

<b>Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 10:46 AM</b>	<b>TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) June 2004</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
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Description	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value
<b>Number of Institutions</b>	324	329	329	331	336

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

<b>Schedule SC --- Consolidated Statement of Condition</b>		Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 21,868,515</b>	<b>\$ 22,128,182</b>	<b>\$ 22,961,106</b>	<b>\$ 28,805,573</b>	<b>\$ 26,749,920</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 3,539,696	\$ 3,391,320	\$ 3,447,628	\$ 3,564,008	\$ 3,392,457
Interest-Earning Deposits in FHLBs	SC112	\$ 2,557,751	\$ 3,092,275	\$ 3,021,640	\$ 5,375,437	\$ 4,842,427
Other Interest-Earning Deposits	SC118	\$ 747,485	\$ 794,902	\$ 663,067	\$ 607,830	\$ 667,341
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 4,402,489	\$ 4,482,407	\$ 3,635,959	\$ 7,581,119	\$ 5,840,125
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 6,768,805	\$ 6,460,916	\$ 6,580,360	\$ 6,293,239	\$ 6,597,715
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,520,389	\$ 1,653,871	\$ 1,655,615	\$ 1,761,678	\$ 1,767,305
State and Municipal Obligations	SC180	\$ 627,489	\$ 512,150	\$ 470,823	\$ 443,806	\$ 438,981
Securities Backed by Nonmortgage Loans	SC182	\$ 181,559	\$ 202,903	N/A	N/A	N/A
Other Investment Securities	SC185	\$ 1,431,984	\$ 1,450,144	\$ 3,368,997	\$ 3,063,366	\$ 3,085,184
Accrued Interest Receivable	SC191	\$ 90,868	\$ 87,294	N/A	N/A	N/A
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 30,598,325</b>	<b>\$ 29,049,380</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 30,598,324</b>	<b>\$ 29,049,379</b>	<b>\$ 26,493,390</b>	<b>\$ 24,537,117</b>	<b>\$ 25,019,878</b>
Pass-Through - Total	SUB0073	\$ 19,849,159	\$ 18,145,233	N/A	N/A	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 17,744,287	\$ 15,974,668	\$ 15,896,810	\$ 14,721,911	\$ 15,037,108
Other Pass-Through	SC215	\$ 2,104,872	\$ 2,170,565	\$ 2,017,939	\$ 1,880,004	\$ 2,028,546
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 10,636,335	\$ 10,801,775	N/A	N/A	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 2,778,159	\$ 2,577,434	N/A	N/A	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 2,767,431	\$ 3,009,994	N/A	N/A	N/A
Other	SC222	\$ 5,090,745	\$ 5,214,347	N/A	N/A	N/A
Accrued Interest Receivable	SC228	\$ 112,831	\$ 102,372	N/A	N/A	N/A

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
<b>Run Date: August 23, 2004, 10:46 AM</b>	<b>June 2004</b>	

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Schedule SC --- Consolidated Statement of Condition		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 1	\$ 1	N/A	N/A	N/A
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 117,494,404</b>	<b>\$ 112,111,696</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 116,959,356</b>	<b>\$ 111,581,830</b>	<b>\$ 107,886,107</b>	<b>\$ 99,465,540</b>	<b>\$ 97,078,792</b>
Construction Loans - Total	SUB0100	\$ 5,738,797	\$ 5,558,149	\$ 5,103,195	\$ 4,928,009	\$ 4,856,921
Residential - Total	SUB0110	\$ 4,613,790	\$ 4,500,801	\$ 4,124,762	\$ 3,979,477	\$ 3,927,850
1-4 Dwelling Units	SC230	\$ 3,775,032	\$ 3,692,408	\$ 3,431,683	\$ 3,316,383	\$ 3,295,270
Multifamily (5 or more) Dwelling Units	SC235	\$ 838,758	\$ 808,393	\$ 693,079	\$ 663,094	\$ 632,580
Nonresidential Property	SC240	\$ 1,125,007	\$ 1,057,348	\$ 978,433	\$ 948,532	\$ 929,071
Permanent Loans - Total	SUB0121	\$ 111,260,644	\$ 106,065,321	N/A	N/A	N/A
Residential - Total	SUB0131	\$ 97,488,560	\$ 93,175,542	N/A	N/A	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 92,785,980	\$ 88,628,761	N/A	N/A	N/A
Revolving Open-End Loans	SC251	\$ 13,311,115	\$ 12,168,484	\$ 11,838,029	\$ 9,885,127	\$ 9,237,578
All Other - First Liens	SC254	\$ 77,029,237	\$ 74,131,712	N/A	N/A	N/A
All Other - Junior Liens	SC255	\$ 2,445,628	\$ 2,328,565	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 4,702,580	\$ 4,546,781	\$ 4,232,817	\$ 3,998,222	\$ 3,781,970
Nonresidential Property (Except Land)	SC260	\$ 10,610,680	\$ 10,072,806	\$ 9,749,282	\$ 9,196,204	\$ 9,018,658
Land	SC265	\$ 3,161,404	\$ 2,816,973	\$ 2,628,769	\$ 2,492,207	\$ 2,329,091
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 6,256,179	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC272	\$ 439,053	\$ 427,748	\$ 426,281	\$ 410,508	\$ 411,250
Advances for Taxes and Insurance	SC275	\$ 55,910	\$ 60,478	\$ 51,952	\$ 37,017	\$ 34,679
Allowance for Loan and Lease Losses	SC283	\$ 535,048	\$ 529,866	\$ 494,408	\$ 490,781	\$ 488,468
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 28,590,620</b>	<b>\$ 28,172,227</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 27,762,804</b>	<b>\$ 27,336,090</b>	<b>\$ 27,208,224</b>	<b>\$ 27,025,367</b>	<b>\$ 25,082,305</b>
Commercial Loans - Total	SC32	\$ 7,955,672	\$ 7,990,950	\$ 9,795,236	\$ 9,709,117	\$ 8,117,479
Secured	SC300	\$ 4,443,274	\$ 4,640,152	\$ 4,276,454	\$ 4,204,259	\$ 4,867,803
Unsecured	SC303	\$ 2,923,712	\$ 2,777,061	\$ 4,944,399	\$ 4,918,054	\$ 2,679,449
Lease Receivables	SC306	\$ 588,686	\$ 573,737	\$ 574,383	\$ 586,804	\$ 570,227
Consumer Loans - Total	SC35	\$ 20,493,872	\$ 20,039,622	\$ 18,169,687	\$ 18,105,431	\$ 17,773,563
Loans on Deposits	SC310	\$ 162,389	\$ 162,325	\$ 164,500	\$ 164,300	\$ 167,758
Home Improvement Loans (Not secured by real estate)	SC316	\$ 67,985	\$ 132,562	\$ 241,384	\$ 243,059	\$ 247,465
Education Loans	SC320	\$ 30,949	\$ 66,378	\$ 76,937	\$ 73,471	\$ 61,291
Auto Loans	SC323	\$ 4,340,834	\$ 4,393,738	\$ 4,585,496	\$ 4,798,618	\$ 4,995,079
Mobile Home Loans	SC326	\$ 263,306	\$ 276,470	\$ 279,799	\$ 2,488,821	\$ 2,284,711
Credit Cards	SC328	\$ 4,217,961	\$ 4,304,718	\$ 4,852,385	\$ 4,711,188	\$ 4,704,311

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<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
<b>Run Date: August 23, 2004, 10:46 AM</b>	<b>June 2004</b>	

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Schedule SC --- Consolidated Statement of Condition		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 11,410,448	\$ 10,703,431	\$ 7,969,049	\$ 5,625,974	\$ 5,312,948
Accrued Interest Receivable	SC348	\$ 141,076	\$ 141,655	\$ 149,194	\$ 140,937	\$ 146,678
Allowance for Loan and Lease Losses	SC357	\$ 827,816	\$ 836,137	\$ 905,043	\$ 930,118	\$ 955,415
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 247,738</b>	<b>\$ 249,678</b>	<b>\$ 248,301</b>	<b>\$ 266,326</b>	<b>\$ 260,139</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 245,875</b>	<b>\$ 247,492</b>	<b>\$ 246,299</b>	<b>\$ 264,479</b>	<b>\$ 259,261</b>
Real Estate - Total	SUB0210	\$ 235,249	\$ 234,299	\$ 228,001	\$ 244,127	\$ 239,816
Construction	SC405	\$ 7,365	\$ 8,959	\$ 13,102	\$ 21,267	\$ 18,916
Residential - Total	SUB0225	\$ 150,053	\$ 157,692	\$ 150,678	\$ 153,856	\$ 154,642
1-4 Dwelling Units	SC415	\$ 141,560	\$ 149,408	\$ 148,318	\$ 151,979	\$ 153,468
Multifamily (5 or more) Dwelling Units	SC425	\$ 8,493	\$ 8,284	\$ 2,360	\$ 1,877	\$ 1,174
Nonresidential (Except Land)	SC426	\$ 42,963	\$ 31,219	\$ 21,716	\$ 28,586	\$ 25,719
Land	SC428	\$ 34,868	\$ 36,429	\$ 42,505	\$ 40,418	\$ 40,539
Other Repossessed Assets	SC430	\$ 12,489	\$ 15,379	\$ 20,300	\$ 22,199	\$ 20,324
General Valuation Allowances	SC441	\$ 1,863	\$ 2,186	\$ 2,002	\$ 1,847	\$ 878
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 81,039</b>	<b>\$ 82,033</b>	<b>\$ 74,777</b>	<b>\$ 43,013</b>	<b>\$ 24,379</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 2,430,555</b>	<b>\$ 2,331,827</b>	<b>\$ 2,196,874</b>	<b>\$ 2,033,769</b>	<b>\$ 1,825,533</b>
Federal Home Loan Bank Stock	SC510	\$ 2,317,095	\$ 2,217,816	\$ 2,140,656	\$ 1,978,224	\$ 1,760,256
Other	SC540	\$ 113,460	\$ 114,011	\$ 105,666	\$ 107,760	\$ 117,260
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 2,265,887</b>	<b>\$ 2,254,291</b>	<b>\$ 2,255,898</b>	<b>\$ 2,206,670</b>	<b>\$ 2,168,824</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 6,252,380</b>	<b>\$ 5,851,422</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 6,252,053</b>	<b>\$ 5,851,191</b>	<b>\$ 5,366,273</b>	<b>\$ 5,462,658</b>	<b>\$ 4,073,347</b>
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 138,077	\$ 154,445	\$ 87,748	\$ 85,901	\$ 168,618
Bank-Owned Life Insurance - Other	SC625	\$ 495,158	\$ 467,762	\$ 480,740	\$ 433,503	\$ 324,898
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 1,053,445	\$ 959,356	\$ 857,541	\$ 786,994	\$ 631,362
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 5,858	\$ 6,187	\$ 6,679	\$ 7,243	\$ 8,036
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 1,061,159	\$ 960,447	\$ 932,082	\$ 795,447	\$ 718,234
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 494,226	\$ 436,194	\$ 424,568	\$ 380,465	\$ 401,382
Other Assets	SC689	\$ 3,004,457	\$ 2,867,031	\$ 3,339,815	\$ 3,652,462	\$ 2,708,396
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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<b>Run Date: August 23, 2004, 10:46 AM</b>	<b>June 2004</b>	

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<b>Schedule SC --- Consolidated Statement of Condition</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 327	\$ 231	\$ 278	\$ 284	\$ 244
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 1,365,055</b>	<b>\$ 1,368,421</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 209,829,463</b>	<b>\$ 202,230,736</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 208,464,408</b>	<b>\$ 200,862,315</b>	<b>\$ 195,382,792</b>	<b>\$ 190,433,578</b>	<b>\$ 184,401,392</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 142,914,875</b>	<b>\$ 142,122,401</b>	<b>\$ 137,524,362</b>	<b>\$ 134,946,981</b>	<b>\$ 131,013,482</b>
Deposits	SC710	\$ 141,106,279	\$ 140,096,840	\$ 135,994,845	\$ 132,856,432	\$ 128,350,420
Escrows	SC712	\$ 1,808,138	\$ 2,021,660	\$ 1,520,902	\$ 2,089,114	\$ 2,661,827
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 458	\$ 3,901	\$ 7,348	\$ 1,435	\$ 1,235
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 43,365,973</b>	<b>\$ 36,774,506</b>	<b>\$ 36,620,028</b>	<b>\$ 34,718,965</b>	<b>\$ 31,986,913</b>
Advances from FHLBank	SC720	\$ 29,264,628	\$ 26,382,006	\$ 26,012,228	\$ 24,713,209	\$ 21,156,576
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 12,825,931	\$ 9,489,554	\$ 8,718,449	\$ 8,476,152	\$ 9,271,460
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 216,500	\$ 208,500	N/A	N/A	N/A
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 1,058,914	\$ 694,446	\$ 1,430,851	\$ 1,247,104	\$ 1,228,877
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 3,525,598</b>	<b>\$ 3,500,953</b>	<b>\$ 3,236,170</b>	<b>\$ 3,462,585</b>	<b>\$ 4,011,356</b>
Accrued Interest Payable - Deposits	SC763	\$ 171,266	\$ 166,371	\$ 166,909	\$ 179,825	\$ 187,383
Accrued Interest Payable - Other	SC766	\$ 117,205	\$ 116,533	\$ 136,962	\$ 132,711	\$ 149,102
Accrued Taxes	SC776	\$ 619,590	\$ 600,644	\$ 460,849	\$ 691,906	\$ 660,683
Accounts Payable	SC780	\$ 790,732	\$ 748,766	\$ 703,244	\$ 698,821	\$ 662,288
Deferred Income Taxes	SC790	\$ 348,603	\$ 413,077	\$ 412,440	\$ 402,144	\$ 414,239
Other Liabilities and Deferred Income	SC796	\$ 1,478,202	\$ 1,455,562	\$ 1,355,766	\$ 1,357,178	\$ 1,937,661
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 189,806,446</b>	<b>\$ 182,397,860</b>	<b>\$ 177,379,286</b>	<b>\$ 173,128,531</b>	<b>\$ 167,011,751</b>

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Schedule SC --- Consolidated Statement of Condition		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 204,500</b>	<b>\$ 199,884</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>EQUITY CAPITAL</b>						
<b>Equity Capital - Total</b>	<b>SC80</b>	<b>\$ 18,453,470</b>	<b>\$ 18,264,569</b>	<b>\$ 17,803,987</b>	<b>\$ 17,120,556</b>	<b>\$ 17,237,903</b>
Stock - Total	SUB0311	\$ 10,086,524	\$ 9,826,071	\$ 9,709,962	\$ 9,289,472	\$ 9,357,571
Perpetual Preferred Stock - Cumulative	SC812	\$ 13	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 148,619	\$ 145,119	\$ 144,997	\$ 96,366	\$ 96,366
Common Stock - Par Value	SC820	\$ 141,949	\$ 147,859	\$ 146,520	\$ 148,858	\$ 158,310
Common Stock - Paid in Excess of Par	SC830	\$ 9,795,943	\$ 9,533,093	\$ 9,418,445	\$ 9,044,248	\$ 9,102,895
Accumulated Other Comprehensive Income - Total	SC86	\$- 285,777	\$ 49,520	N/A	N/A	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 259,856	\$ 240,496	\$ 75,147	\$ 129,428	\$ 298,172
Gains (Losses) on Cash Flow Hedges	SC865	\$- 23,794	\$- 188,903	N/A	N/A	N/A
Other	SC870	\$- 2,127	\$- 2,073	N/A	N/A	N/A
Retained Earnings	SC880	\$ 8,633,930	\$ 8,415,391	\$ 8,183,874	\$ 7,916,195	\$ 7,825,952
Other Components of Equity Capital	SC891	\$ 18,793	\$- 26,413	N/A	N/A	N/A
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 208,464,416</b>	<b>\$ 200,862,313</b>	<b>\$ 195,382,797</b>	<b>\$ 190,433,583</b>	<b>\$ 184,401,389</b>

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

### Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	67	\$ 25,383
3	Federal, State, or other taxes receivable	67	\$ 89,768
4	Net deferred tax assets	135	\$ 476,439
5	Insured portion of real estate acquired by forecls	2	\$ 45,183
6	Prepaid deposit insurance premiums	44	\$ 1,283
7	Prepaid expenses	270	\$ 79,215
8	Deposits for utilities and other services	10	\$ 357
9	Advances for loans serviced for others	8	\$ 69,044
10	Property leased to others, net of accumul. deprec.	1	\$ 542,943
11	Deferred issuance costs	1	\$ 932
13	Noninterest-bearing accts recv from Hold Co/Affl	11	\$ 36,148
14	Other noninterest-bearing short-term accounts recv	75	\$ 525,502
19	Receivables fr a broker for unsettled transactions	8	\$ 41,057
20	F/V of all derivative instru. reportable as assets	8	\$ 245,490
22	Unapplied loan disbursements	13	\$ 35,993
99	Other	162	\$ 282,403

### Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	6	\$ 5,363
4	Nonrefundable loan fees received prior to closing	23	\$ 852
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 4,988
7	Deferred gains from the sale of real estate	15	\$ 803
8	Negative equity investments in uncons service corp	1	\$ 943
9	Fees received for standby contracts and other	1	\$ 13
10	Amounts due brokers for unsettled transactions	8	\$ 71,094
11	The liability recorded for post-retirement benefit	115	\$ 106,209
13	Amounts payable under interest-rate-swap agreement	1	\$ 17
14	Unapplied loan payments received	12	\$ 53,566
16	Recourse loan liability	4	\$ 36,461
17	Noninterest-bearing payables to Hold Co/Affiliates	27	\$ 473,872
18	Litigation reserves	2	\$ 217
20	F/V of all derivative instru. reportable as liab.	10	\$ 16,702
99	Other	298	\$ 468,871

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
<b>Run Date: August 23, 2004, 10:46 AM</b>	<b>June 2004</b>	

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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 2,391,428</b>	<b>\$ 2,367,100</b>	<b>\$ 2,300,979</b>	<b>\$ 2,257,834</b>	<b>\$ 2,328,037</b>
Deposits and Investment Securities	SO115	\$ 115,119	\$ 116,594	N/A	N/A	N/A
Mortgage-Backed Securities	SO125	\$ 284,053	\$ 276,808	N/A	N/A	N/A
Mortgage Loans	SO141	\$ 1,483,696	\$ 1,443,615	N/A	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 508,560	\$ 530,083	N/A	N/A	N/A
Commercial Loans and Leases	SO160	\$ 137,335	\$ 133,317	\$ 163,026	\$ 157,183	\$ 153,069
Consumer Loans and Leases	SO171	\$ 371,225	\$ 396,766	N/A	N/A	N/A
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 25,011</b>	<b>\$ 27,178</b>	<b>\$ 25,177</b>	<b>\$ 20,587</b>	<b>\$ 21,662</b>
Federal Home Loan Bank Stock	SO181	\$ 24,426	\$ 26,082	\$ 25,177	\$ 20,587	\$ 21,662
Other	SO185	\$ 585	\$ 1,096	N/A	N/A	N/A
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 956,072</b>	<b>\$ 960,561</b>	<b>\$ 978,545</b>	<b>\$ 991,410</b>	<b>\$ 1,032,941</b>
Deposits	SO215	\$ 628,021	\$ 633,462	\$ 652,962	\$ 674,161	\$ 717,600
Escrows	SO225	\$ 102	\$ 194	\$ 196	\$ 91	\$ 77
Advances from FHLBank	SO230	\$ 236,661	\$ 241,409	\$ 242,851	\$ 240,946	\$ 237,372
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 3,594	\$ 3,580	\$ 7,508	\$ 7,703	\$ 7,699
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 88,055	\$ 82,234	\$ 75,030	\$ 68,509	\$ 70,245
Capitalized Interest	SO271	\$ 361	\$ 318	\$ 2	\$ 0	\$ 52
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 1,460,367</b>	<b>\$ 1,433,717</b>	<b>\$ 1,348,281</b>	<b>\$ 1,287,011</b>	<b>\$ 1,316,758</b>
<b>Net Provision for Losses on Interest-Bearing Assets</b>	<b>SO321</b>	<b>\$ 160,550</b>	<b>\$ 142,930</b>	<b>\$ 201,061</b>	<b>\$ 183,557</b>	<b>\$ 234,432</b>
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 1,299,817</b>	<b>\$ 1,290,787</b>	<b>\$ 1,146,952</b>	<b>\$ 1,103,454</b>	<b>\$ 1,082,326</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 867,729</b>	<b>\$ 856,499</b>	<b>\$ 848,187</b>	<b>\$ 1,073,788</b>	<b>\$ 1,074,286</b>
Mortgage Loan Serving Fees	SO410	\$ 77,912	\$ - 9,677	\$ 9,783	\$ - 2,158	\$ - 76,150
Other Fees and Charges	SO420	\$ 535,046	\$ 513,593	\$ 528,202	\$ 561,339	\$ 546,484
Net Income (Loss) from Other - Total	SUB0451	\$ 207,515	\$ 288,791	\$ 239,805	\$ 438,572	\$ 520,845
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 157,198	\$ 274,795	\$ 200,416	\$ 397,650	\$ 545,992
Operations & Sale of Repossessed Assets	SO461	\$ 1,076	\$ 1,400	\$ 934	\$ 3,082	\$ 1,740
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ - 2,726	\$ - 5,269	\$ - 4,005	\$ - 26,010	\$ - 24,348
Sale of Securities Held-to-Maturity	SO467	\$ 371	\$ 371	\$ 27	\$ 3,125	\$ 1,005
Sale of Loans Held for Investment	SO475	\$ 521	\$ 618	\$ 1,908	\$ - 559	\$ 4,333

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Sale of Other Assets Held for Investment	SO477	\$ 38,073	\$ 25,476	\$ 20,831	\$ 47,025	\$ 6,967
Trading Assets (Realized and Unrealized)	SO485	\$ 13,002	\$- 8,600	\$ 19,694	\$ 14,259	\$- 14,844
Other Noninterest Income	SO488	\$ 47,256	\$ 63,792	\$ 62,588	\$ 76,035	\$ 83,107
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 1,378,328</b>	<b>\$ 1,403,609</b>	<b>\$ 1,384,129</b>	<b>\$ 1,403,896</b>	<b>\$ 1,403,853</b>
All Personnel Compensation and Expense	SO510	\$ 590,348	\$ 590,948	\$ 567,879	\$ 590,513	\$ 583,781
Legal Expense	SO520	\$ 18,795	\$ 12,048	\$ 15,109	\$ 20,859	\$ 11,946
Office Occupancy and Equipment Expense	SO530	\$ 212,772	\$ 215,330	\$ 211,329	\$ 214,827	\$ 214,191
Marketing and Other Professional Services	SO540	\$ 269,550	\$ 282,223	\$ 268,174	\$ 262,904	\$ 266,771
Loan Servicing Fees	SO550	\$ 24,318	\$ 23,587	\$ 19,806	\$ 21,391	\$ 29,054
Goodwill and Other Intangibles Expense	SO560	\$ 9,253	\$ 10,954	\$ 9,612	\$ 8,143	\$ 24,015
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 358	\$ 1,930	\$ 1,215	\$ 1,158	\$ 1,136
Other Noninterest Expense	SO580	\$ 252,934	\$ 266,589	\$ 291,005	\$ 284,101	\$ 272,959
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$ 789,218</b>	<b>\$ 743,677</b>	<b>\$ 602,732</b>	<b>\$ 773,346</b>	<b>\$ 752,759</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 265,509</b>	<b>\$ 256,087</b>	<b>\$ 210,179</b>	<b>\$ 262,502</b>	<b>\$ 259,864</b>
Federal	SO710	\$ 240,688	\$ 232,344	\$ 285,323	\$ 242,699	\$ 232,204
State, Local & Other	SO720	\$ 24,821	\$ 23,743	\$- 75,144	\$ 19,803	\$ 27,660
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 523,709</b>	<b>\$ 487,590</b>	<b>\$ 392,553</b>	<b>\$ 510,844</b>	<b>\$ 492,895</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$ 31,288</b>	<b>\$- 237</b>	<b>\$ 1,898</b>	<b>\$ 501</b>	<b>\$- 480</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 554,997</b>	<b>\$ 487,353</b>	<b>\$ 394,451</b>	<b>\$ 511,345</b>	<b>\$ 492,415</b>
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						



Office of Thrift Supervision  
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(\$Thousands)

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## Other Codes As of Jun 2004

### Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	2	\$ 27
4	Net income(loss) from leasing or subleasing space	72	\$ 5,929
5	Net income(loss) from real estate held for invest	8	\$ 935
6	Net income(loss)-equity invest in uncons sub org	10	\$- 450
7	Net income(loss) from leased property	9	\$ 8,780
9	Net income from data processing lease/services	4	\$ 71
10	Dividends from subordinate organizations	2	\$ 28
12	Income on FHA/VA REO pending conveyance	2	\$ 22
14	Interest Income from CNFIs reported on SC655	3	\$- 7,977
15	Income from corporate-owned life insurance	63	\$ 5,041
19	Realized/unrealized gains on derivatives	3	\$ 1,284
99	Other	226	\$ 28,846

### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	72	\$ 1,253
2	OTS assessments	91	\$ 1,358
4	Interest expense on Treasury tax & loan accounts	1	\$ 4
5	Forfeited commitment fees on FHLBank advances	1	\$ 7
6	Supervisory examination fees	35	\$ 667
7	Office supplies, printing, and postage	235	\$ 22,982
8	Telephone, including data lines	109	\$ 17,390
9	Loan origination expense	57	\$ 26,581
10	ATM expense	50	\$ 2,185
11	Adjustments to prior periods	2	\$ 133
12	Acquisition and organization costs	1	\$ 1,217
13	Misc taxes other than income & real estate	25	\$ 484
14	Losses from fraud	1	\$ 34
15	Foreclosure expenses	4	\$ 1,824
17	Charitable contributions	17	\$ 486
18	Minority Interest	2	\$ 5,064
19	Realized/unrealized losses on derivatives	5	\$ 4,638
99	Other	241	\$ 83,978

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
<b>Run Date: August 23, 2004, 10:46 AM</b>	<b>June 2004</b>	

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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 4,731,242</b>	<b>\$ 2,367,100</b>	<b>\$ 9,195,304</b>	<b>\$ 6,933,874</b>	<b>\$ 4,709,271</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 229,453	\$ 116,594	N/A	N/A	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 557,004	\$ 276,808	N/A	N/A	N/A
YTD - Mortgage Loans	Y_SO141	\$ 2,910,100	\$ 1,443,615	N/A	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 269,494	\$ 133,317	\$ 617,804	\$ 456,466	\$ 301,453
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 765,191	\$ 396,766	N/A	N/A	N/A
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 51,886</b>	<b>\$ 27,178</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 50,206	\$ 26,082	N/A	N/A	N/A
YTD - Other	Y_SO185	\$ 1,680	\$ 1,096	N/A	N/A	N/A
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 1,905,666</b>	<b>\$ 960,561</b>	<b>\$ 4,033,682</b>	<b>\$ 3,074,990</b>	<b>\$ 2,099,565</b>
YTD - Deposits	Y_SO215	\$ 1,254,008	\$ 633,462	\$ 2,761,402	\$ 2,120,280	\$ 1,456,491
YTD - Escrows	Y_SO225	\$ 295	\$ 194	N/A	N/A	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 476,189	\$ 241,409	\$ 945,570	\$ 707,923	\$ 472,223
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 7,174	\$ 3,580	\$ 30,612	\$ 23,104	\$ 15,401
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 168,679	\$ 82,234	\$ 295,621	\$ 223,400	\$ 155,258
YTD - Capitalized Interest	Y_SO271	\$ 679	\$ 318	\$ 110	\$ 108	\$ 108
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 2,877,462</b>	<b>\$ 1,433,717</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>YTD - Net Provision for Losses on Interest-Bearing Assets</b>	<b>Y_SO321</b>	<b>\$ 304,517</b>	<b>\$ 142,930</b>	<b>\$ 872,750</b>	<b>\$ 675,814</b>	<b>\$ 492,897</b>
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 2,572,945</b>	<b>\$ 1,290,787</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 1,714,073</b>	<b>\$ 856,499</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 68,124	\$- 9,677	\$- 113,368	\$- 122,311	\$- 120,223
YTD - Other Fees and Charges	Y_SO420	\$ 1,045,355	\$ 513,593	\$ 2,144,721	\$ 1,619,872	\$ 1,071,480
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 490,462	\$ 288,791	\$ 1,638,009	\$ 1,400,256	\$ 963,510
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 426,503	\$ 274,795	\$ 1,581,388	\$ 1,382,715	\$ 986,919
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 2,160	\$ 1,400	\$ 5,423	\$ 4,478	\$ 1,368
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 7,995	\$- 5,269	\$- 58,742	\$- 54,737	\$- 28,727
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 742	\$ 371	\$ 4,294	\$ 4,267	\$ 1,142
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 1,139	\$ 618	\$ 8,791	\$ 7,203	\$ 7,762
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 63,511	\$ 25,476	\$ 79,389	\$ 58,558	\$ 11,533

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 23, 2004, 10:46 AM</b>	<b>TFR Industry Aggregate Report</b> <b>99112 - OTS-Regulated: Southeast Region (Geog)</b> <b>June 2004</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 4,402	\$- 8,600	\$ 17,466	\$- 2,228	\$- 16,487
YTD - Other Noninterest Income	Y_SO488	\$ 110,132	\$ 63,792	N/A	N/A	N/A
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 2,763,470</b>	<b>\$ 1,403,609</b>	<b>\$ 5,476,516</b>	<b>\$ 4,109,937</b>	<b>\$ 2,726,828</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 1,172,753	\$ 590,948	\$ 2,270,688	\$ 1,712,479	\$ 1,133,377
YTD - Legal Expense	Y_SO520	\$ 30,450	\$ 12,048	\$ 57,746	\$ 42,840	\$ 22,114
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 425,503	\$ 215,330	\$ 844,855	\$ 636,914	\$ 428,271
YTD - Marketing and Other Professional Services	Y_SO540	\$ 549,367	\$ 282,223	\$ 1,069,738	\$ 802,722	\$ 540,337
YTD - Loan Servicing Fees	Y_SO550	\$ 46,954	\$ 23,587	\$ 101,314	\$ 81,508	\$ 60,137
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 19,740	\$ 10,954	\$ 45,680	\$ 36,175	\$ 28,350
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 2,240	\$ 1,930	\$ 5,505	\$ 4,308	\$ 3,150
YTD - Other Noninterest Expense	Y_SO580	\$ 516,463	\$ 266,589	\$ 1,080,990	\$ 792,991	\$ 511,092
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 1,523,548</b>	<b>\$ 743,677</b>	<b>\$ 2,876,746</b>	<b>\$ 2,279,951</b>	<b>\$ 1,518,735</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 518,398</b>	<b>\$ 256,087</b>	<b>\$ 997,429</b>	<b>\$ 789,137</b>	<b>\$ 530,750</b>
YTD - Federal	Y_SO710	\$ 469,949	\$ 232,344	\$ 995,427	\$ 711,883	\$ 473,045
YTD - State, Local, and Other	Y_SO720	\$ 48,449	\$ 23,743	\$ 2,002	\$ 77,254	\$ 57,705
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 1,005,150</b>	<b>\$ 487,590</b>	<b>\$ 1,879,317</b>	<b>\$ 1,490,814</b>	<b>\$ 987,985</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 31,051</b>	<b>\$- 237</b>	<b>\$ 1,362</b>	<b>\$- 536</b>	<b>\$- 1,037</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 1,036,201</b>	<b>\$ 487,353</b>	<b>\$ 1,880,679</b>	<b>\$ 1,490,278</b>	<b>\$ 986,948</b>

<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 1,364,684</b>	<b>\$ 1,400,956</b>	<b>\$ 1,419,548</b>	<b>\$ 1,440,109</b>	<b>\$ 1,437,853</b>
Net Provision for Loss	VA115	\$ 159,456	\$ 142,502	\$ 197,669	\$ 177,094	\$ 231,684
Transfers	VA125	\$ 497	\$- 959	\$- 15,394	\$- 5,610	\$- 1,408
Recoveries	VA135	\$ 73,048	\$ 68,286	\$ 60,111	\$ 55,961	\$ 55,761
Adjustments	VA145	\$ 47,809	\$ 64,562	\$ 90,956	\$ 78,654	\$ 89,214
Charge-offs	VA155	\$ 280,445	\$ 306,925	\$ 350,713	\$ 322,633	\$ 367,508
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 1,365,049</b>	<b>\$ 1,368,422</b>	<b>\$ 1,402,177</b>	<b>\$ 1,423,575</b>	<b>\$ 1,445,596</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 64,073</b>	<b>\$ 67,261</b>	<b>\$ 55,396</b>	<b>\$ 124,286</b>	<b>\$ 124,616</b>
Net Provision for Loss	VA118	\$ 1,452	\$ 2,306	\$ 4,607	\$ 7,621	\$ 3,884
Transfers	VA128	\$- 497	\$ 959	\$ 15,394	\$ 5,610	\$ 1,408

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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Adjustments	VA148	\$ 341	\$ 1,639	\$- 885	\$- 27	\$ 1,388
Charge-offs	VA158	\$ 6,060	\$ 6,889	\$ 7,665	\$ 80,723	\$ 7,010
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 59,309</b>	<b>\$ 65,276</b>	<b>\$ 66,846</b>	<b>\$ 56,767</b>	<b>\$ 124,286</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 1,428,757</b>	<b>\$ 1,468,217</b>	<b>\$ 1,474,943</b>	<b>\$ 1,564,395</b>	<b>\$ 1,562,469</b>
Net Provision for Loss	VA120	\$ 160,908	\$ 144,808	\$ 202,276	\$ 184,715	\$ 235,568
Recoveries	VA140	\$ 73,048	\$ 68,286	\$ 60,111	\$ 55,961	\$ 55,761
Adjustments	VA150	\$ 48,150	\$ 66,201	\$ 90,071	\$ 78,627	\$ 90,602
Charge-offs	VA160	\$ 286,505	\$ 313,814	\$ 358,378	\$ 403,356	\$ 374,518
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 1,424,358</b>	<b>\$ 1,433,698</b>	<b>\$ 1,469,023</b>	<b>\$ 1,480,342</b>	<b>\$ 1,569,882</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 280,445</b>	<b>\$ 306,925</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Deposits and Investment Securities</b>	<b>VA36</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 265</b>	<b>\$ 4,014</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 16,146</b>	<b>\$ 14,188</b>	<b>\$ 15,428</b>	<b>\$ 16,001</b>	<b>\$ 20,415</b>
Construction - Total	SUB2030	\$ 1,277	\$ 1,106	\$ 2,143	\$ 1,715	\$ 4,505
1-4 Dwelling Units	VA420	\$ 1,265	\$ 993	\$ 1,749	\$ 1,431	\$ 4,496
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 81	\$ 200	\$ 0
Nonresidential Property	VA440	\$ 12	\$ 113	\$ 313	\$ 84	\$ 9
Permanent - Total	SUB2041	\$ 14,869	\$ 13,082	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 2,731	\$ 2,916	\$ 1,814	\$ 3,764	\$ 4,488
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 3,253	\$ 4,551	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 2,220	\$ 2,996	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 2,368	\$ 840	\$ 0	\$ 105	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 4,285	\$ 1,287	\$ 1,065	\$ 625	\$ 444
Land	VA490	\$ 12	\$ 492	\$ 781	\$ 740	\$ 165
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 259,321</b>	<b>\$ 283,601</b>	<b>\$ 315,801</b>	<b>\$ 298,676</b>	<b>\$ 337,655</b>
Commercial Loans	VA520	\$ 49,728	\$ 46,947	\$ 55,052	\$ 49,776	\$ 91,019
Consumer Loans - Total	SUB2061	\$ 209,593	\$ 236,654	N/A	N/A	N/A
Loans on Deposits	VA510	\$ 31	\$ 58	\$ 68	\$ 35	\$ 16
Home Improvement Loans	VA516	\$ 270	\$ 522	\$ 371	\$ 530	\$ 704
Education Loans	VA530	\$ 68	\$ 59	\$ 172	\$ 150	\$ 300
Auto Loans	VA540	\$ 17,043	\$ 16,481	\$ 18,355	\$ 18,464	\$ 19,689
Mobile Home Loans	VA550	\$ 1,022	\$ 1,357	\$ 859	\$ 5,894	\$ 6,180
Credit Cards	VA556	\$ 153,899	\$ 183,129	\$ 204,921	\$ 197,295	\$ 194,887

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
<b>Run Date: August 23, 2004, 10:46 AM</b>	<b>June 2004</b>	

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 37,260	\$ 35,048	\$ 36,003	\$ 26,532	\$ 24,860
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 4,705</b>	<b>\$ 5,034</b>	<b>\$ 7,195</b>	<b>\$ 7,877</b>	<b>\$ 9,120</b>
Real Estate - Construction	VA605	\$ 39	\$ 0	\$ 200	\$ 0	\$ 73
Real Estate - 1-4 Dwelling Units	VA613	\$ 3,318	\$ 3,686	\$ 3,399	\$ 3,858	\$ 4,023
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 102	\$ 0	\$ 0	\$ 22	\$ 100
Real Estate - Nonresidential (Except Land)	VA625	\$ 563	\$ 67	\$ 222	\$ 0	\$ 547
Real Estate - Land	VA628	\$ 296	\$ 2	\$ 29	\$ 0	\$ 16
Other Repossessed Assets	VA630	\$ 387	\$ 1,279	\$ 3,345	\$ 3,997	\$ 4,361
<b>Real Estate Held for Investment</b>	<b>VA70</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 257</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA820</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 8</b>	<b>\$ 88</b>	<b>\$ 9,859</b>	<b>\$ 44</b>	<b>\$ 30</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 73,048</b>	<b>\$ 68,286</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Deposits and Investment Securities</b>	<b>VA37</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 7,274</b>	<b>\$ 4,095</b>	<b>\$ 4,155</b>	<b>\$ 3,153</b>	<b>\$ 2,773</b>
Construction - Total	SUB2130	\$ 459	\$ 651	\$ 1,554	\$ 159	\$ 224
1-4 Dwelling Units	VA421	\$ 459	\$ 413	\$ 1,546	\$ 40	\$ 223
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 227	\$ 7	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 11	\$ 1	\$ 119	\$ 1
Permanent - Total	SUB2141	\$ 6,815	\$ 3,444	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 708	\$ 234	\$ 304	\$ 726	\$ 555
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 1,705	\$ 1,593	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 510	\$ 440	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 1,170	\$ 39	\$ 4	\$ 24	\$ 98
Nonresidential Property (Except Land)	VA481	\$ 2,679	\$ 378	\$ 244	\$ 161	\$ 413
Land	VA491	\$ 43	\$ 760	\$ 20	\$ 242	\$ 130
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 65,774</b>	<b>\$ 64,186</b>	<b>\$ 55,734</b>	<b>\$ 52,803</b>	<b>\$ 52,984</b>
Commercial Loans	VA521	\$ 8,012	\$ 7,121	\$ 7,001	\$ 7,363	\$ 11,163
Consumer Loans - Total	SUB2161	\$ 57,762	\$ 57,065	N/A	N/A	N/A
Loans on Deposits	VA511	\$ 1	\$ 7	\$ 0	\$ 1	\$ 123
Home Improvement Loans	VA517	\$ 265	\$ 281	\$ 381	\$ 180	\$ 459
Education Loans	VA531	\$ 21	\$ 8	\$ 14	\$ 32	\$ 11
Auto Loans	VA541	\$ 10,765	\$ 5,984	\$ 4,963	\$ 4,644	\$ 5,384
Mobile Home Loans	VA551	\$ 63	\$ 28	\$ 79	\$ 2,667	\$ 2,356

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
<b>Run Date: August 23, 2004, 10:46 AM</b>	<b>June 2004</b>	

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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Credit Cards	VA557	\$ 39,892	\$ 43,570	\$ 36,796	\$ 34,851	\$ 29,956
Other	VA561	\$ 6,755	\$ 7,187	\$ 6,500	\$ 3,065	\$ 3,532
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA821</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 0</b>	<b>\$ 5</b>	<b>\$ 1</b>	<b>\$ 2</b>	<b>\$ 1</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 958</b>	<b>\$ 3,300</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 22</b>	<b>\$ 8</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 20</b>	<b>\$ 0</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$- 344</b>	<b>\$ 2,132</b>	<b>\$ 9,323</b>	<b>\$ 2,214</b>	<b>\$- 255</b>
Construction - Total	SUB2230	\$- 260	\$ 1,347	\$- 1	\$- 740	\$ 28
1-4 Dwelling Units	VA422	\$- 1	\$ 451	\$ 4	\$- 1,320	\$- 236
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 54	\$ 0
Nonresidential Property	VA442	\$- 259	\$ 896	\$- 5	\$ 526	\$ 264
Permanent - Total	SUB2241	\$- 84	\$ 785	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 36	\$ 91	\$ 4,777	\$- 93	\$- 355
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 899	\$ 401	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 27	\$ 28	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$- 453	\$- 58	\$ 127	\$- 107	\$- 9
Nonresidential Property (Except Land)	VA482	\$- 566	\$ 303	\$ 912	\$ 919	\$- 714
Land	VA492	\$- 27	\$ 20	\$ 1	\$ 405	\$ 146
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 862</b>	<b>\$- 659</b>	<b>\$ 7,464</b>	<b>\$ 8,892</b>	<b>\$ 5,015</b>
Commercial Loans	VA522	\$ 464	\$- 153	\$ 5,996	\$ 8,233	\$ 4,412
Consumer Loans - Total	SUB2261	\$ 398	\$- 506	N/A	N/A	N/A
Loans on Deposits	VA512	\$- 9	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$- 2	\$ 67	\$- 19	\$ 76	\$ 140
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 217	\$ 373	\$ 359	\$ 372	\$ 211
Mobile Home Loans	VA552	\$ 65	\$- 31	\$ 62	\$ 65	\$ 199
Credit Cards	VA558	\$ 88	\$ 72	\$ 119	\$ 131	\$ 7
Other	VA562	\$ 39	\$- 987	\$ 947	\$ 15	\$ 46
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 309</b>	<b>\$ 1,586</b>	<b>\$ 300</b>	<b>\$ 529</b>	<b>\$ 383</b>
Real Estate - Construction	VA606	\$ 0	\$ 116	\$ 0	\$ 190	\$- 46
Real Estate - 1-4 Dwelling Units	VA614	\$ 257	\$ 352	\$ 74	\$ 282	\$ 337
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 4	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 929	\$ 196	\$ 30	\$- 68

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
<b>Run Date: August 23, 2004, 10:46 AM</b>	<b>June 2004</b>	

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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Real Estate - Land	VA629	\$- 35	\$ 0	\$ 3	\$ 0	\$ 144
Other Repossessed Assets	VA632	\$ 87	\$ 189	\$ 23	\$ 27	\$ 16
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$- 10</b>	<b>\$ 53</b>	<b>\$ 15</b>	<b>\$ 1,561</b>	<b>\$ 188</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 8</b>	<b>\$ 17</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 9</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 91</b>	<b>\$ 163</b>	<b>\$- 473</b>	<b>\$ 100</b>	<b>\$- 92</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 208,355</b>	<b>\$ 241,939</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 22</b>	<b>\$ 8</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 285</b>	<b>\$ 4,014</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 8,528</b>	<b>\$ 12,225</b>	<b>\$ 20,596</b>	<b>\$ 15,062</b>	<b>\$ 17,387</b>
Construction - Total	SUB2330	\$ 558	\$ 1,802	\$ 588	\$ 816	\$ 4,309
1-4 Dwelling Units	VA425	\$ 805	\$ 1,031	\$ 207	\$ 71	\$ 4,037
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$- 227	\$ 74	\$ 254	\$ 0
Nonresidential Property	VA445	\$- 247	\$ 998	\$ 307	\$ 491	\$ 272
Permanent - Total	SUB2341	\$ 7,970	\$ 10,423	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 2,059	\$ 2,773	\$ 6,287	\$ 2,945	\$ 3,578
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 2,447	\$ 3,359	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 1,737	\$ 2,584	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 745	\$ 743	\$ 123	\$- 26	\$- 107
Nonresidential Property (Except Land)	VA485	\$ 1,040	\$ 1,212	\$ 1,733	\$ 1,383	\$- 683
Land	VA495	\$- 58	\$- 248	\$ 762	\$ 903	\$ 181
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 194,409</b>	<b>\$ 218,756</b>	<b>\$ 267,531</b>	<b>\$ 254,765</b>	<b>\$ 289,686</b>
Commercial Loans	VA525	\$ 42,180	\$ 39,673	\$ 54,047	\$ 50,646	\$ 84,268
Consumer Loans - Total	SUB2361	\$ 152,229	\$ 179,083	N/A	N/A	N/A
Loans on Deposits	VA515	\$ 21	\$ 51	\$ 68	\$ 34	\$- 107
Home Improvement Loans	VA519	\$ 3	\$ 308	\$- 29	\$ 426	\$ 385
Education Loans	VA535	\$ 47	\$ 51	\$ 158	\$ 118	\$ 289
Auto Loans	VA545	\$ 6,495	\$ 10,870	\$ 13,751	\$ 14,192	\$ 14,516
Mobile Home Loans	VA555	\$ 1,024	\$ 1,298	\$ 842	\$ 3,292	\$ 4,023
Credit Cards	VA559	\$ 114,095	\$ 139,631	\$ 168,244	\$ 162,575	\$ 164,938
Other	VA565	\$ 30,544	\$ 26,874	\$ 30,450	\$ 23,482	\$ 21,374
<b>Repossessed Assets - Total</b>	<b>VA65</b>	<b>\$ 5,014</b>	<b>\$ 6,620</b>	<b>\$ 7,495</b>	<b>\$ 8,406</b>	<b>\$ 9,503</b>
Real Estate - Construction	VA607	\$ 39	\$ 116	\$ 200	\$ 190	\$ 27
Real Estate - 1-4 Dwelling Units	VA615	\$ 3,575	\$ 4,038	\$ 3,473	\$ 4,140	\$ 4,360
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 102	\$ 0	\$ 4	\$ 22	\$ 100

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
<b>Run Date: August 23, 2004, 10:46 AM</b>	<b>June 2004</b>	

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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Real Estate - Nonresidential (Except Land)	VA627	\$ 563	\$ 996	\$ 418	\$ 30	\$ 479
Real Estate - Land	VA631	\$ 261	\$ 2	\$ 32	\$ 0	\$ 160
Other Repossessed Assets	VA633	\$ 474	\$ 1,468	\$ 3,368	\$ 4,024	\$ 4,377
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ - 10</b>	<b>\$ 53</b>	<b>\$ 15</b>	<b>\$ 1,561</b>	<b>\$ 445</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 8</b>	<b>\$ 17</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 9</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 99</b>	<b>\$ 246</b>	<b>\$ 9,385</b>	<b>\$ 142</b>	<b>\$- 63</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 77,781</b>	<b>\$ 80,061</b>	<b>\$ 61,982</b>	<b>\$ 73,468</b>	<b>\$ 87,517</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 267,345</b>	<b>\$ 264,846</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 74,861</b>	<b>\$ 71,083</b>	<b>\$ 64,342</b>	<b>\$ 69,655</b>	<b>\$ 71,956</b>
Construction	VA951	\$ 4,141	\$ 3,224	\$ 998	\$ 4,160	\$ 4,532
Permanent - 1-4 Dwelling Units	VA952	\$ 45,989	\$ 47,511	\$ 51,004	\$ 54,656	\$ 42,741
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 345	\$ 6,397	\$ 791	\$ 412	\$ 12,793
Permanent - Nonresidential (Except Land)	VA954	\$ 22,494	\$ 12,256	\$ 4,611	\$ 8,802	\$ 9,906
Permanent - Land	VA955	\$ 1,892	\$ 1,695	\$ 6,938	\$ 1,625	\$ 1,984
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 1,115,513</b>	<b>\$ 1,043,746</b>	<b>\$ 1,065,534</b>	<b>\$ 1,033,554</b>	<b>\$ 958,879</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 1,653,613</b>	<b>\$ 1,741,000</b>	<b>\$ 1,768,919</b>	<b>\$ 1,818,060</b>	<b>\$ 1,850,480</b>
Substandard	VA965	\$ 1,472,305	\$ 1,552,962	\$ 1,578,614	\$ 1,619,584	\$ 1,635,973
Doubtful	VA970	\$ 180,144	\$ 187,722	\$ 190,300	\$ 198,431	\$ 214,507
Loss	VA975	\$ 1,164	\$ 316	\$ 5	\$ 45	\$ 0

<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 2,272,536</b>	<b>\$ 2,287,884</b>	<b>\$ 2,620,953</b>	<b>\$ 2,544,332</b>	<b>\$ 2,539,160</b>
Mortgages - Total	SUB2421	\$ 1,613,566	\$ 1,613,815	N/A	N/A	N/A
Construction and Land Loans	SUB2430	\$ 128,174	\$ 116,743	\$ 130,425	\$ 135,914	\$ 146,303
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 1,274,711	\$ 1,262,821	N/A	N/A	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 245,519	\$ 257,959	\$ 223,104	\$ 222,805	\$ 248,629
Nonmortgages - Total	SUB2461	\$ 658,970	\$ 674,069	N/A	N/A	N/A
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 1,459,253</b>	<b>\$ 1,453,918</b>	<b>\$ 1,727,264</b>	<b>\$ 1,635,449</b>	<b>\$ 1,617,102</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 1,193,444</b>	<b>\$ 1,166,430</b>	<b>\$ 1,410,606</b>	<b>\$ 1,323,228</b>	<b>\$ 1,357,367</b>



<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
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<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Mortgage Loans - Total	SUB2481	\$ 847,146	\$ 830,365	N/A	N/A	N/A
Construction	PD115	\$ 49,206	\$ 40,416	\$ 47,237	\$ 46,883	\$ 58,261
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 47,916	\$ 63,645	\$ 834,392	\$ 766,835	\$ 733,269
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 619,399	\$ 572,986	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 22,540	\$ 19,836	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 11,617	\$ 14,770	\$ 11,021	\$ 5,139	\$ 10,285
Permanent - Nonresidential Property (Except Land)	PD135	\$ 82,841	\$ 105,589	\$ 71,977	\$ 56,768	\$ 79,699
Permanent - Land	PD138	\$ 13,627	\$ 13,123	\$ 13,083	\$ 17,434	\$ 16,154
Nonmortgage Loans - Commercial Loans	PD140	\$ 102,701	\$ 104,259	\$ 115,979	\$ 115,047	\$ 126,495
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 243,597	\$ 231,806	N/A	N/A	N/A
Loans on Deposits	PD161	\$ 1,796	\$ 3,413	\$ 1,859	\$ 1,727	\$ 1,910
Home Improvement Loans	PD163	\$ 3,194	\$ 3,116	\$ 3,755	\$ 3,882	\$ 3,700
Education Loans	PD165	\$ 45	\$ 66	\$ 118	\$ 64	\$ 199
Auto Loans	PD167	\$ 64,522	\$ 59,184	\$ 97,321	\$ 90,437	\$ 102,779
Mobile Home Loans	PD169	\$ 6,796	\$ 4,842	\$ 8,261	\$ 14,694	\$ 12,376
Credit Cards	PD171	\$ 122,533	\$ 117,510	\$ 156,132	\$ 162,205	\$ 172,390
Other	PD180	\$ 44,711	\$ 43,675	\$ 49,497	\$ 42,113	\$ 39,850
Memo - Troubled Debt Restructured Included Above	PD190	\$ 1,379	\$ 1,204	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 21,444	\$ 8,849	N/A	N/A	N/A
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 265,809</b>	<b>\$ 287,488</b>	<b>\$ 316,658</b>	<b>\$ 312,221</b>	<b>\$ 259,735</b>
Mortgage Loans - Total	SUB2491	\$ 128,811	\$ 128,745	N/A	N/A	N/A
Construction	PD215	\$ 2,100	\$ 3,682	\$ 5,110	\$ 11,570	\$ 4,063
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 1,634	\$ 3,546	\$ 129,024	\$ 111,432	\$ 65,673
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 109,148	\$ 108,217	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 1,759	\$ 3,851	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 1,775	\$ 2,226	\$ 1,186	\$ 914	\$ 410
Permanent - Nonresidential Property (Except Land)	PD235	\$ 4,364	\$ 6,678	\$ 5,546	\$ 3,794	\$ 6,675
Permanent - Land	PD238	\$ 8,031	\$ 545	\$ 525	\$ 1,668	\$ 2,650
Nonmortgage Loans - Commercial Loans	PD240	\$ 36,646	\$ 39,755	\$ 37,833	\$ 43,538	\$ 45,049
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 100,352	\$ 118,988	N/A	N/A	N/A
Loans on Deposits	PD261	\$ 727	\$ 350	\$ 218	\$ 196	\$ 323
Home Improvement Loans	PD263	\$ 113	\$ 112	\$ 47	\$ 69	\$ 154
Education Loans	PD265	\$ 4	\$ 38	\$ 83	\$ 120	\$ 152

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<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Auto Loans	PD267	\$ 2,231	\$ 2,502	\$ 4,614	\$ 4,351	\$ 6,127
Mobile Home Loans	PD269	\$ 101	\$ 68	\$ 152	\$ 175	\$ 231
Credit Cards	PD271	\$ 91,194	\$ 108,702	\$ 123,626	\$ 128,771	\$ 122,278
Other	PD280	\$ 5,982	\$ 7,216	\$ 8,429	\$ 5,623	\$ 5,950
Memo - Troubled Debt Restructured Included Above	PD290	\$ 962	\$ 348	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 61,129	\$ 67,487	N/A	N/A	N/A
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 813,283</b>	<b>\$ 833,966</b>	<b>\$ 893,689</b>	<b>\$ 908,883</b>	<b>\$ 922,058</b>
Mortgage Loans - Total	SUB2501	\$ 637,609	\$ 654,705	N/A	N/A	N/A
Construction	PD315	\$ 42,030	\$ 48,937	\$ 52,521	\$ 40,368	\$ 43,141
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 19,223	\$ 22,971	\$ 555,556	\$ 556,827	\$ 557,815
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 434,859	\$ 454,162	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 18,233	\$ 13,607	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 17,611	\$ 14,330	\$ 13,708	\$ 12,940	\$ 12,838
Permanent - Nonresidential Property (Except Land)	PD335	\$ 92,473	\$ 90,658	\$ 94,109	\$ 106,157	\$ 97,884
Permanent - Land	PD338	\$ 13,180	\$ 10,040	\$ 11,949	\$ 17,991	\$ 22,034
Nonmortgage Loans - Commercial Loans	PD340	\$ 146,672	\$ 150,050	\$ 126,497	\$ 139,161	\$ 154,882
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 29,002	\$ 29,211	N/A	N/A	N/A
Loans on Deposits	PD361	\$ 379	\$ 203	\$ 320	\$ 348	\$ 186
Home Improvement Loans	PD363	\$ 743	\$ 837	\$ 1,148	\$ 967	\$ 890
Education Loans	PD365	\$ 117	\$ 29	\$ 42	\$ 31	\$ 60
Auto Loans	PD367	\$ 11,976	\$ 13,125	\$ 16,475	\$ 16,653	\$ 16,525
Mobile Home Loans	PD369	\$ 3,463	\$ 3,683	\$ 5,205	\$ 5,342	\$ 5,393
Credit Cards	PD371	\$ 3,999	\$ 3,344	\$ 6,106	\$ 4,710	\$ 3,786
Other	PD380	\$ 8,325	\$ 7,990	\$ 9,267	\$ 7,388	\$ 6,624
Memo - Troubled Debt Restructured Included Above	PD390	\$ 6,539	\$ 4,731	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 7,302	\$ 5,444	N/A	N/A	N/A

<b>Schedule LD --- Loan Data</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>						
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 2,813,215</b>	<b>\$ 2,467,201</b>	<b>\$ 2,498,243</b>	<b>\$ 2,793,515</b>	<b>\$ 2,921,501</b>
90% up to 100% LTV	LD110	\$ 2,168,325	\$ 1,809,922	\$ 1,789,012	\$ 2,060,297	\$ 2,011,704

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<b>Schedule LD --- Loan Data</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
100% and greater LTV	LD120	\$ 644,890	\$ 657,279	\$ 709,231	\$ 733,218	\$ 909,797
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 86,087</b>	<b>\$ 71,654</b>	<b>\$ 68,411</b>	<b>\$ 85,506</b>	<b>\$ 79,592</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 44,301</b>	<b>\$ 41,058</b>	<b>\$ 46,441</b>	<b>\$ 58,421</b>	<b>\$ 52,293</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 37,301	\$ 35,180	\$ 40,193	\$ 51,794	\$ 46,713
90% up to 100% LTV	LD210	\$ 30,209	\$ 26,076	\$ 29,358	\$ 38,697	\$ 34,551
100% and greater LTV	LD220	\$ 7,092	\$ 9,104	\$ 10,835	\$ 13,097	\$ 12,162
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 7,000	\$ 5,878	\$ 6,248	\$ 6,627	\$ 5,580
90% up to 100% LTV	LD230	\$ 2,353	\$ 2,152	\$ 2,174	\$ 1,522	\$ 1,687
100% and greater LTV	LD240	\$ 4,647	\$ 3,726	\$ 4,074	\$ 5,105	\$ 3,893
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 41,786</b>	<b>\$ 30,596</b>	<b>\$ 21,970</b>	<b>\$ 27,085</b>	<b>\$ 27,299</b>
90% up to 100% LTV	LD250	\$ 33,207	\$ 22,715	\$ 15,077	\$ 20,040	\$ 20,647
100% and greater LTV	LD260	\$ 8,579	\$ 7,881	\$ 6,893	\$ 7,045	\$ 6,652
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 2,020</b>	<b>\$ 1,758</b>	<b>\$ 5,902</b>	<b>\$ 3,468</b>	<b>\$ 5,731</b>
90% up to 100% LTV	LD310	\$ 1,310	\$ 1,263	\$ 843	\$ 911	\$ 2,527
100% and greater LTV	LD320	\$ 710	\$ 495	\$ 5,059	\$ 2,557	\$ 3,204
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 30,197</b>	<b>\$ 70,509</b>	<b>\$ 106,935</b>	<b>\$ 673,040</b>	<b>\$ 690,640</b>
90% up to 100% LTV	LD410	\$ 17,202	\$ 63,789	\$ 69,452	\$ 253,685	\$ 278,202
100% and greater LTV	LD420	\$ 12,995	\$ 6,720	\$ 37,483	\$ 419,355	\$ 412,438
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 389,905</b>	<b>\$ 288,812</b>	<b>\$ 374,645</b>	<b>\$ 853,116</b>	<b>\$ 709,943</b>
90% up to 100% LTV	LD430	\$ 344,432	\$ 252,183	\$ 315,693	\$ 509,806	\$ 579,884
100% and greater LTV	LD440	\$ 45,473	\$ 36,629	\$ 58,952	\$ 343,310	\$ 130,059
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 119,992</b>	<b>\$ 195,386</b>	<b>\$ 265,162</b>	<b>\$ 1,076,442</b>	<b>\$ 974,029</b>
90% up to 100% LTV	LD450	\$ 111,394	\$ 141,218	\$ 227,330	\$ 690,241	\$ 586,545
100% and greater LTV	LD460	\$ 8,598	\$ 54,168	\$ 37,832	\$ 386,201	\$ 387,484

<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 4,688,607</b>	<b>\$ 4,491,393</b>	<b>\$ 4,444,446</b>	<b>\$ 4,225,367</b>	<b>\$ 3,790,039</b>
Mortgage Construction Loans	CC105	\$ 4,188,211	\$ 4,029,697	\$ 3,923,262	\$ 3,657,635	\$ 3,309,337
Other Mortgage Loans	CC115	\$ 500,396	\$ 461,696	\$ 521,184	\$ 567,732	\$ 480,702
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 802,558	\$ 716,058	\$ 494,842	\$ 434,271	\$ 439,978
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 7,899,676</b>	<b>\$ 10,479,331</b>	<b>\$ 5,726,071</b>	<b>\$ 8,133,349</b>	<b>\$ 13,792,136</b>
1-4 Dwelling Units	CC280	\$ 6,288,289	\$ 9,078,650	\$ 4,548,075	\$ 6,939,523	\$ 12,838,003
Multifamily (5 or more) Dwelling Units	CC290	\$ 250,664	\$ 247,983	\$ 248,871	\$ 321,811	\$ 175,577

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<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
All Other Real Estate	CC300	\$ 1,360,723	\$ 1,152,698	\$ 929,125	\$ 872,015	\$ 778,556
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 748,218	\$ 762,844	\$ 990,392	\$ 1,219,499	\$ 1,170,366
Commitments Outstanding to Purchase Loans	CC320	\$ 4,122,134	\$ 7,193,474	\$ 4,021,042	\$ 5,962,551	\$ 14,366,657
Commitments Outstanding to Sell Loans	CC330	\$ 8,080,306	\$ 10,517,780	\$ 8,250,663	\$ 10,818,803	\$ 17,254,813
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 883,986	\$ 3,265,292	N/A	N/A	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 2,007,608	\$ 4,135,224	N/A	N/A	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 13,730	\$ 207,900	N/A	N/A	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 15,970	\$ 48,860	N/A	N/A	N/A
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 34,672,802</b>	<b>\$ 35,242,702</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 10,732,156	\$ 9,929,243	N/A	N/A	N/A
Commercial Lines	CC420	\$ 12,445,679	\$ 11,486,696	\$ 11,453,932	\$ 11,671,350	\$ 10,732,877
Open-End Consumer Lines - Credit Cards	CC423	\$ 10,446,838	\$ 12,804,538	N/A	N/A	N/A
Open-End Consumer Lines - Other	CC425	\$ 1,048,129	\$ 1,022,225	N/A	N/A	N/A
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 725,778</b>	<b>\$ 613,194</b>	<b>\$ 562,108</b>	<b>\$ 516,744</b>	<b>\$ 473,105</b>
Commercial	CC430	\$ 69,989	\$ 55,345	\$ 64,117	\$ 58,082	\$ 47,830
Standby, Not Included on CC465 or CC468	CC435	\$ 655,789	\$ 557,849	\$ 497,991	\$ 458,662	\$ 425,275
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 11,212,141	\$ 5,567,623	\$ 5,809,283	\$ 5,814,806	\$ 5,676,782
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 126,094	\$ 123,425	\$ 130,607	\$ 228,506	\$ 197,148
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 1,812,909	\$ 669,598	\$ 800,148	\$ 1,136,302	\$ 740,883
Other Contingent Liabilities	CC480	\$ 52,488	\$ 48,399	\$ 49,114	\$ 55,965	\$ 55,119
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 86

<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Mortgage-Backed Securities - Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 12,134,189</b>	<b>\$ 12,378,569</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Pass-Through Securities	CF143	\$ 10,506,262	\$ 10,493,790	\$ 12,521,008	\$ 10,142,420	\$ 8,437,584
Other Mortgage-Backed Securities	CF153	\$ 1,627,927	\$ 1,884,779	N/A	N/A	N/A
<b>Mortgage-Backed Securities - Sales - Total</b>	<b>SUB3821</b>	<b>\$ 7,091,568</b>	<b>\$ 10,366,897</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Pass-Through Securities	CF145	\$ 6,699,015	\$ 9,576,950	\$ 10,121,643	\$ 7,447,683	\$ 5,822,544
Other Mortgage-Backed Securities	CF155	\$ 392,553	\$ 789,947	N/A	N/A	N/A
<b>Mortgage-Backed Securities - Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 5,042,621</b>	<b>\$ 2,011,672</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 1,778,504	\$- 420,964	\$ 1,198,055	\$ 2,996,687	\$ 2,200,108

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<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 1,226,084	\$- 191,972	N/A	N/A	N/A
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 24,057,504</b>	<b>\$ 18,837,219</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Construction Loans - Total	SUB3840	\$ 2,371,138	\$ 1,929,857	\$ 1,972,727	\$ 2,154,892	\$ 1,801,881
1-4 Dwelling Units	CF190	\$ 1,794,442	\$ 1,507,131	\$ 1,554,547	\$ 1,740,189	\$ 1,451,882
Multifamily (5 or more) Dwelling Units	CF200	\$ 241,051	\$ 188,784	\$ 169,684	\$ 182,697	\$ 122,320
Nonresidential	CF210	\$ 335,645	\$ 233,942	\$ 248,496	\$ 232,006	\$ 227,679
Permanent Loans - Total	SUB3851	\$ 21,686,366	\$ 16,907,362	N/A	N/A	N/A
1-4 Dwelling Units	CF225	\$ 19,319,868	\$ 15,249,830	\$ 16,637,055	\$ 25,368,701	\$ 25,975,419
Multifamily (5 or more) Dwelling Units	CF245	\$ 417,448	\$ 255,506	\$ 391,685	\$ 465,477	\$ 407,530
Nonresidential (Except Land)	CF260	\$ 1,131,613	\$ 891,922	\$ 916,969	\$ 789,722	\$ 778,130
Land	CF270	\$ 817,437	\$ 510,104	\$ 453,040	\$ 433,968	\$ 426,513
<b>Loans and Participations Purchased - Total</b>	<b>SUB3880</b>	<b>\$ 13,790,204</b>	<b>\$ 12,415,454</b>	<b>\$ 15,346,643</b>	<b>\$ 21,207,751</b>	<b>\$ 21,611,812</b>
Secured by 1-4 Dwelling Units	CF280	\$ 12,874,452	\$ 11,842,278	\$ 14,805,081	\$ 20,329,883	\$ 21,139,836
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 517,684	\$ 368,985	\$ 168,943	\$ 137,683	\$ 73,064
Secured by Nonresidential	CF300	\$ 398,068	\$ 204,191	\$ 372,619	\$ 740,185	\$ 398,912
<b>Loans and Participations Sold - Total</b>	<b>SUB3890</b>	<b>\$ 20,606,516</b>	<b>\$ 18,709,449</b>	<b>\$ 18,968,938</b>	<b>\$ 35,546,657</b>	<b>\$ 37,695,091</b>
Secured by 1-4 Dwelling Units	CF310	\$ 19,932,623	\$ 18,527,569	\$ 18,496,826	\$ 34,803,285	\$ 37,299,892
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 372,360	\$ 26,035	\$ 86,908	\$ 40,246	\$ 29,630
Secured by Nonresidential	CF330	\$ 301,533	\$ 155,845	\$ 385,204	\$ 703,126	\$ 365,569
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 6,816,312</b>	<b>\$- 6,293,995</b>	<b>\$- 3,622,295</b>	<b>\$- 14,338,906</b>	<b>\$- 16,083,279</b>
<b>Mortgage Loans - Cash Repayment of Principal</b>	<b>CF340</b>	<b>\$ 11,098,331</b>	<b>\$ 8,842,367</b>	<b>\$ 8,621,965</b>	<b>\$ 12,491,189</b>	<b>\$ 11,866,278</b>
<b>Mortgage Loans - Debits Less Credits Othr Than Repay of Prin</b>	<b>CF350</b>	<b>\$- 192,530</b>	<b>\$ 102,201</b>	<b>\$- 239,565</b>	<b>\$ 71,888</b>	<b>\$- 948,301</b>
<b>Mortgage Loans - Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 3,743,012</b>	<b>\$ 2,835,503</b>	<b>\$ 2,339,968</b>	<b>\$ 5,793,091</b>	<b>\$ 6,455,855</b>
<b>Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow</b>	<b>SUB3906</b>	<b>\$ 5,950,331</b>	<b>\$ 3,803,058</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 11,464,344</b>	<b>\$ 10,458,444</b>	<b>\$ 10,311,668</b>	<b>\$ 14,911,614</b>	<b>\$ 13,221,218</b>
Commercial	CF390	\$ 6,853,957	\$ 6,622,784	\$ 6,003,399	\$ 10,341,141	\$ 7,970,601
Consumer	CF400	\$ 4,610,387	\$ 3,835,660	\$ 4,308,269	\$ 4,570,473	\$ 5,250,617
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 983,197</b>	<b>\$ 766,062</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Commercial	CF395	\$ 522,096	\$ 136,380	N/A	N/A	N/A
Consumer	CF405	\$ 461,101	\$ 629,682	N/A	N/A	N/A
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 10,481,147</b>	<b>\$ 9,692,382</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Net Deposit Gain (Loss), Excluding Acquired Deposits</b>	<b>SUB3920</b>	<b>\$ 2,118,259</b>	<b>\$ 4,218,355</b>	<b>\$ 2,445,405</b>	<b>\$ 4,938,304</b>	<b>\$ 2,663,978</b>

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 23, 2004, 10:46 AM</b>	<b>TFR Industry Aggregate Report</b> <b>99112 - OTS-Regulated: Southeast Region (Geog)</b> <b>June 2004</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
New Deposits Received less Deposits Withdrawn	CF420	\$ 1,551,433	\$ 3,645,809	\$ 1,860,812	\$ 4,339,541	\$ 2,039,068
Interest Credited to Deposits	CF430	\$ 566,826	\$ 572,546	\$ 584,593	\$ 598,763	\$ 624,910
<b>Deposits Acquired, Net of Dispositions in Bulk Transactions</b>	<b>CF435</b>	<b>\$- 250,945</b>	<b>\$- 13,590</b>	<b>\$ 0</b>	<b>\$ 39,068</b>	<b>\$- 20,184</b>

  

<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>BALANCES - END OF QUARTER</b>						
Total Broker - Originated Deposits - Total	SUB4061	\$ 12,272,397	\$ 11,853,141	N/A	N/A	N/A
Fully Insured	DI100	\$ 11,808,610	\$ 11,432,155	\$ 10,648,791	\$ 11,041,991	\$ 11,132,879
Other	DI110	\$ 463,787	\$ 420,986	\$ 766,899	\$ 545,815	\$ 551,814
Deposits with Balances - \$100,000 or Less	DI120	\$ 95,633,228	\$ 94,514,270	\$ 91,965,133	\$ 90,651,572	\$ 89,469,894
Deposits with Balances - Greater than \$100,000	DI130	\$ 47,281,148	\$ 47,604,219	\$ 44,030,985	\$ 42,204,860	\$ 38,880,508
Number of Deposit Accounts - Total	SUB4062	14,049,784	13,474,740	N/A	N/A	N/A
Balances of \$100,000 or Less	DI150	13,845,345	13,272,800	12,845,993	12,501,031	12,013,566
Balances Greater than \$100,000	DI160	204,439	201,940	195,368	189,452	175,528
IRA/Keogh Accounts	DI200	\$ 7,059,140	\$ 7,002,566	\$ 6,863,859	\$ 6,943,385	\$ 6,890,852
Uninsured Deposits	DI210	\$ 27,669,616	\$ 27,393,765	\$ 25,332,634	\$ 24,405,348	\$ 22,317,436
Preferred Deposits	DI220	\$ 936,720	\$ 1,071,140	\$ 903,257	\$ 1,148,302	\$ 780,747
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 27,241,702	\$ 26,953,386	N/A	N/A	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 38,958,264	\$ 38,149,955	N/A	N/A	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 16,486,476	\$ 16,494,430	N/A	N/A	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 60,225,816	\$ 60,520,718	N/A	N/A	N/A
<b>DEPOSITS &amp; ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS</b>						
Non- Interest-Bearing Demand Deposits	DI610	\$ 13,998,112	\$ 14,471,527	\$ 10,924,606	\$ 11,183,639	\$ 11,158,344
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 42,913	\$ 39,381	\$ 33,683	\$ 45,197	\$ 53,342
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 639,150	\$ 586,207	\$ 694,148	\$ 879,409	\$ 468,053
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 752,230	\$ 507,385	\$ 598,315	\$ 605,917	\$ 567,867
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	\$ 15,336	\$ 17,556	N/A	N/A	N/A

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<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Adjustments to Demand Deposits (including escrows)	DI720	\$ 69,422	\$ 54,467	\$ 2,619	\$ 4,055	\$ 9,794
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 19,936	\$ 27,451	\$ 681	\$ 846	\$ 945
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 12,091	\$ 0	\$ 1,307,710	\$ 480,592	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 12,091	\$ 0	\$ 204,084	\$ 32,278	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 256,288	\$ 13,590	\$ 0	\$ 8,326	\$ 0

<b>Schedule SI --- Consolidated Supplemental Information</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>MISCELLANEOUS DATA</b>						
Number of Full-time Equivalent Employees	SI370	43,505	42,685	42,163	43,012	43,723
Assets Held in Trading Accounts	SI375	\$ 1,087,070	\$ 984,232	\$ 810,817	\$ 794,287	\$ 475,201
Available-for-Sale Securities	SI385	\$ 35,014,067	\$ 31,119,222	\$ 32,957,442	\$ 30,644,661	\$ 31,307,095
Assets Held for Sale	SI387	\$ 8,259,772	\$ 8,714,289	\$ 9,594,402	\$ 11,863,736	\$ 12,621,863
Loans Serviced for Others	SI390	\$ 123,606,005	\$ 108,443,537	\$ 99,645,737	\$ 93,474,181	\$ 87,561,770
<b>RESIDUAL INTERESTS</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 116,447	\$ 127,785	\$ 137,039	\$ 118,878	\$ 154,841
Other Residual Interests	SI404	\$ 278,997	\$ 209,940	\$ 207,042	\$ 166,075	\$ 175,451
<b>QUALIFIED THRIFT LENDER TEST</b>						
Actual Thrift Investment Percentage - First month of Qtr	SI581	84.72%	84.72%	85.17%	84.94%	84.74%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	84.69%	84.51%	85.32%	84.75%	84.51%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	84.52%	83.80%	85.18%	84.61%	84.08%
<b>IRS DOMESTIC BUILDING AND LOAN TEST</b>						
Percent of Assets Test	SI585	81.34%	80.01%	N/A	N/A	N/A
Do you meet the DBLA business operations test?	SI586	23 [Yes]	24 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 2,124,456</b>	<b>\$ 1,690,063</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS &amp; RELATED INTEREST</b>						
Aggregate amount of all extensions of credit	SI590	\$ 398,837	\$ 383,944	\$ 344,174	\$ 342,050	\$ 323,563
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	1,067	1,558	984	2,276	297
<b>RECONCILIATION OF EQUITY CAPITAL</b>						
<b>Beginning Equity Capital</b>	<b>SI600</b>	<b>\$ 18,102,883</b>	<b>\$ 17,792,033</b>	<b>\$ 17,019,981</b>	<b>\$ 16,968,563</b>	<b>\$ 16,723,584</b>
Net Income (Loss) (SO91)	SI610	\$ 554,997	\$ 487,353	\$ 394,451	\$ 511,345	\$ 492,415

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<b>Schedule SI --- Consolidated Supplemental Information</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Dividends Declared - Preferred Stock	SI620	\$ 2,629	\$ 235	\$ 6,100	\$ 2,808	\$ 3,869
Dividends Declared - Common Stock	SI630	\$ 237,471	\$ 304,204	\$ 101,317	\$ 576,910	\$ 111,372
Stock Issued	SI640	\$ 13,014	\$ 10,677	\$ 219,459	\$ 121,527	\$ 144,549
Stock Retired	SI650	\$ 0	\$ 47	\$ 71,869	\$ 0	\$ 1,358
Capital Contributions (Where No Stock is Issued)	SI655	\$ 263,641	\$ 160,106	N/A	N/A	N/A
New Basis Accounting Adjustments	SI660	\$ 38,360	\$ 0	\$ 3,261	\$ 27,029	\$ 0
Other Comprehensive Income	SI662	\$- 331,595	\$ 89,260	N/A	N/A	N/A
Prior Period Adjustments	SI668	\$- 4,778	\$- 9,915	N/A	N/A	N/A
Other Adjustments	SI671	\$ 57,043	\$ 39,333	N/A	N/A	N/A
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 18,453,465</b>	<b>\$ 18,264,361</b>	<b>\$ 17,803,982</b>	<b>\$ 17,120,572</b>	<b>\$ 17,237,905</b>
<b>TRANSACTIONS WITH AFFILIATES</b>						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 17,658	\$ 17,890	N/A	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 9,878,762	\$ 6,762,611	N/A	N/A	N/A
<b>MUTUAL FUNDS AND ANNUITIES</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	51 [Yes]	58 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 8,254,094	\$ 8,273,714	N/A	N/A	N/A
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 9,446	\$ 14,827	\$ 9,901	\$ 16,484	\$ 14,370
<b>AVERAGE MONTH-END BALANCES</b>						
Total Assets	SI870	\$ 205,383,463	\$ 198,070,492	N/A	N/A	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 18,645,835	\$ 19,295,584	N/A	N/A	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 144,526,601	\$ 134,582,818	N/A	N/A	N/A
Nonmortgage Loans	SI885	\$ 28,137,430	\$ 29,587,948	N/A	N/A	N/A
Deposits and Excrows	SI890	\$ 138,563,743	\$ 135,276,224	N/A	N/A	N/A
Total Borrowings	SI895	\$ 41,401,906	\$ 37,356,503	N/A	N/A	N/A
<b>LOANS TO EXECUTIVE OFFICERS</b>						
Number of Loans Made to Executive Officers During Quarter	SI900	177	156	150	552	211
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 18,288	\$ 15,030	\$ 18,502	\$ 23,842	\$ 24,964
Interest Charged on Loans Made During Quarter - Minimum	SI920	4.97	4.84	4.81	4.88	5.04
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.55	6.08	6.12	5.67	6.03
<b>Schedule SQ --- Consolidated Supplemental Questions</b>						
<b>Description</b>	<b>Line Item</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
		<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
		<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>



<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
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<b>Schedule SQ --- Consolidated Supplemental Questions</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
		<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
Acquire assets by merger with another depository inst?	SQ100	1	0	1	1	1
1st time incl asset/liab from branch/bulk dep purch?	SQ110	2	1	1	3	2
Change in Control of Association?	SQ130	2	3	3	3	6
Merger Accounted for under the Purchase Method?	SQ160	2	1	3	2	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	8	12	4	6	1
Any Outstanding Futures or Options Positions?	SQ310	6	3	2	6	8
Does Association Have Subchapter S in effect this year?	SQ320	25	25	23	23	23
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	137	129	N/A	N/A	N/A

<b>Schedule SB --- Consolidated Small Business Loans</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Do you have any small business loans to report in this sched?	SB010	279 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Do you have any farm or agriculture loans?	SB100	70 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	73 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	30 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	63 [Yes]
Number of Loans on SC260	SB200	843	N/A	N/A	N/A	2,404
Number of Loans on SC300, SC303, and SC306	SB210	4,724	N/A	N/A	N/A	1,943,872
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	7,009	N/A	N/A	N/A	6,608
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 323,617	N/A	N/A	N/A	\$ 339,427
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	6,719	N/A	N/A	N/A	5,774
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 929,642	N/A	N/A	N/A	\$ 850,222
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	7,276	N/A	N/A	N/A	6,105
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 3,603,166	N/A	N/A	N/A	\$ 2,858,984
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	1,360,351	N/A	N/A	N/A	34,541
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 3,306,371	N/A	N/A	N/A	\$ 808,527
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	5,804	N/A	N/A	N/A	5,075
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 674,958	N/A	N/A	N/A	\$ 605,315
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	4,019	N/A	N/A	N/A	3,235

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Schedule SB --- Consolidated Small Business Loans		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Outstd Bal	SB450	\$ 1,285,437	N/A	N/A	N/A	\$ 1,171,671
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	503	N/A	N/A	N/A	547
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 19,351	N/A	N/A	N/A	\$ 19,210
Farm Mortgages Orig at \$100-250,000 - Number	SB520	233	N/A	N/A	N/A	251
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 32,392	N/A	N/A	N/A	\$ 33,450
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	88	N/A	N/A	N/A	96
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 28,167	N/A	N/A	N/A	\$ 30,614
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	12,802	N/A	N/A	N/A	1,000
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 37,409	N/A	N/A	N/A	\$ 18,335
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	87	N/A	N/A	N/A	90
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 11,100	N/A	N/A	N/A	\$ 11,270
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	39	N/A	N/A	N/A	35
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 10,512	N/A	N/A	N/A	\$ 10,220

Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	46 [Yes]	48 [Yes]	47 [Yes]	46 [Yes]	51 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	33 [Yes]	37 [Yes]	36 [Yes]	36 [Yes]	38 [Yes]
Do you have any activity to report on this schedule?	FS130	30 [Yes]	32 [Yes]	29 [Yes]	31 [Yes]	33 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 58,774,758</b>	<b>\$ 129,008,943</b>	<b>\$ 126,150,884</b>	<b>\$ 129,458,981</b>	<b>\$ 123,920,406</b>
<b>Managed Assets (\$) - Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 26,448,998</b>	<b>\$ 26,678,857</b>	<b>\$ 25,700,098</b>	<b>\$ 24,254,380</b>	<b>\$ 26,559,304</b>
Personal Trust and Agency Accounts	FS210	\$ 4,084,636	\$ 4,371,290	\$ 4,286,111	\$ 3,883,705	\$ 5,280,998
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 1,652,511	\$ 1,636,103	\$ 1,597,834	\$ 1,436,847	\$ 1,576,172
Employee Benefit - Defined Contribution	FS220	\$ 552,610	\$ 554,730	\$ 543,602	\$ 495,004	\$ 507,088
Employee Benefit - Defined Benefit	FS230	\$ 100,103	\$ 94,741	\$ 93,613	\$ 80,645	\$ 56,184
Other Retirement Accounts	FS240	\$ 999,798	\$ 986,632	\$ 960,619	\$ 861,198	\$ 1,012,900
Corporate Trust and Agency Accounts	FS250	\$ 26,197	\$ 15,110	\$ 17,383	\$ 10,623	\$ 11,228
Investment Management Agency Accounts	FS260	\$ 20,588,092	\$ 20,553,674	\$ 19,700,683	\$ 18,826,467	\$ 19,584,211
Other Fiduciary Accounts	FS270	\$ 97,562	\$ 102,680	\$ 98,087	\$ 96,738	\$ 106,695
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 778,636</b>	<b>\$ 835,151</b>	<b>\$ 808,037</b>	<b>\$ 846,624</b>

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
<b>Run Date: August 23, 2004, 10:46 AM</b>	<b>June 2004</b>	

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<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Nonmanaged Assets (\$) - Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 8,707,539</b>	<b>\$ 8,501,093</b>	<b>\$ 8,131,274</b>	<b>\$ 7,446,755</b>	<b>\$ 7,170,642</b>
Personal Trust and Agency Accounts	FS211	\$ 1,001,677	\$ 972,319	\$ 724,149	\$ 900,373	\$ 837,830
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 7,649,299	\$ 7,483,462	\$ 7,360,446	\$ 6,497,658	\$ 6,230,166
Employee Benefit - Defined Contribution	FS221	\$ 2,044,642	\$ 2,001,598	\$ 1,884,816	\$ 1,656,431	\$ 1,593,525
Employee Benefit - Defined Benefit	FS231	\$ 4,618,692	\$ 4,484,523	\$ 4,484,435	\$ 3,948,453	\$ 3,829,245
Other Retirement Accounts	FS241	\$ 985,965	\$ 997,341	\$ 991,195	\$ 892,774	\$ 807,396
Corporate Trust and Agency Accounts	FS251	\$ 13,145	\$ 14,253	\$ 16,310	\$ 20,031	\$ 21,184
Other Fiduciary Accounts	FS271	\$ 43,418	\$ 31,059	\$ 30,369	\$ 28,693	\$ 81,462
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 23,618,221</b>	<b>\$ 93,828,993</b>	<b>\$ 92,319,512</b>	<b>\$ 97,757,846</b>	<b>\$ 90,190,460</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) - Total Fiduciary Accounts</b>	<b>FS22</b>	<b>12,605</b>	<b>14,158</b>	<b>13,648</b>	<b>13,060</b>	<b>14,060</b>
Personal Trust and Agency Accounts	FS212	4,222	6,112	5,986	5,941	6,290
Retirement-related Trust and Agency Accounts - Total	SUB6120	2,746	2,657	2,517	2,384	2,493
Employee Benefit - Defined Contribution	FS222	174	173	181	173	196
Employee Benefit - Defined Benefit	FS232	76	76	74	74	63
Other Retirement Accounts	FS242	2,496	2,408	2,262	2,137	2,234
Corporate Trust and Agency Accounts	FS252	18	12	16	16	10
Investment Management Agency Accounts	FS262	5,430	5,200	4,971	4,550	5,107
Other Fiduciary Accounts	FS272	189	177	158	169	160
<b>Nonmanaged Assets (#) - Total Fiduciary Accounts</b>	<b>FS23</b>	<b>121,097</b>	<b>113,946</b>	<b>93,782</b>	<b>89,740</b>	<b>78,238</b>
Personal Trust and Agency Accounts	FS213	114,729	107,682	85,617	82,187	70,748
Retirement-related Trust and Agency Accounts - Total	SUB6130	5,888	5,819	7,703	7,493	7,409
Employee Benefit - Defined Contribution	FS223	363	387	394	368	335
Employee Benefit - Defined Benefit	FS233	172	170	163	152	158
Other Retirement Accounts	FS243	5,353	5,262	7,146	6,973	6,916
Corporate Trust and Agency Accounts	FS253	95	93	113	46	43
Other Fiduciary Accounts	FS273	385	352	349	14	38
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>3,209</b>	<b>3,398</b>	<b>7,321</b>	<b>6,210</b>	<b>6,151</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>						
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 48,542</b>	<b>\$ 24,832</b>	<b>\$ 100,180</b>	<b>\$ 61,629</b>	<b>\$ 47,571</b>
Personal Trust and Agency Accounts	FS310	\$ 14,461	\$ 7,892	\$ 34,992	\$ 18,275	\$ 15,864
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 6,855	\$ 3,673	\$ 12,353	\$ 7,661	\$ 5,371
Employee Benefit - Defined Contribution	FS320	\$ 2,698	\$ 1,490	\$ 5,492	\$ 2,778	\$ 1,782

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
<b>Run Date: August 23, 2004, 10:46 AM</b>	<b>June 2004</b>	

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<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Employee Benefit - Defined Benefit	FS330	\$ 600	\$ 298	\$ 919	\$ 690	\$ 373
Other Retirement Accounts	FS340	\$ 3,557	\$ 1,885	\$ 5,942	\$ 4,193	\$ 3,216
Corporate Trust and Agency Accounts	FS350	\$ 320	\$ 161	\$ 2,239	\$ 490	\$ 331
Investment Management Agency Accounts	FS360	\$ 21,873	\$ 10,913	\$ 42,301	\$ 28,707	\$ 20,943
Other Fiduciary Accounts	FS370	\$ 133	\$ 188	\$ 360	\$ 268	\$ 360
Custody and Safekeeping Accounts	FS380	\$ 2,388	\$ 802	\$ 3,570	\$ 2,982	\$ 2,094
Other Fiduciary and Related Services	FS390	\$ 2,512	\$ 1,203	\$ 4,365	\$ 3,246	\$ 2,608
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 26,861</b>	<b>\$ 12,227</b>	<b>\$ 85,656</b>	<b>\$ 32,159</b>	<b>\$ 27,211</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 132</b>	<b>\$ 126</b>	<b>\$ 81</b>	<b>\$ 21</b>	<b>\$ 69</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 2,210</b>	<b>\$ 832</b>	<b>\$ 1,452</b>	<b>\$ 2,131</b>	<b>\$ 1,684</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 23,759</b>	<b>\$ 13,311</b>	<b>\$ 15,895</b>	<b>\$ 31,580</b>	<b>\$ 21,975</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 3,298,505</b>	<b>\$ 3,355,481</b>	<b>\$ 4,286,110</b>	<b>\$ 2,796,125</b>	<b>\$ 4,245,352</b>
Non-Interest-Bearing Deposits	FS410	\$- 178	\$ 1,464	\$ 2,671	\$ 2,669	\$ 1,233
Interest-Bearing Deposits	FS415	\$ 13,190	\$ 15,797	\$ 25,225	\$ 12,579	\$ 15,127
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 83,328	\$ 92,206	\$ 142,307	\$ 73,217	\$ 90,515
State, County and Municipal Obligations	FS425	\$ 485,767	\$ 537,045	\$ 622,580	\$ 482,949	\$ 809,252
Money Market Mutual Funds	FS430	\$ 145,181	\$ 167,731	\$ 251,682	\$ 147,101	\$ 260,469
Other Short-term Obligations	FS435	\$ 95,285	\$ 62,328	\$ 58,730	\$ 65,063	\$ 65,613
Other Notes and Bonds	FS440	\$ 98,765	\$ 101,349	\$ 117,108	\$ 79,420	\$ 116,793
Common and Preferred Stock	FS445	\$ 2,191,490	\$ 2,192,585	\$ 2,623,259	\$ 1,805,091	\$ 2,659,335
Real Estate Mortgages	FS450	\$ 5,721	\$ 7,385	\$ 8,281	\$ 5,251	\$ 5,153
Real Estate	FS455	\$ 77,641	\$ 77,747	\$ 74,686	\$ 64,982	\$ 70,722
Miscellaneous Assets	FS460	\$ 102,315	\$ 99,844	\$ 359,581	\$ 57,803	\$ 151,140
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>10</b>	<b>30</b>	<b>2</b>	<b>2</b>
Corporate and Municipal Trusteeships	FS510	0	10	10	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	20	2	2
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 93,365</b>	<b>\$ 93,365</b>	<b>\$ 3,213</b>	<b>\$ 3,213</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>
Domestic Equity	FS610	0	0	1	0	0

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
<b>Run Date: August 23, 2004, 10:46 AM</b>	<b>June 2004</b>	

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<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	1	0	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 4,116</b>	<b>\$ 0</b>	<b>\$ 0</b>
Domestic Equity	FS615	\$ 0	\$ 0	\$ 3,919	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 197	\$ 0	\$ 0
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>						
<b>Managed Accts - Total Fid Settlements/Surcharges/Otr Losses</b>	<b>FS70</b>	<b>\$ 129</b>	<b>\$ 125</b>	<b>\$ 78</b>	<b>\$ 16</b>	<b>\$ 69</b>
Personal Trust and Agency Accounts	FS710	\$ 129	\$ 125	\$ 35	\$ 5	\$ 7
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 11	\$ 0	\$ 2
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 31	\$ 5	\$ 54
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 1	\$ 6	\$ 6
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 6</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 3	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 2	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 3</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 3	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>TIER 1 (CORE) CAPITAL REQUIREMENT</b>						

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>99112 - OTS-Regulated: Southeast Region (Geog)</b>	<b>(\$Thousands)</b>
<b>Run Date: August 23, 2004, 10:46 AM</b>	<b>June 2004</b>	

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<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Equity Capital (SC80)	CCR100	\$ 18,453,470	\$ 18,264,569	\$ 17,803,987	\$ 17,120,556	\$ 17,237,903
Equity Capital Deductions - Total	SUB1631	\$ 1,103,363	\$ 1,073,110	N/A	N/A	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 42,774	\$ 43,026	\$ 38,738	\$ 34,862	\$ 37,096
Goodwill and Certain Other Intangible Assets	CCR115	\$ 959,768	\$ 920,804	\$ 921,110	\$ 789,413	\$ 712,979
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 99,386	\$ 109,246	\$ 175,584	\$ 128,221	\$ 107,525
Other	CCR134	\$ 1,435	\$ 34	\$ 32	\$ 34	\$ 38
Equity Capital Additions - Total	SUB1641	\$ 459,420	\$ 127,020	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 272,489	\$- 55,641	\$ 57,399	\$ 44,435	\$- 96,005
Qualifying Intangible Assets	CCR185	\$ 13,878	\$ 14,290	\$ 14,726	\$ 15,579	\$ 13,330
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 173,053	\$ 168,371	\$ 168,080	\$ 153,048	\$ 151,679
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 17,809,527</b>	<b>\$ 17,318,479</b>	<b>\$ 16,908,834</b>	<b>\$ 16,381,088</b>	<b>\$ 16,449,269</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 208,464,408</b>	<b>\$ 200,862,315</b>	<b>\$ 195,378,530</b>	<b>\$ 190,433,578</b>	<b>\$ 184,401,392</b>
Asset Deductions - Total	SUB1651	\$ 1,117,466	\$ 1,088,157	N/A	N/A	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 46,988	\$ 53,601	\$ 47,647	\$ 40,941	\$ 36,527
Goodwill and Certain Other Intangible Assets	CCR265	\$ 965,522	\$ 925,310	\$ 924,293	\$ 789,413	\$ 718,234
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 103,588	\$ 109,246	\$ 175,458	\$ 128,221	\$ 107,525
Other	CCR275	\$ 1,368	\$ 0	N/A	N/A	N/A
Asset Additions - Total	SUB1661	\$ 233,136	\$- 374,157	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 219,258	\$- 388,447	\$- 177,142	\$- 236,530	\$- 447,267
Qualifying Intangible Assets	CCR285	\$ 13,878	\$ 14,290	\$ 14,726	\$ 15,579	\$ 13,330
Other	CCR290	\$ 0	\$ 0	N/A	N/A	N/A
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 207,580,078</b>	<b>\$ 199,400,001</b>	<b>\$ 194,069,860</b>	<b>\$ 189,254,054</b>	<b>\$ 183,105,169</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 8,193,264</b>	<b>\$ 7,884,202</b>	<b>\$ 7,646,340</b>	<b>\$ 7,487,229</b>	<b>\$ 7,233,662</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 17,809,527</b>	<b>\$ 17,318,479</b>	<b>\$ 16,908,834</b>	<b>\$ 16,381,088</b>	<b>\$ 16,449,269</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 93,207	\$ 102,029	\$ 92,334	\$ 87,904	\$ 92,785
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 216,500	\$ 208,500	\$ 458,500	\$ 282,500	\$ 319,700
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 958,512	\$ 934,647	\$ 915,777	\$ 917,422	\$ 911,733
Tier 2 Capital - Other	CCR355	\$ 3,270	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 1,271,489</b>	<b>\$ 1,245,176</b>	<b>\$ 1,466,611</b>	<b>\$ 1,287,826</b>	<b>\$ 1,324,218</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 1,271,489</b>	<b>\$ 1,245,176</b>	<b>\$ 1,466,611</b>	<b>\$ 1,287,826</b>	<b>\$ 1,324,218</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 11,623	\$ 12,319	\$ 14,682	\$ 39,221	\$ 14,418
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 328,885	\$ 318,742	\$ 315,874	\$ 291,635	\$ 306,949
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 18,740,508</b>	<b>\$ 18,232,594</b>	<b>\$ 18,044,889</b>	<b>\$ 17,338,058</b>	<b>\$ 17,452,120</b>
0% R/W Category - Cash	CCR400	\$ 1,035,862	\$ 971,399	\$ 1,144,694	\$ 961,063	\$ 1,004,620
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 6,257,358	\$ 5,600,182	\$ 6,002,916	\$ 5,583,419	\$ 6,231,770
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 4,296	\$ 2,544	\$ 1,979	\$ 1,986	\$ 1,836
0% R/W Category - Other	CCR415	\$ 904,130	\$ 887,488	\$ 727,738	\$ 685,171	\$ 815,976
0% R/W Category - Assets Total	CCR420	\$ 8,201,646	\$ 7,461,613	\$ 7,877,327	\$ 7,231,639	\$ 8,054,202
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 23,257,722	\$ 21,990,611	\$ 21,737,397	\$ 20,087,884	\$ 20,252,433
20% R/W Category - Claims on FHLBs	CCR435	\$ 7,365,159	\$ 7,754,460	\$ 7,626,411	\$ 9,665,337	\$ 8,920,733
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 391,053	\$ 277,068	\$ 287,371	\$ 271,229	\$ 303,111
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 9,126,564	\$ 9,034,147	\$ 8,356,594	\$ 12,604,508	\$ 8,231,177
20% R/W Category - Other	CCR450	\$ 5,721,969	\$ 5,922,772	\$ 5,409,904	\$ 5,454,598	\$ 4,823,144
20% R/W Category - Assets Total	CCR455	\$ 45,862,467	\$ 44,979,058	\$ 43,417,677	\$ 48,083,556	\$ 42,530,598
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 9,172,492</b>	<b>\$ 8,995,812</b>	<b>\$ 8,683,538</b>	<b>\$ 9,616,707</b>	<b>\$ 8,506,127</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 77,019,835	\$ 74,170,256	\$ 72,602,622	\$ 66,445,884	\$ 65,130,618
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 1,506,428	\$ 924,041	\$ 919,776	\$ 854,023	\$ 741,035
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 170,171	\$ 149,043	\$ 86,019	\$ 106,152	\$ 140,935
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 260,071	\$ 233,870	\$ 205,832	\$ 184,348	\$ 166,269
50% R/W Category - Other	CCR480	\$ 2,091,557	\$ 1,787,760	\$ 1,617,206	\$ 1,274,062	\$ 1,464,167
50% R/W Category - Assets Total	CCR485	\$ 81,048,062	\$ 77,264,970	\$ 75,431,455	\$ 68,864,469	\$ 67,643,024
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 40,524,108</b>	<b>\$ 38,632,562</b>	<b>\$ 37,715,728</b>	<b>\$ 34,432,237</b>	<b>\$ 33,821,510</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 4,887,494	\$ 5,925,475	N/A	N/A	N/A

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 23, 2004, 10:46 AM</b>	<b>TFR Industry Aggregate Report</b> <b>99112 - OTS-Regulated: Southeast Region (Geog)</b> <b>June 2004</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
100% R/W Category - All Other Assets	CCR506	\$ 75,693,299	\$ 71,275,029	N/A	N/A	N/A
100% R/W Category - Assets Total	CCR510	\$ 80,580,793	\$ 77,200,504	\$ 76,095,760	\$ 73,671,262	\$ 72,664,718
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 80,580,793</b>	<b>\$ 77,200,504</b>	<b>\$ 76,095,760</b>	<b>\$ 73,671,262</b>	<b>\$ 72,664,718</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 5	\$ 6	\$ 4,171	\$ 4,172
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 0</b>	<b>\$ 63</b>	<b>\$ 75</b>	<b>\$ 52,138</b>	<b>\$ 52,151</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 215,692,968</b>	<b>\$ 206,906,150</b>	<b>\$ 202,822,225</b>	<b>\$ 197,855,097</b>	<b>\$ 190,896,714</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 130,277,327</b>	<b>\$ 124,828,883</b>	<b>\$ 122,495,111</b>	<b>\$ 117,772,359</b>	<b>\$ 115,044,523</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 397,931	\$ 429,245	\$ 480,463	\$ 501,953	\$ 530,839
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 129,879,396</b>	<b>\$ 124,399,638</b>	<b>\$ 122,014,648</b>	<b>\$ 117,270,406</b>	<b>\$ 114,513,684</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 10,426,128</b>	<b>\$ 9,951,968</b>	<b>\$ 9,761,167</b>	<b>\$ 9,416,481</b>	<b>\$ 9,196,038</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>8.58%</b>	<b>8.69%</b>	<b>8.71%</b>	<b>8.66%</b>	<b>8.98%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>14.43%</b>	<b>14.66%</b>	<b>14.79%</b>	<b>14.78%</b>	<b>15.24%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>13.46%</b>	<b>13.67%</b>	<b>13.60%</b>	<b>13.72%</b>	<b>14.10%</b>
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>8.57%</b>	<b>8.68%</b>	<b>8.70%</b>	<b>8.64%</b>	<b>8.97%</b>

**\*Note**

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