

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 3:18 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama June 2006	Frozen Aggregated Data (\$Thousands)
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Description	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
Number of Regulated Institutions	12	12	12	11	12

Schedule NS --- Optional Narrative Statement		Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 558,682	\$ 563,123	\$ 540,112	\$ 383,335	\$ 376,415
Cash and Non-Interest-Earning Deposits	SC110	\$ 78,785	\$ 62,198	\$ 74,810	\$ 38,337	\$ 37,383
Interest-Earning Deposits in FHLBs	SC112	\$ 53,359	\$ 79,125	\$ 40,618	\$ 83,285	\$ 85,267
Other Interest-Earning Deposits	SC118	\$ 20,725	\$ 24,685	\$ 28,151	\$ 24,346	\$ 25,337
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 14,394	\$ 10,547	\$ 6,294	\$ 5,376	\$ 3,725
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 296,756	\$ 295,587	\$ 295,212	\$ 192,565	\$ 183,786
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 13,082	\$ 13,663	\$ 12,995	\$ 6,407	\$ 6,927
State and Municipal Obligations	SC180	\$ 13,912	\$ 13,245	\$ 12,566	\$ 3,938	\$ 2,298
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 63,007	\$ 60,054	\$ 65,028	\$ 26,986	\$ 29,546
Accrued Interest Receivable	SC191	\$ 4,662	\$ 4,019	\$ 4,438	\$ 2,095	\$ 2,146
Mortgage-Backed Securities - Gross	SUB0072	\$ 443,355	\$ 461,567	\$ 476,614	\$ 393,814	\$ 427,289
Mortgage-Backed Securities - Total	SC22	\$ 443,355	\$ 461,567	\$ 476,614	\$ 393,814	\$ 427,289
Pass-Through - Total	SUB0073	\$ 360,663	\$ 376,734	\$ 394,751	\$ 347,002	\$ 380,790
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 357,421	\$ 373,933	\$ 391,794	\$ 343,856	\$ 377,390
Other Pass-Through	SC215	\$ 3,242	\$ 2,801	\$ 2,957	\$ 3,146	\$ 3,400
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 80,813	\$ 83,297	\$ 79,871	\$ 45,270	\$ 44,830
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 39,838	\$ 40,553	\$ 35,875	\$ 33,499	\$ 30,044
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 14,696	\$ 15,338	\$ 15,892	\$ 2,452	\$ 6,071
Other	SC222	\$ 26,279	\$ 27,406	\$ 28,104	\$ 9,319	\$ 8,715
Accrued Interest Receivable	SC228	\$ 1,879	\$ 1,536	\$ 1,992	\$ 1,542	\$ 1,669

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Schedule SC --- Consolidated Statement of Condition		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 2,683,067	\$ 2,596,570	\$ 2,515,644	\$ 1,694,059	\$ 1,656,600
Mortgage Loans - Total	SC26	\$ 2,664,406	\$ 2,579,661	\$ 2,498,471	\$ 1,682,427	\$ 1,644,831
Construction Loans - Total	SUB0100	\$ 493,365	\$ 491,147	\$ 440,423	\$ 235,495	\$ 233,760
Residential - Total	SUB0110	\$ 408,249	\$ 405,874	\$ 360,208	\$ 228,281	\$ 226,981
1-4 Dwelling Units	SC230	\$ 392,884	\$ 378,815	\$ 332,055	\$ 227,621	\$ 226,321
Multifamily (5 or more) Dwelling Units	SC235	\$ 15,365	\$ 27,059	\$ 28,153	\$ 660	\$ 660
Nonresidential Property	SC240	\$ 85,116	\$ 85,273	\$ 80,215	\$ 7,214	\$ 6,779
Permanent Loans - Total	SUB0121	\$ 2,171,183	\$ 2,087,652	\$ 2,057,199	\$ 1,444,830	\$ 1,409,499
Residential - Total	SUB0131	\$ 1,343,960	\$ 1,262,025	\$ 1,275,577	\$ 1,028,546	\$ 1,015,947
1-4 Dwelling Units - Total	SUB0141	\$ 1,233,654	\$ 1,143,669	\$ 1,155,626	\$ 895,969	\$ 875,238
Revolving Open-End Loans	SC251	\$ 80,381	\$ 79,367	\$ 76,432	\$ 45,800	\$ 45,144
All Other - First Liens	SC254	\$ 1,103,157	\$ 1,018,550	\$ 1,025,556	\$ 810,810	\$ 795,245
All Other - Junior Liens	SC255	\$ 50,116	\$ 45,752	\$ 53,638	\$ 39,359	\$ 34,849
Multifamily (5 or more) Dwelling Units	SC256	\$ 110,306	\$ 118,356	\$ 119,951	\$ 132,577	\$ 140,709
Nonresidential Property (Except Land)	SC260	\$ 433,735	\$ 451,156	\$ 431,066	\$ 195,754	\$ 188,543
Land	SC265	\$ 393,488	\$ 374,471	\$ 350,556	\$ 220,530	\$ 205,009
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 85,749	\$ 81,177	\$ 817,297	\$ 37,066	\$ 25,742
Accrued Interest Receivable	SC272	\$ 13,915	\$ 13,419	\$ 13,482	\$ 9,101	\$ 8,535
Advances for Taxes and Insurance	SC275	\$ 4,604	\$ 4,352	\$ 4,540	\$ 4,633	\$ 4,806
Allowance for Loan and Lease Losses	SC283	\$ 18,661	\$ 16,909	\$ 17,173	\$ 11,632	\$ 11,769
Nonmortgage Loans - Gross	SUB0162	\$ 573,729	\$ 531,474	\$ 555,013	\$ 372,764	\$ 360,925
Nonmortgage Loans - Total	SC31	\$ 560,442	\$ 517,803	\$ 541,597	\$ 364,658	\$ 353,716
Commercial Loans - Total	SC32	\$ 259,997	\$ 220,701	\$ 241,274	\$ 101,747	\$ 104,990
Secured	SC300	\$ 206,698	\$ 174,422	\$ 197,133	\$ 84,272	\$ 86,321
Unsecured	SC303	\$ 53,299	\$ 46,279	\$ 44,141	\$ 17,475	\$ 18,669
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 310,455	\$ 307,929	\$ 310,571	\$ 269,058	\$ 254,108
Loans on Deposits	SC310	\$ 11,252	\$ 10,666	\$ 10,852	\$ 6,111	\$ 5,921
Home Improvement Loans (Not secured by real estate)	SC316	\$ 129	\$ 104	\$ 118	\$ 69	\$ 80
Education Loans	SC320	\$ 25	\$ 32	\$ 35	\$ 41	\$ 25
Auto Loans	SC323	\$ 259,451	\$ 251,671	\$ 250,466	\$ 222,292	\$ 207,580
Mobile Home Loans	SC326	\$ 24,671	\$ 26,439	\$ 27,255	\$ 27,186	\$ 27,958
Credit Cards	SC328	\$ 1,345	\$ 1,234	\$ 1,454	\$ 1,038	\$ 1,136

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Schedule SC --- Consolidated Statement of Condition		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 13,582	\$ 17,783	\$ 20,391	\$ 12,321	\$ 11,408
Accrued Interest Receivable	SC348	\$ 3,277	\$ 2,844	\$ 3,168	\$ 1,959	\$ 1,827
Allowance for Loan and Lease Losses	SC357	\$ 13,287	\$ 13,671	\$ 13,416	\$ 8,106	\$ 7,209
Repossessed Assets - Gross	SUB0201	\$ 12,622	\$ 13,652	\$ 11,976	\$ 9,181	\$ 11,047
Repossessed Assets - Total	SC40	\$ 11,362	\$ 12,322	\$ 10,836	\$ 8,116	\$ 9,656
Real Estate - Total	SUB0210	\$ 12,202	\$ 13,284	\$ 11,635	\$ 8,884	\$ 10,680
Construction	SC405	\$ 3,867	\$ 3,428	\$ 2,165	\$ 526	\$ 344
Residential - Total	SUB0225	\$ 6,948	\$ 7,554	\$ 6,980	\$ 7,476	\$ 9,453
1-4 Dwelling Units	SC415	\$ 6,948	\$ 7,554	\$ 6,980	\$ 7,476	\$ 9,453
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 1,301	\$ 1,542	\$ 1,483	\$ 724	\$ 770
Land	SC428	\$ 86	\$ 760	\$ 1,007	\$ 158	\$ 113
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	N/A	N/A	N/A
Other Repossessed Assets	SC430	\$ 420	\$ 368	\$ 341	\$ 297	\$ 367
General Valuation Allowances	SC441	\$ 1,260	\$ 1,330	\$ 1,140	\$ 1,065	\$ 1,391
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 0	\$ 474	\$ 951
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 38,129	\$ 34,978	\$ 36,542	\$ 24,655	\$ 24,220
Federal Home Loan Bank Stock	SC510	\$ 36,762	\$ 33,610	\$ 35,174	\$ 24,289	\$ 23,854
Other	SC540	\$ 1,367	\$ 1,368	\$ 1,368	\$ 366	\$ 366
Office Premises and Equipment	SC55	\$ 85,555	\$ 81,539	\$ 82,898	\$ 34,490	\$ 34,977
Other Assets - Gross	SUB0262	\$ 119,383	\$ 116,357	\$ 135,859	\$ 50,508	\$ 51,865
Other Assets - Total	SC59	\$ 119,380	\$ 116,354	\$ 135,856	\$ 50,505	\$ 51,862
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 40,630	\$ 40,299	\$ 39,924	\$ 748	\$ 743
Bank-Owned Life Insurance - Other	SC625	\$ 3,546	\$ 2,921	\$ 8,120	\$ 8,044	\$ 7,971
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 6,494	\$ 6,333	\$ 6,440	\$ 6,312	\$ 7,751
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 129	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 13,111	\$ 13,231	\$ 13,406	\$ 1,538	\$ 1,687
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 1,700	\$ 1,825	\$ 1,830	\$ 1,886	\$ 2,150
Other Assets	SC689	\$ 53,902	\$ 51,748	\$ 66,010	\$ 31,980	\$ 31,563
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

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
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	\$ 33,211	\$ 31,913	\$ 31,732	\$ 20,806	\$ 20,372
Total Assets - Gross	SUB0283	\$ 4,514,522	\$ 4,399,260	\$ 4,354,658	\$ 2,963,280	\$ 2,944,289
Total Assets	SC60	\$ 4,481,311	\$ 4,367,347	\$ 4,322,926	\$ 2,942,474	\$ 2,923,917
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 3,263,960	\$ 3,224,267	\$ 3,066,876	\$ 2,026,626	\$ 2,008,536
Deposits	SC710	\$ 3,248,400	\$ 3,207,740	\$ 3,051,950	\$ 2,001,049	\$ 1,980,692
Escrows	SC712	\$ 17,379	\$ 18,061	\$ 15,799	\$ 25,320	\$ 27,256
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 1,819	\$- 1,534	\$- 873	\$ 257	\$ 588
Borrowings - Total	SC72	\$ 786,356	\$ 717,808	\$ 828,943	\$ 625,115	\$ 623,027
Advances from FHLBank	SC720	\$ 562,625	\$ 509,907	\$ 581,309	\$ 418,201	\$ 405,215
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 212,471	\$ 195,948	\$ 231,889	\$ 203,494	\$ 217,736
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 11,260	\$ 11,953	\$ 15,745	\$ 3,420	\$ 76
Other Liabilities - Total	SC75	\$ 44,667	\$ 40,987	\$ 45,941	\$ 36,457	\$ 31,027
Accrued Interest Payable - Deposits	SC763	\$ 13,586	\$ 12,165	\$ 10,259	\$ 7,387	\$ 5,487
Accrued Interest Payable - Other	SC766	\$ 3,783	\$ 2,922	\$ 2,866	\$ 1,607	\$ 969
Accrued Taxes	SC776	\$ 2,444	\$ 1,997	\$ 2,827	\$ 2,316	\$ 2,647
Accounts Payable	SC780	\$ 8,351	\$ 8,373	\$ 14,632	\$ 12,892	\$ 10,487
Deferred Income Taxes	SC790	\$ 695	\$ 683	\$ 695	\$ 619	\$ 758
Other Liabilities and Deferred Income	SC796	\$ 15,808	\$ 14,847	\$ 14,662	\$ 11,636	\$ 10,679
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

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Schedule SC --- Consolidated Statement of Condition		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Total Liabilities	SC70	\$ 4,094,983	\$ 3,983,062	\$ 3,941,760	\$ 2,688,198	\$ 2,662,590
Minority Interest	SC800	\$ 340	\$ 288	\$ 315	\$ 347	\$ 372
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 385,991	\$ 383,996	\$ 380,851	\$ 253,930	\$ 260,954
Stock - Total	SUB0311	\$ 159,374	\$ 159,272	\$ 159,211	\$ 78,116	\$ 88,958
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 161	\$ 160	\$ 160	\$ 32	\$ 33
Common Stock - Paid in Excess of Par	SC830	\$ 159,213	\$ 159,112	\$ 159,051	\$ 78,084	\$ 88,925
Accumulated Other Comprehensive Income - Total	SC86	\$- 12,516	\$- 10,791	\$- 9,238	\$- 4,545	\$- 2,670
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 15,799	\$- 11,675	\$- 7,829	\$- 3,765	\$ 371
Gains (Losses) on Cash Flow Hedges	SC865	\$ 3,283	\$ 884	\$- 1,409	\$- 780	\$- 3,041
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 239,514	\$ 235,926	\$ 231,319	\$ 180,830	\$ 175,167
Other Components of Equity Capital	SC891	\$- 381	\$- 411	\$- 441	\$- 471	\$- 501
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 4,481,314	\$ 4,367,346	\$ 4,322,926	\$ 2,942,475	\$ 2,923,916

Office of Thrift Supervision
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Other Codes As of Jun 2006

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	2	\$ 10
3	Federal, State, or other taxes receivable	3	\$ 159
4	Net deferred tax assets	4	\$ 12,596
6	Prepaid deposit insurance premiums	1	\$ 2
7	Prepaid expenses	10	\$ 3,722
9	Advances for loans serviced for others	1	\$ 1,175
14	Other noninterest-bearing short-term accounts recv	4	\$ 8,497
20	F/V of all derivative instru. reportable as assets	2	\$ 10,555
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 76
99	Other	7	\$ 11,369

Other Liability Codes

Code	Description	Count	Amount
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 66
9	Fees received for standby contracts and other	1	\$ 2,009
11	The liability recorded for post-retirement benefit	4	\$ 4,147
14	Unapplied loan payments received	1	\$ 1,044
16	Recourse loan liability	1	\$ 463
20	F/V of all derivative instru. reportable as liab.	1	\$ 4,393
99	Other	15	\$ 2,374

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Schedule SO --- Consolidated Statement of Operations		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 72,603	\$ 68,336	\$ 65,464	\$ 43,191	\$ 41,492
Deposits and Investment Securities	SO115	\$ 6,087	\$ 5,788	\$ 5,918	\$ 3,388	\$ 2,966
Mortgage-Backed Securities	SO125	\$ 5,156	\$ 5,192	\$ 5,232	\$ 4,219	\$ 4,481
Mortgage Loans	SO141	\$ 49,616	\$ 46,496	\$ 43,796	\$ 28,166	\$ 27,166
Nonmortgage Loans - Total	SUB0950	\$ 11,744	\$ 10,860	\$ 10,518	\$ 7,418	\$ 6,879
Commercial Loans and Leases	SO160	\$ 5,168	\$ 4,548	\$ 4,355	\$ 1,966	\$ 1,845
Consumer Loans and Leases	SO171	\$ 6,576	\$ 6,312	\$ 6,163	\$ 5,452	\$ 5,034
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 472	\$ 375	\$ 334	\$ 296	\$ 244
Federal Home Loan Bank Stock	SO181	\$ 386	\$ 366	\$ 328	\$ 289	\$ 244
Other	SO185	\$ 86	\$ 9	\$ 6	\$ 7	\$ 0
Interest Expense - Total	SO21	\$ 37,811	\$ 33,989	\$ 31,660	\$ 20,119	\$ 18,404
Deposits	SO215	\$ 29,037	\$ 25,105	\$ 23,238	\$ 13,651	\$ 12,296
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 6,256	\$ 6,426	\$ 6,097	\$ 4,390	\$ 4,327
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	\$ 2,518	\$ 2,458	\$ 2,325	\$ 2,078	\$ 1,781
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 35,264	\$ 34,722	\$ 34,138	\$ 23,368	\$ 23,332
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 2,689	\$ 3,446	\$ 3,806	\$ 2,407	\$ 1,484
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 32,575	\$ 31,276	\$ 30,332	\$ 20,961	\$ 21,848
Noninterest Income - Total	SO42	\$ 21,395	\$ 19,220	\$ 20,387	\$ 20,847	\$ 25,482
Mortgage Loan Serving Fees	SO410	\$ 1,573	\$ 1,329	\$ 501	\$ 635	\$ 746
Other Fees and Charges	SO420	\$ 11,159	\$ 10,847	\$ 12,954	\$ 11,607	\$ 13,790
Net Income (Loss) from Other - Total	SUB0451	\$ 7,644	\$ 5,901	\$ 6,485	\$ 8,130	\$ 10,000
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 7,966	\$ 6,699	\$ 7,116	\$ 7,618	\$ 8,531
Operations & Sale of Repossessed Assets	SO461	\$- 572	\$- 818	\$- 596	\$ 41	\$ 68
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 146	\$ 36	\$ 183	\$ 53	\$ 722

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Schedule SO --- Consolidated Statement of Operations		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 104	\$ 0	\$ 0	\$ 495	\$ 679
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$- 16	\$- 218	\$- 77	\$ 0
Other Noninterest Income	SO488	\$ 1,019	\$ 1,143	\$ 447	\$ 475	\$ 946
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	\$ 41,367	\$ 41,490	\$ 45,246	\$ 32,248	\$ 35,868
All Personnel Compensation and Expense	SO510	\$ 20,340	\$ 21,166	\$ 22,663	\$ 16,787	\$ 18,642
Legal Expense	SO520	\$ 1,672	\$ 1,252	\$ 1,445	\$ 767	\$ 999
Office Occupancy and Equipment Expense	SO530	\$ 6,073	\$ 6,119	\$ 7,083	\$ 5,481	\$ 5,407
Marketing and Other Professional Services	SO540	\$ 5,810	\$ 5,256	\$ 4,997	\$ 4,559	\$ 4,498
Loan Servicing Fees	SO550	\$ 877	\$ 771	\$ 161	\$ 154	\$ 154
Goodwill and Other Intangibles Expense	SO560	\$ 214	\$ 211	\$ 217	\$ 169	\$ 161
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$- 70	\$ 193	\$ 75	\$- 930	\$ 115
Other Noninterest Expense	SO580	\$ 6,451	\$ 6,522	\$ 8,605	\$ 5,261	\$ 5,892
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	\$ 12,603	\$ 9,006	\$ 5,473	\$ 9,560	\$ 11,462
Income Taxes - Total	SO71	\$ 1,917	\$ 1,319	\$ 121	\$ 789	\$ 1,340
Federal	SO710	\$ 1,326	\$ 957	\$ 905	\$ 450	\$ 1,006
State, Local & Other	SO720	\$ 591	\$ 362	\$- 784	\$ 339	\$ 334
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 10,686	\$ 7,687	\$ 5,352	\$ 8,771	\$ 10,122
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 10,686	\$ 7,687	\$ 5,352	\$ 8,771	\$ 10,122

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Other Codes As of Jun 2006

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	4	\$ 283
5	Net income(loss) from real estate held for invest	1	\$ 39
15	Income from corporate-owned life insurance	2	\$ 375
19	Realized/unrealized gains on derivatives	1	\$- 33
99	Other	11	\$ 160

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	3	\$ 253
2	OTS assessments	3	\$ 23
6	Supervisory examination fees	2	\$ 25
7	Office supplies, printing, and postage	9	\$ 775
8	Telephone, including data lines	4	\$ 340
9	Loan origination expense	4	\$ 1,242
10	ATM expense	2	\$ 37
99	Other	9	\$ 872

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Schedule SO --- Consolidated Statement of Operations		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 140,939	\$ 68,336	\$ 188,592	\$ 123,128	\$ 80,176
YTD - Deposits and Investment Securities	Y_SO115	\$ 11,875	\$ 5,788	\$ 14,886	\$ 8,968	\$ 5,633
YTD - Mortgage-Backed Securities	Y_SO125	\$ 10,348	\$ 5,192	\$ 17,758	\$ 12,526	\$ 8,493
YTD - Mortgage Loans	Y_SO141	\$ 96,112	\$ 46,496	\$ 124,944	\$ 81,148	\$ 52,982
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 9,716	\$ 4,548	\$ 9,783	\$ 5,428	\$ 3,462
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 12,888	\$ 6,312	\$ 21,221	\$ 15,058	\$ 9,606
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 847	\$ 375	\$ 1,104	\$ 770	\$ 474
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 752	\$ 366	\$ 1,090	\$ 762	\$ 473
YTD - Other	Y_SO185	\$ 95	\$ 9	\$ 14	\$ 8	\$ 1
YTD - Interest Expense - Total	Y_SO21	\$ 71,800	\$ 33,989	\$ 86,706	\$ 55,046	\$ 34,927
YTD - Deposits	Y_SO215	\$ 54,142	\$ 25,105	\$ 60,310	\$ 37,072	\$ 23,421
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 12,682	\$ 6,426	\$ 18,781	\$ 12,684	\$ 8,294
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	\$ 4,976	\$ 2,458	\$ 7,615	\$ 5,290	\$ 3,212
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 69,986	\$ 34,722	\$ 102,990	\$ 68,852	\$ 45,723
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 6,135	\$ 3,446	\$ 9,954	\$ 6,148	\$ 3,741
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 63,851	\$ 31,276	\$ 93,036	\$ 62,704	\$ 41,982
YTD - Noninterest Income - Total	Y_SO42	\$ 40,615	\$ 19,220	\$ 82,013	\$ 61,626	\$ 44,265
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 2,902	\$ 1,329	\$ 2,830	\$ 2,329	\$ 1,694
YTD - Other Fees and Charges	Y_SO420	\$ 22,006	\$ 10,847	\$ 47,348	\$ 34,394	\$ 26,273
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 13,545	\$ 5,901	\$ 29,297	\$ 22,812	\$ 14,682
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 14,665	\$ 6,699	\$ 29,031	\$ 21,915	\$ 14,297
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ - 1,390	\$ - 818	\$ - 863	\$ - 267	\$ - 308
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ - 701	\$ - 701	\$ - 701
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 182	\$ 36	\$ 976	\$ 793	\$ 740

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Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 104	\$ 0	\$ 1,174	\$ 1,174	\$ 679
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 16	\$- 16	\$- 320	\$- 102	\$- 25
YTD - Other Noninterest Income	Y_SO488	\$ 2,162	\$ 1,143	\$ 2,538	\$ 2,091	\$ 1,616
YTD - Noninterest Expense - Total	Y_SO51	\$ 82,857	\$ 41,490	\$ 143,812	\$ 98,566	\$ 69,283
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 41,506	\$ 21,166	\$ 74,405	\$ 51,742	\$ 36,915
YTD - Legal Expense	Y_SO520	\$ 2,924	\$ 1,252	\$ 3,862	\$ 2,417	\$ 1,656
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 12,192	\$ 6,119	\$ 22,418	\$ 15,335	\$ 10,100
YTD - Marketing and Other Professional Services	Y_SO540	\$ 11,066	\$ 5,256	\$ 18,031	\$ 13,034	\$ 8,805
YTD - Loan Servicing Fees	Y_SO550	\$ 1,648	\$ 771	\$ 582	\$ 421	\$ 267
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 425	\$ 211	\$ 704	\$ 487	\$ 318
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 123	\$ 193	\$- 665	\$- 740	\$ 190
YTD - Other Noninterest Expense	Y_SO580	\$ 12,973	\$ 6,522	\$ 24,475	\$ 15,870	\$ 11,032
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 21,609	\$ 9,006	\$ 31,237	\$ 25,764	\$ 16,964
YTD - Income Taxes - Total	Y_SO71	\$ 3,236	\$ 1,319	\$ 2,368	\$ 2,247	\$ 1,732
YTD - Federal	Y_SO710	\$ 2,283	\$ 957	\$ 2,251	\$ 1,346	\$ 1,170
YTD - State, Local, and Other	Y_SO720	\$ 953	\$ 362	\$ 117	\$ 901	\$ 562
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 18,373	\$ 7,687	\$ 28,869	\$ 23,517	\$ 15,232
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 18,373	\$ 7,687	\$ 28,869	\$ 23,517	\$ 15,232

Schedule VA --- Consolidated Valuation Allowances and Related Data						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 31,917	\$ 31,733	\$ 31,477	\$ 20,370	\$ 20,203
Net Provision for Loss	VA115	\$ 2,646	\$ 3,678	\$ 3,724	\$ 1,095	\$ 1,519
Transfers	VA125	\$ 867	\$- 1,279	\$- 1,471	\$ 616	\$ 160
Recoveries	VA135	\$ 1,327	\$ 1,197	\$ 1,316	\$ 773	\$ 653
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 3,546	\$ 3,412	\$ 3,313	\$ 2,049	\$ 2,165
General Valuation Allowances - Ending Balance	VA165	\$ 33,211	\$ 31,917	\$ 31,733	\$ 20,805	\$ 20,370
Specific Valuation Allowances - Beginning Balance	VA108	\$ 5,882	\$ 5,038	\$ 3,819	\$ 2,703	\$ 2,783
Net Provision for Loss	VA118	\$- 27	\$- 39	\$ 157	\$ 382	\$ 80

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$- 867	\$ 1,279	\$ 1,471	\$- 616	\$- 160
Adjustments	VA148	\$- 21	\$ 0	\$ 0	\$- 2	\$ 0
Charge-offs	VA158	\$ 333	\$ 396	\$ 409	\$ 0	\$ 0
Specific Valuation Allowances - Ending Balance	VA168	\$ 4,634	\$ 5,882	\$ 5,038	\$ 2,467	\$ 2,703
Total Valuation Allowances - Beginning Balance	VA110	\$ 37,799	\$ 36,771	\$ 35,296	\$ 23,073	\$ 22,986
Net Provision for Loss	VA120	\$ 2,619	\$ 3,639	\$ 3,881	\$ 1,477	\$ 1,599
Recoveries	VA140	\$ 1,327	\$ 1,197	\$ 1,316	\$ 773	\$ 653
Adjustments	VA150	\$- 21	\$ 0	\$ 0	\$- 2	\$ 0
Charge-offs	VA160	\$ 3,879	\$ 3,808	\$ 3,722	\$ 2,049	\$ 2,165
Total Valuation Allowances - Ending Balance	VA170	\$ 37,845	\$ 37,799	\$ 36,771	\$ 23,272	\$ 23,073
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 3,546	\$ 3,412	\$ 3,313	\$ 2,049	\$ 2,165
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 886	\$ 562	\$ 971	\$ 567	\$ 433
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 4	\$ 6	\$ 14
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 4	\$ 6	\$ 14
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 886	\$ 562	\$ 967	\$ 561	\$ 419
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 1	\$ 43	\$ 81	\$ 47	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 564	\$ 377	\$ 554	\$ 432	\$ 398
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 154	\$ 73	\$ 4	\$ 82	\$ 21
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 167	\$ 25	\$ 328	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 44	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 2,622	\$ 2,850	\$ 2,342	\$ 1,482	\$ 1,715
Commercial Loans	VA520	\$ 114	\$ 193	\$ 433	\$ 4	\$ 483
Consumer Loans - Total	SUB2061	\$ 2,508	\$ 2,657	\$ 1,909	\$ 1,478	\$ 1,232
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 2	\$ 2	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 2,213	\$ 2,130	\$ 1,187	\$ 1,185	\$ 873
Mobile Home Loans	VA550	\$ 108	\$ 264	\$ 304	\$ 211	\$ 317
Credit Cards	VA556	\$ 0	\$ 41	\$ 0	\$ 9	\$ 11

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 187	\$ 220	\$ 416	\$ 73	\$ 31
Reposessed Assets - Total	VA60	\$ 38	\$ 0	\$ 0	\$ 0	\$ 17
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 31	\$ 0	\$ 0	\$ 0	\$ 17
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	\$ 7	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 1,327	\$ 1,197	\$ 1,316	\$ 773	\$ 653
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 292	\$ 135	\$ 663	\$ 161	\$ 59
Construction - Total	SUB2130	\$ 120	\$ 2	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 120	\$ 1	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 172	\$ 133	\$ 663	\$ 161	\$ 59
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 17	\$ 16	\$ 1	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 84	\$ 49	\$ 244	\$ 57	\$ 38
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 27	\$ 12	\$ 3	\$ 4	\$ 21
Multifamily (5 or more) Dwelling Units	VA471	\$ 10	\$ 28	\$ 11	\$ 100	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 34	\$ 28	\$ 403	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 1,035	\$ 1,062	\$ 653	\$ 612	\$ 594
Commercial Loans	VA521	\$ 146	\$ 90	\$ 107	\$ 1	\$ 20
Consumer Loans - Total	SUB2161	\$ 889	\$ 972	\$ 546	\$ 611	\$ 574
Loans on Deposits	VA511	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 848	\$ 893	\$ 503	\$ 572	\$ 456
Mobile Home Loans	VA551	\$ 8	\$ 23	\$ 4	\$ 0	\$ 34
Credit Cards	VA557	\$ 4	\$ 0	\$ 0	\$ 0	\$ 21
Other	VA561	\$ 28	\$ 55	\$ 39	\$ 39	\$ 63
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$- 894	\$ 1,241	\$ 1,628	\$- 234	\$- 81
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$- 501	\$ 260	\$ 1,445	\$- 223	\$- 115
Construction - Total	SUB2230	\$ 0	\$- 1	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$- 1	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$- 501	\$ 261	\$ 1,445	\$- 223	\$- 115
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 1	\$- 1	\$- 75	\$ 4	\$- 2
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 368	\$ 164	\$ 1,194	\$ 0	\$- 148
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$- 134	\$ 87	\$ 272	\$- 54	\$ 35
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$- 173	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 11	\$ 54	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$- 393	\$ 981	\$ 183	\$ 593	\$ 34
Commercial Loans	VA522	\$ 3	\$ 1,309	\$ 75	\$ 482	\$- 245
Consumer Loans - Total	SUB2261	\$- 396	\$- 328	\$ 108	\$ 111	\$ 279
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	\$- 330	\$- 92	\$ 334	\$ 70	\$ 78
Mobile Home Loans	VA552	\$- 50	\$- 231	\$- 157	\$ 53	\$ 123
Credit Cards	VA558	\$ 0	\$- 5	\$ 47	\$- 8	\$ 4
Other	VA562	\$- 16	\$ 0	\$- 116	\$- 4	\$ 74
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0	\$- 604	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$- 604	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 1,325	\$ 3,456	\$ 3,625	\$ 1,042	\$ 1,431
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 93	\$ 687	\$ 1,753	\$ 183	\$ 259
Construction - Total	SUB2330	\$- 120	\$- 3	\$ 4	\$ 6	\$ 14
1-4 Dwelling Units	VA425	\$- 120	\$- 2	\$ 4	\$ 6	\$ 14
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$- 1	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 213	\$ 690	\$ 1,749	\$ 177	\$ 245
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$- 15	\$ 26	\$ 5	\$ 51	\$- 2
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 112	\$ 492	\$ 1,504	\$ 375	\$ 212
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$- 7	\$ 148	\$ 273	\$ 24	\$ 35
Multifamily (5 or more) Dwelling Units	VA475	\$- 10	\$- 28	\$- 11	\$- 273	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 133	\$ 8	\$- 21	\$ 0	\$ 0
Land	VA495	\$ 0	\$ 44	\$- 1	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 1,194	\$ 2,769	\$ 1,872	\$ 1,463	\$ 1,155
Commercial Loans	VA525	\$- 29	\$ 1,412	\$ 401	\$ 485	\$ 218
Consumer Loans - Total	SUB2361	\$ 1,223	\$ 1,357	\$ 1,471	\$ 978	\$ 937
Loans on Deposits	VA515	\$- 1	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 1	\$ 2	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 1,035	\$ 1,145	\$ 1,018	\$ 683	\$ 495
Mobile Home Loans	VA555	\$ 50	\$ 10	\$ 143	\$ 264	\$ 406
Credit Cards	VA559	\$- 4	\$ 36	\$ 47	\$ 1	\$- 6
Other	VA565	\$ 143	\$ 165	\$ 261	\$ 30	\$ 42
Reposessed Assets - Total	VA65	\$ 38	\$ 0	\$ 0	\$- 604	\$ 17
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 31	\$ 0	\$ 0	\$- 604	\$ 17
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	\$ 7	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 2,282	\$ 3,798	\$ 3,272	\$ 2,662	\$ 2,863
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 15,441	\$ 15,448	\$ 14,235	\$ 13,057	\$ 14,234
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 2,278	\$ 4,855	\$ 3,640	\$ 2,266	\$ 2,569
Construction	VA951	\$ 429	\$ 1,658	\$ 1,108	\$ 408	\$ 684
Permanent - 1-4 Dwelling Units	VA952	\$ 1,558	\$ 2,807	\$ 1,995	\$ 1,858	\$ 1,841
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 41	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 219	\$ 349	\$ 537	\$ 0	\$ 44
Permanent - Land	VA955	\$ 72	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 36,016	\$ 39,820	\$ 38,252	\$ 7,264	\$ 6,649
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 109,145	\$ 111,027	\$ 118,162	\$ 60,022	\$ 62,046
Substandard	VA965	\$ 106,592	\$ 108,063	\$ 115,089	\$ 58,281	\$ 60,364
Doubtful	VA970	\$ 2,553	\$ 2,964	\$ 3,073	\$ 1,741	\$ 1,682
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 1,010	\$ 1,102	\$ 1,475	\$ 1,261	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 1,010	\$ 1,102	\$ 1,475	\$ 1,261	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 80,781	\$ 77,386	\$ 104,524	\$ 57,235	\$ 43,933
Mortgages - Total	SUB2421	\$ 68,318	\$ 68,357	\$ 90,230	\$ 49,678	\$ 38,644
Construction and Land Loans	SUB2430	\$ 4,067	\$ 2,798	\$ 6,350	\$ 1,951	\$ 2,755
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 53,331	\$ 54,160	\$ 72,520	\$ 43,145	\$ 30,265
Permanent Loans Secured by All Other Property	SUB2450	\$ 11,630	\$ 13,113	\$ 12,455	\$ 4,634	\$ 6,204
Nonmortgages - Total	SUB2461	\$ 12,463	\$ 9,029	\$ 14,294	\$ 7,557	\$ 5,289
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 36,570	\$ 36,256	\$ 56,859	\$ 28,352	\$ 22,272

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 34,076	\$ 35,647	\$ 56,114	\$ 27,454	\$ 21,286
Mortgage Loans - Total	SUB2481	\$ 25,055	\$ 30,097	\$ 47,236	\$ 22,409	\$ 17,545
Construction	PD115	\$ 524	\$ 1,084	\$ 4,018	\$ 662	\$ 646
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 502	\$ 618	\$ 1,200	\$ 650	\$ 508
Secured by First Liens	PD123	\$ 21,660	\$ 24,665	\$ 38,190	\$ 19,634	\$ 12,908
Secured by Junior Liens	PD124	\$ 374	\$ 374	\$ 936	\$ 473	\$ 564
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 1,158	\$ 755	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 1,322	\$ 2,056	\$ 1,186	\$ 183	\$ 2,339
Land	PD138	\$ 673	\$ 1,300	\$ 548	\$ 52	\$ 580
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 3,199	\$ 1,283	\$ 1,658	\$ 135	\$ 721
Consumer Loans - Total	SUB2511	\$ 5,822	\$ 4,267	\$ 7,220	\$ 4,910	\$ 3,020
Loans on Deposits	PD161	\$ 59	\$ 107	\$ 164	\$ 6	\$ 4
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 4,670	\$ 3,071	\$ 5,699	\$ 3,950	\$ 2,376
Mobile Home Loans	PD169	\$ 528	\$ 569	\$ 776	\$ 589	\$ 341
Credit Cards	PD171	\$ 20	\$ 14	\$ 13	\$ 11	\$ 7
Other	PD180	\$ 545	\$ 506	\$ 568	\$ 354	\$ 292
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 16	\$ 73	\$ 55	\$ 0	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 37	\$ 33	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 1,159	\$ 898	\$ 1,535	\$ 957	\$ 982
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 252	\$ 276	\$ 495	\$ 456	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 2,494	\$ 609	\$ 745	\$ 898	\$ 986
Mortgage Loans - Total	SUB2491	\$ 2,151	\$ 503	\$ 571	\$ 633	\$ 834
Construction	PD215	\$ 1,206	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD221	\$ 15	\$ 42	\$ 59	\$ 26	\$ 20
Secured by First Liens	PD223	\$ 581	\$ 111	\$ 422	\$ 515	\$ 663
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 349	\$ 350	\$ 90	\$ 92	\$ 151
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 225	\$ 3	\$ 55	\$ 236	\$ 134
Consumer Loans - Total	SUB2521	\$ 118	\$ 103	\$ 119	\$ 29	\$ 18
Loans on Deposits	PD261	\$ 49	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 62	\$ 19	\$ 18	\$ 19	\$ 8
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 11	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 38	\$ 0	\$ 0
Other	PD280	\$ 7	\$ 83	\$ 52	\$ 10	\$ 10
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	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 17	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 44,211	\$ 41,130	\$ 47,665	\$ 28,883	\$ 21,661
Mortgage Loans - Total	SUB2501	\$ 41,112	\$ 37,757	\$ 42,423	\$ 26,636	\$ 20,265
Construction	PD315	\$ 1,627	\$ 0	\$ 1,237	\$ 1,237	\$ 1,529
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 965	\$ 485	\$ 228	\$ 172	\$ 304
Secured by First Liens	PD323	\$ 28,788	\$ 27,213	\$ 30,733	\$ 21,507	\$ 15,030
Secured by Junior Liens	PD324	\$ 446	\$ 652	\$ 752	\$ 168	\$ 268
Multifamily (5 or more) Dwelling Units	PD325	\$ 1,055	\$ 1,058	\$ 3,677	\$ 2,628	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 8,194	\$ 7,935	\$ 5,249	\$ 924	\$ 3,134

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	PD338	\$ 37	\$ 414	\$ 547	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 1,940	\$ 2,075	\$ 2,342	\$ 1,006	\$ 262
Consumer Loans - Total	SUB2531	\$ 1,159	\$ 1,298	\$ 2,900	\$ 1,241	\$ 1,134
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 20	\$ 4
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 806	\$ 955	\$ 2,315	\$ 836	\$ 470
Mobile Home Loans	PD369	\$ 189	\$ 231	\$ 354	\$ 246	\$ 461
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 39
Other	PD380	\$ 164	\$ 112	\$ 231	\$ 139	\$ 160
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 190	\$ 190	\$ 17	\$ 0	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 7,589	\$ 6,068	\$ 6,800	\$ 6,224	\$ 1,694
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 152	\$ 1,029	\$ 653	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 4,778	\$ 3,105	\$ 3,556	\$ 3,870	N/A

Schedule LD --- Loan Data		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
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	\$ 67,989	\$ 59,517	\$ 55,023	\$ 24,068	\$ 20,708
90% up to 100% LTV	LD110	\$ 63,364	\$ 54,340	\$ 51,989	\$ 22,227	\$ 17,213
100% and greater LTV	LD120	\$ 4,625	\$ 5,177	\$ 3,034	\$ 1,841	\$ 3,495
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 3,281	\$ 2,420	\$ 2,858	\$ 849	\$ 1,354
Past Due and Still Accruing - Total	SUB5240	\$ 2,177	\$ 1,095	\$ 1,725	\$ 72	\$ 959
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 2,177	\$ 1,095	\$ 1,725	\$ 72	\$ 959
90% up to 100% LTV	LD210	\$ 916	\$ 976	\$ 832	\$ 0	\$ 756
100% and greater LTV	LD220	\$ 1,261	\$ 119	\$ 893	\$ 72	\$ 203
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 1,104	\$ 1,325	\$ 1,133	\$ 777	\$ 395
90% up to 100% LTV	LD250	\$ 891	\$ 1,116	\$ 891	\$ 595	\$ 300
100% and greater LTV	LD260	\$ 213	\$ 209	\$ 242	\$ 182	\$ 95

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Schedule LD --- Loan Data		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Net Charge-offs - Total	SUB5300	\$ 229	\$ 340	\$ 251	\$ 0	\$ 124
90% up to 100% LTV	LD310	\$ 53	\$ 65	\$ 86	\$ 0	\$ 6
100% and greater LTV	LD320	\$ 176	\$ 275	\$ 165	\$ 0	\$ 118
Purchases - Total	SUB5320	\$ 0	\$ 130	\$ 0	\$ 0	\$ 247
90% up to 100% LTV	LD410	\$ 0	\$ 130	\$ 0	\$ 0	\$ 197
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 50
Originations - Total	SUB5330	\$ 28,977	\$ 23,257	\$ 29,565	\$ 14,104	\$ 10,881
90% up to 100% LTV	LD430	\$ 22,580	\$ 18,039	\$ 27,574	\$ 12,836	\$ 9,323
100% and greater LTV	LD440	\$ 6,397	\$ 5,218	\$ 1,991	\$ 1,268	\$ 1,558
Sales - Total	SUB5340	\$ 15,188	\$ 9,935	\$ 8,671	\$ 11,893	\$ 16,859
90% up to 100% LTV	LD450	\$ 13,946	\$ 9,057	\$ 6,538	\$ 9,346	\$ 15,701
100% and greater LTV	LD460	\$ 1,242	\$ 878	\$ 2,133	\$ 2,547	\$ 1,158

Schedule CC --- Consolidated Commitments and Contingencies		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 446,735	\$ 426,609	\$ 379,390	\$ 249,424	\$ 259,824
Mortgage Construction Loans	CC105	\$ 315,288	\$ 308,070	\$ 265,784	\$ 136,342	\$ 132,652
Other Mortgage Loans	CC115	\$ 131,447	\$ 118,539	\$ 113,606	\$ 113,082	\$ 127,172
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 31,970	\$ 31,015	\$ 33,689	\$ 25,254	\$ 109,871
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 226,147	\$ 221,890	\$ 147,893	\$ 109,399	\$ 134,568
1-4 Dwelling Units	CC280	\$ 119,685	\$ 112,202	\$ 85,634	\$ 100,226	\$ 126,263
Multifamily (5 or more) Dwelling Units	CC290	\$ 6,040	\$ 5,712	\$ 2,857	\$ 0	\$ 0
All Other Real Estate	CC300	\$ 100,422	\$ 103,976	\$ 59,402	\$ 9,173	\$ 8,305
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 18,180	\$ 5,735	\$ 7,500	\$ 107	\$ 36
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 145	\$ 2,041	\$ 1,935	\$ 3,384
Commitments Outstanding to Sell Loans	CC330	\$ 119,133	\$ 93,706	\$ 58,232	\$ 98,352	\$ 142,782
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 36,000	\$ 47,000	\$ 43,000	\$ 72,000	\$ 48,000
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 265	\$ 0	\$ 5,000
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 160,739	\$ 146,182	\$ 149,051	\$ 92,150	\$ 79,535
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 53,182	\$ 53,600	\$ 49,959	\$ 28,232	\$ 26,921
Commercial Lines	CC420	\$ 99,875	\$ 84,557	\$ 91,402	\$ 58,678	\$ 47,515

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Schedule CC --- Consolidated Commitments and Contingencies		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Open-End Consumer Lines - Credit Cards	CC423	\$ 6,835	\$ 7,080	\$ 6,901	\$ 4,894	\$ 4,761
Open-End Consumer Lines - Other	CC425	\$ 847	\$ 945	\$ 789	\$ 346	\$ 338
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 34,083	\$ 26,618	\$ 32,537	\$ 9,438	\$ 10,280
Commercial	CC430	\$ 1,026	\$ 1,026	\$ 1,026	\$ 1,026	\$ 1,026
Standby, Not Included on CC465 or CC468	CC435	\$ 33,057	\$ 25,592	\$ 31,511	\$ 8,412	\$ 9,254
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 30,831	\$ 34,721	\$ 12,504	\$ 17,371	\$ 103,445
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 5,847	\$ 2,179	\$ 2,145	\$ 1,886	\$ 2,150
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 13,296	\$ 20,423	\$ 31,718	\$ 20,235	\$ 54,040
Pass-Through Securities	CF143	\$ 9,113	\$ 12,947	\$ 25,151	\$ 10,624	\$ 48,923
Other Mortgage-Backed Securities	CF153	\$ 4,183	\$ 7,476	\$ 6,567	\$ 9,611	\$ 5,117
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 0	\$ 4,011	\$ 1,334	\$ 2,599	\$ 41,106
Pass-Through Securities	CF145	\$ 0	\$ 4,011	\$ 1,334	\$ 2,599	\$ 41,106
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 13,296	\$ 16,412	\$ 30,384	\$ 17,636	\$ 12,934
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 24,527	\$- 24,715	\$- 34,767	\$- 36,200	\$- 11,387
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 5,253	\$- 3,142	\$- 2,667	\$- 5,737	\$- 5,374
Mortgage Loans Disbursed - Total	SUB3831	\$ 817,898	\$ 846,653	\$ 891,287	\$ 712,596	\$ 727,175
Construction Loans - Total	SUB3840	\$ 197,694	\$ 221,901	\$ 218,312	\$ 149,734	\$ 166,094
1-4 Dwelling Units	CF190	\$ 180,677	\$ 213,804	\$ 191,501	\$ 143,474	\$ 163,282
Multifamily (5 or more) Dwelling Units	CF200	\$ 3	\$ 379	\$ 794	\$ 0	\$ 0
Nonresidential	CF210	\$ 17,014	\$ 7,718	\$ 26,017	\$ 6,260	\$ 2,812
Permanent Loans - Total	SUB3851	\$ 620,204	\$ 624,752	\$ 672,975	\$ 562,862	\$ 561,081
1-4 Dwelling Units	CF225	\$ 497,397	\$ 428,662	\$ 506,288	\$ 490,116	\$ 452,485
Multifamily (5 or more) Dwelling Units	CF245	\$ 443	\$ 702	\$ 382	\$ 0	\$ 0
Nonresidential (Except Land)	CF260	\$ 26,870	\$ 86,661	\$ 35,891	\$ 18,947	\$ 27,690

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Schedule CF --- Consolidated Cash Flow Information		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	CF270	\$ 95,494	\$ 108,727	\$ 130,414	\$ 53,799	\$ 80,906
Loans and Participations Purchased - Total	SUB3880	\$ 11,173	\$ 12,583	\$ 37,049	\$ 6,955	\$ 7,373
Secured by 1-4 Dwelling Units	CF280	\$ 2,459	\$ 3,870	\$ 9,670	\$ 6,955	\$ 7,373
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 1,152	\$ 695	\$ 6,103	\$ 0	\$ 0
Secured by Nonresidential	CF300	\$ 7,562	\$ 8,018	\$ 21,276	\$ 0	\$ 0
Loans and Participations Sold - Total	SUB3890	\$ 606,735	\$ 576,622	\$ 720,951	\$ 627,051	\$ 659,561
Secured by 1-4 Dwelling Units	CF310	\$ 606,735	\$ 576,622	\$ 720,951	\$ 627,051	\$ 659,561
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ - 595,562	\$ - 564,039	\$ - 683,902	\$ - 620,096	\$ - 652,188
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 125,712	\$ 212,181	\$ 166,399	\$ 56,583	\$ 51,315
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ - 11,668	\$ 10,238	\$ 5,546	\$ 1,528	\$ 1,547
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 118,606	\$ 79,690	\$ 95,183	\$ 32,301	\$ 19,526
Mortgage Loans - Net Change in Mtg Loan Portfolio - Flow	SUB3906	\$ 84,956	\$ 80,671	\$ 46,532	\$ 37,445	\$ 25,219
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 146,194	\$ 130,645	\$ 137,843	\$ 51,986	\$ 51,242
Commercial	CF390	\$ 96,393	\$ 88,820	\$ 96,548	\$ 8,282	\$ 7,503
Consumer	CF400	\$ 49,801	\$ 41,825	\$ 41,295	\$ 43,704	\$ 43,739
Nonmortgage Loans - Sales - Total	SUB3915	\$ 228	\$ 1,814	\$ 0	\$ 253	\$ 2
Commercial	CF395	\$ 228	\$ 1,814	\$ 0	\$ 253	\$ 2
Consumer	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 145,966	\$ 128,831	\$ 137,843	\$ 51,733	\$ 51,240
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 40,659	\$ 155,788	\$ 16,877	\$ 20,857	\$ 43,637
New Deposits Received less Deposits Withdrawn	CF420	\$ 28,137	\$ 144,628	\$ 6,693	\$ 14,521	\$ 37,718
Interest Credited to Deposits	CF430	\$ 12,522	\$ 11,160	\$ 10,184	\$ 6,336	\$ 5,919
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 774,973	\$ 712,406	\$ 622,716	\$ 475,040	\$ 434,405
Fully Insured	DI100	\$ 709,420	\$ 650,725	\$ 426,765	\$ 406,615	\$ 372,488
Other	DI110	\$ 65,553	\$ 61,681	\$ 195,951	\$ 68,425	\$ 61,917
Deposits with Balances - \$100,000 or Less	DI120	\$ 1,879,747	\$ 1,519,374	\$ 1,452,804	\$ 1,293,111	\$ 1,370,739

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Schedule DI --- Consolidated Deposit Information		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Deposits with Balances - Greater than \$100,000	DI130	\$ 1,386,034	\$ 1,706,423	\$ 1,614,944	\$ 733,256	\$ 637,206
Number of Deposit Accounts - Total	SUB4062	128,317	124,967	124,314	85,338	84,775
Balances of \$100,000 or Less	DI150	123,923	120,588	120,018	82,662	82,174
Balances Greater than \$100,000	DI160	4,394	4,379	4,296	2,676	2,601
IRA/Keogh Accounts	DI200	\$ 147,967	\$ 143,793	\$ 140,641	\$ 110,136	\$ 107,721
Uninsured Deposits	DI210	\$ 652,388	\$ 667,417	\$ 668,406	\$ 377,755	\$ 457,330
Preferred Deposits	DI220	\$ 35,053	\$ 36,099	\$ 39,296	\$ 40,853	\$ 40,731
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 285,265	\$ 374,650	\$ 374,676	\$ 313,207	\$ 317,038
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 547,182	\$ 418,498	\$ 359,316	\$ 223,179	\$ 224,826
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 288,923	\$ 308,457	\$ 339,699	\$ 63,096	\$ 66,479
Deposits & Escrows - Time Deposits	DI340	\$ 2,144,412	\$ 2,124,198	\$ 1,994,057	\$ 1,426,884	\$ 1,399,602
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 217,121	\$ 191,178	\$ 232,123	\$ 153,990	\$ 172,880
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 148	\$ 196	\$ 230	\$ 251	\$ 135
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 1,892	\$ 11,492	\$ 918	\$ 1,245	\$ 2,462
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 528	\$ 420	\$ 412	\$ 429	\$ 198
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	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 690	\$ 1,011	\$ 1,373	\$ 924	\$ 1,386
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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
Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
MISCELLANEOUS DATA						

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Schedule SI --- Consolidated Supplemental Information		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Number of Full-time Equivalent Employees	SI370	1,465	1,441	1,475	1,137	1,249
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 671,467	\$ 687,899	\$ 704,951	\$ 474,063	\$ 500,267
Assets Held for Sale	SI387	\$ 135,519	\$ 114,299	\$ 134,927	\$ 128,720	\$ 129,217
Loans Serviced for Others	SI390	\$ 1,054,700	\$ 1,064,284	\$ 1,103,958	\$ 1,120,602	\$ 1,440,707
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 1,700	\$ 1,825	\$ 1,830	\$ 1,866	\$ 2,150
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	82.09%	81.23%	84.34%	84.74%	84.19%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	82.24%	81.75%	82.82%	84.50%	84.31%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	82.66%	82.21%	82.33%	84.27%	84.07%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	76.83%	76.89%	78.91%	78.37%	78.65%
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	\$ 365	\$ 365	\$ 365	\$ 365	\$ 365
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 15,539	\$ 11,539	\$ 10,794	\$ 5,251	\$ 6,658
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	17	15	14	5	11
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 383,996	\$ 381,934	\$ 379,362	\$ 249,333	\$ 254,752
Net Income (Loss) (SO91)	SI610	\$ 10,686	\$ 7,687	\$ 5,352	\$ 8,771	\$ 10,122
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 7,100	\$ 4,163	\$ 975	\$ 2,650	\$ 4,024
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 102	\$ 61	\$ 0	\$ 50	\$ 0
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 1,725	\$- 1,554	\$- 2,939	\$- 1,853	\$ 197
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$ 30	\$ 30	\$ 47	\$ 278	\$- 96
Ending Equity Capital (SC80)	SI680	\$ 385,989	\$ 383,995	\$ 380,847	\$ 253,929	\$ 260,951
TRANSACTIONS WITH AFFILIATES						

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 1,169	\$ 159	\$ 4,893	\$ 1,204	\$ 75
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 805	\$ 1,650	\$ 4,115	\$ 517	\$ 444
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	2 [Yes]	2 [Yes]	1 [Yes]	1 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 67	\$ 88	\$ 103	\$ 16	\$ 13
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 4,438,924	\$ 4,362,605	\$ 4,319,129	\$ 2,957,489	\$ 2,916,170
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 493,622	\$ 486,253	\$ 489,554	\$ 365,588	\$ 327,409
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 2,949,324	\$ 2,901,815	\$ 2,940,840	\$ 2,049,854	\$ 2,048,263
Nonmortgage Loans	SI885	\$ 566,883	\$ 541,006	\$ 540,763	\$ 363,216	\$ 347,622
Deposits and Excrows	SI890	\$ 3,266,414	\$ 3,140,206	\$ 3,098,007	\$ 2,026,524	\$ 1,983,015
Total Borrowings	SI895	\$ 748,157	\$ 796,083	\$ 804,806	\$ 650,825	\$ 648,723
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	1	4	3	1	4
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 191	\$ 668	\$ 110	\$ 86	\$ 101
Interest Charged on Loans Made During Quarter - Minimum	SI920	3.75	4.75	7.63	6.75	2.49
Interest Charged on Loans Made During Quarter - Maximum	SI930	3.75	5.80	7.75	6.75	7.00

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 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	0	1	1	0	0
Any Outstanding Futures or Options Positions?	SQ310	1	1	1	1	0
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	3

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Schedule SQ --- Consolidated Supplemental Questions		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	6	6	5	5

Schedule SB --- Consolidated Small Business Loans		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	11 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	10 [Yes]
Do you have any farm or agriculture loans?	SB100	4 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	3 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	0 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	0 [Yes]
Number of Loans on SC260	SB200	25	N/A	N/A	N/A	0
Number of Loans on SC300, SC303, and SC306	SB210	36	N/A	N/A	N/A	0
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	601	N/A	N/A	N/A	173
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 23,283	N/A	N/A	N/A	\$ 8,555
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	420	N/A	N/A	N/A	83
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 57,090	N/A	N/A	N/A	\$ 12,067
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	298	N/A	N/A	N/A	77
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 122,430	N/A	N/A	N/A	\$ 32,096
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	962	N/A	N/A	N/A	285
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 19,950	N/A	N/A	N/A	\$ 7,041
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	191	N/A	N/A	N/A	55
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 22,129	N/A	N/A	N/A	\$ 7,958
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	207	N/A	N/A	N/A	101
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Outstd Bal	SB450	\$ 85,178	N/A	N/A	N/A	\$ 43,493
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	24	N/A	N/A	N/A	3
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 927	N/A	N/A	N/A	\$ 58
Farm Mortgages Orig at \$100-250,000 - Number	SB520	8	N/A	N/A	N/A	3
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 908	N/A	N/A	N/A	\$ 452
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	12	N/A	N/A	N/A	4
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 3,148	N/A	N/A	N/A	\$ 801
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	27	N/A	N/A	N/A	1
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 503	N/A	N/A	N/A	\$ 43
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	5	N/A	N/A	N/A	0

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Schedule SB --- Consolidated Small Business Loans		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 531	N/A	N/A	N/A	\$ 0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	1	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 246	N/A	N/A	N/A	\$ 0

Schedule FS --- Fiduciary and Related Services		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
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]	3 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	3 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	3 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 85,536	\$ 83,244	\$ 93,174	\$ 91,049	\$ 1,824,799
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 15,482	\$ 15,895	\$ 16,354	\$ 16,604	\$ 868,132
Personal Trust and Agency Accounts	FS210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 407,982
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 0	\$ 0	\$ 0	\$ 0	\$ 60,067
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,753
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 11,444
Other Retirement Accounts	FS240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 45,870
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 383,240
Other Fiduciary Accounts	FS270	\$ 15,482	\$ 15,895	\$ 16,354	\$ 16,604	\$ 16,843
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 70,054	\$ 67,349	\$ 76,820	\$ 74,445	\$ 373,138
Personal Trust and Agency Accounts	FS211	\$ 0	\$ 0	\$ 0	\$ 0	\$ 88,193
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 70,054	\$ 67,349	\$ 76,820	\$ 74,445	\$ 236,889
Employee Benefit - Defined Contribution	FS221	\$ 70,054	\$ 67,349	\$ 76,820	\$ 74,445	\$ 165,754
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4,388
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 66,747
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 48,056
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 583,529
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (#) - Total Fiduciary Accounts	FS22	114	116	121	116	1,339
Personal Trust and Agency Accounts	FS212	0	0	0	0	632
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0	0	162
Employee Benefit - Defined Contribution	FS222	0	0	0	0	10
Employee Benefit - Defined Benefit	FS232	0	0	0	0	20
Other Retirement Accounts	FS242	0	0	0	0	132
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	0	0	0	0	428
Other Fiduciary Accounts	FS272	114	116	121	116	117
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	44	44	45	44	795
Personal Trust and Agency Accounts	FS213	0	0	0	0	107
Retirement-related Trust and Agency Accounts - Total	SUB6130	44	44	45	44	669
Employee Benefit - Defined Contribution	FS223	44	44	45	44	103
Employee Benefit - Defined Benefit	FS233	0	0	0	0	6
Other Retirement Accounts	FS243	0	0	0	0	560
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	19
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	0	0	0	0	109
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 1,089	\$ 508	\$ 1,774	\$ 1,395	\$ 4,362
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,723
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 1,032	\$ 473	\$ 1,726	\$ 1,354	\$ 1,379
Employee Benefit - Defined Contribution	FS320	\$ 1,032	\$ 473	\$ 1,726	\$ 1,354	\$ 996
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 52
Other Retirement Accounts	FS340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 331
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 0	\$ 0	\$ 0	\$ 0	\$ 88
Other Fiduciary Accounts	FS370	\$ 57	\$ 35	\$ 48	\$ 41	\$ 33
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 139
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 960	\$ 485	\$ 1,737	\$ 1,252	\$ 3,397
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 23
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 78	\$ 39	\$ 156	\$ 117	\$ 39

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Schedule FS --- Fiduciary and Related Services		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 207	\$ 62	\$ 193	\$ 260	\$ 981
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 407,982
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$- 116
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 35
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 8,177
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 35,055
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 23,154
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 12,013
Common and Preferred Stock	FS445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 267,448
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 601
Real Estate	FS455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 19,719
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 41,896
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	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
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
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 22
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 22
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
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 385,991	\$ 383,996	\$ 380,851	\$ 253,930	\$ 260,954
Equity Capital Deductions - Total	SUB1631	\$ 17,501	\$ 18,161	\$ 19,080	\$ 1,485	\$ 2,044
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 12,808	\$ 12,870	\$ 12,984	\$ 1,131	\$ 1,194
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 4,693	\$ 5,291	\$ 6,096	\$ 354	\$ 350
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 500
Equity Capital Additions - Total	SUB1641	\$ 13,363	\$ 10,981	\$ 9,435	\$ 4,807	\$ 3,186
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 13,023	\$ 10,693	\$ 9,120	\$ 4,460	\$ 2,814

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Schedule CCR --- Consolidated Capital Requirement		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 340	\$ 288	\$ 315	\$ 347	\$ 372
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 381,853	\$ 376,816	\$ 371,206	\$ 257,252	\$ 262,096
Total Assets (SC60)	CCR205	\$ 4,481,311	\$ 4,367,347	\$ 4,322,926	\$ 2,942,474	\$ 2,923,917
Asset Deductions - Total	SUB1651	\$ 17,501	\$ 18,161	\$ 19,080	\$ 1,485	\$ 2,044
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 12,808	\$ 12,870	\$ 12,984	\$ 1,131	\$ 1,194
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 4,693	\$ 5,291	\$ 6,096	\$ 354	\$ 350
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 500
Asset Additions - Total	SUB1661	\$ 12,892	\$ 10,314	\$ 9,300	\$ 4,876	\$ 2,698
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 12,892	\$ 10,314	\$ 9,300	\$ 4,876	\$ 2,698
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 4,476,702	\$ 4,359,500	\$ 4,313,146	\$ 2,945,865	\$ 2,924,571
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 179,056	\$ 174,376	\$ 172,507	\$ 117,839	\$ 117,005
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 381,853	\$ 376,816	\$ 371,206	\$ 257,252	\$ 262,096
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 143	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 31,552	\$ 30,193	\$ 30,043	\$ 19,186	\$ 18,359
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 31,695	\$ 30,193	\$ 30,043	\$ 19,186	\$ 18,359
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 31,695	\$ 30,193	\$ 30,043	\$ 19,186	\$ 18,359
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 750	\$ 750	\$ 0	\$ 750	\$ 760
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 1,700	\$ 2,179	\$ 2,145	\$ 1,886	\$ 2,150
Total Risk-Based Capital	CCR39	\$ 411,098	\$ 404,080	\$ 399,104	\$ 273,802	\$ 277,545
0% R/W Category - Cash	CCR400	\$ 31,015	\$ 25,347	\$ 15,820	\$ 9,284	\$ 8,862
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 160,184	\$ 171,784	\$ 183,280	\$ 194,756	\$ 207,903
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 378	\$ 356	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Other	CCR415	\$ 16,113	\$ 17,739	\$ 25,342	\$ 10,293	\$ 7,612
0% R/W Category - Assets Total	CCR420	\$ 207,312	\$ 215,248	\$ 224,798	\$ 214,333	\$ 224,377
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	\$ 349,602	\$ 352,124	\$ 354,262	\$ 255,194	\$ 265,705
20% R/W Category - Claims on FHLBs	CCR435	\$ 179,589	\$ 197,000	\$ 162,170	\$ 191,642	\$ 197,905
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 2,408	\$ 2,399	\$ 2,051	\$ 2,961	\$ 725
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 70,638	\$ 65,203	\$ 78,786	\$ 42,823	\$ 44,638
20% R/W Category - Other	CCR450	\$ 226,255	\$ 218,780	\$ 218,716	\$ 96,936	\$ 91,348
20% R/W Category - Assets Total	CCR455	\$ 828,492	\$ 835,506	\$ 815,985	\$ 589,556	\$ 600,321
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 165,698	\$ 167,101	\$ 163,196	\$ 117,910	\$ 120,063
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 975,069	\$ 931,229	\$ 915,462	\$ 707,817	\$ 705,172
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 21,816	\$ 20,281	\$ 20,392	\$ 7,275	\$ 2,010
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 11,495	\$ 12,709	\$ 11,536	\$ 9,339	\$ 1,500
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 11,837	\$ 11,374	\$ 10,173	\$ 1,445	\$ 1,120
50% R/W Category - Other	CCR480	\$ 21,109	\$ 20,394	\$ 13,853	\$ 12,022	\$ 9,342
50% R/W Category - Assets Total	CCR485	\$ 1,041,326	\$ 995,987	\$ 971,416	\$ 737,898	\$ 719,144
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 520,668	\$ 497,996	\$ 485,710	\$ 368,952	\$ 359,574
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 137,162	\$ 130,229	\$ 130,659	\$ 84,522	\$ 63,429
100% R/W Category - All Other Assets	CCR506	\$ 2,442,253	\$ 2,322,575	\$ 2,309,212	\$ 1,364,605	\$ 1,363,881
100% R/W Category - Assets Total	CCR510	\$ 2,579,415	\$ 2,452,804	\$ 2,439,871	\$ 1,449,127	\$ 1,427,310
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 2,579,415	\$ 2,452,804	\$ 2,439,871	\$ 1,449,127	\$ 1,427,310
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 4,656,545	\$ 4,499,545	\$ 4,452,070	\$ 2,990,914	\$ 2,971,152
Subtotal Risk-Weighted Assets	CCR75	\$ 3,265,778	\$ 3,117,899	\$ 3,088,776	\$ 1,935,988	\$ 1,906,945
Excess Allowances for Loan and Lease Losses	CCR530	\$ 372	\$ 385	\$ 545	\$ 405	\$ 618
Total Risk-Weighted Assets	CCR78	\$ 3,265,406	\$ 3,117,514	\$ 3,088,231	\$ 1,935,583	\$ 1,906,327
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 261,234	\$ 249,396	\$ 247,058	\$ 154,844	\$ 152,505
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						

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Schedule CCR --- Consolidated Capital Requirement		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Tier 1 (Core) Capital Ratio	CCR810	8.53%	8.64%	8.61%	8.73%	8.96%
Total Risk-Based Capital Ratio	CCR820	12.59%	12.96%	12.92%	14.15%	14.56%
Tier 1 Risk-Based Capital Ratio	CCR830	11.64%	12.02%	11.95%	13.19%	13.64%
Tangible Equity Ratio	CCR840	8.53%	8.64%	8.60%	8.73%	8.96%

*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.