

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2004, 9:14 AM

TFR Industry Aggregate Report  
93013 - OTS-Regulated: Georgia  
June 2004

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Description	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value
<b>Number of Institutions</b>	20	22	22	22	22

Schedule NS --- Optional Narrative Statement		Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	0	N/A	N/A	N/A
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 1,156,134</b>	<b>\$ 1,347,641</b>	<b>\$ 1,100,893</b>	<b>\$ 1,119,666</b>	<b>\$ 1,150,762</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 76,413	\$ 163,325	\$ 79,907	\$ 87,393	\$ 86,687
Interest-Earning Deposits in FHLBs	SC112	\$ 163,223	\$ 216,453	\$ 107,688	\$ 151,667	\$ 134,132
Other Interest-Earning Deposits	SC118	\$ 68,126	\$ 113,223	\$ 56,625	\$ 19,738	\$ 63,391
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 45,495	\$ 78,967	\$ 66,953	\$ 58,216	\$ 68,381
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 509,449	\$ 451,110	\$ 516,228	\$ 550,726	\$ 538,521
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 203,582	\$ 210,191	\$ 194,927	\$ 181,397	\$ 190,792
State and Municipal Obligations	SC180	\$ 33,807	\$ 35,816	\$ 33,259	\$ 35,538	\$ 36,409
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	N/A	N/A	N/A
Other Investment Securities	SC185	\$ 50,021	\$ 73,763	\$ 38,389	\$ 27,792	\$ 25,615
Accrued Interest Receivable	SC191	\$ 6,018	\$ 4,793	N/A	N/A	N/A
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 595,796</b>	<b>\$ 561,092</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 595,796</b>	<b>\$ 561,092</b>	<b>\$ 685,585</b>	<b>\$ 532,320</b>	<b>\$ 534,556</b>
Pass-Through - Total	SUB0073	\$ 288,760	\$ 279,948	N/A	N/A	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 286,019	\$ 276,735	\$ 365,138	\$ 197,854	\$ 145,952
Other Pass-Through	SC215	\$ 2,741	\$ 3,213	\$ 15,941	\$ 12,203	\$ 13,894
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 304,813	\$ 279,111	N/A	N/A	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 202,500	\$ 221,316	N/A	N/A	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 313	\$ 5,363	N/A	N/A	N/A
Other	SC222	\$ 102,000	\$ 52,432	N/A	N/A	N/A
Accrued Interest Receivable	SC228	\$ 2,223	\$ 2,033	N/A	N/A	N/A

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2004, 9:14 AM

TFR Industry Aggregate Report  
93013 - OTS-Regulated: Georgia  
June 2004

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	N/A	N/A	N/A
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 5,376,718</b>	<b>\$ 4,898,242</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 5,350,981</b>	<b>\$ 4,868,774</b>	<b>\$ 5,606,916</b>	<b>\$ 6,190,113</b>	<b>\$ 5,912,332</b>
Construction Loans - Total	SUB0100	\$ 245,996	\$ 221,103	\$ 221,502	\$ 208,969	\$ 209,204
Residential - Total	SUB0110	\$ 211,596	\$ 197,162	\$ 188,369	\$ 173,287	\$ 170,772
1-4 Dwelling Units	SC230	\$ 201,856	\$ 188,757	\$ 180,300	\$ 165,223	\$ 164,006
Multifamily (5 or more) Dwelling Units	SC235	\$ 9,740	\$ 8,405	\$ 8,069	\$ 8,064	\$ 6,766
Nonresidential Property	SC240	\$ 34,400	\$ 23,941	\$ 33,133	\$ 35,682	\$ 38,432
Permanent Loans - Total	SUB0121	\$ 5,096,598	\$ 4,645,621	N/A	N/A	N/A
Residential - Total	SUB0131	\$ 4,566,486	\$ 4,070,996	N/A	N/A	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 4,503,000	\$ 3,999,980	N/A	N/A	N/A
Revolving Open-End Loans	SC251	\$ 192,946	\$ 166,626	\$ 760,954	\$ 779,400	\$ 784,890
All Other - First Liens	SC254	\$ 4,118,938	\$ 3,648,866	N/A	N/A	N/A
All Other - Junior Liens	SC255	\$ 191,116	\$ 184,488	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 63,486	\$ 71,016	\$ 79,235	\$ 83,056	\$ 78,898
Nonresidential Property (Except Land)	SC260	\$ 395,064	\$ 430,416	\$ 426,600	\$ 420,586	\$ 443,878
Land	SC265	\$ 135,048	\$ 144,209	\$ 131,635	\$ 121,137	\$ 116,410
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 567,138	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC272	\$ 17,780	\$ 16,816	\$ 21,660	\$ 24,338	\$ 20,364
Advances for Taxes and Insurance	SC275	\$ 16,344	\$ 14,702	\$ 15,951	\$ 11,480	\$ 10,848
Allowance for Loan and Lease Losses	SC283	\$ 25,737	\$ 29,468	\$ 30,082	\$ 28,585	\$ 27,391
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 996,181</b>	<b>\$ 875,315</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 949,917</b>	<b>\$ 830,240</b>	<b>\$ 751,350</b>	<b>\$ 691,530</b>	<b>\$ 669,878</b>
Commercial Loans - Total	SC32	\$ 506,867	\$ 489,127	\$ 481,268	\$ 465,784	\$ 458,656
Secured	SC300	\$ 172,635	\$ 158,554	\$ 152,572	\$ 138,492	\$ 125,605
Unsecured	SC303	\$ 46,744	\$ 47,905	\$ 50,041	\$ 51,818	\$ 55,840
Lease Receivables	SC306	\$ 287,488	\$ 282,668	\$ 278,655	\$ 275,474	\$ 277,211
Consumer Loans - Total	SC35	\$ 485,960	\$ 383,127	\$ 311,107	\$ 267,609	\$ 252,617
Loans on Deposits	SC310	\$ 20,446	\$ 18,661	\$ 20,258	\$ 20,790	\$ 20,471
Home Improvement Loans (Not secured by real estate)	SC316	\$ 8,305	\$ 8,313	\$ 8,111	\$ 10,042	\$ 9,764
Education Loans	SC320	\$ 1,756	\$ 1,778	\$ 1,855	\$ 2,000	\$ 2,208
Auto Loans	SC323	\$ 391,048	\$ 284,999	\$ 212,394	\$ 165,107	\$ 132,152
Mobile Home Loans	SC326	\$ 4,772	\$ 4,840	\$ 4,996	\$ 4,871	\$ 4,330
Credit Cards	SC328	\$ 1,011	\$ 2,098	\$ 19,302	\$ 19,080	\$ 33,336

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 23, 2004, 9:14 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93013 - OTS-Regulated: Georgia</b> <b>June 2004</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule SC --- Consolidated Statement of Condition</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Other, Including Lease Receivables	SC330	\$ 58,622	\$ 62,438	\$ 44,195	\$ 45,719	\$ 50,356
Accrued Interest Receivable	SC348	\$ 3,354	\$ 3,061	\$ 3,178	\$ 2,937	\$ 2,842
Allowance for Loan and Lease Losses	SC357	\$ 46,264	\$ 45,075	\$ 44,187	\$ 44,800	\$ 44,237
<b>Reposessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 7,661</b>	<b>\$ 9,905</b>	<b>\$ 10,891</b>	<b>\$ 12,010</b>	<b>\$ 10,803</b>
<b>Reposessed Assets - Total</b>	<b>SC40</b>	<b>\$ 7,661</b>	<b>\$ 9,905</b>	<b>\$ 10,827</b>	<b>\$ 11,905</b>	<b>\$ 10,685</b>
Real Estate - Total	SUB0210	\$ 7,510	\$ 9,715	\$ 10,683	\$ 11,780	\$ 10,554
Construction	SC405	\$ 0	\$ 485	\$ 422	\$ 749	\$ 695
Residential - Total	SUB0225	\$ 6,573	\$ 6,594	\$ 7,565	\$ 7,682	\$ 8,047
1-4 Dwelling Units	SC415	\$ 6,573	\$ 6,538	\$ 7,565	\$ 7,682	\$ 8,047
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 56	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 510	\$ 1,937	\$ 2,065	\$ 2,308	\$ 1,605
Land	SC428	\$ 427	\$ 699	\$ 631	\$ 1,041	\$ 207
Other Repossessed Assets	SC430	\$ 151	\$ 190	\$ 208	\$ 230	\$ 249
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 64	\$ 105	\$ 118
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 135</b>	<b>\$ 135</b>	<b>\$ 135</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 119,299</b>	<b>\$ 89,767</b>	<b>\$ 88,009</b>	<b>\$ 101,802</b>	<b>\$ 83,548</b>
Federal Home Loan Bank Stock	SC510	\$ 119,230	\$ 89,057	\$ 87,950	\$ 101,743	\$ 83,489
Other	SC540	\$ 69	\$ 710	\$ 59	\$ 59	\$ 59
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 91,117</b>	<b>\$ 90,246</b>	<b>\$ 118,394</b>	<b>\$ 112,766</b>	<b>\$ 109,370</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 427,831</b>	<b>\$ 388,723</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 427,831</b>	<b>\$ 388,723</b>	<b>\$ 332,428</b>	<b>\$ 317,753</b>	<b>\$ 309,026</b>
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 7,536	\$ 8,846	\$ 1,375	\$ 1,362	\$ 1,348
Bank-Owned Life Insurance - Other	SC625	\$ 33,957	\$ 33,550	\$ 37,713	\$ 21,139	\$ 21,188
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 200,463	\$ 156,795	\$ 165,425	\$ 141,178	\$ 103,461
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 110,519	\$ 83,764	\$ 52,063	\$ 34,993	\$ 34,875
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 75,356	\$ 105,768	\$ 105,021	\$ 131,856	\$ 161,097
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 23, 2004, 9:14 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93013 - OTS-Regulated: Georgia</b> <b>June 2004</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule SC --- Consolidated Statement of Condition</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 72,001</b>	<b>\$ 74,543</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 8,770,737</b>	<b>\$ 8,260,931</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 8,698,736</b>	<b>\$ 8,186,388</b>	<b>\$ 8,694,524</b>	<b>\$ 9,077,990</b>	<b>\$ 8,780,292</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 5,102,864</b>	<b>\$ 5,538,822</b>	<b>\$ 5,297,181</b>	<b>\$ 5,295,618</b>	<b>\$ 5,274,850</b>
Deposits	SC710	\$ 4,841,286	\$ 5,193,108	\$ 5,092,507	\$ 4,985,333	\$ 4,893,269
Escrows	SC712	\$ 261,367	\$ 345,020	\$ 203,926	\$ 309,458	\$ 380,731
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 211	\$ 694	\$ 748	\$ 827	\$ 850
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 2,397,275</b>	<b>\$ 1,511,396</b>	<b>\$ 2,225,549</b>	<b>\$ 2,651,812</b>	<b>\$ 2,347,190</b>
Advances from FHLBank	SC720	\$ 2,068,196	\$ 1,256,496	\$ 1,417,671	\$ 1,808,079	\$ 1,483,936
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 129,951	\$ 143,247	\$ 151,882	\$ 395,435	\$ 420,908
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 500	\$ 500	N/A	N/A	N/A
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 198,628	\$ 111,153	\$ 655,496	\$ 447,798	\$ 441,846
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 310,226</b>	<b>\$ 297,424</b>	<b>\$ 298,635</b>	<b>\$ 274,584</b>	<b>\$ 320,969</b>
Accrued Interest Payable - Deposits	SC763	\$ 7,045	\$ 10,517	\$ 11,373	\$ 11,739	\$ 12,878
Accrued Interest Payable - Other	SC766	\$ 6,492	\$ 4,999	\$ 4,230	\$ 4,530	\$ 4,035
Accrued Taxes	SC776	\$ 39,394	\$ 27,483	\$ 20,645	\$ 25,743	\$ 15,994
Accounts Payable	SC780	\$ 54,642	\$ 46,305	\$ 37,742	\$ 46,611	\$ 52,513
Deferred Income Taxes	SC790	\$ 91,133	\$ 97,029	\$ 95,396	\$ 80,019	\$ 88,392
Other Liabilities and Deferred Income	SC796	\$ 111,520	\$ 111,091	\$ 129,249	\$ 105,942	\$ 147,157
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 7,810,365</b>	<b>\$ 7,347,642</b>	<b>\$ 7,821,365</b>	<b>\$ 8,222,014</b>	<b>\$ 7,943,009</b>

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 9:14 AM	TFR Industry Aggregate Report 93013 - OTS-Regulated: Georgia June 2004	Frozen Aggregated Data (\$Thousands)
--	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 389</b>	<b>\$ 0</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>EQUITY CAPITAL</b>						
<b>Equity Capital - Total</b>	<b>SC80</b>	<b>\$ 887,983</b>	<b>\$ 838,746</b>	<b>\$ 873,159</b>	<b>\$ 855,977</b>	<b>\$ 837,281</b>
Stock - Total	SUB0311	\$ 447,171	\$ 364,934	\$ 421,245	\$ 420,772	\$ 415,042
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 1,550	\$ 1,550	\$ 1,550	\$ 1,550	\$ 1,550
Common Stock - Par Value	SC820	\$ 13,051	\$ 12,920	\$ 12,830	\$ 12,830	\$ 17,187
Common Stock - Paid in Excess of Par	SC830	\$ 432,570	\$ 350,464	\$ 406,865	\$ 406,392	\$ 396,305
Accumulated Other Comprehensive Income - Total	SC86	\$ 92,258	\$ 100,571	N/A	N/A	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 92,045	\$ 100,571	\$ 94,008	\$ 85,496	\$ 96,537
Gains (Losses) on Cash Flow Hedges	SC865	\$ 213	\$ 0	N/A	N/A	N/A
Other	SC870	\$ 0	\$ 0	N/A	N/A	N/A
Retained Earnings	SC880	\$ 349,428	\$ 374,005	\$ 358,915	\$ 351,330	\$ 325,957
Other Components of Equity Capital	SC891	\$- 874	\$- 764	N/A	N/A	N/A
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 8,698,737</b>	<b>\$ 8,186,388</b>	<b>\$ 8,694,524</b>	<b>\$ 9,077,991</b>	<b>\$ 8,780,290</b>

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: August 23, 2004, 9:14 AM

TFR Industry Aggregate Report  
 93013 - OTS-Regulated: Georgia  
 June 2004

Frozen Aggregated Data  
 (\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

### Other Codes As of Jun 2004

#### Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	5	\$ 125
3	Federal, State, or other taxes receivable	5	\$ 13,352
4	Net deferred tax assets	7	\$ 4,580
6	Prepaid deposit insurance premiums	1	\$ 22
7	Prepaid expenses	18	\$ 9,785
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 31
14	Other noninterest-bearing short-term accounts recv	3	\$ 18,940
20	F/V of all derivative instru. reportable as assets	2	\$ 409
99	Other	12	\$ 3,697

#### Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	2	\$ 59
11	The liability recorded for post-retirement benefit	9	\$ 5,145
14	Unapplied loan payments received	1	\$ 9
16	Recourse loan liability	2	\$ 20,834
17	Noninterest-bearing payables to Hold Co/Affiliates	2	\$ 148
20	F/V of all derivative instru. reportable as liab.	2	\$ 161
99	Other	16	\$ 65,156

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 23, 2004, 9:14 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93013 - OTS-Regulated: Georgia</b> <b>June 2004</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 97,340</b>	<b>\$ 99,216</b>	<b>\$ 103,340</b>	<b>\$ 106,855</b>	<b>\$ 99,013</b>
Deposits and Investment Securities	SO115	\$ 7,708	\$ 8,013	N/A	N/A	N/A
Mortgage-Backed Securities	SO125	\$ 4,794	\$ 5,270	N/A	N/A	N/A
Mortgage Loans	SO141	\$ 69,145	\$ 71,163	N/A	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 15,693	\$ 14,770	N/A	N/A	N/A
Commercial Loans and Leases	SO160	\$ 8,203	\$ 8,040	\$ 7,568	\$ 7,326	\$ 7,195
Consumer Loans and Leases	SO171	\$ 7,490	\$ 6,730	N/A	N/A	N/A
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 424</b>	<b>\$ 428</b>	<b>\$ 1,962</b>	<b>\$ 715</b>	<b>\$ 764</b>
Federal Home Loan Bank Stock	SO181	\$ 270	\$ 356	\$ 1,962	\$ 715	\$ 764
Other	SO185	\$ 154	\$ 72	N/A	N/A	N/A
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 38,513</b>	<b>\$ 40,382</b>	<b>\$ 41,248</b>	<b>\$ 43,236</b>	<b>\$ 44,023</b>
Deposits	SO215	\$ 23,672	\$ 26,250	\$ 27,667	\$ 28,417	\$ 29,840
Escrows	SO225	\$ 2	\$ 0	\$ 0	\$ 1	\$ 1
Advances from FHLBank	SO230	\$ 13,401	\$ 11,377	\$ 10,131	\$ 11,530	\$ 11,417
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 6	\$ 6	\$ 6	\$ 6	\$ 6
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 1,432	\$ 2,749	\$ 3,444	\$ 3,282	\$ 2,759
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 59,251</b>	<b>\$ 59,262</b>	<b>\$ 64,051</b>	<b>\$ 64,334</b>	<b>\$ 55,754</b>
<b>Net Provision for Losses on Interest-Bearing Assets</b>	<b>SO321</b>	<b>\$ 5,002</b>	<b>\$ 2,386</b>	<b>\$ 5,814</b>	<b>\$ 5,623</b>	<b>\$ 3,725</b>
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 54,249</b>	<b>\$ 56,876</b>	<b>\$ 58,237</b>	<b>\$ 58,711</b>	<b>\$ 52,029</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 48,349</b>	<b>\$ 46,822</b>	<b>\$ 48,187</b>	<b>\$ 82,965</b>	<b>\$ 63,268</b>
Mortgage Loan Serving Fees	SO410	\$ 9,649	\$ 2,366	\$- 1,950	\$- 19,940	\$- 7,743
Other Fees and Charges	SO420	\$ 10,619	\$ 11,370	\$ 12,609	\$ 11,438	\$ 12,034
Net Income (Loss) from Other - Total	SUB0451	\$ 22,789	\$ 24,678	\$ 34,251	\$ 73,591	\$ 53,223
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 22,625	\$ 24,298	\$ 35,885	\$ 77,908	\$ 60,193
Operations & Sale of Repossessed Assets	SO461	\$- 9	\$ 39	\$- 24	\$- 25	\$- 132
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$- 1,322	\$- 7,627	\$- 12,413
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 3,085	\$ 247
Sale of Loans Held for Investment	SO475	\$ 201	\$ 341	\$- 259	\$ 250	\$ 266

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2004, 9:14 AM

TFR Industry Aggregate Report  
93013 - OTS-Regulated: Georgia  
June 2004

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$- 28	\$ 0	\$- 29	\$ 0	\$ 5,062
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 5,292	\$ 8,408	\$ 3,277	\$ 17,876	\$ 5,754
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 83,173</b>	<b>\$ 79,790</b>	<b>\$ 94,890</b>	<b>\$ 96,797</b>	<b>\$ 87,269</b>
All Personnel Compensation and Expense	SO510	\$ 39,758	\$ 39,299	\$ 44,606	\$ 47,257	\$ 40,974
Legal Expense	SO520	\$ 4,762	\$ 2,643	\$ 3,029	\$ 2,885	\$ 1,406
Office Occupancy and Equipment Expense	SO530	\$ 13,630	\$ 13,386	\$ 15,539	\$ 13,722	\$ 14,204
Marketing and Other Professional Services	SO540	\$ 4,784	\$ 6,834	\$ 9,760	\$ 10,097	\$ 10,046
Loan Servicing Fees	SO550	\$ 701	\$ 1,427	\$ 1,592	\$ 1,686	\$ 1,752
Goodwill and Other Intangibles Expense	SO560	\$ 2,723	\$ 2,762	\$ 347	\$ 296	\$ 295
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 16,815	\$ 13,439	\$ 20,017	\$ 20,854	\$ 18,592
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$ 19,425</b>	<b>\$ 23,908</b>	<b>\$ 11,537</b>	<b>\$ 44,879</b>	<b>\$ 28,028</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 7,098</b>	<b>\$ 8,603</b>	<b>\$ 3,854</b>	<b>\$ 16,307</b>	<b>\$ 10,084</b>
Federal	SO710	\$ 6,333	\$ 7,778	\$ 1,980	\$ 15,342	\$ 9,374
State, Local & Other	SO720	\$ 765	\$ 825	\$ 1,874	\$ 965	\$ 710
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 12,327</b>	<b>\$ 15,305</b>	<b>\$ 7,683</b>	<b>\$ 28,572</b>	<b>\$ 17,944</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 12,327</b>	<b>\$ 15,305</b>	<b>\$ 7,683</b>	<b>\$ 28,572</b>	<b>\$ 17,944</b>
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						



Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: August 23, 2004, 9:14 AM

TFR Industry Aggregate Report  
 93013 - OTS-Regulated: Georgia  
 June 2004

Frozen Aggregated Data  
 (\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

### Other Codes As of Jun 2004

#### Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	2	\$ 16
6	Net income(loss)-equity invest in uncons sub org	1	\$ 95
15	Income from corporate-owned life insurance	6	\$ 226
99	Other	13	\$ 4,027

#### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	2	\$ 22
2	OTS assessments	7	\$ 124
6	Supervisory examination fees	3	\$ 25
7	Office supplies, printing, and postage	14	\$ 579
8	Telephone, including data lines	8	\$ 1,710
9	Loan origination expense	3	\$ 41
10	ATM expense	4	\$ 254
11	Adjustments to prior periods	1	\$ 23
13	Misc taxes other than income & real estate	2	\$ 34
19	Realized/unrealized losses on derivatives	2	\$ 2,750
99	Other	14	\$ 2,733

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 23, 2004, 9:14 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93013 - OTS-Regulated: Georgia</b> <b>June 2004</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 189,841</b>	<b>\$ 99,216</b>	<b>\$ 402,116</b>	<b>\$ 298,776</b>	<b>\$ 191,921</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 15,047	\$ 8,013	N/A	N/A	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 9,829	\$ 5,270	N/A	N/A	N/A
YTD - Mortgage Loans	Y_SO141	\$ 134,721	\$ 71,163	N/A	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 16,161	\$ 8,040	\$ 29,751	\$ 22,183	\$ 14,857
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 14,083	\$ 6,730	N/A	N/A	N/A
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 796</b>	<b>\$ 428</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 571	\$ 356	N/A	N/A	N/A
YTD - Other	Y_SO185	\$ 225	\$ 72	N/A	N/A	N/A
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 76,316</b>	<b>\$ 40,382</b>	<b>\$ 173,188</b>	<b>\$ 131,940</b>	<b>\$ 88,704</b>
YTD - Deposits	Y_SO215	\$ 48,821	\$ 26,250	\$ 115,805	\$ 88,138	\$ 59,721
YTD - Escrows	Y_SO225	\$ 2	\$ 0	N/A	N/A	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 24,700	\$ 11,377	\$ 45,276	\$ 35,145	\$ 23,615
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 12	\$ 6	\$ 24	\$ 18	\$ 12
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 2,781	\$ 2,749	\$ 12,093	\$ 8,649	\$ 5,367
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 12	\$ 12	\$ 12
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 114,321</b>	<b>\$ 59,262</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>YTD - Net Provision for Losses on Interest-Bearing Assets</b>	<b>Y_SO321</b>	<b>\$ 8,760</b>	<b>\$ 2,386</b>	<b>\$ 18,386</b>	<b>\$ 12,572</b>	<b>\$ 6,949</b>
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 105,561</b>	<b>\$ 56,876</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 88,655</b>	<b>\$ 46,822</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 12,003	\$ 2,366	\$- 30,982	\$- 29,032	\$- 9,092
YTD - Other Fees and Charges	Y_SO420	\$ 20,553	\$ 11,370	\$ 47,186	\$ 34,577	\$ 23,139
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 42,922	\$ 24,678	\$ 207,691	\$ 173,440	\$ 99,849
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 42,393	\$ 24,298	\$ 219,335	\$ 183,450	\$ 105,542
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 15	\$ 39	\$- 165	\$- 141	\$- 116
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$- 22,494	\$- 21,172	\$- 13,545
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 3,332	\$ 3,332	\$ 247
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 542	\$ 341	\$ 357	\$ 616	\$ 366
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$- 28	\$ 0	\$ 7,326	\$ 7,355	\$ 7,355

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 23, 2004, 9:14 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93013 - OTS-Regulated: Georgia</b> <b>June 2004</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 13,177	\$ 8,408	N/A	N/A	N/A
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 157,334</b>	<b>\$ 79,790</b>	<b>\$ 363,157</b>	<b>\$ 268,267</b>	<b>\$ 171,470</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 78,125	\$ 39,299	\$ 171,328	\$ 126,722	\$ 79,465
YTD - Legal Expense	Y_SO520	\$ 7,380	\$ 2,643	\$ 8,304	\$ 5,275	\$ 2,390
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 26,654	\$ 13,386	\$ 57,955	\$ 42,416	\$ 28,694
YTD - Marketing and Other Professional Services	Y_SO540	\$ 9,750	\$ 6,834	\$ 45,313	\$ 35,553	\$ 25,456
YTD - Loan Servicing Fees	Y_SO550	\$ 1,267	\$ 1,427	\$ 6,781	\$ 5,189	\$ 3,503
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 5,485	\$ 2,762	\$ 1,160	\$ 813	\$ 517
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$ 2	\$ 2	\$ 2
YTD - Other Noninterest Expense	Y_SO580	\$ 28,673	\$ 13,439	\$ 72,314	\$ 52,297	\$ 31,443
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 36,882</b>	<b>\$ 23,908</b>	<b>\$ 107,649</b>	<b>\$ 96,112</b>	<b>\$ 51,233</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 13,404</b>	<b>\$ 8,603</b>	<b>\$ 38,099</b>	<b>\$ 34,245</b>	<b>\$ 17,938</b>
YTD - Federal	Y_SO710	\$ 11,879	\$ 7,778	\$ 33,738	\$ 31,758	\$ 16,416
YTD - State, Local, and Other	Y_SO720	\$ 1,525	\$ 825	\$ 4,361	\$ 2,487	\$ 1,522
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 23,478</b>	<b>\$ 15,305</b>	<b>\$ 69,550</b>	<b>\$ 61,867</b>	<b>\$ 33,295</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 23,478</b>	<b>\$ 15,305</b>	<b>\$ 69,550</b>	<b>\$ 61,867</b>	<b>\$ 33,295</b>

<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 72,671</b>	<b>\$ 74,334</b>	<b>\$ 73,492</b>	<b>\$ 71,745</b>	<b>\$ 70,089</b>
Net Provision for Loss	VA115	\$ 4,954	\$ 2,888	\$ 5,679	\$ 5,712	\$ 3,926
Transfers	VA125	\$ 303	\$ 71	\$ 12	\$- 634	\$ 27
Recoveries	VA135	\$ 1,725	\$ 1,185	\$ 963	\$ 984	\$ 1,180
Adjustments	VA145	\$ 64	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 7,716	\$ 3,935	\$ 5,812	\$ 4,315	\$ 3,477
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 72,001</b>	<b>\$ 74,543</b>	<b>\$ 74,334</b>	<b>\$ 73,492</b>	<b>\$ 71,745</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 1,151</b>	<b>\$ 1,724</b>	<b>\$ 1,601</b>	<b>\$ 1,055</b>	<b>\$ 1,476</b>
Net Provision for Loss	VA118	\$ 48	\$- 502	\$ 135	\$- 89	\$- 201
Transfers	VA128	\$- 303	\$- 71	\$- 12	\$ 634	\$- 27

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 23, 2004, 9:14 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93013 - OTS-Regulated: Georgia</b> <b>June 2004</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 0	\$ 0	\$ 0	\$ 0	\$ 193
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 896</b>	<b>\$ 1,151</b>	<b>\$ 1,724</b>	<b>\$ 1,600</b>	<b>\$ 1,055</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 73,822</b>	<b>\$ 76,058</b>	<b>\$ 75,093</b>	<b>\$ 72,800</b>	<b>\$ 71,565</b>
Net Provision for Loss	VA120	\$ 5,002	\$ 2,386	\$ 5,814	\$ 5,623	\$ 3,725
Recoveries	VA140	\$ 1,725	\$ 1,185	\$ 963	\$ 984	\$ 1,180
Adjustments	VA150	\$ 64	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 7,716	\$ 3,935	\$ 5,812	\$ 4,315	\$ 3,670
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 72,897</b>	<b>\$ 75,694</b>	<b>\$ 76,058</b>	<b>\$ 75,092</b>	<b>\$ 72,800</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 7,716</b>	<b>\$ 3,935</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Deposits and Investment Securities</b>	<b>VA36</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 853</b>	<b>\$ 1,489</b>	<b>\$ 527</b>	<b>\$ 1,605</b>	<b>\$ 524</b>
Construction - Total	SUB2030	\$ 49	\$ 506	\$ 18	\$ 46	\$ 44
1-4 Dwelling Units	VA420	\$ 49	\$ 425	\$ 18	\$ 26	\$ 44
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 81	\$ 0	\$ 20	\$ 0
Permanent - Total	SUB2041	\$ 804	\$ 983	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 451	\$ 653	\$ 95	\$ 259	\$ 216
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 134	\$ 195	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 187	\$ 135	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 20	\$ 0	\$ 0	\$ 52	\$ 0
Land	VA490	\$ 12	\$ 0	\$ 5	\$ 39	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 6,206</b>	<b>\$ 2,446</b>	<b>\$ 4,920</b>	<b>\$ 2,646</b>	<b>\$ 2,935</b>
Commercial Loans	VA520	\$ 4,914	\$ 1,362	\$ 3,255	\$ 1,834	\$ 1,739
Consumer Loans - Total	SUB2061	\$ 1,292	\$ 1,084	N/A	N/A	N/A
Loans on Deposits	VA510	\$ 25	\$ 48	\$ 23	\$ 27	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 2	\$ 113
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 795	\$ 555	\$ 431	\$ 276	\$ 331
Mobile Home Loans	VA550	\$ 28	\$ 0	\$ 2	\$ 0	\$ 4
Credit Cards	VA556	\$ 0	\$ 122	\$ 31	\$ 169	\$ 334

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2004, 9:14 AM

TFR Industry Aggregate Report  
93013 - OTS-Regulated: Georgia  
June 2004

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 444	\$ 359	\$ 1,178	\$ 338	\$ 414
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 657</b>	<b>\$ 0</b>	<b>\$ 145</b>	<b>\$ 60</b>	<b>\$ 8</b>
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 443	\$ 0	\$ 30	\$ 60	\$ 2
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 75	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 178	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 36	\$ 0	\$ 40	\$ 0	\$ 6
<b>Real Estate Held for Investment</b>	<b>VA70</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA820</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 1,725</b>	<b>\$ 1,185</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Deposits and Investment Securities</b>	<b>VA37</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 317</b>	<b>\$ 53</b>	<b>\$ 83</b>	<b>\$ 149</b>	<b>\$ 158</b>
Construction - Total	SUB2130	\$ 3	\$ 0	\$ 0	\$ 3	\$ 4
1-4 Dwelling Units	VA421	\$ 3	\$ 0	\$ 0	\$ 3	\$ 4
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 314	\$ 53	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 138	\$ 29	\$ 15	\$ 89	\$ 55
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 72	\$ 5	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 104	\$ 11	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 8	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 1,408</b>	<b>\$ 1,132</b>	<b>\$ 878</b>	<b>\$ 833</b>	<b>\$ 1,020</b>
Commercial Loans	VA521	\$ 726	\$ 643	\$ 547	\$ 530	\$ 537
Consumer Loans - Total	SUB2161	\$ 682	\$ 489	N/A	N/A	N/A
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 552	\$ 386	\$ 215	\$ 170	\$ 275
Mobile Home Loans	VA551	\$ 1	\$ 0	\$ 0	\$ 1	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2004, 9:14 AM

TFR Industry Aggregate Report  
93013 - OTS-Regulated: Georgia  
June 2004

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA557	\$ 43	\$ 30	\$ 31	\$ 35	\$ 59
Other	VA561	\$ 86	\$ 73	\$ 85	\$ 97	\$ 149
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA821</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$- 255</b>	<b>\$- 574</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$- 273</b>	<b>\$- 196</b>	<b>\$ 134</b>	<b>\$ 624</b>	<b>\$- 87</b>
Construction - Total	SUB2230	\$- 319	\$- 70	\$ 0	\$ 635	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$- 70	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$- 319	\$ 0	\$ 0	\$ 635	\$ 0
Permanent - Total	SUB2241	\$ 46	\$- 126	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$- 128	\$ 128	\$ 0	\$- 91
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 46	\$ 2	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 18</b>	<b>\$- 378</b>	<b>\$- 10</b>	<b>\$- 79</b>	<b>\$- 74</b>
Commercial Loans	VA522	\$ 18	\$- 378	\$ 0	\$- 4	\$ 24
Consumer Loans - Total	SUB2261	\$ 0	\$ 0	N/A	N/A	N/A
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	\$ 0	\$ 0	\$ 0	\$ 0	\$- 13
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$- 52
Other	VA562	\$ 0	\$ 0	\$- 10	\$- 75	\$- 33
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$- 68</b>
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	\$- 68

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2004, 9:14 AM

TFR Industry Aggregate Report  
93013 - OTS-Regulated: Georgia  
June 2004

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 5,736</b>	<b>\$ 2,176</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 263</b>	<b>\$ 1,240</b>	<b>\$ 578</b>	<b>\$ 2,080</b>	<b>\$ 279</b>
Construction - Total	SUB2330	\$- 273	\$ 436	\$ 18	\$ 678	\$ 40
1-4 Dwelling Units	VA425	\$ 46	\$ 355	\$ 18	\$ 23	\$ 40
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$- 319	\$ 81	\$ 0	\$ 655	\$ 0
Permanent - Total	SUB2341	\$ 536	\$ 804	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 313	\$ 496	\$ 208	\$ 170	\$ 70
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 108	\$ 192	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 83	\$ 124	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 20	\$ 0	\$ 0	\$ 52	\$ 0
Land	VA495	\$ 12	\$- 8	\$ 5	\$ 39	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 4,816</b>	<b>\$ 936</b>	<b>\$ 4,032</b>	<b>\$ 1,734</b>	<b>\$ 1,841</b>
Commercial Loans	VA525	\$ 4,206	\$ 341	\$ 2,708	\$ 1,300	\$ 1,226
Consumer Loans - Total	SUB2361	\$ 610	\$ 595	N/A	N/A	N/A
Loans on Deposits	VA515	\$ 25	\$ 48	\$ 23	\$ 27	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 2	\$ 113
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 243	\$ 169	\$ 216	\$ 106	\$ 43
Mobile Home Loans	VA555	\$ 27	\$ 0	\$ 2	\$- 1	\$ 4
Credit Cards	VA559	\$- 43	\$ 92	\$ 0	\$ 134	\$ 223
Other	VA565	\$ 358	\$ 286	\$ 1,083	\$ 166	\$ 232
<b>Repossessed Assets - Total</b>	<b>VA65</b>	<b>\$ 657</b>	<b>\$ 0</b>	<b>\$ 145</b>	<b>\$ 60</b>	<b>\$- 60</b>
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 443	\$ 0	\$ 30	\$ 60	\$ 2
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 23, 2004, 9:14 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93013 - OTS-Regulated: Georgia</b> <b>June 2004</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 75	\$ 0	\$- 68
Real Estate - Land	VA631	\$ 178	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 36	\$ 0	\$ 40	\$ 0	\$ 6
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 1,490</b>	<b>\$ 2,333</b>	<b>\$ 1,138</b>	<b>\$ 4,220</b>	<b>\$ 1,877</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 7,168</b>	<b>\$ 7,430</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 1,885</b>	<b>\$ 3,214</b>	<b>\$ 2,267</b>	<b>\$ 3,829</b>	<b>\$ 3,135</b>
Construction	VA951	\$ 0	\$ 1,076	\$ 512	\$ 64	\$ 176
Permanent - 1-4 Dwelling Units	VA952	\$ 1,885	\$ 1,882	\$ 1,283	\$ 1,799	\$ 2,657
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 256	\$ 472	\$ 1,108	\$ 284
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 858	\$ 18
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 178,840</b>	<b>\$ 106,814</b>	<b>\$ 90,956</b>	<b>\$ 80,599</b>	<b>\$ 76,626</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 175,178</b>	<b>\$ 174,016</b>	<b>\$ 176,538</b>	<b>\$ 179,347</b>	<b>\$ 180,677</b>
Substandard	VA965	\$ 76,779	\$ 82,807	\$ 82,047	\$ 84,702	\$ 86,563
Doubtful	VA970	\$ 97,295	\$ 90,959	\$ 94,491	\$ 94,645	\$ 94,114
Loss	VA975	\$ 1,104	\$ 250	\$ 0	\$ 0	\$ 0

<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 204,883</b>	<b>\$ 200,223</b>	<b>\$ 219,956</b>	<b>\$ 233,733</b>	<b>\$ 225,860</b>
Mortgages - Total	SUB2421	\$ 103,433	\$ 100,471	N/A	N/A	N/A
Construction and Land Loans	SUB2430	\$ 4,948	\$ 6,890	\$ 7,313	\$ 10,588	\$ 12,031
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 86,146	\$ 77,866	N/A	N/A	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 13,929	\$ 16,853	\$ 15,212	\$ 10,305	\$ 15,271
Nonmortgages - Total	SUB2461	\$ 101,450	\$ 99,752	N/A	N/A	N/A
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 64,364</b>	<b>\$ 69,404</b>	<b>\$ 87,921</b>	<b>\$ 105,309</b>	<b>\$ 100,450</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 63,324</b>	<b>\$ 65,739</b>	<b>\$ 84,900</b>	<b>\$ 104,743</b>	<b>\$ 98,498</b>



<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 23, 2004, 9:14 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93013 - OTS-Regulated: Georgia</b> <b>June 2004</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Mortgage Loans - Total	SUB2481	\$ 51,209	\$ 54,822	N/A	N/A	N/A
Construction	PD115	\$ 1,293	\$ 3,628	\$ 2,616	\$ 6,732	\$ 4,996
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 1,291	\$ 588	\$ 59,257	\$ 80,101	\$ 72,034
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 43,043	\$ 43,081	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 1,177	\$ 1,898	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 1,212	\$ 533	\$ 0	\$ 939
Permanent - Nonresidential Property (Except Land)	PD135	\$ 4,096	\$ 3,676	\$ 6,301	\$ 4,372	\$ 7,891
Permanent - Land	PD138	\$ 309	\$ 739	\$ 2,512	\$ 971	\$ 1,517
Nonmortgage Loans - Commercial Loans	PD140	\$ 6,152	\$ 5,386	\$ 6,898	\$ 6,699	\$ 5,475
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 5,963	\$ 5,531	N/A	N/A	N/A
Loans on Deposits	PD161	\$ 219	\$ 229	\$ 362	\$ 286	\$ 213
Home Improvement Loans	PD163	\$ 700	\$ 583	\$ 552	\$ 502	\$ 349
Education Loans	PD165	\$ 20	\$ 25	\$ 28	\$ 18	\$ 24
Auto Loans	PD167	\$ 3,406	\$ 3,055	\$ 3,591	\$ 2,826	\$ 2,842
Mobile Home Loans	PD169	\$ 142	\$ 140	\$ 81	\$ 172	\$ 68
Credit Cards	PD171	\$ 0	\$ 15	\$ 37	\$ 28	\$ 548
Other	PD180	\$ 1,476	\$ 1,484	\$ 2,132	\$ 2,036	\$ 1,602
Memo - Troubled Debt Restructured Included Above	PD190	\$ 61	\$ 91	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 0	\$ 0	N/A	N/A	N/A
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 1,040</b>	<b>\$ 3,665</b>	<b>\$ 3,021</b>	<b>\$ 566</b>	<b>\$ 1,952</b>
Mortgage Loans - Total	SUB2491	\$ 411	\$ 1,542	N/A	N/A	N/A
Construction	PD215	\$ 0	\$ 601	\$ 0	\$ 0	\$ 412
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 573	\$ 386	\$ 249
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 373	\$ 705	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 0	\$ 136	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD235	\$ 22	\$ 100	\$ 665	\$ 35	\$ 363
Permanent - Land	PD238	\$ 16	\$ 0	\$ 18	\$ 0	\$ 228
Nonmortgage Loans - Commercial Loans	PD240	\$ 426	\$ 1,527	\$ 562	\$ 33	\$ 416
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 203	\$ 596	N/A	N/A	N/A
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 47
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 9:14 AM</b>	<b>TFR Industry Aggregate Report 93013 - OTS-Regulated: Georgia June 2004</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
---	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Auto Loans	PD267	\$ 90	\$ 33	\$ 374	\$ 87	\$ 154
Mobile Home Loans	PD269	\$ 16	\$ 7	\$ 27	\$ 0	\$ 10
Credit Cards	PD271	\$ 1	\$ 0	\$ 1	\$ 0	\$ 0
Other	PD280	\$ 96	\$ 556	\$ 801	\$ 25	\$ 73
Memo - Troubled Debt Restructured Included Above	PD290	\$ 97	\$ 99	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 0	\$ 0	N/A	N/A	N/A
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 140,519</b>	<b>\$ 130,819</b>	<b>\$ 132,035</b>	<b>\$ 128,424</b>	<b>\$ 125,410</b>
Mortgage Loans - Total	SUB2501	\$ 51,813	\$ 44,107	N/A	N/A	N/A
Construction	PD315	\$ 2,065	\$ 1,523	\$ 1,935	\$ 2,651	\$ 3,476
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 393	\$ 705	\$ 37,766	\$ 31,879	\$ 26,262
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 36,946	\$ 30,066	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 2,923	\$ 687	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 684	\$ 684	\$ 683	\$ 684	\$ 45
Permanent - Nonresidential Property (Except Land)	PD335	\$ 7,537	\$ 10,043	\$ 4,268	\$ 4,009	\$ 2,886
Permanent - Land	PD338	\$ 1,265	\$ 399	\$ 232	\$ 234	\$ 1,402
Nonmortgage Loans - Commercial Loans	PD340	\$ 86,277	\$ 84,465	\$ 84,881	\$ 85,990	\$ 89,583
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 2,429	\$ 2,247	N/A	N/A	N/A
Loans on Deposits	PD361	\$ 36	\$ 37	\$ 39	\$ 140	\$ 25
Home Improvement Loans	PD363	\$ 90	\$ 63	\$ 58	\$ 24	\$ 3
Education Loans	PD365	\$ 47	\$ 29	\$ 42	\$ 30	\$ 60
Auto Loans	PD367	\$ 1,267	\$ 1,085	\$ 994	\$ 1,256	\$ 947
Mobile Home Loans	PD369	\$ 60	\$ 56	\$ 116	\$ 46	\$ 75
Credit Cards	PD371	\$ 0	\$ 1	\$ 17	\$ 12	\$ 68
Other	PD380	\$ 929	\$ 976	\$ 1,004	\$ 1,469	\$ 578
Memo - Troubled Debt Restructured Included Above	PD390	\$ 827	\$ 0	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 0	\$ 0	N/A	N/A	N/A

<b>Schedule LD --- Loan Data</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>						
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 188,580</b>	<b>\$ 175,948</b>	<b>\$ 185,054</b>	<b>\$ 630,308</b>	<b>\$ 566,954</b>
90% up to 100% LTV	LD110	\$ 138,394	\$ 143,576	\$ 135,233	\$ 560,548	\$ 368,230

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 23, 2004, 9:14 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93013 - OTS-Regulated: Georgia</b> <b>June 2004</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule LD --- Loan Data</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
100% and greater LTV	LD120	\$ 50,186	\$ 32,372	\$ 49,821	\$ 69,760	\$ 198,724
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 9,745</b>	<b>\$ 9,475</b>	<b>\$ 10,345</b>	<b>\$ 29,433</b>	<b>\$ 17,918</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 5,153</b>	<b>\$ 4,774</b>	<b>\$ 5,415</b>	<b>\$ 25,886</b>	<b>\$ 15,288</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 5,153	\$ 4,774	\$ 5,360	\$ 25,886	\$ 15,288
90% up to 100% LTV	LD210	\$ 3,946	\$ 3,805	\$ 4,360	\$ 20,684	\$ 12,457
100% and greater LTV	LD220	\$ 1,207	\$ 969	\$ 1,000	\$ 5,202	\$ 2,831
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 55	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 55	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 4,592</b>	<b>\$ 4,701</b>	<b>\$ 4,930</b>	<b>\$ 3,547</b>	<b>\$ 2,630</b>
90% up to 100% LTV	LD250	\$ 2,928	\$ 3,265	\$ 2,931	\$ 2,469	\$ 1,898
100% and greater LTV	LD260	\$ 1,664	\$ 1,436	\$ 1,999	\$ 1,078	\$ 732
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 483</b>	<b>\$ 33</b>	<b>\$ 27</b>	<b>\$ 0</b>	<b>\$ 51</b>
90% up to 100% LTV	LD310	\$ 400	\$ 33	\$ 27	\$ 0	\$ 36
100% and greater LTV	LD320	\$ 83	\$ 0	\$ 0	\$ 0	\$ 15
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 0</b>	<b>\$ 37,097</b>	<b>\$ 65,230</b>	<b>\$ 637,142</b>	<b>\$ 650,626</b>
90% up to 100% LTV	LD410	\$ 0	\$ 36,434	\$ 65,114	\$ 249,756	\$ 272,579
100% and greater LTV	LD420	\$ 0	\$ 663	\$ 116	\$ 387,386	\$ 378,047
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 4,773</b>	<b>\$ 25,765</b>	<b>\$ 12,606</b>	<b>\$ 335,163</b>	<b>\$ 319,043</b>
90% up to 100% LTV	LD430	\$ 3,575	\$ 19,057	\$ 11,893	\$ 60,855	\$ 259,554
100% and greater LTV	LD440	\$ 1,198	\$ 6,708	\$ 713	\$ 274,308	\$ 59,489
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 1,876</b>	<b>\$ 59,823</b>	<b>\$ 55,689</b>	<b>\$ 849,731</b>	<b>\$ 817,453</b>
90% up to 100% LTV	LD450	\$ 1,686	\$ 10,620	\$ 55,202	\$ 487,334	\$ 453,581
100% and greater LTV	LD460	\$ 190	\$ 49,203	\$ 487	\$ 362,397	\$ 363,872

<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 177,444</b>	<b>\$ 182,042</b>	<b>\$ 180,659</b>	<b>\$ 188,672</b>	<b>\$ 150,780</b>
Mortgage Construction Loans	CC105	\$ 173,479	\$ 175,357	\$ 164,489	\$ 163,015	\$ 129,449
Other Mortgage Loans	CC115	\$ 3,965	\$ 6,685	\$ 16,170	\$ 25,657	\$ 21,331
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 10,788	\$ 6,050	\$ 6,807	\$ 7,147	\$ 5,674
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 697,468</b>	<b>\$ 862,678</b>	<b>\$ 506,703</b>	<b>\$ 763,999</b>	<b>\$ 1,399,704</b>
1-4 Dwelling Units	CC280	\$ 684,139	\$ 856,092	\$ 493,019	\$ 749,133	\$ 1,379,572
Multifamily (5 or more) Dwelling Units	CC290	\$ 70	\$ 0	\$ 0	\$ 554	\$ 1,000

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 23, 2004, 9:14 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93013 - OTS-Regulated: Georgia</b> <b>June 2004</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
All Other Real Estate	CC300	\$ 13,259	\$ 6,586	\$ 13,684	\$ 14,312	\$ 19,132
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 2,392	\$ 3,213	\$ 1,468	\$ 2,166	\$ 1,594
Commitments Outstanding to Purchase Loans	CC320	\$ 615,821	\$ 883,263	\$ 500,563	\$ 672,935	\$ 1,974,409
Commitments Outstanding to Sell Loans	CC330	\$ 2,026,802	\$ 1,987,491	\$ 1,643,856	\$ 1,589,900	\$ 2,819,138
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 5,640	\$ 10,019	N/A	N/A	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	N/A	N/A	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 2,000	N/A	N/A	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	N/A	N/A	N/A
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 220,986</b>	<b>\$ 206,323</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 145,331	\$ 145,187	N/A	N/A	N/A
Commercial Lines	CC420	\$ 47,604	\$ 33,464	\$ 28,205	\$ 25,384	\$ 28,272
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 1,482	N/A	N/A	N/A
Open-End Consumer Lines - Other	CC425	\$ 28,051	\$ 26,190	N/A	N/A	N/A
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 3,084</b>	<b>\$ 3,273</b>	<b>\$ 3,105</b>	<b>\$ 3,030</b>	<b>\$ 2,392</b>
Commercial	CC430	\$ 1,067	\$ 702	\$ 721	\$ 1,129	\$ 924
Standby, Not Included on CC465 or CC468	CC435	\$ 2,017	\$ 2,571	\$ 2,384	\$ 1,901	\$ 1,468
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 1,192,347	\$ 77,213	\$ 175,600	\$ 516,774	\$ 254,565
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 1,277	\$ 1,288	\$ 1,300	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 1,191,070	\$ 75,685	\$ 174,300	\$ 516,774	\$ 2,231
Other Contingent Liabilities	CC480	\$ 4	\$ 55	\$ 12	\$ 12	\$ 12
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Mortgage-Backed Securities - Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 209,392</b>	<b>\$ 66,795</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Pass-Through Securities	CF143	\$ 85,137	\$ 35,982	\$ 211,231	\$ 83,454	\$ 63,357
Other Mortgage-Backed Securities	CF153	\$ 124,255	\$ 30,813	N/A	N/A	N/A
<b>Mortgage-Backed Securities - Sales - Total</b>	<b>SUB3821</b>	<b>\$ 22,661</b>	<b>\$ 134,606</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Pass-Through Securities	CF145	\$ 22,661	\$ 116,971	\$ 16,423	\$ 1,325	\$ 125,873
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 17,635	N/A	N/A	N/A
<b>Mortgage-Backed Securities - Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 186,731</b>	<b>\$- 67,811</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 23,015	\$- 6,054	\$ 24,739	\$ 30,841	\$ 39,192

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 23, 2004, 9:14 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93013 - OTS-Regulated: Georgia</b> <b>June 2004</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 94,617	\$- 42,370	N/A	N/A	N/A
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 2,438,930</b>	<b>\$ 2,095,718</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Construction Loans - Total	SUB3840	\$ 140,853	\$ 115,628	\$ 109,051	\$ 105,922	\$ 70,735
1-4 Dwelling Units	CF190	\$ 123,029	\$ 104,821	\$ 103,106	\$ 93,133	\$ 62,650
Multifamily (5 or more) Dwelling Units	CF200	\$ 2,366	\$ 409	\$ 177	\$ 3,664	\$ 1,490
Nonresidential	CF210	\$ 15,458	\$ 10,398	\$ 5,768	\$ 9,125	\$ 6,595
Permanent Loans - Total	SUB3851	\$ 2,298,077	\$ 1,980,090	N/A	N/A	N/A
1-4 Dwelling Units	CF225	\$ 2,239,464	\$ 1,922,067	\$ 2,043,754	\$ 2,701,604	\$ 2,815,686
Multifamily (5 or more) Dwelling Units	CF245	\$ 6,549	\$ 2,920	\$ 2,462	\$ 7,027	\$ 10,782
Nonresidential (Except Land)	CF260	\$ 24,417	\$ 26,466	\$ 28,209	\$ 25,823	\$ 30,269
Land	CF270	\$ 27,647	\$ 28,637	\$ 24,897	\$ 18,380	\$ 25,406
<b>Loans and Participations Purchased - Total</b>	<b>SUB3880</b>	<b>\$ 961,211</b>	<b>\$ 918,539</b>	<b>\$ 878,490</b>	<b>\$ 2,745,105</b>	<b>\$ 2,589,891</b>
Secured by 1-4 Dwelling Units	CF280	\$ 959,751	\$ 916,734	\$ 873,904	\$ 2,742,040	\$ 2,587,168
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 1,775	\$ 0
Secured by Nonresidential	CF300	\$ 1,460	\$ 1,805	\$ 4,586	\$ 1,290	\$ 2,723
<b>Loans and Participations Sold - Total</b>	<b>SUB3890</b>	<b>\$ 2,120,405</b>	<b>\$ 3,427,993</b>	<b>\$ 3,280,551</b>	<b>\$ 4,911,452</b>	<b>\$ 4,114,395</b>
Secured by 1-4 Dwelling Units	CF310	\$ 2,110,830	\$ 3,423,032	\$ 3,272,363	\$ 4,882,275	\$ 4,096,472
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 457	\$ 830
Secured by Nonresidential	CF330	\$ 9,575	\$ 4,961	\$ 8,188	\$ 28,720	\$ 17,093
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 1,159,194</b>	<b>\$- 2,509,454</b>	<b>\$- 2,402,061</b>	<b>\$- 2,166,347</b>	<b>\$- 1,524,504</b>
<b>Mortgage Loans - Cash Repayment of Principal</b>	<b>CF340</b>	<b>\$ 721,324</b>	<b>\$ 320,305</b>	<b>\$ 399,698</b>	<b>\$ 411,298</b>	<b>\$ 327,782</b>
<b>Mortgage Loans - Debits Less Credits Othr Than Repay of Prin</b>	<b>CF350</b>	<b>\$ 8,710</b>	<b>\$- 1,558</b>	<b>\$ 7,269</b>	<b>\$- 7,499</b>	<b>\$ 9,741</b>
<b>Mortgage Loans - Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 56,588</b>	<b>\$ 63,530</b>	<b>\$ 86,485</b>	<b>\$ 87,291</b>	<b>\$ 69,124</b>
<b>Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow</b>	<b>SUB3906</b>	<b>\$ 567,122</b>	<b>\$- 735,599</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 315,824</b>	<b>\$ 194,027</b>	<b>\$ 198,383</b>	<b>\$ 144,781</b>	<b>\$ 119,466</b>
Commercial	CF390	\$ 89,264	\$ 77,919	\$ 66,035	\$ 64,583	\$ 66,249
Consumer	CF400	\$ 226,560	\$ 116,108	\$ 132,348	\$ 80,198	\$ 53,217
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 2,034</b>	<b>\$ 4,452</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Commercial	CF395	\$ 1,617	\$ 3,005	N/A	N/A	N/A
Consumer	CF405	\$ 417	\$ 1,447	N/A	N/A	N/A
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 313,790</b>	<b>\$ 189,575</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Net Deposit Gain (Loss), Excluding Acquired Deposits</b>	<b>SUB3920</b>	<b>\$- 163,789</b>	<b>\$ 100,600</b>	<b>\$ 107,596</b>	<b>\$ 92,057</b>	<b>\$ 201,885</b>

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 23, 2004, 9:14 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93013 - OTS-Regulated: Georgia</b> <b>June 2004</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
New Deposits Received less Deposits Withdrawn	CF420	\$- 184,375	\$ 77,255	\$ 83,005	\$ 65,720	\$ 175,947
Interest Credited to Deposits	CF430	\$ 20,586	\$ 23,345	\$ 24,591	\$ 26,337	\$ 25,938
<b>Deposits Acquired, Net of Dispositions in Bulk Transactions</b>	<b>CF435</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>BALANCES - END OF QUARTER</b>						
Total Broker -Originated Deposits - Total	SUB4061	\$ 115,017	\$ 93,804	N/A	N/A	N/A
Fully Insured	DI100	\$ 53,950	\$ 69,884	\$ 113,164	\$ 124,046	\$ 167,084
Other	DI110	\$ 61,067	\$ 23,920	\$ 12,538	\$ 14,237	\$ 8,681
Deposits with Balances - \$100,000 or Less	DI120	\$ 3,529,118	\$ 3,752,819	\$ 3,553,586	\$ 3,434,823	\$ 3,545,864
Deposits with Balances - Greater than \$100,000	DI130	\$ 1,573,528	\$ 1,785,301	\$ 1,538,925	\$ 1,550,514	\$ 1,347,404
Number of Deposit Accounts - Total	SUB4062	442,143	467,748	N/A	N/A	N/A
Balances of \$100,000 or Less	DI150	435,005	460,004	462,198	468,240	465,785
Balances Greater than \$100,000	DI160	7,138	7,744	7,562	7,165	6,841
IRA/Keogh Accounts	DI200	\$ 353,448	\$ 365,452	\$ 362,609	\$ 364,919	\$ 356,794
Uninsured Deposits	DI210	\$ 893,079	\$ 1,080,305	\$ 816,137	\$ 857,341	\$ 755,536
Preferred Deposits	DI220	\$ 4,273	\$ 24,633	\$ 26,527	\$ 21,564	\$ 21,893
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 987,052	\$ 1,153,009	N/A	N/A	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 1,624,880	\$ 1,672,135	N/A	N/A	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 316,892	\$ 371,811	N/A	N/A	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 2,173,826	\$ 2,341,170	N/A	N/A	N/A
<b>DEPOSITS &amp; ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS</b>						
Non- Interest-Bearing Demand Deposits	DI610	\$ 414,443	\$ 525,563	\$ 383,663	\$ 676,798	\$ 757,583
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 912	\$ 1,260	\$ 1,917	\$ 1,450	\$ 1,734
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 4,460	\$ 2,491	\$ 2,251	\$ 1,624	\$ 12,225
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	N/A	N/A	N/A

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 23, 2004, 9:14 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93013 - OTS-Regulated: Georgia</b> <b>June 2004</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 186	\$ 594
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 135	\$ 189
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Schedule SI --- Consolidated Supplemental Information</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>MISCELLANEOUS DATA</b>						
Number of Full-time Equivalent Employees	SI370	3,346	2,932	2,840	2,862	2,947
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 1,255,905	\$ 1,199,934	\$ 1,333,435	\$ 1,192,305	\$ 1,220,353
Assets Held for Sale	SI387	\$ 1,389,377	\$ 1,157,660	\$ 2,115,876	\$ 2,841,278	\$ 2,348,662
Loans Serviced for Others	SI390	\$ 13,970,426	\$ 14,617,038	\$ 14,152,630	\$ 13,564,403	\$ 11,663,282
<b>RESIDUAL INTERESTS</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>QUALIFIED THRIFT LENDER TEST</b>						
Actual Thrift Investment Percentage - First month of Qtr	SI581	85.52%	84.21%	84.59%	84.88%	85.59%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	84.67%	83.42%	85.52%	84.54%	85.17%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	84.96%	83.43%	86.12%	84.96%	85.23%
<b>IRS DOMESTIC BUILDING AND LOAN TEST</b>						
Percent of Assets Test	SI585	94.33%	81.75%	N/A	N/A	N/A
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 671</b>	<b>\$ 710</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS &amp; RELATED INTEREST</b>						
Aggregate amount of all extensions of credit	SI590	\$ 15,989	\$ 16,585	\$ 15,392	\$ 15,578	\$ 14,187
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	36	42	11	9	11
<b>RECONCILIATION OF EQUITY CAPITAL</b>						
<b>Beginning Equity Capital</b>	<b>SI600</b>	<b>\$ 801,670</b>	<b>\$ 873,162</b>	<b>\$ 855,979</b>	<b>\$ 837,283</b>	<b>\$ 819,431</b>
Net Income (Loss) (SO91)	SI610	\$ 12,327	\$ 15,305	\$ 7,683	\$ 28,572	\$ 17,944

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 23, 2004, 9:14 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93013 - OTS-Regulated: Georgia</b> <b>June 2004</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule SI --- Consolidated Supplemental Information</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 975	\$ 60,125	\$ 112	\$ 3,113	\$ 788
Stock Issued	SI640	\$ 0	\$ 1,000	\$ 0	\$ 2,286	\$ 1,870
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 83,737	\$ 2,689	N/A	N/A	N/A
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 8,621	\$ 2,547	N/A	N/A	N/A
Prior Period Adjustments	SI668	\$- 50	\$ 247	N/A	N/A	N/A
Other Adjustments	SI671	\$- 109	\$ 3,916	N/A	N/A	N/A
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 887,979</b>	<b>\$ 838,741</b>	<b>\$ 873,162</b>	<b>\$ 855,979</b>	<b>\$ 837,283</b>
<b>TRANSACTIONS WITH AFFILIATES</b>						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 363	\$ 966	N/A	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 1,400	\$ 7,479	N/A	N/A	N/A
<b>MUTUAL FUNDS AND ANNUITIES</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	0 [Yes]	0 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	N/A	N/A	N/A
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 99	\$ 88	\$ 103	\$ 34	\$ 34
<b>AVERAGE MONTH-END BALANCES</b>						
Total Assets	SI870	\$ 8,739,939	\$ 8,630,283	N/A	N/A	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 948,285	\$ 1,073,280	N/A	N/A	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 6,176,664	\$ 6,330,369	N/A	N/A	N/A
Nonmortgage Loans	SI885	\$ 883,180	\$ 494,201	N/A	N/A	N/A
Deposits and Excrows	SI890	\$ 5,150,821	\$ 5,295,789	N/A	N/A	N/A
Total Borrowings	SI895	\$ 2,465,557	\$ 2,357,560	N/A	N/A	N/A
<b>LOANS TO EXECUTIVE OFFICERS</b>						
Number of Loans Made to Executive Officers During Quarter	SI900	37	41	26	50	44
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 846	\$ 2,672	\$ 483	\$ 2,829	\$ 2,604
Interest Charged on Loans Made During Quarter - Minimum	SI920	6.19	4.17	4.71	4.63	4.89
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.74	6.11	5.36	5.71	5.58
<b>Schedule SQ --- Consolidated Supplemental Questions</b>						
<b>Description</b>	<b>Line Item</b>	<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
		<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
		<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>



Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2004, 9:14 AM

TFR Industry Aggregate Report  
93013 - OTS-Regulated: Georgia  
June 2004

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SQ --- Consolidated Supplemental Questions		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	1	2	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	1	0	0	1	1
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	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	7	8	N/A	N/A	N/A

Schedule SB --- Consolidated Small Business Loans		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	17 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Do you have any farm or agriculture loans?	SB100	6 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	7 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	0 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	2 [Yes]
Number of Loans on SC260	SB200	0	N/A	N/A	N/A	89
Number of Loans on SC300, SC303, and SC306	SB210	0	N/A	N/A	N/A	117
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	494	N/A	N/A	N/A	501
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 21,684	N/A	N/A	N/A	\$ 23,249
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	415	N/A	N/A	N/A	409
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 51,741	N/A	N/A	N/A	\$ 58,185
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	353	N/A	N/A	N/A	390
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 155,316	N/A	N/A	N/A	\$ 176,492
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	11,767	N/A	N/A	N/A	12,470
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 266,381	N/A	N/A	N/A	\$ 283,903
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	1,115	N/A	N/A	N/A	818
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 118,168	N/A	N/A	N/A	\$ 91,801
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	245	N/A	N/A	N/A	199

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 23, 2004, 9:14 AM

TFR Industry Aggregate Report  
93013 - OTS-Regulated: Georgia  
June 2004

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SB --- Consolidated Small Business Loans		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Nonfarm Comm'l Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 78,811	N/A	N/A	N/A	\$ 65,543
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	48	N/A	N/A	N/A	41
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 1,798	N/A	N/A	N/A	\$ 1,420
Farm Mortgages Orig at \$100-250,000 - Number	SB520	16	N/A	N/A	N/A	21
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 2,454	N/A	N/A	N/A	\$ 3,017
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	6	N/A	N/A	N/A	6
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 1,819	N/A	N/A	N/A	\$ 2,641
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	151	N/A	N/A	N/A	102
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 2,152	N/A	N/A	N/A	\$ 1,204
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	1	N/A	N/A	N/A	1
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 97	N/A	N/A	N/A	\$ 182
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	0	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 0	N/A	N/A	N/A	\$ 0

Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	0 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	0 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you have any activity to report on this schedule?	FS130	0 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 0</b>	<b>\$ 81,265,408</b>	<b>\$ 78,723,226</b>	<b>\$ 83,033,227</b>	<b>\$ 82,173,642</b>
<b>Managed Assets (\$) - Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 0</b>	<b>\$ 395,143</b>	<b>\$ 387,335</b>	<b>\$ 373,831</b>	<b>\$ 374,507</b>
Personal Trust and Agency Accounts	FS210	\$ 0	\$ 395,143	\$ 387,335	\$ 373,831	\$ 374,507
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	\$ 0	\$ 0	\$ 0
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 23, 2004, 9:14 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93013 - OTS-Regulated: Georgia</b> <b>June 2004</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Nonmanaged Assets (\$) - Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 18,961</b>	<b>\$ 16,790</b>	<b>\$ 12,761</b>
Personal Trust and Agency Accounts	FS211	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 0	\$ 18,961	\$ 16,790	\$ 12,761
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 18,961	\$ 16,790	\$ 12,761
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 0</b>	<b>\$ 80,870,265</b>	<b>\$ 78,316,930</b>	<b>\$ 82,642,606</b>	<b>\$ 81,786,374</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) - Total Fiduciary Accounts</b>	<b>FS22</b>	<b>0</b>	<b>2,013</b>	<b>1,990</b>	<b>1,940</b>	<b>1,836</b>
Personal Trust and Agency Accounts	FS212	0	2,013	1,990	1,940	1,836
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	0	0	0
<b>Nonmanaged Assets (#) - Total Fiduciary Accounts</b>	<b>FS23</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>6</b>	<b>6</b>
Personal Trust and Agency Accounts	FS213	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	0	6	6	6
Employee Benefit - Defined Contribution	FS223	0	0	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	0	0	6	6	6
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>0</b>	<b>171</b>	<b>102</b>	<b>194</b>	<b>263</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>						
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 0</b>	<b>\$ 264</b>	<b>\$ 2,952</b>	<b>\$ 2,189</b>	<b>\$ 1,521</b>
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 208	\$ 2,718	\$ 2,011	\$ 1,401
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 0	\$ 3	\$ 2	\$ 1
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 23, 2004, 9:14 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93013 - OTS-Regulated: Georgia</b> <b>June 2004</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 0	\$ 0	\$ 3	\$ 2	\$ 1
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 56	\$ 231	\$ 176	\$ 119
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 757</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 0</b>	<b>\$ 264</b>	<b>\$ 2,195</b>	<b>\$ 2,189</b>	<b>\$ 1,521</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 387,335</b>	<b>\$ 0</b>	<b>\$ 0</b>
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 540	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 337	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 24,324	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 38,954	\$ 0	\$ 0
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 26,492	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 15,373	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 0	\$ 177,203	\$ 0	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 0	\$ 3,411	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 100,701	\$ 0	\$ 0
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Domestic Equity	FS610	0	0	0	0	0

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 23, 2004, 9:14 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93013 - OTS-Regulated: Georgia</b> <b>June 2004</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
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	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>						
<b>Managed Accts - Total Fid Settlements/Surcharges/Otr Losses</b>	<b>FS70</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
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
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
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
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 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

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

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 23, 2004, 9:14 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93013 - OTS-Regulated: Georgia</b> <b>June 2004</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Equity Capital (SC80)	CCR100	\$ 887,983	\$ 838,746	\$ 873,159	\$ 855,977	\$ 837,281
Equity Capital Deductions - Total	SUB1631	\$ 95,432	\$ 66,369	N/A	N/A	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 79,493	\$ 54,804	\$ 52,063	\$ 34,993	\$ 34,875
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 15,939	\$ 11,565	\$ 13,681	\$ 11,147	\$ 7,366
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$- 92,366	\$- 100,419	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 92,755	\$- 100,419	\$- 94,019	\$- 85,401	\$- 95,884
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 389	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 700,185</b>	<b>\$ 671,958</b>	<b>\$ 713,396</b>	<b>\$ 724,436</b>	<b>\$ 699,156</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 8,698,736</b>	<b>\$ 8,186,388</b>	<b>\$ 8,694,537</b>	<b>\$ 9,077,990</b>	<b>\$ 8,780,292</b>
Asset Deductions - Total	SUB1651	\$ 99,634	\$ 66,369	N/A	N/A	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 79,493	\$ 54,804	\$ 52,063	\$ 34,993	\$ 34,875
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 20,141	\$ 11,565	\$ 13,681	\$ 11,147	\$ 7,366
Other	CCR275	\$ 0	\$ 0	N/A	N/A	N/A
Asset Additions - Total	SUB1661	\$- 151,166	\$- 162,862	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 151,166	\$- 162,862	\$- 153,012	\$- 138,901	\$- 154,916
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	N/A	N/A	N/A
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 8,447,936</b>	<b>\$ 7,957,157</b>	<b>\$ 8,475,768</b>	<b>\$ 8,892,949</b>	<b>\$ 8,583,135</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 337,903</b>	<b>\$ 318,280</b>	<b>\$ 339,034</b>	<b>\$ 355,715</b>	<b>\$ 343,323</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 700,185</b>	<b>\$ 671,958</b>	<b>\$ 713,396</b>	<b>\$ 724,436</b>	<b>\$ 699,156</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 68,342	\$ 73,913	\$ 69,509	\$ 65,606	\$ 67,276
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 23, 2004, 9:14 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93013 - OTS-Regulated: Georgia</b> <b>June 2004</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 58,553	\$ 54,147	\$ 53,673	\$ 64,245	\$ 61,227
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 127,395</b>	<b>\$ 128,560</b>	<b>\$ 123,682</b>	<b>\$ 130,351</b>	<b>\$ 129,003</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 127,395</b>	<b>\$ 128,560</b>	<b>\$ 123,682</b>	<b>\$ 130,351</b>	<b>\$ 129,003</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 658	\$ 447	\$ 275	\$ 206	\$ 678
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 826,922</b>	<b>\$ 800,071</b>	<b>\$ 836,803</b>	<b>\$ 854,581</b>	<b>\$ 827,481</b>
0% R/W Category - Cash	CCR400	\$ 24,338	\$ 29,731	\$ 28,448	\$ 26,224	\$ 36,949
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 25,659	\$ 36,665	\$ 42,609	\$ 72,645	\$ 86,416
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 15,491	\$ 40,889	\$ 12,550	\$ 34,357	\$ 14,903
0% R/W Category - Assets Total	CCR420	\$ 65,488	\$ 107,285	\$ 83,607	\$ 133,226	\$ 138,268
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 518,522	\$ 511,247	\$ 632,520	\$ 442,861	\$ 460,394
20% R/W Category - Claims on FHLBs	CCR435	\$ 399,432	\$ 451,545	\$ 316,331	\$ 341,987	\$ 313,371
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 23,541	\$ 23,166	\$ 22,437	\$ 27,244	\$ 27,833
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 148,396	\$ 246,274	\$ 159,602	\$ 145,495	\$ 168,810
20% R/W Category - Other	CCR450	\$ 583,799	\$ 552,195	\$ 476,875	\$ 518,963	\$ 502,168
20% R/W Category - Assets Total	CCR455	\$ 1,673,690	\$ 1,784,427	\$ 1,607,765	\$ 1,476,550	\$ 1,472,576
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 334,737</b>	<b>\$ 356,886</b>	<b>\$ 321,553</b>	<b>\$ 295,310</b>	<b>\$ 294,517</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 3,914,309	\$ 3,434,904	\$ 4,247,681	\$ 4,691,020	\$ 4,248,070
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 17,840	\$ 14,483	\$ 20,446	\$ 21,031	\$ 18,535
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 62,482	\$ 1,332	\$ 1,356	\$ 758	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 12,525	\$ 12,684	\$ 12,851	\$ 11,737	\$ 11,840
50% R/W Category - Other	CCR480	\$ 180,131	\$ 151,249	\$ 77,796	\$ 5,230	\$ 1,227
50% R/W Category - Assets Total	CCR485	\$ 4,187,287	\$ 3,614,652	\$ 4,360,130	\$ 4,729,776	\$ 4,279,672
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 2,093,647</b>	<b>\$ 1,807,332</b>	<b>\$ 2,180,066</b>	<b>\$ 2,364,890</b>	<b>\$ 2,139,836</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 95,951	\$ 116,219	N/A	N/A	N/A

<b>Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 9:14 AM</b>	<b>TFR Industry Aggregate Report 93013 - OTS-Regulated: Georgia June 2004</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
---	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Jun 2004</b>	<b>Mar 2004</b>	<b>Dec 2003</b>	<b>Sep 2003</b>	<b>Jun 2003</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
100% R/W Category - All Other Assets	CCR506	\$ 2,848,194	\$ 2,737,744	N/A	N/A	N/A
100% R/W Category - Assets Total	CCR510	\$ 2,944,145	\$ 2,853,963	\$ 2,907,452	\$ 3,418,634	\$ 3,279,662
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 2,944,145</b>	<b>\$ 2,853,963</b>	<b>\$ 2,907,452</b>	<b>\$ 3,418,634</b>	<b>\$ 3,279,662</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 8,870,610</b>	<b>\$ 8,360,327</b>	<b>\$ 8,958,954</b>	<b>\$ 9,758,186</b>	<b>\$ 9,170,178</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 5,372,526</b>	<b>\$ 5,018,176</b>	<b>\$ 5,409,072</b>	<b>\$ 6,078,834</b>	<b>\$ 5,714,016</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 12,387	\$ 20,333	\$ 20,597	\$ 9,141	\$ 10,401
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 5,360,139</b>	<b>\$ 4,997,843</b>	<b>\$ 5,388,475</b>	<b>\$ 6,069,693</b>	<b>\$ 5,703,615</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 428,811</b>	<b>\$ 399,826</b>	<b>\$ 431,079</b>	<b>\$ 485,576</b>	<b>\$ 456,289</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>8.29%</b>	<b>8.44%</b>	<b>8.42%</b>	<b>8.15%</b>	<b>8.15%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>15.43%</b>	<b>16.01%</b>	<b>15.53%</b>	<b>14.08%</b>	<b>14.51%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>13.06%</b>	<b>13.44%</b>	<b>13.24%</b>	<b>11.94%</b>	<b>12.26%</b>
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>8.29%</b>	<b>8.44%</b>	<b>8.42%</b>	<b>8.15%</b>	<b>8.15%</b>

**\*Note**

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