

Appendix: Wachovia

- A. State Locations
- B. Company Facts
- C. Officers & Directors
- D. Board of Directors

A. COMPANY LOCATIONS

We offer a full array of financial services to our customers through Wachovia

offices in 16 states and Washington, DC. With the pending acquisition of Golden West Financial, parent of World Savings Bank, Wachovia would strengthen its position in California, Texas, Florida, New Jersey and New York, and enter attractive metropolitan areas in five additional states: Arizona, Colorado, Illinois, Kansas, and Nevada.

- Alabama
- California
- Connecticut
- Delaware
- Florida
- Georgia
- Maryland
- Mississippi
- New Jersey
- New York
- North Carolina
- Pennsylvania
- South Carolina
- Tennessee
- Texas
- Virginia

In addition, we are pleased to serve customers' brokerage, asset management, wealth management, trust, and investment banking needs through Wachovia Securities, LLC, offices in 49 states and Washington, DC. Global services are provided through more than 40 international offices.

B. Company Facts

\$48.9 billion

Stockholders' Equity:

Headquarters:

Wachovia Corporation
301 South College Street, Suite 4000
One Wachovia Center
Charlotte, North Carolina 28288-0013 (704)
374-6161

Investor Relations:

301 South College Street
One Wachovia Center NC 0206
Charlotte, North Carolina 28288

Ranking:

Fourth largest bank holding company in the United States based on assets. Third largest U.S. full-service brokerage firm based on client assets.

Financial Services:

Full financial services through offices in 16 states - Connecticut, New York, New Jersey, Pennsylvania, Delaware, Maryland, Virginia, North Carolina, South Carolina, Georgia,

Florida, Alabama, Tennessee, Mississippi, Texas, California—plus Washington, D.C. Full-service retail brokerage with offices in 49 states through Wachovia Securities LLC. Investment banking products and services in selected industries nationwide, and global services through more than 40 international offices.

Customers: 13.4 million households and businesses; 10.9 million online product and service enrollments; 3.6 million active online customers.

Employees: 97,000

Financial Centers: Personal service and advice through 3,109 financial centers and 738 retail brokerage offices. These staffs include nearly 10,514 registered representatives.

ATMs: Convenient access to 5,134 automated teller machines.

Toll-Free Banking: Wachovia: (800) 922-4684

Online Services: Banking - wachovia.com
Brokerage - wachoviasec.com
Investment products and services - evergreeninvestments.com

Products & Services: Complete banking services, retail brokerage services, asset management, wealth management, and innovative products for individual customers. Financial expertise in treasury services, corporate and investment banking, and international banking for business customers. Also offer credit and debit card products, trust services, mortgage banking, and home equity lending.

Key Subsidiaries: Wachovia Bank, N.A., Wachovia Mortgage, Wachovia Securities, LLC

Management: G. Kennedy Thompson Chairman, President and CEO

Thomas J. Wurtz Chief Financial Officer


Stock:	1.6 billion shares of common stock outstanding. Stock trades on the New York Stock Exchange under the WB symbol.
Capital:	Exceeded all 2006 regulatory guidelines(actual) Tier 1: 7.81% (4% minimum) Total: 11.42% (8% minimum) Leverage: 6.57% (3-5% minimum)
Asset Quality:	Loans written off as losses as a percent of average loans: less than 1% (0.08%). Nonperforming assets as a percent of loans and leases: less than 1 percent (0.25%).
Debt Rating:	Senior debt rated Aa3 by Moody Investor Service, A+ by Standard & Poor's and AA- by Fitch.
History:	The former Wachovia (founded in 1879 in Winston, NC) and First Union (founded in 1908 in Charlotte, NC) merged on September 1, 2001, to create Wachovia Corporation. Wachovia (pronounced wa-KO-vee-yah) is the Latin form of the name Wachau, which was given to the tract of land in the Piedmont region of North Carolina settled by Moravians in 1753. The name honored the settlers' connections to the Wachau Valley along the Danube River.
Media Contact:	Mary Eshet Corporate Media Relations Manager (704) 374-2138
Investor Contact:	Alice Lehman Managing Director of Investor Relations (704) 374-2137

C. OFFICERS AND DIRECTORS

[Operating Committee](#)
[Board of Directors](#)

Operating Committee

[Ken Thompson](#)
[PDF Version](#) 
Chairman, President and CEO

[Tom Wurtz](#)
[PDF Version](#) 
Executive Vice President and
Chief Financial Officer

[David Carroll](#)
[PDF Version](#) 

Head of Capital Management Group

[Thomas Coley](#)
[PDF Version](#) 


Southern Banking Group Executive

[Steve Cummings](#)
[PDF Version](#) 

Senior Executive Vice President
and Head of Corporate and
Investment Banking

[Reggie Davis](#)
[PDF Version](#) 

Head of the Northern Banking
Group

[Jerry Enos](#)
[PDF Version](#) 


Head of Operations, Technology, and
eCommerce

[Ben Jenkins](#)
[PDF Version](#) 

Vice Chairman and President of the
General Bank

[Stan Kelly](#)
[PDF Version](#) 


Senior Executive Vice President
and President of Wealth
Management

[Danny Ludeman](#)
[PDF Version](#) 


President and CEO
Wachovia Securities, LLC

[Shannon McFayden](#)
[PDF Version](#) 


Head of Human Resources and
Corporate Relations

[Cece Sutton](#)
[PDF Version](#) 

Head of the Retail Bank

[Mark Treanor](#)
[PDF Version](#) 

Senior Executive Vice President,
General Counsel, and Head of the
Legal Division

[Don Truslow](#)
[PDF Version](#) 

Senior Executive Vice President
and Chief Risk Officer

[Ben Williams](#)
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Head of Global Capital Markets

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D. Board of Directors

[John D. Baker, II](#)
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President and CEO
Florida Rock Industries, Inc.
Jacksonville, Florida

[Robert J. Brown](#)
[PDF Version](#) 

Chairman and CEO
B&C Associates, Inc.
High Point, North Carolina

[Peter C. Browning](#)
[PDF Version](#) 

Non-Executive Chairman
Nucor Corporation

[John T. Casteen, III](#)
[PDF Version](#) 

President
University of Virginia

Charlotte, North Carolina

[William H. Goodwin, Jr.](#)

[PDF Version](#) 

Chairman and President
CCA Industries, Inc.
Richmond, Virginia

Charlottesville, Virginia

[Robert A. Ingram](#)

[PDF Version](#) 

Vice Chairman,
Pharmaceuticals GlaxoSmithKline
Research Triangle Park, North
Carolina

[Donald M. James](#)

[PDF Version](#) 

Chairman and CEO
Vulcan Materials Company
Birmingham, Alabama

[Mackey J. McDonald](#)

[PDF Version](#) 

Chairman and CEO
VF Corporation
Greensboro, North Carolina

[Joseph Neubauer](#)

[PDF Version](#) 

Chairman and CEO
ARAMARK Corp.
Philadelphia, Pennsylvania

[Ernest S. Rady](#)

[PDF Version](#) 

Chairman
California Banking Division and
Consumer Finance Division
Wachovia Corporation
Charlotte, North Carolina

[Van L. Richey](#)

[PDF Version](#) 

President and CEO
American Cast Iron Pipe
Company
Birmingham, Alabama

[Ruth G. Shaw](#)

[PDF Version](#) 

President and CEO
Duke Power Company,
Duke Energy Corporation
Charlotte, North Carolina

[Lanty L. Smith](#)

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Lead Independent Director
Wachovia Corporation
Chairman
Soles Brower Smith & Co.
Greensboro, North Carolina

[G. Kennedy Thompson](#)

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[View Mr. Thompson's Biography](#)
Chairman, President and Chief
Executive Officer
Wachovia Corporation
Charlotte, North Carolina

[John C. Whitaker, Jr.](#)

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Chairman and CEO
Inmar, Inc.
Winston-Salem, North Carolina

[Dona Davis Young](#)

[PDF Version](#) 

Chairman, President and CEO
The Phoenix Companies, Inc.
Hartford, Connecticut

Assets:	\$553.6 billion
Average Deposits:	\$327.9 billion
Stockholders' Equity:	\$48.9 billion
Headquarters:	Wachovia Corporation 301 South College Street, Suite 4000 One Wachovia Center Charlotte, North Carolina 28288-0013 (704) 374-6161
Investor Relations:	301 South College Street One Wachovia Center NC 0206 Charlotte, North Carolina 28288
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Online Services:	Banking - wachovia.com Brokerage - wachoviasec.com Investment products and services - evergreeninvestments.com
Products & Services:	Complete banking services, retail brokerage services, asset management, wealth management, and innovative products for individual customers. Financial expertise in treasury services, corporate and investment banking, and international banking for business customers. Also offer credit and debit card products, trust services, mortgage banking, and home equity lending.
Key Subsidiaries:	Wachovia Bank, N.A., Wachovia Mortgage, Wachovia Securities, LLC
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