

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 10:38 AM	TFR Industry Aggregate Report 99112 - OTS-Regulated: Southeast Region (Geog) March 2004	Frozen Aggregated Data (\$Thousands)
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Description	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value	Mar 2003 Value
Number of Institutions	329	329	331	336	339

Schedule NS --- Optional Narrative Statement		Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value	Mar 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	9	N/A	N/A	N/A	N/A
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value	Mar 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 22,128,768	\$ 22,961,106	\$ 28,805,573	\$ 26,749,920	\$ 23,578,717
Cash and Non-Interest-Earning Deposits	SC110	\$ 3,387,522	\$ 3,447,628	\$ 3,564,008	\$ 3,392,457	\$ 3,232,459
Interest-Earning Deposits in FHLBs	SC112	\$ 3,157,552	\$ 3,021,640	\$ 5,375,437	\$ 4,842,427	\$ 4,306,460
Other Interest-Earning Deposits	SC118	\$ 792,850	\$ 663,067	\$ 607,830	\$ 667,341	\$ 640,152
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 4,473,578	\$ 3,635,959	\$ 7,581,119	\$ 5,840,125	\$ 3,267,404
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 6,399,017	\$ 6,580,360	\$ 6,293,239	\$ 6,597,715	\$ 6,916,470
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,657,311	\$ 1,655,615	\$ 1,761,678	\$ 1,767,305	\$ 1,611,666
State and Municipal Obligations	SC180	\$ 520,979	\$ 470,823	\$ 443,806	\$ 438,981	\$ 414,430
Securities Backed by Nonmortgage Loans	SC182	\$ 202,903	N/A	N/A	N/A	N/A
Other Investment Securities	SC185	\$ 1,449,778	\$ 3,368,997	\$ 3,063,366	\$ 3,085,184	\$ 3,064,836
Accrued Interest Receivable	SC191	\$ 87,278	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 29,049,700	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Total	SC22	\$ 29,049,505	\$ 26,493,390	\$ 24,537,117	\$ 25,019,878	\$ 25,548,522
Pass-Through - Total	SUB0073	\$ 18,148,686	N/A	N/A	N/A	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 15,975,948	\$ 15,896,810	\$ 14,721,911	\$ 15,037,108	\$ 15,090,597
Other Pass-Through	SC215	\$ 2,172,738	\$ 2,017,939	\$ 1,880,004	\$ 2,028,546	\$ 1,599,904
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 10,798,647	N/A	N/A	N/A	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 2,577,426	N/A	N/A	N/A	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 3,010,809	N/A	N/A	N/A	N/A
Other	SC222	\$ 5,210,412	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC228	\$ 102,367	N/A	N/A	N/A	N/A

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99112 - OTS-Regulated: Southeast Region (Geog)
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Schedule SC --- Consolidated Statement of Condition		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 195	N/A	N/A	N/A	N/A
Mortgage Loans - Gross	SUB0092	\$ 112,117,126	N/A	N/A	N/A	N/A
Mortgage Loans - Total	SC26	\$ 111,587,692	\$ 107,886,107	\$ 99,465,540	\$ 97,078,792	\$ 96,990,676
Construction Loans - Total	SUB0100	\$ 5,558,454	\$ 5,103,195	\$ 4,928,009	\$ 4,856,921	\$ 5,041,757
Residential - Total	SUB0110	\$ 4,501,980	\$ 4,124,762	\$ 3,979,477	\$ 3,927,850	\$ 4,047,181
1-4 Dwelling Units	SC230	\$ 3,693,588	\$ 3,431,683	\$ 3,316,383	\$ 3,295,270	\$ 3,301,437
Multifamily (5 or more) Dwelling Units	SC235	\$ 808,392	\$ 693,079	\$ 663,094	\$ 632,580	\$ 745,744
Nonresidential Property	SC240	\$ 1,056,474	\$ 978,433	\$ 948,532	\$ 929,071	\$ 994,576
Permanent Loans - Total	SUB0121	\$ 106,070,997	N/A	N/A	N/A	N/A
Residential - Total	SUB0131	\$ 93,181,502	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 88,635,062	N/A	N/A	N/A	N/A
Revolving Open-End Loans	SC251	\$ 12,179,626	\$ 11,838,029	\$ 9,885,127	\$ 9,237,578	\$ 8,527,985
All Other - First Liens	SC254	\$ 74,145,288	N/A	N/A	N/A	N/A
All Other - Junior Liens	SC255	\$ 2,310,148	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 4,546,440	\$ 4,232,817	\$ 3,998,222	\$ 3,781,970	\$ 3,536,035
Nonresidential Property (Except Land)	SC260	\$ 10,072,522	\$ 9,749,282	\$ 9,196,204	\$ 9,018,658	\$ 8,585,498
Land	SC265	\$ 2,816,973	\$ 2,628,769	\$ 2,492,207	\$ 2,329,091	\$ 2,250,607
Net Change in Mortgage Loan Portfolio - Stock	SUB0227	\$ 6,713,302	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC272	\$ 427,624	\$ 426,281	\$ 410,508	\$ 411,250	\$ 425,030
Advances for Taxes and Insurance	SC275	\$ 60,051	\$ 51,952	\$ 37,017	\$ 34,679	\$ 37,111
Allowance for Loan and Lease Losses	SC283	\$ 529,434	\$ 494,408	\$ 490,781	\$ 488,468	\$ 487,718
Nonmortgage Loans - Gross	SUB0162	\$ 28,169,929	N/A	N/A	N/A	N/A
Nonmortgage Loans - Total	SC31	\$ 27,333,978	\$ 27,208,224	\$ 27,025,367	\$ 25,082,305	\$ 24,035,969
Commercial Loans - Total	SC32	\$ 7,990,931	\$ 9,795,236	\$ 9,709,117	\$ 8,117,479	\$ 7,800,140
Secured	SC300	\$ 4,639,646	\$ 4,276,454	\$ 4,204,259	\$ 4,867,803	\$ 4,576,531
Unsecured	SC303	\$ 2,777,548	\$ 4,944,399	\$ 4,918,054	\$ 2,679,449	\$ 2,667,896
Lease Receivables	SC306	\$ 573,737	\$ 574,383	\$ 586,804	\$ 570,227	\$ 555,713
Consumer Loans - Total	SC35	\$ 20,037,343	\$ 18,169,687	\$ 18,105,431	\$ 17,773,563	\$ 17,045,692
Loans on Deposits	SC310	\$ 162,285	\$ 164,500	\$ 164,300	\$ 167,758	\$ 165,283
Home Improvement Loans (Not secured by real estate)	SC316	\$ 132,559	\$ 241,384	\$ 243,059	\$ 247,465	\$ 253,238
Education Loans	SC320	\$ 66,377	\$ 76,937	\$ 73,471	\$ 61,291	\$ 71,979
Auto Loans	SC323	\$ 4,393,702	\$ 4,585,496	\$ 4,798,618	\$ 4,995,079	\$ 4,868,166
Mobile Home Loans	SC326	\$ 276,469	\$ 279,799	\$ 2,488,821	\$ 2,284,711	\$ 2,035,631
Credit Cards	SC328	\$ 4,304,716	\$ 4,852,385	\$ 4,711,188	\$ 4,704,311	\$ 4,610,223

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Financial Reporting System	99112 - OTS-Regulated: Southeast Region (Geog)	(\$Thousands)
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Schedule SC --- Consolidated Statement of Condition		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 10,701,235	\$ 7,969,049	\$ 5,625,974	\$ 5,312,948	\$ 5,041,172
Accrued Interest Receivable	SC348	\$ 141,655	\$ 149,194	\$ 140,937	\$ 146,678	\$ 143,778
Allowance for Loan and Lease Losses	SC357	\$ 835,951	\$ 905,043	\$ 930,118	\$ 955,415	\$ 953,641
Reposessed Assets - Gross	SUB0201	\$ 249,666	\$ 248,301	\$ 266,326	\$ 260,139	\$ 263,585
Reposessed Assets - Total	SC40	\$ 247,480	\$ 246,299	\$ 264,479	\$ 259,261	\$ 262,739
Real Estate - Total	SUB0210	\$ 234,287	\$ 228,001	\$ 244,127	\$ 239,816	\$ 240,689
Construction	SC405	\$ 8,959	\$ 13,102	\$ 21,267	\$ 18,916	\$ 17,692
Residential - Total	SUB0225	\$ 157,680	\$ 150,678	\$ 153,856	\$ 154,642	\$ 154,076
1-4 Dwelling Units	SC415	\$ 149,396	\$ 148,318	\$ 151,979	\$ 153,468	\$ 153,810
Multifamily (5 or more) Dwelling Units	SC425	\$ 8,284	\$ 2,360	\$ 1,877	\$ 1,174	\$ 266
Nonresidential (Except Land)	SC426	\$ 31,219	\$ 21,716	\$ 28,586	\$ 25,719	\$ 25,822
Land	SC428	\$ 36,429	\$ 42,505	\$ 40,418	\$ 40,539	\$ 43,099
Other Reposessed Assets	SC430	\$ 15,379	\$ 20,300	\$ 22,199	\$ 20,324	\$ 22,896
General Valuation Allowances	SC441	\$ 2,186	\$ 2,002	\$ 1,847	\$ 878	\$ 846
Real Estate Held for Investment	SC45	\$ 82,033	\$ 74,777	\$ 43,013	\$ 24,379	\$ 45,087
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 2,330,580	\$ 2,196,874	\$ 2,033,769	\$ 1,825,533	\$ 1,808,022
Federal Home Loan Bank Stock	SC510	\$ 2,217,171	\$ 2,140,656	\$ 1,978,224	\$ 1,760,256	\$ 1,755,364
Other	SC540	\$ 113,409	\$ 105,666	\$ 107,760	\$ 117,260	\$ 95,842
Office Premises and Equipment	SC55	\$ 2,254,286	\$ 2,255,898	\$ 2,206,670	\$ 2,168,824	\$ 2,143,254
Other Assets - Gross	SUB0262	\$ 5,857,979	N/A	N/A	N/A	N/A
Other Assets - Total	SC59	\$ 5,857,748	\$ 5,366,273	\$ 5,462,658	\$ 4,073,347	\$ 5,165,045
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 154,445	\$ 87,748	\$ 85,901	\$ 168,618	\$ 166,784
Bank-Owned Life Insurance - Other	SC625	\$ 467,762	\$ 480,740	\$ 433,503	\$ 324,898	\$ 303,187
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 959,356	\$ 857,541	\$ 786,994	\$ 631,362	\$ 616,021
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 6,186	\$ 6,679	\$ 7,243	\$ 8,036	\$ 8,669
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 958,855	\$ 932,082	\$ 795,447	\$ 718,234	\$ 721,658
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 436,194	\$ 424,568	\$ 380,465	\$ 401,382	\$ 337,133
Other Assets	SC689	\$ 2,875,181	\$ 3,339,815	\$ 3,652,462	\$ 2,708,396	\$ 3,600,020
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 231	\$ 278	\$ 284	\$ 244	\$ 317
General Valuation Allowances - Total	SUB2092	\$ 1,367,997	N/A	N/A	N/A	N/A
Total Assets - Gross	SUB0283	\$ 202,240,067	N/A	N/A	N/A	N/A
Total Assets	SC60	\$ 200,872,070	\$ 195,382,792	\$ 190,433,578	\$ 184,401,392	\$ 180,155,639
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 142,122,284	\$ 137,524,362	\$ 134,946,981	\$ 131,013,482	\$ 128,404,908
Deposits	SC710	\$ 140,096,723	\$ 135,994,845	\$ 132,856,432	\$ 128,350,420	\$ 126,324,067
Escrows	SC712	\$ 2,021,660	\$ 1,520,902	\$ 2,089,114	\$ 2,661,827	\$ 2,079,275
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 3,901	\$ 7,348	\$ 1,435	\$ 1,235	\$ 1,566
Borrowings - Total	SC72	\$ 36,774,506	\$ 36,620,028	\$ 34,718,965	\$ 31,986,913	\$ 31,111,656
Advances from FHLBank	SC720	\$ 26,382,006	\$ 26,012,228	\$ 24,713,209	\$ 21,156,576	\$ 20,115,100
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 9,489,554	\$ 8,718,449	\$ 8,476,152	\$ 9,271,460	\$ 9,546,558
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 208,500	N/A	N/A	N/A	N/A
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 694,446	\$ 1,430,851	\$ 1,247,104	\$ 1,228,877	\$ 1,119,998
Other Liabilities - Total	SC75	\$ 3,502,110	\$ 3,236,170	\$ 3,462,585	\$ 4,011,356	\$ 3,633,973
Accrued Interest Payable - Deposits	SC763	\$ 166,371	\$ 166,909	\$ 179,825	\$ 187,383	\$ 197,272
Accrued Interest Payable - Other	SC766	\$ 116,533	\$ 136,962	\$ 132,711	\$ 149,102	\$ 179,799
Accrued Taxes	SC776	\$ 600,671	\$ 460,849	\$ 691,906	\$ 660,683	\$ 611,893
Accounts Payable	SC780	\$ 748,693	\$ 703,244	\$ 698,821	\$ 662,288	\$ 565,123
Deferred Income Taxes	SC790	\$ 413,096	\$ 412,440	\$ 402,144	\$ 414,239	\$ 412,269
Other Liabilities and Deferred Income	SC796	\$ 1,456,746	\$ 1,355,766	\$ 1,357,178	\$ 1,937,661	\$ 1,667,617
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 182,398,900	\$ 177,379,286	\$ 173,128,531	\$ 167,011,751	\$ 163,150,537

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Schedule SC --- Consolidated Statement of Condition		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 199,884	N/A	N/A	N/A	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 18,273,286	\$ 17,803,987	\$ 17,120,556	\$ 17,237,903	\$ 16,800,833
Stock - Total	SUB0311	\$ 9,824,071	\$ 9,709,962	\$ 9,289,472	\$ 9,357,571	\$ 9,208,470
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 145,119	\$ 144,997	\$ 96,366	\$ 96,366	\$ 96,366
Common Stock - Par Value	SC820	\$ 147,859	\$ 146,520	\$ 148,858	\$ 158,310	\$ 156,677
Common Stock - Paid in Excess of Par	SC830	\$ 9,531,093	\$ 9,418,445	\$ 9,044,248	\$ 9,102,895	\$ 8,955,427
Accumulated Other Comprehensive Income - Total	SC86	\$ 47,955	N/A	N/A	N/A	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 240,886	\$ 75,147	\$ 129,428	\$ 298,172	\$ 292,603
Gains (Losses) on Cash Flow Hedges	SC865	\$- 190,858	N/A	N/A	N/A	N/A
Other	SC870	\$- 2,073	N/A	N/A	N/A	N/A
Retained Earnings	SC880	\$ 8,427,673	\$ 8,183,874	\$ 7,916,195	\$ 7,825,952	\$ 7,543,895
Other Components of Equity Capital	SC891	\$- 26,413	N/A	N/A	N/A	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 200,872,070	\$ 195,382,797	\$ 190,433,583	\$ 184,401,389	\$ 180,155,642

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Other Codes As of Mar 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	72	\$ 33,078
3	Federal, State, or other taxes receivable	61	\$ 53,226
4	Net deferred tax assets	124	\$ 406,895
5	Insured portion of real estate acquired by forecls	2	\$ 63,310
6	Prepaid deposit insurance premiums	58	\$ 1,510
7	Prepaid expenses	281	\$ 100,192
8	Deposits for utilities and other services	9	\$ 472
9	Advances for loans serviced for others	7	\$ 30,289
10	Property leased to others, net of accumul. deprec.	1	\$ 644,821
11	Deferred issuance costs	2	\$ 1,646
13	Noninterest-bearing accts recv from Hold Co/Affl	13	\$ 11,670
14	Other noninterest-bearing short-term accounts recv	72	\$ 457,064
19	Receivables fr a broker for unsettled transactions	9	\$ 112,670
20	F/V of all derivative instru. reportable as assets	8	\$ 129,725
22	Unapplied loan disbursements	15	\$ 26,374
99	Other	148	\$ 342,098

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	6	\$ 15,761
4	Nonrefundable loan fees received prior to closing	20	\$ 784
6	Balances in U.S. Treasury tax and loan accounts	2	\$ 3,157
7	Deferred gains from the sale of real estate	15	\$ 812
8	Negative equity investments in uncons service corp	1	\$ 943
9	Fees received for standby contracts and other	1	\$ 14
10	Amounts due brokers for unsettled transactions	12	\$ 126,464
11	The liability recorded for post-retirement benefit	115	\$ 102,173
13	Amounts payable under interest-rate-swap agreement	2	\$ 4,238
14	Unapplied loan payments received	17	\$ 47,836
16	Recourse loan liability	3	\$ 24,188
17	Noninterest-bearing payables to Hold Co/Affiliates	24	\$ 353,007
18	Litigation reserves	2	\$ 246
20	F/V of all derivative instru. reportable as liab.	9	\$ 162,222
99	Other	304	\$ 369,666

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Schedule SO --- Consolidated Statement of Operations		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 2,367,076	\$ 2,300,979	\$ 2,257,834	\$ 2,328,037	\$ 2,391,811
Deposits and Investment Securities	SO115	\$ 116,540	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	SO125	\$ 276,747	N/A	N/A	N/A	N/A
Mortgage Loans	SO141	\$ 1,443,722	N/A	N/A	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 530,067	N/A	N/A	N/A	N/A
Commercial Loans and Leases	SO160	\$ 133,317	\$ 163,026	\$ 157,183	\$ 153,069	\$ 148,666
Consumer Loans and Leases	SO171	\$ 396,750	N/A	N/A	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 27,149	\$ 25,177	\$ 20,587	\$ 21,662	\$ 21,659
Federal Home Loan Bank Stock	SO181	\$ 26,076	\$ 25,177	\$ 20,587	\$ 21,662	\$ 21,659
Other	SO185	\$ 1,073	N/A	N/A	N/A	N/A
Interest Expense - Total	SO21	\$ 960,593	\$ 978,545	\$ 991,410	\$ 1,032,941	\$ 1,071,658
Deposits	SO215	\$ 633,458	\$ 652,962	\$ 674,161	\$ 717,600	\$ 742,429
Escrows	SO225	\$ 194	\$ 196	\$ 91	\$ 77	\$ 223
Advances from FHLBank	SO230	\$ 241,445	\$ 242,851	\$ 240,946	\$ 237,372	\$ 236,309
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 3,580	\$ 7,508	\$ 7,703	\$ 7,699	\$ 7,702
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 82,234	\$ 75,030	\$ 68,509	\$ 70,245	\$ 85,051
Capitalized Interest	SO271	\$ 318	\$ 2	\$ 0	\$ 52	\$ 56
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 1,433,632	\$ 1,348,281	\$ 1,287,011	\$ 1,316,758	\$ 1,341,812
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 142,777	\$ 201,061	\$ 183,557	\$ 234,432	\$ 258,662
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 1,290,855	\$ 1,146,952	\$ 1,103,454	\$ 1,082,326	\$ 1,083,150
Noninterest Income - Total	SO42	\$ 856,402	\$ 848,187	\$ 1,073,788	\$ 1,074,286	\$ 1,015,970
Mortgage Loan Serving Fees	SO410	\$- 9,682	\$ 9,783	\$- 2,158	\$- 76,150	\$- 44,460
Other Fees and Charges	SO420	\$ 513,683	\$ 528,202	\$ 561,339	\$ 546,484	\$ 529,402
Net Income (Loss) from Other - Total	SUB0451	\$ 288,596	\$ 239,805	\$ 438,572	\$ 520,845	\$ 443,248
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 274,156	\$ 200,416	\$ 397,650	\$ 545,992	\$ 441,503
Operations & Sale of Repossessed Assets	SO461	\$ 1,533	\$ 934	\$ 3,082	\$ 1,740	\$- 365
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 5,269	\$- 4,005	\$- 26,010	\$- 24,348	\$- 4,379
Sale of Securities Held-to-Maturity	SO467	\$ 697	\$ 27	\$ 3,125	\$ 1,005	\$ 137
Sale of Loans Held for Investment	SO475	\$ 620	\$ 1,908	\$- 559	\$ 4,333	\$ 3,429

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Schedule SO --- Consolidated Statement of Operations		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 25,476	\$ 20,831	\$ 47,025	\$ 6,967	\$ 4,566
Trading Assets (Realized and Unrealized)	SO485	\$- 8,617	\$ 19,694	\$ 14,259	\$- 14,844	\$- 1,643
Other Noninterest Income	SO488	\$ 63,805	\$ 62,588	\$ 76,035	\$ 83,107	\$ 87,780
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	\$ 1,404,029	\$ 1,384,129	\$ 1,403,896	\$ 1,403,853	\$ 1,330,652
All Personnel Compensation and Expense	SO510	\$ 590,716	\$ 567,879	\$ 590,513	\$ 583,781	\$ 555,096
Legal Expense	SO520	\$ 12,068	\$ 15,109	\$ 20,859	\$ 11,946	\$ 10,190
Office Occupancy and Equipment Expense	SO530	\$ 215,701	\$ 211,329	\$ 214,827	\$ 214,191	\$ 215,259
Marketing and Other Professional Services	SO540	\$ 282,246	\$ 268,174	\$ 262,904	\$ 266,771	\$ 273,819
Loan Servicing Fees	SO550	\$ 23,637	\$ 19,806	\$ 21,391	\$ 29,054	\$ 31,101
Goodwill and Other Intangibles Expense	SO560	\$ 10,910	\$ 9,612	\$ 8,143	\$ 24,015	\$ 4,335
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 1,930	\$ 1,215	\$ 1,158	\$ 1,136	\$ 2,014
Other Noninterest Expense	SO580	\$ 266,821	\$ 291,005	\$ 284,101	\$ 272,959	\$ 238,838
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 - Code #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #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	\$ 743,228	\$ 602,732	\$ 773,346	\$ 752,759	\$ 768,468
Income Taxes - Total	SO71	\$ 255,729	\$ 210,179	\$ 262,502	\$ 259,864	\$ 272,128
Federal	SO710	\$ 232,054	\$ 285,323	\$ 242,699	\$ 232,204	\$ 242,103
State, Local & Other	SO720	\$ 23,675	\$- 75,144	\$ 19,803	\$ 27,660	\$ 30,025
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 487,499	\$ 392,553	\$ 510,844	\$ 492,895	\$ 496,340
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$- 45	\$ 1,898	\$ 501	\$- 480	\$- 557
Net Income (Loss)	SO91	\$ 487,454	\$ 394,451	\$ 511,345	\$ 492,415	\$ 495,783
YEAR TO DATE INCOME & EXPENSES						

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Other Codes As of Mar 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	3	\$ 20
4	Net income(loss) from leasing or subleasing space	72	\$ 5,764
5	Net income(loss) from real estate held for invest	11	\$ 966
6	Net income(loss)-equity invest in uncons sub org	12	\$ 582
7	Net income(loss) from leased property	9	\$ 8,339
9	Net income from data processing lease/services	4	\$ 4,071
10	Dividends from subordinate organizations	2	\$ 49
11	Adjustments to prior periods	1	\$ 12
12	Income on FHA/VA REO pending conveyance	1	\$ 2
14	Interest Income from CNFIs reported on SC655	3	\$- 714
15	Income from corporate-owned life insurance	60	\$ 5,029
19	Realized/unrealized gains on derivatives	2	\$ 1,449
99	Other	254	\$ 35,064

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	70	\$ 961
2	OTS assessments	103	\$ 1,547
5	Forfeited commitment fees on FHLBank advances	1	\$ 9
6	Supervisory examination fees	37	\$ 552
7	Office supplies, printing, and postage	239	\$ 21,859
8	Telephone, including data lines	115	\$ 15,769
9	Loan origination expense	51	\$ 19,726
10	ATM expense	43	\$ 1,483
11	Adjustments to prior periods	1	\$ 41
13	Misc taxes other than income & real estate	25	\$ 611
14	Losses from fraud	4	\$ 1,026
15	Foreclosure expenses	6	\$ 1,947
16	Web site expenses	2	\$ 1,161
17	Charitable contributions	17	\$ 429
18	Minority Interest	2	\$ 5,056
19	Realized/unrealized losses on derivatives	2	\$ 1,079
99	Other	247	\$ 107,424

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
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YTD - Interest Income - Total	Y_SO11	\$ 2,367,076	\$ 9,195,304	\$ 6,933,874	\$ 4,709,271	\$ 2,391,811
YTD - Deposits and Investment Securities	Y_SO115	\$ 116,540	N/A	N/A	N/A	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 276,747	N/A	N/A	N/A	N/A
YTD - Mortgage Loans	Y_SO141	\$ 1,443,722	N/A	N/A	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 133,317	\$ 617,804	\$ 456,466	\$ 301,453	\$ 148,666
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 396,750	N/A	N/A	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 27,149	N/A	N/A	N/A	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 26,076	N/A	N/A	N/A	N/A
YTD - Other	Y_SO185	\$ 1,073	N/A	N/A	N/A	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 960,593	\$ 4,033,682	\$ 3,074,990	\$ 2,099,565	\$ 1,071,658
YTD - Deposits	Y_SO215	\$ 633,458	\$ 2,761,402	\$ 2,120,280	\$ 1,456,491	\$ 742,429
YTD - Escrows	Y_SO225	\$ 194	N/A	N/A	N/A	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 241,445	\$ 945,570	\$ 707,923	\$ 472,223	\$ 236,309
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 3,580	\$ 30,612	\$ 23,104	\$ 15,401	\$ 7,702
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 82,234	\$ 295,621	\$ 223,400	\$ 155,258	\$ 85,051
YTD - Capitalized Interest	Y_SO271	\$ 318	\$ 110	\$ 108	\$ 108	\$ 56
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 1,433,632	N/A	N/A	N/A	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 142,777	\$ 872,750	\$ 675,814	\$ 492,897	\$ 258,662
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 1,290,855	N/A	N/A	N/A	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 856,402	N/A	N/A	N/A	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$- 9,682	\$- 113,368	\$- 122,311	\$- 120,223	\$- 44,460
YTD - Other Fees and Charges	Y_SO420	\$ 513,683	\$ 2,144,721	\$ 1,619,872	\$ 1,071,480	\$ 529,402
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 288,596	\$ 1,638,009	\$ 1,400,256	\$ 963,510	\$ 443,248
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 274,156	\$ 1,581,388	\$ 1,382,715	\$ 986,919	\$ 441,503
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 1,533	\$ 5,423	\$ 4,478	\$ 1,368	\$- 365
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 5,269	\$- 58,742	\$- 54,737	\$- 28,727	\$- 4,379
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 697	\$ 4,294	\$ 4,267	\$ 1,142	\$ 137
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 620	\$ 8,791	\$ 7,203	\$ 7,762	\$ 3,429
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 25,476	\$ 79,389	\$ 58,558	\$ 11,533	\$ 4,566
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 8,617	\$ 17,466	\$- 2,228	\$- 16,487	\$- 1,643
YTD - Other Noninterest Income	Y_SO488	\$ 63,805	N/A	N/A	N/A	N/A

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Schedule SO --- Consolidated Statement of Operations		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Noninterest Expense - Total	Y_SO51	\$ 1,404,029	\$ 5,476,516	\$ 4,109,937	\$ 2,726,828	\$ 1,330,652
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 590,716	\$ 2,270,688	\$ 1,712,479	\$ 1,133,377	\$ 555,096
YTD - Legal Expense	Y_SO520	\$ 12,068	\$ 57,746	\$ 42,840	\$ 22,114	\$ 10,190
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 215,701	\$ 844,855	\$ 636,914	\$ 428,271	\$ 215,259
YTD - Marketing and Other Professional Services	Y_SO540	\$ 282,246	\$ 1,069,738	\$ 802,722	\$ 540,337	\$ 273,819
YTD - Loan Servicing Fees	Y_SO550	\$ 23,637	\$ 101,314	\$ 81,508	\$ 60,137	\$ 31,101
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 10,910	\$ 45,680	\$ 36,175	\$ 28,350	\$ 4,335
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 1,930	\$ 5,505	\$ 4,308	\$ 3,150	\$ 2,014
YTD - Other Noninterest Expense	Y_SO580	\$ 266,821	\$ 1,080,990	\$ 792,991	\$ 511,092	\$ 238,838
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 743,228	\$ 2,876,746	\$ 2,279,951	\$ 1,518,735	\$ 768,468
YTD - Income Taxes - Total	Y_SO71	\$ 255,729	\$ 997,429	\$ 789,137	\$ 530,750	\$ 272,128
YTD - Federal	Y_SO710	\$ 232,054	\$ 995,427	\$ 711,883	\$ 473,045	\$ 242,103
YTD - State, Local, and Other	Y_SO720	\$ 23,675	\$ 2,002	\$ 77,254	\$ 57,705	\$ 30,025
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 487,499	\$ 1,879,317	\$ 1,490,814	\$ 987,985	\$ 496,340
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$- 45	\$ 1,362	\$- 536	\$- 1,037	\$- 557
YTD - Net Income (Loss)	Y_SO91	\$ 487,454	\$ 1,880,679	\$ 1,490,278	\$ 986,948	\$ 495,783

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 1,400,955	\$ 1,419,548	\$ 1,440,109	\$ 1,437,853	\$ 1,434,164
Net Provision for Loss	VA115	\$ 142,348	\$ 197,669	\$ 177,094	\$ 231,684	\$ 254,936
Transfers	VA125	\$- 1,079	\$- 15,394	\$- 5,610	\$- 1,408	\$- 5,324
Recoveries	VA135	\$ 68,038	\$ 60,111	\$ 55,961	\$ 55,761	\$ 53,785
Adjustments	VA145	\$ 64,562	\$ 90,956	\$ 78,654	\$ 89,214	\$ 94,990
Charge-offs	VA155	\$ 306,829	\$ 350,713	\$ 322,633	\$ 367,508	\$ 389,309
General Valuation Allowances - Ending Balance	VA165	\$ 1,367,995	\$ 1,402,177	\$ 1,423,575	\$ 1,445,596	\$ 1,443,242
Specific Valuation Allowances - Beginning Balance	VA108	\$ 67,259	\$ 55,396	\$ 124,286	\$ 124,616	\$ 116,504
Net Provision for Loss	VA118	\$ 2,341	\$ 4,607	\$ 7,621	\$ 3,884	\$ 5,740
Transfers	VA128	\$ 1,079	\$ 15,394	\$ 5,610	\$ 1,408	\$ 5,324
Adjustments	VA148	\$ 1,420	\$- 885	\$- 27	\$ 1,388	\$ 1,063
Charge-offs	VA158	\$ 6,860	\$ 7,665	\$ 80,723	\$ 7,010	\$ 3,900

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Specific Valuation Allowances - Ending Balance	VA168	\$ 65,239	\$ 66,846	\$ 56,767	\$ 124,286	\$ 124,731
Total Valuation Allowances - Beginning Balance	VA110	\$ 1,468,214	\$ 1,474,943	\$ 1,564,395	\$ 1,562,469	\$ 1,550,668
Net Provision for Loss	VA120	\$ 144,689	\$ 202,276	\$ 184,715	\$ 235,568	\$ 260,676
Recoveries	VA140	\$ 68,038	\$ 60,111	\$ 55,961	\$ 55,761	\$ 53,785
Adjustments	VA150	\$ 65,982	\$ 90,071	\$ 78,627	\$ 90,602	\$ 96,053
Charge-offs	VA160	\$ 313,689	\$ 358,378	\$ 403,356	\$ 374,518	\$ 393,209
Total Valuation Allowances - Ending Balance	VA170	\$ 1,433,234	\$ 1,469,023	\$ 1,480,342	\$ 1,569,882	\$ 1,567,973
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 306,829	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA36	\$ 4	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA370	\$ 4,014	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA46	\$ 14,180	\$ 15,428	\$ 16,001	\$ 20,415	\$ 17,887
Construction - Total	SUB2030	\$ 1,124	\$ 2,143	\$ 1,715	\$ 4,505	\$ 2,049
1-4 Dwelling Units	VA420	\$ 1,011	\$ 1,749	\$ 1,431	\$ 4,496	\$ 2,049
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 81	\$ 200	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 113	\$ 313	\$ 84	\$ 9	\$ 0
Permanent - Total	SUB2041	\$ 13,056	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 2,916	\$ 1,814	\$ 3,764	\$ 4,488	\$ 3,953
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 4,588	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 2,933	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 840	\$ 0	\$ 105	\$ 0	\$ 35
Nonresidential Property (Except Land)	VA480	\$ 1,287	\$ 1,065	\$ 625	\$ 444	\$ 655
Land	VA490	\$ 492	\$ 781	\$ 740	\$ 165	\$ 233
Nonmortgage Loans - Total	VA56	\$ 283,509	\$ 315,801	\$ 298,676	\$ 337,655	\$ 351,538
Commercial Loans	VA520	\$ 46,947	\$ 55,052	\$ 49,776	\$ 91,019	\$ 77,078
Consumer Loans - Total	SUB2061	\$ 236,562	N/A	N/A	N/A	N/A
Loans on Deposits	VA510	\$ 58	\$ 68	\$ 35	\$ 16	\$ 153
Home Improvement Loans	VA516	\$ 462	\$ 371	\$ 530	\$ 704	\$ 622
Education Loans	VA530	\$ 59	\$ 172	\$ 150	\$ 300	\$ 88
Auto Loans	VA540	\$ 16,455	\$ 18,355	\$ 18,464	\$ 19,689	\$ 21,645
Mobile Home Loans	VA550	\$ 1,357	\$ 859	\$ 5,894	\$ 6,180	\$ 5,243
Credit Cards	VA556	\$ 183,129	\$ 204,921	\$ 197,295	\$ 194,887	\$ 223,675
Other	VA560	\$ 35,042	\$ 36,003	\$ 26,532	\$ 24,860	\$ 23,034
Repossessed Assets - Total	VA60	\$ 5,034	\$ 7,195	\$ 7,877	\$ 9,120	\$ 11,687

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Construction	VA605	\$ 0	\$ 200	\$ 0	\$ 73	\$ 102
Real Estate - 1-4 Dwelling Units	VA613	\$ 3,686	\$ 3,399	\$ 3,858	\$ 4,023	\$ 4,464
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 22	\$ 100	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 67	\$ 222	\$ 0	\$ 547	\$ 50
Real Estate - Land	VA628	\$ 2	\$ 29	\$ 0	\$ 16	\$ 0
Other Repossessed Assets	VA630	\$ 1,279	\$ 3,345	\$ 3,997	\$ 4,361	\$ 7,071
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 257	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 88	\$ 9,859	\$ 44	\$ 30	\$ 13
GVA Recoveries - Assets - Total	SUB2126	\$ 68,038	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA37	\$ 5	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA371	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA47	\$ 3,856	\$ 4,155	\$ 3,153	\$ 2,773	\$ 1,961
Construction - Total	SUB2130	\$ 424	\$ 1,554	\$ 159	\$ 224	\$ 356
1-4 Dwelling Units	VA421	\$ 413	\$ 1,546	\$ 40	\$ 223	\$ 346
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 7	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 11	\$ 1	\$ 119	\$ 1	\$ 10
Permanent - Total	SUB2141	\$ 3,432	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 234	\$ 304	\$ 726	\$ 555	\$ 346
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 1,581	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 440	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 39	\$ 4	\$ 24	\$ 98	\$ 4
Nonresidential Property (Except Land)	VA481	\$ 378	\$ 244	\$ 161	\$ 413	\$ 503
Land	VA491	\$ 760	\$ 20	\$ 242	\$ 130	\$ 6
Nonmortgage Loans - Total	VA57	\$ 64,172	\$ 55,734	\$ 52,803	\$ 52,984	\$ 51,813
Commercial Loans	VA521	\$ 7,121	\$ 7,001	\$ 7,363	\$ 11,163	\$ 11,114
Consumer Loans - Total	SUB2161	\$ 57,051	N/A	N/A	N/A	N/A
Loans on Deposits	VA511	\$ 7	\$ 0	\$ 1	\$ 123	\$ 4
Home Improvement Loans	VA517	\$ 281	\$ 381	\$ 180	\$ 459	\$ 313
Education Loans	VA531	\$ 8	\$ 14	\$ 32	\$ 11	\$ 7
Auto Loans	VA541	\$ 5,970	\$ 4,963	\$ 4,644	\$ 5,384	\$ 4,391
Mobile Home Loans	VA551	\$ 28	\$ 79	\$ 2,667	\$ 2,356	\$ 2,358
Credit Cards	VA557	\$ 43,570	\$ 36,796	\$ 34,851	\$ 29,956	\$ 30,502
Other	VA561	\$ 7,187	\$ 6,500	\$ 3,065	\$ 3,532	\$ 3,124

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 5	\$ 1	\$ 2	\$ 1	\$ 1
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 3,423	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA38	\$ 8	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA372	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA48	\$ 2,255	\$ 9,323	\$ 2,214	\$- 255	\$ 2,258
Construction - Total	SUB2230	\$ 1,347	\$- 1	\$- 740	\$ 28	\$ 719
1-4 Dwelling Units	VA422	\$ 451	\$ 4	\$- 1,320	\$- 236	\$ 722
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 54	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 896	\$- 5	\$ 526	\$ 264	\$- 3
Permanent - Total	SUB2241	\$ 908	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 91	\$ 4,777	\$- 93	\$- 355	\$ 348
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 524	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 28	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$- 58	\$ 127	\$- 107	\$- 9	\$ 1
Nonresidential Property (Except Land)	VA482	\$ 303	\$ 912	\$ 919	\$- 714	\$ 502
Land	VA492	\$ 20	\$ 1	\$ 405	\$ 146	\$- 148
Nonmortgage Loans - Total	VA58	\$- 659	\$ 7,464	\$ 8,892	\$ 5,015	\$ 4,341
Commercial Loans	VA522	\$- 153	\$ 5,996	\$ 8,233	\$ 4,412	\$ 3,294
Consumer Loans - Total	SUB2261	\$- 506	N/A	N/A	N/A	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 67	\$- 19	\$ 76	\$ 140	\$ 57
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4
Auto Loans	VA542	\$ 373	\$ 359	\$ 372	\$ 211	\$ 307
Mobile Home Loans	VA552	\$- 31	\$ 62	\$ 65	\$ 199	\$ 49
Credit Cards	VA558	\$ 72	\$ 119	\$ 131	\$ 7	\$ 157
Other	VA562	\$- 987	\$ 947	\$ 15	\$ 46	\$ 473
Reposessed Assets - Total	VA62	\$ 1,586	\$ 300	\$ 529	\$ 383	\$ 2,161
Real Estate - Construction	VA606	\$ 116	\$ 0	\$ 190	\$- 46	\$ 750
Real Estate - 1-4 Dwelling Units	VA614	\$ 352	\$ 74	\$ 282	\$ 337	\$ 474
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 4	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 929	\$ 196	\$ 30	\$- 68	\$ 599
Real Estate - Land	VA629	\$ 0	\$ 3	\$ 0	\$ 144	\$ 247
Other Reposessed Assets	VA632	\$ 189	\$ 23	\$ 27	\$ 16	\$ 91

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate Held for Investment	VA72	\$ 53	\$ 15	\$ 1,561	\$ 188	\$ 12
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 17	\$ 0	\$ 0	\$ 9	\$ 9
Other Assets	VA932	\$ 163	\$- 473	\$ 100	\$- 92	\$ 206
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 242,214	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA39	\$ 7	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA375	\$ 4,014	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA49	\$ 12,579	\$ 20,596	\$ 15,062	\$ 17,387	\$ 18,184
Construction - Total	SUB2330	\$ 2,047	\$ 588	\$ 816	\$ 4,309	\$ 2,412
1-4 Dwelling Units	VA425	\$ 1,049	\$ 207	\$ 71	\$ 4,037	\$ 2,425
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 74	\$ 254	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 998	\$ 307	\$ 491	\$ 272	\$- 13
Permanent - Total	SUB2341	\$ 10,532	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 2,773	\$ 6,287	\$ 2,945	\$ 3,578	\$ 3,955
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 3,531	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 2,521	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 743	\$ 123	\$- 26	\$- 107	\$ 32
Nonresidential Property (Except Land)	VA485	\$ 1,212	\$ 1,733	\$ 1,383	\$- 683	\$ 654
Land	VA495	\$- 248	\$ 762	\$ 903	\$ 181	\$ 79
Nonmortgage Loans - Total	VA59	\$ 218,678	\$ 267,531	\$ 254,765	\$ 289,686	\$ 304,066
Commercial Loans	VA525	\$ 39,673	\$ 54,047	\$ 50,646	\$ 84,268	\$ 69,258
Consumer Loans - Total	SUB2361	\$ 179,005	N/A	N/A	N/A	N/A
Loans on Deposits	VA515	\$ 51	\$ 68	\$ 34	\$- 107	\$ 149
Home Improvement Loans	VA519	\$ 248	\$- 29	\$ 426	\$ 385	\$ 366
Education Loans	VA535	\$ 51	\$ 158	\$ 118	\$ 289	\$ 85
Auto Loans	VA545	\$ 10,858	\$ 13,751	\$ 14,192	\$ 14,516	\$ 17,561
Mobile Home Loans	VA555	\$ 1,298	\$ 842	\$ 3,292	\$ 4,023	\$ 2,934
Credit Cards	VA559	\$ 139,631	\$ 168,244	\$ 162,575	\$ 164,938	\$ 193,330
Other	VA565	\$ 26,868	\$ 30,450	\$ 23,482	\$ 21,374	\$ 20,383
Repossessed Assets - Total	VA65	\$ 6,620	\$ 7,495	\$ 8,406	\$ 9,503	\$ 13,848
Real Estate - Construction	VA607	\$ 116	\$ 200	\$ 190	\$ 27	\$ 852
Real Estate - 1-4 Dwelling Units	VA615	\$ 4,038	\$ 3,473	\$ 4,140	\$ 4,360	\$ 4,938
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 4	\$ 22	\$ 100	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 996	\$ 418	\$ 30	\$ 479	\$ 649
Real Estate - Land	VA631	\$ 2	\$ 32	\$ 0	\$ 160	\$ 247

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Other Repossessed Assets	VA633	\$ 1,468	\$ 3,368	\$ 4,024	\$ 4,377	\$ 7,162
Real Estate Held for Investment	VA75	\$ 53	\$ 15	\$ 1,561	\$ 445	\$ 12
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 17	\$ 0	\$ 0	\$ 9	\$ 9
Other Assets	VA935	\$ 246	\$ 9,385	\$ 142	\$- 63	\$ 218
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 79,952	\$ 61,982	\$ 73,468	\$ 87,517	\$ 71,015
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 252,361	N/A	N/A	N/A	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 71,083	\$ 64,342	\$ 69,655	\$ 71,956	\$ 64,589
Construction	VA951	\$ 3,224	\$ 998	\$ 4,160	\$ 4,532	\$ 550
Permanent - 1-4 Dwelling Units	VA952	\$ 47,511	\$ 51,004	\$ 54,656	\$ 42,741	\$ 55,524
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 6,397	\$ 791	\$ 412	\$ 12,793	\$ 74
Permanent - Nonresidential (Except Land)	VA954	\$ 12,256	\$ 4,611	\$ 8,802	\$ 9,906	\$ 6,531
Permanent - Land	VA955	\$ 1,695	\$ 6,938	\$ 1,625	\$ 1,984	\$ 1,910
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 994,648	\$ 1,065,534	\$ 1,033,554	\$ 958,879	\$ 845,317
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 1,734,579	\$ 1,768,919	\$ 1,818,060	\$ 1,850,480	\$ 1,834,001
Substandard	VA965	\$ 1,546,606	\$ 1,578,614	\$ 1,619,584	\$ 1,635,973	\$ 1,726,086
Doubtful	VA970	\$ 187,657	\$ 190,300	\$ 198,431	\$ 214,507	\$ 107,915
Loss	VA975	\$ 316	\$ 5	\$ 45	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 2,238,650	\$ 2,620,953	\$ 2,544,332	\$ 2,539,160	\$ 2,589,579
Mortgages - Total	SUB2421	\$ 1,564,390	N/A	N/A	N/A	N/A
Construction and Land Loans	SUB2430	\$ 116,743	\$ 130,425	\$ 135,914	\$ 146,303	\$ 180,246
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 1,213,396	N/A	N/A	N/A	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 257,959	\$ 223,104	\$ 222,805	\$ 248,629	\$ 246,616
Nonmortgages - Total	SUB2461	\$ 674,260	N/A	N/A	N/A	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 1,404,547	\$ 1,727,264	\$ 1,635,449	\$ 1,617,102	\$ 1,640,048
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 1,116,897	\$ 1,410,606	\$ 1,323,228	\$ 1,357,367	\$ 1,359,108
Mortgage Loans - Total	SUB2481	\$ 780,787	N/A	N/A	N/A	N/A
Construction	PD115	\$ 40,416	\$ 47,237	\$ 46,883	\$ 58,261	\$ 77,057

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 64,905	\$ 834,392	\$ 766,835	\$ 733,269	\$ 716,489
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 522,148	N/A	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 19,836	N/A	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 14,770	\$ 11,021	\$ 5,139	\$ 10,285	\$ 17,047
Permanent - Nonresidential Property (Except Land)	PD135	\$ 105,589	\$ 71,977	\$ 56,768	\$ 79,699	\$ 71,172
Permanent - Land	PD138	\$ 13,123	\$ 13,083	\$ 17,434	\$ 16,154	\$ 12,523
Nonmortgage Loans - Commercial Loans	PD140	\$ 104,259	\$ 115,979	\$ 115,047	\$ 126,495	\$ 137,499
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 231,851	N/A	N/A	N/A	N/A
Loans on Deposits	PD161	\$ 3,413	\$ 1,859	\$ 1,727	\$ 1,910	\$ 2,466
Home Improvement Loans	PD163	\$ 3,116	\$ 3,755	\$ 3,882	\$ 3,700	\$ 4,247
Education Loans	PD165	\$ 66	\$ 118	\$ 64	\$ 199	\$ 142
Auto Loans	PD167	\$ 59,179	\$ 97,321	\$ 90,437	\$ 102,779	\$ 104,466
Mobile Home Loans	PD169	\$ 4,842	\$ 8,261	\$ 14,694	\$ 12,376	\$ 12,778
Credit Cards	PD171	\$ 117,510	\$ 156,132	\$ 162,205	\$ 172,390	\$ 160,101
Other	PD180	\$ 43,725	\$ 49,497	\$ 42,113	\$ 39,850	\$ 43,121
Memo - Troubled Debt Restructured Included Above	PD190	\$ 1,204	N/A	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 3,169	N/A	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 287,650	\$ 316,658	\$ 312,221	\$ 259,735	\$ 280,940
Mortgage Loans - Total	SUB2491	\$ 128,842	N/A	N/A	N/A	N/A
Construction	PD215	\$ 3,682	\$ 5,110	\$ 11,570	\$ 4,063	\$ 3,651
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 3,546	\$ 129,024	\$ 111,432	\$ 65,673	\$ 70,908
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 108,362	N/A	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 3,803	N/A	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 2,226	\$ 1,186	\$ 914	\$ 410	\$ 1,120
Permanent - Nonresidential Property (Except Land)	PD235	\$ 6,678	\$ 5,546	\$ 3,794	\$ 6,675	\$ 7,932
Permanent - Land	PD238	\$ 545	\$ 525	\$ 1,668	\$ 2,650	\$ 1,227
Nonmortgage Loans - Commercial Loans	PD240	\$ 39,815	\$ 37,833	\$ 43,538	\$ 45,049	\$ 59,995
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 118,993	N/A	N/A	N/A	N/A
Loans on Deposits	PD261	\$ 350	\$ 218	\$ 196	\$ 323	\$ 238
Home Improvement Loans	PD263	\$ 112	\$ 47	\$ 69	\$ 154	\$ 91
Education Loans	PD265	\$ 38	\$ 83	\$ 120	\$ 152	\$ 351
Auto Loans	PD267	\$ 2,509	\$ 4,614	\$ 4,351	\$ 6,127	\$ 5,902
Mobile Home Loans	PD269	\$ 68	\$ 152	\$ 175	\$ 231	\$ 291

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	PD271	\$ 108,702	\$ 123,626	\$ 128,771	\$ 122,278	\$ 123,159
Other	PD280	\$ 7,214	\$ 8,429	\$ 5,623	\$ 5,950	\$ 6,075
Memo - Troubled Debt Restructured Included Above	PD290	\$ 348	N/A	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 3,402	N/A	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 834,103	\$ 893,689	\$ 908,883	\$ 922,058	\$ 949,531
Mortgage Loans - Total	SUB2501	\$ 654,761	N/A	N/A	N/A	N/A
Construction	PD315	\$ 48,937	\$ 52,521	\$ 40,368	\$ 43,141	\$ 62,376
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 25,410	\$ 555,556	\$ 556,827	\$ 557,815	\$ 571,326
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 451,816	N/A	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 13,570	N/A	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 14,330	\$ 13,708	\$ 12,940	\$ 12,838	\$ 12,570
Permanent - Nonresidential Property (Except Land)	PD335	\$ 90,658	\$ 94,109	\$ 106,157	\$ 97,884	\$ 99,613
Permanent - Land	PD338	\$ 10,040	\$ 11,949	\$ 17,991	\$ 22,034	\$ 23,412
Nonmortgage Loans - Commercial Loans	PD340	\$ 150,050	\$ 126,497	\$ 139,161	\$ 154,882	\$ 143,870
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 29,292	N/A	N/A	N/A	N/A
Loans on Deposits	PD361	\$ 203	\$ 320	\$ 348	\$ 186	\$ 214
Home Improvement Loans	PD363	\$ 837	\$ 1,148	\$ 967	\$ 890	\$ 938
Education Loans	PD365	\$ 29	\$ 42	\$ 31	\$ 60	\$ 81
Auto Loans	PD367	\$ 13,125	\$ 16,475	\$ 16,653	\$ 16,525	\$ 17,951
Mobile Home Loans	PD369	\$ 3,683	\$ 5,205	\$ 5,342	\$ 5,393	\$ 4,404
Credit Cards	PD371	\$ 3,344	\$ 6,106	\$ 4,710	\$ 3,786	\$ 4,873
Other	PD380	\$ 8,071	\$ 9,267	\$ 7,388	\$ 6,624	\$ 7,903
Memo - Troubled Debt Restructured Included Above	PD390	\$ 4,731	N/A	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 5,369	N/A	N/A	N/A	N/A

Schedule LD --- Loan Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 2,478,577	\$ 2,498,243	\$ 2,793,515	\$ 2,921,501	\$ 2,740,638
90% up to 100% LTV	LD110	\$ 1,819,760	\$ 1,789,012	\$ 2,060,297	\$ 2,011,704	\$ 1,992,732
100% and greater LTV	LD120	\$ 658,817	\$ 709,231	\$ 733,218	\$ 909,797	\$ 747,906
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 71,654	\$ 68,411	\$ 85,506	\$ 79,592	\$ 110,263

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Schedule LD --- Loan Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - Total	SUB5240	\$ 41,058	\$ 46,441	\$ 58,421	\$ 52,293	\$ 57,048
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 35,180	\$ 40,193	\$ 51,794	\$ 46,713	\$ 52,006
90% up to 100% LTV	LD210	\$ 26,076	\$ 29,358	\$ 38,697	\$ 34,551	\$ 37,416
100% and greater LTV	LD220	\$ 9,104	\$ 10,835	\$ 13,097	\$ 12,162	\$ 14,590
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 5,878	\$ 6,248	\$ 6,627	\$ 5,580	\$ 5,042
90% up to 100% LTV	LD230	\$ 2,152	\$ 2,174	\$ 1,522	\$ 1,687	\$ 1,428
100% and greater LTV	LD240	\$ 3,726	\$ 4,074	\$ 5,105	\$ 3,893	\$ 3,614
Nonaccrual - Total	SUB5230	\$ 30,596	\$ 21,970	\$ 27,085	\$ 27,299	\$ 53,215
90% up to 100% LTV	LD250	\$ 22,715	\$ 15,077	\$ 20,040	\$ 20,647	\$ 45,499
100% and greater LTV	LD260	\$ 7,881	\$ 6,893	\$ 7,045	\$ 6,652	\$ 7,716
Net Charge-offs - Total	SUB5300	\$ 1,758	\$ 5,902	\$ 3,468	\$ 5,731	\$ 5,537
90% up to 100% LTV	LD310	\$ 1,263	\$ 843	\$ 911	\$ 2,527	\$ 2,909
100% and greater LTV	LD320	\$ 495	\$ 5,059	\$ 2,557	\$ 3,204	\$ 2,628
Purchases - Total	SUB5320	\$ 70,509	\$ 106,935	\$ 673,040	\$ 690,640	\$ 341,102
90% up to 100% LTV	LD410	\$ 63,789	\$ 69,452	\$ 253,685	\$ 278,202	\$ 163,795
100% and greater LTV	LD420	\$ 6,720	\$ 37,483	\$ 419,355	\$ 412,438	\$ 177,307
Originations - Total	SUB5330	\$ 294,536	\$ 374,645	\$ 853,116	\$ 709,943	\$ 686,253
90% up to 100% LTV	LD430	\$ 256,434	\$ 315,693	\$ 509,806	\$ 579,884	\$ 353,161
100% and greater LTV	LD440	\$ 38,102	\$ 58,952	\$ 343,310	\$ 130,059	\$ 333,092
Sales - Total	SUB5340	\$ 195,386	\$ 265,162	\$ 1,076,442	\$ 974,029	\$ 654,219
90% up to 100% LTV	LD450	\$ 141,218	\$ 227,330	\$ 690,241	\$ 586,545	\$ 299,694
100% and greater LTV	LD460	\$ 54,168	\$ 37,832	\$ 386,201	\$ 387,484	\$ 354,525

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 4,495,675	\$ 4,444,446	\$ 4,225,367	\$ 3,790,039	\$ 3,700,146
Mortgage Construction Loans	CC105	\$ 4,029,701	\$ 3,923,262	\$ 3,657,635	\$ 3,309,337	\$ 3,274,833
Other Mortgage Loans	CC115	\$ 465,974	\$ 521,184	\$ 567,732	\$ 480,702	\$ 425,313
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 491,812	\$ 494,842	\$ 434,271	\$ 439,978	\$ 434,598
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 10,417,061	\$ 5,726,071	\$ 8,133,349	\$ 13,792,136	\$ 13,445,527
1-4 Dwelling Units	CC280	\$ 9,021,628	\$ 4,548,075	\$ 6,939,523	\$ 12,838,003	\$ 12,425,684
Multifamily (5 or more) Dwelling Units	CC290	\$ 273,383	\$ 248,871	\$ 321,811	\$ 175,577	\$ 260,610
All Other Real Estate	CC300	\$ 1,122,050	\$ 929,125	\$ 872,015	\$ 778,556	\$ 759,233
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,009,819	\$ 990,392	\$ 1,219,499	\$ 1,170,366	\$ 985,047

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Loans	CC320	\$ 7,193,474	\$ 4,021,042	\$ 5,962,551	\$ 14,366,657	\$ 9,333,806
Commitments Outstanding to Sell Loans	CC330	\$ 10,489,958	\$ 8,250,663	\$ 10,818,803	\$ 17,254,813	\$ 14,847,895
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 3,265,292	N/A	N/A	N/A	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 4,135,224	N/A	N/A	N/A	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 207,900	N/A	N/A	N/A	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 48,860	N/A	N/A	N/A	N/A
Unused Lines of Credit - Total	SUB3361	\$ 35,218,199	N/A	N/A	N/A	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 9,927,965	N/A	N/A	N/A	N/A
Commercial Lines	CC420	\$ 11,463,471	\$ 11,453,932	\$ 11,671,350	\$ 10,732,877	\$ 10,561,123
Open-End Consumer Lines - Credit Cards	CC423	\$ 12,804,538	N/A	N/A	N/A	N/A
Open-End Consumer Lines - Other	CC425	\$ 1,022,225	N/A	N/A	N/A	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 612,853	\$ 562,108	\$ 516,744	\$ 473,105	\$ 462,902
Commercial	CC430	\$ 55,004	\$ 64,117	\$ 58,082	\$ 47,830	\$ 39,455
Standby, Not Included on CC465 or CC468	CC435	\$ 557,849	\$ 497,991	\$ 458,662	\$ 425,275	\$ 423,447
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 5,567,786	\$ 5,809,283	\$ 5,814,806	\$ 5,676,782	\$ 4,799,999
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 123,425	\$ 130,607	\$ 228,506	\$ 197,148	\$ 173,241
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 669,598	\$ 800,148	\$ 1,136,302	\$ 740,883	\$ 621,749
Other Contingent Liabilities	CC480	\$ 48,399	\$ 49,114	\$ 55,965	\$ 55,119	\$ 52,917
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 86	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 12,376,363	N/A	N/A	N/A	N/A
Pass-Through Securities	CF143	\$ 10,491,584	\$ 12,521,008	\$ 10,142,420	\$ 8,437,584	\$ 12,772,361
Other Mortgage-Backed Securities	CF153	\$ 1,884,779	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 10,368,781	N/A	N/A	N/A	N/A
Pass-Through Securities	CF145	\$ 9,578,834	\$ 10,121,643	\$ 7,447,683	\$ 5,822,544	\$ 8,516,379
Other Mortgage-Backed Securities	CF155	\$ 789,947	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 2,007,582	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 413,428	\$ 1,198,055	\$ 2,996,687	\$ 2,200,108	\$ 2,235,911
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 195,692	N/A	N/A	N/A	N/A

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Schedule CF --- Consolidated Cash Flow Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans Disbursed - Total	SUB3831	\$ 18,838,168	N/A	N/A	N/A	N/A
Construction Loans - Total	SUB3840	\$ 1,929,857	\$ 1,972,727	\$ 2,154,892	\$ 1,801,881	\$ 1,667,765
1-4 Dwelling Units	CF190	\$ 1,507,131	\$ 1,554,547	\$ 1,740,189	\$ 1,451,882	\$ 1,327,685
Multifamily (5 or more) Dwelling Units	CF200	\$ 188,784	\$ 169,684	\$ 182,697	\$ 122,320	\$ 133,866
Nonresidential	CF210	\$ 233,942	\$ 248,496	\$ 232,006	\$ 227,679	\$ 206,214
Permanent Loans - Total	SUB3851	\$ 16,908,311	N/A	N/A	N/A	N/A
1-4 Dwelling Units	CF225	\$ 15,250,779	\$ 16,637,055	\$ 25,368,701	\$ 25,975,419	\$ 23,723,818
Multifamily (5 or more) Dwelling Units	CF245	\$ 255,506	\$ 391,685	\$ 465,477	\$ 407,530	\$ 503,294
Nonresidential (Except Land)	CF260	\$ 891,922	\$ 916,969	\$ 789,722	\$ 778,130	\$ 760,689
Land	CF270	\$ 510,104	\$ 453,040	\$ 433,968	\$ 426,513	\$ 292,817
Loans and Participations Purchased - Total	SUB3880	\$ 12,415,454	\$ 15,346,643	\$ 21,207,751	\$ 21,611,812	\$ 19,223,268
Secured by 1-4 Dwelling Units	CF280	\$ 11,842,278	\$ 14,805,081	\$ 20,329,883	\$ 21,139,836	\$ 18,926,280
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 368,985	\$ 168,943	\$ 137,683	\$ 73,064	\$ 105,420
Secured by Nonresidential	CF300	\$ 204,191	\$ 372,619	\$ 740,185	\$ 398,912	\$ 191,568
Loans and Participations Sold - Total	SUB3890	\$ 18,709,449	\$ 18,968,938	\$ 35,546,657	\$ 37,695,091	\$ 32,791,572
Secured by 1-4 Dwelling Units	CF310	\$ 18,527,569	\$ 18,496,826	\$ 34,803,285	\$ 37,299,892	\$ 32,521,829
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 26,035	\$ 86,908	\$ 40,246	\$ 29,630	\$ 86,424
Secured by Nonresidential	CF330	\$ 155,845	\$ 385,204	\$ 703,126	\$ 365,569	\$ 183,319
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 6,293,995	\$- 3,622,295	\$- 14,338,906	\$- 16,083,279	\$- 13,568,304
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 8,841,666	\$ 8,621,965	\$ 12,491,189	\$ 11,866,278	\$ 10,180,384
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 102,201	\$- 239,565	\$ 71,888	\$- 948,301	\$- 1,716,976
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 2,820,905	\$ 2,339,968	\$ 5,793,091	\$ 6,455,855	\$ 6,119,095
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 3,804,708	N/A	N/A	N/A	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 10,458,388	\$ 10,311,668	\$ 14,911,614	\$ 13,221,218	\$ 12,011,520
Commercial	CF390	\$ 6,617,469	\$ 6,003,399	\$ 10,341,141	\$ 7,970,601	\$ 7,535,284
Consumer	CF400	\$ 3,840,919	\$ 4,308,269	\$ 4,570,473	\$ 5,250,617	\$ 4,476,236
Nonmortgage Loans - Sales - Total	SUB3915	\$ 766,062	N/A	N/A	N/A	N/A
Commercial	CF395	\$ 136,380	N/A	N/A	N/A	N/A
Consumer	CF405	\$ 629,682	N/A	N/A	N/A	N/A
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 9,692,326	N/A	N/A	N/A	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 4,204,646	\$ 2,445,405	\$ 4,938,304	\$ 2,663,978	\$ 5,333,898
New Deposits Received less Deposits Withdrawn	CF420	\$ 3,632,100	\$ 1,860,812	\$ 4,339,541	\$ 2,039,068	\$ 4,697,875
Interest Credited to Deposits	CF430	\$ 572,546	\$ 584,593	\$ 598,763	\$ 624,910	\$ 636,023

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Schedule CF --- Consolidated Cash Flow Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 39,068	\$- 20,184	\$ 148,814

Schedule DI --- Consolidated Deposit Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 11,853,141	N/A	N/A	N/A	N/A
Fully Insured	DI100	\$ 11,432,155	\$ 10,648,791	\$ 11,041,991	\$ 11,132,879	\$ 11,650,430
Other	DI110	\$ 420,986	\$ 766,899	\$ 545,815	\$ 551,814	\$ 325,233
Deposits with Balances - \$100,000 or Less	DI120	\$ 94,433,749	\$ 91,965,133	\$ 90,651,572	\$ 89,469,894	\$ 88,991,534
Deposits with Balances - Greater than \$100,000	DI130	\$ 47,684,622	\$ 44,030,985	\$ 42,204,860	\$ 38,880,508	\$ 37,332,544
Number of Deposit Accounts - Total	SUB4062	13,473,900	N/A	N/A	N/A	N/A
Balances of \$100,000 or Less	DI150	13,266,933	12,845,993	12,501,031	12,013,566	11,940,760
Balances Greater than \$100,000	DI160	206,967	195,368	189,452	175,528	170,713
IRA/Keogh Accounts	DI200	\$ 7,002,566	\$ 6,863,859	\$ 6,943,385	\$ 6,890,852	\$ 6,739,349
Uninsured Deposits	DI210	\$ 27,393,765	\$ 25,332,634	\$ 24,405,348	\$ 22,317,436	\$ 21,781,116
Preferred Deposits	DI220	\$ 1,071,140	\$ 903,257	\$ 1,148,302	\$ 780,747	\$ 848,586
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 27,012,997	N/A	N/A	N/A	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 38,083,953	N/A	N/A	N/A	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 16,514,084	N/A	N/A	N/A	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 60,507,338	N/A	N/A	N/A	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 14,500,187	\$ 10,924,606	\$ 11,183,639	\$ 11,158,344	\$ 10,053,228
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 39,381	\$ 33,683	\$ 45,197	\$ 53,342	\$ 55,017
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 586,207	\$ 694,148	\$ 879,409	\$ 468,053	\$ 299,313
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 507,385	\$ 598,315	\$ 605,917	\$ 567,867	\$ 719,871
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 17,556	N/A	N/A	N/A	N/A
Adjustments to Demand Deposits (including escrows)	DI720	\$ 54,467	\$ 2,619	\$ 4,055	\$ 9,794	\$ 9,758
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 27,451	\$ 681	\$ 846	\$ 945	\$ 965

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Schedule DI --- Consolidated Deposit Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 1,307,710	\$ 480,592	\$ 0	\$ 220,775
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 204,084	\$ 32,278	\$ 0	\$ 100,612
Total deposits sold or transferred during the quarter	DI760	\$ 13,590	\$ 0	\$ 8,326	\$ 0	\$ 145,622
Schedule SI --- Consolidated Supplemental Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	42,657	42,163	43,012	43,723	43,509
Assets Held in Trading Accounts	SI375	\$ 976,787	\$ 810,817	\$ 794,287	\$ 475,201	\$ 498,624
Available-for-Sale Securities	SI385	\$ 31,196,372	\$ 32,957,442	\$ 30,644,661	\$ 31,307,095	\$ 31,692,867
Assets Held for Sale	SI387	\$ 8,714,289	\$ 9,594,402	\$ 11,863,736	\$ 12,621,863	\$ 12,961,450
Loans Serviced for Others	SI390	\$ 108,443,537	\$ 99,645,737	\$ 93,474,181	\$ 87,561,770	\$ 78,501,811
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 127,785	\$ 137,039	\$ 118,878	\$ 154,841	\$ 155,528
Other Residual Interests	SI404	\$ 209,940	\$ 207,042	\$ 166,075	\$ 175,451	\$ 133,932
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	84.70%	85.17%	84.94%	84.74%	84.41%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	84.48%	85.32%	84.75%	84.51%	84.20%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	83.80%	85.18%	84.61%	84.08%	84.05%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	75.92%	N/A	N/A	N/A	N/A
Do you meet the DBLA business operations test?	SI586	24 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 1,689,494	N/A	N/A	N/A	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 384,018	\$ 344,174	\$ 342,050	\$ 323,563	\$ 324,306
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	1,560	984	2,276	297	1,378
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 17,790,430	\$ 17,019,981	\$ 16,968,563	\$ 16,723,584	\$ 16,178,785
Net Income (Loss) (SO91)	SI610	\$ 487,454	\$ 394,451	\$ 511,345	\$ 492,415	\$ 495,783
Dividends Declared - Preferred Stock	SI620	\$ 235	\$ 6,100	\$ 2,808	\$ 3,869	\$ 2,787
Dividends Declared - Common Stock	SI630	\$ 298,714	\$ 101,317	\$ 576,910	\$ 111,372	\$ 130,028
Stock Issued	SI640	\$ 10,677	\$ 219,459	\$ 121,527	\$ 144,549	\$ 108,007

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Schedule SI --- Consolidated Supplemental Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Stock Retired	SI650	\$ 47	\$ 71,869	\$ 0	\$ 1,358	\$ 2,041
Capital Contributions (Where No Stock is Issued)	SI655	\$ 160,106	N/A	N/A	N/A	N/A
New Basis Accounting Adjustments	SI660	\$ 0	\$ 3,261	\$ 27,029	\$ 0	\$ 12,843
Other Comprehensive Income	SI662	\$ 85,962	N/A	N/A	N/A	N/A
Prior Period Adjustments	SI668	\$ 1,894	N/A	N/A	N/A	N/A
Other Adjustments	SI671	\$ 35,749	N/A	N/A	N/A	N/A
Ending Equity Capital (SC80)	SI680	\$ 18,273,276	\$ 17,803,982	\$ 17,120,572	\$ 17,237,905	\$ 16,800,846
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 17,890	N/A	N/A	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 6,762,611	N/A	N/A	N/A	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	58 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 8,273,714	N/A	N/A	N/A	N/A
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 15,004	\$ 9,901	\$ 16,484	\$ 14,370	\$ 9,480
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 198,078,614	N/A	N/A	N/A	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 19,294,792	N/A	N/A	N/A	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 134,641,459	N/A	N/A	N/A	N/A
Nonmortgage Loans	SI885	\$ 29,587,602	N/A	N/A	N/A	N/A
Deposits and Excrows	SI890	\$ 135,203,302	N/A	N/A	N/A	N/A
Total Borrowings	SI895	\$ 37,356,503	N/A	N/A	N/A	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	156	150	552	211	196
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 15,030	\$ 18,502	\$ 23,842	\$ 24,964	\$ 28,078
Interest Charged on Loans Made During Quarter - Minimum	SI920	4.84%	4.81%	4.88%	5.04%	5.18%
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.08%	6.12%	5.67%	6.03%	6.19%

Schedule SQ --- Consolidated Supplemental Questions		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	1	1	1	4
1st time incl asset/liab from branch/bulk dep purch?	SQ110	1	1	3	2	4

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Schedule SQ --- Consolidated Supplemental Questions		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Change in Control of Association?	SQ130	3	3	3	6	3
Merger Accounted for under the Purchase Method?	SQ160	1	3	2	0	3
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	12	4	6	1	6
Any Outstanding Futures or Options Positions?	SQ310	3	2	6	8	7
Does Association Have Subchapter S in effect this year?	SQ320	25	23	23	23	22
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	126	N/A	N/A	N/A	N/A

Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	48 [Yes]	47 [Yes]	46 [Yes]	51 [Yes]	54 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	37 [Yes]	36 [Yes]	36 [Yes]	38 [Yes]	41 [Yes]
Do you have any activity to report on this schedule?	FS130	32 [Yes]	29 [Yes]	31 [Yes]	33 [Yes]	35 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 130,438,603	\$ 126,150,884	\$ 129,458,981	\$ 123,920,406	\$ 115,798,395
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 26,676,062	\$ 25,700,098	\$ 24,254,380	\$ 26,559,304	\$ 24,794,096
Personal Trust and Agency Accounts	FS210	\$ 4,369,060	\$ 4,286,111	\$ 3,883,705	\$ 5,280,998	\$ 5,035,926
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 1,636,163	\$ 1,597,834	\$ 1,436,847	\$ 1,576,172	\$ 1,322,182
Employee Benefit - Defined Contribution	FS220	\$ 554,730	\$ 543,602	\$ 495,004	\$ 507,088	\$ 428,800
Employee Benefit - Defined Benefit	FS230	\$ 94,741	\$ 93,613	\$ 80,645	\$ 56,184	\$ 57,731
Other Retirement Accounts	FS240	\$ 986,692	\$ 960,619	\$ 861,198	\$ 1,012,900	\$ 835,651
Corporate Trust and Agency Accounts	FS250	\$ 15,110	\$ 17,383	\$ 10,623	\$ 11,228	\$ 12,275
Investment Management Agency Accounts	FS260	\$ 20,553,049	\$ 19,700,683	\$ 18,826,467	\$ 19,584,211	\$ 18,337,451
Other Fiduciary Accounts	FS270	\$ 102,680	\$ 98,087	\$ 96,738	\$ 106,695	\$ 86,262
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 778,636	\$ 835,151	\$ 808,037	\$ 846,624	\$ 833,521

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Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 8,533,028	\$ 8,131,274	\$ 7,446,755	\$ 7,170,642	\$ 6,074,155
Personal Trust and Agency Accounts	FS211	\$ 972,582	\$ 724,149	\$ 900,373	\$ 837,830	\$ 646,420
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 7,515,134	\$ 7,360,446	\$ 6,497,658	\$ 6,230,166	\$ 5,324,110
Employee Benefit - Defined Contribution	FS221	\$ 2,001,598	\$ 1,884,816	\$ 1,656,431	\$ 1,593,525	\$ 1,376,288
Employee Benefit - Defined Benefit	FS231	\$ 4,484,523	\$ 4,484,435	\$ 3,948,453	\$ 3,829,245	\$ 3,276,405
Other Retirement Accounts	FS241	\$ 1,029,013	\$ 991,195	\$ 892,774	\$ 807,396	\$ 671,417
Corporate Trust and Agency Accounts	FS251	\$ 14,253	\$ 16,310	\$ 20,031	\$ 21,184	\$ 19,957
Other Fiduciary Accounts	FS271	\$ 31,059	\$ 30,369	\$ 28,693	\$ 81,462	\$ 83,668
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 95,229,513	\$ 92,319,512	\$ 97,757,846	\$ 90,190,460	\$ 84,930,144
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	14,156	13,648	13,060	14,060	54,809
Personal Trust and Agency Accounts	FS212	6,110	5,986	5,941	6,290	47,636
Retirement-related Trust and Agency Accounts - Total	SUB6120	2,657	2,517	2,384	2,493	2,242
Employee Benefit - Defined Contribution	FS222	173	181	173	196	168
Employee Benefit - Defined Benefit	FS232	76	74	74	63	47
Other Retirement Accounts	FS242	2,408	2,262	2,137	2,234	2,027
Corporate Trust and Agency Accounts	FS252	12	16	16	10	16
Investment Management Agency Accounts	FS262	5,200	4,971	4,550	5,107	4,752
Other Fiduciary Accounts	FS272	177	158	169	160	163
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	115,780	93,782	89,740	78,238	8,758
Personal Trust and Agency Accounts	FS213	107,701	85,617	82,187	70,748	937
Retirement-related Trust and Agency Accounts - Total	SUB6130	7,634	7,703	7,493	7,409	7,733
Employee Benefit - Defined Contribution	FS223	387	394	368	335	301
Employee Benefit - Defined Benefit	FS233	170	163	152	158	160
Other Retirement Accounts	FS243	7,077	7,146	6,973	6,916	7,272
Corporate Trust and Agency Accounts	FS253	93	113	46	43	38
Other Fiduciary Accounts	FS273	352	349	14	38	50
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	6,884	7,321	6,210	6,151	6,003
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 24,832	\$ 100,180	\$ 61,629	\$ 47,571	\$ 23,794
Personal Trust and Agency Accounts	FS310	\$ 7,892	\$ 34,992	\$ 18,275	\$ 15,864	\$ 8,242
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 3,673	\$ 12,353	\$ 7,661	\$ 5,371	\$ 2,653
Employee Benefit - Defined Contribution	FS320	\$ 1,490	\$ 5,492	\$ 2,778	\$ 1,782	\$ 863

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Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS330	\$ 298	\$ 919	\$ 690	\$ 373	\$ 234
Other Retirement Accounts	FS340	\$ 1,885	\$ 5,942	\$ 4,193	\$ 3,216	\$ 1,556
Corporate Trust and Agency Accounts	FS350	\$ 161	\$ 2,239	\$ 490	\$ 331	\$ 169
Investment Management Agency Accounts	FS360	\$ 10,913	\$ 42,301	\$ 28,707	\$ 20,943	\$ 10,545
Other Fiduciary Accounts	FS370	\$ 188	\$ 360	\$ 268	\$ 360	\$ 157
Custody and Safekeeping Accounts	FS380	\$ 802	\$ 3,570	\$ 2,982	\$ 2,094	\$ 901
Other Fiduciary and Related Services	FS390	\$ 1,203	\$ 4,365	\$ 3,246	\$ 2,608	\$ 1,127
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 12,227	\$ 85,656	\$ 32,159	\$ 27,211	\$ 14,412
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 126	\$ 81	\$ 21	\$ 69	\$ 61
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 832	\$ 1,452	\$ 2,131	\$ 1,684	\$ 273
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 13,311	\$ 15,895	\$ 31,580	\$ 21,975	\$ 9,594
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 3,353,251	\$ 4,286,110	\$ 2,796,125	\$ 4,245,352	\$ 4,028,718
Non-Interest-Bearing Deposits	FS410	\$ 1,476	\$ 2,671	\$ 2,669	\$ 1,233	\$ 1,265
Interest-Bearing Deposits	FS415	\$ 15,472	\$ 25,225	\$ 12,579	\$ 15,127	\$ 68,313
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 92,591	\$ 142,307	\$ 73,217	\$ 90,515	\$ 81,218
State, County and Municipal Obligations	FS425	\$ 536,933	\$ 622,580	\$ 482,949	\$ 809,252	\$ 830,131
Money Market Mutual Funds	FS430	\$ 167,731	\$ 251,682	\$ 147,101	\$ 260,469	\$ 298,552
Other Short-term Obligations	FS435	\$ 62,328	\$ 58,730	\$ 65,063	\$ 65,613	\$ 56,202
Other Notes and Bonds	FS440	\$ 101,795	\$ 117,108	\$ 79,420	\$ 116,793	\$ 106,803
Common and Preferred Stock	FS445	\$ 2,192,344	\$ 2,623,259	\$ 1,805,091	\$ 2,659,335	\$ 2,366,693
Real Estate Mortgages	FS450	\$ 7,386	\$ 8,281	\$ 5,251	\$ 5,153	\$ 5,171
Real Estate	FS455	\$ 77,747	\$ 74,686	\$ 64,982	\$ 70,722	\$ 61,478
Miscellaneous Assets	FS460	\$ 97,448	\$ 359,581	\$ 57,803	\$ 151,140	\$ 152,892
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	10	30	2	2	1
Corporate and Municipal Trusteeships	FS510	10	10	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	20	2	2	1
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 93,365	\$ 93,365	\$ 3,213	\$ 3,213	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	2	0	0	0
Domestic Equity	FS610	0	1	0	0	0

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Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	1	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 4,116	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 3,919	\$ 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	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 197	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 125	\$ 78	\$ 16	\$ 69	\$ 61
Personal Trust and Agency Accounts	FS710	\$ 125	\$ 35	\$ 5	\$ 7	\$ 5
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 11	\$ 0	\$ 2	\$ 2
Investment Management Agency Accounts	FS730	\$ 0	\$ 31	\$ 5	\$ 54	\$ 54
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 1	\$ 6	\$ 6	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 6	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 2	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99112 - OTS-Regulated: Southeast Region (Geog)	(\$Thousands)
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Schedule CCR --- Consolidated Capital Requirement		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Equity Capital (SC80)	CCR100	\$ 18,273,286	\$ 17,803,987	\$ 17,120,556	\$ 17,237,903	\$ 16,800,833
Equity Capital Deductions - Total	SUB1631	\$ 1,080,080	N/A	N/A	N/A	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 43,026	\$ 38,738	\$ 34,862	\$ 37,096	\$ 38,858
Goodwill and Certain Other Intangible Assets	CCR115	\$ 919,212	\$ 921,110	\$ 789,413	\$ 712,979	\$ 716,536
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 117,808	\$ 175,584	\$ 128,221	\$ 107,525	\$ 72,652
Other	CCR134	\$ 34	\$ 32	\$ 34	\$ 38	\$ 32
Equity Capital Additions - Total	SUB1641	\$ 128,480	N/A	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 54,181	\$ 57,399	\$ 44,435	\$- 96,005	\$- 93,082
Qualifying Intangible Assets	CCR185	\$ 14,290	\$ 14,726	\$ 15,579	\$ 13,330	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 168,371	\$ 168,080	\$ 153,048	\$ 151,679	\$ 204,216
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 17,321,686	\$ 16,908,834	\$ 16,381,088	\$ 16,449,269	\$ 16,083,889
Total Assets (SC60)	CCR205	\$ 200,872,070	\$ 195,378,530	\$ 190,433,578	\$ 184,401,392	\$ 180,155,639
Asset Deductions - Total	SUB1651	\$ 1,099,409	N/A	N/A	N/A	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 53,601	\$ 47,647	\$ 40,941	\$ 36,527	\$ 38,600
Goodwill and Certain Other Intangible Assets	CCR265	\$ 923,798	\$ 924,293	\$ 789,413	\$ 718,234	\$ 721,657
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 122,010	\$ 175,458	\$ 128,221	\$ 107,525	\$ 72,652
Other	CCR275	\$ 0	N/A	N/A	N/A	N/A
Asset Additions - Total	SUB1661	\$- 374,720	N/A	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 389,010	\$- 177,142	\$- 236,530	\$- 447,267	\$- 440,646
Qualifying Intangible Assets	CCR285	\$ 14,290	\$ 14,726	\$ 15,579	\$ 13,330	\$ 0
Other	CCR290	\$ 0	N/A	N/A	N/A	N/A
Adjusted Total Assets	CCR25	\$ 199,397,941	\$ 194,069,860	\$ 189,254,054	\$ 183,105,169	\$ 178,882,084
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 7,872,345	\$ 7,646,340	\$ 7,487,229	\$ 7,233,662	\$ 7,056,474
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 17,321,686	\$ 16,908,834	\$ 16,381,088	\$ 16,449,269	\$ 16,083,889
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 102,029	\$ 92,334	\$ 87,904	\$ 92,785	\$ 96,163
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 208,500	\$ 458,500	\$ 282,500	\$ 319,700	\$ 319,700
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 934,028	\$ 915,777	\$ 917,422	\$ 911,733	\$ 887,586
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 1,244,557	\$ 1,466,611	\$ 1,287,826	\$ 1,324,218	\$ 1,303,449
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 1,244,557	\$ 1,466,611	\$ 1,287,826	\$ 1,324,218	\$ 1,303,449
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 12,324	\$ 14,682	\$ 39,221	\$ 14,418	\$ 15,123
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 318,742	\$ 315,874	\$ 291,635	\$ 306,949	\$ 259,270
Total Risk-Based Capital	CCR39	\$ 18,235,177	\$ 18,044,889	\$ 17,338,058	\$ 17,452,120	\$ 17,112,945
0% R/W Category - Cash	CCR400	\$ 970,710	\$ 1,144,694	\$ 961,063	\$ 1,004,620	\$ 1,003,675
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 5,600,194	\$ 6,002,916	\$ 5,583,419	\$ 6,231,770	\$ 6,573,090
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 2,544	\$ 1,979	\$ 1,986	\$ 1,836	\$ 1,701
0% R/W Category - Other	CCR415	\$ 896,050	\$ 727,738	\$ 685,171	\$ 815,976	\$ 662,161
0% R/W Category - Assets Total	CCR420	\$ 7,469,498	\$ 7,877,327	\$ 7,231,639	\$ 8,054,202	\$ 8,240,627
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	\$ 21,992,705	\$ 21,737,397	\$ 20,087,884	\$ 20,252,433	\$ 20,735,748
20% R/W Category - Claims on FHLBs	CCR435	\$ 7,758,608	\$ 7,626,411	\$ 9,665,337	\$ 8,920,733	\$ 8,240,115
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 277,068	\$ 287,371	\$ 271,229	\$ 303,111	\$ 303,477
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 9,030,315	\$ 8,356,594	\$ 12,604,508	\$ 8,231,177	\$ 5,600,138
20% R/W Category - Other	CCR450	\$ 5,920,825	\$ 5,409,904	\$ 5,454,598	\$ 4,823,144	\$ 4,689,493
20% R/W Category - Assets Total	CCR455	\$ 44,979,521	\$ 43,417,677	\$ 48,083,556	\$ 42,530,598	\$ 39,568,971
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 8,995,904	\$ 8,683,538	\$ 9,616,707	\$ 8,506,127	\$ 7,913,790
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 74,176,603	\$ 72,602,622	\$ 66,445,884	\$ 65,130,618	\$ 65,981,968
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 923,329	\$ 919,776	\$ 854,023	\$ 741,035	\$ 775,343
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 149,043	\$ 86,019	\$ 106,152	\$ 140,935	\$ 168,145
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 233,870	\$ 205,832	\$ 184,348	\$ 166,269	\$ 156,046
50% R/W Category - Other	CCR480	\$ 1,787,760	\$ 1,617,206	\$ 1,274,062	\$ 1,464,167	\$ 1,453,699
50% R/W Category - Assets Total	CCR485	\$ 77,270,605	\$ 75,431,455	\$ 68,864,469	\$ 67,643,024	\$ 68,535,201
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 38,635,380	\$ 37,715,728	\$ 34,432,237	\$ 33,821,510	\$ 34,267,592
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 6,119,705	N/A	N/A	N/A	N/A

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Schedule CCR --- Consolidated Capital Requirement		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	\$ 71,076,894	N/A	N/A	N/A	N/A
100% R/W Category - Assets Total	CCR510	\$ 77,196,599	\$ 76,095,760	\$ 73,671,262	\$ 72,664,718	\$ 69,834,965
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 77,196,599	\$ 76,095,760	\$ 73,671,262	\$ 72,664,718	\$ 69,834,965
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 5	\$ 6	\$ 4,171	\$ 4,172	\$ 4,127
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 1	\$ 75	\$ 52,138	\$ 52,151	\$ 51,588
Assets to Risk-Weight	CCR64	\$ 206,916,228	\$ 202,822,225	\$ 197,855,097	\$ 190,896,714	\$ 186,183,891
Subtotal Risk-Weighted Assets	CCR75	\$ 124,827,826	\$ 122,495,111	\$ 117,772,359	\$ 115,044,523	\$ 112,067,956
Excess Allowances for Loan and Lease Losses	CCR530	\$ 429,246	\$ 480,463	\$ 501,953	\$ 530,839	\$ 550,985
Total Risk-Weighted Assets	CCR78	\$ 124,398,580	\$ 122,014,648	\$ 117,270,406	\$ 114,513,684	\$ 111,516,971
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 9,986,751	\$ 9,761,167	\$ 9,416,481	\$ 9,196,038	\$ 8,953,722
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.69%	8.71%	8.66%	8.98%	8.99%
Total Risk-Based Capital Ratio	CCR820	14.66%	14.79%	14.78%	15.24%	15.35%
Tier 1 Risk-Based Capital Ratio	CCR830	13.67%	13.60%	13.72%	14.10%	14.19%
Tangible Equity Ratio	CCR840	8.68%	8.70%	8.64%	8.97%	8.99%

*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.