

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:51 PM

TFR Industry Aggregate Report
93001 - OTS-Regulated: Alabama
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
Number of Regulated Institutions	12	12	12	12	11

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	1	1	1	0	0
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
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 406,867	\$ 490,098	\$ 566,230	\$ 553,216	\$ 567,396
Cash and Non-Interest-Earning Deposits	SC110	\$ 93,572	\$ 76,958	\$ 80,576	\$ 80,647	\$ 77,657
Interest-Earning Deposits in FHLBs	SC112	\$ 32,478	\$ 50,486	\$ 54,857	\$ 64,266	\$ 64,718
Other Interest-Earning Deposits	SC118	\$ 30,994	\$ 29,432	\$ 38,321	\$ 29,018	\$ 29,038
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 37,238	\$ 10,726	\$ 15,554	\$ 19,028	\$ 23,036
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 104,928	\$ 215,913	\$ 263,831	\$ 259,898	\$ 272,168
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 13,872	\$ 9,877	\$ 11,066	\$ 11,129	\$ 11,357
State and Municipal Obligations	SC180	\$ 44,258	\$ 43,935	\$ 36,017	\$ 17,544	\$ 17,270
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 46,260	\$ 47,266	\$ 60,082	\$ 66,186	\$ 66,943
Accrued Interest Receivable	SC191	\$ 3,267	\$ 5,505	\$ 5,926	\$ 5,500	\$ 5,209
Mortgage-Backed Securities - Gross	SUB0072	\$ 667,385	\$ 510,801	\$ 504,496	\$ 498,078	\$ 520,119
Mortgage-Backed Securities - Total	SC22	\$ 667,385	\$ 510,801	\$ 504,496	\$ 498,078	\$ 520,119
Pass-Through - Total	SUB0073	\$ 462,663	\$ 402,774	\$ 392,394	\$ 389,388	\$ 411,368
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 460,292	\$ 400,419	\$ 389,921	\$ 386,832	\$ 408,805
Other Pass-Through	SC215	\$ 2,371	\$ 2,355	\$ 2,473	\$ 2,556	\$ 2,563
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 201,869	\$ 105,641	\$ 109,694	\$ 106,340	\$ 106,500
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 135,274	\$ 44,886	\$ 46,921	\$ 47,004	\$ 48,851
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 14,597	\$ 15,421	\$ 16,241	\$ 15,417	\$ 16,366
Other	SC222	\$ 51,998	\$ 45,334	\$ 46,532	\$ 43,919	\$ 41,283
Accrued Interest Receivable	SC228	\$ 2,853	\$ 2,386	\$ 2,408	\$ 2,350	\$ 2,251

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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	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 3,915,002	\$ 3,829,403	\$ 3,761,300	\$ 3,407,533	\$ 3,330,500
Mortgage Loans - Total	SC26	\$ 3,880,182	\$ 3,795,757	\$ 3,729,205	\$ 3,379,839	\$ 3,302,881
Construction Loans - Total	SUB0100	\$ 631,155	\$ 640,100	\$ 641,088	\$ 585,709	\$ 584,360
Residential - Total	SUB0110	\$ 458,628	\$ 476,134	\$ 473,298	\$ 460,806	\$ 465,169
1-4 Dwelling Units	SC230	\$ 452,329	\$ 470,937	\$ 464,939	\$ 445,521	\$ 450,891
Multifamily (5 or more) Dwelling Units	SC235	\$ 6,299	\$ 5,197	\$ 8,359	\$ 15,285	\$ 14,278
Nonresidential Property	SC240	\$ 172,527	\$ 163,966	\$ 167,790	\$ 124,903	\$ 119,191
Permanent Loans - Total	SUB0121	\$ 3,258,762	\$ 3,165,558	\$ 3,097,201	\$ 2,800,639	\$ 2,723,373
Residential - Total	SUB0131	\$ 1,932,885	\$ 1,879,414	\$ 1,771,304	\$ 1,680,747	\$ 1,586,936
1-4 Dwelling Units - Total	SUB0141	\$ 1,805,524	\$ 1,754,317	\$ 1,665,045	\$ 1,578,757	\$ 1,482,583
Revolving Open-End Loans	SC251	\$ 119,350	\$ 120,368	\$ 111,327	\$ 96,524	\$ 92,604
All Other - First Liens	SC254	\$ 1,628,301	\$ 1,573,217	\$ 1,493,793	\$ 1,416,386	\$ 1,331,302
All Other - Junior Liens	SC255	\$ 57,873	\$ 60,732	\$ 59,925	\$ 65,847	\$ 58,677
Multifamily (5 or more) Dwelling Units	SC256	\$ 127,361	\$ 125,097	\$ 106,259	\$ 101,990	\$ 104,353
Nonresidential Property (Except Land)	SC260	\$ 765,910	\$ 719,218	\$ 748,783	\$ 603,880	\$ 608,769
Land	SC265	\$ 559,967	\$ 566,926	\$ 577,114	\$ 516,012	\$ 527,668
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 84,259	\$ 67,369	\$ 351,941	\$ 37,676	\$ 112,141
Accrued Interest Receivable	SC272	\$ 22,266	\$ 20,553	\$ 19,916	\$ 17,650	\$ 18,608
Advances for Taxes and Insurance	SC275	\$ 2,819	\$ 3,192	\$ 3,095	\$ 3,535	\$ 4,159
Allowance for Loan and Lease Losses	SC283	\$ 34,820	\$ 33,646	\$ 32,095	\$ 27,694	\$ 27,619
Nonmortgage Loans - Gross	SUB0162	\$ 726,202	\$ 724,241	\$ 699,960	\$ 656,110	\$ 640,680
Nonmortgage Loans - Total	SC31	\$ 713,343	\$ 709,618	\$ 685,491	\$ 641,793	\$ 625,954
Commercial Loans - Total	SC32	\$ 375,955	\$ 337,997	\$ 317,054	\$ 277,439	\$ 272,048
Secured	SC300	\$ 280,904	\$ 236,116	\$ 219,216	\$ 195,125	\$ 196,617
Unsecured	SC303	\$ 95,051	\$ 101,881	\$ 97,838	\$ 82,314	\$ 75,431
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 344,833	\$ 379,814	\$ 376,968	\$ 374,188	\$ 364,307
Loans on Deposits	SC310	\$ 14,834	\$ 16,843	\$ 15,621	\$ 15,228	\$ 13,870
Home Improvement Loans (Not secured by real estate)	SC316	\$ 191	\$ 252	\$ 231	\$ 239	\$ 264
Education Loans	SC320	\$ 25	\$ 17	\$ 20	\$ 33	\$ 20
Auto Loans	SC323	\$ 248,500	\$ 296,354	\$ 289,997	\$ 285,912	\$ 276,099
Mobile Home Loans	SC326	\$ 34,076	\$ 23,664	\$ 24,223	\$ 26,721	\$ 23,460
Credit Cards	SC328	\$ 509	\$ 570	\$ 544	\$ 526	\$ 553

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Schedule SC --- Consolidated Statement of Condition		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
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Other, Including Lease Receivables	SC330	\$ 46,698	\$ 42,114	\$ 46,332	\$ 45,529	\$ 50,041
Accrued Interest Receivable	SC348	\$ 5,414	\$ 6,430	\$ 5,938	\$ 4,483	\$ 4,325
Allowance for Loan and Lease Losses	SC357	\$ 12,859	\$ 14,623	\$ 14,469	\$ 14,317	\$ 14,726
Repossessed Assets - Gross	SUB0201	\$ 28,828	\$ 19,857	\$ 16,512	\$ 14,570	\$ 14,270
Repossessed Assets - Total	SC40	\$ 26,744	\$ 17,862	\$ 14,602	\$ 12,860	\$ 12,685
Real Estate - Total	SUB0210	\$ 28,127	\$ 19,251	\$ 16,157	\$ 13,980	\$ 13,561
Construction	SC405	\$ 7,097	\$ 3,287	\$ 2,433	\$ 2,495	\$ 3,693
Residential - Total	SUB0225	\$ 15,725	\$ 12,915	\$ 11,421	\$ 9,307	\$ 7,894
1-4 Dwelling Units	SC415	\$ 15,725	\$ 12,915	\$ 11,421	\$ 9,307	\$ 7,894
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 1,250	\$ 988	\$ 1,071	\$ 1,069	\$ 1,172
Land	SC428	\$ 4,055	\$ 2,061	\$ 1,232	\$ 1,109	\$ 802
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 701	\$ 606	\$ 355	\$ 590	\$ 709
General Valuation Allowances	SC441	\$ 2,084	\$ 1,995	\$ 1,910	\$ 1,710	\$ 1,585
Real Estate Held for Investment	SC45	\$ 325	\$ 325	\$ 325	\$ 325	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 55,076	\$ 48,452	\$ 45,065	\$ 36,863	\$ 41,583
Federal Home Loan Bank Stock	SC510	\$ 53,502	\$ 44,687	\$ 43,651	\$ 35,449	\$ 40,280
Other	SC540	\$ 1,574	\$ 3,765	\$ 1,414	\$ 1,414	\$ 1,303
Office Premises and Equipment	SC55	\$ 137,243	\$ 132,657	\$ 122,137	\$ 121,191	\$ 121,386
Other Assets - Gross	SUB0262	\$ 284,464	\$ 279,341	\$ 278,133	\$ 212,556	\$ 228,189
Other Assets - Total	SC59	\$ 284,461	\$ 279,338	\$ 278,130	\$ 212,553	\$ 228,186
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 46,594	\$ 46,128	\$ 46,064	\$ 42,112	\$ 41,707
Other	SC625	\$ 6,494	\$ 4,457	\$ 4,460	\$ 4,312	\$ 4,276
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 7,771	\$ 7,387	\$ 6,428	\$ 6,272	\$ 6,284
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 189,306	\$ 190,370	\$ 188,896	\$ 130,659	\$ 129,455
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,446
Other Assets	SC689	\$ 34,299	\$ 30,999	\$ 32,285	\$ 29,201	\$ 45,021
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	\$ 3	\$ 3	\$ 3	\$ 3	\$ 3
General Valuation Allowances - Total	SUB2092	\$ 49,766	\$ 50,267	\$ 48,477	\$ 43,724	\$ 43,933
Total Assets - Gross	SUB0283	\$ 6,221,392	\$ 6,035,175	\$ 5,994,158	\$ 5,500,442	\$ 5,464,123
Total Assets	SC60	\$ 6,171,626	\$ 5,984,908	\$ 5,945,681	\$ 5,456,718	\$ 5,420,190
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 4,311,889	\$ 4,420,036	\$ 4,409,522	\$ 4,153,305	\$ 3,969,693
Deposits	SC710	\$ 4,294,650	\$ 4,406,474	\$ 4,390,237	\$ 4,136,807	\$ 3,956,978
Escrows	SC712	\$ 17,372	\$ 14,019	\$ 19,884	\$ 18,021	\$ 13,343
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 133	\$- 457	\$- 599	\$- 1,523	\$- 628
Borrowings - Total	SC72	\$ 1,070,085	\$ 828,684	\$ 814,080	\$ 636,241	\$ 824,869
Advances from FHLBank	SC720	\$ 870,026	\$ 673,717	\$ 657,964	\$ 482,475	\$ 612,554
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 189,582	\$ 144,860	\$ 146,595	\$ 145,289	\$ 202,896
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 10,477	\$ 10,107	\$ 9,521	\$ 8,477	\$ 9,419
Other Liabilities - Total	SC75	\$ 106,227	\$ 61,396	\$ 55,846	\$ 84,611	\$ 55,932
Accrued Interest Payable - Deposits	SC763	\$ 21,765	\$ 24,417	\$ 22,736	\$ 19,749	\$ 17,323
Accrued Interest Payable - Other	SC766	\$ 3,141	\$ 3,244	\$ 3,109	\$ 2,955	\$ 3,457
Accrued Taxes	SC776	\$ 3,254	\$ 3,237	\$ 5,115	\$ 4,729	\$ 3,763
Accounts Payable	SC780	\$ 22,629	\$ 10,408	\$ 8,860	\$ 20,825	\$ 18,715
Deferred Income Taxes	SC790	\$ 427	\$ 469	\$ 677	\$ 679	\$ 475
Other Liabilities and Deferred Income	SC796	\$ 55,011	\$ 19,621	\$ 15,349	\$ 35,674	\$ 12,199
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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Schedule SC --- Consolidated Statement of Condition		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 5,488,201	\$ 5,310,116	\$ 5,279,448	\$ 4,874,157	\$ 4,850,494
Minority Interest	SC800	\$ 148	\$ 191	\$ 184	\$ 197	\$ 226
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 432,062	\$ 425,508	\$ 422,203	\$ 343,761	\$ 330,350
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 191	\$ 191	\$ 192	\$ 192	\$ 160
Paid in Excess of Par	SC830	\$ 431,871	\$ 425,317	\$ 422,011	\$ 343,569	\$ 330,190
Accumulated Other Comprehensive Income - Total	SC86	\$- 4,426	\$- 3,529	\$- 5,048	\$- 7,892	\$- 5,731
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 151	\$- 855	\$- 3,508	\$- 7,898	\$- 3,971
Gains (Losses) on Cash Flow Hedges	SC865	\$- 5,194	\$- 3,291	\$- 1,794	\$- 248	\$- 2,014
Other	SC870	\$ 617	\$ 617	\$ 254	\$ 254	\$ 254
Retained Earnings	SC880	\$ 255,919	\$ 252,896	\$ 249,170	\$ 246,794	\$ 245,169
Other Components of Equity Capital	SC891	\$- 276	\$- 276	\$- 275	\$- 296	\$- 316
Total Equity Capital	SC80	\$ 683,279	\$ 674,599	\$ 666,050	\$ 582,367	\$ 569,472
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 6,171,628	\$ 5,984,906	\$ 5,945,682	\$ 5,456,721	\$ 5,420,192

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 Run Date: June 3, 2008, 3:51 PM

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 93001 - OTS-Regulated: Alabama
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Other Codes As of Mar 2008

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	2	\$ 8
4	Net deferred tax assets	5	\$ 6,507
6	Prepaid deposit insurance premiums	2	\$ 21
7	Prepaid expenses	11	\$ 2,106
14	Other noninterest-bearing short-term accounts recv	5	\$ 6,517
20	F/V of all derivative instru. reportable as assets	3	\$ 3,011
22	Unapplied loan disbursements	1	\$ 244
99	Other	5	\$ 2,972

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	1	\$ 66
11	The liability recorded for post-retirement benefit	5	\$ 4,607
16	Recourse loan liability	2	\$ 1,309
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 10
20	F/V of all derivative instru. reportable as liab.	2	\$ 43,999
99	Other	10	\$ 2,198

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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
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 92,940	\$ 100,405	\$ 98,823	\$ 92,915	\$ 90,614
Deposits and Investment Securities	SO115	\$ 4,443	\$ 5,444	\$ 5,680	\$ 5,834	\$ 6,035
Mortgage-Backed Securities	SO125	\$ 6,606	\$ 6,420	\$ 6,300	\$ 6,321	\$ 6,437
Mortgage Loans	SO141	\$ 65,421	\$ 71,408	\$ 69,995	\$ 65,415	\$ 62,319
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 1,212	\$ 581	\$ 516	\$ 342	\$ 409
Nonmortgage Loans - Total	SUB0950	\$ 14,634	\$ 16,165	\$ 15,951	\$ 14,741	\$ 15,124
Commercial Loans and Leases	SO160	\$ 5,971	\$ 6,368	\$ 6,384	\$ 5,494	\$ 5,865
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 191	\$ 161	\$ 158	\$ 58	\$ 76
Consumer Loans and Leases	SO171	\$ 8,663	\$ 9,797	\$ 9,567	\$ 9,247	\$ 9,259
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 433	\$ 226	\$ 223	\$ 204	\$ 214
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 911	\$ 863	\$ 1,006	\$ 712	\$ 736
Federal Home Loan Bank Stock	SO181	\$ 672	\$ 687	\$ 630	\$ 461	\$ 521
Other	SO185	\$ 239	\$ 176	\$ 376	\$ 251	\$ 215
Interest Expense - Total	SO21	\$ 52,206	\$ 59,353	\$ 54,815	\$ 51,127	\$ 49,031
Deposits	SO215	\$ 43,176	\$ 49,029	\$ 45,044	\$ 41,415	\$ 38,068
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 7,317	\$ 8,225	\$ 7,832	\$ 7,498	\$ 8,240
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 1,726	\$ 2,109	\$ 1,948	\$ 2,223	\$ 2,731
Capitalized Interest	SO271	\$ 13	\$ 10	\$ 9	\$ 9	\$ 8
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 41,645	\$ 41,915	\$ 45,014	\$ 42,500	\$ 42,319
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 6,358	\$ 6,836	\$ 3,340	\$ 3,351	\$ 3,304
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 35,287	\$ 35,079	\$ 41,674	\$ 39,149	\$ 39,015
Noninterest Income - Total	SO42	\$ 23,336	\$ 21,891	\$ 16,348	\$ 16,758	\$ 17,266
Mortgage Loan Servicing Fees	SO410	\$ 1,521	\$ 1,082	\$ 1,151	\$ 1,363	\$ 1,510
Servicing Amortization and Valuation Adjustments	SO411	\$ - 498	\$ - 408	\$ - 497	\$ - 466	\$ - 457

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Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 6,702	\$ 7,115	\$ 8,326	\$ 9,018	\$ 9,166
Net Income (Loss) from Other - Total	SUB0451	\$ 10,259	\$ 5,307	\$ 3,516	\$ 4,966	\$ 5,478
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 11,270	\$ 6,268	\$ 4,731	\$ 5,441	\$ 6,136
Operations & Sale of Repossessed Assets	SO461	\$- 1,159	\$- 1,018	\$- 1,206	\$- 635	\$- 409
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 21	\$- 9	\$- 54	\$ 76	\$- 282
Sale of Securities Held-to-Maturity	SO467	\$ 8	\$ 0	\$ 0	\$ 0	\$- 1
Sale of Loans Held for Investment	SO475	\$ 60	\$ 68	\$ 45	\$ 61	\$ 34
Sale of Other Assets Held for Investment	SO477	\$ 0	\$- 2	\$ 0	\$ 23	\$ 0
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 59	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 5,352	\$ 8,795	\$ 3,852	\$ 1,877	\$ 1,569
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 49,684	\$ 49,118	\$ 47,651	\$ 44,341	\$ 46,111
All Personnel Compensation and Expense	SO510	\$ 26,938	\$ 25,965	\$ 25,015	\$ 24,249	\$ 25,192
Legal Expense	SO520	\$ 1,262	\$ 1,887	\$ 1,657	\$ 1,534	\$ 1,104
Office Occupancy and Equipment Expense	SO530	\$ 8,024	\$ 8,696	\$ 7,478	\$ 6,869	\$ 7,155
Marketing and Other Professional Services	SO540	\$ 2,253	\$ 2,890	\$ 3,129	\$ 3,278	\$ 4,371
Loan Servicing Fees	SO550	\$ 915	\$ 911	\$ 868	\$ 881	\$ 890
Goodwill and Other Intangibles Expense	SO560	\$ 1,089	\$ 815	\$ 861	\$ 442	\$ 444
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 90	\$ 85	\$ 200	\$ 125	\$ 250
Other Noninterest Expense	SO580	\$ 9,113	\$ 7,869	\$ 8,443	\$ 6,963	\$ 6,705
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 8,939	\$ 7,852	\$ 10,371	\$ 11,566	\$ 10,170
Income Taxes - Total	SO71	\$ 1,156	\$ 2,331	\$ 2,389	\$ 2,276	\$ 2,164

Office of Thrift Supervision Financial Reporting System Run Date: June 3, 2008, 3:51 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama March 2008	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

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	\$ 738	\$ 1,526	\$ 2,182	\$ 1,900	\$ 1,826
State, Local & Other	SO720	\$ 418	\$ 805	\$ 207	\$ 376	\$ 338
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 7,783	\$ 5,521	\$ 7,982	\$ 9,290	\$ 8,006
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 7,783	\$ 5,521	\$ 7,982	\$ 9,290	\$ 8,006

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:51 PM

TFR Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Other Codes As of Mar 2008

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	3	\$ 22
6	Net income(loss)-equity invest in uncons sub org	1	\$ 678
15	Income from corporate-owned life insurance	2	\$ 580
19	Realized/unrealized gains on derivatives	1	\$ 610
99	Other	9	\$ 2,525

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	2	\$ 23
2	OTS assessments	2	\$ 21
6	Supervisory examination fees	2	\$ 27
7	Office supplies, printing, and postage	9	\$ 286
8	Telephone, including data lines	4	\$ 756
9	Loan origination expense	3	\$ 543
10	ATM expense	2	\$ 42
17	Charitable contributions	1	\$ 15
19	Realized/unrealized losses on derivatives	1	\$ 765
99	Other	9	\$ 1,065

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:51 PM

TFR Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 92,940	\$ 383,495	\$ 283,090	\$ 184,267	\$ 90,614
YTD - Deposits and Investment Securities	Y_SO115	\$ 4,443	\$ 23,029	\$ 17,585	\$ 11,905	\$ 6,035
YTD - Mortgage-Backed Securities	Y_SO125	\$ 6,606	\$ 25,535	\$ 19,115	\$ 12,815	\$ 6,437
YTD - Mortgage Loans	Y_SO141	\$ 65,421	\$ 269,755	\$ 198,347	\$ 128,352	\$ 62,319
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 1,212	\$ 1,863	\$ 1,282	\$ 766	\$ 409
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 5,971	\$ 24,122	\$ 17,754	\$ 11,370	\$ 5,865
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 191	\$ 453	\$ 292	\$ 134	\$ 76
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 8,663	\$ 37,871	\$ 28,074	\$ 18,507	\$ 9,259
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 433	\$ 867	\$ 641	\$ 418	\$ 214
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 911	\$ 3,323	\$ 2,460	\$ 1,454	\$ 736
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 672	\$ 2,305	\$ 1,618	\$ 988	\$ 521
YTD - Other	Y_SO185	\$ 239	\$ 1,018	\$ 842	\$ 466	\$ 215
YTD - Interest Expense - Total	Y_SO21	\$ 52,206	\$ 214,830	\$ 155,477	\$ 100,662	\$ 49,031
YTD - Deposits	Y_SO215	\$ 43,176	\$ 174,013	\$ 124,984	\$ 79,940	\$ 38,068
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 7,317	\$ 31,842	\$ 23,617	\$ 15,785	\$ 8,240
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 1,726	\$ 9,011	\$ 6,902	\$ 4,954	\$ 2,731
YTD - Capitalized Interest	Y_SO271	\$ 13	\$ 36	\$ 26	\$ 17	\$ 8
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 41,645	\$ 171,988	\$ 130,073	\$ 85,059	\$ 42,319
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 6,358	\$ 16,838	\$ 10,002	\$ 6,662	\$ 3,304
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 35,287	\$ 155,150	\$ 120,071	\$ 78,397	\$ 39,015
YTD - Noninterest Income - Total	Y_SO42	\$ 23,336	\$ 72,270	\$ 50,379	\$ 34,031	\$ 17,266
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,521	\$ 5,106	\$ 4,024	\$ 2,873	\$ 1,510
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 498	\$- 1,828	\$- 1,420	\$- 923	\$- 457

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:51 PM

TFR Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

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	\$ 6,702	\$ 33,631	\$ 26,516	\$ 18,190	\$ 9,166
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 10,259	\$ 19,267	\$ 13,960	\$ 10,444	\$ 5,478
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 11,270	\$ 22,576	\$ 16,308	\$ 11,577	\$ 6,136
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 1,159	\$- 3,268	\$- 2,250	\$- 1,044	\$- 409
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 21	\$- 269	\$- 260	\$- 206	\$- 282
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 8	\$- 1	\$- 1	\$- 1	\$- 1
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 60	\$ 208	\$ 140	\$ 95	\$ 34
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 21	\$ 23	\$ 23	\$ 0
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 59	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 5,352	\$ 16,094	\$ 7,299	\$ 3,447	\$ 1,569
YTD - Noninterest Expense - Total	Y_SO51	\$ 49,684	\$ 187,656	\$ 138,538	\$ 90,887	\$ 46,111
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 26,938	\$ 100,629	\$ 74,664	\$ 49,649	\$ 25,192
YTD - Legal Expense	Y_SO520	\$ 1,262	\$ 6,182	\$ 4,295	\$ 2,638	\$ 1,104
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 8,024	\$ 30,336	\$ 21,640	\$ 14,162	\$ 7,155
YTD - Marketing and Other Professional Services	Y_SO540	\$ 2,253	\$ 13,698	\$ 10,808	\$ 7,679	\$ 4,371
YTD - Loan Servicing Fees	Y_SO550	\$ 915	\$ 3,550	\$ 2,639	\$ 1,771	\$ 890
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 1,089	\$ 2,562	\$ 1,747	\$ 886	\$ 444
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 90	\$ 660	\$ 575	\$ 375	\$ 250
YTD - Other Noninterest Expense	Y_SO580	\$ 9,113	\$ 30,039	\$ 22,170	\$ 13,727	\$ 6,705
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 8,939	\$ 39,764	\$ 31,912	\$ 21,541	\$ 10,170
YTD - Income Taxes - Total	Y_SO71	\$ 1,156	\$ 9,160	\$ 6,829	\$ 4,440	\$ 2,164
YTD - Federal	Y_SO710	\$ 738	\$ 7,434	\$ 5,908	\$ 3,726	\$ 1,826
YTD - State, Local, and Other	Y_SO720	\$ 418	\$ 1,726	\$ 921	\$ 714	\$ 338
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 7,783	\$ 30,604	\$ 25,083	\$ 17,101	\$ 8,006
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 7,783	\$ 30,604	\$ 25,083	\$ 17,101	\$ 8,006

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:51 PM

TFR Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

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
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 50,270	\$ 48,480	\$ 43,726	\$ 44,131	\$ 42,737
Net Provision for Loss	VA115	\$ 6,336	\$ 6,733	\$ 3,480	\$ 3,269	\$ 3,412
Transfers	VA125	\$- 2,290	\$- 978	\$ 758	\$- 1,191	\$- 131
Recoveries	VA135	\$ 1,328	\$ 791	\$ 1,510	\$ 1,750	\$ 1,386
Adjustments	VA145	\$ 168	\$ 0	\$ 3,717	\$ 0	\$ 0
Charge-offs	VA155	\$ 6,046	\$ 4,756	\$ 4,711	\$ 4,233	\$ 3,471
General Valuation Allowances - Ending Balance	VA165	\$ 49,766	\$ 50,270	\$ 48,480	\$ 43,726	\$ 43,933
Specific Valuation Allowances - Beginning Balance	VA108	\$ 5,356	\$ 4,190	\$ 5,008	\$ 3,610	\$ 3,469
Net Provision for Loss	VA118	\$ 112	\$ 188	\$ 60	\$ 207	\$ 142
Transfers	VA128	\$ 2,290	\$ 978	\$- 758	\$ 1,191	\$ 131
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 40	\$ 0	\$ 120	\$ 0	\$ 168
Specific Valuation Allowances - Ending Balance	VA168	\$ 7,718	\$ 5,356	\$ 4,190	\$ 5,008	\$ 3,574
Total Valuation Allowances - Beginning Balance	VA110	\$ 55,626	\$ 52,670	\$ 48,734	\$ 47,741	\$ 46,206
Net Provision for Loss	VA120	\$ 6,448	\$ 6,921	\$ 3,540	\$ 3,476	\$ 3,554
Recoveries	VA140	\$ 1,328	\$ 791	\$ 1,510	\$ 1,750	\$ 1,386
Adjustments	VA150	\$ 168	\$ 0	\$ 3,717	\$ 0	\$ 0
Charge-offs	VA160	\$ 6,086	\$ 4,756	\$ 4,831	\$ 4,233	\$ 3,639
Total Valuation Allowances - Ending Balance	VA170	\$ 57,484	\$ 55,626	\$ 52,670	\$ 48,734	\$ 47,507
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 6,046	\$ 4,756	\$ 4,711	\$ 4,233	\$ 3,471
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 2,684	\$ 1,588	\$ 1,822	\$ 688	\$ 885
Construction - Total	SUB2030	\$ 223	\$ 83	\$ 119	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 222	\$ 82	\$ 119	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 1	\$ 1	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 2,461	\$ 1,505	\$ 1,703	\$ 688	\$ 885
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 256	\$ 134	\$ 0	\$ 14	\$ 108
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 1,662	\$ 645	\$ 1,134	\$ 497	\$ 620
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 179	\$ 471	\$ 224	\$ 141	\$ 51
Multifamily (5 or more) Dwelling Units	VA470	\$ 3	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 348	\$ 135	\$ 343	\$ 5	\$ 48

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:51 PM

TFR Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

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	\$ 13	\$ 120	\$ 2	\$ 31	\$ 58
Nonmortgage Loans - Total	VA56	\$ 3,173	\$ 3,088	\$ 2,889	\$ 3,371	\$ 2,353
Commercial Loans	VA520	\$ 257	\$ 626	\$ 601	\$ 400	\$ 159
Consumer Loans - Total	SUB2061	\$ 2,916	\$ 2,462	\$ 2,288	\$ 2,971	\$ 2,194
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 2,105	\$ 1,583	\$ 1,525	\$ 2,200	\$ 1,545
Mobile Home Loans	VA550	\$ 278	\$ 62	\$ 192	\$ 121	\$ 239
Credit Cards	VA556	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 533	\$ 816	\$ 571	\$ 649	\$ 410
Reposessed Assets - Total	VA60	\$ 189	\$ 80	\$ 0	\$ 174	\$ 233
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 233
Real Estate - 1-4 Dwelling Units	VA613	\$ 80	\$ 22	\$ 0	\$ 84	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 109	\$ 58	\$ 0	\$ 90	\$ 0
Other Reposessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 1,328	\$ 791	\$ 1,510	\$ 1,750	\$ 1,386
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 299	\$ 173	\$ 528	\$ 226	\$ 160
Construction - Total	SUB2130	\$ 0	\$ 1	\$ 0	\$ 1	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 1	\$ 0	\$ 1	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 299	\$ 172	\$ 528	\$ 225	\$ 160
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 3	\$ 1	\$ 1	\$ 11	\$ 3
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 260	\$ 88	\$ 236	\$ 137	\$ 72
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 4	\$ 20	\$ 2	\$ 2	\$ 13
Multifamily (5 or more) Dwelling Units	VA471	\$ 14	\$ 14	\$ 10	\$ 10	\$ 10
Nonresidential Property (Except Land)	VA481	\$ 16	\$ 47	\$ 3	\$ 2	\$ 55
Land	VA491	\$ 2	\$ 2	\$ 276	\$ 63	\$ 7
Nonmortgage Loans - Total	VA57	\$ 1,029	\$ 618	\$ 982	\$ 1,524	\$ 1,226

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:51 PM

TFR Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

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	\$ 97	\$ 64	\$ 122	\$ 89	\$ 183
Consumer Loans - Total	SUB2161	\$ 932	\$ 554	\$ 860	\$ 1,435	\$ 1,043
Loans on Deposits	VA511	\$ 0	\$ 1	\$ 5	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 585	\$ 382	\$ 596	\$ 1,329	\$ 900
Mobile Home Loans	VA551	\$ 208	\$ 37	\$ 128	\$ 6	\$ 58
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 139	\$ 134	\$ 131	\$ 100	\$ 85
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 2,398	\$ 1,166	\$- 698	\$ 1,397	\$ 273
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 2,112	\$ 1,286	\$- 615	\$ 1,215	\$ 210
Construction - Total	SUB2230	\$ 1,103	\$ 1	\$ 0	\$ 11	\$ 0
1-4 Dwelling Units	VA422	\$ 1,103	\$ 1	\$ 0	\$ 11	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 1,009	\$ 1,285	\$- 615	\$ 1,204	\$ 210
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 207	\$ 325	\$- 675	\$ 214	\$ 147
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$- 80	\$- 182	\$ 60	\$ 207	\$ 63
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$- 14	\$ 0	\$ 419	\$ 0
Land	VA492	\$ 882	\$ 1,156	\$ 0	\$ 364	\$ 0
Nonmortgage Loans - Total	VA58	\$ 286	\$- 120	\$- 83	\$ 182	\$ 63
Commercial Loans	VA522	\$- 30	\$- 152	\$- 312	\$ 344	\$ 29
Consumer Loans - Total	SUB2261	\$ 316	\$ 32	\$ 229	\$- 162	\$ 34
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	\$ 202	\$ 58	\$ 62	\$- 46	\$ 100
Mobile Home Loans	VA552	\$ 111	\$- 3	\$ 164	\$- 93	\$- 75
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:51 PM

TFR Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

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	\$ 3	\$- 23	\$ 3	\$- 23	\$ 9
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 7,116	\$ 5,131	\$ 2,503	\$ 3,880	\$ 2,358
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 4,497	\$ 2,701	\$ 679	\$ 1,677	\$ 935
Construction - Total	SUB2330	\$ 1,326	\$ 83	\$ 119	\$ 10	\$ 0
1-4 Dwelling Units	VA425	\$ 1,325	\$ 82	\$ 119	\$ 10	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 1	\$ 1	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 3,171	\$ 2,618	\$ 560	\$ 1,667	\$ 935
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 253	\$ 133	\$- 1	\$ 3	\$ 105
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 1,609	\$ 882	\$ 223	\$ 574	\$ 695
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 95	\$ 269	\$ 282	\$ 346	\$ 101
Multifamily (5 or more) Dwelling Units	VA475	\$- 11	\$- 14	\$- 10	\$- 10	\$- 10
Nonresidential Property (Except Land)	VA485	\$ 332	\$ 74	\$ 340	\$ 422	\$- 7
Land	VA495	\$ 893	\$ 1,274	\$- 274	\$ 332	\$ 51
Nonmortgage Loans - Total	VA59	\$ 2,430	\$ 2,350	\$ 1,824	\$ 2,029	\$ 1,190
Commercial Loans	VA525	\$ 130	\$ 410	\$ 167	\$ 655	\$ 5
Consumer Loans - Total	SUB2361	\$ 2,300	\$ 1,940	\$ 1,657	\$ 1,374	\$ 1,185
Loans on Deposits	VA515	\$ 0	\$- 1	\$- 5	\$ 1	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 1,722	\$ 1,259	\$ 991	\$ 825	\$ 745
Mobile Home Loans	VA555	\$ 181	\$ 22	\$ 228	\$ 22	\$ 106

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:51 PM

TFR Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

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
Credit Cards	VA559	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 397	\$ 659	\$ 443	\$ 526	\$ 334
Reposessed Assets - Total	VA65	\$ 189	\$ 80	\$ 0	\$ 174	\$ 233
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 233
Real Estate - 1-4 Dwelling Units	VA615	\$ 80	\$ 22	\$ 0	\$ 84	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 109	\$ 58	\$ 0	\$ 90	\$ 0
Other Reposessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 9,600	\$ 3,921	\$ 6,274	\$ 3,669	\$ 4,289
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 18,328	\$ 13,999	\$ 17,018	\$ 16,220	\$ 14,854
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 14,940	\$ 11,014	\$ 6,355	\$ 3,723	\$ 5,525
Construction	VA951	\$ 5,043	\$ 2,705	\$ 754	\$ 0	\$ 1,878
Permanent - 1-4 Dwelling Units	VA952	\$ 7,149	\$ 2,795	\$ 5,601	\$ 3,702	\$ 3,585
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 4,676	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 547	\$ 384	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 2,201	\$ 454	\$ 0	\$ 21	\$ 62
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 129,693	\$ 139,327	\$ 89,923	\$ 80,517	\$ 55,809
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 283,410	\$ 242,382	\$ 192,643	\$ 173,530	\$ 139,900
Substandard	VA965	\$ 280,009	\$ 239,202	\$ 189,313	\$ 168,505	\$ 137,021
Doubtful	VA970	\$ 3,401	\$ 3,180	\$ 3,324	\$ 2,887	\$ 2,879
Loss	VA975	\$ 0	\$ 0	\$ 6	\$ 2,138	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 1,984	\$ 3,954	\$ 5,718	\$ 379	\$ 478
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 1,554	\$ 3,518	\$ 5,034	\$ 379	\$ 478
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 98	\$ 108	\$ 16	\$ 6	\$ 5

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:51 PM

TFR Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

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
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 195,181	\$ 160,105	\$ 139,094	\$ 102,247	\$ 88,631
Mortgages - Total	SUB2421	\$ 181,533	\$ 144,535	\$ 125,435	\$ 89,343	\$ 77,987
Construction and Land Loans	SUB2430	\$ 82,809	\$ 48,544	\$ 28,983	\$ 16,853	\$ 13,537
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 79,882	\$ 80,039	\$ 66,626	\$ 61,108	\$ 53,397
Permanent Loans Secured by All Other Property	SUB2450	\$ 42,415	\$ 37,459	\$ 51,221	\$ 24,111	\$ 22,979
Nonmortgages - Total	SUB2461	\$ 13,648	\$ 15,570	\$ 13,659	\$ 12,904	\$ 10,644
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 75,759	\$ 91,326	\$ 79,881	\$ 53,426	\$ 47,879
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 73,177	\$ 88,717	\$ 72,981	\$ 52,403	\$ 47,045
Mortgage Loans - Total	SUB2481	\$ 63,997	\$ 76,499	\$ 62,715	\$ 42,874	\$ 39,639
Construction	PD115	\$ 11,342	\$ 21,178	\$ 5,763	\$ 3,916	\$ 1,238
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,332	\$ 1,771	\$ 1,443	\$ 1,134	\$ 901
Secured by First Liens	PD123	\$ 33,404	\$ 38,978	\$ 30,299	\$ 31,022	\$ 22,242
Secured by Junior Liens	PD124	\$ 696	\$ 672	\$ 632	\$ 787	\$ 691
Multifamily (5 or more) Dwelling Units	PD125	\$ 1,190	\$ 2,060	\$ 9	\$ 374	\$ 379
Nonresidential Property (Except Land)	PD135	\$ 10,174	\$ 5,882	\$ 15,936	\$ 2,747	\$ 4,079
Land	PD138	\$ 5,859	\$ 5,958	\$ 8,633	\$ 2,894	\$ 10,109
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 1,037	\$ 2,202	\$ 2,481	\$ 2,413	\$ 1,367
Consumer Loans - Total	SUB2511	\$ 8,143	\$ 10,016	\$ 7,785	\$ 7,116	\$ 6,039
Loans on Deposits	PD161	\$ 291	\$ 338	\$ 28	\$ 345	\$ 47
Home Improvement Loans	PD163	\$ 3	\$ 2	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 6,008	\$ 7,510	\$ 5,834	\$ 4,941	\$ 4,530
Mobile Home Loans	PD169	\$ 530	\$ 444	\$ 314	\$ 345	\$ 253
Credit Cards	PD171	\$ 0	\$ 29	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 1,311	\$ 1,693	\$ 1,609	\$ 1,485	\$ 1,209
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 66	\$ 55	\$ 23	\$ 182	\$ 101
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 37

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:51 PM

TFR Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

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	\$ 553	\$ 134	\$ 373	\$ 587	\$ 624
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 532	\$ 121	\$ 355	\$ 543	\$ 582
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 2,582	\$ 2,609	\$ 6,900	\$ 1,023	\$ 834
Mortgage Loans - Total	SUB2491	\$ 1,939	\$ 2,299	\$ 6,447	\$ 690	\$ 436
Construction	PD215	\$ 669	\$ 305	\$ 102	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 438	\$ 126	\$ 94	\$ 58	\$ 35
Secured by First Liens	PD223	\$ 832	\$ 1,029	\$ 2,208	\$ 437	\$ 287
Secured by Junior Liens	PD224	\$ 0	\$ 251	\$ 208	\$ 97	\$ 28
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 98	\$ 86
Land	PD238	\$ 0	\$ 588	\$ 3,835	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 171	\$ 7	\$ 104	\$ 83	\$ 27
Consumer Loans - Total	SUB2521	\$ 472	\$ 303	\$ 349	\$ 250	\$ 371
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 42	\$ 57	\$ 71	\$ 70	\$ 25
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 430	\$ 246	\$ 278	\$ 180	\$ 346
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 119,422	\$ 68,779	\$ 59,213	\$ 48,821	\$ 40,752
Mortgage Loans - Total	SUB2501	\$ 115,597	\$ 65,737	\$ 56,273	\$ 45,779	\$ 37,912

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:51 PM

TFR Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

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	\$ 47,225	\$ 5,554	\$ 1,723	\$ 208	\$ 373
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 1,181	\$ 1,387	\$ 840	\$ 677	\$ 643
Secured by First Liens	PD323	\$ 40,761	\$ 34,929	\$ 29,862	\$ 25,808	\$ 27,720
Secured by Junior Liens	PD324	\$ 1,238	\$ 896	\$ 1,040	\$ 1,088	\$ 850
Multifamily (5 or more) Dwelling Units	PD325	\$ 735	\$ 218	\$ 4,423	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 6,743	\$ 7,792	\$ 9,458	\$ 8,163	\$ 6,509
Land	PD338	\$ 17,714	\$ 14,961	\$ 8,927	\$ 9,835	\$ 1,817
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 1,101	\$ 388	\$ 637	\$ 598	\$ 577
Consumer Loans - Total	SUB2531	\$ 2,724	\$ 2,654	\$ 2,303	\$ 2,444	\$ 2,263
Loans on Deposits	PD361	\$ 14	\$ 14	\$ 14	\$ 0	\$ 4
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 1,583	\$ 1,744	\$ 1,188	\$ 1,059	\$ 1,446
Mobile Home Loans	PD369	\$ 361	\$ 187	\$ 148	\$ 220	\$ 259
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 766	\$ 709	\$ 953	\$ 1,165	\$ 554
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 529	\$ 459	\$ 190	\$ 190	\$ 190
Held for Sale Included in PD315:PD380	PD392	\$ 349	\$ 227	\$ 261	\$ 260	\$ 159
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 8,280	\$ 7,799	\$ 7,263	\$ 10,614	\$ 8,808
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 1,361	\$ 1,288	\$ 1,368	\$ 5,328	\$ 4,774
Rebooked GNMA's Incl in PD395	PD397	\$ 6,767	\$ 6,368	\$ 5,763	\$ 4,705	\$ 4,000

Schedule LD --- Loan Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 102,099	\$ 111,335	\$ 104,369	\$ 101,396	\$ 107,679
90% up to 100% LTV	LD110	\$ 96,664	\$ 103,682	\$ 98,657	\$ 95,134	\$ 98,408
100% and greater LTV	LD120	\$ 5,435	\$ 7,653	\$ 5,712	\$ 6,262	\$ 9,271
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 13,322	\$ 13,746	\$ 11,102	\$ 5,044	\$ 8,980
Past Due and Still Accruing - Total	SUB5240	\$ 6,566	\$ 9,061	\$ 7,596	\$ 2,227	\$ 5,684

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:51 PM

TFR Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

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	\$ 6,566	\$ 9,061	\$ 7,570	\$ 2,227	\$ 5,684
90% up to 100% LTV	LD210	\$ 6,479	\$ 8,847	\$ 7,570	\$ 1,564	\$ 2,434
100% and greater LTV	LD220	\$ 87	\$ 214	\$ 0	\$ 663	\$ 3,250
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 26	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 26	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 6,756	\$ 4,685	\$ 3,506	\$ 2,817	\$ 3,296
90% up to 100% LTV	LD250	\$ 6,634	\$ 3,561	\$ 3,019	\$ 2,192	\$ 2,709
100% and greater LTV	LD260	\$ 122	\$ 1,124	\$ 487	\$ 625	\$ 587
Net Charge-offs - Total	SUB5300	\$ 301	\$ 518	\$ 55	\$ 159	\$ 406
90% up to 100% LTV	LD310	\$ 109	\$ 0	\$ 38	\$ 85	\$ 93
100% and greater LTV	LD320	\$ 192	\$ 518	\$ 17	\$ 74	\$ 313
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 61,642	\$ 39,313	\$ 50,552	\$ 55,389	\$ 51,953
90% up to 100% LTV	LD430	\$ 37,773	\$ 21,265	\$ 29,346	\$ 34,875	\$ 38,875
100% and greater LTV	LD440	\$ 23,869	\$ 18,048	\$ 21,206	\$ 20,514	\$ 13,078
Sales - Total	SUB5340	\$ 45,410	\$ 30,356	\$ 33,284	\$ 38,325	\$ 27,347
90% up to 100% LTV	LD450	\$ 26,666	\$ 13,756	\$ 14,405	\$ 19,116	\$ 15,719
100% and greater LTV	LD460	\$ 18,744	\$ 16,600	\$ 18,879	\$ 19,209	\$ 11,628
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 35,612	\$ 45,267	\$ 58,769	\$ 36,421	\$ 25,838
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 5,093	\$ 3,245	\$ 3,275	\$ 3,305	\$ 3,333
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 224,318	\$ 200,203	\$ 210,117	\$ 191,274	\$ 167,633
1-4 Dwelling Units Option ARM Loans	LD610	\$ 881	\$ 881	\$ 881	\$ 883	\$ 883
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 1,165	\$ 482	\$ 548	\$ 565	\$ 785
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:51 PM

TFR Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 242,471	\$ 277,684	\$ 321,319	\$ 305,411	\$ 343,381
Mortgage Construction Loans	CC105	\$ 161,155	\$ 170,155	\$ 198,704	\$ 220,455	\$ 230,126
Other Mortgage Loans	CC115	\$ 81,316	\$ 107,529	\$ 122,615	\$ 84,956	\$ 113,255
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 13,900	\$ 4,815	\$ 5,491	\$ 13,765	\$ 10,292
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 203,604	\$ 151,783	\$ 141,000	\$ 209,989	\$ 166,624
1-4 Dwelling Units	CC280	\$ 127,588	\$ 82,900	\$ 88,744	\$ 98,291	\$ 94,561
Multifamily (5 or more) Dwelling Units	CC290	\$ 23,940	\$ 12,002	\$ 12,156	\$ 7,180	\$ 0
All Other Real Estate	CC300	\$ 52,076	\$ 56,881	\$ 40,100	\$ 104,518	\$ 72,063
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 9,596	\$ 20,806	\$ 8,452	\$ 20,961	\$ 3,184
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 113,131	\$ 69,952	\$ 66,487	\$ 102,418	\$ 112,712
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 39,171	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 52,000	\$ 46,000	\$ 56,000	\$ 57,000	\$ 28,000
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 3,000	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 235,440	\$ 191,415	\$ 185,949	\$ 152,424	\$ 166,875
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 75,611	\$ 71,897	\$ 66,743	\$ 59,774	\$ 56,934
Commercial Lines	CC420	\$ 155,023	\$ 115,547	\$ 114,739	\$ 89,003	\$ 105,754
Open-End Consumer Lines - Credit Cards	CC423	\$ 2,510	\$ 2,391	\$ 2,829	\$ 2,170	\$ 2,203
Open-End Consumer Lines - Other	CC425	\$ 2,296	\$ 1,580	\$ 1,638	\$ 1,477	\$ 1,984
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 33,653	\$ 36,213	\$ 34,259	\$ 30,902	\$ 36,322
Commercial	CC430	\$ 911	\$ 1,122	\$ 1,122	\$ 929	\$ 1,048
Standby, Not Included on CC465 or CC468	CC435	\$ 32,742	\$ 35,091	\$ 33,137	\$ 29,973	\$ 35,274
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 168,164	\$ 95,900	\$ 35,485	\$ 40,155	\$ 43,143
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 4,309	\$ 4,656	\$ 23,578	\$ 19,674	\$ 24,056
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:51 PM

TFR Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 116,135	\$ 35,113	\$ 9,191	\$ 6,930	\$ 11,672
Sales	CF145	\$ 36,931	\$ 15,567	\$ 4,946	\$ 1,783	\$ 931
Other Balance Changes	CF148	\$- 21,897	\$- 10,798	\$- 20,370	\$- 25,766	\$- 21,733
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 101,169	\$ 1,833	\$ 11,315	\$ 5,514	\$ 5,055
Sales	CF155	\$ 0	\$ 0	\$ 10,516	\$ 3,982	\$ 0
Other Balance Changes	CF158	\$- 6,216	\$- 4,214	\$- 4,485	\$- 6,924	\$- 5,040
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 217,304	\$ 36,946	\$ 20,506	\$ 12,444	\$ 16,727
Sales - Total	SUB3821	\$ 36,931	\$ 15,567	\$ 15,462	\$ 5,765	\$ 931
Net Purchases - Total	SUB3826	\$ 180,373	\$ 21,379	\$ 5,044	\$ 6,679	\$ 15,796
Mortgage Loans Disbursed - Total	SUB3831	\$ 864,822	\$ 837,383	\$ 892,156	\$ 808,519	\$ 744,409
Construction Loans - Total	SUB3840	\$ 118,583	\$ 103,767	\$ 168,763	\$ 135,179	\$ 132,214
1-4 Dwelling Units	CF190	\$ 93,183	\$ 79,467	\$ 128,268	\$ 105,920	\$ 109,181
Multifamily (5 or more) Dwelling Units	CF200	\$ 722	\$ 570	\$ 1,102	\$ 293	\$ 0
Nonresidential	CF210	\$ 24,678	\$ 23,730	\$ 39,393	\$ 28,966	\$ 23,033
Permanent Loans - Total	SUB3851	\$ 746,239	\$ 733,616	\$ 723,393	\$ 673,340	\$ 612,195
1-4 Dwelling Units	CF225	\$ 601,095	\$ 576,224	\$ 541,138	\$ 548,531	\$ 455,250
Home Equity and Junior Liens	CF226	\$ 24,638	\$ 23,842	\$ 45,612	\$ 41,155	\$ 60,177
Multifamily (5 or more) Dwelling Units	CF245	\$ 23,652	\$ 24,997	\$ 2,136	\$ 1,612	\$ 2,648
Nonresidential (Except Land)	CF260	\$ 80,474	\$ 68,383	\$ 90,872	\$ 57,889	\$ 60,212
Land	CF270	\$ 41,018	\$ 64,012	\$ 89,247	\$ 65,308	\$ 94,085
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 14,972	\$ 1,448	\$ 1,717	\$ 8,766	\$ 23,420
1-4 Dwelling Units	CF280	\$ 14,153	\$ 698	\$ 1,163	\$ 5,650	\$ 11,406
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	\$ 591	\$ 132	\$ 0
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 0	\$ 43	\$ 5,246
Multifamily (5 or more) Dwelling Units	CF290	\$ 819	\$ 709	\$ 461	\$ 953	\$ 1,405
Nonresidential	CF300	\$ 0	\$ 41	\$ 93	\$ 2,163	\$ 10,609
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 547,453	\$ 389,416	\$ 447,960	\$ 458,718	\$ 487,217
1-4 Dwelling Units	CF310	\$ 547,453	\$ 388,736	\$ 443,256	\$ 458,718	\$ 486,064
Home Equity and Junior Liens	CF311	\$ 2,478	\$ 6,558	\$ 22,389	\$ 19,352	\$ 39,085

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:51 PM

TFR Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information						
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	\$ 0	\$ 0	\$ 116	\$ 0	\$ 1,152
Nonresidential	CF330	\$ 0	\$ 680	\$ 4,588	\$ 0	\$ 1
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 532,481	\$- 387,968	\$- 446,243	\$- 449,952	\$- 463,797
Memo - Refinancing Loans	CF361	\$ 231,099	\$ 212,640	\$ 113,618	\$ 270,338	\$ 169,334
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 62,381	\$ 63,010	\$ 84,522	\$ 101,749	\$ 68,305
Sales	CF395	\$ 0	\$ 4,319	\$ 0	\$ 0	\$ 11,069
Consumer:						
Closed or Purchased	CF400	\$ 59,548	\$ 60,771	\$ 60,255	\$ 58,996	\$ 46,190
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 121,929	\$ 123,781	\$ 144,777	\$ 160,745	\$ 114,495
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 4,319	\$ 0	\$ 0	\$ 11,069
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 121,929	\$ 119,462	\$ 144,777	\$ 160,745	\$ 103,426
Deposits:						
Interest Credited to Deposits	CF430	\$ 24,749	\$ 24,538	\$ 23,846	\$ 17,389	\$ 20,353
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 632,161	\$ 777,092	\$ 784,202	\$ 796,011	\$ 694,902
Fully Insured	DI100	\$ 621,175	\$ 764,612	\$ 771,563	\$ 633,338	\$ 513,091
Other	DI110	\$ 10,986	\$ 12,480	\$ 12,639	\$ 162,673	\$ 181,811
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 2,492,637	\$ 2,604,576	\$ 2,532,970	\$ 2,421,628	\$ 2,180,333
Greater than \$100,000	DI130	\$ 1,588,948	\$ 1,582,402	\$ 1,650,120	\$ 1,521,027	\$ 1,589,897
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	166,437	192,026	200,133	208,292	154,084
Greater than \$100,000	DI160	5,892	5,976	6,021	5,786	5,618
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 214,847	\$ 217,546	\$ 215,625	\$ 202,077	\$ 191,263
Greater than \$250,000	DI175	\$ 15,586	\$ 15,965	\$ 11,402	\$ 10,092	\$ 8,828
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	11,117	11,586	11,567	11,392	11,115
Greater than \$250,000	DI185	37	41	32	25	22

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:51 PM

TFR Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
Number of Deposit Accounts - Total	SUB4062	183,483	209,629	217,753	225,495	170,839
IRA/Keogh Accounts	DI200	\$ 230,431	\$ 229,929	\$ 213,332	\$ 212,184	\$ 200,091
Uninsured Deposits	DI210	\$ 1,251,085	\$ 1,225,522	\$ 1,165,602	\$ 843,018	\$ 904,729
Preferred Deposits	DI220	\$ 228,066	\$ 189,916	\$ 171,218	\$ 49,629	\$ 46,370
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 364,108	\$ 356,052	\$ 369,229	\$ 314,438	\$ 329,326
Money Market Deposit Accounts	DI320	\$ 700,770	\$ 668,507	\$ 731,361	\$ 659,247	\$ 678,341
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 524,663	\$ 516,624	\$ 474,476	\$ 468,718	\$ 446,839
Time Deposits	DI340	\$ 2,722,477	\$ 2,879,310	\$ 2,835,049	\$ 2,712,420	\$ 2,515,813
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 880,507	\$ 879,111	\$ 859,935	\$ 780,947	\$ 690,129
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 74,169	\$ 69,131	\$ 64,608	\$ 61,231	\$ 56,704
Non-Interest-Bearing Demand Deposits	DI610	\$ 279,652	\$ 265,287	\$ 284,120	\$ 251,173	\$ 259,935
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 4,334,213	\$ 203,292	\$ 205,447	\$ 153,339	\$ 156,205
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 8,319	\$ 0	\$ 0	\$ 0	\$ 0
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 3,748,527	\$ 49,998	\$ 52,624	\$ 0	\$ 0
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 7,945	\$ 0	\$ 0	\$ 0	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	1,810	1,840	1,738	1,665	1,626
Financial Assets Held for Trading Purposes	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 711	\$ 753	\$ 772	\$ 881	\$ 939
Financial Liabilites Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:51 PM

TFR Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Available-for-Sale Securities	SI385	\$ 742,276	\$ 681,500	\$ 719,731	\$ 676,267	\$ 678,390
Assets Held for Sale	SI387	\$ 179,574	\$ 187,641	\$ 121,133	\$ 141,347	\$ 126,428
Loans Serviced for Others	SI390	\$ 1,036,089	\$ 1,037,639	\$ 1,010,008	\$ 991,637	\$ 996,619
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,446
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	84.92%	85.79%	87.21%	86.45%	84.32%
Second month of Qtr	SI582	85.53%	86.37%	86.76%	85.99%	84.32%
Third month of Qtr	SI583	86.12%	87.04%	87.46%	86.72%	85.46%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	82.73%	83.60%	82.35%	85.91%	81.95%
Do you meet the DBLA business operations test?	SI586	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	2 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 1,525	\$ 1,570	\$ 1,410	\$ 1,410	\$ 1,365
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 38,316	\$ 32,269	\$ 31,199	\$ 18,330	\$ 18,266
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	263	262	13	12	17
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 674,598	\$ 666,052	\$ 582,371	\$ 575,659	\$ 567,073
Net Income (Loss) (SO91)	SI610	\$ 7,783	\$ 5,521	\$ 7,982	\$ 9,290	\$ 8,006
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 3,248	\$ 1,771	\$ 5,605	\$ 7,671	\$ 6,271
Stock Issued	SI640	\$ 27	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 6,563	\$ 2,304	\$ 0	\$ 6,353	\$ 2
New Basis Accounting Adjustments	SI660	\$ 0	\$ 929	\$ 78,442	\$ 780	\$ 0
Other Comprehensive Income	SI662	\$- 896	\$ 1,518	\$ 2,845	\$- 2,065	\$ 1,197
Prior Period Adjustments	SI668	\$ 0	\$ 12	\$ 0	\$- 17	\$ 0
Other Adjustments	SI671	\$- 1,547	\$ 33	\$ 17	\$ 42	\$- 531
Ending Equity Capital (SC80)	SI680	\$ 683,280	\$ 674,598	\$ 666,052	\$ 582,371	\$ 569,476
Transactions With Affiliations						

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:51 PM

TFR Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

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	\$ 296	\$ 410	\$ 807	\$ 1,170	\$ 1,549
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 725	\$ 4,331	\$ 1,062	\$ 3,585	\$ 627
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	1 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 46	\$ 401	\$ 386	\$ 215	\$ 21
Average Balance Sheet Data						
Total Assets	SI870	\$ 5,980,535	\$ 5,977,429	\$ 5,886,230	\$ 5,462,523	\$ 5,362,811
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 449,376	\$ 527,658	\$ 560,482	\$ 462,308	\$ 474,045
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 4,131,378	\$ 4,005,669	\$ 3,932,182	\$ 3,810,773	\$ 3,509,076
Nonmortgage Loans	SI885	\$ 640,793	\$ 749,605	\$ 700,677	\$ 669,620	\$ 665,594
Deposits and Excrows	SI890	\$ 4,363,185	\$ 4,444,037	\$ 4,409,374	\$ 4,086,330	\$ 3,898,670
Total Borrowings	SI895	\$ 861,436	\$ 795,971	\$ 776,603	\$ 743,611	\$ 834,970

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	0	0	1	1	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	1	0	0
Does Association Have Subchapter S in effect this year?	SQ320	5	4	4	4	3
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	9	9	8	8	7

Schedule FS --- Fiduciary and Related Services		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:51 PM

TFR Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

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	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 59,206	\$ 59,421	\$ 133,134	\$ 139,436	\$ 131,984
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 51,582	\$ 50,051	\$ 51,138	\$ 48,397	\$ 46,927
Personal Trust and Agency Accounts	FS210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS270	\$ 51,582	\$ 50,051	\$ 51,138	\$ 48,397	\$ 46,927
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 7,624	\$ 9,370	\$ 81,996	\$ 91,039	\$ 85,057
Personal Trust and Agency Accounts	FS211	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 7,624	\$ 9,370	\$ 81,996	\$ 91,039	\$ 85,057
Employee Benefit - Defined Contribution	FS221	\$ 7,624	\$ 9,370	\$ 81,996	\$ 91,039	\$ 85,057
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	255	272	245	245	243
Personal Trust and Agency Accounts	FS212	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	0	0	0	0	0
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	0	0	0	0	0

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:51 PM

TFR Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

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	255	272	245	245	243
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	9	10	42	44	44
Personal Trust and Agency Accounts	FS213	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	9	10	42	44	44
Employee Benefit - Defined Contribution	FS223	9	10	42	44	44
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	0	0	0	0	0
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	0	0	0	0	0
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 52	\$ 1,767	\$ 1,556	\$ 1,105	\$ 568
Personal Trust and Agency Accounts	FS310	\$ 17	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 1,646	\$ 1,460	\$ 1,037	\$ 523
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 1,646	\$ 1,460	\$ 1,037	\$ 523
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS370	\$ 35	\$ 121	\$ 96	\$ 68	\$ 45
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 209	\$ 1,920	\$ 1,552	\$ 1,015	\$ 498
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 40	\$ 159	\$ 119	\$ 79	\$ 40
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$- 117	\$ 6	\$ 123	\$ 169	\$ 110
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: June 3, 2008, 3:51 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama March 2008	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	272	0	0	0
Domestic Equity	FS610	0	0	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	0	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	0	245	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 50,051	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 1,982	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 48,069	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:51 PM

TFR Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

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	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 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	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 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
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 683,279	\$ 674,599	\$ 666,050	\$ 582,367	\$ 569,472
Equity Capital Deductions - Total	SUB1631	\$ 189,156	\$ 190,461	\$ 188,691	\$ 130,654	\$ 129,404
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 189,070	\$ 190,123	\$ 188,599	\$ 130,551	\$ 129,295
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 86	\$ 338	\$ 92	\$ 103	\$ 109
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 4,152	\$ 3,095	\$ 4,972	\$ 7,872	\$ 5,867
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 4,621	\$ 3,521	\$ 5,042	\$ 7,929	\$ 5,895
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 148	\$ 191	\$ 184	\$ 197	\$ 226
Other	CCR195	\$- 617	\$- 617	\$- 254	\$- 254	\$- 254
Tier 1 (Core) Capital	CCR20	\$ 498,275	\$ 487,233	\$ 482,331	\$ 459,585	\$ 445,935
Total Assets (SC60)	CCR205	\$ 6,171,626	\$ 5,984,908	\$ 5,945,681	\$ 5,456,718	\$ 5,420,190
Asset Deductions - Total	SUB1651	\$ 189,156	\$ 191,050	\$ 188,964	\$ 130,824	\$ 129,594
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 189,070	\$ 190,123	\$ 188,599	\$ 130,551	\$ 129,295

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:51 PM

TFR Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

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	\$ 86	\$ 338	\$ 92	\$ 103	\$ 109
Other	CCR275	\$ 0	\$ 589	\$ 273	\$ 170	\$ 190
Asset Additions - Total	SUB1661	\$ 4,577	\$ 3,599	\$ 4,495	\$ 8,480	\$ 5,048
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 4,394	\$ 3,417	\$ 4,317	\$ 8,310	\$ 4,878
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 183	\$ 182	\$ 178	\$ 170	\$ 170
Adjusted Total Assets	CCR25	\$ 5,987,047	\$ 5,797,457	\$ 5,761,212	\$ 5,334,374	\$ 5,295,644
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 239,497	\$ 231,892	\$ 230,449	\$ 213,375	\$ 211,824
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 498,275	\$ 487,233	\$ 482,331	\$ 459,585	\$ 445,935
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 45,879	\$ 45,364	\$ 44,091	\$ 39,708	\$ 40,547
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 45,879	\$ 45,364	\$ 44,091	\$ 39,708	\$ 40,547
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 45,879	\$ 45,364	\$ 44,091	\$ 39,708	\$ 40,547
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 675	\$ 825	\$ 1,075	\$ 1,075	\$ 750
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 3,418	\$ 1,712	\$ 0	\$ 0	\$ 1,446
Total Risk-Based Capital	CCR39	\$ 540,061	\$ 530,060	\$ 525,347	\$ 498,218	\$ 484,286
0% R/W Category - Cash	CCR400	\$ 28,282	\$ 23,921	\$ 21,346	\$ 47,071	\$ 46,306
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 187,657	\$ 110,446	\$ 116,738	\$ 124,656	\$ 130,502
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 59	\$ 41	\$ 1,895	\$ 164
0% R/W Category - Other	CCR415	\$ 2,374	\$ 3,169	\$ 3,757	\$ 9,889	\$ 8,076
0% R/W Category - Assets Total	CCR420	\$ 218,313	\$ 137,595	\$ 141,882	\$ 183,511	\$ 185,048
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 444,293	\$ 414,467	\$ 422,253	\$ 412,193	\$ 439,322
20% R/W Category - Claims on FHLBs	CCR435	\$ 110,288	\$ 139,720	\$ 159,926	\$ 166,037	\$ 173,608
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 29,636	\$ 29,532	\$ 15,498	\$ 1,931	\$ 2,521

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Financial Reporting System
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TFR Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

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	\$ 128,066	\$ 94,177	\$ 110,930	\$ 75,350	\$ 82,412
20% R/W Category - Other	CCR450	\$ 182,013	\$ 229,582	\$ 209,185	\$ 220,103	\$ 210,135
20% R/W Category - Assets Total	CCR455	\$ 894,296	\$ 907,478	\$ 917,792	\$ 875,614	\$ 907,998
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 178,859	\$ 181,496	\$ 183,560	\$ 175,122	\$ 181,600
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,425,219	\$ 1,403,823	\$ 1,387,879	\$ 1,292,874	\$ 1,227,462
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 379	\$ 386	\$ 625	\$ 471	\$ 486
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 13,796	\$ 14,590	\$ 15,178	\$ 16,646	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 14,727	\$ 14,602	\$ 20,801	\$ 15,947	\$ 14,858
50% R/W Category - Other	CCR480	\$ 24,109	\$ 27,732	\$ 23,025	\$ 32,138	\$ 28,052
50% R/W Category - Assets Total	CCR485	\$ 1,478,230	\$ 1,461,133	\$ 1,447,508	\$ 1,358,076	\$ 1,270,858
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 739,118	\$ 730,569	\$ 723,756	\$ 679,040	\$ 635,432
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 114,290	\$ 110,060	\$ 123,469	\$ 131,250	\$ 133,756
100% R/W Category - All Other Assets	CCR506	\$ 3,441,640	\$ 3,356,452	\$ 3,287,946	\$ 2,937,032	\$ 2,939,648
100% R/W Category - Assets Total	CCR510	\$ 3,555,930	\$ 3,466,512	\$ 3,411,415	\$ 3,068,282	\$ 3,073,404
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 3,555,930	\$ 3,466,512	\$ 3,411,415	\$ 3,068,282	\$ 3,073,404
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 1,958	\$ 1,358	\$ 1,816	\$ 1,922	\$ 1,498
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 24,475	\$ 16,975	\$ 22,700	\$ 24,025	\$ 18,725
Assets to Risk-Weight	CCR64	\$ 6,148,727	\$ 5,974,076	\$ 5,920,413	\$ 5,487,405	\$ 5,438,806
Subtotal Risk-Weighted Assets	CCR75	\$ 4,498,377	\$ 4,395,551	\$ 4,341,431	\$ 3,946,468	\$ 3,909,158
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,800	\$ 2,904	\$ 2,473	\$ 2,303	\$ 251
Total Risk-Weighted Assets	CCR78	\$ 4,496,577	\$ 4,392,647	\$ 4,338,958	\$ 3,944,165	\$ 3,908,907
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 359,726	\$ 351,410	\$ 347,117	\$ 315,534	\$ 312,711
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.32%	8.40%	8.37%	8.62%	8.42%
Total Risk-Based Capital Ratio	CCR820	12.01%	12.07%	12.11%	12.63%	12.39%
Tier 1 Risk-Based Capital Ratio	CCR830	11.01%	11.05%	11.12%	11.65%	11.37%
Tangible Equity Ratio	CCR840	8.32%	8.40%	8.37%	8.62%	8.42%

*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.