

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
 99112 - OTS-Regulated: Southeast Region (Geog)
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Description	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Number of Regulated Institutions	191	193	195	198	200

Schedule NS --- Optional Narrative Statement		Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	3	5	6	7	4
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 19,668,048	\$ 25,267,824	\$ 19,289,237	\$ 18,372,084	\$ 19,779,482
Cash and Non-Interest-Earning Deposits	SC110	\$ 3,848,477	\$ 3,141,561	\$ 3,604,572	\$ 4,599,215	\$ 4,785,222
Interest-Earning Deposits in FHLBs	SC112	\$ 1,219,887	\$ 802,092	\$ 3,972,183	\$ 1,648,960	\$ 3,190,908
Other Interest-Earning Deposits	SC118	\$ 8,278,244	\$ 6,658,209	\$ 1,529,915	\$ 756,981	\$ 741,750
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 2,697,352	\$ 10,749,009	\$ 6,306,311	\$ 7,314,102	\$ 6,820,505
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 2,617,429	\$ 2,962,486	\$ 2,892,475	\$ 2,447,065	\$ 2,539,516
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 100,165	\$ 107,939	\$ 127,828	\$ 653,158	\$ 792,921
State and Municipal Obligations	SC180	\$ 450,863	\$ 422,412	\$ 457,455	\$ 494,430	\$ 486,943
Securities Backed by Nonmortgage Loans	SC182	\$ 55,956	\$ 37,140	\$ 38,593	\$ 39,700	\$ 42,374
Other Investment Securities	SC185	\$ 352,445	\$ 337,895	\$ 311,041	\$ 350,933	\$ 315,454
Accrued Interest Receivable	SC191	\$ 47,231	\$ 49,081	\$ 48,864	\$ 67,540	\$ 63,889
Mortgage-Backed Securities - Gross	SUB0072	\$ 20,268,873	\$ 31,868,823	\$ 31,213,591	\$ 30,317,172	\$ 31,358,499
Mortgage-Backed Securities - Total	SC22	\$ 20,268,873	\$ 31,868,823	\$ 31,213,591	\$ 30,316,912	\$ 31,358,499
Pass-Through - Total	SUB0073	\$ 16,232,891	\$ 17,829,567	\$ 17,016,136	\$ 14,031,661	\$ 14,004,163
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 15,635,885	\$ 17,084,882	\$ 16,101,050	\$ 13,035,287	\$ 12,913,911
Other Pass-Through	SC215	\$ 597,006	\$ 744,685	\$ 915,086	\$ 996,374	\$ 1,090,252
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 3,934,408	\$ 13,865,482	\$ 14,032,412	\$ 16,135,209	\$ 17,205,578
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 1,048,548	\$ 973,870	\$ 858,528	\$ 1,287,019	\$ 951,649
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 404,576	\$ 462,911	\$ 584,952	\$ 372,875	\$ 318,207
Other	SC222	\$ 2,481,284	\$ 12,428,701	\$ 12,588,932	\$ 14,475,315	\$ 15,935,722
Accrued Interest Receivable	SC228	\$ 101,574	\$ 173,774	\$ 165,043	\$ 150,302	\$ 148,758

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
 99112 - OTS-Regulated: Southeast Region (Geog)
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 260	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 100,943,406	\$ 183,624,733	\$ 183,470,763	\$ 196,648,757	\$ 199,171,393
Mortgage Loans - Total	SC26	\$ 98,756,601	\$ 179,700,800	\$ 180,440,498	\$ 191,262,751	\$ 195,330,976
Construction Loans - Total	SUB0100	\$ 4,615,419	\$ 5,274,520	\$ 5,777,212	\$ 6,119,441	\$ 6,209,119
Residential - Total	SUB0110	\$ 3,005,298	\$ 3,628,498	\$ 4,160,923	\$ 4,496,677	\$ 4,683,312
1-4 Dwelling Units	SC230	\$ 2,415,245	\$ 3,018,739	\$ 3,465,159	\$ 3,809,799	\$ 3,978,797
Multifamily (5 or more) Dwelling Units	SC235	\$ 590,053	\$ 609,759	\$ 695,764	\$ 686,878	\$ 704,515
Nonresidential Property	SC240	\$ 1,610,121	\$ 1,646,022	\$ 1,616,289	\$ 1,622,764	\$ 1,525,807
Permanent Loans - Total	SUB0121	\$ 95,663,801	\$ 177,504,527	\$ 176,880,993	\$ 189,485,541	\$ 191,853,778
Residential - Total	SUB0131	\$ 75,742,981	\$ 157,180,128	\$ 157,130,349	\$ 170,588,177	\$ 173,447,649
1-4 Dwelling Units - Total	SUB0141	\$ 73,939,264	\$ 155,386,239	\$ 155,399,330	\$ 168,882,551	\$ 171,729,925
Revolving Open-End Loans	SC251	\$ 12,772,027	\$ 24,484,734	\$ 24,734,118	\$ 27,103,586	\$ 27,600,274
All Other - First Liens	SC254	\$ 57,519,090	\$ 113,612,285	\$ 112,312,915	\$ 121,211,287	\$ 122,683,602
All Other - Junior Liens	SC255	\$ 3,648,147	\$ 17,289,220	\$ 18,352,297	\$ 20,567,678	\$ 21,446,049
Multifamily (5 or more) Dwelling Units	SC256	\$ 1,803,717	\$ 1,793,889	\$ 1,731,019	\$ 1,705,626	\$ 1,717,724
Nonresidential Property (Except Land)	SC260	\$ 14,765,324	\$ 14,940,301	\$ 14,217,026	\$ 13,302,526	\$ 12,692,265
Land	SC265	\$ 5,155,496	\$ 5,384,098	\$ 5,533,618	\$ 5,594,838	\$ 5,713,864
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 3,773,759	\$ 626,203	\$- 12,607,376	\$- 2,228,168	\$ 5,286,649
Accrued Interest Receivable	SC272	\$ 496,233	\$ 687,823	\$ 709,422	\$ 951,191	\$ 1,014,747
Advances for Taxes and Insurance	SC275	\$ 167,952	\$ 157,863	\$ 103,136	\$ 92,584	\$ 93,749
Allowance for Loan and Lease Losses	SC283	\$ 2,186,805	\$ 3,923,933	\$ 3,030,265	\$ 5,386,006	\$ 3,840,417
Nonmortgage Loans - Gross	SUB0162	\$ 16,112,804	\$ 16,099,133	\$ 17,788,641	\$ 19,208,232	\$ 18,024,761
Nonmortgage Loans - Total	SC31	\$ 15,756,421	\$ 15,738,366	\$ 17,465,891	\$ 18,942,865	\$ 17,835,877
Commercial Loans - Total	SC32	\$ 8,008,367	\$ 7,282,347	\$ 6,506,606	\$ 6,583,166	\$ 7,165,338
Secured	SC300	\$ 4,599,780	\$ 6,001,838	\$ 5,213,962	\$ 5,347,031	\$ 6,265,755
Unsecured	SC303	\$ 3,249,772	\$ 1,120,286	\$ 1,128,397	\$ 1,070,574	\$ 734,377
Lease Receivables	SC306	\$ 158,815	\$ 160,223	\$ 164,247	\$ 165,561	\$ 165,206
Consumer Loans - Total	SC35	\$ 8,035,651	\$ 8,739,553	\$ 11,210,764	\$ 12,552,781	\$ 10,792,198
Loans on Deposits	SC310	\$ 135,255	\$ 144,413	\$ 143,217	\$ 152,231	\$ 155,136
Home Improvement Loans (Not secured by real estate)	SC316	\$ 16,571	\$ 17,480	\$ 16,234	\$ 20,206	\$ 22,006
Education Loans	SC320	\$ 32,216	\$ 18,832	\$ 6,748	\$ 26,198	\$ 19,153
Auto Loans	SC323	\$ 1,070,389	\$ 1,190,872	\$ 1,129,287	\$ 1,102,533	\$ 1,087,714
Mobile Home Loans	SC326	\$ 411,373	\$ 406,255	\$ 389,936	\$ 370,740	\$ 352,738
Credit Cards	SC328	\$ 1,305,741	\$ 1,338,266	\$ 1,272,862	\$ 1,239,231	\$ 149,068

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
99112 - OTS-Regulated: Southeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 5,064,107	\$ 5,623,435	\$ 8,252,480	\$ 9,641,642	\$ 9,006,383
Accrued Interest Receivable	SC348	\$ 68,786	\$ 77,233	\$ 71,271	\$ 72,285	\$ 67,225
Allowance for Loan and Lease Losses	SC357	\$ 356,383	\$ 360,767	\$ 322,750	\$ 265,367	\$ 188,884
Repossessed Assets - Gross	SUB0201	\$ 1,302,070	\$ 1,676,968	\$ 1,605,244	\$ 1,259,703	\$ 936,544
Repossessed Assets - Total	SC40	\$ 1,289,455	\$ 1,653,559	\$ 1,593,037	\$ 1,257,364	\$ 934,297
Real Estate - Total	SUB0210	\$ 1,279,055	\$ 1,653,926	\$ 1,584,835	\$ 1,239,451	\$ 915,013
Construction	SC405	\$ 61,334	\$ 69,502	\$ 54,299	\$ 44,850	\$ 33,727
Residential - Total	SUB0225	\$ 749,112	\$ 1,177,918	\$ 1,298,309	\$ 1,038,093	\$ 766,400
1-4 Dwelling Units	SC415	\$ 725,909	\$ 1,162,959	\$ 1,289,227	\$ 1,030,252	\$ 762,597
Multifamily (5 or more) Dwelling Units	SC425	\$ 23,203	\$ 14,959	\$ 9,082	\$ 7,841	\$ 3,803
Nonresidential (Except Land)	SC426	\$ 55,104	\$ 38,053	\$ 39,603	\$ 20,720	\$ 13,314
Land	SC428	\$ 311,266	\$ 271,974	\$ 192,622	\$ 135,313	\$ 99,077
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 102,239	\$ 96,479	\$ 2	\$ 475	\$ 2,495
Other Repossessed Assets	SC430	\$ 23,015	\$ 23,042	\$ 20,409	\$ 20,252	\$ 21,531
General Valuation Allowances	SC441	\$ 12,615	\$ 23,409	\$ 12,207	\$ 2,339	\$ 2,247
Real Estate Held for Investment	SC45	\$ 33,903	\$ 33,410	\$ 36,165	\$ 37,051	\$ 48,036
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 1,140,138	\$ 3,242,040	\$ 3,475,090	\$ 3,410,149	\$ 3,545,551
Federal Home Loan Bank Stock	SC510	\$ 1,089,598	\$ 3,068,636	\$ 3,295,289	\$ 3,227,289	\$ 3,368,175
Other	SC540	\$ 50,540	\$ 173,404	\$ 179,801	\$ 182,860	\$ 177,376
Office Premises and Equipment	SC55	\$ 1,979,341	\$ 2,241,878	\$ 2,249,263	\$ 2,233,470	\$ 2,227,506
Other Assets - Gross	SUB0262	\$ 7,289,228	\$ 20,279,826	\$ 20,181,023	\$ 10,727,611	\$ 9,855,347
Other Assets - Total	SC59	\$ 7,289,120	\$ 20,279,742	\$ 20,180,927	\$ 10,727,498	\$ 9,855,183
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 146,371	\$ 141,815	\$ 140,552	\$ 138,649	\$ 124,195
Other	SC625	\$ 744,724	\$ 957,738	\$ 958,458	\$ 945,531	\$ 946,857
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 510,647	\$ 2,263,039	\$ 3,213,327	\$ 2,611,394	\$ 1,555,286
Nonmortgage Loans	SC644	\$ 16	\$ 18	\$ 13	\$ 15	\$ 18
Goodwill & Other Intangible Assets	SC660	\$ 1,858,111	\$ 4,748,514	\$ 4,624,897	\$ 931,068	\$ 839,384
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 29,342	\$ 36,520	\$ 34,242	\$ 30,914	\$ 23,279
Other Assets	SC689	\$ 4,000,017	\$ 12,132,182	\$ 11,209,534	\$ 6,070,040	\$ 6,366,328
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
99112 - OTS-Regulated: Southeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
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
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 108	\$ 84	\$ 96	\$ 113	\$ 164
General Valuation Allowances - Total	SUB2092	\$ 2,555,911	\$ 4,308,193	\$ 3,365,318	\$ 5,654,085	\$ 4,031,712
Total Assets - Gross	SUB0283	\$ 168,737,812	\$ 284,334,635	\$ 279,309,017	\$ 282,214,229	\$ 284,947,119
Total Assets	SC60	\$ 166,181,901	\$ 280,026,442	\$ 275,943,699	\$ 276,560,144	\$ 280,915,407
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 122,229,714	\$ 160,489,465	\$ 169,358,956	\$ 175,854,060	\$ 176,436,446
Deposits	SC710	\$ 121,267,695	\$ 159,629,017	\$ 168,398,423	\$ 174,937,608	\$ 175,699,472
Escrows	SC712	\$ 874,177	\$ 709,201	\$ 862,258	\$ 941,898	\$ 745,818
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 87,842	\$ 151,247	\$ 98,275	\$ - 25,446	\$ - 8,844
Borrowings - Total	SC72	\$ 28,321,958	\$ 92,182,475	\$ 79,031,152	\$ 76,107,303	\$ 78,030,343
Advances from FHLBank	SC720	\$ 17,940,955	\$ 63,038,491	\$ 68,187,841	\$ 65,742,495	\$ 68,820,044
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 8,330,017	\$ 27,056,303	\$ 8,675,322	\$ 8,543,062	\$ 8,241,786
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 61,118	\$ 240,675	\$ 244,612	\$ 238,779	\$ 238,779
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 1,989,868	\$ 1,847,006	\$ 1,923,377	\$ 1,582,967	\$ 729,734
Other Liabilities - Total	SC75	\$ 1,789,826	\$ 4,198,745	\$ 3,395,953	\$ 3,759,253	\$ 4,277,758
Accrued Interest Payable - Deposits	SC763	\$ 157,518	\$ 207,055	\$ 252,590	\$ 265,545	\$ 314,429
Accrued Interest Payable - Other	SC766	\$ 144,698	\$ 317,399	\$ 284,223	\$ 324,083	\$ 311,445
Accrued Taxes	SC776	\$ 51,870	\$ 33,097	\$ 86,473	\$ 60,508	\$ 37,829
Accounts Payable	SC780	\$ 392,089	\$ 1,103,569	\$ 794,257	\$ 866,707	\$ 907,855
Deferred Income Taxes	SC790	\$ 19,576	\$ 9,165	\$ 16,248	\$ 35,531	\$ 55,712
Other Liabilities and Deferred Income	SC796	\$ 1,024,074	\$ 2,528,460	\$ 1,962,162	\$ 2,206,879	\$ 2,650,488
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

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
99112 - OTS-Regulated: Southeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 152,341,498	\$ 256,870,685	\$ 251,786,061	\$ 255,720,616	\$ 258,744,547
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 12,816,479	\$ 21,126,325	\$ 20,782,656	\$ 16,123,166	\$ 15,710,662
Cumulative	SC812	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Noncumulative	SC814	\$ 589,055	\$ 2,675,664	\$ 2,161,869	\$ 2,146,869	\$ 2,146,869
Common Stock:						
Par Value	SC820	\$ 101,919	\$ 102,029	\$ 102,909	\$ 102,719	\$ 106,623
Paid in Excess of Par	SC830	\$ 12,124,505	\$ 18,347,632	\$ 18,516,878	\$ 13,872,578	\$ 13,456,170
Accumulated Other Comprehensive Income - Total	SC86	\$- 818,340	\$- 1,844,744	\$- 1,482,843	\$- 1,688,222	\$- 1,237,693
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 398,139	\$- 1,380,460	\$- 1,306,810	\$- 1,530,589	\$- 1,013,008
Gains (Losses) on Cash Flow Hedges	SC865	\$- 392,180	\$- 436,806	\$- 167,291	\$- 151,339	\$- 219,083
Other	SC870	\$- 28,021	\$- 27,478	\$- 8,742	\$- 6,294	\$- 5,602
Retained Earnings	SC880	\$ 1,730,000	\$ 3,586,312	\$ 4,665,109	\$ 6,209,482	\$ 7,500,910
Other Components of Equity Capital	SC891	\$ 77,626	\$ 77,925	\$- 17,512	\$- 15,696	\$- 13,050
Total Savings Association Equity Capital	SC80	\$ 13,805,765	\$ 22,945,818	\$ 23,947,410	\$ 20,628,730	\$ 21,960,829
Noncontrolling Interests in Consolidated Subsidiaries	SC800	\$ 34,633	\$ 209,934	\$ 210,226	\$ 210,796	\$ 210,033
Total Equity Capital	SC84	\$ 13,840,398	N/A	N/A	N/A	N/A
Total Liabilities and Equity Capital	SC90	\$ 166,181,896	\$ 280,026,437	\$ 275,943,697	\$ 276,560,142	\$ 280,915,409

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
99112 - OTS-Regulated: Southeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Other Codes As of Mar 2009

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	4	\$ 14
3	Federal, State, or other taxes receivable	57	\$ 178,518
4	Net deferred tax assets	93	\$ 2,225,173
6	Prepaid deposit insurance premiums	24	\$ 3,613
7	Prepaid expenses	157	\$ 98,081
8	Deposits for utilities and other services	12	\$ 931
9	Advances for loans serviced for others	4	\$ 65,709
11	Deferred issuance costs	1	\$ 21
13	Noninterest-bearing accts recv from Hold Co/Affl	11	\$ 33,594
14	Other noninterest-bearing short-term accounts recv	44	\$ 362,918
19	Receivables fr a broker for unsettled transactions	3	\$ 1,402
20	F/V of all derivative instru. reportable as assets	5	\$ 132,290
22	Unapplied loan disbursements	5	\$ 2,926
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	10	\$ 7,854
99	Other	75	\$ 245,524

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	6	\$ 853
4	Nonrefundable loan fees received prior to closing	10	\$ 733
5	Deferred gains from sale/leaseback	2	\$ 3,610
6	Balances in U.S. Treasury tax and loan accounts	4	\$ 3,504
7	Deferred gains from the sale of real estate	8	\$ 296
9	Fees received for standby contracts and other	1	\$ 37
10	Amounts due brokers for unsettled transactions	2	\$ 2,002
11	The liability recorded for post-retirement benefit	65	\$ 93,852
13	Amounts payable under interest-rate-swap agreement	4	\$ 28,342
14	Unapplied loan payments received	12	\$ 9,469
16	Recourse loan liability	4	\$ 1,031
17	Noninterest-bearing payables to Hold Co/Affiliates	7	\$ 7,638
18	Litigation reserves	5	\$ 1,669
20	F/V of all derivative instru. reportable as liab.	5	\$ 330,038
21	Liabilities for credit losses on OBS credit exposures	6	\$ 11,204
99	Other	178	\$ 379,703

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
99112 - OTS-Regulated: Southeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 1,808,827	\$ 3,648,059	\$ 3,765,393	\$ 3,790,642	\$ 4,053,140
Deposits and Investment Securities	SO115	\$ 51,756	\$ 65,674	\$ 115,694	\$ 124,093	\$ 165,584
Mortgage-Backed Securities	SO125	\$ 246,168	\$ 519,553	\$ 552,728	\$ 462,816	\$ 462,482
Mortgage Loans	SO141	\$ 1,302,621	\$ 2,821,765	\$ 2,841,434	\$ 2,932,084	\$ 3,167,731
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 12,635	\$ 19,042	\$ 18,667	\$ 29,175	\$ 34,042
Nonmortgage Loans - Total	SUB0950	\$ 186,800	\$ 213,270	\$ 228,823	\$ 234,789	\$ 220,454
Commercial Loans and Leases	SO160	\$ 76,544	\$ 94,174	\$ 98,337	\$ 101,004	\$ 99,467
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 3,174	\$ 3,115	\$ 2,799	\$ 2,670	\$ 1,048
Consumer Loans and Leases	SO171	\$ 110,256	\$ 119,096	\$ 130,486	\$ 133,785	\$ 120,987
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 5,673	\$ 5,640	\$ 5,248	\$ 5,015	\$ 1,799
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 709	\$ 2,311	\$ 24,213	\$ 47,255	\$ 51,707
Federal Home Loan Bank Stock	SO181	\$ 575	\$ 2,226	\$ 24,118	\$ 47,178	\$ 51,381
Other	SO185	\$ 134	\$ 85	\$ 95	\$ 77	\$ 326
Interest Expense - Total	SO21	\$ 860,817	\$ 1,779,768	\$ 1,978,217	\$ 2,210,847	\$ 2,494,660
Deposits	SO215	\$ 601,894	\$ 1,050,601	\$ 1,234,313	\$ 1,349,249	\$ 1,550,309
Escrows	SO225	\$ 22	\$ 44	\$ 52	\$ 67	\$ 209
Advances from FHLBank	SO230	\$ 181,139	\$ 628,088	\$ 655,693	\$ 775,373	\$ 833,710
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 4,181	\$ 4,188	\$ 4,139	\$ 4,125	\$ 4,266
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 73,721	\$ 97,014	\$ 84,182	\$ 82,234	\$ 106,640
Capitalized Interest	SO271	\$ 140	\$ 167	\$ 162	\$ 201	\$ 474
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 948,719	\$ 1,870,602	\$ 1,811,389	\$ 1,627,050	\$ 1,610,187
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,205,268	\$ 2,163,390	\$ 1,463,616	\$ 3,089,716	\$ 1,634,900
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$- 256,548	\$- 292,788	\$ 347,773	\$- 1,462,666	\$- 24,713
Noninterest Income - Total	SO42	\$ 356,178	\$ 1,145,786	\$ 1,003,325	\$ 1,260,013	\$ 1,301,136
Mortgage Loan Servicing Fees	SO410	\$ 26,314	\$ 181,493	\$ 174,634	\$ 92,674	\$ 58,681
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 32,972	\$- 37,527	\$- 121,324	\$ 210,813	\$- 102,033

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
99112 - OTS-Regulated: Southeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 268,051	\$ 378,479	\$ 387,374	\$ 423,461	\$ 425,774
Net Income (Loss) from Other - Total	SUB0451	\$ 88,465	\$ 532,038	\$ 314,096	\$ 447,210	\$ 878,457
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 109,761	\$- 71,781	\$ 163,792	\$ 80,047	\$ 7,775
Other-than-Temporary Impairment Charges on Debt & Equity Securities	SO441	\$- 22,727	N/A	N/A	N/A	N/A
Operations & Sale of Repossessed Assets	SO461	\$- 42,019	\$- 12,576	\$- 67,744	\$- 30,139	\$- 16,722
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 1,001	\$ 2,193	\$ 8,635	\$- 28,897	\$- 198,672
Sale of Securities Held-to-Maturity	SO467	\$ 591	\$ 677	\$ 925	\$ 396	\$ 454
Sale of Loans Held for Investment	SO475	\$ 568	\$- 1,801	\$ 245	\$ 85	\$ 42
Sale of Other Assets Held for Investment	SO477	\$- 75	\$- 113	\$ 3,677	\$- 2,108	\$ 1,304
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 20,640	\$ 615,439	\$ 204,566	\$ 427,826	\$ 1,084,276
Other Noninterest Income	SO488	\$ 29,047	\$ 91,303	\$ 248,545	\$ 85,855	\$ 40,257
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 959,977	\$ 1,879,061	\$ 1,694,786	\$ 1,950,126	\$ 1,982,791
All Personnel Compensation and Expense	SO510	\$ 410,388	\$ 756,992	\$ 838,305	\$ 993,523	\$ 1,072,769
Legal Expense	SO520	\$ 14,280	\$ 24,916	\$ 14,594	\$ 11,737	\$ 11,568
Office Occupancy and Equipment Expense	SO530	\$ 168,535	\$ 252,579	\$ 241,262	\$ 245,686	\$ 246,224
Marketing and Other Professional Services	SO540	\$ 46,833	\$ 96,376	\$ 78,231	\$ 98,432	\$ 106,574
Loan Servicing Fees	SO550	\$ 23,205	\$ 49,663	\$ 35,819	\$ 46,951	\$ 44,711
Goodwill and Other Intangibles Expense	SO560	\$ 23,033	\$ 248,986	\$ 143,938	\$ 14,999	\$ 13,311
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 13,969	\$ 129,171	\$ 28,811	\$ 33,634	\$ 28,954
Other Noninterest Expense	SO580	\$ 259,733	\$ 320,378	\$ 313,826	\$ 505,164	\$ 458,680
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

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
 99112 - OTS-Regulated: Southeast Region (Geog)
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Income (Loss) Before Income Taxes	SO60	\$- 860,347	\$- 1,026,063	\$- 343,688	\$- 2,152,779	\$- 706,368
Income Taxes - Total	SO71	\$- 144,663	\$- 67,585	\$ 165,917	\$- 785,394	\$- 292,474
Federal	SO710	\$- 124,870	\$- 118,311	\$ 126,654	\$- 666,904	\$- 235,312
State, Local & Other	SO720	\$- 19,793	\$ 50,726	\$ 39,263	\$- 118,490	\$- 57,162
Income (Loss) Before Extraordinary Items	SO81	\$- 715,684	\$- 958,478	\$- 509,605	\$- 1,367,385	\$- 413,894
Extraordinary Items	SO811	\$- 120	\$- 3,630	\$- 515	\$ 24,385	\$ 0
Net Income (Loss) Attributable to Savings Assoc & Noncontrolling Interests	SO88	\$- 715,804	N/A	N/A	N/A	N/A
Net Income (Loss) Attributable to Noncontrolling Interests	SO880	\$ 3,016	N/A	N/A	N/A	N/A
Net Income (Loss) Attributable to Savings Association	SO91	\$- 718,820	\$- 962,108	\$- 510,120	\$- 1,343,000	\$- 413,894

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
99112 - OTS-Regulated: Southeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Other Codes As of Mar 2009

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	38	\$ 5,280
5	Net income(loss) from real estate held for invest	5	\$- 218
6	Net income(loss)-equity invest in uncons sub org	3	\$- 694
7	Net income(loss) from leased property	11	\$ 380
11	Adjustments to prior periods	1	\$- 5
14	Interest Income from CNFIs reported on SC655	1	\$- 9,775
15	Income from corporate-owned life insurance	52	\$ 9,587
19	Realized/unrealized gains on derivatives	1	\$- 26
99	Other	109	\$ 24,081

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	102	\$ 49,450
2	OTS assessments	47	\$ 1,315
6	Supervisory examination fees	19	\$ 910
7	Office supplies, printing, and postage	109	\$ 11,978
8	Telephone, including data lines	62	\$ 3,504
9	Loan origination expense	17	\$ 9,081
10	ATM expense	27	\$ 1,650
11	Adjustments to prior periods	1	\$ 26
13	Misc taxes other than income & real estate	19	\$ 548
15	Foreclosure expenses	19	\$ 5,969
16	Web site expenses	2	\$ 20
17	Charitable contributions	4	\$ 162
99	Other	116	\$ 98,623

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
99112 - OTS-Regulated: Southeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 1,808,827	\$ 15,205,071	\$ 11,589,299	\$ 7,839,118	\$ 4,053,140
YTD - Deposits and Investment Securities	Y_SO115	\$ 51,756	\$ 468,539	\$ 404,545	\$ 289,592	\$ 165,584
YTD - Mortgage-Backed Securities	Y_SO125	\$ 246,168	\$ 1,994,971	\$ 1,475,858	\$ 925,179	\$ 462,482
YTD - Mortgage Loans	Y_SO141	\$ 1,302,621	\$ 11,723,203	\$ 8,926,762	\$ 6,095,885	\$ 3,167,731
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 12,635	\$ 100,639	\$ 81,784	\$ 63,160	\$ 34,042
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 76,544	\$ 387,897	\$ 297,341	\$ 200,181	\$ 99,467
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 3,174	\$ 9,595	\$ 6,489	\$ 3,718	\$ 1,048
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 110,256	\$ 502,569	\$ 384,472	\$ 254,591	\$ 120,987
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 5,673	\$ 17,658	\$ 12,048	\$ 6,812	\$ 1,799
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 709	\$ 125,155	\$ 123,034	\$ 98,924	\$ 51,707
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 575	\$ 124,638	\$ 122,536	\$ 98,521	\$ 51,381
YTD - Other	Y_SO185	\$ 134	\$ 517	\$ 498	\$ 403	\$ 326
YTD - Interest Expense - Total	Y_SO21	\$ 860,817	\$ 8,437,171	\$ 6,671,934	\$ 4,702,925	\$ 2,494,660
YTD - Deposits	Y_SO215	\$ 601,894	\$ 5,161,527	\$ 4,123,795	\$ 2,897,510	\$ 1,550,309
YTD - Escrows	Y_SO225	\$ 22	\$ 372	\$ 328	\$ 276	\$ 209
YTD - Advances from FHLBank	Y_SO230	\$ 181,139	\$ 2,889,677	\$ 2,263,095	\$ 1,608,581	\$ 833,710
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 4,181	\$ 16,718	\$ 12,530	\$ 8,391	\$ 4,266
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 73,721	\$ 369,881	\$ 273,023	\$ 188,842	\$ 106,640
YTD - Capitalized Interest	Y_SO271	\$ 140	\$ 1,004	\$ 837	\$ 675	\$ 474
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 948,719	\$ 6,893,055	\$ 5,040,399	\$ 3,235,117	\$ 1,610,187
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 1,205,268	\$ 8,349,882	\$ 6,187,613	\$ 4,724,266	\$ 1,634,900
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$- 256,548	\$- 1,456,827	\$- 1,147,214	\$- 1,489,149	\$- 24,713
YTD - Noninterest Income - Total	Y_SO42	\$ 356,178	\$ 4,705,759	\$ 3,562,389	\$ 2,560,893	\$ 1,301,136
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 26,314	\$ 507,350	\$ 325,932	\$ 151,348	\$ 58,681
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 32,972	\$- 49,953	\$- 12,488	\$ 108,780	\$- 102,033

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
99112 - OTS-Regulated: Southeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 268,051	\$ 1,612,525	\$ 1,235,593	\$ 849,083	\$ 425,774
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 87,896	\$ 2,170,433	\$ 1,638,965	\$ 1,325,685	\$ 878,457
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 109,761	\$ 178,570	\$ 250,749	\$ 87,822	\$ 7,775
YTD - Other-than-Temporary Impairment Charges on Debt & Equity Securities	Y_SO441	\$- 22,727	N/A	N/A	N/A	N/A
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 42,019	\$- 127,137	\$- 114,556	\$- 46,861	\$- 16,722
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 1,001	\$- 216,741	\$- 218,934	\$- 227,569	\$- 198,672
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 591	\$ 2,452	\$ 1,775	\$ 850	\$ 454
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 568	\$- 1,543	\$ 390	\$ 145	\$ 42
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$- 75	\$ 2,725	\$ 2,873	\$- 804	\$ 1,304
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 20,640	\$ 2,332,107	\$ 1,716,668	\$ 1,512,102	\$ 1,084,276
YTD - Other Noninterest Income	Y_SO488	\$ 29,047	\$ 465,404	\$ 374,387	\$ 125,997	\$ 40,257
YTD - Noninterest Expense - Total	Y_SO51	\$ 959,977	\$ 7,481,132	\$ 5,616,588	\$ 3,928,966	\$ 1,982,791
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 410,388	\$ 3,645,978	\$ 2,897,648	\$ 2,063,718	\$ 1,072,769
YTD - Legal Expense	Y_SO520	\$ 14,280	\$ 62,531	\$ 37,865	\$ 23,302	\$ 11,568
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 168,535	\$ 980,016	\$ 730,800	\$ 491,018	\$ 246,224
YTD - Marketing and Other Professional Services	Y_SO540	\$ 46,833	\$ 378,564	\$ 282,810	\$ 204,967	\$ 106,574
YTD - Loan Servicing Fees	Y_SO550	\$ 23,205	\$ 177,143	\$ 127,480	\$ 91,661	\$ 44,711
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 23,033	\$ 421,153	\$ 172,167	\$ 28,235	\$ 13,311
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 13,969	\$ 220,570	\$ 91,399	\$ 62,588	\$ 28,954
YTD - Other Noninterest Expense	Y_SO580	\$ 259,733	\$ 1,595,177	\$ 1,276,419	\$ 963,477	\$ 458,680
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$- 860,347	\$- 4,232,200	\$- 3,201,413	\$- 2,857,222	\$- 706,368
YTD - Income Taxes - Total	Y_SO71	\$- 144,663	\$- 980,535	\$- 911,318	\$- 1,077,098	\$- 292,474
YTD - Federal	Y_SO710	\$- 124,870	\$- 894,618	\$- 774,971	\$- 901,464	\$- 235,312
YTD - State, Local, and Other	Y_SO720	\$- 19,793	\$- 85,917	\$- 136,347	\$- 175,634	\$- 57,162
YTD - Income (Loss) Before Extraordinary Items	Y_SO81	\$- 715,684	\$- 3,251,665	\$- 2,290,095	\$- 1,780,124	\$- 413,894
YTD - Extraordinary Items	Y_SO811	\$- 120	\$ 20,240	\$ 23,870	\$ 24,385	\$ 0
YTD - Net Income (Loss) Attrib to Savings Assoc & Noncontrolling Interests	Y_SO88	\$- 715,804	N/A	N/A	N/A	N/A
YTD - Net Income (Loss) Attributable to Noncontrolling Interests	Y_SO880	\$- 22,727	N/A	N/A	N/A	N/A
YTD - Net Income (Loss) Attributable to Savings Association	Y_SO91	\$- 718,820	\$- 3,231,425	\$- 2,266,225	\$- 1,755,739	\$- 413,894

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
99112 - OTS-Regulated: Southeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 2,701,378	\$ 3,360,238	\$ 5,652,257	\$ 4,027,745	\$ 2,611,833
Net Provision for Loss	VA115	\$ 1,091,041	\$ 2,075,468	\$ 1,533,304	\$ 2,956,101	\$ 1,629,793
Transfers	VA125	\$- 164,721	\$- 297,227	\$- 115,987	\$- 95,777	\$- 73,538
Recoveries	VA135	\$ 42,482	\$ 36,354	\$ 37,405	\$ 39,903	\$ 24,919
Adjustments	VA145	\$- 250,192	\$- 75,585	\$- 2,971,115	\$ 348,765	\$ 613,353
Charge-offs	VA155	\$ 864,088	\$ 791,067	\$ 770,541	\$ 1,622,656	\$ 774,645
General Valuation Allowances - Ending Balance	VA165	\$ 2,555,900	\$ 4,308,181	\$ 3,365,323	\$ 5,654,081	\$ 4,031,715
Specific Valuation Allowances - Beginning Balance	VA108	\$ 764,639	\$ 436,009	\$ 395,685	\$ 157,368	\$ 87,972
Net Provision for Loss	VA118	\$ 128,196	\$ 217,093	\$- 40,877	\$ 167,249	\$ 34,061
Transfers	VA128	\$ 164,721	\$ 297,227	\$ 115,987	\$ 95,777	\$ 73,538
Adjustments	VA148	\$- 123,301	\$- 1,003	\$ 70	\$- 74	\$- 6,510
Charge-offs	VA158	\$ 32,890	\$ 103,815	\$ 33,463	\$ 24,634	\$ 31,693
Specific Valuation Allowances - Ending Balance	VA168	\$ 901,365	\$ 845,511	\$ 437,402	\$ 395,686	\$ 157,368
Total Valuation Allowances - Beginning Balance	VA110	\$ 3,466,017	\$ 3,796,247	\$ 6,047,942	\$ 4,185,113	\$ 2,699,805
Net Provision for Loss	VA120	\$ 1,219,237	\$ 2,292,561	\$ 1,492,427	\$ 3,123,350	\$ 1,663,854
Recoveries	VA140	\$ 42,482	\$ 36,354	\$ 37,405	\$ 39,903	\$ 24,919
Adjustments	VA150	\$- 373,493	\$- 76,588	\$- 2,971,045	\$ 348,691	\$ 606,843
Charge-offs	VA160	\$ 896,978	\$ 894,882	\$ 804,004	\$ 1,647,290	\$ 806,338
Total Valuation Allowances - Ending Balance	VA170	\$ 3,457,265	\$ 5,153,692	\$ 3,802,725	\$ 6,049,767	\$ 4,189,083
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 864,088	\$ 791,067	\$ 770,541	\$ 1,622,656	\$ 774,645
Mortgage-Backed Securities	VA370	\$ 924	\$ 73,486	\$ 80,858	\$ 505,673	\$ 51,929
Mortgage Loans - Total	VA46	\$ 749,295	\$ 598,691	\$ 533,655	\$ 1,049,881	\$ 683,121
Construction - Total	SUB2030	\$ 14,431	\$ 18,230	\$ 16,549	\$ 4,545	\$ 2,214
1-4 Dwelling Units	VA420	\$ 13,844	\$ 17,905	\$ 11,211	\$ 3,353	\$ 2,213
Multifamily (5 or more) Dwelling Units	VA430	\$ 419	\$ 155	\$ 333	\$ 1,120	\$ 0
Nonresidential Property	VA440	\$ 168	\$ 170	\$ 5,005	\$ 72	\$ 1
Permanent - Total	SUB2041	\$ 734,864	\$ 580,461	\$ 517,106	\$ 1,045,336	\$ 680,907
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 185,295	\$ 163,088	\$ 169,985	\$ 407,219	\$ 295,432
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 408,508	\$ 294,632	\$ 230,357	\$ 393,936	\$ 221,370
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 92,063	\$ 93,450	\$ 87,115	\$ 221,815	\$ 153,491
Multifamily (5 or more) Dwelling Units	VA470	\$ 109	\$ 2,098	\$ 456	\$ 8	\$ 170
Nonresidential Property (Except Land)	VA480	\$ 38,246	\$ 8,745	\$ 10,539	\$ 5,283	\$ 772

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
99112 - OTS-Regulated: Southeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 10,643	\$ 18,448	\$ 18,654	\$ 17,075	\$ 9,672
Nonmortgage Loans - Total	VA56	\$ 87,965	\$ 87,318	\$ 68,871	\$ 57,746	\$ 32,722
Commercial Loans	VA520	\$ 19,443	\$ 24,424	\$ 20,742	\$ 14,775	\$ 6,308
Consumer Loans - Total	SUB2061	\$ 68,522	\$ 62,894	\$ 48,129	\$ 42,971	\$ 26,414
Loans on Deposits	VA510	\$ 52	\$ 28	\$ 2	\$ 40	\$ 3
Home Improvement Loans	VA516	\$ 155	\$ 54	\$ 153	\$ 87	\$ 50
Education Loans	VA530	\$ 0	\$ 36	\$ 0	\$ 4	\$ 0
Auto Loans	VA540	\$ 9,323	\$ 11,399	\$ 6,140	\$ 4,026	\$ 4,622
Mobile Home Loans	VA550	\$ 1,563	\$ 1,228	\$ 1,469	\$ 981	\$ 805
Credit Cards	VA556	\$ 25,593	\$ 19,410	\$ 17,562	\$ 16,821	\$ 3,063
Other	VA560	\$ 31,836	\$ 30,739	\$ 22,803	\$ 21,012	\$ 17,871
Repossessed Assets - Total	VA60	\$ 24,138	\$ 17,696	\$ 7,424	\$ 6,118	\$ 2,669
Real Estate - Construction	VA605	\$ 327	\$ 1,180	\$ 1,549	\$ 1,465	\$ 441
Real Estate - 1-4 Dwelling Units	VA613	\$ 22,467	\$ 13,136	\$ 3,780	\$ 3,521	\$ 1,270
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 78	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 315	\$ 2,295	\$ 417	\$ 77	\$ 266
Real Estate - Land	VA628	\$ 839	\$ 831	\$ 1,072	\$ 293	\$ 191
Other Repossessed Assets	VA630	\$ 190	\$ 176	\$ 606	\$ 762	\$ 501
Other Assets	VA930	\$ 1,766	\$ 13,876	\$ 79,733	\$ 3,238	\$ 4,204
GVA Recoveries - Assets - Total	SUB2126	\$ 42,482	\$ 36,354	\$ 37,405	\$ 39,903	\$ 24,919
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 26,941	\$ 23,959	\$ 25,396	\$ 25,810	\$ 14,932
Construction - Total	SUB2130	\$ 19,648	\$ 11	\$ 450	\$ 53	\$ 100
1-4 Dwelling Units	VA421	\$ 19,628	\$ 11	\$ 382	\$ 53	\$ 100
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 20	\$ 0	\$ 68	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 7,293	\$ 23,948	\$ 24,946	\$ 25,757	\$ 14,832
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1,907	\$ 6,660	\$ 4,190	\$ 6,093	\$ 3,266
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 3,480	\$ 15,960	\$ 17,996	\$ 15,396	\$ 10,299
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1,102	\$ 1,072	\$ 1,326	\$ 3,975	\$ 1,161
Multifamily (5 or more) Dwelling Units	VA471	\$ 26	\$ 25	\$ 15	\$ 9	\$ 26
Nonresidential Property (Except Land)	VA481	\$ 409	\$ 122	\$ 959	\$ 205	\$ 51
Land	VA491	\$ 369	\$ 109	\$ 460	\$ 79	\$ 29
Nonmortgage Loans - Total	VA57	\$ 14,683	\$ 11,752	\$ 11,147	\$ 13,085	\$ 8,528

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
99112 - OTS-Regulated: Southeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 1,891	\$ 1,124	\$ 957	\$ 1,031	\$ 393
Consumer Loans - Total	SUB2161	\$ 12,792	\$ 10,628	\$ 10,190	\$ 12,054	\$ 8,135
Loans on Deposits	VA511	\$ 14	\$ 0	\$ 0	\$ 0	\$ 12
Home Improvement Loans	VA517	\$ 83	\$ 56	\$ 148	\$ 150	\$ 132
Education Loans	VA531	\$ 0	\$ 1	\$ 3	\$ 4	\$ 6
Auto Loans	VA541	\$ 3,163	\$ 2,057	\$ 1,682	\$ 2,140	\$ 2,191
Mobile Home Loans	VA551	\$ 359	\$ 422	\$ 484	\$ 210	\$ 228
Credit Cards	VA557	\$ 2,169	\$ 2,117	\$ 2,142	\$ 2,518	\$ 251
Other	VA561	\$ 7,004	\$ 5,975	\$ 5,731	\$ 7,032	\$ 5,315
Other Assets	VA931	\$ 858	\$ 643	\$ 862	\$ 1,008	\$ 1,459
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 292,903	\$ 514,309	\$ 75,101	\$ 263,021	\$ 107,597
Deposits and Investment Securities	VA38	\$ 495	\$- 262	\$ 96	\$- 197	\$- 146
Mortgage-Backed Securities	VA372	\$ 6,165	\$ 2,488	\$ 2,046	\$ 2,823	\$ 0
Mortgage Loans - Total	VA48	\$ 263,181	\$ 389,590	\$ 56,541	\$ 227,139	\$ 81,073
Construction - Total	SUB2230	\$ 23,703	\$ 32,102	\$ 147,659	\$ 31,938	\$ 9,213
1-4 Dwelling Units	VA422	\$ 12,224	\$ 12,176	\$ 131,972	\$ 27,278	\$ 2,765
Multifamily (5 or more) Dwelling Units	VA432	\$ 2,920	\$ 18,983	\$ 15,634	\$ 4,429	\$ 6,311
Nonresidential Property	VA442	\$ 8,559	\$ 943	\$ 53	\$ 231	\$ 137
Permanent - Total	SUB2241	\$ 239,478	\$ 357,488	\$- 91,118	\$ 195,201	\$ 71,860
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 30,828	\$ 6,881	\$ 4,489	\$ 9,398	\$ 9,455
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 134,730	\$ 300,475	\$- 125,236	\$ 156,218	\$ 49,541
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 28,703	\$ 1,535	\$ 667	\$ 177	\$ 56
Multifamily (5 or more) Dwelling Units	VA472	\$ 1,357	\$ 3,250	\$ 5,449	\$ 303	\$- 59
Nonresidential Property (Except Land)	VA482	\$ 10,024	\$ 10,341	\$ 4,063	\$ 1,554	\$ 789
Land	VA492	\$ 33,836	\$ 35,006	\$ 19,450	\$ 27,551	\$ 12,078
Nonmortgage Loans - Total	VA58	\$ 15,552	\$ 2,428	\$ 2,176	\$ 2,225	\$ 1,292
Commercial Loans	VA522	\$ 5,623	\$ 1,732	\$ 2,336	\$ 775	\$ 651
Consumer Loans - Total	SUB2261	\$ 9,929	\$ 696	\$- 160	\$ 1,450	\$ 641
Loans on Deposits	VA512	\$- 5	\$ 6	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 1	\$ 0	\$ 2	\$ 0	\$ 0
Education Loans	VA532	\$ 67	\$ 0	\$ 0	\$ 6	\$ 0
Auto Loans	VA542	\$- 430	\$ 611	\$ 422	\$- 48	\$ 362
Mobile Home Loans	VA552	\$- 212	\$ 41	\$ 77	\$ 34	\$ 109
Credit Cards	VA558	\$ 9,917	\$- 355	\$ 25	\$ 108	\$ 93

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
99112 - OTS-Regulated: Southeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 591	\$ 393	\$- 686	\$ 1,350	\$ 77
Reposessed Assets - Total	VA62	\$ 7,525	\$ 116,775	\$ 14,242	\$ 29,273	\$ 25,378
Real Estate - Construction	VA606	\$ 180	\$ 812	\$ 136	\$ 215	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 1,437	\$ 114,278	\$ 11,030	\$ 27,290	\$ 25,369
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 3,313	\$ 0	\$ 136	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$- 183	\$ 339	\$ 0	\$ 3
Real Estate - Land	VA629	\$ 1,741	\$ 667	\$ 2,589	\$ 1,767	\$ 0
Other Reposessed Assets	VA632	\$ 854	\$ 1,201	\$ 12	\$ 1	\$ 6
Real Estate Held for Investment	VA72	\$ 0	\$ 3,290	\$ 0	\$ 1,756	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$- 15	\$ 0	\$ 0	\$ 2	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 1,114,509	\$ 1,269,022	\$ 808,237	\$ 1,845,774	\$ 857,323
Deposits and Investment Securities	VA39	\$ 495	\$- 262	\$ 96	\$- 197	\$- 146
Mortgage-Backed Securities	VA375	\$ 7,089	\$ 75,974	\$ 82,904	\$ 508,496	\$ 51,929
Mortgage Loans - Total	VA49	\$ 985,535	\$ 964,322	\$ 564,800	\$ 1,251,210	\$ 749,262
Construction - Total	SUB2330	\$ 18,486	\$ 50,321	\$ 163,758	\$ 36,430	\$ 11,327
1-4 Dwelling Units	VA425	\$ 6,440	\$ 30,070	\$ 142,801	\$ 30,578	\$ 4,878
Multifamily (5 or more) Dwelling Units	VA435	\$ 3,339	\$ 19,138	\$ 15,967	\$ 5,549	\$ 6,311
Nonresidential Property	VA445	\$ 8,707	\$ 1,113	\$ 4,990	\$ 303	\$ 138
Permanent - Total	SUB2341	\$ 967,049	\$ 914,001	\$ 401,042	\$ 1,214,780	\$ 737,935
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 214,216	\$ 163,309	\$ 170,284	\$ 410,524	\$ 301,621
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 539,758	\$ 579,147	\$ 87,125	\$ 534,758	\$ 260,612
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 119,664	\$ 93,913	\$ 86,456	\$ 218,017	\$ 152,386
Multifamily (5 or more) Dwelling Units	VA475	\$ 1,440	\$ 5,323	\$ 5,890	\$ 302	\$ 85
Nonresidential Property (Except Land)	VA485	\$ 47,861	\$ 18,964	\$ 13,643	\$ 6,632	\$ 1,510
Land	VA495	\$ 44,110	\$ 53,345	\$ 37,644	\$ 44,547	\$ 21,721
Nonmortgage Loans - Total	VA59	\$ 88,834	\$ 77,994	\$ 59,900	\$ 46,886	\$ 25,486
Commercial Loans	VA525	\$ 23,175	\$ 25,032	\$ 22,121	\$ 14,519	\$ 6,566
Consumer Loans - Total	SUB2361	\$ 65,659	\$ 52,962	\$ 37,779	\$ 32,367	\$ 18,920
Loans on Deposits	VA515	\$ 33	\$ 34	\$ 2	\$ 40	\$- 9
Home Improvement Loans	VA519	\$ 73	\$- 2	\$ 7	\$- 63	\$- 82
Education Loans	VA535	\$ 67	\$ 35	\$- 3	\$ 6	\$- 6
Auto Loans	VA545	\$ 5,730	\$ 9,953	\$ 4,880	\$ 1,838	\$ 2,793
Mobile Home Loans	VA555	\$ 992	\$ 847	\$ 1,062	\$ 805	\$ 686

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
99112 - OTS-Regulated: Southeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 33,341	\$ 16,938	\$ 15,445	\$ 14,411	\$ 2,905
Other	VA565	\$ 25,423	\$ 25,157	\$ 16,386	\$ 15,330	\$ 12,633
Repossessed Assets - Total	VA65	\$ 31,663	\$ 134,471	\$ 21,666	\$ 35,391	\$ 28,047
Real Estate - Construction	VA607	\$ 507	\$ 1,992	\$ 1,685	\$ 1,680	\$ 441
Real Estate - 1-4 Dwelling Units	VA615	\$ 23,904	\$ 127,414	\$ 14,810	\$ 30,811	\$ 26,639
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 3,313	\$ 78	\$ 136	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 315	\$ 2,112	\$ 756	\$ 77	\$ 269
Real Estate - Land	VA631	\$ 2,580	\$ 1,498	\$ 3,661	\$ 2,060	\$ 191
Other Repossessed Assets	VA633	\$ 1,044	\$ 1,377	\$ 618	\$ 763	\$ 507
Real Estate Held for Investment	VA75	\$ 0	\$ 3,290	\$ 0	\$ 1,756	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 893	\$ 13,233	\$ 78,871	\$ 2,232	\$ 2,745
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 1,266,812	\$ 2,229,412	\$ 1,684,791	\$ 1,399,818	\$ 560,339
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 2,899,426	\$ 2,979,965	\$ 2,858,599	\$ 2,380,681	\$ 1,268,199
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 418,395	\$ 600,026	\$ 948,940	\$ 627,579	\$ 442,988
Construction	VA951	\$ 34,124	\$ 32,019	\$ 46,422	\$ 29,074	\$ 24,840
Permanent - 1-4 Dwelling Units	VA952	\$ 284,317	\$ 465,108	\$ 824,244	\$ 546,835	\$ 400,858
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 16,224	\$ 803	\$ 2,965	\$ 928	\$ 401
Permanent - Nonresidential (Except Land)	VA954	\$ 18,474	\$ 36,206	\$ 21,865	\$ 10,420	\$ 3,523
Permanent - Land	VA955	\$ 65,256	\$ 65,890	\$ 53,444	\$ 40,322	\$ 13,366
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 3,140,178	\$ 4,390,918	\$ 3,100,075	\$ 4,216,143	\$ 2,306,418
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 9,592,329	\$ 20,899,400	\$ 14,502,154	\$ 13,268,490	\$ 8,283,232
Substandard	VA965	\$ 9,289,256	\$ 19,064,727	\$ 12,514,387	\$ 12,871,906	\$ 8,133,012
Doubtful	VA970	\$ 302,828	\$ 1,834,628	\$ 1,987,723	\$ 396,566	\$ 149,996
Loss	VA975	\$ 245	\$ 45	\$ 44	\$ 18	\$ 224
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 521,829	\$ 48,277,245	\$ 63,225,606	\$ 342,650	\$ 366,755
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 503,899	\$ 37,839,709	\$ 34,731,334	\$ 334,272	\$ 356,837
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 2,095	\$ 1,887	\$ 2,794	\$ 547	\$ 1,975

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
 99112 - OTS-Regulated: Southeast Region (Geog)
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 10,348,588	\$ 16,292,309	\$ 12,674,096	\$ 13,928,023	\$ 10,185,463
Mortgages - Total	SUB2421	\$ 10,038,176	\$ 15,999,643	\$ 12,443,187	\$ 13,735,066	\$ 10,037,747
Construction and Land Loans	SUB2430	\$ 1,567,649	\$ 1,380,298	\$ 1,100,999	\$ 910,626	\$ 750,366
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 7,863,183	\$ 14,140,298	\$ 10,993,841	\$ 12,533,870	\$ 9,037,171
Permanent Loans Secured by All Other Property	SUB2450	\$ 1,539,803	\$ 1,296,169	\$ 888,690	\$ 763,382	\$ 629,103
Nonmortgages - Total	SUB2461	\$ 310,412	\$ 292,666	\$ 230,909	\$ 192,957	\$ 147,716
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 4,036,613	\$ 7,285,390	\$ 5,208,272	\$ 5,205,031	\$ 4,724,173
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 3,309,386	\$ 6,729,921	\$ 4,811,231	\$ 4,849,885	\$ 4,396,260
Mortgage Loans - Total	SUB2481	\$ 3,136,146	\$ 6,553,053	\$ 4,655,269	\$ 4,726,693	\$ 4,297,155
Construction	PD115	\$ 163,380	\$ 151,050	\$ 131,334	\$ 149,223	\$ 136,919
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 272,150	\$ 814,402	\$ 587,791	\$ 556,867	\$ 619,298
Secured by First Liens	PD123	\$ 2,162,669	\$ 4,615,465	\$ 3,327,073	\$ 3,413,405	\$ 2,965,571
Secured by Junior Liens	PD124	\$ 120,429	\$ 567,776	\$ 392,507	\$ 357,508	\$ 319,727
Multifamily (5 or more) Dwelling Units	PD125	\$ 34,047	\$ 25,069	\$ 16,741	\$ 19,348	\$ 12,538
Nonresidential Property (Except Land)	PD135	\$ 195,070	\$ 164,422	\$ 94,569	\$ 107,174	\$ 117,853
Land	PD138	\$ 188,401	\$ 214,869	\$ 105,254	\$ 123,168	\$ 125,249
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 68,304	\$ 60,257	\$ 52,095	\$ 41,416	\$ 38,792
Consumer Loans - Total	SUB2511	\$ 104,936	\$ 116,611	\$ 103,867	\$ 81,776	\$ 60,313
Loans on Deposits	PD161	\$ 737	\$ 972	\$ 946	\$ 1,202	\$ 1,793
Home Improvement Loans	PD163	\$ 424	\$ 555	\$ 448	\$ 686	\$ 997
Education Loans	PD165	\$ 15	\$ 28	\$ 29	\$ 11	\$ 40
Auto Loans	PD167	\$ 27,760	\$ 35,220	\$ 28,344	\$ 23,607	\$ 21,114
Mobile Home Loans	PD169	\$ 5,721	\$ 8,112	\$ 6,745	\$ 5,321	\$ 3,698
Credit Cards	PD171	\$ 26,997	\$ 26,949	\$ 30,003	\$ 19,353	\$ 3,252
Other	PD180	\$ 43,282	\$ 44,775	\$ 37,352	\$ 31,596	\$ 29,419
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 112,852	\$ 78,851	\$ 67,630	\$ 35,547	\$ 14,931
Held for Sale Included in PD115:PD180	PD192	\$ 1,596	\$ 15,977	\$ 10,812	\$ 15,847	\$ 20,818

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
 99112 - OTS-Regulated: Southeast Region (Geog)
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 131,769	\$ 130,463	\$ 120,447	\$ 96,172	\$ 75,225
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 665	\$ 18,266	\$ 17,382	\$ 15,390	\$ 12,949
Rebooked GNMA's Incl in PD195	PD197	\$ 129,203	\$ 109,558	\$ 94,373	\$ 75,657	\$ 61,187
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 727,227	\$ 555,469	\$ 397,041	\$ 355,146	\$ 327,913
Mortgage Loans - Total	SUB2491	\$ 698,914	\$ 524,380	\$ 374,603	\$ 336,683	\$ 320,098
Construction	PD215	\$ 6,761	\$ 16,482	\$ 14,950	\$ 6,803	\$ 9,377
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 2,228	\$ 1,925	\$ 1,614	\$ 2,021	\$ 1,733
Secured by First Liens	PD223	\$ 632,301	\$ 459,909	\$ 340,750	\$ 317,043	\$ 292,982
Secured by Junior Liens	PD224	\$ 1,226	\$ 754	\$ 1,211	\$ 754	\$ 291
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 1,004	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 22,236	\$ 27,560	\$ 6,265	\$ 3,612	\$ 5,393
Land	PD238	\$ 34,162	\$ 16,746	\$ 9,813	\$ 6,450	\$ 10,322
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 9,075	\$ 11,321	\$ 3,548	\$ 5,614	\$ 5,718
Consumer Loans - Total	SUB2521	\$ 19,238	\$ 19,768	\$ 18,890	\$ 12,849	\$ 2,097
Loans on Deposits	PD261	\$ 441	\$ 446	\$ 476	\$ 394	\$ 532
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 2	\$ 3	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 908	\$ 1,253	\$ 1,019	\$ 706	\$ 628
Mobile Home Loans	PD269	\$ 89	\$ 76	\$ 62	\$ 39	\$ 18
Credit Cards	PD271	\$ 16,650	\$ 16,404	\$ 15,935	\$ 11,112	\$ 144
Other	PD280	\$ 1,148	\$ 1,586	\$ 1,398	\$ 598	\$ 775
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 13,686	\$ 6,117	\$ 412	\$ 24	\$ 1,575
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 186
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 585,645	\$ 434,029	\$ 313,232	\$ 290,750	\$ 258,635
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 130	\$ 137	\$ 192	\$ 19	\$ 278
Rebooked GNMA's Incl in PD295	PD297	\$ 585,182	\$ 433,682	\$ 312,525	\$ 290,502	\$ 257,479
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 6,311,975	\$ 9,006,919	\$ 7,465,824	\$ 8,722,992	\$ 5,461,290
Mortgage Loans - Total	SUB2501	\$ 6,203,116	\$ 8,922,210	\$ 7,413,315	\$ 8,671,690	\$ 5,420,494

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
 99112 - OTS-Regulated: Southeast Region (Geog)
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 465,049	\$ 395,644	\$ 414,372	\$ 281,788	\$ 225,177
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 386,089	\$ 288,379	\$ 372,487	\$ 1,320,910	\$ 604,890
Secured by First Liens	PD323	\$ 4,121,623	\$ 7,101,378	\$ 5,665,420	\$ 5,893,632	\$ 3,921,954
Secured by Junior Liens	PD324	\$ 164,468	\$ 290,310	\$ 304,988	\$ 671,730	\$ 310,725
Multifamily (5 or more) Dwelling Units	PD325	\$ 78,350	\$ 64,550	\$ 38,775	\$ 22,371	\$ 8,854
Nonresidential Property (Except Land)	PD335	\$ 277,641	\$ 196,442	\$ 191,997	\$ 138,065	\$ 105,572
Land	PD338	\$ 709,896	\$ 585,507	\$ 425,276	\$ 343,194	\$ 243,322
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 78,841	\$ 57,571	\$ 30,202	\$ 31,383	\$ 22,262
Consumer Loans - Total	SUB2531	\$ 30,018	\$ 27,138	\$ 22,307	\$ 19,919	\$ 18,534
Loans on Deposits	PD361	\$ 215	\$ 246	\$ 167	\$ 605	\$ 341
Home Improvement Loans	PD363	\$ 31	\$ 10	\$ 31	\$ 89	\$ 97
Education Loans	PD365	\$ 6	\$ 10	\$ 4	\$ 13	\$ 11
Auto Loans	PD367	\$ 7,278	\$ 7,026	\$ 5,605	\$ 4,572	\$ 4,951
Mobile Home Loans	PD369	\$ 3,223	\$ 3,168	\$ 1,988	\$ 2,212	\$ 2,279
Credit Cards	PD371	\$ 5,435	\$ 4,608	\$ 4,269	\$ 3,989	\$ 4,656
Other	PD380	\$ 13,830	\$ 12,070	\$ 10,243	\$ 8,439	\$ 6,199
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 476,183	\$ 195,566	\$ 188,674	\$ 100,245	\$ 36,783
Held for Sale Included in PD315:PD380	PD392	\$ 3,728	\$ 12,979	\$ 16,062	\$ 19,770	\$ 17,174
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 12,082	\$ 31,172	\$ 25,645	\$ 28,257	\$ 26,214
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 1,382	\$ 21,990	\$ 17,398	\$ 19,473	\$ 17,714
Rebooked GNMA's Incl in PD395	PD397	\$ 9,301	\$ 5,899	\$ 6,400	\$ 6,864	\$ 6,767

Schedule LD --- Loan Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 3,465,527	\$ 12,164,204	\$ 15,732,906	\$ 19,960,556	\$ 20,856,098
90% up to 100% LTV	LD110	\$ 2,880,156	\$ 11,200,433	\$ 14,004,648	\$ 17,690,986	\$ 17,998,163
100% and greater LTV	LD120	\$ 585,371	\$ 963,771	\$ 1,728,258	\$ 2,269,570	\$ 2,857,935
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 480,648	\$ 1,099,400	\$ 741,097	\$ 1,998,763	\$ 2,389,324
Past Due and Still Accruing - Total	SUB5240	\$ 172,898	\$ 758,558	\$ 508,134	\$ 711,270	\$ 833,703

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
 99112 - OTS-Regulated: Southeast Region (Geog)
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule LD --- Loan Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 171,968	\$ 757,083	\$ 496,505	\$ 707,575	\$ 827,070
90% up to 100% LTV	LD210	\$ 147,960	\$ 685,894	\$ 427,948	\$ 607,873	\$ 690,840
100% and greater LTV	LD220	\$ 24,008	\$ 71,189	\$ 68,557	\$ 99,702	\$ 136,230
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 930	\$ 1,475	\$ 11,629	\$ 3,695	\$ 6,633
90% up to 100% LTV	LD230	\$ 499	\$ 1,365	\$ 4,665	\$ 1,895	\$ 1,933
100% and greater LTV	LD240	\$ 431	\$ 110	\$ 6,964	\$ 1,800	\$ 4,700
Nonaccrual - Total	SUB5230	\$ 307,750	\$ 340,842	\$ 232,963	\$ 1,287,493	\$ 1,555,621
90% up to 100% LTV	LD250	\$ 260,779	\$ 291,300	\$ 166,516	\$ 1,068,888	\$ 1,012,894
100% and greater LTV	LD260	\$ 46,971	\$ 49,542	\$ 66,447	\$ 218,605	\$ 542,727
Net Charge-offs - Total	SUB5300	\$ 116,202	\$ 129,515	\$ 584,473	\$ 540,682	\$ 460,435
90% up to 100% LTV	LD310	\$ 98,497	\$ 100,397	\$ 486,755	\$ 435,128	\$ 126,817
100% and greater LTV	LD320	\$ 17,705	\$ 29,118	\$ 97,718	\$ 105,554	\$ 333,618
Purchases - Total	SUB5320	\$ 1,304	\$ 101,563	\$ 132,554	\$ 70,156	\$ 642,468
90% up to 100% LTV	LD410	\$ 1,019	\$ 54,458	\$ 66,484	\$ 37,547	\$ 574,863
100% and greater LTV	LD420	\$ 285	\$ 47,105	\$ 66,070	\$ 32,609	\$ 67,605
Originations - Total	SUB5330	\$ 100,435	\$ 215,527	\$ 342,999	\$ 241,077	\$ 714,032
90% up to 100% LTV	LD430	\$ 77,326	\$ 133,736	\$ 215,110	\$ 158,669	\$ 573,711
100% and greater LTV	LD440	\$ 23,109	\$ 81,791	\$ 127,889	\$ 82,408	\$ 140,321
Sales - Total	SUB5340	\$ 35,827	\$ 39,231	\$ 43,571	\$ 278,121	\$ 3,186,253
90% up to 100% LTV	LD450	\$ 32,586	\$ 31,604	\$ 38,017	\$ 240,450	\$ 2,639,548
100% and greater LTV	LD460	\$ 3,241	\$ 7,627	\$ 5,554	\$ 37,671	\$ 546,705
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 1,173,531	\$ 1,510,562	\$ 1,746,566	\$ 1,919,599	\$ 2,052,011
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 152,050	\$ 138,799	\$ 135,094	\$ 139,027	\$ 267,812
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 4,870,838	\$ 4,904,980	\$ 4,261,084	\$ 4,054,701	\$ 3,932,411
1-4 Dwelling Units Option ARM Loans	LD610	\$ 9,325,518	\$ 32,326,155	\$ 35,975,798	\$ 34,072,677	\$ 38,592,918
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 8,263,389	\$ 29,436,320	\$ 33,218,409	\$ 31,365,575	\$ 35,610,164
Total Capitalized Negative Amortization	LD650	\$ 452,121	\$ 1,769,927	\$ 1,965,308	\$ 1,738,537	\$ 1,834,715

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
99112 - OTS-Regulated: Southeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 2,111,566	\$ 2,681,606	\$ 3,025,392	\$ 3,468,214	\$ 3,932,128
Mortgage Construction Loans	CC105	\$ 1,568,836	\$ 2,062,417	\$ 2,335,772	\$ 2,755,938	\$ 3,139,675
Other Mortgage Loans	CC115	\$ 542,730	\$ 619,189	\$ 689,620	\$ 712,276	\$ 792,453
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 485,875	\$ 525,228	\$ 1,104,063	\$ 662,205	\$ 676,564
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 3,654,976	\$ 22,357,059	\$ 14,116,084	\$ 14,580,182	\$ 24,826,036
1-4 Dwelling Units	CC280	\$ 2,262,448	\$ 20,849,900	\$ 12,247,800	\$ 12,555,243	\$ 22,780,135
Multifamily (5 or more) Dwelling Units	CC290	\$ 121,134	\$ 97,380	\$ 108,118	\$ 120,907	\$ 157,368
All Other Real Estate	CC300	\$ 1,271,394	\$ 1,409,779	\$ 1,760,166	\$ 1,904,032	\$ 1,888,533
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 147,205	\$ 179,219	\$ 183,080	\$ 146,150	\$ 161,715
Commitments Outstanding to Purchase Loans	CC320	\$ 100,327	\$ 15,329,334	\$ 13,840,943	\$ 12,564,543	\$ 45,507,450
Commitments Outstanding to Sell Loans	CC330	\$ 1,463,290	\$ 2,744,376	\$ 1,227,952	\$ 1,339,677	\$ 54,718,519
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 1,211,501	\$ 6,782,331	\$ 7,375,449	\$ 27,700,834	\$ 250,627
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 1,612,864	\$ 36,016,574	\$ 29,917,832	\$ 40,241,464	\$ 1,109,896
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 62,460	\$ 65,534	\$ 66,400	\$ 32,880	\$ 82,736
Commitments Outstanding to Sell Investment Securities	CC375	\$ 2,305	\$ 6,080	\$ 5,810	\$ 3,340	\$ 7,600
Unused Lines of Credit - Total	SUB3361	\$ 15,746,786	\$ 22,488,844	\$ 22,929,353	\$ 24,869,909	\$ 22,136,042
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 6,206,704	\$ 11,368,016	\$ 12,719,338	\$ 13,698,601	\$ 16,976,286
Commercial Lines	CC420	\$ 3,395,191	\$ 4,546,726	\$ 3,773,276	\$ 4,848,999	\$ 4,130,729
Open-End Consumer Lines - Credit Cards	CC423	\$ 5,794,975	\$ 6,223,576	\$ 6,068,174	\$ 5,975,118	\$ 677,427
Open-End Consumer Lines - Other	CC425	\$ 349,916	\$ 350,526	\$ 368,565	\$ 347,191	\$ 351,600
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 548,959	\$ 568,296	\$ 543,869	\$ 562,807	\$ 546,571
Commercial	CC430	\$ 32,666	\$ 42,436	\$ 37,666	\$ 43,519	\$ 43,195
Standby, Not Included on CC465 or CC468	CC435	\$ 516,293	\$ 525,860	\$ 506,203	\$ 519,288	\$ 503,376
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 3,967,186	\$ 5,376,600	\$ 3,500,574	\$ 3,597,503	\$ 3,810,217
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 112,212	\$ 307,313	\$ 302,621	\$ 283,567	\$ 291,095
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 936,967	\$ 442,642	\$ 425,082	\$ 500,793	\$ 302,023
Other Contingent Liabilities	CC480	\$ 1,030	\$ 1,964	\$ 2,246	\$ 2,732	\$ 2,980
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
99112 - OTS-Regulated: Southeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 6,273,056	\$ 13,446,559	\$ 40,106,770	\$ 51,015,508	\$ 45,532,510
Sales	CF145	\$ 4,899,773	\$ 10,977,866	\$ 36,624,630	\$ 50,224,623	\$ 46,950,292
Other Balance Changes	CF148	\$- 938,184	\$- 1,665,152	\$- 300,813	\$- 752,336	\$- 401,556
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 631,750	\$ 632,644	\$ 380,974	\$ 1,008,928	\$ 684,129
Sales	CF155	\$ 273,749	\$ 37,824	\$ 729,908	\$ 563,804	\$ 1,725,118
Other Balance Changes	CF158	\$- 210,156	\$- 757,978	\$- 1,737,081	\$- 1,512,901	\$- 1,514,342
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 6,904,806	\$ 14,079,203	\$ 40,487,744	\$ 52,024,436	\$ 46,216,639
Sales - Total	SUB3821	\$ 5,173,522	\$ 11,015,690	\$ 37,354,538	\$ 50,788,427	\$ 48,675,410
Net Purchases - Total	SUB3826	\$ 1,731,284	\$ 3,063,513	\$ 3,133,206	\$ 1,236,009	\$- 2,458,771
Mortgage Loans Disbursed - Total	SUB3831	\$ 7,933,043	\$ 22,925,736	\$ 28,850,732	\$ 41,580,157	\$ 49,896,283
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 345,817	\$ 521,811	\$ 683,084	\$ 645,313	\$ 705,423
Multifamily (5 or more) Dwelling Units	CF200	\$ 54,207	\$ 66,540	\$ 68,376	\$ 77,511	\$ 76,903
Nonresidential	CF210	\$ 189,783	\$ 226,534	\$ 370,680	\$ 296,548	\$ 264,335
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 6,618,491	\$ 21,154,310	\$ 26,467,015	\$ 38,960,518	\$ 47,463,951
Home Equity and Junior Liens	CF226	\$ 625,705	\$ 1,416,818	\$ 1,308,527	\$ 2,103,267	\$ 2,798,627
Multifamily (5 or more) Dwelling Units	CF245	\$ 52,011	\$ 93,606	\$ 126,582	\$ 174,689	\$ 179,907
Nonresidential (Except Land)	CF260	\$ 465,528	\$ 622,091	\$ 746,976	\$ 977,642	\$ 795,166
Land	CF270	\$ 207,206	\$ 240,844	\$ 388,019	\$ 447,936	\$ 410,598
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 945,502	\$ 19,234,706	\$ 25,518,382	\$ 28,940,906	\$ 32,119,533
1-4 Dwelling Units	CF280	\$ 537,976	\$ 18,424,181	\$ 24,641,822	\$ 28,184,060	\$ 31,194,200
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 66,572	\$ 13,436,981	\$ 19,062,741	\$ 20,090,444	\$ 23,132,878
Home Equity and Junior Liens	CF282	\$ 47	\$ 17,835	\$ 10,025	\$ 23,739	\$ 55,011
Multifamily (5 or more) Dwelling Units	CF290	\$ 53,934	\$ 72,326	\$ 81,218	\$ 107,067	\$ 106,616
Nonresidential	CF300	\$ 353,592	\$ 738,199	\$ 795,342	\$ 649,779	\$ 818,717
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 5,648,426	\$ 35,373,081	\$ 42,572,947	\$ 61,311,372	\$ 64,520,930
1-4 Dwelling Units	CF310	\$ 5,465,431	\$ 35,197,850	\$ 42,331,815	\$ 61,136,059	\$ 64,284,436
Home Equity and Junior Liens	CF311	\$ 31,393	\$ 133,739	\$ 1,226,511	\$ 194,130	\$ 186,123

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
 99112 - OTS-Regulated: Southeast Region (Geog)
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 9,785	\$ 8,479	\$ 12,069	\$ 19,959	\$ 48,240
Nonresidential	CF330	\$ 173,210	\$ 166,752	\$ 229,063	\$ 155,354	\$ 188,254
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 4,702,924	\$- 16,138,375	\$- 17,054,565	\$- 32,370,466	\$- 32,401,397
Memo - Refinancing Loans	CF361	\$ 4,530,377	\$ 17,225,554	\$ 16,039,566	\$ 21,547,216	\$ 31,967,693
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 1,440,660	\$ 8,495,330	\$ 8,479,401	\$ 9,122,744	\$ 9,989,892
Sales	CF395	\$ 54,464	\$ 31,497	\$ 221,225	\$ 224,699	\$ 69,288
Consumer:						
Closed or Purchased	CF400	\$ 999,528	\$ 1,139,644	\$ 1,275,018	\$ 1,233,957	\$ 511,907
Sales	CF405	\$ 97,009	\$ 52,165	\$ 67,462	\$ 42,457	\$ 29,043
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 2,440,188	\$ 9,634,974	\$ 9,754,419	\$ 10,356,701	\$ 10,501,799
Nonmortgage Loans - Sales - Total	SUB3915	\$ 151,473	\$ 83,662	\$ 288,687	\$ 267,156	\$ 98,331
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 2,288,715	\$ 9,551,312	\$ 9,465,732	\$ 10,089,545	\$ 10,403,468
Deposits:						
Interest Credited to Deposits	CF430	\$ 544,328	\$ 968,107	\$ 1,107,805	\$ 1,214,880	\$ 1,338,887

Schedule DI --- Consolidated Deposit Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 18,066,342	\$ 13,635,891	\$ 16,221,265	\$ 15,892,080	\$ 14,429,478
Fully Insured	DI100	\$ 14,897,543	\$ 12,888,618	\$ 15,680,024	\$ 15,235,336	\$ 13,614,511
Other	DI110	\$ 3,168,799	\$ 747,273	\$ 541,241	\$ 656,744	\$ 814,967
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 63,584,687	\$ 81,131,594	\$ 89,569,744	\$ 92,149,527	\$ 80,873,609
Greater than \$100,000	DI130	\$ 41,371,616	\$ 61,316,085	\$ 60,502,564	\$ 68,872,435	\$ 80,812,893
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	10,444,005	11,347,463	11,543,540	11,844,566	9,366,472
Greater than \$100,000	DI160	202,583	257,199	259,691	283,486	282,941
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 12,125,999	\$ 13,523,283	\$ 13,755,639	\$ 13,357,626	\$ 13,186,222
Greater than \$250,000	DI175	\$ 1,247,107	\$ 1,341,311	\$ 1,241,209	\$ 1,499,916	\$ 1,572,564
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	1,491,362	1,543,763	1,552,254	1,616,981	1,565,877
Greater than \$250,000	DI185	3,406	3,633	3,085	3,696	3,815

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
99112 - OTS-Regulated: Southeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule DI --- Consolidated Deposit Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	12,141,356	13,152,058	13,358,570	13,748,729	11,219,105
IRA/Keogh Accounts	DI200	\$ 10,180,240	\$ 11,890,905	\$ 11,751,503	\$ 11,281,891	\$ 11,116,111
Uninsured Deposits	DI210	\$ 18,932,004	\$ 26,067,407	\$ 27,279,209	\$ 31,915,702	\$ 33,524,708
Preferred Deposits	DI220	\$ 1,194,268	\$ 1,265,428	\$ 1,253,442	\$ 1,305,088	\$ 1,393,225
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 9,199,395	\$ 10,658,916	\$ 11,333,179	\$ 12,142,805	\$ 12,387,290
Money Market Deposit Accounts	DI320	\$ 56,864,813	\$ 69,024,173	\$ 72,767,744	\$ 71,909,946	\$ 72,099,866
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 8,115,376	\$ 7,833,412	\$ 8,058,162	\$ 9,258,151	\$ 9,437,963
Time Deposits	DI340	\$ 47,962,289	\$ 72,821,714	\$ 77,101,582	\$ 82,568,616	\$ 82,520,156
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 16,697,440	\$ 24,827,397	\$ 25,868,724	\$ 29,022,329	\$ 37,152,846
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 1,546,415	\$ 2,188,800	\$ 2,214,598	\$ 2,265,674	\$ 2,180,567
Non-Interest-Bearing Demand Deposits	DI610	\$ 5,854,740	\$ 7,502,123	\$ 7,341,589	\$ 7,932,492	\$ 8,163,621
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 122,548,110	\$ 161,025,681	\$ 169,622,618	\$ 176,736,752	\$ 176,814,853
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 4,228,786	\$ 3,713,412	\$ 4,552,090	\$ 4,948,453	\$ 4,957,314
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 5	\$ 6	\$ 0	\$ 0
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 96,415,978	\$ 144,169,515	\$ 151,405,838	\$ 156,668,434	\$ 156,102,953
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 3,843,032	\$ 3,971,032	\$ 4,947,060	\$ 5,175,325	\$ 5,490,072
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDIC's Temporary Liquidity Guarantee Program:						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 2,461,906	\$ 3,243,099	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 1,998	\$ 1,710	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
99112 - OTS-Regulated: Southeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SI --- Consolidated Supplemental Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	22,259	39,439	42,128	48,234	49,383
Financial Assets Held for Trading Purposes	SI375	\$ 395,551	\$ 2,053,868	\$ 2,103,861	\$ 1,326,222	\$ 1,109,535
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 970,155	\$ 13,188,312	\$ 10,543,016	\$ 9,402,703	\$ 11,370,803
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 776,617	\$ 1,815,784	\$ 1,301,713	\$ 1,333,758	\$ 1,704,676
Available-for-Sale Securities	SI385	\$ 20,882,110	\$ 30,905,103	\$ 28,817,714	\$ 29,376,505	\$ 30,819,007
Assets Held for Sale	SI387	\$ 1,726,971	\$ 13,924,349	\$ 11,220,389	\$ 11,146,854	\$ 13,874,666
Loans Serviced for Others	SI390	\$ 55,172,303	\$ 56,927,742	\$ 55,885,591	\$ 54,558,075	\$ 49,526,303
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 3,995	\$ 3,930
Other Residual Interests	SI404	\$ 2,804	\$ 197,307	\$ 202,541	\$ 202,934	\$ 211,290
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	85.26%	85.54%	86.00%	85.21%	84.91%
Second month of Qtr	SI582	85.31%	85.25%	86.17%	85.26%	84.36%
Third month of Qtr	SI583	84.99%	85.23%	85.71%	85.39%	84.69%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	76.13%	75.35%	75.83%	75.83%	78.12%
Do you meet the DBLA business operations test?	SI586	14 [Yes]	15 [Yes]	16 [Yes]	15 [Yes]	16 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 70,477	\$ 114,384	\$ 110,350	\$ 386,657	\$ 433,639
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 420,687	\$ 433,488	\$ 400,983	\$ 380,262	\$ 379,993
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	555	562	560	904	568
Summary of Changes in Savings Association Equity Capital						
Savings Assoc Equity Capital, Beginning Balance	SI600	\$ 11,930,804	\$ 23,841,256	\$ 20,602,181	\$ 21,917,669	\$ 22,741,275
Net Income (Loss) Attributable to Savings Association (SO91)	SI610	\$- 718,820	\$- 962,108	\$- 510,120	\$- 1,343,000	\$- 413,894
Dividends Declared						
Preferred Stock	SI620	\$ 3,841	\$ 3,044	\$ 2,744	\$ 2,854	\$ 3,554
Common Stock	SI630	\$ 8,537	\$ 74,273	\$ 22,835	\$ 26,008	\$ 42,435
Stock Issued	SI640	\$ 40,365	\$ 527,964	\$ 17,248	\$ 425	\$ 403
Stock Retired	SI650	\$ 125,000	\$ 100	\$ 0	\$ 400	\$ 200

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
 99112 - OTS-Regulated: Southeast Region (Geog)
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SI --- Consolidated Supplemental Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Capital Contributions (Where No Stock is Issued)	SI655	\$ 2,897,205	\$ 314,397	\$ 7,208,021	\$ 534,270	\$ 332,285
New Basis Accounting Adjustments	SI660	\$- 297,715	\$- 414,196	\$- 3,547,609	\$- 817	\$- 5,888
Other Comprehensive Income	SI662	\$ 88,981	\$- 362,007	\$ 205,185	\$- 450,641	\$- 547,825
Prior Period Adjustments	SI668	\$ 102	\$- 23,268	\$- 2,796	\$- 817	\$- 86,654
Other Adjustments	SI671	\$ 2,236	\$ 101,209	\$ 875	\$ 888	\$- 12,681
Total Savings Association Equity Capital, Ending Balance (SC80)	SI680	\$ 13,805,780	\$ 22,945,830	\$ 23,947,406	\$ 20,628,715	\$ 21,960,832
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 59,312	\$ 40,994	\$ 126,722	\$ 260,410	\$ 131,203
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 20,663,550	\$ 7,358,894	\$ 9,629,228	\$ 1,735,833	\$ 5,997,858
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	32 [Yes]	35 [Yes]	35 [Yes]	37 [Yes]	38 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 30,043	\$ 55,528	\$ 35,750	\$ 33,174	\$ 35,670
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 6,164	\$ 5,875	\$ 8,461	\$ 10,663	\$ 11,996
Average Balance Sheet Data						
Total Assets	SI870	\$ 163,154,566	\$ 272,036,250	\$ 280,463,238	\$ 284,351,844	\$ 282,761,262
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 14,061,621	\$ 14,687,867	\$ 17,721,774	\$ 17,319,764	\$ 17,400,999
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 121,504,566	\$ 211,836,196	\$ 216,669,676	\$ 230,313,668	\$ 231,678,179
Nonmortgage Loans	SI885	\$ 15,132,984	\$ 15,801,224	\$ 18,302,096	\$ 19,180,302	\$ 17,249,004
Deposits and Excrows	SI890	\$ 117,558,301	\$ 161,714,995	\$ 169,182,980	\$ 174,014,014	\$ 170,122,282
Total Borrowings	SI895	\$ 29,510,242	\$ 79,298,183	\$ 77,389,311	\$ 77,963,921	\$ 77,092,839

Schedule SQ --- Consolidated Supplemental Questions		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	3	3	4	5	6
Any Outstanding Futures or Options Positions?	SQ310	3	5	4	5	6
Does Association Have Subchapter S in effect this year?	SQ320	28	30	29	29	29
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

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
 99112 - OTS-Regulated: Southeast Region (Geog)
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SQ --- Consolidated Supplemental Questions		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	134	137	136	136	130

Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	20 [Yes]	23 [Yes]	23 [Yes]	23 [Yes]	23 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	13 [Yes]	16 [Yes]	18 [Yes]	18 [Yes]	18 [Yes]
Do you have any activity to report on this schedule?	FS130	13 [Yes]	16 [Yes]	18 [Yes]	18 [Yes]	18 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 34,022,355	\$ 45,947,670	\$ 50,360,317	\$ 54,587,070	\$ 29,146,245
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 12,075,760	\$ 15,106,814	\$ 14,602,280	\$ 15,417,076	\$ 14,255,236
Personal Trust and Agency Accounts	FS210	\$ 3,235,919	\$ 3,625,823	\$ 3,616,256	\$ 3,824,673	\$ 4,516,318
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 792,088	\$ 1,147,309	\$ 1,177,662	\$ 1,248,532	\$ 1,192,907
Employee Benefit - Defined Contribution	FS220	\$ 99,215	\$ 143,422	\$ 168,587	\$ 164,363	\$ 274,581
Employee Benefit - Defined Benefit	FS230	\$ 93,526	\$ 104,641	\$ 47,438	\$ 49,835	\$ 36,654
Other Retirement Accounts	FS240	\$ 599,347	\$ 899,246	\$ 961,637	\$ 1,034,334	\$ 881,672
Corporate Trust and Agency Accounts	FS250	\$ 2,397	\$ 2,499	\$ 2,194	\$ 2,296	\$ 2,342
Investment Management Agency Accounts	FS260	\$ 8,044,762	\$ 10,324,792	\$ 9,800,325	\$ 10,335,758	\$ 8,522,531
Other Fiduciary Accounts	FS270	\$ 594	\$ 6,391	\$ 5,843	\$ 5,817	\$ 21,138
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 16,326,300	\$ 20,976,130	\$ 24,764,176	\$ 27,392,168	\$ 7,429,820
Personal Trust and Agency Accounts	FS211	\$ 1,108,941	\$ 1,165,368	\$ 1,204,585	\$ 1,208,388	\$ 993,385
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 14,653,561	\$ 19,222,817	\$ 22,911,372	\$ 25,355,787	\$ 6,170,611
Employee Benefit - Defined Contribution	FS221	\$ 11,226,332	\$ 11,111,828	\$ 13,202,403	\$ 14,672,430	\$ 99,059
Employee Benefit - Defined Benefit	FS231	\$ 2,572,741	\$ 6,880,420	\$ 8,181,089	\$ 8,962,828	\$ 5,654,941
Other Retirement Accounts	FS241	\$ 854,488	\$ 1,230,569	\$ 1,527,880	\$ 1,720,529	\$ 416,611
Corporate Trust and Agency Accounts	FS251	\$ 26,236	\$ 141,033	\$ 106,604	\$ 41,468	\$ 43,340
Other Fiduciary Accounts	FS271	\$ 537,562	\$ 446,912	\$ 541,615	\$ 786,525	\$ 222,484
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 5,620,295	\$ 9,864,726	\$ 10,993,861	\$ 11,777,826	\$ 7,461,189
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
99112 - OTS-Regulated: Southeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (#) -Total Fiduciary Accounts	FS22	16,046	17,346	14,532	14,283	13,001
Personal Trust and Agency Accounts	FS212	5,552	4,830	4,434	4,349	4,103
Retirement-related Trust and Agency Accounts - Total	SUB6120	2,361	3,070	2,895	2,837	2,802
Employee Benefit - Defined Contribution	FS222	104	142	142	139	542
Employee Benefit - Defined Benefit	FS232	39	44	38	37	18
Other Retirement Accounts	FS242	2,218	2,884	2,715	2,661	2,242
Corporate Trust and Agency Accounts	FS252	14	14	10	11	11
Investment Management Agency Accounts	FS262	8,112	9,419	7,182	7,076	6,051
Other Fiduciary Accounts	FS272	7	13	11	10	34
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	8,386	9,386	6,429	7,171	1,710
Personal Trust and Agency Accounts	FS213	1,047	869	789	793	746
Retirement-related Trust and Agency Accounts - Total	SUB6130	3,366	3,859	1,716	2,417	721
Employee Benefit - Defined Contribution	FS223	2,696	2,752	781	1,329	66
Employee Benefit - Defined Benefit	FS233	240	339	181	330	107
Other Retirement Accounts	FS243	430	768	754	758	548
Corporate Trust and Agency Accounts	FS253	113	84	58	52	50
Other Fiduciary Accounts	FS273	3,860	4,574	3,866	3,909	193
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	2,033	3,420	3,406	3,272	2,420
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 32,438	\$ 234,726	\$ 164,621	\$ 81,288	\$ 39,817
Personal Trust and Agency Accounts	FS310	\$ 5,582	\$ 25,553	\$ 18,917	\$ 11,267	\$ 5,087
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 14,236	\$ 33,239	\$ 18,175	\$ 7,869	\$ 2,614
Employee Benefit - Defined Contribution	FS320	\$ 13,203	\$ 23,274	\$ 10,829	\$ 3,210	\$ 553
Employee Benefit - Defined Benefit	FS330	\$ 56	\$ 2,692	\$ 1,973	\$ 1,122	\$ 432
Other Retirement Accounts	FS340	\$ 977	\$ 7,273	\$ 5,373	\$ 3,537	\$ 1,629
Corporate Trust and Agency Accounts	FS350	\$ 576	\$ 2,657	\$ 2,290	\$ 2,158	\$ 13
Investment Management Agency Accounts	FS360	\$ 10,383	\$ 53,347	\$ 39,319	\$ 24,349	\$ 12,074
Other Fiduciary Accounts	FS370	\$ 40	\$ 965	\$ 1,502	\$ 4,233	\$ 2,270
Custody and Safekeeping Accounts	FS380	\$ 655	\$ 3,880	\$ 2,882	\$ 1,863	\$ 960
Other Fiduciary and Related Services	FS390	\$ 966	\$ 115,085	\$ 81,536	\$ 29,549	\$ 16,799
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 3,740	\$ 170,810	\$ 46,774	\$ 20,414	\$ 9,534
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 34	\$ 486	\$ 9	\$ 3	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 80	\$ 6,588	\$ 1,822	\$ 1,201	\$ 611

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
 99112 - OTS-Regulated: Southeast Region (Geog)
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 28,744	\$ 70,018	\$ 119,660	\$ 62,072	\$ 30,894
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 980,663	\$ 3,815,054	\$ 805,060	\$ 824,706	\$ 825,287
Non-Interest-Bearing Deposits	FS410	\$ 38,656	\$ 48,176	\$ 2,099	\$ - 40	\$ 1,367
Interest-Bearing Deposits	FS415	\$ 25,144	\$ 27,752	\$ 14,121	\$ 23,528	\$ 21,993
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 60,151	\$ 138,862	\$ 60,061	\$ 58,713	\$ 60,635
State, County and Municipal Obligations	FS425	\$ 127,652	\$ 461,214	\$ 63,763	\$ 59,554	\$ 60,239
Money Market Mutual Funds	FS430	\$ 90,324	\$ 504,183	\$ 110,959	\$ 99,757	\$ 106,385
Other Short-term Obligations	FS435	\$ 275	\$ 11,306	\$ 450	\$ 100	\$ 201
Other Notes and Bonds	FS440	\$ 55,165	\$ 145,961	\$ 45,618	\$ 51,176	\$ 44,859
Common and Preferred Stock	FS445	\$ 460,477	\$ 2,183,361	\$ 449,239	\$ 466,000	\$ 464,685
Real Estate Mortgages	FS450	\$ 2,549	\$ 10,037	\$ 1,868	\$ 2,341	\$ 1,469
Real Estate	FS455	\$ 62,518	\$ 99,280	\$ 31,427	\$ 35,828	\$ 33,714
Miscellaneous Assets	FS460	\$ 57,752	\$ 184,922	\$ 25,455	\$ 27,749	\$ 29,740
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	235	0	0	0
Corporate and Municipal Trusteeships	FS510	0	26	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	209	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 697,154	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	3	0	58	54
Domestic Equity	FS610	0	1	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	1	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	1	0	58	54
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 5,420,277	\$ 0	\$ 1,257	\$ 1,766
Domestic Equity	FS615	\$ 0	\$ 3,765,683	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 96,029	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
 99112 - OTS-Regulated: Southeast Region (Geog)
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 1,558,565	\$ 0	\$ 1,257	\$ 1,766
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 33	\$ 616	\$ 9	\$ 3	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 18	\$ 7	\$ 3	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 322	\$ 1	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 15	\$ 245	\$ 5	\$ 1	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 42	\$ 0	\$ 2	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 1	\$ 3	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 2	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 133	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 94	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 5	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 34	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Total Equity Capital (SC84)	CCR100	\$ 13,840,398	\$ 22,945,818	\$ 23,947,410	\$ 20,628,730	\$ 21,960,829
Equity Capital Deductions - Total	SUB1631	\$ 3,281,439	\$ 5,599,803	\$ 5,447,777	\$ 1,482,893	\$ 1,214,191
Investments in, Adv to, and Noncontrolling Interests in Nonincludable Subs	CCR105	\$ 17,945	\$ 27,987	\$ 32,743	\$ 34,961	\$ 42,413
Goodwill and Certain Other Intangible Assets	CCR115	\$ 1,738,805	\$ 4,662,326	\$ 4,530,098	\$ 841,562	\$ 751,696
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 1,520,138	\$ 903,397	\$ 880,337	\$ 605,325	\$ 419,041
Other	CCR134	\$ 4,551	\$ 6,093	\$ 4,599	\$ 1,045	\$ 1,041
Equity Capital Additions -Total	SUB1641	\$ 810,456	\$ 2,017,231	\$ 1,914,808	\$ 1,856,230	\$ 1,410,824
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 781,671	\$ 1,810,577	\$ 1,468,803	\$ 1,670,612	\$ 1,226,608

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
99112 - OTS-Regulated: Southeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Intangible Assets	CCR185	\$ 14	\$ 17	\$ 22	\$ 107	\$ 33
Other	CCR195	\$ 28,771	\$ 28,228	\$ 267,284	\$ 6,294	\$ 5,717
Tier 1 (Core) Capital	CCR20	\$ 11,369,415	\$ 19,363,246	\$ 20,414,441	\$ 21,002,067	\$ 22,157,462
Total Assets (SC60)	CCR205	\$ 166,181,901	\$ 280,026,442	\$ 275,943,699	\$ 276,560,144	\$ 280,915,407
Asset Deductions - Total	SUB1651	\$ 3,287,584	\$ 5,610,996	\$ 5,448,865	\$ 1,499,530	\$ 1,231,593
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 16,785	\$ 30,549	\$ 32,494	\$ 33,076	\$ 40,294
Goodwill and Certain Other Intangible Assets	CCR265	\$ 1,749,561	\$ 4,674,377	\$ 4,534,855	\$ 860,905	\$ 772,038
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 1,520,138	\$ 903,397	\$ 880,337	\$ 605,325	\$ 419,041
Other	CCR275	\$ 1,100	\$ 2,673	\$ 1,179	\$ 224	\$ 220
Asset Additions - Total	SUB1661	\$ 795,722	\$ 1,845,213	\$ 1,515,730	\$ 1,677,008	\$ 1,242,981
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 794,121	\$ 1,844,058	\$ 1,503,052	\$ 1,675,591	\$ 1,241,634
Intangible Assets	CCR285	\$ 14	\$ 17	\$ 22	\$ 107	\$ 33
Other	CCR290	\$ 1,587	\$ 1,138	\$ 12,656	\$ 1,310	\$ 1,314
Adjusted Total Assets	CCR25	\$ 163,690,039	\$ 276,260,659	\$ 272,010,564	\$ 276,737,622	\$ 280,926,795
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 6,524,733	\$ 11,038,717	\$ 10,870,905	\$ 11,049,031	\$ 11,216,985
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 11,369,415	\$ 19,363,246	\$ 20,414,441	\$ 21,002,067	\$ 22,157,462
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,366	\$ 1,584	\$ 4,209	\$ 19,812	\$ 34,018
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 64,600	\$ 244,100	\$ 248,156	\$ 239,779	\$ 239,779
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 1,095,029	\$ 2,271,124	\$ 2,142,645	\$ 2,125,999	\$ 2,071,250
Tier 2 Capital - Other	CCR355	\$ 11,851	\$ 8,632	\$ 5,672	\$ 1,159	\$ 1,356
Tier 2 (Supplementary) Capital	CCR33	\$ 1,172,846	\$ 2,525,440	\$ 2,400,682	\$ 2,386,749	\$ 2,346,403
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 1,075,421	\$ 2,418,270	\$ 2,400,682	\$ 2,386,749	\$ 2,346,403
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 2,592	\$ 5,165	\$ 4,372	\$ 9,248	\$ 9,574
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 13,527	\$ 23,469	\$ 12,868	\$ 12,498	\$ 14,073
Total Risk-Based Capital	CCR39	\$ 12,428,717	\$ 21,752,882	\$ 22,797,883	\$ 23,367,070	\$ 24,480,218
0% R/W Category - Cash	CCR400	\$ 4,224,937	\$ 3,566,585	\$ 2,080,244	\$ 3,399,234	\$ 3,534,515
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 3,282,678	\$ 3,868,122	\$ 4,601,568	\$ 2,698,862	\$ 2,686,698
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 110	\$ 485	\$ 537	\$ 301	\$ 399

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
99112 - OTS-Regulated: Southeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Other	CCR415	\$ 5,176,368	\$ 4,105,071	\$ 785,794	\$ 804,339	\$ 981,805
0% R/W Category - Assets Total	CCR420	\$ 12,684,093	\$ 11,540,263	\$ 7,468,143	\$ 6,902,736	\$ 7,203,417
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 16,989,722	\$ 21,926,071	\$ 27,026,962	\$ 28,994,363	\$ 29,628,235
20% R/W Category - Claims on FHLBs	CCR435	\$ 3,430,811	\$ 5,253,509	\$ 8,632,464	\$ 6,304,054	\$ 7,983,784
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 388,137	\$ 360,968	\$ 343,796	\$ 471,928	\$ 404,816
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 4,992,948	\$ 3,365,176	\$ 6,831,277	\$ 6,062,930	\$ 2,795,744
20% R/W Category - Other	CCR450	\$ 8,509,104	\$ 14,394,385	\$ 12,957,754	\$ 11,956,970	\$ 13,759,774
20% R/W Category - Assets Total	CCR455	\$ 34,310,722	\$ 45,300,109	\$ 55,792,253	\$ 53,790,245	\$ 54,572,353
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 6,862,146	\$ 9,060,020	\$ 11,158,447	\$ 10,758,046	\$ 10,914,470
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 52,332,650	\$ 99,448,488	\$ 96,692,122	\$ 107,922,552	\$ 111,877,366
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 304,257	\$ 273,555	\$ 273,221	\$ 251,377	\$ 258,183
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 135,039	\$ 1,778,788	\$ 961,069	\$ 59,714	\$ 63,320
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 148,839	\$ 129,297	\$ 190,023	\$ 193,073	\$ 208,960
50% R/W Category - Other	CCR480	\$ 1,073,055	\$ 1,944,340	\$ 1,347,153	\$ 1,973,448	\$ 1,505,770
50% R/W Category - Assets Total	CCR485	\$ 53,993,840	\$ 103,574,468	\$ 99,463,588	\$ 110,400,164	\$ 113,913,599
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 26,996,973	\$ 51,787,280	\$ 49,731,841	\$ 55,200,130	\$ 56,956,842
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 6,883,585	\$ 15,428,207	\$ 2,652,164	\$ 2,132,978	\$ 1,907,348
100% R/W Category - All Other Assets	CCR506	\$ 64,028,636	\$ 114,731,280	\$ 118,799,333	\$ 114,468,616	\$ 113,385,719
100% R/W Category - Assets Total	CCR510	\$ 70,912,221	\$ 130,159,487	\$ 121,451,497	\$ 116,601,594	\$ 115,293,067
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 70,912,221	\$ 130,159,487	\$ 121,451,497	\$ 116,601,594	\$ 115,293,067
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 2,738	\$ 1,958
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 34,225	\$ 24,475
Assets to Risk-Weight	CCR64	\$ 171,900,876	\$ 290,574,327	\$ 284,175,481	\$ 287,697,477	\$ 290,984,394
Subtotal Risk-Weighted Assets	CCR75	\$ 104,771,291	\$ 191,006,744	\$ 182,341,755	\$ 182,593,962	\$ 183,188,815
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,434,704	\$ 1,865,660	\$ 1,132,218	\$ 3,498,960	\$ 1,959,926
Total Risk-Weighted Assets	CCR78	\$ 103,336,587	\$ 189,141,084	\$ 181,209,537	\$ 179,095,002	\$ 181,228,889
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 8,320,426	\$ 15,186,560	\$ 14,496,763	\$ 14,385,508	\$ 14,498,158
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 12:05 PM

Industry Aggregate Report
 99112 - OTS-Regulated: Southeast Region (Geog)
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Tier 1 (Core) Capital Ratio	CCR810	6.95%	7.01%	7.51%	7.59%	7.89%
Total Risk-Based Capital Ratio	CCR820	12.03%	11.50%	12.58%	13.05%	13.51%
Tier 1 Risk-Based Capital Ratio	CCR830	10.99%	10.23%	11.26%	11.72%	12.22%
Tangible Equity Ratio	CCR840	6.95%	7.01%	7.51%	7.59%	7.89%

***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.