

TFR Industry Aggregate Report

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Description	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Number of Regulated Institutions	306	309	311	312	312

Schedule NS --- Optional Narrative Statement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	5	2	0	4	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		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 18,744,412	\$ 18,516,495	\$ 18,920,734	\$ 18,683,164	\$ 17,738,446
Cash and Non-Interest-Earning Deposits	SC110	\$ 4,328,825	\$ 3,957,609	\$ 3,980,222	\$ 4,042,453	\$ 3,649,669
Interest-Earning Deposits in FHLBs	SC112	\$ 1,806,234	\$ 2,270,905	\$ 2,278,151	\$ 2,347,350	\$ 2,335,877
Other Interest-Earning Deposits	SC118	\$ 495,877	\$ 521,183	\$ 578,504	\$ 673,664	\$ 592,085
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 766,724	\$ 1,049,478	\$ 1,434,862	\$ 1,121,020	\$ 859,178
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 6,727,541	\$ 6,595,802	\$ 6,615,619	\$ 6,464,797	\$ 6,251,811
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,399,282	\$ 1,371,658	\$ 1,400,315	\$ 1,407,331	\$ 1,540,343
State and Municipal Obligations	SC180	\$ 1,011,151	\$ 940,993	\$ 919,171	\$ 892,356	\$ 862,023
Securities Backed by Nonmortgage Loans	SC182	\$ 749,960	\$ 457,010	\$ 345,320	\$ 199,500	\$ 138,806
Other Investment Securities	SC185	\$ 1,349,758	\$ 1,254,220	\$ 1,276,253	\$ 1,443,074	\$ 1,422,358
Accrued Interest Receivable	SC191	\$ 109,060	\$ 97,637	\$ 92,317	\$ 91,619	\$ 86,296
Mortgage-Backed Securities - Gross	SUB0072	\$ 32,965,732	\$ 31,293,764	\$ 30,202,637	\$ 31,208,118	\$ 32,730,851
Mortgage-Backed Securities - Total	SC22	\$ 32,965,655	\$ 31,293,763	\$ 30,202,634	\$ 31,208,115	\$ 32,730,850
Pass-Through - Total	SUB0073	\$ 23,587,408	\$ 22,362,538	\$ 20,854,319	\$ 20,896,099	\$ 21,484,752
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 22,065,688	\$ 20,758,935	\$ 19,384,414	\$ 19,279,581	\$ 19,685,157
Other Pass-Through	SC215	\$ 1,521,720	\$ 1,603,603	\$ 1,469,905	\$ 1,616,518	\$ 1,799,595
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 9,255,126	\$ 8,820,397	\$ 9,234,670	\$ 10,207,239	\$ 11,133,467
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 2,715,439	\$ 2,715,452	\$ 2,875,679	\$ 2,709,281	\$ 2,846,028
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 2,856,674	\$ 2,983,331	\$ 2,837,572	\$ 2,854,109	\$ 2,964,864
Other	SC222	\$ 3,683,013	\$ 3,121,614	\$ 3,521,419	\$ 4,643,849	\$ 5,322,575
Accrued Interest Receivable	SC228	\$ 123,198	\$ 110,829	\$ 113,648	\$ 104,780	\$ 112,632

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99112 - OTS-Regulated: Southeast Region (Geog)	(\$Thousands)
Run Date: February 21, 2006, 5:16 PM	December 2005	

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 77	\$ 1	\$ 3	\$ 3	\$ 1
Mortgage Loans - Gross	SUB0092	\$ 154,079,703	\$ 148,134,635	\$ 143,031,058	\$ 135,242,151	\$ 128,176,761
Mortgage Loans - Total	SC26	\$ 153,489,748	\$ 147,563,057	\$ 142,478,742	\$ 134,689,195	\$ 127,640,160
Construction Loans - Total	SUB0100	\$ 8,088,651	\$ 7,332,461	\$ 7,094,751	\$ 6,814,248	\$ 6,260,702
Residential - Total	SUB0110	\$ 6,416,602	\$ 5,758,933	\$ 5,685,876	\$ 5,441,716	\$ 5,119,870
1-4 Dwelling Units	SC230	\$ 5,481,295	\$ 4,942,922	\$ 4,796,695	\$ 4,661,506	\$ 4,292,830
Multifamily (5 or more) Dwelling Units	SC235	\$ 935,307	\$ 816,011	\$ 889,181	\$ 780,210	\$ 827,040
Nonresidential Property	SC240	\$ 1,672,049	\$ 1,573,528	\$ 1,408,875	\$ 1,372,532	\$ 1,140,832
Permanent Loans - Total	SUB0121	\$ 145,197,369	\$ 140,107,411	\$ 135,291,620	\$ 127,833,054	\$ 121,348,775
Residential - Total	SUB0131	\$ 126,235,456	\$ 122,852,044	\$ 118,870,550	\$ 112,108,734	\$ 106,326,480
1-4 Dwelling Units - Total	SUB0141	\$ 120,429,840	\$ 117,387,903	\$ 113,531,434	\$ 106,960,169	\$ 101,326,014
Revolving Open-End Loans	SC251	\$ 25,171,512	\$ 22,720,096	\$ 21,207,909	\$ 20,215,758	\$ 18,296,596
All Other - First Liens	SC254	\$ 88,884,912	\$ 88,713,969	\$ 87,543,665	\$ 83,003,190	\$ 80,120,204
All Other - Junior Liens	SC255	\$ 6,373,416	\$ 5,953,838	\$ 4,779,860	\$ 3,741,221	\$ 2,909,214
Multifamily (5 or more) Dwelling Units	SC256	\$ 5,805,616	\$ 5,464,141	\$ 5,339,116	\$ 5,148,565	\$ 5,000,466
Nonresidential Property (Except Land)	SC260	\$ 13,544,417	\$ 12,560,976	\$ 12,143,029	\$ 11,785,541	\$ 11,222,571
Land	SC265	\$ 5,417,496	\$ 4,694,391	\$ 4,278,041	\$ 3,938,779	\$ 3,799,724
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 6,055,613	\$ 5,181,486	\$ 8,575,835	\$ 6,737,592	\$ 5,924,734
Accrued Interest Receivable	SC272	\$ 700,343	\$ 630,773	\$ 584,349	\$ 523,892	\$ 478,825
Advances for Taxes and Insurance	SC275	\$ 93,340	\$ 63,990	\$ 60,338	\$ 70,957	\$ 88,459
Allowance for Loan and Lease Losses	SC283	\$ 589,955	\$ 571,578	\$ 552,316	\$ 552,956	\$ 536,601
Nonmortgage Loans - Gross	SUB0162	\$ 32,263,524	\$ 31,052,064	\$ 30,616,092	\$ 29,797,817	\$ 29,286,418
Nonmortgage Loans - Total	SC31	\$ 31,516,025	\$ 30,312,222	\$ 29,874,622	\$ 29,079,361	\$ 28,533,890
Commercial Loans - Total	SC32	\$ 9,620,670	\$ 9,214,233	\$ 9,128,825	\$ 8,698,547	\$ 8,423,007
Secured	SC300	\$ 5,646,681	\$ 5,418,611	\$ 5,407,083	\$ 5,165,052	\$ 4,856,496
Unsecured	SC303	\$ 3,424,486	\$ 3,270,430	\$ 3,189,251	\$ 2,996,748	\$ 3,024,854
Lease Receivables	SC306	\$ 549,503	\$ 525,192	\$ 532,491	\$ 536,747	\$ 541,657
Consumer Loans - Total	SC35	\$ 22,451,808	\$ 21,659,006	\$ 21,320,420	\$ 20,930,345	\$ 20,702,496
Loans on Deposits	SC310	\$ 174,684	\$ 164,277	\$ 159,077	\$ 165,310	\$ 162,770
Home Improvement Loans (Not secured by real estate)	SC316	\$ 62,557	\$ 61,931	\$ 66,914	\$ 64,195	\$ 65,683
Education Loans	SC320	\$ 35,247	\$ 25,436	\$ 11,818	\$ 48,492	\$ 43,969
Auto Loans	SC323	\$ 4,829,423	\$ 4,582,836	\$ 4,337,228	\$ 4,318,694	\$ 4,303,653
Mobile Home Loans	SC326	\$ 306,744	\$ 290,988	\$ 278,291	\$ 274,519	\$ 271,001
Credit Cards	SC328	\$ 4,314,733	\$ 4,164,544	\$ 4,178,581	\$ 4,157,456	\$ 4,315,645

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99112 - OTS-Regulated: Southeast Region (Geog)	(\$Thousands)
Run Date: February 21, 2006, 5:16 PM	December 2005	

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 12,728,420	\$ 12,368,994	\$ 12,288,511	\$ 11,901,679	\$ 11,539,775
Accrued Interest Receivable	SC348	\$ 191,046	\$ 178,825	\$ 166,847	\$ 168,925	\$ 160,915
Allowance for Loan and Lease Losses	SC357	\$ 747,499	\$ 739,842	\$ 741,470	\$ 718,456	\$ 752,528
Reposessed Assets - Gross	SUB0201	\$ 211,511	\$ 209,783	\$ 210,924	\$ 212,969	\$ 217,302
Reposessed Assets - Total	SC40	\$ 209,752	\$ 208,286	\$ 209,025	\$ 211,128	\$ 215,791
Real Estate - Total	SUB0210	\$ 195,621	\$ 197,741	\$ 198,182	\$ 200,951	\$ 204,147
Construction	SC405	\$ 6,741	\$ 4,331	\$ 4,576	\$ 5,147	\$ 3,169
Residential - Total	SUB0225	\$ 127,288	\$ 128,776	\$ 126,589	\$ 130,682	\$ 135,480
1-4 Dwelling Units	SC415	\$ 124,151	\$ 122,346	\$ 120,881	\$ 120,529	\$ 124,822
Multifamily (5 or more) Dwelling Units	SC425	\$ 3,137	\$ 6,430	\$ 5,708	\$ 10,153	\$ 10,658
Nonresidential (Except Land)	SC426	\$ 29,675	\$ 34,591	\$ 31,873	\$ 32,887	\$ 30,755
Land	SC428	\$ 31,917	\$ 30,043	\$ 35,144	\$ 32,235	\$ 34,743
Other Reposessed Assets	SC430	\$ 15,890	\$ 12,042	\$ 12,742	\$ 12,018	\$ 13,155
General Valuation Allowances	SC441	\$ 1,759	\$ 1,497	\$ 1,899	\$ 1,841	\$ 1,511
Real Estate Held for Investment	SC45	\$ 72,819	\$ 74,373	\$ 76,577	\$ 78,087	\$ 81,896
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 2,576,855	\$ 2,555,288	\$ 2,529,402	\$ 2,436,484	\$ 2,417,596
Federal Home Loan Bank Stock	SC510	\$ 2,426,270	\$ 2,414,825	\$ 2,389,404	\$ 2,305,450	\$ 2,286,436
Other	SC540	\$ 150,585	\$ 140,463	\$ 139,998	\$ 131,034	\$ 131,160
Office Premises and Equipment	SC55	\$ 2,645,272	\$ 2,534,524	\$ 2,479,308	\$ 2,411,063	\$ 2,389,037
Other Assets - Gross	SUB0262	\$ 7,148,239	\$ 7,004,629	\$ 7,060,862	\$ 6,884,460	\$ 6,060,648
Other Assets - Total	SC59	\$ 7,147,828	\$ 7,004,324	\$ 7,060,621	\$ 6,884,322	\$ 6,060,432
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 166,280	\$ 119,854	\$ 124,443	\$ 122,844	\$ 141,198
Bank-Owned Life Insurance - Other	SC625	\$ 660,594	\$ 651,057	\$ 629,137	\$ 573,112	\$ 530,113
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 1,215,479	\$ 1,273,166	\$ 1,139,940	\$ 1,108,203	\$ 1,008,222
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 585	\$ 5,805	\$ 6,566	\$ 6,794	\$ 7,628
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 1,830,868	\$ 1,610,091	\$ 1,566,987	\$ 1,523,976	\$ 1,074,223
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 542,449	\$ 577,818	\$ 550,972	\$ 505,818	\$ 502,205
Other Assets	SC689	\$ 2,731,984	\$ 2,766,838	\$ 3,042,817	\$ 3,043,713	\$ 2,797,059
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

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
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	\$ 411	\$ 305	\$ 241	\$ 138	\$ 216
General Valuation Allowances - Total	SUB2092	\$ 1,339,701	\$ 1,313,223	\$ 1,295,929	\$ 1,273,394	\$ 1,290,857
Total Assets - Gross	SUB0283	\$ 250,708,067	\$ 241,375,555	\$ 235,127,594	\$ 226,954,313	\$ 219,098,955
Total Assets	SC60	\$ 249,368,366	\$ 240,062,332	\$ 233,831,665	\$ 225,680,919	\$ 217,808,098
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 164,431,065	\$ 160,215,696	\$ 155,388,851	\$ 151,944,759	\$ 146,768,611
Deposits	SC710	\$ 162,643,500	\$ 157,682,079	\$ 152,963,079	\$ 149,740,291	\$ 144,773,887
Escrows	SC712	\$ 1,809,051	\$ 2,545,985	\$ 2,446,356	\$ 2,214,232	\$ 1,967,710
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 21,486	\$- 12,368	\$- 20,584	\$- 9,764	\$ 27,014
Borrowings - Total	SC72	\$ 58,411,027	\$ 53,742,051	\$ 53,069,814	\$ 49,489,833	\$ 47,671,142
Advances from FHLBank	SC720	\$ 34,921,022	\$ 35,802,858	\$ 34,580,660	\$ 31,614,427	\$ 30,744,317
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 18,541,716	\$ 15,807,990	\$ 16,015,389	\$ 15,605,742	\$ 15,726,586
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 814,000	\$ 211,000	\$ 210,500	\$ 210,500	\$ 210,500
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 4,134,289	\$ 1,920,203	\$ 2,263,265	\$ 2,059,164	\$ 989,739
Other Liabilities - Total	SC75	\$ 4,318,845	\$ 4,069,309	\$ 4,018,655	\$ 3,525,593	\$ 3,542,497
Accrued Interest Payable - Deposits	SC763	\$ 256,700	\$ 235,541	\$ 218,479	\$ 189,080	\$ 179,703
Accrued Interest Payable - Other	SC766	\$ 205,755	\$ 169,670	\$ 142,120	\$ 139,609	\$ 160,566
Accrued Taxes	SC776	\$ 571,918	\$ 632,333	\$ 490,938	\$ 534,120	\$ 312,285
Accounts Payable	SC780	\$ 1,290,605	\$ 1,179,121	\$ 944,010	\$ 812,072	\$ 841,206
Deferred Income Taxes	SC790	\$ 367,829	\$ 353,761	\$ 379,222	\$ 352,135	\$ 448,842
Other Liabilities and Deferred Income	SC796	\$ 1,626,038	\$ 1,498,883	\$ 1,843,886	\$ 1,498,577	\$ 1,599,895
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	\$ 227,160,937	\$ 218,027,056	\$ 212,477,320	\$ 204,960,185	\$ 197,982,250

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 211,148	\$ 210,928	\$ 200,456	\$ 199,883	\$ 203,737
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 21,996,287	\$ 21,824,344	\$ 21,153,889	\$ 20,520,861	\$ 19,622,117
Stock - Total	SUB0311	\$ 12,218,414	\$ 11,801,852	\$ 11,507,017	\$ 11,210,428	\$ 10,579,126
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 141,869	\$ 141,869	\$ 141,869	\$ 141,869	\$ 141,869
Common Stock - Par Value	SC820	\$ 143,547	\$ 143,840	\$ 143,066	\$ 141,015	\$ 140,667
Common Stock - Paid in Excess of Par	SC830	\$ 11,932,998	\$ 11,516,143	\$ 11,222,082	\$ 10,927,544	\$ 10,296,590
Accumulated Other Comprehensive Income - Total	SC86	\$- 359,102	\$- 284,138	\$- 192,639	\$- 293,574	\$- 88,119
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 327,222	\$- 223,099	\$- 33,426	\$- 226,680	\$ 35,136
Gains (Losses) on Cash Flow Hedges	SC865	\$- 57,018	\$- 87,739	\$- 186,093	\$- 59,408	\$- 114,762
Other	SC870	\$ 25,138	\$ 26,700	\$ 26,880	\$- 7,486	\$- 8,493
Retained Earnings	SC880	\$ 10,172,930	\$ 10,344,883	\$ 9,879,213	\$ 9,623,814	\$ 9,144,174
Other Components of Equity Capital	SC891	\$- 35,955	\$- 38,253	\$- 39,702	\$- 19,807	\$- 13,064
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 249,368,372	\$ 240,062,328	\$ 233,831,665	\$ 225,680,929	\$ 217,808,104

Office of Thrift Supervision
Financial Reporting System
Run Date: February 21, 2006, 5:16 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Other Codes As of Dec 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	48	\$ 3,259
3	Federal, State, or other taxes receivable	69	\$ 96,416
4	Net deferred tax assets	128	\$ 585,420
5	Insured portion of real estate acquired by forecls	4	\$ 83,696
6	Prepaid deposit insurance premiums	23	\$ 587
7	Prepaid expenses	262	\$ 119,823
8	Deposits for utilities and other services	8	\$ 262
9	Advances for loans serviced for others	9	\$ 25,065
10	Property leased to others, net of accumul. deprec.	1	\$ 152,799
11	Deferred issuance costs	2	\$ 1,469
13	Noninterest-bearing accts recv from Hold Co/Affl	11	\$ 4,658
14	Other noninterest-bearing short-term accounts recv	67	\$ 356,147
19	Receivables fr a broker for unsettled transactions	7	\$ 28,500
20	F/V of all derivative instru. reportable as assets	10	\$ 184,375
22	Unapplied loan disbursements	12	\$ 174,099
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	3	\$ 533
99	Other	140	\$ 255,239

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	4	\$ 4,406
4	Nonrefundable loan fees received prior to closing	18	\$ 885
6	Balances in U.S. Treasury tax and loan accounts	2	\$ 5,115
7	Deferred gains from the sale of real estate	12	\$ 939
8	Negative equity investments in uncons service corp	1	\$ 796
9	Fees received for standby contracts and other	3	\$ 1,011
10	Amounts due brokers for unsettled transactions	3	\$ 680
11	The liability recorded for post-retirement benefit	103	\$ 126,675
13	Amounts payable under interest-rate-swap agreement	1	\$ 6,247
14	Unapplied loan payments received	12	\$ 50,773
16	Recourse loan liability	3	\$ 25,198
17	Noninterest-bearing payables to Hold Co/Affiliates	27	\$ 279,766
18	Litigation reserves	3	\$ 185
20	F/V of all derivative instru. reportable as liab.	6	\$ 44,112
21	Liabilities for credit losses on OBS credit exposures	3	\$ 3,208
99	Other	281	\$ 678,120

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 3,376,229	\$ 3,169,565	\$ 2,973,721	\$ 2,789,557	\$ 2,644,486
Deposits and Investment Securities	SO115	\$ 160,243	\$ 146,988	\$ 140,458	\$ 126,300	\$ 127,556
Mortgage-Backed Securities	SO125	\$ 352,632	\$ 319,824	\$ 331,170	\$ 326,350	\$ 303,890
Mortgage Loans	SO141	\$ 2,235,891	\$ 2,094,033	\$ 1,928,784	\$ 1,771,924	\$ 1,673,102
Nonmortgage Loans - Total	SUB0950	\$ 627,463	\$ 608,720	\$ 573,309	\$ 564,983	\$ 539,938
Commercial Loans and Leases	SO160	\$ 187,298	\$ 177,592	\$ 170,956	\$ 158,474	\$ 149,513
Consumer Loans and Leases	SO171	\$ 440,165	\$ 431,128	\$ 402,353	\$ 406,509	\$ 390,425
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 23,350	\$ 25,221	\$ 28,032	\$ 25,966	\$ 26,742
Federal Home Loan Bank Stock	SO181	\$ 23,353	\$ 25,220	\$ 27,438	\$ 25,986	\$ 26,758
Other	SO185	\$ - 3	\$ 1	\$ 594	\$ - 20	\$ - 16
Interest Expense - Total	SO21	\$ 1,623,634	\$ 1,461,414	\$ 1,305,683	\$ 1,157,135	\$ 1,080,477
Deposits	SO215	\$ 1,044,384	\$ 932,137	\$ 827,182	\$ 729,004	\$ 692,661
Escrows	SO225	\$ 362	\$ 307	\$ 218	\$ 81	\$ 142
Advances from FHLBank	SO230	\$ 361,243	\$ 355,065	\$ 313,384	\$ 287,371	\$ 271,167
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 4,065	\$ 3,747	\$ 3,705	\$ 3,661	\$ 3,630
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 214,195	\$ 170,788	\$ 161,671	\$ 137,512	\$ 113,285
Capitalized Interest	SO271	\$ 615	\$ 630	\$ 477	\$ 494	\$ 408
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 1,775,945	\$ 1,733,372	\$ 1,696,070	\$ 1,658,388	\$ 1,590,751
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 198,909	\$ 176,393	\$ 218,516	\$ 133,819	\$ 192,363
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 1,577,036	\$ 1,556,979	\$ 1,477,554	\$ 1,524,569	\$ 1,398,388
Noninterest Income - Total	SO42	\$ 855,384	\$ 827,008	\$ 836,143	\$ 808,926	\$ 772,737
Mortgage Loan Serving Fees	SO410	\$ 28,190	\$ 24,502	\$ - 34,339	\$ 41,241	\$ 50,614
Other Fees and Charges	SO420	\$ 562,722	\$ 601,414	\$ 595,453	\$ 544,809	\$ 533,940
Net Income (Loss) from Other - Total	SUB0451	\$ 182,121	\$ 190,435	\$ 257,258	\$ 180,666	\$ 133,054
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 152,356	\$ 168,763	\$ 248,777	\$ 168,598	\$ 115,215
Operations & Sale of Repossessed Assets	SO461	\$ 142	\$ 3,464	\$ 3,263	\$ - 1,962	\$ 5,125
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 1,448	\$ - 6,495	\$ 3,822	\$ - 3,399	\$ - 1,433
Sale of Securities Held-to-Maturity	SO467	\$ - 18	\$ 18	\$ 383	\$ - 718	\$ - 56
Sale of Loans Held for Investment	SO475	\$ 1,800	\$ 976	\$ 1,644	\$ 5,779	\$ 387

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99112 - OTS-Regulated: Southeast Region (Geog)	(\$Thousands)
Run Date: February 21, 2006, 5:16 PM	December 2005	

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 19,283	\$ 6,650	\$ 8,557	\$ 5,920	\$ 18,655
Trading Assets (Realized and Unrealized)	SO485	\$ 7,110	\$ 17,059	\$- 9,188	\$ 6,448	\$- 4,839
Other Noninterest Income	SO488	\$ 82,351	\$ 10,657	\$ 17,771	\$ 42,210	\$ 55,129
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	\$ 1,632,713	\$ 1,543,755	\$ 1,558,149	\$ 1,450,828	\$ 1,505,204
All Personnel Compensation and Expense	SO510	\$ 702,656	\$ 660,186	\$ 656,989	\$ 632,838	\$ 633,743
Legal Expense	SO520	\$ 14,707	\$ 16,166	\$ 12,498	\$ 12,082	\$ 14,065
Office Occupancy and Equipment Expense	SO530	\$ 255,083	\$ 240,198	\$ 237,723	\$ 229,587	\$ 221,591
Marketing and Other Professional Services	SO540	\$ 329,947	\$ 317,589	\$ 315,562	\$ 288,436	\$ 319,092
Loan Servicing Fees	SO550	\$ 30,416	\$ 26,752	\$ 25,366	\$ 23,885	\$ 24,647
Goodwill and Other Intangibles Expense	SO560	\$ 21,679	\$ 15,670	\$ 15,368	\$ 14,892	\$ 12,523
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 5,614	\$ 2,609	\$ 1,917	\$ 1,389	\$ 4,832
Other Noninterest Expense	SO580	\$ 272,611	\$ 264,585	\$ 292,726	\$ 247,719	\$ 274,711
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	\$ 799,707	\$ 840,232	\$ 755,548	\$ 882,667	\$ 665,921
Income Taxes - Total	SO71	\$ 288,267	\$ 273,060	\$ 261,425	\$ 307,885	\$ 234,970
Federal	SO710	\$ 270,721	\$ 251,190	\$ 241,371	\$ 280,403	\$ 208,516
State, Local & Other	SO720	\$ 17,546	\$ 21,870	\$ 20,054	\$ 27,482	\$ 26,454
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 511,440	\$ 567,172	\$ 494,123	\$ 574,782	\$ 430,951
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 5,359	\$- 2,752	\$- 2,356	\$ 0	\$- 1,028
Net Income (Loss)	SO91	\$ 516,799	\$ 564,420	\$ 491,767	\$ 574,782	\$ 429,923

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Other Codes As of Dec 2005**Other Noninterest Income Codes**

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	77	\$ 6,922
5	Net income(loss) from real estate held for invest	10	\$ 685
6	Net income(loss)-equity invest in uncons sub org	4	\$- 4,268
7	Net income(loss) from leased property	12	\$ 1,597
9	Net income from data processing lease/services	3	\$ 872
11	Adjustments to prior periods	3	\$ 34
14	Interest Income from CNFIs reported on SC655	3	\$- 5,588
15	Income from corporate-owned life insurance	69	\$ 6,661
19	Realized/unrealized gains on derivatives	5	\$ 204
99	Other	196	\$ 69,183

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	52	\$ 2,375
2	OTS assessments	101	\$ 1,393
5	Forfeited commitment fees on FHLBank advances	1	\$ 2
6	Supervisory examination fees	43	\$ 1,191
7	Office supplies, printing, and postage	218	\$ 28,655
8	Telephone, including data lines	101	\$ 15,586
9	Loan origination expense	50	\$ 11,757
10	ATM expense	41	\$ 2,321
11	Adjustments to prior periods	3	\$ 743
12	Acquisition and organization costs	3	\$ 1,215
13	Misc taxes other than income & real estate	26	\$ 542
14	Losses from fraud	3	\$ 1,300
15	Foreclosure expenses	3	\$ 317
16	Web site expenses	2	\$ 27
17	Charitable contributions	30	\$ 1,450
18	Minority Interest	2	\$ 5,278
19	Realized/unrealized losses on derivatives	1	\$ 991
99	Other	216	\$ 105,323

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 12,278,170	\$ 8,912,245	\$ 5,748,272	\$ 2,789,557	\$ 9,859,791
YTD - Deposits and Investment Securities	Y_SO115	\$ 572,436	\$ 412,677	\$ 266,182	\$ 126,300	\$ 473,685
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,329,134	\$ 976,710	\$ 657,317	\$ 326,350	\$ 1,158,419
YTD - Mortgage Loans	Y_SO141	\$ 8,005,682	\$ 5,778,206	\$ 3,687,780	\$ 1,771,924	\$ 6,119,692
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 692,893	\$ 506,221	\$ 328,816	\$ 158,474	\$ 555,830
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 1,678,025	\$ 1,238,431	\$ 808,177	\$ 406,509	\$ 1,552,165
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 102,379	\$ 79,087	\$ 53,906	\$ 25,966	\$ 103,486
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 101,807	\$ 78,512	\$ 53,332	\$ 25,986	\$ 101,616
YTD - Other	Y_SO185	\$ 572	\$ 575	\$ 574	\$- 20	\$ 1,870
YTD - Interest Expense - Total	Y_SO21	\$ 5,535,071	\$ 3,915,984	\$ 2,456,773	\$ 1,157,135	\$ 3,978,374
YTD - Deposits	Y_SO215	\$ 3,523,220	\$ 2,482,513	\$ 1,551,974	\$ 729,004	\$ 2,581,634
YTD - Escrows	Y_SO225	\$ 968	\$ 606	\$ 299	\$ 81	\$ 562
YTD - Advances from FHLBank	Y_SO230	\$ 1,313,885	\$ 953,443	\$ 598,983	\$ 287,371	\$ 1,001,296
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 15,178	\$ 11,113	\$ 7,366	\$ 3,661	\$ 14,282
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 684,036	\$ 469,910	\$ 299,122	\$ 137,512	\$ 382,057
YTD - Capitalized Interest	Y_SO271	\$ 2,216	\$ 1,601	\$ 971	\$ 494	\$ 1,457
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 6,845,478	\$ 5,075,348	\$ 3,345,405	\$ 1,658,388	\$ 5,984,903
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 726,250	\$ 527,641	\$ 351,985	\$ 133,819	\$ 620,701
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 6,119,228	\$ 4,547,707	\$ 2,993,420	\$ 1,524,569	\$ 5,364,202
YTD - Noninterest Income - Total	Y_SO42	\$ 3,307,279	\$ 2,467,002	\$ 1,644,065	\$ 808,926	\$ 3,320,988
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 59,600	\$ 31,410	\$ 6,902	\$ 41,241	\$ 97,812
YTD - Other Fees and Charges	Y_SO420	\$ 2,285,174	\$ 1,736,735	\$ 1,139,348	\$ 544,809	\$ 2,114,762
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 809,650	\$ 628,321	\$ 437,843	\$ 180,666	\$ 893,247
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 737,962	\$ 586,006	\$ 417,240	\$ 168,598	\$ 758,218
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 4,999	\$ 4,859	\$ 1,355	\$- 1,962	\$ 8,930
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 4,624	\$- 6,072	\$ 423	\$- 3,399	\$- 7,277
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$- 335	\$- 317	\$- 335	\$- 718	\$ 1,150
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 10,199	\$ 8,399	\$ 7,423	\$ 5,779	\$ 12,645

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99112 - OTS-Regulated: Southeast Region (Geog)	(\$Thousands)
Run Date: February 21, 2006, 5:16 PM	December 2005	

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 40,020	\$ 21,127	\$ 14,477	\$ 5,920	\$ 128,417
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 21,429	\$ 14,319	\$ - 2,740	\$ 6,448	\$ - 8,836
YTD - Other Noninterest Income	Y_SO488	\$ 152,855	\$ 70,536	\$ 59,972	\$ 42,210	\$ 215,167
YTD - Noninterest Expense - Total	Y_SO51	\$ 6,154,403	\$ 4,541,822	\$ 3,004,149	\$ 1,450,828	\$ 5,672,777
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 2,634,549	\$ 1,943,617	\$ 1,286,824	\$ 632,838	\$ 2,384,828
YTD - Legal Expense	Y_SO520	\$ 55,049	\$ 40,554	\$ 24,563	\$ 12,082	\$ 59,214
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 957,653	\$ 705,445	\$ 466,076	\$ 229,587	\$ 857,301
YTD - Marketing and Other Professional Services	Y_SO540	\$ 1,247,926	\$ 920,785	\$ 603,802	\$ 288,436	\$ 1,146,232
YTD - Loan Servicing Fees	Y_SO550	\$ 106,382	\$ 75,985	\$ 49,251	\$ 23,885	\$ 98,087
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 67,253	\$ 45,916	\$ 30,260	\$ 14,892	\$ 41,911
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 11,525	\$ 5,911	\$ 3,306	\$ 1,389	\$ 7,924
YTD - Other Noninterest Expense	Y_SO580	\$ 1,074,066	\$ 803,609	\$ 540,067	\$ 247,719	\$ 1,077,280
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 3,272,104	\$ 2,472,887	\$ 1,633,336	\$ 882,667	\$ 3,012,413
YTD - Income Taxes - Total	Y_SO71	\$ 1,127,771	\$ 839,969	\$ 567,469	\$ 307,885	\$ 1,034,632
YTD - Federal	Y_SO710	\$ 1,041,465	\$ 770,924	\$ 520,225	\$ 280,403	\$ 935,154
YTD - State, Local, and Other	Y_SO720	\$ 86,306	\$ 69,045	\$ 47,244	\$ 27,482	\$ 99,478
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 2,144,333	\$ 1,632,918	\$ 1,065,867	\$ 574,782	\$ 1,977,781
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 251	\$ - 5,108	\$ - 2,356	\$ 0	\$ 26,647
YTD - Net Income (Loss)	Y_SO91	\$ 2,144,584	\$ 1,627,810	\$ 1,063,511	\$ 574,782	\$ 2,004,428

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 1,322,512	\$ 1,291,886	\$ 1,266,916	\$ 1,297,055	\$ 1,305,777
Net Provision for Loss	VA115	\$ 199,871	\$ 176,195	\$ 217,344	\$ 133,467	\$ 188,329
Transfers	VA125	\$ - 4,363	\$ 3,704	\$ - 2,209	\$ - 2,100	\$ 1,678
Recoveries	VA135	\$ 61,186	\$ 64,416	\$ 65,722	\$ 54,256	\$ 65,125
Adjustments	VA145	\$ 23,501	\$ 24,296	\$ 24,752	\$ 45,515	\$ 36,695
Charge-offs	VA155	\$ 263,017	\$ 247,281	\$ 276,612	\$ 254,826	\$ 306,771
General Valuation Allowances - Ending Balance	VA165	\$ 1,339,690	\$ 1,313,216	\$ 1,295,913	\$ 1,273,367	\$ 1,290,833
Specific Valuation Allowances - Beginning Balance	VA108	\$ 58,443	\$ 61,330	\$ 62,400	\$ 61,474	\$ 69,410
Net Provision for Loss	VA118	\$ 4,652	\$ 2,807	\$ 3,089	\$ 1,741	\$ 8,866

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99112 - OTS-Regulated: Southeast Region (Geog)	(\$Thousands)
Run Date: February 21, 2006, 5:16 PM	December 2005	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 4,363	\$- 3,704	\$ 2,209	\$ 2,100	\$- 1,678
Adjustments	VA148	\$- 717	\$- 240	\$- 3,865	\$ 296	\$- 1,826
Charge-offs	VA158	\$ 3,659	\$ 2,945	\$ 2,503	\$ 2,881	\$ 13,298
Specific Valuation Allowances - Ending Balance	VA168	\$ 63,082	\$ 57,247	\$ 61,329	\$ 62,730	\$ 61,474
Total Valuation Allowances - Beginning Balance	VA110	\$ 1,380,955	\$ 1,353,215	\$ 1,329,315	\$ 1,358,529	\$ 1,375,187
Net Provision for Loss	VA120	\$ 204,523	\$ 179,002	\$ 220,433	\$ 135,208	\$ 197,195
Recoveries	VA140	\$ 61,186	\$ 64,416	\$ 65,722	\$ 54,256	\$ 65,125
Adjustments	VA150	\$ 22,784	\$ 24,056	\$ 20,887	\$ 45,811	\$ 34,869
Charge-offs	VA160	\$ 266,676	\$ 250,226	\$ 279,115	\$ 257,707	\$ 320,069
Total Valuation Allowances - Ending Balance	VA170	\$ 1,402,772	\$ 1,370,463	\$ 1,357,242	\$ 1,336,097	\$ 1,352,307
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 263,017	\$ 247,281	\$ 276,612	\$ 254,826	\$ 306,771
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 7,393	\$ 30,818	\$ 132	\$ 419
Mortgage Loans - Total	VA46	\$ 16,398	\$ 14,133	\$ 15,641	\$ 11,313	\$ 19,195
Construction - Total	SUB2030	\$ 2,229	\$ 1,315	\$ 3,258	\$ 1,301	\$ 3,527
1-4 Dwelling Units	VA420	\$ 2,222	\$ 1,209	\$ 2,021	\$ 1,295	\$ 1,387
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 425
Nonresidential Property	VA440	\$ 7	\$ 106	\$ 1,237	\$ 6	\$ 1,715
Permanent - Total	SUB2041	\$ 14,169	\$ 12,818	\$ 12,383	\$ 10,012	\$ 15,668
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 5,584	\$ 5,307	\$ 4,423	\$ 3,658	\$ 3,040
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 3,246	\$ 4,152	\$ 4,823	\$ 3,285	\$ 7,178
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 2,668	\$ 2,737	\$ 2,419	\$ 2,583	\$ 2,443
Multifamily (5 or more) Dwelling Units	VA470	\$ 6	\$ 210	\$ 0	\$ 35	\$ 11
Nonresidential Property (Except Land)	VA480	\$ 2,665	\$ 412	\$ 326	\$ 367	\$ 2,842
Land	VA490	\$ 0	\$ 0	\$ 392	\$ 84	\$ 154
Nonmortgage Loans - Total	VA56	\$ 239,631	\$ 217,966	\$ 222,513	\$ 237,734	\$ 282,402
Commercial Loans	VA520	\$ 43,903	\$ 45,547	\$ 44,012	\$ 43,677	\$ 88,758
Consumer Loans - Total	SUB2061	\$ 195,728	\$ 172,419	\$ 178,501	\$ 194,057	\$ 193,644
Loans on Deposits	VA510	\$ 323	\$ 50	\$ 78	\$ 37	\$ 5
Home Improvement Loans	VA516	\$ 228	\$ 210	\$ 228	\$ 412	\$ 447
Education Loans	VA530	\$ 29	\$ 12	\$ 101	\$ 6	\$ 93
Auto Loans	VA540	\$ 14,729	\$ 14,723	\$ 11,877	\$ 17,549	\$ 20,099
Mobile Home Loans	VA550	\$ 1,045	\$ 948	\$ 1,147	\$ 1,001	\$ 1,151

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 119,628	\$ 105,736	\$ 117,704	\$ 132,057	\$ 133,372
Other	VA560	\$ 59,746	\$ 50,740	\$ 47,366	\$ 42,995	\$ 38,477
Repossessed Assets - Total	VA60	\$ 2,006	\$ 4,546	\$ 4,509	\$ 4,211	\$ 4,715
Real Estate - Construction	VA605	\$ 21	\$ 12	\$ 8	\$ 3	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 1,352	\$ 3,862	\$ 4,136	\$ 3,833	\$ 3,309
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 20	\$ 21	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 58	\$ 75	\$ 0	\$ 0	\$ 216
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 3	\$ 2	\$ 753
Other Repossessed Assets	VA630	\$ 575	\$ 577	\$ 341	\$ 373	\$ 437
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	\$ 4,982	\$ 3,243	\$ 3,131	\$ 1,436	\$ 40
GVA Recoveries - Assets - Total	SUB2126	\$ 61,186	\$ 64,416	\$ 65,722	\$ 54,256	\$ 65,125
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 15	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 4,250	\$ 3,183	\$ 2,353	\$ 2,626	\$ 5,591
Construction - Total	SUB2130	\$ 137	\$ 665	\$ 228	\$ 297	\$ 572
1-4 Dwelling Units	VA421	\$ 121	\$ 337	\$ 207	\$ 264	\$ 567
Multifamily (5 or more) Dwelling Units	VA431	\$ 4	\$ 84	\$ 21	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 12	\$ 244	\$ 0	\$ 33	\$ 5
Permanent - Total	SUB2141	\$ 4,113	\$ 2,518	\$ 2,125	\$ 2,329	\$ 5,019
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1,297	\$ 540	\$ 457	\$ 313	\$ 378
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 782	\$ 776	\$ 685	\$ 826	\$ 1,038
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1,091	\$ 702	\$ 762	\$ 661	\$ 669
Multifamily (5 or more) Dwelling Units	VA471	\$ 201	\$ 100	\$ 3	\$ 163	\$ 14
Nonresidential Property (Except Land)	VA481	\$ 681	\$ 392	\$ 203	\$ 343	\$ 2,916
Land	VA491	\$ 61	\$ 8	\$ 15	\$ 23	\$ 4
Nonmortgage Loans - Total	VA57	\$ 56,084	\$ 59,547	\$ 62,631	\$ 51,017	\$ 59,533
Commercial Loans	VA521	\$ 9,302	\$ 8,472	\$ 8,511	\$ 6,953	\$ 8,715
Consumer Loans - Total	SUB2161	\$ 46,782	\$ 51,075	\$ 54,120	\$ 44,064	\$ 50,818
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 530	\$ 498	\$ 614	\$ 532	\$ 627
Education Loans	VA531	\$ 26	\$ 5	\$ 65	\$ 13	\$ 3
Auto Loans	VA541	\$ 6,790	\$ 7,464	\$ 9,996	\$ 11,101	\$ 9,312

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 90	\$ 47	\$ 137	\$ 34	\$ 68
Credit Cards	VA557	\$ 31,669	\$ 34,978	\$ 35,851	\$ 25,622	\$ 34,595
Other	VA561	\$ 7,677	\$ 8,083	\$ 7,457	\$ 6,762	\$ 6,213
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 837	\$ 1,686	\$ 738	\$ 613	\$ 1
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 9,011	\$- 902	\$ 5,291	\$ 3,842	\$ 7,186
Deposits and Investment Securities	VA38	\$ 23	\$ 370	\$ 15	\$ 0	\$ 3,596
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 4,505	\$- 1,570	\$ 1,993	\$ 3,480	\$- 2,680
Construction - Total	SUB2230	\$ 81	\$ 536	\$ 25	\$ 451	\$ 453
1-4 Dwelling Units	VA422	\$ 63	\$ 157	\$- 67	\$ 494	\$ 563
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$- 110
Nonresidential Property	VA442	\$ 18	\$ 379	\$ 92	\$- 43	\$ 0
Permanent - Total	SUB2241	\$ 4,424	\$- 2,106	\$ 1,968	\$ 3,029	\$- 3,133
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 19	\$ 93	\$ 103	\$ 87	\$ 59
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 1,874	\$ 117	\$- 425	\$ 70	\$- 2,142
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 307	\$- 117	\$ 75	\$- 23	\$- 360
Multifamily (5 or more) Dwelling Units	VA472	\$ 182	\$- 6	\$ 435	\$- 62	\$ 97
Nonresidential Property (Except Land)	VA482	\$ 2,385	\$- 2,209	\$ 1,780	\$ 2,958	\$- 860
Land	VA492	\$- 305	\$ 16	\$ 0	\$- 1	\$ 73
Nonmortgage Loans - Total	VA58	\$ 3,435	\$ 518	\$ 3,013	\$- 326	\$ 2,331
Commercial Loans	VA522	\$ 2,889	\$ 80	\$ 2,258	\$- 684	\$ 1,832
Consumer Loans - Total	SUB2261	\$ 546	\$ 438	\$ 755	\$ 358	\$ 499
Loans on Deposits	VA512	\$ 0	\$ 5	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 15	\$ 0	\$ 0	\$- 34
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 528	\$ 235	\$- 668	\$ 308	\$ 157
Mobile Home Loans	VA552	\$- 146	\$ 55	\$ 133	\$ 77	\$- 146
Credit Cards	VA558	\$ 120	\$ 23	\$ 65	\$ 74	\$ 63
Other	VA562	\$ 44	\$ 105	\$ 1,225	\$- 101	\$ 459
Reposessed Assets - Total	VA62	\$ 253	\$- 228	\$ 262	\$ 680	\$ 3,445
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 73	\$- 548	\$ 221	\$ 494	\$ 208
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 19	\$ 0	\$ 6

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 121	\$ 538	\$ 0	\$ 50	\$ 4,000
Real Estate - Land	VA629	\$ 0	\$- 180	\$ 0	\$ 100	\$- 100
Other Repossessed Assets	VA632	\$ 59	\$- 38	\$ 22	\$ 36	\$- 669
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 8	\$ 8	\$ 8	\$ 8	\$ 8
Other Assets	VA932	\$ 787	\$ 0	\$ 0	\$ 0	\$ 486
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 210,842	\$ 181,963	\$ 216,181	\$ 204,412	\$ 248,832
Deposits and Investment Securities	VA39	\$ 23	\$ 370	\$ 15	\$ 0	\$ 3,596
Mortgage-Backed Securities	VA375	\$- 15	\$ 7,393	\$ 30,818	\$ 132	\$ 419
Mortgage Loans - Total	VA49	\$ 16,653	\$ 9,380	\$ 15,281	\$ 12,167	\$ 10,924
Construction - Total	SUB2330	\$ 2,173	\$ 1,186	\$ 3,055	\$ 1,455	\$ 3,408
1-4 Dwelling Units	VA425	\$ 2,164	\$ 1,029	\$ 1,747	\$ 1,525	\$ 1,383
Multifamily (5 or more) Dwelling Units	VA435	\$- 4	\$- 84	\$- 21	\$ 0	\$ 315
Nonresidential Property	VA445	\$ 13	\$ 241	\$ 1,329	\$- 70	\$ 1,710
Permanent - Total	SUB2341	\$ 14,480	\$ 8,194	\$ 12,226	\$ 10,712	\$ 7,516
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 4,268	\$ 4,860	\$ 4,069	\$ 3,432	\$ 2,721
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 4,338	\$ 3,493	\$ 3,713	\$ 2,529	\$ 3,998
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 1,884	\$ 1,918	\$ 1,732	\$ 1,899	\$ 1,414
Multifamily (5 or more) Dwelling Units	VA475	\$- 13	\$ 104	\$ 432	\$- 190	\$ 94
Nonresidential Property (Except Land)	VA485	\$ 4,369	\$- 2,189	\$ 1,903	\$ 2,982	\$- 934
Land	VA495	\$- 366	\$ 8	\$ 377	\$ 60	\$ 223
Nonmortgage Loans - Total	VA59	\$ 186,982	\$ 158,937	\$ 162,895	\$ 186,391	\$ 225,200
Commercial Loans	VA525	\$ 37,490	\$ 37,155	\$ 37,759	\$ 36,040	\$ 81,875
Consumer Loans - Total	SUB2361	\$ 149,492	\$ 121,782	\$ 125,136	\$ 150,351	\$ 143,325
Loans on Deposits	VA515	\$ 323	\$ 55	\$ 78	\$ 37	\$ 5
Home Improvement Loans	VA519	\$- 302	\$- 273	\$- 386	\$- 120	\$- 214
Education Loans	VA535	\$ 3	\$ 7	\$ 36	\$- 7	\$ 90
Auto Loans	VA545	\$ 8,467	\$ 7,494	\$ 1,213	\$ 6,756	\$ 10,944
Mobile Home Loans	VA555	\$ 809	\$ 956	\$ 1,143	\$ 1,044	\$ 937
Credit Cards	VA559	\$ 88,079	\$ 70,781	\$ 81,918	\$ 106,509	\$ 98,840
Other	VA565	\$ 52,113	\$ 42,762	\$ 41,134	\$ 36,132	\$ 32,723
Repossessed Assets - Total	VA65	\$ 2,259	\$ 4,318	\$ 4,771	\$ 4,891	\$ 8,160
Real Estate - Construction	VA607	\$ 21	\$ 12	\$ 8	\$ 3	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 1,425	\$ 3,314	\$ 4,357	\$ 4,327	\$ 3,517

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 20	\$ 40	\$ 0	\$ 6
Real Estate - Nonresidential (Except Land)	VA627	\$ 179	\$ 613	\$ 0	\$ 50	\$ 4,216
Real Estate - Land	VA631	\$ 0	\$ - 180	\$ 3	\$ 102	\$ 653
Other Repossessed Assets	VA633	\$ 634	\$ 539	\$ 363	\$ 409	\$ - 232
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 8	\$ 8	\$ 8	\$ 8	\$ 8
Other Assets	VA935	\$ 4,932	\$ 1,557	\$ 2,393	\$ 823	\$ 525
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 77,588	\$ 82,302	\$ 73,639	\$ 57,439	\$ 73,781
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 284,650	\$ 277,550	\$ 283,567	\$ 279,756	\$ 238,759
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 50,928	\$ 55,752	\$ 54,610	\$ 45,793	\$ 59,473
Construction	VA951	\$ 6,464	\$ 1,665	\$ 1,900	\$ 2,145	\$ 5,979
Permanent - 1-4 Dwelling Units	VA952	\$ 41,747	\$ 43,324	\$ 47,742	\$ 40,369	\$ 43,380
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 265	\$ 654	\$ 124	\$ 0	\$ 4,390
Permanent - Nonresidential (Except Land)	VA954	\$ 2,407	\$ 9,361	\$ 4,696	\$ 3,119	\$ 4,217
Permanent - Land	VA955	\$ 45	\$ 748	\$ 148	\$ 160	\$ 1,507
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 931,472	\$ 876,233	\$ 873,155	\$ 896,446	\$ 901,477
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 1,687,496	\$ 1,506,085	\$ 1,502,954	\$ 1,536,723	\$ 1,580,437
Substandard	VA965	\$ 1,500,254	\$ 1,371,862	\$ 1,350,676	\$ 1,395,073	\$ 1,438,277
Doubtful	VA970	\$ 186,910	\$ 133,802	\$ 151,898	\$ 141,256	\$ 142,011
Loss	VA975	\$ 332	\$ 421	\$ 380	\$ 394	\$ 149
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 304,020	\$ 15,627	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 300,703	\$ 10,350	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 443	\$ 341	N/A	N/A	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 2,760,222	\$ 2,465,059	\$ 2,081,686	\$ 2,167,817	\$ 2,257,386
Mortgages - Total	SUB2421	\$ 2,208,565	\$ 1,902,303	\$ 1,544,707	\$ 1,615,540	\$ 1,643,117
Construction and Land Loans	SUB2430	\$ 170,935	\$ 130,533	\$ 129,763	\$ 146,810	\$ 132,231

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99112 - OTS-Regulated: Southeast Region (Geog)	(\$Thousands)
Run Date: February 21, 2006, 5:16 PM	December 2005	

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 1,811,166	\$ 1,577,913	\$ 1,209,372	\$ 1,250,467	\$ 1,303,977
Permanent Loans Secured by All Other Property	SUB2450	\$ 275,091	\$ 224,549	\$ 240,216	\$ 251,930	\$ 235,319
Nonmortgages - Total	SUB2461	\$ 551,657	\$ 562,756	\$ 536,979	\$ 552,277	\$ 614,269
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 1,922,216	\$ 1,743,809	\$ 1,409,996	\$ 1,408,840	\$ 1,491,345
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 1,534,659	\$ 1,350,827	\$ 1,198,520	\$ 1,200,906	\$ 1,243,646
Mortgage Loans - Total	SUB2481	\$ 1,202,319	\$ 1,009,611	\$ 881,696	\$ 880,193	\$ 883,563
Construction	PD115	\$ 77,087	\$ 54,543	\$ 51,889	\$ 53,841	\$ 55,954
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 127,350	\$ 106,325	\$ 72,127	\$ 67,400	\$ 59,137
Secured by First Liens	PD123	\$ 827,349	\$ 728,651	\$ 630,789	\$ 623,440	\$ 648,678
Secured by Junior Liens	PD124	\$ 40,006	\$ 23,644	\$ 18,242	\$ 23,707	\$ 26,562
Multifamily (5 or more) Dwelling Units	PD125	\$ 17,338	\$ 15,003	\$ 9,743	\$ 17,562	\$ 7,029
Nonresidential Property (Except Land)	PD135	\$ 88,453	\$ 65,746	\$ 80,529	\$ 76,437	\$ 70,271
Land	PD138	\$ 24,736	\$ 15,699	\$ 18,377	\$ 17,806	\$ 15,932
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 102,843	\$ 113,272	\$ 111,737	\$ 120,182	\$ 114,637
Consumer Loans - Total	SUB2511	\$ 229,497	\$ 227,944	\$ 205,087	\$ 200,531	\$ 245,446
Loans on Deposits	PD161	\$ 2,462	\$ 1,775	\$ 1,082	\$ 2,072	\$ 1,903
Home Improvement Loans	PD163	\$ 1,429	\$ 1,945	\$ 2,054	\$ 3,386	\$ 3,460
Education Loans	PD165	\$ 53	\$ 108	\$ 138	\$ 68	\$ 90
Auto Loans	PD167	\$ 63,349	\$ 56,268	\$ 52,717	\$ 48,876	\$ 68,252
Mobile Home Loans	PD169	\$ 5,859	\$ 6,700	\$ 4,477	\$ 3,965	\$ 5,490
Credit Cards	PD171	\$ 91,312	\$ 104,479	\$ 98,056	\$ 95,191	\$ 115,267
Other	PD180	\$ 65,033	\$ 56,669	\$ 46,563	\$ 46,973	\$ 50,984
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 12,579	\$ 11,624	\$ 20,649	\$ 12,122	\$ 3,345
Held for Sale Included in PD115:PD180	PD192	\$ 13,427	\$ 8,371	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 121,064	\$ 103,733	\$ 28,788	\$ 21,707	\$ 38,909
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 13,958	\$ 12,314	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 94,602	\$ 81,030	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 387,557	\$ 392,982	\$ 211,476	\$ 207,934	\$ 247,699

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 271,715	\$ 268,736	\$ 91,614	\$ 80,016	\$ 103,214
Construction	PD215	\$ 5,346	\$ 2,261	\$ 3,535	\$ 5,992	\$ 5,459
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 1,484	\$ 1,323	\$ 530	\$ 605	\$ 793
Secured by First Liens	PD223	\$ 257,135	\$ 256,096	\$ 70,127	\$ 60,900	\$ 91,018
Secured by Junior Liens	PD224	\$ 821	\$ 898	\$ 672	\$ 977	\$ 1,401
Multifamily (5 or more) Dwelling Units	PD225	\$ 168	\$ 1	\$ 0	\$ 118	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 5,397	\$ 6,948	\$ 13,253	\$ 11,112	\$ 4,070
Land	PD238	\$ 1,364	\$ 1,209	\$ 3,497	\$ 312	\$ 473
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 30,378	\$ 35,787	\$ 39,266	\$ 34,796	\$ 36,271
Consumer Loans - Total	SUB2521	\$ 85,464	\$ 88,459	\$ 80,596	\$ 93,122	\$ 108,214
Loans on Deposits	PD261	\$ 271	\$ 201	\$ 758	\$ 180	\$ 797
Home Improvement Loans	PD263	\$ 7	\$ 2	\$ 1	\$ 41	\$ 23
Education Loans	PD265	\$ 70	\$ 19	\$ 5	\$ 10	\$ 13
Auto Loans	PD267	\$ 923	\$ 775	\$ 951	\$ 1,148	\$ 1,784
Mobile Home Loans	PD269	\$ 23	\$ 30	\$ 106	\$ 120	\$ 25
Credit Cards	PD271	\$ 75,302	\$ 79,078	\$ 70,834	\$ 83,667	\$ 98,122
Other	PD280	\$ 8,868	\$ 8,354	\$ 7,941	\$ 7,956	\$ 7,450
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 4,458	\$ 5,044	\$ 7,046	\$ 4,643	\$ 1,194
Held for Sale Included in PD215:PD280	PD292	\$ 1,395	\$ 1,309	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 227,646	\$ 233,203	\$ 37,667	\$ 32,437	\$ 56,163
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 5,355	\$ 5,943	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 218,995	\$ 219,969	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 838,006	\$ 721,250	\$ 671,690	\$ 758,977	\$ 766,041
Mortgage Loans - Total	SUB2501	\$ 734,531	\$ 623,956	\$ 571,397	\$ 655,331	\$ 656,340
Construction	PD315	\$ 39,875	\$ 43,037	\$ 39,695	\$ 53,310	\$ 42,408
Permanent:						
Residential:						
1-4 Dwelling Units:						

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99112 - OTS-Regulated: Southeast Region (Geog)	(\$Thousands)
Run Date: February 21, 2006, 5:16 PM	December 2005	

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 49,163	\$ 40,824	\$ 30,221	\$ 30,060	\$ 26,063
Secured by First Liens	PD323	\$ 476,661	\$ 397,189	\$ 361,979	\$ 419,532	\$ 426,092
Secured by Junior Liens	PD324	\$ 31,197	\$ 22,963	\$ 24,685	\$ 23,846	\$ 24,233
Multifamily (5 or more) Dwelling Units	PD325	\$ 24,165	\$ 18,214	\$ 13,341	\$ 15,601	\$ 16,947
Nonresidential Property (Except Land)	PD335	\$ 90,943	\$ 87,945	\$ 88,706	\$ 97,433	\$ 108,592
Land	PD338	\$ 22,527	\$ 13,784	\$ 12,770	\$ 15,549	\$ 12,005
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 72,226	\$ 68,601	\$ 73,062	\$ 74,795	\$ 76,114
Consumer Loans - Total	SUB2531	\$ 31,249	\$ 28,693	\$ 27,231	\$ 28,851	\$ 33,587
Loans on Deposits	PD361	\$ 271	\$ 351	\$ 1,076	\$ 187	\$ 341
Home Improvement Loans	PD363	\$ 269	\$ 248	\$ 346	\$ 435	\$ 480
Education Loans	PD365	\$ 86	\$ 121	\$ 105	\$ 118	\$ 42
Auto Loans	PD367	\$ 14,158	\$ 12,841	\$ 11,144	\$ 12,647	\$ 15,016
Mobile Home Loans	PD369	\$ 2,590	\$ 2,550	\$ 2,576	\$ 3,200	\$ 3,661
Credit Cards	PD371	\$ 3,687	\$ 4,356	\$ 4,456	\$ 4,433	\$ 3,919
Other	PD380	\$ 10,188	\$ 8,226	\$ 7,528	\$ 7,831	\$ 10,128
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 15,140	\$ 14,111	\$ 6,156	\$ 10,190	\$ 7,612
Held for Sale Included in PD315:PD380	PD392	\$ 7,615	\$ 2,114	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 22,695	\$ 20,574	\$ 8,459	\$ 9,469	\$ 12,980
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 11,204	\$ 10,051	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 8,139	\$ 7,668	N/A	N/A	N/A

Schedule LD --- Loan Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
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	\$ 7,090,653	\$ 6,440,741	\$ 5,928,750	\$ 6,868,126	\$ 4,696,672
90% up to 100% LTV	LD110	\$ 5,591,792	\$ 5,203,895	\$ 4,872,154	\$ 5,785,684	\$ 3,985,612
100% and greater LTV	LD120	\$ 1,498,861	\$ 1,236,846	\$ 1,056,596	\$ 1,082,442	\$ 711,060
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 125,959	\$ 106,865	\$ 79,641	\$ 84,451	\$ 95,133
Past Due and Still Accruing - Total	SUB5240	\$ 65,186	\$ 68,404	\$ 44,569	\$ 44,699	\$ 39,913
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 63,577	\$ 66,173	\$ 41,995	\$ 42,230	\$ 36,900
90% up to 100% LTV	LD210	\$ 45,849	\$ 52,203	\$ 32,439	\$ 30,874	\$ 27,342
100% and greater LTV	LD220	\$ 17,728	\$ 13,970	\$ 9,556	\$ 11,356	\$ 9,558
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 1,609	\$ 2,231	\$ 2,574	\$ 2,469	\$ 3,013

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99112 - OTS-Regulated: Southeast Region (Geog)	(\$Thousands)
Run Date: February 21, 2006, 5:16 PM	December 2005	

***** PUBLIC *****

Schedule LD --- Loan Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 1,514	\$ 1,448	\$ 1,491	\$ 1,462	\$ 2,174
100% and greater LTV	LD240	\$ 95	\$ 783	\$ 1,083	\$ 1,007	\$ 839
Nonaccrual - Total	SUB5230	\$ 60,773	\$ 38,461	\$ 35,072	\$ 39,752	\$ 55,220
90% up to 100% LTV	LD250	\$ 29,730	\$ 22,830	\$ 19,951	\$ 23,311	\$ 31,187
100% and greater LTV	LD260	\$ 31,043	\$ 15,631	\$ 15,121	\$ 16,441	\$ 24,033
Net Charge-offs - Total	SUB5300	\$ 4,473	\$ 4,564	\$ 4,423	\$ 4,363	\$ 4,683
90% up to 100% LTV	LD310	\$ 3,079	\$ 3,330	\$ 2,599	\$ 2,812	\$ 3,259
100% and greater LTV	LD320	\$ 1,394	\$ 1,234	\$ 1,824	\$ 1,551	\$ 1,424
Purchases - Total	SUB5320	\$ 459,979	\$ 475,722	\$ 456,436	\$ 321,699	\$ 42,542
90% up to 100% LTV	LD410	\$ 358,600	\$ 301,779	\$ 378,255	\$ 282,988	\$ 34,490
100% and greater LTV	LD420	\$ 101,379	\$ 173,943	\$ 78,181	\$ 38,711	\$ 8,052
Originations - Total	SUB5330	\$ 928,265	\$ 1,307,473	\$ 992,256	\$ 923,443	\$ 631,529
90% up to 100% LTV	LD430	\$ 821,696	\$ 1,154,636	\$ 861,565	\$ 828,321	\$ 583,867
100% and greater LTV	LD440	\$ 106,569	\$ 152,837	\$ 130,691	\$ 95,122	\$ 47,662
Sales - Total	SUB5340	\$ 181,023	\$ 571,060	\$ 1,412,175	\$ 79,531	\$ 69,152
90% up to 100% LTV	LD450	\$ 136,014	\$ 507,422	\$ 1,310,702	\$ 57,507	\$ 57,576
100% and greater LTV	LD460	\$ 45,009	\$ 63,638	\$ 101,473	\$ 22,024	\$ 11,576

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 6,637,665	\$ 6,328,677	\$ 6,173,459	\$ 5,523,530	\$ 5,438,381
Mortgage Construction Loans	CC105	\$ 5,722,230	\$ 5,463,062	\$ 5,349,902	\$ 4,762,280	\$ 4,821,561
Other Mortgage Loans	CC115	\$ 915,435	\$ 865,615	\$ 823,557	\$ 761,250	\$ 616,820
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 1,336,917	\$ 1,056,137	\$ 1,026,123	\$ 1,049,196	\$ 947,411
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 6,079,902	\$ 7,645,508	\$ 8,159,842	\$ 7,294,875	\$ 5,907,206
1-4 Dwelling Units	CC280	\$ 4,289,117	\$ 5,999,427	\$ 6,710,139	\$ 5,745,077	\$ 4,621,773
Multifamily (5 or more) Dwelling Units	CC290	\$ 153,040	\$ 127,216	\$ 142,358	\$ 157,782	\$ 99,922
All Other Real Estate	CC300	\$ 1,637,745	\$ 1,518,865	\$ 1,307,345	\$ 1,392,016	\$ 1,185,511
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 547,864	\$ 871,638	\$ 1,184,473	\$ 961,855	\$ 653,314
Commitments Outstanding to Purchase Loans	CC320	\$ 2,930,081	\$ 3,900,868	\$ 6,541,568	\$ 4,105,369	\$ 3,552,935
Commitments Outstanding to Sell Loans	CC330	\$ 3,871,119	\$ 5,612,093	\$ 9,713,926	\$ 6,560,711	\$ 5,737,937
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 949,408	\$ 1,650,339	\$ 2,784,197	\$ 788,681	\$ 889,061
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 1,414,079	\$ 1,593,569	\$ 3,503,678	\$ 1,189,215	\$ 1,205,397

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99112 - OTS-Regulated: Southeast Region (Geog)	(\$Thousands)
Run Date: February 21, 2006, 5:16 PM	December 2005	

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 417,100	\$ 569,456	\$ 604,830	\$ 616,772	\$ 168,899
Commitments Outstanding to Sell Investment Securities	CC375	\$ 3,000	\$ 3,000	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 49,331,209	\$ 45,051,384	\$ 42,086,709	\$ 40,409,294	\$ 38,623,931
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 21,020,270	\$ 17,348,284	\$ 14,996,331	\$ 13,620,770	\$ 12,344,883
Commercial Lines	CC420	\$ 13,146,498	\$ 12,961,954	\$ 12,764,963	\$ 12,688,059	\$ 12,995,067
Open-End Consumer Lines - Credit Cards	CC423	\$ 13,956,257	\$ 13,532,324	\$ 13,149,793	\$ 12,973,104	\$ 12,195,398
Open-End Consumer Lines - Other	CC425	\$ 1,208,184	\$ 1,208,822	\$ 1,175,622	\$ 1,127,361	\$ 1,088,583
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 1,086,079	\$ 1,007,607	\$ 879,637	\$ 925,293	\$ 829,421
Commercial	CC430	\$ 178,461	\$ 150,979	\$ 138,008	\$ 135,526	\$ 97,681
Standby, Not Included on CC465 or CC468	CC435	\$ 907,618	\$ 856,628	\$ 741,629	\$ 789,767	\$ 731,740
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 12,757,179	\$ 13,020,744	\$ 12,724,933	\$ 10,543,766	\$ 12,567,710
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 141,164	\$ 139,999	\$ 128,722	\$ 123,427	\$ 122,587
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 1,806,127	\$ 2,022,913	\$ 2,462,301	\$ 737,496	\$ 2,858,183
Other Contingent Liabilities	CC480	\$ 350,528	\$ 51,053	\$ 51,942	\$ 56,841	\$ 107,712
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 5,743,939	\$ 12,566,075	\$ 14,131,085	\$ 4,533,501	\$ 9,154,624
Pass-Through Securities	CF143	\$ 4,648,520	\$ 11,796,986	\$ 13,277,503	\$ 3,770,837	\$ 7,854,156
Other Mortgage-Backed Securities	CF153	\$ 1,095,419	\$ 769,089	\$ 853,582	\$ 762,664	\$ 1,300,468
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 1,717,424	\$ 5,146,285	\$ 7,468,808	\$ 4,349,125	\$ 5,433,703
Pass-Through Securities	CF145	\$ 1,535,239	\$ 4,677,968	\$ 6,361,598	\$ 3,229,304	\$ 4,865,550
Other Mortgage-Backed Securities	CF155	\$ 182,185	\$ 468,317	\$ 1,107,210	\$ 1,119,821	\$ 568,153
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 4,026,515	\$ 7,419,790	\$ 6,662,277	\$ 184,376	\$ 3,720,921
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 1,927,287	\$- 5,590,689	\$- 6,963,780	\$- 1,207,632	\$- 975,058
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 490,093	\$- 678,224	\$- 742,861	\$- 597,243	\$- 564,963
Mortgage Loans Disbursed - Total	SUB3831	\$ 25,667,921	\$ 25,119,092	\$ 25,575,889	\$ 19,974,759	\$ 20,963,112
Construction Loans - Total	SUB3840	\$ 2,567,847	\$ 2,369,663	\$ 2,458,072	\$ 2,220,499	\$ 2,286,954
1-4 Dwelling Units	CF190	\$ 1,966,559	\$ 1,843,870	\$ 1,856,242	\$ 1,713,510	\$ 1,755,595
Multifamily (5 or more) Dwelling Units	CF200	\$ 192,905	\$ 161,533	\$ 146,085	\$ 144,393	\$ 165,248

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonresidential	CF210	\$ 408,383	\$ 364,260	\$ 455,745	\$ 362,596	\$ 366,111
Permanent Loans - Total	SUB3851	\$ 23,100,074	\$ 22,749,429	\$ 23,117,817	\$ 17,754,260	\$ 18,676,158
1-4 Dwelling Units	CF225	\$ 20,060,503	\$ 20,044,365	\$ 20,384,777	\$ 15,375,775	\$ 16,042,378
Multifamily (5 or more) Dwelling Units	CF245	\$ 553,481	\$ 451,892	\$ 353,721	\$ 361,587	\$ 411,107
Nonresidential (Except Land)	CF260	\$ 1,516,979	\$ 1,313,763	\$ 1,297,229	\$ 1,058,139	\$ 1,311,843
Land	CF270	\$ 969,111	\$ 939,409	\$ 1,082,090	\$ 958,759	\$ 910,830
Loans and Participations Purchased - Total	SUB3880	\$ 9,898,050	\$ 13,985,968	\$ 13,987,219	\$ 11,658,303	\$ 13,496,067
Secured by 1-4 Dwelling Units	CF280	\$ 9,414,852	\$ 13,448,859	\$ 13,623,463	\$ 11,448,959	\$ 13,048,444
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 97,641	\$ 89,516	\$ 187,249	\$ 22,001	\$ 200,454
Secured by Nonresidential	CF300	\$ 385,557	\$ 447,593	\$ 176,507	\$ 187,343	\$ 247,169
Loans and Participations Sold - Total	SUB3890	\$ 16,192,069	\$ 21,615,120	\$ 19,102,369	\$ 15,624,568	\$ 19,536,103
Secured by 1-4 Dwelling Units	CF310	\$ 15,811,991	\$ 21,038,587	\$ 18,731,908	\$ 15,322,589	\$ 19,016,050
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 19,625	\$ 70,091	\$ 69,315	\$ 55,290	\$ 44,527
Secured by Nonresidential	CF330	\$ 360,453	\$ 506,442	\$ 301,146	\$ 246,689	\$ 475,526
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 6,294,019	\$- 7,629,152	\$- 5,115,150	\$- 3,966,265	\$- 6,040,036
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 14,009,545	\$ 12,782,609	\$ 11,807,620	\$ 9,207,668	\$ 9,265,584
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 99,680	\$- 201,082	\$- 153,654	\$- 123,539	\$- 29,765
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 4,453,327	\$ 5,389,930	\$ 5,149,395	\$ 4,357,255	\$ 2,695,420
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 5,264,677	\$ 4,506,249	\$ 8,499,465	\$ 6,677,287	\$ 5,627,727
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 11,546,247	\$ 11,813,175	\$ 11,242,850	\$ 10,045,731	\$ 10,390,333
Commercial	CF390	\$ 6,565,537	\$ 6,948,021	\$ 6,873,964	\$ 6,274,599	\$ 6,461,498
Consumer	CF400	\$ 4,980,710	\$ 4,865,154	\$ 4,368,886	\$ 3,771,132	\$ 3,928,835
Nonmortgage Loans - Sales - Total	SUB3915	\$ 402,796	\$ 1,196,146	\$ 876,810	\$ 590,186	\$ 728,899
Commercial	CF395	\$ 224,901	\$ 246,668	\$ 188,621	\$ 234,553	\$ 30,460
Consumer	CF405	\$ 177,895	\$ 949,478	\$ 688,189	\$ 355,633	\$ 698,439
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 11,143,451	\$ 10,617,029	\$ 10,366,040	\$ 9,455,545	\$ 9,661,434
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 3,987,611	\$ 4,632,309	\$ 3,961,262	\$ 3,619,515	\$ 2,042,358
New Deposits Received less Deposits Withdrawn	CF420	\$ 3,114,646	\$ 3,810,279	\$ 3,206,960	\$ 2,958,111	\$ 1,415,815
Interest Credited to Deposits	CF430	\$ 872,965	\$ 822,030	\$ 754,302	\$ 661,404	\$ 626,543
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 135,652	\$ 75,890	\$ 132,586	\$ 695,922	\$ 4,163
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
BALANCES - END OF QUARTER						

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99112 - OTS-Regulated: Southeast Region (Geog)	(\$Thousands)
Run Date: February 21, 2006, 5:16 PM	December 2005	

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Total Broker - Originated Deposits - Total	SUB4061	\$ 15,828,850	\$ 14,304,892	\$ 13,459,108	\$ 12,860,535	\$ 13,123,465
Fully Insured	DI100	\$ 14,252,509	\$ 13,268,219	\$ 12,606,607	\$ 12,106,372	\$ 12,502,193
Other	DI110	\$ 1,576,341	\$ 1,036,673	\$ 852,501	\$ 754,163	\$ 621,272
Deposits with Balances - \$100,000 or Less	DI120	\$ 103,404,875	\$ 103,138,734	\$ 100,268,103	\$ 99,579,162	\$ 96,953,635
Deposits with Balances - Greater than \$100,000	DI130	\$ 61,047,226	\$ 57,089,284	\$ 55,141,301	\$ 52,375,348	\$ 49,787,933
Number of Deposit Accounts - Total	SUB4062	16,237,578	16,057,502	15,602,136	15,487,794	15,064,426
Balances of \$100,000 or Less	DI150	15,983,491	15,815,024	15,368,755	15,262,991	14,848,337
Balances Greater than \$100,000	DI160	254,087	242,478	233,381	224,803	216,089
IRA/Keogh Accounts	DI200	\$ 7,754,251	\$ 7,705,641	\$ 7,262,827	\$ 7,193,673	\$ 7,121,607
Uninsured Deposits	DI210	\$ 35,190,281	\$ 33,660,360	\$ 32,936,567	\$ 32,816,386	\$ 29,435,965
Preferred Deposits	DI220	\$ 2,604,289	\$ 2,670,105	\$ 2,477,081	\$ 978,741	\$ 982,862
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 18,966,473	\$ 22,051,382	\$ 27,416,549	\$ 28,935,171	\$ 27,279,100
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 54,262,379	\$ 50,028,899	\$ 43,982,419	\$ 40,667,809	\$ 39,719,482
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 17,468,616	\$ 17,550,781	\$ 16,216,510	\$ 16,498,896	\$ 16,821,781
Deposits & Escrows - Time Deposits	DI340	\$ 73,754,723	\$ 70,597,000	\$ 67,793,950	\$ 65,852,654	\$ 62,921,216
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 11,425,599	\$ 11,523,220	\$ 14,591,652	\$ 14,824,638	\$ 13,618,593
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 174,301	\$ 35,581	\$ 32,984	\$ 36,514	\$ 27,380
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 878,200	\$ 783,470	\$ 293,287	\$ 444,147	\$ 409,708
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 869,502	\$ 1,230,561	\$ 895,223	\$ 854,473	\$ 780,913
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 3,740	\$ 9,534	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 50,637	\$ 39,230	\$ 66,957	\$ 59,628	\$ 60,375
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 7,376	\$ 27,104	\$ 21,598	\$ 14,120	\$ 5,543
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 75,890	\$ 142,631	\$ 627,910	\$ 459,130
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 142,631	\$ 627,910	\$ 113,315

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99112 - OTS-Regulated: Southeast Region (Geog)	(\$Thousands)
Run Date: February 21, 2006, 5:16 PM	December 2005	

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 9,837	\$ 17,716	\$ 13,127

Schedule SI --- Consolidated Supplemental Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	45,955	45,743	45,307	44,778	43,914
Assets Held in Trading Accounts	SI375	\$ 393,075	\$ 512,845	\$ 527,872	\$ 554,273	\$ 999,131
Available-for-Sale Securities	SI385	\$ 36,963,967	\$ 35,026,433	\$ 34,930,963	\$ 35,715,606	\$ 36,380,206
Assets Held for Sale	SI387	\$ 7,158,571	\$ 7,807,615	\$ 8,138,412	\$ 6,871,098	\$ 6,475,324
Loans Serviced for Others	SI390	\$ 126,257,081	\$ 132,094,294	\$ 127,707,477	\$ 121,324,210	\$ 117,556,730
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 135,631	\$ 154,976	\$ 152,439	\$ 124,776	\$ 108,843
Other Residual Interests	SI404	\$ 389,669	\$ 365,219	\$ 321,709	\$ 291,127	\$ 291,756
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	85.86%	85.93%	85.85%	84.48%	85.64%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	85.73%	86.12%	85.93%	85.03%	85.73%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	85.63%	85.86%	85.67%	85.04%	85.31%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	79.74%	79.73%	79.71%	80.25%	79.66%
Do you meet the DBLA business operations test?	SI586	23 [Yes]	21 [Yes]	22 [Yes]	21 [Yes]	21 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 2,768,582	\$ 2,771,675	\$ 2,754,069	\$ 2,748,116	\$ 2,078,515
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 405,477	\$ 395,194	\$ 384,095	\$ 397,113	\$ 374,608
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	348	339	1,171	18,152	418
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 21,895,998	\$ 21,138,698	\$ 20,434,053	\$ 19,664,323	\$ 18,873,737
Net Income (Loss) (SO91)	SI610	\$ 516,799	\$ 564,420	\$ 491,767	\$ 574,782	\$ 429,923
Dividends Declared - Preferred Stock	SI620	\$ 2,920	\$ 2,721	\$ 2,773	\$ 2,559	\$ 2,818
Dividends Declared - Common Stock	SI630	\$ 694,717	\$ 102,337	\$ 170,134	\$ 104,945	\$ 237,157
Stock Issued	SI640	\$ 249,161	\$ 18,290	\$ 5,326	\$ 2,307	\$ 12,189
Stock Retired	SI650	\$ 25,934	\$ 36	\$ 0	\$ 0	\$ 2
Capital Contributions (Where No Stock is Issued)	SI655	\$ 186,713	\$ 297,059	\$ 312,711	\$ 568,773	\$ 359,315
New Basis Accounting Adjustments	SI660	\$- 36,830	\$ 451	\$ 0	\$ 14,211	\$ 58,597
Other Comprehensive Income	SI662	\$- 72,654	\$- 91,634	\$ 100,442	\$- 206,293	\$ 23,160

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Prior Period Adjustments	SI668	\$- 6,864	\$- 570	\$ 500	\$- 125	\$- 12,627
Other Adjustments	SI671	\$- 12,466	\$ 2,709	\$- 18,005	\$ 10,369	\$ 117,785
Ending Equity Capital (SC80)	SI680	\$ 21,996,286	\$ 21,824,329	\$ 21,153,887	\$ 20,520,843	\$ 19,622,102
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 14,981	\$ 17,113	\$ 143,431	\$ 136,763	\$ 7,413
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 7,893,181	\$ 7,958,247	\$ 7,859,121	\$ 6,447,652	\$ 5,209,493
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	68 [Yes]	66 [Yes]	65 [Yes]	65 [Yes]	63 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 161,765	\$ 290,550	\$ 259,046	\$ 386,453	\$ 239,552
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 9,447	\$ 10,213	\$ 10,005	\$ 10,300	\$ 9,369
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 245,366,498	\$ 237,019,574	\$ 231,148,847	\$ 222,029,076	\$ 215,501,949
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 15,024,826	\$ 14,963,648	\$ 15,135,431	\$ 14,437,725	\$ 15,187,770
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 183,551,221	\$ 176,798,925	\$ 170,992,742	\$ 162,764,430	\$ 156,478,532
Nonmortgage Loans	SI885	\$ 31,891,456	\$ 30,965,375	\$ 30,151,014	\$ 29,392,255	\$ 29,024,823
Deposits and Excrows	SI890	\$ 161,104,368	\$ 156,671,317	\$ 151,125,867	\$ 146,056,971	\$ 144,137,981
Total Borrowings	SI895	\$ 56,145,828	\$ 54,326,194	\$ 53,141,425	\$ 49,888,435	\$ 46,215,245
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	149	172	179	170	120
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 25,578	\$ 18,279	\$ 69,712	\$ 19,585	\$ 9,870
Interest Charged on Loans Made During Quarter - Minimum	SI920	6.03	5.78	5.75	5.54	5.43
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.14	6.99	7.03	6.96	6.65

Schedule SQ --- Consolidated Supplemental Questions		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	1	0	1	2	3
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	2	2	2	2
Change in Control of Association?	SQ130	3	0	6	3	4
Merger Accounted for under the Purchase Method?	SQ160	1	1	1	1	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

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	3	3	4	4	4
Any Outstanding Futures or Options Positions?	SQ310	5	5	6	4	5
Does Association Have Subchapter S in effect this year?	SQ320	27	29	28	28	28
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	139	148	151	144	140

Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	44 [Yes]	46 [Yes]	48 [Yes]	48 [Yes]	48 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	33 [Yes]	33 [Yes]	34 [Yes]	34 [Yes]	33 [Yes]
Do you have any activity to report on this schedule?	FS130	31 [Yes]	31 [Yes]	32 [Yes]	32 [Yes]	31 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 65,069,782	\$ 71,820,781	\$ 69,875,431	\$ 66,813,605	\$ 66,772,595
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 27,995,912	\$ 31,957,185	\$ 30,256,525	\$ 29,112,733	\$ 28,520,395
Personal Trust and Agency Accounts	FS210	\$ 4,389,592	\$ 4,615,920	\$ 4,706,743	\$ 4,580,454	\$ 4,312,832
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 2,114,579	\$ 1,901,030	\$ 1,868,221	\$ 1,799,353	\$ 1,821,864
Employee Benefit - Defined Contribution	FS220	\$ 692,034	\$ 677,885	\$ 665,971	\$ 645,301	\$ 664,027
Employee Benefit - Defined Benefit	FS230	\$ 80,253	\$ 126,425	\$ 118,347	\$ 117,585	\$ 103,830
Other Retirement Accounts	FS240	\$ 1,342,292	\$ 1,096,720	\$ 1,083,903	\$ 1,036,467	\$ 1,054,007
Corporate Trust and Agency Accounts	FS250	\$ 61,459	\$ 62,413	\$ 62,818	\$ 9,444	\$ 12,098
Investment Management Agency Accounts	FS260	\$ 21,294,826	\$ 25,224,852	\$ 23,506,685	\$ 22,605,291	\$ 22,271,095
Other Fiduciary Accounts	FS270	\$ 135,456	\$ 152,970	\$ 112,058	\$ 118,191	\$ 102,506
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 690,735	\$ 789,109	\$ 719,695	\$ 745,690
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 9,772,560	\$ 11,393,091	\$ 10,905,675	\$ 10,623,371	\$ 10,622,828
Personal Trust and Agency Accounts	FS211	\$ 1,774,134	\$ 2,073,881	\$ 2,012,138	\$ 1,929,439	\$ 2,073,301
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 7,797,153	\$ 9,123,043	\$ 8,622,170	\$ 8,396,681	\$ 8,400,053
Employee Benefit - Defined Contribution	FS221	\$ 1,683,111	\$ 2,475,895	\$ 2,412,093	\$ 2,411,155	\$ 2,321,104

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99112 - OTS-Regulated: Southeast Region (Geog)	(\$Thousands)
Run Date: February 21, 2006, 5:16 PM	December 2005	

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS231	\$ 5,472,882	\$ 5,407,522	\$ 4,940,124	\$ 4,859,784	\$ 4,974,200
Other Retirement Accounts	FS241	\$ 641,160	\$ 1,239,626	\$ 1,269,953	\$ 1,125,742	\$ 1,104,749
Corporate Trust and Agency Accounts	FS251	\$ 44,187	\$ 40,219	\$ 41,836	\$ 40,402	\$ 6,874
Other Fiduciary Accounts	FS271	\$ 157,086	\$ 155,948	\$ 229,531	\$ 256,849	\$ 142,600
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 27,301,310	\$ 28,470,505	\$ 28,713,231	\$ 27,077,501	\$ 27,629,372
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	15,694	16,274	15,608	14,175	13,370
Personal Trust and Agency Accounts	FS212	3,457	3,752	4,330	4,223	4,017
Retirement-related Trust and Agency Accounts - Total	SUB6120	3,918	3,653	3,331	3,165	2,958
Employee Benefit - Defined Contribution	FS222	387	388	393	385	365
Employee Benefit - Defined Benefit	FS232	50	58	75	77	72
Other Retirement Accounts	FS242	3,481	3,207	2,863	2,703	2,521
Corporate Trust and Agency Accounts	FS252	11	13	14	14	15
Investment Management Agency Accounts	FS262	8,134	8,685	7,763	6,589	6,170
Other Fiduciary Accounts	FS272	174	171	170	184	210
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	150,525	144,573	141,033	131,593	132,500
Personal Trust and Agency Accounts	FS213	145,140	139,029	134,784	125,378	126,321
Retirement-related Trust and Agency Accounts - Total	SUB6130	5,225	5,378	6,051	6,001	5,944
Employee Benefit - Defined Contribution	FS223	353	311	395	394	376
Employee Benefit - Defined Benefit	FS233	128	160	174	180	177
Other Retirement Accounts	FS243	4,744	4,907	5,482	5,427	5,391
Corporate Trust and Agency Accounts	FS253	92	96	100	102	91
Other Fiduciary Accounts	FS273	68	70	98	112	144
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	3,154	3,646	3,592	3,497	3,365
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 116,888	\$ 98,558	\$ 71,200	\$ 32,101	\$ 104,449
Personal Trust and Agency Accounts	FS310	\$ 29,991	\$ 23,459	\$ 19,012	\$ 8,983	\$ 32,177
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 16,404	\$ 11,234	\$ 8,512	\$ 3,858	\$ 13,733
Employee Benefit - Defined Contribution	FS320	\$ 6,796	\$ 4,036	\$ 3,474	\$ 1,384	\$ 5,297
Employee Benefit - Defined Benefit	FS330	\$ 975	\$ 984	\$ 674	\$ 287	\$ 1,000
Other Retirement Accounts	FS340	\$ 8,633	\$ 6,214	\$ 4,364	\$ 2,187	\$ 7,436
Corporate Trust and Agency Accounts	FS350	\$ 811	\$ 619	\$ 457	\$ 232	\$ 766
Investment Management Agency Accounts	FS360	\$ 50,055	\$ 46,778	\$ 31,848	\$ 13,613	\$ 47,682

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS370	\$ 742	\$ 506	\$ 503	\$ 170	\$ 650
Custody and Safekeeping Accounts	FS380	\$ 6,520	\$ 4,895	\$ 3,118	\$ 1,488	\$ 4,848
Other Fiduciary and Related Services	FS390	\$ 12,365	\$ 11,067	\$ 7,750	\$ 3,757	\$ 4,593
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 110,932	\$ 323,964	\$ 202,139	\$ 15,863	\$ 94,492
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 225	\$ 37	\$ 44	\$ 6	\$ 299
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 4,163	\$ 3,332	\$ 2,345	\$ 1,232	\$ 5,239
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 9,894	\$- 222,111	\$- 128,638	\$ 17,464	\$ 14,897
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 4,389,590	\$ 3,880,098	\$ 4,060,731	\$ 3,998,926	\$ 4,312,831
Non-Interest-Bearing Deposits	FS410	\$ 2,225	\$ 52	\$- 72	\$ 922	\$ 2,057
Interest-Bearing Deposits	FS415	\$ 26,977	\$ 7,858	\$ 8,192	\$ 9,792	\$ 25,097
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 141,372	\$ 96,014	\$ 92,486	\$ 98,816	\$ 136,705
State, County and Municipal Obligations	FS425	\$ 537,590	\$ 520,297	\$ 578,195	\$ 594,228	\$ 602,777
Money Market Mutual Funds	FS430	\$ 285,428	\$ 284,341	\$ 298,194	\$ 330,913	\$ 323,998
Other Short-term Obligations	FS435	\$ 20,939	\$ 33,729	\$ 34,136	\$ 55,767	\$ 54,611
Other Notes and Bonds	FS440	\$ 135,573	\$ 87,326	\$ 98,479	\$ 99,306	\$ 113,947
Common and Preferred Stock	FS445	\$ 2,521,352	\$ 2,418,257	\$ 2,586,514	\$ 2,552,204	\$ 2,626,232
Real Estate Mortgages	FS450	\$ 7,637	\$ 5,620	\$ 6,297	\$ 6,015	\$ 7,313
Real Estate	FS455	\$ 335,729	\$ 72,477	\$ 95,244	\$ 72,262	\$ 317,139
Miscellaneous Assets	FS460	\$ 374,768	\$ 354,127	\$ 263,066	\$ 178,701	\$ 102,955
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	80	0	0	0	111
Corporate and Municipal Trusteeships	FS510	51	0	0	0	69
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	29	0	0	0	42
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 3,206,797	\$ 0	\$ 0	\$ 0	\$ 4,177,705
Number of Funds - Total Collective Investment Funds	FS60	2	0	0	0	2
Domestic Equity	FS610	1	0	0	0	1
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	1	0	0	0	1
Market Value - Total Collective Investment Funds	FS65	\$ 5,406,125	\$ 0	\$ 0	\$ 0	\$ 4,622,295
Domestic Equity	FS615	\$ 4,799,590	\$ 0	\$ 0	\$ 0	\$ 4,273,489
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	\$ 606,535	\$ 0	\$ 0	\$ 0	\$ 348,806
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 219	\$ 37	\$ 43	\$ 0	\$ 234
Personal Trust and Agency Accounts	FS710	\$ 17	\$ 0	\$ 22	\$ 0	\$ 180
Retirement-Related Trust and Agency Accounts	FS720	\$ 6	\$ 6	\$ 6	\$ 0	\$ 51
Investment Management Agency Accounts	FS730	\$ 189	\$ 9	\$ 8	\$ 0	\$ 3
Other Fiduciary Accounts and Related Services	FS740	\$ 7	\$ 22	\$ 7	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Othr Losses	FS71	\$ 6	\$ 0	\$ 1	\$ 1	\$ 65
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 1	\$ 0	\$ 18
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 35
Investment Management Agency Accounts	FS731	\$ 6	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 1	\$ 12
Total Fid Settlements/Surcharges/Othr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 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	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 21,996,287	\$ 21,824,344	\$ 21,153,889	\$ 20,520,861	\$ 19,622,117
Equity Capital Deductions - Total	SUB1631	\$ 2,013,572	\$ 1,829,370	\$ 1,812,276	\$ 1,768,861	\$ 1,238,501
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 44,179	\$ 50,157	\$ 57,838	\$ 58,448	\$ 55,610

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99112 - OTS-Regulated: Southeast Region (Geog)	(\$Thousands)
Run Date: February 21, 2006, 5:16 PM	December 2005	

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Goodwill and Certain Other Intangible Assets	CCR115	\$ 1,735,493	\$ 1,538,353	\$ 1,522,048	\$ 1,454,466	\$ 1,030,348
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 230,601	\$ 236,803	\$ 228,057	\$ 252,607	\$ 149,124
Other	CCR134	\$ 3,299	\$ 4,057	\$ 4,333	\$ 3,340	\$ 3,419
Equity Capital Additions - Total	SUB1641	\$ 571,213	\$ 504,034	\$ 406,644	\$ 469,439	\$ 270,534
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 371,536	\$ 300,897	\$ 212,760	\$ 274,801	\$ 74,543
Qualifying Intangible Assets	CCR185	\$ 20,108	\$ 23,786	\$ 25,008	\$ 26,302	\$ 27,701
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 179,569	\$ 179,351	\$ 168,876	\$ 168,336	\$ 168,290
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 20,553,928	\$ 20,499,008	\$ 19,748,257	\$ 19,221,439	\$ 18,654,150
Total Assets (SC60)	CCR205	\$ 249,368,366	\$ 240,062,332	\$ 233,831,665	\$ 225,680,919	\$ 217,808,098
Asset Deductions - Total	SUB1651	\$ 2,034,074	\$ 1,837,739	\$ 1,818,727	\$ 1,770,362	\$ 1,243,859
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 37,182	\$ 49,780	\$ 60,033	\$ 60,035	\$ 59,047
Goodwill and Certain Other Intangible Assets	CCR265	\$ 1,763,600	\$ 1,547,900	\$ 1,526,936	\$ 1,454,443	\$ 1,031,735
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 230,601	\$ 236,803	\$ 228,057	\$ 252,607	\$ 149,124
Other	CCR275	\$ 2,691	\$ 3,256	\$ 3,701	\$ 3,277	\$ 3,953
Asset Additions - Total	SUB1661	\$ 325,264	\$ 213,573	\$ - 20,393	\$ 210,212	\$ - 118,378
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 304,730	\$ 189,469	\$ - 45,689	\$ 183,910	\$ - 146,079
Qualifying Intangible Assets	CCR285	\$ 20,108	\$ 23,786	\$ 25,008	\$ 26,302	\$ 27,701
Other	CCR290	\$ 426	\$ 318	\$ 288	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 247,659,556	\$ 238,438,166	\$ 231,992,545	\$ 224,120,769	\$ 216,445,861
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 9,842,219	\$ 9,471,131	\$ 9,241,030	\$ 8,898,172	\$ 8,569,667
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 20,553,928	\$ 20,499,008	\$ 19,748,257	\$ 19,221,439	\$ 18,654,150
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 87,871	\$ 85,913	\$ 100,403	\$ 93,492	\$ 96,988
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 814,000	\$ 211,000	\$ 210,500	\$ 210,500	\$ 210,500
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 1,080,210	\$ 1,022,286	\$ 988,626	\$ 974,609	\$ 953,662
Tier 2 Capital - Other	CCR355	\$ 0	\$ 44	\$ 0	\$ 61	\$ 105
Tier 2 (Supplementary) Capital	CCR33	\$ 1,982,081	\$ 1,319,243	\$ 1,299,529	\$ 1,278,662	\$ 1,261,255
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 1,981,317	\$ 1,319,241	\$ 1,299,529	\$ 1,278,662	\$ 1,261,255

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99112 - OTS-Regulated: Southeast Region (Geog)	(\$Thousands)
Run Date: February 21, 2006, 5:16 PM	December 2005	

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 9,162	\$ 10,019	\$ 10,556	\$ 11,861	\$ 11,289
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 438,177	\$ 452,290	\$ 417,042	\$ 389,372	\$ 341,979
Total Risk-Based Capital	CCR39	\$ 22,087,906	\$ 21,355,940	\$ 20,620,188	\$ 20,098,868	\$ 19,562,137
0% R/W Category - Cash	CCR400	\$ 1,281,207	\$ 1,171,580	\$ 1,275,802	\$ 1,182,350	\$ 1,078,253
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 6,018,415	\$ 6,317,784	\$ 6,629,203	\$ 6,291,158	\$ 6,033,973
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 4,386	\$ 4,933	\$ 4,963	\$ 4,881	\$ 2,032
0% R/W Category - Other	CCR415	\$ 1,218,260	\$ 1,265,957	\$ 1,157,087	\$ 958,414	\$ 936,160
0% R/W Category - Assets Total	CCR420	\$ 8,522,268	\$ 8,760,254	\$ 9,067,055	\$ 8,436,803	\$ 8,050,418
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	\$ 28,885,083	\$ 26,978,881	\$ 24,822,269	\$ 25,780,651	\$ 26,249,668
20% R/W Category - Claims on FHLBs	CCR435	\$ 6,669,226	\$ 7,019,463	\$ 6,994,616	\$ 7,156,048	\$ 6,930,343
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 768,065	\$ 752,063	\$ 738,641	\$ 709,290	\$ 665,369
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 5,541,747	\$ 5,521,421	\$ 5,695,247	\$ 5,907,075	\$ 5,408,878
20% R/W Category - Other	CCR450	\$ 5,499,333	\$ 5,421,724	\$ 5,570,581	\$ 4,923,511	\$ 5,031,994
20% R/W Category - Assets Total	CCR455	\$ 47,363,454	\$ 45,693,552	\$ 43,821,354	\$ 44,476,575	\$ 44,286,252
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 9,472,695	\$ 9,138,712	\$ 8,764,268	\$ 8,895,324	\$ 8,857,245
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 95,166,245	\$ 90,978,990	\$ 89,457,934	\$ 84,955,272	\$ 80,612,503
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 1,412,150	\$ 2,070,909	\$ 1,917,629	\$ 1,847,849	\$ 1,743,735
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 578,743	\$ 449,765	\$ 560,923	\$ 1,197,687	\$ 1,324,613
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 276,690	\$ 221,049	\$ 216,075	\$ 225,398	\$ 244,351
50% R/W Category - Other	CCR480	\$ 786,630	\$ 778,854	\$ 676,968	\$ 615,170	\$ 549,622
50% R/W Category - Assets Total	CCR485	\$ 98,220,458	\$ 94,499,567	\$ 92,829,529	\$ 88,841,376	\$ 84,474,824
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 49,110,304	\$ 47,249,857	\$ 46,414,844	\$ 44,420,761	\$ 42,237,485
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 4,015,555	\$ 4,119,055	\$ 4,875,602	\$ 4,467,709	\$ 4,981,147
100% R/W Category - All Other Assets	CCR506	\$ 101,568,535	\$ 96,786,102	\$ 91,577,687	\$ 87,605,852	\$ 83,659,599
100% R/W Category - Assets Total	CCR510	\$ 105,584,090	\$ 100,905,157	\$ 96,453,289	\$ 92,073,561	\$ 88,640,746
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 105,584,090	\$ 100,905,157	\$ 96,453,289	\$ 92,073,561	\$ 88,640,746
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 1,299	\$ 1,231	\$ 1,100	\$ 939	\$ 792

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 16,238	\$ 15,388	\$ 13,751	\$ 11,738	\$ 9,901
Assets to Risk-Weight	CCR64	\$ 259,691,569	\$ 249,859,761	\$ 242,172,327	\$ 233,829,254	\$ 225,453,032
Subtotal Risk-Weighted Assets	CCR75	\$ 164,183,268	\$ 157,309,056	\$ 151,646,094	\$ 145,401,324	\$ 139,745,317
Excess Allowances for Loan and Lease Losses	CCR530	\$ 257,301	\$ 287,866	\$ 303,901	\$ 296,096	\$ 330,720
Total Risk-Weighted Assets	CCR78	\$ 163,925,967	\$ 157,021,190	\$ 151,342,193	\$ 145,105,228	\$ 139,414,597
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 13,114,033	\$ 12,561,677	\$ 12,107,368	\$ 11,644,813	\$ 11,189,260
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.30%	8.60%	8.51%	8.58%	8.62%
Total Risk-Based Capital Ratio	CCR820	13.47%	13.60%	13.62%	13.85%	14.03%
Tier 1 Risk-Based Capital Ratio	CCR830	12.27%	12.77%	12.77%	12.98%	13.14%
Tangible Equity Ratio	CCR840	8.29%	8.59%	8.50%	8.56%	8.60%

*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.

This document was created with Win2PDF available at <http://www.daneprairie.com>.
The unregistered version of Win2PDF is for evaluation or non-commercial use only.