

<b>Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2005, 1:03 PM</b>	<b>TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) June 2005</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
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Description	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
<b>Number of Institutions</b>	311	312	312	315	324

Schedule NS --- Optional Narrative Statement		Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	4	5	3	5
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 18,919,566</b>	<b>\$ 18,683,164</b>	<b>\$ 17,738,446</b>	<b>\$ 19,016,926</b>	<b>\$ 21,868,361</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 3,970,981	\$ 4,042,453	\$ 3,649,669	\$ 3,734,001	\$ 3,539,696
Interest-Earning Deposits in FHLBs	SC112	\$ 2,278,151	\$ 2,347,350	\$ 2,335,877	\$ 2,309,870	\$ 2,557,751
Other Interest-Earning Deposits	SC118	\$ 587,745	\$ 673,664	\$ 592,085	\$ 682,981	\$ 747,485
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 1,434,862	\$ 1,121,020	\$ 859,178	\$ 1,825,802	\$ 4,402,489
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 6,614,177	\$ 6,464,797	\$ 6,251,811	\$ 6,470,240	\$ 6,768,805
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,400,552	\$ 1,407,331	\$ 1,540,343	\$ 1,576,514	\$ 1,520,355
State and Municipal Obligations	SC180	\$ 919,171	\$ 892,356	\$ 862,023	\$ 694,311	\$ 627,489
Securities Backed by Nonmortgage Loans	SC182	\$ 345,320	\$ 199,500	\$ 138,806	\$ 165,672	\$ 181,559
Other Investment Securities	SC185	\$ 1,276,290	\$ 1,443,074	\$ 1,422,358	\$ 1,471,015	\$ 1,431,937
Accrued Interest Receivable	SC191	\$ 92,317	\$ 91,619	\$ 86,296	\$ 86,520	\$ 90,795
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 30,204,034</b>	<b>\$ 31,208,118</b>	<b>\$ 32,730,851</b>	<b>\$ 30,525,673</b>	<b>\$ 30,625,158</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 30,204,031</b>	<b>\$ 31,208,115</b>	<b>\$ 32,730,850</b>	<b>\$ 30,525,672</b>	<b>\$ 30,625,157</b>
Pass-Through - Total	SUB0073	\$ 20,855,498	\$ 20,896,099	\$ 21,484,752	\$ 19,414,394	\$ 19,875,933
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 19,385,593	\$ 19,279,581	\$ 19,685,157	\$ 17,486,749	\$ 17,771,061
Other Pass-Through	SC215	\$ 1,469,905	\$ 1,616,518	\$ 1,799,595	\$ 1,927,645	\$ 2,104,872
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 9,234,892	\$ 10,207,239	\$ 11,133,467	\$ 10,997,568	\$ 10,636,370
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 2,875,761	\$ 2,709,281	\$ 2,846,028	\$ 2,929,095	\$ 2,778,194
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 2,837,712	\$ 2,854,109	\$ 2,964,864	\$ 2,670,771	\$ 2,767,431
Other	SC222	\$ 3,521,419	\$ 4,643,849	\$ 5,322,575	\$ 5,397,702	\$ 5,090,745
Accrued Interest Receivable	SC228	\$ 113,644	\$ 104,780	\$ 112,632	\$ 113,711	\$ 112,855

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June 2005

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(\$Thousands)

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 3	\$ 3	\$ 1	\$ 1	\$ 1
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 143,031,905</b>	<b>\$ 135,242,151</b>	<b>\$ 128,176,761</b>	<b>\$ 122,392,266</b>	<b>\$ 117,515,007</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 142,479,741</b>	<b>\$ 134,689,195</b>	<b>\$ 127,640,160</b>	<b>\$ 121,876,961</b>	<b>\$ 116,979,959</b>
Construction Loans - Total	SUB0100	\$ 7,096,088	\$ 6,814,248	\$ 6,260,702	\$ 5,991,402	\$ 5,830,736
Residential - Total	SUB0110	\$ 5,662,804	\$ 5,441,716	\$ 5,119,870	\$ 4,838,319	\$ 4,704,445
1-4 Dwelling Units	SC230	\$ 4,795,271	\$ 4,661,506	\$ 4,292,830	\$ 3,985,903	\$ 3,866,071
Multifamily (5 or more) Dwelling Units	SC235	\$ 867,533	\$ 780,210	\$ 827,040	\$ 852,416	\$ 838,374
Nonresidential Property	SC240	\$ 1,433,284	\$ 1,372,532	\$ 1,140,832	\$ 1,153,083	\$ 1,126,291
Permanent Loans - Total	SUB0121	\$ 135,291,139	\$ 127,833,054	\$ 121,348,775	\$ 115,865,022	\$ 111,189,296
Residential - Total	SUB0131	\$ 118,870,590	\$ 112,108,734	\$ 106,326,480	\$ 101,645,032	\$ 97,405,002
1-4 Dwelling Units - Total	SUB0141	\$ 113,531,474	\$ 106,960,169	\$ 101,326,014	\$ 96,985,133	\$ 92,702,010
Revolving Open-End Loans	SC251	\$ 21,207,909	\$ 20,215,758	\$ 18,296,596	\$ 16,021,825	\$ 13,315,761
All Other - First Liens	SC254	\$ 87,543,705	\$ 83,003,190	\$ 80,120,204	\$ 78,212,562	\$ 76,946,501
All Other - Junior Liens	SC255	\$ 4,779,860	\$ 3,741,221	\$ 2,909,214	\$ 2,750,746	\$ 2,439,748
Multifamily (5 or more) Dwelling Units	SC256	\$ 5,339,116	\$ 5,148,565	\$ 5,000,466	\$ 4,659,899	\$ 4,702,992
Nonresidential Property (Except Land)	SC260	\$ 12,185,214	\$ 11,785,541	\$ 11,222,571	\$ 10,803,749	\$ 10,615,314
Land	SC265	\$ 4,235,335	\$ 3,938,779	\$ 3,799,724	\$ 3,416,241	\$ 3,168,980
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 8,576,691	\$ 6,737,592	\$ 5,924,734	\$ 5,935,388	\$ 6,276,770
Accrued Interest Receivable	SC272	\$ 584,349	\$ 523,892	\$ 478,825	\$ 475,971	\$ 439,065
Advances for Taxes and Insurance	SC275	\$ 60,329	\$ 70,957	\$ 88,459	\$ 59,871	\$ 55,910
Allowance for Loan and Lease Losses	SC283	\$ 552,164	\$ 552,956	\$ 536,601	\$ 515,305	\$ 535,048
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 30,616,055</b>	<b>\$ 29,797,817</b>	<b>\$ 29,286,418</b>	<b>\$ 28,955,390</b>	<b>\$ 28,565,437</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 29,874,585</b>	<b>\$ 29,079,361</b>	<b>\$ 28,533,890</b>	<b>\$ 28,163,623</b>	<b>\$ 27,737,621</b>
Commercial Loans - Total	SC32	\$ 9,128,825	\$ 8,698,547	\$ 8,423,007	\$ 7,928,780	\$ 7,933,276
Secured	SC300	\$ 5,407,083	\$ 5,165,052	\$ 4,856,496	\$ 4,549,351	\$ 4,421,127
Unsecured	SC303	\$ 3,189,251	\$ 2,996,748	\$ 3,024,854	\$ 2,787,026	\$ 2,923,463
Lease Receivables	SC306	\$ 532,491	\$ 536,747	\$ 541,657	\$ 592,403	\$ 588,686
Consumer Loans - Total	SC35	\$ 21,320,383	\$ 20,930,345	\$ 20,702,496	\$ 20,877,876	\$ 20,491,096
Loans on Deposits	SC310	\$ 159,077	\$ 165,310	\$ 162,770	\$ 156,813	\$ 162,376
Home Improvement Loans (Not secured by real estate)	SC316	\$ 66,914	\$ 64,195	\$ 65,683	\$ 67,125	\$ 67,985
Education Loans	SC320	\$ 11,818	\$ 48,492	\$ 43,969	\$ 39,960	\$ 30,949
Auto Loans	SC323	\$ 4,337,228	\$ 4,318,694	\$ 4,303,653	\$ 4,310,431	\$ 4,340,602
Mobile Home Loans	SC326	\$ 278,291	\$ 274,519	\$ 271,001	\$ 266,059	\$ 264,457
Credit Cards	SC328	\$ 4,178,581	\$ 4,157,456	\$ 4,315,645	\$ 4,223,314	\$ 4,217,961

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<b>Run Date: August 17, 2005, 1:03 PM</b>	<b>June 2005</b>	

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<b>Schedule SC --- Consolidated Statement of Condition</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Other, Including Lease Receivables	SC330	\$ 12,288,474	\$ 11,901,679	\$ 11,539,775	\$ 11,814,174	\$ 11,406,766
Accrued Interest Receivable	SC348	\$ 166,847	\$ 168,925	\$ 160,915	\$ 148,734	\$ 141,065
Allowance for Loan and Lease Losses	SC357	\$ 741,470	\$ 718,456	\$ 752,528	\$ 791,767	\$ 827,816
<b>Reposessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 211,402</b>	<b>\$ 212,969</b>	<b>\$ 217,302</b>	<b>\$ 228,131</b>	<b>\$ 247,970</b>
<b>Reposessed Assets - Total</b>	<b>SC40</b>	<b>\$ 209,503</b>	<b>\$ 211,128</b>	<b>\$ 215,791</b>	<b>\$ 226,639</b>	<b>\$ 246,107</b>
Real Estate - Total	SUB0210	\$ 198,411	\$ 200,951	\$ 204,147	\$ 217,499	\$ 235,249
Construction	SC405	\$ 4,576	\$ 5,147	\$ 3,169	\$ 5,805	\$ 7,365
Residential - Total	SUB0225	\$ 126,804	\$ 130,682	\$ 135,480	\$ 137,943	\$ 150,053
1-4 Dwelling Units	SC415	\$ 120,733	\$ 120,529	\$ 124,822	\$ 132,571	\$ 141,560
Multifamily (5 or more) Dwelling Units	SC425	\$ 6,071	\$ 10,153	\$ 10,658	\$ 5,372	\$ 8,493
Nonresidential (Except Land)	SC426	\$ 32,105	\$ 32,887	\$ 30,755	\$ 40,333	\$ 42,963
Land	SC428	\$ 34,926	\$ 32,235	\$ 34,743	\$ 33,418	\$ 34,868
Other Reposessed Assets	SC430	\$ 12,991	\$ 12,018	\$ 13,155	\$ 10,632	\$ 12,721
General Valuation Allowances	SC441	\$ 1,899	\$ 1,841	\$ 1,511	\$ 1,492	\$ 1,863
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 75,982</b>	<b>\$ 78,087</b>	<b>\$ 81,896</b>	<b>\$ 79,868</b>	<b>\$ 81,031</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 2,529,254</b>	<b>\$ 2,436,484</b>	<b>\$ 2,417,596</b>	<b>\$ 2,490,252</b>	<b>\$ 2,429,821</b>
Federal Home Loan Bank Stock	SC510	\$ 2,389,356	\$ 2,305,450	\$ 2,286,436	\$ 2,369,791	\$ 2,316,361
Other	SC540	\$ 139,898	\$ 131,034	\$ 131,160	\$ 120,461	\$ 113,460
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 2,479,438</b>	<b>\$ 2,411,063</b>	<b>\$ 2,389,037</b>	<b>\$ 2,298,916</b>	<b>\$ 2,265,742</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 7,062,059</b>	<b>\$ 6,884,460</b>	<b>\$ 6,060,648</b>	<b>\$ 6,120,017</b>	<b>\$ 6,224,211</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 7,061,818</b>	<b>\$ 6,884,322</b>	<b>\$ 6,060,432</b>	<b>\$ 6,119,784</b>	<b>\$ 6,223,884</b>
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 124,443	\$ 122,844	\$ 141,198	\$ 137,961	\$ 138,077
Bank-Owned Life Insurance - Other	SC625	\$ 629,137	\$ 573,112	\$ 530,113	\$ 506,772	\$ 495,158
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 1,139,912	\$ 1,108,203	\$ 1,008,222	\$ 943,252	\$ 1,053,493
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 6,566	\$ 6,794	\$ 7,628	\$ 5,980	\$ 5,858
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 1,566,988	\$ 1,523,976	\$ 1,074,223	\$ 1,007,917	\$ 1,061,017
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 550,972	\$ 505,818	\$ 502,205	\$ 464,541	\$ 467,490
Other Assets	SC689	\$ 3,044,041	\$ 3,043,713	\$ 2,797,059	\$ 3,053,594	\$ 3,003,118
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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<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 241	\$ 138	\$ 216	\$ 233	\$ 327
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 1,295,777</b>	<b>\$ 1,273,394</b>	<b>\$ 1,290,857</b>	<b>\$ 1,308,798</b>	<b>\$ 1,365,055</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 235,129,695</b>	<b>\$ 226,954,313</b>	<b>\$ 219,098,955</b>	<b>\$ 212,107,439</b>	<b>\$ 209,822,738</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 233,833,918</b>	<b>\$ 225,680,919</b>	<b>\$ 217,808,098</b>	<b>\$ 210,798,641</b>	<b>\$ 208,457,683</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 155,388,783</b>	<b>\$ 151,944,759</b>	<b>\$ 146,768,611</b>	<b>\$ 144,939,227</b>	<b>\$ 142,914,889</b>
Deposits	SC710	\$ 152,963,317	\$ 149,740,291	\$ 144,773,887	\$ 142,578,984	\$ 141,106,290
Escrows	SC712	\$ 2,446,050	\$ 2,214,232	\$ 1,967,710	\$ 2,357,893	\$ 1,808,141
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 20,584	\$- 9,764	\$ 27,014	\$ 2,350	\$ 458
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 53,070,238</b>	<b>\$ 49,489,833</b>	<b>\$ 47,671,142</b>	<b>\$ 43,359,652</b>	<b>\$ 43,365,973</b>
Advances from FHLBank	SC720	\$ 34,580,660	\$ 31,614,427	\$ 30,744,317	\$ 28,738,067	\$ 29,264,628
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 16,015,389	\$ 15,605,742	\$ 15,726,586	\$ 13,417,366	\$ 12,825,931
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 210,500	\$ 210,500	\$ 210,500	\$ 210,500	\$ 216,500
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 2,263,689	\$ 2,059,164	\$ 989,739	\$ 993,719	\$ 1,058,914
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 4,019,270</b>	<b>\$ 3,525,593</b>	<b>\$ 3,542,497</b>	<b>\$ 3,333,481</b>	<b>\$ 3,520,496</b>
Accrued Interest Payable - Deposits	SC763	\$ 218,479	\$ 189,080	\$ 179,703	\$ 182,405	\$ 171,266
Accrued Interest Payable - Other	SC766	\$ 142,120	\$ 139,609	\$ 160,566	\$ 122,628	\$ 117,205
Accrued Taxes	SC776	\$ 491,563	\$ 534,120	\$ 312,285	\$ 682,835	\$ 619,486
Accounts Payable	SC780	\$ 944,010	\$ 812,072	\$ 841,206	\$ 782,116	\$ 790,964
Deferred Income Taxes	SC790	\$ 379,293	\$ 352,135	\$ 448,842	\$ 355,622	\$ 348,660
Other Liabilities and Deferred Income	SC796	\$ 1,843,805	\$ 1,498,577	\$ 1,599,895	\$ 1,207,875	\$ 1,472,915
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>\$ 212,478,291</b>	<b>\$ 204,960,185</b>	<b>\$ 197,982,250</b>	<b>\$ 191,632,360</b>	<b>\$ 189,801,358</b>

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 200,456</b>	<b>\$ 199,883</b>	<b>\$ 203,737</b>	<b>\$ 204,245</b>	<b>\$ 204,500</b>
<b>EQUITY CAPITAL</b>						
<b>Equity Capital - Total</b>	<b>SC80</b>	<b>\$ 21,155,170</b>	<b>\$ 20,520,861</b>	<b>\$ 19,622,117</b>	<b>\$ 18,962,037</b>	<b>\$ 18,451,832</b>
Stock - Total	SUB0311	\$ 11,507,017	\$ 11,210,428	\$ 10,579,126	\$ 10,105,255	\$ 10,086,573
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 13	\$ 13
Perpetual Preferred Stock - Noncumulative	SC814	\$ 141,869	\$ 141,869	\$ 141,869	\$ 139,569	\$ 148,619
Common Stock - Par Value	SC820	\$ 143,066	\$ 141,015	\$ 140,667	\$ 133,302	\$ 141,949
Common Stock - Paid in Excess of Par	SC830	\$ 11,222,082	\$ 10,927,544	\$ 10,296,590	\$ 9,832,371	\$ 9,795,992
Accumulated Other Comprehensive Income - Total	SC86	\$- 192,027	\$- 293,574	\$- 88,119	\$- 120,770	\$- 278,025
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 32,814	\$- 226,680	\$ 35,136	\$ 10,565	\$- 251,360
Gains (Losses) on Cash Flow Hedges	SC865	\$- 186,093	\$- 59,408	\$- 114,762	\$- 129,579	\$- 23,794
Other	SC870	\$ 26,880	\$- 7,486	\$- 8,493	\$- 1,756	\$- 2,871
Retained Earnings	SC880	\$ 9,879,910	\$ 9,623,814	\$ 9,144,174	\$ 8,994,938	\$ 8,661,867
Other Components of Equity Capital	SC891	\$- 39,730	\$- 19,807	\$- 13,064	\$- 17,386	\$- 18,583
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 233,833,917</b>	<b>\$ 225,680,929</b>	<b>\$ 217,808,104</b>	<b>\$ 210,798,642</b>	<b>\$ 208,457,690</b>

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## Other Codes As of Jun 2005

### Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	57	\$ 4,013
3	Federal, State, or other taxes receivable	51	\$ 40,223
4	Net deferred tax assets	124	\$ 641,812
5	Insured portion of real estate acquired by forecls	4	\$ 95,261
6	Prepaid deposit insurance premiums	43	\$ 1,262
7	Prepaid expenses	248	\$ 108,949
8	Deposits for utilities and other services	9	\$ 303
9	Advances for loans serviced for others	9	\$ 17,265
10	Property leased to others, net of accumul. deprec.	2	\$ 241,881
11	Deferred issuance costs	1	\$ 932
12	Amounts receivable under interest rate swap agreem	1	\$ 698
13	Noninterest-bearing accts recv from Hold Co/Affl	10	\$ 3,244
14	Other noninterest-bearing short-term accounts recv	78	\$ 493,722
19	Receivables fr a broker for unsettled transactions	11	\$ 136,836
20	F/V of all derivative instru. reportable as assets	11	\$ 235,991
22	Unapplied loan disbursements	13	\$ 105,316
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	2	\$ 76
99	Other	152	\$ 289,930

### Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	6	\$ 7,494
4	Nonrefundable loan fees received prior to closing	19	\$ 956
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 4,780
7	Deferred gains from the sale of real estate	13	\$ 836
8	Negative equity investments in uncons service corp	1	\$ 796
9	Fees received for standby contracts and other	2	\$ 16
10	Amounts due brokers for unsettled transactions	3	\$ 30,300
11	The liability recorded for post-retirement benefit	108	\$ 115,917
13	Amounts payable under interest-rate-swap agreement	2	\$ 13,886
14	Unapplied loan payments received	16	\$ 107,604
16	Recourse loan liability	3	\$ 23,718
17	Noninterest-bearing payables to Hold Co/Affiliates	27	\$ 304,024
18	Litigation reserves	4	\$ 782
20	F/V of all derivative instru. reportable as liab.	8	\$ 135,975
21	Liabilities for credit losses on OBS credit exposures	3	\$ 1,667
99	Other	280	\$ 759,143

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 2,973,918</b>	<b>\$ 2,789,557</b>	<b>\$ 2,644,486</b>	<b>\$ 2,529,407</b>	<b>\$ 2,391,452</b>
Deposits and Investment Securities	SO115	\$ 140,004	\$ 126,300	\$ 127,556	\$ 126,813	\$ 115,119
Mortgage-Backed Securities	SO125	\$ 331,656	\$ 326,350	\$ 303,890	\$ 299,906	\$ 284,053
Mortgage Loans	SO141	\$ 1,928,949	\$ 1,771,924	\$ 1,673,102	\$ 1,566,468	\$ 1,483,980
Nonmortgage Loans - Total	SUB0950	\$ 573,309	\$ 564,983	\$ 539,938	\$ 536,220	\$ 508,300
Commercial Loans and Leases	SO160	\$ 170,956	\$ 158,474	\$ 149,513	\$ 139,077	\$ 137,059
Consumer Loans and Leases	SO171	\$ 402,353	\$ 406,509	\$ 390,425	\$ 397,143	\$ 371,241
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 28,032</b>	<b>\$ 25,966</b>	<b>\$ 26,742</b>	<b>\$ 26,040</b>	<b>\$ 25,011</b>
Federal Home Loan Bank Stock	SO181	\$ 27,438	\$ 25,986	\$ 26,758	\$ 25,825	\$ 24,426
Other	SO185	\$ 594	\$ - 20	\$ - 16	\$ 215	\$ 585
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 1,305,682</b>	<b>\$ 1,157,135</b>	<b>\$ 1,080,477</b>	<b>\$ 1,010,588</b>	<b>\$ 956,072</b>
Deposits	SO215	\$ 827,181	\$ 729,004	\$ 692,661	\$ 649,139	\$ 628,021
Escrows	SO225	\$ 218	\$ 81	\$ 142	\$ 127	\$ 102
Advances from FHLBank	SO230	\$ 313,384	\$ 287,371	\$ 271,167	\$ 257,849	\$ 236,661
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 3,705	\$ 3,661	\$ 3,630	\$ 3,584	\$ 3,594
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 161,671	\$ 137,512	\$ 113,285	\$ 100,259	\$ 88,055
Capitalized Interest	SO271	\$ 477	\$ 494	\$ 408	\$ 370	\$ 361
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 1,696,268</b>	<b>\$ 1,658,388</b>	<b>\$ 1,590,751</b>	<b>\$ 1,544,859</b>	<b>\$ 1,460,391</b>
<b>Net Provision for Losses on Interest-Bearing Assets</b>	<b>SO321</b>	<b>\$ 217,548</b>	<b>\$ 133,819</b>	<b>\$ 192,363</b>	<b>\$ 128,580</b>	<b>\$ 160,550</b>
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 1,478,720</b>	<b>\$ 1,524,569</b>	<b>\$ 1,398,388</b>	<b>\$ 1,416,279</b>	<b>\$ 1,299,841</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 836,107</b>	<b>\$ 808,926</b>	<b>\$ 772,737</b>	<b>\$ 837,445</b>	<b>\$ 867,584</b>
Mortgage Loan Serving Fees	SO410	\$ - 34,339	\$ 41,241	\$ 50,614	\$ - 21,102	\$ 77,912
Other Fees and Charges	SO420	\$ 595,453	\$ 544,809	\$ 533,940	\$ 538,739	\$ 535,046
Net Income (Loss) from Other - Total	SUB0451	\$ 257,222	\$ 180,666	\$ 133,054	\$ 268,591	\$ 207,370
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 248,425	\$ 168,598	\$ 115,215	\$ 214,435	\$ 157,651
Operations & Sale of Repossessed Assets	SO461	\$ 3,263	\$ - 1,962	\$ 5,125	\$ 2,073	\$ 1,076
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 3,822	\$ - 3,399	\$ - 1,433	\$ 2,151	\$ - 2,726
Sale of Securities Held-to-Maturity	SO467	\$ 699	\$ - 718	\$ - 56	\$ 452	\$ 371
Sale of Loans Held for Investment	SO475	\$ 1,644	\$ 5,779	\$ 387	\$ 11,128	\$ 521

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</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	\$ 8,557	\$ 5,920	\$ 18,655	\$ 46,751	\$ 37,475
Trading Assets (Realized and Unrealized)	SO485	\$- 9,188	\$ 6,448	\$- 4,839	\$- 8,399	\$ 13,002
Other Noninterest Income	SO488	\$ 17,771	\$ 42,210	\$ 55,129	\$ 51,217	\$ 47,256
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>\$ 1,558,244</b>	<b>\$ 1,450,828</b>	<b>\$ 1,505,204</b>	<b>\$ 1,421,563</b>	<b>\$ 1,393,517</b>
All Personnel Compensation and Expense	SO510	\$ 657,055	\$ 632,838	\$ 633,743	\$ 596,241	\$ 590,479
Legal Expense	SO520	\$ 12,498	\$ 12,082	\$ 14,065	\$ 14,913	\$ 18,887
Office Occupancy and Equipment Expense	SO530	\$ 237,726	\$ 229,587	\$ 221,591	\$ 215,796	\$ 212,765
Marketing and Other Professional Services	SO540	\$ 315,560	\$ 288,436	\$ 319,092	\$ 279,411	\$ 269,550
Loan Servicing Fees	SO550	\$ 25,394	\$ 23,885	\$ 24,647	\$ 26,495	\$ 24,318
Goodwill and Other Intangibles Expense	SO560	\$ 15,368	\$ 14,892	\$ 12,523	\$ 10,397	\$ 9,253
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 1,917	\$ 1,389	\$ 4,832	\$ 880	\$ 358
Other Noninterest Expense	SO580	\$ 292,726	\$ 247,719	\$ 274,711	\$ 277,430	\$ 267,907
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>\$ 756,583</b>	<b>\$ 882,667</b>	<b>\$ 665,921</b>	<b>\$ 832,161</b>	<b>\$ 773,908</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 261,761</b>	<b>\$ 307,885</b>	<b>\$ 234,970</b>	<b>\$ 286,355</b>	<b>\$ 259,606</b>
Federal	SO710	\$ 241,644	\$ 280,403	\$ 208,516	\$ 261,136	\$ 235,866
State, Local & Other	SO720	\$ 20,117	\$ 27,482	\$ 26,454	\$ 25,219	\$ 23,740
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 494,822</b>	<b>\$ 574,782</b>	<b>\$ 430,951</b>	<b>\$ 545,806</b>	<b>\$ 514,302</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$- 2,356</b>	<b>\$ 0</b>	<b>\$- 1,028</b>	<b>\$- 3,321</b>	<b>\$ 31,288</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 492,466</b>	<b>\$ 574,782</b>	<b>\$ 429,923</b>	<b>\$ 542,485</b>	<b>\$ 545,590</b>



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### Other Codes As of Jun 2005

#### Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	70	\$ 1,235
5	Net income(loss) from real estate held for invest	11	\$ 6,368
6	Net income(loss)-equity invest in uncons sub org	6	\$- 1,168
7	Net income(loss) from leased property	14	\$ 4,196
9	Net income from data processing lease/services	2	\$ 773
10	Dividends from subordinate organizations	1	\$ 9
11	Adjustments to prior periods	2	\$ 141
14	Interest Income from CNFIs reported on SC655	3	\$- 37,221
15	Income from corporate-owned life insurance	67	\$ 5,619
19	Realized/unrealized gains on derivatives	5	\$ 433
99	Other	211	\$ 32,640

#### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	55	\$ 2,325
2	OTS assessments	102	\$ 1,469
6	Supervisory examination fees	34	\$ 428
7	Office supplies, printing, and postage	225	\$ 22,270
8	Telephone, including data lines	98	\$ 15,267
9	Loan origination expense	54	\$ 27,852
10	ATM expense	47	\$ 2,261
13	Misc taxes other than income & real estate	29	\$ 634
14	Losses from fraud	5	\$ 1,782
15	Foreclosure expenses	6	\$ 1,121
16	Web site expenses	2	\$ 29
17	Charitable contributions	25	\$ 665
18	Minority Interest	2	\$ 5,074
19	Realized/unrealized losses on derivatives	3	\$ 3,793
99	Other	216	\$ 127,405

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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 5,748,469</b>	<b>\$ 2,789,557</b>	<b>\$ 9,859,791</b>	<b>\$ 7,220,541</b>	<b>\$ 4,731,266</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 265,728	\$ 126,300	\$ 473,685	\$ 351,989	\$ 229,453
YTD - Mortgage-Backed Securities	Y_SO125	\$ 657,803	\$ 326,350	\$ 1,158,419	\$ 854,104	\$ 557,004
YTD - Mortgage Loans	Y_SO141	\$ 3,687,945	\$ 1,771,924	\$ 6,119,692	\$ 4,447,453	\$ 2,910,384
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 328,816	\$ 158,474	\$ 555,830	\$ 405,780	\$ 269,218
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 808,177	\$ 406,509	\$ 1,552,165	\$ 1,161,215	\$ 765,207
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 53,906</b>	<b>\$ 25,966</b>	<b>\$ 103,486</b>	<b>\$ 77,711</b>	<b>\$ 51,886</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 53,332	\$ 25,986	\$ 101,616	\$ 75,825	\$ 50,206
YTD - Other	Y_SO185	\$ 574	\$ - 20	\$ 1,870	\$ 1,886	\$ 1,680
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 2,456,772</b>	<b>\$ 1,157,135</b>	<b>\$ 3,978,374</b>	<b>\$ 2,899,533</b>	<b>\$ 1,905,666</b>
YTD - Deposits	Y_SO215	\$ 1,551,973	\$ 729,004	\$ 2,581,634	\$ 1,890,727	\$ 1,254,008
YTD - Escrows	Y_SO225	\$ 299	\$ 81	\$ 562	\$ 420	\$ 295
YTD - Advances from FHLBank	Y_SO230	\$ 598,983	\$ 287,371	\$ 1,001,296	\$ 729,892	\$ 476,189
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 7,366	\$ 3,661	\$ 14,282	\$ 10,652	\$ 7,174
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 299,122	\$ 137,512	\$ 382,057	\$ 268,891	\$ 168,679
YTD - Capitalized Interest	Y_SO271	\$ 971	\$ 494	\$ 1,457	\$ 1,049	\$ 679
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 3,345,603</b>	<b>\$ 1,658,388</b>	<b>\$ 5,984,903</b>	<b>\$ 4,398,719</b>	<b>\$ 2,877,486</b>
<b>YTD - Net Provision for Losses on Interest-Bearing Assets</b>	<b>Y_SO321</b>	<b>\$ 351,017</b>	<b>\$ 133,819</b>	<b>\$ 620,701</b>	<b>\$ 428,418</b>	<b>\$ 304,517</b>
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 2,994,586</b>	<b>\$ 1,524,569</b>	<b>\$ 5,364,202</b>	<b>\$ 3,970,301</b>	<b>\$ 2,572,969</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 1,644,029</b>	<b>\$ 808,926</b>	<b>\$ 3,320,988</b>	<b>\$ 2,546,954</b>	<b>\$ 1,713,928</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 6,902	\$ 41,241	\$ 97,812	\$ 46,908	\$ 68,124
YTD - Other Fees and Charges	Y_SO420	\$ 1,139,348	\$ 544,809	\$ 2,114,762	\$ 1,581,651	\$ 1,045,355
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 437,807	\$ 180,666	\$ 893,247	\$ 758,558	\$ 490,317
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 416,888	\$ 168,598	\$ 758,218	\$ 641,330	\$ 426,956
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 1,355	\$ - 1,962	\$ 8,930	\$ 3,846	\$ 2,160
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 423	\$ - 3,399	\$ - 7,277	\$ - 5,844	\$ - 7,995
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ - 19	\$ - 718	\$ 1,150	\$ 1,194	\$ 742
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 7,423	\$ 5,779	\$ 12,645	\$ 12,267	\$ 1,139

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</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	\$ 14,477	\$ 5,920	\$ 128,417	\$ 109,762	\$ 62,913
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 2,740	\$ 6,448	\$- 8,836	\$- 3,997	\$ 4,402
YTD - Other Noninterest Income	Y_SO488	\$ 59,972	\$ 42,210	\$ 215,167	\$ 159,837	\$ 110,132
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 3,004,244</b>	<b>\$ 1,450,828</b>	<b>\$ 5,672,777</b>	<b>\$ 4,173,892</b>	<b>\$ 2,778,659</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 1,286,890	\$ 632,838	\$ 2,384,828	\$ 1,755,277	\$ 1,172,884
YTD - Legal Expense	Y_SO520	\$ 24,563	\$ 12,082	\$ 59,214	\$ 45,025	\$ 30,542
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 466,079	\$ 229,587	\$ 857,301	\$ 636,348	\$ 425,496
YTD - Marketing and Other Professional Services	Y_SO540	\$ 603,800	\$ 288,436	\$ 1,146,232	\$ 827,348	\$ 549,367
YTD - Loan Servicing Fees	Y_SO550	\$ 49,279	\$ 23,885	\$ 98,087	\$ 73,440	\$ 46,954
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 30,260	\$ 14,892	\$ 41,911	\$ 29,709	\$ 19,740
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 3,306	\$ 1,389	\$ 7,924	\$ 3,105	\$ 2,240
YTD - Other Noninterest Expense	Y_SO580	\$ 540,067	\$ 247,719	\$ 1,077,280	\$ 803,640	\$ 531,436
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 1,634,371</b>	<b>\$ 882,667</b>	<b>\$ 3,012,413</b>	<b>\$ 2,343,363</b>	<b>\$ 1,508,238</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 567,805</b>	<b>\$ 307,885</b>	<b>\$ 1,034,632</b>	<b>\$ 799,577</b>	<b>\$ 512,495</b>
YTD - Federal	Y_SO710	\$ 520,498	\$ 280,403	\$ 935,154	\$ 727,023	\$ 465,127
YTD - State, Local, and Other	Y_SO720	\$ 47,307	\$ 27,482	\$ 99,478	\$ 72,554	\$ 47,368
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 1,066,566</b>	<b>\$ 574,782</b>	<b>\$ 1,977,781</b>	<b>\$ 1,543,786</b>	<b>\$ 995,743</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$- 2,356</b>	<b>\$ 0</b>	<b>\$ 26,647</b>	<b>\$ 27,675</b>	<b>\$ 31,051</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 1,064,210</b>	<b>\$ 574,782</b>	<b>\$ 2,004,428</b>	<b>\$ 1,571,461</b>	<b>\$ 1,026,794</b>

  

<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</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>\$ 1,266,917</b>	<b>\$ 1,297,055</b>	<b>\$ 1,305,777</b>	<b>\$ 1,351,191</b>	<b>\$ 1,364,684</b>
Net Provision for Loss	VA115	\$ 216,376	\$ 133,467	\$ 188,329	\$ 127,534	\$ 159,458
Transfers	VA125	\$- 1,347	\$- 2,100	\$ 1,678	\$- 15,212	\$ 497
Recoveries	VA135	\$ 65,722	\$ 54,256	\$ 65,125	\$ 66,971	\$ 73,048
Adjustments	VA145	\$ 24,706	\$ 45,515	\$ 36,695	\$ 36,394	\$ 47,809
Charge-offs	VA155	\$ 276,612	\$ 254,826	\$ 306,771	\$ 258,079	\$ 280,445
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 1,295,762</b>	<b>\$ 1,273,367</b>	<b>\$ 1,290,833</b>	<b>\$ 1,308,799</b>	<b>\$ 1,365,051</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 62,400</b>	<b>\$ 61,474</b>	<b>\$ 69,410</b>	<b>\$ 58,246</b>	<b>\$ 64,073</b>
Net Provision for Loss	VA118	\$ 3,089	\$ 1,741	\$ 8,866	\$ 1,926	\$ 1,450

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
<b>Run Date: August 17, 2005, 1:03 PM</b>	<b>June 2005</b>	

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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</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	\$ 1,347	\$ 2,100	\$- 1,678	\$ 15,212	\$- 497
Adjustments	VA148	\$- 3,847	\$ 296	\$- 1,826	\$ 393	\$ 341
Charge-offs	VA158	\$ 2,475	\$ 2,881	\$ 13,298	\$ 6,308	\$ 6,060
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 60,513</b>	<b>\$ 62,730</b>	<b>\$ 61,474</b>	<b>\$ 69,463</b>	<b>\$ 59,307</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 1,329,316</b>	<b>\$ 1,358,529</b>	<b>\$ 1,375,187</b>	<b>\$ 1,409,431</b>	<b>\$ 1,428,757</b>
Net Provision for Loss	VA120	\$ 219,465	\$ 135,208	\$ 197,195	\$ 129,460	\$ 160,908
Recoveries	VA140	\$ 65,722	\$ 54,256	\$ 65,125	\$ 66,971	\$ 73,048
Adjustments	VA150	\$ 20,859	\$ 45,811	\$ 34,869	\$ 36,787	\$ 48,150
Charge-offs	VA160	\$ 279,087	\$ 257,707	\$ 320,069	\$ 264,387	\$ 286,505
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 1,356,275</b>	<b>\$ 1,336,097</b>	<b>\$ 1,352,307</b>	<b>\$ 1,378,262</b>	<b>\$ 1,424,358</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 276,612</b>	<b>\$ 254,826</b>	<b>\$ 306,771</b>	<b>\$ 258,079</b>	<b>\$ 280,445</b>
<b>Deposits and Investment Securities</b>	<b>VA36</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 30,818</b>	<b>\$ 132</b>	<b>\$ 419</b>	<b>\$ 9,263</b>	<b>\$ 265</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 15,641</b>	<b>\$ 11,313</b>	<b>\$ 19,195</b>	<b>\$ 13,954</b>	<b>\$ 16,146</b>
Construction - Total	SUB2030	\$ 3,258	\$ 1,301	\$ 3,527	\$ 975	\$ 1,277
1-4 Dwelling Units	VA420	\$ 2,021	\$ 1,295	\$ 1,387	\$ 975	\$ 1,265
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 425	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 1,237	\$ 6	\$ 1,715	\$ 0	\$ 12
Permanent - Total	SUB2041	\$ 12,383	\$ 10,012	\$ 15,668	\$ 12,979	\$ 14,869
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 4,423	\$ 3,658	\$ 3,040	\$ 2,578	\$ 2,731
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 4,823	\$ 3,285	\$ 7,178	\$ 5,001	\$ 3,253
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 2,419	\$ 2,583	\$ 2,443	\$ 2,674	\$ 2,220
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 35	\$ 11	\$ 51	\$ 2,368
Nonresidential Property (Except Land)	VA480	\$ 326	\$ 367	\$ 2,842	\$ 2,671	\$ 4,285
Land	VA490	\$ 392	\$ 84	\$ 154	\$ 4	\$ 12
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 222,513</b>	<b>\$ 237,734</b>	<b>\$ 282,402</b>	<b>\$ 230,876</b>	<b>\$ 259,321</b>
Commercial Loans	VA520	\$ 44,012	\$ 43,677	\$ 88,758	\$ 44,584	\$ 49,728
Consumer Loans - Total	SUB2061	\$ 178,501	\$ 194,057	\$ 193,644	\$ 186,292	\$ 209,593
Loans on Deposits	VA510	\$ 78	\$ 37	\$ 5	\$ 43	\$ 31
Home Improvement Loans	VA516	\$ 228	\$ 412	\$ 447	\$ 531	\$ 270
Education Loans	VA530	\$ 101	\$ 6	\$ 93	\$ 16	\$ 68
Auto Loans	VA540	\$ 11,877	\$ 17,549	\$ 20,099	\$ 17,083	\$ 17,043
Mobile Home Loans	VA550	\$ 1,147	\$ 1,001	\$ 1,151	\$ 843	\$ 1,022

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
<b>Run Date: August 17, 2005, 1:03 PM</b>	<b>June 2005</b>	

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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</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	\$ 117,704	\$ 132,057	\$ 133,372	\$ 129,664	\$ 153,899
Other	VA560	\$ 47,366	\$ 42,995	\$ 38,477	\$ 38,112	\$ 37,260
<b>Reposessed Assets - Total</b>	<b>VA60</b>	<b>\$ 4,509</b>	<b>\$ 4,211</b>	<b>\$ 4,715</b>	<b>\$ 3,956</b>	<b>\$ 4,705</b>
Real Estate - Construction	VA605	\$ 8	\$ 3	\$ 0	\$ 0	\$ 39
Real Estate - 1-4 Dwelling Units	VA613	\$ 4,136	\$ 3,833	\$ 3,309	\$ 3,346	\$ 3,318
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 21	\$ 0	\$ 0	\$ 214	\$ 102
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 216	\$ 31	\$ 563
Real Estate - Land	VA628	\$ 3	\$ 2	\$ 753	\$ 7	\$ 296
Other Reposessed Assets	VA630	\$ 341	\$ 373	\$ 437	\$ 358	\$ 387
<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>\$ 3,131</b>	<b>\$ 1,436</b>	<b>\$ 40</b>	<b>\$ 30</b>	<b>\$ 8</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 65,722</b>	<b>\$ 54,256</b>	<b>\$ 65,125</b>	<b>\$ 66,971</b>	<b>\$ 73,048</b>
<b>Deposits and Investment Securities</b>	<b>VA37</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 2,353</b>	<b>\$ 2,626</b>	<b>\$ 5,591</b>	<b>\$ 3,645</b>	<b>\$ 7,274</b>
Construction - Total	SUB2130	\$ 228	\$ 297	\$ 572	\$ 314	\$ 459
1-4 Dwelling Units	VA421	\$ 207	\$ 264	\$ 567	\$ 309	\$ 459
Multifamily (5 or more) Dwelling Units	VA431	\$ 21	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 33	\$ 5	\$ 5	\$ 0
Permanent - Total	SUB2141	\$ 2,125	\$ 2,329	\$ 5,019	\$ 3,331	\$ 6,815
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 457	\$ 313	\$ 378	\$ 366	\$ 708
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 685	\$ 826	\$ 1,038	\$ 1,466	\$ 1,705
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 762	\$ 661	\$ 669	\$ 893	\$ 510
Multifamily (5 or more) Dwelling Units	VA471	\$ 3	\$ 163	\$ 14	\$ 6	\$ 1,170
Nonresidential Property (Except Land)	VA481	\$ 203	\$ 343	\$ 2,916	\$ 597	\$ 2,679
Land	VA491	\$ 15	\$ 23	\$ 4	\$ 3	\$ 43
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 62,631</b>	<b>\$ 51,017</b>	<b>\$ 59,533</b>	<b>\$ 63,325</b>	<b>\$ 65,774</b>
Commercial Loans	VA521	\$ 8,511	\$ 6,953	\$ 8,715	\$ 10,139	\$ 8,012
Consumer Loans - Total	SUB2161	\$ 54,120	\$ 44,064	\$ 50,818	\$ 53,186	\$ 57,762
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Home Improvement Loans	VA517	\$ 614	\$ 532	\$ 627	\$ 387	\$ 265
Education Loans	VA531	\$ 65	\$ 13	\$ 3	\$ 32	\$ 21
Auto Loans	VA541	\$ 9,996	\$ 11,101	\$ 9,312	\$ 8,586	\$ 10,765

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
<b>Run Date: August 17, 2005, 1:03 PM</b>	<b>June 2005</b>	

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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</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	\$ 137	\$ 34	\$ 68	\$ 72	\$ 63
Credit Cards	VA557	\$ 35,851	\$ 25,622	\$ 34,595	\$ 37,430	\$ 39,892
Other	VA561	\$ 7,457	\$ 6,762	\$ 6,213	\$ 6,679	\$ 6,755
<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>\$ 738</b>	<b>\$ 613</b>	<b>\$ 1</b>	<b>\$ 1</b>	<b>\$ 0</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 4,429</b>	<b>\$ 3,842</b>	<b>\$ 7,186</b>	<b>\$ 17,130</b>	<b>\$ 958</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 15</b>	<b>\$ 0</b>	<b>\$ 3,596</b>	<b>\$ 0</b>	<b>\$ 22</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 20</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 1,131</b>	<b>\$ 3,480</b>	<b>\$- 2,680</b>	<b>\$ 7,877</b>	<b>\$- 344</b>
Construction - Total	SUB2230	\$ 25	\$ 451	\$ 453	\$ 2,817	\$- 260
1-4 Dwelling Units	VA422	\$- 67	\$ 494	\$ 563	\$ 120	\$- 1
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$- 110	\$ 1,315	\$ 0
Nonresidential Property	VA442	\$ 92	\$- 43	\$ 0	\$ 1,382	\$- 259
Permanent - Total	SUB2241	\$ 1,106	\$ 3,029	\$- 3,133	\$ 5,060	\$- 84
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 103	\$ 87	\$ 59	\$ 67	\$ 36
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 425	\$ 70	\$- 2,142	\$ 1,292	\$ 899
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 75	\$- 23	\$- 360	\$ 143	\$ 27
Multifamily (5 or more) Dwelling Units	VA472	\$ 435	\$- 62	\$ 97	\$ 61	\$- 453
Nonresidential Property (Except Land)	VA482	\$ 918	\$ 2,958	\$- 860	\$ 3,724	\$- 566
Land	VA492	\$ 0	\$- 1	\$ 73	\$- 227	\$- 27
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 3,013</b>	<b>\$- 326</b>	<b>\$ 2,331</b>	<b>\$ 7,658</b>	<b>\$ 862</b>
Commercial Loans	VA522	\$ 2,258	\$- 684	\$ 1,832	\$ 5,457	\$ 464
Consumer Loans - Total	SUB2261	\$ 755	\$ 358	\$ 499	\$ 2,201	\$ 398
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$- 9
Home Improvement Loans	VA518	\$ 0	\$ 0	\$- 34	\$- 44	\$- 2
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Auto Loans	VA542	\$- 668	\$ 308	\$ 157	\$ 1,828	\$ 217
Mobile Home Loans	VA552	\$ 133	\$ 77	\$- 146	\$ 32	\$ 65
Credit Cards	VA558	\$ 65	\$ 74	\$ 63	\$ 30	\$ 88
Other	VA562	\$ 1,225	\$- 101	\$ 459	\$ 354	\$ 39
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 262</b>	<b>\$ 680</b>	<b>\$ 3,445</b>	<b>\$ 1,518</b>	<b>\$ 309</b>
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 221	\$ 494	\$ 208	\$ 992	\$ 257
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 19	\$ 0	\$ 6	\$ 0	\$ 0

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
<b>Run Date: August 17, 2005, 1:03 PM</b>	<b>June 2005</b>	

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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</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	\$ 0	\$ 50	\$ 4,000	\$ 458	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 100	\$- 100	\$ 0	\$- 35
Other Repossessed Assets	VA632	\$ 22	\$ 36	\$- 669	\$ 68	\$ 87
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$- 10</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 8</b>	<b>\$ 8</b>	<b>\$ 8</b>	<b>\$ 7</b>	<b>\$ 8</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 486</b>	<b>\$ 70</b>	<b>\$ 91</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 215,319</b>	<b>\$ 204,412</b>	<b>\$ 248,832</b>	<b>\$ 208,238</b>	<b>\$ 208,355</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 15</b>	<b>\$ 0</b>	<b>\$ 3,596</b>	<b>\$ 0</b>	<b>\$ 22</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 30,818</b>	<b>\$ 132</b>	<b>\$ 419</b>	<b>\$ 9,263</b>	<b>\$ 285</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 14,419</b>	<b>\$ 12,167</b>	<b>\$ 10,924</b>	<b>\$ 18,186</b>	<b>\$ 8,528</b>
Construction - Total	SUB2330	\$ 3,055	\$ 1,455	\$ 3,408	\$ 3,478	\$ 558
1-4 Dwelling Units	VA425	\$ 1,747	\$ 1,525	\$ 1,383	\$ 786	\$ 805
Multifamily (5 or more) Dwelling Units	VA435	\$- 21	\$ 0	\$ 315	\$ 1,315	\$ 0
Nonresidential Property	VA445	\$ 1,329	\$- 70	\$ 1,710	\$ 1,377	\$- 247
Permanent - Total	SUB2341	\$ 11,364	\$ 10,712	\$ 7,516	\$ 14,708	\$ 7,970
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 4,069	\$ 3,432	\$ 2,721	\$ 2,279	\$ 2,059
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 3,713	\$ 2,529	\$ 3,998	\$ 4,827	\$ 2,447
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 1,732	\$ 1,899	\$ 1,414	\$ 1,924	\$ 1,737
Multifamily (5 or more) Dwelling Units	VA475	\$ 432	\$- 190	\$ 94	\$ 106	\$ 745
Nonresidential Property (Except Land)	VA485	\$ 1,041	\$ 2,982	\$- 934	\$ 5,798	\$ 1,040
Land	VA495	\$ 377	\$ 60	\$ 223	\$- 226	\$- 58
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 162,895</b>	<b>\$ 186,391</b>	<b>\$ 225,200</b>	<b>\$ 175,209</b>	<b>\$ 194,409</b>
Commercial Loans	VA525	\$ 37,759	\$ 36,040	\$ 81,875	\$ 39,902	\$ 42,180
Consumer Loans - Total	SUB2361	\$ 125,136	\$ 150,351	\$ 143,325	\$ 135,307	\$ 152,229
Loans on Deposits	VA515	\$ 78	\$ 37	\$ 5	\$ 43	\$ 21
Home Improvement Loans	VA519	\$- 386	\$- 120	\$- 214	\$ 100	\$ 3
Education Loans	VA535	\$ 36	\$- 7	\$ 90	\$- 15	\$ 47
Auto Loans	VA545	\$ 1,213	\$ 6,756	\$ 10,944	\$ 10,325	\$ 6,495
Mobile Home Loans	VA555	\$ 1,143	\$ 1,044	\$ 937	\$ 803	\$ 1,024
Credit Cards	VA559	\$ 81,918	\$ 106,509	\$ 98,840	\$ 92,264	\$ 114,095
Other	VA565	\$ 41,134	\$ 36,132	\$ 32,723	\$ 31,787	\$ 30,544
<b>Repossessed Assets - Total</b>	<b>VA65</b>	<b>\$ 4,771</b>	<b>\$ 4,891</b>	<b>\$ 8,160</b>	<b>\$ 5,474</b>	<b>\$ 5,014</b>
Real Estate - Construction	VA607	\$ 8	\$ 3	\$ 0	\$ 0	\$ 39
Real Estate - 1-4 Dwelling Units	VA615	\$ 4,357	\$ 4,327	\$ 3,517	\$ 4,338	\$ 3,575

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 17, 2005, 1:03 PM</b>	<b>TFR Industry Aggregate Report</b> <b>99112 - OTS-Regulated: Southeast Region (Geog)</b> <b>June 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</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	\$ 40	\$ 0	\$ 6	\$ 214	\$ 102
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 50	\$ 4,216	\$ 489	\$ 563
Real Estate - Land	VA631	\$ 3	\$ 102	\$ 653	\$ 7	\$ 261
Other Repossessed Assets	VA633	\$ 363	\$ 409	\$ - 232	\$ 426	\$ 474
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$- 10</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 8</b>	<b>\$ 8</b>	<b>\$ 8</b>	<b>\$ 7</b>	<b>\$ 8</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 2,393</b>	<b>\$ 823</b>	<b>\$ 525</b>	<b>\$ 99</b>	<b>\$ 99</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 73,620</b>	<b>\$ 57,439</b>	<b>\$ 73,781</b>	<b>\$ 56,065</b>	<b>\$ 77,781</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 283,490</b>	<b>\$ 279,756</b>	<b>\$ 238,759</b>	<b>\$ 250,078</b>	<b>\$ 267,345</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 54,610</b>	<b>\$ 45,793</b>	<b>\$ 59,473</b>	<b>\$ 47,996</b>	<b>\$ 74,861</b>
Construction	VA951	\$ 1,900	\$ 2,145	\$ 5,979	\$ 777	\$ 4,367
Permanent - 1-4 Dwelling Units	VA952	\$ 47,742	\$ 40,369	\$ 43,380	\$ 41,645	\$ 45,763
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 124	\$ 0	\$ 4,390	\$ 406	\$ 345
Permanent - Nonresidential (Except Land)	VA954	\$ 4,696	\$ 3,119	\$ 4,217	\$ 5,088	\$ 22,494
Permanent - Land	VA955	\$ 148	\$ 160	\$ 1,507	\$ 80	\$ 1,892
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 853,518</b>	<b>\$ 896,446</b>	<b>\$ 901,477</b>	<b>\$ 948,258</b>	<b>\$ 1,042,844</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 1,482,722</b>	<b>\$ 1,536,723</b>	<b>\$ 1,580,437</b>	<b>\$ 1,636,487</b>	<b>\$ 1,654,631</b>
Substandard	VA965	\$ 1,331,950	\$ 1,395,073	\$ 1,438,277	\$ 1,440,414	\$ 1,478,256
Doubtful	VA970	\$ 150,394	\$ 141,256	\$ 142,011	\$ 195,907	\$ 175,211
Loss	VA975	\$ 378	\$ 394	\$ 149	\$ 166	\$ 1,164

<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</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>\$ 2,082,305</b>	<b>\$ 2,167,817</b>	<b>\$ 2,257,386</b>	<b>\$ 2,269,237</b>	<b>\$ 2,278,376</b>
Mortgages - Total	SUB2421	\$ 1,545,306	\$ 1,615,540	\$ 1,643,117	\$ 1,593,812	\$ 1,616,671
Construction and Land Loans	SUB2430	\$ 129,471	\$ 146,810	\$ 132,231	\$ 110,650	\$ 131,152
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 1,210,263	\$ 1,250,467	\$ 1,303,977	\$ 1,268,853	\$ 1,272,742
Permanent Loans Secured by All Other Property	SUB2450	\$ 240,216	\$ 251,930	\$ 235,319	\$ 240,679	\$ 247,615
Nonmortgages - Total	SUB2461	\$ 536,999	\$ 552,277	\$ 614,269	\$ 675,425	\$ 661,705
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 1,410,124</b>	<b>\$ 1,408,840</b>	<b>\$ 1,491,345</b>	<b>\$ 1,463,510</b>	<b>\$ 1,460,155</b>



<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
<b>Run Date: August 17, 2005, 1:03 PM</b>	<b>June 2005</b>	

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 1,198,364</b>	<b>\$ 1,200,906</b>	<b>\$ 1,243,646</b>	<b>\$ 1,228,099</b>	<b>\$ 1,194,842</b>
Mortgage Loans - Total	SUB2481	\$ 881,793	\$ 880,193	\$ 883,563	\$ 859,002	\$ 848,434
Construction	PD115	\$ 51,889	\$ 53,841	\$ 55,954	\$ 30,290	\$ 51,766
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 72,127	\$ 67,400	\$ 59,137	\$ 66,689	\$ 47,916
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 630,886	\$ 623,440	\$ 648,678	\$ 623,775	\$ 618,101
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 18,242	\$ 23,707	\$ 26,562	\$ 22,155	\$ 22,566
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 9,743	\$ 17,562	\$ 7,029	\$ 14,120	\$ 11,617
Permanent - Nonresidential Property (Except Land)	PD135	\$ 80,529	\$ 76,437	\$ 70,271	\$ 87,151	\$ 82,841
Permanent - Land	PD138	\$ 18,377	\$ 17,806	\$ 15,932	\$ 14,822	\$ 13,627
Nonmortgage Loans - Commercial Loans	PD140	\$ 111,737	\$ 120,182	\$ 114,637	\$ 114,543	\$ 102,701
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 204,834	\$ 200,531	\$ 245,446	\$ 254,554	\$ 243,707
Loans on Deposits	PD161	\$ 1,110	\$ 2,072	\$ 1,903	\$ 2,432	\$ 1,796
Home Improvement Loans	PD163	\$ 2,054	\$ 3,386	\$ 3,460	\$ 3,115	\$ 3,194
Education Loans	PD165	\$ 138	\$ 68	\$ 90	\$ 62	\$ 150
Auto Loans	PD167	\$ 52,709	\$ 48,876	\$ 68,252	\$ 67,749	\$ 64,523
Mobile Home Loans	PD169	\$ 4,477	\$ 3,965	\$ 5,490	\$ 6,166	\$ 6,796
Credit Cards	PD171	\$ 98,056	\$ 95,191	\$ 115,267	\$ 123,839	\$ 122,533
Other	PD180	\$ 46,290	\$ 46,973	\$ 50,984	\$ 51,191	\$ 44,715
Memo - Troubled Debt Restructured Included Above	PD190	\$ 20,649	\$ 12,122	\$ 3,345	\$ 2,938	\$ 1,379
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 28,885	\$ 21,707	\$ 38,909	\$ 19,979	\$ 21,444
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 211,760</b>	<b>\$ 207,934</b>	<b>\$ 247,699</b>	<b>\$ 235,411</b>	<b>\$ 265,313</b>
Mortgage Loans - Total	SUB2491	\$ 91,694	\$ 80,016	\$ 103,214	\$ 98,655	\$ 128,315
Construction	PD215	\$ 3,535	\$ 5,992	\$ 5,459	\$ 5,151	\$ 2,100
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 489	\$ 605	\$ 793	\$ 1,608	\$ 1,634
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 70,248	\$ 60,900	\$ 91,018	\$ 83,687	\$ 108,652
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 672	\$ 977	\$ 1,401	\$ 1,029	\$ 1,759
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 118	\$ 0	\$ 1,441	\$ 1,775
Permanent - Nonresidential Property (Except Land)	PD235	\$ 13,253	\$ 11,112	\$ 4,070	\$ 4,201	\$ 4,364
Permanent - Land	PD238	\$ 3,497	\$ 312	\$ 473	\$ 1,538	\$ 8,031
Nonmortgage Loans - Commercial Loans	PD240	\$ 39,266	\$ 34,796	\$ 36,271	\$ 30,761	\$ 36,646
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 80,800	\$ 93,122	\$ 108,214	\$ 105,995	\$ 100,352
Loans on Deposits	PD261	\$ 685	\$ 180	\$ 797	\$ 603	\$ 727
Home Improvement Loans	PD263	\$ 1	\$ 41	\$ 23	\$ 8	\$ 113

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
<b>Run Date: August 17, 2005, 1:03 PM</b>	<b>June 2005</b>	

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<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</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	\$ 5	\$ 10	\$ 13	\$ 21	\$ 4
Auto Loans	PD267	\$ 951	\$ 1,148	\$ 1,784	\$ 1,556	\$ 2,231
Mobile Home Loans	PD269	\$ 106	\$ 120	\$ 25	\$ 45	\$ 101
Credit Cards	PD271	\$ 70,837	\$ 83,667	\$ 98,122	\$ 97,322	\$ 91,194
Other	PD280	\$ 8,215	\$ 7,956	\$ 7,450	\$ 6,440	\$ 5,982
Memo - Troubled Debt Restructured Included Above	PD290	\$ 7,046	\$ 4,643	\$ 1,194	\$ 105	\$ 962
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 37,667	\$ 32,437	\$ 56,163	\$ 53,778	\$ 61,129
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 672,181</b>	<b>\$ 758,977</b>	<b>\$ 766,041</b>	<b>\$ 805,727</b>	<b>\$ 818,221</b>
Mortgage Loans - Total	SUB2501	\$ 571,819	\$ 655,331	\$ 656,340	\$ 636,155	\$ 639,922
Construction	PD315	\$ 39,403	\$ 53,310	\$ 42,408	\$ 48,839	\$ 42,448
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 30,262	\$ 30,060	\$ 26,063	\$ 19,837	\$ 19,223
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 362,664	\$ 419,532	\$ 426,092	\$ 428,495	\$ 434,658
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 24,673	\$ 23,846	\$ 24,233	\$ 21,578	\$ 18,233
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 13,341	\$ 15,601	\$ 16,947	\$ 20,307	\$ 17,611
Permanent - Nonresidential Property (Except Land)	PD335	\$ 88,706	\$ 97,433	\$ 108,592	\$ 87,089	\$ 94,569
Permanent - Land	PD338	\$ 12,770	\$ 15,549	\$ 12,005	\$ 10,010	\$ 13,180
Nonmortgage Loans - Commercial Loans	PD340	\$ 73,062	\$ 74,795	\$ 76,114	\$ 138,195	\$ 149,326
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 27,300	\$ 28,851	\$ 33,587	\$ 31,377	\$ 28,973
Loans on Deposits	PD361	\$ 1,149	\$ 187	\$ 341	\$ 477	\$ 379
Home Improvement Loans	PD363	\$ 346	\$ 435	\$ 480	\$ 820	\$ 743
Education Loans	PD365	\$ 105	\$ 118	\$ 42	\$ 36	\$ 88
Auto Loans	PD367	\$ 11,144	\$ 12,647	\$ 15,016	\$ 13,838	\$ 11,976
Mobile Home Loans	PD369	\$ 2,576	\$ 3,200	\$ 3,661	\$ 4,370	\$ 3,463
Credit Cards	PD371	\$ 4,453	\$ 4,433	\$ 3,919	\$ 3,747	\$ 3,999
Other	PD380	\$ 7,527	\$ 7,831	\$ 10,128	\$ 8,089	\$ 8,325
Memo - Troubled Debt Restructured Included Above	PD390	\$ 6,156	\$ 10,190	\$ 7,612	\$ 6,504	\$ 6,539
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 8,963	\$ 9,469	\$ 12,980	\$ 15,843	\$ 7,302

<b>Schedule LD --- Loan Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</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>\$ 5,902,336</b>	<b>\$ 6,868,126</b>	<b>\$ 4,696,672</b>	<b>\$ 2,986,235</b>	<b>\$ 2,814,457</b>

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 17, 2005, 1:03 PM</b>	<b>TFR Industry Aggregate Report</b> <b>99112 - OTS-Regulated: Southeast Region (Geog)</b> <b>June 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule LD --- Loan Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</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	\$ 4,852,084	\$ 5,785,684	\$ 3,985,612	\$ 2,335,641	\$ 2,169,567
100% and greater LTV	LD120	\$ 1,050,252	\$ 1,082,442	\$ 711,060	\$ 650,594	\$ 644,890
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 79,589</b>	<b>\$ 84,451</b>	<b>\$ 95,133</b>	<b>\$ 85,156</b>	<b>\$ 86,087</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 44,517</b>	<b>\$ 44,699</b>	<b>\$ 39,913</b>	<b>\$ 34,011</b>	<b>\$ 44,301</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 41,943	\$ 42,230	\$ 36,900	\$ 31,962	\$ 37,301
90% up to 100% LTV	LD210	\$ 32,037	\$ 30,874	\$ 27,342	\$ 21,968	\$ 30,209
100% and greater LTV	LD220	\$ 9,906	\$ 11,356	\$ 9,558	\$ 9,994	\$ 7,092
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 2,574	\$ 2,469	\$ 3,013	\$ 2,049	\$ 7,000
90% up to 100% LTV	LD230	\$ 1,491	\$ 1,462	\$ 2,174	\$ 1,336	\$ 2,353
100% and greater LTV	LD240	\$ 1,083	\$ 1,007	\$ 839	\$ 713	\$ 4,647
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 35,072</b>	<b>\$ 39,752</b>	<b>\$ 55,220</b>	<b>\$ 51,145</b>	<b>\$ 41,786</b>
90% up to 100% LTV	LD250	\$ 19,951	\$ 23,311	\$ 31,187	\$ 38,629	\$ 33,207
100% and greater LTV	LD260	\$ 15,121	\$ 16,441	\$ 24,033	\$ 12,516	\$ 8,579
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 4,423</b>	<b>\$ 4,363</b>	<b>\$ 4,683</b>	<b>\$ 2,371</b>	<b>\$ 2,020</b>
90% up to 100% LTV	LD310	\$ 2,599	\$ 2,812	\$ 3,259	\$ 1,164	\$ 1,310
100% and greater LTV	LD320	\$ 1,824	\$ 1,551	\$ 1,424	\$ 1,207	\$ 710
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 456,436</b>	<b>\$ 321,699</b>	<b>\$ 42,542</b>	<b>\$ 29,224</b>	<b>\$ 30,197</b>
90% up to 100% LTV	LD410	\$ 378,255	\$ 282,988	\$ 34,490	\$ 16,818	\$ 17,202
100% and greater LTV	LD420	\$ 78,181	\$ 38,711	\$ 8,052	\$ 12,406	\$ 12,995
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 992,256</b>	<b>\$ 923,443</b>	<b>\$ 631,529</b>	<b>\$ 402,234</b>	<b>\$ 390,019</b>
90% up to 100% LTV	LD430	\$ 861,565	\$ 828,321	\$ 583,867	\$ 361,883	\$ 344,546
100% and greater LTV	LD440	\$ 130,691	\$ 95,122	\$ 47,662	\$ 40,351	\$ 45,473
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 1,412,175</b>	<b>\$ 79,531</b>	<b>\$ 69,152</b>	<b>\$ 76,292</b>	<b>\$ 119,992</b>
90% up to 100% LTV	LD450	\$ 1,310,702	\$ 57,507	\$ 57,576	\$ 67,129	\$ 111,394
100% and greater LTV	LD460	\$ 101,473	\$ 22,024	\$ 11,576	\$ 9,163	\$ 8,598

<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</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>\$ 6,173,459</b>	<b>\$ 5,523,530</b>	<b>\$ 5,438,381</b>	<b>\$ 5,014,325</b>	<b>\$ 4,711,001</b>
Mortgage Construction Loans	CC105	\$ 5,349,902	\$ 4,762,280	\$ 4,821,561	\$ 4,470,870	\$ 4,210,605
Other Mortgage Loans	CC115	\$ 823,557	\$ 761,250	\$ 616,820	\$ 543,455	\$ 500,396
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 1,026,123	\$ 1,049,196	\$ 947,411	\$ 877,268	\$ 802,558
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 8,167,009</b>	<b>\$ 7,294,875</b>	<b>\$ 5,907,206</b>	<b>\$ 7,389,496</b>	<b>\$ 7,670,801</b>
1-4 Dwelling Units	CC280	\$ 6,713,319	\$ 5,745,077	\$ 4,621,773	\$ 5,953,507	\$ 6,059,414

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
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<b>Run Date: August 17, 2005, 1:03 PM</b>	<b>June 2005</b>	

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<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</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	\$ 142,483	\$ 157,782	\$ 99,922	\$ 132,548	\$ 250,664
All Other Real Estate	CC300	\$ 1,311,207	\$ 1,392,016	\$ 1,185,511	\$ 1,303,441	\$ 1,360,723
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,187,113	\$ 961,855	\$ 653,314	\$ 707,376	\$ 748,218
Commitments Outstanding to Purchase Loans	CC320	\$ 6,541,568	\$ 4,105,369	\$ 3,552,935	\$ 4,707,262	\$ 4,122,134
Commitments Outstanding to Sell Loans	CC330	\$ 9,713,879	\$ 6,560,711	\$ 5,737,937	\$ 7,696,376	\$ 8,091,636
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 2,784,197	\$ 788,681	\$ 889,061	\$ 1,200,284	\$ 883,986
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 3,503,678	\$ 1,189,215	\$ 1,205,397	\$ 2,139,768	\$ 2,007,608
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 604,830	\$ 616,772	\$ 168,899	\$ 273,951	\$ 13,730
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 1,482	\$ 15,970
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 42,086,827</b>	<b>\$ 40,409,294</b>	<b>\$ 38,623,931</b>	<b>\$ 37,538,394</b>	<b>\$ 34,662,650</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 14,996,331	\$ 13,620,770	\$ 12,344,883	\$ 11,551,407	\$ 10,738,375
Commercial Lines	CC420	\$ 12,764,963	\$ 12,688,059	\$ 12,995,067	\$ 13,102,001	\$ 12,429,726
Open-End Consumer Lines - Credit Cards	CC423	\$ 13,149,793	\$ 12,973,104	\$ 12,195,398	\$ 11,822,275	\$ 10,446,838
Open-End Consumer Lines - Other	CC425	\$ 1,175,740	\$ 1,127,361	\$ 1,088,583	\$ 1,062,711	\$ 1,047,711
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 879,152</b>	<b>\$ 925,293</b>	<b>\$ 829,421</b>	<b>\$ 739,824</b>	<b>\$ 727,799</b>
Commercial	CC430	\$ 137,523	\$ 135,526	\$ 97,681	\$ 75,485	\$ 70,010
Standby, Not Included on CC465 or CC468	CC435	\$ 741,629	\$ 789,767	\$ 731,740	\$ 664,339	\$ 657,789
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 12,722,643	\$ 10,543,766	\$ 12,567,710	\$ 12,516,220	\$ 11,212,141
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 128,424	\$ 123,427	\$ 122,587	\$ 113,709	\$ 126,094
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 2,460,309	\$ 737,496	\$ 2,858,183	\$ 2,698,676	\$ 1,812,909
Other Contingent Liabilities	CC480	\$ 51,942	\$ 56,841	\$ 107,712	\$ 52,203	\$ 52,488
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</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>\$ 14,133,241</b>	<b>\$ 4,533,501</b>	<b>\$ 9,154,624</b>	<b>\$ 6,251,471</b>	<b>\$ 12,136,705</b>
Pass-Through Securities	CF143	\$ 13,279,659	\$ 3,770,837	\$ 7,854,156	\$ 4,513,922	\$ 10,507,273
Other Mortgage-Backed Securities	CF153	\$ 853,582	\$ 762,664	\$ 1,300,468	\$ 1,737,549	\$ 1,629,432
<b>Mortgage-Backed Securities - Sales - Total</b>	<b>SUB3821</b>	<b>\$ 7,468,717</b>	<b>\$ 4,349,125</b>	<b>\$ 5,433,703</b>	<b>\$ 4,933,632</b>	<b>\$ 7,091,568</b>
Pass-Through Securities	CF145	\$ 6,361,507	\$ 3,229,304	\$ 4,865,550	\$ 4,090,400	\$ 6,699,015
Other Mortgage-Backed Securities	CF155	\$ 1,107,210	\$ 1,119,821	\$ 568,153	\$ 843,232	\$ 392,553
<b>Mortgage-Backed Securities - Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 6,664,524</b>	<b>\$ 184,376</b>	<b>\$ 3,720,921</b>	<b>\$ 1,317,839</b>	<b>\$ 5,045,137</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>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</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	\$- 6,964,615	\$- 1,207,632	\$- 975,058	\$- 833,292	\$- 1,780,290
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 742,861	\$- 597,243	\$- 564,963	\$- 522,587	\$- 1,227,716
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 25,593,248</b>	<b>\$ 19,974,759</b>	<b>\$ 20,963,112</b>	<b>\$ 21,450,392</b>	<b>\$ 24,057,721</b>
Construction Loans - Total	SUB3840	\$ 2,475,627	\$ 2,220,499	\$ 2,286,954	\$ 2,277,199	\$ 2,382,751
1-4 Dwelling Units	CF190	\$ 1,875,072	\$ 1,713,510	\$ 1,755,595	\$ 1,772,595	\$ 1,806,055
Multifamily (5 or more) Dwelling Units	CF200	\$ 146,085	\$ 144,393	\$ 165,248	\$ 167,755	\$ 241,051
Nonresidential	CF210	\$ 454,470	\$ 362,596	\$ 366,111	\$ 336,849	\$ 335,645
Permanent Loans - Total	SUB3851	\$ 23,117,621	\$ 17,754,260	\$ 18,676,158	\$ 19,173,193	\$ 21,674,970
1-4 Dwelling Units	CF225	\$ 20,384,581	\$ 15,375,775	\$ 16,042,378	\$ 16,985,670	\$ 19,308,701
Multifamily (5 or more) Dwelling Units	CF245	\$ 353,721	\$ 361,587	\$ 411,107	\$ 327,126	\$ 417,134
Nonresidential (Except Land)	CF260	\$ 1,297,229	\$ 1,058,139	\$ 1,311,843	\$ 1,110,409	\$ 1,131,698
Land	CF270	\$ 1,082,090	\$ 958,759	\$ 910,830	\$ 749,988	\$ 817,437
<b>Loans and Participations Purchased - Total</b>	<b>SUB3880</b>	<b>\$ 13,982,379</b>	<b>\$ 11,658,303</b>	<b>\$ 13,496,067</b>	<b>\$ 11,500,230</b>	<b>\$ 13,791,937</b>
Secured by 1-4 Dwelling Units	CF280	\$ 13,618,623	\$ 11,448,959	\$ 13,048,444	\$ 11,295,247	\$ 12,874,782
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 187,249	\$ 22,001	\$ 200,454	\$ 75,077	\$ 517,684
Secured by Nonresidential	CF300	\$ 176,507	\$ 187,343	\$ 247,169	\$ 129,906	\$ 399,471
<b>Loans and Participations Sold - Total</b>	<b>SUB3890</b>	<b>\$ 19,091,099</b>	<b>\$ 15,624,568</b>	<b>\$ 19,536,103</b>	<b>\$ 17,636,744</b>	<b>\$ 20,606,576</b>
Secured by 1-4 Dwelling Units	CF310	\$ 18,725,462	\$ 15,322,589	\$ 19,016,050	\$ 17,476,899	\$ 19,932,683
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 69,315	\$ 55,290	\$ 44,527	\$ 48,336	\$ 372,360
Secured by Nonresidential	CF330	\$ 296,322	\$ 246,689	\$ 475,526	\$ 111,509	\$ 301,533
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 5,108,720</b>	<b>\$- 3,966,265</b>	<b>\$- 6,040,036</b>	<b>\$- 6,136,514</b>	<b>\$- 6,814,639</b>
<b>Mortgage Loans - Cash Repayment of Principal</b>	<b>CF340</b>	<b>\$ 11,835,892</b>	<b>\$ 9,207,668</b>	<b>\$ 9,265,584</b>	<b>\$ 9,558,281</b>	<b>\$ 11,102,826</b>
<b>Mortgage Loans - Debits Less Credits Othr Than Repay of Prin</b>	<b>CF350</b>	<b>\$- 148,814</b>	<b>\$- 123,539</b>	<b>\$- 29,765</b>	<b>\$ 56,940</b>	<b>\$- 189,274</b>
<b>Mortgage Loans - Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 5,149,395</b>	<b>\$ 4,357,255</b>	<b>\$ 2,695,420</b>	<b>\$ 2,138,649</b>	<b>\$ 3,743,989</b>
<b>Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow</b>	<b>SUB3906</b>	<b>\$ 8,499,822</b>	<b>\$ 6,677,287</b>	<b>\$ 5,627,727</b>	<b>\$ 5,812,537</b>	<b>\$ 5,950,982</b>
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 11,242,850</b>	<b>\$ 10,045,731</b>	<b>\$ 10,390,333</b>	<b>\$ 10,194,807</b>	<b>\$ 11,462,018</b>
Commercial	CF390	\$ 6,873,964	\$ 6,274,599	\$ 6,461,498	\$ 6,033,467	\$ 6,851,631
Consumer	CF400	\$ 4,368,886	\$ 3,771,132	\$ 3,928,835	\$ 4,161,340	\$ 4,610,387
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 876,810</b>	<b>\$ 590,186</b>	<b>\$ 728,899</b>	<b>\$ 705,086</b>	<b>\$ 983,197</b>
Commercial	CF395	\$ 188,621	\$ 234,553	\$ 30,460	\$ 224,313	\$ 522,096
Consumer	CF405	\$ 688,189	\$ 355,633	\$ 698,439	\$ 480,773	\$ 461,101

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<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 10,366,040</b>	<b>\$ 9,455,545</b>	<b>\$ 9,661,434</b>	<b>\$ 9,489,721</b>	<b>\$ 10,478,821</b>
<b>Net Deposit Gain (Loss), Excluding Acquired Deposits</b>	<b>SUB3920</b>	<b>\$ 3,961,500</b>	<b>\$ 3,619,515</b>	<b>\$ 2,042,358</b>	<b>\$ 3,359,748</b>	<b>\$ 2,244,616</b>
New Deposits Received less Deposits Withdrawn	CF420	\$ 3,208,227	\$ 2,958,111	\$ 1,415,815	\$ 2,769,560	\$ 1,677,767
Interest Credited to Deposits	CF430	\$ 753,273	\$ 661,404	\$ 626,543	\$ 590,188	\$ 566,849
<b>Deposits Acquired, Net of Dispositions in Bulk Transactions</b>	<b>CF435</b>	<b>\$ 132,586</b>	<b>\$ 695,922</b>	<b>\$ 4,163</b>	<b>\$ 56,153</b>	<b>\$- 250,945</b>

<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>BALANCES - END OF QUARTER</b>						
Total Broker - Originated Deposits - Total	SUB4061	\$ 13,455,340	\$ 12,860,535	\$ 13,123,465	\$ 13,320,838	\$ 12,272,397
Fully Insured	DI100	\$ 12,604,804	\$ 12,106,372	\$ 12,502,193	\$ 12,628,175	\$ 11,807,010
Other	DI110	\$ 850,536	\$ 754,163	\$ 621,272	\$ 692,663	\$ 465,387
Deposits with Balances - \$100,000 or Less	DI120	\$ 100,268,035	\$ 99,579,162	\$ 96,953,635	\$ 96,350,414	\$ 95,738,579
Deposits with Balances - Greater than \$100,000	DI130	\$ 55,141,301	\$ 52,375,348	\$ 49,787,933	\$ 48,586,431	\$ 47,175,811
Number of Deposit Accounts - Total	SUB4062	15,602,136	15,487,794	15,064,426	14,872,055	14,049,784
Balances of \$100,000 or Less	DI150	15,368,755	15,262,991	14,848,337	14,661,320	13,845,350
Balances Greater than \$100,000	DI160	233,381	224,803	216,089	210,735	204,434
IRA/Keogh Accounts	DI200	\$ 7,262,827	\$ 7,193,673	\$ 7,121,607	\$ 7,083,586	\$ 7,070,534
Uninsured Deposits	DI210	\$ 33,185,916	\$ 32,816,386	\$ 29,435,965	\$ 28,253,851	\$ 27,643,654
Preferred Deposits	DI220	\$ 2,440,476	\$ 978,741	\$ 982,862	\$ 935,705	\$ 936,720
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 29,401,253	\$ 28,935,171	\$ 27,279,100	\$ 26,534,712	\$ 27,240,649
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 42,547,631	\$ 40,667,809	\$ 39,719,482	\$ 39,024,612	\$ 38,975,061
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 15,651,664	\$ 16,498,896	\$ 16,821,781	\$ 17,231,180	\$ 16,472,607
Deposits & Escrows - Time Deposits	DI340	\$ 67,808,813	\$ 65,852,654	\$ 62,921,216	\$ 62,146,383	\$ 60,226,095
<b>DEPOSITS &amp; ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS</b>						
Non-Interest-Bearing Demand Deposits	DI610	\$ 15,307,599	\$ 14,824,638	\$ 13,618,593	\$ 13,463,206	\$ 14,089,801
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 32,984	\$ 36,514	\$ 27,380	\$ 29,994	\$ 42,958
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 217,193	\$ 444,147	\$ 409,708	\$ 250,275	\$ 639,150
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 895,223	\$ 854,473	\$ 780,913	\$ 989,303	\$ 747,180
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>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</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	\$ 3,740	\$ 9,534	\$ 0	\$ 22,674	\$ 15,336
Adjustments to Demand Deposits (including escrows)	DI720	\$ 66,957	\$ 59,628	\$ 60,375	\$ 53,628	\$ 78,371
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 21,598	\$ 14,120	\$ 5,543	\$ 27,477	\$ 19,936
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 137,789	\$ 627,910	\$ 459,130	\$ 183,770	\$ 12,091
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 137,789	\$ 627,910	\$ 113,315	\$ 183,770	\$ 12,091
Total deposits sold or transferred during the quarter	DI760	\$ 9,837	\$ 17,716	\$ 13,127	\$ 8,228	\$ 256,288

<b>Schedule SI --- Consolidated Supplemental Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</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	45,307	44,778	43,914	43,422	43,505
Assets Held in Trading Accounts	SI375	\$ 527,872	\$ 554,273	\$ 999,131	\$ 944,282	\$ 955,170
Available-for-Sale Securities	SI385	\$ 34,928,959	\$ 35,715,606	\$ 36,380,206	\$ 35,568,583	\$ 35,145,900
Assets Held for Sale	SI387	\$ 8,138,412	\$ 6,871,098	\$ 6,475,324	\$ 7,973,916	\$ 8,259,772
Loans Serviced for Others	SI390	\$ 127,707,463	\$ 121,324,210	\$ 117,556,730	\$ 119,248,962	\$ 124,324,957
<b>RESIDUAL INTERESTS</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 152,439	\$ 124,776	\$ 108,843	\$ 109,845	\$ 116,447
Other Residual Interests	SI404	\$ 321,709	\$ 291,127	\$ 291,756	\$ 281,716	\$ 278,997
<b>QUALIFIED THRIFT LENDER TEST</b>						
Actual Thrift Investment Percentage - First month of Qtr	SI581	85.89%	84.48%	85.64%	84.10%	84.68%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	85.98%	85.03%	85.73%	84.50%	84.66%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	85.70%	85.04%	85.31%	84.64%	84.49%
<b>IRS DOMESTIC BUILDING AND LOAN TEST</b>						
Percent of Assets Test	SI585	80.22%	80.25%	79.66%	80.61%	81.34%
Do you meet the DBLA business operations test?	SI586	23 [Yes]	21 [Yes]	21 [Yes]	22 [Yes]	22 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 2,754,570</b>	<b>\$ 2,748,116</b>	<b>\$ 2,078,515</b>	<b>\$ 2,126,074</b>	<b>\$ 2,124,456</b>
<b>CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS &amp; RELATED INTEREST</b>						
Aggregate amount of all extensions of credit	SI590	\$ 381,104	\$ 397,113	\$ 374,608	\$ 392,442	\$ 398,475
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	1,858	18,152	418	1,127	1,067
<b>RECONCILIATION OF EQUITY CAPITAL</b>						

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<b>Schedule SI --- Consolidated Supplemental Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</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>\$ 20,434,053</b>	<b>\$ 19,664,323</b>	<b>\$ 18,873,737</b>	<b>\$ 18,177,059</b>	<b>\$ 18,102,883</b>
Net Income (Loss) (SO91)	SI610	\$ 492,466	\$ 574,782	\$ 429,923	\$ 542,485	\$ 545,590
Dividends Declared - Preferred Stock	SI620	\$ 2,773	\$ 2,559	\$ 2,818	\$ 2,558	\$ 2,629
Dividends Declared - Common Stock	SI630	\$ 168,004	\$ 104,945	\$ 237,157	\$ 103,277	\$ 237,771
Stock Issued	SI640	\$ 5,326	\$ 2,307	\$ 12,189	\$ 11,648	\$ 13,014
Stock Retired	SI650	\$ 0	\$ 0	\$ 2	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 312,711	\$ 568,773	\$ 359,315	\$ 130,674	\$ 263,641
New Basis Accounting Adjustments	SI660	\$ 0	\$ 14,211	\$ 58,597	\$ 0	\$ 38,360
Other Comprehensive Income	SI662	\$ 101,052	\$ - 206,293	\$ 23,160	\$ 163,619	\$ - 323,920
Prior Period Adjustments	SI668	\$ 500	\$ - 125	\$ - 12,627	\$ - 730	\$ - 5,337
Other Adjustments	SI671	\$ - 20,163	\$ 10,369	\$ 117,785	\$ 43,111	\$ 57,995
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 21,155,168</b>	<b>\$ 20,520,843</b>	<b>\$ 19,622,102</b>	<b>\$ 18,962,031</b>	<b>\$ 18,451,826</b>
<b>TRANSACTIONS WITH AFFILIATES</b>						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 143,431	\$ 136,763	\$ 7,413	\$ 13,157	\$ 17,734
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 7,833,710	\$ 6,447,652	\$ 5,209,493	\$ 4,997,227	\$ 9,878,762
<b>MUTUAL FUNDS AND ANNUITIES</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	65 [Yes]	65 [Yes]	63 [Yes]	59 [Yes]	52 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 259,046	\$ 386,453	\$ 239,552	\$ 257,801	\$ 8,220,206
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 10,005	\$ 10,300	\$ 9,369	\$ 10,679	\$ 9,446
<b>AVERAGE MONTH-END BALANCES</b>						
Total Assets	SI870	\$ 231,148,850	\$ 222,029,076	\$ 215,501,949	\$ 209,363,100	\$ 205,371,627
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 15,145,457	\$ 14,437,725	\$ 15,187,770	\$ 16,634,433	\$ 18,647,506
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 170,993,234	\$ 162,764,430	\$ 156,478,532	\$ 152,398,968	\$ 144,508,536
Nonmortgage Loans	SI885	\$ 30,151,114	\$ 29,392,255	\$ 29,024,823	\$ 28,567,218	\$ 28,131,650
Deposits and Excrows	SI890	\$ 150,138,537	\$ 146,056,971	\$ 144,137,981	\$ 140,672,651	\$ 138,538,427
Total Borrowings	SI895	\$ 53,156,109	\$ 49,888,435	\$ 46,215,245	\$ 44,484,383	\$ 41,398,350
<b>LOANS TO EXECUTIVE OFFICERS</b>						
Number of Loans Made to Executive Officers During Quarter	SI900	180	170	120	158	176
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 69,712	\$ 19,585	\$ 9,870	\$ 22,017	\$ 17,515
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.75	5.54	5.43	4.92	4.98
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.03	6.96	6.65	6.30	6.55



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Schedule SQ --- Consolidated Supplemental Questions		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	1	2	3	2	1
1st time incl asset/liab from branch/bulk dep purch?	SQ110	2	2	2	3	2
Change in Control of Association?	SQ130	6	3	4	4	2
Merger Accounted for under the Purchase Method?	SQ160	1	1	2	3	2
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	4	4	4	9	8
Any Outstanding Futures or Options Positions?	SQ310	6	4	5	6	6
Does Association Have Subchapter S in effect this year?	SQ320	28	28	28	27	26
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	150	144	140	133	137

Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	270 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	282 [Yes]
Do you have any farm or agriculture loans?	SB100	68 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	70 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	27 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	30 [Yes]
Number of Loans on SC260	SB200	652	N/A	N/A	N/A	745
Number of Loans on SC300, SC303, and SC306	SB210	4,581	N/A	N/A	N/A	4,617
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	7,974	N/A	N/A	N/A	6,998
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 337,580	N/A	N/A	N/A	\$ 323,179
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	8,493	N/A	N/A	N/A	6,726
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 1,015,279	N/A	N/A	N/A	\$ 931,469
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	18,591	N/A	N/A	N/A	7,275
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 3,718,103	N/A	N/A	N/A	\$ 3,602,672
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	1,278,805	N/A	N/A	N/A	1,360,339
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 3,547,461	N/A	N/A	N/A	\$ 3,306,173
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	7,525	N/A	N/A	N/A	5,786
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 722,490	N/A	N/A	N/A	\$ 671,526
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	5,088	N/A	N/A	N/A	4,009

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Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 1,357,065	N/A	N/A	N/A	\$ 1,281,394
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	590	N/A	N/A	N/A	509
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 22,875	N/A	N/A	N/A	\$ 19,728
Farm Mortgages Orig at \$100-250,000 - Number	SB520	363	N/A	N/A	N/A	233
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 47,103	N/A	N/A	N/A	\$ 32,392
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	146	N/A	N/A	N/A	88
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 47,691	N/A	N/A	N/A	\$ 28,167
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	30,941	N/A	N/A	N/A	12,796
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 71,111	N/A	N/A	N/A	\$ 37,032
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	180	N/A	N/A	N/A	87
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 20,563	N/A	N/A	N/A	\$ 11,100
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	84	N/A	N/A	N/A	39
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 26,663	N/A	N/A	N/A	\$ 10,512

Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	48 [Yes]	48 [Yes]	48 [Yes]	47 [Yes]	46 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	34 [Yes]	34 [Yes]	33 [Yes]	32 [Yes]	33 [Yes]
Do you have any activity to report on this schedule?	FS130	32 [Yes]	32 [Yes]	31 [Yes]	30 [Yes]	30 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 69,877,662</b>	<b>\$ 66,813,605</b>	<b>\$ 66,772,595</b>	<b>\$ 59,069,993</b>	<b>\$ 58,774,923</b>
<b>Managed Assets (\$) - Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 30,256,525</b>	<b>\$ 29,112,733</b>	<b>\$ 28,520,395</b>	<b>\$ 26,327,404</b>	<b>\$ 26,448,987</b>
Personal Trust and Agency Accounts	FS210	\$ 4,706,743	\$ 4,580,454	\$ 4,312,832	\$ 4,124,579	\$ 4,084,625
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 1,868,221	\$ 1,799,353	\$ 1,821,864	\$ 1,672,010	\$ 1,652,511
Employee Benefit - Defined Contribution	FS220	\$ 665,971	\$ 645,301	\$ 664,027	\$ 613,345	\$ 552,610
Employee Benefit - Defined Benefit	FS230	\$ 118,347	\$ 117,585	\$ 103,830	\$ 95,703	\$ 100,103
Other Retirement Accounts	FS240	\$ 1,083,903	\$ 1,036,467	\$ 1,054,007	\$ 962,962	\$ 999,798
Corporate Trust and Agency Accounts	FS250	\$ 62,818	\$ 9,444	\$ 12,098	\$ 11,597	\$ 26,197
Investment Management Agency Accounts	FS260	\$ 23,506,685	\$ 22,605,291	\$ 22,271,095	\$ 20,421,245	\$ 20,588,092
Other Fiduciary Accounts	FS270	\$ 112,058	\$ 118,191	\$ 102,506	\$ 97,973	\$ 97,562
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 789,109</b>	<b>\$ 719,695</b>	<b>\$ 745,690</b>	<b>\$ 738,373</b>	<b>\$ 0</b>

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
<b>Run Date: August 17, 2005, 1:03 PM</b>	<b>June 2005</b>	

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<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Nonmanaged Assets (\$) - Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 10,905,675</b>	<b>\$ 10,623,371</b>	<b>\$ 10,622,828</b>	<b>\$ 8,515,275</b>	<b>\$ 8,707,729</b>
Personal Trust and Agency Accounts	FS211	\$ 2,012,138	\$ 1,929,439	\$ 2,073,301	\$ 855,430	\$ 1,001,677
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 8,622,170	\$ 8,396,681	\$ 8,400,053	\$ 7,572,687	\$ 7,649,299
Employee Benefit - Defined Contribution	FS221	\$ 2,412,093	\$ 2,411,155	\$ 2,321,104	\$ 2,025,388	\$ 2,044,642
Employee Benefit - Defined Benefit	FS231	\$ 4,940,124	\$ 4,859,784	\$ 4,974,200	\$ 4,609,305	\$ 4,618,692
Other Retirement Accounts	FS241	\$ 1,269,953	\$ 1,125,742	\$ 1,104,749	\$ 937,994	\$ 985,965
Corporate Trust and Agency Accounts	FS251	\$ 41,836	\$ 40,402	\$ 6,874	\$ 8,768	\$ 13,145
Other Fiduciary Accounts	FS271	\$ 229,531	\$ 256,849	\$ 142,600	\$ 78,390	\$ 43,608
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 28,715,462</b>	<b>\$ 27,077,501</b>	<b>\$ 27,629,372</b>	<b>\$ 24,227,314</b>	<b>\$ 23,618,207</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex</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>15,608</b>	<b>14,175</b>	<b>13,370</b>	<b>13,132</b>	<b>12,604</b>
Personal Trust and Agency Accounts	FS212	4,330	4,223	4,017	4,384	4,221
Retirement-related Trust and Agency Accounts - Total	SUB6120	3,331	3,165	2,958	2,869	2,746
Employee Benefit - Defined Contribution	FS222	393	385	365	347	174
Employee Benefit - Defined Benefit	FS232	75	77	72	75	76
Other Retirement Accounts	FS242	2,863	2,703	2,521	2,447	2,496
Corporate Trust and Agency Accounts	FS252	14	14	15	13	18
Investment Management Agency Accounts	FS262	7,763	6,589	6,170	5,675	5,430
Other Fiduciary Accounts	FS272	170	184	210	191	189
<b>Nonmanaged Assets (#) - Total Fiduciary Accounts</b>	<b>FS23</b>	<b>141,033</b>	<b>131,593</b>	<b>132,500</b>	<b>127,503</b>	<b>120,809</b>
Personal Trust and Agency Accounts	FS213	134,784	125,378	126,321	121,362	114,729
Retirement-related Trust and Agency Accounts - Total	SUB6130	6,051	6,001	5,944	5,911	5,888
Employee Benefit - Defined Contribution	FS223	395	394	376	350	363
Employee Benefit - Defined Benefit	FS233	174	180	177	182	172
Other Retirement Accounts	FS243	5,482	5,427	5,391	5,379	5,353
Corporate Trust and Agency Accounts	FS253	100	102	91	105	95
Other Fiduciary Accounts	FS273	98	112	144	125	97
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>3,621</b>	<b>3,497</b>	<b>3,365</b>	<b>3,263</b>	<b>3,209</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>\$ 71,200</b>	<b>\$ 32,101</b>	<b>\$ 104,449</b>	<b>\$ 73,920</b>	<b>\$ 48,542</b>
Personal Trust and Agency Accounts	FS310	\$ 19,012	\$ 8,983	\$ 32,177	\$ 21,416	\$ 14,461
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 8,512	\$ 3,858	\$ 13,733	\$ 10,515	\$ 6,855
Employee Benefit - Defined Contribution	FS320	\$ 3,474	\$ 1,384	\$ 5,297	\$ 4,456	\$ 2,698

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
<b>Run Date: August 17, 2005, 1:03 PM</b>	<b>June 2005</b>	

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<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Employee Benefit - Defined Benefit	FS330	\$ 674	\$ 287	\$ 1,000	\$ 810	\$ 600
Other Retirement Accounts	FS340	\$ 4,364	\$ 2,187	\$ 7,436	\$ 5,249	\$ 3,557
Corporate Trust and Agency Accounts	FS350	\$ 457	\$ 232	\$ 766	\$ 550	\$ 320
Investment Management Agency Accounts	FS360	\$ 31,848	\$ 13,613	\$ 47,682	\$ 33,949	\$ 21,873
Other Fiduciary Accounts	FS370	\$ 503	\$ 170	\$ 650	\$ 246	\$ 133
Custody and Safekeeping Accounts	FS380	\$ 3,118	\$ 1,488	\$ 4,848	\$ 3,551	\$ 2,388
Other Fiduciary and Related Services	FS390	\$ 7,750	\$ 3,757	\$ 4,593	\$ 3,693	\$ 2,512
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 202,139</b>	<b>\$ 15,863</b>	<b>\$ 94,492</b>	<b>\$ 38,201</b>	<b>\$ 26,861</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 44</b>	<b>\$ 6</b>	<b>\$ 299</b>	<b>\$ 184</b>	<b>\$ 132</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 2,345</b>	<b>\$ 1,232</b>	<b>\$ 5,239</b>	<b>\$ 4,043</b>	<b>\$ 2,210</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$- 128,638</b>	<b>\$ 17,464</b>	<b>\$ 14,897</b>	<b>\$ 39,578</b>	<b>\$ 23,759</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 4,060,731</b>	<b>\$ 3,998,926</b>	<b>\$ 4,312,831</b>	<b>\$ 3,338,473</b>	<b>\$ 3,298,505</b>
Non-Interest-Bearing Deposits	FS410	\$- 72	\$ 922	\$ 2,057	\$- 45	\$- 178
Interest-Bearing Deposits	FS415	\$ 8,192	\$ 9,792	\$ 25,097	\$ 11,754	\$ 13,190
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 92,486	\$ 98,816	\$ 136,705	\$ 83,612	\$ 83,328
State, County and Municipal Obligations	FS425	\$ 578,195	\$ 594,228	\$ 602,777	\$ 514,116	\$ 485,767
Money Market Mutual Funds	FS430	\$ 298,194	\$ 330,913	\$ 323,998	\$ 226,450	\$ 145,181
Other Short-term Obligations	FS435	\$ 34,136	\$ 55,767	\$ 54,611	\$ 16,651	\$ 95,285
Other Notes and Bonds	FS440	\$ 98,479	\$ 99,306	\$ 113,947	\$ 101,906	\$ 98,765
Common and Preferred Stock	FS445	\$ 2,586,514	\$ 2,552,204	\$ 2,626,232	\$ 2,192,433	\$ 2,191,490
Real Estate Mortgages	FS450	\$ 6,297	\$ 6,015	\$ 7,313	\$ 6,935	\$ 5,721
Real Estate	FS455	\$ 95,244	\$ 72,262	\$ 317,139	\$ 72,044	\$ 77,641
Miscellaneous Assets	FS460	\$ 263,066	\$ 178,701	\$ 102,955	\$ 112,617	\$ 102,315
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>0</b>	<b>111</b>	<b>0</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	0	69	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	42	0	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 4,177,705</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>
Domestic Equity	FS610	0	0	1	0	0

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 17, 2005, 1:03 PM</b>	<b>TFR Industry Aggregate Report</b> <b>99112 - OTS-Regulated: Southeast Region (Geog)</b> <b>June 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	1	0	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 4,622,295</b>	<b>\$ 0</b>	<b>\$ 0</b>
Domestic Equity	FS615	\$ 0	\$ 0	\$ 4,273,489	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 348,806	\$ 0	\$ 0
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>						
<b>Managed Accts - Total Fid Settlements/Surcharges/Otr Losses</b>	<b>FS70</b>	<b>\$ 43</b>	<b>\$ 0</b>	<b>\$ 234</b>	<b>\$ 180</b>	<b>\$ 129</b>
Personal Trust and Agency Accounts	FS710	\$ 22	\$ 0	\$ 180	\$ 129	\$ 129
Retirement-Related Trust and Agency Accounts	FS720	\$ 6	\$ 0	\$ 51	\$ 51	\$ 0
Investment Management Agency Accounts	FS730	\$ 8	\$ 0	\$ 3	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 7	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 1</b>	<b>\$ 1</b>	<b>\$ 65</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS711	\$ 1	\$ 0	\$ 18	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 35	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 1	\$ 12	\$ 0	\$ 0
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>TIER 1 (CORE) CAPITAL REQUIREMENT</b>						

<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 CCR --- Consolidated Capital Requirement</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Equity Capital (SC80)	CCR100	\$ 21,155,170	\$ 20,520,861	\$ 19,622,117	\$ 18,962,037	\$ 18,451,832
Equity Capital Deductions - Total	SUB1631	\$ 1,811,682	\$ 1,768,861	\$ 1,238,501	\$ 1,187,786	\$ 1,103,363
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 57,838	\$ 58,448	\$ 55,610	\$ 44,144	\$ 42,774
Goodwill and Certain Other Intangible Assets	CCR115	\$ 1,522,049	\$ 1,454,466	\$ 1,030,348	\$ 964,647	\$ 959,768
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 228,057	\$ 252,607	\$ 149,124	\$ 176,014	\$ 99,386
Other	CCR134	\$ 3,738	\$ 3,340	\$ 3,419	\$ 2,981	\$ 1,435
Equity Capital Additions - Total	SUB1641	\$ 406,031	\$ 469,439	\$ 270,534	\$ 313,112	\$ 450,338
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 212,147	\$ 274,801	\$ 74,543	\$ 111,212	\$ 263,407
Qualifying Intangible Assets	CCR185	\$ 25,008	\$ 26,302	\$ 27,701	\$ 29,102	\$ 13,878
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 168,876	\$ 168,336	\$ 168,290	\$ 172,798	\$ 173,053
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 19,749,519</b>	<b>\$ 19,221,439</b>	<b>\$ 18,654,150</b>	<b>\$ 18,087,363</b>	<b>\$ 17,798,807</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 233,833,918</b>	<b>\$ 225,680,919</b>	<b>\$ 217,808,098</b>	<b>\$ 210,798,641</b>	<b>\$ 208,457,683</b>
Asset Deductions - Total	SUB1651	\$ 1,818,730	\$ 1,770,362	\$ 1,243,859	\$ 1,192,205	\$ 1,113,264
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 60,035	\$ 60,035	\$ 59,047	\$ 46,279	\$ 46,988
Goodwill and Certain Other Intangible Assets	CCR265	\$ 1,526,937	\$ 1,454,443	\$ 1,031,735	\$ 966,923	\$ 965,522
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 228,057	\$ 252,607	\$ 149,124	\$ 176,014	\$ 99,386
Other	CCR275	\$ 3,701	\$ 3,277	\$ 3,953	\$ 2,989	\$ 1,368
Asset Additions - Total	SUB1661	\$- 20,589	\$ 210,212	\$- 118,378	\$- 93,698	\$ 217,878
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 45,885	\$ 183,910	\$- 146,079	\$- 122,800	\$ 204,000
Qualifying Intangible Assets	CCR285	\$ 25,008	\$ 26,302	\$ 27,701	\$ 29,102	\$ 13,878
Other	CCR290	\$ 288	\$ 0	\$ 0	\$ 0	\$ 0
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 231,994,599</b>	<b>\$ 224,120,769</b>	<b>\$ 216,445,861</b>	<b>\$ 209,512,738</b>	<b>\$ 207,562,297</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 9,220,056</b>	<b>\$ 8,898,172</b>	<b>\$ 8,569,667</b>	<b>\$ 8,468,934</b>	<b>\$ 8,205,364</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 19,749,519</b>	<b>\$ 19,221,439</b>	<b>\$ 18,654,150</b>	<b>\$ 18,087,363</b>	<b>\$ 17,798,807</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 100,803	\$ 93,492	\$ 96,988	\$ 96,661	\$ 93,207
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 210,500	\$ 210,500	\$ 210,500	\$ 210,731	\$ 216,500
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 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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<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</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 - Allowances for Loan and Lease Losses	CCR350	\$ 985,929	\$ 974,609	\$ 953,662	\$ 946,377	\$ 958,619
Tier 2 Capital - Other	CCR355	\$ 0	\$ 61	\$ 105	\$ 0	\$ 3,270
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 1,297,232</b>	<b>\$ 1,278,662</b>	<b>\$ 1,261,255</b>	<b>\$ 1,253,769</b>	<b>\$ 1,271,596</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 1,297,232</b>	<b>\$ 1,278,662</b>	<b>\$ 1,261,255</b>	<b>\$ 1,253,769</b>	<b>\$ 1,271,596</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 10,556	\$ 11,861	\$ 11,289	\$ 11,827	\$ 11,190
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 416,744	\$ 389,372	\$ 341,979	\$ 333,099	\$ 328,885
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 20,619,451</b>	<b>\$ 20,098,868</b>	<b>\$ 19,562,137</b>	<b>\$ 18,996,206</b>	<b>\$ 18,730,328</b>
0% R/W Category - Cash	CCR400	\$ 1,275,801	\$ 1,182,350	\$ 1,078,253	\$ 1,119,402	\$ 1,035,862
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 6,817,540	\$ 6,291,158	\$ 6,033,973	\$ 6,038,307	\$ 6,257,358
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 4,963	\$ 4,881	\$ 2,032	\$ 3,252	\$ 4,296
0% R/W Category - Other	CCR415	\$ 1,157,087	\$ 958,414	\$ 936,160	\$ 977,750	\$ 904,130
0% R/W Category - Assets Total	CCR420	\$ 9,255,391	\$ 8,436,803	\$ 8,050,418	\$ 8,138,711	\$ 8,201,646
<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	\$ 24,824,648	\$ 25,780,651	\$ 26,249,668	\$ 22,960,134	\$ 23,283,347
20% R/W Category - Claims on FHLBs	CCR435	\$ 7,008,709	\$ 7,156,048	\$ 6,930,343	\$ 7,273,467	\$ 7,367,196
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 738,641	\$ 709,290	\$ 665,369	\$ 584,659	\$ 391,053
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 5,695,235	\$ 5,907,075	\$ 5,408,878	\$ 6,495,209	\$ 9,124,627
20% R/W Category - Other	CCR450	\$ 5,272,845	\$ 4,923,511	\$ 5,031,994	\$ 5,717,426	\$ 5,715,539
20% R/W Category - Assets Total	CCR455	\$ 43,540,078	\$ 44,476,575	\$ 44,286,252	\$ 43,030,895	\$ 45,881,762
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 8,708,014</b>	<b>\$ 8,895,324</b>	<b>\$ 8,857,245</b>	<b>\$ 8,606,175</b>	<b>\$ 9,176,352</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 89,330,562	\$ 84,955,272	\$ 80,612,503	\$ 78,643,361	\$ 76,907,300
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 1,917,629	\$ 1,847,849	\$ 1,743,735	\$ 1,654,753	\$ 1,506,013
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 560,923	\$ 1,197,687	\$ 1,324,613	\$ 234,162	\$ 170,392
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 216,075	\$ 225,398	\$ 244,351	\$ 226,592	\$ 260,158
50% R/W Category - Other	CCR480	\$ 674,726	\$ 615,170	\$ 549,622	\$ 1,716,130	\$ 2,092,180
50% R/W Category - Assets Total	CCR485	\$ 92,699,915	\$ 88,841,376	\$ 84,474,824	\$ 82,474,998	\$ 80,936,043
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 46,350,037</b>	<b>\$ 44,420,761</b>	<b>\$ 42,237,485</b>	<b>\$ 41,237,573</b>	<b>\$ 40,468,099</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 5,154,679	\$ 4,467,709	\$ 4,981,147	\$ 5,741,390	\$ 4,863,563

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	\$ 91,461,462	\$ 87,605,852	\$ 83,659,599	\$ 78,748,216	\$ 75,795,055
100% R/W Category - Assets Total	CCR510	\$ 96,616,141	\$ 92,073,561	\$ 88,640,746	\$ 84,489,606	\$ 80,658,618
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 96,616,141</b>	<b>\$ 92,073,561</b>	<b>\$ 88,640,746</b>	<b>\$ 84,489,606</b>	<b>\$ 80,658,618</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 1,100	\$ 939	\$ 792	\$ 675	\$ 0
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 13,751</b>	<b>\$ 11,738</b>	<b>\$ 9,901</b>	<b>\$ 8,438</b>	<b>\$ 0</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 242,112,625</b>	<b>\$ 233,829,254</b>	<b>\$ 225,453,032</b>	<b>\$ 218,134,885</b>	<b>\$ 215,678,069</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 151,687,882</b>	<b>\$ 145,401,324</b>	<b>\$ 139,745,317</b>	<b>\$ 134,341,740</b>	<b>\$ 130,303,004</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 304,087	\$ 296,096	\$ 330,720	\$ 359,953	\$ 397,824
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 151,383,795</b>	<b>\$ 145,105,228</b>	<b>\$ 139,414,597</b>	<b>\$ 133,981,787</b>	<b>\$ 129,905,180</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 12,110,698</b>	<b>\$ 11,644,813</b>	<b>\$ 11,189,260</b>	<b>\$ 10,718,589</b>	<b>\$ 10,428,188</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>8.51%</b>	<b>8.58%</b>	<b>8.62%</b>	<b>8.63%</b>	<b>8.58%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>13.62%</b>	<b>13.85%</b>	<b>14.03%</b>	<b>14.18%</b>	<b>14.42%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>12.77%</b>	<b>12.98%</b>	<b>13.14%</b>	<b>13.25%</b>	<b>13.45%</b>
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>8.50%</b>	<b>8.56%</b>	<b>8.60%</b>	<b>8.62%</b>	<b>8.57%</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.