

Office of Thrift Supervision Financial Reporting System Run Date: August 18, 2008, 2:46 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama June 2008	Frozen Aggregated Data (\$Thousands)
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Description	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value
Number of Regulated Institutions	12	12	12	12	12

Schedule NS --- Optional Narrative Statement		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	2	1	1	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		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 349,242	\$ 406,867	\$ 490,098	\$ 566,230	\$ 553,216
Cash and Non-Interest-Earning Deposits	SC110	\$ 101,713	\$ 93,572	\$ 76,958	\$ 80,576	\$ 80,647
Interest-Earning Deposits in FHLBs	SC112	\$ 29,917	\$ 32,478	\$ 50,486	\$ 54,857	\$ 64,266
Other Interest-Earning Deposits	SC118	\$ 25,369	\$ 30,994	\$ 29,432	\$ 38,321	\$ 29,018
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 18,497	\$ 37,238	\$ 10,726	\$ 15,554	\$ 19,028
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 66,023	\$ 104,928	\$ 215,913	\$ 263,831	\$ 259,898
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 12,552	\$ 13,872	\$ 9,877	\$ 11,066	\$ 11,129
State and Municipal Obligations	SC180	\$ 43,985	\$ 44,258	\$ 43,935	\$ 36,017	\$ 17,544
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 48,718	\$ 46,260	\$ 47,266	\$ 60,082	\$ 66,186
Accrued Interest Receivable	SC191	\$ 2,468	\$ 3,267	\$ 5,505	\$ 5,926	\$ 5,500
Mortgage-Backed Securities - Gross	SUB0072	\$ 700,064	\$ 667,385	\$ 510,801	\$ 504,496	\$ 498,078
Mortgage-Backed Securities - Total	SC22	\$ 700,064	\$ 667,385	\$ 510,801	\$ 504,496	\$ 498,078
Pass-Through - Total	SUB0073	\$ 495,357	\$ 462,663	\$ 402,774	\$ 392,394	\$ 389,388
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 493,244	\$ 460,292	\$ 400,419	\$ 389,921	\$ 386,832
Other Pass-Through	SC215	\$ 2,113	\$ 2,371	\$ 2,355	\$ 2,473	\$ 2,556
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 201,376	\$ 201,869	\$ 105,641	\$ 109,694	\$ 106,340
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 38,513	\$ 135,274	\$ 44,886	\$ 46,921	\$ 47,004
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 112,150	\$ 14,597	\$ 15,421	\$ 16,241	\$ 15,417
Other	SC222	\$ 50,713	\$ 51,998	\$ 45,334	\$ 46,532	\$ 43,919
Accrued Interest Receivable	SC228	\$ 3,331	\$ 2,853	\$ 2,386	\$ 2,408	\$ 2,350

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Schedule SC --- Consolidated Statement of Condition		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 4,013,677	\$ 3,915,002	\$ 3,829,403	\$ 3,761,300	\$ 3,407,533
Mortgage Loans - Total	SC26	\$ 3,974,849	\$ 3,880,182	\$ 3,795,757	\$ 3,729,205	\$ 3,379,839
Construction Loans - Total	SUB0100	\$ 580,552	\$ 631,155	\$ 640,100	\$ 641,088	\$ 585,709
Residential - Total	SUB0110	\$ 381,226	\$ 458,628	\$ 476,134	\$ 473,298	\$ 460,806
1-4 Dwelling Units	SC230	\$ 377,001	\$ 452,329	\$ 470,937	\$ 464,939	\$ 445,521
Multifamily (5 or more) Dwelling Units	SC235	\$ 4,225	\$ 6,299	\$ 5,197	\$ 8,359	\$ 15,285
Nonresidential Property	SC240	\$ 199,326	\$ 172,527	\$ 163,966	\$ 167,790	\$ 124,903
Permanent Loans - Total	SUB0121	\$ 3,409,288	\$ 3,258,762	\$ 3,165,558	\$ 3,097,201	\$ 2,800,639
Residential - Total	SUB0131	\$ 2,034,695	\$ 1,932,885	\$ 1,879,414	\$ 1,771,304	\$ 1,680,747
1-4 Dwelling Units - Total	SUB0141	\$ 1,904,121	\$ 1,805,524	\$ 1,754,317	\$ 1,665,045	\$ 1,578,757
Revolving Open-End Loans	SC251	\$ 124,200	\$ 119,350	\$ 120,368	\$ 111,327	\$ 96,524
All Other - First Liens	SC254	\$ 1,722,818	\$ 1,628,301	\$ 1,573,217	\$ 1,493,793	\$ 1,416,386
All Other - Junior Liens	SC255	\$ 57,103	\$ 57,873	\$ 60,732	\$ 59,925	\$ 65,847
Multifamily (5 or more) Dwelling Units	SC256	\$ 130,574	\$ 127,361	\$ 125,097	\$ 106,259	\$ 101,990
Nonresidential Property (Except Land)	SC260	\$ 773,699	\$ 765,910	\$ 719,218	\$ 748,783	\$ 603,880
Land	SC265	\$ 600,894	\$ 559,967	\$ 566,926	\$ 577,114	\$ 516,012
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 99,923	\$ 84,259	\$ 67,369	\$ 351,941	\$ 37,676
Accrued Interest Receivable	SC272	\$ 21,202	\$ 22,266	\$ 20,553	\$ 19,916	\$ 17,650
Advances for Taxes and Insurance	SC275	\$ 2,635	\$ 2,819	\$ 3,192	\$ 3,095	\$ 3,535
Allowance for Loan and Lease Losses	SC283	\$ 38,828	\$ 34,820	\$ 33,646	\$ 32,095	\$ 27,694
Nonmortgage Loans - Gross	SUB0162	\$ 688,683	\$ 726,202	\$ 724,241	\$ 699,960	\$ 656,110
Nonmortgage Loans - Total	SC31	\$ 674,807	\$ 713,343	\$ 709,618	\$ 685,491	\$ 641,793
Commercial Loans - Total	SC32	\$ 353,315	\$ 375,955	\$ 337,997	\$ 317,054	\$ 277,439
Secured	SC300	\$ 243,207	\$ 280,904	\$ 236,116	\$ 219,216	\$ 195,125
Unsecured	SC303	\$ 110,108	\$ 95,051	\$ 101,881	\$ 97,838	\$ 82,314
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 330,033	\$ 344,833	\$ 379,814	\$ 376,968	\$ 374,188
Loans on Deposits	SC310	\$ 14,546	\$ 14,834	\$ 16,843	\$ 15,621	\$ 15,228
Home Improvement Loans (Not secured by real estate)	SC316	\$ 121	\$ 191	\$ 252	\$ 231	\$ 239
Education Loans	SC320	\$ 23	\$ 25	\$ 17	\$ 20	\$ 33
Auto Loans	SC323	\$ 237,236	\$ 248,500	\$ 296,354	\$ 289,997	\$ 285,912
Mobile Home Loans	SC326	\$ 36,040	\$ 34,076	\$ 23,664	\$ 24,223	\$ 26,721
Credit Cards	SC328	\$ 504	\$ 509	\$ 570	\$ 544	\$ 526

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Schedule SC --- Consolidated Statement of Condition		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 41,563	\$ 46,698	\$ 42,114	\$ 46,332	\$ 45,529
Accrued Interest Receivable	SC348	\$ 5,335	\$ 5,414	\$ 6,430	\$ 5,938	\$ 4,483
Allowance for Loan and Lease Losses	SC357	\$ 13,876	\$ 12,859	\$ 14,623	\$ 14,469	\$ 14,317
Reposessed Assets - Gross	SUB0201	\$ 44,487	\$ 28,828	\$ 19,857	\$ 16,512	\$ 14,570
Reposessed Assets - Total	SC40	\$ 42,564	\$ 26,744	\$ 17,862	\$ 14,602	\$ 12,860
Real Estate - Total	SUB0210	\$ 43,213	\$ 28,127	\$ 19,251	\$ 16,157	\$ 13,980
Construction	SC405	\$ 13,680	\$ 7,097	\$ 3,287	\$ 2,433	\$ 2,495
Residential - Total	SUB0225	\$ 15,330	\$ 15,725	\$ 12,915	\$ 11,421	\$ 9,307
1-4 Dwelling Units	SC415	\$ 15,330	\$ 15,725	\$ 12,915	\$ 11,421	\$ 9,307
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 1,531	\$ 1,250	\$ 988	\$ 1,071	\$ 1,069
Land	SC428	\$ 12,672	\$ 4,055	\$ 2,061	\$ 1,232	\$ 1,109
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 1,274	\$ 701	\$ 606	\$ 355	\$ 590
General Valuation Allowances	SC441	\$ 1,923	\$ 2,084	\$ 1,995	\$ 1,910	\$ 1,710
Real Estate Held for Investment	SC45	\$ 325	\$ 325	\$ 325	\$ 325	\$ 325
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 57,215	\$ 55,076	\$ 48,452	\$ 45,065	\$ 36,863
Federal Home Loan Bank Stock	SC510	\$ 55,641	\$ 53,502	\$ 44,687	\$ 43,651	\$ 35,449
Other	SC540	\$ 1,574	\$ 1,574	\$ 3,765	\$ 1,414	\$ 1,414
Office Premises and Equipment	SC55	\$ 139,259	\$ 137,243	\$ 132,657	\$ 122,137	\$ 121,191
Other Assets - Gross	SUB0262	\$ 288,283	\$ 284,464	\$ 279,341	\$ 278,133	\$ 212,556
Other Assets - Total	SC59	\$ 288,280	\$ 284,461	\$ 279,338	\$ 278,130	\$ 212,553
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 47,908	\$ 46,594	\$ 46,128	\$ 46,064	\$ 42,112
Other	SC625	\$ 6,564	\$ 6,494	\$ 4,457	\$ 4,460	\$ 4,312
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 8,522	\$ 7,771	\$ 7,387	\$ 6,428	\$ 6,272
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 188,574	\$ 189,306	\$ 190,370	\$ 188,896	\$ 130,659
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 36,715	\$ 34,299	\$ 30,999	\$ 32,285	\$ 29,201
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	\$ 54,630	\$ 49,766	\$ 50,267	\$ 48,477	\$ 43,724
Total Assets - Gross	SUB0283	\$ 6,281,235	\$ 6,221,392	\$ 6,035,175	\$ 5,994,158	\$ 5,500,442
Total Assets	SC60	\$ 6,226,605	\$ 6,171,626	\$ 5,984,908	\$ 5,945,681	\$ 5,456,718
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 4,313,126	\$ 4,311,889	\$ 4,420,036	\$ 4,409,522	\$ 4,153,305
Deposits	SC710	\$ 4,293,842	\$ 4,294,650	\$ 4,406,474	\$ 4,390,237	\$ 4,136,807
Escrows	SC712	\$ 19,645	\$ 17,372	\$ 14,019	\$ 19,884	\$ 18,021
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 361	\$- 133	\$- 457	\$- 599	\$- 1,523
Borrowings - Total	SC72	\$ 1,198,730	\$ 1,070,085	\$ 828,684	\$ 814,080	\$ 636,241
Advances from FHLBank	SC720	\$ 925,160	\$ 870,026	\$ 673,717	\$ 657,964	\$ 482,475
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 188,037	\$ 189,582	\$ 144,860	\$ 146,595	\$ 145,289
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	\$ 85,533	\$ 10,477	\$ 10,107	\$ 9,521	\$ 8,477
Other Liabilities - Total	SC75	\$ 43,801	\$ 106,227	\$ 61,396	\$ 55,846	\$ 84,611
Accrued Interest Payable - Deposits	SC763	\$ 17,792	\$ 21,765	\$ 24,417	\$ 22,736	\$ 19,749
Accrued Interest Payable - Other	SC766	\$ 4,060	\$ 3,141	\$ 3,244	\$ 3,109	\$ 2,955
Accrued Taxes	SC776	\$ 1,773	\$ 3,254	\$ 3,237	\$ 5,115	\$ 4,729
Accounts Payable	SC780	\$ 7,748	\$ 22,629	\$ 10,408	\$ 8,860	\$ 20,825
Deferred Income Taxes	SC790	\$ 353	\$ 427	\$ 469	\$ 677	\$ 679
Other Liabilities and Deferred Income	SC796	\$ 12,075	\$ 55,011	\$ 19,621	\$ 15,349	\$ 35,674
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						
Description	Line Item	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 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	\$ 5,555,657	\$ 5,488,201	\$ 5,310,116	\$ 5,279,448	\$ 4,874,157
Minority Interest	SC800	\$ 139	\$ 148	\$ 191	\$ 184	\$ 197
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 432,063	\$ 432,062	\$ 425,508	\$ 422,203	\$ 343,761
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 191	\$ 191	\$ 191	\$ 192	\$ 192
Paid in Excess of Par	SC830	\$ 431,872	\$ 431,871	\$ 425,317	\$ 422,011	\$ 343,569
Accumulated Other Comprehensive Income - Total	SC86	\$- 10,670	\$- 4,426	\$- 3,529	\$- 5,048	\$- 7,892
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 9,024	\$ 151	\$- 855	\$- 3,508	\$- 7,898
Gains (Losses) on Cash Flow Hedges	SC865	\$- 2,263	\$- 5,194	\$- 3,291	\$- 1,794	\$- 248
Other	SC870	\$ 617	\$ 617	\$ 617	\$ 254	\$ 254
Retained Earnings	SC880	\$ 249,693	\$ 255,919	\$ 252,896	\$ 249,170	\$ 246,794
Other Components of Equity Capital	SC891	\$- 277	\$- 276	\$- 276	\$- 275	\$- 296
Total Equity Capital	SC80	\$ 670,809	\$ 683,279	\$ 674,599	\$ 666,050	\$ 582,367
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 6,226,605	\$ 6,171,628	\$ 5,984,906	\$ 5,945,682	\$ 5,456,721

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Other Codes As of Jun 2008

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	3	\$ 49
4	Net deferred tax assets	3	\$ 7,360
6	Prepaid deposit insurance premiums	1	\$ 38
7	Prepaid expenses	10	\$ 3,010
8	Deposits for utilities and other services	1	\$ 14
9	Advances for loans serviced for others	1	\$ 1,141
14	Other noninterest-bearing short-term accounts recv	4	\$ 8,107
20	F/V of all derivative instru. reportable as assets	2	\$ 4,188
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 55
99	Other	8	\$ 4,832

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	1	\$ 28
11	The liability recorded for post-retirement benefit	4	\$ 2,355
16	Recourse loan liability	1	\$ 589
20	F/V of all derivative instru. reportable as liab.	1	\$ 1,458
21	Liabilities for credit losses on OBS credit exposures	2	\$ 696
99	Other	14	\$ 4,392

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Schedule SO --- Consolidated Statement of Operations		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 92,029	\$ 92,940	\$ 100,405	\$ 98,823	\$ 92,915
Deposits and Investment Securities	SO115	\$ 2,936	\$ 4,443	\$ 5,444	\$ 5,680	\$ 5,834
Mortgage-Backed Securities	SO125	\$ 8,365	\$ 6,606	\$ 6,420	\$ 6,300	\$ 6,321
Mortgage Loans	SO141	\$ 63,734	\$ 65,421	\$ 71,408	\$ 69,995	\$ 65,415
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 1,791	\$ 1,212	\$ 581	\$ 516	\$ 342
Nonmortgage Loans - Total	SUB0950	\$ 14,608	\$ 14,634	\$ 16,165	\$ 15,951	\$ 14,741
Commercial Loans and Leases	SO160	\$ 5,799	\$ 5,971	\$ 6,368	\$ 6,384	\$ 5,494
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 118	\$ 191	\$ 161	\$ 158	\$ 58
Consumer Loans and Leases	SO171	\$ 8,809	\$ 8,663	\$ 9,797	\$ 9,567	\$ 9,247
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 477	\$ 433	\$ 226	\$ 223	\$ 204
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 711	\$ 911	\$ 863	\$ 1,006	\$ 712
Federal Home Loan Bank Stock	SO181	\$ 711	\$ 672	\$ 687	\$ 630	\$ 461
Other	SO185	\$ 0	\$ 239	\$ 176	\$ 376	\$ 251
Interest Expense - Total	SO21	\$ 45,973	\$ 52,206	\$ 59,353	\$ 54,815	\$ 51,127
Deposits	SO215	\$ 36,364	\$ 43,176	\$ 49,029	\$ 45,044	\$ 41,415
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 7,382	\$ 7,317	\$ 8,225	\$ 7,832	\$ 7,498
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	\$ 2,249	\$ 1,726	\$ 2,109	\$ 1,948	\$ 2,223
Capitalized Interest	SO271	\$ 22	\$ 13	\$ 10	\$ 9	\$ 9
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 46,767	\$ 41,645	\$ 41,915	\$ 45,014	\$ 42,500
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 19,456	\$ 6,358	\$ 6,836	\$ 3,340	\$ 3,351
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 27,311	\$ 35,287	\$ 35,079	\$ 41,674	\$ 39,149
Noninterest Income - Total	SO42	\$ 17,416	\$ 23,336	\$ 21,891	\$ 16,348	\$ 16,758
Mortgage Loan Servicing Fees	SO410	\$ 1,202	\$ 1,521	\$ 1,082	\$ 1,151	\$ 1,363
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 544	\$- 498	\$- 408	\$- 497	\$- 466

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Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 7,192	\$ 6,702	\$ 7,115	\$ 8,326	\$ 9,018
Net Income (Loss) from Other - Total	SUB0451	\$ 7,819	\$ 10,259	\$ 5,307	\$ 3,516	\$ 4,966
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 8,911	\$ 11,270	\$ 6,268	\$ 4,731	\$ 5,441
Operations & Sale of Repossessed Assets	SO461	\$- 1,730	\$- 1,159	\$- 1,018	\$- 1,206	\$- 635
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 2	\$ 21	\$- 9	\$- 54	\$ 76
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 8	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 40	\$ 60	\$ 68	\$ 45	\$ 61
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$- 2	\$ 0	\$ 23
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 596	\$ 59	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 1,747	\$ 5,352	\$ 8,795	\$ 3,852	\$ 1,877
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	\$ 50,447	\$ 49,684	\$ 49,118	\$ 47,651	\$ 44,341
All Personnel Compensation and Expense	SO510	\$ 26,820	\$ 26,938	\$ 25,965	\$ 25,015	\$ 24,249
Legal Expense	SO520	\$ 1,600	\$ 1,262	\$ 1,887	\$ 1,657	\$ 1,534
Office Occupancy and Equipment Expense	SO530	\$ 8,296	\$ 8,024	\$ 8,696	\$ 7,478	\$ 6,869
Marketing and Other Professional Services	SO540	\$ 2,708	\$ 2,253	\$ 2,890	\$ 3,129	\$ 3,278
Loan Servicing Fees	SO550	\$ 976	\$ 915	\$ 911	\$ 868	\$ 881
Goodwill and Other Intangibles Expense	SO560	\$ 1,084	\$ 1,089	\$ 815	\$ 861	\$ 442
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 300	\$ 90	\$ 85	\$ 200	\$ 125
Other Noninterest Expense	SO580	\$ 8,663	\$ 9,113	\$ 7,869	\$ 8,443	\$ 6,963
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	\$- 5,720	\$ 8,939	\$ 7,852	\$ 10,371	\$ 11,566
Income Taxes - Total	SO71	\$- 330	\$ 1,156	\$ 2,331	\$ 2,389	\$ 2,276

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Schedule SO --- Consolidated Statement of Operations		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Federal	SO710	\$- 193	\$ 738	\$ 1,526	\$ 2,182	\$ 1,900
State, Local & Other	SO720	\$- 137	\$ 418	\$ 805	\$ 207	\$ 376
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$- 5,390	\$ 7,783	\$ 5,521	\$ 7,982	\$ 9,290
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$- 5,390	\$ 7,783	\$ 5,521	\$ 7,982	\$ 9,290

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Other Codes As of Jun 2008

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	3	\$ 23
9	Net income from data processing lease/services	1	\$ 312
15	Income from corporate-owned life insurance	3	\$ 618
99	Other	10	\$ 1,012

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	2	\$ 43
2	OTS assessments	3	\$ 33
6	Supervisory examination fees	1	\$ 11
7	Office supplies, printing, and postage	11	\$ 848
8	Telephone, including data lines	5	\$ 789
9	Loan origination expense	3	\$ 615
10	ATM expense	2	\$ 42
17	Charitable contributions	1	\$ 25
99	Other	8	\$ 760

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Schedule SO --- Consolidated Statement of Operations		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 184,969	\$ 92,940	\$ 383,495	\$ 283,090	\$ 184,267
YTD - Deposits and Investment Securities	Y_SO115	\$ 7,379	\$ 4,443	\$ 23,029	\$ 17,585	\$ 11,905
YTD - Mortgage-Backed Securities	Y_SO125	\$ 14,971	\$ 6,606	\$ 25,535	\$ 19,115	\$ 12,815
YTD - Mortgage Loans	Y_SO141	\$ 129,155	\$ 65,421	\$ 269,755	\$ 198,347	\$ 128,352
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 3,003	\$ 1,212	\$ 1,863	\$ 1,282	\$ 766
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 11,770	\$ 5,971	\$ 24,122	\$ 17,754	\$ 11,370
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 309	\$ 191	\$ 453	\$ 292	\$ 134
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 17,472	\$ 8,663	\$ 37,871	\$ 28,074	\$ 18,507
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 910	\$ 433	\$ 867	\$ 641	\$ 418
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 1,622	\$ 911	\$ 3,323	\$ 2,460	\$ 1,454
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 1,383	\$ 672	\$ 2,305	\$ 1,618	\$ 988
YTD - Other	Y_SO185	\$ 239	\$ 239	\$ 1,018	\$ 842	\$ 466
YTD - Interest Expense - Total	Y_SO21	\$ 98,179	\$ 52,206	\$ 214,830	\$ 155,477	\$ 100,662
YTD - Deposits	Y_SO215	\$ 79,540	\$ 43,176	\$ 174,013	\$ 124,984	\$ 79,940
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 14,699	\$ 7,317	\$ 31,842	\$ 23,617	\$ 15,785
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	\$ 3,975	\$ 1,726	\$ 9,011	\$ 6,902	\$ 4,954
YTD - Capitalized Interest	Y_SO271	\$ 35	\$ 13	\$ 36	\$ 26	\$ 17
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 88,412	\$ 41,645	\$ 171,988	\$ 130,073	\$ 85,059
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 25,814	\$ 6,358	\$ 16,838	\$ 10,002	\$ 6,662
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 62,598	\$ 35,287	\$ 155,150	\$ 120,071	\$ 78,397
YTD - Noninterest Income - Total	Y_SO42	\$ 40,752	\$ 23,336	\$ 72,270	\$ 50,379	\$ 34,031
YTD - Mortgage Loan Servicing Fees	Y_SO410	\$ 2,723	\$ 1,521	\$ 5,106	\$ 4,024	\$ 2,873
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 1,042	\$- 498	\$- 1,828	\$- 1,420	\$- 923

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Schedule SO --- Consolidated Statement of Operations		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 13,894	\$ 6,702	\$ 33,631	\$ 26,516	\$ 18,190
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 18,078	\$ 10,259	\$ 19,267	\$ 13,960	\$ 10,444
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 20,181	\$ 11,270	\$ 22,576	\$ 16,308	\$ 11,577
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 2,889	\$- 1,159	\$- 3,268	\$- 2,250	\$- 1,044
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 23	\$ 21	\$- 269	\$- 260	\$- 206
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 8	\$ 8	\$- 1	\$- 1	\$- 1
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 100	\$ 60	\$ 208	\$ 140	\$ 95
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 0	\$ 21	\$ 23	\$ 23
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 655	\$ 59	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 7,099	\$ 5,352	\$ 16,094	\$ 7,299	\$ 3,447
YTD - Noninterest Expense - Total	Y_SO51	\$ 100,131	\$ 49,684	\$ 187,656	\$ 138,538	\$ 90,887
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 53,758	\$ 26,938	\$ 100,629	\$ 74,664	\$ 49,649
YTD - Legal Expense	Y_SO520	\$ 2,862	\$ 1,262	\$ 6,182	\$ 4,295	\$ 2,638
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 16,320	\$ 8,024	\$ 30,336	\$ 21,640	\$ 14,162
YTD - Marketing and Other Professional Services	Y_SO540	\$ 4,961	\$ 2,253	\$ 13,698	\$ 10,808	\$ 7,679
YTD - Loan Servicing Fees	Y_SO550	\$ 1,891	\$ 915	\$ 3,550	\$ 2,639	\$ 1,771
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 2,173	\$ 1,089	\$ 2,562	\$ 1,747	\$ 886
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 390	\$ 90	\$ 660	\$ 575	\$ 375
YTD - Other Noninterest Expense	Y_SO580	\$ 17,776	\$ 9,113	\$ 30,039	\$ 22,170	\$ 13,727
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 3,219	\$ 8,939	\$ 39,764	\$ 31,912	\$ 21,541
YTD - Income Taxes - Total	Y_SO71	\$ 826	\$ 1,156	\$ 9,160	\$ 6,829	\$ 4,440
YTD - Federal	Y_SO710	\$ 545	\$ 738	\$ 7,434	\$ 5,908	\$ 3,726
YTD - State, Local, and Other	Y_SO720	\$ 281	\$ 418	\$ 1,726	\$ 921	\$ 714
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 2,393	\$ 7,783	\$ 30,604	\$ 25,083	\$ 17,101
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 2,393	\$ 7,783	\$ 30,604	\$ 25,083	\$ 17,101

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 49,766	\$ 50,270	\$ 48,480	\$ 43,726	\$ 44,131
Net Provision for Loss	VA115	\$ 19,530	\$ 6,336	\$ 6,733	\$ 3,480	\$ 3,269
Transfers	VA125	\$- 6,097	\$- 2,290	\$- 978	\$ 758	\$- 1,191
Recoveries	VA135	\$ 1,170	\$ 1,328	\$ 791	\$ 1,510	\$ 1,750
Adjustments	VA145	\$ 0	\$ 168	\$ 0	\$ 3,717	\$ 0
Charge-offs	VA155	\$ 9,743	\$ 6,046	\$ 4,756	\$ 4,711	\$ 4,233
General Valuation Allowances - Ending Balance	VA165	\$ 54,626	\$ 49,766	\$ 50,270	\$ 48,480	\$ 43,726
Specific Valuation Allowances - Beginning Balance	VA108	\$ 7,718	\$ 5,356	\$ 4,190	\$ 5,008	\$ 3,610
Net Provision for Loss	VA118	\$ 226	\$ 112	\$ 188	\$ 60	\$ 207
Transfers	VA128	\$ 6,097	\$ 2,290	\$ 978	\$- 758	\$ 1,191
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 22	\$ 40	\$ 0	\$ 120	\$ 0
Specific Valuation Allowances - Ending Balance	VA168	\$ 14,019	\$ 7,718	\$ 5,356	\$ 4,190	\$ 5,008
Total Valuation Allowances - Beginning Balance	VA110	\$ 57,484	\$ 55,626	\$ 52,670	\$ 48,734	\$ 47,741
Net Provision for Loss	VA120	\$ 19,756	\$ 6,448	\$ 6,921	\$ 3,540	\$ 3,476
Recoveries	VA140	\$ 1,170	\$ 1,328	\$ 791	\$ 1,510	\$ 1,750
Adjustments	VA150	\$ 0	\$ 168	\$ 0	\$ 3,717	\$ 0
Charge-offs	VA160	\$ 9,765	\$ 6,086	\$ 4,756	\$ 4,831	\$ 4,233
Total Valuation Allowances - Ending Balance	VA170	\$ 68,645	\$ 57,484	\$ 55,626	\$ 52,670	\$ 48,734
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 9,743	\$ 6,046	\$ 4,756	\$ 4,711	\$ 4,233
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 3,609	\$ 2,684	\$ 1,588	\$ 1,822	\$ 688
Construction - Total	SUB2030	\$ 1,039	\$ 223	\$ 83	\$ 119	\$ 0
1-4 Dwelling Units	VA420	\$ 1,039	\$ 222	\$ 82	\$ 119	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 1	\$ 1	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 2,570	\$ 2,461	\$ 1,505	\$ 1,703	\$ 688
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 357	\$ 256	\$ 134	\$ 0	\$ 14
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 1,454	\$ 1,662	\$ 645	\$ 1,134	\$ 497
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 93	\$ 179	\$ 471	\$ 224	\$ 141
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 51	\$ 348	\$ 135	\$ 343	\$ 5

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 615	\$ 13	\$ 120	\$ 2	\$ 31
Nonmortgage Loans - Total	VA56	\$ 5,647	\$ 3,173	\$ 3,088	\$ 2,889	\$ 3,371
Commercial Loans	VA520	\$ 2,435	\$ 257	\$ 626	\$ 601	\$ 400
Consumer Loans - Total	SUB2061	\$ 3,212	\$ 2,916	\$ 2,462	\$ 2,288	\$ 2,971
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 1,949	\$ 2,105	\$ 1,583	\$ 1,525	\$ 2,200
Mobile Home Loans	VA550	\$ 469	\$ 278	\$ 62	\$ 192	\$ 121
Credit Cards	VA556	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Other	VA560	\$ 794	\$ 533	\$ 816	\$ 571	\$ 649
Repossessed Assets - Total	VA60	\$ 461	\$ 189	\$ 80	\$ 0	\$ 174
Real Estate - Construction	VA605	\$ 366	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 80	\$ 22	\$ 0	\$ 84
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	\$ 95	\$ 109	\$ 58	\$ 0	\$ 90
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 26	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 1,170	\$ 1,328	\$ 791	\$ 1,510	\$ 1,750
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 134	\$ 299	\$ 173	\$ 528	\$ 226
Construction - Total	SUB2130	\$ 31	\$ 0	\$ 1	\$ 0	\$ 1
1-4 Dwelling Units	VA421	\$ 31	\$ 0	\$ 1	\$ 0	\$ 1
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 103	\$ 299	\$ 172	\$ 528	\$ 225
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 2	\$ 3	\$ 1	\$ 1	\$ 11
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 68	\$ 260	\$ 88	\$ 236	\$ 137
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 14	\$ 4	\$ 20	\$ 2	\$ 2
Multifamily (5 or more) Dwelling Units	VA471	\$ 7	\$ 14	\$ 14	\$ 10	\$ 10
Nonresidential Property (Except Land)	VA481	\$ 11	\$ 16	\$ 47	\$ 3	\$ 2
Land	VA491	\$ 1	\$ 2	\$ 2	\$ 276	\$ 63
Nonmortgage Loans - Total	VA57	\$ 1,036	\$ 1,029	\$ 618	\$ 982	\$ 1,524

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 336	\$ 97	\$ 64	\$ 122	\$ 89
Consumer Loans - Total	SUB2161	\$ 700	\$ 932	\$ 554	\$ 860	\$ 1,435
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 1	\$ 5	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 427	\$ 585	\$ 382	\$ 596	\$ 1,329
Mobile Home Loans	VA551	\$ 188	\$ 208	\$ 37	\$ 128	\$ 6
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 85	\$ 139	\$ 134	\$ 131	\$ 100
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 6,321	\$ 2,398	\$ 1,166	\$- 698	\$ 1,397
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 6,417	\$ 2,112	\$ 1,286	\$- 615	\$ 1,215
Construction - Total	SUB2230	\$ 3,392	\$ 1,103	\$ 1	\$ 0	\$ 11
1-4 Dwelling Units	VA422	\$ 3,392	\$ 1,103	\$ 1	\$ 0	\$ 11
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 3,025	\$ 1,009	\$ 1,285	\$- 615	\$ 1,204
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 508	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 434	\$ 207	\$ 325	\$- 675	\$ 214
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 52	\$- 80	\$- 182	\$ 60	\$ 207
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 190	\$ 0	\$- 14	\$ 0	\$ 419
Land	VA492	\$ 1,841	\$ 882	\$ 1,156	\$ 0	\$ 364
Nonmortgage Loans - Total	VA58	\$- 96	\$ 286	\$- 120	\$- 83	\$ 182
Commercial Loans	VA522	\$ 23	\$- 30	\$- 152	\$- 312	\$ 344
Consumer Loans - Total	SUB2261	\$- 119	\$ 316	\$ 32	\$ 229	\$- 162
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	\$- 170	\$ 202	\$ 58	\$ 62	\$- 46
Mobile Home Loans	VA552	\$ 29	\$ 111	\$- 3	\$ 164	\$- 93
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 22	\$ 3	\$- 23	\$ 3	\$- 23
Repossessed 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 Repossessed 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	\$ 14,894	\$ 7,116	\$ 5,131	\$ 2,503	\$ 3,880
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 9,892	\$ 4,497	\$ 2,701	\$ 679	\$ 1,677
Construction - Total	SUB2330	\$ 4,400	\$ 1,326	\$ 83	\$ 119	\$ 10
1-4 Dwelling Units	VA425	\$ 4,400	\$ 1,325	\$ 82	\$ 119	\$ 10
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 1	\$ 1	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 5,492	\$ 3,171	\$ 2,618	\$ 560	\$ 1,667
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 863	\$ 253	\$ 133	\$- 1	\$ 3
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 1,820	\$ 1,609	\$ 882	\$ 223	\$ 574
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 131	\$ 95	\$ 269	\$ 282	\$ 346
Multifamily (5 or more) Dwelling Units	VA475	\$- 7	\$- 11	\$- 14	\$- 10	\$- 10
Nonresidential Property (Except Land)	VA485	\$ 230	\$ 332	\$ 74	\$ 340	\$ 422
Land	VA495	\$ 2,455	\$ 893	\$ 1,274	\$- 274	\$ 332
Nonmortgage Loans - Total	VA59	\$ 4,515	\$ 2,430	\$ 2,350	\$ 1,824	\$ 2,029
Commercial Loans	VA525	\$ 2,122	\$ 130	\$ 410	\$ 167	\$ 655
Consumer Loans - Total	SUB2361	\$ 2,393	\$ 2,300	\$ 1,940	\$ 1,657	\$ 1,374
Loans on Deposits	VA515	\$ 0	\$ 0	\$- 1	\$- 5	\$ 1
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 1,352	\$ 1,722	\$ 1,259	\$ 991	\$ 825
Mobile Home Loans	VA555	\$ 310	\$ 181	\$ 22	\$ 228	\$ 22

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Other	VA565	\$ 731	\$ 397	\$ 659	\$ 443	\$ 526
Repossessed Assets - Total	VA65	\$ 461	\$ 189	\$ 80	\$ 0	\$ 174
Real Estate - Construction	VA607	\$ 366	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 80	\$ 22	\$ 0	\$ 84
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	\$ 95	\$ 109	\$ 58	\$ 0	\$ 90
Other Repossessed 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	\$ 26	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 51,851	\$ 9,640	\$ 3,921	\$ 6,274	\$ 3,669
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 80,851	\$ 18,465	\$ 13,999	\$ 17,018	\$ 16,220
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 25,537	\$ 14,940	\$ 11,014	\$ 6,355	\$ 3,723
Construction	VA951	\$ 11,956	\$ 5,043	\$ 2,705	\$ 754	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 5,904	\$ 7,149	\$ 2,795	\$ 5,601	\$ 3,702
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 4,676	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 325	\$ 547	\$ 384	\$ 0	\$ 0
Permanent - Land	VA955	\$ 7,352	\$ 2,201	\$ 454	\$ 0	\$ 21
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 120,207	\$ 129,693	\$ 139,327	\$ 89,923	\$ 80,517
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 328,156	\$ 283,396	\$ 242,382	\$ 192,643	\$ 173,530
Substandard	VA965	\$ 318,637	\$ 279,995	\$ 239,202	\$ 189,313	\$ 168,505
Doubtful	VA970	\$ 9,519	\$ 3,401	\$ 3,180	\$ 3,324	\$ 2,887
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 6	\$ 2,138
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 3,307	\$ 1,984	\$ 3,954	\$ 5,718	\$ 379
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 2,847	\$ 1,554	\$ 3,518	\$ 5,034	\$ 379
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 160	\$ 98	\$ 108	\$ 16	\$ 6

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 221,099	\$ 195,181	\$ 160,105	\$ 139,094	\$ 102,247
Mortgages - Total	SUB2421	\$ 207,745	\$ 181,533	\$ 144,535	\$ 125,435	\$ 89,343
Construction and Land Loans	SUB2430	\$ 96,377	\$ 82,809	\$ 48,544	\$ 28,983	\$ 16,853
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 92,063	\$ 79,882	\$ 80,039	\$ 66,626	\$ 61,108
Permanent Loans Secured by All Other Property	SUB2450	\$ 65,014	\$ 42,415	\$ 37,459	\$ 51,221	\$ 24,111
Nonmortgages - Total	SUB2461	\$ 13,354	\$ 13,648	\$ 15,570	\$ 13,659	\$ 12,904
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 91,066	\$ 75,759	\$ 91,326	\$ 79,881	\$ 53,426
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 88,468	\$ 73,177	\$ 88,717	\$ 72,981	\$ 52,403
Mortgage Loans - Total	SUB2481	\$ 78,751	\$ 63,997	\$ 76,499	\$ 62,715	\$ 42,874
Construction	PD115	\$ 23,930	\$ 11,342	\$ 21,178	\$ 5,763	\$ 3,916
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 838	\$ 1,332	\$ 1,771	\$ 1,443	\$ 1,134
Secured by First Liens	PD123	\$ 41,808	\$ 33,404	\$ 38,978	\$ 30,299	\$ 31,022
Secured by Junior Liens	PD124	\$ 848	\$ 696	\$ 672	\$ 632	\$ 787
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 1,190	\$ 2,060	\$ 9	\$ 374
Nonresidential Property (Except Land)	PD135	\$ 7,115	\$ 10,174	\$ 5,882	\$ 15,936	\$ 2,747
Land	PD138	\$ 4,212	\$ 5,859	\$ 5,958	\$ 8,633	\$ 2,894
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 1,528	\$ 1,037	\$ 2,202	\$ 2,481	\$ 2,413
Consumer Loans - Total	SUB2511	\$ 8,189	\$ 8,143	\$ 10,016	\$ 7,785	\$ 7,116
Loans on Deposits	PD161	\$ 211	\$ 291	\$ 338	\$ 28	\$ 345
Home Improvement Loans	PD163	\$ 0	\$ 3	\$ 2	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 6,211	\$ 6,008	\$ 7,510	\$ 5,834	\$ 4,941
Mobile Home Loans	PD169	\$ 629	\$ 530	\$ 444	\$ 314	\$ 345
Credit Cards	PD171	\$ 1	\$ 0	\$ 29	\$ 0	\$ 0
Other	PD180	\$ 1,137	\$ 1,311	\$ 1,693	\$ 1,609	\$ 1,485
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 204	\$ 66	\$ 55	\$ 23	\$ 182
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 458	\$ 553	\$ 134	\$ 373	\$ 587
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 439	\$ 532	\$ 121	\$ 355	\$ 543
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 2,598	\$ 2,582	\$ 2,609	\$ 6,900	\$ 1,023
Mortgage Loans - Total	SUB2491	\$ 2,206	\$ 1,939	\$ 2,299	\$ 6,447	\$ 690
Construction	PD215	\$ 211	\$ 669	\$ 305	\$ 102	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 388	\$ 438	\$ 126	\$ 94	\$ 58
Secured by First Liens	PD223	\$ 1,301	\$ 832	\$ 1,029	\$ 2,208	\$ 437
Secured by Junior Liens	PD224	\$ 256	\$ 0	\$ 251	\$ 208	\$ 97
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 98
Land	PD238	\$ 50	\$ 0	\$ 588	\$ 3,835	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 169	\$ 171	\$ 7	\$ 104	\$ 83
Consumer Loans - Total	SUB2521	\$ 223	\$ 472	\$ 303	\$ 349	\$ 250
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	\$ 35	\$ 42	\$ 57	\$ 71	\$ 70
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 188	\$ 430	\$ 246	\$ 278	\$ 180
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	\$ 130,033	\$ 119,422	\$ 68,779	\$ 59,213	\$ 48,821
Mortgage Loans - Total	SUB2501	\$ 126,788	\$ 115,597	\$ 65,737	\$ 56,273	\$ 45,779

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 26,527	\$ 47,225	\$ 5,554	\$ 1,723	\$ 208
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 1,115	\$ 1,181	\$ 1,387	\$ 840	\$ 677
Secured by First Liens	PD323	\$ 44,154	\$ 40,761	\$ 34,929	\$ 29,862	\$ 25,808
Secured by Junior Liens	PD324	\$ 1,355	\$ 1,238	\$ 896	\$ 1,040	\$ 1,088
Multifamily (5 or more) Dwelling Units	PD325	\$ 711	\$ 735	\$ 218	\$ 4,423	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 11,479	\$ 6,743	\$ 7,792	\$ 9,458	\$ 8,163
Land	PD338	\$ 41,447	\$ 17,714	\$ 14,961	\$ 8,927	\$ 9,835
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 311	\$ 1,101	\$ 388	\$ 637	\$ 598
Consumer Loans - Total	SUB2531	\$ 2,934	\$ 2,724	\$ 2,654	\$ 2,303	\$ 2,444
Loans on Deposits	PD361	\$ 12	\$ 14	\$ 14	\$ 14	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 1,573	\$ 1,583	\$ 1,744	\$ 1,188	\$ 1,059
Mobile Home Loans	PD369	\$ 351	\$ 361	\$ 187	\$ 148	\$ 220
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 998	\$ 766	\$ 709	\$ 953	\$ 1,165
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 2,549	\$ 529	\$ 459	\$ 190	\$ 190
Held for Sale Included in PD315:PD380	PD392	\$ 340	\$ 349	\$ 227	\$ 261	\$ 260
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 8,438	\$ 8,280	\$ 7,799	\$ 7,263	\$ 10,614
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 1,417	\$ 1,361	\$ 1,288	\$ 1,368	\$ 5,328
Rebooked GNMA's Incl in PD395	PD397	\$ 6,864	\$ 6,767	\$ 6,368	\$ 5,763	\$ 4,705

Schedule LD --- Loan Data		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 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	\$ 119,576	\$ 102,099	\$ 111,335	\$ 104,369	\$ 101,396
90% up to 100% LTV	LD110	\$ 112,596	\$ 96,664	\$ 103,682	\$ 98,657	\$ 95,134
100% and greater LTV	LD120	\$ 6,980	\$ 5,435	\$ 7,653	\$ 5,712	\$ 6,262
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 10,910	\$ 13,322	\$ 13,746	\$ 11,102	\$ 5,044
Past Due and Still Accruing - Total	SUB5240	\$ 4,494	\$ 6,566	\$ 9,061	\$ 7,596	\$ 2,227

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Schedule LD --- Loan Data		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 4,419	\$ 6,566	\$ 9,061	\$ 7,570	\$ 2,227
90% up to 100% LTV	LD210	\$ 4,318	\$ 6,479	\$ 8,847	\$ 7,570	\$ 1,564
100% and greater LTV	LD220	\$ 101	\$ 87	\$ 214	\$ 0	\$ 663
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 75	\$ 0	\$ 0	\$ 26	\$ 0
90% up to 100% LTV	LD230	\$ 75	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 26	\$ 0
Nonaccrual - Total	SUB5230	\$ 6,416	\$ 6,756	\$ 4,685	\$ 3,506	\$ 2,817
90% up to 100% LTV	LD250	\$ 6,277	\$ 6,634	\$ 3,561	\$ 3,019	\$ 2,192
100% and greater LTV	LD260	\$ 139	\$ 122	\$ 1,124	\$ 487	\$ 625
Net Charge-offs - Total	SUB5300	\$ 65	\$ 301	\$ 518	\$ 55	\$ 159
90% up to 100% LTV	LD310	\$ 65	\$ 109	\$ 0	\$ 38	\$ 85
100% and greater LTV	LD320	\$ 0	\$ 192	\$ 518	\$ 17	\$ 74
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	\$ 43,324	\$ 61,642	\$ 39,313	\$ 50,552	\$ 55,389
90% up to 100% LTV	LD430	\$ 38,938	\$ 37,773	\$ 21,265	\$ 29,346	\$ 34,875
100% and greater LTV	LD440	\$ 4,386	\$ 23,869	\$ 18,048	\$ 21,206	\$ 20,514
Sales - Total	SUB5340	\$ 34,626	\$ 45,410	\$ 30,356	\$ 33,284	\$ 38,325
90% up to 100% LTV	LD450	\$ 24,285	\$ 26,666	\$ 13,756	\$ 14,405	\$ 19,116
100% and greater LTV	LD460	\$ 10,341	\$ 18,744	\$ 16,600	\$ 18,879	\$ 19,209
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 39,898	\$ 35,612	\$ 45,267	\$ 58,769	\$ 36,421
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 0	\$ 4,375	\$ 3,245	\$ 3,275	\$ 3,305
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 277,649	\$ 224,318	\$ 200,203	\$ 210,117	\$ 191,274
1-4 Dwelling Units Option ARM Loans	LD610	\$ 881	\$ 881	\$ 881	\$ 881	\$ 883
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 1,150	\$ 1,165	\$ 482	\$ 548	\$ 565
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CC --- Consolidated Commitments and Contingencies		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 232,093	\$ 242,471	\$ 277,684	\$ 321,319	\$ 305,411
Mortgage Construction Loans	CC105	\$ 157,759	\$ 161,155	\$ 170,155	\$ 198,704	\$ 220,455
Other Mortgage Loans	CC115	\$ 74,334	\$ 81,316	\$ 107,529	\$ 122,615	\$ 84,956
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 11,059	\$ 13,900	\$ 4,815	\$ 5,491	\$ 13,765
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 171,254	\$ 203,604	\$ 151,783	\$ 141,000	\$ 209,989
1-4 Dwelling Units	CC280	\$ 85,708	\$ 127,588	\$ 82,900	\$ 88,744	\$ 98,291
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 23,940	\$ 12,002	\$ 12,156	\$ 7,180
All Other Real Estate	CC300	\$ 85,546	\$ 52,076	\$ 56,881	\$ 40,100	\$ 104,518
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 5,384	\$ 9,596	\$ 20,806	\$ 8,452	\$ 20,961
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 73,124	\$ 113,131	\$ 69,952	\$ 66,487	\$ 102,418
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 39,171	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 49,000	\$ 52,000	\$ 46,000	\$ 56,000	\$ 57,000
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 3,000	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 245,507	\$ 235,440	\$ 191,415	\$ 185,949	\$ 152,424
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 77,860	\$ 75,611	\$ 71,897	\$ 66,743	\$ 59,774
Commercial Lines	CC420	\$ 162,770	\$ 155,023	\$ 115,547	\$ 114,739	\$ 89,003
Open-End Consumer Lines - Credit Cards	CC423	\$ 2,444	\$ 2,510	\$ 2,391	\$ 2,829	\$ 2,170
Open-End Consumer Lines - Other	CC425	\$ 2,433	\$ 2,296	\$ 1,580	\$ 1,638	\$ 1,477
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 34,042	\$ 33,653	\$ 36,213	\$ 34,259	\$ 30,902
Commercial	CC430	\$ 958	\$ 911	\$ 1,122	\$ 1,122	\$ 929
Standby, Not Included on CC465 or CC468	CC435	\$ 33,084	\$ 32,742	\$ 35,091	\$ 33,137	\$ 29,973
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 167,987	\$ 168,164	\$ 95,900	\$ 35,485	\$ 40,155
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 4,890	\$ 4,309	\$ 4,656	\$ 23,578	\$ 19,674
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 84,466	\$ 116,135	\$ 35,113	\$ 9,191	\$ 6,930
Sales	CF145	\$ 23,316	\$ 36,931	\$ 15,567	\$ 4,946	\$ 1,783
Other Balance Changes	CF148	\$- 23,766	\$- 21,897	\$- 10,798	\$- 20,370	\$- 25,766
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 10,904	\$ 101,169	\$ 1,833	\$ 11,315	\$ 5,514
Sales	CF155	\$ 0	\$ 0	\$ 0	\$ 10,516	\$ 3,982
Other Balance Changes	CF158	\$- 12,033	\$- 6,216	\$- 4,214	\$- 4,485	\$- 6,924
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 95,370	\$ 217,304	\$ 36,946	\$ 20,506	\$ 12,444
Sales - Total	SUB3821	\$ 23,316	\$ 36,931	\$ 15,567	\$ 15,462	\$ 5,765
Net Purchases - Total	SUB3826	\$ 72,054	\$ 180,373	\$ 21,379	\$ 5,044	\$ 6,679
Mortgage Loans Disbursed - Total	SUB3831	\$ 912,009	\$ 864,822	\$ 837,383	\$ 892,156	\$ 808,519
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 75,469	\$ 93,183	\$ 79,467	\$ 128,268	\$ 105,920
Multifamily (5 or more) Dwelling Units	CF200	\$ 1,713	\$ 722	\$ 570	\$ 1,102	\$ 293
Nonresidential	CF210	\$ 23,892	\$ 24,678	\$ 23,730	\$ 39,393	\$ 28,966
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 672,419	\$ 601,095	\$ 576,224	\$ 541,138	\$ 548,531
Home Equity and Junior Liens	CF226	\$ 22,771	\$ 24,638	\$ 23,842	\$ 45,612	\$ 41,155
Multifamily (5 or more) Dwelling Units	CF245	\$ 23,107	\$ 23,652	\$ 24,997	\$ 2,136	\$ 1,612
Nonresidential (Except Land)	CF260	\$ 67,349	\$ 80,474	\$ 68,383	\$ 90,872	\$ 57,889
Land	CF270	\$ 48,060	\$ 41,018	\$ 64,012	\$ 89,247	\$ 65,308
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 52,962	\$ 14,972	\$ 1,448	\$ 1,717	\$ 8,766
1-4 Dwelling Units						
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	\$ 0	\$ 591	\$ 132
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 0	\$ 0	\$ 43
Multifamily (5 or more) Dwelling Units	CF290	\$ 160	\$ 819	\$ 709	\$ 461	\$ 953
Nonresidential	CF300	\$ 342	\$ 0	\$ 41	\$ 93	\$ 2,163
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 560,389	\$ 548,171	\$ 389,416	\$ 447,960	\$ 458,718
1-4 Dwelling Units						
Home Equity and Junior Liens	CF311	\$ 22,151	\$ 2,478	\$ 6,558	\$ 22,389	\$ 19,352

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Schedule CF --- Consolidated Cash Flow Information		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 718	\$ 0	\$ 116	\$ 0
Nonresidential	CF330	\$ 0	\$ 0	\$ 680	\$ 4,588	\$ 0
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 507,427	\$- 533,199	\$- 387,968	\$- 446,243	\$- 449,952
Memo - Refinancing Loans	CF361	\$ 239,542	\$ 231,099	\$ 212,640	\$ 113,618	\$ 270,338
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 42,660	\$ 62,381	\$ 63,010	\$ 84,522	\$ 101,749
Sales	CF395	\$ 1,300	\$ 0	\$ 4,319	\$ 0	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 58,939	\$ 59,548	\$ 60,771	\$ 60,255	\$ 58,996
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 101,599	\$ 121,929	\$ 123,781	\$ 144,777	\$ 160,745
Nonmortgage Loans - Sales - Total	SUB3915	\$ 1,300	\$ 0	\$ 4,319	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 100,299	\$ 121,929	\$ 119,462	\$ 144,777	\$ 160,745
Deposits:						
Interest Credited to Deposits	CF430	\$ 21,387	\$ 24,856	\$ 24,538	\$ 23,846	\$ 17,389

Schedule DI --- Consolidated Deposit Information		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 752,672	\$ 632,161	\$ 777,092	\$ 784,202	\$ 796,011
Fully Insured	DI100	\$ 743,077	\$ 621,175	\$ 764,612	\$ 771,563	\$ 633,338
Other	DI110	\$ 9,595	\$ 10,986	\$ 12,480	\$ 12,639	\$ 162,673
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 2,460,366	\$ 2,492,637	\$ 2,604,576	\$ 2,532,970	\$ 2,421,628
Greater than \$100,000	DI130	\$ 1,632,744	\$ 1,588,948	\$ 1,582,402	\$ 1,650,120	\$ 1,521,027
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	188,724	193,971	192,026	200,133	208,292
Greater than \$100,000	DI160	5,954	5,892	5,976	6,021	5,786
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 205,320	\$ 214,847	\$ 217,546	\$ 215,625	\$ 202,077
Greater than \$250,000	DI175	\$ 15,057	\$ 15,586	\$ 15,965	\$ 11,402	\$ 10,092
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	10,857	11,117	11,586	11,567	11,392
Greater than \$250,000	DI185	36	37	41	32	25

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Schedule DI --- Consolidated Deposit Information		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	205,571	211,017	209,629	217,753	225,495
IRA/Keogh Accounts	DI200	\$ 220,375	\$ 230,431	\$ 229,929	\$ 213,332	\$ 212,184
Uninsured Deposits	DI210	\$ 1,254,472	\$ 1,251,085	\$ 1,225,522	\$ 1,165,602	\$ 843,018
Preferred Deposits	DI220	\$ 220,729	\$ 228,066	\$ 189,916	\$ 171,218	\$ 49,629
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 344,816	\$ 364,108	\$ 356,052	\$ 369,229	\$ 314,438
Money Market Deposit Accounts	DI320	\$ 656,357	\$ 700,770	\$ 668,507	\$ 731,361	\$ 659,247
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 602,042	\$ 524,663	\$ 516,624	\$ 474,476	\$ 468,718
Time Deposits	DI340	\$ 2,710,271	\$ 2,722,477	\$ 2,879,310	\$ 2,835,049	\$ 2,712,420
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 833,225	\$ 880,507	\$ 879,111	\$ 859,935	\$ 780,947
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 71,871	\$ 74,169	\$ 69,131	\$ 64,608	\$ 61,231
Non-Interest-Bearing Demand Deposits	DI610	\$ 279,605	\$ 279,652	\$ 265,287	\$ 284,120	\$ 251,173
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 4,332,763	\$ 4,334,213	\$ 203,292	\$ 205,447	\$ 153,339
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 3,569	\$ 8,319	\$ 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	\$ 3,689,080	\$ 3,702,463	\$ 49,998	\$ 52,624	\$ 0
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 3,740	\$ 7,945	\$ 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		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	1,845	1,810	1,840	1,738	1,665
Financial Assets Held for Trading Purposes	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 69,851	\$ 711	\$ 753	\$ 772	\$ 881
Financial Liabilites Carried at Fair Value Through Earnings	SI377	\$ 1,874	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Available-for-Sale Securities	SI385	\$ 742,153	\$ 742,276	\$ 681,500	\$ 719,731	\$ 676,267
Assets Held for Sale	SI387	\$ 139,786	\$ 179,574	\$ 187,641	\$ 121,133	\$ 141,347
Loans Serviced for Others	SI390	\$ 1,071,850	\$ 1,036,089	\$ 1,037,639	\$ 1,010,008	\$ 991,637
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	\$ 0
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	85.77%	84.92%	85.79%	87.21%	86.45%
Second month of Qtr	SI582	86.18%	85.53%	86.37%	86.76%	85.99%
Third month of Qtr	SI583	86.72%	86.12%	87.04%	87.46%	86.72%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	72.92%	82.73%	83.60%	82.35%	85.91%
Do you meet the DBLA business operations test?	SI586	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 1,525	\$ 1,525	\$ 1,570	\$ 1,410	\$ 1,410
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 36,398	\$ 38,316	\$ 32,269	\$ 31,199	\$ 18,330
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	264	263	262	13	12
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 683,280	\$ 674,598	\$ 666,052	\$ 582,371	\$ 575,659
Net Income (Loss) (SO91)	SI610	\$- 5,390	\$ 7,783	\$ 5,521	\$ 7,982	\$ 9,290
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 833	\$ 3,248	\$ 1,771	\$ 5,605	\$ 7,671
Stock Issued	SI640	\$ 0	\$ 27	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 2	\$ 6,563	\$ 2,304	\$ 0	\$ 6,353
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 929	\$ 78,442	\$ 780
Other Comprehensive Income	SI662	\$- 6,245	\$- 896	\$ 1,518	\$ 2,845	\$- 2,065
Prior Period Adjustments	SI668	\$- 2	\$ 0	\$ 12	\$ 0	\$- 17
Other Adjustments	SI671	\$- 3	\$- 1,547	\$ 33	\$ 17	\$ 42
Ending Equity Capital (SC80)	SI680	\$ 670,809	\$ 683,280	\$ 674,598	\$ 666,052	\$ 582,371
Transactions With Affiliations						

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 1,293	\$ 296	\$ 410	\$ 807	\$ 1,170
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 1,780	\$ 725	\$ 4,331	\$ 1,062	\$ 3,585
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 979	\$ 46	\$ 401	\$ 386	\$ 215
Average Balance Sheet Data						
Total Assets	SI870	\$ 6,190,902	\$ 5,980,535	\$ 5,977,429	\$ 5,886,230	\$ 5,462,523
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 375,772	\$ 449,376	\$ 527,658	\$ 560,482	\$ 462,308
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 4,267,226	\$ 4,131,378	\$ 4,005,669	\$ 3,932,182	\$ 3,810,773
Nonmortgage Loans	SI885	\$ 727,607	\$ 640,793	\$ 749,605	\$ 700,677	\$ 669,620
Deposits and Excrows	SI890	\$ 4,336,773	\$ 4,363,185	\$ 4,444,037	\$ 4,409,374	\$ 4,086,330
Total Borrowings	SI895	\$ 1,123,070	\$ 861,436	\$ 795,971	\$ 776,603	\$ 743,611

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 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	0	1	1
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	1	0
Does Association Have Subchapter S in effect this year?	SQ320	5	5	4	4	4
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	9	8	8

Schedule SB --- Consolidated Small Business Loans						
Description	Line Item	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value
Do you have any small business loans to report in this sched?	SB010	11 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	11 [Yes]
Do you have any farm or agriculture loans?	SB100	5 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	4 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	2 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	2 [Yes]

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Schedule SB --- Consolidated Small Business Loans		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Loans on SC260	SB200	44	N/A	N/A	N/A	44
Number of Loans on SC300, SC303, and SC306	SB210	179	N/A	N/A	N/A	155
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	669	N/A	N/A	N/A	750
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 26,199	N/A	N/A	N/A	\$ 29,177
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	521	N/A	N/A	N/A	501
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 76,582	N/A	N/A	N/A	\$ 68,617
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	558	N/A	N/A	N/A	452
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 244,725	N/A	N/A	N/A	\$ 187,737
Nonfarm Comm'l Lns Orig at \$100,000 or Less - Number	SB400	1,010	N/A	N/A	N/A	1,016
Nonfarm Comm'l Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 20,748	N/A	N/A	N/A	\$ 21,940
Nonfarm Comm'l Lns Orig at \$100-250,000 - Number	SB420	240	N/A	N/A	N/A	217
Nonfarm Comm'l Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 24,039	N/A	N/A	N/A	\$ 23,162
Nonfarm Comm'l Lns Orig at \$250,000 - \$1 mill. - Number	SB440	260	N/A	N/A	N/A	234
Nonfarm Comm'l Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 95,770	N/A	N/A	N/A	\$ 91,390
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	80	N/A	N/A	N/A	93
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 2,671	N/A	N/A	N/A	\$ 3,199
Farm Mortgages Orig at \$100-250,000 - Number	SB520	42	N/A	N/A	N/A	51
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 5,209	N/A	N/A	N/A	\$ 6,470
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	35	N/A	N/A	N/A	28
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 11,613	N/A	N/A	N/A	\$ 7,381
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	158	N/A	N/A	N/A	224
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 2,800	N/A	N/A	N/A	\$ 3,933
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	34	N/A	N/A	N/A	37
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 2,600	N/A	N/A	N/A	\$ 2,933
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	8	N/A	N/A	N/A	6
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 1,592	N/A	N/A	N/A	\$ 1,047

Schedule FS --- Fiduciary and Related Services		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 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]
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						

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Schedule FS --- Fiduciary and Related Services Description	Line Item	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 59,122	\$ 59,206	\$ 59,421	\$ 133,134	\$ 139,436
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 0	\$ 0	\$ 50,051	\$ 51,138	\$ 48,397
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	\$ 0	\$ 0	\$ 50,051	\$ 51,138	\$ 48,397
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 59,122	\$ 59,206	\$ 9,370	\$ 81,996	\$ 91,039
Personal Trust and Agency Accounts	FS211	\$ 53,413	\$ 51,582	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 5,709	\$ 7,624	\$ 9,370	\$ 81,996	\$ 91,039
Employee Benefit - Defined Contribution	FS221	\$ 5,709	\$ 7,624	\$ 9,370	\$ 81,996	\$ 91,039
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	0	0	272	245	245
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
Other Fiduciary Accounts	FS272	0	0	272	245	245
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	286	264	10	42	44

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Schedule FS --- Fiduciary and Related Services		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Personal Trust and Agency Accounts	FS213	279	255	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	7	9	10	42	44
Employee Benefit - Defined Contribution	FS223	7	9	10	42	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	\$ 129	\$ 52	\$ 1,767	\$ 1,556	\$ 1,105
Personal Trust and Agency Accounts	FS310	\$ 74	\$ 17	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 0	\$ 1,646	\$ 1,460	\$ 1,037
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 1,646	\$ 1,460	\$ 1,037
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	\$ 55	\$ 35	\$ 121	\$ 96	\$ 68
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	\$ 394	\$ 209	\$ 1,920	\$ 1,552	\$ 1,015
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 80	\$ 40	\$ 159	\$ 119	\$ 79
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$- 185	\$- 117	\$ 6	\$ 123	\$ 169
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
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
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 Agncy	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	0	272	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	0	27	0	0
Specialty/Other	FS670	0	0	245	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 50,051	\$ 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	\$ 0	\$ 1,982	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 48,069	\$ 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
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
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		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 670,809	\$ 683,279	\$ 674,599	\$ 666,050	\$ 582,367
Equity Capital Deductions - Total	SUB1631	\$ 188,445	\$ 189,156	\$ 190,461	\$ 188,691	\$ 130,654
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 188,362	\$ 189,070	\$ 190,123	\$ 188,599	\$ 130,551
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 83	\$ 86	\$ 338	\$ 92	\$ 103
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 9,569	\$ 4,152	\$ 3,095	\$ 4,972	\$ 7,872
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 10,047	\$ 4,621	\$ 3,521	\$ 5,042	\$ 7,929
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 139	\$ 148	\$ 191	\$ 184	\$ 197
Other	CCR195	\$- 617	\$- 617	\$- 617	\$- 254	\$- 254
Tier 1 (Core) Capital	CCR20	\$ 491,933	\$ 498,275	\$ 487,233	\$ 482,331	\$ 459,585
Total Assets (SC60)	CCR205	\$ 6,226,605	\$ 6,171,626	\$ 5,984,908	\$ 5,945,681	\$ 5,456,718
Asset Deductions - Total	SUB1651	\$ 188,445	\$ 189,156	\$ 191,050	\$ 188,964	\$ 130,824
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 188,362	\$ 189,070	\$ 190,123	\$ 188,599	\$ 130,551
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 83	\$ 86	\$ 338	\$ 92	\$ 103

Office of Thrift Supervision
Financial Reporting System
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TFR Industry Aggregate Report
93001 - OTS-Regulated: Alabama
June 2008

Frozen Aggregated Data
(\$Thousands)

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Schedule CCR --- Consolidated Capital Requirement		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	CCR275	\$ 0	\$ 0	\$ 589	\$ 273	\$ 170
Asset Additions - Total	SUB1661	\$ 10,450	\$ 4,577	\$ 3,599	\$ 4,495	\$ 8,480
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 10,257	\$ 4,394	\$ 3,417	\$ 4,317	\$ 8,310
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 193	\$ 183	\$ 182	\$ 178	\$ 170
Adjusted Total Assets	CCR25	\$ 6,048,610	\$ 5,987,047	\$ 5,797,457	\$ 5,761,212	\$ 5,334,374
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 241,924	\$ 239,471	\$ 231,892	\$ 230,449	\$ 213,375
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 491,933	\$ 498,275	\$ 487,233	\$ 482,331	\$ 459,585
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	\$ 48,160	\$ 45,879	\$ 45,364	\$ 44,091	\$ 39,708
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 48,160	\$ 45,879	\$ 45,364	\$ 44,091	\$ 39,708
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 48,160	\$ 45,879	\$ 45,364	\$ 44,091	\$ 39,708
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 635	\$ 675	\$ 825	\$ 1,075	\$ 1,075
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 1,812	\$ 3,418	\$ 1,712	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 537,646	\$ 540,061	\$ 530,060	\$ 525,347	\$ 498,218
0% R/W Category - Cash	CCR400	\$ 23,711	\$ 28,282	\$ 23,921	\$ 21,346	\$ 47,071
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 233,820	\$ 187,657	\$ 110,446	\$ 116,738	\$ 124,656
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 59	\$ 41	\$ 1,895
0% R/W Category - Other	CCR415	\$ 4,910	\$ 2,374	\$ 3,169	\$ 3,757	\$ 9,889
0% R/W Category - Assets Total	CCR420	\$ 262,441	\$ 218,313	\$ 137,595	\$ 141,882	\$ 183,511
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	\$ 452,063	\$ 444,293	\$ 414,467	\$ 422,253	\$ 412,193
20% R/W Category - Claims on FHLBs	CCR435	\$ 95,349	\$ 110,288	\$ 139,720	\$ 159,926	\$ 166,037
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 30,151	\$ 29,636	\$ 29,532	\$ 15,498	\$ 1,931
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 123,863	\$ 128,066	\$ 94,177	\$ 110,930	\$ 75,350

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Schedule CCR --- Consolidated Capital Requirement		Jun 2008	Mar 2008	Dec 2007	Sep 2007	Jun 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Other	CCR450	\$ 152,282	\$ 182,013	\$ 229,582	\$ 209,185	\$ 220,103
20% R/W Category - Assets Total	CCR455	\$ 853,708	\$ 894,296	\$ 907,478	\$ 917,792	\$ 875,614
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 170,741	\$ 178,859	\$ 181,496	\$ 183,560	\$ 175,122
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,499,561	\$ 1,425,219	\$ 1,403,823	\$ 1,387,879	\$ 1,292,874
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 442	\$ 379	\$ 386	\$ 625	\$ 471
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 12,858	\$ 13,796	\$ 14,590	\$ 15,178	\$ 16,646
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 14,677	\$ 14,727	\$ 14,602	\$ 20,801	\$ 15,947
50% R/W Category - Other	CCR480	\$ 96,497	\$ 24,109	\$ 27,732	\$ 23,025	\$ 32,138
50% R/W Category - Assets Total	CCR485	\$ 1,624,035	\$ 1,478,230	\$ 1,461,133	\$ 1,447,508	\$ 1,358,076
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 812,021	\$ 739,118	\$ 730,569	\$ 723,756	\$ 679,040
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 116,839	\$ 114,290	\$ 110,060	\$ 123,469	\$ 131,250
100% R/W Category - All Other Assets	CCR506	\$ 3,441,363	\$ 3,441,640	\$ 3,356,452	\$ 3,287,946	\$ 2,937,032
100% R/W Category - Assets Total	CCR510	\$ 3,558,202	\$ 3,555,930	\$ 3,466,512	\$ 3,411,415	\$ 3,068,282
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 3,558,202	\$ 3,555,930	\$ 3,466,512	\$ 3,411,415	\$ 3,068,282
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 2,738	\$ 1,958	\$ 1,358	\$ 1,816	\$ 1,922
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 34,225	\$ 24,475	\$ 16,975	\$ 22,700	\$ 24,025
Assets to Risk-Weight	CCR64	\$ 6,301,124	\$ 6,148,727	\$ 5,974,076	\$ 5,920,413	\$ 5,487,405
Subtotal Risk-Weighted Assets	CCR75	\$ 4,575,187	\$ 4,498,377	\$ 4,395,551	\$ 4,341,431	\$ 3,946,468
Excess Allowances for Loan and Lease Losses	CCR530	\$ 4,541	\$ 1,800	\$ 2,904	\$ 2,473	\$ 2,303
Total Risk-Weighted Assets	CCR78	\$ 4,570,646	\$ 4,496,577	\$ 4,392,647	\$ 4,338,958	\$ 3,944,165
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 365,651	\$ 359,726	\$ 351,410	\$ 347,117	\$ 315,534
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.13%	8.32%	8.40%	8.37%	8.62%
Total Risk-Based Capital Ratio	CCR820	11.76%	12.01%	12.07%	12.11%	12.63%
Tier 1 Risk-Based Capital Ratio	CCR830	10.72%	11.01%	11.05%	11.12%	11.65%
Tangible Equity Ratio	CCR840	8.13%	8.32%	8.40%	8.37%	8.62%

*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.