

<b>Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 4:10 PM</b>	<b>TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) December 2004</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
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Description	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
<b>Number of Institutions</b>	312	315	324	329	329

<b>Schedule NS --- Optional Narrative Statement</b>		Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	4	3	5	8	N/A
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

<b>Schedule SC --- Consolidated Statement of Condition</b>		Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 17,742,193</b>	<b>\$ 19,016,926</b>	<b>\$ 21,868,361</b>	<b>\$ 22,128,182</b>	<b>\$ 22,961,106</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 3,641,975	\$ 3,734,001	\$ 3,539,696	\$ 3,391,320	\$ 3,447,628
Interest-Earning Deposits in FHLBs	SC112	\$ 2,350,817	\$ 2,309,870	\$ 2,557,751	\$ 3,092,275	\$ 3,021,640
Other Interest-Earning Deposits	SC118	\$ 592,380	\$ 682,981	\$ 747,485	\$ 794,902	\$ 663,067
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 859,169	\$ 1,825,802	\$ 4,402,489	\$ 4,482,407	\$ 3,635,959
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 6,254,174	\$ 6,470,240	\$ 6,768,805	\$ 6,460,916	\$ 6,580,360
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,538,560	\$ 1,576,514	\$ 1,520,355	\$ 1,653,871	\$ 1,655,615
State and Municipal Obligations	SC180	\$ 862,040	\$ 694,311	\$ 627,489	\$ 512,150	\$ 470,823
Securities Backed by Nonmortgage Loans	SC182	\$ 138,806	\$ 165,672	\$ 181,559	\$ 202,903	N/A
Other Investment Securities	SC185	\$ 1,418,625	\$ 1,471,015	\$ 1,431,937	\$ 1,450,144	\$ 3,368,997
Accrued Interest Receivable	SC191	\$ 85,647	\$ 86,520	\$ 90,795	\$ 87,294	N/A
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 32,757,385</b>	<b>\$ 30,525,673</b>	<b>\$ 30,625,158</b>	<b>\$ 29,049,380</b>	<b>N/A</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 32,757,384</b>	<b>\$ 30,525,672</b>	<b>\$ 30,625,157</b>	<b>\$ 29,049,379</b>	<b>\$ 26,493,390</b>
Pass-Through - Total	SUB0073	\$ 21,510,957	\$ 19,414,394	\$ 19,875,933	\$ 18,145,233	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 19,709,033	\$ 17,486,749	\$ 17,771,061	\$ 15,974,668	\$ 15,896,810
Other Pass-Through	SC215	\$ 1,801,924	\$ 1,927,645	\$ 2,104,872	\$ 2,170,565	\$ 2,017,939
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 11,133,797	\$ 10,997,568	\$ 10,636,370	\$ 10,801,775	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 2,842,232	\$ 2,929,095	\$ 2,778,194	\$ 2,577,434	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 2,974,996	\$ 2,670,771	\$ 2,767,431	\$ 3,009,994	N/A
Other	SC222	\$ 5,316,569	\$ 5,397,702	\$ 5,090,745	\$ 5,214,347	N/A
Accrued Interest Receivable	SC228	\$ 112,631	\$ 113,711	\$ 112,855	\$ 102,372	N/A

<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: February 16, 2005, 4:10 PM</b>	<b>December 2004</b>	

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Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 1	\$ 1	\$ 1	\$ 1	N/A
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 128,188,537</b>	<b>\$ 122,392,266</b>	<b>\$ 117,515,007</b>	<b>\$ 112,111,696</b>	<b>N/A</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 127,656,561</b>	<b>\$ 121,876,961</b>	<b>\$ 116,979,959</b>	<b>\$ 111,581,830</b>	<b>\$ 107,886,107</b>
Construction Loans - Total	SUB0100	\$ 6,297,613	\$ 5,991,402	\$ 5,830,736	\$ 5,558,149	\$ 5,103,195
Residential - Total	SUB0110	\$ 5,161,986	\$ 4,838,319	\$ 4,704,445	\$ 4,500,801	\$ 4,124,762
1-4 Dwelling Units	SC230	\$ 4,334,683	\$ 3,985,903	\$ 3,866,071	\$ 3,692,408	\$ 3,431,683
Multifamily (5 or more) Dwelling Units	SC235	\$ 827,303	\$ 852,416	\$ 838,374	\$ 808,393	\$ 693,079
Nonresidential Property	SC240	\$ 1,135,627	\$ 1,153,083	\$ 1,126,291	\$ 1,057,348	\$ 978,433
Permanent Loans - Total	SUB0121	\$ 121,306,771	\$ 115,865,022	\$ 111,189,296	\$ 106,065,321	N/A
Residential - Total	SUB0131	\$ 106,322,749	\$ 101,645,032	\$ 97,405,002	\$ 93,175,542	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 101,323,155	\$ 96,985,133	\$ 92,702,010	\$ 88,628,761	N/A
Revolving Open-End Loans	SC251	\$ 18,295,829	\$ 16,021,825	\$ 13,315,761	\$ 12,168,484	\$ 11,838,029
All Other - First Liens	SC254	\$ 80,117,840	\$ 78,212,562	\$ 76,946,501	\$ 74,131,712	N/A
All Other - Junior Liens	SC255	\$ 2,909,486	\$ 2,750,746	\$ 2,439,748	\$ 2,328,565	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 4,999,594	\$ 4,659,899	\$ 4,702,992	\$ 4,546,781	\$ 4,232,817
Nonresidential Property (Except Land)	SC260	\$ 11,223,734	\$ 10,803,749	\$ 10,615,314	\$ 10,072,806	\$ 9,749,282
Land	SC265	\$ 3,760,288	\$ 3,416,241	\$ 3,168,980	\$ 2,816,973	\$ 2,628,769
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 5,919,641	\$ 5,935,388	\$ 6,276,770	N/A	N/A
Accrued Interest Receivable	SC272	\$ 495,694	\$ 475,971	\$ 439,065	\$ 427,748	\$ 426,281
Advances for Taxes and Insurance	SC275	\$ 88,459	\$ 59,871	\$ 55,910	\$ 60,478	\$ 51,952
Allowance for Loan and Lease Losses	SC283	\$ 531,976	\$ 515,305	\$ 535,048	\$ 529,866	\$ 494,408
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 29,285,925</b>	<b>\$ 28,955,390</b>	<b>\$ 28,565,437</b>	<b>\$ 28,172,227</b>	<b>N/A</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 28,533,678</b>	<b>\$ 28,163,623</b>	<b>\$ 27,737,621</b>	<b>\$ 27,336,090</b>	<b>\$ 27,208,224</b>
Commercial Loans - Total	SC32	\$ 8,422,412	\$ 7,928,780	\$ 7,933,276	\$ 7,990,950	\$ 9,795,236
Secured	SC300	\$ 4,855,851	\$ 4,549,351	\$ 4,421,127	\$ 4,640,152	\$ 4,276,454
Unsecured	SC303	\$ 3,024,904	\$ 2,787,026	\$ 2,923,463	\$ 2,777,061	\$ 4,944,399
Lease Receivables	SC306	\$ 541,657	\$ 592,403	\$ 588,686	\$ 573,737	\$ 574,383
Consumer Loans - Total	SC35	\$ 20,702,345	\$ 20,877,876	\$ 20,491,096	\$ 20,039,622	\$ 18,169,687
Loans on Deposits	SC310	\$ 162,154	\$ 156,813	\$ 162,376	\$ 162,325	\$ 164,500
Home Improvement Loans (Not secured by real estate)	SC316	\$ 65,684	\$ 67,125	\$ 67,985	\$ 132,562	\$ 241,384
Education Loans	SC320	\$ 43,969	\$ 39,960	\$ 30,949	\$ 66,378	\$ 76,937
Auto Loans	SC323	\$ 4,304,269	\$ 4,310,431	\$ 4,340,602	\$ 4,393,738	\$ 4,585,496
Mobile Home Loans	SC326	\$ 271,001	\$ 266,059	\$ 264,457	\$ 276,470	\$ 279,799
Credit Cards	SC328	\$ 4,315,671	\$ 4,223,314	\$ 4,217,961	\$ 4,304,718	\$ 4,852,385

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Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 11,539,597	\$ 11,814,174	\$ 11,406,766	\$ 10,703,431	\$ 7,969,049
Accrued Interest Receivable	SC348	\$ 161,168	\$ 148,734	\$ 141,065	\$ 141,655	\$ 149,194
Allowance for Loan and Lease Losses	SC357	\$ 752,247	\$ 791,767	\$ 827,816	\$ 836,137	\$ 905,043
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 217,124</b>	<b>\$ 228,131</b>	<b>\$ 247,970</b>	<b>\$ 249,678</b>	<b>\$ 248,301</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 215,613</b>	<b>\$ 226,639</b>	<b>\$ 246,107</b>	<b>\$ 247,492</b>	<b>\$ 246,299</b>
Real Estate - Total	SUB0210	\$ 203,966	\$ 217,499	\$ 235,249	\$ 234,299	\$ 228,001
Construction	SC405	\$ 3,169	\$ 5,805	\$ 7,365	\$ 8,959	\$ 13,102
Residential - Total	SUB0225	\$ 135,299	\$ 137,943	\$ 150,053	\$ 157,692	\$ 150,678
1-4 Dwelling Units	SC415	\$ 124,641	\$ 132,571	\$ 141,560	\$ 149,408	\$ 148,318
Multifamily (5 or more) Dwelling Units	SC425	\$ 10,658	\$ 5,372	\$ 8,493	\$ 8,284	\$ 2,360
Nonresidential (Except Land)	SC426	\$ 30,755	\$ 40,333	\$ 42,963	\$ 31,219	\$ 21,716
Land	SC428	\$ 34,743	\$ 33,418	\$ 34,868	\$ 36,429	\$ 42,505
Other Repossessed Assets	SC430	\$ 13,158	\$ 10,632	\$ 12,721	\$ 15,379	\$ 20,300
General Valuation Allowances	SC441	\$ 1,511	\$ 1,492	\$ 1,863	\$ 2,186	\$ 2,002
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 81,896</b>	<b>\$ 79,868</b>	<b>\$ 81,031</b>	<b>\$ 82,033</b>	<b>\$ 74,777</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 2,417,211</b>	<b>\$ 2,490,252</b>	<b>\$ 2,429,821</b>	<b>\$ 2,331,827</b>	<b>\$ 2,196,874</b>
Federal Home Loan Bank Stock	SC510	\$ 2,286,051	\$ 2,369,791	\$ 2,316,361	\$ 2,217,816	\$ 2,140,656
Other	SC540	\$ 131,160	\$ 120,461	\$ 113,460	\$ 114,011	\$ 105,666
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 2,388,843</b>	<b>\$ 2,298,916</b>	<b>\$ 2,265,742</b>	<b>\$ 2,254,291</b>	<b>\$ 2,255,898</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 6,043,141</b>	<b>\$ 6,120,017</b>	<b>\$ 6,224,211</b>	<b>\$ 5,851,422</b>	<b>N/A</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 6,042,925</b>	<b>\$ 6,119,784</b>	<b>\$ 6,223,884</b>	<b>\$ 5,851,191</b>	<b>\$ 5,366,273</b>
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 141,198	\$ 137,961	\$ 138,077	\$ 154,445	\$ 87,748
Bank-Owned Life Insurance - Other	SC625	\$ 530,113	\$ 506,772	\$ 495,158	\$ 467,762	\$ 480,740
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 1,008,326	\$ 943,252	\$ 1,053,493	\$ 959,356	\$ 857,541
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 7,628	\$ 5,980	\$ 5,858	\$ 6,187	\$ 6,679
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 1,073,094	\$ 1,007,917	\$ 1,061,017	\$ 960,447	\$ 932,082
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 480,165	\$ 464,541	\$ 467,490	\$ 436,194	\$ 424,568
Other Assets	SC689	\$ 2,802,617	\$ 3,053,594	\$ 3,003,118	\$ 2,867,031	\$ 3,339,815
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 216	\$ 233	\$ 327	\$ 231	\$ 278
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 1,285,951</b>	<b>\$ 1,308,798</b>	<b>\$ 1,365,055</b>	<b>\$ 1,368,421</b>	<b>N/A</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 219,122,255</b>	<b>\$ 212,107,439</b>	<b>\$ 209,822,738</b>	<b>\$ 202,230,736</b>	<b>N/A</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 217,836,304</b>	<b>\$ 210,798,641</b>	<b>\$ 208,457,683</b>	<b>\$ 200,862,315</b>	<b>\$ 195,382,792</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 146,748,749</b>	<b>\$ 144,939,227</b>	<b>\$ 142,914,889</b>	<b>\$ 142,122,401</b>	<b>\$ 137,524,362</b>
Deposits	SC710	\$ 144,781,284	\$ 142,578,984	\$ 141,106,290	\$ 140,096,840	\$ 135,994,845
Escrows	SC712	\$ 1,967,620	\$ 2,357,893	\$ 1,808,141	\$ 2,021,660	\$ 1,520,902
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 155	\$ 2,350	\$ 458	\$ 3,901	\$ 7,348
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 47,701,314</b>	<b>\$ 43,359,652</b>	<b>\$ 43,365,973</b>	<b>\$ 36,774,506</b>	<b>\$ 36,620,028</b>
Advances from FHLBank	SC720	\$ 30,774,489	\$ 28,738,067	\$ 29,264,628	\$ 26,382,006	\$ 26,012,228
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 15,726,586	\$ 13,417,366	\$ 12,825,931	\$ 9,489,554	\$ 8,718,449
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 210,500	\$ 210,500	\$ 216,500	\$ 208,500	N/A
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	\$ 989,739	\$ 993,719	\$ 1,058,914	\$ 694,446	\$ 1,430,851
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 3,561,928</b>	<b>\$ 3,333,481</b>	<b>\$ 3,520,496</b>	<b>\$ 3,500,953</b>	<b>\$ 3,236,170</b>
Accrued Interest Payable - Deposits	SC763	\$ 179,497	\$ 182,405	\$ 171,266	\$ 166,371	\$ 166,909
Accrued Interest Payable - Other	SC766	\$ 160,566	\$ 122,628	\$ 117,205	\$ 116,533	\$ 136,962
Accrued Taxes	SC776	\$ 365,019	\$ 682,835	\$ 619,486	\$ 600,644	\$ 460,849
Accounts Payable	SC780	\$ 841,990	\$ 782,116	\$ 790,964	\$ 748,766	\$ 703,244
Deferred Income Taxes	SC790	\$ 447,630	\$ 355,622	\$ 348,660	\$ 413,077	\$ 412,440
Other Liabilities and Deferred Income	SC796	\$ 1,567,226	\$ 1,207,875	\$ 1,472,915	\$ 1,455,562	\$ 1,355,766
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 198,011,991</b>	<b>\$ 191,632,360</b>	<b>\$ 189,801,358</b>	<b>\$ 182,397,860</b>	<b>\$ 177,379,286</b>

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Description	Line Item	Value	Value	Value	Value	Value
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 203,741</b>	<b>\$ 204,245</b>	<b>\$ 204,500</b>	<b>\$ 199,884</b>	<b>N/A</b>
<b>EQUITY CAPITAL</b>						
<b>Equity Capital - Total</b>	<b>SC80</b>	<b>\$ 19,620,576</b>	<b>\$ 18,962,037</b>	<b>\$ 18,451,832</b>	<b>\$ 18,264,569</b>	<b>\$ 17,803,987</b>
Stock - Total	SUB0311	\$ 10,577,043	\$ 10,105,255	\$ 10,086,573	\$ 9,826,071	\$ 9,709,962
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 13	\$ 13	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 141,869	\$ 139,569	\$ 148,619	\$ 145,119	\$ 144,997
Common Stock - Par Value	SC820	\$ 140,667	\$ 133,302	\$ 141,949	\$ 147,859	\$ 146,520
Common Stock - Paid in Excess of Par	SC830	\$ 10,294,507	\$ 9,832,371	\$ 9,795,992	\$ 9,533,093	\$ 9,418,445
Accumulated Other Comprehensive Income - Total	SC86	\$- 89,626	\$- 120,770	\$- 278,025	\$ 49,520	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 35,439	\$ 10,565	\$- 251,360	\$ 240,496	\$ 75,147
Gains (Losses) on Cash Flow Hedges	SC865	\$- 118,600	\$- 129,579	\$- 23,794	\$- 188,903	N/A
Other	SC870	\$- 6,465	\$- 1,756	\$- 2,871	\$- 2,073	N/A
Retained Earnings	SC880	\$ 9,146,472	\$ 8,994,938	\$ 8,661,867	\$ 8,415,391	\$ 8,183,874
Other Components of Equity Capital	SC891	\$- 13,313	\$- 17,386	\$- 18,583	\$- 26,413	N/A
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 217,836,308</b>	<b>\$ 210,798,642</b>	<b>\$ 208,457,690</b>	<b>\$ 200,862,313</b>	<b>\$ 195,382,797</b>

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99112 - OTS-Regulated: Southeast Region (Geog)  
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## Other Codes As of Dec 2004

### Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	68	\$ 2,754
3	Federal, State, or other taxes receivable	56	\$ 46,272
4	Net deferred tax assets	122	\$ 531,542
5	Insured portion of real estate acquired by forecls	2	\$ 65,642
6	Prepaid deposit insurance premiums	29	\$ 2,566
7	Prepaid expenses	256	\$ 101,945
8	Deposits for utilities and other services	10	\$ 357
9	Advances for loans serviced for others	8	\$ 82,353
10	Property leased to others, net of accumul. deprec.	1	\$ 355,849
11	Deferred issuance costs	1	\$ 932
12	Amounts receivable under interest rate swap agreem	1	\$ 348
13	Noninterest-bearing accts recv from Hold Co/Affl	14	\$ 12,641
14	Other noninterest-bearing short-term accounts recv	80	\$ 678,012
19	Receivables fr a broker for unsettled transactions	14	\$ 84,611
20	F/V of all derivative instru. reportable as assets	8	\$ 150,857
22	Unapplied loan disbursements	10	\$ 17,300
99	Other	144	\$ 193,110

### Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	8	\$ 6,585
4	Nonrefundable loan fees received prior to closing	18	\$ 1,182
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 5,000
7	Deferred gains from the sale of real estate	18	\$ 1,235
8	Negative equity investments in uncons service corp	2	\$ 12,160
9	Fees received for standby contracts and other	2	\$ 16
10	Amounts due brokers for unsettled transactions	7	\$ 33,250
11	The liability recorded for post-retirement benefit	106	\$ 103,020
13	Amounts payable under interest-rate-swap agreement	3	\$ 370
14	Unapplied loan payments received	13	\$ 34,820
15	Liability on loan servicing contracts	1	\$ 402
16	Recourse loan liability	3	\$ 25,261
17	Noninterest-bearing payables to Hold Co/Affiliates	22	\$ 395,942
18	Litigation reserves	2	\$ 227
20	F/V of all derivative instru. reportable as liab.	9	\$ 60,760
21	Liabilities for credit losses on OBS credit exposures	1	\$ 50
99	Other	262	\$ 412,119

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
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Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 2,644,333</b>	<b>\$ 2,529,407</b>	<b>\$ 2,391,452</b>	<b>\$ 2,367,100</b>	<b>\$ 2,300,979</b>
Deposits and Investment Securities	SO115	\$ 127,391	\$ 126,813	\$ 115,119	\$ 116,594	N/A
Mortgage-Backed Securities	SO125	\$ 303,884	\$ 299,906	\$ 284,053	\$ 276,808	N/A
Mortgage Loans	SO141	\$ 1,672,808	\$ 1,566,468	\$ 1,483,980	\$ 1,443,615	N/A
Nonmortgage Loans - Total	SUB0950	\$ 540,250	\$ 536,220	\$ 508,300	\$ 530,083	N/A
Commercial Loans and Leases	SO160	\$ 149,829	\$ 139,077	\$ 137,059	\$ 133,317	\$ 163,026
Consumer Loans and Leases	SO171	\$ 390,421	\$ 397,143	\$ 371,241	\$ 396,766	N/A
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 26,746</b>	<b>\$ 26,040</b>	<b>\$ 25,011</b>	<b>\$ 27,178</b>	<b>\$ 25,177</b>
Federal Home Loan Bank Stock	SO181	\$ 26,762	\$ 25,825	\$ 24,426	\$ 26,082	\$ 25,177
Other	SO185	\$- 16	\$ 215	\$ 585	\$ 1,096	N/A
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 1,078,242</b>	<b>\$ 1,010,588</b>	<b>\$ 956,072</b>	<b>\$ 960,561</b>	<b>\$ 978,545</b>
Deposits	SO215	\$ 692,455	\$ 649,139	\$ 628,021	\$ 633,462	\$ 652,962
Escrows	SO225	\$ 142	\$ 127	\$ 102	\$ 194	\$ 196
Advances from FHLBank	SO230	\$ 269,138	\$ 257,849	\$ 236,661	\$ 241,409	\$ 242,851
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 3,630	\$ 3,584	\$ 3,594	\$ 3,580	\$ 7,508
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 113,285	\$ 100,259	\$ 88,055	\$ 82,234	\$ 75,030
Capitalized Interest	SO271	\$ 408	\$ 370	\$ 361	\$ 318	\$ 2
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 1,592,837</b>	<b>\$ 1,544,859</b>	<b>\$ 1,460,391</b>	<b>\$ 1,433,717</b>	<b>\$ 1,348,281</b>
<b>Net Provision for Losses on Interest-Bearing Assets</b>	<b>SO321</b>	<b>\$ 188,551</b>	<b>\$ 128,580</b>	<b>\$ 160,550</b>	<b>\$ 142,930</b>	<b>\$ 201,061</b>
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 1,404,286</b>	<b>\$ 1,416,279</b>	<b>\$ 1,299,841</b>	<b>\$ 1,290,787</b>	<b>\$ 1,146,952</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 783,306</b>	<b>\$ 837,445</b>	<b>\$ 867,584</b>	<b>\$ 856,499</b>	<b>\$ 848,187</b>
Mortgage Loan Serving Fees	SO410	\$ 50,585	\$- 21,102	\$ 77,912	\$- 9,677	\$ 9,783
Other Fees and Charges	SO420	\$ 533,901	\$ 538,739	\$ 535,046	\$ 513,593	\$ 528,202
Net Income (Loss) from Other - Total	SUB0451	\$ 143,205	\$ 268,591	\$ 207,370	\$ 288,791	\$ 239,805
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 118,059	\$ 214,435	\$ 157,651	\$ 274,795	\$ 200,416
Operations & Sale of Repossessed Assets	SO461	\$ 5,173	\$ 2,073	\$ 1,076	\$ 1,400	\$ 934
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 1,565	\$ 2,151	\$- 2,726	\$- 5,269	\$- 4,005
Sale of Securities Held-to-Maturity	SO467	\$- 57	\$ 452	\$ 371	\$ 371	\$ 27
Sale of Loans Held for Investment	SO475	\$ 409	\$ 11,128	\$ 521	\$ 618	\$ 1,908

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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</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	\$ 18,729	\$ 46,751	\$ 37,475	\$ 25,476	\$ 20,831
Trading Assets (Realized and Unrealized)	SO485	\$ 2,457	\$- 8,399	\$ 13,002	\$- 8,600	\$ 19,694
Other Noninterest Income	SO488	\$ 55,615	\$ 51,217	\$ 47,256	\$ 63,792	\$ 62,588
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>\$ 1,538,229</b>	<b>\$ 1,421,563</b>	<b>\$ 1,393,517</b>	<b>\$ 1,403,609</b>	<b>\$ 1,384,129</b>
All Personnel Compensation and Expense	SO510	\$ 633,637	\$ 596,241	\$ 590,479	\$ 590,948	\$ 567,879
Legal Expense	SO520	\$ 14,700	\$ 14,913	\$ 18,887	\$ 12,048	\$ 15,109
Office Occupancy and Equipment Expense	SO530	\$ 221,575	\$ 215,796	\$ 212,765	\$ 215,330	\$ 211,329
Marketing and Other Professional Services	SO540	\$ 319,751	\$ 279,411	\$ 269,550	\$ 282,223	\$ 268,174
Loan Servicing Fees	SO550	\$ 24,648	\$ 26,495	\$ 24,318	\$ 23,587	\$ 19,806
Goodwill and Other Intangibles Expense	SO560	\$ 12,523	\$ 10,397	\$ 9,253	\$ 10,954	\$ 9,612
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 4,832	\$ 880	\$ 358	\$ 1,930	\$ 1,215
Other Noninterest Expense	SO580	\$ 306,563	\$ 277,430	\$ 267,907	\$ 266,589	\$ 291,005
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>\$ 649,363</b>	<b>\$ 832,161</b>	<b>\$ 773,908</b>	<b>\$ 743,677</b>	<b>\$ 602,732</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 227,415</b>	<b>\$ 286,355</b>	<b>\$ 259,606</b>	<b>\$ 256,087</b>	<b>\$ 210,179</b>
Federal	SO710	\$ 201,692	\$ 261,136	\$ 235,866	\$ 232,344	\$ 285,323
State, Local & Other	SO720	\$ 25,723	\$ 25,219	\$ 23,740	\$ 23,743	\$- 75,144
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 421,948</b>	<b>\$ 545,806</b>	<b>\$ 514,302</b>	<b>\$ 487,590</b>	<b>\$ 392,553</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$- 755</b>	<b>\$- 3,321</b>	<b>\$ 31,288</b>	<b>\$- 237</b>	<b>\$ 1,898</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 421,193</b>	<b>\$ 542,485</b>	<b>\$ 545,590</b>	<b>\$ 487,353</b>	<b>\$ 394,451</b>



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## Other Codes As of Dec 2004

### Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	3	\$- 8
4	Net income(loss) from leasing or subleasing space	72	\$ 1,148
5	Net income(loss) from real estate held for invest	9	\$ 434
6	Net income(loss)-equity invest in uncons sub org	5	\$ 1,176
7	Net income(loss) from leased property	10	\$ 5,552
9	Net income from data processing lease/services	2	\$ 72
10	Dividends from subordinate organizations	1	\$ 10
11	Adjustments to prior periods	3	\$ 130
14	Interest Income from CNFIs reported on SC655	4	\$- 211
15	Income from corporate-owned life insurance	67	\$ 5,196
19	Realized/unrealized gains on derivatives	4	\$- 297
99	Other	221	\$ 24,665

### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	58	\$ 1,022
2	OTS assessments	97	\$ 1,286
3	Interest expense on income taxes	1	\$ 54
4	Interest expense on Treasury tax & loan accounts	1	\$ 4
6	Supervisory examination fees	33	\$ 385
7	Office supplies, printing, and postage	231	\$ 21,166
8	Telephone, including data lines	107	\$ 21,113
9	Loan origination expense	50	\$ 23,021
10	ATM expense	46	\$ 2,003
11	Adjustments to prior periods	2	\$ 37
12	Acquisition and organization costs	1	\$ 20
13	Misc taxes other than income & real estate	26	\$ 581
14	Losses from fraud	4	\$ 1,993
15	Foreclosure expenses	4	\$ 4,728
16	Web site expenses	2	\$ 28
17	Charitable contributions	21	\$ 743
18	Minority Interest	3	\$ 5,153
19	Realized/unrealized losses on derivatives	1	\$ 52
99	Other	217	\$ 134,756

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Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
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>\$ 9,859,638</b>	<b>\$ 7,220,541</b>	<b>\$ 4,731,266</b>	<b>\$ 2,367,100</b>	<b>\$ 9,195,304</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 473,520	\$ 351,989	\$ 229,453	\$ 116,594	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,158,413	\$ 854,104	\$ 557,004	\$ 276,808	N/A
YTD - Mortgage Loans	Y_SO141	\$ 6,119,398	\$ 4,447,453	\$ 2,910,384	\$ 1,443,615	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 556,146	\$ 405,780	\$ 269,218	\$ 133,317	\$ 617,804
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 1,552,161	\$ 1,161,215	\$ 765,207	\$ 396,766	N/A
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 103,490</b>	<b>\$ 77,711</b>	<b>\$ 51,886</b>	<b>\$ 27,178</b>	<b>N/A</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 101,620	\$ 75,825	\$ 50,206	\$ 26,082	N/A
YTD - Other	Y_SO185	\$ 1,870	\$ 1,886	\$ 1,680	\$ 1,096	N/A
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 3,976,139</b>	<b>\$ 2,899,533</b>	<b>\$ 1,905,666</b>	<b>\$ 960,561</b>	<b>\$ 4,033,682</b>
YTD - Deposits	Y_SO215	\$ 2,581,428	\$ 1,890,727	\$ 1,254,008	\$ 633,462	\$ 2,761,402
YTD - Escrows	Y_SO225	\$ 562	\$ 420	\$ 295	\$ 194	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 999,267	\$ 729,892	\$ 476,189	\$ 241,409	\$ 945,570
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 14,282	\$ 10,652	\$ 7,174	\$ 3,580	\$ 30,612
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 382,057	\$ 268,891	\$ 168,679	\$ 82,234	\$ 295,621
YTD - Capitalized Interest	Y_SO271	\$ 1,457	\$ 1,049	\$ 679	\$ 318	\$ 110
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 5,986,989</b>	<b>\$ 4,398,719</b>	<b>\$ 2,877,486</b>	<b>\$ 1,433,717</b>	<b>N/A</b>
<b>YTD - Net Provision for Losses on Interest-Bearing Assets</b>	<b>Y_SO321</b>	<b>\$ 616,889</b>	<b>\$ 428,418</b>	<b>\$ 304,517</b>	<b>\$ 142,930</b>	<b>\$ 872,750</b>
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 5,370,100</b>	<b>\$ 3,970,301</b>	<b>\$ 2,572,969</b>	<b>\$ 1,290,787</b>	<b>N/A</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 3,331,557</b>	<b>\$ 2,546,954</b>	<b>\$ 1,713,928</b>	<b>\$ 856,499</b>	<b>N/A</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 97,783	\$ 46,908	\$ 68,124	\$- 9,677	\$- 113,368
YTD - Other Fees and Charges	Y_SO420	\$ 2,114,723	\$ 1,581,651	\$ 1,045,355	\$ 513,593	\$ 2,144,721
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 903,455	\$ 758,558	\$ 490,317	\$ 288,791	\$ 1,638,009
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 761,062	\$ 641,330	\$ 426,956	\$ 274,795	\$ 1,581,388
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 8,978	\$ 3,846	\$ 2,160	\$ 1,400	\$ 5,423
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 7,409	\$- 5,844	\$- 7,995	\$- 5,269	\$- 58,742
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 1,149	\$ 1,194	\$ 742	\$ 371	\$ 4,294
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 12,667	\$ 12,267	\$ 1,139	\$ 618	\$ 8,791

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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 128,491	\$ 109,762	\$ 62,913	\$ 25,476	\$ 79,389
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 1,540	\$- 3,997	\$ 4,402	\$- 8,600	\$ 17,466
YTD - Other Noninterest Income	Y_SO488	\$ 215,653	\$ 159,837	\$ 110,132	\$ 63,792	N/A
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 5,705,802</b>	<b>\$ 4,173,892</b>	<b>\$ 2,778,659</b>	<b>\$ 1,403,609</b>	<b>\$ 5,476,516</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 2,384,722	\$ 1,755,277	\$ 1,172,884	\$ 590,948	\$ 2,270,688
YTD - Legal Expense	Y_SO520	\$ 59,849	\$ 45,025	\$ 30,542	\$ 12,048	\$ 57,746
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 857,285	\$ 636,348	\$ 425,496	\$ 215,330	\$ 844,855
YTD - Marketing and Other Professional Services	Y_SO540	\$ 1,146,891	\$ 827,348	\$ 549,367	\$ 282,223	\$ 1,069,738
YTD - Loan Servicing Fees	Y_SO550	\$ 98,088	\$ 73,440	\$ 46,954	\$ 23,587	\$ 101,314
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 41,911	\$ 29,709	\$ 19,740	\$ 10,954	\$ 45,680
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 7,924	\$ 3,105	\$ 2,240	\$ 1,930	\$ 5,505
YTD - Other Noninterest Expense	Y_SO580	\$ 1,109,132	\$ 803,640	\$ 531,436	\$ 266,589	\$ 1,080,990
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 2,995,855</b>	<b>\$ 2,343,363</b>	<b>\$ 1,508,238</b>	<b>\$ 743,677</b>	<b>\$ 2,876,746</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 1,027,077</b>	<b>\$ 799,577</b>	<b>\$ 512,495</b>	<b>\$ 256,087</b>	<b>\$ 997,429</b>
YTD - Federal	Y_SO710	\$ 928,330	\$ 727,023	\$ 465,127	\$ 232,344	\$ 995,427
YTD - State, Local, and Other	Y_SO720	\$ 98,747	\$ 72,554	\$ 47,368	\$ 23,743	\$ 2,002
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 1,968,778</b>	<b>\$ 1,543,786</b>	<b>\$ 995,743</b>	<b>\$ 487,590</b>	<b>\$ 1,879,317</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 26,920</b>	<b>\$ 27,675</b>	<b>\$ 31,051</b>	<b>\$- 237</b>	<b>\$ 1,362</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 1,995,698</b>	<b>\$ 1,571,461</b>	<b>\$ 1,026,794</b>	<b>\$ 487,353</b>	<b>\$ 1,880,679</b>

  

<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 1,305,777</b>	<b>\$ 1,351,191</b>	<b>\$ 1,364,684</b>	<b>\$ 1,400,956</b>	<b>\$ 1,419,548</b>
Net Provision for Loss	VA115	\$ 185,222	\$ 127,534	\$ 159,458	\$ 142,502	\$ 197,669
Transfers	VA125	\$ 1,415	\$- 15,212	\$ 497	\$- 959	\$- 15,394
Recoveries	VA135	\$ 65,125	\$ 66,971	\$ 73,048	\$ 68,286	\$ 60,111
Adjustments	VA145	\$ 35,153	\$ 36,394	\$ 47,809	\$ 64,562	\$ 90,956
Charge-offs	VA155	\$ 306,770	\$ 258,079	\$ 280,445	\$ 306,925	\$ 350,713
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 1,285,922</b>	<b>\$ 1,308,799</b>	<b>\$ 1,365,051</b>	<b>\$ 1,368,422</b>	<b>\$ 1,402,177</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 69,410</b>	<b>\$ 58,246</b>	<b>\$ 64,073</b>	<b>\$ 67,261</b>	<b>\$ 55,396</b>
Net Provision for Loss	VA118	\$ 8,161	\$ 1,926	\$ 1,450	\$ 2,306	\$ 4,607

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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Transfers	VA128	\$- 1,415	\$ 15,212	\$- 497	\$ 959	\$ 15,394
Adjustments	VA148	\$- 414	\$ 393	\$ 341	\$ 1,639	\$- 885
Charge-offs	VA158	\$ 12,563	\$ 6,308	\$ 6,060	\$ 6,889	\$ 7,665
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 63,179</b>	<b>\$ 69,463</b>	<b>\$ 59,307</b>	<b>\$ 65,276</b>	<b>\$ 66,846</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 1,375,187</b>	<b>\$ 1,409,431</b>	<b>\$ 1,428,757</b>	<b>\$ 1,468,217</b>	<b>\$ 1,474,943</b>
Net Provision for Loss	VA120	\$ 193,383	\$ 129,460	\$ 160,908	\$ 144,808	\$ 202,276
Recoveries	VA140	\$ 65,125	\$ 66,971	\$ 73,048	\$ 68,286	\$ 60,111
Adjustments	VA150	\$ 34,739	\$ 36,787	\$ 48,150	\$ 66,201	\$ 90,071
Charge-offs	VA160	\$ 319,333	\$ 264,387	\$ 286,505	\$ 313,814	\$ 358,378
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 1,349,101</b>	<b>\$ 1,378,262</b>	<b>\$ 1,424,358</b>	<b>\$ 1,433,698</b>	<b>\$ 1,469,023</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 306,770</b>	<b>\$ 258,079</b>	<b>\$ 280,445</b>	<b>\$ 306,925</b>	<b>N/A</b>
<b>Deposits and Investment Securities</b>	<b>VA36</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 419</b>	<b>\$ 9,263</b>	<b>\$ 265</b>	<b>\$ 4,014</b>	<b>N/A</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 19,194</b>	<b>\$ 13,954</b>	<b>\$ 16,146</b>	<b>\$ 14,188</b>	<b>\$ 15,428</b>
Construction - Total	SUB2030	\$ 3,529	\$ 975	\$ 1,277	\$ 1,106	\$ 2,143
1-4 Dwelling Units	VA420	\$ 1,387	\$ 975	\$ 1,265	\$ 993	\$ 1,749
Multifamily (5 or more) Dwelling Units	VA430	\$ 425	\$ 0	\$ 0	\$ 0	\$ 81
Nonresidential Property	VA440	\$ 1,717	\$ 0	\$ 12	\$ 113	\$ 313
Permanent - Total	SUB2041	\$ 15,665	\$ 12,979	\$ 14,869	\$ 13,082	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 3,040	\$ 2,578	\$ 2,731	\$ 2,916	\$ 1,814
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 7,175	\$ 5,001	\$ 3,253	\$ 4,551	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 2,443	\$ 2,674	\$ 2,220	\$ 2,996	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 11	\$ 51	\$ 2,368	\$ 840	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 2,842	\$ 2,671	\$ 4,285	\$ 1,287	\$ 1,065
Land	VA490	\$ 154	\$ 4	\$ 12	\$ 492	\$ 781
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 282,402</b>	<b>\$ 230,876</b>	<b>\$ 259,321</b>	<b>\$ 283,601</b>	<b>\$ 315,801</b>
Commercial Loans	VA520	\$ 88,758	\$ 44,584	\$ 49,728	\$ 46,947	\$ 55,052
Consumer Loans - Total	SUB2061	\$ 193,644	\$ 186,292	\$ 209,593	\$ 236,654	N/A
Loans on Deposits	VA510	\$ 5	\$ 43	\$ 31	\$ 58	\$ 68
Home Improvement Loans	VA516	\$ 447	\$ 531	\$ 270	\$ 522	\$ 371
Education Loans	VA530	\$ 93	\$ 16	\$ 68	\$ 59	\$ 172
Auto Loans	VA540	\$ 20,099	\$ 17,083	\$ 17,043	\$ 16,481	\$ 18,355
Mobile Home Loans	VA550	\$ 1,151	\$ 843	\$ 1,022	\$ 1,357	\$ 859

<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: February 16, 2005, 4:10 PM</b>	<b>December 2004</b>	

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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Credit Cards	VA556	\$ 133,372	\$ 129,664	\$ 153,899	\$ 183,129	\$ 204,921
Other	VA560	\$ 38,477	\$ 38,112	\$ 37,260	\$ 35,048	\$ 36,003
<b>Reposessed Assets - Total</b>	<b>VA60</b>	<b>\$ 4,715</b>	<b>\$ 3,956</b>	<b>\$ 4,705</b>	<b>\$ 5,034</b>	<b>\$ 7,195</b>
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 39	\$ 0	\$ 200
Real Estate - 1-4 Dwelling Units	VA613	\$ 3,309	\$ 3,346	\$ 3,318	\$ 3,686	\$ 3,399
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 214	\$ 102	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 216	\$ 31	\$ 563	\$ 67	\$ 222
Real Estate - Land	VA628	\$ 753	\$ 7	\$ 296	\$ 2	\$ 29
Other Reposessed Assets	VA630	\$ 437	\$ 358	\$ 387	\$ 1,279	\$ 3,345
<b>Real Estate Held for Investment</b>	<b>VA70</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA820</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 40</b>	<b>\$ 30</b>	<b>\$ 8</b>	<b>\$ 88</b>	<b>\$ 9,859</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 65,125</b>	<b>\$ 66,971</b>	<b>\$ 73,048</b>	<b>\$ 68,286</b>	<b>N/A</b>
<b>Deposits and Investment Securities</b>	<b>VA37</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 5,591</b>	<b>\$ 3,645</b>	<b>\$ 7,274</b>	<b>\$ 4,095</b>	<b>\$ 4,155</b>
Construction - Total	SUB2130	\$ 572	\$ 314	\$ 459	\$ 651	\$ 1,554
1-4 Dwelling Units	VA421	\$ 567	\$ 309	\$ 459	\$ 413	\$ 1,546
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 227	\$ 7
Nonresidential Property	VA441	\$ 5	\$ 5	\$ 0	\$ 11	\$ 1
Permanent - Total	SUB2141	\$ 5,019	\$ 3,331	\$ 6,815	\$ 3,444	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 378	\$ 366	\$ 708	\$ 234	\$ 304
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 1,038	\$ 1,466	\$ 1,705	\$ 1,593	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 669	\$ 893	\$ 510	\$ 440	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 14	\$ 6	\$ 1,170	\$ 39	\$ 4
Nonresidential Property (Except Land)	VA481	\$ 2,916	\$ 597	\$ 2,679	\$ 378	\$ 244
Land	VA491	\$ 4	\$ 3	\$ 43	\$ 760	\$ 20
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 59,533</b>	<b>\$ 63,325</b>	<b>\$ 65,774</b>	<b>\$ 64,186</b>	<b>\$ 55,734</b>
Commercial Loans	VA521	\$ 8,715	\$ 10,139	\$ 8,012	\$ 7,121	\$ 7,001
Consumer Loans - Total	SUB2161	\$ 50,818	\$ 53,186	\$ 57,762	\$ 57,065	N/A
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 1	\$ 7	\$ 0
Home Improvement Loans	VA517	\$ 627	\$ 387	\$ 265	\$ 281	\$ 381
Education Loans	VA531	\$ 3	\$ 32	\$ 21	\$ 8	\$ 14
Auto Loans	VA541	\$ 9,312	\$ 8,586	\$ 10,765	\$ 5,984	\$ 4,963

<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: February 16, 2005, 4:10 PM</b>	<b>December 2004</b>	

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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Mobile Home Loans	VA551	\$ 68	\$ 72	\$ 63	\$ 28	\$ 79
Credit Cards	VA557	\$ 34,595	\$ 37,430	\$ 39,892	\$ 43,570	\$ 36,796
Other	VA561	\$ 6,213	\$ 6,679	\$ 6,755	\$ 7,187	\$ 6,500
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA821</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 1</b>	<b>\$ 1</b>	<b>\$ 0</b>	<b>\$ 5</b>	<b>\$ 1</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 6,744</b>	<b>\$ 17,130</b>	<b>\$ 958</b>	<b>\$ 3,300</b>	<b>N/A</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 2,861</b>	<b>\$ 0</b>	<b>\$ 22</b>	<b>\$ 8</b>	<b>N/A</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 20</b>	<b>\$ 0</b>	<b>N/A</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ - 2,417</b>	<b>\$ 7,877</b>	<b>\$ - 344</b>	<b>\$ 2,132</b>	<b>\$ 9,323</b>
Construction - Total	SUB2230	\$ 453	\$ 2,817	\$ - 260	\$ 1,347	\$ - 1
1-4 Dwelling Units	VA422	\$ 563	\$ 120	\$ - 1	\$ 451	\$ 4
Multifamily (5 or more) Dwelling Units	VA432	\$ - 110	\$ 1,315	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 1,382	\$ - 259	\$ 896	\$ - 5
Permanent - Total	SUB2241	\$ - 2,870	\$ 5,060	\$ - 84	\$ 785	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 59	\$ 67	\$ 36	\$ 91	\$ 4,777
1-4 Dwelling Units - Secured by First Liens	VA458	\$ - 1,879	\$ 1,292	\$ 899	\$ 401	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ - 360	\$ 143	\$ 27	\$ 28	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 97	\$ 61	\$ - 453	\$ - 58	\$ 127
Nonresidential Property (Except Land)	VA482	\$ - 860	\$ 3,724	\$ - 566	\$ 303	\$ 912
Land	VA492	\$ 73	\$ - 227	\$ - 27	\$ 20	\$ 1
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 2,361</b>	<b>\$ 7,658</b>	<b>\$ 862</b>	<b>\$ - 659</b>	<b>\$ 7,464</b>
Commercial Loans	VA522	\$ 1,832	\$ 5,457	\$ 464	\$ - 153	\$ 5,996
Consumer Loans - Total	SUB2261	\$ 529	\$ 2,201	\$ 398	\$ - 506	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$ - 9	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ - 34	\$ - 44	\$ - 2	\$ 67	\$ - 19
Education Loans	VA532	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 157	\$ 1,828	\$ 217	\$ 373	\$ 359
Mobile Home Loans	VA552	\$ - 146	\$ 32	\$ 65	\$ - 31	\$ 62
Credit Cards	VA558	\$ 63	\$ 30	\$ 88	\$ 72	\$ 119
Other	VA562	\$ 489	\$ 354	\$ 39	\$ - 987	\$ 947
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 3,445</b>	<b>\$ 1,518</b>	<b>\$ 309</b>	<b>\$ 1,586</b>	<b>\$ 300</b>
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 116	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 208	\$ 992	\$ 257	\$ 352	\$ 74
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 6	\$ 0	\$ 0	\$ 0	\$ 4

<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: February 16, 2005, 4:10 PM</b>	<b>December 2004</b>	

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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Real Estate - Nonresidential (Except Land)	VA626	\$ 4,000	\$ 458	\$ 0	\$ 929	\$ 196
Real Estate - Land	VA629	\$- 100	\$ 0	\$- 35	\$ 0	\$ 3
Other Repossessed Assets	VA632	\$- 669	\$ 68	\$ 87	\$ 189	\$ 23
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$- 10</b>	<b>\$ 53</b>	<b>\$ 15</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 8</b>	<b>\$ 7</b>	<b>\$ 8</b>	<b>\$ 17</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 486</b>	<b>\$ 70</b>	<b>\$ 91</b>	<b>\$ 163</b>	<b>\$- 473</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 248,389</b>	<b>\$ 208,238</b>	<b>\$ 208,355</b>	<b>\$ 241,939</b>	<b>N/A</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 2,861</b>	<b>\$ 0</b>	<b>\$ 22</b>	<b>\$ 8</b>	<b>N/A</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 419</b>	<b>\$ 9,263</b>	<b>\$ 285</b>	<b>\$ 4,014</b>	<b>N/A</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 11,186</b>	<b>\$ 18,186</b>	<b>\$ 8,528</b>	<b>\$ 12,225</b>	<b>\$ 20,596</b>
Construction - Total	SUB2330	\$ 3,410	\$ 3,478	\$ 558	\$ 1,802	\$ 588
1-4 Dwelling Units	VA425	\$ 1,383	\$ 786	\$ 805	\$ 1,031	\$ 207
Multifamily (5 or more) Dwelling Units	VA435	\$ 315	\$ 1,315	\$ 0	\$- 227	\$ 74
Nonresidential Property	VA445	\$ 1,712	\$ 1,377	\$- 247	\$ 998	\$ 307
Permanent - Total	SUB2341	\$ 7,776	\$ 14,708	\$ 7,970	\$ 10,423	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 2,721	\$ 2,279	\$ 2,059	\$ 2,773	\$ 6,287
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 4,258	\$ 4,827	\$ 2,447	\$ 3,359	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 1,414	\$ 1,924	\$ 1,737	\$ 2,584	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 94	\$ 106	\$ 745	\$ 743	\$ 123
Nonresidential Property (Except Land)	VA485	\$- 934	\$ 5,798	\$ 1,040	\$ 1,212	\$ 1,733
Land	VA495	\$ 223	\$- 226	\$- 58	\$- 248	\$ 762
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 225,230</b>	<b>\$ 175,209</b>	<b>\$ 194,409</b>	<b>\$ 218,756</b>	<b>\$ 267,531</b>
Commercial Loans	VA525	\$ 81,875	\$ 39,902	\$ 42,180	\$ 39,673	\$ 54,047
Consumer Loans - Total	SUB2361	\$ 143,355	\$ 135,307	\$ 152,229	\$ 179,083	N/A
Loans on Deposits	VA515	\$ 5	\$ 43	\$ 21	\$ 51	\$ 68
Home Improvement Loans	VA519	\$- 214	\$ 100	\$ 3	\$ 308	\$- 29
Education Loans	VA535	\$ 90	\$- 15	\$ 47	\$ 51	\$ 158
Auto Loans	VA545	\$ 10,944	\$ 10,325	\$ 6,495	\$ 10,870	\$ 13,751
Mobile Home Loans	VA555	\$ 937	\$ 803	\$ 1,024	\$ 1,298	\$ 842
Credit Cards	VA559	\$ 98,840	\$ 92,264	\$ 114,095	\$ 139,631	\$ 168,244
Other	VA565	\$ 32,753	\$ 31,787	\$ 30,544	\$ 26,874	\$ 30,450
<b>Reposessed Assets - Total</b>	<b>VA65</b>	<b>\$ 8,160</b>	<b>\$ 5,474</b>	<b>\$ 5,014</b>	<b>\$ 6,620</b>	<b>\$ 7,495</b>
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 39	\$ 116	\$ 200
Real Estate - 1-4 Dwelling Units	VA615	\$ 3,517	\$ 4,338	\$ 3,575	\$ 4,038	\$ 3,473

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 6	\$ 214	\$ 102	\$ 0	\$ 4
Real Estate - Nonresidential (Except Land)	VA627	\$ 4,216	\$ 489	\$ 563	\$ 996	\$ 418
Real Estate - Land	VA631	\$ 653	\$ 7	\$ 261	\$ 2	\$ 32
Other Repossessed Assets	VA633	\$- 232	\$ 426	\$ 474	\$ 1,468	\$ 3,368
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$- 10</b>	<b>\$ 53</b>	<b>\$ 15</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 8</b>	<b>\$ 7</b>	<b>\$ 8</b>	<b>\$ 17</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 525</b>	<b>\$ 99</b>	<b>\$ 99</b>	<b>\$ 246</b>	<b>\$ 9,385</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 73,620</b>	<b>\$ 56,065</b>	<b>\$ 77,781</b>	<b>\$ 80,061</b>	<b>\$ 61,982</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 238,759</b>	<b>\$ 250,078</b>	<b>\$ 267,345</b>	<b>\$ 264,846</b>	<b>N/A</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 59,312</b>	<b>\$ 47,996</b>	<b>\$ 74,861</b>	<b>\$ 71,083</b>	<b>\$ 64,342</b>
Construction	VA951	\$ 5,979	\$ 777	\$ 4,367	\$ 3,224	\$ 998
Permanent - 1-4 Dwelling Units	VA952	\$ 43,219	\$ 41,645	\$ 45,763	\$ 47,511	\$ 51,004
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 4,390	\$ 406	\$ 345	\$ 6,397	\$ 791
Permanent - Nonresidential (Except Land)	VA954	\$ 4,217	\$ 5,088	\$ 22,494	\$ 12,256	\$ 4,611
Permanent - Land	VA955	\$ 1,507	\$ 80	\$ 1,892	\$ 1,695	\$ 6,938
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 903,961</b>	<b>\$ 948,258</b>	<b>\$ 1,042,844</b>	<b>\$ 1,043,746</b>	<b>\$ 1,065,534</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 1,610,734</b>	<b>\$ 1,636,487</b>	<b>\$ 1,654,631</b>	<b>\$ 1,741,000</b>	<b>\$ 1,768,919</b>
Substandard	VA965	\$ 1,424,128	\$ 1,440,414	\$ 1,478,256	\$ 1,552,962	\$ 1,578,614
Doubtful	VA970	\$ 186,457	\$ 195,907	\$ 175,211	\$ 187,722	\$ 190,300
Loss	VA975	\$ 149	\$ 166	\$ 1,164	\$ 316	\$ 5

<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 2,259,021</b>	<b>\$ 2,269,237</b>	<b>\$ 2,278,376</b>	<b>\$ 2,287,884</b>	<b>\$ 2,620,953</b>
Mortgages - Total	SUB2421	\$ 1,644,692	\$ 1,593,812	\$ 1,616,671	\$ 1,613,815	N/A
Construction and Land Loans	SUB2430	\$ 132,833	\$ 110,650	\$ 131,152	\$ 116,743	\$ 130,425
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 1,305,088	\$ 1,268,853	\$ 1,272,742	\$ 1,262,821	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 235,181	\$ 240,679	\$ 247,615	\$ 257,959	\$ 223,104
Nonmortgages - Total	SUB2461	\$ 614,329	\$ 675,425	\$ 661,705	\$ 674,069	N/A
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 1,492,604</b>	<b>\$ 1,463,510</b>	<b>\$ 1,460,155</b>	<b>\$ 1,453,918</b>	<b>\$ 1,727,264</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>
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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 1,244,955</b>	<b>\$ 1,228,099</b>	<b>\$ 1,194,842</b>	<b>\$ 1,166,430</b>	<b>\$ 1,410,606</b>
Mortgage Loans - Total	SUB2481	\$ 884,767	\$ 859,002	\$ 848,434	\$ 830,365	N/A
Construction	PD115	\$ 56,556	\$ 30,290	\$ 51,766	\$ 40,416	\$ 47,237
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 59,276	\$ 66,689	\$ 47,916	\$ 63,645	\$ 834,392
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 648,499	\$ 623,775	\$ 618,101	\$ 572,986	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 27,760	\$ 22,155	\$ 22,566	\$ 19,836	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 7,029	\$ 14,120	\$ 11,617	\$ 14,770	\$ 11,021
Permanent - Nonresidential Property (Except Land)	PD135	\$ 69,715	\$ 87,151	\$ 82,841	\$ 105,589	\$ 71,977
Permanent - Land	PD138	\$ 15,932	\$ 14,822	\$ 13,627	\$ 13,123	\$ 13,083
Nonmortgage Loans - Commercial Loans	PD140	\$ 114,637	\$ 114,543	\$ 102,701	\$ 104,259	\$ 115,979
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 245,551	\$ 254,554	\$ 243,707	\$ 231,806	N/A
Loans on Deposits	PD161	\$ 1,903	\$ 2,432	\$ 1,796	\$ 3,413	\$ 1,859
Home Improvement Loans	PD163	\$ 3,460	\$ 3,115	\$ 3,194	\$ 3,116	\$ 3,755
Education Loans	PD165	\$ 90	\$ 62	\$ 150	\$ 66	\$ 118
Auto Loans	PD167	\$ 68,253	\$ 67,749	\$ 64,523	\$ 59,184	\$ 97,321
Mobile Home Loans	PD169	\$ 5,490	\$ 6,166	\$ 6,796	\$ 4,842	\$ 8,261
Credit Cards	PD171	\$ 115,267	\$ 123,839	\$ 122,533	\$ 117,510	\$ 156,132
Other	PD180	\$ 51,088	\$ 51,191	\$ 44,715	\$ 43,675	\$ 49,497
Memo - Troubled Debt Restructured Included Above	PD190	\$ 3,345	\$ 2,938	\$ 1,379	\$ 1,204	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 38,909	\$ 19,979	\$ 21,444	\$ 8,849	N/A
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 247,649</b>	<b>\$ 235,411</b>	<b>\$ 265,313</b>	<b>\$ 287,488</b>	<b>\$ 316,658</b>
Mortgage Loans - Total	SUB2491	\$ 103,164	\$ 98,655	\$ 128,315	\$ 128,745	N/A
Construction	PD215	\$ 5,459	\$ 5,151	\$ 2,100	\$ 3,682	\$ 5,110
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 793	\$ 1,608	\$ 1,634	\$ 3,546	\$ 129,024
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 91,018	\$ 83,687	\$ 108,652	\$ 108,217	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 1,351	\$ 1,029	\$ 1,759	\$ 3,851	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 1,441	\$ 1,775	\$ 2,226	\$ 1,186
Permanent - Nonresidential Property (Except Land)	PD235	\$ 4,070	\$ 4,201	\$ 4,364	\$ 6,678	\$ 5,546
Permanent - Land	PD238	\$ 473	\$ 1,538	\$ 8,031	\$ 545	\$ 525
Nonmortgage Loans - Commercial Loans	PD240	\$ 36,271	\$ 30,761	\$ 36,646	\$ 39,755	\$ 37,833
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 108,214	\$ 105,995	\$ 100,352	\$ 118,988	N/A
Loans on Deposits	PD261	\$ 797	\$ 603	\$ 727	\$ 350	\$ 218
Home Improvement Loans	PD263	\$ 23	\$ 8	\$ 113	\$ 112	\$ 47

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
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<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Education Loans	PD265	\$ 13	\$ 21	\$ 4	\$ 38	\$ 83
Auto Loans	PD267	\$ 1,784	\$ 1,556	\$ 2,231	\$ 2,502	\$ 4,614
Mobile Home Loans	PD269	\$ 25	\$ 45	\$ 101	\$ 68	\$ 152
Credit Cards	PD271	\$ 98,122	\$ 97,322	\$ 91,194	\$ 108,702	\$ 123,626
Other	PD280	\$ 7,450	\$ 6,440	\$ 5,982	\$ 7,216	\$ 8,429
Memo - Troubled Debt Restructured Included Above	PD290	\$ 1,194	\$ 105	\$ 962	\$ 348	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 56,163	\$ 53,778	\$ 61,129	\$ 67,487	N/A
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 766,417</b>	<b>\$ 805,727</b>	<b>\$ 818,221</b>	<b>\$ 833,966</b>	<b>\$ 893,689</b>
Mortgage Loans - Total	SUB2501	\$ 656,761	\$ 636,155	\$ 639,922	\$ 654,705	N/A
Construction	PD315	\$ 42,408	\$ 48,839	\$ 42,448	\$ 48,937	\$ 52,521
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 26,063	\$ 19,837	\$ 19,223	\$ 22,971	\$ 555,556
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 426,108	\$ 428,495	\$ 434,658	\$ 454,162	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 24,220	\$ 21,578	\$ 18,233	\$ 13,607	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 16,947	\$ 20,307	\$ 17,611	\$ 14,330	\$ 13,708
Permanent - Nonresidential Property (Except Land)	PD335	\$ 109,010	\$ 87,089	\$ 94,569	\$ 90,658	\$ 94,109
Permanent - Land	PD338	\$ 12,005	\$ 10,010	\$ 13,180	\$ 10,040	\$ 11,949
Nonmortgage Loans - Commercial Loans	PD340	\$ 76,087	\$ 138,195	\$ 149,326	\$ 150,050	\$ 126,497
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 33,569	\$ 31,377	\$ 28,973	\$ 29,211	N/A
Loans on Deposits	PD361	\$ 341	\$ 477	\$ 379	\$ 203	\$ 320
Home Improvement Loans	PD363	\$ 475	\$ 820	\$ 743	\$ 837	\$ 1,148
Education Loans	PD365	\$ 42	\$ 36	\$ 88	\$ 29	\$ 42
Auto Loans	PD367	\$ 15,010	\$ 13,838	\$ 11,976	\$ 13,125	\$ 16,475
Mobile Home Loans	PD369	\$ 3,661	\$ 4,370	\$ 3,463	\$ 3,683	\$ 5,205
Credit Cards	PD371	\$ 3,919	\$ 3,747	\$ 3,999	\$ 3,344	\$ 6,106
Other	PD380	\$ 10,121	\$ 8,089	\$ 8,325	\$ 7,990	\$ 9,267
Memo - Troubled Debt Restructured Included Above	PD390	\$ 7,612	\$ 6,504	\$ 6,539	\$ 4,731	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 12,980	\$ 15,843	\$ 7,302	\$ 5,444	N/A

<b>Schedule LD --- Loan Data</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<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>\$ 3,128,833</b>	<b>\$ 2,986,235</b>	<b>\$ 2,814,457</b>	<b>\$ 2,467,201</b>	<b>\$ 2,498,243</b>

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
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<b>Schedule LD --- Loan Data</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
90% up to 100% LTV	LD110	\$ 2,435,772	\$ 2,335,641	\$ 2,169,567	\$ 1,809,922	\$ 1,789,012
100% and greater LTV	LD120	\$ 693,061	\$ 650,594	\$ 644,890	\$ 657,279	\$ 709,231
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 90,685</b>	<b>\$ 85,156</b>	<b>\$ 86,087</b>	<b>\$ 71,654</b>	<b>\$ 68,411</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 36,020</b>	<b>\$ 34,011</b>	<b>\$ 44,301</b>	<b>\$ 41,058</b>	<b>\$ 46,441</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 32,682	\$ 31,962	\$ 37,301	\$ 35,180	\$ 40,193
90% up to 100% LTV	LD210	\$ 23,667	\$ 21,968	\$ 30,209	\$ 26,076	\$ 29,358
100% and greater LTV	LD220	\$ 9,015	\$ 9,994	\$ 7,092	\$ 9,104	\$ 10,835
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 3,338	\$ 2,049	\$ 7,000	\$ 5,878	\$ 6,248
90% up to 100% LTV	LD230	\$ 2,499	\$ 1,336	\$ 2,353	\$ 2,152	\$ 2,174
100% and greater LTV	LD240	\$ 839	\$ 713	\$ 4,647	\$ 3,726	\$ 4,074
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 54,665</b>	<b>\$ 51,145</b>	<b>\$ 41,786</b>	<b>\$ 30,596</b>	<b>\$ 21,970</b>
90% up to 100% LTV	LD250	\$ 30,705	\$ 38,629	\$ 33,207	\$ 22,715	\$ 15,077
100% and greater LTV	LD260	\$ 23,960	\$ 12,516	\$ 8,579	\$ 7,881	\$ 6,893
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 4,118</b>	<b>\$ 2,371</b>	<b>\$ 2,020</b>	<b>\$ 1,758</b>	<b>\$ 5,902</b>
90% up to 100% LTV	LD310	\$ 2,687	\$ 1,164	\$ 1,310	\$ 1,263	\$ 843
100% and greater LTV	LD320	\$ 1,431	\$ 1,207	\$ 710	\$ 495	\$ 5,059
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 34,633</b>	<b>\$ 29,224</b>	<b>\$ 30,197</b>	<b>\$ 70,509</b>	<b>\$ 106,935</b>
90% up to 100% LTV	LD410	\$ 27,153	\$ 16,818	\$ 17,202	\$ 63,789	\$ 69,452
100% and greater LTV	LD420	\$ 7,480	\$ 12,406	\$ 12,995	\$ 6,720	\$ 37,483
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 294,218</b>	<b>\$ 402,234</b>	<b>\$ 390,019</b>	<b>\$ 288,812</b>	<b>\$ 374,645</b>
90% up to 100% LTV	LD430	\$ 247,704	\$ 361,883	\$ 344,546	\$ 252,183	\$ 315,693
100% and greater LTV	LD440	\$ 46,514	\$ 40,351	\$ 45,473	\$ 36,629	\$ 58,952
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 69,152</b>	<b>\$ 76,292</b>	<b>\$ 119,992</b>	<b>\$ 195,386</b>	<b>\$ 265,162</b>
90% up to 100% LTV	LD450	\$ 57,576	\$ 67,129	\$ 111,394	\$ 141,218	\$ 227,330
100% and greater LTV	LD460	\$ 11,576	\$ 9,163	\$ 8,598	\$ 54,168	\$ 37,832

<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 5,441,313</b>	<b>\$ 5,014,325</b>	<b>\$ 4,711,001</b>	<b>\$ 4,491,393</b>	<b>\$ 4,444,446</b>
Mortgage Construction Loans	CC105	\$ 4,821,561	\$ 4,470,870	\$ 4,210,605	\$ 4,029,697	\$ 3,923,262
Other Mortgage Loans	CC115	\$ 619,752	\$ 543,455	\$ 500,396	\$ 461,696	\$ 521,184
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 947,047	\$ 877,268	\$ 802,558	\$ 716,058	\$ 494,842
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 5,898,322</b>	<b>\$ 7,389,496</b>	<b>\$ 7,670,801</b>	<b>\$ 10,479,331</b>	<b>\$ 5,726,071</b>
1-4 Dwelling Units	CC280	\$ 4,613,087	\$ 5,953,507	\$ 6,059,414	\$ 9,078,650	\$ 4,548,075

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
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<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Multifamily (5 or more) Dwelling Units	CC290	\$ 99,922	\$ 132,548	\$ 250,664	\$ 247,983	\$ 248,871
All Other Real Estate	CC300	\$ 1,185,313	\$ 1,303,441	\$ 1,360,723	\$ 1,152,698	\$ 929,125
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 653,314	\$ 707,376	\$ 748,218	\$ 762,844	\$ 990,392
Commitments Outstanding to Purchase Loans	CC320	\$ 3,552,935	\$ 4,707,262	\$ 4,122,134	\$ 7,193,474	\$ 4,021,042
Commitments Outstanding to Sell Loans	CC330	\$ 5,735,068	\$ 7,696,376	\$ 8,091,636	\$ 10,517,780	\$ 8,250,663
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 889,061	\$ 1,200,284	\$ 883,986	\$ 3,265,292	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 1,206,397	\$ 2,139,768	\$ 2,007,608	\$ 4,135,224	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 168,899	\$ 273,951	\$ 13,730	\$ 207,900	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 1,482	\$ 15,970	\$ 48,860	N/A
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 38,619,980</b>	<b>\$ 37,538,394</b>	<b>\$ 34,662,650</b>	<b>\$ 35,242,702</b>	<b>N/A</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 12,339,181	\$ 11,551,407	\$ 10,738,375	\$ 9,929,243	N/A
Commercial Lines	CC420	\$ 12,994,218	\$ 13,102,001	\$ 12,429,726	\$ 11,486,696	\$ 11,453,932
Open-End Consumer Lines - Credit Cards	CC423	\$ 12,195,296	\$ 11,822,275	\$ 10,446,838	\$ 12,804,538	N/A
Open-End Consumer Lines - Other	CC425	\$ 1,091,285	\$ 1,062,711	\$ 1,047,711	\$ 1,022,225	N/A
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 828,544</b>	<b>\$ 739,824</b>	<b>\$ 727,799</b>	<b>\$ 613,194</b>	<b>\$ 562,108</b>
Commercial	CC430	\$ 96,804	\$ 75,485	\$ 70,010	\$ 55,345	\$ 64,117
Standby, Not Included on CC465 or CC468	CC435	\$ 731,740	\$ 664,339	\$ 657,789	\$ 557,849	\$ 497,991
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 12,567,710	\$ 12,516,220	\$ 11,212,141	\$ 5,567,623	\$ 5,809,283
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 122,587	\$ 113,709	\$ 126,094	\$ 123,425	\$ 130,607
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 2,858,183	\$ 2,698,676	\$ 1,812,909	\$ 669,598	\$ 800,148
Other Contingent Liabilities	CC480	\$ 107,712	\$ 52,203	\$ 52,488	\$ 48,399	\$ 49,114
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Mortgage-Backed Securities - Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 9,156,191</b>	<b>\$ 6,251,471</b>	<b>\$ 12,136,705</b>	<b>\$ 12,378,569</b>	<b>N/A</b>
Pass-Through Securities	CF143	\$ 7,856,523	\$ 4,513,922	\$ 10,507,273	\$ 10,493,790	\$ 12,521,008
Other Mortgage-Backed Securities	CF153	\$ 1,299,668	\$ 1,737,549	\$ 1,629,432	\$ 1,884,779	N/A
<b>Mortgage-Backed Securities - Sales - Total</b>	<b>SUB3821</b>	<b>\$ 5,437,703</b>	<b>\$ 4,933,632</b>	<b>\$ 7,091,568</b>	<b>\$ 10,366,897</b>	<b>N/A</b>
Pass-Through Securities	CF145	\$ 4,869,550	\$ 4,090,400	\$ 6,699,015	\$ 9,576,950	\$ 10,121,643
Other Mortgage-Backed Securities	CF155	\$ 568,153	\$ 843,232	\$ 392,553	\$ 789,947	N/A
<b>Mortgage-Backed Securities - Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 3,718,488</b>	<b>\$ 1,317,839</b>	<b>\$ 5,045,137</b>	<b>\$ 2,011,672</b>	<b>N/A</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>
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<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 945,760	\$- 833,292	\$- 1,780,290	\$- 420,964	\$ 1,198,055
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 564,433	\$- 522,587	\$- 1,227,716	\$- 191,972	N/A
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 20,958,101</b>	<b>\$ 21,450,392</b>	<b>\$ 24,057,721</b>	<b>\$ 18,837,219</b>	<b>N/A</b>
Construction Loans - Total	SUB3840	\$ 2,286,954	\$ 2,277,199	\$ 2,382,751	\$ 1,929,857	\$ 1,972,727
1-4 Dwelling Units	CF190	\$ 1,755,595	\$ 1,772,595	\$ 1,806,055	\$ 1,507,131	\$ 1,554,547
Multifamily (5 or more) Dwelling Units	CF200	\$ 165,248	\$ 167,755	\$ 241,051	\$ 188,784	\$ 169,684
Nonresidential	CF210	\$ 366,111	\$ 336,849	\$ 335,645	\$ 233,942	\$ 248,496
Permanent Loans - Total	SUB3851	\$ 18,671,147	\$ 19,173,193	\$ 21,674,970	\$ 16,907,362	N/A
1-4 Dwelling Units	CF225	\$ 16,037,367	\$ 16,985,670	\$ 19,308,701	\$ 15,249,830	\$ 16,637,055
Multifamily (5 or more) Dwelling Units	CF245	\$ 411,107	\$ 327,126	\$ 417,134	\$ 255,506	\$ 391,685
Nonresidential (Except Land)	CF260	\$ 1,311,843	\$ 1,110,409	\$ 1,131,698	\$ 891,922	\$ 916,969
Land	CF270	\$ 910,830	\$ 749,988	\$ 817,437	\$ 510,104	\$ 453,040
<b>Loans and Participations Purchased - Total</b>	<b>SUB3880</b>	<b>\$ 13,496,067</b>	<b>\$ 11,500,230</b>	<b>\$ 13,791,937</b>	<b>\$ 12,415,454</b>	<b>\$ 15,346,643</b>
Secured by 1-4 Dwelling Units	CF280	\$ 13,048,444	\$ 11,295,247	\$ 12,874,782	\$ 11,842,278	\$ 14,805,081
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 200,454	\$ 75,077	\$ 517,684	\$ 368,985	\$ 168,943
Secured by Nonresidential	CF300	\$ 247,169	\$ 129,906	\$ 399,471	\$ 204,191	\$ 372,619
<b>Loans and Participations Sold - Total</b>	<b>SUB3890</b>	<b>\$ 19,536,103</b>	<b>\$ 17,636,744</b>	<b>\$ 20,606,576</b>	<b>\$ 18,709,449</b>	<b>\$ 18,968,938</b>
Secured by 1-4 Dwelling Units	CF310	\$ 19,016,050	\$ 17,476,899	\$ 19,932,683	\$ 18,527,569	\$ 18,496,826
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 44,527	\$ 48,336	\$ 372,360	\$ 26,035	\$ 86,908
Secured by Nonresidential	CF330	\$ 475,526	\$ 111,509	\$ 301,533	\$ 155,845	\$ 385,204
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 6,040,036</b>	<b>\$- 6,136,514</b>	<b>\$- 6,814,639</b>	<b>\$- 6,293,995</b>	<b>\$- 3,622,295</b>
<b>Mortgage Loans - Cash Repayment of Principal</b>	<b>CF340</b>	<b>\$ 9,265,463</b>	<b>\$ 9,558,281</b>	<b>\$ 11,102,826</b>	<b>\$ 8,842,367</b>	<b>\$ 8,621,965</b>
<b>Mortgage Loans - Debits Less Credits Othr Than Repay of Prin</b>	<b>CF350</b>	<b>\$- 29,711</b>	<b>\$ 56,940</b>	<b>\$- 189,274</b>	<b>\$ 102,201</b>	<b>\$- 239,565</b>
<b>Mortgage Loans - Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 2,695,420</b>	<b>\$ 2,138,649</b>	<b>\$ 3,743,989</b>	<b>\$ 2,835,503</b>	<b>\$ 2,339,968</b>
<b>Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow</b>	<b>SUB3906</b>	<b>\$ 5,622,891</b>	<b>\$ 5,812,537</b>	<b>\$ 5,950,982</b>	<b>\$ 3,803,058</b>	<b>N/A</b>
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 10,390,333</b>	<b>\$ 10,194,807</b>	<b>\$ 11,462,018</b>	<b>\$ 10,458,444</b>	<b>\$ 10,311,668</b>
Commercial	CF390	\$ 6,461,498	\$ 6,033,467	\$ 6,851,631	\$ 6,622,784	\$ 6,003,399
Consumer	CF400	\$ 3,928,835	\$ 4,161,340	\$ 4,610,387	\$ 3,835,660	\$ 4,308,269
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 728,899</b>	<b>\$ 705,086</b>	<b>\$ 983,197</b>	<b>\$ 766,062</b>	<b>N/A</b>
Commercial	CF395	\$ 30,460	\$ 224,313	\$ 522,096	\$ 136,380	N/A
Consumer	CF405	\$ 698,439	\$ 480,773	\$ 461,101	\$ 629,682	N/A

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Schedule CF --- Consolidated Cash Flow Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 9,661,434</b>	<b>\$ 9,489,721</b>	<b>\$ 10,478,821</b>	<b>\$ 9,692,382</b>	<b>N/A</b>
<b>Net Deposit Gain (Loss), Excluding Acquired Deposits</b>	<b>SUB3920</b>	<b>\$ 2,052,871</b>	<b>\$ 3,359,748</b>	<b>\$ 2,244,616</b>	<b>\$ 4,218,355</b>	<b>\$ 2,445,405</b>
New Deposits Received less Deposits Withdrawn	CF420	\$ 1,426,328	\$ 2,769,560	\$ 1,677,767	\$ 3,645,809	\$ 1,860,812
Interest Credited to Deposits	CF430	\$ 626,543	\$ 590,188	\$ 566,849	\$ 572,546	\$ 584,593
<b>Deposits Acquired, Net of Dispositions in Bulk Transactions</b>	<b>CF435</b>	<b>\$ 4,163</b>	<b>\$ 56,153</b>	<b>\$- 250,945</b>	<b>\$- 13,590</b>	<b>\$ 0</b>

Schedule DI --- Consolidated Deposit Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
<b>BALANCES - END OF QUARTER</b>						
Total Broker - Originated Deposits - Total	SUB4061	\$ 13,123,465	\$ 13,320,838	\$ 12,272,397	\$ 11,853,141	N/A
Fully Insured	DI100	\$ 12,389,248	\$ 12,628,175	\$ 11,807,010	\$ 11,432,155	\$ 10,648,791
Other	DI110	\$ 734,217	\$ 692,663	\$ 465,387	\$ 420,986	\$ 766,899
Deposits with Balances - \$100,000 or Less	DI120	\$ 96,999,232	\$ 96,350,414	\$ 95,738,579	\$ 94,514,270	\$ 91,965,133
Deposits with Balances - Greater than \$100,000	DI130	\$ 49,759,644	\$ 48,586,431	\$ 47,175,811	\$ 47,604,219	\$ 44,030,985
Number of Deposit Accounts - Total	SUB4062	15,064,485	14,872,055	14,049,784	13,474,740	N/A
Balances of \$100,000 or Less	DI150	14,848,365	14,661,320	13,845,350	13,272,800	12,845,993
Balances Greater than \$100,000	DI160	216,120	210,735	204,434	201,940	195,368
IRA/Keogh Accounts	DI200	\$ 7,121,607	\$ 7,083,586	\$ 7,070,534	\$ 7,002,566	\$ 6,863,859
Uninsured Deposits	DI210	\$ 29,390,619	\$ 28,253,851	\$ 27,643,654	\$ 27,393,765	\$ 25,332,634
Preferred Deposits	DI220	\$ 982,862	\$ 935,705	\$ 936,720	\$ 1,071,140	\$ 903,257
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 27,391,067	\$ 26,534,712	\$ 27,240,649	\$ 26,953,386	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 39,901,863	\$ 39,024,612	\$ 38,975,061	\$ 38,149,955	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 16,774,531	\$ 17,231,180	\$ 16,472,607	\$ 16,494,430	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 62,681,425	\$ 62,146,383	\$ 60,226,095	\$ 60,520,718	N/A
<b>DEPOSITS &amp; ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS</b>						
Non-Interest-Bearing Demand Deposits	DI610	\$ 13,611,997	\$ 13,463,206	\$ 14,089,801	\$ 14,471,527	\$ 10,924,606
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 26,258	\$ 29,994	\$ 42,958	\$ 39,381	\$ 33,683
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 409,687	\$ 250,275	\$ 639,150	\$ 586,207	\$ 694,148
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 780,913	\$ 989,303	\$ 747,180	\$ 507,385	\$ 598,315
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 22,674	\$ 15,336	\$ 17,556	N/A
Adjustments to Demand Deposits (including escrows)	DI720	\$ 60,375	\$ 53,628	\$ 78,371	\$ 54,467	\$ 2,619
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 6,115	\$ 27,477	\$ 19,936	\$ 27,451	\$ 681
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 459,130	\$ 183,770	\$ 12,091	\$ 0	\$ 1,307,710
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 113,315	\$ 183,770	\$ 12,091	\$ 0	\$ 204,084
Total deposits sold or transferred during the quarter	DI760	\$ 13,127	\$ 8,228	\$ 256,288	\$ 13,590	\$ 0

<b>Schedule SI --- Consolidated Supplemental Information</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>MISCELLANEOUS DATA</b>						
Number of Full-time Equivalent Employees	SI370	43,914	43,422	43,505	42,685	42,163
Assets Held in Trading Accounts	SI375	\$ 999,131	\$ 944,282	\$ 955,170	\$ 984,232	\$ 810,817
Available-for-Sale Securities	SI385	\$ 36,375,991	\$ 35,568,583	\$ 35,145,900	\$ 31,119,222	\$ 32,957,442
Assets Held for Sale	SI387	\$ 6,475,324	\$ 7,973,916	\$ 8,259,772	\$ 8,714,289	\$ 9,594,402
Loans Serviced for Others	SI390	\$ 117,531,186	\$ 119,248,962	\$ 124,324,957	\$ 108,443,537	\$ 99,645,737
<b>RESIDUAL INTERESTS</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 108,843	\$ 109,845	\$ 116,447	\$ 127,785	\$ 137,039
Other Residual Interests	SI404	\$ 291,756	\$ 281,716	\$ 278,997	\$ 209,940	\$ 207,042
<b>QUALIFIED THRIFT LENDER TEST</b>						
Actual Thrift Investment Percentage - First month of Qtr	SI581	85.64%	84.10%	84.68%	84.72%	85.17%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	85.73%	84.50%	84.66%	84.51%	85.32%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	85.31%	84.64%	84.49%	83.80%	85.18%
<b>IRS DOMESTIC BUILDING AND LOAN TEST</b>						
Percent of Assets Test	SI585	79.57%	80.61%	81.34%	80.01%	N/A
Do you meet the DBLA business operations test?	SI586	21 [Yes]	22 [Yes]	22 [Yes]	24 [Yes]	N/A [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 2,078,515</b>	<b>\$ 2,126,074</b>	<b>\$ 2,124,456</b>	<b>\$ 1,690,063</b>	<b>N/A</b>
<b>CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS &amp; RELATED INTEREST</b>						
Aggregate amount of all extensions of credit	SI590	\$ 375,409	\$ 392,442	\$ 398,475	\$ 383,944	\$ 344,174
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	417	1,127	1,067	1,558	984
<b>RECONCILIATION OF EQUITY CAPITAL</b>						

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<b>Schedule SI --- Consolidated Supplemental Information</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Beginning Equity Capital</b>	<b>SI600</b>	<b>\$ 18,873,737</b>	<b>\$ 18,177,059</b>	<b>\$ 18,102,883</b>	<b>\$ 17,792,033</b>	<b>\$ 17,019,981</b>
Net Income (Loss) (SO91)	SI610	\$ 421,193	\$ 542,485	\$ 545,590	\$ 487,353	\$ 394,451
Dividends Declared - Preferred Stock	SI620	\$ 2,818	\$ 2,558	\$ 2,629	\$ 235	\$ 6,100
Dividends Declared - Common Stock	SI630	\$ 237,157	\$ 103,277	\$ 237,771	\$ 304,204	\$ 101,317
Stock Issued	SI640	\$ 12,189	\$ 11,648	\$ 13,014	\$ 10,677	\$ 219,459
Stock Retired	SI650	\$ 2	\$ 0	\$ 0	\$ 47	\$ 71,869
Capital Contributions (Where No Stock is Issued)	SI655	\$ 357,165	\$ 130,674	\$ 263,641	\$ 160,106	N/A
New Basis Accounting Adjustments	SI660	\$ 58,597	\$ 0	\$ 38,360	\$ 0	\$ 3,261
Other Comprehensive Income	SI662	\$ 20,998	\$ 163,619	\$ - 323,920	\$ 89,260	N/A
Prior Period Adjustments	SI668	\$ - 1,612	\$ - 730	\$ - 5,337	\$ - 9,915	N/A
Other Adjustments	SI671	\$ 118,268	\$ 43,111	\$ 57,995	\$ 39,333	N/A
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 19,620,558</b>	<b>\$ 18,962,031</b>	<b>\$ 18,451,826</b>	<b>\$ 18,264,361</b>	<b>\$ 17,803,982</b>
<b>TRANSACTIONS WITH AFFILIATES</b>						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 7,413	\$ 13,157	\$ 17,734	\$ 17,890	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 5,158,643	\$ 4,997,227	\$ 9,878,762	\$ 6,762,611	N/A
<b>MUTUAL FUNDS AND ANNUITIES</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	62 [Yes]	59 [Yes]	52 [Yes]	58 [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 239,552	\$ 257,801	\$ 8,220,206	\$ 8,273,714	N/A
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 9,369	\$ 10,679	\$ 9,446	\$ 14,827	\$ 9,901
<b>AVERAGE MONTH-END BALANCES</b>						
Total Assets	SI870	\$ 215,544,026	\$ 209,363,100	\$ 205,371,627	\$ 198,070,492	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 15,197,508	\$ 16,634,433	\$ 18,647,506	\$ 19,295,584	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 156,477,472	\$ 152,398,968	\$ 144,508,536	\$ 134,582,818	N/A
Nonmortgage Loans	SI885	\$ 29,013,378	\$ 28,567,218	\$ 28,131,650	\$ 29,587,948	N/A
Deposits and Excrows	SI890	\$ 144,137,981	\$ 140,672,651	\$ 138,538,427	\$ 135,276,224	N/A
Total Borrowings	SI895	\$ 46,226,880	\$ 44,484,383	\$ 41,398,350	\$ 37,356,503	N/A
<b>LOANS TO EXECUTIVE OFFICERS</b>						
Number of Loans Made to Executive Officers During Quarter	SI900	118	158	176	156	150
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 9,513	\$ 22,017	\$ 17,515	\$ 15,030	\$ 18,502
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.44	4.92	4.98	4.84	4.81
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.64	6.30	6.55	6.08	6.12



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<b>Schedule SQ --- Consolidated Supplemental Questions</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</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	2	1	0	1
1st time incl asset/liab from branch/bulk dep purch?	SQ110	2	3	2	1	1
Change in Control of Association?	SQ130	4	4	2	3	3
Merger Accounted for under the Purchase Method?	SQ160	2	3	2	1	3
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	4	9	8	12	4
Any Outstanding Futures or Options Positions?	SQ310	5	6	6	3	2
Does Association Have Subchapter S in effect this year?	SQ320	27	27	26	25	23
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	138	133	137	129	N/A

<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	48 [Yes]	47 [Yes]	46 [Yes]	48 [Yes]	47 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	33 [Yes]	32 [Yes]	33 [Yes]	37 [Yes]	36 [Yes]
Do you have any activity to report on this schedule?	FS130	31 [Yes]	30 [Yes]	30 [Yes]	32 [Yes]	29 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 66,772,595</b>	<b>\$ 59,069,993</b>	<b>\$ 58,774,923</b>	<b>\$ 129,008,943</b>	<b>\$ 126,150,884</b>
<b>Managed Assets (\$) - Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 28,520,395</b>	<b>\$ 26,327,404</b>	<b>\$ 26,448,987</b>	<b>\$ 26,678,857</b>	<b>\$ 25,700,098</b>
Personal Trust and Agency Accounts	FS210	\$ 4,312,832	\$ 4,124,579	\$ 4,084,625	\$ 4,371,290	\$ 4,286,111
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 1,821,864	\$ 1,672,010	\$ 1,652,511	\$ 1,636,103	\$ 1,597,834
Employee Benefit - Defined Contribution	FS220	\$ 664,027	\$ 613,345	\$ 552,610	\$ 554,730	\$ 543,602
Employee Benefit - Defined Benefit	FS230	\$ 103,830	\$ 95,703	\$ 100,103	\$ 94,741	\$ 93,613
Other Retirement Accounts	FS240	\$ 1,054,007	\$ 962,962	\$ 999,798	\$ 986,632	\$ 960,619
Corporate Trust and Agency Accounts	FS250	\$ 12,098	\$ 11,597	\$ 26,197	\$ 15,110	\$ 17,383
Investment Management Agency Accounts	FS260	\$ 22,271,095	\$ 20,421,245	\$ 20,588,092	\$ 20,553,674	\$ 19,700,683
Other Fiduciary Accounts	FS270	\$ 102,506	\$ 97,973	\$ 97,562	\$ 102,680	\$ 98,087

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Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 745,690</b>	<b>\$ 738,373</b>	<b>\$ 0</b>	<b>\$ 778,636</b>	<b>\$ 835,151</b>
<b>Nonmanaged Assets (\$) - Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 10,622,828</b>	<b>\$ 8,515,275</b>	<b>\$ 8,707,729</b>	<b>\$ 8,501,093</b>	<b>\$ 8,131,274</b>
Personal Trust and Agency Accounts	FS211	\$ 2,073,301	\$ 855,430	\$ 1,001,677	\$ 972,319	\$ 724,149
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 8,400,053	\$ 7,572,687	\$ 7,649,299	\$ 7,483,462	\$ 7,360,446
Employee Benefit - Defined Contribution	FS221	\$ 2,321,104	\$ 2,025,388	\$ 2,044,642	\$ 2,001,598	\$ 1,884,816
Employee Benefit - Defined Benefit	FS231	\$ 4,974,200	\$ 4,609,305	\$ 4,618,692	\$ 4,484,523	\$ 4,484,435
Other Retirement Accounts	FS241	\$ 1,104,749	\$ 937,994	\$ 985,965	\$ 997,341	\$ 991,195
Corporate Trust and Agency Accounts	FS251	\$ 6,874	\$ 8,768	\$ 13,145	\$ 14,253	\$ 16,310
Other Fiduciary Accounts	FS271	\$ 142,600	\$ 78,390	\$ 43,608	\$ 31,059	\$ 30,369
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 27,629,372</b>	<b>\$ 24,227,314</b>	<b>\$ 23,618,207</b>	<b>\$ 93,828,993</b>	<b>\$ 92,319,512</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) - Total Fiduciary Accounts</b>	<b>FS22</b>	<b>13,370</b>	<b>13,132</b>	<b>12,604</b>	<b>14,158</b>	<b>13,648</b>
Personal Trust and Agency Accounts	FS212	4,017	4,384	4,221	6,112	5,986
Retirement-related Trust and Agency Accounts - Total	SUB6120	2,958	2,869	2,746	2,657	2,517
Employee Benefit - Defined Contribution	FS222	365	347	174	173	181
Employee Benefit - Defined Benefit	FS232	72	75	76	76	74
Other Retirement Accounts	FS242	2,521	2,447	2,496	2,408	2,262
Corporate Trust and Agency Accounts	FS252	15	13	18	12	16
Investment Management Agency Accounts	FS262	6,170	5,675	5,430	5,200	4,971
Other Fiduciary Accounts	FS272	210	191	189	177	158
<b>Nonmanaged Assets (#) - Total Fiduciary Accounts</b>	<b>FS23</b>	<b>132,500</b>	<b>127,503</b>	<b>120,809</b>	<b>113,946</b>	<b>93,782</b>
Personal Trust and Agency Accounts	FS213	126,321	121,362	114,729	107,682	85,617
Retirement-related Trust and Agency Accounts - Total	SUB6130	5,944	5,911	5,888	5,819	7,703
Employee Benefit - Defined Contribution	FS223	376	350	363	387	394
Employee Benefit - Defined Benefit	FS233	177	182	172	170	163
Other Retirement Accounts	FS243	5,391	5,379	5,353	5,262	7,146
Corporate Trust and Agency Accounts	FS253	91	105	95	93	113
Other Fiduciary Accounts	FS273	144	125	97	352	349
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>3,365</b>	<b>3,263</b>	<b>3,209</b>	<b>3,398</b>	<b>7,321</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>\$ 104,449</b>	<b>\$ 73,920</b>	<b>\$ 48,542</b>	<b>\$ 24,832</b>	<b>\$ 100,180</b>
Personal Trust and Agency Accounts	FS310	\$ 32,177	\$ 21,416	\$ 14,461	\$ 7,892	\$ 34,992

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
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<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 13,733	\$ 10,515	\$ 6,855	\$ 3,673	\$ 12,353
Employee Benefit - Defined Contribution	FS320	\$ 5,297	\$ 4,456	\$ 2,698	\$ 1,490	\$ 5,492
Employee Benefit - Defined Benefit	FS330	\$ 1,000	\$ 810	\$ 600	\$ 298	\$ 919
Other Retirement Accounts	FS340	\$ 7,436	\$ 5,249	\$ 3,557	\$ 1,885	\$ 5,942
Corporate Trust and Agency Accounts	FS350	\$ 766	\$ 550	\$ 320	\$ 161	\$ 2,239
Investment Management Agency Accounts	FS360	\$ 47,682	\$ 33,949	\$ 21,873	\$ 10,913	\$ 42,301
Other Fiduciary Accounts	FS370	\$ 650	\$ 246	\$ 133	\$ 188	\$ 360
Custody and Safekeeping Accounts	FS380	\$ 4,848	\$ 3,551	\$ 2,388	\$ 802	\$ 3,570
Other Fiduciary and Related Services	FS390	\$ 4,593	\$ 3,693	\$ 2,512	\$ 1,203	\$ 4,365
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 94,492</b>	<b>\$ 38,201</b>	<b>\$ 26,861</b>	<b>\$ 12,227</b>	<b>\$ 85,656</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 299</b>	<b>\$ 184</b>	<b>\$ 132</b>	<b>\$ 126</b>	<b>\$ 81</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 5,239</b>	<b>\$ 4,043</b>	<b>\$ 2,210</b>	<b>\$ 832</b>	<b>\$ 1,452</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 14,897</b>	<b>\$ 39,578</b>	<b>\$ 23,759</b>	<b>\$ 13,311</b>	<b>\$ 15,895</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 4,312,831</b>	<b>\$ 3,338,473</b>	<b>\$ 3,298,505</b>	<b>\$ 3,355,481</b>	<b>\$ 4,286,110</b>
Non-Interest-Bearing Deposits	FS410	\$ 2,057	\$ - 45	\$ - 178	\$ 1,464	\$ 2,671
Interest-Bearing Deposits	FS415	\$ 25,097	\$ 11,754	\$ 13,190	\$ 15,797	\$ 25,225
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 136,705	\$ 83,612	\$ 83,328	\$ 92,206	\$ 142,307
State, County and Municipal Obligations	FS425	\$ 602,777	\$ 514,116	\$ 485,767	\$ 537,045	\$ 622,580
Money Market Mutual Funds	FS430	\$ 323,998	\$ 226,450	\$ 145,181	\$ 167,731	\$ 251,682
Other Short-term Obligations	FS435	\$ 54,611	\$ 16,651	\$ 95,285	\$ 62,328	\$ 58,730
Other Notes and Bonds	FS440	\$ 113,947	\$ 101,906	\$ 98,765	\$ 101,349	\$ 117,108
Common and Preferred Stock	FS445	\$ 2,626,232	\$ 2,192,433	\$ 2,191,490	\$ 2,192,585	\$ 2,623,259
Real Estate Mortgages	FS450	\$ 7,313	\$ 6,935	\$ 5,721	\$ 7,385	\$ 8,281
Real Estate	FS455	\$ 317,139	\$ 72,044	\$ 77,641	\$ 77,747	\$ 74,686
Miscellaneous Assets	FS460	\$ 102,955	\$ 112,617	\$ 102,315	\$ 99,844	\$ 359,581
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>111</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>30</b>
Corporate and Municipal Trusteeships	FS510	69	0	0	10	10
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	42	0	0	0	20
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 4,177,705</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 93,365</b>	<b>\$ 93,365</b>

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
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Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>
Domestic Equity	FS610	1	0	0	0	1
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	1	0	0	0	1
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 4,622,295</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 4,116</b>
Domestic Equity	FS615	\$ 4,273,489	\$ 0	\$ 0	\$ 0	\$ 3,919
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 348,806	\$ 0	\$ 0	\$ 0	\$ 197
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>						
<b>Managed Accts - Total Fid Settlements/Surcharges/Otr Losses</b>	<b>FS70</b>	<b>\$ 234</b>	<b>\$ 180</b>	<b>\$ 129</b>	<b>\$ 125</b>	<b>\$ 78</b>
Personal Trust and Agency Accounts	FS710	\$ 180	\$ 129	\$ 129	\$ 125	\$ 35
Retirement-Related Trust and Agency Accounts	FS720	\$ 51	\$ 51	\$ 0	\$ 0	\$ 11
Investment Management Agency Accounts	FS730	\$ 3	\$ 0	\$ 0	\$ 0	\$ 31
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 65</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 6</b>
Personal Trust and Agency Accounts	FS711	\$ 18	\$ 0	\$ 0	\$ 0	\$ 3
Retirement-Related Trust and Agency Accounts	FS721	\$ 35	\$ 0	\$ 0	\$ 0	\$ 2
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Other Fiduciary Accounts and Related Services	FS741	\$ 12	\$ 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>\$ 3</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	\$ 3
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
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Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						
Equity Capital (SC80)	CCR100	\$ 19,620,576	\$ 18,962,037	\$ 18,451,832	\$ 18,264,569	\$ 17,803,987
Equity Capital Deductions - Total	SUB1631	\$ 1,236,337	\$ 1,187,786	\$ 1,103,363	\$ 1,073,110	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 55,610	\$ 44,144	\$ 42,774	\$ 43,026	\$ 38,738
Goodwill and Certain Other Intangible Assets	CCR115	\$ 1,029,253	\$ 964,647	\$ 959,768	\$ 920,804	\$ 921,110
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 148,055	\$ 176,014	\$ 99,386	\$ 109,246	\$ 175,584
Other	CCR134	\$ 3,419	\$ 2,981	\$ 1,435	\$ 34	\$ 32
Equity Capital Additions - Total	SUB1641	\$ 274,154	\$ 313,112	\$ 450,338	\$ 127,020	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 78,159	\$ 111,212	\$ 263,407	\$ - 55,641	\$ 57,399
Qualifying Intangible Assets	CCR185	\$ 27,701	\$ 29,102	\$ 13,878	\$ 14,290	\$ 14,726
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 168,294	\$ 172,798	\$ 173,053	\$ 168,371	\$ 168,080
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 18,658,393</b>	<b>\$ 18,087,363</b>	<b>\$ 17,798,807</b>	<b>\$ 17,318,479</b>	<b>\$ 16,908,834</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 217,836,304</b>	<b>\$ 210,798,641</b>	<b>\$ 208,457,683</b>	<b>\$ 200,862,315</b>	<b>\$ 195,378,530</b>
Asset Deductions - Total	SUB1651	\$ 1,241,695	\$ 1,192,205	\$ 1,113,264	\$ 1,088,157	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 59,047	\$ 46,279	\$ 46,988	\$ 53,601	\$ 47,647
Goodwill and Certain Other Intangible Assets	CCR265	\$ 1,030,640	\$ 966,923	\$ 965,522	\$ 925,310	\$ 924,293
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 148,055	\$ 176,014	\$ 99,386	\$ 109,246	\$ 175,458
Other	CCR275	\$ 3,953	\$ 2,989	\$ 1,368	\$ 0	N/A
Asset Additions - Total	SUB1661	\$ - 115,914	\$ - 93,698	\$ 217,878	\$ - 374,157	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ - 143,615	\$ - 122,800	\$ 204,000	\$ - 388,447	\$ - 177,142
Qualifying Intangible Assets	CCR285	\$ 27,701	\$ 29,102	\$ 13,878	\$ 14,290	\$ 14,726
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	N/A
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 216,478,695</b>	<b>\$ 209,512,738</b>	<b>\$ 207,562,297</b>	<b>\$ 199,400,001</b>	<b>\$ 194,069,860</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 8,569,341</b>	<b>\$ 8,468,934</b>	<b>\$ 8,205,364</b>	<b>\$ 7,884,202</b>	<b>\$ 7,646,340</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 18,658,393</b>	<b>\$ 18,087,363</b>	<b>\$ 17,798,807</b>	<b>\$ 17,318,479</b>	<b>\$ 16,908,834</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 97,149	\$ 96,661	\$ 93,207	\$ 102,029	\$ 92,334
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 210,500	\$ 210,731	\$ 216,500	\$ 208,500	\$ 458,500

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
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<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 952,873	\$ 946,377	\$ 958,619	\$ 934,647	\$ 915,777
Tier 2 Capital - Other	CCR355	\$ 105	\$ 0	\$ 3,270	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 1,260,627</b>	<b>\$ 1,253,769</b>	<b>\$ 1,271,596</b>	<b>\$ 1,245,176</b>	<b>\$ 1,466,611</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 1,260,627</b>	<b>\$ 1,253,769</b>	<b>\$ 1,271,596</b>	<b>\$ 1,245,176</b>	<b>\$ 1,466,611</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 11,289	\$ 11,827	\$ 11,190	\$ 12,319	\$ 14,682
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 341,979	\$ 333,099	\$ 328,885	\$ 318,742	\$ 315,874
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 19,565,752</b>	<b>\$ 18,996,206</b>	<b>\$ 18,730,328</b>	<b>\$ 18,232,594</b>	<b>\$ 18,044,889</b>
0% R/W Category - Cash	CCR400	\$ 1,078,252	\$ 1,119,402	\$ 1,035,862	\$ 971,399	\$ 1,144,694
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 6,029,665	\$ 6,038,307	\$ 6,257,358	\$ 5,600,182	\$ 6,002,916
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 2,032	\$ 3,252	\$ 4,296	\$ 2,544	\$ 1,979
0% R/W Category - Other	CCR415	\$ 936,160	\$ 977,750	\$ 904,130	\$ 887,488	\$ 727,738
0% R/W Category - Assets Total	CCR420	\$ 8,046,109	\$ 8,138,711	\$ 8,201,646	\$ 7,461,613	\$ 7,877,327
<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	\$ 26,247,811	\$ 22,960,134	\$ 23,283,347	\$ 21,990,611	\$ 21,737,397
20% R/W Category - Claims on FHLBs	CCR435	\$ 6,930,310	\$ 7,273,467	\$ 7,367,196	\$ 7,754,460	\$ 7,626,411
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 663,220	\$ 584,659	\$ 391,053	\$ 277,068	\$ 287,371
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 5,413,230	\$ 6,495,209	\$ 9,124,627	\$ 9,034,147	\$ 8,356,594
20% R/W Category - Other	CCR450	\$ 5,031,236	\$ 5,717,426	\$ 5,715,539	\$ 5,922,772	\$ 5,409,904
20% R/W Category - Assets Total	CCR455	\$ 44,285,807	\$ 43,030,895	\$ 45,881,762	\$ 44,979,058	\$ 43,417,677
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 8,857,156</b>	<b>\$ 8,606,175</b>	<b>\$ 9,176,352</b>	<b>\$ 8,995,812</b>	<b>\$ 8,683,538</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 80,679,160	\$ 78,643,361	\$ 76,907,300	\$ 74,170,256	\$ 72,602,622
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 1,743,907	\$ 1,654,753	\$ 1,506,013	\$ 924,041	\$ 919,776
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,324,613	\$ 234,162	\$ 170,392	\$ 149,043	\$ 86,019
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 246,217	\$ 226,592	\$ 260,158	\$ 233,870	\$ 205,832
50% R/W Category - Other	CCR480	\$ 549,304	\$ 1,716,130	\$ 2,092,180	\$ 1,787,760	\$ 1,617,206
50% R/W Category - Assets Total	CCR485	\$ 84,543,201	\$ 82,474,998	\$ 80,936,043	\$ 77,264,970	\$ 75,431,455
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 42,271,673</b>	<b>\$ 41,237,573</b>	<b>\$ 40,468,099</b>	<b>\$ 38,632,562</b>	<b>\$ 37,715,728</b>

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Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 4,983,915	\$ 5,741,390	\$ 4,863,563	\$ 5,925,475	N/A
100% R/W Category - All Other Assets	CCR506	\$ 83,604,412	\$ 78,748,216	\$ 75,795,055	\$ 71,275,029	N/A
100% R/W Category - Assets Total	CCR510	\$ 88,588,327	\$ 84,489,606	\$ 80,658,618	\$ 77,200,504	\$ 76,095,760
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 88,588,327</b>	<b>\$ 84,489,606</b>	<b>\$ 80,658,618</b>	<b>\$ 77,200,504</b>	<b>\$ 76,095,760</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 792	\$ 675	\$ 0	\$ 5	\$ 6
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 9,901</b>	<b>\$ 8,438</b>	<b>\$ 0</b>	<b>\$ 63</b>	<b>\$ 75</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 225,464,236</b>	<b>\$ 218,134,885</b>	<b>\$ 215,678,069</b>	<b>\$ 206,906,150</b>	<b>\$ 202,822,225</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 139,726,994</b>	<b>\$ 134,341,740</b>	<b>\$ 130,303,004</b>	<b>\$ 124,828,883</b>	<b>\$ 122,495,111</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 328,929	\$ 359,953	\$ 397,824	\$ 429,245	\$ 480,463
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 139,398,065</b>	<b>\$ 133,981,787</b>	<b>\$ 129,905,180</b>	<b>\$ 124,399,638</b>	<b>\$ 122,014,648</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 11,187,940</b>	<b>\$ 10,718,589</b>	<b>\$ 10,428,188</b>	<b>\$ 9,951,968</b>	<b>\$ 9,761,167</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>8.62%</b>	<b>8.63%</b>	<b>8.58%</b>	<b>8.69%</b>	<b>8.71%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>14.04%</b>	<b>14.18%</b>	<b>14.42%</b>	<b>14.66%</b>	<b>14.79%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>13.14%</b>	<b>13.25%</b>	<b>13.45%</b>	<b>13.67%</b>	<b>13.60%</b>
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>8.60%</b>	<b>8.62%</b>	<b>8.57%</b>	<b>8.68%</b>	<b>8.70%</b>

**\*Note**

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