

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Description	Dec 2010 Value	Sep 2010 Value	Jun 2010 Value	Mar 2010 Value	Dec 2009 Value
Number of Regulated Institutions	8	8	8	9	9

Schedule NS --- Optional Narrative Statement		Dec 2010 Value	Sep 2010 Value	Jun 2010 Value	Mar 2010 Value	Dec 2009 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	1	1	1
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Dec 2010 Value	Sep 2010 Value	Jun 2010 Value	Mar 2010 Value	Dec 2009 Value
Description	Line Item	Value	Value	Value	Value	Value
Cash, Deposits and Investment Securities - Total	SC11	\$ 200,437	\$ 178,048	\$ 193,183	\$ 177,291	\$ 372,928
Cash and Non-Interest-Earning Deposits	SC110	\$ 14,888	\$ 16,630	\$ 18,603	\$ 15,143	\$ 92,006
Interest-Earning Deposits in FHLBs	SC112	\$ 48,739	\$ 30,259	\$ 24,935	\$ 20,631	\$ 10,280
Other Interest-Earning Deposits	SC118	\$ 63,278	\$ 54,451	\$ 64,935	\$ 58,749	\$ 114,311
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 12,392	\$ 16,431	\$ 20,706	\$ 21,881	\$ 19,026
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 41,460	\$ 34,698	\$ 39,565	\$ 40,814	\$ 79,203
Equity Securities Carried at Fair Value	SC140	\$ 1,859	\$ 2,373	\$ 2,355	\$ 2,349	\$ 2,912
State and Municipal Obligations	SC180	\$ 7,968	\$ 7,383	\$ 7,102	\$ 3,250	\$ 33,691
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 9,299	\$ 15,320	\$ 14,545	\$ 13,953	\$ 20,031
Accrued Interest Receivable	SC191	\$ 554	\$ 503	\$ 437	\$ 521	\$ 1,468
Mortgage-Backed Securities - Gross	SUB0072	\$ 58,170	\$ 67,111	\$ 73,399	\$ 81,846	\$ 282,921
Mortgage-Backed Securities - Total	SC22	\$ 58,170	\$ 67,111	\$ 73,399	\$ 81,846	\$ 282,921
Pass-Through - Total	SUB0073	\$ 44,835	\$ 48,487	\$ 49,079	\$ 58,459	\$ 226,428
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 43,852	\$ 47,270	\$ 47,797	\$ 57,073	\$ 224,947
Other Pass-Through	SC215	\$ 983	\$ 1,217	\$ 1,282	\$ 1,386	\$ 1,481
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 13,124	\$ 18,385	\$ 23,982	\$ 23,078	\$ 55,293
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 9,113	\$ 12,825	\$ 14,751	\$ 16,162	\$ 18,641
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 0	\$ 0	\$ 2,830	\$ 0	\$ 12,759
Other	SC222	\$ 4,011	\$ 5,560	\$ 6,401	\$ 6,916	\$ 23,893
Accrued Interest Receivable	SC228	\$ 211	\$ 239	\$ 338	\$ 309	\$ 1,200
Mortgage Loans - Gross	SUB0092	\$ 746,567	\$ 773,413	\$ 747,742	\$ 726,656	\$ 3,004,341

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SC26	\$ 737,891	\$ 764,874	\$ 739,374	\$ 719,570	\$ 2,973,494
Construction Loans - Total	SUB0100	\$ 65,706	\$ 61,444	\$ 64,387	\$ 64,396	\$ 417,519
Residential - Total	SUB0110	\$ 55,140	\$ 51,241	\$ 58,357	\$ 58,569	\$ 173,944
1-4 Dwelling Units	SC230	\$ 55,140	\$ 51,241	\$ 58,357	\$ 58,569	\$ 160,180
Multifamily (5 or more) Dwelling Units	SC235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 13,764
Nonresidential Property	SC240	\$ 10,566	\$ 10,203	\$ 6,030	\$ 5,827	\$ 243,575
Permanent Loans - Total	SUB0121	\$ 677,702	\$ 708,414	\$ 680,207	\$ 659,073	\$ 2,572,823
Residential - Total	SUB0131	\$ 456,547	\$ 480,546	\$ 452,951	\$ 424,473	\$ 1,306,265
1-4 Dwelling Units - Total	SUB0141	\$ 444,066	\$ 468,111	\$ 442,778	\$ 414,331	\$ 1,181,459
Revolving Open-End Loans	SC251	\$ 41,927	\$ 42,847	\$ 43,506	\$ 43,737	\$ 143,861
All Other - First Liens	SC254	\$ 384,532	\$ 410,017	\$ 384,739	\$ 356,236	\$ 986,742
All Other - Junior Liens	SC255	\$ 17,607	\$ 15,247	\$ 14,533	\$ 14,358	\$ 50,856
Multifamily (5 or more) Dwelling Units	SC256	\$ 12,481	\$ 12,435	\$ 10,173	\$ 10,142	\$ 124,806
Nonresidential Property (Except Land)	SC260	\$ 164,665	\$ 164,988	\$ 163,875	\$ 167,322	\$ 874,110
Land	SC265	\$ 56,490	\$ 62,880	\$ 63,381	\$ 67,278	\$ 392,448
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ - 26,450	\$ 25,264	\$ 21,125	\$ 6,599	\$ 23,548
Accrued Interest Receivable	SC272	\$ 3,084	\$ 3,499	\$ 3,072	\$ 3,116	\$ 13,965
Advances for Taxes and Insurance	SC275	\$ 75	\$ 56	\$ 76	\$ 71	\$ 34
Allowance for Loan and Lease Losses	SC283	\$ 8,676	\$ 8,539	\$ 8,368	\$ 7,086	\$ 30,847
Nonmortgage Loans - Gross	SUB0162	\$ 68,636	\$ 71,059	\$ 66,941	\$ 64,644	\$ 340,618
Nonmortgage Loans - Total	SC31	\$ 67,930	\$ 70,304	\$ 66,289	\$ 63,622	\$ 335,970
Commercial Loans - Total	SC32	\$ 43,085	\$ 44,937	\$ 40,234	\$ 37,724	\$ 252,815
Secured	SC300	\$ 32,353	\$ 33,875	\$ 29,452	\$ 26,642	\$ 147,923
Unsecured	SC303	\$ 10,704	\$ 11,032	\$ 10,751	\$ 11,049	\$ 104,857
Credit Card Loans Outstanding-Business	SC304	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Lease Receivables	SC306	\$ 28	\$ 30	\$ 31	\$ 33	\$ 35
Consumer Loans - Total	SC35	\$ 25,047	\$ 25,603	\$ 26,110	\$ 26,350	\$ 84,727
Loans on Deposits	SC310	\$ 3,798	\$ 3,816	\$ 3,770	\$ 3,767	\$ 12,866
Home Improvement Loans (Not secured by real estate)	SC316	\$ 29	\$ 123	\$ 30	\$ 30	\$ 172
Education Loans	SC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	SC323	\$ 9,151	\$ 10,274	\$ 10,531	\$ 10,892	\$ 23,495
Mobile Home Loans	SC326	\$ 309	\$ 308	\$ 294	\$ 287	\$ 7,123
Credit Cards	SC328	\$ 0	\$ 0	\$ 0	\$ 0	\$ 530
Other, Including Lease Receivables	SC330	\$ 11,760	\$ 11,082	\$ 11,485	\$ 11,374	\$ 40,541

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Accrued Interest Receivable	SC348	\$ 504	\$ 519	\$ 597	\$ 570	\$ 3,076
Allowance for Loan and Lease Losses	SC357	\$ 706	\$ 755	\$ 652	\$ 1,022	\$ 4,648
Reposessed Assets - Gross	SUB0201	\$ 22,749	\$ 21,498	\$ 15,212	\$ 23,890	\$ 64,464
Reposessed Assets - Total	SC40	\$ 22,749	\$ 21,498	\$ 15,212	\$ 23,890	\$ 64,464
Real Estate - Total	SUB0210	\$ 22,714	\$ 21,375	\$ 15,194	\$ 23,718	\$ 63,460
Construction	SC405	\$ 1,364	\$ 1,362	\$ 1,285	\$ 1,906	\$ 1,269
Residential - Total	SUB0225	\$ 10,131	\$ 10,001	\$ 4,614	\$ 10,619	\$ 29,808
1-4 Dwelling Units	SC415	\$ 10,131	\$ 10,001	\$ 4,614	\$ 10,619	\$ 29,808
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 755	\$ 772	\$ 1,325	\$ 1,249	\$ 6,357
Land	SC428	\$ 10,464	\$ 9,240	\$ 7,970	\$ 9,944	\$ 26,026
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	SC430	\$ 35	\$ 123	\$ 18	\$ 172	\$ 1,004
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 664	\$ 441	\$ 754	\$ 779	\$ 588
Equity Investments Not Carried at Fair Value - Total	SC51	\$ 13,855	\$ 13,847	\$ 14,123	\$ 14,005	\$ 38,441
Federal Home Loan Bank Stock	SC510	\$ 13,446	\$ 13,438	\$ 13,714	\$ 13,595	\$ 31,773
Other	SC540	\$ 409	\$ 409	\$ 409	\$ 410	\$ 6,668
Office Premises and Equipment	SC55	\$ 34,068	\$ 34,408	\$ 34,296	\$ 33,747	\$ 139,384
Other Assets - Gross	SUB0262	\$ 24,474	\$ 26,226	\$ 25,553	\$ 25,171	\$ 143,313
Other Assets - Total	SC59	\$ 24,474	\$ 26,226	\$ 25,553	\$ 25,171	\$ 143,310
Key Person Life Insurance	SC615	\$ 716	\$ 708	\$ 704	\$ 683	\$ 50,814
Other	SC625	\$ 7,109	\$ 7,039	\$ 6,978	\$ 6,917	\$ 6,855
Intangible Assets:						
Servicing Assets on:						
Mortgage Loans	SC642	\$ 808	\$ 876	\$ 903	\$ 846	\$ 921
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 2,650	\$ 2,650	\$ 2,650	\$ 2,651	\$ 19,335
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 13,191	\$ 14,953	\$ 14,318	\$ 14,074	\$ 65,388
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

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
General Valuation Allowances - Total	SUB2092	\$ 9,382	\$ 9,294	\$ 9,020	\$ 8,108	\$ 35,498
Total Assets - Gross	SUB0283	\$ 1,169,620	\$ 1,186,051	\$ 1,171,203	\$ 1,148,029	\$ 4,386,998
Total Assets	SC60	\$ 1,160,238	\$ 1,176,757	\$ 1,162,183	\$ 1,139,921	\$ 4,351,500
Deposits and Escrows - Total	SC71	\$ 919,660	\$ 930,328	\$ 917,210	\$ 897,770	\$ 3,506,593
Deposits	SC710	\$ 919,118	\$ 929,107	\$ 916,282	\$ 897,094	\$ 3,505,611
Escrows	SC712	\$ 542	\$ 1,221	\$ 928	\$ 676	\$ 1,325
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ 0	\$ 0	\$ 0	\$- 343
Borrowings - Total	SC72	\$ 120,284	\$ 124,208	\$ 123,309	\$ 120,320	\$ 396,666
Advances from FHLBank	SC720	\$ 116,867	\$ 120,998	\$ 121,020	\$ 117,511	\$ 341,129
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 2,527	\$ 3,210	\$ 2,289	\$ 2,809	\$ 5,579
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 7,618
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 890	\$ 0	\$ 0	\$ 0	\$ 42,340
Other Liabilities - Total	SC75	\$ 6,292	\$ 7,890	\$ 7,134	\$ 6,181	\$ 60,194
Accrued Interest Payable - Deposits	SC763	\$ 1,361	\$ 1,306	\$ 1,306	\$ 1,420	\$ 5,805
Accrued Interest Payable - Other	SC766	\$ 481	\$ 560	\$ 507	\$ 507	\$ 1,891
Accrued Taxes	SC776	\$ 796	\$ 1,052	\$ 646	\$ 799	\$ 3,973
Accounts Payable	SC780	\$ 2,261	\$ 3,596	\$ 3,146	\$ 1,974	\$ 7,956
Deferred Income Taxes	SC790	\$ 0	\$ 0	\$ 15	\$ 6	\$ 10
Other Liabilities and Deferred Income	SC796	\$ 1,393	\$ 1,376	\$ 1,514	\$ 1,475	\$ 40,559
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
Total Liabilities	SC70	\$ 1,046,236	\$ 1,062,426	\$ 1,047,653	\$ 1,024,271	\$ 3,963,453

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Stock - Total	SUB0311	\$ 55,738	\$ 55,738	\$ 55,249	\$ 53,399	\$ 460,279
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Par Value	SC820	\$ 52	\$ 51	\$ 51	\$ 51	\$ 178
Paid in Excess of Par	SC830	\$ 55,686	\$ 55,687	\$ 55,198	\$ 53,348	\$ 460,101
Accumulated Other Comprehensive Income - Total	SC86	\$- 1,582	\$- 711	\$- 422	\$- 476	\$- 8,694
Accumulated Gains (Losses) on Certain Securities	SC860	\$- 1,582	\$- 711	\$- 422	\$- 476	\$- 7,628
Accumulated Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$- 1,066
Retained Earnings	SC880	\$ 59,974	\$ 59,427	\$ 59,828	\$ 62,848	\$- 63,412
Other Components of Equity Capital	SC891	\$- 126	\$- 126	\$- 126	\$- 126	\$- 126
Total Savings Association Equity Capital	SC80	\$ 114,004	\$ 114,328	\$ 114,529	\$ 115,645	\$ 388,047
Noncontrolling Interests in Consolidated Subsidiaries	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Equity Capital	SC84	\$ 114,004	\$ 114,328	\$ 114,529	\$ 115,645	\$ 388,047
Total Liabilities and Equity Capital	SC90	\$ 1,160,240	\$ 1,176,754	\$ 1,162,182	\$ 1,139,916	\$ 4,351,500

Schedule SO --- Consolidated Statement of Operations		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 13,190	\$ 13,569	\$ 13,341	\$ 13,230	\$ 53,713
Deposits and Investment Securities	SO115	\$ 704	\$ 722	\$ 744	\$ 668	\$ 1,742
Mortgage-Backed Securities	SO125	\$ 652	\$ 737	\$ 821	\$ 928	\$ 3,243
Mortgage Loans	SO141	\$ 10,552	\$ 10,829	\$ 10,521	\$ 10,383	\$ 41,122
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 56	\$ 61	\$ 64	\$ 59	\$ 666
Nonmortgage Loans - Total	SUB0950	\$ 1,194	\$ 1,190	\$ 1,159	\$ 1,149	\$ 6,217
Commercial Loans and Leases	SO160	\$ 699	\$ 659	\$ 642	\$ 611	\$ 3,614
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 4	\$ 3	\$ 4	\$ 6	\$ 433
Consumer Loans and Leases	SO171	\$ 495	\$ 531	\$ 517	\$ 538	\$ 2,603
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 28	\$ 27	\$ 28	\$ 37	\$ 290
Dividend Income on Equity Investments Not Carried at Fair Value -Total	SO18	\$ 14	\$ 19	\$ 12	\$ 14	\$ 29
Federal Home Loan Bank Stock	SO181	\$ 14	\$ 19	\$ 12	\$ 13	\$ 28

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 1	\$ 1
Interest Expense - Total	SO21	\$ 4,360	\$ 4,554	\$ 4,637	\$ 4,774	\$ 19,962
Deposits	SO215	\$ 3,329	\$ 3,507	\$ 3,573	\$ 3,654	\$ 16,050
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 990	\$ 1,036	\$ 1,054	\$ 1,107	\$ 3,212
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 272
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 41	\$ 11	\$ 10	\$ 13	\$ 428
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 8,844	\$ 9,034	\$ 8,716	\$ 8,470	\$ 33,780
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 418	\$ 3,011	\$ 3,371	\$ 1,684	\$ 14,903
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 8,426	\$ 6,023	\$ 5,345	\$ 6,786	\$ 18,877
Noninterest Income - Total	SO42	\$ 5,411	\$ 7,322	\$ 4,487	\$ 4,585	\$ 5,371
Mortgage Loan Servicing Fees	SO410	\$ 103	\$ 96	\$ 63	\$ 65	\$ 72
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 59	\$- 25	\$ 6	\$- 71	\$- 76
Other Fees and Charges	SO420	\$ 2,459	\$ 2,588	\$ 2,807	\$ 2,175	\$ 5,140
Net Income (Loss) - Total	SUB0451	\$ 2,800	\$ 4,941	\$ 1,585	\$ 2,587	\$- 1,022
Sale of Available-for-Sale Securities	SO430	\$ 1,719	\$ 413	\$ 524	\$ 212	\$ 938
Sale of Loans and Leases Held for Sale	SO431	\$ 1,464	\$ 3,985	\$ 2,566	\$ 2,515	\$ 2,913
Sale of Other Assets Held for Sale	SO432	\$ 27	\$ 0	\$ 0	\$ 11	\$ 24
Other-than-Temporary Impairment Charges on Debt & Equity Securities	SO441	\$ 0	\$- 354	\$- 84	\$- 405	\$- 800
Operations & Sale of Repossessed Assets	SO461	\$- 411	\$ 541	\$- 1,593	\$- 169	\$- 4,701
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 1	\$ 2	\$- 1	\$ 2	\$- 88
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 89	\$ 0	\$ 0
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$ 0	\$ 0	\$ 888
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 0	\$ 0	\$ 0	\$ 16	\$- 996
Other Noninterest Income	SO488	\$ 108	\$ 76	\$ 110	\$ 234	\$ 2,057
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
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	\$ 12,993	\$ 12,683	\$ 12,205	\$ 11,475	\$ 39,556
All Personnel Compensation and Expense	SO510	\$ 7,529	\$ 7,266	\$ 7,009	\$ 6,578	\$ 19,348
Legal Expense	SO520	\$ 352	\$ 339	\$ 225	\$ 195	\$ 1,131
Office Occupancy and Equipment Expense	SO530	\$ 2,075	\$ 2,229	\$ 2,206	\$ 2,099	\$ 6,810
Marketing and Other Professional Services	SO540	\$ 539	\$ 612	\$ 694	\$ 564	\$ 1,586
Loan Servicing Fees	SO550	\$ 4	\$ 3	\$ 3	\$ 4	\$ 82
Goodwill and Other Intangibles Expense	SO560	\$ 0	\$ 0	\$ 1	\$ 1	\$ 1,107
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 2	\$ 32	\$ 20	\$ 9	\$ 18
Other Noninterest Expense	SO580	\$ 2,492	\$ 2,202	\$ 2,047	\$ 2,025	\$ 9,474
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	\$ 844	\$ 662	\$- 2,373	\$- 104	\$- 15,308
Income Taxes - Total	SO71	\$ 227	\$ 481	\$- 292	\$ 285	\$- 5,502
Federal	SO710	\$ 149	\$ 346	\$- 342	\$ 247	\$- 3,809
State, Local & Other	SO720	\$ 78	\$ 135	\$ 50	\$ 38	\$- 1,693
Income (Loss) Before Extraordinary Items	SO81	\$ 617	\$ 181	\$- 2,081	\$- 389	\$- 9,806
Extraordinary Items	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss) Attributable to Savings Assoc & Noncontrolling Interests	SO88	\$ 617	\$ 181	\$- 2,081	\$- 389	\$- 9,806
Net Income (Loss) Attributable to Noncontrolling Interests	SO880	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss) Attributable to Savings Association	SO91	\$ 617	\$ 181	\$- 2,081	\$- 389	\$- 9,806
INTEREST INCOME:						
YTD - Interest Income - Total	Y_SO11	\$ 53,330	\$ 40,140	\$ 26,571	\$ 13,230	\$ 215,936
YTD - Deposits and Investment Securities	Y_SO115	\$ 2,838	\$ 2,134	\$ 1,412	\$ 668	\$ 6,918

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
YTD - Mortgage-Backed Securities	Y_SO125	\$ 3,138	\$ 2,486	\$ 1,749	\$ 928	\$ 16,749
YTD - Mortgage Loans	Y_SO141	\$ 42,285	\$ 31,733	\$ 20,904	\$ 10,383	\$ 162,039
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 240	\$ 184	\$ 123	\$ 59	\$ 2,591
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 2,611	\$ 1,912	\$ 1,253	\$ 611	\$ 15,363
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 17	\$ 13	\$ 10	\$ 6	\$ 1,004
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 2,081	\$ 1,586	\$ 1,055	\$ 538	\$ 10,200
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 120	\$ 92	\$ 65	\$ 37	\$ 1,072
YTD - Div Inc on Equity Invests Not Carried at Fair Value - Total	Y_SO18	\$ 59	\$ 45	\$ 26	\$ 14	\$ 115
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 58	\$ 44	\$ 25	\$ 13	\$ 84
YTD - Other	Y_SO185	\$ 1	\$ 1	\$ 1	\$ 1	\$ 31
YTD - Interest Expense - Total	Y_SO21	\$ 18,325	\$ 13,965	\$ 9,411	\$ 4,774	\$ 88,661
YTD - Deposits	Y_SO215	\$ 14,063	\$ 10,734	\$ 7,227	\$ 3,654	\$ 72,844
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 4,187	\$ 3,197	\$ 2,161	\$ 1,107	\$ 13,448
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,080
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 75	\$ 34	\$ 23	\$ 13	\$ 1,306
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 17
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 35,064	\$ 26,220	\$ 17,186	\$ 8,470	\$ 127,390
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 8,484	\$ 8,066	\$ 5,055	\$ 1,684	\$ 36,487
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 26,580	\$ 18,154	\$ 12,131	\$ 6,786	\$ 90,903
YTD - Noninterest Income - Total	Y_SO42	\$ 21,805	\$ 16,394	\$ 9,072	\$ 4,585	\$ 23,802
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 327	\$ 224	\$ 128	\$ 65	\$ 302
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 149	\$- 90	\$- 65	\$- 71	\$- 280
YTD - Other Fees and Charges	Y_SO420	\$ 10,029	\$ 7,570	\$ 4,982	\$ 2,175	\$ 21,597
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 11,913	\$ 9,113	\$ 4,172	\$ 2,587	\$ 11,832
YTD - Sale of Available-for-Sale Securities	Y_SO430	\$ 2,868	\$ 1,149	\$ 736	\$ 212	\$ 12,742

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Loans and Leases Held for Sale	Y_SO431	\$ 10,530	\$ 9,066	\$ 5,081	\$ 2,515	\$ 8,585
YTD - Sale of Other Assets Held for Sale	Y_SO432	\$ 38	\$ 11	\$ 11	\$ 11	\$ 32
YTD - Other-than-Temporary Impairment Charges on Debt & Equity Securities	Y_SO441	\$- 843	\$- 843	\$- 489	\$- 405	\$- 16,665
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 1,632	\$- 1,221	\$- 1,762	\$- 169	\$- 9,612
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 4	\$ 3	\$ 1	\$ 2	\$- 18
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 89	\$ 89	\$ 89	\$ 0	\$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 0	\$ 0	\$ 0	\$ 888
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 16	\$ 16	\$ 16	\$ 16	\$- 785
YTD - Other Noninterest Income	Y_SO488	\$ 528	\$ 420	\$ 344	\$ 234	\$ 7,016
YTD - Noninterest Expense - Total	Y_SO51	\$ 49,356	\$ 36,363	\$ 23,680	\$ 11,475	\$ 146,823
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 28,382	\$ 20,853	\$ 13,587	\$ 6,578	\$ 74,783
YTD - Legal Expense	Y_SO520	\$ 1,111	\$ 759	\$ 420	\$ 195	\$ 2,912
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 8,609	\$ 6,534	\$ 4,305	\$ 2,099	\$ 26,493
YTD - Marketing and Other Professional Services	Y_SO540	\$ 2,409	\$ 1,870	\$ 1,258	\$ 564	\$ 6,173
YTD - Loan Servicing Fees	Y_SO550	\$ 14	\$ 10	\$ 7	\$ 4	\$ 333
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 2	\$ 2	\$ 2	\$ 1	\$ 4,675
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 63	\$ 61	\$ 29	\$ 9	\$ 454
YTD - Other Noninterest Expense	Y_SO580	\$ 8,766	\$ 6,274	\$ 4,072	\$ 2,025	\$ 31,000
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$- 971	\$- 1,815	\$- 2,477	\$- 104	\$- 32,118
YTD - Income Taxes - Total	Y_SO71	\$ 701	\$ 474	\$- 7	\$ 285	\$- 11,809
YTD - Federal	Y_SO710	\$ 400	\$ 251	\$- 95	\$ 247	\$- 10,184
YTD - State, Local, and Other	Y_SO720	\$ 301	\$ 223	\$ 88	\$ 38	\$- 1,625
YTD - Income (Loss) Before Extraordinary Items	Y_SO81	\$- 1,672	\$- 2,289	\$- 2,470	\$- 389	\$- 20,309
YTD - Extraordinary Items	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss) Attrib to Savings Assoc & Noncontrolling Interests	Y_SO88	\$- 1,672	\$- 2,289	\$- 2,470	\$- 389	\$- 20,309
YTD - Net Income (Loss) Attributable to Noncontrolling Interests	Y_SO880	\$- 843	\$- 843	\$- 489	\$- 405	\$- 16,665
YTD - Net Income (Loss) Attributable to Savings Association	Y_SO91	\$- 1,672	\$- 2,289	\$- 2,470	\$- 389	\$- 20,309

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 9,291	\$ 9,018	\$ 8,111	\$ 8,003	\$ 31,553
Net Provision for Loss	VA115	\$ 989	\$ 1,981	\$ 1,815	\$ 1,863	\$ 14,805
Transfers	VA125	\$- 64	\$- 867	\$ 165	\$- 131	\$- 3,111
Recoveries	VA135	\$ 77	\$ 34	\$ 18	\$ 10	\$ 415
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 910	\$ 876	\$ 1,091	\$ 1,634	\$ 8,164
General Valuation Allowances - Ending Balance	VA165	\$ 9,383	\$ 9,290	\$ 9,018	\$ 8,111	\$ 35,498
Specific Valuation Allowances - Beginning Balance	VA108	\$ 5,200	\$ 3,663	\$ 2,754	\$ 3,101	\$ 14,675
Net Provision for Loss	VA118	\$- 569	\$ 1,062	\$ 1,576	\$- 170	\$ 116
Transfers	VA128	\$ 64	\$ 867	\$- 165	\$ 131	\$ 3,111
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 592	\$ 392	\$ 502	\$ 308	\$ 412
Specific Valuation Allowances - Ending Balance	VA168	\$ 4,103	\$ 5,200	\$ 3,663	\$ 2,754	\$ 17,489
Total Valuation Allowances - Beginning Balance	VA110	\$ 14,491	\$ 12,681	\$ 10,865	\$ 11,104	\$ 46,227
Net Provision for Loss	VA120	\$ 420	\$ 3,043	\$ 3,391	\$ 1,693	\$ 14,921
Recoveries	VA140	\$ 77	\$ 34	\$ 18	\$ 10	\$ 415
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 1,502	\$ 1,268	\$ 1,593	\$ 1,942	\$ 8,576
Total Valuation Allowances - Ending Balance	VA170	\$ 13,486	\$ 14,490	\$ 12,681	\$ 10,865	\$ 52,987
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 910	\$ 876	\$ 1,091	\$ 1,634	\$ 8,164
Mortgage Loans - Total	VA46	\$ 494	\$ 328	\$ 351	\$ 1,207	\$ 5,953
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 84	\$ 50	\$ 278
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 84	\$ 50	\$ 117
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 161
Permanent - Total	SUB2041	\$ 494	\$ 328	\$ 267	\$ 1,157	\$ 5,675
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 50	\$ 51	\$ 0	\$ 0	\$ 311
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 311	\$ 222	\$ 85	\$ 573	\$ 2,334
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 94	\$ 4	\$ 2	\$ 110	\$ 705
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 37	\$ 0	\$ 0	\$ 0	\$ 287
Land	VA490	\$ 2	\$ 51	\$ 180	\$ 474	\$ 2,038

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2011, 4:13 PM

TFR Industry Aggregate Report
93001 - OTS-Regulated: Alabama
December 2010

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Nonmortgage Loans - Total	VA56	\$ 66	\$ 69	\$ 41	\$ 113	\$ 2,153
Commercial Loans	VA520	\$ 0	\$ 4	\$ 18	\$ 0	\$ 894
Consumer Loans - Total	SUB2061	\$ 66	\$ 65	\$ 23	\$ 113	\$ 1,259
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	\$ 36	\$ 25	\$ 21	\$ 48	\$ 107
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 30	\$ 40	\$ 2	\$ 65	\$ 1,152
Repossessed Assets - Total	VA60	\$ 350	\$ 479	\$ 699	\$ 314	\$ 58
Real Estate - Construction	VA605	\$ 28	\$ 0	\$ 72	\$ 170	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 317	\$ 368	\$ 141	\$ 109	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 5	\$ 0	\$ 48	\$ 0	\$ 54
Real Estate - Land	VA628	\$ 0	\$ 66	\$ 438	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 45	\$ 0	\$ 35	\$ 4
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 77	\$ 34	\$ 18	\$ 10	\$ 415
Mortgage Loans - Total	VA47	\$ 17	\$ 23	\$ 5	\$ 1	\$ 305
Construction - Total	SUB2130	\$ 0	\$ 2	\$ 0	\$ 0	\$ 32
1-4 Dwelling Units	VA421	\$ 0	\$ 2	\$ 0	\$ 0	\$ 17
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 15
Permanent - Total	SUB2141	\$ 17	\$ 21	\$ 5	\$ 1	\$ 273
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 0	\$ 0	\$ 0	\$ 0	\$ 6
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 4	\$ 0	\$ 7
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 11
Nonresidential Property (Except Land)	VA481	\$ 16	\$ 0	\$ 1	\$ 0	\$ 248
Land	VA491	\$ 1	\$ 21	\$ 0	\$ 1	\$ 1
Nonmortgage Loans - Total	VA57	\$ 60	\$ 11	\$ 13	\$ 9	\$ 110
Commercial Loans	VA521	\$ 1	\$ 0	\$ 0	\$ 0	\$ 16
Consumer Loans - Total	SUB2161	\$ 59	\$ 11	\$ 13	\$ 9	\$ 94

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 5	\$ 5	\$ 3	\$ 2	\$ 16
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 54	\$ 6	\$ 10	\$ 7	\$ 77
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$- 507	\$ 1,930	\$ 1,411	\$- 40	\$ 3,228
Mortgage Loans - Total	VA48	\$- 642	\$ 1,959	\$ 1,159	\$- 152	\$ 3,084
Construction - Total	SUB2230	\$- 875	\$ 240	\$ 805	\$ 67	\$ 109
1-4 Dwelling Units	VA422	\$- 875	\$ 203	\$ 805	\$ 67	\$ 109
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 37	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 233	\$ 1,719	\$ 354	\$- 219	\$ 2,975
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 462	\$ 8	\$ 0	\$- 190
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 85	\$ 182	\$ 375	\$- 126	\$ 814
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 21	\$ 10	\$- 32	\$- 70
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$- 73
Nonresidential Property (Except Land)	VA482	\$ 42	\$ 547	\$ 0	\$- 44	\$ 1,176
Land	VA492	\$ 276	\$ 507	\$- 39	\$- 17	\$ 1,318
Nonmortgage Loans - Total	VA58	\$ 142	\$- 31	\$ 201	\$ 82	\$ 126
Commercial Loans	VA522	\$ 48	\$ 19	\$ 214	\$ 39	\$ 126
Consumer Loans - Total	SUB2261	\$ 94	\$- 50	\$- 13	\$ 43	\$ 0
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	\$ 9	\$- 7	\$ 22	\$ 26	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 85	\$- 43	\$- 35	\$ 17	\$ 0
Repossessed Assets - Total	VA62	\$- 7	\$ 2	\$ 51	\$ 30	\$ 18
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 21	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 2	\$ 28	\$ 9	\$ 18

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$- 7	\$ 0	\$ 2	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 21	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Carried at Fair Value	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 326	\$ 2,772	\$ 2,484	\$ 1,584	\$ 10,977
Mortgage Loans - Total	VA49	\$- 165	\$ 2,264	\$ 1,505	\$ 1,054	\$ 8,732
Construction - Total	SUB2330	\$- 875	\$ 238	\$ 889	\$ 117	\$ 355
1-4 Dwelling Units	VA425	\$- 875	\$ 201	\$ 889	\$ 117	\$ 209
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 37	\$ 0	\$ 0	\$ 146
Permanent - Total	SUB2341	\$ 710	\$ 2,026	\$ 616	\$ 937	\$ 8,377
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 50	\$ 513	\$ 8	\$ 0	\$ 121
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 226	\$ 404	\$ 460	\$ 447	\$ 3,142
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 94	\$ 25	\$ 8	\$ 78	\$ 628
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$- 84
Nonresidential Property (Except Land)	VA485	\$ 63	\$ 547	\$- 1	\$- 44	\$ 1,215
Land	VA495	\$ 277	\$ 537	\$ 141	\$ 456	\$ 3,355
Nonmortgage Loans - Total	VA59	\$ 148	\$ 27	\$ 229	\$ 186	\$ 2,169
Commercial Loans	VA525	\$ 47	\$ 23	\$ 232	\$ 39	\$ 1,004
Consumer Loans - Total	SUB2361	\$ 101	\$ 4	\$- 3	\$ 147	\$ 1,165
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 40	\$ 13	\$ 40	\$ 72	\$ 91
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$- 1
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 61	\$- 9	\$- 43	\$ 75	\$ 1,075
Repossessed Assets - Total	VA65	\$ 343	\$ 481	\$ 750	\$ 344	\$ 76
Real Estate - Construction	VA607	\$ 28	\$ 0	\$ 93	\$ 170	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 317	\$ 370	\$ 169	\$ 118	\$ 18
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA627	\$- 2	\$ 0	\$ 50	\$ 0	\$ 54
Real Estate - Land	VA631	\$ 0	\$ 66	\$ 438	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 45	\$ 0	\$ 56	\$ 4
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Carried at Fair Value	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 15,307	\$ 14,826	\$ 7,400	\$ 4,770	\$ 111,670
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 16,309	\$ 7,938	\$ 6,012	\$ 5,060	\$ 116,981
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 3,981	\$ 9,199	\$ 2,065	\$ 3,905	\$ 16,770
Construction	VA951	\$ 647	\$ 4,911	\$ 371	\$ 901	\$ 3,484
Permanent - 1-4 Dwelling Units	VA952	\$ 1,886	\$ 2,506	\$ 1,285	\$ 2,003	\$ 6,206
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 78	\$ 454	\$ 1,533
Permanent - Land	VA955	\$ 1,448	\$ 1,782	\$ 331	\$ 547	\$ 5,547
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 15,834	\$ 12,070	\$ 21,042	\$ 14,390	\$ 209,080
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 82,051	\$ 83,521	\$ 72,439	\$ 79,441	\$ 433,713
Substandard	VA965	\$ 78,416	\$ 79,857	\$ 69,707	\$ 78,588	\$ 381,764
Doubtful	VA970	\$ 3,635	\$ 3,664	\$ 2,732	\$ 851	\$ 51,949
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 2	\$ 0
Credit Card Charge-Offs Related to Accrued Interest	VA979	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED CREDIT-IMPAIRED LOANS						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 694
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 570
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 39,441	\$ 40,180	\$ 41,583	\$ 41,563	\$ 248,450
Mortgages - Total	SUB2421	\$ 35,461	\$ 37,193	\$ 39,773	\$ 39,650	\$ 239,203
Construction and Land Loans	SUB2430	\$ 6,152	\$ 8,298	\$ 14,771	\$ 13,696	\$ 102,235

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 24,491	\$ 21,573	\$ 17,068	\$ 20,259	\$ 86,130
Permanent Loans Secured by All Other Property	SUB2450	\$ 7,757	\$ 12,780	\$ 11,593	\$ 7,834	\$ 93,734
Nonmortgages - Total	SUB2461	\$ 3,980	\$ 2,987	\$ 1,810	\$ 1,913	\$ 9,247
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 20,728	\$ 27,019	\$ 22,730	\$ 24,980	\$ 70,790
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 19,191	\$ 26,337	\$ 14,921	\$ 23,322	\$ 66,078
Mortgage Loans - Total	SUB2481	\$ 17,148	\$ 24,505	\$ 14,003	\$ 22,411	\$ 61,857
Construction	PD115	\$ 0	\$ 1,148	\$ 268	\$ 5,799	\$ 10,665
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,632	\$ 1,295	\$ 1,511	\$ 1,064	\$ 2,976
Secured by First Liens	PD123	\$ 11,524	\$ 10,619	\$ 7,450	\$ 11,212	\$ 21,137
Secured by Junior Liens	PD124	\$ 205	\$ 266	\$ 504	\$ 141	\$ 1,154
Multifamily (5 or more) Dwelling Units	PD125	\$ 1,081	\$ 1,088	\$ 1,093	\$ 609	\$ 614
Nonresidential Property (Except Land)	PD135	\$ 1,941	\$ 5,489	\$ 1,505	\$ 2,258	\$ 16,427
Land	PD138	\$ 765	\$ 4,600	\$ 1,672	\$ 1,328	\$ 8,884
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 1,486	\$ 1,144	\$ 496	\$ 342	\$ 2,393
Consumer Loans - Total	SUB2511	\$ 557	\$ 688	\$ 422	\$ 569	\$ 1,828
Loans on Deposits	PD161	\$ 64	\$ 0	\$ 0	\$ 144	\$ 125
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 1	\$ 1	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 353	\$ 373	\$ 305	\$ 275	\$ 681
Mobile Home Loans	PD169	\$ 14	\$ 0	\$ 16	\$ 0	\$ 183
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 0	\$ 13
Other	PD180	\$ 126	\$ 315	\$ 100	\$ 149	\$ 826
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 322	\$ 167	\$ 4	\$ 35	\$ 1,455
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 255	\$ 369	\$ 590	\$ 217	\$ 255
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 255	\$ 369	\$ 590	\$ 217	\$ 255
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 1,537	\$ 682	\$ 7,809	\$ 1,658	\$ 4,712

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 1,499	\$ 656	\$ 7,658	\$ 1,357	\$ 4,215
Construction	PD215	\$ 0	\$ 0	\$ 3,991	\$ 0	\$ 140
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 9	\$ 10	\$ 34	\$ 261
Secured by First Liens	PD223	\$ 683	\$ 647	\$ 322	\$ 1,323	\$ 3,275
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 0	\$ 539
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 816	\$ 0	\$ 3,335	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 0	\$ 0	\$ 124	\$ 238	\$ 76
Consumer Loans - Total	SUB2521	\$ 38	\$ 26	\$ 27	\$ 63	\$ 421
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	\$ 22	\$ 26	\$ 27	\$ 51	\$ 63
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 31
Other	PD280	\$ 16	\$ 0	\$ 0	\$ 12	\$ 327
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 816	\$ 0	\$ 3,991	\$ 0	\$ 229
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	\$ 18,713	\$ 13,161	\$ 18,853	\$ 16,583	\$ 177,660
Mortgage Loans - Total	SUB2501	\$ 16,814	\$ 12,032	\$ 18,112	\$ 15,882	\$ 173,131
Construction	PD315	\$ 3,213	\$ 1,692	\$ 6,853	\$ 5,758	\$ 48,534
Permanent:						
Residential:						
1-4 Dwelling Units:						

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 706	\$ 668	\$ 431	\$ 557	\$ 3,587
Secured by First Liens	PD323	\$ 9,293	\$ 7,956	\$ 6,372	\$ 5,771	\$ 51,031
Secured by Junior Liens	PD324	\$ 448	\$ 113	\$ 468	\$ 157	\$ 2,170
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0	\$ 0	\$ 7,535
Nonresidential Property (Except Land)	PD335	\$ 980	\$ 745	\$ 2,001	\$ 2,828	\$ 26,262
Land	PD338	\$ 2,174	\$ 858	\$ 1,987	\$ 811	\$ 34,012
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 1,811	\$ 1,008	\$ 661	\$ 578	\$ 3,293
Consumer Loans - Total	SUB2531	\$ 88	\$ 121	\$ 80	\$ 123	\$ 1,236
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 33
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 75	\$ 105	\$ 80	\$ 65	\$ 157
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 158
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 13	\$ 16	\$ 0	\$ 58	\$ 888
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 7,369	\$ 3,846	\$ 4,053	\$ 5,745	\$ 14,270
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 305	\$ 372	\$ 202	\$ 239	\$ 482
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 305	\$ 372	\$ 202	\$ 239	\$ 482
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
LOANS IN PROCESS OF FORECLOSURE						
Loans in Process of Foreclosure - Total	PD40	\$ 12,766	\$ 7,603	\$ 14,375	\$ 6,769	\$ 7,734
Construction Loans	PD415	\$ 4,531	\$ 4,365	\$ 9,204	\$ 4,291	\$ 4,368
1-4 Dwelling Units:						
Revolving Open-End Loans	PD421	\$ 469	\$ 89	\$ 130	\$ 36	\$ 23
Secured by First Liens	PD423	\$ 4,078	\$ 2,434	\$ 3,386	\$ 1,314	\$ 1,528
Secured by Junior Liens	PD424	\$ 28	\$ 53	\$ 25	\$ 24	\$ 215
Multifamily (5 or more) Dwelling Units	PD425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD435	\$ 2,253	\$ 0	\$ 175	\$ 0	\$ 402
Land Loans	PD438	\$ 1,407	\$ 662	\$ 1,455	\$ 1,104	\$ 1,198

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2011, 4:13 PM

TFR Industry Aggregate Report
93001 - OTS-Regulated: Alabama
December 2010

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 & MULTIFAMILY WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 15,389	\$ 20,284	\$ 18,133	\$ 18,857	\$ 55,078
1-4 Dwelling Units - 90% up to 100% LTV	LD110	\$ 14,177	\$ 14,652	\$ 15,361	\$ 15,995	\$ 45,464
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD111	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 100% and greater LTV	LD120	\$ 1,212	\$ 5,632	\$ 2,772	\$ 2,862	\$ 9,614
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD121	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 2,131	\$ 5,373	\$ 1,651	\$ 2,259	\$ 4,192
Past Due and Still Accruing - Total	SUB5240	\$ 1,119	\$ 1,725	\$ 908	\$ 1,421	\$ 1,612
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 1,119	\$ 1,725	\$ 908	\$ 1,421	\$ 1,612
1-4 Dwelling Units - 90% up to 100% LTV	LD210	\$ 852	\$ 1,725	\$ 908	\$ 1,421	\$ 1,097
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD211	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 100% and greater LTV	LD220	\$ 267	\$ 0	\$ 0	\$ 0	\$ 515
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 1,012	\$ 3,648	\$ 743	\$ 838	\$ 2,580
1-4 Dwelling Units - 90% up to 100% LTV	LD250	\$ 911	\$ 127	\$ 476	\$ 737	\$ 1,935
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 100% and greater LTV	LD260	\$ 101	\$ 3,521	\$ 267	\$ 101	\$ 645
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Charge-offs - Total	SUB5300	\$- 156	\$ 944	\$ 442	\$ 26	\$ 107
1-4 Dwelling Units - 90% up to 100% LTV	LD310	\$ 1	\$ 0	\$ 442	\$ 26	\$ 7
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD311	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule LD --- Loan Data		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
1-4 Dwelling Units - 100% and greater LTV	LD320	\$- 157	\$ 944	\$ 0	\$ 0	\$ 100
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD321	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 285	\$ 308	\$ 85	\$ 0	\$ 183
1-4 Dwelling Units - 90% up to 100% LTV	LD410	\$ 285	\$ 308	\$ 85	\$ 0	\$ 183
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD411	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 6,273	\$ 13,533	\$ 13,515	\$ 10,688	\$ 58,332
1-4 Dwelling Units - 90% up to 100% LTV	LD430	\$ 4,428	\$ 10,538	\$ 10,979	\$ 8,677	\$ 41,870
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 100% and greater LTV	LD440	\$ 1,845	\$ 2,995	\$ 2,536	\$ 2,011	\$ 16,462
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sales - Total	SUB5340	\$ 1,634	\$ 3,153	\$ 6,213	\$ 5,701	\$ 51,963
1-4 Dwelling Units - 90% up to 100% LTV	LD450	\$ 1,634	\$ 3,153	\$ 4,941	\$ 4,924	\$ 38,638
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD451	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 100% and greater LTV	LD460	\$ 0	\$ 0	\$ 1,272	\$ 777	\$ 13,325
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD461	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 17,882	\$ 15,733	\$ 16,243	\$ 15,323	\$ 23,796
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 90	\$ 0	\$ 1	\$ 7	\$ 12
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 109,301	\$ 108,970	\$ 108,788	\$ 106,625	\$ 256,488
1-4 Dwelling Units Option ARM Loans	LD610	\$ 879	\$ 879	\$ 879	\$ 879	\$ 880
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	\$ 0	\$ 695	\$ 702	\$ 885
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Construction Loans with Capitalized Interest						
Construction Loans on 1-4 Dwelling Units with Capitalized Interest	LD710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 97,322

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2011, 4:13 PM

TFR Industry Aggregate Report
93001 - OTS-Regulated: Alabama
December 2010

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Capitalized Ints on Constr Lns on 1-4 Dwell Units Incl in Current Qtr Inc	LD715	\$ 0	\$ 0	\$ 0	\$ 0	\$ 826
Construction Lns on Multifam (5 or more) Dwell Units with Capitalized Int	LD720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 13,764
Capitalized Ints on Multifam (5 or more) Dwell Units Incl in Current Qtr Inc	LD725	\$ 0	\$ 0	\$ 0	\$ 0	\$ 145
Construction Lns on Nonresidential Prop (Except Land) with Capitalized Int	LD730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 237,357
Cap Ints on Constr Lns on Nonres Prop (Except Land) Incl in Current Qtr Inc	LD735	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,242
Collateralized Debt Obligations, Collateralized Loan Obligations, and Comm Mortgage-Backed Securities						
Collateralized Debt Obligations: Carrying Value	LD750	\$ 1,294	\$ 1,276	\$ 2,068	\$ 2,031	\$ 9,919
Collateralized Debt Obligations: Market Value	LD755	\$ 438	\$ 159	\$ 1,855	\$ 1,948	\$ 4,778
Collateralized Loan Obligations: Carrying Value	LD760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Collateralized Loan Obligations: Market Value	LD765	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commercial Mortgage-Backed Securities: Carrying Value	LD770	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commercial Mortgage-Backed Securities: Market Value	LD775	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 31,394	\$ 22,294	\$ 20,768	\$ 22,600	\$ 118,454
Mortgage Construction Loans	CC105	\$ 31,394	\$ 21,927	\$ 20,294	\$ 22,124	\$ 101,723
Other Mortgage Loans	CC115	\$ 0	\$ 367	\$ 474	\$ 476	\$ 16,731
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 0	\$ 0	\$ 2,547	\$ 0	\$ 6,418
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 66,640	\$ 130,678	\$ 95,999	\$ 94,220	\$ 106,162
1-4 Dwelling Units	CC280	\$ 66,265	\$ 130,678	\$ 95,418	\$ 94,220	\$ 54,651
Multifamily (5 or more) Dwelling Units	CC290	\$ 375	\$ 0	\$ 581	\$ 0	\$ 12,161
All Other Real Estate	CC300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 39,350
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 859
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 83,396	\$ 154,176	\$ 120,464	\$ 91,847	\$ 64,376
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 34,820	\$ 34,511	\$ 34,724	\$ 35,009	\$ 150,578
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 27,566	\$ 26,932	\$ 26,787	\$ 27,398	\$ 69,535
Commercial Lines	CC420	\$ 7,254	\$ 7,579	\$ 7,937	\$ 7,611	\$ 74,386
Open-End Lines - Total	SUB3362	\$ 718	\$ 501	\$ 513	\$ 394	N/A
Credit Cards - Consumer	CC423	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,289
Credit Cards - Other	CC424	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Other	CC425	\$ 718	\$ 501	\$ 513	\$ 394	\$ 3,368
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 4,485	\$ 3,630	\$ 3,596	\$ 4,472	\$ 26,164
Commercial	CC430	\$ 1,690	\$ 1,266	\$ 1,266	\$ 1,267	\$ 1,267
Standby, Not Included on CC465 or CC468	CC435	\$ 2,795	\$ 2,364	\$ 2,330	\$ 3,205	\$ 24,897
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 2,844	\$ 3,166	\$ 4,489	\$ 3,636	\$ 3,256
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 2,834	\$ 3,156	\$ 4,479	\$ 3,636	\$ 3,256
Amount of Recourse Obligations on Loans in CC468 - Total	SUB3391	\$ 132	\$ 132	\$ 1,183	\$ 295	\$ 639
120 Days or Less	CC469	\$ 0	\$ 0	\$ 0	\$ 155	\$ 499
Greater than 120 Days	CC471	\$ 132	\$ 132	\$ 1,183	\$ 140	\$ 140
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 0	\$ 9,827	\$ 7,508	\$ 1,500	\$ 9,638
Sales	CF145	\$ 0	\$ 8,182	\$ 12,789	\$ 963	\$ 10,805
Other Balance Changes	CF148	\$- 3,447	\$- 2,240	\$- 4,002	\$- 4,819	\$- 13,714
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 0	\$ 0	\$ 2,830	\$ 0	\$ 0
Sales	CF155	\$ 293	\$ 2,826	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 4,612	\$- 2,763	\$- 1,916	\$- 3,214	\$- 5,092
Mortgage-Backed Securities						

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Purchases - Total	SUB3811	\$ 0	\$ 9,827	\$ 10,338	\$ 1,500	\$ 9,638
Sales - Total	SUB3821	\$ 293	\$ 11,008	\$ 12,789	\$ 963	\$ 10,805
Net Purchases - Total	SUB3826	\$- 293	\$- 1,181	\$- 2,451	\$ 537	\$- 1,167
Mortgage Loans Disbursed - Total	SUB3831	\$ 235,321	\$ 251,128	\$ 220,456	\$ 168,064	\$ 479,220
Construction Loans - Total	SUB3840	\$ 17,335	\$ 14,796	\$ 16,319	\$ 17,283	\$ 61,647
1-4 Dwelling Units	CF190	\$ 12,713	\$ 12,556	\$ 13,858	\$ 13,476	\$ 32,624
Multifamily (5 or more) Dwelling Units	CF200	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,687
Nonresidential	CF210	\$ 4,622	\$ 2,240	\$ 2,461	\$ 3,807	\$ 25,336
Permanent Loans - Total	SUB3851	\$ 217,986	\$ 236,332	\$ 204,137	\$ 150,781	\$ 417,573
1-4 Dwelling Units	CF225	\$ 212,684	\$ 221,316	\$ 196,790	\$ 140,303	\$ 353,654
Home Equity and Junior Liens	CF226	\$ 1,745	\$ 2,272	\$ 2,897	\$ 1,876	\$ 13,577
Multifamily (5 or more) Dwelling Units	CF245	\$ 200	\$ 3,123	\$ 0	\$ 988	\$ 4,431
Nonresidential (Except Land)	CF260	\$ 3,873	\$ 9,297	\$ 5,776	\$ 8,971	\$ 43,045
Land	CF270	\$ 1,229	\$ 2,596	\$ 1,571	\$ 519	\$ 16,443
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 713	\$ 7,769	\$ 178	\$ 404	\$ 243
1-4 Dwelling Units	CF280	\$ 678	\$ 3,705	\$ 0	\$ 404	\$ 229
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Equity and Junior Liens	CF282	\$ 0	\$ 66	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	CF290	\$ 35	\$ 1,275	\$ 60	\$ 0	\$ 14
Nonresidential	CF300	\$ 0	\$ 2,789	\$ 118	\$ 0	\$ 0
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 244,395	\$ 189,579	\$ 161,207	\$ 136,249	\$ 291,314
1-4 Dwelling Units	CF310	\$ 244,395	\$ 189,579	\$ 161,207	\$ 136,249	\$ 288,767
Home Equity and Junior Liens	CF311	\$ 432	\$ 297	\$ 332	\$ 206	\$ 321
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,547
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 243,682	\$- 181,810	\$- 161,029	\$- 135,845	\$- 291,071
Memo - Refinancing Loans	CF361	\$ 127,266	\$ 113,804	\$ 56,569	\$ 66,514	\$ 337,107
Memo - Loans Sold with Recourse - Total	SUB3886	\$ 83,680	\$ 63,605	\$ 41,335	\$ 49,167	\$ 50,000
120 Days or Less	CF365	\$ 83,680	\$ 63,605	\$ 41,335	\$ 49,167	\$ 50,000
Greater than 120 Days	CF366	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 2,128	\$ 10,133	\$ 5,070	\$ 6,079	\$ 103,736

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Sales	CF395	\$ 356	\$ 1,271	\$ 0	\$ 0	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 3,492	\$ 3,508	\$ 2,963	\$ 3,532	\$ 19,991
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 5,620	\$ 13,641	\$ 8,033	\$ 9,611	\$ 123,727
Nonmortgage Loans - Sales - Total	SUB3915	\$ 356	\$ 1,271	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 5,264	\$ 12,370	\$ 8,033	\$ 9,611	\$ 123,727
Deposits:						
Interest Credited to Deposits	CF430	\$ 2,086	\$ 2,298	\$ 2,457	\$ 2,503	\$ 12,071

Schedule DI --- Consolidated Deposit Information		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data:						
Total Broker - Originated Deposits	SUB4061	\$ 90,248	\$ 109,761	\$ 118,763	\$ 114,988	\$ 435,566
Fully Insured: With Balances Less than \$100,000	DI100	\$ 69,449	\$ 93,662	\$ 99,868	\$ 98,793	\$ 432,569
Fully Insured: Balances of \$100,000 through \$250,000	DI102	\$ 15,800	\$ 16,099	\$ 16,795	\$ 8,599	N/A
Other	DI110	\$ 4,999	\$ 0	\$ 2,100	\$ 7,596	\$ 2,997
Interest Expense for Fully Insured Brokered Deposits	DI114	\$ 386	\$ 415	\$ 415	\$ 444	N/A
Interest Expense for Other Brokered Deposits	DI116	\$ 5	\$ 1	\$ 5,443	\$ 6,703	N/A
Deposits (Excluding Retirement Accounts) with Balances						
\$250,000 or Less	DI120	\$ 678,494	\$ 699,012	\$ 688,442	\$ 671,518	\$ 2,283,518
Greater than \$250,000	DI130	\$ 177,930	\$ 170,980	\$ 169,261	\$ 165,819	\$ 1,055,184
Number of Deposit Accounts (Excluding Retirement Accounts) with Balances						
\$250,000 or Less	DI150	90,951	108,828	108,606	106,073	199,030
Greater than \$250,000	DI160	290	278	274	247	1,011
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 59,172	\$ 57,462	\$ 56,438	\$ 55,745	\$ 165,141
Greater than \$250,000	DI175	\$ 5,704	\$ 5,978	\$ 6,171	\$ 6,138	\$ 8,921
Number of Retirement Deposit Accounts with Balances						
\$250,000 or Less	DI180	2,467	2,486	2,479	2,478	8,153
Greater than \$250,000	DI185	14	15	16	16	24
Deposit Accounts (\$) - Total	SUB4063	\$ 921,300	\$ 933,432	\$ 920,312	N/A	N/A
Deposit Accounts (#) - Total	SUB4062	93,722	111,607	111,375	108,814	208,218
IRA/Keogh Accounts	DI200	\$ 64,688	\$ 63,389	\$ 62,406	\$ 61,602	\$ 173,209
Uninsured Deposits	DI210	\$ 34,665	\$ 36,654	\$ 36,293	\$ 34,023	\$ 909,403

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Preferred Deposits	DI220	\$ 29,290	\$ 30,819	\$ 34,795	\$ 39,883	\$ 286,747
Reciprocal Brokered Deposits	DI230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 54,227
Transaction Accounts (Including Demand Deposits)	DI310	\$ 209,509	\$ 210,261	\$ 211,842	\$ 213,682	\$ 409,827
Money Market Deposit Accounts	DI320	\$ 87,865	\$ 82,510	\$ 74,615	\$ 64,931	\$ 271,407
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 53,893	\$ 55,608	\$ 51,518	\$ 49,575	\$ 851,110
Time Deposits	DI340	\$ 568,393	\$ 581,950	\$ 579,233	\$ 569,580	\$ 1,974,595
Time Deposits of \$100,000 through \$250,000 Excluding Brokered Time Deposits	DI350	\$ 165,415	\$ 162,406	\$ 136,961	\$ 158,280	\$ 732,848
Time Deposits of \$250,000 or Greater	DI352	\$ 55,512	\$ 50,195	\$ 49,139	\$ 56,751	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 24,350	\$ 23,740	\$ 22,079	\$ 21,538	\$ 61,957
Average Daily Deposits Totals:						
Fully Insured Brokered Time Deposits	DI544	\$ 40,771	\$ 46,713	\$ 38,024	\$ 43,633	N/A
Other Brokered Time Deposits	DI545	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 42,622	\$ 47,690	\$ 46,607	\$ 44,466	\$ 299,166
Deposit Data for Deposit Insurance Premium Assessments:						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 921,300	\$ 933,433	\$ 920,312	\$ 899,220	\$ 3,512,761
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unsecured Federal Funds Purchased	DI630	\$ 75	\$ 0	\$ 0	\$ 58	\$ 1,510
Secured Federal Funds Purchased	DI635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Securities Sold Under Agreements to Repurchase	DI641	\$ 2,452	\$ 3,210	\$ 2,289	\$ 2,751	\$ 4,069
One Year or Less	DI645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Over One Year	DI651	\$ 890	\$ 0	\$ 0	\$ 0	\$ 0
One Year or Less	DI655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Over One Year	DI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 7,618
Average Daily Deposits Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 540,486	\$ 538,833	\$ 527,482	\$ 516,707	\$ 3,101,516
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposit Data for Thrifts in TAGP Comp of FDICs TLGP:						

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Avg Daily Amt of Noninterest-bearing Transaction Accts More than \$250,000	DI570	\$ 5,903	\$ 9,058	\$ 7,994	\$ 5,357	\$ 108,195
Avg Daily No. of Noninterest-bearing Transaction Accts More than \$250,000	DI575	6.35	10.28	0.11	0.10	1.28
Data re Noninterest-bearing Transaction Accounts: Section 343 of 'Dodd-Frank...Act of 2010.'						
Qtr-End Amt of Noninterest-bearing Transaction Accts More than \$250,000	DI580	\$ 12,340	N/A	N/A	N/A	N/A
Qtr-End No. of Noninterest-bearing Transaction Accts More than \$250,000	DI585	0.25	N/A	N/A	N/A	N/A

Schedule SI --- Consolidated Supplemental Information		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Number of Full-time Equivalent Employees	SI370	444	445	452	441	1,266
Financial Assets Held for Trading Purposes	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 367	\$ 399	\$ 426	\$ 407	\$ 1,803
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,284
Available-for-Sale Securities	SI385	\$ 48,288	\$ 44,087	\$ 55,462	\$ 63,089	\$ 337,339
Assets Held for Sale	SI387	\$ 44,186	\$ 70,409	\$ 54,919	\$ 35,069	\$ 170,835
Loans Serviced for Others	SI390	\$ 58,975	\$ 58,728	\$ 59,287	\$ 56,183	\$ 66,229
Pledged Loans	SI394	\$ 284,401	\$ 267,194	\$ 261,257	\$ 270,999	\$ 1,541,896
Pledged Trading Assets	SI395	\$ 8,340	\$ 8,742	\$ 9,897	\$ 0	\$ 0
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
First month of Qtr	SI581	87.67%	84.88%	87.56%	88.94%	86.77%
Second month of Qtr	SI582	88.29%	86.77%	87.59%	88.42%	85.28%
Third month of Qtr	SI583	88.18%	87.71%	86.79%	88.29%	84.23%
Percent of Assets Test	SI585	76.29%	76.18%	76.02%	75.36%	74.38%
Do you meet the DBLA business operations test?	SI586	2 [Yes]	2 [Yes]	2 [Yes]	1 [Yes]	2 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 364	\$ 364	\$ 364	\$ 364	\$ 364
Aggregate amount of all extensions of credit	SI590	\$ 12,211	\$ 13,660	\$ 15,228	\$ 14,466	\$ 69,293
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	11	14	13	14	270
Savings Assoc Equity Capital, Beginning Balance	SI600	\$ 114,328	\$ 114,529	\$ 115,645	\$ 115,507	\$ 395,377
Net Income (Loss) Attributable to Savings Association (SO91)	SI610	\$ 617	\$ 181	\$ - 2,081	\$ - 389	\$ - 9,806
Dividends Declared						

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 37	\$ 38	\$ 38	\$ 499	\$ 1,700
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 0	\$- 70	\$ 1,850	\$ 100	\$ 5,032
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 871	\$- 289	\$ 55	\$ 890	\$- 819
Prior Period Adjustments	SI668	\$- 47	\$ 12	\$ 0	\$ 72	\$ 0
Other Adjustments	SI671	\$ 13	\$ 0	\$- 902	\$- 37	\$- 38
Total Savings Association Equity Capital, Ending Balance (SC80)	SI680	\$ 114,003	\$ 114,325	\$ 114,529	\$ 115,644	\$ 388,046
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 395	\$ 400	\$ 946	\$ 188	\$ 106
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 1,096	\$ 1,209	\$ 929	\$ 1,948	\$ 454
Assets Covered by FDIC Loss-Sharing Agreements						
Carrying Amount of Covered						
Loans and Leases	SI770	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Real Estate Owned	SI772	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Debt Securities	SI774	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Other Assets	SI776	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mutual Fund and Annuity Sales						
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Balance Sheet Data (Based on Month-End Data)						
Total Assets	SI870	\$ 1,171,604	\$ 1,155,953	\$ 1,138,601	\$ 1,115,693	\$ 4,292,629
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 174,865	\$ 156,039	\$ 162,886	\$ 150,228	\$ 290,813
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 823,288	\$ 827,318	\$ 807,415	\$ 793,007	\$ 3,312,720
Nonmortgage Loans	SI885	\$ 67,639	\$ 67,385	\$ 65,640	\$ 65,176	\$ 313,602
Deposits and Excrows	SI890	\$ 930,435	\$ 920,078	\$ 896,074	\$ 877,788	\$ 3,475,439
Total Borrowings	SI895	\$ 119,699	\$ 116,419	\$ 121,045	\$ 116,037	\$ 392,027
Brokerage Activities						
Act as trustee/custodian for IRA, HSA, other acct invested in non-dep prod?	SI901	0	0	0	0	1

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Provide custody, safekeeping, othr service accept/sale/purch of securities?	SI905	0	0	0	0	1
Engage in third party broker arrangements to sell securities prod/services?	SI911	0	0	0	1	2
Sweep dep fund to invest manag comp reg ICA holdout as a money market fund?	SI915	0	0	0	0	0

Schedule SQ --- Consolidated Supplemental Questions		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	3
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	6	6	6	6	7

Schedule SB --- Consolidated Small Business Loans		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	8 [Yes]	8 [Yes]	8 [Yes]	8 [Yes]	N/A [Yes]
Do you have any farm or agriculture loans?	SB100	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	N/A [Yes]
Are all your commercial loans \$100,000 or less?	SB110	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	N/A [Yes]
Number of Loans on SC260	SB200	0	0	0	0	N/A
Number of Loans on SC300, SC303, and SC306	SB210	42	42	42	43	N/A
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	249	256	256	264	N/A
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 10,546	\$ 11,191	\$ 11,275	\$ 11,520	N/A
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	154	152	158	153	N/A
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 22,396	\$ 21,828	\$ 22,819	\$ 22,319	N/A
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	160	161	160	157	N/A
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 70,828	\$ 70,033	\$ 70,694	\$ 70,373	N/A
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	233	221	235	234	N/A
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 5,900	\$ 5,429	\$ 5,449	\$ 4,996	N/A

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SB --- Consolidated Small Business Loans		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	65	68	69	69	N/A
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 8,815	\$ 9,125	\$ 9,215	\$ 8,991	N/A
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	42	37	38	38	N/A
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 17,194	\$ 12,371	\$ 15,331	\$ 14,833	N/A
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	4	3	3	3	N/A
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 252	\$ 192	\$ 196	\$ 199	N/A
Farm Mortgages Orig at \$100-250,000 - Number	SB520	0	0	0	0	N/A
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	3	3	3	3	N/A
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 867	\$ 883	\$ 897	\$ 910	N/A
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	1	1	1	1	N/A
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 43	\$ 43	\$ 43	\$ 43	N/A
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	0	0	0	0	N/A
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	0	0	0	0	N/A
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 0	\$ 0	\$ 0	\$ 0	N/A

Schedule FS --- Fiduciary and Related Services		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Do you have any activity to report on this schedule?	FS130	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
FIDUCIARY AND RELATED SERVICES						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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 and Investment Advisory Agency Accounts	FS260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Foundations and Endowments	FS264	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - IRAs, HSAs, and Similar Accounts	FS234	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS211	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management and Investment Advisory Agency Accounts	FS261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Foundations and Endowments	FS265	\$ 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 (\$) - IRAs, HSAs, and Similar Accounts	FS235	\$ 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	0
Personal Trust and Agency Accounts	FS212	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	0	0	0	0	0
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management and Investment Advisory Agency Accounts	FS262	0	0	0	0	0
Foundations and Endowments	FS266	0	0	0	0	0
Other Fiduciary Accounts	FS272	0	0	0	0	0
Managed Assets (#) - IRAs, HSAs, and Similar Accounts	FS236	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	0	0	0	0	0
Personal Trust and Agency Accounts	FS213	0	0	0	0	0

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	0	0	0	0
Employee Benefit - Defined Contribution	FS223	0	0	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	0	0	0	0	0
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Investment Management and Investment Advisory Agency Accounts	FS263	0	0	0	0	0
Foundations and Endowments	FS267	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
Nonmanaged Assets (#) - IRAs, HSAs, and Similar Accounts	FS237	0	0	0	0	0
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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 and Investment Advisory Agency Accounts	FS360	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Foundations and Endowments	FS365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY MEMORANDA						
1. Managed Assets Held in Fiduciary Accounts:						
Total Managed Assets in Personal Trust and Agency, Invest Mng Agency Accts	FS40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
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
Mutual Funds - Total	SUB6140	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Money Market	FS428	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity	FS431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	FS437	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Trust Funds and Collective Investment Funds	FS463	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS434	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investments in Unregistered Funds and Private Equity Investments	FS466	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other 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
Total Managed Assets in Employee Benefits and Retirement Related Accounts	FS41	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Non-Interest-Bearing Deposits	FS411	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS416	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS426	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mutual Funds - Total	SUB6141	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Money Market	FS429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity	FS432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	FS438	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Trust Funds and Collective Investment Funds	FS464	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investments in Unregistered Funds and Private Equity Investments	FS467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Common and Preferred Stock	FS446	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS451	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Real Estate	FS456	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS461	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Managed Assets in Other Accounts	FS42	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Non-Interest-Bearing Deposits	FS412	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS417	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS427	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mutual Funds - Total	SUB6142	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Money Market	FS430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity	FS433	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	FS439	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Trust Funds and Collective Investment Funds	FS465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS436	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investments in Unregistered Funds and Private Equity Investments	FS468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Common and Preferred Stock	FS447	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS452	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS457	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS462	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Invest of Manag Fid Accts in Advised/Sponsor Mutual Funds - Manag Assts	FS495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Invest of Manag Fid Accts in Advised/Sponsor Mutual Funds - No. Manag Accts	FS496	0	0	0	0	0
2. Corporate Trust and Agency Accounts:						
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
Issues Reported in FS510 and FS515 that are in Default	FS516	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Principle Amt Outstanding Corp & Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Principle Amt Outstanding Issues Reported in FS510 & FS515	FS517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
3. Collective Investment Funds and Common Trust Funds:						

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
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
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
4. Fiduciary Settlements, Surcharges & Other Losses (Calendar YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management and Advisory 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 and Advisory 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 and Advisory Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Total Equity Capital (SC84)	CCR100	\$ 114,004	\$ 114,328	\$ 114,529	\$ 115,645	\$ 388,047
Equity Capital Deductions - Total	SUB1631	\$ 2,894	\$ 2,899	\$ 2,904	\$ 2,903	\$ 33,368
Investments in, Adv to, and Noncontrolling Interests in Nonincludable Subs	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 2,639	\$ 2,639	\$ 2,639	\$ 2,639	\$ 13,790
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 203	\$ 207	\$ 210	\$ 208	\$ 16,024
Other	CCR134	\$ 52	\$ 53	\$ 55	\$ 56	\$ 3,554
Equity Capital Additions -Total	SUB1641	\$ 1,118	\$ 711	\$ 489	\$ 525	\$ 8,591
Accum Losses (Gains) on Certain Securities and Cash Flow Hedges	CCR180	\$ 1,118	\$ 711	\$ 489	\$ 525	\$ 7,525
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,066
Tier 1 (Core) Capital	CCR20	\$ 112,228	\$ 112,140	\$ 112,114	\$ 113,267	\$ 363,270
Total Assets (SC60)	CCR205	\$ 1,160,238	\$ 1,176,757	\$ 1,162,183	\$ 1,139,921	\$ 4,351,500
Asset Deductions - Total	SUB1651	\$ 2,894	\$ 2,899	\$ 2,904	\$ 2,903	\$ 30,815
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 2,639	\$ 2,639	\$ 2,639	\$ 2,639	\$ 13,790
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 203	\$ 207	\$ 210	\$ 208	\$ 16,024
Other	CCR275	\$ 52	\$ 53	\$ 55	\$ 56	\$ 1,001
Asset Additions - Total	SUB1661	\$ 1,118	\$ 711	\$ 394	\$ 501	\$ 7,516
Accum Losses (Gains) on Certain Securities and Cash Flow Hedges	CCR280	\$ 1,118	\$ 711	\$ 394	\$ 501	\$ 7,516
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 1,158,462	\$ 1,174,569	\$ 1,159,673	\$ 1,137,519	\$ 4,328,201
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 46,353	\$ 46,997	\$ 46,397	\$ 45,501	\$ 173,141
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 112,228	\$ 112,140	\$ 112,114	\$ 113,267	\$ 363,270
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 10,000

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 7,805	\$ 8,259	\$ 7,789	\$ 7,072	\$ 34,799
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 7,805	\$ 8,259	\$ 7,789	\$ 7,072	\$ 44,799
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 7,805	\$ 8,259	\$ 7,789	\$ 7,072	\$ 44,799
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 334	\$ 331	\$ 333	\$ 342	\$ 342
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 119,699	\$ 120,068	\$ 119,570	\$ 119,997	\$ 407,727
0% R/W Category - Cash	CCR400	\$ 16,366	\$ 15,677	\$ 14,887	\$ 15,153	\$ 45,465
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 21,195	\$ 22,143	\$ 17,482	\$ 18,045	\$ 51,838
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 14,856
0% R/W Category - Other	CCR415	\$ 13,864	\$ 11,614	\$ 27,004	\$ 12,257	\$ 49,769
0% R/W Category - Assets Total	CCR420	\$ 51,425	\$ 49,434	\$ 59,373	\$ 45,455	\$ 161,928
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	\$ 32,500	\$ 39,505	\$ 59,039	\$ 68,744	\$ 206,951
20% R/W Category - Claims on FHLBs	CCR435	\$ 72,301	\$ 52,873	\$ 43,924	\$ 42,743	\$ 49,273
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 3,588	\$ 3,072	\$ 2,541	\$ 462	\$ 20,199
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 61,054	\$ 59,156	\$ 60,730	\$ 67,260	\$ 131,618
20% R/W Category - Other	CCR450	\$ 78,190	\$ 50,232	\$ 51,221	\$ 42,261	\$ 134,078
20% R/W Category - Assets Total	CCR455	\$ 247,633	\$ 204,838	\$ 217,455	\$ 221,470	\$ 542,119
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 49,527	\$ 40,969	\$ 43,491	\$ 44,295	\$ 108,424
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 347,342	\$ 379,348	\$ 355,356	\$ 340,471	\$ 898,769
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 961	\$ 1,181	\$ 1,261	\$ 0	\$ 13,813
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 4,509	\$ 4,190	\$ 4,686	\$ 1,577	\$ 12,798
50% R/W Category - Other	CCR480	\$ 267	\$ 289	\$ 300	\$ 219	\$ 417
50% R/W Category - Assets Total	CCR485	\$ 353,079	\$ 385,008	\$ 361,603	\$ 342,267	\$ 925,797
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 176,543	\$ 192,506	\$ 180,803	\$ 171,135	\$ 462,899

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 84,407	\$ 93,826	\$ 96,266	\$ 89,093	\$ 113,213
100% R/W Category - All Other Assets	CCR506	\$ 448,679	\$ 467,994	\$ 452,808	\$ 469,323	\$ 2,747,421
100% R/W Category - Assets Total	CCR510	\$ 533,086	\$ 561,820	\$ 549,074	\$ 558,416	\$ 2,860,634
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 533,086	\$ 561,820	\$ 549,074	\$ 558,416	\$ 2,860,634
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	\$ 1,185,223	\$ 1,201,100	\$ 1,187,505	\$ 1,167,608	\$ 4,490,478
Subtotal Risk-Weighted Assets	CCR75	\$ 759,153	\$ 795,291	\$ 773,367	\$ 773,844	\$ 3,431,957
Excess Allowances for Loan and Lease Losses	CCR530	\$ 800	\$ 686	\$ 984	\$ 644	\$ 696
Total Risk-Weighted Assets	CCR78	\$ 758,353	\$ 794,605	\$ 772,383	\$ 773,200	\$ 3,431,261
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 60,668	\$ 63,569	\$ 61,792	\$ 61,856	\$ 274,501
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	9.69%	9.55%	9.67%	9.96%	8.39%
Total Risk-Based Capital Ratio	CCR820	15.78%	15.11%	15.48%	15.52%	11.88%
Tier 1 Risk-Based Capital Ratio	CCR830	14.80%	14.11%	14.52%	14.65%	10.59%
Tangible Equity Ratio	CCR840	9.69%	9.55%	9.67%	9.96%	8.39%

Schedule FV --- Fair Value		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Total Assets Measured at FV on a Recurring Basis - Level 1	FV41	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal Funds Sold & Securities Purchased Under Agreement to Resell	FV111	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Trading Securities	FV131	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	FV151	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans and Leases	FV211	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Servicing Rights	FV241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Assets	FV261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Financial Assets	FV311	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Assets Measured at FV on a Recurring Basis - Level 2	FV42	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal Funds Sold & Securities Purchased Under Agreement to Resell	FV112	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Trading Securities	FV132	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule FV --- Fair Value		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Available-for-Sale Securities	FV152	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans and Leases	FV212	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Servicing Rights	FV242	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Assets	FV262	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Financial Assets	FV312	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Assets Measured at FV on a Recurring Basis - Level 3	FV43	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal Funds Sold & Securities Purchased Under Agreement to Resell	FV113	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Trading Securities	FV133	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	FV153	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans and Leases	FV213	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Servicing Rights	FV243	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Assets	FV263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Financial Assets	FV313	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Assets Measured at FV on a Recurring Basis - Total FV Measurements	FV44	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fed Funds Sold & Secur Purch Under Agreement Resell - Total FV Measurements	FV11	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Trading Securities - Total FV Measurements	FV13	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities - Total FV Measurements	FV15	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans and Leases - Total FV Measurements	FV21	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Servicing Rights - Total FV Measurements	FV24	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Assets - Total FV Measurements	FV26	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Financial Assets - Total FV Measurements	FV31	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Assets Measured at FV on a Recurring Basis - Less Amts Netted	FV46	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fed Funds Sold & Secur Purch Under Agreement to Resell - Less Amts Netted	FV114	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Trading Securities - Less Amts Netted	FV134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities - Less Amts Netted	FV154	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans and Leases - Less Amts Netted	FV214	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Servicing Rights - Less Amts Netted	FV244	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Assets - Less Amts Netted	FV264	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule FV --- Fair Value		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
All Other Financial Assets - Less Amts Netted	FV314	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Assets Measured at FV on a Recurring Basis - Total, After Netting	FV48	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fed Funds Sold & Secur Purch Under Agreement Resell - Total, After Netting	FV12	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Trading Securities - Total, After Netting	FV14	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities - Total, After Netting	FV16	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans and Leases - Total, After Netting	FV22	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Servicing Rights - Total, After Netting	FV25	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Assets - Total, After Netting	FV27	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Financial Assets - Total, After Netting	FV32	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
LIABILITIES						
Total Liabilities Measured at FV on a Recurring Basis - Level 1	FV81	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal Funds Sold & Securities Purchased Under Agreement to Repurchase	FV511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits	FV531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Subordinated Debentures	FV611	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	FV631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Liabilities	FV651	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Financial Liabilities	FV711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Liabilities Measured at FV on a Recurring Basis - Level 2	FV82	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal Funds Sold & Securities Purchased Under Agreement to Repurchase	FV512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits	FV532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Subordinated Debentures	FV612	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	FV632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Liabilities	FV652	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Financial Liabilities	FV712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Liabilities Measured at FV on a Recurring Basis - Level 3	FV83	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal Funds Sold & Securities Purchased Under Agreement to Repurchase	FV513	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule FV --- Fair Value		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Deposits	FV533	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Subordinated Debentures	FV613	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	FV633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Liabilities	FV653	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Financial Liabilities	FV713	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Liabilities Measured at FV on Recurring Basis - Total FV Measurements	FV84	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fed Fund Sold & Secur Purch Under Agreement Repurch - Total FV Measurements	FV51	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits - Total FV Measurements	FV53	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Subordinated Debentures - Total FV Measurements	FV61	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings - Total FV Measurements	FV63	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Liabilities - Total FV Measurements	FV65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Financial Liabilities - Total FV Measurements	FV71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Liabilities Measured at FV on a Recurring Basis - Less Amts Netted	FV86	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fed Funds Sold & Secur Purch Under Agreement to Repurch - Less Amts Netted	FV514	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits - Less Amts Netted	FV534	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Subordinated Debentures - Less Amts Netted	FV614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings - Less Amts Netted	FV634	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Liabilities - Less Amts Netted	FV654	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Financial Liabilities - Less Amts Netted	FV714	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Liabilities Measured at FV on Recurring Basis - Total, After Netting	FV88	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fed Funds Sold & Secur Purch Under Agreement Repurch - Total, After Netting	FV52	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits - Total, After Netting	FV54	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Subordinated Debentures - Total, After Netting	FV62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings - Total, After Netting	FV64	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Derivative Liabilities - Total, After Netting	FV66	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Financial Liabilities - Total, After Netting	FV72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2011, 4:13 PM	TFR Industry Aggregate Report 93001 - OTS-Regulated: Alabama December 2010	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule RM --- Reverse Mortgages		Dec 2010	Sep 2010	Jun 2010	Mar 2010	Dec 2009
Description	Line Item	Value	Value	Value	Value	Value
Do you have reverse mortgage loan activity this calendar year to report?	RM010	0	N/A	N/A	N/A	N/A
Amount of Mortgage Loans Outstanding:						
Home Equity Conversion Mortgage Loans	RM110	\$ 0	N/A	N/A	N/A	N/A
Proprietary (Non-HECM) Reverse Mortgage Loans	RM112	\$ 0	N/A	N/A	N/A	N/A
Annual Interest Income from:						
Home Equity Conversion Mortgage Loans	RM310	\$ 0	N/A	N/A	N/A	N/A
Proprietary (Non-HECM) Reverse Mortgage Loans	RM312	\$ 0	N/A	N/A	N/A	N/A
No. Referrals YTD to another lender where thrift performed compensated services for RM originations:						
Home Equity Conversion Mortgage Loans	RM330	0	N/A	N/A	N/A	N/A
Proprietary (Non-HECM) Reverse Mortgage Loans	RM332	0	N/A	N/A	N/A	N/A
Annual Origination Fee Income from:						
Home Equity Conversion Mortgage Loans	RM420	\$ 0	N/A	N/A	N/A	N/A
Proprietary (Non-HECM) Reverse Mortgage Loans	RM422	\$ 0	N/A	N/A	N/A	N/A
Commitments Outstanding to Originate Mortgages Secured by:						
Home Equity Conversion Mortgage Loans	RM510	\$ 0	N/A	N/A	N/A	N/A
Proprietary (Non-HECM) Reverse Mortgage Loans	RM512	\$ 0	N/A	N/A	N/A	N/A
Annual Mortgage Loans Disbursed for Permanent Loans on:						
Home Equity Conversion Mortgage Loans	RM610	\$ 0	N/A	N/A	N/A	N/A
Proprietary (Non-HECM) Reverse Mortgage Loans	RM612	\$ 0	N/A	N/A	N/A	N/A
Annual Loans and Participations Purchased Secured By:						
Home Equity Conversion Mortgage Loans	RM620	\$ 0	N/A	N/A	N/A	N/A
Proprietary (Non-HECM) Reverse Mortgage Loans	RM622	\$ 0	N/A	N/A	N/A	N/A
Annual Loans and Participations Sold Secured By:						
Home Equity Conversion Mortgage Loans	RM630	\$ 0	N/A	N/A	N/A	N/A
Proprietary (Non-HECM) Reverse Mortgage Loans	RM632	\$ 0	N/A	N/A	N/A	N/A

***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.