated Commitments and Contingencies</b>						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
Open-End Consumer Lines - Credit Cards	CC423	\$ 14,354,926	\$ 14,701,741	\$ 13,957,664	\$ 13,532,324	\$ 13,149,793
Open-End Consumer Lines - Other	CC425	\$ 1,299,004	\$ 1,284,026	\$ 1,208,184	\$ 1,208,822	\$ 1,175,622
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 1,316,419</b>	<b>\$ 1,176,371</b>	<b>\$ 1,086,159</b>	<b>\$ 1,007,607</b>	<b>\$ 879,637</b>
Commercial	CC430	\$ 191,412	\$ 184,498	\$ 178,541	\$ 150,979	\$ 138,008
Standby, Not Included on CC465 or CC468	CC435	\$ 1,125,007	\$ 991,873	\$ 907,618	\$ 856,628	\$ 741,629
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 8,705,888	\$ 9,069,118	\$ 12,709,687	\$ 13,020,744	\$ 12,724,933
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 100,911	\$ 115,816	\$ 139,350	\$ 139,999	\$ 128,722
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 1,553,420	\$ 1,993,146	\$ 1,812,566	\$ 2,022,913	\$ 2,462,301
Other Contingent Liabilities	CC480	\$ 502,580	\$ 360,603	\$ 350,528	\$ 51,053	\$ 51,942
Contingent Assets	CC490	\$ 43,205	\$ 0	\$ 0	\$ 0	\$ 0

<b>Schedule CF --- Consolidated Cash Flow Information</b>						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
<b>Mortgage-Backed Securities - Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 4,551,477</b>	<b>\$ 3,972,811</b>	<b>\$ 5,743,939</b>	<b>\$ 12,566,075</b>	<b>\$ 14,131,085</b>
Pass-Through Securities	CF143	\$ 3,925,059	\$ 2,363,690	\$ 4,648,520	\$ 11,796,986	\$ 13,277,503
Other Mortgage-Backed Securities	CF153	\$ 626,418	\$ 1,609,121	\$ 1,095,419	\$ 769,089	\$ 853,582
<b>Mortgage-Backed Securities - Sales - Total</b>	<b>SUB3821</b>	<b>\$ 828,195</b>	<b>\$ 2,013,944</b>	<b>\$ 1,717,424</b>	<b>\$ 5,146,285</b>	<b>\$ 7,468,808</b>
Pass-Through Securities	CF145	\$ 681,561	\$ 1,954,202	\$ 1,535,239	\$ 4,677,968	\$ 6,361,598
Other Mortgage-Backed Securities	CF155	\$ 146,634	\$ 59,742	\$ 182,185	\$ 468,317	\$ 1,107,210
<b>Mortgage-Backed Securities - Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 3,723,282</b>	<b>\$ 1,958,867</b>	<b>\$ 4,026,515</b>	<b>\$ 7,419,790</b>	<b>\$ 6,662,277</b>
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 1,229,907	\$- 1,096,255	\$- 1,926,132	\$- 5,590,689	\$- 6,963,780
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 503,872	\$- 199,613	\$- 489,346	\$- 678,224	\$- 742,861
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 22,520,418</b>	<b>\$ 21,638,435</b>	<b>\$ 25,673,842</b>	<b>\$ 25,119,092</b>	<b>\$ 25,575,889</b>
Construction Loans - Total	SUB3840	\$ 2,490,711	\$ 2,396,352	\$ 2,539,059	\$ 2,369,663	\$ 2,458,072
1-4 Dwelling Units	CF190	\$ 1,841,912	\$ 1,900,714	\$ 1,932,379	\$ 1,843,870	\$ 1,856,242
Multifamily (5 or more) Dwelling Units	CF200	\$ 231,162	\$ 171,416	\$ 192,905	\$ 161,533	\$ 146,085
Nonresidential	CF210	\$ 417,637	\$ 324,222	\$ 413,775	\$ 364,260	\$ 455,745
Permanent Loans - Total	SUB3851	\$ 20,029,707	\$ 19,242,083	\$ 23,134,783	\$ 22,749,429	\$ 23,117,817
1-4 Dwelling Units	CF225	\$ 16,970,934	\$ 16,314,416	\$ 20,064,519	\$ 20,044,365	\$ 20,384,777
Multifamily (5 or more) Dwelling Units	CF245	\$ 529,170	\$ 408,867	\$ 553,481	\$ 451,892	\$ 353,721
Nonresidential (Except Land)	CF260	\$ 1,455,837	\$ 1,426,805	\$ 1,517,264	\$ 1,313,763	\$ 1,297,229

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 5:04 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) June 2006	Frozen Aggregated Data (\$Thousands)
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CF --- Consolidated Cash Flow Information		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	CF270	\$ 1,073,766	\$ 1,091,995	\$ 999,519	\$ 939,409	\$ 1,082,090
<b>Loans and Participations Purchased - Total</b>	<b>SUB3880</b>	<b>\$ 9,671,824</b>	<b>\$ 8,898,898</b>	<b>\$ 9,898,050</b>	<b>\$ 13,985,968</b>	<b>\$ 13,987,219</b>
Secured by 1-4 Dwelling Units	CF280	\$ 9,234,609	\$ 8,378,451	\$ 9,414,852	\$ 13,448,859	\$ 13,623,463
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 52,390	\$ 73,421	\$ 97,641	\$ 89,516	\$ 187,249
Secured by Nonresidential	CF300	\$ 384,825	\$ 447,026	\$ 385,557	\$ 447,593	\$ 176,507
<b>Loans and Participations Sold - Total</b>	<b>SUB3890</b>	<b>\$ 14,099,632</b>	<b>\$ 14,069,348</b>	<b>\$ 16,174,792</b>	<b>\$ 21,615,120</b>	<b>\$ 19,102,369</b>
Secured by 1-4 Dwelling Units	CF310	\$ 13,829,501	\$ 13,848,014	\$ 15,805,038	\$ 21,038,587	\$ 18,731,908
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 12,374	\$ 26,865	\$ 16,657	\$ 70,091	\$ 69,315
Secured by Nonresidential	CF330	\$ 257,757	\$ 194,469	\$ 353,097	\$ 506,442	\$ 301,146
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 4,427,808</b>	<b>\$- 5,170,450</b>	<b>\$- 6,276,742</b>	<b>\$- 7,629,152</b>	<b>\$- 5,115,150</b>
<b>Mortgage Loans - Cash Repayment of Principal</b>	<b>CF340</b>	<b>\$ 12,554,174</b>	<b>\$ 12,259,199</b>	<b>\$ 13,889,930</b>	<b>\$ 12,782,609</b>	<b>\$ 11,807,620</b>
<b>Mortgage Loans - Debits Less Credits Othr Than Repay of Prin</b>	<b>CF350</b>	<b>\$- 249,598</b>	<b>\$- 107,513</b>	<b>\$- 99,299</b>	<b>\$- 201,082</b>	<b>\$- 153,654</b>
<b>Mortgage Loans - Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 3,394,908</b>	<b>\$ 4,257,373</b>	<b>\$ 4,453,257</b>	<b>\$ 5,389,930</b>	<b>\$ 5,149,395</b>
<b>Mortgage Loans - Net Change in Mtg Loan Portfolio - Flow</b>	<b>SUB3906</b>	<b>\$ 5,288,838</b>	<b>\$ 4,101,273</b>	<b>\$ 5,407,871</b>	<b>\$ 4,506,249</b>	<b>\$ 8,499,465</b>
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 12,337,348</b>	<b>\$ 11,182,417</b>	<b>\$ 11,547,184</b>	<b>\$ 11,813,175</b>	<b>\$ 11,242,850</b>
Commercial	CF390	\$ 6,669,254	\$ 6,179,938	\$ 6,565,537	\$ 6,948,021	\$ 6,873,964
Consumer	CF400	\$ 5,668,094	\$ 5,002,479	\$ 4,981,647	\$ 4,865,154	\$ 4,368,886
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 381,443</b>	<b>\$ 771,375</b>	<b>\$ 402,796</b>	<b>\$ 1,196,146</b>	<b>\$ 876,810</b>
Commercial	CF395	\$ 18,871	\$ 333,716	\$ 224,901	\$ 246,668	\$ 188,621
Consumer	CF405	\$ 362,572	\$ 437,659	\$ 177,895	\$ 949,478	\$ 688,189
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 11,955,905</b>	<b>\$ 10,411,042</b>	<b>\$ 11,144,388</b>	<b>\$ 10,617,029</b>	<b>\$ 10,366,040</b>
<b>Net Deposit Gain (Loss), Excluding Acquired Deposits</b>	<b>SUB3920</b>	<b>\$ 2,639,437</b>	<b>\$ 7,656,827</b>	<b>\$ 3,987,205</b>	<b>\$ 4,632,309</b>	<b>\$ 3,961,262</b>
New Deposits Received less Deposits Withdrawn	CF420	\$ 1,454,967	\$ 6,618,003	\$ 3,114,240	\$ 3,810,279	\$ 3,206,960
Interest Credited to Deposits	CF430	\$ 1,184,470	\$ 1,038,824	\$ 872,965	\$ 822,030	\$ 754,302
<b>Deposits Acquired, Net of Dispositions in Bulk Transactions</b>	<b>CF435</b>	<b>\$ 229,912</b>	<b>\$ 703,847</b>	<b>\$ 135,652</b>	<b>\$ 75,890</b>	<b>\$ 132,586</b>

Schedule DI --- Consolidated Deposit Information		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>BALANCES - END OF QUARTER</b>						
Total Broker - Originated Deposits - Total	SUB4061	\$ 15,699,289	\$ 15,133,284	\$ 14,999,768	\$ 14,304,892	\$ 13,459,108
Fully Insured	DI100	\$ 14,253,205	\$ 13,797,850	\$ 13,666,499	\$ 13,268,219	\$ 12,606,607
Other	DI110	\$ 1,446,084	\$ 1,335,434	\$ 1,333,269	\$ 1,036,673	\$ 852,501
Deposits with Balances - \$100,000 or Less	DI120	\$ 109,514,055	\$ 107,296,463	\$ 103,430,338	\$ 103,138,734	\$ 100,268,103

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 21, 2006, 5:04 PM

TFR Industry Aggregate Report  
99112 - OTS-Regulated: Southeast Region (Geog)  
June 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Deposits with Balances - Greater than \$100,000	DI130	\$ 64,789,186	\$ 64,468,195	\$ 61,025,268	\$ 57,089,284	\$ 55,141,301
Number of Deposit Accounts - Total	SUB4062	17,058,541	16,589,984	16,237,576	16,057,502	15,602,136
Balances of \$100,000 or Less	DI150	16,780,404	16,319,906	15,983,489	15,815,024	15,368,755
Balances Greater than \$100,000	DI160	278,137	270,078	254,087	242,478	233,381
IRA/Keogh Accounts	DI200	\$ 8,164,514	\$ 7,959,379	\$ 7,754,251	\$ 7,705,641	\$ 7,262,827
Uninsured Deposits	DI210	\$ 36,482,876	\$ 36,821,372	\$ 35,164,681	\$ 33,660,360	\$ 32,936,567
Preferred Deposits	DI220	\$ 3,127,944	\$ 2,887,049	\$ 2,604,289	\$ 2,670,105	\$ 2,477,081
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 16,764,809	\$ 19,072,556	\$ 18,648,465	\$ 22,051,382	\$ 27,416,549
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 61,787,991	\$ 59,034,244	\$ 54,262,385	\$ 50,028,899	\$ 43,982,419
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 17,625,669	\$ 18,065,828	\$ 17,777,863	\$ 17,550,781	\$ 16,216,510
Deposits & Escrows - Time Deposits	DI340	\$ 78,124,789	\$ 75,592,050	\$ 73,766,991	\$ 70,597,000	\$ 67,793,950
<b>DEPOSITS &amp; ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS</b>						
Non-Interest-Bearing Demand Deposits	DI610	\$ 10,601,535	\$ 11,632,273	\$ 11,513,723	\$ 11,523,220	\$ 14,591,652
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 21,131	\$ 22,952	\$ 174,301	\$ 35,581	\$ 32,984
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 437,982	\$ 269,248	\$ 878,200	\$ 783,470	\$ 293,287
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 883,221	\$ 657,475	\$ 869,502	\$ 1,230,561	\$ 895,223
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 541	\$ 1,133	\$ 0	\$ 0	\$ 3,740
Adjustments to Demand Deposits (including escrows)	DI720	\$ 42,871	\$ 54,512	\$ 50,549	\$ 39,230	\$ 66,957
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 21,138	\$ 16,885	\$ 7,376	\$ 27,104	\$ 21,598
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 75,890	\$ 142,631
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 142,631
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 105,364	\$ 0	\$ 0	\$ 9,837
<b>Schedule SI --- Consolidated Supplemental Information</b>						
<b>Description</b>	<b>Line Item</b>	<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>
		<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>MISCELLANEOUS DATA</b>						

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
<b>Run Date: August 21, 2006, 5:04 PM</b>	<b>June 2006</b>	

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule SI --- Consolidated Supplemental Information</b>						
<b>Description</b>	<b>Line Item</b>	<b>Jun 2006 Value</b>	<b>Mar 2006 Value</b>	<b>Dec 2005 Value</b>	<b>Sep 2005 Value</b>	<b>Jun 2005 Value</b>
Number of Full-time Equivalent Employees	SI370	46,070	45,468	45,955	45,743	45,307
Assets Held in Trading Accounts	SI375	\$ 383,993	\$ 354,821	\$ 388,767	\$ 512,845	\$ 527,872
Available-for-Sale Securities	SI385	\$ 38,483,831	\$ 37,261,966	\$ 36,934,529	\$ 35,026,433	\$ 34,930,963
Assets Held for Sale	SI387	\$ 6,945,512	\$ 7,190,387	\$ 7,158,571	\$ 7,807,615	\$ 8,138,412
Loans Serviced for Others	SI390	\$ 105,668,882	\$ 114,099,278	\$ 126,836,833	\$ 132,094,294	\$ 127,707,477
<b>RESIDUAL INTERESTS</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 155,633	\$ 146,692	\$ 128,912	\$ 154,976	\$ 152,439
Other Residual Interests	SI404	\$ 413,605	\$ 401,434	\$ 401,013	\$ 365,219	\$ 321,709
<b>QUALIFIED THRIFT LENDER TEST</b>						
Actual Thrift Investment Percentage - First month of Qtr	SI581	85.68%	85.85%	85.87%	85.93%	85.85%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	85.69%	85.44%	85.75%	86.12%	85.93%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	85.73%	85.40%	85.65%	85.86%	85.67%
<b>IRS DOMESTIC BUILDING AND LOAN TEST</b>						
Percent of Assets Test	SI585	79.50%	80.08%	79.74%	79.73%	79.71%
Do you meet the DBLA business operations test?	SI586	23 [Yes]	23 [Yes]	23 [Yes]	21 [Yes]	22 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 2,541,216</b>	<b>\$ 2,543,633</b>	<b>\$ 2,768,824</b>	<b>\$ 2,771,675</b>	<b>\$ 2,754,069</b>
<b>CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS &amp; RELATED INTEREST</b>						
Aggregate amount of all extensions of credit	SI590	\$ 429,737	\$ 410,296	\$ 409,886	\$ 395,194	\$ 384,095
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	2,311	357	351	339	1,171
<b>RECONCILIATION OF EQUITY CAPITAL</b>						
<b>Beginning Equity Capital</b>	<b>SI600</b>	<b>\$ 22,501,963</b>	<b>\$ 21,794,654</b>	<b>\$ 21,895,521</b>	<b>\$ 21,138,698</b>	<b>\$ 20,434,053</b>
Net Income (Loss) (SO91)	SI610	\$ 530,857	\$ 576,883	\$ 509,118	\$ 564,420	\$ 491,767
Dividends Declared - Preferred Stock	SI620	\$ 8,302	\$ 2,721	\$ 2,720	\$ 2,721	\$ 2,773
Dividends Declared - Common Stock	SI630	\$ 130,580	\$ 84,165	\$ 694,917	\$ 102,337	\$ 170,134
Stock Issued	SI640	\$ 54,170	\$ 89,394	\$ 249,161	\$ 18,290	\$ 5,326
Stock Retired	SI650	\$ 0	\$ 5,933	\$ 25,934	\$ 36	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 180,023	\$ 259,497	\$ 194,411	\$ 297,059	\$ 312,711
New Basis Accounting Adjustments	SI660	\$ 34,692	\$- 1,788	\$- 36,830	\$ 451	\$ 0
Other Comprehensive Income	SI662	\$- 138,949	\$- 73,957	\$- 70,253	\$- 91,634	\$ 100,442
Prior Period Adjustments	SI668	\$- 150	\$ 418	\$- 4,439	\$- 570	\$ 500
Other Adjustments	SI671	\$ 9,542	\$- 1,820	\$- 12,486	\$ 2,709	\$- 18,005
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 23,033,266</b>	<b>\$ 22,550,462</b>	<b>\$ 22,000,632</b>	<b>\$ 21,824,329</b>	<b>\$ 21,153,887</b>
<b>TRANSACTIONS WITH AFFILIATES</b>						



<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
<b>Run Date: August 21, 2006, 5:04 PM</b>	<b>June 2006</b>	

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule SI --- Consolidated Supplemental Information</b>		<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 27,366	\$ 65,845	\$ 21,971	\$ 17,113	\$ 143,431
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 11,183,969	\$ 9,831,407	\$ 7,884,939	\$ 7,958,247	\$ 7,859,121
<b>MUTUAL FUNDS AND ANNUITIES</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	66 [Yes]	68 [Yes]	68 [Yes]	66 [Yes]	65 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 136,507	\$ 158,668	\$ 294,844	\$ 290,550	\$ 259,046
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 10,746	\$ 10,496	\$ 9,447	\$ 10,213	\$ 10,005
<b>AVERAGE MONTH-END BALANCES</b>						
Total Assets	SI870	\$ 259,006,381	\$ 251,003,183	\$ 245,500,194	\$ 237,019,574	\$ 231,148,847
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 98,866,151	\$ 15,146,457	\$ 15,001,820	\$ 14,963,648	\$ 15,135,431
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 193,990,809	\$ 186,969,254	\$ 182,580,341	\$ 176,798,925	\$ 170,992,742
Nonmortgage Loans	SI885	\$ 33,652,249	\$ 32,906,942	\$ 31,950,706	\$ 30,965,375	\$ 30,151,014
Deposits and Excrows	SI890	\$ 171,438,201	\$ 166,466,193	\$ 161,104,341	\$ 156,671,317	\$ 151,125,867
Total Borrowings	SI895	\$ 58,711,534	\$ 56,726,168	\$ 56,279,908	\$ 54,326,194	\$ 53,141,425
<b>LOANS TO EXECUTIVE OFFICERS</b>						
Number of Loans Made to Executive Officers During Quarter	SI900	184	140	152	172	179
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 123,836	\$ 18,681	\$ 24,945	\$ 18,279	\$ 69,712
Interest Charged on Loans Made During Quarter - Minimum	SI920	6.77	6.76	6.08	5.78	5.75
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.79	7.40	7.16	6.99	7.03

<b>Schedule SQ --- Consolidated Supplemental Questions</b>		<b>Jun 2006</b>	<b>Mar 2006</b>	<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
		<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
Acquire assets by merger with another depository inst?	SQ100	3	1	1	0	1
1st time incl asset/liab from branch/bulk dep purch?	SQ110	2	0	0	2	2
Change in Control of Association?	SQ130	1	5	3	0	6
Merger Accounted for under the Purchase Method?	SQ160	0	1	1	1	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	3	6	3	3	4
Any Outstanding Futures or Options Positions?	SQ310	5	5	5	5	6
Does Association Have Subchapter S in effect this year?	SQ320	28	27	27	29	28

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 21, 2006, 5:04 PM

TFR Industry Aggregate Report  
99112 - OTS-Regulated: Southeast Region (Geog)  
June 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SQ --- Consolidated Supplemental Questions		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	151	148	139	148	151

Schedule SB --- Consolidated Small Business Loans		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	269 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	271 [Yes]
Do you have any farm or agriculture loans?	SB100	73 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	68 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	32 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	27 [Yes]
Number of Loans on SC260	SB200	1,248	N/A	N/A	N/A	623
Number of Loans on SC300, SC303, and SC306	SB210	32,513	N/A	N/A	N/A	14,752
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	7,727	N/A	N/A	N/A	8,010
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 351,637	N/A	N/A	N/A	\$ 339,536
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	7,760	N/A	N/A	N/A	8,511
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 1,117,144	N/A	N/A	N/A	\$ 1,017,769
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	10,241	N/A	N/A	N/A	18,607
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 4,822,604	N/A	N/A	N/A	\$ 3,717,500
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	1,087,431	N/A	N/A	N/A	1,269,766
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 3,900,655	N/A	N/A	N/A	\$ 3,344,910
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	5,339	N/A	N/A	N/A	6,612
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 593,505	N/A	N/A	N/A	\$ 631,291
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	4,286	N/A	N/A	N/A	4,956
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Outstd Bal	SB450	\$ 1,424,932	N/A	N/A	N/A	\$ 1,315,027
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	571	N/A	N/A	N/A	591
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 22,225	N/A	N/A	N/A	\$ 22,910
Farm Mortgages Orig at \$100-250,000 - Number	SB520	307	N/A	N/A	N/A	363
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 41,190	N/A	N/A	N/A	\$ 47,103
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	164	N/A	N/A	N/A	146
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 53,510	N/A	N/A	N/A	\$ 47,691
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	39,218	N/A	N/A	N/A	30,844
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 106,524	N/A	N/A	N/A	\$ 69,309
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	174	N/A	N/A	N/A	179

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 5:04 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) June 2006	Frozen Aggregated Data (\$Thousands)
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SB --- Consolidated Small Business Loans						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 17,561	N/A	N/A	N/A	\$ 20,342
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	75	N/A	N/A	N/A	84
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 15,291	N/A	N/A	N/A	\$ 26,663

Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	44 [Yes]	44 [Yes]	44 [Yes]	46 [Yes]	48 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	33 [Yes]	33 [Yes]	33 [Yes]	33 [Yes]	34 [Yes]
Do you have any activity to report on this schedule?	FS130	31 [Yes]	31 [Yes]	31 [Yes]	31 [Yes]	32 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 67,460,307</b>	<b>\$ 67,231,286</b>	<b>\$ 65,069,782</b>	<b>\$ 71,820,781</b>	<b>\$ 69,875,431</b>
<b>Managed Assets (\$) - Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 30,811,088</b>	<b>\$ 29,102,327</b>	<b>\$ 27,995,912</b>	<b>\$ 31,957,185</b>	<b>\$ 30,256,525</b>
Personal Trust and Agency Accounts	FS210	\$ 4,335,415	\$ 4,265,118	\$ 4,389,592	\$ 4,615,920	\$ 4,706,743
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 2,207,827	\$ 2,199,478	\$ 2,114,579	\$ 1,901,030	\$ 1,868,221
Employee Benefit - Defined Contribution	FS220	\$ 718,718	\$ 715,973	\$ 692,034	\$ 677,885	\$ 665,971
Employee Benefit - Defined Benefit	FS230	\$ 55,526	\$ 57,082	\$ 80,253	\$ 126,425	\$ 118,347
Other Retirement Accounts	FS240	\$ 1,433,583	\$ 1,426,423	\$ 1,342,292	\$ 1,096,720	\$ 1,083,903
Corporate Trust and Agency Accounts	FS250	\$ 61,080	\$ 58,075	\$ 61,459	\$ 62,413	\$ 62,818
Investment Management Agency Accounts	FS260	\$ 24,042,525	\$ 22,413,656	\$ 21,294,826	\$ 25,224,852	\$ 23,506,685
Other Fiduciary Accounts	FS270	\$ 164,241	\$ 166,000	\$ 135,456	\$ 152,970	\$ 112,058
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 690,735</b>	<b>\$ 789,109</b>
<b>Nonmanaged Assets (\$) - Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 10,499,901</b>	<b>\$ 10,495,269</b>	<b>\$ 9,772,560</b>	<b>\$ 11,393,091</b>	<b>\$ 10,905,675</b>
Personal Trust and Agency Accounts	FS211	\$ 1,754,874	\$ 1,768,170	\$ 1,774,134	\$ 2,073,881	\$ 2,012,138
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 8,534,537	\$ 8,513,946	\$ 7,797,153	\$ 9,123,043	\$ 8,622,170
Employee Benefit - Defined Contribution	FS221	\$ 2,060,335	\$ 1,934,823	\$ 1,683,111	\$ 2,475,895	\$ 2,412,093
Employee Benefit - Defined Benefit	FS231	\$ 5,532,568	\$ 5,609,404	\$ 5,472,882	\$ 5,407,522	\$ 4,940,124
Other Retirement Accounts	FS241	\$ 941,634	\$ 969,719	\$ 641,160	\$ 1,239,626	\$ 1,269,953
Corporate Trust and Agency Accounts	FS251	\$ 43,592	\$ 41,784	\$ 44,187	\$ 40,219	\$ 41,836
Other Fiduciary Accounts	FS271	\$ 166,898	\$ 171,369	\$ 157,086	\$ 155,948	\$ 229,531
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 26,149,318</b>	<b>\$ 27,633,690</b>	<b>\$ 27,301,310</b>	<b>\$ 28,470,505</b>	<b>\$ 28,713,231</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>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 21, 2006, 5:04 PM

TFR Industry Aggregate Report  
99112 - OTS-Regulated: Southeast Region (Geog)  
June 2006

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule FS --- Fiduciary and Related Services		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>Managed Assets (#) - Total Fiduciary Accounts</b>	<b>FS22</b>	<b>17,244</b>	<b>16,534</b>	<b>15,694</b>	<b>16,274</b>	<b>15,608</b>
Personal Trust and Agency Accounts	FS212	3,675	3,559	3,457	3,752	4,330
Retirement-related Trust and Agency Accounts - Total	SUB6120	4,580	4,278	3,918	3,653	3,331
Employee Benefit - Defined Contribution	FS222	452	425	387	388	393
Employee Benefit - Defined Benefit	FS232	43	43	50	58	75
Other Retirement Accounts	FS242	4,085	3,810	3,481	3,207	2,863
Corporate Trust and Agency Accounts	FS252	12	12	11	13	14
Investment Management Agency Accounts	FS262	8,773	8,483	8,134	8,685	7,763
Other Fiduciary Accounts	FS272	204	202	174	171	170
<b>Nonmanaged Assets (#) - Total Fiduciary Accounts</b>	<b>FS23</b>	<b>154,687</b>	<b>150,220</b>	<b>150,525</b>	<b>144,573</b>	<b>141,033</b>
Personal Trust and Agency Accounts	FS213	149,436	144,912	145,140	139,029	134,784
Retirement-related Trust and Agency Accounts - Total	SUB6130	5,108	5,164	5,225	5,378	6,051
Employee Benefit - Defined Contribution	FS223	317	320	353	311	395
Employee Benefit - Defined Benefit	FS233	122	125	128	160	174
Other Retirement Accounts	FS243	4,669	4,719	4,744	4,907	5,482
Corporate Trust and Agency Accounts	FS253	89	88	92	96	100
Other Fiduciary Accounts	FS273	54	56	68	70	98
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>3,254</b>	<b>3,231</b>	<b>3,154</b>	<b>3,646</b>	<b>3,592</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>\$ 67,830</b>	<b>\$ 32,689</b>	<b>\$ 116,888</b>	<b>\$ 98,558</b>	<b>\$ 71,200</b>
Personal Trust and Agency Accounts	FS310	\$ 16,599	\$ 7,787	\$ 29,991	\$ 23,459	\$ 19,012
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 10,259	\$ 5,123	\$ 16,404	\$ 11,234	\$ 8,512
Employee Benefit - Defined Contribution	FS320	\$ 3,933	\$ 1,914	\$ 6,796	\$ 4,036	\$ 3,474
Employee Benefit - Defined Benefit	FS330	\$ 685	\$ 432	\$ 975	\$ 984	\$ 674
Other Retirement Accounts	FS340	\$ 5,641	\$ 2,777	\$ 8,633	\$ 6,214	\$ 4,364
Corporate Trust and Agency Accounts	FS350	\$ 382	\$ 218	\$ 811	\$ 619	\$ 457
Investment Management Agency Accounts	FS360	\$ 33,648	\$ 16,126	\$ 50,055	\$ 46,778	\$ 31,848
Other Fiduciary Accounts	FS370	\$ 359	\$ 204	\$ 742	\$ 506	\$ 503
Custody and Safekeeping Accounts	FS380	\$ 3,810	\$ 2,021	\$ 6,520	\$ 4,895	\$ 3,118
Other Fiduciary and Related Services	FS390	\$ 2,773	\$ 1,210	\$ 12,365	\$ 11,067	\$ 7,750
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 6,708</b>	<b>\$ 3,449</b>	<b>\$ 110,932</b>	<b>\$ 323,964</b>	<b>\$ 202,139</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 12</b>	<b>\$ 7</b>	<b>\$ 225</b>	<b>\$ 37</b>	<b>\$ 44</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 1,069</b>	<b>\$ 560</b>	<b>\$ 4,163</b>	<b>\$ 3,332</b>	<b>\$ 2,345</b>

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
<b>Run Date: August 21, 2006, 5:04 PM</b>	<b>June 2006</b>	

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule FS --- Fiduciary and Related Services		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 62,179</b>	<b>\$ 29,793</b>	<b>\$ 9,894</b>	<b>\$- 222,111</b>	<b>\$- 128,638</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 2,036,528</b>	<b>\$ 1,915,848</b>	<b>\$ 4,389,590</b>	<b>\$ 3,880,098</b>	<b>\$ 4,060,731</b>
Non-Interest-Bearing Deposits	FS410	\$ 440	\$ 18	\$ 2,225	\$ 52	\$- 72
Interest-Bearing Deposits	FS415	\$ 9,793	\$ 9,762	\$ 26,977	\$ 7,858	\$ 8,192
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 49,295	\$ 46,093	\$ 141,372	\$ 96,014	\$ 92,486
State, County and Municipal Obligations	FS425	\$ 326,004	\$ 286,096	\$ 537,590	\$ 520,297	\$ 578,195
Money Market Mutual Funds	FS430	\$ 205,813	\$ 195,382	\$ 285,428	\$ 284,341	\$ 298,194
Other Short-term Obligations	FS435	\$ 23,146	\$ 23,539	\$ 20,939	\$ 33,729	\$ 34,136
Other Notes and Bonds	FS440	\$ 70,470	\$ 70,802	\$ 135,573	\$ 87,326	\$ 98,479
Common and Preferred Stock	FS445	\$ 1,205,015	\$ 1,163,092	\$ 2,521,352	\$ 2,418,257	\$ 2,586,514
Real Estate Mortgages	FS450	\$ 10,167	\$ 3,885	\$ 7,637	\$ 5,620	\$ 6,297
Real Estate	FS455	\$ 62,301	\$ 60,624	\$ 335,729	\$ 72,477	\$ 95,244
Miscellaneous Assets	FS460	\$ 74,084	\$ 56,555	\$ 374,768	\$ 354,127	\$ 263,066
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>0</b>	<b>80</b>	<b>0</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	0	51	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	29	0	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 3,206,797</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>
Domestic Equity	FS610	0	0	1	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	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	0	1	0	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 5,406,125</b>	<b>\$ 0</b>	<b>\$ 0</b>
Domestic Equity	FS615	\$ 0	\$ 0	\$ 4,799,590	\$ 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

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 5:04 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) June 2006	Frozen Aggregated Data (\$Thousands)
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule FS --- Fiduciary and Related Services		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 606,535	\$ 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>\$ 12</b>	<b>\$ 7</b>	<b>\$ 219</b>	<b>\$ 37</b>	<b>\$ 43</b>
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 17	\$ 0	\$ 22
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 6	\$ 6	\$ 6
Investment Management Agency Accounts	FS730	\$ 12	\$ 7	\$ 189	\$ 9	\$ 8
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 7	\$ 22	\$ 7
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 6</b>	<b>\$ 0</b>	<b>\$ 1</b>
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 6	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 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

Schedule CCR --- Consolidated Capital Requirement		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						
Equity Capital (SC80)	CCR100	\$ 23,033,264	\$ 22,550,443	\$ 22,000,638	\$ 21,824,344	\$ 21,153,889
Equity Capital Deductions - Total	SUB1631	\$ 2,121,847	\$ 2,082,571	\$ 2,012,485	\$ 1,829,370	\$ 1,812,276
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 47,794	\$ 46,169	\$ 44,179	\$ 50,157	\$ 57,838
Goodwill and Certain Other Intangible Assets	CCR115	\$ 1,873,333	\$ 1,824,104	\$ 1,737,638	\$ 1,538,353	\$ 1,522,048
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 196,890	\$ 208,318	\$ 227,172	\$ 236,803	\$ 228,057
Other	CCR134	\$ 3,830	\$ 3,980	\$ 3,496	\$ 4,057	\$ 4,333
Equity Capital Additions - Total	SUB1641	\$ 776,128	\$ 642,998	\$ 568,839	\$ 504,034	\$ 406,644
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 578,034	\$ 443,973	\$ 369,158	\$ 300,897	\$ 212,760

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 5:04 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) June 2006	Frozen Aggregated Data (\$Thousands)
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CCR --- Consolidated Capital Requirement		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Intangible Assets	CCR185	\$ 17,817	\$ 19,324	\$ 20,108	\$ 23,786	\$ 25,008
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 180,277	\$ 179,701	\$ 179,573	\$ 179,351	\$ 168,876
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 21,687,545</b>	<b>\$ 21,110,870</b>	<b>\$ 20,556,992</b>	<b>\$ 20,499,008</b>	<b>\$ 19,748,257</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 261,419,784</b>	<b>\$ 253,799,424</b>	<b>\$ 249,510,454</b>	<b>\$ 240,062,332</b>	<b>\$ 233,831,665</b>
Asset Deductions - Total	SUB1651	\$ 2,136,022	\$ 2,077,472	\$ 2,032,969	\$ 1,837,739	\$ 1,818,727
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 35,716	\$ 33,981	\$ 37,182	\$ 49,780	\$ 60,033
Goodwill and Certain Other Intangible Assets	CCR265	\$ 1,900,841	\$ 1,832,248	\$ 1,765,727	\$ 1,547,900	\$ 1,526,936
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 196,889	\$ 208,318	\$ 227,172	\$ 236,803	\$ 228,057
Other	CCR275	\$ 2,576	\$ 2,925	\$ 2,888	\$ 3,256	\$ 3,701
Asset Additions - Total	SUB1661	\$ 746,805	\$ 507,186	\$ 321,119	\$ 213,573	\$ - 20,393
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 728,988	\$ 487,862	\$ 300,585	\$ 189,469	\$ - 45,689
Intangible Assets	CCR285	\$ 17,817	\$ 19,324	\$ 20,108	\$ 23,786	\$ 25,008
Other	CCR290	\$ 0	\$ 0	\$ 426	\$ 318	\$ 288
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 260,030,567</b>	<b>\$ 252,229,138</b>	<b>\$ 247,798,604</b>	<b>\$ 238,438,166</b>	<b>\$ 231,992,545</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 10,335,669</b>	<b>\$ 10,023,343</b>	<b>\$ 9,848,961</b>	<b>\$ 9,471,131</b>	<b>\$ 9,241,030</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 21,687,545</b>	<b>\$ 21,110,870</b>	<b>\$ 20,556,992</b>	<b>\$ 20,499,008</b>	<b>\$ 19,748,257</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 89,017	\$ 87,210	\$ 87,885	\$ 85,913	\$ 100,403
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 931,500	\$ 931,500	\$ 814,000	\$ 211,000	\$ 210,500
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 1,000	\$ 1,000	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 1,102,081	\$ 1,080,415	\$ 1,077,995	\$ 1,022,286	\$ 988,626
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 44	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 2,123,598</b>	<b>\$ 2,100,125</b>	<b>\$ 1,979,880</b>	<b>\$ 1,319,243</b>	<b>\$ 1,299,529</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 2,121,980</b>	<b>\$ 2,099,058</b>	<b>\$ 1,979,116</b>	<b>\$ 1,319,241</b>	<b>\$ 1,299,529</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 11,540	\$ 9,188	\$ 9,162	\$ 10,019	\$ 10,556
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 439,166	\$ 421,053	\$ 442,915	\$ 452,290	\$ 417,042
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 23,358,819</b>	<b>\$ 22,779,687</b>	<b>\$ 22,084,031</b>	<b>\$ 21,355,940</b>	<b>\$ 20,620,188</b>
0% R/W Category - Cash	CCR400	\$ 1,232,851	\$ 1,131,337	\$ 1,281,609	\$ 1,171,580	\$ 1,275,802
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 5,039,324	\$ 5,409,393	\$ 6,015,296	\$ 6,317,784	\$ 6,629,203
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 48,251	\$ 872	\$ 4,386	\$ 4,933	\$ 4,963

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 5:04 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) June 2006	Frozen Aggregated Data (\$Thousands)
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CCR --- Consolidated Capital Requirement		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Other	CCR415	\$ 900,816	\$ 1,069,332	\$ 1,215,717	\$ 1,265,957	\$ 1,157,087
0% R/W Category - Assets Total	CCR420	\$ 7,221,242	\$ 7,610,934	\$ 8,517,008	\$ 8,760,254	\$ 9,067,055
<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	\$ 31,576,015	\$ 29,248,426	\$ 29,071,794	\$ 26,978,881	\$ 24,822,269
20% R/W Category - Claims on FHLBs	CCR435	\$ 7,076,858	\$ 7,631,636	\$ 6,729,554	\$ 7,019,463	\$ 6,994,616
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 998,496	\$ 810,255	\$ 768,344	\$ 752,063	\$ 738,641
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 5,684,787	\$ 5,905,612	\$ 5,489,394	\$ 5,521,421	\$ 5,695,247
20% R/W Category - Other	CCR450	\$ 4,890,994	\$ 5,346,562	\$ 5,487,120	\$ 5,421,724	\$ 5,570,581
20% R/W Category - Assets Total	CCR455	\$ 50,227,150	\$ 48,942,491	\$ 47,546,206	\$ 45,693,552	\$ 43,821,354
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 10,045,431</b>	<b>\$ 9,788,491</b>	<b>\$ 9,509,247</b>	<b>\$ 9,138,712</b>	<b>\$ 8,764,268</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 96,880,147	\$ 96,328,324	\$ 95,108,883	\$ 90,978,990	\$ 89,457,934
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 1,619,455	\$ 1,329,151	\$ 1,401,467	\$ 2,070,909	\$ 1,917,629
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 832,601	\$ 786,151	\$ 579,186	\$ 449,765	\$ 560,923
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 527,994	\$ 449,746	\$ 276,680	\$ 221,049	\$ 216,075
50% R/W Category - Other	CCR480	\$ 1,087,004	\$ 964,640	\$ 790,164	\$ 778,854	\$ 676,968
50% R/W Category - Assets Total	CCR485	\$ 100,947,201	\$ 99,858,012	\$ 98,156,380	\$ 94,499,567	\$ 92,829,529
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 50,473,674</b>	<b>\$ 49,929,079</b>	<b>\$ 49,078,263</b>	<b>\$ 47,249,857</b>	<b>\$ 46,414,844</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 4,870,905	\$ 4,415,814	\$ 3,787,913	\$ 4,119,055	\$ 4,875,602
100% R/W Category - All Other Assets	CCR506	\$ 105,293,892	\$ 103,736,786	\$ 101,934,052	\$ 96,786,102	\$ 91,577,687
100% R/W Category - Assets Total	CCR510	\$ 110,164,797	\$ 108,152,600	\$ 105,721,965	\$ 100,905,157	\$ 96,453,289
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 110,164,797</b>	<b>\$ 108,152,600</b>	<b>\$ 105,721,965</b>	<b>\$ 100,905,157</b>	<b>\$ 96,453,289</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 1,338	\$ 1,333	\$ 1,299	\$ 1,231	\$ 1,100
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 16,725</b>	<b>\$ 16,663</b>	<b>\$ 16,238</b>	<b>\$ 15,388</b>	<b>\$ 13,751</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 268,561,728</b>	<b>\$ 264,565,370</b>	<b>\$ 259,942,858</b>	<b>\$ 249,859,761</b>	<b>\$ 242,172,327</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 170,700,568</b>	<b>\$ 167,886,778</b>	<b>\$ 164,325,657</b>	<b>\$ 157,309,056</b>	<b>\$ 151,646,094</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 236,041	\$ 223,325	\$ 257,353	\$ 287,866	\$ 303,901
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 170,464,527</b>	<b>\$ 167,663,453</b>	<b>\$ 164,068,304</b>	<b>\$ 157,021,190</b>	<b>\$ 151,342,193</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 13,683,889</b>	<b>\$ 13,458,174</b>	<b>\$ 13,125,464</b>	<b>\$ 12,561,677</b>	<b>\$ 12,107,368</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						



Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 5:04 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) June 2006	Frozen Aggregated Data (\$Thousands)
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CCR --- Consolidated Capital Requirement		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Tier 1 (Core) Capital Ratio	CCR810	8.34%	8.37%	8.30%	8.60%	8.51%
Total Risk-Based Capital Ratio	CCR820	13.70%	13.59%	13.46%	13.60%	13.62%
Tier 1 Risk-Based Capital Ratio	CCR830	12.46%	12.34%	12.26%	12.77%	12.77%
Tangible Equity Ratio	CCR840	8.33%	8.36%	8.29%	8.59%	8.50%

## \*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.