

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Number of Regulated Institutions	11	12	12	12	12

Schedule NS --- Optional Narrative Statement		Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	1	2	1	1
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 325,455	\$ 349,242	\$ 406,867	\$ 490,098	\$ 566,230
Cash and Non-Interest-Earning Deposits	SC110	\$ 109,577	\$ 101,713	\$ 93,572	\$ 76,958	\$ 80,576
Interest-Earning Deposits in FHLBs	SC112	\$ 35,251	\$ 29,917	\$ 32,478	\$ 50,486	\$ 54,857
Other Interest-Earning Deposits	SC118	\$ 28,644	\$ 25,369	\$ 30,994	\$ 29,432	\$ 38,321
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 7,866	\$ 18,497	\$ 37,238	\$ 10,726	\$ 15,554
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 53,201	\$ 66,023	\$ 104,928	\$ 215,913	\$ 263,831
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 4,817	\$ 12,552	\$ 13,872	\$ 9,877	\$ 11,066
State and Municipal Obligations	SC180	\$ 42,796	\$ 43,985	\$ 44,258	\$ 43,935	\$ 36,017
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 41,219	\$ 48,718	\$ 46,260	\$ 47,266	\$ 60,082
Accrued Interest Receivable	SC191	\$ 2,084	\$ 2,468	\$ 3,267	\$ 5,505	\$ 5,926
Mortgage-Backed Securities - Gross	SUB0072	\$ 642,943	\$ 700,064	\$ 667,385	\$ 510,801	\$ 504,496
Mortgage-Backed Securities - Total	SC22	\$ 642,943	\$ 700,064	\$ 667,385	\$ 510,801	\$ 504,496
Pass-Through - Total	SUB0073	\$ 452,358	\$ 495,357	\$ 462,663	\$ 402,774	\$ 392,394
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 450,248	\$ 493,244	\$ 460,292	\$ 400,419	\$ 389,921
Other Pass-Through	SC215	\$ 2,110	\$ 2,113	\$ 2,371	\$ 2,355	\$ 2,473
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 187,544	\$ 201,376	\$ 201,869	\$ 105,641	\$ 109,694
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 31,397	\$ 38,513	\$ 135,274	\$ 44,886	\$ 46,921
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 108,278	\$ 112,150	\$ 14,597	\$ 15,421	\$ 16,241
Other	SC222	\$ 47,869	\$ 50,713	\$ 51,998	\$ 45,334	\$ 46,532
Accrued Interest Receivable	SC228	\$ 3,041	\$ 3,331	\$ 2,853	\$ 2,386	\$ 2,408

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 4,028,538	\$ 4,013,677	\$ 3,915,002	\$ 3,829,403	\$ 3,761,300
Mortgage Loans - Total	SC26	\$ 3,990,121	\$ 3,974,849	\$ 3,880,182	\$ 3,795,757	\$ 3,729,205
Construction Loans - Total	SUB0100	\$ 491,409	\$ 580,552	\$ 631,155	\$ 640,100	\$ 641,088
Residential - Total	SUB0110	\$ 354,104	\$ 381,226	\$ 458,628	\$ 476,134	\$ 473,298
1-4 Dwelling Units	SC230	\$ 350,538	\$ 377,001	\$ 452,329	\$ 470,937	\$ 464,939
Multifamily (5 or more) Dwelling Units	SC235	\$ 3,566	\$ 4,225	\$ 6,299	\$ 5,197	\$ 8,359
Nonresidential Property	SC240	\$ 137,305	\$ 199,326	\$ 172,527	\$ 163,966	\$ 167,790
Permanent Loans - Total	SUB0121	\$ 3,512,932	\$ 3,409,288	\$ 3,258,762	\$ 3,165,558	\$ 3,097,201
Residential - Total	SUB0131	\$ 2,039,377	\$ 2,034,695	\$ 1,932,885	\$ 1,879,414	\$ 1,771,304
1-4 Dwelling Units - Total	SUB0141	\$ 1,916,527	\$ 1,904,121	\$ 1,805,524	\$ 1,754,317	\$ 1,665,045
Revolving Open-End Loans	SC251	\$ 130,157	\$ 124,200	\$ 119,350	\$ 120,368	\$ 111,327
All Other - First Liens	SC254	\$ 1,730,109	\$ 1,722,818	\$ 1,628,301	\$ 1,573,217	\$ 1,493,793
All Other - Junior Liens	SC255	\$ 56,261	\$ 57,103	\$ 57,873	\$ 60,732	\$ 59,925
Multifamily (5 or more) Dwelling Units	SC256	\$ 122,850	\$ 130,574	\$ 127,361	\$ 125,097	\$ 106,259
Nonresidential Property (Except Land)	SC260	\$ 902,836	\$ 773,699	\$ 765,910	\$ 719,218	\$ 748,783
Land	SC265	\$ 570,719	\$ 600,894	\$ 559,967	\$ 566,926	\$ 577,114
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 33,690	\$ 99,923	\$ 84,259	\$ 67,369	\$ 351,941
Accrued Interest Receivable	SC272	\$ 21,738	\$ 21,202	\$ 22,266	\$ 20,553	\$ 19,916
Advances for Taxes and Insurance	SC275	\$ 2,459	\$ 2,635	\$ 2,819	\$ 3,192	\$ 3,095
Allowance for Loan and Lease Losses	SC283	\$ 38,417	\$ 38,828	\$ 34,820	\$ 33,646	\$ 32,095
Nonmortgage Loans - Gross	SUB0162	\$ 670,603	\$ 688,683	\$ 726,202	\$ 724,241	\$ 699,960
Nonmortgage Loans - Total	SC31	\$ 655,532	\$ 674,807	\$ 713,343	\$ 709,618	\$ 685,491
Commercial Loans - Total	SC32	\$ 338,507	\$ 353,315	\$ 375,955	\$ 337,997	\$ 317,054
Secured	SC300	\$ 228,304	\$ 243,207	\$ 280,904	\$ 236,116	\$ 219,216
Unsecured	SC303	\$ 110,203	\$ 110,108	\$ 95,051	\$ 101,881	\$ 97,838
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 327,820	\$ 330,033	\$ 344,833	\$ 379,814	\$ 376,968
Loans on Deposits	SC310	\$ 13,793	\$ 14,546	\$ 14,834	\$ 16,843	\$ 15,621
Home Improvement Loans (Not secured by real estate)	SC316	\$ 184	\$ 121	\$ 191	\$ 252	\$ 231
Education Loans	SC320	\$ 14	\$ 23	\$ 25	\$ 17	\$ 20
Auto Loans	SC323	\$ 241,907	\$ 237,236	\$ 248,500	\$ 296,354	\$ 289,997
Mobile Home Loans	SC326	\$ 35,220	\$ 36,040	\$ 34,076	\$ 23,664	\$ 24,223
Credit Cards	SC328	\$ 525	\$ 504	\$ 509	\$ 570	\$ 544

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 36,177	\$ 41,563	\$ 46,698	\$ 42,114	\$ 46,332
Accrued Interest Receivable	SC348	\$ 4,276	\$ 5,335	\$ 5,414	\$ 6,430	\$ 5,938
Allowance for Loan and Lease Losses	SC357	\$ 15,071	\$ 13,876	\$ 12,859	\$ 14,623	\$ 14,469
Repossessed Assets - Gross	SUB0201	\$ 56,905	\$ 44,487	\$ 28,828	\$ 19,857	\$ 16,512
Repossessed Assets - Total	SC40	\$ 56,905	\$ 42,564	\$ 26,744	\$ 17,862	\$ 14,602
Real Estate - Total	SUB0210	\$ 55,942	\$ 43,213	\$ 28,127	\$ 19,251	\$ 16,157
Construction	SC405	\$ 10,666	\$ 13,680	\$ 7,097	\$ 3,287	\$ 2,433
Residential - Total	SUB0225	\$ 19,524	\$ 15,330	\$ 15,725	\$ 12,915	\$ 11,421
1-4 Dwelling Units	SC415	\$ 19,524	\$ 15,330	\$ 15,725	\$ 12,915	\$ 11,421
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 9,272	\$ 1,531	\$ 1,250	\$ 988	\$ 1,071
Land	SC428	\$ 16,480	\$ 12,672	\$ 4,055	\$ 2,061	\$ 1,232
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 963	\$ 1,274	\$ 701	\$ 606	\$ 355
General Valuation Allowances	SC441	\$ 0	\$ 1,923	\$ 2,084	\$ 1,995	\$ 1,910
Real Estate Held for Investment	SC45	\$ 325	\$ 325	\$ 325	\$ 325	\$ 325
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 53,868	\$ 57,215	\$ 55,076	\$ 48,452	\$ 45,065
Federal Home Loan Bank Stock	SC510	\$ 52,296	\$ 55,641	\$ 53,502	\$ 44,687	\$ 43,651
Other	SC540	\$ 1,572	\$ 1,574	\$ 1,574	\$ 3,765	\$ 1,414
Office Premises and Equipment	SC55	\$ 141,180	\$ 139,259	\$ 137,243	\$ 132,657	\$ 122,137
Other Assets - Gross	SUB0262	\$ 294,124	\$ 288,283	\$ 284,464	\$ 279,341	\$ 278,133
Other Assets - Total	SC59	\$ 294,121	\$ 288,280	\$ 284,461	\$ 279,338	\$ 278,130
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 48,413	\$ 47,908	\$ 46,594	\$ 46,128	\$ 46,064
Other	SC625	\$ 6,522	\$ 6,564	\$ 6,494	\$ 4,457	\$ 4,460
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 4,582	\$ 8,522	\$ 7,771	\$ 7,387	\$ 6,428
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 187,437	\$ 188,574	\$ 189,306	\$ 190,370	\$ 188,896
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 47,170	\$ 36,715	\$ 34,299	\$ 30,999	\$ 32,285
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 3	\$ 3	\$ 3	\$ 3	\$ 3
General Valuation Allowances - Total	SUB2092	\$ 53,491	\$ 54,630	\$ 49,766	\$ 50,267	\$ 48,477
Total Assets - Gross	SUB0283	\$ 6,213,941	\$ 6,281,235	\$ 6,221,392	\$ 6,035,175	\$ 5,994,158
Total Assets	SC60	\$ 6,160,450	\$ 6,226,605	\$ 6,171,626	\$ 5,984,908	\$ 5,945,681
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 4,409,403	\$ 4,313,126	\$ 4,311,889	\$ 4,420,036	\$ 4,409,522
Deposits	SC710	\$ 4,389,415	\$ 4,293,842	\$ 4,294,650	\$ 4,406,474	\$ 4,390,237
Escrows	SC712	\$ 21,168	\$ 19,645	\$ 17,372	\$ 14,019	\$ 19,884
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 1,180	\$- 361	\$- 133	\$- 457	\$- 599
Borrowings - Total	SC72	\$ 1,068,585	\$ 1,198,730	\$ 1,070,085	\$ 828,684	\$ 814,080
Advances from FHLBank	SC720	\$ 859,649	\$ 925,160	\$ 870,026	\$ 673,717	\$ 657,964
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 191,458	\$ 188,037	\$ 189,582	\$ 144,860	\$ 146,595
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 7,456	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 10,022	\$ 85,533	\$ 10,477	\$ 10,107	\$ 9,521
Other Liabilities - Total	SC75	\$ 41,959	\$ 43,801	\$ 106,227	\$ 61,396	\$ 55,846
Accrued Interest Payable - Deposits	SC763	\$ 18,060	\$ 17,792	\$ 21,765	\$ 24,417	\$ 22,736
Accrued Interest Payable - Other	SC766	\$ 3,433	\$ 4,060	\$ 3,141	\$ 3,244	\$ 3,109
Accrued Taxes	SC776	\$ 869	\$ 1,773	\$ 3,254	\$ 3,237	\$ 5,115
Accounts Payable	SC780	\$ 9,014	\$ 7,748	\$ 22,629	\$ 10,408	\$ 8,860
Deferred Income Taxes	SC790	\$ 9	\$ 353	\$ 427	\$ 469	\$ 677
Other Liabilities and Deferred Income	SC796	\$ 10,574	\$ 12,075	\$ 55,011	\$ 19,621	\$ 15,349
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

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 5,519,947	\$ 5,555,657	\$ 5,488,201	\$ 5,310,116	\$ 5,279,448
Minority Interest	SC800	\$ 108	\$ 139	\$ 148	\$ 191	\$ 184
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 426,558	\$ 432,063	\$ 432,062	\$ 425,508	\$ 422,203
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 190	\$ 191	\$ 191	\$ 191	\$ 192
Paid in Excess of Par	SC830	\$ 426,368	\$ 431,872	\$ 431,871	\$ 425,317	\$ 422,011
Accumulated Other Comprehensive Income - Total	SC86	\$- 13,552	\$- 10,670	\$- 4,426	\$- 3,529	\$- 5,048
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 10,179	\$- 9,024	\$ 151	\$- 855	\$- 3,508
Gains (Losses) on Cash Flow Hedges	SC865	\$- 3,990	\$- 2,263	\$- 5,194	\$- 3,291	\$- 1,794
Other	SC870	\$ 617	\$ 617	\$ 617	\$ 617	\$ 254
Retained Earnings	SC880	\$ 227,516	\$ 249,693	\$ 255,919	\$ 252,896	\$ 249,170
Other Components of Equity Capital	SC891	\$- 128	\$- 277	\$- 276	\$- 276	\$- 275
Total Equity Capital	SC80	\$ 640,394	\$ 670,809	\$ 683,279	\$ 674,599	\$ 666,050
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 6,160,449	\$ 6,226,605	\$ 6,171,628	\$ 5,984,906	\$ 5,945,682

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Other Codes As of Sep 2008

Other Asset Codes

Code	Description	Count	Amount
4	Net deferred tax assets	5	\$ 9,874
6	Prepaid deposit insurance premiums	2	\$ 47
7	Prepaid expenses	8	\$ 966
8	Deposits for utilities and other services	1	\$ 14
9	Advances for loans serviced for others	1	\$ 3,648
14	Other noninterest-bearing short-term accounts recv	6	\$ 13,002
20	F/V of all derivative instru. reportable as assets	1	\$ 4,693
99	Other	8	\$ 4,872

Other Liability Codes

Code	Description	Count	Amount
11	The liability recorded for post-retirement benefit	4	\$ 2,353
16	Recourse loan liability	2	\$ 1,167
20	F/V of all derivative instru. reportable as liab.	1	\$ 1,636
21	Liabilities for credit losses on OBS credit exposures	1	\$ 1
99	Other	13	\$ 2,924

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 90,204	\$ 92,029	\$ 92,940	\$ 100,405	\$ 98,823
Deposits and Investment Securities	SO115	\$ 2,412	\$ 2,936	\$ 4,443	\$ 5,444	\$ 5,680
Mortgage-Backed Securities	SO125	\$ 8,433	\$ 8,365	\$ 6,606	\$ 6,420	\$ 6,300
Mortgage Loans	SO141	\$ 62,455	\$ 63,734	\$ 65,421	\$ 71,408	\$ 69,995
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 1,753	\$ 1,791	\$ 1,212	\$ 581	\$ 516
Nonmortgage Loans - Total	SUB0950	\$ 14,437	\$ 14,608	\$ 14,634	\$ 16,165	\$ 15,951
Commercial Loans and Leases	SO160	\$ 5,865	\$ 5,799	\$ 5,971	\$ 6,368	\$ 6,384
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 238	\$ 118	\$ 191	\$ 161	\$ 158
Consumer Loans and Leases	SO171	\$ 8,572	\$ 8,809	\$ 8,663	\$ 9,797	\$ 9,567
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 476	\$ 477	\$ 433	\$ 226	\$ 223
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 395	\$ 711	\$ 911	\$ 863	\$ 1,006
Federal Home Loan Bank Stock	SO181	\$ 386	\$ 711	\$ 672	\$ 687	\$ 630
Other	SO185	\$ 9	\$ 0	\$ 239	\$ 176	\$ 376
Interest Expense - Total	SO21	\$ 43,937	\$ 45,973	\$ 52,206	\$ 59,353	\$ 54,815
Deposits	SO215	\$ 34,540	\$ 36,364	\$ 43,176	\$ 49,029	\$ 45,044
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 7,246	\$ 7,382	\$ 7,317	\$ 8,225	\$ 7,832
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 2,179	\$ 2,249	\$ 1,726	\$ 2,109	\$ 1,948
Capitalized Interest	SO271	\$ 28	\$ 22	\$ 13	\$ 10	\$ 9
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 46,662	\$ 46,767	\$ 41,645	\$ 41,915	\$ 45,014
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 26,592	\$ 19,456	\$ 6,358	\$ 6,836	\$ 3,340
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 20,070	\$ 27,311	\$ 35,287	\$ 35,079	\$ 41,674
Noninterest Income - Total	SO42	\$ 14,974	\$ 17,416	\$ 23,336	\$ 21,891	\$ 16,348
Mortgage Loan Servicing Fees	SO410	\$ 1,307	\$ 1,202	\$ 1,521	\$ 1,082	\$ 1,151
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 451	\$- 544	\$- 498	\$- 408	\$- 497

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 6,992	\$ 7,192	\$ 6,702	\$ 7,115	\$ 8,326
Net Income (Loss) from Other - Total	SUB0451	\$ 5,203	\$ 7,819	\$ 10,259	\$ 5,307	\$ 3,516
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 7,984	\$ 8,911	\$ 11,270	\$ 6,268	\$ 4,731
Operations & Sale of Repossessed Assets	SO461	\$- 4,278	\$- 1,730	\$- 1,159	\$- 1,018	\$- 1,206
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 2	\$ 21	\$- 9	\$- 54
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 8	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 28	\$ 40	\$ 60	\$ 68	\$ 45
Sale of Other Assets Held for Investment	SO477	\$ 1,713	\$ 0	\$ 0	\$- 2	\$ 0
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$- 244	\$ 596	\$ 59	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 1,923	\$ 1,747	\$ 5,352	\$ 8,795	\$ 3,852
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 50,962	\$ 50,447	\$ 49,684	\$ 49,118	\$ 47,651
All Personnel Compensation and Expense	SO510	\$ 26,872	\$ 26,820	\$ 26,938	\$ 25,965	\$ 25,015
Legal Expense	SO520	\$ 1,667	\$ 1,600	\$ 1,262	\$ 1,887	\$ 1,657
Office Occupancy and Equipment Expense	SO530	\$ 8,887	\$ 8,296	\$ 8,024	\$ 8,696	\$ 7,478
Marketing and Other Professional Services	SO540	\$ 2,799	\$ 2,708	\$ 2,253	\$ 2,890	\$ 3,129
Loan Servicing Fees	SO550	\$ 1,020	\$ 976	\$ 915	\$ 911	\$ 868
Goodwill and Other Intangibles Expense	SO560	\$ 1,136	\$ 1,084	\$ 1,089	\$ 815	\$ 861
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 300	\$ 90	\$ 85	\$ 200
Other Noninterest Expense	SO580	\$ 8,581	\$ 8,663	\$ 9,113	\$ 7,869	\$ 8,443
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$- 15,918	\$- 5,720	\$ 8,939	\$ 7,852	\$ 10,371
Income Taxes - Total	SO71	\$- 2,050	\$- 330	\$ 1,156	\$ 2,331	\$ 2,389

Office of Thrift Supervision Financial Reporting System Run Date: November 21, 2008, 11:19 AM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama September 2008	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Federal	SO710	\$- 1,672	\$- 193	\$ 738	\$ 1,526	\$ 2,182
State, Local & Other	SO720	\$- 378	\$- 137	\$ 418	\$ 805	\$ 207
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$- 13,868	\$- 5,390	\$ 7,783	\$ 5,521	\$ 7,982
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$- 13,868	\$- 5,390	\$ 7,783	\$ 5,521	\$ 7,982

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Other Codes As of Sep 2008

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	2	\$ 5
9	Net income from data processing lease/services	1	\$ 387
15	Income from corporate-owned life insurance	3	\$ 727
99	Other	6	\$ 764

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	2	\$ 38
2	OTS assessments	2	\$ 17
6	Supervisory examination fees	1	\$ 433
7	Office supplies, printing, and postage	8	\$ 256
8	Telephone, including data lines	5	\$ 779
9	Loan origination expense	3	\$ 675
10	ATM expense	3	\$ 119
13	Misc taxes other than income & real estate	1	\$ 15
17	Charitable contributions	1	\$ 90
99	Other	7	\$ 920

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 272,553	\$ 184,969	\$ 92,940	\$ 383,495	\$ 283,090
YTD - Deposits and Investment Securities	Y_SO115	\$ 9,436	\$ 7,379	\$ 4,443	\$ 23,029	\$ 17,585
YTD - Mortgage-Backed Securities	Y_SO125	\$ 22,218	\$ 14,971	\$ 6,606	\$ 25,535	\$ 19,115
YTD - Mortgage Loans	Y_SO141	\$ 191,110	\$ 129,155	\$ 65,421	\$ 269,755	\$ 198,347
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 4,756	\$ 3,003	\$ 1,212	\$ 1,863	\$ 1,282
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 17,342	\$ 11,770	\$ 5,971	\$ 24,122	\$ 17,754
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 547	\$ 309	\$ 191	\$ 453	\$ 292
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 25,758	\$ 17,472	\$ 8,663	\$ 37,871	\$ 28,074
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 1,386	\$ 910	\$ 433	\$ 867	\$ 641
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 2,006	\$ 1,622	\$ 911	\$ 3,323	\$ 2,460
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 1,758	\$ 1,383	\$ 672	\$ 2,305	\$ 1,618
YTD - Other	Y_SO185	\$ 248	\$ 239	\$ 239	\$ 1,018	\$ 842
YTD - Interest Expense - Total	Y_SO21	\$ 140,522	\$ 98,179	\$ 52,206	\$ 214,830	\$ 155,477
YTD - Deposits	Y_SO215	\$ 112,550	\$ 79,540	\$ 43,176	\$ 174,013	\$ 124,984
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 21,881	\$ 14,699	\$ 7,317	\$ 31,842	\$ 23,617
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 6,154	\$ 3,975	\$ 1,726	\$ 9,011	\$ 6,902
YTD - Capitalized Interest	Y_SO271	\$ 63	\$ 35	\$ 13	\$ 36	\$ 26
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 134,037	\$ 88,412	\$ 41,645	\$ 171,988	\$ 130,073
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 52,396	\$ 25,814	\$ 6,358	\$ 16,838	\$ 10,002
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 81,641	\$ 62,598	\$ 35,287	\$ 155,150	\$ 120,071
YTD - Noninterest Income - Total	Y_SO42	\$ 55,578	\$ 40,752	\$ 23,336	\$ 72,270	\$ 50,379
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 4,030	\$ 2,723	\$ 1,521	\$ 5,106	\$ 4,024
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 1,493	\$- 1,042	\$- 498	\$- 1,828	\$- 1,420

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 20,805	\$ 13,894	\$ 6,702	\$ 33,631	\$ 26,516
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 23,214	\$ 18,078	\$ 10,259	\$ 19,267	\$ 13,960
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 28,098	\$ 20,181	\$ 11,270	\$ 22,576	\$ 16,308
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 7,167	\$- 2,889	\$- 1,159	\$- 3,268	\$- 2,250
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 23	\$ 23	\$ 21	\$- 269	\$- 260
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 8	\$ 8	\$ 8	\$- 1	\$- 1
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 128	\$ 100	\$ 60	\$ 208	\$ 140
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 1,713	\$ 0	\$ 0	\$ 21	\$ 23
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 411	\$ 655	\$ 59	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 9,022	\$ 7,099	\$ 5,352	\$ 16,094	\$ 7,299
YTD - Noninterest Expense - Total	Y_SO51	\$ 149,968	\$ 100,131	\$ 49,684	\$ 187,656	\$ 138,538
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 79,933	\$ 53,758	\$ 26,938	\$ 100,629	\$ 74,664
YTD - Legal Expense	Y_SO520	\$ 4,527	\$ 2,862	\$ 1,262	\$ 6,182	\$ 4,295
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 24,968	\$ 16,320	\$ 8,024	\$ 30,336	\$ 21,640
YTD - Marketing and Other Professional Services	Y_SO540	\$ 7,702	\$ 4,961	\$ 2,253	\$ 13,698	\$ 10,808
YTD - Loan Servicing Fees	Y_SO550	\$ 2,911	\$ 1,891	\$ 915	\$ 3,550	\$ 2,639
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 3,303	\$ 2,173	\$ 1,089	\$ 2,562	\$ 1,747
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 390	\$ 390	\$ 90	\$ 660	\$ 575
YTD - Other Noninterest Expense	Y_SO580	\$ 26,234	\$ 17,776	\$ 9,113	\$ 30,039	\$ 22,170
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$- 12,749	\$ 3,219	\$ 8,939	\$ 39,764	\$ 31,912
YTD - Income Taxes - Total	Y_SO71	\$- 1,243	\$ 826	\$ 1,156	\$ 9,160	\$ 6,829
YTD - Federal	Y_SO710	\$- 1,143	\$ 545	\$ 738	\$ 7,434	\$ 5,908
YTD - State, Local, and Other	Y_SO720	\$- 100	\$ 281	\$ 418	\$ 1,726	\$ 921
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$- 11,506	\$ 2,393	\$ 7,783	\$ 30,604	\$ 25,083
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$- 11,506	\$ 2,393	\$ 7,783	\$ 30,604	\$ 25,083

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 54,433	\$ 49,766	\$ 50,270	\$ 48,480	\$ 43,726
Net Provision for Loss	VA115	\$ 26,568	\$ 19,530	\$ 6,336	\$ 6,733	\$ 3,480
Transfers	VA125	\$- 10,008	\$- 6,097	\$- 2,290	\$- 978	\$ 758
Recoveries	VA135	\$ 1,808	\$ 1,170	\$ 1,328	\$ 791	\$ 1,510
Adjustments	VA145	\$- 1,924	\$ 0	\$ 168	\$ 0	\$ 3,717
Charge-offs	VA155	\$ 17,387	\$ 9,743	\$ 6,046	\$ 4,756	\$ 4,711
General Valuation Allowances - Ending Balance	VA165	\$ 53,490	\$ 54,626	\$ 49,766	\$ 50,270	\$ 48,480
Specific Valuation Allowances - Beginning Balance	VA108	\$ 14,019	\$ 7,718	\$ 5,356	\$ 4,190	\$ 5,008
Net Provision for Loss	VA118	\$ 24	\$ 226	\$ 112	\$ 188	\$ 60
Transfers	VA128	\$ 10,008	\$ 6,097	\$ 2,290	\$ 978	\$- 758
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 4	\$ 22	\$ 40	\$ 0	\$ 120
Specific Valuation Allowances - Ending Balance	VA168	\$ 24,047	\$ 14,019	\$ 7,718	\$ 5,356	\$ 4,190
Total Valuation Allowances - Beginning Balance	VA110	\$ 68,452	\$ 57,484	\$ 55,626	\$ 52,670	\$ 48,734
Net Provision for Loss	VA120	\$ 26,592	\$ 19,756	\$ 6,448	\$ 6,921	\$ 3,540
Recoveries	VA140	\$ 1,808	\$ 1,170	\$ 1,328	\$ 791	\$ 1,510
Adjustments	VA150	\$- 1,924	\$ 0	\$ 168	\$ 0	\$ 3,717
Charge-offs	VA160	\$ 17,391	\$ 9,765	\$ 6,086	\$ 4,756	\$ 4,831
Total Valuation Allowances - Ending Balance	VA170	\$ 77,537	\$ 68,645	\$ 57,484	\$ 55,626	\$ 52,670
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 17,387	\$ 9,743	\$ 6,046	\$ 4,756	\$ 4,711
Mortgage-Backed Securities	VA370	\$ 499	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 4,218	\$ 3,609	\$ 2,684	\$ 1,588	\$ 1,822
Construction - Total	SUB2030	\$ 570	\$ 1,039	\$ 223	\$ 83	\$ 119
1-4 Dwelling Units	VA420	\$ 570	\$ 1,039	\$ 222	\$ 82	\$ 119
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 1	\$ 1	\$ 0
Permanent - Total	SUB2041	\$ 3,648	\$ 2,570	\$ 2,461	\$ 1,505	\$ 1,703
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 28	\$ 357	\$ 256	\$ 134	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 2,478	\$ 1,454	\$ 1,662	\$ 645	\$ 1,134
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 330	\$ 93	\$ 179	\$ 471	\$ 224
Multifamily (5 or more) Dwelling Units	VA470	\$ 3	\$ 0	\$ 3	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 51	\$ 348	\$ 135	\$ 343

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 809	\$ 615	\$ 13	\$ 120	\$ 2
Nonmortgage Loans - Total	VA56	\$ 4,406	\$ 5,647	\$ 3,173	\$ 3,088	\$ 2,889
Commercial Loans	VA520	\$ 957	\$ 2,435	\$ 257	\$ 626	\$ 601
Consumer Loans - Total	SUB2061	\$ 3,449	\$ 3,212	\$ 2,916	\$ 2,462	\$ 2,288
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 1,998	\$ 1,949	\$ 2,105	\$ 1,583	\$ 1,525
Mobile Home Loans	VA550	\$ 680	\$ 469	\$ 278	\$ 62	\$ 192
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Other	VA560	\$ 771	\$ 794	\$ 533	\$ 816	\$ 571
Repossessed Assets - Total	VA60	\$ 205	\$ 461	\$ 189	\$ 80	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 366	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 205	\$ 0	\$ 80	\$ 22	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 95	\$ 109	\$ 58	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 8,059	\$ 26	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 1,808	\$ 1,170	\$ 1,328	\$ 791	\$ 1,510
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 712	\$ 134	\$ 299	\$ 173	\$ 528
Construction - Total	SUB2130	\$ 16	\$ 31	\$ 0	\$ 1	\$ 0
1-4 Dwelling Units	VA421	\$ 16	\$ 31	\$ 0	\$ 1	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 696	\$ 103	\$ 299	\$ 172	\$ 528
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 2	\$ 2	\$ 3	\$ 1	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 571	\$ 68	\$ 260	\$ 88	\$ 236
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 6	\$ 14	\$ 4	\$ 20	\$ 2
Multifamily (5 or more) Dwelling Units	VA471	\$ 14	\$ 7	\$ 14	\$ 14	\$ 10
Nonresidential Property (Except Land)	VA481	\$ 102	\$ 11	\$ 16	\$ 47	\$ 3
Land	VA491	\$ 1	\$ 1	\$ 2	\$ 2	\$ 276
Nonmortgage Loans - Total	VA57	\$ 1,096	\$ 1,036	\$ 1,029	\$ 618	\$ 982

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 108	\$ 336	\$ 97	\$ 64	\$ 122
Consumer Loans - Total	SUB2161	\$ 988	\$ 700	\$ 932	\$ 554	\$ 860
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 1	\$ 5
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 474	\$ 427	\$ 585	\$ 382	\$ 596
Mobile Home Loans	VA551	\$ 407	\$ 188	\$ 208	\$ 37	\$ 128
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 107	\$ 85	\$ 139	\$ 134	\$ 131
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 10,029	\$ 6,321	\$ 2,398	\$ 1,166	\$- 698
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 9,813	\$ 6,417	\$ 2,112	\$ 1,286	\$- 615
Construction - Total	SUB2230	\$ 7,459	\$ 3,392	\$ 1,103	\$ 1	\$ 0
1-4 Dwelling Units	VA422	\$ 7,459	\$ 3,392	\$ 1,103	\$ 1	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 2,354	\$ 3,025	\$ 1,009	\$ 1,285	\$- 615
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 508	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 1,457	\$ 434	\$ 207	\$ 325	\$- 675
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 52	\$- 80	\$- 182	\$ 60
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 200	\$ 190	\$ 0	\$ 14	\$ 0
Land	VA492	\$ 697	\$ 1,841	\$ 882	\$ 1,156	\$ 0
Nonmortgage Loans - Total	VA58	\$ 216	\$- 96	\$ 286	\$- 120	\$- 83
Commercial Loans	VA522	\$- 37	\$ 23	\$- 30	\$- 152	\$- 312
Consumer Loans - Total	SUB2261	\$ 253	\$- 119	\$ 316	\$ 32	\$ 229
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	\$ 149	\$- 170	\$ 202	\$ 58	\$ 62
Mobile Home Loans	VA552	\$ 83	\$ 29	\$ 111	\$- 3	\$ 164
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 21	\$ 22	\$ 3	\$- 23	\$ 3
Repossessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 25,608	\$ 14,894	\$ 7,116	\$ 5,131	\$ 2,503
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 499	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 13,319	\$ 9,892	\$ 4,497	\$ 2,701	\$ 679
Construction - Total	SUB2330	\$ 8,013	\$ 4,400	\$ 1,326	\$ 83	\$ 119
1-4 Dwelling Units	VA425	\$ 8,013	\$ 4,400	\$ 1,325	\$ 82	\$ 119
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 1	\$ 1	\$ 0
Permanent - Total	SUB2341	\$ 5,306	\$ 5,492	\$ 3,171	\$ 2,618	\$ 560
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 26	\$ 863	\$ 253	\$ 133	\$- 1
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 3,364	\$ 1,820	\$ 1,609	\$ 882	\$ 223
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 324	\$ 131	\$ 95	\$ 269	\$ 282
Multifamily (5 or more) Dwelling Units	VA475	\$- 11	\$- 7	\$- 11	\$- 14	\$- 10
Nonresidential Property (Except Land)	VA485	\$ 98	\$ 230	\$ 332	\$ 74	\$ 340
Land	VA495	\$ 1,505	\$ 2,455	\$ 893	\$ 1,274	\$- 274
Nonmortgage Loans - Total	VA59	\$ 3,526	\$ 4,515	\$ 2,430	\$ 2,350	\$ 1,824
Commercial Loans	VA525	\$ 812	\$ 2,122	\$ 130	\$ 410	\$ 167
Consumer Loans - Total	SUB2361	\$ 2,714	\$ 2,393	\$ 2,300	\$ 1,940	\$ 1,657
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$- 1	\$- 5
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 1,673	\$ 1,352	\$ 1,722	\$ 1,259	\$ 991
Mobile Home Loans	VA555	\$ 356	\$ 310	\$ 181	\$ 22	\$ 228

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Other	VA565	\$ 685	\$ 731	\$ 397	\$ 659	\$ 443
Reposessed Assets - Total	VA65	\$ 205	\$ 461	\$ 189	\$ 80	\$ 0
Real Estate - Construction	VA607	\$ 0	\$ 366	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 205	\$ 0	\$ 80	\$ 22	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 95	\$ 109	\$ 58	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 8,059	\$ 26	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 36,884	\$ 60,115	\$ 9,640	\$ 3,921	\$ 6,274
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 88,533	\$ 93,351	\$ 18,465	\$ 13,999	\$ 17,018
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 27,088	\$ 26,247	\$ 14,940	\$ 11,014	\$ 6,355
Construction	VA951	\$ 8,582	\$ 12,145	\$ 5,043	\$ 2,705	\$ 754
Permanent - 1-4 Dwelling Units	VA952	\$ 5,720	\$ 6,500	\$ 7,149	\$ 2,795	\$ 5,601
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 4,676	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 252	\$ 326	\$ 547	\$ 384	\$ 0
Permanent - Land	VA955	\$ 12,534	\$ 7,276	\$ 2,201	\$ 454	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 152,863	\$ 120,207	\$ 129,693	\$ 139,327	\$ 89,923
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 392,041	\$ 328,156	\$ 283,396	\$ 242,382	\$ 192,643
Substandard	VA965	\$ 383,333	\$ 318,637	\$ 279,995	\$ 239,202	\$ 189,313
Doubtful	VA970	\$ 8,708	\$ 9,519	\$ 3,401	\$ 3,180	\$ 3,324
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 6
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 2,963	\$ 3,307	\$ 1,984	\$ 3,954	\$ 5,718
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 2,365	\$ 2,847	\$ 1,554	\$ 3,518	\$ 5,034
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 148	\$ 160	\$ 98	\$ 108	\$ 16

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 263,295	\$ 221,099	\$ 195,181	\$ 160,105	\$ 139,094
Mortgages - Total	SUB2421	\$ 247,801	\$ 207,745	\$ 181,533	\$ 144,535	\$ 125,435
Construction and Land Loans	SUB2430	\$ 99,695	\$ 96,377	\$ 82,809	\$ 48,544	\$ 28,983
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 110,304	\$ 92,063	\$ 79,882	\$ 80,039	\$ 66,626
Permanent Loans Secured by All Other Property	SUB2450	\$ 98,631	\$ 65,014	\$ 42,415	\$ 37,459	\$ 51,221
Nonmortgages - Total	SUB2461	\$ 15,494	\$ 13,354	\$ 13,648	\$ 15,570	\$ 13,659
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 86,441	\$ 91,066	\$ 75,759	\$ 91,326	\$ 79,881
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 77,659	\$ 88,468	\$ 73,177	\$ 88,717	\$ 72,981
Mortgage Loans - Total	SUB2481	\$ 66,078	\$ 78,751	\$ 63,997	\$ 76,499	\$ 62,715
Construction	PD115	\$ 3,602	\$ 23,930	\$ 11,342	\$ 21,178	\$ 5,763
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,460	\$ 838	\$ 1,332	\$ 1,771	\$ 1,443
Secured by First Liens	PD123	\$ 51,654	\$ 41,808	\$ 33,404	\$ 38,978	\$ 30,299
Secured by Junior Liens	PD124	\$ 905	\$ 848	\$ 696	\$ 672	\$ 632
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 1,190	\$ 2,060	\$ 9
Nonresidential Property (Except Land)	PD135	\$ 5,231	\$ 7,115	\$ 10,174	\$ 5,882	\$ 15,936
Land	PD138	\$ 3,226	\$ 4,212	\$ 5,859	\$ 5,958	\$ 8,633
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 1,124	\$ 1,528	\$ 1,037	\$ 2,202	\$ 2,481
Consumer Loans - Total	SUB2511	\$ 10,457	\$ 8,189	\$ 8,143	\$ 10,016	\$ 7,785
Loans on Deposits	PD161	\$ 75	\$ 211	\$ 291	\$ 338	\$ 28
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 3	\$ 2	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 8,417	\$ 6,211	\$ 6,008	\$ 7,510	\$ 5,834
Mobile Home Loans	PD169	\$ 677	\$ 629	\$ 530	\$ 444	\$ 314
Credit Cards	PD171	\$ 0	\$ 1	\$ 0	\$ 29	\$ 0
Other	PD180	\$ 1,288	\$ 1,137	\$ 1,311	\$ 1,693	\$ 1,609
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 7,262	\$ 204	\$ 66	\$ 55	\$ 23
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 307	\$ 458	\$ 553	\$ 134	\$ 373
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 299	\$ 439	\$ 532	\$ 121	\$ 355
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 8,782	\$ 2,598	\$ 2,582	\$ 2,609	\$ 6,900
Mortgage Loans - Total	SUB2491	\$ 8,405	\$ 2,206	\$ 1,939	\$ 2,299	\$ 6,447
Construction	PD215	\$ 298	\$ 211	\$ 669	\$ 305	\$ 102
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 380	\$ 388	\$ 438	\$ 126	\$ 94
Secured by First Liens	PD223	\$ 3,043	\$ 1,301	\$ 832	\$ 1,029	\$ 2,208
Secured by Junior Liens	PD224	\$ 52	\$ 256	\$ 0	\$ 251	\$ 208
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 1,811	\$ 0	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 2,821	\$ 50	\$ 0	\$ 588	\$ 3,835
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 19	\$ 169	\$ 171	\$ 7	\$ 104
Consumer Loans - Total	SUB2521	\$ 358	\$ 223	\$ 472	\$ 303	\$ 349
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 50	\$ 35	\$ 42	\$ 57	\$ 71
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 308	\$ 188	\$ 430	\$ 246	\$ 278
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 176,854	\$ 130,033	\$ 119,422	\$ 68,779	\$ 59,213
Mortgage Loans - Total	SUB2501	\$ 173,318	\$ 126,788	\$ 115,597	\$ 65,737	\$ 56,273

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 34,966	\$ 26,527	\$ 47,225	\$ 5,554	\$ 1,723
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 1,075	\$ 1,115	\$ 1,181	\$ 1,387	\$ 840
Secured by First Liens	PD323	\$ 49,902	\$ 44,154	\$ 40,761	\$ 34,929	\$ 29,862
Secured by Junior Liens	PD324	\$ 1,833	\$ 1,355	\$ 1,238	\$ 896	\$ 1,040
Multifamily (5 or more) Dwelling Units	PD325	\$ 11,833	\$ 711	\$ 735	\$ 218	\$ 4,423
Nonresidential Property (Except Land)	PD335	\$ 18,927	\$ 11,479	\$ 6,743	\$ 7,792	\$ 9,458
Land	PD338	\$ 54,782	\$ 41,447	\$ 17,714	\$ 14,961	\$ 8,927
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 354	\$ 311	\$ 1,101	\$ 388	\$ 637
Consumer Loans - Total	SUB2531	\$ 3,182	\$ 2,934	\$ 2,724	\$ 2,654	\$ 2,303
Loans on Deposits	PD361	\$ 4	\$ 12	\$ 14	\$ 14	\$ 14
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 1,990	\$ 1,573	\$ 1,583	\$ 1,744	\$ 1,188
Mobile Home Loans	PD369	\$ 422	\$ 351	\$ 361	\$ 187	\$ 148
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 766	\$ 998	\$ 766	\$ 709	\$ 953
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 14,931	\$ 2,549	\$ 529	\$ 459	\$ 190
Held for Sale Included in PD315:PD380	PD392	\$ 580	\$ 340	\$ 349	\$ 227	\$ 261
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 7,499	\$ 8,438	\$ 8,280	\$ 7,799	\$ 7,263
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 1,005	\$ 1,417	\$ 1,361	\$ 1,288	\$ 1,368
Rebooked GNMA's Incl in PD395	PD397	\$ 6,400	\$ 6,864	\$ 6,767	\$ 6,368	\$ 5,763

Schedule LD --- Loan Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 103,419	\$ 119,576	\$ 102,099	\$ 111,335	\$ 104,369
90% up to 100% LTV	LD110	\$ 98,776	\$ 112,596	\$ 96,664	\$ 103,682	\$ 98,657
100% and greater LTV	LD120	\$ 4,643	\$ 6,980	\$ 5,435	\$ 7,653	\$ 5,712
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 12,992	\$ 10,910	\$ 13,322	\$ 13,746	\$ 11,102
Past Due and Still Accruing - Total	SUB5240	\$ 6,298	\$ 4,494	\$ 6,566	\$ 9,061	\$ 7,596

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 6,227	\$ 4,419	\$ 6,566	\$ 9,061	\$ 7,570
90% up to 100% LTV	LD210	\$ 6,105	\$ 4,318	\$ 6,479	\$ 8,847	\$ 7,570
100% and greater LTV	LD220	\$ 122	\$ 101	\$ 87	\$ 214	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 71	\$ 75	\$ 0	\$ 0	\$ 26
90% up to 100% LTV	LD230	\$ 71	\$ 75	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 26
Nonaccrual - Total	SUB5230	\$ 6,694	\$ 6,416	\$ 6,756	\$ 4,685	\$ 3,506
90% up to 100% LTV	LD250	\$ 6,215	\$ 6,277	\$ 6,634	\$ 3,561	\$ 3,019
100% and greater LTV	LD260	\$ 479	\$ 139	\$ 122	\$ 1,124	\$ 487
Net Charge-offs - Total	SUB5300	\$ 822	\$ 65	\$ 301	\$ 518	\$ 55
90% up to 100% LTV	LD310	\$ 822	\$ 65	\$ 109	\$ 0	\$ 38
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 192	\$ 518	\$ 17
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 29,729	\$ 42,671	\$ 61,642	\$ 39,313	\$ 50,552
90% up to 100% LTV	LD430	\$ 25,693	\$ 38,285	\$ 37,773	\$ 21,265	\$ 29,346
100% and greater LTV	LD440	\$ 4,036	\$ 4,386	\$ 23,869	\$ 18,048	\$ 21,206
Sales - Total	SUB5340	\$ 25,016	\$ 34,356	\$ 45,410	\$ 30,356	\$ 33,284
90% up to 100% LTV	LD450	\$ 22,498	\$ 24,015	\$ 26,666	\$ 13,756	\$ 14,405
100% and greater LTV	LD460	\$ 2,518	\$ 10,341	\$ 18,744	\$ 16,600	\$ 18,879
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 43,161	\$ 39,898	\$ 35,612	\$ 45,267	\$ 58,769
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 0	\$ 0	\$ 4,375	\$ 3,245	\$ 3,275
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 277,469	\$ 277,649	\$ 224,318	\$ 200,203	\$ 210,117
1-4 Dwelling Units Option ARM Loans	LD610	\$ 880	\$ 881	\$ 881	\$ 881	\$ 881
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 1,005	\$ 1,150	\$ 1,165	\$ 482	\$ 548
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 213,457	\$ 232,093	\$ 242,471	\$ 277,684	\$ 321,319
Mortgage Construction Loans	CC105	\$ 138,626	\$ 157,759	\$ 161,155	\$ 170,155	\$ 198,704
Other Mortgage Loans	CC115	\$ 74,831	\$ 74,334	\$ 81,316	\$ 107,529	\$ 122,615
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 5,592	\$ 11,059	\$ 13,900	\$ 4,815	\$ 5,491
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 158,307	\$ 171,254	\$ 203,604	\$ 151,783	\$ 141,000
1-4 Dwelling Units	CC280	\$ 118,230	\$ 85,708	\$ 127,588	\$ 82,900	\$ 88,744
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 0	\$ 23,940	\$ 12,002	\$ 12,156
All Other Real Estate	CC300	\$ 40,077	\$ 85,546	\$ 52,076	\$ 56,881	\$ 40,100
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 36,954	\$ 5,384	\$ 9,596	\$ 20,806	\$ 8,452
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 74,042	\$ 73,124	\$ 113,131	\$ 69,952	\$ 66,487
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 39,171	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 85,997	\$ 49,000	\$ 52,000	\$ 46,000	\$ 56,000
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 3,000	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 246,136	\$ 245,507	\$ 235,440	\$ 191,415	\$ 185,949
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 79,929	\$ 77,860	\$ 75,611	\$ 71,897	\$ 66,743
Commercial Lines	CC420	\$ 160,909	\$ 162,770	\$ 155,023	\$ 115,547	\$ 114,739
Open-End Consumer Lines - Credit Cards	CC423	\$ 2,441	\$ 2,444	\$ 2,510	\$ 2,391	\$ 2,829
Open-End Consumer Lines - Other	CC425	\$ 2,857	\$ 2,433	\$ 2,296	\$ 1,580	\$ 1,638
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 38,416	\$ 34,042	\$ 33,653	\$ 36,213	\$ 34,259
Commercial	CC430	\$ 958	\$ 958	\$ 911	\$ 1,122	\$ 1,122
Standby, Not Included on CC465 or CC468	CC435	\$ 37,458	\$ 33,084	\$ 32,742	\$ 35,091	\$ 33,137
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 178,684	\$ 167,987	\$ 168,164	\$ 95,900	\$ 35,485
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 2,013	\$ 4,890	\$ 4,309	\$ 4,656	\$ 23,578
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 27,848	\$ 84,466	\$ 116,135	\$ 35,113	\$ 9,191
Sales	CF145	\$ 10,510	\$ 23,316	\$ 36,931	\$ 15,567	\$ 4,946
Other Balance Changes	CF148	\$- 14,646	\$- 23,766	\$- 21,897	\$- 10,798	\$- 20,370
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 552	\$ 10,904	\$ 101,169	\$ 1,833	\$ 11,315
Sales	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 10,516
Other Balance Changes	CF158	\$- 5,474	\$- 12,033	\$- 6,216	\$- 4,214	\$- 4,485
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 28,400	\$ 95,370	\$ 217,304	\$ 36,946	\$ 20,506
Sales - Total	SUB3821	\$ 10,510	\$ 23,316	\$ 36,931	\$ 15,567	\$ 15,462
Net Purchases - Total	SUB3826	\$ 17,890	\$ 72,054	\$ 180,373	\$ 21,379	\$ 5,044
Mortgage Loans Disbursed - Total	SUB3831	\$ 792,044	\$ 912,009	\$ 864,822	\$ 837,383	\$ 892,156
Construction Loans - Total	SUB3840	\$ 108,392	\$ 101,074	\$ 118,583	\$ 103,767	\$ 168,763
1-4 Dwelling Units	CF190	\$ 84,351	\$ 75,469	\$ 93,183	\$ 79,467	\$ 128,268
Multifamily (5 or more) Dwelling Units	CF200	\$ 646	\$ 1,713	\$ 722	\$ 570	\$ 1,102
Nonresidential	CF210	\$ 23,395	\$ 23,892	\$ 24,678	\$ 23,730	\$ 39,393
Permanent Loans - Total	SUB3851	\$ 683,652	\$ 810,935	\$ 746,239	\$ 733,616	\$ 723,393
1-4 Dwelling Units	CF225	\$ 543,602	\$ 672,419	\$ 601,095	\$ 576,224	\$ 541,138
Home Equity and Junior Liens	CF226	\$ 17,956	\$ 22,771	\$ 24,638	\$ 23,842	\$ 45,612
Multifamily (5 or more) Dwelling Units	CF245	\$ 5,339	\$ 23,107	\$ 23,652	\$ 24,997	\$ 2,136
Nonresidential (Except Land)	CF260	\$ 106,856	\$ 67,349	\$ 80,474	\$ 68,383	\$ 90,872
Land	CF270	\$ 27,855	\$ 48,060	\$ 41,018	\$ 64,012	\$ 89,247
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 741	\$ 52,962	\$ 14,972	\$ 1,448	\$ 1,717
1-4 Dwelling Units	CF280	\$ 632	\$ 52,460	\$ 14,153	\$ 698	\$ 1,163
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	\$ 0	\$ 0	\$ 591
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	CF290	\$ 109	\$ 160	\$ 819	\$ 709	\$ 461
Nonresidential	CF300	\$ 0	\$ 342	\$ 0	\$ 41	\$ 93
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 431,456	\$ 560,389	\$ 548,171	\$ 389,416	\$ 447,960
1-4 Dwelling Units	CF310	\$ 430,690	\$ 560,389	\$ 547,453	\$ 388,736	\$ 443,256
Home Equity and Junior Liens	CF311	\$ 2,165	\$ 22,151	\$ 2,478	\$ 6,558	\$ 22,389

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 16	\$ 0	\$ 718	\$ 0	\$ 116
Nonresidential	CF330	\$ 750	\$ 0	\$ 0	\$ 680	\$ 4,588
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 430,715	\$- 507,427	\$- 533,199	\$- 387,968	\$- 446,243
Memo - Refinancing Loans	CF361	\$ 230,879	\$ 239,542	\$ 231,099	\$ 212,640	\$ 113,618
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 141,028	\$ 42,660	\$ 62,381	\$ 63,010	\$ 84,522
Sales	CF395	\$ 3,798	\$ 1,300	\$ 0	\$ 4,319	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 51,386	\$ 58,939	\$ 59,548	\$ 60,771	\$ 60,255
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 192,414	\$ 101,599	\$ 121,929	\$ 123,781	\$ 144,777
Nonmortgage Loans - Sales - Total	SUB3915	\$ 3,798	\$ 1,300	\$ 0	\$ 4,319	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 188,616	\$ 100,299	\$ 121,929	\$ 119,462	\$ 144,777
Deposits:						
Interest Credited to Deposits	CF430	\$ 18,500	\$ 21,387	\$ 24,856	\$ 24,538	\$ 23,846
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 1,016,191	\$ 752,672	\$ 632,161	\$ 777,092	\$ 784,202
Fully Insured	DI100	\$ 1,009,539	\$ 743,077	\$ 621,175	\$ 764,612	\$ 771,563
Other	DI110	\$ 6,652	\$ 9,595	\$ 10,986	\$ 12,480	\$ 12,639
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 2,628,097	\$ 2,460,366	\$ 2,492,637	\$ 2,604,576	\$ 2,532,970
Greater than \$100,000	DI130	\$ 1,576,873	\$ 1,632,744	\$ 1,588,948	\$ 1,582,402	\$ 1,650,120
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	180,665	188,724	193,971	192,026	200,133
Greater than \$100,000	DI160	5,489	5,954	5,892	5,976	6,021
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 196,497	\$ 205,320	\$ 214,847	\$ 217,546	\$ 215,625
Greater than \$250,000	DI175	\$ 12,358	\$ 15,057	\$ 15,586	\$ 15,965	\$ 11,402
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	10,137	10,857	11,117	11,586	11,567
Greater than \$250,000	DI185	28	36	37	41	32

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	196,319	205,571	211,017	209,629	217,753
IRA/Keogh Accounts	DI200	\$ 208,546	\$ 220,375	\$ 230,431	\$ 229,929	\$ 213,332
Uninsured Deposits	DI210	\$ 1,235,399	\$ 1,254,472	\$ 1,251,085	\$ 1,225,522	\$ 1,165,602
Preferred Deposits	DI220	\$ 206,252	\$ 220,729	\$ 228,066	\$ 189,916	\$ 171,218
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 321,158	\$ 339,129	\$ 364,108	\$ 356,052	\$ 369,229
Money Market Deposit Accounts	DI320	\$ 573,470	\$ 662,043	\$ 700,770	\$ 668,507	\$ 731,361
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 621,898	\$ 602,042	\$ 524,663	\$ 516,624	\$ 474,476
Time Deposits	DI340	\$ 2,894,056	\$ 2,710,271	\$ 2,722,477	\$ 2,879,310	\$ 2,835,049
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 786,212	\$ 833,225	\$ 880,507	\$ 879,111	\$ 859,935
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 70,029	\$ 71,871	\$ 74,169	\$ 69,131	\$ 64,608
Non-Interest-Bearing Demand Deposits	DI610	\$ 280,102	\$ 279,605	\$ 279,652	\$ 265,287	\$ 284,120
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 4,429,494	\$ 4,332,763	\$ 4,334,213	\$ 203,292	\$ 205,447
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 3,081	\$ 3,569	\$ 8,319	\$ 0	\$ 0
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 3,819,885	\$ 3,689,080	\$ 3,702,463	\$ 49,998	\$ 52,624
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 2,262	\$ 3,740	\$ 7,945	\$ 0	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	1,794	1,845	1,810	1,840	1,738
Financial Assets Held for Trading Purposes	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 73,046	\$ 69,851	\$ 711	\$ 753	\$ 772
Financial Liabilites Carried at Fair Value Through Earnings	SI377	\$ 1,549	\$ 1,874	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Available-for-Sale Securities	SI385	\$ 661,134	\$ 742,153	\$ 742,276	\$ 681,500	\$ 719,731
Assets Held for Sale	SI387	\$ 144,531	\$ 139,786	\$ 179,574	\$ 187,641	\$ 121,133
Loans Serviced for Others	SI390	\$ 1,125,895	\$ 1,071,850	\$ 1,036,089	\$ 1,037,639	\$ 1,010,008
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	87.07%	85.77%	84.92%	85.79%	87.21%
Second month of Qtr	SI582	87.87%	86.18%	85.53%	86.37%	86.76%
Third month of Qtr	SI583	87.68%	86.72%	86.12%	87.04%	87.46%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	73.55%	72.92%	82.73%	83.60%	82.35%
Do you meet the DBLA business operations test?	SI586	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 1,525	\$ 1,525	\$ 1,525	\$ 1,570	\$ 1,410
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 43,096	\$ 36,398	\$ 38,316	\$ 32,269	\$ 31,199
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	270	264	263	262	13
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 656,394	\$ 683,280	\$ 674,598	\$ 666,052	\$ 582,371
Net Income (Loss) (SO91)	SI610	\$- 13,868	\$- 5,390	\$ 7,783	\$ 5,521	\$ 7,982
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 1,633	\$ 833	\$ 3,248	\$ 1,771	\$ 5,605
Stock Issued	SI640	\$ 0	\$ 0	\$ 27	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 2,554	\$ 2	\$ 6,563	\$ 2,304	\$ 0
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 929	\$ 78,442
Other Comprehensive Income	SI662	\$- 3,056	\$- 6,245	\$- 896	\$ 1,518	\$ 2,845
Prior Period Adjustments	SI668	\$ 0	\$- 2	\$ 0	\$ 12	\$ 0
Other Adjustments	SI671	\$ 0	\$- 3	\$- 1,547	\$ 33	\$ 17
Ending Equity Capital (SC80)	SI680	\$ 640,391	\$ 670,809	\$ 683,280	\$ 674,598	\$ 666,052
Transactions With Affiliations						

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 319	\$ 1,293	\$ 296	\$ 410	\$ 807
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 2,286	\$ 1,780	\$ 725	\$ 4,331	\$ 1,062
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 684	\$ 979	\$ 46	\$ 401	\$ 386
Average Balance Sheet Data						
Total Assets	SI870	\$ 6,127,746	\$ 6,190,902	\$ 5,980,535	\$ 5,977,429	\$ 5,886,230
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 273,470	\$ 375,772	\$ 449,376	\$ 527,658	\$ 560,482
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 4,275,363	\$ 4,267,226	\$ 4,131,378	\$ 4,005,669	\$ 3,932,182
Nonmortgage Loans	SI885	\$ 692,022	\$ 727,607	\$ 640,793	\$ 749,605	\$ 700,677
Deposits and Excrows	SI890	\$ 4,373,273	\$ 4,336,773	\$ 4,363,185	\$ 4,444,037	\$ 4,409,374
Total Borrowings	SI895	\$ 1,028,001	\$ 1,123,070	\$ 861,436	\$ 795,971	\$ 776,603

Schedule SQ --- Consolidated Supplemental Questions		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	0	1
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	1
Does Association Have Subchapter S in effect this year?	SQ320	5	5	5	4	4
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	8	9	9	9	8

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

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 54,641	\$ 59,122	\$ 59,206	\$ 59,421	\$ 133,134
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 0	\$ 0	\$ 0	\$ 50,051	\$ 51,138
Personal Trust and Agency Accounts	FS210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 50,051	\$ 51,138
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 54,641	\$ 59,122	\$ 59,206	\$ 9,370	\$ 81,996
Personal Trust and Agency Accounts	FS211	\$ 54,641	\$ 53,413	\$ 51,582	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 5,709	\$ 7,624	\$ 9,370	\$ 81,996
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 5,709	\$ 7,624	\$ 9,370	\$ 81,996
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	0	0	0	272	245
Personal Trust and Agency Accounts	FS212	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	0	0	0	0	0
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	0	0	0	0	0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS272	0	0	0	272	245
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	279	286	264	10	42
Personal Trust and Agency Accounts	FS213	279	279	255	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	7	9	10	42
Employee Benefit - Defined Contribution	FS223	0	7	9	10	42
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	0	0	0	0	0
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	0	0	0	0	0
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 165	\$ 129	\$ 52	\$ 1,767	\$ 1,556
Personal Trust and Agency Accounts	FS310	\$ 88	\$ 74	\$ 17	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 0	\$ 0	\$ 1,646	\$ 1,460
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 1,646	\$ 1,460
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS370	\$ 77	\$ 55	\$ 35	\$ 121	\$ 96
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 669	\$ 394	\$ 209	\$ 1,920	\$ 1,552
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 121	\$ 80	\$ 40	\$ 159	\$ 119
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$- 383	\$- 185	\$- 117	\$ 6	\$ 123
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	272	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	27	0
Specialty/Other	FS670	0	0	0	245	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 50,051	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 1,982	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 48,069	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

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

Schedule CCR --- Consolidated Capital Requirement		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 640,394	\$ 670,809	\$ 683,279	\$ 674,599	\$ 666,050
Equity Capital Deductions - Total	SUB1631	\$ 188,971	\$ 188,445	\$ 189,156	\$ 190,461	\$ 188,691
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 179,682	\$ 188,362	\$ 189,070	\$ 190,123	\$ 188,599
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 6,736	\$ 83	\$ 86	\$ 338	\$ 92
Other	CCR134	\$ 2,553	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 13,124	\$ 9,569	\$ 4,152	\$ 3,095	\$ 4,972
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 13,633	\$ 10,047	\$ 4,621	\$ 3,521	\$ 5,042
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 108	\$ 139	\$ 148	\$ 191	\$ 184
Other	CCR195	\$- 617	\$- 617	\$- 617	\$- 617	\$- 254
Tier 1 (Core) Capital	CCR20	\$ 464,547	\$ 491,933	\$ 498,275	\$ 487,233	\$ 482,331
Total Assets (SC60)	CCR205	\$ 6,160,450	\$ 6,226,605	\$ 6,171,626	\$ 5,984,908	\$ 5,945,681
Asset Deductions - Total	SUB1651	\$ 186,418	\$ 188,445	\$ 189,156	\$ 191,050	\$ 188,964
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 179,682	\$ 188,362	\$ 189,070	\$ 190,123	\$ 188,599

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 6,736	\$ 83	\$ 86	\$ 338	\$ 92
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 589	\$ 273
Asset Additions - Total	SUB1661	\$ 11,471	\$ 10,450	\$ 4,577	\$ 3,599	\$ 4,495
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 11,471	\$ 10,257	\$ 4,394	\$ 3,417	\$ 4,317
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 193	\$ 183	\$ 182	\$ 178
Adjusted Total Assets	CCR25	\$ 5,985,503	\$ 6,048,610	\$ 5,987,047	\$ 5,797,457	\$ 5,761,212
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 239,393	\$ 241,924	\$ 239,471	\$ 231,892	\$ 230,449
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 464,547	\$ 491,933	\$ 498,275	\$ 487,233	\$ 482,331
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 10,000	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 46,266	\$ 48,160	\$ 45,879	\$ 45,364	\$ 44,091
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 56,266	\$ 48,160	\$ 45,879	\$ 45,364	\$ 44,091
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 56,266	\$ 48,160	\$ 45,879	\$ 45,364	\$ 44,091
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 349	\$ 635	\$ 675	\$ 825	\$ 1,075
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 2,617	\$ 1,812	\$ 3,418	\$ 1,712	\$ 0
Total Risk-Based Capital	CCR39	\$ 517,847	\$ 537,646	\$ 540,061	\$ 530,060	\$ 525,347
0% R/W Category - Cash	CCR400	\$ 36,718	\$ 23,711	\$ 28,282	\$ 23,921	\$ 21,346
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 230,365	\$ 233,820	\$ 187,657	\$ 110,446	\$ 116,738
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 59	\$ 41
0% R/W Category - Other	CCR415	\$ 2,152	\$ 4,910	\$ 2,374	\$ 3,169	\$ 3,757
0% R/W Category - Assets Total	CCR420	\$ 269,235	\$ 262,441	\$ 218,313	\$ 137,595	\$ 141,882
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 411,822	\$ 452,063	\$ 444,293	\$ 414,467	\$ 422,253
20% R/W Category - Claims on FHLBs	CCR435	\$ 91,678	\$ 95,349	\$ 110,288	\$ 139,720	\$ 159,926
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 30,268	\$ 30,151	\$ 29,636	\$ 29,532	\$ 15,498

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:19 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 115,771	\$ 123,863	\$ 128,066	\$ 94,177	\$ 110,930
20% R/W Category - Other	CCR450	\$ 153,353	\$ 152,282	\$ 182,013	\$ 229,582	\$ 209,185
20% R/W Category - Assets Total	CCR455	\$ 802,892	\$ 853,708	\$ 894,296	\$ 907,478	\$ 917,792
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 160,579	\$ 170,741	\$ 178,859	\$ 181,496	\$ 183,560
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,521,960	\$ 1,499,561	\$ 1,425,219	\$ 1,403,823	\$ 1,387,879
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 776	\$ 442	\$ 379	\$ 386	\$ 625
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 2,155	\$ 12,858	\$ 13,796	\$ 14,590	\$ 15,178
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 14,634	\$ 14,677	\$ 14,727	\$ 14,602	\$ 20,801
50% R/W Category - Other	CCR480	\$ 13,314	\$ 96,497	\$ 24,109	\$ 27,732	\$ 23,025
50% R/W Category - Assets Total	CCR485	\$ 1,552,839	\$ 1,624,035	\$ 1,478,230	\$ 1,461,133	\$ 1,447,508
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 776,422	\$ 812,021	\$ 739,118	\$ 730,569	\$ 723,756
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 111,693	\$ 116,839	\$ 114,290	\$ 110,060	\$ 123,469
100% R/W Category - All Other Assets	CCR506	\$ 3,456,513	\$ 3,441,363	\$ 3,441,640	\$ 3,356,452	\$ 3,287,946
100% R/W Category - Assets Total	CCR510	\$ 3,568,206	\$ 3,558,202	\$ 3,555,930	\$ 3,466,512	\$ 3,411,415
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 3,568,206	\$ 3,558,202	\$ 3,555,930	\$ 3,466,512	\$ 3,411,415
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 2,738	\$ 1,958	\$ 1,358	\$ 1,816
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 34,225	\$ 24,475	\$ 16,975	\$ 22,700
Assets to Risk-Weight	CCR64	\$ 6,193,172	\$ 6,301,124	\$ 6,148,727	\$ 5,974,076	\$ 5,920,413
Subtotal Risk-Weighted Assets	CCR75	\$ 4,505,203	\$ 4,575,187	\$ 4,498,377	\$ 4,395,551	\$ 4,341,431
Excess Allowances for Loan and Lease Losses	CCR530	\$ 7,221	\$ 4,541	\$ 1,800	\$ 2,904	\$ 2,473
Total Risk-Weighted Assets	CCR78	\$ 4,497,982	\$ 4,570,646	\$ 4,496,577	\$ 4,392,647	\$ 4,338,958
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 359,838	\$ 365,651	\$ 359,726	\$ 351,410	\$ 347,117
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.76%	8.13%	8.32%	8.40%	8.37%
Total Risk-Based Capital Ratio	CCR820	11.51%	11.76%	12.01%	12.07%	12.11%
Tier 1 Risk-Based Capital Ratio	CCR830	10.27%	10.72%	11.01%	11.05%	11.12%
Tangible Equity Ratio	CCR840	7.76%	8.13%	8.32%	8.40%	8.37%

*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.