

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 2:53 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Number of Regulated Institutions		10	11	12	12	12
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	1	1	2	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						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 300,824	\$ 325,455	\$ 349,242	\$ 406,867	\$ 490,098
Cash and Non-Interest-Earning Deposits	SC110	\$ 92,776	\$ 109,577	\$ 101,713	\$ 93,572	\$ 76,958
Interest-Earning Deposits in FHLBs	SC112	\$ 25,847	\$ 35,251	\$ 29,917	\$ 32,478	\$ 50,486
Other Interest-Earning Deposits	SC118	\$ 40,778	\$ 28,644	\$ 25,369	\$ 30,994	\$ 29,432
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 15,134	\$ 7,866	\$ 18,497	\$ 37,238	\$ 10,726
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 41,418	\$ 53,201	\$ 66,023	\$ 104,928	\$ 215,913
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 3,751	\$ 4,817	\$ 12,552	\$ 13,872	\$ 9,877
State and Municipal Obligations	SC180	\$ 41,362	\$ 42,796	\$ 43,985	\$ 44,258	\$ 43,935
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 38,083	\$ 41,219	\$ 48,718	\$ 46,260	\$ 47,266
Accrued Interest Receivable	SC191	\$ 1,675	\$ 2,084	\$ 2,468	\$ 3,267	\$ 5,505
Mortgage-Backed Securities - Gross	SUB0072	\$ 696,428	\$ 642,943	\$ 700,064	\$ 667,385	\$ 510,801
Mortgage-Backed Securities - Total	SC22	\$ 696,428	\$ 642,943	\$ 700,064	\$ 667,385	\$ 510,801
Pass-Through - Total	SUB0073	\$ 508,074	\$ 452,358	\$ 495,357	\$ 462,663	\$ 402,774
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 506,216	\$ 450,248	\$ 493,244	\$ 460,292	\$ 400,419
Other Pass-Through	SC215	\$ 1,858	\$ 2,110	\$ 2,113	\$ 2,371	\$ 2,355
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 185,063	\$ 187,544	\$ 201,376	\$ 201,869	\$ 105,641
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 122,702	\$ 31,397	\$ 38,513	\$ 135,274	\$ 44,886
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 18,174	\$ 108,278	\$ 112,150	\$ 14,597	\$ 15,421
Other	SC222	\$ 44,187	\$ 47,869	\$ 50,713	\$ 51,998	\$ 45,334
Accrued Interest Receivable	SC228	\$ 3,291	\$ 3,041	\$ 3,331	\$ 2,853	\$ 2,386

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Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 4,052,459	\$ 4,028,538	\$ 4,013,677	\$ 3,915,002	\$ 3,829,403
Mortgage Loans - Total	SC26	\$ 4,015,418	\$ 3,990,121	\$ 3,974,849	\$ 3,880,182	\$ 3,795,757
Construction Loans - Total	SUB0100	\$ 506,136	\$ 491,409	\$ 580,552	\$ 631,155	\$ 640,100
Residential - Total	SUB0110	\$ 328,869	\$ 354,104	\$ 381,226	\$ 458,628	\$ 476,134
1-4 Dwelling Units	SC230	\$ 321,905	\$ 350,538	\$ 377,001	\$ 452,329	\$ 470,937
Multifamily (5 or more) Dwelling Units	SC235	\$ 6,964	\$ 3,566	\$ 4,225	\$ 6,299	\$ 5,197
Nonresidential Property	SC240	\$ 177,267	\$ 137,305	\$ 199,326	\$ 172,527	\$ 163,966
Permanent Loans - Total	SUB0121	\$ 3,522,320	\$ 3,512,932	\$ 3,409,288	\$ 3,258,762	\$ 3,165,558
Residential - Total	SUB0131	\$ 2,039,113	\$ 2,039,377	\$ 2,034,695	\$ 1,932,885	\$ 1,879,414
1-4 Dwelling Units - Total	SUB0141	\$ 1,911,427	\$ 1,916,527	\$ 1,904,121	\$ 1,805,524	\$ 1,754,317
Revolving Open-End Loans	SC251	\$ 130,581	\$ 130,157	\$ 124,200	\$ 119,350	\$ 120,368
All Other - First Liens	SC254	\$ 1,725,996	\$ 1,730,109	\$ 1,722,818	\$ 1,628,301	\$ 1,573,217
All Other - Junior Liens	SC255	\$ 54,850	\$ 56,261	\$ 57,103	\$ 57,873	\$ 60,732
Multifamily (5 or more) Dwelling Units	SC256	\$ 127,686	\$ 122,850	\$ 130,574	\$ 127,361	\$ 125,097
Nonresidential Property (Except Land)	SC260	\$ 917,189	\$ 902,836	\$ 773,699	\$ 765,910	\$ 719,218
Land	SC265	\$ 566,018	\$ 570,719	\$ 600,894	\$ 559,967	\$ 566,926
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 69,501	\$ 33,690	\$ 99,923	\$ 84,259	\$ 67,369
Accrued Interest Receivable	SC272	\$ 20,835	\$ 21,738	\$ 21,202	\$ 22,266	\$ 20,553
Advances for Taxes and Insurance	SC275	\$ 3,168	\$ 2,459	\$ 2,635	\$ 2,819	\$ 3,192
Allowance for Loan and Lease Losses	SC283	\$ 37,041	\$ 38,417	\$ 38,828	\$ 34,820	\$ 33,646
Nonmortgage Loans - Gross	SUB0162	\$ 632,201	\$ 670,603	\$ 688,683	\$ 726,202	\$ 724,241
Nonmortgage Loans - Total	SC31	\$ 615,824	\$ 655,532	\$ 674,807	\$ 713,343	\$ 709,618
Commercial Loans - Total	SC32	\$ 309,174	\$ 338,507	\$ 353,315	\$ 375,955	\$ 337,997
Secured	SC300	\$ 191,229	\$ 228,304	\$ 243,207	\$ 280,904	\$ 236,116
Unsecured	SC303	\$ 117,945	\$ 110,203	\$ 110,108	\$ 95,051	\$ 101,881
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 318,935	\$ 327,820	\$ 330,033	\$ 344,833	\$ 379,814
Loans on Deposits	SC310	\$ 13,991	\$ 13,793	\$ 14,546	\$ 14,834	\$ 16,843
Home Improvement Loans (Not secured by real estate)	SC316	\$ 165	\$ 184	\$ 121	\$ 191	\$ 252
Education Loans	SC320	\$ 1	\$ 14	\$ 23	\$ 25	\$ 17
Auto Loans	SC323	\$ 225,205	\$ 241,907	\$ 237,236	\$ 248,500	\$ 296,354
Mobile Home Loans	SC326	\$ 36,333	\$ 35,220	\$ 36,040	\$ 34,076	\$ 23,664
Credit Cards	SC328	\$ 528	\$ 525	\$ 504	\$ 509	\$ 570

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Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 42,712	\$ 36,177	\$ 41,563	\$ 46,698	\$ 42,114
Accrued Interest Receivable	SC348	\$ 4,092	\$ 4,276	\$ 5,335	\$ 5,414	\$ 6,430
Allowance for Loan and Lease Losses	SC357	\$ 16,377	\$ 15,071	\$ 13,876	\$ 12,859	\$ 14,623
Repossessed Assets - Gross	SUB0201	\$ 79,385	\$ 56,905	\$ 44,487	\$ 28,828	\$ 19,857
Repossessed Assets - Total	SC40	\$ 79,385	\$ 56,905	\$ 42,564	\$ 26,744	\$ 17,862
Real Estate - Total	SUB0210	\$ 77,254	\$ 55,942	\$ 43,213	\$ 28,127	\$ 19,251
Construction	SC405	\$ 19,172	\$ 10,666	\$ 13,680	\$ 7,097	\$ 3,287
Residential - Total	SUB0225	\$ 22,318	\$ 19,524	\$ 15,330	\$ 15,725	\$ 12,915
1-4 Dwelling Units	SC415	\$ 22,318	\$ 19,524	\$ 15,330	\$ 15,725	\$ 12,915
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 1,276	\$ 9,272	\$ 1,531	\$ 1,250	\$ 988
Land	SC428	\$ 34,488	\$ 16,480	\$ 12,672	\$ 4,055	\$ 2,061
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 2,131	\$ 963	\$ 1,274	\$ 701	\$ 606
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 1,923	\$ 2,084	\$ 1,995
Real Estate Held for Investment	SC45	\$ 325	\$ 325	\$ 325	\$ 325	\$ 325
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 48,598	\$ 53,868	\$ 57,215	\$ 55,076	\$ 48,452
Federal Home Loan Bank Stock	SC510	\$ 47,028	\$ 52,296	\$ 55,641	\$ 53,502	\$ 44,687
Other	SC540	\$ 1,570	\$ 1,572	\$ 1,574	\$ 1,574	\$ 3,765
Office Premises and Equipment	SC55	\$ 140,238	\$ 141,180	\$ 139,259	\$ 137,243	\$ 132,657
Other Assets - Gross	SUB0262	\$ 290,235	\$ 294,124	\$ 288,283	\$ 284,464	\$ 279,341
Other Assets - Total	SC59	\$ 290,232	\$ 294,121	\$ 288,280	\$ 284,461	\$ 279,338
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 48,918	\$ 48,413	\$ 47,908	\$ 46,594	\$ 46,128
Other	SC625	\$ 6,591	\$ 6,522	\$ 6,564	\$ 6,494	\$ 4,457
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 4,678	\$ 4,582	\$ 8,522	\$ 7,771	\$ 7,387
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 186,579	\$ 187,437	\$ 188,574	\$ 189,306	\$ 190,370
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 43,469	\$ 47,170	\$ 36,715	\$ 34,299	\$ 30,999
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 3	\$ 3	\$ 3	\$ 3	\$ 3
General Valuation Allowances - Total	SUB2092	\$ 53,421	\$ 53,491	\$ 54,630	\$ 49,766	\$ 50,267
Total Assets - Gross	SUB0283	\$ 6,240,693	\$ 6,213,941	\$ 6,281,235	\$ 6,221,392	\$ 6,035,175
Total Assets	SC60	\$ 6,187,272	\$ 6,160,450	\$ 6,226,605	\$ 6,171,626	\$ 5,984,908
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 4,417,395	\$ 4,409,403	\$ 4,313,126	\$ 4,311,889	\$ 4,420,036
Deposits	SC710	\$ 4,408,610	\$ 4,389,415	\$ 4,293,842	\$ 4,294,650	\$ 4,406,474
Escrows	SC712	\$ 9,617	\$ 21,168	\$ 19,645	\$ 17,372	\$ 14,019
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 832	\$- 1,180	\$- 361	\$- 133	\$- 457
Borrowings - Total	SC72	\$ 1,018,946	\$ 1,068,585	\$ 1,198,730	\$ 1,070,085	\$ 828,684
Advances from FHLBank	SC720	\$ 727,009	\$ 859,649	\$ 925,160	\$ 870,026	\$ 673,717
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 184,904	\$ 191,458	\$ 188,037	\$ 189,582	\$ 144,860
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 7,487	\$ 7,456	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 99,546	\$ 10,022	\$ 85,533	\$ 10,477	\$ 10,107
Other Liabilities - Total	SC75	\$ 69,630	\$ 41,959	\$ 43,801	\$ 106,227	\$ 61,396
Accrued Interest Payable - Deposits	SC763	\$ 18,373	\$ 18,060	\$ 17,792	\$ 21,765	\$ 24,417
Accrued Interest Payable - Other	SC766	\$ 3,161	\$ 3,433	\$ 4,060	\$ 3,141	\$ 3,244
Accrued Taxes	SC776	\$ 2,552	\$ 869	\$ 1,773	\$ 3,254	\$ 3,237
Accounts Payable	SC780	\$ 31,876	\$ 9,014	\$ 7,748	\$ 22,629	\$ 10,408
Deferred Income Taxes	SC790	\$ 78	\$ 9	\$ 353	\$ 427	\$ 469
Other Liabilities and Deferred Income	SC796	\$ 13,590	\$ 10,574	\$ 12,075	\$ 55,011	\$ 19,621
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 5,505,971	\$ 5,519,947	\$ 5,555,657	\$ 5,488,201	\$ 5,310,116
Minority Interest	SC800	\$ 47	\$ 108	\$ 139	\$ 148	\$ 191
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 489,094	\$ 426,558	\$ 432,063	\$ 432,062	\$ 425,508
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 188	\$ 190	\$ 191	\$ 191	\$ 191
Paid in Excess of Par	SC830	\$ 488,906	\$ 426,368	\$ 431,872	\$ 431,871	\$ 425,317
Accumulated Other Comprehensive Income - Total	SC86	\$- 13,345	\$- 13,552	\$- 10,670	\$- 4,426	\$- 3,529
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 4,955	\$- 10,179	\$- 9,024	\$ 151	\$- 855
Gains (Losses) on Cash Flow Hedges	SC865	\$- 6,924	\$- 3,990	\$- 2,263	\$- 5,194	\$- 3,291
Other	SC870	\$- 1,466	\$ 617	\$ 617	\$ 617	\$ 617
Retained Earnings	SC880	\$ 205,632	\$ 227,516	\$ 249,693	\$ 255,919	\$ 252,896
Other Components of Equity Capital	SC891	\$- 126	\$- 128	\$- 277	\$- 276	\$- 276
Total Equity Capital	SC80	\$ 681,255	\$ 640,394	\$ 670,809	\$ 683,279	\$ 674,599
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 6,187,273	\$ 6,160,449	\$ 6,226,605	\$ 6,171,628	\$ 5,984,906

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Other Codes As of Dec 2008

Other Asset Codes

Code	Description	Count	Amount
4	Net deferred tax assets	4	\$ 14,770
6	Prepaid deposit insurance premiums	2	\$ 39
7	Prepaid expenses	7	\$ 923
8	Deposits for utilities and other services	1	\$ 14
9	Advances for loans serviced for others	3	\$ 1,969
14	Other noninterest-bearing short-term accounts recv	5	\$ 7,842
20	F/V of all derivative instru. reportable as assets	1	\$ 2,985
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 32
99	Other	5	\$ 3,275

Other Liability Codes

Code	Description	Count	Amount
11	The liability recorded for post-retirement benefit	3	\$ 1,988
16	Recourse loan liability	1	\$ 710
20	F/V of all derivative instru. reportable as liab.	1	\$ 4,450
21	Liabilities for credit losses on OBS credit exposures	1	\$ 10
99	Other	14	\$ 3,180

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 86,618	\$ 90,204	\$ 92,029	\$ 92,940	\$ 100,405
Deposits and Investment Securities	SO115	\$ 2,068	\$ 2,412	\$ 2,936	\$ 4,443	\$ 5,444
Mortgage-Backed Securities	SO125	\$ 8,528	\$ 8,433	\$ 8,365	\$ 6,606	\$ 6,420
Mortgage Loans	SO141	\$ 60,077	\$ 62,455	\$ 63,734	\$ 65,421	\$ 71,408
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 1,564	\$ 1,753	\$ 1,791	\$ 1,212	\$ 581
Nonmortgage Loans - Total	SUB0950	\$ 13,568	\$ 14,437	\$ 14,608	\$ 14,634	\$ 16,165
Commercial Loans and Leases	SO160	\$ 5,030	\$ 5,865	\$ 5,799	\$ 5,971	\$ 6,368
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 286	\$ 238	\$ 118	\$ 191	\$ 161
Consumer Loans and Leases	SO171	\$ 8,538	\$ 8,572	\$ 8,809	\$ 8,663	\$ 9,797
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 527	\$ 476	\$ 477	\$ 433	\$ 226
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 86	\$ 395	\$ 711	\$ 911	\$ 863
Federal Home Loan Bank Stock	SO181	\$ 85	\$ 386	\$ 711	\$ 672	\$ 687
Other	SO185	\$ 1	\$ 9	\$ 0	\$ 239	\$ 176
Interest Expense - Total	SO21	\$ 42,209	\$ 43,937	\$ 45,973	\$ 52,206	\$ 59,353
Deposits	SO215	\$ 33,467	\$ 34,540	\$ 36,364	\$ 43,176	\$ 49,029
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 6,511	\$ 7,246	\$ 7,382	\$ 7,317	\$ 8,225
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	\$ 2,263	\$ 2,179	\$ 2,249	\$ 1,726	\$ 2,109
Capitalized Interest	SO271	\$ 32	\$ 28	\$ 22	\$ 13	\$ 10
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 44,495	\$ 46,662	\$ 46,767	\$ 41,645	\$ 41,915
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 18,499	\$ 26,592	\$ 19,456	\$ 6,358	\$ 6,836
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 25,996	\$ 20,070	\$ 27,311	\$ 35,287	\$ 35,079
Noninterest Income - Total	SO42	\$ 11,519	\$ 14,974	\$ 17,416	\$ 23,336	\$ 21,891
Mortgage Loan Servicing Fees	SO410	\$ 18	\$ 1,307	\$ 1,202	\$ 1,521	\$ 1,082
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 423	\$- 451	\$- 544	\$- 498	\$- 408

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Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 6,368	\$ 6,992	\$ 7,192	\$ 6,702	\$ 7,115
Net Income (Loss) from Other - Total	SUB0451	\$ 3,638	\$ 5,203	\$ 7,819	\$ 10,259	\$ 5,307
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 6,952	\$ 7,984	\$ 8,911	\$ 11,270	\$ 6,268
Operations & Sale of Repossessed Assets	SO461	\$- 2,488	\$- 4,278	\$- 1,730	\$- 1,159	\$- 1,018
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 96	\$ 0	\$ 2	\$ 21	\$- 9
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 8	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 28	\$ 40	\$ 60	\$ 68
Sale of Other Assets Held for Investment	SO477	\$ 16	\$ 1,713	\$ 0	\$ 0	\$- 2
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$- 746	\$- 244	\$ 596	\$ 59	\$ 0
Other Noninterest Income	SO488	\$ 1,918	\$ 1,923	\$ 1,747	\$ 5,352	\$ 8,795
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	\$ 50,947	\$ 50,962	\$ 50,447	\$ 49,684	\$ 49,118
All Personnel Compensation and Expense	SO510	\$ 26,063	\$ 26,872	\$ 26,820	\$ 26,938	\$ 25,965
Legal Expense	SO520	\$ 1,484	\$ 1,667	\$ 1,600	\$ 1,262	\$ 1,887
Office Occupancy and Equipment Expense	SO530	\$ 8,580	\$ 8,887	\$ 8,296	\$ 8,024	\$ 8,696
Marketing and Other Professional Services	SO540	\$ 3,429	\$ 2,799	\$ 2,708	\$ 2,253	\$ 2,890
Loan Servicing Fees	SO550	\$ 939	\$ 1,020	\$ 976	\$ 915	\$ 911
Goodwill and Other Intangibles Expense	SO560	\$ 1,087	\$ 1,136	\$ 1,084	\$ 1,089	\$ 815
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 10	\$ 0	\$ 300	\$ 90	\$ 85
Other Noninterest Expense	SO580	\$ 9,355	\$ 8,581	\$ 8,663	\$ 9,113	\$ 7,869
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	\$- 13,432	\$- 15,918	\$- 5,720	\$ 8,939	\$ 7,852
Income Taxes - Total	SO71	\$- 887	\$- 2,050	\$- 330	\$ 1,156	\$ 2,331

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Federal	SO710	\$ 90	\$- 1,672	\$- 193	\$ 738	\$ 1,526
State, Local & Other	SO720	\$- 977	\$- 378	\$- 137	\$ 418	\$ 805
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$- 12,545	\$- 13,868	\$- 5,390	\$ 7,783	\$ 5,521
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$- 12,545	\$- 13,868	\$- 5,390	\$ 7,783	\$ 5,521

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Other Codes As of Dec 2008

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	2	\$ 4
7	Net income(loss) from leased property	1	\$ 10
15	Income from corporate-owned life insurance	3	\$ 637
99	Other	8	\$ 1,230

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	2	\$ 48
2	OTS assessments	2	\$ 18
6	Supervisory examination fees	2	\$ 463
7	Office supplies, printing, and postage	7	\$ 289
8	Telephone, including data lines	5	\$ 766
9	Loan origination expense	2	\$ 580
10	ATM expense	3	\$ 105
13	Misc taxes other than income & real estate	1	\$ 23
15	Foreclosure expenses	1	\$ 21
99	Other	5	\$ 1,696

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 356,438	\$ 272,553	\$ 184,969	\$ 92,940	\$ 383,495
YTD - Deposits and Investment Securities	Y_SO115	\$ 11,382	\$ 9,436	\$ 7,379	\$ 4,443	\$ 23,029
YTD - Mortgage-Backed Securities	Y_SO125	\$ 30,731	\$ 22,218	\$ 14,971	\$ 6,606	\$ 25,535
YTD - Mortgage Loans	Y_SO141	\$ 248,832	\$ 191,110	\$ 129,155	\$ 65,421	\$ 269,755
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 6,302	\$ 4,756	\$ 3,003	\$ 1,212	\$ 1,863
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 22,189	\$ 17,342	\$ 11,770	\$ 5,971	\$ 24,122
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 824	\$ 547	\$ 309	\$ 191	\$ 453
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 34,266	\$ 25,758	\$ 17,472	\$ 8,663	\$ 37,871
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 1,912	\$ 1,386	\$ 910	\$ 433	\$ 867
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 2,083	\$ 2,006	\$ 1,622	\$ 911	\$ 3,323
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 1,834	\$ 1,758	\$ 1,383	\$ 672	\$ 2,305
YTD - Other	Y_SO185	\$ 249	\$ 248	\$ 239	\$ 239	\$ 1,018
YTD - Interest Expense - Total	Y_SO21	\$ 181,670	\$ 140,522	\$ 98,179	\$ 52,206	\$ 214,830
YTD - Deposits	Y_SO215	\$ 145,023	\$ 112,550	\$ 79,540	\$ 43,176	\$ 174,013
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 28,325	\$ 21,881	\$ 14,699	\$ 7,317	\$ 31,842
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	\$ 8,417	\$ 6,154	\$ 3,975	\$ 1,726	\$ 9,011
YTD - Capitalized Interest	Y_SO271	\$ 95	\$ 63	\$ 35	\$ 13	\$ 36
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 176,851	\$ 134,037	\$ 88,412	\$ 41,645	\$ 171,988
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 70,886	\$ 52,396	\$ 25,814	\$ 6,358	\$ 16,838
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 105,965	\$ 81,641	\$ 62,598	\$ 35,287	\$ 155,150
YTD - Noninterest Income - Total	Y_SO42	\$ 66,851	\$ 55,578	\$ 40,752	\$ 23,336	\$ 72,270
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 4,015	\$ 4,030	\$ 2,723	\$ 1,521	\$ 5,106
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 1,909	\$- 1,493	\$- 1,042	\$- 498	\$- 1,828

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 27,088	\$ 20,805	\$ 13,894	\$ 6,702	\$ 33,631
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 26,720	\$ 23,214	\$ 18,078	\$ 10,259	\$ 19,267
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 35,050	\$ 28,098	\$ 20,181	\$ 11,270	\$ 22,576
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 9,655	\$- 7,167	\$- 2,889	\$- 1,159	\$- 3,268
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 73	\$ 23	\$ 23	\$ 21	\$- 269
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 8	\$ 8	\$ 8	\$ 8	\$- 1
YTD - Sale of Loans Held for Investment	Y_SO475	\$- 4	\$ 128	\$ 100	\$ 60	\$ 208
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 1,729	\$ 1,713	\$ 0	\$ 0	\$ 21
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$- 335	\$ 411	\$ 655	\$ 59	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 10,937	\$ 9,022	\$ 7,099	\$ 5,352	\$ 16,094
YTD - Noninterest Expense - Total	Y_SO51	\$ 198,972	\$ 149,968	\$ 100,131	\$ 49,684	\$ 187,656
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 104,917	\$ 79,933	\$ 53,758	\$ 26,938	\$ 100,629
YTD - Legal Expense	Y_SO520	\$ 5,811	\$ 4,527	\$ 2,862	\$ 1,262	\$ 6,182
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 33,193	\$ 24,968	\$ 16,320	\$ 8,024	\$ 30,336
YTD - Marketing and Other Professional Services	Y_SO540	\$ 11,032	\$ 7,702	\$ 4,961	\$ 2,253	\$ 13,698
YTD - Loan Servicing Fees	Y_SO550	\$ 3,850	\$ 2,911	\$ 1,891	\$ 915	\$ 3,550
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 4,390	\$ 3,303	\$ 2,173	\$ 1,089	\$ 2,562
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 400	\$ 390	\$ 390	\$ 90	\$ 660
YTD - Other Noninterest Expense	Y_SO580	\$ 35,379	\$ 26,234	\$ 17,776	\$ 9,113	\$ 30,039
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$- 26,156	\$- 12,749	\$ 3,219	\$ 8,939	\$ 39,764
YTD - Income Taxes - Total	Y_SO71	\$- 2,115	\$- 1,243	\$ 826	\$ 1,156	\$ 9,160
YTD - Federal	Y_SO710	\$- 1,035	\$- 1,143	\$ 545	\$ 738	\$ 7,434
YTD - State, Local, and Other	Y_SO720	\$- 1,080	\$- 100	\$ 281	\$ 418	\$ 1,726
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$- 24,041	\$- 11,506	\$ 2,393	\$ 7,783	\$ 30,604
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$- 24,041	\$- 11,506	\$ 2,393	\$ 7,783	\$ 30,604

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 53,198	\$ 54,433	\$ 49,766	\$ 50,270	\$ 48,480
Net Provision for Loss	VA115	\$ 16,919	\$ 26,568	\$ 19,530	\$ 6,336	\$ 6,733
Transfers	VA125	\$- 295	\$- 10,008	\$- 6,097	\$- 2,290	\$- 978
Recoveries	VA135	\$ 1,269	\$ 1,808	\$ 1,170	\$ 1,328	\$ 791
Adjustments	VA145	\$ 0	\$- 1,924	\$ 0	\$ 168	\$ 0
Charge-offs	VA155	\$ 17,673	\$ 17,387	\$ 9,743	\$ 6,046	\$ 4,756
General Valuation Allowances - Ending Balance	VA165	\$ 53,418	\$ 53,490	\$ 54,626	\$ 49,766	\$ 50,270
Specific Valuation Allowances - Beginning Balance	VA108	\$ 23,553	\$ 14,019	\$ 7,718	\$ 5,356	\$ 4,190
Net Provision for Loss	VA118	\$ 1,590	\$ 24	\$ 226	\$ 112	\$ 188
Transfers	VA128	\$ 295	\$ 10,008	\$ 6,097	\$ 2,290	\$ 978
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 0	\$ 4	\$ 22	\$ 40	\$ 0
Specific Valuation Allowances - Ending Balance	VA168	\$ 25,438	\$ 24,047	\$ 14,019	\$ 7,718	\$ 5,356
Total Valuation Allowances - Beginning Balance	VA110	\$ 76,751	\$ 68,452	\$ 57,484	\$ 55,626	\$ 52,670
Net Provision for Loss	VA120	\$ 18,509	\$ 26,592	\$ 19,756	\$ 6,448	\$ 6,921
Recoveries	VA140	\$ 1,269	\$ 1,808	\$ 1,170	\$ 1,328	\$ 791
Adjustments	VA150	\$ 0	\$- 1,924	\$ 0	\$ 168	\$ 0
Charge-offs	VA160	\$ 17,673	\$ 17,391	\$ 9,765	\$ 6,086	\$ 4,756
Total Valuation Allowances - Ending Balance	VA170	\$ 78,856	\$ 77,537	\$ 68,645	\$ 57,484	\$ 55,626
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 17,673	\$ 17,387	\$ 9,743	\$ 6,046	\$ 4,756
Mortgage-Backed Securities	VA370	\$ 1,396	\$ 499	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 9,144	\$ 4,218	\$ 3,609	\$ 2,684	\$ 1,588
Construction - Total	SUB2030	\$ 4,032	\$ 570	\$ 1,039	\$ 223	\$ 83
1-4 Dwelling Units	VA420	\$ 4,032	\$ 570	\$ 1,039	\$ 222	\$ 82
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 1	\$ 1
Permanent - Total	SUB2041	\$ 5,112	\$ 3,648	\$ 2,570	\$ 2,461	\$ 1,505
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 12	\$ 28	\$ 357	\$ 256	\$ 134
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 1,576	\$ 2,478	\$ 1,454	\$ 1,662	\$ 645
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 268	\$ 330	\$ 93	\$ 179	\$ 471
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 3	\$ 0	\$ 3	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 133	\$ 0	\$ 51	\$ 348	\$ 135

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 3,123	\$ 809	\$ 615	\$ 13	\$ 120
Nonmortgage Loans - Total	VA56	\$ 5,849	\$ 4,406	\$ 5,647	\$ 3,173	\$ 3,088
Commercial Loans	VA520	\$ 1,510	\$ 957	\$ 2,435	\$ 257	\$ 626
Consumer Loans - Total	SUB2061	\$ 4,339	\$ 3,449	\$ 3,212	\$ 2,916	\$ 2,462
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	\$ 2,948	\$ 1,998	\$ 1,949	\$ 2,105	\$ 1,583
Mobile Home Loans	VA550	\$ 558	\$ 680	\$ 469	\$ 278	\$ 62
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Other	VA560	\$ 833	\$ 771	\$ 794	\$ 533	\$ 816
Reposessed Assets - Total	VA60	\$ 126	\$ 205	\$ 461	\$ 189	\$ 80
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 366	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 126	\$ 205	\$ 0	\$ 80	\$ 22
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	\$ 0	\$ 95	\$ 109	\$ 58
Other Reposessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 1,158	\$ 8,059	\$ 26	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 1,269	\$ 1,808	\$ 1,170	\$ 1,328	\$ 791
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 152	\$ 712	\$ 134	\$ 299	\$ 173
Construction - Total	SUB2130	\$ 3	\$ 16	\$ 31	\$ 0	\$ 1
1-4 Dwelling Units	VA421	\$ 3	\$ 16	\$ 31	\$ 0	\$ 1
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 149	\$ 696	\$ 103	\$ 299	\$ 172
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 3	\$ 2	\$ 2	\$ 3	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 104	\$ 571	\$ 68	\$ 260	\$ 88
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 6	\$ 6	\$ 14	\$ 4	\$ 20
Multifamily (5 or more) Dwelling Units	VA471	\$ 24	\$ 14	\$ 7	\$ 14	\$ 14
Nonresidential Property (Except Land)	VA481	\$ 11	\$ 102	\$ 11	\$ 16	\$ 47
Land	VA491	\$ 1	\$ 1	\$ 1	\$ 2	\$ 2
Nonmortgage Loans - Total	VA57	\$ 1,117	\$ 1,096	\$ 1,036	\$ 1,029	\$ 618

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 101	\$ 108	\$ 336	\$ 97	\$ 64
Consumer Loans - Total	SUB2161	\$ 1,016	\$ 988	\$ 700	\$ 932	\$ 554
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 579	\$ 474	\$ 427	\$ 585	\$ 382
Mobile Home Loans	VA551	\$ 370	\$ 407	\$ 188	\$ 208	\$ 37
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 67	\$ 107	\$ 85	\$ 139	\$ 134
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 1,884	\$ 10,029	\$ 6,321	\$ 2,398	\$ 1,166
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 1,275	\$ 9,813	\$ 6,417	\$ 2,112	\$ 1,286
Construction - Total	SUB2230	\$ 16	\$ 7,459	\$ 3,392	\$ 1,103	\$ 1
1-4 Dwelling Units	VA422	\$ 16	\$ 7,459	\$ 3,392	\$ 1,103	\$ 1
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 1,259	\$ 2,354	\$ 3,025	\$ 1,009	\$ 1,285
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 151	\$ 0	\$ 508	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 2,587	\$ 1,457	\$ 434	\$ 207	\$ 325
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 166	\$ 0	\$ 52	\$- 80	\$- 182
Multifamily (5 or more) Dwelling Units	VA472	\$- 49	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 1,086	\$ 200	\$ 190	\$ 0	\$- 14
Land	VA492	\$- 2,380	\$ 697	\$ 1,841	\$ 882	\$ 1,156
Nonmortgage Loans - Total	VA58	\$ 599	\$ 216	\$- 96	\$ 286	\$- 120
Commercial Loans	VA522	\$ 84	\$- 37	\$ 23	\$- 30	\$- 152
Consumer Loans - Total	SUB2261	\$ 515	\$ 253	\$- 119	\$ 316	\$ 32
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	\$ 364	\$ 149	\$- 170	\$ 202	\$ 58
Mobile Home Loans	VA552	\$ 41	\$ 83	\$ 29	\$ 111	\$- 3
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 110	\$ 21	\$ 22	\$ 3	\$ - 23
Reposessed Assets - Total	VA62	\$ 10	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 10	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 18,288	\$ 25,608	\$ 14,894	\$ 7,116	\$ 5,131
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 1,396	\$ 499	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 10,267	\$ 13,319	\$ 9,892	\$ 4,497	\$ 2,701
Construction - Total	SUB2330	\$ 4,045	\$ 8,013	\$ 4,400	\$ 1,326	\$ 83
1-4 Dwelling Units	VA425	\$ 4,045	\$ 8,013	\$ 4,400	\$ 1,325	\$ 82
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 1	\$ 1
Permanent - Total	SUB2341	\$ 6,222	\$ 5,306	\$ 5,492	\$ 3,171	\$ 2,618
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ - 142	\$ 26	\$ 863	\$ 253	\$ 133
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 4,059	\$ 3,364	\$ 1,820	\$ 1,609	\$ 882
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 428	\$ 324	\$ 131	\$ 95	\$ 269
Multifamily (5 or more) Dwelling Units	VA475	\$ - 73	\$ - 11	\$ - 7	\$ - 11	\$ - 14
Nonresidential Property (Except Land)	VA485	\$ 1,208	\$ 98	\$ 230	\$ 332	\$ 74
Land	VA495	\$ 742	\$ 1,505	\$ 2,455	\$ 893	\$ 1,274
Nonmortgage Loans - Total	VA59	\$ 5,331	\$ 3,526	\$ 4,515	\$ 2,430	\$ 2,350
Commercial Loans	VA525	\$ 1,493	\$ 812	\$ 2,122	\$ 130	\$ 410
Consumer Loans - Total	SUB2361	\$ 3,838	\$ 2,714	\$ 2,393	\$ 2,300	\$ 1,940
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ - 1
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 2,733	\$ 1,673	\$ 1,352	\$ 1,722	\$ 1,259
Mobile Home Loans	VA555	\$ 229	\$ 356	\$ 310	\$ 181	\$ 22

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Other	VA565	\$ 876	\$ 685	\$ 731	\$ 397	\$ 659
Reposessed Assets - Total	VA65	\$ 136	\$ 205	\$ 461	\$ 189	\$ 80
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 366	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 136	\$ 205	\$ 0	\$ 80	\$ 22
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	\$ 0	\$ 95	\$ 109	\$ 58
Other Reposessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 1,158	\$ 8,059	\$ 26	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 66,334	\$ 36,884	\$ 60,115	\$ 9,640	\$ 3,921
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 133,633	\$ 90,521	\$ 93,351	\$ 18,465	\$ 13,999
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 27,779	\$ 27,088	\$ 26,247	\$ 14,940	\$ 11,014
Construction	VA951	\$ 10,083	\$ 8,582	\$ 12,145	\$ 5,043	\$ 2,705
Permanent - 1-4 Dwelling Units	VA952	\$ 5,302	\$ 5,720	\$ 6,500	\$ 7,149	\$ 2,795
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4,676
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 252	\$ 326	\$ 547	\$ 384
Permanent - Land	VA955	\$ 12,394	\$ 12,534	\$ 7,276	\$ 2,201	\$ 454
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 219,336	\$ 153,963	\$ 120,207	\$ 129,693	\$ 139,327
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 449,258	\$ 395,336	\$ 328,156	\$ 283,396	\$ 242,382
Substandard	VA965	\$ 445,087	\$ 386,628	\$ 318,637	\$ 279,995	\$ 239,202
Doubtful	VA970	\$ 4,171	\$ 8,708	\$ 9,519	\$ 3,401	\$ 3,180
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 2,514	\$ 2,963	\$ 3,307	\$ 1,984	\$ 3,954
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 2,325	\$ 2,365	\$ 2,847	\$ 1,554	\$ 3,518
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 145	\$ 148	\$ 160	\$ 98	\$ 108

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 333,769	\$ 263,295	\$ 221,099	\$ 195,181	\$ 160,105
Mortgages - Total	SUB2421	\$ 313,810	\$ 247,801	\$ 207,745	\$ 181,533	\$ 144,535
Construction and Land Loans	SUB2430	\$ 129,368	\$ 99,695	\$ 96,377	\$ 82,809	\$ 48,544
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 138,134	\$ 110,304	\$ 92,063	\$ 79,882	\$ 80,039
Permanent Loans Secured by All Other Property	SUB2450	\$ 139,651	\$ 98,631	\$ 65,014	\$ 42,415	\$ 37,459
Nonmortgages - Total	SUB2461	\$ 19,959	\$ 15,494	\$ 13,354	\$ 13,648	\$ 15,570
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 130,976	\$ 86,441	\$ 91,066	\$ 75,759	\$ 91,326
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 121,293	\$ 77,659	\$ 88,468	\$ 73,177	\$ 88,717
Mortgage Loans - Total	SUB2481	\$ 106,181	\$ 66,078	\$ 78,751	\$ 63,997	\$ 76,499
Construction	PD115	\$ 10,781	\$ 3,602	\$ 23,930	\$ 11,342	\$ 21,178
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,435	\$ 1,460	\$ 838	\$ 1,332	\$ 1,771
Secured by First Liens	PD123	\$ 62,534	\$ 51,654	\$ 41,808	\$ 33,404	\$ 38,978
Secured by Junior Liens	PD124	\$ 1,324	\$ 905	\$ 848	\$ 696	\$ 672
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 0	\$ 1,190	\$ 2,060
Nonresidential Property (Except Land)	PD135	\$ 13,347	\$ 5,231	\$ 7,115	\$ 10,174	\$ 5,882
Land	PD138	\$ 16,760	\$ 3,226	\$ 4,212	\$ 5,859	\$ 5,958
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 1,739	\$ 1,124	\$ 1,528	\$ 1,037	\$ 2,202
Consumer Loans - Total	SUB2511	\$ 13,373	\$ 10,457	\$ 8,189	\$ 8,143	\$ 10,016
Loans on Deposits	PD161	\$ 57	\$ 75	\$ 211	\$ 291	\$ 338
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 3	\$ 2
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 10,435	\$ 8,417	\$ 6,211	\$ 6,008	\$ 7,510
Mobile Home Loans	PD169	\$ 1,149	\$ 677	\$ 629	\$ 530	\$ 444
Credit Cards	PD171	\$ 8	\$ 0	\$ 1	\$ 0	\$ 29
Other	PD180	\$ 1,724	\$ 1,288	\$ 1,137	\$ 1,311	\$ 1,693
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 7,239	\$ 7,262	\$ 204	\$ 66	\$ 55
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 184	\$ 307	\$ 458	\$ 553	\$ 134
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 180	\$ 299	\$ 439	\$ 532	\$ 121
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 9,683	\$ 8,782	\$ 2,598	\$ 2,582	\$ 2,609
Mortgage Loans - Total	SUB2491	\$ 8,968	\$ 8,405	\$ 2,206	\$ 1,939	\$ 2,299
Construction	PD215	\$ 800	\$ 298	\$ 211	\$ 669	\$ 305
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 392	\$ 380	\$ 388	\$ 438	\$ 126
Secured by First Liens	PD223	\$ 3,066	\$ 3,043	\$ 1,301	\$ 832	\$ 1,029
Secured by Junior Liens	PD224	\$ 19	\$ 52	\$ 256	\$ 0	\$ 251
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 1,870	\$ 1,811	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 2,821	\$ 2,821	\$ 50	\$ 0	\$ 588
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 236	\$ 19	\$ 169	\$ 171	\$ 7
Consumer Loans - Total	SUB2521	\$ 479	\$ 358	\$ 223	\$ 472	\$ 303
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	\$ 19	\$ 50	\$ 35	\$ 42	\$ 57
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 36	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 424	\$ 308	\$ 188	\$ 430	\$ 246
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	\$ 202,793	\$ 176,854	\$ 130,033	\$ 119,422	\$ 68,779
Mortgage Loans - Total	SUB2501	\$ 198,661	\$ 173,318	\$ 126,788	\$ 115,597	\$ 65,737

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 24,444	\$ 34,966	\$ 26,527	\$ 47,225	\$ 5,554
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 1,640	\$ 1,075	\$ 1,115	\$ 1,181	\$ 1,387
Secured by First Liens	PD323	\$ 66,261	\$ 49,902	\$ 44,154	\$ 40,761	\$ 34,929
Secured by Junior Liens	PD324	\$ 1,463	\$ 1,833	\$ 1,355	\$ 1,238	\$ 896
Multifamily (5 or more) Dwelling Units	PD325	\$ 692	\$ 713	\$ 711	\$ 735	\$ 218
Nonresidential Property (Except Land)	PD335	\$ 30,399	\$ 30,047	\$ 11,479	\$ 6,743	\$ 7,792
Land	PD338	\$ 73,762	\$ 54,782	\$ 41,447	\$ 17,714	\$ 14,961
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 331	\$ 354	\$ 311	\$ 1,101	\$ 388
Consumer Loans - Total	SUB2531	\$ 3,801	\$ 3,182	\$ 2,934	\$ 2,724	\$ 2,654
Loans on Deposits	PD361	\$ 1	\$ 4	\$ 12	\$ 14	\$ 14
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 2,563	\$ 1,990	\$ 1,573	\$ 1,583	\$ 1,744
Mobile Home Loans	PD369	\$ 491	\$ 422	\$ 351	\$ 361	\$ 187
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 746	\$ 766	\$ 998	\$ 766	\$ 709
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 19,016	\$ 14,931	\$ 2,549	\$ 529	\$ 459
Held for Sale Included in PD315:PD380	PD392	\$ 669	\$ 580	\$ 340	\$ 349	\$ 227
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 7,283	\$ 7,499	\$ 8,438	\$ 8,280	\$ 7,799
Guaranteed Portion Incl in PD395,Excl Rebooked GNMMAs	PD396	\$ 1,255	\$ 1,005	\$ 1,417	\$ 1,361	\$ 1,288
Rebooked GNMMAs Incl in PD395	PD397	\$ 5,899	\$ 6,400	\$ 6,864	\$ 6,767	\$ 6,368

Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 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	\$ 101,456	\$ 103,419	\$ 119,576	\$ 102,099	\$ 111,335
90% up to 100% LTV	LD110	\$ 94,408	\$ 98,776	\$ 112,596	\$ 96,664	\$ 103,682
100% and greater LTV	LD120	\$ 7,048	\$ 4,643	\$ 6,980	\$ 5,435	\$ 7,653
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 13,319	\$ 12,992	\$ 10,910	\$ 13,322	\$ 13,746
Past Due and Still Accruing - Total	SUB5240	\$ 5,926	\$ 6,298	\$ 4,494	\$ 6,566	\$ 9,061

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Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 5,447	\$ 6,227	\$ 4,419	\$ 6,566	\$ 9,061
90% up to 100% LTV	LD210	\$ 5,272	\$ 6,105	\$ 4,318	\$ 6,479	\$ 8,847
100% and greater LTV	LD220	\$ 175	\$ 122	\$ 101	\$ 87	\$ 214
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 479	\$ 71	\$ 75	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 479	\$ 71	\$ 75	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 7,393	\$ 6,694	\$ 6,416	\$ 6,756	\$ 4,685
90% up to 100% LTV	LD250	\$ 6,967	\$ 6,215	\$ 6,277	\$ 6,634	\$ 3,561
100% and greater LTV	LD260	\$ 426	\$ 479	\$ 139	\$ 122	\$ 1,124
Net Charge-offs - Total	SUB5300	\$ 1,789	\$ 822	\$ 65	\$ 301	\$ 518
90% up to 100% LTV	LD310	\$ 1,001	\$ 822	\$ 65	\$ 109	\$ 0
100% and greater LTV	LD320	\$ 788	\$ 0	\$ 0	\$ 192	\$ 518
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	\$ 28,343	\$ 29,729	\$ 42,671	\$ 61,642	\$ 39,313
90% up to 100% LTV	LD430	\$ 23,306	\$ 25,693	\$ 38,285	\$ 37,773	\$ 21,265
100% and greater LTV	LD440	\$ 5,037	\$ 4,036	\$ 4,386	\$ 23,869	\$ 18,048
Sales - Total	SUB5340	\$ 24,720	\$ 25,016	\$ 34,356	\$ 45,410	\$ 30,356
90% up to 100% LTV	LD450	\$ 19,783	\$ 22,498	\$ 24,015	\$ 26,666	\$ 13,756
100% and greater LTV	LD460	\$ 4,937	\$ 2,518	\$ 10,341	\$ 18,744	\$ 16,600
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 43,439	\$ 43,161	\$ 39,898	\$ 35,612	\$ 45,267
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 2,784	\$ 0	\$ 0	\$ 4,375	\$ 3,245
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 320,772	\$ 277,469	\$ 277,649	\$ 224,318	\$ 200,203
1-4 Dwelling Units Option ARM Loans	LD610	\$ 880	\$ 880	\$ 881	\$ 881	\$ 881
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 994	\$ 1,005	\$ 1,150	\$ 1,165	\$ 482
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 192,134	\$ 213,457	\$ 232,093	\$ 242,471	\$ 277,684
Mortgage Construction Loans	CC105	\$ 125,629	\$ 138,626	\$ 157,759	\$ 161,155	\$ 170,155
Other Mortgage Loans	CC115	\$ 66,505	\$ 74,831	\$ 74,334	\$ 81,316	\$ 107,529
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 4,229	\$ 5,592	\$ 11,059	\$ 13,900	\$ 4,815
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 261,686	\$ 158,307	\$ 171,254	\$ 203,604	\$ 151,783
1-4 Dwelling Units	CC280	\$ 209,979	\$ 118,230	\$ 85,708	\$ 127,588	\$ 82,900
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 0	\$ 0	\$ 23,940	\$ 12,002
All Other Real Estate	CC300	\$ 51,707	\$ 40,077	\$ 85,546	\$ 52,076	\$ 56,881
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 58,514	\$ 36,954	\$ 5,384	\$ 9,596	\$ 20,806
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 106,080	\$ 74,042	\$ 73,124	\$ 113,131	\$ 69,952
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 39,171	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 115,000	\$ 85,997	\$ 49,000	\$ 52,000	\$ 46,000
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 3,000	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 211,619	\$ 246,136	\$ 245,507	\$ 235,440	\$ 191,415
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 72,860	\$ 79,929	\$ 77,860	\$ 75,611	\$ 71,897
Commercial Lines	CC420	\$ 133,300	\$ 160,909	\$ 162,770	\$ 155,023	\$ 115,547
Open-End Consumer Lines - Credit Cards	CC423	\$ 2,526	\$ 2,441	\$ 2,444	\$ 2,510	\$ 2,391
Open-End Consumer Lines - Other	CC425	\$ 2,933	\$ 2,857	\$ 2,433	\$ 2,296	\$ 1,580
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 42,728	\$ 38,416	\$ 34,042	\$ 33,653	\$ 36,213
Commercial	CC430	\$ 931	\$ 958	\$ 958	\$ 911	\$ 1,122
Standby, Not Included on CC465 or CC468	CC435	\$ 41,797	\$ 37,458	\$ 33,084	\$ 32,742	\$ 35,091
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 176,819	\$ 178,684	\$ 167,987	\$ 168,164	\$ 95,900
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 4,925	\$ 2,013	\$ 4,890	\$ 4,309	\$ 4,656
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 128,431	\$ 27,848	\$ 84,466	\$ 116,135	\$ 35,113
Sales	CF145	\$ 69,477	\$ 10,510	\$ 23,316	\$ 36,931	\$ 15,567
Other Balance Changes	CF148	\$- 11,222	\$- 14,646	\$- 23,766	\$- 21,897	\$- 10,798
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 2,022	\$ 552	\$ 10,904	\$ 101,169	\$ 1,833
Sales	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 4,041	\$- 5,474	\$- 12,033	\$- 6,216	\$- 4,214
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 130,453	\$ 28,400	\$ 95,370	\$ 217,304	\$ 36,946
Sales - Total	SUB3821	\$ 69,477	\$ 10,510	\$ 23,316	\$ 36,931	\$ 15,567
Net Purchases - Total	SUB3826	\$ 60,976	\$ 17,890	\$ 72,054	\$ 180,373	\$ 21,379
Mortgage Loans Disbursed - Total	SUB3831	\$ 690,589	\$ 792,044	\$ 912,009	\$ 864,822	\$ 837,383
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 43,955	\$ 84,351	\$ 75,469	\$ 93,183	\$ 79,467
Multifamily (5 or more) Dwelling Units	CF200	\$ 5,453	\$ 646	\$ 1,713	\$ 722	\$ 570
Nonresidential	CF210	\$ 31,873	\$ 23,395	\$ 23,892	\$ 24,678	\$ 23,730
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 492,361	\$ 543,602	\$ 672,419	\$ 601,095	\$ 576,224
Home Equity and Junior Liens	CF226	\$ 21,836	\$ 17,956	\$ 22,771	\$ 24,638	\$ 23,842
Multifamily (5 or more) Dwelling Units	CF245	\$ 3,825	\$ 5,339	\$ 23,107	\$ 23,652	\$ 24,997
Nonresidential (Except Land)	CF260	\$ 76,858	\$ 106,856	\$ 67,349	\$ 80,474	\$ 68,383
Land	CF270	\$ 36,264	\$ 27,855	\$ 48,060	\$ 41,018	\$ 64,012
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 451	\$ 741	\$ 52,962	\$ 14,972	\$ 1,448
1-4 Dwelling Units	CF280	\$ 291	\$ 632	\$ 52,460	\$ 14,153	\$ 698
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	CF290	\$ 160	\$ 109	\$ 160	\$ 819	\$ 709
Nonresidential	CF300	\$ 0	\$ 0	\$ 342	\$ 0	\$ 41
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 380,231	\$ 431,456	\$ 560,389	\$ 548,171	\$ 389,416
1-4 Dwelling Units	CF310	\$ 379,231	\$ 430,690	\$ 560,389	\$ 547,453	\$ 388,736
Home Equity and Junior Liens	CF311	\$ 267	\$ 2,165	\$ 22,151	\$ 2,478	\$ 6,558

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Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 16	\$ 0	\$ 718	\$ 0
Nonresidential	CF330	\$ 1,000	\$ 750	\$ 0	\$ 0	\$ 680
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 379,780	\$- 430,715	\$- 507,427	\$- 533,199	\$- 387,968
Memo - Refinancing Loans	CF361	\$ 284,537	\$ 230,879	\$ 239,542	\$ 231,099	\$ 212,640
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 198,459	\$ 141,028	\$ 42,660	\$ 62,381	\$ 63,010
Sales	CF395	\$ 0	\$ 3,798	\$ 1,300	\$ 0	\$ 4,319
Consumer:						
Closed or Purchased	CF400	\$ 42,394	\$ 51,386	\$ 58,939	\$ 59,548	\$ 60,771
Sales	CF405	\$ 15,109	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 240,853	\$ 192,414	\$ 101,599	\$ 121,929	\$ 123,781
Nonmortgage Loans - Sales - Total	SUB3915	\$ 15,109	\$ 3,798	\$ 1,300	\$ 0	\$ 4,319
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 225,744	\$ 188,616	\$ 100,299	\$ 121,929	\$ 119,462
Deposits:						
Interest Credited to Deposits	CF430	\$ 16,652	\$ 18,500	\$ 21,387	\$ 24,856	\$ 24,538

Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 1,019,434	\$ 1,016,191	\$ 752,672	\$ 632,161	\$ 777,092
Fully Insured	DI100	\$ 1,011,922	\$ 1,009,539	\$ 743,077	\$ 621,175	\$ 764,612
Other	DI110	\$ 7,512	\$ 6,652	\$ 9,595	\$ 10,986	\$ 12,480
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 2,535,992	\$ 2,642,424	\$ 2,460,366	\$ 2,492,637	\$ 2,604,576
Greater than \$100,000	DI130	\$ 1,679,788	\$ 1,578,838	\$ 1,632,744	\$ 1,588,948	\$ 1,582,402
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	190,181	180,665	188,724	193,971	192,026
Greater than \$100,000	DI160	5,798	5,489	5,954	5,892	5,976
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 208,308	\$ 197,815	\$ 205,320	\$ 214,847	\$ 217,546
Greater than \$250,000	DI175	\$ 10,843	\$ 12,373	\$ 15,057	\$ 15,586	\$ 15,965
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	10,052	10,137	10,857	11,117	11,586
Greater than \$250,000	DI185	25	28	36	37	41

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Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	206,056	196,319	205,571	211,017	209,629
IRA/Keogh Accounts	DI200	\$ 217,469	\$ 208,546	\$ 220,375	\$ 230,431	\$ 229,929
Uninsured Deposits	DI210	\$ 1,322,556	\$ 1,235,399	\$ 1,254,472	\$ 1,251,085	\$ 1,225,522
Preferred Deposits	DI220	\$ 195,764	\$ 206,252	\$ 220,729	\$ 228,066	\$ 189,916
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 304,183	\$ 321,160	\$ 339,129	\$ 364,108	\$ 356,052
Money Market Deposit Accounts	DI320	\$ 547,128	\$ 573,470	\$ 662,043	\$ 700,770	\$ 668,507
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 649,243	\$ 621,898	\$ 602,042	\$ 524,663	\$ 516,624
Time Deposits	DI340	\$ 2,917,672	\$ 2,894,056	\$ 2,710,271	\$ 2,722,477	\$ 2,879,310
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 709,602	\$ 787,341	\$ 833,225	\$ 880,507	\$ 879,111
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 77,041	\$ 70,190	\$ 71,871	\$ 74,169	\$ 69,131
Non-Interest-Bearing Demand Deposits	DI610	\$ 251,230	\$ 280,102	\$ 279,605	\$ 279,652	\$ 265,287
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 4,437,460	\$ 4,431,959	\$ 4,332,763	\$ 4,334,213	\$ 203,292
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 2,530	\$ 3,081	\$ 3,569	\$ 8,319	\$ 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	\$ 3,860,762	\$ 3,819,885	\$ 3,689,080	\$ 3,702,463	\$ 49,998
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 2,269	\$ 2,262	\$ 3,740	\$ 7,945	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDIC's Temporary Liquidity Guarantee Program:						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 1,582	N/A	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 3	N/A	N/A	N/A	N/A

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Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	1,763	1,794	1,845	1,810	1,840
Financial Assets Held for Trading Purposes	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 70,025	\$ 73,046	\$ 69,851	\$ 711	\$ 753
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 4,212	\$ 1,549	\$ 1,874	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 703,796	\$ 661,134	\$ 742,153	\$ 742,276	\$ 681,500
Assets Held for Sale	SI387	\$ 152,677	\$ 144,531	\$ 139,786	\$ 179,574	\$ 187,641
Loans Serviced for Others	SI390	\$ 643,733	\$ 1,125,895	\$ 1,071,850	\$ 1,036,089	\$ 1,037,639
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	88.43%	87.07%	85.77%	84.92%	85.79%
Second month of Qtr	SI582	88.13%	87.87%	86.18%	85.53%	86.37%
Third month of Qtr	SI583	88.49%	87.68%	86.72%	86.12%	87.04%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	73.85%	73.55%	72.92%	82.73%	83.60%
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	\$ 1,525	\$ 1,570
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 73,639	\$ 43,096	\$ 36,398	\$ 38,316	\$ 32,269
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	268	270	264	263	262
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 629,142	\$ 656,394	\$ 683,280	\$ 674,598	\$ 666,052
Net Income (Loss) (SO91)	SI610	\$- 12,545	\$- 13,868	\$- 5,390	\$ 7,783	\$ 5,521
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 834	\$ 1,633	\$ 833	\$ 3,248	\$ 1,771
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 27	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 65,550	\$ 2,554	\$ 2	\$ 6,563	\$ 2,304

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Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 929
Other Comprehensive Income	SI662	\$ 208	\$- 3,055	\$- 6,245	\$- 896	\$ 1,518
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$- 2	\$ 0	\$ 12
Other Adjustments	SI671	\$- 270	\$ 0	\$- 3	\$- 1,547	\$ 33
Ending Equity Capital (SC80)	SI680	\$ 681,251	\$ 640,392	\$ 670,809	\$ 683,280	\$ 674,598
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 246	\$ 319	\$ 1,293	\$ 296	\$ 410
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 1,890	\$ 2,286	\$ 1,780	\$ 725	\$ 4,331
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	\$ 18	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 552	\$ 684	\$ 979	\$ 46	\$ 401
Average Balance Sheet Data						
Total Assets	SI870	\$ 6,096,203	\$ 6,127,746	\$ 6,190,902	\$ 5,980,535	\$ 5,977,429
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 245,649	\$ 273,470	\$ 375,772	\$ 449,376	\$ 527,658
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 4,284,171	\$ 4,275,363	\$ 4,267,226	\$ 4,131,378	\$ 4,005,669
Nonmortgage Loans	SI885	\$ 664,293	\$ 692,022	\$ 727,607	\$ 640,793	\$ 749,605
Deposits and Excrows	SI890	\$ 4,375,106	\$ 4,373,273	\$ 4,336,773	\$ 4,363,185	\$ 4,444,037
Total Borrowings	SI895	\$ 1,017,871	\$ 1,028,001	\$ 1,123,070	\$ 861,436	\$ 795,971

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

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 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	1 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you have any activity to report on this schedule?	FS130	1 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 55,189	\$ 54,641	\$ 59,122	\$ 59,206	\$ 59,421
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 0	\$ 0	\$ 0	\$ 0	\$ 50,051
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	\$ 0	\$ 50,051
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 55,189	\$ 54,641	\$ 59,122	\$ 59,206	\$ 9,370
Personal Trust and Agency Accounts	FS211	\$ 55,189	\$ 54,641	\$ 53,413	\$ 51,582	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 0	\$ 5,709	\$ 7,624	\$ 9,370
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 5,709	\$ 7,624	\$ 9,370
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	0	272
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

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	0	0	0	0	0
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	0	0	0	0	0
Other Fiduciary Accounts	FS272	0	0	0	0	272
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	279	279	286	264	10
Personal Trust and Agency Accounts	FS213	279	279	279	255	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	0	7	9	10
Employee Benefit - Defined Contribution	FS223	0	0	7	9	10
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	\$ 97	\$ 165	\$ 129	\$ 52	\$ 1,767
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 88	\$ 74	\$ 17	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,646
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,646
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	\$ 0	\$ 77	\$ 55	\$ 35	\$ 121
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 97	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 254	\$ 669	\$ 394	\$ 209	\$ 1,920
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 161	\$ 121	\$ 80	\$ 40	\$ 159
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 4	\$- 383	\$- 185	\$- 117	\$ 6
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	0	272
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	27
Specialty/Other	FS670	0	0	0	0	245
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 50,051
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,982
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 48,069
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 681,255	\$ 640,394	\$ 670,809	\$ 683,279	\$ 674,599
Equity Capital Deductions - Total	SUB1631	\$ 191,874	\$ 188,971	\$ 188,445	\$ 189,156	\$ 190,461
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 179,330	\$ 179,682	\$ 188,362	\$ 189,070	\$ 190,123
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 9,991	\$ 6,736	\$ 83	\$ 86	\$ 338
Other	CCR134	\$ 2,553	\$ 2,553	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 13,139	\$ 13,124	\$ 9,569	\$ 4,152	\$ 3,095
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 11,626	\$ 13,633	\$ 10,047	\$ 4,621	\$ 3,521
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 47	\$ 108	\$ 139	\$ 148	\$ 191
Other	CCR195	\$ 1,466	\$- 617	\$- 617	\$- 617	\$- 617
Tier 1 (Core) Capital	CCR20	\$ 502,520	\$ 464,547	\$ 491,933	\$ 498,275	\$ 487,233

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 6,187,272	\$ 6,160,450	\$ 6,226,605	\$ 6,171,626	\$ 5,984,908
Asset Deductions - Total	SUB1651	\$ 189,321	\$ 186,418	\$ 188,445	\$ 189,156	\$ 191,050
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 179,330	\$ 179,682	\$ 188,362	\$ 189,070	\$ 190,123
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 9,991	\$ 6,736	\$ 83	\$ 86	\$ 338
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 589
Asset Additions - Total	SUB1661	\$ 8,973	\$ 11,471	\$ 10,450	\$ 4,577	\$ 3,599
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 8,973	\$ 11,471	\$ 10,257	\$ 4,394	\$ 3,417
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 193	\$ 183	\$ 182
Adjusted Total Assets	CCR25	\$ 6,006,924	\$ 5,985,503	\$ 6,048,610	\$ 5,987,047	\$ 5,797,457
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 240,143	\$ 239,421	\$ 241,924	\$ 239,471	\$ 231,892
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 502,520	\$ 464,547	\$ 491,933	\$ 498,275	\$ 487,233
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	\$ 10,000	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 45,393	\$ 46,266	\$ 48,160	\$ 45,879	\$ 45,364
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 55,393	\$ 56,266	\$ 48,160	\$ 45,879	\$ 45,364
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 55,393	\$ 56,266	\$ 48,160	\$ 45,879	\$ 45,364
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 331	\$ 349	\$ 635	\$ 675	\$ 825
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 1,280	\$ 2,617	\$ 1,812	\$ 3,418	\$ 1,712
Total Risk-Based Capital	CCR39	\$ 556,302	\$ 517,847	\$ 537,646	\$ 540,061	\$ 530,060
0% R/W Category - Cash	CCR400	\$ 27,757	\$ 36,718	\$ 23,711	\$ 28,282	\$ 23,921
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 283,996	\$ 230,365	\$ 233,820	\$ 187,657	\$ 110,446
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 59
0% R/W Category - Other	CCR415	\$ 2,436	\$ 2,152	\$ 4,910	\$ 2,374	\$ 3,169
0% R/W Category - Assets Total	CCR420	\$ 314,189	\$ 269,235	\$ 262,441	\$ 218,313	\$ 137,595
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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

Frozen Aggregated Data
(\$Thousands)

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 401,102	\$ 411,822	\$ 452,063	\$ 444,293	\$ 414,467
20% R/W Category - Claims on FHLBs	CCR435	\$ 70,531	\$ 91,678	\$ 95,349	\$ 110,288	\$ 139,720
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 28,951	\$ 30,268	\$ 30,151	\$ 29,636	\$ 29,532
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 123,780	\$ 115,771	\$ 123,863	\$ 128,066	\$ 94,177
20% R/W Category - Other	CCR450	\$ 121,833	\$ 153,353	\$ 152,282	\$ 182,013	\$ 229,582
20% R/W Category - Assets Total	CCR455	\$ 746,197	\$ 802,892	\$ 853,708	\$ 894,296	\$ 907,478
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 149,241	\$ 160,579	\$ 170,741	\$ 178,859	\$ 181,496
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,519,669	\$ 1,521,960	\$ 1,499,561	\$ 1,425,219	\$ 1,403,823
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 764	\$ 776	\$ 442	\$ 379	\$ 386
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 2,155	\$ 12,858	\$ 13,796	\$ 14,590
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 13,175	\$ 14,634	\$ 14,677	\$ 14,727	\$ 14,602
50% R/W Category - Other	CCR480	\$ 8,212	\$ 13,314	\$ 96,497	\$ 24,109	\$ 27,732
50% R/W Category - Assets Total	CCR485	\$ 1,541,820	\$ 1,552,839	\$ 1,624,035	\$ 1,478,230	\$ 1,461,133
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 770,914	\$ 776,422	\$ 812,021	\$ 739,118	\$ 730,569
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 123,068	\$ 111,693	\$ 116,839	\$ 114,290	\$ 110,060
100% R/W Category - All Other Assets	CCR506	\$ 3,490,719	\$ 3,456,743	\$ 3,441,363	\$ 3,441,640	\$ 3,356,452
100% R/W Category - Assets Total	CCR510	\$ 3,613,787	\$ 3,568,436	\$ 3,558,202	\$ 3,555,930	\$ 3,466,512
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 3,613,787	\$ 3,568,436	\$ 3,558,202	\$ 3,555,930	\$ 3,466,512
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 2,738	\$ 1,958	\$ 1,358
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 34,225	\$ 24,475	\$ 16,975
Assets to Risk-Weight	CCR64	\$ 6,215,993	\$ 6,193,402	\$ 6,301,124	\$ 6,148,727	\$ 5,974,076
Subtotal Risk-Weighted Assets	CCR75	\$ 4,533,936	\$ 4,505,433	\$ 4,575,187	\$ 4,498,377	\$ 4,395,551
Excess Allowances for Loan and Lease Losses	CCR530	\$ 8,024	\$ 7,221	\$ 4,541	\$ 1,800	\$ 2,904
Total Risk-Weighted Assets	CCR78	\$ 4,525,912	\$ 4,498,212	\$ 4,570,646	\$ 4,496,577	\$ 4,392,647
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 362,072	\$ 359,856	\$ 365,651	\$ 359,726	\$ 351,410
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.37%	7.76%	8.13%	8.32%	8.40%
Total Risk-Based Capital Ratio	CCR820	12.29%	11.51%	11.76%	12.01%	12.07%
Tier 1 Risk-Based Capital Ratio	CCR830	11.07%	10.27%	10.72%	11.01%	11.05%

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Tangible Equity Ratio	CCR840	8.37%	7.76%	8.13%	8.32%	8.40%

*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.