

Office of Thrift Supervision  
Financial Reporting System  
Run Date: June 3, 2008, 5:53 PM

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

Frozen Aggregated Data  
(\$Thousands)

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Description	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
<b>Number of Regulated Institutions</b>	200	201	202	293	297

Schedule NS --- Optional Narrative Statement		Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	3	5	2	2	4
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
Description	Line Item	Value	Value	Value	Value	Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 19,779,109</b>	<b>\$ 23,594,904</b>	<b>\$ 28,136,888</b>	<b>\$ 22,532,050</b>	<b>\$ 20,899,677</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 4,785,222	\$ 2,638,153	\$ 3,678,036	\$ 3,440,911	\$ 3,126,396
Interest-Earning Deposits in FHLBs	SC112	\$ 3,190,908	\$ 3,791,832	\$ 2,114,883	\$ 2,367,633	\$ 2,489,901
Other Interest-Earning Deposits	SC118	\$ 741,750	\$ 1,040,797	\$ 422,968	\$ 853,242	\$ 1,430,742
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 6,820,505	\$ 10,809,407	\$ 14,344,812	\$ 5,329,602	\$ 4,282,630
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 2,539,516	\$ 3,386,625	\$ 3,859,976	\$ 6,078,381	\$ 5,314,795
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 792,966	\$ 890,469	\$ 1,093,286	\$ 1,329,135	\$ 1,263,348
State and Municipal Obligations	SC180	\$ 486,943	\$ 654,542	\$ 1,657,862	\$ 1,817,721	\$ 1,686,636
Securities Backed by Nonmortgage Loans	SC182	\$ 42,374	\$ 57,496	\$ 59,131	\$ 170,160	\$ 210,861
Other Investment Securities	SC185	\$ 315,036	\$ 264,798	\$ 808,765	\$ 1,017,920	\$ 988,858
Accrued Interest Receivable	SC191	\$ 63,889	\$ 60,785	\$ 97,169	\$ 127,345	\$ 105,510
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 31,358,549</b>	<b>\$ 35,813,380</b>	<b>\$ 39,467,854</b>	<b>\$ 50,960,109</b>	<b>\$ 33,792,900</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 31,358,549</b>	<b>\$ 35,813,380</b>	<b>\$ 39,467,854</b>	<b>\$ 50,960,108</b>	<b>\$ 33,792,899</b>
Pass-Through - Total	SUB0073	\$ 14,018,167	\$ 15,886,484	\$ 16,930,811	\$ 22,516,882	\$ 22,217,930
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 12,913,961	\$ 14,684,183	\$ 15,685,910	\$ 20,135,900	\$ 19,799,757
Other Pass-Through	SC215	\$ 1,104,206	\$ 1,202,301	\$ 1,244,901	\$ 2,380,982	\$ 2,418,173
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 17,191,624	\$ 19,761,618	\$ 22,366,693	\$ 28,238,259	\$ 11,449,091
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 957,128	\$ 2,010,367	\$ 1,858,908	\$ 3,441,795	\$ 2,199,584
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 318,207	\$ 328,123	\$ 482,166	\$ 2,650,154	\$ 2,680,499
Other	SC222	\$ 15,916,289	\$ 17,423,128	\$ 20,025,619	\$ 22,146,310	\$ 6,569,008
Accrued Interest Receivable	SC228	\$ 148,758	\$ 165,278	\$ 170,350	\$ 204,968	\$ 125,879

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Schedule SC --- Consolidated Statement of Condition		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 1	\$ 1
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 199,178,210</b>	<b>\$ 194,337,998</b>	<b>\$ 194,977,014</b>	<b>\$ 223,338,690</b>	<b>\$ 156,645,197</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 195,353,372</b>	<b>\$ 191,891,875</b>	<b>\$ 193,228,648</b>	<b>\$ 222,213,696</b>	<b>\$ 155,996,134</b>
Construction Loans - Total	SUB0100	\$ 6,212,792	\$ 6,342,301	\$ 6,528,406	\$ 8,113,040	\$ 8,194,352
Residential - Total	SUB0110	\$ 4,686,985	\$ 4,879,440	\$ 5,085,431	\$ 6,401,638	\$ 6,557,029
1-4 Dwelling Units	SC230	\$ 3,982,469	\$ 4,215,823	\$ 4,364,839	\$ 5,528,028	\$ 5,613,913
Multifamily (5 or more) Dwelling Units	SC235	\$ 704,516	\$ 663,617	\$ 720,592	\$ 873,610	\$ 943,116
Nonresidential Property	SC240	\$ 1,525,807	\$ 1,462,861	\$ 1,442,975	\$ 1,711,402	\$ 1,637,323
Permanent Loans - Total	SUB0121	\$ 191,856,922	\$ 186,780,745	\$ 187,240,702	\$ 213,948,135	\$ 147,533,777
Residential - Total	SUB0131	\$ 173,452,321	\$ 168,947,435	\$ 169,604,696	\$ 191,766,453	\$ 125,746,014
1-4 Dwelling Units - Total	SUB0141	\$ 171,734,597	\$ 167,304,242	\$ 168,143,649	\$ 188,133,717	\$ 122,148,500
Revolving Open-End Loans	SC251	\$ 27,613,481	\$ 27,519,761	\$ 27,262,252	\$ 30,571,099	\$ 18,421,609
All Other - First Liens	SC254	\$ 122,674,695	\$ 117,661,570	\$ 119,743,312	\$ 138,574,890	\$ 96,712,380
All Other - Junior Liens	SC255	\$ 21,446,421	\$ 22,122,911	\$ 21,138,085	\$ 18,987,728	\$ 7,014,511
Multifamily (5 or more) Dwelling Units	SC256	\$ 1,717,724	\$ 1,643,193	\$ 1,461,047	\$ 3,632,736	\$ 3,597,514
Nonresidential Property (Except Land)	SC260	\$ 12,691,455	\$ 12,060,841	\$ 11,702,107	\$ 15,341,289	\$ 14,995,801
Land	SC265	\$ 5,713,146	\$ 5,772,469	\$ 5,933,899	\$ 6,840,393	\$ 6,791,962
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 5,293,466	\$ 1,617,358	\$ 12,182,601	\$ 4,945,664	\$ 4,287,724
Accrued Interest Receivable	SC272	\$ 1,014,747	\$ 1,112,017	\$ 1,137,477	\$ 1,204,715	\$ 812,338
Advances for Taxes and Insurance	SC275	\$ 93,749	\$ 102,935	\$ 70,429	\$ 72,800	\$ 104,730
Allowance for Loan and Lease Losses	SC283	\$ 3,824,838	\$ 2,446,123	\$ 1,748,366	\$ 1,124,994	\$ 649,063
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 18,025,626</b>	<b>\$ 16,554,039</b>	<b>\$ 16,737,267</b>	<b>\$ 38,556,663</b>	<b>\$ 40,451,945</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 17,837,518</b>	<b>\$ 16,386,798</b>	<b>\$ 16,582,095</b>	<b>\$ 37,828,136</b>	<b>\$ 39,653,491</b>
Commercial Loans - Total	SC32	\$ 7,166,225	\$ 5,042,158	\$ 4,631,374	\$ 10,381,191	\$ 9,482,897
Secured	SC300	\$ 6,266,565	\$ 4,131,548	\$ 3,697,023	\$ 5,711,472	\$ 5,296,702
Unsecured	SC303	\$ 734,454	\$ 744,140	\$ 764,397	\$ 4,103,418	\$ 3,623,672
Lease Receivables	SC306	\$ 165,206	\$ 166,470	\$ 169,954	\$ 566,301	\$ 562,523
Consumer Loans - Total	SC35	\$ 10,792,176	\$ 11,433,462	\$ 12,026,704	\$ 27,949,617	\$ 30,721,717
Loans on Deposits	SC310	\$ 155,136	\$ 172,202	\$ 165,182	\$ 219,495	\$ 192,410
Home Improvement Loans (Not secured by real estate)	SC316	\$ 22,006	\$ 26,188	\$ 26,025	\$ 37,125	\$ 36,297
Education Loans	SC320	\$ 19,153	\$ 23,003	\$ 19,480	\$ 15,274	\$ 30,036
Auto Loans	SC323	\$ 1,087,714	\$ 1,118,651	\$ 1,135,525	\$ 4,604,590	\$ 4,439,482
Mobile Home Loans	SC326	\$ 352,738	\$ 332,964	\$ 327,605	\$ 337,084	\$ 324,898
Credit Cards	SC328	\$ 149,068	\$ 156,731	\$ 159,174	\$ 4,162,719	\$ 8,229,649

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Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 9,006,361	\$ 9,603,723	\$ 10,193,713	\$ 18,573,330	\$ 17,468,945
Accrued Interest Receivable	SC348	\$ 67,225	\$ 78,419	\$ 79,189	\$ 225,855	\$ 247,331
Allowance for Loan and Lease Losses	SC357	\$ 188,108	\$ 167,241	\$ 155,172	\$ 728,527	\$ 798,454
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 936,544</b>	<b>\$ 709,700</b>	<b>\$ 514,332</b>	<b>\$ 527,272</b>	<b>\$ 353,958</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 934,297</b>	<b>\$ 707,475</b>	<b>\$ 511,136</b>	<b>\$ 524,241</b>	<b>\$ 351,217</b>
Real Estate - Total	SUB0210	\$ 915,013	\$ 690,345	\$ 501,128	\$ 509,491	\$ 336,909
Construction	SC405	\$ 33,727	\$ 18,314	\$ 15,063	\$ 17,968	\$ 15,120
Residential - Total	SUB0225	\$ 766,400	\$ 574,833	\$ 395,994	\$ 375,411	\$ 225,289
1-4 Dwelling Units	SC415	\$ 762,597	\$ 570,820	\$ 392,562	\$ 369,759	\$ 221,989
Multifamily (5 or more) Dwelling Units	SC425	\$ 3,803	\$ 4,013	\$ 3,432	\$ 5,652	\$ 3,300
Nonresidential (Except Land)	SC426	\$ 13,314	\$ 11,152	\$ 10,947	\$ 27,277	\$ 23,153
Land	SC428	\$ 99,077	\$ 83,704	\$ 76,417	\$ 85,729	\$ 73,340
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 2,495	\$ 2,342	\$ 2,707	\$ 3,106	\$ 7
Other Repossessed Assets	SC430	\$ 21,531	\$ 19,355	\$ 13,204	\$ 17,781	\$ 17,049
General Valuation Allowances	SC441	\$ 2,247	\$ 2,225	\$ 3,196	\$ 3,031	\$ 2,741
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 48,036</b>	<b>\$ 49,302</b>	<b>\$ 38,228</b>	<b>\$ 66,682</b>	<b>\$ 66,825</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 3,545,820</b>	<b>\$ 3,691,808</b>	<b>\$ 3,911,064</b>	<b>\$ 3,754,579</b>	<b>\$ 2,592,054</b>
Federal Home Loan Bank Stock	SC510	\$ 3,368,175	\$ 3,509,593	\$ 3,758,401	\$ 3,531,972	\$ 2,459,865
Other	SC540	\$ 177,645	\$ 182,215	\$ 152,663	\$ 222,607	\$ 132,189
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 2,227,310</b>	<b>\$ 2,202,275</b>	<b>\$ 2,166,214</b>	<b>\$ 2,935,299</b>	<b>\$ 2,848,723</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 9,847,787</b>	<b>\$ 6,830,845</b>	<b>\$ 5,387,543</b>	<b>\$ 8,515,965</b>	<b>\$ 7,969,888</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 9,847,507</b>	<b>\$ 6,830,333</b>	<b>\$ 5,387,116</b>	<b>\$ 8,515,124</b>	<b>\$ 7,969,155</b>
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 132,035	\$ 125,262	\$ 131,546	\$ 196,136	\$ 168,401
Other	SC625	\$ 939,017	\$ 923,219	\$ 862,705	\$ 969,767	\$ 789,784
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 1,555,286	\$ 868,709	\$ 533,876	\$ 883,268	\$ 803,680
Nonmortgage Loans	SC644	\$ 18	\$ 21	\$ 25	\$ 347	\$ 427
Goodwill & Other Intangible Assets	SC660	\$ 839,316	\$ 838,763	\$ 1,091,360	\$ 2,261,225	\$ 2,782,616
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 23,279	\$ 26,019	\$ 36,427	\$ 498,269	\$ 565,645
Other Assets	SC689	\$ 6,358,836	\$ 4,048,852	\$ 2,731,604	\$ 3,706,953	\$ 2,859,335
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	\$ 280	\$ 512	\$ 427	\$ 841	\$ 733
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 4,015,473</b>	<b>\$ 2,616,101</b>	<b>\$ 1,907,161</b>	<b>\$ 1,857,394</b>	<b>\$ 1,450,992</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 284,946,991</b>	<b>\$ 283,784,252</b>	<b>\$ 291,336,404</b>	<b>\$ 351,187,309</b>	<b>\$ 265,621,167</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 280,931,518</b>	<b>\$ 281,168,151</b>	<b>\$ 289,429,243</b>	<b>\$ 349,329,915</b>	<b>\$ 264,170,175</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 176,436,446</b>	<b>\$ 170,320,314</b>	<b>\$ 172,787,765</b>	<b>\$ 229,018,433</b>	<b>\$ 171,166,720</b>
Deposits	SC710	\$ 175,699,472	\$ 169,702,157	\$ 171,901,819	\$ 227,528,075	\$ 169,829,872
Escrows	SC712	\$ 745,818	\$ 655,069	\$ 923,573	\$ 1,583,182	\$ 1,349,548
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 8,844	\$- 36,913	\$- 37,627	\$- 92,824	\$- 12,700
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 78,033,064</b>	<b>\$ 84,577,138</b>	<b>\$ 90,591,781</b>	<b>\$ 84,320,484</b>	<b>\$ 64,551,239</b>
Advances from FHLBank	SC720	\$ 68,820,044	\$ 72,252,826	\$ 77,604,136	\$ 62,579,159	\$ 39,464,522
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 8,241,786	\$ 10,669,872	\$ 12,011,080	\$ 20,404,901	\$ 17,362,436
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 241,500	\$ 241,500	\$ 241,500	\$ 263,500	\$ 438,500
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 729,734	\$ 1,412,940	\$ 735,065	\$ 1,072,924	\$ 7,285,781
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 4,278,251</b>	<b>\$ 3,289,019</b>	<b>\$ 3,660,164</b>	<b>\$ 5,120,324</b>	<b>\$ 4,115,055</b>
Accrued Interest Payable - Deposits	SC763	\$ 314,429	\$ 339,676	\$ 329,761	\$ 501,864	\$ 324,329
Accrued Interest Payable - Other	SC766	\$ 311,445	\$ 360,283	\$ 334,688	\$ 315,358	\$ 356,262
Accrued Taxes	SC776	\$ 37,829	\$ 50,439	\$ 73,587	\$ 557,729	\$ 651,917
Accounts Payable	SC780	\$ 908,462	\$ 719,913	\$ 658,918	\$ 1,340,012	\$ 1,009,166
Deferred Income Taxes	SC790	\$ 55,712	\$ 119,448	\$ 167,349	\$ 222,508	\$ 242,594
Other Liabilities and Deferred Income	SC796	\$ 2,650,374	\$ 1,699,259	\$ 2,095,861	\$ 2,182,853	\$ 1,530,787
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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Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 258,747,761</b>	<b>\$ 258,186,470</b>	<b>\$ 267,039,710</b>	<b>\$ 318,459,241</b>	<b>\$ 239,833,014</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 210,033</b>	<b>\$ 211,544</b>	<b>\$ 211,610</b>	<b>\$ 213,466</b>	<b>\$ 214,367</b>
<b>EQUITY CAPITAL</b>						
<b>Perpetual Preferred Stock:</b>						
Stock - Total	SUB0311	\$ 15,710,662	\$ 15,398,284	\$ 13,092,878	\$ 17,614,505	\$ 13,646,837
Cumulative	SC812	\$ 1,000	\$ 1,001,000	\$ 1,000	\$ 1,000	\$ 1,000
Noncumulative	SC814	\$ 2,146,869	\$ 1,146,869	\$ 1,146,869	\$ 397,869	\$ 397,869
<b>Common Stock:</b>						
Par Value	SC820	\$ 106,623	\$ 107,273	\$ 112,653	\$ 153,373	\$ 159,473
Paid in Excess of Par	SC830	\$ 13,456,170	\$ 13,143,142	\$ 11,832,356	\$ 17,062,263	\$ 13,088,495
<b>Accumulated Other Comprehensive Income - Total</b>	<b>SC86</b>	<b>\$- 1,237,962</b>	<b>\$- 689,867</b>	<b>\$- 631,472</b>	<b>\$- 638,870</b>	<b>\$- 254,740</b>
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 1,013,264	\$- 547,630	\$- 588,742	\$- 673,498	\$- 213,836
Gains (Losses) on Cash Flow Hedges	SC865	\$- 219,096	\$- 136,644	\$- 37,114	\$ 41,214	\$- 22,856
Other	SC870	\$- 5,602	\$- 5,593	\$- 5,616	\$- 6,586	\$- 18,048
<b>Retained Earnings</b>	<b>SC880</b>	<b>\$ 7,514,072</b>	<b>\$ 8,076,518</b>	<b>\$ 9,727,425</b>	<b>\$ 13,695,049</b>	<b>\$ 10,743,007</b>
<b>Other Components of Equity Capital</b>	<b>SC891</b>	<b>\$- 13,050</b>	<b>\$- 14,800</b>	<b>\$- 10,907</b>	<b>\$- 13,473</b>	<b>\$- 12,309</b>
<b>Total Equity Capital</b>	<b>SC80</b>	<b>\$ 21,973,722</b>	<b>\$ 22,770,135</b>	<b>\$ 22,177,924</b>	<b>\$ 30,657,211</b>	<b>\$ 24,122,795</b>
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 280,931,516</b>	<b>\$ 281,168,149</b>	<b>\$ 289,429,244</b>	<b>\$ 349,329,918</b>	<b>\$ 264,170,176</b>

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## Other Codes As of Mar 2008

### Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	29	\$ 4,614
3	Federal, State, or other taxes receivable	56	\$ 558,954
4	Net deferred tax assets	84	\$ 2,160,650
6	Prepaid deposit insurance premiums	17	\$ 349
7	Prepaid expenses	168	\$ 85,837
8	Deposits for utilities and other services	12	\$ 866
9	Advances for loans serviced for others	7	\$ 22,073
10	Property leased to others, net of accumul. deprec.	1	\$ 1,845
12	Amounts receivable under interest rate swap agreem	1	\$ 201
13	Noninterest-bearing accts recv from Hold Co/Affl	9	\$ 2,230
14	Other noninterest-bearing short-term accounts recv	44	\$ 127,392
19	Receivables fr a broker for unsettled transactions	4	\$ 26,359
20	F/V of all derivative instru. reportable as assets	6	\$ 33,968
22	Unapplied loan disbursements	9	\$ 13,367
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	9	\$ 10,753
99	Other	80	\$ 1,797,880

### Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	4	\$ 5,020
4	Nonrefundable loan fees received prior to closing	10	\$ 428
5	Deferred gains from sale/leaseback	3	\$ 4,166
6	Balances in U.S. Treasury tax and loan accounts	4	\$ 5,100
7	Deferred gains from the sale of real estate	8	\$ 277
9	Fees received for standby contracts and other	2	\$ 184
10	Amounts due brokers for unsettled transactions	3	\$ 57,534
11	The liability recorded for post-retirement benefit	66	\$ 82,411
13	Amounts payable under interest-rate-swap agreement	4	\$ 45,460
14	Unapplied loan payments received	9	\$ 12,750
16	Recourse loan liability	4	\$ 1,995
17	Noninterest-bearing payables to Hold Co/Affiliates	10	\$ 731,551
18	Litigation reserves	2	\$ 174
20	F/V of all derivative instru. reportable as liab.	9	\$ 310,869
21	Liabilities for credit losses on OBS credit exposures	6	\$ 10,190
99	Other	170	\$ 513,574

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Schedule SO --- Consolidated Statement of Operations		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 4,053,140</b>	<b>\$ 4,429,473</b>	<b>\$ 4,363,171</b>	<b>\$ 5,512,491</b>	<b>\$ 4,068,794</b>
Deposits and Investment Securities	SO115	\$ 165,584	\$ 264,098	\$ 221,200	\$ 245,252	\$ 175,072
Mortgage-Backed Securities	SO125	\$ 462,482	\$ 540,065	\$ 553,664	\$ 636,304	\$ 415,768
Mortgage Loans	SO141	\$ 3,167,731	\$ 3,352,543	\$ 3,297,814	\$ 3,780,944	\$ 2,583,363
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 34,042	\$ 38,781	\$ 53,078	\$ 75,983	\$ 50,669
Nonmortgage Loans - Total	SUB0950	\$ 220,454	\$ 231,245	\$ 234,953	\$ 731,766	\$ 797,253
Commercial Loans and Leases	SO160	\$ 99,467	\$ 96,166	\$ 98,719	\$ 231,568	\$ 210,526
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 1,048	\$ 1,133	\$ 763	\$ 10,164	\$ 10,205
Consumer Loans and Leases	SO171	\$ 120,987	\$ 135,079	\$ 136,234	\$ 500,198	\$ 586,727
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 1,799	\$ 1,608	\$ 1,699	\$ 32,078	\$ 36,464
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 51,707</b>	<b>\$ 56,143</b>	<b>\$ 48,410</b>	<b>\$ 52,421</b>	<b>\$ 35,086</b>
Federal Home Loan Bank Stock	SO181	\$ 51,381	\$ 55,843	\$ 47,920	\$ 52,094	\$ 34,832
Other	SO185	\$ 326	\$ 300	\$ 490	\$ 327	\$ 254
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 2,494,660</b>	<b>\$ 2,799,622</b>	<b>\$ 2,727,425</b>	<b>\$ 3,293,573</b>	<b>\$ 2,231,230</b>
Deposits	SO215	\$ 1,550,309	\$ 1,690,584	\$ 1,708,706	\$ 2,273,669	\$ 1,448,508
Escrows	SO225	\$ 209	\$ 324	\$ 537	\$ 553	\$ 264
Advances from FHLBank	SO230	\$ 833,710	\$ 940,610	\$ 808,747	\$ 735,863	\$ 483,802
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 4,266	\$ 4,409	\$ 4,426	\$ 4,482	\$ 7,251
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 106,640	\$ 163,973	\$ 205,311	\$ 279,388	\$ 291,712
Capitalized Interest	SO271	\$ 474	\$ 278	\$ 302	\$ 382	\$ 307
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 1,610,187</b>	<b>\$ 1,685,994</b>	<b>\$ 1,684,156</b>	<b>\$ 2,271,339</b>	<b>\$ 1,872,650</b>
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,619,688	\$ 1,067,121	\$ 1,233,773	\$ 495,828	\$ 270,414
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$- 9,501</b>	<b>\$ 618,873</b>	<b>\$ 450,383</b>	<b>\$ 1,775,511</b>	<b>\$ 1,602,236</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 1,301,205</b>	<b>\$- 1,485,434</b>	<b>\$ 438,779</b>	<b>\$ 952,508</b>	<b>\$ 626,104</b>
Mortgage Loan Servicing Fees	SO410	\$ 58,681	\$ 32,643	\$ 34,029	\$ 59,649	\$ 60,903
Servicing Amortization and Valuation Adjustments	SO411	\$- 101,557	\$- 10,896	\$- 22,507	\$- 41,720	\$- 44,516

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Schedule SO --- Consolidated Statement of Operations		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 425,298	\$ 277,675	\$ 275,280	\$ 596,353	\$ 454,690
Net Income (Loss) from Other - Total	SUB0451	\$ 878,257	\$- 1,822,750	\$ 86,589	\$ 278,144	\$ 146,379
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 7,657	\$- 1,723,458	\$ 339,318	\$ 240,997	\$ 139,461
Operations & Sale of Repossessed Assets	SO461	\$- 16,605	\$- 6,908	\$- 2,246	\$- 979	\$- 2,296
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 198,871	\$- 17,122	\$- 17,205	\$- 2,995	\$- 2,704
Sale of Securities Held-to-Maturity	SO467	\$ 454	\$ 0	\$- 163	\$ 146	\$ 716
Sale of Loans Held for Investment	SO475	\$ 42	\$- 9	\$- 95	\$ 767	\$ 31
Sale of Other Assets Held for Investment	SO477	\$ 1,304	\$- 4,062	\$ 3,959	\$ 6,549	\$ 9
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 1,084,276	\$- 71,191	\$- 236,979	\$ 33,659	\$ 11,162
Other Noninterest Income	SO488	\$ 40,526	\$ 37,895	\$ 65,388	\$ 60,082	\$ 8,648
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 1,983,016</b>	<b>\$ 1,821,332</b>	<b>\$ 1,363,640</b>	<b>\$ 1,945,531</b>	<b>\$ 1,617,557</b>
All Personnel Compensation and Expense	SO510	\$ 1,072,769	\$ 500,865	\$ 497,755	\$ 715,505	\$ 663,228
Legal Expense	SO520	\$ 11,568	\$ 13,278	\$ 10,098	\$ 15,744	\$ 37,886
Office Occupancy and Equipment Expense	SO530	\$ 246,368	\$ 180,367	\$ 179,503	\$ 248,712	\$ 243,784
Marketing and Other Professional Services	SO540	\$ 106,574	\$ 88,586	\$ 80,619	\$ 315,529	\$ 338,592
Loan Servicing Fees	SO550	\$ 44,711	\$ 550,902	\$ 322,634	\$ 174,056	\$ 38,745
Goodwill and Other Intangibles Expense	SO560	\$ 13,379	\$ 143,783	\$ 11,249	\$ 120,701	\$ 21,486
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 28,954	\$ 22,170	\$ 9,202	\$ 7,407	\$ 4,329
Other Noninterest Expense	SO580	\$ 458,693	\$ 321,382	\$ 252,580	\$ 347,877	\$ 269,507
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$- 691,312</b>	<b>\$- 2,687,893</b>	<b>\$- 474,478</b>	<b>\$ 782,488</b>	<b>\$ 610,783</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$- 286,763</b>	<b>\$- 994,967</b>	<b>\$- 149,070</b>	<b>\$ 284,654</b>	<b>\$ 216,848</b>



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Schedule SO --- Consolidated Statement of Operations		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Federal	SO710	\$- 229,587	\$- 923,063	\$- 190,575	\$ 328,717	\$ 206,182
State, Local & Other	SO720	\$- 57,176	\$- 71,903	\$ 41,505	\$- 44,063	\$ 10,666
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$- 404,549</b>	<b>\$- 1,692,927</b>	<b>\$- 325,408</b>	<b>\$ 497,834</b>	<b>\$ 393,935</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 5</b>	<b>\$ 1,086</b>	<b>\$- 363</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$- 404,549</b>	<b>\$- 1,692,927</b>	<b>\$- 325,403</b>	<b>\$ 498,920</b>	<b>\$ 393,572</b>

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## Other Codes As of Mar 2008

### Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	1	\$ 12
4	Net income(loss) from leasing or subleasing space	43	\$ 4,971
5	Net income(loss) from real estate held for invest	4	\$ 20
6	Net income(loss)-equity invest in uncons sub org	5	\$ 2,355
7	Net income(loss) from leased property	10	\$ 474
11	Adjustments to prior periods	1	\$ 7
12	Income on FHA/VA REO pending conveyance	1	\$ 176
14	Interest Income from CNFIs reported on SC655	1	\$ 10,613
15	Income from corporate-owned life insurance	50	\$ 2,513
19	Realized/unrealized gains on derivatives	1	\$ 610
99	Other	116	\$ 14,046

### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	57	\$ 15,014
2	OTS assessments	54	\$ 908
5	Forfeited commitment fees on FHLBank advances	1	\$ 27
6	Supervisory examination fees	24	\$ 457
7	Office supplies, printing, and postage	138	\$ 11,286
8	Telephone, including data lines	70	\$ 6,612
9	Loan origination expense	22	\$ 6,572
10	ATM expense	30	\$ 1,641
11	Adjustments to prior periods	2	\$- 9,528
12	Acquisition and organization costs	1	\$ 13
13	Misc taxes other than income & real estate	21	\$ 383
14	Losses from fraud	2	\$ 36
15	Foreclosure expenses	11	\$ 1,161
16	Web site expenses	3	\$ 65
17	Charitable contributions	6	\$ 309
18	Minority Interest	2	\$ 5,353
19	Realized/unrealized losses on derivatives	2	\$ 1,096
99	Other	126	\$ 220,363

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Schedule SO --- Consolidated Statement of Operations		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 4,053,140</b>	<b>\$ 16,675,320</b>	<b>\$ 12,371,700</b>	<b>\$ 10,795,185</b>	<b>\$ 4,068,794</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 165,584	\$ 818,430	\$ 556,607	\$ 468,151	\$ 175,072
YTD - Mortgage-Backed Securities	Y_SO125	\$ 462,482	\$ 1,965,018	\$ 1,431,956	\$ 1,147,921	\$ 415,768
YTD - Mortgage Loans	Y_SO141	\$ 3,167,731	\$ 12,774,171	\$ 9,534,722	\$ 7,522,633	\$ 2,583,363
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 34,042	\$ 230,171	\$ 191,753	\$ 148,049	\$ 50,669
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 99,467	\$ 387,888	\$ 294,093	\$ 444,213	\$ 210,526
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 1,048	\$ 5,013	\$ 3,919	\$ 20,305	\$ 10,205
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 120,987	\$ 488,048	\$ 353,650	\$ 975,523	\$ 586,727
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 1,799	\$ 6,581	\$ 5,000	\$ 68,390	\$ 36,464
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 51,707</b>	<b>\$ 186,527</b>	<b>\$ 132,121</b>	<b>\$ 102,041</b>	<b>\$ 35,086</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 51,381	\$ 183,445	\$ 129,306	\$ 99,798	\$ 34,832
YTD - Other	Y_SO185	\$ 326	\$ 3,082	\$ 2,815	\$ 2,243	\$ 254
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 2,494,660</b>	<b>\$ 10,326,314</b>	<b>\$ 7,616,122</b>	<b>\$ 6,380,837</b>	<b>\$ 2,231,230</b>
YTD - Deposits	Y_SO215	\$ 1,550,309	\$ 6,602,213	\$ 4,970,635	\$ 4,376,069	\$ 1,448,508
YTD - Escrows	Y_SO225	\$ 209	\$ 1,672	\$ 1,353	\$ 844	\$ 264
YTD - Advances from FHLBank	Y_SO230	\$ 833,710	\$ 2,936,320	\$ 2,022,412	\$ 1,475,740	\$ 483,802
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 4,266	\$ 17,406	\$ 12,997	\$ 8,888	\$ 7,251
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 106,640	\$ 769,958	\$ 609,702	\$ 519,985	\$ 291,712
YTD - Capitalized Interest	Y_SO271	\$ 474	\$ 1,255	\$ 977	\$ 689	\$ 307
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 1,610,187</b>	<b>\$ 6,535,533</b>	<b>\$ 4,887,699</b>	<b>\$ 4,516,389</b>	<b>\$ 1,872,650</b>
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 1,619,688	\$ 2,729,299	\$ 1,678,934	\$ 787,689	\$ 270,414
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$- 9,501</b>	<b>\$ 3,806,234</b>	<b>\$ 3,208,765</b>	<b>\$ 3,728,700</b>	<b>\$ 1,602,236</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 1,301,205</b>	<b>\$ 3,604</b>	<b>\$ 1,498,652</b>	<b>\$ 1,832,853</b>	<b>\$ 626,104</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 58,681	\$ 143,301	\$ 111,546	\$ 122,576	\$ 60,903
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 101,557	\$- 82,397	\$- 71,501	\$- 88,137	\$- 44,516

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Schedule SO --- Consolidated Statement of Operations		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 425,298	\$ 1,047,762	\$ 773,227	\$ 1,072,470	\$ 454,690
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 878,257	\$- 1,223,511	\$ 604,987	\$ 654,356	\$ 146,379
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 7,657	\$- 916,830	\$ 814,057	\$ 609,960	\$ 139,461
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 16,605	\$- 9,236	\$- 2,978	\$- 2,944	\$- 2,296
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 198,871	\$- 38,246	\$- 21,124	\$- 5,699	\$- 2,704
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 454	\$ 665	\$ 665	\$ 862	\$ 716
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 42	\$ 1,706	\$ 589	\$ 798	\$ 31
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 1,304	\$ 698	\$ 4,855	\$ 6,558	\$ 9
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 1,084,276	\$- 262,268	\$- 191,077	\$ 44,821	\$ 11,162
YTD - Other Noninterest Income	Y_SO488	\$ 40,526	\$ 118,450	\$ 80,393	\$ 71,588	\$ 8,648
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 1,983,016</b>	<b>\$ 5,562,563</b>	<b>\$ 3,838,646</b>	<b>\$ 3,735,637</b>	<b>\$ 1,617,557</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 1,072,769	\$ 1,978,086	\$ 1,500,140	\$ 1,422,106	\$ 663,228
YTD - Legal Expense	Y_SO520	\$ 11,568	\$ 44,059	\$ 31,335	\$ 29,113	\$ 37,886
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 246,368	\$ 703,059	\$ 534,975	\$ 496,489	\$ 243,784
YTD - Marketing and Other Professional Services	Y_SO540	\$ 106,574	\$ 352,860	\$ 268,983	\$ 659,692	\$ 338,592
YTD - Loan Servicing Fees	Y_SO550	\$ 44,711	\$ 1,185,544	\$ 634,642	\$ 327,411	\$ 38,745
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 13,379	\$ 232,140	\$ 138,219	\$ 139,232	\$ 21,486
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 28,954	\$ 40,729	\$ 18,559	\$ 11,659	\$ 4,329
YTD - Other Noninterest Expense	Y_SO580	\$ 458,693	\$ 1,026,087	\$ 711,793	\$ 649,935	\$ 269,507
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$- 691,312</b>	<b>\$- 1,752,725</b>	<b>\$ 868,771</b>	<b>\$ 1,825,916</b>	<b>\$ 610,783</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$- 286,763</b>	<b>\$- 642,682</b>	<b>\$ 352,285</b>	<b>\$ 667,765</b>	<b>\$ 216,848</b>
YTD - Federal	Y_SO710	\$- 229,587	\$- 573,667	\$ 349,397	\$ 702,602	\$ 206,182
YTD - State, Local, and Other	Y_SO720	\$- 57,176	\$- 69,014	\$ 2,888	\$- 34,837	\$ 10,666
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$- 404,549</b>	<b>\$- 1,110,044</b>	<b>\$ 516,486</b>	<b>\$ 1,158,151</b>	<b>\$ 393,935</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 0</b>	<b>\$ 728</b>	<b>\$ 728</b>	<b>\$ 723</b>	<b>\$- 363</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$- 404,549</b>	<b>\$- 1,109,316</b>	<b>\$ 517,214</b>	<b>\$ 1,158,874</b>	<b>\$ 393,572</b>

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 2,611,552</b>	<b>\$ 1,892,271</b>	<b>\$ 1,072,946</b>	<b>\$ 1,645,253</b>	<b>\$ 1,380,251</b>
Net Provision for Loss	VA115	\$ 1,614,467	\$ 1,080,457	\$ 1,209,491	\$ 496,975	\$ 264,084
Transfers	VA125	\$- 73,648	\$- 22,350	\$- 15,352	\$- 5,046	\$- 1,709
Recoveries	VA135	\$ 24,921	\$ 19,866	\$ 18,322	\$ 73,736	\$ 79,899
Adjustments	VA145	\$ 613,751	\$ 1,099	\$ 1,856	\$- 18,145	\$ 20,020
Charge-offs	VA155	\$ 775,565	\$ 355,236	\$ 380,105	\$ 335,400	\$ 291,557
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 4,015,478</b>	<b>\$ 2,616,107</b>	<b>\$ 1,907,158</b>	<b>\$ 1,857,373</b>	<b>\$ 1,450,988</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 87,972</b>	<b>\$ 62,121</b>	<b>\$ 33,641</b>	<b>\$ 43,712</b>	<b>\$ 66,212</b>
Net Provision for Loss	VA118	\$ 34,175	\$ 8,834	\$ 33,484	\$ 6,260	\$ 10,659
Transfers	VA128	\$ 73,648	\$ 22,350	\$ 15,352	\$ 5,046	\$ 1,709
Adjustments	VA148	\$- 6,510	\$- 28	\$ 0	\$- 156	\$- 56
Charge-offs	VA158	\$ 31,820	\$ 5,287	\$ 3,635	\$ 3,927	\$ 4,308
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 157,465</b>	<b>\$ 87,990</b>	<b>\$ 78,842</b>	<b>\$ 50,900</b>	<b>\$ 74,216</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 2,699,524</b>	<b>\$ 1,954,392</b>	<b>\$ 1,106,587</b>	<b>\$ 1,688,930</b>	<b>\$ 1,446,463</b>
Net Provision for Loss	VA120	\$ 1,648,642	\$ 1,089,291	\$ 1,242,975	\$ 503,235	\$ 274,743
Recoveries	VA140	\$ 24,921	\$ 19,866	\$ 18,322	\$ 73,736	\$ 79,899
Adjustments	VA150	\$ 607,241	\$ 1,071	\$ 1,856	\$- 18,301	\$ 19,964
Charge-offs	VA160	\$ 807,385	\$ 360,523	\$ 383,740	\$ 339,327	\$ 295,865
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 4,172,943</b>	<b>\$ 2,704,097</b>	<b>\$ 1,986,000</b>	<b>\$ 1,908,273</b>	<b>\$ 1,525,204</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 775,565</b>	<b>\$ 355,236</b>	<b>\$ 380,105</b>	<b>\$ 335,400</b>	<b>\$ 291,557</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 51,929</b>	<b>\$ 6,025</b>	<b>\$ 160,500</b>	<b>\$ 2,713</b>	<b>\$ 249</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 684,630</b>	<b>\$ 311,149</b>	<b>\$ 189,849</b>	<b>\$ 101,655</b>	<b>\$ 30,080</b>
Construction - Total	SUB2030	\$ 2,400	\$ 4,518	\$ 13,548	\$ 2,140	\$ 1,810
1-4 Dwelling Units	VA420	\$ 2,399	\$ 1,411	\$ 13,503	\$ 1,840	\$ 1,810
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 2,626	\$ 1	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 1	\$ 481	\$ 44	\$ 300	\$ 0
Permanent - Total	SUB2041	\$ 682,230	\$ 306,631	\$ 176,301	\$ 99,515	\$ 28,270
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 296,246	\$ 161,426	\$ 106,214	\$ 60,786	\$ 12,429
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 221,145	\$ 65,883	\$ 32,870	\$ 20,241	\$ 4,521
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 153,491	\$ 75,830	\$ 35,444	\$ 14,805	\$ 9,037
Multifamily (5 or more) Dwelling Units	VA470	\$ 170	\$ 0	\$ 0	\$ 379	\$ 86
Nonresidential Property (Except Land)	VA480	\$ 772	\$ 2,590	\$ 1,334	\$ 1,056	\$ 544

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 10,406	\$ 902	\$ 439	\$ 2,248	\$ 1,653
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 32,133</b>	<b>\$ 29,863</b>	<b>\$ 24,092</b>	<b>\$ 221,806</b>	<b>\$ 255,720</b>
Commercial Loans	VA520	\$ 6,308	\$ 6,265	\$ 4,339	\$ 50,911	\$ 41,636
Consumer Loans - Total	SUB2061	\$ 25,825	\$ 23,598	\$ 19,753	\$ 170,895	\$ 214,084
Loans on Deposits	VA510	\$ 3	\$ 9	\$ 8	\$ 360	\$ 429
Home Improvement Loans	VA516	\$ 50	\$ 2	\$ 77	\$ 146	\$ 211
Education Loans	VA530	\$ 0	\$ 0	\$ 20	\$ 3	\$ 29
Auto Loans	VA540	\$ 4,614	\$ 5,550	\$ 3,039	\$ 16,259	\$ 15,815
Mobile Home Loans	VA550	\$ 805	\$ 535	\$ 822	\$ 702	\$ 683
Credit Cards	VA556	\$ 3,063	\$ 3,332	\$ 2,430	\$ 87,995	\$ 135,433
Other	VA560	\$ 17,290	\$ 14,170	\$ 13,357	\$ 65,430	\$ 61,484
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 2,669</b>	<b>\$ 2,483</b>	<b>\$ 1,372</b>	<b>\$ 5,590</b>	<b>\$ 2,270</b>
Real Estate - Construction	VA605	\$ 441	\$ 494	\$ 0	\$ 687	\$ 242
Real Estate - 1-4 Dwelling Units	VA613	\$ 1,270	\$ 884	\$ 785	\$ 3,893	\$ 1,281
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 23	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 266	\$ 358	\$ 33	\$ 52	\$ 27
Real Estate - Land	VA628	\$ 191	\$ 200	\$ 118	\$ 456	\$ 0
Other Repossessed Assets	VA630	\$ 501	\$ 547	\$ 436	\$ 479	\$ 720
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 4,204</b>	<b>\$ 5,716</b>	<b>\$ 4,292</b>	<b>\$ 3,636</b>	<b>\$ 3,238</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 24,921</b>	<b>\$ 19,866</b>	<b>\$ 18,322</b>	<b>\$ 73,736</b>	<b>\$ 79,899</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 14,852</b>	<b>\$ 9,107</b>	<b>\$ 7,417</b>	<b>\$ 8,250</b>	<b>\$ 4,121</b>
Construction - Total	SUB2130	\$ 100	\$ 63	\$ 77	\$ 176	\$ 98
1-4 Dwelling Units	VA421	\$ 100	\$ 63	\$ 77	\$ 176	\$ 77
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 21
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 14,752	\$ 9,044	\$ 7,340	\$ 8,074	\$ 4,023
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 3,300	\$ 3,184	\$ 2,440	\$ 3,759	\$ 901
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 10,185	\$ 3,958	\$ 2,899	\$ 1,586	\$ 824
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1,161	\$ 1,201	\$ 735	\$ 1,181	\$ 633
Multifamily (5 or more) Dwelling Units	VA471	\$ 26	\$ 15	\$ 12	\$ 10	\$ 10
Nonresidential Property (Except Land)	VA481	\$ 51	\$ 384	\$ 922	\$ 1,463	\$ 1,566
Land	VA491	\$ 29	\$ 302	\$ 332	\$ 75	\$ 89
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 8,610</b>	<b>\$ 9,844</b>	<b>\$ 10,041</b>	<b>\$ 64,714</b>	<b>\$ 74,508</b>

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 393	\$ 439	\$ 758	\$ 7,613	\$ 8,409
Consumer Loans - Total	SUB2161	\$ 8,217	\$ 9,405	\$ 9,283	\$ 57,101	\$ 66,099
Loans on Deposits	VA511	\$ 100	\$ 6	\$ 5	\$ 95	\$ 91
Home Improvement Loans	VA517	\$ 132	\$ 164	\$ 201	\$ 374	\$ 225
Education Loans	VA531	\$ 6	\$ 7	\$ 11	\$ 6	\$ 5
Auto Loans	VA541	\$ 2,191	\$ 3,426	\$ 3,064	\$ 10,404	\$ 10,690
Mobile Home Loans	VA551	\$ 228	\$ 50	\$ 175	\$ 19	\$ 84
Credit Cards	VA557	\$ 251	\$ 300	\$ 320	\$ 33,265	\$ 43,771
Other	VA561	\$ 5,309	\$ 5,452	\$ 5,507	\$ 12,938	\$ 11,233
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 1,459</b>	<b>\$ 915</b>	<b>\$ 864</b>	<b>\$ 772</b>	<b>\$ 1,270</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 107,820</b>	<b>\$ 31,183</b>	<b>\$ 48,833</b>	<b>\$ 11,308</b>	<b>\$ 12,370</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$- 146</b>	<b>\$- 50</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 10</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 81,296</b>	<b>\$ 14,822</b>	<b>\$ 31,406</b>	<b>\$ 5,477</b>	<b>\$ 11,025</b>
Construction - Total	SUB2230	\$ 9,285	\$- 2,266	\$ 6,948	\$ 1,072	\$ 6,662
1-4 Dwelling Units	VA422	\$ 2,837	\$ 315	\$ 1,948	\$ 1,072	\$ 6,605
Multifamily (5 or more) Dwelling Units	VA432	\$ 6,311	\$ 0	\$ 5,000	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 137	\$- 2,581	\$ 0	\$ 0	\$ 57
Permanent - Total	SUB2241	\$ 72,011	\$ 17,088	\$ 24,458	\$ 4,405	\$ 4,363
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 9,582	\$ 3,782	\$ 2,642	\$ 274	\$ 240
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 49,541	\$ 15,622	\$ 2,943	\$ 1,366	\$ 3,443
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 97	\$ 27	\$ 107	\$ 283	\$ 306
Multifamily (5 or more) Dwelling Units	VA472	\$- 59	\$ 1,140	\$ 0	\$ 306	\$ 361
Nonresidential Property (Except Land)	VA482	\$ 789	\$ 1,589	\$- 598	\$ 1,756	\$- 93
Land	VA492	\$ 12,061	\$- 5,072	\$ 19,364	\$ 420	\$ 106
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 1,292</b>	<b>\$ 3,940</b>	<b>\$ 12,305</b>	<b>\$ 1,484</b>	<b>\$- 289</b>
Commercial Loans	VA522	\$ 651	\$ 3,712	\$ 7,556	\$ 1,418	\$ 386
Consumer Loans - Total	SUB2261	\$ 641	\$ 228	\$ 4,749	\$ 66	\$- 675
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 362	\$ 116	\$ 190	\$ 178	\$ 289
Mobile Home Loans	VA552	\$ 109	\$ 2	\$ 164	\$- 93	\$- 75
Credit Cards	VA558	\$ 93	\$- 1	\$ 1	\$- 28	\$- 766

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 77	\$ 111	\$ 4,394	\$ 9	\$- 123
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 25,378</b>	<b>\$ 12,471</b>	<b>\$ 5,130</b>	<b>\$ 2,985</b>	<b>\$ 2,045</b>
Real Estate - Construction	VA606	\$ 0	\$ 315	\$ 0	\$ 75	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 25,369	\$ 12,040	\$ 5,131	\$ 2,790	\$ 1,544
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 3	\$ 29	\$ 0	\$ 0	\$ 485
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 120	\$ 0
Other Reposessed Assets	VA632	\$ 6	\$ 87	\$- 1	\$ 0	\$ 16
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 7</b>	<b>\$ 7</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$- 8</b>	<b>\$ 1,355</b>	<b>\$- 428</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 858,464</b>	<b>\$ 366,553</b>	<b>\$ 410,616</b>	<b>\$ 272,972</b>	<b>\$ 224,028</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$- 146</b>	<b>\$- 50</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 51,929</b>	<b>\$ 6,025</b>	<b>\$ 160,500</b>	<b>\$ 2,713</b>	<b>\$ 259</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 751,074</b>	<b>\$ 316,864</b>	<b>\$ 213,838</b>	<b>\$ 98,882</b>	<b>\$ 36,984</b>
Construction - Total	SUB2330	\$ 11,585	\$ 2,189	\$ 20,419	\$ 3,036	\$ 8,374
1-4 Dwelling Units	VA425	\$ 5,136	\$ 1,663	\$ 15,374	\$ 2,736	\$ 8,338
Multifamily (5 or more) Dwelling Units	VA435	\$ 6,311	\$ 2,626	\$ 5,001	\$ 0	\$- 21
Nonresidential Property	VA445	\$ 138	\$- 2,100	\$ 44	\$ 300	\$ 57
Permanent - Total	SUB2341	\$ 739,489	\$ 314,675	\$ 193,419	\$ 95,846	\$ 28,610
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 302,528	\$ 162,024	\$ 106,416	\$ 57,301	\$ 11,768
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 260,501	\$ 77,547	\$ 32,914	\$ 20,021	\$ 7,140
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 152,427	\$ 74,656	\$ 34,816	\$ 13,907	\$ 8,710
Multifamily (5 or more) Dwelling Units	VA475	\$ 85	\$ 1,125	\$- 12	\$ 675	\$ 437
Nonresidential Property (Except Land)	VA485	\$ 1,510	\$ 3,795	\$- 186	\$ 1,349	\$- 1,115
Land	VA495	\$ 22,438	\$- 4,472	\$ 19,471	\$ 2,593	\$ 1,670
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 24,815</b>	<b>\$ 23,959</b>	<b>\$ 26,356</b>	<b>\$ 158,576</b>	<b>\$ 180,923</b>
Commercial Loans	VA525	\$ 6,566	\$ 9,538	\$ 11,137	\$ 44,716	\$ 33,613
Consumer Loans - Total	SUB2361	\$ 18,249	\$ 14,421	\$ 15,219	\$ 113,860	\$ 147,310
Loans on Deposits	VA515	\$- 97	\$ 3	\$ 3	\$ 265	\$ 338
Home Improvement Loans	VA519	\$- 82	\$- 162	\$- 124	\$- 228	\$- 14
Education Loans	VA535	\$- 6	\$- 7	\$ 9	\$- 3	\$ 24
Auto Loans	VA545	\$ 2,785	\$ 2,240	\$ 165	\$ 6,033	\$ 5,414
Mobile Home Loans	VA555	\$ 686	\$ 487	\$ 811	\$ 590	\$ 524



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Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 2,905	\$ 3,031	\$ 2,111	\$ 54,702	\$ 90,896
Other	VA565	\$ 12,058	\$ 8,829	\$ 12,244	\$ 52,501	\$ 50,128
<b>Reposessed Assets - Total</b>	<b>VA65</b>	<b>\$ 28,047</b>	<b>\$ 14,954</b>	<b>\$ 6,502</b>	<b>\$ 8,575</b>	<b>\$ 4,315</b>
Real Estate - Construction	VA607	\$ 441	\$ 809	\$ 0	\$ 762	\$ 242
Real Estate - 1-4 Dwelling Units	VA615	\$ 26,639	\$ 12,924	\$ 5,916	\$ 6,683	\$ 2,825
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 23	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 269	\$ 387	\$ 33	\$ 52	\$ 512
Real Estate - Land	VA631	\$ 191	\$ 200	\$ 118	\$ 576	\$ 0
Other Repossessed Assets	VA633	\$ 507	\$ 634	\$ 435	\$ 479	\$ 736
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 7</b>	<b>\$ 7</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 2,745</b>	<b>\$ 4,801</b>	<b>\$ 3,420</b>	<b>\$ 4,219</b>	<b>\$ 1,540</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 562,872</b>	<b>\$ 664,997</b>	<b>\$ 248,245</b>	<b>\$ 204,084</b>	<b>\$ 219,875</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 1,274,385</b>	<b>\$ 697,368</b>	<b>\$ 508,694</b>	<b>\$ 536,407</b>	<b>\$ 956,685</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 442,988</b>	<b>\$ 359,167</b>	<b>\$ 249,995</b>	<b>\$ 213,234</b>	<b>\$ 107,815</b>
Construction	VA951	\$ 24,840	\$ 8,711	\$ 6,540	\$ 11,807	\$ 7,897
Permanent - 1-4 Dwelling Units	VA952	\$ 400,858	\$ 332,339	\$ 233,009	\$ 180,958	\$ 95,155
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 401	\$ 4,676	\$ 200	\$ 4,172	\$ 373
Permanent - Nonresidential (Except Land)	VA954	\$ 3,523	\$ 2,091	\$ 2,624	\$ 9,791	\$ 4,031
Permanent - Land	VA955	\$ 13,366	\$ 11,350	\$ 6,122	\$ 6,506	\$ 359
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 2,316,807</b>	<b>\$ 1,885,521</b>	<b>\$ 1,389,916</b>	<b>\$ 1,898,698</b>	<b>\$ 1,624,135</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 8,157,377</b>	<b>\$ 5,834,660</b>	<b>\$ 4,286,623</b>	<b>\$ 3,469,377</b>	<b>\$ 2,555,560</b>
Substandard	VA965	\$ 8,002,835	\$ 5,729,636	\$ 4,190,003	\$ 3,292,700	\$ 2,375,583
Doubtful	VA970	\$ 153,015	\$ 105,024	\$ 96,568	\$ 174,414	\$ 179,820
Loss	VA975	\$ 1,527	\$ 0	\$ 52	\$ 2,263	\$ 157
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>						
Outstanding Balanced (Contractual)	VA980	\$ 366,755	\$ 396,867	\$ 424,545	\$ 407,307	\$ 408,071
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 356,837	\$ 386,708	\$ 420,200	\$ 403,661	\$ 404,241
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 1,975	\$ 1,801	\$ 483	\$ 376	\$ 382

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 10,183,882</b>	<b>\$ 10,273,338</b>	<b>\$ 7,089,928</b>	<b>\$ 6,377,717</b>	<b>\$ 3,615,369</b>
Mortgages - Total	SUB2421	\$ 10,036,600	\$ 10,118,635	\$ 6,955,950	\$ 5,836,965	\$ 2,909,833
Construction and Land Loans	SUB2430	\$ 745,268	\$ 624,368	\$ 488,211	\$ 453,849	\$ 369,812
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 9,042,254	\$ 9,280,113	\$ 6,291,799	\$ 5,109,079	\$ 2,287,653
Permanent Loans Secured by All Other Property	SUB2450	\$ 624,404	\$ 524,209	\$ 383,487	\$ 469,279	\$ 400,115
Nonmortgages - Total	SUB2461	\$ 147,282	\$ 154,703	\$ 133,978	\$ 540,752	\$ 705,536
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 4,722,234</b>	<b>\$ 5,639,191</b>	<b>\$ 4,320,526</b>	<b>\$ 4,074,566</b>	<b>\$ 2,259,814</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 4,381,453</b>	<b>\$ 5,362,435</b>	<b>\$ 4,038,621</b>	<b>\$ 3,661,608</b>	<b>\$ 1,849,423</b>
Mortgage Loans - Total	SUB2481	\$ 4,282,782	\$ 5,254,336	\$ 3,942,470	\$ 3,331,178	\$ 1,441,138
Construction	PD115	\$ 136,919	\$ 124,120	\$ 94,296	\$ 114,650	\$ 129,265
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 619,311	\$ 627,624	\$ 439,570	\$ 393,987	\$ 168,464
Secured by First Liens	PD123	\$ 2,952,498	\$ 3,783,946	\$ 2,871,920	\$ 2,368,799	\$ 895,630
Secured by Junior Liens	PD124	\$ 319,571	\$ 499,879	\$ 382,969	\$ 240,506	\$ 70,252
Multifamily (5 or more) Dwelling Units	PD125	\$ 12,538	\$ 17,087	\$ 8,051	\$ 19,917	\$ 16,505
Nonresidential Property (Except Land)	PD135	\$ 116,721	\$ 101,627	\$ 79,485	\$ 111,507	\$ 104,065
Land	PD138	\$ 125,224	\$ 100,053	\$ 66,179	\$ 81,812	\$ 56,957
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 38,358	\$ 34,883	\$ 35,504	\$ 107,597	\$ 136,915
Consumer Loans - Total	SUB2511	\$ 60,313	\$ 73,216	\$ 60,647	\$ 222,833	\$ 271,370
Loans on Deposits	PD161	\$ 1,793	\$ 2,720	\$ 1,191	\$ 2,783	\$ 1,696
Home Improvement Loans	PD163	\$ 997	\$ 578	\$ 725	\$ 771	\$ 787
Education Loans	PD165	\$ 40	\$ 42	\$ 33	\$ 39	\$ 79
Auto Loans	PD167	\$ 21,114	\$ 26,454	\$ 22,898	\$ 58,533	\$ 52,091
Mobile Home Loans	PD169	\$ 3,698	\$ 6,084	\$ 4,590	\$ 4,720	\$ 3,669
Credit Cards	PD171	\$ 3,252	\$ 4,204	\$ 3,607	\$ 79,066	\$ 139,555
Other	PD180	\$ 29,419	\$ 33,134	\$ 27,603	\$ 76,921	\$ 73,493
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 14,931	\$ 11,459	\$ 5,790	\$ 6,676	\$ 49,046
Held for Sale Included in PD115:PD180	PD192	\$ 20,818	\$ 38,829	\$ 52,033	\$ 29,450	\$ 6,808

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 61,205	\$ 106,589	\$ 103,185	\$ 112,079	\$ 74,356
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 12,949	\$ 32,230	\$ 28,748	\$ 35,407	\$ 7,165
Rebooked GNMA's Incl in PD195	PD197	\$ 47,167	\$ 71,560	\$ 67,897	\$ 66,698	\$ 52,504
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 340,781</b>	<b>\$ 276,756</b>	<b>\$ 281,905</b>	<b>\$ 412,958</b>	<b>\$ 410,391</b>
Mortgage Loans - Total	SUB2491	\$ 332,966	\$ 269,740	\$ 277,099	\$ 288,290	\$ 280,724
Construction	PD215	\$ 9,377	\$ 5,183	\$ 5,772	\$ 3,745	\$ 3,197
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 1,734	\$ 1,027	\$ 1,381	\$ 2,061	\$ 960
Secured by First Liens	PD223	\$ 305,849	\$ 258,626	\$ 251,316	\$ 266,762	\$ 267,289
Secured by Junior Liens	PD224	\$ 291	\$ 326	\$ 659	\$ 790	\$ 481
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 247	\$ 1,019	\$ 70
Nonresidential Property (Except Land)	PD235	\$ 5,393	\$ 2,776	\$ 10,082	\$ 10,697	\$ 4,115
Land	PD238	\$ 10,322	\$ 1,802	\$ 7,642	\$ 3,216	\$ 4,612
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 5,718	\$ 4,691	\$ 2,886	\$ 40,455	\$ 38,859
Consumer Loans - Total	SUB2521	\$ 2,097	\$ 2,325	\$ 1,920	\$ 84,213	\$ 90,808
Loans on Deposits	PD261	\$ 532	\$ 637	\$ 566	\$ 440	\$ 277
Home Improvement Loans	PD263	\$ 0	\$ 86	\$ 0	\$ 54	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 24	\$ 25
Auto Loans	PD267	\$ 628	\$ 733	\$ 567	\$ 1,364	\$ 2,132
Mobile Home Loans	PD269	\$ 18	\$ 5	\$ 87	\$ 120	\$ 50
Credit Cards	PD271	\$ 144	\$ 151	\$ 93	\$ 65,775	\$ 71,658
Other	PD280	\$ 775	\$ 713	\$ 607	\$ 16,436	\$ 16,666
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 1,575	\$ 578	\$ 108	\$ 1,744	\$ 1,895
Held for Sale Included in PD215:PD280	PD292	\$ 186	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 272,685	\$ 242,556	\$ 234,490	\$ 241,281	\$ 244,057
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 278	\$ 126	\$ 310	\$ 1,059	\$ 650
Rebooked GNMA's Incl in PD295	PD297	\$ 271,529	\$ 242,240	\$ 234,125	\$ 237,740	\$ 241,533
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 5,461,648</b>	<b>\$ 4,634,147</b>	<b>\$ 2,769,402</b>	<b>\$ 2,303,151</b>	<b>\$ 1,355,555</b>
Mortgage Loans - Total	SUB2501	\$ 5,420,852	\$ 4,594,559	\$ 2,736,381	\$ 2,217,497	\$ 1,187,971

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 223,646	\$ 185,010	\$ 180,596	\$ 140,212	\$ 89,603
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 606,247	\$ 466,862	\$ 315,094	\$ 267,298	\$ 86,156
Secured by First Liens	PD323	\$ 3,925,746	\$ 3,354,425	\$ 1,860,971	\$ 1,439,836	\$ 741,258
Secured by Junior Liens	PD324	\$ 311,007	\$ 287,398	\$ 167,919	\$ 129,040	\$ 57,163
Multifamily (5 or more) Dwelling Units	PD325	\$ 8,854	\$ 9,781	\$ 12,055	\$ 14,137	\$ 15,878
Nonresidential Property (Except Land)	PD335	\$ 105,572	\$ 82,883	\$ 66,020	\$ 116,760	\$ 111,735
Land	PD338	\$ 239,780	\$ 208,200	\$ 133,726	\$ 110,214	\$ 86,178
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 22,262	\$ 20,034	\$ 16,715	\$ 64,910	\$ 85,277
Consumer Loans - Total	SUB2531	\$ 18,534	\$ 19,554	\$ 16,306	\$ 20,744	\$ 82,307
Loans on Deposits	PD361	\$ 341	\$ 406	\$ 204	\$ 350	\$ 281
Home Improvement Loans	PD363	\$ 97	\$ 114	\$ 34	\$ 101	\$ 237
Education Loans	PD365	\$ 11	\$ 11	\$ 15	\$ 54	\$ 27
Auto Loans	PD367	\$ 4,951	\$ 5,562	\$ 4,818	\$ 9,794	\$ 12,060
Mobile Home Loans	PD369	\$ 2,279	\$ 2,159	\$ 1,339	\$ 1,789	\$ 2,429
Credit Cards	PD371	\$ 4,656	\$ 4,276	\$ 3,979	\$ 3,264	\$ 60,733
Other	PD380	\$ 6,199	\$ 7,026	\$ 5,917	\$ 5,392	\$ 6,540
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 36,783	\$ 304,047	\$ 15,544	\$ 19,075	\$ 40,934
Held for Sale Included in PD315:PD380	PD392	\$ 17,174	\$ 7,852	\$ 5,958	\$ 5,123	\$ 2,688
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 26,214	\$ 32,817	\$ 26,911	\$ 37,102	\$ 22,915
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 17,714	\$ 24,642	\$ 19,588	\$ 29,108	\$ 16,653
Rebooked GNMA's Incl in PD395	PD397	\$ 6,767	\$ 6,368	\$ 5,763	\$ 5,598	\$ 5,008

Schedule LD --- Loan Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>						
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 20,859,449</b>	<b>\$ 22,903,985</b>	<b>\$ 21,581,397</b>	<b>\$ 19,992,285</b>	<b>\$ 6,389,378</b>
90% up to 100% LTV	LD110	\$ 18,001,066	\$ 19,602,967	\$ 18,235,659	\$ 16,533,404	\$ 5,195,034
100% and greater LTV	LD120	\$ 2,858,383	\$ 3,301,018	\$ 3,345,738	\$ 3,458,881	\$ 1,194,344
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 2,389,776</b>	<b>\$ 2,081,650</b>	<b>\$ 1,369,587</b>	<b>\$ 1,092,099</b>	<b>\$ 286,048</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 834,762</b>	<b>\$ 1,032,005</b>	<b>\$ 711,373</b>	<b>\$ 527,946</b>	<b>\$ 159,963</b>

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Schedule LD --- Loan Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 828,129	\$ 1,027,528	\$ 709,285	\$ 526,423	\$ 159,661
90% up to 100% LTV	LD210	\$ 691,817	\$ 826,758	\$ 560,896	\$ 393,562	\$ 82,497
100% and greater LTV	LD220	\$ 136,312	\$ 200,770	\$ 148,389	\$ 132,861	\$ 77,164
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 6,633	\$ 4,477	\$ 2,088	\$ 1,523	\$ 302
90% up to 100% LTV	LD230	\$ 1,933	\$ 1,696	\$ 1,978	\$ 1,209	\$ 52
100% and greater LTV	LD240	\$ 4,700	\$ 2,781	\$ 110	\$ 314	\$ 250
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 1,555,014</b>	<b>\$ 1,049,645</b>	<b>\$ 658,214</b>	<b>\$ 564,153</b>	<b>\$ 126,085</b>
90% up to 100% LTV	LD250	\$ 1,012,186	\$ 758,302	\$ 408,903	\$ 300,499	\$ 64,106
100% and greater LTV	LD260	\$ 542,828	\$ 291,343	\$ 249,311	\$ 263,654	\$ 61,979
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 460,435</b>	<b>\$ 83,748</b>	<b>\$ 55,975</b>	<b>\$ 24,675</b>	<b>\$ 9,109</b>
90% up to 100% LTV	LD310	\$ 126,817	\$ 60,947	\$ 37,610	\$ 12,023	\$ 3,609
100% and greater LTV	LD320	\$ 333,618	\$ 22,801	\$ 18,365	\$ 12,652	\$ 5,500
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 642,468</b>	<b>\$ 235,399</b>	<b>\$ 2,526</b>	<b>\$ 232,740</b>	<b>\$ 685,142</b>
90% up to 100% LTV	LD410	\$ 574,863	\$ 207,674	\$ 2,064	\$ 161,867	\$ 567,590
100% and greater LTV	LD420	\$ 67,605	\$ 27,725	\$ 462	\$ 70,873	\$ 117,552
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 717,390</b>	<b>\$ 1,097,221</b>	<b>\$ 3,463,952</b>	<b>\$ 3,462,554</b>	<b>\$ 977,588</b>
90% up to 100% LTV	LD430	\$ 577,069	\$ 1,002,816	\$ 3,179,120	\$ 2,726,607	\$ 732,469
100% and greater LTV	LD440	\$ 140,321	\$ 94,405	\$ 284,832	\$ 735,947	\$ 245,119
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 3,186,253</b>	<b>\$ 1,184,862</b>	<b>\$ 7,798,524</b>	<b>\$ 8,930,081</b>	<b>\$ 979,306</b>
90% up to 100% LTV	LD450	\$ 2,639,548	\$ 903,084	\$ 5,947,913	\$ 6,854,912	\$ 719,110
100% and greater LTV	LD460	\$ 546,705	\$ 281,778	\$ 1,850,611	\$ 2,075,169	\$ 260,196
<b>Supplemental Loan Data for All Loans</b>						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 2,055,663	\$ 36,764,447	\$ 2,121,941	\$ 2,645,786	\$ 2,608,653
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 275,248	\$ 275,476	\$ 258,776	\$ 515,651	\$ 441,388
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 3,947,004	\$ 3,868,771	\$ 3,655,858	\$ 5,700,691	\$ 4,071,472
1-4 Dwelling Units Option ARM Loans	LD610	\$ 38,592,995	\$ 39,647,593	\$ 40,491,534	\$ 41,611,754	\$ 13,211,390
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 35,610,164	\$ 36,314,511	\$ 35,913,228	\$ 35,873,960	\$ 10,164,468
Total Capitalized Negative Amortization	LD650	\$ 1,834,715	\$ 1,655,315	\$ 1,443,021	\$ 1,251,759	\$ 244,456

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Schedule CC --- Consolidated Commitments and Contingencies						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 3,932,128</b>	<b>\$ 4,129,735</b>	<b>\$ 4,420,491</b>	<b>\$ 4,981,598</b>	<b>\$ 5,015,338</b>
Mortgage Construction Loans	CC105	\$ 3,139,675	\$ 3,211,873	\$ 3,551,572	\$ 4,071,080	\$ 4,042,803
Other Mortgage Loans	CC115	\$ 792,453	\$ 917,862	\$ 868,919	\$ 910,518	\$ 972,535
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 676,564	\$ 656,284	\$ 732,830	\$ 1,027,828	\$ 979,813
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 24,826,036</b>	<b>\$ 15,509,740</b>	<b>\$ 14,580,008</b>	<b>\$ 15,565,011</b>	<b>\$ 8,317,142</b>
1-4 Dwelling Units	CC280	\$ 22,780,135	\$ 13,599,007	\$ 12,489,966	\$ 12,451,963	\$ 6,311,608
Multifamily (5 or more) Dwelling Units	CC290	\$ 157,368	\$ 160,308	\$ 176,340	\$ 158,495	\$ 177,971
All Other Real Estate	CC300	\$ 1,888,533	\$ 1,750,425	\$ 1,913,702	\$ 2,954,553	\$ 1,827,563
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 161,715	\$ 200,616	\$ 153,240	\$ 307,771	\$ 275,436
Commitments Outstanding to Purchase Loans	CC320	\$ 45,507,450	\$ 14,511,761	\$ 13,569,667	\$ 22,177,997	\$ 4,908,033
Commitments Outstanding to Sell Loans	CC330	\$ 54,742,517	\$ 1,331,086	\$ 1,139,383	\$ 5,344,279	\$ 4,696,022
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 250,627	\$ 554,320	\$ 1,314,777	\$ 1,102,779	\$ 1,576,571
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 1,109,896	\$ 2,519,759	\$ 1,942,759	\$ 913,802	\$ 1,588,567
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 82,736	\$ 33,490	\$ 38,157	\$ 62,082	\$ 120,188
Commitments Outstanding to Sell Investment Securities	CC375	\$ 7,600	\$ 1,065	\$ 605	\$ 2,875	\$ 33,431
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 22,135,092</b>	<b>\$ 22,517,000</b>	<b>\$ 23,579,199</b>	<b>\$ 50,442,691</b>	<b>\$ 74,071,033</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 16,976,799	\$ 18,577,812	\$ 19,566,815	\$ 22,812,424	\$ 16,060,362
Commercial Lines	CC420	\$ 4,129,266	\$ 2,587,456	\$ 2,574,889	\$ 13,673,158	\$ 12,734,055
Open-End Consumer Lines - Credit Cards	CC423	\$ 677,427	\$ 674,910	\$ 695,889	\$ 13,265,506	\$ 44,260,483
Open-End Consumer Lines - Other	CC425	\$ 351,600	\$ 676,822	\$ 741,606	\$ 691,603	\$ 1,016,133
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 546,571</b>	<b>\$ 520,696</b>	<b>\$ 471,984</b>	<b>\$ 852,027</b>	<b>\$ 789,089</b>
Commercial	CC430	\$ 43,195	\$ 38,211	\$ 35,330	\$ 73,873	\$ 69,366
Standby, Not Included on CC465 or CC468	CC435	\$ 503,376	\$ 482,485	\$ 436,654	\$ 778,154	\$ 719,723
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 3,810,217	\$ 4,127,905	\$ 3,868,491	\$ 11,480,796	\$ 9,566,402
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 291,095	\$ 301,394	\$ 315,863	\$ 322,368	\$ 78,880
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 302,023	\$ 691,789	\$ 382,018	\$ 1,033,465	\$ 1,430,850
Other Contingent Liabilities	CC480	\$ 2,980	\$ 2,135	\$ 2,186	\$ 48,984	\$ 795,231
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 2,651	\$ 3,172

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Schedule CF --- Consolidated Cash Flow Information		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Mortgage-Backed Securities:</b>						
Pass-Through:						
Purchases	CF143	\$ 45,532,510	\$ 29,107,433	\$ 1,106,476	\$ 2,354,343	\$ 6,325,840
Sales	CF145	\$ 46,950,292	\$ 30,023,288	\$ 786,689	\$ 1,433,398	\$ 4,276,918
Other Balance Changes	CF148	\$- 387,602	\$- 83,968	\$- 359,455	\$- 1,323,951	\$- 1,086,862
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 684,129	\$ 471,734	\$ 674,814	\$ 7,658,933	\$ 2,803,427
Sales	CF155	\$ 1,725,118	\$ 2,453,259	\$ 358,774	\$ 1,103,390	\$ 857,367
Other Balance Changes	CF158	\$- 1,528,714	\$- 471,222	\$- 1,063,429	\$- 1,121,879	\$- 428,487
<b>Mortgage Loans:</b>						
<b>Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 46,216,639</b>	<b>\$ 29,579,167</b>	<b>\$ 1,781,290</b>	<b>\$ 10,013,276</b>	<b>\$ 9,129,267</b>
<b>Sales - Total</b>	<b>SUB3821</b>	<b>\$ 48,675,410</b>	<b>\$ 32,476,547</b>	<b>\$ 1,145,463</b>	<b>\$ 2,536,788</b>	<b>\$ 5,134,285</b>
<b>Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$- 2,458,771</b>	<b>\$- 2,897,380</b>	<b>\$ 635,827</b>	<b>\$ 7,476,488</b>	<b>\$ 3,994,982</b>
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 49,895,910</b>	<b>\$ 76,965,472</b>	<b>\$ 84,249,163</b>	<b>\$ 75,414,326</b>	<b>\$ 16,532,893</b>
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 705,423	\$ 802,569	\$ 1,002,773	\$ 1,428,926	\$ 1,395,114
Multifamily (5 or more) Dwelling Units	CF200	\$ 76,903	\$ 81,329	\$ 102,176	\$ 125,831	\$ 172,053
Nonresidential	CF210	\$ 264,335	\$ 296,364	\$ 298,352	\$ 413,848	\$ 306,308
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 47,463,578	\$ 74,270,079	\$ 81,348,232	\$ 71,280,898	\$ 12,768,935
Home Equity and Junior Liens	CF226	\$ 2,798,627	\$ 3,937,719	\$ 7,786,165	\$ 9,019,912	\$ 2,324,856
Multifamily (5 or more) Dwelling Units	CF245	\$ 179,907	\$ 197,119	\$ 83,362	\$ 297,478	\$ 241,712
Nonresidential (Except Land)	CF260	\$ 795,166	\$ 751,331	\$ 812,123	\$ 1,075,429	\$ 942,692
Land	CF270	\$ 410,598	\$ 566,681	\$ 602,145	\$ 791,916	\$ 706,079
<b>Loans and Participations Purchased, Secured By - Total:</b>	<b>SUB3880</b>	<b>\$ 32,119,533</b>	<b>\$ 3,179,767</b>	<b>\$ 5,020,650</b>	<b>\$ 13,172,004</b>	<b>\$ 12,555,638</b>
1-4 Dwelling Units						
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 23,132,878	\$ 884,140	\$ 793,078	\$ 8,358,213	\$ 6,036,501
Home Equity and Junior Liens	CF282	\$ 55,011	\$ 887,450	\$ 1,000,022	\$ 1,291,254	\$ 2,332,223
Multifamily (5 or more) Dwelling Units	CF290	\$ 106,616	\$ 137,901	\$ 77,421	\$ 92,811	\$ 108,031
Nonresidential	CF300	\$ 818,717	\$ 922,867	\$ 1,097,407	\$ 593,591	\$ 397,629
<b>Loans and Participations Sold, Secured By - Total</b>	<b>SUB3890</b>	<b>\$ 64,517,441</b>	<b>\$ 31,596,367</b>	<b>\$ 58,318,176</b>	<b>\$ 62,842,414</b>	<b>\$ 14,103,679</b>
1-4 Dwelling Units						
Home Equity and Junior Liens	CF311	\$ 186,123	\$ 21,642	\$ 44,109	\$ 1,811,370	\$ 1,193,957

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<b>Schedule CF --- Consolidated Cash Flow Information</b>						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 47,522	\$ 6,329	\$ 15,318	\$ 51,805	\$ 18,789
Nonresidential	CF330	\$ 188,254	\$ 208,603	\$ 129,373	\$ 189,074	\$ 78,993
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 32,397,908</b>	<b>\$- 28,416,600</b>	<b>\$- 53,297,526</b>	<b>\$- 49,670,410</b>	<b>\$- 1,548,041</b>
<b>Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 31,967,693</b>	<b>\$ 43,108,860</b>	<b>\$ 41,340,377</b>	<b>\$ 39,519,782</b>	<b>\$ 5,417,320</b>
<b>Nonmortgage Loans:</b>						
Commercial:						
Closed or Purchased	CF390	\$ 9,989,892	\$ 1,505,577	\$ 1,589,947	\$ 6,528,808	\$ 5,520,506
Sales	CF395	\$ 69,288	\$ 46,070	\$ 29,769	\$ 36,476	\$ 312,426
Consumer:						
Closed or Purchased	CF400	\$ 511,907	\$ 442,004	\$ 660,801	\$ 5,512,988	\$ 5,659,682
Sales	CF405	\$ 29,043	\$ 28,939	\$ 16,354	\$ 48,950	\$ 231,376
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 10,501,799</b>	<b>\$ 1,947,581</b>	<b>\$ 2,250,748</b>	<b>\$ 12,041,796</b>	<b>\$ 11,180,188</b>
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 98,331</b>	<b>\$ 75,009</b>	<b>\$ 46,123</b>	<b>\$ 85,426</b>	<b>\$ 543,802</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 10,403,468</b>	<b>\$ 1,872,572</b>	<b>\$ 2,204,625</b>	<b>\$ 11,956,370</b>	<b>\$ 10,636,386</b>
<b>Deposits:</b>						
Interest Credited to Deposits	CF430	\$ 1,338,780	\$ 1,365,699	\$ 1,389,654	\$ 1,763,604	\$ 1,209,153
<b>Schedule DI --- Consolidated Deposit Information</b>						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
<b>Deposit Data</b>						
Total Broker - Originated Deposits	SUB4061	\$ 14,426,272	\$ 15,073,762	\$ 13,368,674	\$ 19,798,824	\$ 16,199,468
Fully Insured	DI100	\$ 13,611,305	\$ 13,890,440	\$ 12,054,502	\$ 16,526,601	\$ 14,040,256
Other	DI110	\$ 814,967	\$ 1,183,322	\$ 1,314,172	\$ 3,272,223	\$ 2,159,212
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 80,873,609	\$ 76,215,503	\$ 71,441,323	\$ 105,877,583	\$ 95,406,084
Greater than \$100,000	DI130	\$ 80,812,893	\$ 80,129,658	\$ 87,333,772	\$ 106,047,677	\$ 60,593,833
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	9,338,938	8,946,960	8,876,960	13,349,758	12,862,050
Greater than \$100,000	DI160	282,941	262,123	258,589	351,067	262,141
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 13,186,222	\$ 12,656,510	\$ 12,553,265	\$ 15,681,988	\$ 14,173,904
Greater than \$250,000	DI175	\$ 1,572,564	\$ 1,355,543	\$ 1,497,040	\$ 1,503,979	\$ 1,005,582
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	1,565,877	1,546,052	1,530,759	1,730,146	1,567,297
Greater than \$250,000	DI185	3,815	3,309	3,523	3,708	7,186



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<b>Schedule DI --- Consolidated Deposit Information</b>						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
Number of Deposit Accounts - Total	SUB4062	11,191,571	10,758,444	10,669,831	15,434,679	14,698,674
IRA/Keogh Accounts	DI200	\$ 11,116,111	\$ 10,351,910	\$ 9,824,945	\$ 13,129,823	\$ 11,836,359
Uninsured Deposits	DI210	\$ 33,528,331	\$ 35,137,854	\$ 41,783,253	\$ 54,187,572	\$ 31,675,295
Preferred Deposits	DI220	\$ 1,393,225	\$ 1,316,770	\$ 1,114,637	\$ 1,214,675	\$ 1,010,673
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 12,409,186	\$ 13,320,414	\$ 11,673,024	\$ 15,760,660	\$ 13,634,320
Money Market Deposit Accounts	DI320	\$ 72,081,120	\$ 68,179,645	\$ 79,224,962	\$ 92,728,907	\$ 66,286,288
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 9,434,813	\$ 9,576,352	\$ 10,061,532	\$ 16,220,987	\$ 13,703,857
Time Deposits	DI340	\$ 82,520,156	\$ 79,280,822	\$ 71,865,868	\$ 104,400,682	\$ 77,554,954
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 37,042,083	\$ 27,750,622	\$ 25,256,591	\$ 36,419,607	\$ 25,237,604
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 2,180,567	\$ 2,084,329	\$ 1,935,630	\$ 2,789,526	\$ 1,995,586
Non-Interest-Bearing Demand Deposits	DI610	\$ 8,163,621	\$ 8,507,146	\$ 8,066,000	\$ 9,791,853	\$ 7,724,035
<b>Deposits Data for Deposit Insurance Premium Assessments</b>						
<b>Quarter-End Deposit Totals:</b>						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 176,840,633	\$ 117,791,635	\$ 111,028,527	\$ 111,852,679	\$ 47,783,916
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 5,017,710	\$ 6,088,479	\$ 6,270,847	\$ 6,088,559	\$ 6,258,699
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Average Daily Deposit Totals:</b>						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 156,433,570	\$ 83,590,008	\$ 74,229,606	\$ 73,685,023	\$ 9,982,307
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 5,490,072	\$ 7,288	\$ 0	\$ 2,018	\$ 488
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Schedule SI --- Consolidated Supplemental Information</b>						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
<b>Miscellaneous</b>						
Number of Full-time Equivalent Employees	SI370	49,383	27,972	28,328	43,526	41,060
Financial Assets Held for Trading Purposes	SI375	\$ 1,109,535	\$ 542,291	\$ 345,014	\$ 631,169	\$ 568,280
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 11,363,086	\$ 1,047,057	\$ 1,472,550	\$ 3,258,602	\$ 2,220,668
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 1,692,745	\$ 1,236,015	\$ 445,833	\$ 1,005,772	\$ 10,337

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
Available-for-Sale Securities	SI385	\$ 30,819,007	\$ 36,589,558	\$ 42,211,999	\$ 53,991,693	\$ 36,782,762
Assets Held for Sale	SI387	\$ 13,866,919	\$ 7,220,746	\$ 9,787,713	\$ 16,911,204	\$ 8,399,448
Loans Serviced for Others	SI390	\$ 49,526,303	\$ 51,075,160	\$ 55,568,584	\$ 102,846,862	\$ 95,741,832
<b>Residual Interests</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 3,930	\$ 9,412	\$ 9,587	\$ 141,827	\$ 136,845
Other Residual Interests	SI404	\$ 211,290	\$ 225,900	\$ 237,173	\$ 649,496	\$ 467,364
<b>Qualified Thrift Lender Test</b>						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	84.92%	85.08%	85.26%	85.47%	85.21%
Second month of Qtr	SI582	84.36%	85.10%	85.35%	85.79%	85.16%
Third month of Qtr	SI583	84.69%	85.28%	84.81%	85.68%	85.00%
<b>IRS Domestic Building and Loan Test</b>						
Percent of Assets Test	SI585	78.12%	76.81%	78.05%	79.67%	80.54%
Do you meet the DBLA business operations test?	SI586	16 [Yes]	16 [Yes]	18 [Yes]	22 [Yes]	21 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 433,639</b>	<b>\$ 573,951</b>	<b>\$ 576,344</b>	<b>\$ 2,461,886</b>	<b>\$ 2,569,626</b>
<b>Credit extended to assn exec officers, prin shareholders &amp; related interest</b>						
Aggregate amount of all extensions of credit	SI590	\$ 379,993	\$ 400,286	\$ 360,756	\$ 459,091	\$ 420,293
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	568	572	321	445	356
<b>Summary of Changes in Equity Capital</b>						
Beginning Equity Capital	SI600	\$ 22,741,398	\$ 21,880,083	\$ 21,211,755	\$ 30,060,288	\$ 22,187,343
Net Income (Loss) (SO91)	SI610	\$- 404,549	\$- 1,692,927	\$- 325,403	\$ 498,920	\$ 393,572
Dividends Declared						
Preferred Stock	SI620	\$ 3,554	\$ 4,963	\$ 3,144	\$ 2,948	\$ 2,872
Common Stock	SI630	\$ 42,435	\$ 48,340	\$ 56,017	\$ 195,419	\$ 219,821
Stock Issued	SI640	\$ 403	\$ 1,026,759	\$ 1,027,706	\$ 22,199	\$ 41,994
Stock Retired	SI650	\$ 200	\$ 608	\$ 25	\$ 25	\$ 304
Capital Contributions (Where No Stock is Issued)	SI655	\$ 332,285	\$ 1,673,388	\$ 395,955	\$ 634,537	\$ 763,718
New Basis Accounting Adjustments	SI660	\$- 2,224	\$ 929	\$ 78,564	\$ 11,523	\$ 742,739
Other Comprehensive Income	SI662	\$- 548,094	\$- 62,274	\$- 116,731	\$- 356,073	\$ 27,474
Prior Period Adjustments	SI668	\$- 86,626	\$ 435	\$- 35,283	\$- 24,300	\$- 18,328
Other Adjustments	SI671	\$- 12,680	\$- 2,338	\$ 537	\$ 8,507	\$ 207,268
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 21,973,724</b>	<b>\$ 22,770,144</b>	<b>\$ 22,177,914</b>	<b>\$ 30,657,209</b>	<b>\$ 24,122,783</b>
<b>Transactions With Affiliations</b>						

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Schedule SI --- Consolidated Supplemental Information		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 131,203	\$ 79,124	\$ 848,171	\$ 544,357	\$ 388,728
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 5,997,837	\$ 29,755,994	\$ 57,425,249	\$ 31,009,265	\$ 2,930,658
<b>Mutual Fund and Annuity Sales</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	38 [Yes]	37 [Yes]	37 [Yes]	67 [Yes]	61 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 35,670	\$ 37,339	\$ 43,017	\$ 150,800	\$ 155,758
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 11,996	\$ 8,212	\$ 7,956	\$ 11,583	\$ 8,644
<b>Average Balance Sheet Data</b>						
Total Assets	SI870	\$ 282,767,603	\$ 285,826,857	\$ 288,069,240	\$ 349,280,460	\$ 253,850,427
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 17,400,929	\$ 22,134,208	\$ 24,328,698	\$ 20,905,791	\$ 16,034,900
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 231,684,885	\$ 234,793,678	\$ 230,073,624	\$ 273,286,370	\$ 187,214,776
Nonmortgage Loans	SI885	\$ 17,255,789	\$ 16,888,499	\$ 16,712,151	\$ 37,121,965	\$ 34,247,056
Deposits and Excrows	SI890	\$ 170,122,344	\$ 169,213,247	\$ 176,972,986	\$ 225,239,070	\$ 158,627,384
Total Borrowings	SI895	\$ 77,095,107	\$ 68,012,478	\$ 69,459,359	\$ 83,314,601	\$ 66,750,689

Schedule SQ --- Consolidated Supplemental Questions		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 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	6	2	1	5	6
Any Outstanding Futures or Options Positions?	SQ310	6	5	6	6	5
Does Association Have Subchapter S in effect this year?	SQ320	29	29	29	32	27
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	130	127	125	189	169

Schedule FS --- Fiduciary and Related Services		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	23 [Yes]	22 [Yes]	22 [Yes]	49 [Yes]	43 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	18 [Yes]	17 [Yes]	18 [Yes]	36 [Yes]	32 [Yes]

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Schedule FS --- Fiduciary and Related Services		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Do you have any activity to report on this schedule?	FS130	18 [Yes]	17 [Yes]	17 [Yes]	33 [Yes]	30 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 29,146,245</b>	<b>\$ 28,470,164</b>	<b>\$ 28,462,251</b>	<b>\$ 84,137,006</b>	<b>\$ 77,708,016</b>
<b>Managed Assets (\$) -Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 14,306,818</b>	<b>\$ 12,920,935</b>	<b>\$ 12,813,176</b>	<b>\$ 39,768,080</b>	<b>\$ 36,589,022</b>
Personal Trust and Agency Accounts	FS210	\$ 4,516,318	\$ 4,148,178	\$ 4,171,776	\$ 6,456,924	\$ 4,726,178
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 1,192,907	\$ 1,091,639	\$ 1,096,527	\$ 2,858,968	\$ 2,517,020
Employee Benefit - Defined Contribution	FS220	\$ 274,581	\$ 247,365	\$ 255,965	\$ 888,583	\$ 825,185
Employee Benefit - Defined Benefit	FS230	\$ 36,654	\$ 42,613	\$ 37,878	\$ 140,994	\$ 97,045
Other Retirement Accounts	FS240	\$ 881,672	\$ 801,661	\$ 802,684	\$ 1,829,391	\$ 1,594,790
Corporate Trust and Agency Accounts	FS250	\$ 2,342	\$ 40,609	\$ 42,641	\$ 43,974	\$ 47,234
Investment Management Agency Accounts	FS260	\$ 8,522,531	\$ 7,567,237	\$ 7,433,821	\$ 26,689,061	\$ 25,698,292
Other Fiduciary Accounts	FS270	\$ 72,720	\$ 73,272	\$ 68,411	\$ 3,719,153	\$ 3,600,298
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) -Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 7,378,238</b>	<b>\$ 7,945,912</b>	<b>\$ 8,159,469</b>	<b>\$ 13,576,810</b>	<b>\$ 12,266,775</b>
Personal Trust and Agency Accounts	FS211	\$ 941,803	\$ 1,015,931	\$ 947,185	\$ 3,341,407	\$ 2,623,824
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 6,170,611	\$ 6,688,240	\$ 6,936,455	\$ 9,927,789	\$ 9,348,242
Employee Benefit - Defined Contribution	FS221	\$ 99,059	\$ 139,114	\$ 215,250	\$ 2,213,883	\$ 2,130,504
Employee Benefit - Defined Benefit	FS231	\$ 5,654,941	\$ 6,120,478	\$ 6,272,879	\$ 6,566,502	\$ 6,108,141
Other Retirement Accounts	FS241	\$ 416,611	\$ 428,648	\$ 448,326	\$ 1,147,404	\$ 1,109,597
Corporate Trust and Agency Accounts	FS251	\$ 43,340	\$ 6,033	\$ 8,109	\$ 60,186	\$ 127,422
Other Fiduciary Accounts	FS271	\$ 222,484	\$ 235,708	\$ 267,720	\$ 247,428	\$ 167,287
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 7,461,189</b>	<b>\$ 7,603,317</b>	<b>\$ 7,489,606</b>	<b>\$ 30,792,116</b>	<b>\$ 28,852,219</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) -Total Fiduciary Accounts</b>	<b>FS22</b>	<b>13,256</b>	<b>11,643</b>	<b>11,654</b>	<b>22,483</b>	<b>19,098</b>
Personal Trust and Agency Accounts	FS212	4,103	3,418	3,471	5,469	3,868
Retirement-related Trust and Agency Accounts - Total	SUB6120	2,802	2,487	2,478	6,579	5,420
Employee Benefit - Defined Contribution	FS222	542	544	537	661	540
Employee Benefit - Defined Benefit	FS232	18	19	17	46	46
Other Retirement Accounts	FS242	2,242	1,924	1,924	5,872	4,834
Corporate Trust and Agency Accounts	FS252	11	12	12	16	4
Investment Management Agency Accounts	FS262	6,051	5,418	5,415	10,070	9,382

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Schedule FS --- Fiduciary and Related Services		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS272	289	308	278	349	424
<b>Nonmanaged Assets (#) -Total Fiduciary Accounts</b>	<b>FS23</b>	<b>1,455</b>	<b>1,458</b>	<b>1,466</b>	<b>175,136</b>	<b>169,877</b>
Personal Trust and Agency Accounts	FS213	491	478	421	169,939	164,906
Retirement-related Trust and Agency Accounts - Total	SUB6130	721	723	759	4,885	4,807
Employee Benefit - Defined Contribution	FS223	66	60	91	363	327
Employee Benefit - Defined Benefit	FS233	107	110	110	122	119
Other Retirement Accounts	FS243	548	553	558	4,400	4,361
Corporate Trust and Agency Accounts	FS253	50	51	55	148	132
Other Fiduciary Accounts	FS273	193	206	231	164	32
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>2,420</b>	<b>2,316</b>	<b>2,386</b>	<b>4,041</b>	<b>3,805</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>						
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 39,817</b>	<b>\$ 80,278</b>	<b>\$ 58,286</b>	<b>\$ 79,153</b>	<b>\$ 36,593</b>
Personal Trust and Agency Accounts	FS310	\$ 5,087	\$ 18,109	\$ 13,232	\$ 19,743	\$ 8,589
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 2,614	\$ 10,842	\$ 8,149	\$ 10,593	\$ 5,317
Employee Benefit - Defined Contribution	FS320	\$ 553	\$ 3,691	\$ 2,953	\$ 3,456	\$ 2,063
Employee Benefit - Defined Benefit	FS330	\$ 432	\$ 1,644	\$ 1,180	\$ 869	\$ 367
Other Retirement Accounts	FS340	\$ 1,629	\$ 5,507	\$ 4,016	\$ 6,268	\$ 2,887
Corporate Trust and Agency Accounts	FS350	\$ 13	\$ 71	\$ 29	\$ 391	\$ 217
Investment Management Agency Accounts	FS360	\$ 12,074	\$ 39,643	\$ 29,267	\$ 40,672	\$ 19,077
Other Fiduciary Accounts	FS370	\$ 2,270	\$ 4,911	\$ 185	\$ 1,388	\$ 731
Custody and Safekeeping Accounts	FS380	\$ 960	\$ 3,629	\$ 2,694	\$ 4,287	\$ 1,798
Other Fiduciary and Related Services	FS390	\$ 16,799	\$ 3,073	\$ 4,730	\$ 2,079	\$ 864
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 9,534</b>	<b>\$ 75,843</b>	<b>\$ 10,224</b>	<b>\$ 9,367</b>	<b>\$ 4,006</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 0</b>	<b>\$ 40</b>	<b>\$ 8</b>	<b>\$ 4</b>	<b>\$ 4</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 611</b>	<b>\$ 9,835</b>	<b>\$ 1,838</b>	<b>\$ 1,167</b>	<b>\$ 460</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 30,894</b>	<b>\$ 14,230</b>	<b>\$ 49,892</b>	<b>\$ 70,949</b>	<b>\$ 33,043</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 825,287</b>	<b>\$ 4,148,178</b>	<b>\$ 554,877</b>	<b>\$ 2,406,692</b>	<b>\$ 2,266,183</b>
Non-Interest-Bearing Deposits	FS410	\$ 1,367	\$ 5,290	\$ 677	\$ 208	\$ 109
Interest-Bearing Deposits	FS415	\$ 21,993	\$ 21,051	\$ 7,462	\$ 13,019	\$ 13,159
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 60,635	\$ 149,847	\$ 50,742	\$ 82,324	\$ 52,764
State, County and Municipal Obligations	FS425	\$ 60,239	\$ 488,195	\$ 47,025	\$ 310,505	\$ 321,203

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Schedule FS --- Fiduciary and Related Services		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Money Market Mutual Funds	FS430	\$ 106,385	\$ 358,721	\$ 52,330	\$ 220,648	\$ 192,808
Other Short-term Obligations	FS435	\$ 201	\$ 1,617	\$ 205	\$ 20,954	\$ 27,866
Other Notes and Bonds	FS440	\$ 44,859	\$ 78,493	\$ 23,761	\$ 113,000	\$ 105,847
Common and Preferred Stock	FS445	\$ 464,685	\$ 2,915,056	\$ 332,393	\$ 1,531,968	\$ 1,420,086
Real Estate Mortgages	FS450	\$ 1,469	\$ 8,027	\$ 212	\$ 1,774	\$ 1,655
Real Estate	FS455	\$ 33,714	\$ 72,446	\$ 23,812	\$ 59,936	\$ 65,441
Miscellaneous Assets	FS460	\$ 29,740	\$ 49,435	\$ 16,258	\$ 52,356	\$ 65,245
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>31</b>	<b>0</b>	<b>0</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	11	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	20	0	0	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 681,920</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>54</b>	<b>341</b>	<b>0</b>	<b>0</b>	<b>0</b>
Domestic Equity	FS610	0	1	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	1	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	27	0	0	0
Specialty/Other	FS670	54	312	0	0	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 1,766</b>	<b>\$ 7,486,202</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Domestic Equity	FS615	\$ 0	\$ 5,735,434	\$ 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	\$ 106,701	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 1,982	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 1,766	\$ 1,642,085	\$ 0	\$ 0	\$ 0
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>						
<b>Managed Accts - Total Fid Settlements/Surcharges/Othr Losses</b>	<b>FS70</b>	<b>\$ 0</b>	<b>\$ 38</b>	<b>\$ 11</b>	<b>\$ 4</b>	<b>\$ 4</b>
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 8	\$ 7	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Investment Management Agency Accounts	FS730	\$ 0	\$ 27	\$ 4	\$ 4	\$ 4
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 0</b>	<b>\$ 5</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 4	\$ 0	\$ 0	\$ 0
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 3</b>	<b>\$ 3</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 3	\$ 3	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						
Equity Capital (SC80)	CCR100	\$ 21,973,722	\$ 22,770,135	\$ 22,177,924	\$ 30,657,211	\$ 24,122,795
Equity Capital Deductions - Total	SUB1631	\$ 1,215,060	\$ 2,155,952	\$ 1,083,090	\$ 2,487,541	\$ 3,028,570
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 42,682	\$ 50,500	\$ 50,806	\$ 60,668	\$ 60,122
Goodwill and Certain Other Intangible Assets	CCR115	\$ 752,181	\$ 750,330	\$ 1,001,596	\$ 2,136,249	\$ 2,689,544
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 419,156	\$ 354,081	\$ 29,483	\$ 288,708	\$ 276,971
Other	CCR134	\$ 1,041	\$ 1,001,041	\$ 1,205	\$ 1,916	\$ 1,933
Equity Capital Additions -Total	SUB1641	\$ 1,411,607	\$ 860,529	\$ 809,120	\$ 812,817	\$ 429,358
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 1,227,378	\$ 675,173	\$ 621,629	\$ 624,767	\$ 231,446
Intangible Assets	CCR185	\$ 33	\$ 38	\$ 1,723	\$ 27	\$ 25
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 178,466	\$ 179,983	\$ 180,152	\$ 181,437	\$ 182,345
Other	CCR195	\$ 5,730	\$ 5,335	\$ 5,616	\$ 6,586	\$ 15,542
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 22,170,269</b>	<b>\$ 21,474,712</b>	<b>\$ 21,903,954</b>	<b>\$ 28,982,487</b>	<b>\$ 21,523,583</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 280,931,518</b>	<b>\$ 281,168,151</b>	<b>\$ 289,429,243</b>	<b>\$ 349,329,915</b>	<b>\$ 264,170,175</b>
Asset Deductions - Total	SUB1651	\$ 1,231,708	\$ 1,175,181	\$ 1,095,589	\$ 2,496,374	\$ 3,040,027
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 40,294	\$ 36,418	\$ 43,113	\$ 45,579	\$ 47,041
Goodwill and Certain Other Intangible Assets	CCR265	\$ 772,038	\$ 770,701	\$ 1,022,515	\$ 2,160,603	\$ 2,715,173

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Schedule CCR --- Consolidated Capital Requirement		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 419,156	\$ 367,253	\$ 29,483	\$ 289,201	\$ 276,971
Other	CCR275	\$ 220	\$ 809	\$ 478	\$ 991	\$ 842
Asset Additions - Total	SUB1661	\$ 1,244,171	\$ 652,315	\$ 567,368	\$ 711,873	\$ 164,553
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 1,242,824	\$ 651,252	\$ 565,700	\$ 710,529	\$ 163,129
Intangible Assets	CCR285	\$ 33	\$ 38	\$ 1,723	\$ 27	\$ 25
Other	CCR290	\$ 1,314	\$ 1,025	\$ - 55	\$ 1,317	\$ 1,399
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 280,943,981</b>	<b>\$ 280,645,285</b>	<b>\$ 288,901,022</b>	<b>\$ 347,545,414</b>	<b>\$ 261,294,701</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 11,216,646</b>	<b>\$ 11,197,775</b>	<b>\$ 11,537,817</b>	<b>\$ 13,871,342</b>	<b>\$ 10,416,889</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 22,170,269</b>	<b>\$ 21,474,712</b>	<b>\$ 21,903,954</b>	<b>\$ 28,982,487</b>	<b>\$ 21,523,583</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 34,018	\$ 45,126	\$ 82,076	\$ 88,014	\$ 86,114
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 242,500	\$ 242,500	\$ 242,500	\$ 264,500	\$ 359,100
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 1,000,000	\$ 0	\$ 0	\$ 1,000
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 2,067,053	\$ 1,982,293	\$ 1,704,733	\$ 1,592,270	\$ 1,182,922
Tier 2 Capital - Other	CCR355	\$ 1,356	\$ 1,153	\$ 1,211	\$ 1,208	\$ 1,096
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 2,344,927</b>	<b>\$ 3,271,072</b>	<b>\$ 2,030,520</b>	<b>\$ 1,945,992</b>	<b>\$ 1,630,232</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 2,344,927</b>	<b>\$ 3,271,072</b>	<b>\$ 2,030,520</b>	<b>\$ 1,945,992</b>	<b>\$ 1,630,232</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 9,574	\$ 8,213	\$ 8,868	\$ 13,266	\$ 12,195
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 14,073	\$ 17,128	\$ 15,832	\$ 407,277	\$ 470,455
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 24,491,549</b>	<b>\$ 24,720,443</b>	<b>\$ 23,909,774</b>	<b>\$ 30,507,936</b>	<b>\$ 22,671,165</b>
0% R/W Category - Cash	CCR400	\$ 3,534,071	\$ 2,110,246	\$ 2,483,290	\$ 1,195,158	\$ 1,005,606
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 2,686,698	\$ 2,608,173	\$ 2,690,968	\$ 3,548,762	\$ 3,818,472
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 399	\$ 480	\$ 814	\$ 45,199	\$ 7,722
0% R/W Category - Other	CCR415	\$ 981,805	\$ 482,510	\$ 489,310	\$ 1,135,931	\$ 1,291,471
0% R/W Category - Assets Total	CCR420	\$ 7,202,973	\$ 5,201,409	\$ 5,664,382	\$ 5,925,050	\$ 6,123,271
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 29,624,848	\$ 33,679,798	\$ 36,917,448	\$ 47,126,054	\$ 29,364,280
20% R/W Category - Claims on FHLBs	CCR435	\$ 7,983,782	\$ 9,176,107	\$ 7,972,179	\$ 8,651,100	\$ 7,096,317
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 405,086	\$ 347,922	\$ 715,265	\$ 982,057	\$ 800,032



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Schedule CCR --- Consolidated Capital Requirement		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 2,796,188	\$ 4,699,742	\$ 4,634,665	\$ 4,943,102	\$ 4,170,143
20% R/W Category - Other	CCR450	\$ 13,759,653	\$ 13,845,775	\$ 17,350,171	\$ 11,268,812	\$ 10,363,907
20% R/W Category - Assets Total	CCR455	\$ 54,569,557	\$ 61,749,344	\$ 67,589,728	\$ 72,971,125	\$ 51,794,679
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 10,913,911</b>	<b>\$ 12,349,872</b>	<b>\$ 13,517,947</b>	<b>\$ 14,594,230</b>	<b>\$ 10,358,938</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 111,851,217	\$ 109,098,010	\$ 113,253,794	\$ 134,307,035	\$ 96,071,413
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 341,398	\$ 395,952	\$ 287,136	\$ 779,355	\$ 753,305
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 69,589	\$ 91,368	\$ 924,777	\$ 1,271,618	\$ 922,019
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 202,691	\$ 421,718	\$ 1,023,686	\$ 1,001,494	\$ 900,289
50% R/W Category - Other	CCR480	\$ 1,508,878	\$ 911,660	\$ 911,797	\$ 1,229,864	\$ 1,189,340
50% R/W Category - Assets Total	CCR485	\$ 113,973,773	\$ 110,918,708	\$ 116,401,190	\$ 138,589,366	\$ 99,836,366
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 56,986,928</b>	<b>\$ 55,459,399</b>	<b>\$ 58,200,645</b>	<b>\$ 69,294,758</b>	<b>\$ 49,918,255</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 1,907,348	\$ 1,696,407	\$ 2,330,047	\$ 3,359,401	\$ 3,724,200
100% R/W Category - All Other Assets	CCR506	\$ 113,339,007	\$ 110,186,646	\$ 106,374,510	\$ 138,433,606	\$ 107,197,269
100% R/W Category - Assets Total	CCR510	\$ 115,246,355	\$ 111,883,053	\$ 108,704,557	\$ 141,793,007	\$ 110,921,469
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 115,246,355</b>	<b>\$ 111,883,053</b>	<b>\$ 108,704,557</b>	<b>\$ 141,793,007</b>	<b>\$ 110,921,469</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 1,958	\$ 1,463	\$ 1,865	\$ 4,605	\$ 3,004
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 24,475</b>	<b>\$ 18,288</b>	<b>\$ 23,313</b>	<b>\$ 57,565</b>	<b>\$ 37,551</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 290,994,616</b>	<b>\$ 289,753,977</b>	<b>\$ 298,361,722</b>	<b>\$ 359,283,153</b>	<b>\$ 268,678,789</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 183,171,629</b>	<b>\$ 179,710,581</b>	<b>\$ 180,446,423</b>	<b>\$ 225,739,497</b>	<b>\$ 171,236,141</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,947,186	\$ 617,385	\$ 30,633	\$ 281,021	\$ 267,498
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 181,224,443</b>	<b>\$ 179,093,196</b>	<b>\$ 180,415,790</b>	<b>\$ 225,458,476</b>	<b>\$ 170,968,643</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 14,497,794</b>	<b>\$ 14,327,444</b>	<b>\$ 14,487,795</b>	<b>\$ 18,035,166</b>	<b>\$ 13,676,907</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>7.89%</b>	<b>7.65%</b>	<b>7.58%</b>	<b>8.34%</b>	<b>8.24%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>13.51%</b>	<b>13.80%</b>	<b>13.25%</b>	<b>13.53%</b>	<b>13.26%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>12.23%</b>	<b>11.98%</b>	<b>12.13%</b>	<b>12.67%</b>	<b>12.31%</b>
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>7.89%</b>	<b>8.01%</b>	<b>7.58%</b>	<b>8.34%</b>	<b>8.24%</b>

\*Note

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