

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 5:23 PM

TFR Industry Aggregate Report
99112 - OTS-Regulated: Southeast Region (Geog)
December 2008

Frozen Aggregated Data
(\$Thousands)

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Description	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Number of Regulated Institutions	193	195	198	200	201

Schedule NS --- Optional Narrative Statement		Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	3	6	7	4	5
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 25,272,773	\$ 19,289,237	\$ 18,372,084	\$ 19,779,482	\$ 23,594,904
Cash and Non-Interest-Earning Deposits	SC110	\$ 3,420,912	\$ 3,604,572	\$ 4,599,215	\$ 4,785,222	\$ 2,638,153
Interest-Earning Deposits in FHLBs	SC112	\$ 768,369	\$ 3,972,183	\$ 1,648,960	\$ 3,190,908	\$ 3,791,832
Other Interest-Earning Deposits	SC118	\$ 6,420,201	\$ 1,529,915	\$ 756,981	\$ 741,750	\$ 1,040,797
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 10,748,948	\$ 6,306,311	\$ 7,314,102	\$ 6,820,505	\$ 10,809,407
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 2,962,490	\$ 2,892,475	\$ 2,447,065	\$ 2,539,516	\$ 3,386,625
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 107,862	\$ 127,828	\$ 653,158	\$ 792,921	\$ 890,469
State and Municipal Obligations	SC180	\$ 422,412	\$ 457,455	\$ 494,430	\$ 486,943	\$ 654,542
Securities Backed by Nonmortgage Loans	SC182	\$ 37,140	\$ 38,593	\$ 39,700	\$ 42,374	\$ 57,496
Other Investment Securities	SC185	\$ 335,333	\$ 311,041	\$ 350,933	\$ 315,454	\$ 264,798
Accrued Interest Receivable	SC191	\$ 49,106	\$ 48,864	\$ 67,540	\$ 63,889	\$ 60,785
Mortgage-Backed Securities - Gross	SUB0072	\$ 31,936,393	\$ 31,213,591	\$ 30,317,172	\$ 31,358,499	\$ 35,813,380
Mortgage-Backed Securities - Total	SC22	\$ 31,936,393	\$ 31,213,591	\$ 30,316,912	\$ 31,358,499	\$ 35,813,380
Pass-Through - Total	SUB0073	\$ 17,895,621	\$ 17,016,136	\$ 14,031,661	\$ 14,004,163	\$ 15,886,484
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 17,083,875	\$ 16,101,050	\$ 13,035,287	\$ 12,913,911	\$ 14,684,183
Other Pass-Through	SC215	\$ 811,746	\$ 915,086	\$ 996,374	\$ 1,090,252	\$ 1,202,301
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 13,866,998	\$ 14,032,412	\$ 16,135,209	\$ 17,205,578	\$ 19,761,618
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 954,835	\$ 858,528	\$ 1,287,019	\$ 951,649	\$ 2,010,367
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 835,395	\$ 584,952	\$ 372,875	\$ 318,207	\$ 328,123
Other	SC222	\$ 12,076,768	\$ 12,588,932	\$ 14,475,315	\$ 15,935,722	\$ 17,423,128
Accrued Interest Receivable	SC228	\$ 173,774	\$ 165,043	\$ 150,302	\$ 148,758	\$ 165,278

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Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 260	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 183,664,563	\$ 183,470,763	\$ 196,648,757	\$ 199,171,393	\$ 194,337,998
Mortgage Loans - Total	SC26	\$ 179,872,423	\$ 180,440,498	\$ 191,262,751	\$ 195,330,976	\$ 191,891,875
Construction Loans - Total	SUB0100	\$ 5,318,720	\$ 5,777,212	\$ 6,119,441	\$ 6,209,119	\$ 6,342,301
Residential - Total	SUB0110	\$ 3,668,098	\$ 4,160,923	\$ 4,496,677	\$ 4,683,312	\$ 4,879,440
1-4 Dwelling Units	SC230	\$ 3,040,729	\$ 3,465,159	\$ 3,809,799	\$ 3,978,797	\$ 4,215,823
Multifamily (5 or more) Dwelling Units	SC235	\$ 627,369	\$ 695,764	\$ 686,878	\$ 704,515	\$ 663,617
Nonresidential Property	SC240	\$ 1,650,622	\$ 1,616,289	\$ 1,622,764	\$ 1,525,807	\$ 1,462,861
Permanent Loans - Total	SUB0121	\$ 177,499,592	\$ 176,880,993	\$ 189,485,541	\$ 191,853,778	\$ 186,780,745
Residential - Total	SUB0131	\$ 157,250,140	\$ 157,130,349	\$ 170,588,177	\$ 173,447,649	\$ 168,947,435
1-4 Dwelling Units - Total	SUB0141	\$ 155,440,179	\$ 155,399,330	\$ 168,882,551	\$ 171,729,925	\$ 167,304,242
Revolving Open-End Loans	SC251	\$ 24,478,411	\$ 24,734,118	\$ 27,103,586	\$ 27,600,274	\$ 27,519,761
All Other - First Liens	SC254	\$ 113,667,061	\$ 112,312,915	\$ 121,211,287	\$ 122,683,602	\$ 117,661,570
All Other - Junior Liens	SC255	\$ 17,294,707	\$ 18,352,297	\$ 20,567,678	\$ 21,446,049	\$ 22,122,911
Multifamily (5 or more) Dwelling Units	SC256	\$ 1,809,961	\$ 1,731,019	\$ 1,705,626	\$ 1,717,724	\$ 1,643,193
Nonresidential Property (Except Land)	SC260	\$ 14,935,165	\$ 14,217,026	\$ 13,302,526	\$ 12,692,265	\$ 12,060,841
Land	SC265	\$ 5,314,287	\$ 5,533,618	\$ 5,594,838	\$ 5,713,864	\$ 5,772,469
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 665,468	\$- 12,607,376	\$- 2,228,168	\$ 5,286,649	\$ 1,617,358
Accrued Interest Receivable	SC272	\$ 688,388	\$ 709,422	\$ 951,191	\$ 1,014,747	\$ 1,112,017
Advances for Taxes and Insurance	SC275	\$ 157,863	\$ 103,136	\$ 92,584	\$ 93,749	\$ 102,935
Allowance for Loan and Lease Losses	SC283	\$ 3,792,140	\$ 3,030,265	\$ 5,386,006	\$ 3,840,417	\$ 2,446,123
Nonmortgage Loans - Gross	SUB0162	\$ 16,104,117	\$ 17,788,641	\$ 19,208,232	\$ 18,024,761	\$ 16,554,039
Nonmortgage Loans - Total	SC31	\$ 15,743,437	\$ 17,465,891	\$ 18,942,865	\$ 17,835,877	\$ 16,386,798
Commercial Loans - Total	SC32	\$ 7,284,112	\$ 6,506,606	\$ 6,583,166	\$ 7,165,338	\$ 5,042,158
Secured	SC300	\$ 6,001,807	\$ 5,213,962	\$ 5,347,031	\$ 6,265,755	\$ 4,131,548
Unsecured	SC303	\$ 1,122,107	\$ 1,128,397	\$ 1,070,574	\$ 734,377	\$ 744,140
Lease Receivables	SC306	\$ 160,198	\$ 164,247	\$ 165,561	\$ 165,206	\$ 166,470
Consumer Loans - Total	SC35	\$ 8,742,696	\$ 11,210,764	\$ 12,552,781	\$ 10,792,198	\$ 11,433,462
Loans on Deposits	SC310	\$ 144,427	\$ 143,217	\$ 152,231	\$ 155,136	\$ 172,202
Home Improvement Loans (Not secured by real estate)	SC316	\$ 17,480	\$ 16,234	\$ 20,206	\$ 22,006	\$ 26,188
Education Loans	SC320	\$ 18,832	\$ 6,748	\$ 26,198	\$ 19,153	\$ 23,003
Auto Loans	SC323	\$ 1,190,968	\$ 1,129,287	\$ 1,102,533	\$ 1,087,714	\$ 1,118,651
Mobile Home Loans	SC326	\$ 406,255	\$ 389,936	\$ 370,740	\$ 352,738	\$ 332,964
Credit Cards	SC328	\$ 1,337,121	\$ 1,272,862	\$ 1,239,231	\$ 149,068	\$ 156,731

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Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 5,627,613	\$ 8,252,480	\$ 9,641,642	\$ 9,006,383	\$ 9,603,723
Accrued Interest Receivable	SC348	\$ 77,309	\$ 71,271	\$ 72,285	\$ 67,225	\$ 78,419
Allowance for Loan and Lease Losses	SC357	\$ 360,680	\$ 322,750	\$ 265,367	\$ 188,884	\$ 167,241
Repossessed Assets - Gross	SUB0201	\$ 1,587,855	\$ 1,605,244	\$ 1,259,703	\$ 936,544	\$ 709,700
Repossessed Assets - Total	SC40	\$ 1,564,365	\$ 1,593,037	\$ 1,257,364	\$ 934,297	\$ 707,475
Real Estate - Total	SUB0210	\$ 1,565,182	\$ 1,584,835	\$ 1,239,451	\$ 915,013	\$ 690,345
Construction	SC405	\$ 71,545	\$ 54,299	\$ 44,850	\$ 33,727	\$ 18,314
Residential - Total	SUB0225	\$ 1,180,899	\$ 1,298,309	\$ 1,038,093	\$ 766,400	\$ 574,833
1-4 Dwelling Units	SC415	\$ 1,165,934	\$ 1,289,227	\$ 1,030,252	\$ 762,597	\$ 570,820
Multifamily (5 or more) Dwelling Units	SC425	\$ 14,965	\$ 9,082	\$ 7,841	\$ 3,803	\$ 4,013
Nonresidential (Except Land)	SC426	\$ 37,588	\$ 39,603	\$ 20,720	\$ 13,314	\$ 11,152
Land	SC428	\$ 272,143	\$ 192,622	\$ 135,313	\$ 99,077	\$ 83,704
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 3,007	\$ 2	\$ 475	\$ 2,495	\$ 2,342
Other Repossessed Assets	SC430	\$ 22,673	\$ 20,409	\$ 20,252	\$ 21,531	\$ 19,355
General Valuation Allowances	SC441	\$ 23,490	\$ 12,207	\$ 2,339	\$ 2,247	\$ 2,225
Real Estate Held for Investment	SC45	\$ 33,430	\$ 36,165	\$ 37,051	\$ 48,036	\$ 49,302
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 3,242,254	\$ 3,475,090	\$ 3,410,149	\$ 3,545,551	\$ 3,691,808
Federal Home Loan Bank Stock	SC510	\$ 3,068,636	\$ 3,295,289	\$ 3,227,289	\$ 3,368,175	\$ 3,509,593
Other	SC540	\$ 173,618	\$ 179,801	\$ 182,860	\$ 177,376	\$ 182,215
Office Premises and Equipment	SC55	\$ 2,239,629	\$ 2,249,263	\$ 2,233,470	\$ 2,227,506	\$ 2,202,275
Other Assets - Gross	SUB0262	\$ 20,604,335	\$ 20,181,023	\$ 10,727,611	\$ 9,855,347	\$ 6,830,845
Other Assets - Total	SC59	\$ 20,604,251	\$ 20,180,927	\$ 10,727,498	\$ 9,855,183	\$ 6,830,333
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 141,906	\$ 140,552	\$ 138,649	\$ 124,195	\$ 125,262
Other	SC625	\$ 957,738	\$ 958,458	\$ 945,531	\$ 946,857	\$ 923,219
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 2,263,040	\$ 3,213,327	\$ 2,611,394	\$ 1,555,286	\$ 868,709
Nonmortgage Loans	SC644	\$ 18	\$ 13	\$ 15	\$ 18	\$ 21
Goodwill & Other Intangible Assets	SC660	\$ 4,911,880	\$ 4,624,897	\$ 931,068	\$ 839,384	\$ 838,763
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 36,520	\$ 34,242	\$ 30,914	\$ 23,279	\$ 26,019
Other Assets	SC689	\$ 12,293,233	\$ 11,209,534	\$ 6,070,040	\$ 6,366,328	\$ 4,048,852
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #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	\$ 84	\$ 96	\$ 113	\$ 164	\$ 512
General Valuation Allowances - Total	SUB2092	\$ 4,176,394	\$ 3,365,318	\$ 5,654,085	\$ 4,031,712	\$ 2,616,101
Total Assets - Gross	SUB0283	\$ 284,685,349	\$ 279,309,017	\$ 282,214,229	\$ 284,947,119	\$ 283,784,252
Total Assets	SC60	\$ 280,508,955	\$ 275,943,699	\$ 276,560,144	\$ 280,915,407	\$ 281,168,151
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 160,488,806	\$ 169,358,956	\$ 175,854,060	\$ 176,436,446	\$ 170,320,314
Deposits	SC710	\$ 159,629,677	\$ 168,398,423	\$ 174,937,608	\$ 175,699,472	\$ 169,702,157
Escrows	SC712	\$ 707,883	\$ 862,258	\$ 941,898	\$ 745,818	\$ 655,069
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 151,246	\$ 98,275	\$ - 25,446	\$ - 8,844	\$ - 36,913
Borrowings - Total	SC72	\$ 92,185,700	\$ 79,031,152	\$ 76,107,303	\$ 78,030,343	\$ 84,577,138
Advances from FHLBank	SC720	\$ 63,038,491	\$ 68,187,841	\$ 65,742,495	\$ 68,820,044	\$ 72,252,826
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 27,056,303	\$ 8,675,322	\$ 8,543,062	\$ 8,241,786	\$ 10,669,872
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 243,900	\$ 244,612	\$ 238,779	\$ 238,779	\$ 241,500
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 1,847,006	\$ 1,923,377	\$ 1,582,967	\$ 729,734	\$ 1,412,940
Other Liabilities - Total	SC75	\$ 4,201,371	\$ 3,395,953	\$ 3,759,253	\$ 4,277,758	\$ 3,289,019
Accrued Interest Payable - Deposits	SC763	\$ 207,055	\$ 252,590	\$ 265,545	\$ 314,429	\$ 339,676
Accrued Interest Payable - Other	SC766	\$ 317,539	\$ 284,223	\$ 324,083	\$ 311,445	\$ 360,283
Accrued Taxes	SC776	\$ 34,433	\$ 86,473	\$ 60,508	\$ 37,829	\$ 50,439
Accounts Payable	SC780	\$ 1,101,827	\$ 794,257	\$ 866,707	\$ 907,855	\$ 719,913
Deferred Income Taxes	SC790	\$ 9,433	\$ 16,248	\$ 35,531	\$ 55,712	\$ 119,448
Other Liabilities and Deferred Income	SC796	\$ 2,531,084	\$ 1,962,162	\$ 2,206,879	\$ 2,650,488	\$ 1,699,259
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

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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	\$ 256,875,877	\$ 251,786,061	\$ 255,720,616	\$ 258,744,547	\$ 258,186,470
Minority Interest	SC800	\$ 209,934	\$ 210,226	\$ 210,796	\$ 210,033	\$ 211,544
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 21,126,325	\$ 20,782,656	\$ 16,123,166	\$ 15,710,662	\$ 15,398,284
Cumulative	SC812	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,001,000
Noncumulative	SC814	\$ 2,675,664	\$ 2,161,869	\$ 2,146,869	\$ 2,146,869	\$ 1,146,869
Common Stock:						
Par Value	SC820	\$ 102,029	\$ 102,909	\$ 102,719	\$ 106,623	\$ 107,273
Paid in Excess of Par	SC830	\$ 18,347,632	\$ 18,516,878	\$ 13,872,578	\$ 13,456,170	\$ 13,143,142
Accumulated Other Comprehensive Income - Total	SC86	\$- 1,817,889	\$- 1,482,843	\$- 1,688,222	\$- 1,237,693	\$- 689,867
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 1,361,698	\$- 1,306,810	\$- 1,530,589	\$- 1,013,008	\$- 547,630
Gains (Losses) on Cash Flow Hedges	SC865	\$- 436,806	\$- 167,291	\$- 151,339	\$- 219,083	\$- 136,644
Other	SC870	\$- 19,385	\$- 8,742	\$- 6,294	\$- 5,602	\$- 5,593
Retained Earnings	SC880	\$ 4,036,778	\$ 4,665,109	\$ 6,209,482	\$ 7,500,910	\$ 8,076,518
Other Components of Equity Capital	SC891	\$ 77,925	\$- 17,512	\$- 15,696	\$- 13,050	\$- 14,800
Total Equity Capital	SC80	\$ 23,423,139	\$ 23,947,410	\$ 20,628,730	\$ 21,960,829	\$ 22,770,135
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 280,508,950	\$ 275,943,697	\$ 276,560,142	\$ 280,915,409	\$ 281,168,149

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Other Codes As of Dec 2008

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	12	\$ 93
3	Federal, State, or other taxes receivable	59	\$ 232,354
4	Net deferred tax assets	93	\$ 6,336,768
6	Prepaid deposit insurance premiums	20	\$ 592
7	Prepaid expenses	152	\$ 84,606
8	Deposits for utilities and other services	12	\$ 528
9	Advances for loans serviced for others	9	\$ 71,653
11	Deferred issuance costs	2	\$ 708
13	Noninterest-bearing accts recv from Hold Co/Affl	11	\$ 2,378,135
14	Other noninterest-bearing short-term accounts recv	45	\$ 251,562
19	Receivables fr a broker for unsettled transactions	4	\$ 4,646
20	F/V of all derivative instru. reportable as assets	5	\$ 179,478
22	Unapplied loan disbursements	7	\$ 5,079
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	12	\$ 10,965
99	Other	72	\$ 1,241,241

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	5	\$ 4,180
4	Nonrefundable loan fees received prior to closing	10	\$ 484
5	Deferred gains from sale/leaseback	2	\$ 3,706
6	Balances in U.S. Treasury tax and loan accounts	3	\$ 2,536
7	Deferred gains from the sale of real estate	6	\$ 242
9	Fees received for standby contracts and other	1	\$ 34
10	Amounts due brokers for unsettled transactions	3	\$ 8,083
11	The liability recorded for post-retirement benefit	60	\$ 91,807
13	Amounts payable under interest-rate-swap agreement	3	\$ 54,005
14	Unapplied loan payments received	9	\$ 9,984
16	Recourse loan liability	6	\$ 141,380
17	Noninterest-bearing payables to Hold Co/Affiliates	9	\$ 294,203
18	Litigation reserves	3	\$ 763
20	F/V of all derivative instru. reportable as liab.	7	\$ 979,087
21	Liabilities for credit losses on OBS credit exposures	7	\$ 10,572
99	Other	189	\$ 407,515

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 3,652,149	\$ 3,765,393	\$ 3,790,642	\$ 4,053,140	\$ 4,429,473
Deposits and Investment Securities	SO115	\$ 65,694	\$ 115,694	\$ 124,093	\$ 165,584	\$ 264,098
Mortgage-Backed Securities	SO125	\$ 519,896	\$ 552,728	\$ 462,816	\$ 462,482	\$ 540,065
Mortgage Loans	SO141	\$ 2,825,492	\$ 2,841,434	\$ 2,932,084	\$ 3,167,731	\$ 3,352,543
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 19,042	\$ 18,667	\$ 29,175	\$ 34,042	\$ 38,781
Nonmortgage Loans - Total	SUB0950	\$ 213,270	\$ 228,823	\$ 234,789	\$ 220,454	\$ 231,245
Commercial Loans and Leases	SO160	\$ 94,174	\$ 98,337	\$ 101,004	\$ 99,467	\$ 96,166
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 3,115	\$ 2,799	\$ 2,670	\$ 1,048	\$ 1,133
Consumer Loans and Leases	SO171	\$ 119,096	\$ 130,486	\$ 133,785	\$ 120,987	\$ 135,079
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 5,640	\$ 5,248	\$ 5,015	\$ 1,799	\$ 1,608
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 2,320	\$ 24,213	\$ 47,255	\$ 51,707	\$ 56,143
Federal Home Loan Bank Stock	SO181	\$ 2,235	\$ 24,118	\$ 47,178	\$ 51,381	\$ 55,843
Other	SO185	\$ 85	\$ 95	\$ 77	\$ 326	\$ 300
Interest Expense - Total	SO21	\$ 1,779,896	\$ 1,978,217	\$ 2,210,847	\$ 2,494,660	\$ 2,799,622
Deposits	SO215	\$ 1,050,589	\$ 1,234,313	\$ 1,349,249	\$ 1,550,309	\$ 1,690,584
Escrows	SO225	\$ 44	\$ 52	\$ 67	\$ 209	\$ 324
Advances from FHLBank	SO230	\$ 628,227	\$ 655,693	\$ 775,373	\$ 833,710	\$ 940,610
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 4,188	\$ 4,139	\$ 4,125	\$ 4,266	\$ 4,409
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 97,015	\$ 84,182	\$ 82,234	\$ 106,640	\$ 163,973
Capitalized Interest	SO271	\$ 167	\$ 162	\$ 201	\$ 474	\$ 278
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 1,874,573	\$ 1,811,389	\$ 1,627,050	\$ 1,610,187	\$ 1,685,994
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,958,277	\$ 1,463,616	\$ 3,089,716	\$ 1,634,900	\$ 1,067,121
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$- 83,704	\$ 347,773	\$- 1,462,666	\$- 24,713	\$ 618,873
Noninterest Income - Total	SO42	\$ 1,145,024	\$ 1,003,325	\$ 1,260,013	\$ 1,301,136	\$- 1,485,434
Mortgage Loan Servicing Fees	SO410	\$ 181,493	\$ 174,634	\$ 92,674	\$ 58,681	\$ 32,643
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 37,527	\$- 121,324	\$ 210,813	\$- 102,033	\$- 10,896

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 378,497	\$ 387,374	\$ 423,461	\$ 425,774	\$ 277,675
Net Income (Loss) from Other - Total	SUB0451	\$ 531,447	\$ 314,096	\$ 447,210	\$ 878,457	\$- 1,822,750
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$- 75,297	\$ 163,792	\$ 80,047	\$ 7,775	\$- 1,723,458
Operations & Sale of Repossessed Assets	SO461	\$- 9,266	\$- 67,744	\$- 30,139	\$- 16,722	\$- 6,908
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 2,250	\$ 8,635	\$- 28,897	\$- 198,672	\$- 17,122
Sale of Securities Held-to-Maturity	SO467	\$ 624	\$ 925	\$ 396	\$ 454	\$ 0
Sale of Loans Held for Investment	SO475	\$- 1,801	\$ 245	\$ 85	\$ 42	\$- 9
Sale of Other Assets Held for Investment	SO477	\$ 83	\$ 3,677	\$- 2,108	\$ 1,304	\$- 4,062
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 614,854	\$ 204,566	\$ 427,826	\$ 1,084,276	\$- 71,191
Other Noninterest Income	SO488	\$ 91,114	\$ 248,545	\$ 85,855	\$ 40,257	\$ 37,895
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 1,723,943	\$ 1,694,786	\$ 1,950,126	\$ 1,982,791	\$ 1,821,332
All Personnel Compensation and Expense	SO510	\$ 758,339	\$ 838,305	\$ 993,523	\$ 1,072,769	\$ 500,865
Legal Expense	SO520	\$ 24,893	\$ 14,594	\$ 11,737	\$ 11,568	\$ 13,278
Office Occupancy and Equipment Expense	SO530	\$ 252,591	\$ 241,262	\$ 245,686	\$ 246,224	\$ 180,367
Marketing and Other Professional Services	SO540	\$ 96,064	\$ 78,231	\$ 98,432	\$ 106,574	\$ 88,586
Loan Servicing Fees	SO550	\$ 49,663	\$ 35,819	\$ 46,951	\$ 44,711	\$ 550,902
Goodwill and Other Intangibles Expense	SO560	\$ 87,800	\$ 143,938	\$ 14,999	\$ 13,311	\$ 143,783
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 137,785	\$ 28,811	\$ 33,634	\$ 28,954	\$ 22,170
Other Noninterest Expense	SO580	\$ 316,808	\$ 313,826	\$ 505,164	\$ 458,680	\$ 321,382
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$- 662,623	\$- 343,688	\$- 2,152,779	\$- 706,368	\$- 2,687,893
Income Taxes - Total	SO71	\$- 129,371	\$ 165,917	\$- 785,394	\$- 292,474	\$- 994,967

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Federal	SO710	\$- 156,914	\$ 126,654	\$- 666,904	\$- 235,312	\$- 923,063
State, Local & Other	SO720	\$ 27,543	\$ 39,263	\$- 118,490	\$- 57,162	\$- 71,903
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$- 533,252	\$- 509,605	\$- 1,367,385	\$- 413,894	\$- 1,692,927
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$- 1,249	\$- 515	\$ 24,385	\$ 0	\$ 0
Net Income (Loss)	SO91	\$- 534,501	\$- 510,120	\$- 1,343,000	\$- 413,894	\$- 1,692,927

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Other Codes As of Dec 2008

Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	2	\$ 5
4	Net income(loss) from leasing or subleasing space	38	\$ 5,123
5	Net income(loss) from real estate held for invest	4	\$ 23
6	Net income(loss)-equity invest in uncons sub org	2	\$- 717
7	Net income(loss) from leased property	13	\$ 400
9	Net income from data processing lease/services	1	\$ 9
11	Adjustments to prior periods	1	\$ 42
14	Interest Income from CNFIs reported on SC655	1	\$ 59,819
15	Income from corporate-owned life insurance	51	\$ 9,307
19	Realized/unrealized gains on derivatives	1	\$- 688
99	Other	117	\$ 15,089

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	82	\$ 25,401
2	OTS assessments	41	\$ 644
6	Supervisory examination fees	20	\$ 767
7	Office supplies, printing, and postage	116	\$ 9,902
8	Telephone, including data lines	63	\$ 4,427
9	Loan origination expense	17	\$ 6,386
10	ATM expense	26	\$ 1,729
11	Adjustments to prior periods	1	\$ 34
12	Acquisition and organization costs	1	\$ 274
13	Misc taxes other than income & real estate	24	\$ 1,142
14	Losses from fraud	1	\$- 204
15	Foreclosure expenses	22	\$ 2,803
16	Web site expenses	2	\$ 30
17	Charitable contributions	6	\$ 779
18	Minority Interest	2	\$ 5,320
99	Other	127	\$ 132,010

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 15,209,161	\$ 11,589,299	\$ 7,839,118	\$ 4,053,140	\$ 16,675,320
YTD - Deposits and Investment Securities	Y_SO115	\$ 468,559	\$ 404,545	\$ 289,592	\$ 165,584	\$ 818,430
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,995,314	\$ 1,475,858	\$ 925,179	\$ 462,482	\$ 1,965,018
YTD - Mortgage Loans	Y_SO141	\$ 11,726,930	\$ 8,926,762	\$ 6,095,885	\$ 3,167,731	\$ 12,774,171
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 100,639	\$ 81,784	\$ 63,160	\$ 34,042	\$ 230,171
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 387,897	\$ 297,341	\$ 200,181	\$ 99,467	\$ 387,888
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 9,595	\$ 6,489	\$ 3,718	\$ 1,048	\$ 5,013
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 502,569	\$ 384,472	\$ 254,591	\$ 120,987	\$ 488,048
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 17,658	\$ 12,048	\$ 6,812	\$ 1,799	\$ 6,581
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 125,164	\$ 123,034	\$ 98,924	\$ 51,707	\$ 186,527
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 124,647	\$ 122,536	\$ 98,521	\$ 51,381	\$ 183,445
YTD - Other	Y_SO185	\$ 517	\$ 498	\$ 403	\$ 326	\$ 3,082
YTD - Interest Expense - Total	Y_SO21	\$ 8,437,299	\$ 6,671,934	\$ 4,702,925	\$ 2,494,660	\$ 10,326,314
YTD - Deposits	Y_SO215	\$ 5,161,515	\$ 4,123,795	\$ 2,897,510	\$ 1,550,309	\$ 6,602,213
YTD - Escrows	Y_SO225	\$ 372	\$ 328	\$ 276	\$ 209	\$ 1,672
YTD - Advances from FHLBank	Y_SO230	\$ 2,889,816	\$ 2,263,095	\$ 1,608,581	\$ 833,710	\$ 2,936,320
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 16,718	\$ 12,530	\$ 8,391	\$ 4,266	\$ 17,406
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 369,882	\$ 273,023	\$ 188,842	\$ 106,640	\$ 769,958
YTD - Capitalized Interest	Y_SO271	\$ 1,004	\$ 837	\$ 675	\$ 474	\$ 1,255
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 6,897,026	\$ 5,040,399	\$ 3,235,117	\$ 1,610,187	\$ 6,535,533
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 8,144,769	\$ 6,187,613	\$ 4,724,266	\$ 1,634,900	\$ 2,729,299
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$- 1,247,743	\$- 1,147,214	\$- 1,489,149	\$- 24,713	\$ 3,806,234
YTD - Noninterest Income - Total	Y_SO42	\$ 4,704,997	\$ 3,562,389	\$ 2,560,893	\$ 1,301,136	\$ 3,604
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 507,350	\$ 325,932	\$ 151,348	\$ 58,681	\$ 143,301
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 49,953	\$- 12,488	\$ 108,780	\$- 102,033	\$- 82,397

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Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 1,612,543	\$ 1,235,593	\$ 849,083	\$ 425,774	\$ 1,047,762
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 2,169,842	\$ 1,638,965	\$ 1,325,685	\$ 878,457	\$- 1,223,511
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 175,054	\$ 250,749	\$ 87,822	\$ 7,775	\$- 916,830
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 123,827	\$- 114,556	\$- 46,861	\$- 16,722	\$- 9,236
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 216,684	\$- 218,934	\$- 227,569	\$- 198,672	\$- 38,246
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 2,399	\$ 1,775	\$ 850	\$ 454	\$ 665
YTD - Sale of Loans Held for Investment	Y_SO475	\$- 1,543	\$ 390	\$ 145	\$ 42	\$ 1,706
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 2,921	\$ 2,873	\$- 804	\$ 1,304	\$ 698
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 2,331,522	\$ 1,716,668	\$ 1,512,102	\$ 1,084,276	\$- 262,268
YTD - Other Noninterest Income	Y_SO488	\$ 465,215	\$ 374,387	\$ 125,997	\$ 40,257	\$ 118,450
YTD - Noninterest Expense - Total	Y_SO51	\$ 7,326,014	\$ 5,616,588	\$ 3,928,966	\$ 1,982,791	\$ 5,562,563
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 3,647,325	\$ 2,897,648	\$ 2,063,718	\$ 1,072,769	\$ 1,978,086
YTD - Legal Expense	Y_SO520	\$ 62,508	\$ 37,865	\$ 23,302	\$ 11,568	\$ 44,059
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 980,028	\$ 730,800	\$ 491,018	\$ 246,224	\$ 703,059
YTD - Marketing and Other Professional Services	Y_SO540	\$ 378,252	\$ 282,810	\$ 204,967	\$ 106,574	\$ 352,860
YTD - Loan Servicing Fees	Y_SO550	\$ 177,143	\$ 127,480	\$ 91,661	\$ 44,711	\$ 1,185,544
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 259,967	\$ 172,167	\$ 28,235	\$ 13,311	\$ 232,140
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 229,184	\$ 91,399	\$ 62,588	\$ 28,954	\$ 40,729
YTD - Other Noninterest Expense	Y_SO580	\$ 1,591,607	\$ 1,276,419	\$ 963,477	\$ 458,680	\$ 1,026,087
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$- 3,868,760	\$- 3,201,413	\$- 2,857,222	\$- 706,368	\$- 1,752,725
YTD - Income Taxes - Total	Y_SO71	\$- 1,042,321	\$- 911,318	\$- 1,077,098	\$- 292,474	\$- 642,682
YTD - Federal	Y_SO710	\$- 933,221	\$- 774,971	\$- 901,464	\$- 235,312	\$- 573,667
YTD - State, Local, and Other	Y_SO720	\$- 109,100	\$- 136,347	\$- 175,634	\$- 57,162	\$- 69,014
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$- 2,826,439	\$- 2,290,095	\$- 1,780,124	\$- 413,894	\$- 1,110,044
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 22,621	\$ 23,870	\$ 24,385	\$ 0	\$ 728
YTD - Net Income (Loss)	Y_SO91	\$- 2,803,818	\$- 2,266,225	\$- 1,755,739	\$- 413,894	\$- 1,109,316

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 3,360,241	\$ 5,652,257	\$ 4,027,745	\$ 2,611,833	\$ 1,892,271
Net Provision for Loss	VA115	\$ 1,880,985	\$ 1,533,304	\$ 2,956,101	\$ 1,629,793	\$ 1,080,457
Transfers	VA125	\$- 257,770	\$- 115,987	\$- 95,777	\$- 73,538	\$- 22,350
Recoveries	VA135	\$ 36,379	\$ 37,405	\$ 39,903	\$ 24,919	\$ 19,866
Adjustments	VA145	\$- 93,385	\$- 2,971,115	\$ 348,765	\$ 613,353	\$ 1,099
Charge-offs	VA155	\$ 750,068	\$ 770,541	\$ 1,622,656	\$ 774,645	\$ 355,236
General Valuation Allowances - Ending Balance	VA165	\$ 4,176,382	\$ 3,365,323	\$ 5,654,081	\$ 4,031,715	\$ 2,616,107
Specific Valuation Allowances - Beginning Balance	VA108	\$ 436,007	\$ 395,685	\$ 157,368	\$ 87,972	\$ 62,121
Net Provision for Loss	VA118	\$ 215,077	\$- 40,877	\$ 167,249	\$ 34,061	\$ 8,834
Transfers	VA128	\$ 257,770	\$ 115,987	\$ 95,777	\$ 73,538	\$ 22,350
Adjustments	VA148	\$- 1,003	\$ 70	\$- 74	\$- 6,510	\$- 28
Charge-offs	VA158	\$ 103,769	\$ 33,463	\$ 24,634	\$ 31,693	\$ 5,287
Specific Valuation Allowances - Ending Balance	VA168	\$ 804,082	\$ 437,402	\$ 395,686	\$ 157,368	\$ 87,990
Total Valuation Allowances - Beginning Balance	VA110	\$ 3,796,248	\$ 6,047,942	\$ 4,185,113	\$ 2,699,805	\$ 1,954,392
Net Provision for Loss	VA120	\$ 2,096,062	\$ 1,492,427	\$ 3,123,350	\$ 1,663,854	\$ 1,089,291
Recoveries	VA140	\$ 36,379	\$ 37,405	\$ 39,903	\$ 24,919	\$ 19,866
Adjustments	VA150	\$- 94,388	\$- 2,971,045	\$ 348,691	\$ 606,843	\$ 1,071
Charge-offs	VA160	\$ 853,837	\$ 804,004	\$ 1,647,290	\$ 806,338	\$ 360,523
Total Valuation Allowances - Ending Balance	VA170	\$ 4,980,464	\$ 3,802,725	\$ 6,049,767	\$ 4,189,083	\$ 2,704,097
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 750,068	\$ 770,541	\$ 1,622,656	\$ 774,645	\$ 355,236
Mortgage-Backed Securities	VA370	\$ 37,836	\$ 80,858	\$ 505,673	\$ 51,929	\$ 6,025
Mortgage Loans - Total	VA46	\$ 595,575	\$ 533,655	\$ 1,049,881	\$ 683,121	\$ 311,149
Construction - Total	SUB2030	\$ 17,600	\$ 16,549	\$ 4,545	\$ 2,214	\$ 4,518
1-4 Dwelling Units	VA420	\$ 17,275	\$ 11,211	\$ 3,353	\$ 2,213	\$ 1,411
Multifamily (5 or more) Dwelling Units	VA430	\$ 155	\$ 333	\$ 1,120	\$ 0	\$ 2,626
Nonresidential Property	VA440	\$ 170	\$ 5,005	\$ 72	\$ 1	\$ 481
Permanent - Total	SUB2041	\$ 577,975	\$ 517,106	\$ 1,045,336	\$ 680,907	\$ 306,631
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 163,088	\$ 169,985	\$ 407,219	\$ 295,432	\$ 161,426
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 294,058	\$ 230,357	\$ 393,936	\$ 221,370	\$ 65,883
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 93,450	\$ 87,115	\$ 221,815	\$ 153,491	\$ 75,830
Multifamily (5 or more) Dwelling Units	VA470	\$ 1,598	\$ 456	\$ 8	\$ 170	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 8,433	\$ 10,539	\$ 5,283	\$ 772	\$ 2,590

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 17,348	\$ 18,654	\$ 17,075	\$ 9,672	\$ 902
Nonmortgage Loans - Total	VA56	\$ 87,303	\$ 68,871	\$ 57,746	\$ 32,722	\$ 29,863
Commercial Loans	VA520	\$ 24,409	\$ 20,742	\$ 14,775	\$ 6,308	\$ 6,265
Consumer Loans - Total	SUB2061	\$ 62,894	\$ 48,129	\$ 42,971	\$ 26,414	\$ 23,598
Loans on Deposits	VA510	\$ 28	\$ 2	\$ 40	\$ 3	\$ 9
Home Improvement Loans	VA516	\$ 54	\$ 153	\$ 87	\$ 50	\$ 2
Education Loans	VA530	\$ 36	\$ 0	\$ 4	\$ 0	\$ 0
Auto Loans	VA540	\$ 11,400	\$ 6,140	\$ 4,026	\$ 4,622	\$ 5,550
Mobile Home Loans	VA550	\$ 1,228	\$ 1,469	\$ 981	\$ 805	\$ 535
Credit Cards	VA556	\$ 19,410	\$ 17,562	\$ 16,821	\$ 3,063	\$ 3,332
Other	VA560	\$ 30,738	\$ 22,803	\$ 21,012	\$ 17,871	\$ 14,170
Reposessed Assets - Total	VA60	\$ 15,649	\$ 7,424	\$ 6,118	\$ 2,669	\$ 2,483
Real Estate - Construction	VA605	\$ 1,156	\$ 1,549	\$ 1,465	\$ 441	\$ 494
Real Estate - 1-4 Dwelling Units	VA613	\$ 11,295	\$ 3,780	\$ 3,521	\$ 1,270	\$ 884
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 72	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 2,119	\$ 417	\$ 77	\$ 266	\$ 358
Real Estate - Land	VA628	\$ 831	\$ 1,072	\$ 293	\$ 191	\$ 200
Other Reposessed Assets	VA630	\$ 176	\$ 606	\$ 762	\$ 501	\$ 547
Other Assets	VA930	\$ 13,705	\$ 79,733	\$ 3,238	\$ 4,204	\$ 5,716
GVA Recoveries - Assets - Total	SUB2126	\$ 36,379	\$ 37,405	\$ 39,903	\$ 24,919	\$ 19,866
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 23,984	\$ 25,396	\$ 25,810	\$ 14,932	\$ 9,107
Construction - Total	SUB2130	\$ 36	\$ 450	\$ 53	\$ 100	\$ 63
1-4 Dwelling Units	VA421	\$ 36	\$ 382	\$ 53	\$ 100	\$ 63
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 68	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 23,948	\$ 24,946	\$ 25,757	\$ 14,832	\$ 9,044
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 6,660	\$ 4,190	\$ 6,093	\$ 3,266	\$ 3,184
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 15,960	\$ 17,996	\$ 15,396	\$ 10,299	\$ 3,958
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1,072	\$ 1,326	\$ 3,975	\$ 1,161	\$ 1,201
Multifamily (5 or more) Dwelling Units	VA471	\$ 25	\$ 15	\$ 9	\$ 26	\$ 15
Nonresidential Property (Except Land)	VA481	\$ 122	\$ 959	\$ 205	\$ 51	\$ 384
Land	VA491	\$ 109	\$ 460	\$ 79	\$ 29	\$ 302
Nonmortgage Loans - Total	VA57	\$ 11,752	\$ 11,147	\$ 13,085	\$ 8,528	\$ 9,844

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 1,124	\$ 957	\$ 1,031	\$ 393	\$ 439
Consumer Loans - Total	SUB2161	\$ 10,628	\$ 10,190	\$ 12,054	\$ 8,135	\$ 9,405
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 12	\$ 6
Home Improvement Loans	VA517	\$ 56	\$ 148	\$ 150	\$ 132	\$ 164
Education Loans	VA531	\$ 1	\$ 3	\$ 4	\$ 6	\$ 7
Auto Loans	VA541	\$ 2,057	\$ 1,682	\$ 2,140	\$ 2,191	\$ 3,426
Mobile Home Loans	VA551	\$ 422	\$ 484	\$ 210	\$ 228	\$ 50
Credit Cards	VA557	\$ 2,117	\$ 2,142	\$ 2,518	\$ 251	\$ 300
Other	VA561	\$ 5,975	\$ 5,731	\$ 7,032	\$ 5,315	\$ 5,452
Other Assets	VA931	\$ 643	\$ 862	\$ 1,008	\$ 1,459	\$ 915
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 472,839	\$ 75,101	\$ 263,021	\$ 107,597	\$ 31,183
Deposits and Investment Securities	VA38	\$- 340	\$ 96	\$- 197	\$- 146	\$- 50
Mortgage-Backed Securities	VA372	\$ 2,488	\$ 2,046	\$ 2,823	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 348,645	\$ 56,541	\$ 227,139	\$ 81,073	\$ 14,822
Construction - Total	SUB2230	\$ 49,266	\$ 147,659	\$ 31,938	\$ 9,213	\$- 2,266
1-4 Dwelling Units	VA422	\$ 30,870	\$ 131,972	\$ 27,278	\$ 2,765	\$ 315
Multifamily (5 or more) Dwelling Units	VA432	\$ 17,470	\$ 15,634	\$ 4,429	\$ 6,311	\$ 0
Nonresidential Property	VA442	\$ 926	\$ 53	\$ 231	\$ 137	\$- 2,581
Permanent - Total	SUB2241	\$ 299,379	\$- 91,118	\$ 195,201	\$ 71,860	\$ 17,088
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 7,525	\$ 4,489	\$ 9,398	\$ 9,455	\$ 3,782
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 246,416	\$- 125,236	\$ 156,218	\$ 49,541	\$ 15,622
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 1,246	\$ 667	\$ 177	\$ 56	\$ 27
Multifamily (5 or more) Dwelling Units	VA472	\$ 3,074	\$ 5,449	\$ 303	\$- 59	\$ 1,140
Nonresidential Property (Except Land)	VA482	\$ 9,891	\$ 4,063	\$ 1,554	\$ 789	\$ 1,589
Land	VA492	\$ 31,227	\$ 19,450	\$ 27,551	\$ 12,078	\$- 5,072
Nonmortgage Loans - Total	VA58	\$ 2,114	\$ 2,176	\$ 2,225	\$ 1,292	\$ 3,940
Commercial Loans	VA522	\$ 1,524	\$ 2,336	\$ 775	\$ 651	\$ 3,712
Consumer Loans - Total	SUB2261	\$ 590	\$- 160	\$ 1,450	\$ 641	\$ 228
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 2	\$ 2	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 6	\$ 0	\$ 0
Auto Loans	VA542	\$ 510	\$ 422	\$- 48	\$ 362	\$ 116
Mobile Home Loans	VA552	\$ 41	\$ 77	\$ 34	\$ 109	\$ 2
Credit Cards	VA558	\$- 359	\$ 25	\$ 108	\$ 93	\$- 1

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 396	\$- 686	\$ 1,350	\$ 77	\$ 111
Reposessed Assets - Total	VA62	\$ 116,552	\$ 14,242	\$ 29,273	\$ 25,378	\$ 12,471
Real Estate - Construction	VA606	\$ 812	\$ 136	\$ 215	\$ 0	\$ 315
Real Estate - 1-4 Dwelling Units	VA614	\$ 114,188	\$ 11,030	\$ 27,290	\$ 25,369	\$ 12,040
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 136	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$- 54	\$ 339	\$ 0	\$ 3	\$ 29
Real Estate - Land	VA629	\$ 405	\$ 2,589	\$ 1,767	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 1,201	\$ 12	\$ 1	\$ 6	\$ 87
Real Estate Held for Investment	VA72	\$ 3,380	\$ 0	\$ 1,756	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 2	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 1,186,528	\$ 808,237	\$ 1,845,774	\$ 857,323	\$ 366,553
Deposits and Investment Securities	VA39	\$- 340	\$ 96	\$- 197	\$- 146	\$- 50
Mortgage-Backed Securities	VA375	\$ 40,324	\$ 82,904	\$ 508,496	\$ 51,929	\$ 6,025
Mortgage Loans - Total	VA49	\$ 920,236	\$ 564,800	\$ 1,251,210	\$ 749,262	\$ 316,864
Construction - Total	SUB2330	\$ 66,830	\$ 163,758	\$ 36,430	\$ 11,327	\$ 2,189
1-4 Dwelling Units	VA425	\$ 48,109	\$ 142,801	\$ 30,578	\$ 4,878	\$ 1,663
Multifamily (5 or more) Dwelling Units	VA435	\$ 17,625	\$ 15,967	\$ 5,549	\$ 6,311	\$ 2,626
Nonresidential Property	VA445	\$ 1,096	\$ 4,990	\$ 303	\$ 138	\$- 2,100
Permanent - Total	SUB2341	\$ 853,406	\$ 401,042	\$ 1,214,780	\$ 737,935	\$ 314,675
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 163,953	\$ 170,284	\$ 410,524	\$ 301,621	\$ 162,024
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 524,514	\$ 87,125	\$ 534,758	\$ 260,612	\$ 77,547
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 93,624	\$ 86,456	\$ 218,017	\$ 152,386	\$ 74,656
Multifamily (5 or more) Dwelling Units	VA475	\$ 4,647	\$ 5,890	\$ 302	\$ 85	\$ 1,125
Nonresidential Property (Except Land)	VA485	\$ 18,202	\$ 13,643	\$ 6,632	\$ 1,510	\$ 3,795
Land	VA495	\$ 48,466	\$ 37,644	\$ 44,547	\$ 21,721	\$- 4,472
Nonmortgage Loans - Total	VA59	\$ 77,665	\$ 59,900	\$ 46,886	\$ 25,486	\$ 23,959
Commercial Loans	VA525	\$ 24,809	\$ 22,121	\$ 14,519	\$ 6,566	\$ 9,538
Consumer Loans - Total	SUB2361	\$ 52,856	\$ 37,779	\$ 32,367	\$ 18,920	\$ 14,421
Loans on Deposits	VA515	\$ 28	\$ 2	\$ 40	\$- 9	\$ 3
Home Improvement Loans	VA519	\$ 0	\$ 7	\$- 63	\$- 82	\$- 162
Education Loans	VA535	\$ 35	\$- 3	\$ 6	\$- 6	\$- 7
Auto Loans	VA545	\$ 9,853	\$ 4,880	\$ 1,838	\$ 2,793	\$ 2,240
Mobile Home Loans	VA555	\$ 847	\$ 1,062	\$ 805	\$ 686	\$ 487

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 16,934	\$ 15,445	\$ 14,411	\$ 2,905	\$ 3,031
Other	VA565	\$ 25,159	\$ 16,386	\$ 15,330	\$ 12,633	\$ 8,829
Reposessed Assets - Total	VA65	\$ 132,201	\$ 21,666	\$ 35,391	\$ 28,047	\$ 14,954
Real Estate - Construction	VA607	\$ 1,968	\$ 1,685	\$ 1,680	\$ 441	\$ 809
Real Estate - 1-4 Dwelling Units	VA615	\$ 125,483	\$ 14,810	\$ 30,811	\$ 26,639	\$ 12,924
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 72	\$ 136	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 2,065	\$ 756	\$ 77	\$ 269	\$ 387
Real Estate - Land	VA631	\$ 1,236	\$ 3,661	\$ 2,060	\$ 191	\$ 200
Other Reposessed Assets	VA633	\$ 1,377	\$ 618	\$ 763	\$ 507	\$ 634
Real Estate Held for Investment	VA75	\$ 3,380	\$ 0	\$ 1,756	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 13,062	\$ 78,871	\$ 2,232	\$ 2,745	\$ 4,801
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 2,238,858	\$ 1,684,791	\$ 1,399,818	\$ 560,339	\$ 664,997
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 3,037,930	\$ 2,858,599	\$ 2,380,681	\$ 1,268,199	\$ 697,368
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 480,754	\$ 948,940	\$ 627,579	\$ 442,988	\$ 359,167
Construction	VA951	\$ 32,120	\$ 46,422	\$ 29,074	\$ 24,840	\$ 8,711
Permanent - 1-4 Dwelling Units	VA952	\$ 347,114	\$ 824,244	\$ 546,835	\$ 400,858	\$ 332,339
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 565	\$ 2,965	\$ 928	\$ 401	\$ 4,676
Permanent - Nonresidential (Except Land)	VA954	\$ 37,052	\$ 21,865	\$ 10,420	\$ 3,523	\$ 2,091
Permanent - Land	VA955	\$ 63,903	\$ 53,444	\$ 40,322	\$ 13,366	\$ 11,350
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 4,408,767	\$ 3,100,075	\$ 4,216,143	\$ 2,306,418	\$ 1,885,521
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 21,264,712	\$ 14,502,154	\$ 13,268,490	\$ 8,283,232	\$ 5,834,660
Substandard	VA965	\$ 19,430,739	\$ 12,514,387	\$ 12,871,906	\$ 8,133,012	\$ 5,729,636
Doubtful	VA970	\$ 1,833,947	\$ 1,987,723	\$ 396,566	\$ 149,996	\$ 105,024
Loss	VA975	\$ 26	\$ 44	\$ 18	\$ 224	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 48,277,245	\$ 63,225,606	\$ 342,650	\$ 366,755	\$ 396,867
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 37,839,709	\$ 34,731,334	\$ 334,272	\$ 356,837	\$ 386,708
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 1,887	\$ 2,794	\$ 547	\$ 1,975	\$ 1,801

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 16,283,333	\$ 12,674,096	\$ 13,928,023	\$ 10,185,463	\$ 10,273,338
Mortgages - Total	SUB2421	\$ 15,987,706	\$ 12,443,187	\$ 13,735,066	\$ 10,037,747	\$ 10,118,635
Construction and Land Loans	SUB2430	\$ 1,320,490	\$ 1,100,999	\$ 910,626	\$ 750,366	\$ 624,368
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 14,174,401	\$ 10,993,841	\$ 12,533,870	\$ 9,037,171	\$ 9,280,113
Permanent Loans Secured by All Other Property	SUB2450	\$ 1,255,190	\$ 888,690	\$ 763,382	\$ 629,103	\$ 524,209
Nonmortgages - Total	SUB2461	\$ 295,627	\$ 230,909	\$ 192,957	\$ 147,716	\$ 154,703
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 7,296,053	\$ 5,208,272	\$ 5,205,031	\$ 4,724,173	\$ 5,639,191
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 6,740,827	\$ 4,811,231	\$ 4,849,885	\$ 4,396,260	\$ 5,362,435
Mortgage Loans - Total	SUB2481	\$ 6,560,754	\$ 4,655,269	\$ 4,726,693	\$ 4,297,155	\$ 5,254,336
Construction	PD115	\$ 159,005	\$ 131,334	\$ 149,223	\$ 136,919	\$ 124,120
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 814,466	\$ 587,791	\$ 556,867	\$ 619,298	\$ 627,624
Secured by First Liens	PD123	\$ 4,619,603	\$ 3,327,073	\$ 3,413,405	\$ 2,965,571	\$ 3,783,946
Secured by Junior Liens	PD124	\$ 568,662	\$ 392,507	\$ 357,508	\$ 319,727	\$ 499,879
Multifamily (5 or more) Dwelling Units	PD125	\$ 35,097	\$ 16,741	\$ 19,348	\$ 12,538	\$ 17,087
Nonresidential Property (Except Land)	PD135	\$ 169,621	\$ 94,569	\$ 107,174	\$ 117,853	\$ 101,627
Land	PD138	\$ 194,300	\$ 105,254	\$ 123,168	\$ 125,249	\$ 100,053
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 60,360	\$ 52,095	\$ 41,416	\$ 38,792	\$ 34,883
Consumer Loans - Total	SUB2511	\$ 119,713	\$ 103,867	\$ 81,776	\$ 60,313	\$ 73,216
Loans on Deposits	PD161	\$ 972	\$ 946	\$ 1,202	\$ 1,793	\$ 2,720
Home Improvement Loans	PD163	\$ 555	\$ 448	\$ 686	\$ 997	\$ 578
Education Loans	PD165	\$ 28	\$ 29	\$ 11	\$ 40	\$ 42
Auto Loans	PD167	\$ 35,220	\$ 28,344	\$ 23,607	\$ 21,114	\$ 26,454
Mobile Home Loans	PD169	\$ 8,112	\$ 6,745	\$ 5,321	\$ 3,698	\$ 6,084
Credit Cards	PD171	\$ 26,949	\$ 30,003	\$ 19,353	\$ 3,252	\$ 4,204
Other	PD180	\$ 47,877	\$ 37,352	\$ 31,596	\$ 29,419	\$ 33,134
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 82,023	\$ 67,630	\$ 35,547	\$ 14,931	\$ 11,459
Held for Sale Included in PD115:PD180	PD192	\$ 15,977	\$ 10,812	\$ 15,847	\$ 20,818	\$ 38,829

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 130,463	\$ 120,447	\$ 96,172	\$ 75,225	\$ 106,589
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 18,266	\$ 17,382	\$ 15,390	\$ 12,949	\$ 32,230
Rebooked GNMA's Incl in PD195	PD197	\$ 109,558	\$ 94,373	\$ 75,657	\$ 61,187	\$ 71,560
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 555,226	\$ 397,041	\$ 355,146	\$ 327,913	\$ 276,756
Mortgage Loans - Total	SUB2491	\$ 524,240	\$ 374,603	\$ 336,683	\$ 320,098	\$ 269,740
Construction	PD215	\$ 16,482	\$ 14,950	\$ 6,803	\$ 9,377	\$ 5,183
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 1,925	\$ 1,614	\$ 2,021	\$ 1,733	\$ 1,027
Secured by First Liens	PD223	\$ 459,769	\$ 340,750	\$ 317,043	\$ 292,982	\$ 258,626
Secured by Junior Liens	PD224	\$ 754	\$ 1,211	\$ 754	\$ 291	\$ 326
Multifamily (5 or more) Dwelling Units	PD225	\$ 1,004	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 27,560	\$ 6,265	\$ 3,612	\$ 5,393	\$ 2,776
Land	PD238	\$ 16,746	\$ 9,813	\$ 6,450	\$ 10,322	\$ 1,802
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 11,280	\$ 3,548	\$ 5,614	\$ 5,718	\$ 4,691
Consumer Loans - Total	SUB2521	\$ 19,706	\$ 18,890	\$ 12,849	\$ 2,097	\$ 2,325
Loans on Deposits	PD261	\$ 446	\$ 476	\$ 394	\$ 532	\$ 637
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 86
Education Loans	PD265	\$ 3	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 1,253	\$ 1,019	\$ 706	\$ 628	\$ 733
Mobile Home Loans	PD269	\$ 76	\$ 62	\$ 39	\$ 18	\$ 5
Credit Cards	PD271	\$ 16,342	\$ 15,935	\$ 11,112	\$ 144	\$ 151
Other	PD280	\$ 1,586	\$ 1,398	\$ 598	\$ 775	\$ 713
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 6,605	\$ 412	\$ 24	\$ 1,575	\$ 578
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 186	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 434,029	\$ 313,232	\$ 290,750	\$ 258,635	\$ 242,556
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 137	\$ 192	\$ 19	\$ 278	\$ 126
Rebooked GNMA's Incl in PD295	PD297	\$ 433,682	\$ 312,525	\$ 290,502	\$ 257,479	\$ 242,240
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 8,987,280	\$ 7,465,824	\$ 8,722,992	\$ 5,461,290	\$ 4,634,147
Mortgage Loans - Total	SUB2501	\$ 8,902,712	\$ 7,413,315	\$ 8,671,690	\$ 5,420,494	\$ 4,594,559

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 382,628	\$ 414,372	\$ 281,788	\$ 225,177	\$ 185,010
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 290,374	\$ 372,487	\$ 1,320,910	\$ 604,890	\$ 466,862
Secured by First Liens	PD323	\$ 7,129,061	\$ 5,665,420	\$ 5,893,632	\$ 3,921,954	\$ 3,354,425
Secured by Junior Liens	PD324	\$ 289,787	\$ 304,988	\$ 671,730	\$ 310,725	\$ 287,398
Multifamily (5 or more) Dwelling Units	PD325	\$ 68,027	\$ 38,775	\$ 22,371	\$ 8,854	\$ 9,781
Nonresidential Property (Except Land)	PD335	\$ 191,506	\$ 191,997	\$ 138,065	\$ 105,572	\$ 82,883
Land	PD338	\$ 551,329	\$ 425,276	\$ 343,194	\$ 243,322	\$ 208,200
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 57,368	\$ 30,202	\$ 31,383	\$ 22,262	\$ 20,034
Consumer Loans - Total	SUB2531	\$ 27,200	\$ 22,307	\$ 19,919	\$ 18,534	\$ 19,554
Loans on Deposits	PD361	\$ 246	\$ 167	\$ 605	\$ 341	\$ 406
Home Improvement Loans	PD363	\$ 10	\$ 31	\$ 89	\$ 97	\$ 114
Education Loans	PD365	\$ 10	\$ 4	\$ 13	\$ 11	\$ 11
Auto Loans	PD367	\$ 7,026	\$ 5,605	\$ 4,572	\$ 4,951	\$ 5,562
Mobile Home Loans	PD369	\$ 3,168	\$ 1,988	\$ 2,212	\$ 2,279	\$ 2,159
Credit Cards	PD371	\$ 4,670	\$ 4,269	\$ 3,989	\$ 4,656	\$ 4,276
Other	PD380	\$ 12,070	\$ 10,243	\$ 8,439	\$ 6,199	\$ 7,026
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 188,586	\$ 188,674	\$ 100,245	\$ 36,783	\$ 304,047
Held for Sale Included in PD315:PD380	PD392	\$ 10,051	\$ 16,062	\$ 19,770	\$ 17,174	\$ 7,852
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 31,126	\$ 25,645	\$ 28,257	\$ 26,214	\$ 32,817
Guaranteed Portion Incl in PD395,Excl Rebooked GNMMAs	PD396	\$ 21,990	\$ 17,398	\$ 19,473	\$ 17,714	\$ 24,642
Rebooked GNMMAs Incl in PD395	PD397	\$ 5,899	\$ 6,400	\$ 6,864	\$ 6,767	\$ 6,368

Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
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	\$ 12,162,359	\$ 15,732,906	\$ 19,960,556	\$ 20,856,098	\$ 22,903,985
90% up to 100% LTV	LD110	\$ 11,199,248	\$ 14,004,648	\$ 17,690,986	\$ 17,998,163	\$ 19,602,967
100% and greater LTV	LD120	\$ 963,111	\$ 1,728,258	\$ 2,269,570	\$ 2,857,935	\$ 3,301,018
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 1,100,370	\$ 741,097	\$ 1,998,763	\$ 2,389,324	\$ 2,081,650
Past Due and Still Accruing - Total	SUB5240	\$ 757,756	\$ 508,134	\$ 711,270	\$ 833,703	\$ 1,032,005

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Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 756,281	\$ 496,505	\$ 707,575	\$ 827,070	\$ 1,027,528
90% up to 100% LTV	LD210	\$ 685,092	\$ 427,948	\$ 607,873	\$ 690,840	\$ 826,758
100% and greater LTV	LD220	\$ 71,189	\$ 68,557	\$ 99,702	\$ 136,230	\$ 200,770
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 1,475	\$ 11,629	\$ 3,695	\$ 6,633	\$ 4,477
90% up to 100% LTV	LD230	\$ 1,365	\$ 4,665	\$ 1,895	\$ 1,933	\$ 1,696
100% and greater LTV	LD240	\$ 110	\$ 6,964	\$ 1,800	\$ 4,700	\$ 2,781
Nonaccrual - Total	SUB5230	\$ 342,614	\$ 232,963	\$ 1,287,493	\$ 1,555,621	\$ 1,049,645
90% up to 100% LTV	LD250	\$ 291,509	\$ 166,516	\$ 1,068,888	\$ 1,012,894	\$ 758,302
100% and greater LTV	LD260	\$ 51,105	\$ 66,447	\$ 218,605	\$ 542,727	\$ 291,343
Net Charge-offs - Total	SUB5300	\$ 129,515	\$ 584,473	\$ 540,682	\$ 460,435	\$ 83,748
90% up to 100% LTV	LD310	\$ 100,397	\$ 486,755	\$ 435,128	\$ 126,817	\$ 60,947
100% and greater LTV	LD320	\$ 29,118	\$ 97,718	\$ 105,554	\$ 333,618	\$ 22,801
Purchases - Total	SUB5320	\$ 101,563	\$ 132,554	\$ 70,156	\$ 642,468	\$ 235,399
90% up to 100% LTV	LD410	\$ 54,458	\$ 66,484	\$ 37,547	\$ 574,863	\$ 207,674
100% and greater LTV	LD420	\$ 47,105	\$ 66,070	\$ 32,609	\$ 67,605	\$ 27,725
Originations - Total	SUB5330	\$ 213,515	\$ 342,999	\$ 241,077	\$ 714,032	\$ 1,097,221
90% up to 100% LTV	LD430	\$ 132,384	\$ 215,110	\$ 158,669	\$ 573,711	\$ 1,002,816
100% and greater LTV	LD440	\$ 81,131	\$ 127,889	\$ 82,408	\$ 140,321	\$ 94,405
Sales - Total	SUB5340	\$ 39,231	\$ 43,571	\$ 278,121	\$ 3,186,253	\$ 1,184,862
90% up to 100% LTV	LD450	\$ 31,604	\$ 38,017	\$ 240,450	\$ 2,639,548	\$ 903,084
100% and greater LTV	LD460	\$ 7,627	\$ 5,554	\$ 37,671	\$ 546,705	\$ 281,778
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 1,502,032	\$ 1,746,566	\$ 1,919,599	\$ 2,052,011	\$ 36,764,447
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 141,583	\$ 135,094	\$ 139,027	\$ 267,812	\$ 275,476
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 4,913,435	\$ 4,261,084	\$ 4,054,701	\$ 3,932,411	\$ 3,868,771
1-4 Dwelling Units Option ARM Loans	LD610	\$ 32,326,155	\$ 35,975,798	\$ 34,072,677	\$ 38,592,918	\$ 39,647,593
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 29,436,320	\$ 33,218,409	\$ 31,365,575	\$ 35,610,164	\$ 36,314,511
Total Capitalized Negative Amortization	LD650	\$ 1,769,927	\$ 1,965,308	\$ 1,738,537	\$ 1,834,715	\$ 1,655,315

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 2,680,460	\$ 3,025,392	\$ 3,468,214	\$ 3,932,128	\$ 4,129,735
Mortgage Construction Loans	CC105	\$ 2,062,886	\$ 2,335,772	\$ 2,755,938	\$ 3,139,675	\$ 3,211,873
Other Mortgage Loans	CC115	\$ 617,574	\$ 689,620	\$ 712,276	\$ 792,453	\$ 917,862
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 1,101,348	\$ 1,104,063	\$ 662,205	\$ 676,564	\$ 656,284
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 22,350,887	\$ 14,116,084	\$ 14,580,182	\$ 24,826,036	\$ 15,509,740
1-4 Dwelling Units	CC280	\$ 20,847,393	\$ 12,247,800	\$ 12,555,243	\$ 22,780,135	\$ 13,599,007
Multifamily (5 or more) Dwelling Units	CC290	\$ 97,380	\$ 108,118	\$ 120,907	\$ 157,368	\$ 160,308
All Other Real Estate	CC300	\$ 1,406,114	\$ 1,760,166	\$ 1,904,032	\$ 1,888,533	\$ 1,750,425
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 186,022	\$ 183,080	\$ 146,150	\$ 161,715	\$ 200,616
Commitments Outstanding to Purchase Loans	CC320	\$ 15,329,334	\$ 13,840,943	\$ 12,564,543	\$ 45,507,450	\$ 14,511,761
Commitments Outstanding to Sell Loans	CC330	\$ 2,744,376	\$ 1,227,952	\$ 1,339,677	\$ 54,718,519	\$ 1,331,086
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 6,782,331	\$ 7,375,449	\$ 27,700,834	\$ 250,627	\$ 554,320
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 36,016,574	\$ 29,917,832	\$ 40,241,464	\$ 1,109,896	\$ 2,519,759
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 65,534	\$ 66,400	\$ 32,880	\$ 82,736	\$ 33,490
Commitments Outstanding to Sell Investment Securities	CC375	\$ 6,080	\$ 5,810	\$ 3,340	\$ 7,600	\$ 1,065
Unused Lines of Credit - Total	SUB3361	\$ 21,919,838	\$ 22,929,353	\$ 24,869,909	\$ 22,136,042	\$ 22,517,000
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 11,368,002	\$ 12,719,338	\$ 13,698,601	\$ 16,976,286	\$ 18,577,812
Commercial Lines	CC420	\$ 3,977,571	\$ 3,773,276	\$ 4,848,999	\$ 4,130,729	\$ 2,587,456
Open-End Consumer Lines - Credit Cards	CC423	\$ 6,223,675	\$ 6,068,174	\$ 5,975,118	\$ 677,427	\$ 674,910
Open-End Consumer Lines - Other	CC425	\$ 350,590	\$ 368,565	\$ 347,191	\$ 351,600	\$ 676,822
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 568,815	\$ 543,869	\$ 562,807	\$ 546,571	\$ 520,696
Commercial	CC430	\$ 42,955	\$ 37,666	\$ 43,519	\$ 43,195	\$ 38,211
Standby, Not Included on CC465 or CC468	CC435	\$ 525,860	\$ 506,203	\$ 519,288	\$ 503,376	\$ 482,485
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 5,376,600	\$ 3,500,574	\$ 3,597,503	\$ 3,810,217	\$ 4,127,905
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 307,313	\$ 302,621	\$ 283,567	\$ 291,095	\$ 301,394
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 440,872	\$ 425,082	\$ 500,793	\$ 302,023	\$ 691,789
Other Contingent Liabilities	CC480	\$ 1,964	\$ 2,246	\$ 2,732	\$ 2,980	\$ 2,135
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 13,448,489	\$ 40,106,770	\$ 51,015,508	\$ 45,532,510	\$ 29,107,433
Sales	CF145	\$ 10,977,866	\$ 36,624,630	\$ 50,224,623	\$ 46,950,292	\$ 30,023,288
Other Balance Changes	CF148	\$- 1,600,573	\$- 300,813	\$- 752,336	\$- 401,556	\$- 83,968
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 633,636	\$ 380,974	\$ 1,008,928	\$ 684,129	\$ 471,734
Sales	CF155	\$ 37,824	\$ 729,908	\$ 563,804	\$ 1,725,118	\$ 2,453,259
Other Balance Changes	CF158	\$- 755,781	\$- 1,737,081	\$- 1,512,901	\$- 1,514,342	\$- 471,222
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 14,082,125	\$ 40,487,744	\$ 52,024,436	\$ 46,216,639	\$ 29,579,167
Sales - Total	SUB3821	\$ 11,015,690	\$ 37,354,538	\$ 50,788,427	\$ 48,675,410	\$ 32,476,547
Net Purchases - Total	SUB3826	\$ 3,066,435	\$ 3,133,206	\$ 1,236,009	\$- 2,458,771	\$- 2,897,380
Mortgage Loans Disbursed - Total	SUB3831	\$ 22,955,591	\$ 28,850,732	\$ 41,580,157	\$ 49,896,283	\$ 76,965,472
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 669,849	\$ 683,084	\$ 645,313	\$ 705,423	\$ 802,569
Multifamily (5 or more) Dwelling Units	CF200	\$ 66,540	\$ 68,376	\$ 77,511	\$ 76,903	\$ 81,329
Nonresidential	CF210	\$ 226,534	\$ 370,680	\$ 296,548	\$ 264,335	\$ 296,364
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 21,036,127	\$ 26,467,015	\$ 38,960,518	\$ 47,463,951	\$ 74,270,079
Home Equity and Junior Liens	CF226	\$ 1,416,704	\$ 1,308,527	\$ 2,103,267	\$ 2,798,627	\$ 3,937,719
Multifamily (5 or more) Dwelling Units	CF245	\$ 93,606	\$ 126,582	\$ 174,689	\$ 179,907	\$ 197,119
Nonresidential (Except Land)	CF260	\$ 622,091	\$ 746,976	\$ 977,642	\$ 795,166	\$ 751,331
Land	CF270	\$ 240,844	\$ 388,019	\$ 447,936	\$ 410,598	\$ 566,681
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 19,234,706	\$ 25,518,382	\$ 28,940,906	\$ 32,119,533	\$ 3,179,767
1-4 Dwelling Units	CF280	\$ 18,424,181	\$ 24,641,822	\$ 28,184,060	\$ 31,194,200	\$ 2,118,999
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 13,436,981	\$ 19,062,741	\$ 20,090,444	\$ 23,132,878	\$ 884,140
Home Equity and Junior Liens	CF282	\$ 17,835	\$ 10,025	\$ 23,739	\$ 55,011	\$ 887,450
Multifamily (5 or more) Dwelling Units	CF290	\$ 72,326	\$ 81,218	\$ 107,067	\$ 106,616	\$ 137,901
Nonresidential	CF300	\$ 738,199	\$ 795,342	\$ 649,779	\$ 818,717	\$ 922,867
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 35,373,081	\$ 42,572,947	\$ 61,311,372	\$ 64,520,930	\$ 31,596,367
1-4 Dwelling Units	CF310	\$ 35,197,850	\$ 42,331,815	\$ 61,136,059	\$ 64,284,436	\$ 31,381,435
Home Equity and Junior Liens	CF311	\$ 133,739	\$ 1,226,511	\$ 194,130	\$ 186,123	\$ 21,642

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Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 8,479	\$ 12,069	\$ 19,959	\$ 48,240	\$ 6,329
Nonresidential	CF330	\$ 166,752	\$ 229,063	\$ 155,354	\$ 188,254	\$ 208,603
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 16,138,375	\$- 17,054,565	\$- 32,370,466	\$- 32,401,397	\$- 28,416,600
Memo - Refinancing Loans	CF361	\$ 17,222,746	\$ 16,039,566	\$ 21,547,216	\$ 31,967,693	\$ 43,108,860
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 8,494,982	\$ 8,479,401	\$ 9,122,744	\$ 9,989,892	\$ 1,505,577
Sales	CF395	\$ 31,497	\$ 221,225	\$ 224,699	\$ 69,288	\$ 46,070
Consumer:						
Closed or Purchased	CF400	\$ 1,139,644	\$ 1,275,018	\$ 1,233,957	\$ 511,907	\$ 442,004
Sales	CF405	\$ 52,165	\$ 67,462	\$ 42,457	\$ 29,043	\$ 28,939
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 9,634,626	\$ 9,754,419	\$ 10,356,701	\$ 10,501,799	\$ 1,947,581
Nonmortgage Loans - Sales - Total	SUB3915	\$ 83,662	\$ 288,687	\$ 267,156	\$ 98,331	\$ 75,009
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 9,550,964	\$ 9,465,732	\$ 10,089,545	\$ 10,403,468	\$ 1,872,572
Deposits:						
Interest Credited to Deposits	CF430	\$ 968,107	\$ 1,107,805	\$ 1,214,880	\$ 1,338,887	\$ 1,365,699

Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 13,630,887	\$ 16,221,265	\$ 15,892,080	\$ 14,429,478	\$ 15,073,762
Fully Insured	DI100	\$ 12,900,688	\$ 15,680,024	\$ 15,235,336	\$ 13,614,511	\$ 13,890,440
Other	DI110	\$ 730,199	\$ 541,241	\$ 656,744	\$ 814,967	\$ 1,183,322
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 81,142,172	\$ 89,569,744	\$ 92,149,527	\$ 80,873,609	\$ 76,215,503
Greater than \$100,000	DI130	\$ 61,315,538	\$ 60,502,564	\$ 68,872,435	\$ 80,812,893	\$ 80,129,658
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	11,346,987	11,543,540	11,844,566	9,366,472	8,946,960
Greater than \$100,000	DI160	257,196	259,691	283,486	282,941	262,123
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 13,523,169	\$ 13,755,639	\$ 13,357,626	\$ 13,186,222	\$ 12,656,510
Greater than \$250,000	DI175	\$ 1,341,305	\$ 1,241,209	\$ 1,499,916	\$ 1,572,564	\$ 1,355,543
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	1,543,763	1,552,254	1,616,981	1,565,877	1,546,052
Greater than \$250,000	DI185	3,633	3,085	3,696	3,815	3,309

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Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	13,151,579	13,358,570	13,748,729	11,219,105	10,758,444
IRA/Keogh Accounts	DI200	\$ 11,890,905	\$ 11,751,503	\$ 11,281,891	\$ 11,116,111	\$ 10,351,910
Uninsured Deposits	DI210	\$ 24,401,630	\$ 27,279,209	\$ 31,915,702	\$ 33,524,708	\$ 35,137,854
Preferred Deposits	DI220	\$ 1,265,428	\$ 1,253,442	\$ 1,305,088	\$ 1,393,225	\$ 1,316,770
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 12,558,180	\$ 11,333,179	\$ 12,142,805	\$ 12,387,290	\$ 13,320,414
Money Market Deposit Accounts	DI320	\$ 68,930,344	\$ 72,767,744	\$ 71,909,946	\$ 72,099,866	\$ 68,179,645
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 7,832,772	\$ 8,058,162	\$ 9,258,151	\$ 9,437,963	\$ 9,576,352
Time Deposits	DI340	\$ 71,016,260	\$ 77,101,582	\$ 82,568,616	\$ 82,520,156	\$ 79,280,822
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 24,627,847	\$ 25,868,724	\$ 29,022,329	\$ 37,152,846	\$ 27,750,622
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 2,188,610	\$ 2,214,598	\$ 2,265,674	\$ 2,180,567	\$ 2,084,329
Non-Interest-Bearing Demand Deposits	DI610	\$ 7,522,991	\$ 7,341,589	\$ 7,932,492	\$ 8,163,621	\$ 8,507,146
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 161,037,251	\$ 169,622,618	\$ 176,736,752	\$ 176,814,853	\$ 117,791,635
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 3,715,071	\$ 4,552,090	\$ 4,948,453	\$ 4,957,314	\$ 6,088,479
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 5	\$ 6	\$ 0	\$ 0	\$ 0
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 144,169,515	\$ 151,405,838	\$ 156,668,434	\$ 156,102,953	\$ 83,590,008
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 3,971,032	\$ 4,947,060	\$ 5,175,325	\$ 5,490,072	\$ 7,288
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	\$ 2,938,811	N/A	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 1,263	N/A	N/A	N/A	N/A

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Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	39,439	42,128	48,234	49,383	27,972
Financial Assets Held for Trading Purposes	SI375	\$ 2,053,868	\$ 2,103,861	\$ 1,326,222	\$ 1,109,535	\$ 542,291
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 13,190,596	\$ 10,543,016	\$ 9,402,703	\$ 11,370,803	\$ 1,047,057
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 1,815,784	\$ 1,301,713	\$ 1,333,758	\$ 1,704,676	\$ 1,236,015
Available-for-Sale Securities	SI385	\$ 30,969,604	\$ 28,817,714	\$ 29,376,505	\$ 30,819,007	\$ 36,589,558
Assets Held for Sale	SI387	\$ 13,924,349	\$ 11,220,389	\$ 11,146,854	\$ 13,874,666	\$ 7,220,746
Loans Serviced for Others	SI390	\$ 56,147,747	\$ 55,885,591	\$ 54,558,075	\$ 49,526,303	\$ 51,075,160
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 3,995	\$ 3,930	\$ 9,412
Other Residual Interests	SI404	\$ 198,129	\$ 202,541	\$ 202,934	\$ 211,290	\$ 225,900
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	85.55%	86.00%	85.21%	84.91%	85.08%
Second month of Qtr	SI582	85.25%	86.17%	85.26%	84.36%	85.10%
Third month of Qtr	SI583	85.20%	85.71%	85.39%	84.69%	85.28%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	75.35%	75.83%	75.83%	78.12%	76.81%
Do you meet the DBLA business operations test?	SI586	15 [Yes]	16 [Yes]	15 [Yes]	16 [Yes]	16 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 118,658	\$ 110,350	\$ 386,657	\$ 433,639	\$ 573,951
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 795,967	\$ 400,983	\$ 380,262	\$ 379,993	\$ 400,286
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	562	560	904	568	572
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 23,841,256	\$ 20,602,181	\$ 21,917,669	\$ 22,741,275	\$ 21,880,083
Net Income (Loss) (SO91)	SI610	\$- 534,501	\$- 510,120	\$- 1,343,000	\$- 413,894	\$- 1,692,927
Dividends Declared						
Preferred Stock	SI620	\$ 3,937	\$ 2,744	\$ 2,854	\$ 3,554	\$ 4,963
Common Stock	SI630	\$ 13,380	\$ 22,835	\$ 26,008	\$ 42,435	\$ 48,340
Stock Issued	SI640	\$ 527,964	\$ 17,248	\$ 425	\$ 403	\$ 1,026,759
Stock Retired	SI650	\$ 100	\$ 0	\$ 400	\$ 200	\$ 608
Capital Contributions (Where No Stock is Issued)	SI655	\$ 254,397	\$ 7,208,021	\$ 534,270	\$ 332,285	\$ 1,673,388

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Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
New Basis Accounting Adjustments	SI660	\$- 414,196	\$- 3,547,609	\$- 817	\$- 5,888	\$ 929
Other Comprehensive Income	SI662	\$- 335,153	\$ 205,185	\$- 450,641	\$- 547,825	\$- 62,274
Prior Period Adjustments	SI668	\$- 431	\$- 2,796	\$- 817	\$- 86,654	\$ 435
Other Adjustments	SI671	\$ 101,222	\$ 875	\$ 888	\$- 12,681	\$- 2,338
Ending Equity Capital (SC80)	SI680	\$ 23,423,141	\$ 23,947,406	\$ 20,628,715	\$ 21,960,832	\$ 22,770,144
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 40,994	\$ 126,722	\$ 260,410	\$ 131,203	\$ 79,124
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 7,358,894	\$ 9,629,228	\$ 1,735,833	\$ 5,997,858	\$ 29,755,994
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	35 [Yes]	35 [Yes]	37 [Yes]	38 [Yes]	37 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 55,528	\$ 35,750	\$ 33,174	\$ 35,670	\$ 37,339
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 5,875	\$ 8,461	\$ 10,663	\$ 11,996	\$ 8,212
Average Balance Sheet Data						
Total Assets	SI870	\$ 272,201,710	\$ 280,463,238	\$ 284,351,844	\$ 282,761,262	\$ 285,826,857
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 14,651,582	\$ 17,721,774	\$ 17,319,764	\$ 17,400,999	\$ 22,134,208
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 211,822,276	\$ 216,669,676	\$ 230,313,668	\$ 231,678,179	\$ 234,793,678
Nonmortgage Loans	SI885	\$ 15,802,536	\$ 18,302,096	\$ 19,180,302	\$ 17,249,004	\$ 16,888,499
Deposits and Excrows	SI890	\$ 161,718,066	\$ 169,182,980	\$ 174,014,014	\$ 170,122,282	\$ 169,213,247
Total Borrowings	SI895	\$ 79,294,016	\$ 77,389,311	\$ 77,963,921	\$ 77,092,839	\$ 68,012,478

Schedule SQ --- Consolidated Supplemental Questions		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
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	4	5	6	2
Any Outstanding Futures or Options Positions?	SQ310	5	4	5	6	5
Does Association Have Subchapter S in effect this year?	SQ320	30	29	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
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	137	136	136	130	127

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	23 [Yes]	23 [Yes]	23 [Yes]	23 [Yes]	22 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	16 [Yes]	18 [Yes]	18 [Yes]	18 [Yes]	17 [Yes]
Do you have any activity to report on this schedule?	FS130	16 [Yes]	18 [Yes]	18 [Yes]	18 [Yes]	17 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 45,947,670	\$ 50,360,317	\$ 54,587,070	\$ 29,146,245	\$ 28,470,164
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 15,106,814	\$ 14,602,280	\$ 15,417,076	\$ 14,255,236	\$ 12,920,935
Personal Trust and Agency Accounts	FS210	\$ 3,625,823	\$ 3,616,256	\$ 3,824,673	\$ 4,516,318	\$ 4,148,178
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 1,147,309	\$ 1,177,662	\$ 1,248,532	\$ 1,192,907	\$ 1,091,639
Employee Benefit - Defined Contribution	FS220	\$ 143,422	\$ 168,587	\$ 164,363	\$ 274,581	\$ 247,365
Employee Benefit - Defined Benefit	FS230	\$ 104,641	\$ 47,438	\$ 49,835	\$ 36,654	\$ 42,613
Other Retirement Accounts	FS240	\$ 899,246	\$ 961,637	\$ 1,034,334	\$ 881,672	\$ 801,661
Corporate Trust and Agency Accounts	FS250	\$ 2,499	\$ 2,194	\$ 2,296	\$ 2,342	\$ 40,609
Investment Management Agency Accounts	FS260	\$ 10,324,792	\$ 9,800,325	\$ 10,335,758	\$ 8,522,531	\$ 7,567,237
Other Fiduciary Accounts	FS270	\$ 6,391	\$ 5,843	\$ 5,817	\$ 21,138	\$ 73,272
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 20,976,130	\$ 24,764,176	\$ 27,392,168	\$ 7,429,820	\$ 7,945,912
Personal Trust and Agency Accounts	FS211	\$ 1,165,368	\$ 1,204,585	\$ 1,208,388	\$ 993,385	\$ 1,015,931
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 19,222,817	\$ 22,911,372	\$ 25,355,787	\$ 6,170,611	\$ 6,688,240
Employee Benefit - Defined Contribution	FS221	\$ 11,111,828	\$ 13,202,403	\$ 14,672,430	\$ 99,059	\$ 139,114
Employee Benefit - Defined Benefit	FS231	\$ 6,880,420	\$ 8,181,089	\$ 8,962,828	\$ 5,654,941	\$ 6,120,478
Other Retirement Accounts	FS241	\$ 1,230,569	\$ 1,527,880	\$ 1,720,529	\$ 416,611	\$ 428,648
Corporate Trust and Agency Accounts	FS251	\$ 141,033	\$ 106,604	\$ 41,468	\$ 43,340	\$ 6,033
Other Fiduciary Accounts	FS271	\$ 446,912	\$ 541,615	\$ 786,525	\$ 222,484	\$ 235,708
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 9,864,726	\$ 10,993,861	\$ 11,777,826	\$ 7,461,189	\$ 7,603,317
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	17,346	14,532	14,283	13,001	11,643
Personal Trust and Agency Accounts	FS212	4,830	4,434	4,349	4,103	3,418
Retirement-related Trust and Agency Accounts - Total	SUB6120	3,070	2,895	2,837	2,802	2,487
Employee Benefit - Defined Contribution	FS222	142	142	139	542	544

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	44	38	37	18	19
Other Retirement Accounts	FS242	2,884	2,715	2,661	2,242	1,924
Corporate Trust and Agency Accounts	FS252	14	10	11	11	12
Investment Management Agency Accounts	FS262	9,419	7,182	7,076	6,051	5,418
Other Fiduciary Accounts	FS272	13	11	10	34	308
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	9,386	6,429	7,171	1,710	1,458
Personal Trust and Agency Accounts	FS213	869	789	793	746	478
Retirement-related Trust and Agency Accounts - Total	SUB6130	3,859	1,716	2,417	721	723
Employee Benefit - Defined Contribution	FS223	2,752	781	1,329	66	60
Employee Benefit - Defined Benefit	FS233	339	181	330	107	110
Other Retirement Accounts	FS243	768	754	758	548	553
Corporate Trust and Agency Accounts	FS253	84	58	52	50	51
Other Fiduciary Accounts	FS273	4,574	3,866	3,909	193	206
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	3,420	3,406	3,272	2,420	2,316
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 234,478	\$ 164,621	\$ 81,288	\$ 39,817	\$ 80,278
Personal Trust and Agency Accounts	FS310	\$ 25,305	\$ 18,917	\$ 11,267	\$ 5,087	\$ 18,109
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 33,239	\$ 18,175	\$ 7,869	\$ 2,614	\$ 10,842
Employee Benefit - Defined Contribution	FS320	\$ 23,274	\$ 10,829	\$ 3,210	\$ 553	\$ 3,691
Employee Benefit - Defined Benefit	FS330	\$ 2,692	\$ 1,973	\$ 1,122	\$ 432	\$ 1,644
Other Retirement Accounts	FS340	\$ 7,273	\$ 5,373	\$ 3,537	\$ 1,629	\$ 5,507
Corporate Trust and Agency Accounts	FS350	\$ 2,657	\$ 2,290	\$ 2,158	\$ 13	\$ 71
Investment Management Agency Accounts	FS360	\$ 53,347	\$ 39,319	\$ 24,349	\$ 12,074	\$ 39,643
Other Fiduciary Accounts	FS370	\$ 965	\$ 1,502	\$ 4,233	\$ 2,270	\$ 4,911
Custody and Safekeeping Accounts	FS380	\$ 3,880	\$ 2,882	\$ 1,863	\$ 960	\$ 3,629
Other Fiduciary and Related Services	FS390	\$ 115,085	\$ 81,536	\$ 29,549	\$ 16,799	\$ 3,073
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 170,810	\$ 46,774	\$ 20,414	\$ 9,534	\$ 75,843
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 486	\$ 9	\$ 3	\$ 0	\$ 40
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 6,588	\$ 1,822	\$ 1,201	\$ 611	\$ 9,835
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 69,770	\$ 119,660	\$ 62,072	\$ 30,894	\$ 14,230
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 3,815,054	\$ 805,060	\$ 824,706	\$ 825,287	\$ 4,148,178

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 48,176	\$ 2,099	\$ - 40	\$ 1,367	\$ 5,290
Interest-Bearing Deposits	FS415	\$ 27,752	\$ 14,121	\$ 23,528	\$ 21,993	\$ 21,051
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 138,862	\$ 60,061	\$ 58,713	\$ 60,635	\$ 149,847
State, County and Municipal Obligations	FS425	\$ 461,214	\$ 63,763	\$ 59,554	\$ 60,239	\$ 488,195
Money Market Mutual Funds	FS430	\$ 504,183	\$ 110,959	\$ 99,757	\$ 106,385	\$ 358,721
Other Short-term Obligations	FS435	\$ 11,306	\$ 450	\$ 100	\$ 201	\$ 1,617
Other Notes and Bonds	FS440	\$ 145,961	\$ 45,618	\$ 51,176	\$ 44,859	\$ 78,493
Common and Preferred Stock	FS445	\$ 2,183,361	\$ 449,239	\$ 466,000	\$ 464,685	\$ 2,915,056
Real Estate Mortgages	FS450	\$ 10,037	\$ 1,868	\$ 2,341	\$ 1,469	\$ 8,027
Real Estate	FS455	\$ 99,280	\$ 31,427	\$ 35,828	\$ 33,714	\$ 72,446
Miscellaneous Assets	FS460	\$ 184,922	\$ 25,455	\$ 27,749	\$ 29,740	\$ 49,435
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	235	0	0	0	31
Corporate and Municipal Trusteeships	FS510	26	0	0	0	11
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	209	0	0	0	20
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 697,154	\$ 0	\$ 0	\$ 0	\$ 681,920
Number of Funds - Total Collective Investment Funds	FS60	3	0	58	54	341
Domestic Equity	FS610	1	0	0	0	1
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	1	0	0	0	1
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	27
Specialty/Other	FS670	1	0	58	54	312
Market Value - Total Collective Investment Funds	FS65	\$ 5,420,277	\$ 0	\$ 1,257	\$ 1,766	\$ 7,486,202
Domestic Equity	FS615	\$ 3,765,683	\$ 0	\$ 0	\$ 0	\$ 5,735,434
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 96,029	\$ 0	\$ 0	\$ 0	\$ 106,701
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,982
Specialty/Other	FS675	\$ 1,558,565	\$ 0	\$ 1,257	\$ 1,766	\$ 1,642,085
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 616	\$ 9	\$ 3	\$ 0	\$ 38
Personal Trust and Agency Accounts	FS710	\$ 7	\$ 3	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 322	\$ 1	\$ 0	\$ 0	\$ 8
Investment Management Agency Accounts	FS730	\$ 245	\$ 5	\$ 1	\$ 0	\$ 27
Other Fiduciary Accounts and Related Services	FS740	\$ 42	\$ 0	\$ 2	\$ 0	\$ 3
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 3	\$ 0	\$ 0	\$ 0	\$ 5
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Retirement-Related Trust and Agency Accounts	FS721	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 2	\$ 0	\$ 0	\$ 0	\$ 4
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 133	\$ 0	\$ 0	\$ 0	\$ 3
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 94	\$ 0	\$ 0	\$ 0	\$ 3
Investment Management Agency Accounts	FS732	\$ 5	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 34	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 23,423,139	\$ 23,947,410	\$ 20,628,730	\$ 21,960,829	\$ 22,770,135
Equity Capital Deductions - Total	SUB1631	\$ 5,799,400	\$ 5,447,777	\$ 1,482,893	\$ 1,214,191	\$ 2,155,952
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 27,987	\$ 32,743	\$ 34,961	\$ 42,413	\$ 50,500
Goodwill and Certain Other Intangible Assets	CCR115	\$ 4,829,590	\$ 4,530,098	\$ 841,562	\$ 751,696	\$ 750,330
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 937,714	\$ 880,337	\$ 605,325	\$ 419,041	\$ 354,081
Other	CCR134	\$ 4,109	\$ 4,599	\$ 1,045	\$ 1,041	\$ 1,001,041
Equity Capital Additions -Total	SUB1641	\$ 1,989,121	\$ 1,914,808	\$ 1,856,230	\$ 1,410,824	\$ 860,529
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 1,790,560	\$ 1,468,803	\$ 1,670,612	\$ 1,226,608	\$ 675,173
Intangible Assets	CCR185	\$ 17	\$ 22	\$ 107	\$ 33	\$ 38
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 178,409	\$ 178,699	\$ 179,217	\$ 178,466	\$ 179,983
Other	CCR195	\$ 20,135	\$ 267,284	\$ 6,294	\$ 5,717	\$ 5,335
Tier 1 (Core) Capital	CCR20	\$ 19,612,860	\$ 20,414,441	\$ 21,002,067	\$ 22,157,462	\$ 21,474,712

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 280,508,955	\$ 275,943,699	\$ 276,560,144	\$ 280,915,407	\$ 281,168,151
Asset Deductions - Total	SUB1651	\$ 5,810,934	\$ 5,448,865	\$ 1,499,530	\$ 1,231,593	\$ 1,175,181
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 30,549	\$ 32,494	\$ 33,076	\$ 40,294	\$ 36,418
Goodwill and Certain Other Intangible Assets	CCR265	\$ 4,841,982	\$ 4,534,855	\$ 860,905	\$ 772,038	\$ 770,701
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 937,714	\$ 880,337	\$ 605,325	\$ 419,041	\$ 367,253
Other	CCR275	\$ 689	\$ 1,179	\$ 224	\$ 220	\$ 809
Asset Additions - Total	SUB1661	\$ 1,838,081	\$ 1,515,730	\$ 1,677,008	\$ 1,242,981	\$ 652,315
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 1,824,413	\$ 1,503,052	\$ 1,675,591	\$ 1,241,634	\$ 651,252
Intangible Assets	CCR285	\$ 17	\$ 22	\$ 107	\$ 33	\$ 38
Other	CCR290	\$ 13,651	\$ 12,656	\$ 1,310	\$ 1,314	\$ 1,025
Adjusted Total Assets	CCR25	\$ 276,536,102	\$ 272,010,564	\$ 276,737,622	\$ 280,926,795	\$ 280,645,285
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 11,049,439	\$ 10,870,905	\$ 11,049,031	\$ 11,216,985	\$ 11,197,775
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 19,612,860	\$ 20,414,441	\$ 21,002,067	\$ 22,157,462	\$ 21,474,712
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,583	\$ 4,209	\$ 19,812	\$ 34,018	\$ 45,126
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 247,325	\$ 248,156	\$ 239,779	\$ 239,779	\$ 242,500
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,000,000
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 2,271,482	\$ 2,142,645	\$ 2,125,999	\$ 2,071,250	\$ 1,982,293
Tier 2 Capital - Other	CCR355	\$ 8,632	\$ 5,672	\$ 1,159	\$ 1,356	\$ 1,153
Tier 2 (Supplementary) Capital	CCR33	\$ 2,529,022	\$ 2,400,682	\$ 2,386,749	\$ 2,346,403	\$ 3,271,072
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 2,525,764	\$ 2,400,682	\$ 2,386,749	\$ 2,346,403	\$ 3,271,072
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 4,580	\$ 4,372	\$ 9,248	\$ 9,574	\$ 8,213
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 24,291	\$ 12,868	\$ 12,498	\$ 14,073	\$ 17,128
Total Risk-Based Capital	CCR39	\$ 22,109,753	\$ 22,797,883	\$ 23,367,070	\$ 24,480,218	\$ 24,720,443
0% R/W Category - Cash	CCR400	\$ 3,566,757	\$ 2,080,244	\$ 3,399,234	\$ 3,534,515	\$ 2,110,246
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 3,872,392	\$ 4,601,568	\$ 2,698,862	\$ 2,686,698	\$ 2,608,173
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 203	\$ 537	\$ 301	\$ 399	\$ 480
0% R/W Category - Other	CCR415	\$ 4,123,262	\$ 785,794	\$ 804,339	\$ 981,805	\$ 482,510
0% R/W Category - Assets Total	CCR420	\$ 11,562,614	\$ 7,468,143	\$ 6,902,736	\$ 7,203,417	\$ 5,201,409
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 22,037,386	\$ 27,026,962	\$ 28,994,363	\$ 29,628,235	\$ 33,679,798
20% R/W Category - Claims on FHLBs	CCR435	\$ 5,231,242	\$ 8,632,464	\$ 6,304,054	\$ 7,983,784	\$ 9,176,107
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 323,229	\$ 343,796	\$ 471,928	\$ 404,816	\$ 347,922
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 3,365,999	\$ 6,831,277	\$ 6,062,930	\$ 2,795,744	\$ 4,699,742
20% R/W Category - Other	CCR450	\$ 14,360,284	\$ 12,957,754	\$ 11,956,970	\$ 13,759,774	\$ 13,845,775
20% R/W Category - Assets Total	CCR455	\$ 45,318,140	\$ 55,792,253	\$ 53,790,245	\$ 54,572,353	\$ 61,749,344
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 9,063,625	\$ 11,158,447	\$ 10,758,046	\$ 10,914,470	\$ 12,349,872
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 99,525,520	\$ 96,692,122	\$ 107,922,552	\$ 111,877,366	\$ 109,098,010
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 294,546	\$ 273,221	\$ 251,377	\$ 258,183	\$ 395,952
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,765,113	\$ 961,069	\$ 59,714	\$ 63,320	\$ 91,368
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 129,297	\$ 190,023	\$ 193,073	\$ 208,960	\$ 421,718
50% R/W Category - Other	CCR480	\$ 1,937,463	\$ 1,347,153	\$ 1,973,448	\$ 1,505,770	\$ 911,660
50% R/W Category - Assets Total	CCR485	\$ 103,651,939	\$ 99,463,588	\$ 110,400,164	\$ 113,913,599	\$ 110,918,708
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 51,826,017	\$ 49,731,841	\$ 55,200,130	\$ 56,956,842	\$ 55,459,399
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 15,487,913	\$ 2,652,164	\$ 2,132,978	\$ 1,907,348	\$ 1,696,407
100% R/W Category - All Other Assets	CCR506	\$ 114,716,965	\$ 118,799,333	\$ 114,468,616	\$ 113,385,719	\$ 110,186,646
100% R/W Category - Assets Total	CCR510	\$ 130,204,878	\$ 121,451,497	\$ 116,601,594	\$ 115,293,067	\$ 111,883,053
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 130,204,878	\$ 121,451,497	\$ 116,601,594	\$ 115,293,067	\$ 111,883,053
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 2,738	\$ 1,958	\$ 1,463
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 34,225	\$ 24,475	\$ 18,288
Assets to Risk-Weight	CCR64	\$ 290,737,571	\$ 284,175,481	\$ 287,697,477	\$ 290,984,394	\$ 289,753,977
Subtotal Risk-Weighted Assets	CCR75	\$ 191,094,478	\$ 182,341,755	\$ 182,593,962	\$ 183,188,815	\$ 179,710,581
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,731,222	\$ 1,132,218	\$ 3,498,960	\$ 1,959,926	\$ 617,385
Total Risk-Weighted Assets	CCR78	\$ 189,363,256	\$ 181,209,537	\$ 179,095,002	\$ 181,228,889	\$ 179,093,196
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 15,204,726	\$ 14,496,763	\$ 14,385,508	\$ 14,498,158	\$ 14,327,444
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.09%	7.51%	7.59%	7.89%	7.65%
Total Risk-Based Capital Ratio	CCR820	11.68%	12.58%	13.05%	13.51%	13.80%
Tier 1 Risk-Based Capital Ratio	CCR830	10.34%	11.26%	11.72%	12.22%	11.98%

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Tangible Equity Ratio	CCR840	7.09%	7.51%	7.59%	7.89%	8.01%

*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.