

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2004, 11:34 AM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) September 2004	Frozen Aggregated Data (\$Thousands)
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Description	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
Number of Institutions	315	324	329	329	331

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

Schedule SC --- Consolidated Statement of Condition		Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 19,015,762	\$ 21,868,361	\$ 22,128,182	\$ 22,961,106	\$ 28,805,573
Cash and Non-Interest-Earning Deposits	SC110	\$ 3,734,519	\$ 3,539,696	\$ 3,391,320	\$ 3,447,628	\$ 3,564,008
Interest-Earning Deposits in FHLBs	SC112	\$ 2,309,882	\$ 2,557,751	\$ 3,092,275	\$ 3,021,640	\$ 5,375,437
Other Interest-Earning Deposits	SC118	\$ 692,726	\$ 747,485	\$ 794,902	\$ 663,067	\$ 607,830
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 1,815,502	\$ 4,402,489	\$ 4,482,407	\$ 3,635,959	\$ 7,581,119
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 6,470,244	\$ 6,768,805	\$ 6,460,916	\$ 6,580,360	\$ 6,293,239
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,575,359	\$ 1,520,355	\$ 1,653,871	\$ 1,655,615	\$ 1,761,678
State and Municipal Obligations	SC180	\$ 694,311	\$ 627,489	\$ 512,150	\$ 470,823	\$ 443,806
Securities Backed by Nonmortgage Loans	SC182	\$ 165,672	\$ 181,559	\$ 202,903	N/A	N/A
Other Investment Securities	SC185	\$ 1,471,015	\$ 1,431,937	\$ 1,450,144	\$ 3,368,997	\$ 3,063,366
Accrued Interest Receivable	SC191	\$ 86,532	\$ 90,795	\$ 87,294	N/A	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 30,525,673	\$ 30,625,158	\$ 29,049,380	N/A	N/A
Mortgage-Backed Securities - Total	SC22	\$ 30,525,672	\$ 30,625,157	\$ 29,049,379	\$ 26,493,390	\$ 24,537,117
Pass-Through - Total	SUB0073	\$ 19,410,052	\$ 19,875,933	\$ 18,145,233	N/A	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 17,482,407	\$ 17,771,061	\$ 15,974,668	\$ 15,896,810	\$ 14,721,911
Other Pass-Through	SC215	\$ 1,927,645	\$ 2,104,872	\$ 2,170,565	\$ 2,017,939	\$ 1,880,004
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 11,001,910	\$ 10,636,370	\$ 10,801,775	N/A	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 2,933,734	\$ 2,778,194	\$ 2,577,434	N/A	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 2,670,474	\$ 2,767,431	\$ 3,009,994	N/A	N/A
Other	SC222	\$ 5,397,702	\$ 5,090,745	\$ 5,214,347	N/A	N/A
Accrued Interest Receivable	SC228	\$ 113,711	\$ 112,855	\$ 102,372	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 1	\$ 1	\$ 1	N/A	N/A
Mortgage Loans - Gross	SUB0092	\$ 122,384,229	\$ 117,515,007	\$ 112,111,696	N/A	N/A
Mortgage Loans - Total	SC26	\$ 121,868,916	\$ 116,979,959	\$ 111,581,830	\$ 107,886,107	\$ 99,465,540
Construction Loans - Total	SUB0100	\$ 5,989,393	\$ 5,830,736	\$ 5,558,149	\$ 5,103,195	\$ 4,928,009
Residential - Total	SUB0110	\$ 4,839,068	\$ 4,704,445	\$ 4,500,801	\$ 4,124,762	\$ 3,979,477
1-4 Dwelling Units	SC230	\$ 3,987,301	\$ 3,866,071	\$ 3,692,408	\$ 3,431,683	\$ 3,316,383
Multifamily (5 or more) Dwelling Units	SC235	\$ 851,767	\$ 838,374	\$ 808,393	\$ 693,079	\$ 663,094
Nonresidential Property	SC240	\$ 1,150,325	\$ 1,126,291	\$ 1,057,348	\$ 978,433	\$ 948,532
Permanent Loans - Total	SUB0121	\$ 115,858,994	\$ 111,189,296	\$ 106,065,321	N/A	N/A
Residential - Total	SUB0131	\$ 101,644,391	\$ 97,405,002	\$ 93,175,542	N/A	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 96,984,492	\$ 92,702,010	\$ 88,628,761	N/A	N/A
Revolving Open-End Loans	SC251	\$ 16,021,920	\$ 13,315,761	\$ 12,168,484	\$ 11,838,029	\$ 9,885,127
All Other - First Liens	SC254	\$ 78,207,095	\$ 76,946,501	\$ 74,131,712	N/A	N/A
All Other - Junior Liens	SC255	\$ 2,755,477	\$ 2,439,748	\$ 2,328,565	N/A	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 4,659,899	\$ 4,702,992	\$ 4,546,781	\$ 4,232,817	\$ 3,998,222
Nonresidential Property (Except Land)	SC260	\$ 10,802,504	\$ 10,615,314	\$ 10,072,806	\$ 9,749,282	\$ 9,196,204
Land	SC265	\$ 3,412,099	\$ 3,168,980	\$ 2,816,973	\$ 2,628,769	\$ 2,492,207
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 5,927,351	\$ 6,276,770	N/A	N/A	N/A
Accrued Interest Receivable	SC272	\$ 475,971	\$ 439,065	\$ 427,748	\$ 426,281	\$ 410,508
Advances for Taxes and Insurance	SC275	\$ 59,871	\$ 55,910	\$ 60,478	\$ 51,952	\$ 37,017
Allowance for Loan and Lease Losses	SC283	\$ 515,313	\$ 535,048	\$ 529,866	\$ 494,408	\$ 490,781
Nonmortgage Loans - Gross	SUB0162	\$ 28,963,024	\$ 28,565,437	\$ 28,172,227	N/A	N/A
Nonmortgage Loans - Total	SC31	\$ 28,171,154	\$ 27,737,621	\$ 27,336,090	\$ 27,208,224	\$ 27,025,367
Commercial Loans - Total	SC32	\$ 7,936,511	\$ 7,933,276	\$ 7,990,950	\$ 9,795,236	\$ 9,709,117
Secured	SC300	\$ 4,557,082	\$ 4,421,127	\$ 4,640,152	\$ 4,276,454	\$ 4,204,259
Unsecured	SC303	\$ 2,787,026	\$ 2,923,463	\$ 2,777,061	\$ 4,944,399	\$ 4,918,054
Lease Receivables	SC306	\$ 592,403	\$ 588,686	\$ 573,737	\$ 574,383	\$ 586,804
Consumer Loans - Total	SC35	\$ 20,877,781	\$ 20,491,096	\$ 20,039,622	\$ 18,169,687	\$ 18,105,431
Loans on Deposits	SC310	\$ 156,718	\$ 162,376	\$ 162,325	\$ 164,500	\$ 164,300
Home Improvement Loans (Not secured by real estate)	SC316	\$ 67,125	\$ 67,985	\$ 132,562	\$ 241,384	\$ 243,059
Education Loans	SC320	\$ 39,960	\$ 30,949	\$ 66,378	\$ 76,937	\$ 73,471
Auto Loans	SC323	\$ 4,310,431	\$ 4,340,602	\$ 4,393,738	\$ 4,585,496	\$ 4,798,618
Mobile Home Loans	SC326	\$ 266,059	\$ 264,457	\$ 276,470	\$ 279,799	\$ 2,488,821
Credit Cards	SC328	\$ 4,223,314	\$ 4,217,961	\$ 4,304,718	\$ 4,852,385	\$ 4,711,188

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Schedule SC --- Consolidated Statement of Condition		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 11,814,174	\$ 11,406,766	\$ 10,703,431	\$ 7,969,049	\$ 5,625,974
Accrued Interest Receivable	SC348	\$ 148,732	\$ 141,065	\$ 141,655	\$ 149,194	\$ 140,937
Allowance for Loan and Lease Losses	SC357	\$ 791,870	\$ 827,816	\$ 836,137	\$ 905,043	\$ 930,118
Repossessed Assets - Gross	SUB0201	\$ 227,577	\$ 247,970	\$ 249,678	\$ 248,301	\$ 266,326
Repossessed Assets - Total	SC40	\$ 226,085	\$ 246,107	\$ 247,492	\$ 246,299	\$ 264,479
Real Estate - Total	SUB0210	\$ 216,945	\$ 235,249	\$ 234,299	\$ 228,001	\$ 244,127
Construction	SC405	\$ 5,805	\$ 7,365	\$ 8,959	\$ 13,102	\$ 21,267
Residential - Total	SUB0225	\$ 137,390	\$ 150,053	\$ 157,692	\$ 150,678	\$ 153,856
1-4 Dwelling Units	SC415	\$ 132,018	\$ 141,560	\$ 149,408	\$ 148,318	\$ 151,979
Multifamily (5 or more) Dwelling Units	SC425	\$ 5,372	\$ 8,493	\$ 8,284	\$ 2,360	\$ 1,877
Nonresidential (Except Land)	SC426	\$ 40,333	\$ 42,963	\$ 31,219	\$ 21,716	\$ 28,586
Land	SC428	\$ 33,417	\$ 34,868	\$ 36,429	\$ 42,505	\$ 40,418
Other Repossessed Assets	SC430	\$ 10,632	\$ 12,721	\$ 15,379	\$ 20,300	\$ 22,199
General Valuation Allowances	SC441	\$ 1,492	\$ 1,863	\$ 2,186	\$ 2,002	\$ 1,847
Real Estate Held for Investment	SC45	\$ 79,868	\$ 81,031	\$ 82,033	\$ 74,777	\$ 43,013
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 2,488,132	\$ 2,429,821	\$ 2,331,827	\$ 2,196,874	\$ 2,033,769
Federal Home Loan Bank Stock	SC510	\$ 2,367,671	\$ 2,316,361	\$ 2,217,816	\$ 2,140,656	\$ 1,978,224
Other	SC540	\$ 120,461	\$ 113,460	\$ 114,011	\$ 105,666	\$ 107,760
Office Premises and Equipment	SC55	\$ 2,299,095	\$ 2,265,742	\$ 2,254,291	\$ 2,255,898	\$ 2,206,670
Other Assets - Gross	SUB0262	\$ 6,060,426	\$ 6,224,211	\$ 5,851,422	N/A	N/A
Other Assets - Total	SC59	\$ 6,060,193	\$ 6,223,884	\$ 5,851,191	\$ 5,366,273	\$ 5,462,658
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 137,961	\$ 138,077	\$ 154,445	\$ 87,748	\$ 85,901
Bank-Owned Life Insurance - Other	SC625	\$ 506,772	\$ 495,158	\$ 467,762	\$ 480,740	\$ 433,503
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 943,882	\$ 1,053,493	\$ 959,356	\$ 857,541	\$ 786,994
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 5,980	\$ 5,858	\$ 6,187	\$ 6,679	\$ 7,243
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 1,007,612	\$ 1,061,017	\$ 960,447	\$ 932,082	\$ 795,447
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 464,541	\$ 467,490	\$ 436,194	\$ 424,568	\$ 380,465
Other Assets	SC689	\$ 2,993,678	\$ 3,003,118	\$ 2,867,031	\$ 3,339,815	\$ 3,652,462
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 233	\$ 327	\$ 231	\$ 278	\$ 284
General Valuation Allowances - Total	SUB2092	\$ 1,308,909	\$ 1,365,055	\$ 1,368,421	N/A	N/A
Total Assets - Gross	SUB0283	\$ 212,043,786	\$ 209,822,738	\$ 202,230,736	N/A	N/A
Total Assets	SC60	\$ 210,734,877	\$ 208,457,683	\$ 200,862,315	\$ 195,382,792	\$ 190,433,578
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 144,879,693	\$ 142,914,889	\$ 142,122,401	\$ 137,524,362	\$ 134,946,981
Deposits	SC710	\$ 142,968,894	\$ 141,106,290	\$ 140,096,840	\$ 135,994,845	\$ 132,856,432
Escrows	SC712	\$ 1,908,431	\$ 1,808,141	\$ 2,021,660	\$ 1,520,902	\$ 2,089,114
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 2,368	\$ 458	\$ 3,901	\$ 7,348	\$ 1,435
Borrowings - Total	SC72	\$ 43,359,652	\$ 43,365,973	\$ 36,774,506	\$ 36,620,028	\$ 34,718,965
Advances from FHLBank	SC720	\$ 28,738,067	\$ 29,264,628	\$ 26,382,006	\$ 26,012,228	\$ 24,713,209
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 13,417,366	\$ 12,825,931	\$ 9,489,554	\$ 8,718,449	\$ 8,476,152
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 210,500	\$ 216,500	\$ 208,500	N/A	N/A
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 993,719	\$ 1,058,914	\$ 694,446	\$ 1,430,851	\$ 1,247,104
Other Liabilities - Total	SC75	\$ 3,330,415	\$ 3,520,496	\$ 3,500,953	\$ 3,236,170	\$ 3,462,585
Accrued Interest Payable - Deposits	SC763	\$ 182,406	\$ 171,266	\$ 166,371	\$ 166,909	\$ 179,825
Accrued Interest Payable - Other	SC766	\$ 122,599	\$ 117,205	\$ 116,533	\$ 136,962	\$ 132,711
Accrued Taxes	SC776	\$ 682,817	\$ 619,486	\$ 600,644	\$ 460,849	\$ 691,906
Accounts Payable	SC780	\$ 783,494	\$ 790,964	\$ 748,766	\$ 703,244	\$ 698,821
Deferred Income Taxes	SC790	\$ 355,409	\$ 348,660	\$ 413,077	\$ 412,440	\$ 402,144
Other Liabilities and Deferred Income	SC796	\$ 1,203,690	\$ 1,472,915	\$ 1,455,562	\$ 1,355,766	\$ 1,357,178
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
Total Liabilities	SC70	\$ 191,569,760	\$ 189,801,358	\$ 182,397,860	\$ 177,379,286	\$ 173,128,531

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Schedule SC --- Consolidated Statement of Condition		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 204,245	\$ 204,500	\$ 199,884	N/A	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 18,960,878	\$ 18,451,832	\$ 18,264,569	\$ 17,803,987	\$ 17,120,556
Stock - Total	SUB0311	\$ 10,105,001	\$ 10,086,573	\$ 9,826,071	\$ 9,709,962	\$ 9,289,472
Perpetual Preferred Stock - Cumulative	SC812	\$ 13	\$ 13	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 139,569	\$ 148,619	\$ 145,119	\$ 144,997	\$ 96,366
Common Stock - Par Value	SC820	\$ 133,302	\$ 141,949	\$ 147,859	\$ 146,520	\$ 148,858
Common Stock - Paid in Excess of Par	SC830	\$ 9,832,117	\$ 9,795,992	\$ 9,533,093	\$ 9,418,445	\$ 9,044,248
Accumulated Other Comprehensive Income - Total	SC86	\$- 123,820	\$- 278,025	\$ 49,520	N/A	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 7,895	\$- 251,360	\$ 240,496	\$ 75,147	\$ 129,428
Gains (Losses) on Cash Flow Hedges	SC865	\$- 129,579	\$- 23,794	\$- 188,903	N/A	N/A
Other	SC870	\$- 2,136	\$- 2,871	\$- 2,073	N/A	N/A
Retained Earnings	SC880	\$ 8,997,083	\$ 8,661,867	\$ 8,415,391	\$ 8,183,874	\$ 7,916,195
Other Components of Equity Capital	SC891	\$- 17,386	\$- 18,583	\$- 26,413	N/A	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 210,734,883	\$ 208,457,690	\$ 200,862,313	\$ 195,382,797	\$ 190,433,583

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Other Codes As of Sep 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	65	\$ 3,709
3	Federal, State, or other taxes receivable	58	\$ 47,836
4	Net deferred tax assets	119	\$ 472,234
5	Insured portion of real estate acquired by forecls	2	\$ 58,284
6	Prepaid deposit insurance premiums	58	\$ 1,929
7	Prepaid expenses	263	\$ 103,711
8	Deposits for utilities and other services	9	\$ 2,057
9	Advances for loans serviced for others	7	\$ 62,827
10	Property leased to others, net of accumul. deprec.	1	\$ 446,475
11	Deferred issuance costs	1	\$ 932
12	Amounts receivable under interest rate swap agreem	2	\$ 2,642
13	Noninterest-bearing accts recv from Hold Co/Affl	10	\$ 1,176
14	Other noninterest-bearing short-term accounts recv	82	\$ 703,788
19	Receivables fr a broker for unsettled transactions	10	\$ 64,863
20	F/V of all derivative instru. reportable as assets	9	\$ 198,240
22	Unapplied loan disbursements	16	\$ 59,046
99	Other	145	\$ 249,691

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	8	\$ 10,754
4	Nonrefundable loan fees received prior to closing	19	\$ 1,120
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 5,000
7	Deferred gains from the sale of real estate	17	\$ 832
8	Negative equity investments in uncons service corp	2	\$ 11,785
9	Fees received for standby contracts and other	1	\$ 14
10	Amounts due brokers for unsettled transactions	6	\$ 50,706
11	The liability recorded for post-retirement benefit	107	\$ 100,188
13	Amounts payable under interest-rate-swap agreement	3	\$ 958
14	Unapplied loan payments received	15	\$ 37,339
15	Liability on loan servicing contracts	1	\$ 42
16	Recourse loan liability	3	\$ 31,380
17	Noninterest-bearing payables to Hold Co/Affiliates	24	\$ 302,574
18	Litigation reserves	3	\$ 708
20	F/V of all derivative instru. reportable as liab.	9	\$ 81,230
21	Liabilities for credit losses on OBS credit exposures	1	\$ 50
99	Other	272	\$ 347,627

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Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 2,529,290	\$ 2,391,452	\$ 2,367,100	\$ 2,300,979	\$ 2,257,834
Deposits and Investment Securities	SO115	\$ 126,823	\$ 115,119	\$ 116,594	N/A	N/A
Mortgage-Backed Securities	SO125	\$ 299,906	\$ 284,053	\$ 276,808	N/A	N/A
Mortgage Loans	SO141	\$ 1,566,228	\$ 1,483,980	\$ 1,443,615	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 536,333	\$ 508,300	\$ 530,083	N/A	N/A
Commercial Loans and Leases	SO160	\$ 139,190	\$ 137,059	\$ 133,317	\$ 163,026	\$ 157,183
Consumer Loans and Leases	SO171	\$ 397,143	\$ 371,241	\$ 396,766	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 26,002	\$ 25,011	\$ 27,178	\$ 25,177	\$ 20,587
Federal Home Loan Bank Stock	SO181	\$ 25,787	\$ 24,426	\$ 26,082	\$ 25,177	\$ 20,587
Other	SO185	\$ 215	\$ 585	\$ 1,096	N/A	N/A
Interest Expense - Total	SO21	\$ 1,010,579	\$ 956,072	\$ 960,561	\$ 978,545	\$ 991,410
Deposits	SO215	\$ 649,130	\$ 628,021	\$ 633,462	\$ 652,962	\$ 674,161
Escrows	SO225	\$ 127	\$ 102	\$ 194	\$ 196	\$ 91
Advances from FHLBank	SO230	\$ 257,849	\$ 236,661	\$ 241,409	\$ 242,851	\$ 240,946
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 3,584	\$ 3,594	\$ 3,580	\$ 7,508	\$ 7,703
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 100,259	\$ 88,055	\$ 82,234	\$ 75,030	\$ 68,509
Capitalized Interest	SO271	\$ 370	\$ 361	\$ 318	\$ 2	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 1,544,713	\$ 1,460,391	\$ 1,433,717	\$ 1,348,281	\$ 1,287,011
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 128,521	\$ 160,550	\$ 142,930	\$ 201,061	\$ 183,557
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 1,416,192	\$ 1,299,841	\$ 1,290,787	\$ 1,146,952	\$ 1,103,454
Noninterest Income - Total	SO42	\$ 837,360	\$ 867,584	\$ 856,499	\$ 848,187	\$ 1,073,788
Mortgage Loan Serving Fees	SO410	\$- 21,102	\$ 77,912	\$- 9,677	\$ 9,783	\$- 2,158
Other Fees and Charges	SO420	\$ 538,997	\$ 535,046	\$ 513,593	\$ 528,202	\$ 561,339
Net Income (Loss) from Other - Total	SUB0451	\$ 269,211	\$ 207,370	\$ 288,791	\$ 239,805	\$ 438,572
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 215,055	\$ 157,651	\$ 274,795	\$ 200,416	\$ 397,650
Operations & Sale of Repossessed Assets	SO461	\$ 2,073	\$ 1,076	\$ 1,400	\$ 934	\$ 3,082
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 2,151	\$- 2,726	\$- 5,269	\$- 4,005	\$- 26,010
Sale of Securities Held-to-Maturity	SO467	\$ 452	\$ 371	\$ 371	\$ 27	\$ 3,125
Sale of Loans Held for Investment	SO475	\$ 11,128	\$ 521	\$ 618	\$ 1,908	\$- 559

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Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 46,751	\$ 37,475	\$ 25,476	\$ 20,831	\$ 47,025
Trading Assets (Realized and Unrealized)	SO485	\$- 8,399	\$ 13,002	\$- 8,600	\$ 19,694	\$ 14,259
Other Noninterest Income	SO488	\$ 50,254	\$ 47,256	\$ 63,792	\$ 62,588	\$ 76,035
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
Noninterest Expense - Total	SO51	\$ 1,414,712	\$ 1,393,517	\$ 1,403,609	\$ 1,384,129	\$ 1,403,896
All Personnel Compensation and Expense	SO510	\$ 596,992	\$ 590,479	\$ 590,948	\$ 567,879	\$ 590,513
Legal Expense	SO520	\$ 14,901	\$ 18,887	\$ 12,048	\$ 15,109	\$ 20,859
Office Occupancy and Equipment Expense	SO530	\$ 215,747	\$ 212,765	\$ 215,330	\$ 211,329	\$ 214,827
Marketing and Other Professional Services	SO540	\$ 278,579	\$ 269,550	\$ 282,223	\$ 268,174	\$ 262,904
Loan Servicing Fees	SO550	\$ 26,495	\$ 24,318	\$ 23,587	\$ 19,806	\$ 21,391
Goodwill and Other Intangibles Expense	SO560	\$ 10,397	\$ 9,253	\$ 10,954	\$ 9,612	\$ 8,143
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 880	\$ 358	\$ 1,930	\$ 1,215	\$ 1,158
Other Noninterest Expense	SO580	\$ 270,721	\$ 267,907	\$ 266,589	\$ 291,005	\$ 284,101
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
Income (Loss) Before Income Taxes	SO60	\$ 838,840	\$ 773,908	\$ 743,677	\$ 602,732	\$ 773,346
Income Taxes - Total	SO71	\$ 289,432	\$ 259,606	\$ 256,087	\$ 210,179	\$ 262,502
Federal	SO710	\$ 263,650	\$ 235,866	\$ 232,344	\$ 285,323	\$ 242,699
State, Local & Other	SO720	\$ 25,782	\$ 23,740	\$ 23,743	\$- 75,144	\$ 19,803
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 549,408	\$ 514,302	\$ 487,590	\$ 392,553	\$ 510,844
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$- 3,321	\$ 31,288	\$- 237	\$ 1,898	\$ 501
Net Income (Loss)	SO91	\$ 546,087	\$ 545,590	\$ 487,353	\$ 394,451	\$ 511,345

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Other Codes As of Sep 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	1	\$ 13
4	Net income(loss) from leasing or subleasing space	69	\$ 5,539
5	Net income(loss) from real estate held for invest	10	\$ 422
6	Net income(loss)-equity invest in uncons sub org	8	\$- 4,176
7	Net income(loss) from leased property	13	\$ 7,677
9	Net income from data processing lease/services	1	\$ 10
10	Dividends from subordinate organizations	1	\$ 9
12	Income on FHA/VA REO pending conveyance	1	\$ 2
14	Interest Income from CNFIs reported on SC655	3	\$ 1,387
15	Income from corporate-owned life insurance	61	\$ 5,781
19	Realized/unrealized gains on derivatives	6	\$ 7,003
99	Other	208	\$ 24,861

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	60	\$ 652
2	OTS assessments	105	\$ 1,552
4	Interest expense on Treasury tax & loan accounts	1	\$ 4
5	Forfeited commitment fees on FHLBank advances	1	\$ 10
6	Supervisory examination fees	33	\$ 402
7	Office supplies, printing, and postage	228	\$ 21,846
8	Telephone, including data lines	110	\$ 18,448
9	Loan origination expense	46	\$ 32,708
10	ATM expense	47	\$ 2,308
11	Adjustments to prior periods	1	\$ 94
13	Misc taxes other than income & real estate	24	\$ 580
14	Losses from fraud	1	\$ 1,284
15	Foreclosure expenses	7	\$ 1,501
17	Charitable contributions	14	\$ 379
18	Minority Interest	2	\$ 5,047
19	Realized/unrealized losses on derivatives	1	\$ 174
99	Other	234	\$ 98,547

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Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 7,220,424	\$ 4,731,266	\$ 2,367,100	\$ 9,195,304	\$ 6,933,874
YTD - Deposits and Investment Securities	Y_SO115	\$ 351,999	\$ 229,453	\$ 116,594	N/A	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 854,104	\$ 557,004	\$ 276,808	N/A	N/A
YTD - Mortgage Loans	Y_SO141	\$ 4,447,213	\$ 2,910,384	\$ 1,443,615	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 405,893	\$ 269,218	\$ 133,317	\$ 617,804	\$ 456,466
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 1,161,215	\$ 765,207	\$ 396,766	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 77,673	\$ 51,886	\$ 27,178	N/A	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 75,787	\$ 50,206	\$ 26,082	N/A	N/A
YTD - Other	Y_SO185	\$ 1,886	\$ 1,680	\$ 1,096	N/A	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 2,899,524	\$ 1,905,666	\$ 960,561	\$ 4,033,682	\$ 3,074,990
YTD - Deposits	Y_SO215	\$ 1,890,718	\$ 1,254,008	\$ 633,462	\$ 2,761,402	\$ 2,120,280
YTD - Escrows	Y_SO225	\$ 420	\$ 295	\$ 194	N/A	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 729,892	\$ 476,189	\$ 241,409	\$ 945,570	\$ 707,923
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 10,652	\$ 7,174	\$ 3,580	\$ 30,612	\$ 23,104
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 268,891	\$ 168,679	\$ 82,234	\$ 295,621	\$ 223,400
YTD - Capitalized Interest	Y_SO271	\$ 1,049	\$ 679	\$ 318	\$ 110	\$ 108
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 4,398,573	\$ 2,877,486	\$ 1,433,717	N/A	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 428,359	\$ 304,517	\$ 142,930	\$ 872,750	\$ 675,814
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 3,970,214	\$ 2,572,969	\$ 1,290,787	N/A	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 2,546,869	\$ 1,713,928	\$ 856,499	N/A	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 46,908	\$ 68,124	\$- 9,677	\$- 113,368	\$- 122,311
YTD - Other Fees and Charges	Y_SO420	\$ 1,581,909	\$ 1,045,355	\$ 513,593	\$ 2,144,721	\$ 1,619,872
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 760,374	\$ 490,317	\$ 288,791	\$ 1,638,009	\$ 1,400,256
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 641,950	\$ 426,956	\$ 274,795	\$ 1,581,388	\$ 1,382,715
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 3,846	\$ 2,160	\$ 1,400	\$ 5,423	\$ 4,478
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 5,844	\$- 7,995	\$- 5,269	\$- 58,742	\$- 54,737
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 1,194	\$ 742	\$ 371	\$ 4,294	\$ 4,267
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 12,267	\$ 1,139	\$ 618	\$ 8,791	\$ 7,203

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Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 109,762	\$ 62,913	\$ 25,476	\$ 79,389	\$ 58,558
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 3,997	\$ 4,402	\$- 8,600	\$ 17,466	\$- 2,228
YTD - Other Noninterest Income	Y_SO488	\$ 158,874	\$ 110,132	\$ 63,792	N/A	N/A
YTD - Noninterest Expense - Total	Y_SO51	\$ 4,167,041	\$ 2,778,659	\$ 1,403,609	\$ 5,476,516	\$ 4,109,937
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 1,756,028	\$ 1,172,884	\$ 590,948	\$ 2,270,688	\$ 1,712,479
YTD - Legal Expense	Y_SO520	\$ 45,013	\$ 30,542	\$ 12,048	\$ 57,746	\$ 42,840
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 636,299	\$ 425,496	\$ 215,330	\$ 844,855	\$ 636,914
YTD - Marketing and Other Professional Services	Y_SO540	\$ 826,516	\$ 549,367	\$ 282,223	\$ 1,069,738	\$ 802,722
YTD - Loan Servicing Fees	Y_SO550	\$ 73,440	\$ 46,954	\$ 23,587	\$ 101,314	\$ 81,508
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 29,709	\$ 19,740	\$ 10,954	\$ 45,680	\$ 36,175
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 3,105	\$ 2,240	\$ 1,930	\$ 5,505	\$ 4,308
YTD - Other Noninterest Expense	Y_SO580	\$ 796,931	\$ 531,436	\$ 266,589	\$ 1,080,990	\$ 792,991
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 2,350,042	\$ 1,508,238	\$ 743,677	\$ 2,876,746	\$ 2,279,951
YTD - Income Taxes - Total	Y_SO71	\$ 802,654	\$ 512,495	\$ 256,087	\$ 997,429	\$ 789,137
YTD - Federal	Y_SO710	\$ 729,537	\$ 465,127	\$ 232,344	\$ 995,427	\$ 711,883
YTD - State, Local, and Other	Y_SO720	\$ 73,117	\$ 47,368	\$ 23,743	\$ 2,002	\$ 77,254
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 1,547,388	\$ 995,743	\$ 487,590	\$ 1,879,317	\$ 1,490,814
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 27,675	\$ 31,051	\$- 237	\$ 1,362	\$- 536
YTD - Net Income (Loss)	Y_SO91	\$ 1,575,063	\$ 1,026,794	\$ 487,353	\$ 1,880,679	\$ 1,490,278

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 1,351,191	\$ 1,364,684	\$ 1,400,956	\$ 1,419,548	\$ 1,440,109
Net Provision for Loss	VA115	\$ 127,475	\$ 159,458	\$ 142,502	\$ 197,669	\$ 177,094
Transfers	VA125	\$- 15,212	\$ 497	\$- 959	\$- 15,394	\$- 5,610
Recoveries	VA135	\$ 66,971	\$ 73,048	\$ 68,286	\$ 60,111	\$ 55,961
Adjustments	VA145	\$ 36,394	\$ 47,809	\$ 64,562	\$ 90,956	\$ 78,654
Charge-offs	VA155	\$ 257,911	\$ 280,445	\$ 306,925	\$ 350,713	\$ 322,633
General Valuation Allowances - Ending Balance	VA165	\$ 1,308,908	\$ 1,365,051	\$ 1,368,422	\$ 1,402,177	\$ 1,423,575
Specific Valuation Allowances - Beginning Balance	VA108	\$ 58,246	\$ 64,073	\$ 67,261	\$ 55,396	\$ 124,286
Net Provision for Loss	VA118	\$ 1,926	\$ 1,450	\$ 2,306	\$ 4,607	\$ 7,621

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 15,212	\$- 497	\$ 959	\$ 15,394	\$ 5,610
Adjustments	VA148	\$ 394	\$ 341	\$ 1,639	\$- 885	\$- 27
Charge-offs	VA158	\$ 6,308	\$ 6,060	\$ 6,889	\$ 7,665	\$ 80,723
Specific Valuation Allowances - Ending Balance	VA168	\$ 69,469	\$ 59,307	\$ 65,276	\$ 66,846	\$ 56,767
Total Valuation Allowances - Beginning Balance	VA110	\$ 1,409,436	\$ 1,428,757	\$ 1,468,217	\$ 1,474,943	\$ 1,564,395
Net Provision for Loss	VA120	\$ 129,401	\$ 160,908	\$ 144,808	\$ 202,276	\$ 184,715
Recoveries	VA140	\$ 66,971	\$ 73,048	\$ 68,286	\$ 60,111	\$ 55,961
Adjustments	VA150	\$ 36,788	\$ 48,150	\$ 66,201	\$ 90,071	\$ 78,627
Charge-offs	VA160	\$ 264,219	\$ 286,505	\$ 313,814	\$ 358,378	\$ 403,356
Total Valuation Allowances - Ending Balance	VA170	\$ 1,378,377	\$ 1,424,358	\$ 1,433,698	\$ 1,469,023	\$ 1,480,342
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 257,911	\$ 280,445	\$ 306,925	N/A	N/A
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage-Backed Securities	VA370	\$ 9,263	\$ 265	\$ 4,014	N/A	N/A
Mortgage Loans - Total	VA46	\$ 13,785	\$ 16,146	\$ 14,188	\$ 15,428	\$ 16,001
Construction - Total	SUB2030	\$ 975	\$ 1,277	\$ 1,106	\$ 2,143	\$ 1,715
1-4 Dwelling Units	VA420	\$ 975	\$ 1,265	\$ 993	\$ 1,749	\$ 1,431
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 81	\$ 200
Nonresidential Property	VA440	\$ 0	\$ 12	\$ 113	\$ 313	\$ 84
Permanent - Total	SUB2041	\$ 12,810	\$ 14,869	\$ 13,082	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 2,578	\$ 2,731	\$ 2,916	\$ 1,814	\$ 3,764
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 5,002	\$ 3,253	\$ 4,551	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 2,674	\$ 2,220	\$ 2,996	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 51	\$ 2,368	\$ 840	\$ 0	\$ 105
Nonresidential Property (Except Land)	VA480	\$ 2,501	\$ 4,285	\$ 1,287	\$ 1,065	\$ 625
Land	VA490	\$ 4	\$ 12	\$ 492	\$ 781	\$ 740
Nonmortgage Loans - Total	VA56	\$ 230,877	\$ 259,321	\$ 283,601	\$ 315,801	\$ 298,676
Commercial Loans	VA520	\$ 44,584	\$ 49,728	\$ 46,947	\$ 55,052	\$ 49,776
Consumer Loans - Total	SUB2061	\$ 186,293	\$ 209,593	\$ 236,654	N/A	N/A
Loans on Deposits	VA510	\$ 43	\$ 31	\$ 58	\$ 68	\$ 35
Home Improvement Loans	VA516	\$ 531	\$ 270	\$ 522	\$ 371	\$ 530
Education Loans	VA530	\$ 16	\$ 68	\$ 59	\$ 172	\$ 150
Auto Loans	VA540	\$ 17,084	\$ 17,043	\$ 16,481	\$ 18,355	\$ 18,464
Mobile Home Loans	VA550	\$ 843	\$ 1,022	\$ 1,357	\$ 859	\$ 5,894

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 129,664	\$ 153,899	\$ 183,129	\$ 204,921	\$ 197,295
Other	VA560	\$ 38,112	\$ 37,260	\$ 35,048	\$ 36,003	\$ 26,532
Reposessed Assets - Total	VA60	\$ 3,956	\$ 4,705	\$ 5,034	\$ 7,195	\$ 7,877
Real Estate - Construction	VA605	\$ 0	\$ 39	\$ 0	\$ 200	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 3,346	\$ 3,318	\$ 3,686	\$ 3,399	\$ 3,858
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 214	\$ 102	\$ 0	\$ 0	\$ 22
Real Estate - Nonresidential (Except Land)	VA625	\$ 31	\$ 563	\$ 67	\$ 222	\$ 0
Real Estate - Land	VA628	\$ 7	\$ 296	\$ 2	\$ 29	\$ 0
Other Reposessed Assets	VA630	\$ 358	\$ 387	\$ 1,279	\$ 3,345	\$ 3,997
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 30	\$ 8	\$ 88	\$ 9,859	\$ 44
GVA Recoveries - Assets - Total	SUB2126	\$ 66,971	\$ 73,048	\$ 68,286	N/A	N/A
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Total	VA47	\$ 3,645	\$ 7,274	\$ 4,095	\$ 4,155	\$ 3,153
Construction - Total	SUB2130	\$ 314	\$ 459	\$ 651	\$ 1,554	\$ 159
1-4 Dwelling Units	VA421	\$ 309	\$ 459	\$ 413	\$ 1,546	\$ 40
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 227	\$ 7	\$ 0
Nonresidential Property	VA441	\$ 5	\$ 0	\$ 11	\$ 1	\$ 119
Permanent - Total	SUB2141	\$ 3,331	\$ 6,815	\$ 3,444	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 366	\$ 708	\$ 234	\$ 304	\$ 726
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 1,466	\$ 1,705	\$ 1,593	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 893	\$ 510	\$ 440	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 6	\$ 1,170	\$ 39	\$ 4	\$ 24
Nonresidential Property (Except Land)	VA481	\$ 597	\$ 2,679	\$ 378	\$ 244	\$ 161
Land	VA491	\$ 3	\$ 43	\$ 760	\$ 20	\$ 242
Nonmortgage Loans - Total	VA57	\$ 63,325	\$ 65,774	\$ 64,186	\$ 55,734	\$ 52,803
Commercial Loans	VA521	\$ 10,139	\$ 8,012	\$ 7,121	\$ 7,001	\$ 7,363
Consumer Loans - Total	SUB2161	\$ 53,186	\$ 57,762	\$ 57,065	N/A	N/A
Loans on Deposits	VA511	\$ 0	\$ 1	\$ 7	\$ 0	\$ 1
Home Improvement Loans	VA517	\$ 387	\$ 265	\$ 281	\$ 381	\$ 180
Education Loans	VA531	\$ 32	\$ 21	\$ 8	\$ 14	\$ 32
Auto Loans	VA541	\$ 8,586	\$ 10,765	\$ 5,984	\$ 4,963	\$ 4,644

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 72	\$ 63	\$ 28	\$ 79	\$ 2,667
Credit Cards	VA557	\$ 37,430	\$ 39,892	\$ 43,570	\$ 36,796	\$ 34,851
Other	VA561	\$ 6,679	\$ 6,755	\$ 7,187	\$ 6,500	\$ 3,065
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 1	\$ 0	\$ 5	\$ 1	\$ 2
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 17,130	\$ 958	\$ 3,300	N/A	N/A
Deposits and Investment Securities	VA38	\$ 0	\$ 22	\$ 8	N/A	N/A
Mortgage-Backed Securities	VA372	\$ 0	\$ 20	\$ 0	N/A	N/A
Mortgage Loans - Total	VA48	\$ 7,877	\$- 344	\$ 2,132	\$ 9,323	\$ 2,214
Construction - Total	SUB2230	\$ 2,817	\$- 260	\$ 1,347	\$- 1	\$- 740
1-4 Dwelling Units	VA422	\$ 120	\$- 1	\$ 451	\$ 4	\$- 1,320
Multifamily (5 or more) Dwelling Units	VA432	\$ 1,315	\$ 0	\$ 0	\$ 0	\$ 54
Nonresidential Property	VA442	\$ 1,382	\$- 259	\$ 896	\$- 5	\$ 526
Permanent - Total	SUB2241	\$ 5,060	\$- 84	\$ 785	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 67	\$ 36	\$ 91	\$ 4,777	\$- 93
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 1,292	\$ 899	\$ 401	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 143	\$ 27	\$ 28	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 61	\$- 453	\$- 58	\$ 127	\$- 107
Nonresidential Property (Except Land)	VA482	\$ 3,724	\$- 566	\$ 303	\$ 912	\$ 919
Land	VA492	\$- 227	\$- 27	\$ 20	\$ 1	\$ 405
Nonmortgage Loans - Total	VA58	\$ 7,658	\$ 862	\$- 659	\$ 7,464	\$ 8,892
Commercial Loans	VA522	\$ 5,457	\$ 464	\$- 153	\$ 5,996	\$ 8,233
Consumer Loans - Total	SUB2261	\$ 2,201	\$ 398	\$- 506	N/A	N/A
Loans on Deposits	VA512	\$ 0	\$- 9	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$- 44	\$- 2	\$ 67	\$- 19	\$ 76
Education Loans	VA532	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 1,828	\$ 217	\$ 373	\$ 359	\$ 372
Mobile Home Loans	VA552	\$ 32	\$ 65	\$- 31	\$ 62	\$ 65
Credit Cards	VA558	\$ 30	\$ 88	\$ 72	\$ 119	\$ 131
Other	VA562	\$ 354	\$ 39	\$- 987	\$ 947	\$ 15
Reposessed Assets - Total	VA62	\$ 1,518	\$ 309	\$ 1,586	\$ 300	\$ 529
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 116	\$ 0	\$ 190
Real Estate - 1-4 Dwelling Units	VA614	\$ 992	\$ 257	\$ 352	\$ 74	\$ 282
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 4	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 458	\$ 0	\$ 929	\$ 196	\$ 30
Real Estate - Land	VA629	\$ 0	\$- 35	\$ 0	\$ 3	\$ 0
Other Repossessed Assets	VA632	\$ 68	\$ 87	\$ 189	\$ 23	\$ 27
Real Estate Held for Investment	VA72	\$ 0	\$- 10	\$ 53	\$ 15	\$ 1,561
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 7	\$ 8	\$ 17	\$ 0	\$ 0
Other Assets	VA932	\$ 70	\$ 91	\$ 163	\$- 473	\$ 100
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 208,070	\$ 208,355	\$ 241,939	N/A	N/A
Deposits and Investment Securities	VA39	\$ 0	\$ 22	\$ 8	N/A	N/A
Mortgage-Backed Securities	VA375	\$ 9,263	\$ 285	\$ 4,014	N/A	N/A
Mortgage Loans - Total	VA49	\$ 18,017	\$ 8,528	\$ 12,225	\$ 20,596	\$ 15,062
Construction - Total	SUB2330	\$ 3,478	\$ 558	\$ 1,802	\$ 588	\$ 816
1-4 Dwelling Units	VA425	\$ 786	\$ 805	\$ 1,031	\$ 207	\$ 71
Multifamily (5 or more) Dwelling Units	VA435	\$ 1,315	\$ 0	\$- 227	\$ 74	\$ 254
Nonresidential Property	VA445	\$ 1,377	\$- 247	\$ 998	\$ 307	\$ 491
Permanent - Total	SUB2341	\$ 14,539	\$ 7,970	\$ 10,423	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 2,279	\$ 2,059	\$ 2,773	\$ 6,287	\$ 2,945
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 4,828	\$ 2,447	\$ 3,359	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 1,924	\$ 1,737	\$ 2,584	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 106	\$ 745	\$ 743	\$ 123	\$- 26
Nonresidential Property (Except Land)	VA485	\$ 5,628	\$ 1,040	\$ 1,212	\$ 1,733	\$ 1,383
Land	VA495	\$- 226	\$- 58	\$- 248	\$ 762	\$ 903
Nonmortgage Loans - Total	VA59	\$ 175,210	\$ 194,409	\$ 218,756	\$ 267,531	\$ 254,765
Commercial Loans	VA525	\$ 39,902	\$ 42,180	\$ 39,673	\$ 54,047	\$ 50,646
Consumer Loans - Total	SUB2361	\$ 135,308	\$ 152,229	\$ 179,083	N/A	N/A
Loans on Deposits	VA515	\$ 43	\$ 21	\$ 51	\$ 68	\$ 34
Home Improvement Loans	VA519	\$ 100	\$ 3	\$ 308	\$- 29	\$ 426
Education Loans	VA535	\$- 15	\$ 47	\$ 51	\$ 158	\$ 118
Auto Loans	VA545	\$ 10,326	\$ 6,495	\$ 10,870	\$ 13,751	\$ 14,192
Mobile Home Loans	VA555	\$ 803	\$ 1,024	\$ 1,298	\$ 842	\$ 3,292
Credit Cards	VA559	\$ 92,264	\$ 114,095	\$ 139,631	\$ 168,244	\$ 162,575
Other	VA565	\$ 31,787	\$ 30,544	\$ 26,874	\$ 30,450	\$ 23,482
Reposessed Assets - Total	VA65	\$ 5,474	\$ 5,014	\$ 6,620	\$ 7,495	\$ 8,406
Real Estate - Construction	VA607	\$ 0	\$ 39	\$ 116	\$ 200	\$ 190
Real Estate - 1-4 Dwelling Units	VA615	\$ 4,338	\$ 3,575	\$ 4,038	\$ 3,473	\$ 4,140

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 214	\$ 102	\$ 0	\$ 4	\$ 22
Real Estate - Nonresidential (Except Land)	VA627	\$ 489	\$ 563	\$ 996	\$ 418	\$ 30
Real Estate - Land	VA631	\$ 7	\$ 261	\$ 2	\$ 32	\$ 0
Other Repossessed Assets	VA633	\$ 426	\$ 474	\$ 1,468	\$ 3,368	\$ 4,024
Real Estate Held for Investment	VA75	\$ 0	\$- 10	\$ 53	\$ 15	\$ 1,561
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 7	\$ 8	\$ 17	\$ 0	\$ 0
Other Assets	VA935	\$ 99	\$ 99	\$ 246	\$ 9,385	\$ 142
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 56,065	\$ 77,781	\$ 80,061	\$ 61,982	\$ 73,468
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 250,504	\$ 267,345	\$ 264,846	N/A	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 47,996	\$ 74,861	\$ 71,083	\$ 64,342	\$ 69,655
Construction	VA951	\$ 777	\$ 4,367	\$ 3,224	\$ 998	\$ 4,160
Permanent - 1-4 Dwelling Units	VA952	\$ 41,645	\$ 45,763	\$ 47,511	\$ 51,004	\$ 54,656
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 406	\$ 345	\$ 6,397	\$ 791	\$ 412
Permanent - Nonresidential (Except Land)	VA954	\$ 5,088	\$ 22,494	\$ 12,256	\$ 4,611	\$ 8,802
Permanent - Land	VA955	\$ 80	\$ 1,892	\$ 1,695	\$ 6,938	\$ 1,625
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 947,812	\$ 1,042,844	\$ 1,043,746	\$ 1,065,534	\$ 1,033,554
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 1,636,512	\$ 1,654,631	\$ 1,741,000	\$ 1,768,919	\$ 1,818,060
Substandard	VA965	\$ 1,440,499	\$ 1,478,256	\$ 1,552,962	\$ 1,578,614	\$ 1,619,584
Doubtful	VA970	\$ 195,854	\$ 175,211	\$ 187,722	\$ 190,300	\$ 198,431
Loss	VA975	\$ 159	\$ 1,164	\$ 316	\$ 5	\$ 45

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 2,269,389	\$ 2,278,376	\$ 2,287,884	\$ 2,620,953	\$ 2,544,332
Mortgages - Total	SUB2421	\$ 1,593,862	\$ 1,616,671	\$ 1,613,815	N/A	N/A
Construction and Land Loans	SUB2430	\$ 110,540	\$ 131,152	\$ 116,743	\$ 130,425	\$ 135,914
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 1,268,976	\$ 1,272,742	\$ 1,262,821	N/A	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 240,606	\$ 247,615	\$ 257,959	\$ 223,104	\$ 222,805
Nonmortgages - Total	SUB2461	\$ 675,527	\$ 661,705	\$ 674,069	N/A	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 1,463,398	\$ 1,460,155	\$ 1,453,918	\$ 1,727,264	\$ 1,635,449

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 1,227,987	\$ 1,194,842	\$ 1,166,430	\$ 1,410,606	\$ 1,323,228
Mortgage Loans - Total	SUB2481	\$ 858,891	\$ 848,434	\$ 830,365	N/A	N/A
Construction	PD115	\$ 30,290	\$ 51,766	\$ 40,416	\$ 47,237	\$ 46,883
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 66,790	\$ 47,916	\$ 63,645	\$ 834,392	\$ 766,835
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 623,673	\$ 618,101	\$ 572,986	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 22,155	\$ 22,566	\$ 19,836	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 14,120	\$ 11,617	\$ 14,770	\$ 11,021	\$ 5,139
Permanent - Nonresidential Property (Except Land)	PD135	\$ 87,151	\$ 82,841	\$ 105,589	\$ 71,977	\$ 56,768
Permanent - Land	PD138	\$ 14,712	\$ 13,627	\$ 13,123	\$ 13,083	\$ 17,434
Nonmortgage Loans - Commercial Loans	PD140	\$ 114,543	\$ 102,701	\$ 104,259	\$ 115,979	\$ 115,047
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 254,553	\$ 243,707	\$ 231,806	N/A	N/A
Loans on Deposits	PD161	\$ 2,432	\$ 1,796	\$ 3,413	\$ 1,859	\$ 1,727
Home Improvement Loans	PD163	\$ 3,115	\$ 3,194	\$ 3,116	\$ 3,755	\$ 3,882
Education Loans	PD165	\$ 62	\$ 150	\$ 66	\$ 118	\$ 64
Auto Loans	PD167	\$ 67,748	\$ 64,523	\$ 59,184	\$ 97,321	\$ 90,437
Mobile Home Loans	PD169	\$ 6,166	\$ 6,796	\$ 4,842	\$ 8,261	\$ 14,694
Credit Cards	PD171	\$ 123,839	\$ 122,533	\$ 117,510	\$ 156,132	\$ 162,205
Other	PD180	\$ 51,191	\$ 44,715	\$ 43,675	\$ 49,497	\$ 42,113
Memo - Troubled Debt Restructured Included Above	PD190	\$ 2,938	\$ 1,379	\$ 1,204	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 19,923	\$ 21,444	\$ 8,849	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 235,411	\$ 265,313	\$ 287,488	\$ 316,658	\$ 312,221
Mortgage Loans - Total	SUB2491	\$ 98,655	\$ 128,315	\$ 128,745	N/A	N/A
Construction	PD215	\$ 5,151	\$ 2,100	\$ 3,682	\$ 5,110	\$ 11,570
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 1,608	\$ 1,634	\$ 3,546	\$ 129,024	\$ 111,432
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 83,687	\$ 108,652	\$ 108,217	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 1,029	\$ 1,759	\$ 3,851	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 1,441	\$ 1,775	\$ 2,226	\$ 1,186	\$ 914
Permanent - Nonresidential Property (Except Land)	PD235	\$ 4,201	\$ 4,364	\$ 6,678	\$ 5,546	\$ 3,794
Permanent - Land	PD238	\$ 1,538	\$ 8,031	\$ 545	\$ 525	\$ 1,668
Nonmortgage Loans - Commercial Loans	PD240	\$ 30,761	\$ 36,646	\$ 39,755	\$ 37,833	\$ 43,538
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 105,995	\$ 100,352	\$ 118,988	N/A	N/A
Loans on Deposits	PD261	\$ 603	\$ 727	\$ 350	\$ 218	\$ 196
Home Improvement Loans	PD263	\$ 8	\$ 113	\$ 112	\$ 47	\$ 69

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 21	\$ 4	\$ 38	\$ 83	\$ 120
Auto Loans	PD267	\$ 1,556	\$ 2,231	\$ 2,502	\$ 4,614	\$ 4,351
Mobile Home Loans	PD269	\$ 45	\$ 101	\$ 68	\$ 152	\$ 175
Credit Cards	PD271	\$ 97,322	\$ 91,194	\$ 108,702	\$ 123,626	\$ 128,771
Other	PD280	\$ 6,440	\$ 5,982	\$ 7,216	\$ 8,429	\$ 5,623
Memo - Troubled Debt Restructured Included Above	PD290	\$ 105	\$ 962	\$ 348	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 53,778	\$ 61,129	\$ 67,487	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 805,991	\$ 818,221	\$ 833,966	\$ 893,689	\$ 908,883
Mortgage Loans - Total	SUB2501	\$ 636,316	\$ 639,922	\$ 654,705	N/A	N/A
Construction	PD315	\$ 48,839	\$ 42,448	\$ 48,937	\$ 52,521	\$ 40,368
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 19,933	\$ 19,223	\$ 22,971	\$ 555,556	\$ 556,827
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 428,523	\$ 434,658	\$ 454,162	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 21,578	\$ 18,233	\$ 13,607	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 20,307	\$ 17,611	\$ 14,330	\$ 13,708	\$ 12,940
Permanent - Nonresidential Property (Except Land)	PD335	\$ 87,126	\$ 94,569	\$ 90,658	\$ 94,109	\$ 106,157
Permanent - Land	PD338	\$ 10,010	\$ 13,180	\$ 10,040	\$ 11,949	\$ 17,991
Nonmortgage Loans - Commercial Loans	PD340	\$ 138,264	\$ 149,326	\$ 150,050	\$ 126,497	\$ 139,161
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 31,411	\$ 28,973	\$ 29,211	N/A	N/A
Loans on Deposits	PD361	\$ 477	\$ 379	\$ 203	\$ 320	\$ 348
Home Improvement Loans	PD363	\$ 820	\$ 743	\$ 837	\$ 1,148	\$ 967
Education Loans	PD365	\$ 36	\$ 88	\$ 29	\$ 42	\$ 31
Auto Loans	PD367	\$ 13,838	\$ 11,976	\$ 13,125	\$ 16,475	\$ 16,653
Mobile Home Loans	PD369	\$ 4,370	\$ 3,463	\$ 3,683	\$ 5,205	\$ 5,342
Credit Cards	PD371	\$ 3,747	\$ 3,999	\$ 3,344	\$ 6,106	\$ 4,710
Other	PD380	\$ 8,123	\$ 8,325	\$ 7,990	\$ 9,267	\$ 7,388
Memo - Troubled Debt Restructured Included Above	PD390	\$ 6,504	\$ 6,539	\$ 4,731	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 15,999	\$ 7,302	\$ 5,444	N/A	N/A

Schedule LD --- Loan Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 2,980,650	\$ 2,814,457	\$ 2,467,201	\$ 2,498,243	\$ 2,793,515

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Schedule LD --- Loan Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 2,330,423	\$ 2,169,567	\$ 1,809,922	\$ 1,789,012	\$ 2,060,297
100% and greater LTV	LD120	\$ 650,227	\$ 644,890	\$ 657,279	\$ 709,231	\$ 733,218
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 85,164	\$ 86,087	\$ 71,654	\$ 68,411	\$ 85,506
Past Due and Still Accruing - Total	SUB5240	\$ 34,019	\$ 44,301	\$ 41,058	\$ 46,441	\$ 58,421
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 31,970	\$ 37,301	\$ 35,180	\$ 40,193	\$ 51,794
90% up to 100% LTV	LD210	\$ 21,976	\$ 30,209	\$ 26,076	\$ 29,358	\$ 38,697
100% and greater LTV	LD220	\$ 9,994	\$ 7,092	\$ 9,104	\$ 10,835	\$ 13,097
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 2,049	\$ 7,000	\$ 5,878	\$ 6,248	\$ 6,627
90% up to 100% LTV	LD230	\$ 1,336	\$ 2,353	\$ 2,152	\$ 2,174	\$ 1,522
100% and greater LTV	LD240	\$ 713	\$ 4,647	\$ 3,726	\$ 4,074	\$ 5,105
Nonaccrual - Total	SUB5230	\$ 51,145	\$ 41,786	\$ 30,596	\$ 21,970	\$ 27,085
90% up to 100% LTV	LD250	\$ 38,629	\$ 33,207	\$ 22,715	\$ 15,077	\$ 20,040
100% and greater LTV	LD260	\$ 12,516	\$ 8,579	\$ 7,881	\$ 6,893	\$ 7,045
Net Charge-offs - Total	SUB5300	\$ 2,371	\$ 2,020	\$ 1,758	\$ 5,902	\$ 3,468
90% up to 100% LTV	LD310	\$ 1,164	\$ 1,310	\$ 1,263	\$ 843	\$ 911
100% and greater LTV	LD320	\$ 1,207	\$ 710	\$ 495	\$ 5,059	\$ 2,557
Purchases - Total	SUB5320	\$ 29,224	\$ 30,197	\$ 70,509	\$ 106,935	\$ 673,040
90% up to 100% LTV	LD410	\$ 16,818	\$ 17,202	\$ 63,789	\$ 69,452	\$ 253,685
100% and greater LTV	LD420	\$ 12,406	\$ 12,995	\$ 6,720	\$ 37,483	\$ 419,355
Originations - Total	SUB5330	\$ 402,267	\$ 390,019	\$ 288,812	\$ 374,645	\$ 853,116
90% up to 100% LTV	LD430	\$ 361,916	\$ 344,546	\$ 252,183	\$ 315,693	\$ 509,806
100% and greater LTV	LD440	\$ 40,351	\$ 45,473	\$ 36,629	\$ 58,952	\$ 343,310
Sales - Total	SUB5340	\$ 76,292	\$ 119,992	\$ 195,386	\$ 265,162	\$ 1,076,442
90% up to 100% LTV	LD450	\$ 67,129	\$ 111,394	\$ 141,218	\$ 227,330	\$ 690,241
100% and greater LTV	LD460	\$ 9,163	\$ 8,598	\$ 54,168	\$ 37,832	\$ 386,201

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 5,014,325	\$ 4,711,001	\$ 4,491,393	\$ 4,444,446	\$ 4,225,367
Mortgage Construction Loans	CC105	\$ 4,470,870	\$ 4,210,605	\$ 4,029,697	\$ 3,923,262	\$ 3,657,635
Other Mortgage Loans	CC115	\$ 543,455	\$ 500,396	\$ 461,696	\$ 521,184	\$ 567,732
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 877,268	\$ 802,558	\$ 716,058	\$ 494,842	\$ 434,271
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 7,381,630	\$ 7,670,801	\$ 10,479,331	\$ 5,726,071	\$ 8,133,349
1-4 Dwelling Units	CC280	\$ 5,951,419	\$ 6,059,414	\$ 9,078,650	\$ 4,548,075	\$ 6,939,523

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 132,548	\$ 250,664	\$ 247,983	\$ 248,871	\$ 321,811
All Other Real Estate	CC300	\$ 1,297,663	\$ 1,360,723	\$ 1,152,698	\$ 929,125	\$ 872,015
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 707,376	\$ 748,218	\$ 762,844	\$ 990,392	\$ 1,219,499
Commitments Outstanding to Purchase Loans	CC320	\$ 4,707,262	\$ 4,122,134	\$ 7,193,474	\$ 4,021,042	\$ 5,962,551
Commitments Outstanding to Sell Loans	CC330	\$ 7,694,601	\$ 8,091,636	\$ 10,517,780	\$ 8,250,663	\$ 10,818,803
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 1,200,284	\$ 883,986	\$ 3,265,292	N/A	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 2,139,768	\$ 2,007,608	\$ 4,135,224	N/A	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 273,951	\$ 13,730	\$ 207,900	N/A	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 1,482	\$ 15,970	\$ 48,860	N/A	N/A
Unused Lines of Credit - Total	SUB3361	\$ 37,413,259	\$ 34,662,650	\$ 35,242,702	N/A	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 11,548,487	\$ 10,738,375	\$ 9,929,243	N/A	N/A
Commercial Lines	CC420	\$ 13,085,953	\$ 12,429,726	\$ 11,486,696	\$ 11,453,932	\$ 11,671,350
Open-End Consumer Lines - Credit Cards	CC423	\$ 11,716,108	\$ 10,446,838	\$ 12,804,538	N/A	N/A
Open-End Consumer Lines - Other	CC425	\$ 1,062,711	\$ 1,047,711	\$ 1,022,225	N/A	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 739,965	\$ 727,799	\$ 613,194	\$ 562,108	\$ 516,744
Commercial	CC430	\$ 75,444	\$ 70,010	\$ 55,345	\$ 64,117	\$ 58,082
Standby, Not Included on CC465 or CC468	CC435	\$ 664,521	\$ 657,789	\$ 557,849	\$ 497,991	\$ 458,662
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 12,516,706	\$ 11,212,141	\$ 5,567,623	\$ 5,809,283	\$ 5,814,806
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 113,709	\$ 126,094	\$ 123,425	\$ 130,607	\$ 228,506
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 2,698,351	\$ 1,812,909	\$ 669,598	\$ 800,148	\$ 1,136,302
Other Contingent Liabilities	CC480	\$ 52,203	\$ 52,488	\$ 48,399	\$ 49,114	\$ 55,965
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 6,251,471	\$ 12,136,705	\$ 12,378,569	N/A	N/A
Pass-Through Securities	CF143	\$ 4,513,422	\$ 10,507,273	\$ 10,493,790	\$ 12,521,008	\$ 10,142,420
Other Mortgage-Backed Securities	CF153	\$ 1,738,049	\$ 1,629,432	\$ 1,884,779	N/A	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 4,933,632	\$ 7,091,568	\$ 10,366,897	N/A	N/A
Pass-Through Securities	CF145	\$ 4,090,400	\$ 6,699,015	\$ 9,576,950	\$ 10,121,643	\$ 7,447,683
Other Mortgage-Backed Securities	CF155	\$ 843,232	\$ 392,553	\$ 789,947	N/A	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 1,317,839	\$ 5,045,137	\$ 2,011,672	N/A	N/A

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Schedule CF --- Consolidated Cash Flow Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 833,007	\$- 1,780,290	\$- 420,964	\$ 1,198,055	\$ 2,996,687
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 522,871	\$- 1,227,716	\$- 191,972	N/A	N/A
Mortgage Loans Disbursed - Total	SUB3831	\$ 21,449,645	\$ 24,057,721	\$ 18,837,219	N/A	N/A
Construction Loans - Total	SUB3840	\$ 2,277,357	\$ 2,382,751	\$ 1,929,857	\$ 1,972,727	\$ 2,154,892
1-4 Dwelling Units	CF190	\$ 1,772,753	\$ 1,806,055	\$ 1,507,131	\$ 1,554,547	\$ 1,740,189
Multifamily (5 or more) Dwelling Units	CF200	\$ 167,755	\$ 241,051	\$ 188,784	\$ 169,684	\$ 182,697
Nonresidential	CF210	\$ 336,849	\$ 335,645	\$ 233,942	\$ 248,496	\$ 232,006
Permanent Loans - Total	SUB3851	\$ 19,172,288	\$ 21,674,970	\$ 16,907,362	N/A	N/A
1-4 Dwelling Units	CF225	\$ 16,985,670	\$ 19,308,701	\$ 15,249,830	\$ 16,637,055	\$ 25,368,701
Multifamily (5 or more) Dwelling Units	CF245	\$ 327,126	\$ 417,134	\$ 255,506	\$ 391,685	\$ 465,477
Nonresidential (Except Land)	CF260	\$ 1,109,504	\$ 1,131,698	\$ 891,922	\$ 916,969	\$ 789,722
Land	CF270	\$ 749,988	\$ 817,437	\$ 510,104	\$ 453,040	\$ 433,968
Loans and Participations Purchased - Total	SUB3880	\$ 11,500,230	\$ 13,791,937	\$ 12,415,454	\$ 15,346,643	\$ 21,207,751
Secured by 1-4 Dwelling Units	CF280	\$ 11,295,247	\$ 12,874,782	\$ 11,842,278	\$ 14,805,081	\$ 20,329,883
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 75,077	\$ 517,684	\$ 368,985	\$ 168,943	\$ 137,683
Secured by Nonresidential	CF300	\$ 129,906	\$ 399,471	\$ 204,191	\$ 372,619	\$ 740,185
Loans and Participations Sold - Total	SUB3890	\$ 17,635,839	\$ 20,606,576	\$ 18,709,449	\$ 18,968,938	\$ 35,546,657
Secured by 1-4 Dwelling Units	CF310	\$ 17,476,899	\$ 19,932,683	\$ 18,527,569	\$ 18,496,826	\$ 34,803,285
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 48,336	\$ 372,360	\$ 26,035	\$ 86,908	\$ 40,246
Secured by Nonresidential	CF330	\$ 110,604	\$ 301,533	\$ 155,845	\$ 385,204	\$ 703,126
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 6,135,609	\$- 6,814,639	\$- 6,293,995	\$- 3,622,295	\$- 14,338,906
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 9,568,553	\$ 11,102,826	\$ 8,842,367	\$ 8,621,965	\$ 12,491,189
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 67,482	\$- 189,274	\$ 102,201	\$- 239,565	\$ 71,888
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 2,138,784	\$ 3,743,989	\$ 2,835,503	\$ 2,339,968	\$ 5,793,091
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 5,812,965	\$ 5,950,982	\$ 3,803,058	N/A	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 10,193,747	\$ 11,462,018	\$ 10,458,444	\$ 10,311,668	\$ 14,911,614
Commercial	CF390	\$ 6,032,389	\$ 6,851,631	\$ 6,622,784	\$ 6,003,399	\$ 10,341,141
Consumer	CF400	\$ 4,161,358	\$ 4,610,387	\$ 3,835,660	\$ 4,308,269	\$ 4,570,473
Nonmortgage Loans - Sales - Total	SUB3915	\$ 705,086	\$ 983,197	\$ 766,062	N/A	N/A
Commercial	CF395	\$ 224,313	\$ 522,096	\$ 136,380	N/A	N/A
Consumer	CF405	\$ 480,773	\$ 461,101	\$ 629,682	N/A	N/A

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Schedule CF --- Consolidated Cash Flow Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 9,488,661	\$ 10,478,821	\$ 9,692,382	N/A	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 3,590,697	\$ 2,244,616	\$ 4,218,355	\$ 2,445,405	\$ 4,938,304
New Deposits Received less Deposits Withdrawn	CF420	\$ 3,000,509	\$ 1,677,767	\$ 3,645,809	\$ 1,860,812	\$ 4,339,541
Interest Credited to Deposits	CF430	\$ 590,188	\$ 566,849	\$ 572,546	\$ 584,593	\$ 598,763
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$- 128,122	\$- 250,945	\$- 13,590	\$ 0	\$ 39,068

Schedule DI --- Consolidated Deposit Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 13,320,838	\$ 12,272,397	\$ 11,853,141	N/A	N/A
Fully Insured	DI100	\$ 12,628,175	\$ 11,807,010	\$ 11,432,155	\$ 10,648,791	\$ 11,041,991
Other	DI110	\$ 692,663	\$ 465,387	\$ 420,986	\$ 766,899	\$ 545,815
Deposits with Balances - \$100,000 or Less	DI120	\$ 96,352,596	\$ 95,738,579	\$ 94,514,270	\$ 91,965,133	\$ 90,651,572
Deposits with Balances - Greater than \$100,000	DI130	\$ 48,524,696	\$ 47,175,811	\$ 47,604,219	\$ 44,030,985	\$ 42,204,860
Number of Deposit Accounts - Total	SUB4062	14,872,055	14,049,784	13,474,740	N/A	N/A
Balances of \$100,000 or Less	DI150	14,661,320	13,845,350	13,272,800	12,845,993	12,501,031
Balances Greater than \$100,000	DI160	210,735	204,434	201,940	195,368	189,452
IRA/Keogh Accounts	DI200	\$ 7,083,586	\$ 7,070,534	\$ 7,002,566	\$ 6,863,859	\$ 6,943,385
Uninsured Deposits	DI210	\$ 28,253,824	\$ 27,643,654	\$ 27,393,765	\$ 25,332,634	\$ 24,405,348
Preferred Deposits	DI220	\$ 935,705	\$ 936,720	\$ 1,071,140	\$ 903,257	\$ 1,148,302
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 26,474,292	\$ 27,240,649	\$ 26,953,386	N/A	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 39,024,612	\$ 38,975,061	\$ 38,149,955	N/A	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 17,233,363	\$ 16,472,607	\$ 16,494,430	N/A	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 62,145,068	\$ 60,226,095	\$ 60,520,718	N/A	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 13,450,231	\$ 14,089,801	\$ 14,471,527	\$ 10,924,606	\$ 11,183,639
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 29,994	\$ 42,958	\$ 39,381	\$ 33,683	\$ 45,197
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 250,275	\$ 639,150	\$ 586,207	\$ 694,148	\$ 879,409
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 989,303	\$ 747,180	\$ 507,385	\$ 598,315	\$ 605,917
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 22,674	\$ 15,336	\$ 17,556	N/A	N/A
Adjustments to Demand Deposits (including escrows)	DI720	\$ 53,628	\$ 78,371	\$ 54,467	\$ 2,619	\$ 4,055
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 27,477	\$ 19,936	\$ 27,451	\$ 681	\$ 846
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 183,770	\$ 12,091	\$ 0	\$ 1,307,710	\$ 480,592
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 183,770	\$ 12,091	\$ 0	\$ 204,084	\$ 32,278
Total deposits sold or transferred during the quarter	DI760	\$ 8,228	\$ 256,288	\$ 13,590	\$ 0	\$ 8,326

Schedule SI --- Consolidated Supplemental Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	43,413	43,505	42,685	42,163	43,012
Assets Held in Trading Accounts	SI375	\$ 944,282	\$ 955,170	\$ 984,232	\$ 810,817	\$ 794,287
Available-for-Sale Securities	SI385	\$ 35,527,835	\$ 35,145,900	\$ 31,119,222	\$ 32,957,442	\$ 30,644,661
Assets Held for Sale	SI387	\$ 7,975,691	\$ 8,259,772	\$ 8,714,289	\$ 9,594,402	\$ 11,863,736
Loans Serviced for Others	SI390	\$ 119,248,962	\$ 124,324,957	\$ 108,443,537	\$ 99,645,737	\$ 93,474,181
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 109,845	\$ 116,447	\$ 127,785	\$ 137,039	\$ 118,878
Other Residual Interests	SI404	\$ 281,716	\$ 278,997	\$ 209,940	\$ 207,042	\$ 166,075
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	84.13%	84.68%	84.72%	85.17%	84.94%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	84.46%	84.66%	84.51%	85.32%	84.75%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	84.56%	84.49%	83.80%	85.18%	84.61%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	79.83%	81.34%	80.01%	N/A	N/A
Do you meet the DBLA business operations test?	SI586	21 [Yes]	22 [Yes]	24 [Yes]	N/A [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 2,126,074	\$ 2,124,456	\$ 1,690,063	N/A	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 390,746	\$ 398,475	\$ 383,944	\$ 344,174	\$ 342,050
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	1,120	1,067	1,558	984	2,276
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	SI600	\$ 18,176,977	\$ 18,102,883	\$ 17,792,033	\$ 17,019,981	\$ 16,968,563
Net Income (Loss) (SO91)	SI610	\$ 546,087	\$ 545,590	\$ 487,353	\$ 394,451	\$ 511,345
Dividends Declared - Preferred Stock	SI620	\$ 2,558	\$ 2,629	\$ 235	\$ 6,100	\$ 2,808
Dividends Declared - Common Stock	SI630	\$ 101,777	\$ 237,771	\$ 304,204	\$ 101,317	\$ 576,910
Stock Issued	SI640	\$ 11,648	\$ 13,014	\$ 10,677	\$ 219,459	\$ 121,527
Stock Retired	SI650	\$ 0	\$ 0	\$ 47	\$ 71,869	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 130,674	\$ 263,641	\$ 160,106	N/A	N/A
New Basis Accounting Adjustments	SI660	\$ 0	\$ 38,360	\$ 0	\$ 3,261	\$ 27,029
Other Comprehensive Income	SI662	\$ 159,066	\$ - 323,920	\$ 89,260	N/A	N/A
Prior Period Adjustments	SI668	\$ - 608	\$ - 5,337	\$ - 9,915	N/A	N/A
Other Adjustments	SI671	\$ 41,357	\$ 57,995	\$ 39,333	N/A	N/A
Ending Equity Capital (SC80)	SI680	\$ 18,960,866	\$ 18,451,826	\$ 18,264,361	\$ 17,803,982	\$ 17,120,572
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 13,157	\$ 17,734	\$ 17,890	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 4,997,227	\$ 9,878,762	\$ 6,762,611	N/A	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	59 [Yes]	52 [Yes]	58 [Yes]	N/A [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 257,801	\$ 8,220,206	\$ 8,273,714	N/A	N/A
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 10,679	\$ 9,446	\$ 14,827	\$ 9,901	\$ 16,484
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 209,319,954	\$ 205,371,627	\$ 198,070,492	N/A	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 16,596,159	\$ 18,647,506	\$ 19,295,584	N/A	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 152,370,161	\$ 144,508,536	\$ 134,582,818	N/A	N/A
Nonmortgage Loans	SI885	\$ 28,562,468	\$ 28,131,650	\$ 29,587,948	N/A	N/A
Deposits and Excrows	SI890	\$ 140,637,384	\$ 138,538,427	\$ 135,276,224	N/A	N/A
Total Borrowings	SI895	\$ 44,480,783	\$ 41,398,350	\$ 37,356,503	N/A	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	157	176	156	150	552
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 21,679	\$ 17,515	\$ 15,030	\$ 18,502	\$ 23,842
Interest Charged on Loans Made During Quarter - Minimum	SI920	4.92	4.98	4.84	4.81	4.88
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.32	6.55	6.08	6.12	5.67

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Schedule SQ --- Consolidated Supplemental Questions		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	2	1	0	1	1
1st time incl asset/liab from branch/bulk dep purch?	SQ110	3	2	1	1	3
Change in Control of Association?	SQ130	4	2	3	3	3
Merger Accounted for under the Purchase Method?	SQ160	3	2	1	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	9	8	12	4	6
Any Outstanding Futures or Options Positions?	SQ310	6	6	3	2	6
Does Association Have Subchapter S in effect this year?	SQ320	27	26	25	23	23
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	133	137	129	N/A	N/A

Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	47 [Yes]	46 [Yes]	48 [Yes]	47 [Yes]	46 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	32 [Yes]	33 [Yes]	37 [Yes]	36 [Yes]	36 [Yes]
Do you have any activity to report on this schedule?	FS130	30 [Yes]	30 [Yes]	32 [Yes]	29 [Yes]	31 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 59,069,993	\$ 58,774,923	\$ 129,008,943	\$ 126,150,884	\$ 129,458,981
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 26,327,404	\$ 26,448,987	\$ 26,678,857	\$ 25,700,098	\$ 24,254,380
Personal Trust and Agency Accounts	FS210	\$ 4,124,579	\$ 4,084,625	\$ 4,371,290	\$ 4,286,111	\$ 3,883,705
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 1,669,293	\$ 1,652,511	\$ 1,636,103	\$ 1,597,834	\$ 1,436,847
Employee Benefit - Defined Contribution	FS220	\$ 553,461	\$ 552,610	\$ 554,730	\$ 543,602	\$ 495,004
Employee Benefit - Defined Benefit	FS230	\$ 95,703	\$ 100,103	\$ 94,741	\$ 93,613	\$ 80,645
Other Retirement Accounts	FS240	\$ 1,020,129	\$ 999,798	\$ 986,632	\$ 960,619	\$ 861,198
Corporate Trust and Agency Accounts	FS250	\$ 11,597	\$ 26,197	\$ 15,110	\$ 17,383	\$ 10,623
Investment Management Agency Accounts	FS260	\$ 20,423,962	\$ 20,588,092	\$ 20,553,674	\$ 19,700,683	\$ 18,826,467
Other Fiduciary Accounts	FS270	\$ 97,973	\$ 97,562	\$ 102,680	\$ 98,087	\$ 96,738

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Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 738,373	\$ 0	\$ 778,636	\$ 835,151	\$ 808,037
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 8,515,275	\$ 8,707,729	\$ 8,501,093	\$ 8,131,274	\$ 7,446,755
Personal Trust and Agency Accounts	FS211	\$ 855,430	\$ 1,001,677	\$ 972,319	\$ 724,149	\$ 900,373
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 7,572,687	\$ 7,649,299	\$ 7,483,462	\$ 7,360,446	\$ 6,497,658
Employee Benefit - Defined Contribution	FS221	\$ 2,025,388	\$ 2,044,642	\$ 2,001,598	\$ 1,884,816	\$ 1,656,431
Employee Benefit - Defined Benefit	FS231	\$ 4,609,305	\$ 4,618,692	\$ 4,484,523	\$ 4,484,435	\$ 3,948,453
Other Retirement Accounts	FS241	\$ 937,994	\$ 985,965	\$ 997,341	\$ 991,195	\$ 892,774
Corporate Trust and Agency Accounts	FS251	\$ 8,768	\$ 13,145	\$ 14,253	\$ 16,310	\$ 20,031
Other Fiduciary Accounts	FS271	\$ 78,390	\$ 43,608	\$ 31,059	\$ 30,369	\$ 28,693
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 24,227,314	\$ 23,618,207	\$ 93,828,993	\$ 92,319,512	\$ 97,757,846
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	13,136	12,604	14,158	13,648	13,060
Personal Trust and Agency Accounts	FS212	4,388	4,221	6,112	5,986	5,941
Retirement-related Trust and Agency Accounts - Total	SUB6120	2,867	2,746	2,657	2,517	2,384
Employee Benefit - Defined Contribution	FS222	181	174	173	181	173
Employee Benefit - Defined Benefit	FS232	75	76	76	74	74
Other Retirement Accounts	FS242	2,611	2,496	2,408	2,262	2,137
Corporate Trust and Agency Accounts	FS252	13	18	12	16	16
Investment Management Agency Accounts	FS262	5,677	5,430	5,200	4,971	4,550
Other Fiduciary Accounts	FS272	191	189	177	158	169
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	127,503	120,809	113,946	93,782	89,740
Personal Trust and Agency Accounts	FS213	121,362	114,729	107,682	85,617	82,187
Retirement-related Trust and Agency Accounts - Total	SUB6130	5,911	5,888	5,819	7,703	7,493
Employee Benefit - Defined Contribution	FS223	350	363	387	394	368
Employee Benefit - Defined Benefit	FS233	182	172	170	163	152
Other Retirement Accounts	FS243	5,379	5,353	5,262	7,146	6,973
Corporate Trust and Agency Accounts	FS253	105	95	93	113	46
Other Fiduciary Accounts	FS273	125	97	352	349	14
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	3,266	3,209	3,398	7,321	6,210
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 73,920	\$ 48,542	\$ 24,832	\$ 100,180	\$ 61,629
Personal Trust and Agency Accounts	FS310	\$ 21,416	\$ 14,461	\$ 7,892	\$ 34,992	\$ 18,275

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Run Date: November 22, 2004, 11:34 AM	September 2004	

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Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 10,485	\$ 6,855	\$ 3,673	\$ 12,353	\$ 7,661
Employee Benefit - Defined Contribution	FS320	\$ 4,066	\$ 2,698	\$ 1,490	\$ 5,492	\$ 2,778
Employee Benefit - Defined Benefit	FS330	\$ 810	\$ 600	\$ 298	\$ 919	\$ 690
Other Retirement Accounts	FS340	\$ 5,609	\$ 3,557	\$ 1,885	\$ 5,942	\$ 4,193
Corporate Trust and Agency Accounts	FS350	\$ 550	\$ 320	\$ 161	\$ 2,239	\$ 490
Investment Management Agency Accounts	FS360	\$ 33,979	\$ 21,873	\$ 10,913	\$ 42,301	\$ 28,707
Other Fiduciary Accounts	FS370	\$ 246	\$ 133	\$ 188	\$ 360	\$ 268
Custody and Safekeeping Accounts	FS380	\$ 3,551	\$ 2,388	\$ 802	\$ 3,570	\$ 2,982
Other Fiduciary and Related Services	FS390	\$ 3,693	\$ 2,512	\$ 1,203	\$ 4,365	\$ 3,246
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 38,201	\$ 26,861	\$ 12,227	\$ 85,656	\$ 32,159
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 184	\$ 132	\$ 126	\$ 81	\$ 21
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 4,043	\$ 2,210	\$ 832	\$ 1,452	\$ 2,131
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 39,578	\$ 23,759	\$ 13,311	\$ 15,895	\$ 31,580
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 3,338,473	\$ 3,298,505	\$ 3,355,481	\$ 4,286,110	\$ 2,796,125
Non-Interest-Bearing Deposits	FS410	\$- 45	\$- 178	\$ 1,464	\$ 2,671	\$ 2,669
Interest-Bearing Deposits	FS415	\$ 11,754	\$ 13,190	\$ 15,797	\$ 25,225	\$ 12,579
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 83,612	\$ 83,328	\$ 92,206	\$ 142,307	\$ 73,217
State, County and Municipal Obligations	FS425	\$ 514,116	\$ 485,767	\$ 537,045	\$ 622,580	\$ 482,949
Money Market Mutual Funds	FS430	\$ 226,450	\$ 145,181	\$ 167,731	\$ 251,682	\$ 147,101
Other Short-term Obligations	FS435	\$ 16,651	\$ 95,285	\$ 62,328	\$ 58,730	\$ 65,063
Other Notes and Bonds	FS440	\$ 101,906	\$ 98,765	\$ 101,349	\$ 117,108	\$ 79,420
Common and Preferred Stock	FS445	\$ 2,192,433	\$ 2,191,490	\$ 2,192,585	\$ 2,623,259	\$ 1,805,091
Real Estate Mortgages	FS450	\$ 6,935	\$ 5,721	\$ 7,385	\$ 8,281	\$ 5,251
Real Estate	FS455	\$ 72,044	\$ 77,641	\$ 77,747	\$ 74,686	\$ 64,982
Miscellaneous Assets	FS460	\$ 112,617	\$ 102,315	\$ 99,844	\$ 359,581	\$ 57,803
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	10	30	2
Corporate and Municipal Trusteeships	FS510	0	0	10	10	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	20	2
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 93,365	\$ 93,365	\$ 3,213

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Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	2	0
Domestic Equity	FS610	0	0	0	1	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	1	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 4,116	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 3,919	\$ 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	\$ 0	\$ 197	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 180	\$ 129	\$ 125	\$ 78	\$ 16
Personal Trust and Agency Accounts	FS710	\$ 129	\$ 129	\$ 125	\$ 35	\$ 5
Retirement-Related Trust and Agency Accounts	FS720	\$ 51	\$ 0	\$ 0	\$ 11	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 31	\$ 5
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 1	\$ 6
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 6	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 2	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
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	\$ 3	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 18,960,878	\$ 18,451,832	\$ 18,264,569	\$ 17,803,987	\$ 17,120,556
Equity Capital Deductions - Total	SUB1631	\$ 1,187,019	\$ 1,103,363	\$ 1,073,110	N/A	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 44,161	\$ 42,774	\$ 43,026	\$ 38,738	\$ 34,862
Goodwill and Certain Other Intangible Assets	CCR115	\$ 964,647	\$ 959,768	\$ 920,804	\$ 921,110	\$ 789,413
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 175,230	\$ 99,386	\$ 109,246	\$ 175,584	\$ 128,221
Other	CCR134	\$ 2,981	\$ 1,435	\$ 34	\$ 32	\$ 34
Equity Capital Additions - Total	SUB1641	\$ 315,787	\$ 450,338	\$ 127,020	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 113,887	\$ 263,407	\$ - 55,641	\$ 57,399	\$ 44,435
Qualifying Intangible Assets	CCR185	\$ 29,102	\$ 13,878	\$ 14,290	\$ 14,726	\$ 15,579
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 172,798	\$ 173,053	\$ 168,371	\$ 168,080	\$ 153,048
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 18,089,646	\$ 17,798,807	\$ 17,318,479	\$ 16,908,834	\$ 16,381,088
Total Assets (SC60)	CCR205	\$ 210,734,877	\$ 208,457,683	\$ 200,862,315	\$ 195,378,530	\$ 190,433,578
Asset Deductions - Total	SUB1651	\$ 1,190,601	\$ 1,113,264	\$ 1,088,157	N/A	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 45,764	\$ 46,988	\$ 53,601	\$ 47,647	\$ 40,941
Goodwill and Certain Other Intangible Assets	CCR265	\$ 966,618	\$ 965,522	\$ 925,310	\$ 924,293	\$ 789,413
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 175,230	\$ 99,386	\$ 109,246	\$ 175,458	\$ 128,221
Other	CCR275	\$ 2,989	\$ 1,368	\$ 0	N/A	N/A
Asset Additions - Total	SUB1661	\$ - 89,569	\$ 217,878	\$ - 374,157	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ - 118,671	\$ 204,000	\$ - 388,447	\$ - 177,142	\$ - 236,530
Qualifying Intangible Assets	CCR285	\$ 29,102	\$ 13,878	\$ 14,290	\$ 14,726	\$ 15,579
Other	CCR290	\$ 0	\$ 0	\$ 0	N/A	N/A
Adjusted Total Assets	CCR25	\$ 209,454,707	\$ 207,562,297	\$ 199,400,001	\$ 194,069,860	\$ 189,254,054
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 8,464,435	\$ 8,205,364	\$ 7,884,202	\$ 7,646,340	\$ 7,487,229
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 18,089,646	\$ 17,798,807	\$ 17,318,479	\$ 16,908,834	\$ 16,381,088
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 96,661	\$ 93,207	\$ 102,029	\$ 92,334	\$ 87,904
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 210,731	\$ 216,500	\$ 208,500	\$ 458,500	\$ 282,500

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Schedule CCR --- Consolidated Capital Requirement		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 946,492	\$ 958,619	\$ 934,647	\$ 915,777	\$ 917,422
Tier 2 Capital - Other	CCR355	\$ 0	\$ 3,270	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 1,253,884	\$ 1,271,596	\$ 1,245,176	\$ 1,466,611	\$ 1,287,826
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 1,253,884	\$ 1,271,596	\$ 1,245,176	\$ 1,466,611	\$ 1,287,826
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 11,402	\$ 11,190	\$ 12,319	\$ 14,682	\$ 39,221
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 333,099	\$ 328,885	\$ 318,742	\$ 315,874	\$ 291,635
Total Risk-Based Capital	CCR39	\$ 18,999,029	\$ 18,730,328	\$ 18,232,594	\$ 18,044,889	\$ 17,338,058
0% R/W Category - Cash	CCR400	\$ 1,119,402	\$ 1,035,862	\$ 971,399	\$ 1,144,694	\$ 961,063
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 6,038,307	\$ 6,257,358	\$ 5,600,182	\$ 6,002,916	\$ 5,583,419
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 3,252	\$ 4,296	\$ 2,544	\$ 1,979	\$ 1,986
0% R/W Category - Other	CCR415	\$ 977,750	\$ 904,130	\$ 887,488	\$ 727,738	\$ 685,171
0% R/W Category - Assets Total	CCR420	\$ 8,138,711	\$ 8,201,646	\$ 7,461,613	\$ 7,877,327	\$ 7,231,639
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 22,960,134	\$ 23,283,347	\$ 21,990,611	\$ 21,737,397	\$ 20,087,884
20% R/W Category - Claims on FHLBs	CCR435	\$ 7,271,767	\$ 7,367,196	\$ 7,754,460	\$ 7,626,411	\$ 9,665,337
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 584,641	\$ 391,053	\$ 277,068	\$ 287,371	\$ 271,229
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 6,495,519	\$ 9,124,627	\$ 9,034,147	\$ 8,356,594	\$ 12,604,508
20% R/W Category - Other	CCR450	\$ 5,719,007	\$ 5,715,539	\$ 5,922,772	\$ 5,409,904	\$ 5,454,598
20% R/W Category - Assets Total	CCR455	\$ 43,031,068	\$ 45,881,762	\$ 44,979,058	\$ 43,417,677	\$ 48,083,556
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 8,606,211	\$ 9,176,352	\$ 8,995,812	\$ 8,683,538	\$ 9,616,707
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 78,534,775	\$ 76,907,300	\$ 74,170,256	\$ 72,602,622	\$ 66,445,884
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 1,660,974	\$ 1,506,013	\$ 924,041	\$ 919,776	\$ 854,023
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 234,162	\$ 170,392	\$ 149,043	\$ 86,019	\$ 106,152
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 226,592	\$ 260,158	\$ 233,870	\$ 205,832	\$ 184,348
50% R/W Category - Other	CCR480	\$ 1,742,090	\$ 2,092,180	\$ 1,787,760	\$ 1,617,206	\$ 1,274,062
50% R/W Category - Assets Total	CCR485	\$ 82,398,593	\$ 80,936,043	\$ 77,264,970	\$ 75,431,455	\$ 68,864,469
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 41,199,372	\$ 40,468,099	\$ 38,632,562	\$ 37,715,728	\$ 34,432,237

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Schedule CCR --- Consolidated Capital Requirement		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 5,636,931	\$ 4,863,563	\$ 5,925,475	N/A	N/A
100% R/W Category - All Other Assets	CCR506	\$ 79,089,852	\$ 75,795,055	\$ 71,275,029	N/A	N/A
100% R/W Category - Assets Total	CCR510	\$ 84,726,783	\$ 80,658,618	\$ 77,200,504	\$ 76,095,760	\$ 73,671,262
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 84,726,783	\$ 80,658,618	\$ 77,200,504	\$ 76,095,760	\$ 73,671,262
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 160	\$ 0	\$ 5	\$ 6	\$ 4,171
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 2,000	\$ 0	\$ 63	\$ 75	\$ 52,138
Assets to Risk-Weight	CCR64	\$ 218,295,315	\$ 215,678,069	\$ 206,906,150	\$ 202,822,225	\$ 197,855,097
Subtotal Risk-Weighted Assets	CCR75	\$ 134,534,311	\$ 130,303,004	\$ 124,828,883	\$ 122,495,111	\$ 117,772,359
Excess Allowances for Loan and Lease Losses	CCR530	\$ 359,949	\$ 397,824	\$ 429,245	\$ 480,463	\$ 501,953
Total Risk-Weighted Assets	CCR78	\$ 134,174,362	\$ 129,905,180	\$ 124,399,638	\$ 122,014,648	\$ 117,270,406
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 10,733,993	\$ 10,428,188	\$ 9,951,968	\$ 9,761,167	\$ 9,416,481
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.64%	8.58%	8.69%	8.71%	8.66%
Total Risk-Based Capital Ratio	CCR820	14.16%	14.42%	14.66%	14.79%	14.78%
Tier 1 Risk-Based Capital Ratio	CCR830	13.23%	13.45%	13.67%	13.60%	13.72%
Tangible Equity Ratio	CCR840	8.62%	8.57%	8.68%	8.70%	8.64%

***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.