

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2005, 12:03 PM

TFR Industry Aggregate Report
93001 - OTS-Regulated: Alabama
June 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Number of Institutions		12	12	12	12	12
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	1	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 376,374	\$ 387,010	\$ 372,198	\$ 358,489	\$ 373,638
Cash and Non-Interest-Earning Deposits	SC110	\$ 37,383	\$ 56,914	\$ 48,859	\$ 50,335	\$ 69,583
Interest-Earning Deposits in FHLBs	SC112	\$ 85,267	\$ 78,177	\$ 115,890	\$ 83,045	\$ 67,156
Other Interest-Earning Deposits	SC118	\$ 25,337	\$ 24,398	\$ 25,434	\$ 27,987	\$ 26,230
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 3,725	\$ 39,070	\$ 8,592	\$ 4,917	\$ 5,916
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 183,745	\$ 139,765	\$ 125,406	\$ 145,170	\$ 154,445
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 6,927	\$ 10,295	\$ 8,192	\$ 7,291	\$ 6,915
State and Municipal Obligations	SC180	\$ 2,298	\$ 2,119	\$ 2,123	\$ 1,621	\$ 1,608
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 29,546	\$ 34,645	\$ 35,454	\$ 36,457	\$ 39,828
Accrued Interest Receivable	SC191	\$ 2,146	\$ 1,627	\$ 2,248	\$ 1,666	\$ 1,957
Mortgage-Backed Securities - Gross	SUB0072	\$ 427,289	\$ 430,905	\$ 365,973	\$ 365,327	\$ 370,185
Mortgage-Backed Securities - Total	SC22	\$ 427,289	\$ 430,905	\$ 365,973	\$ 365,327	\$ 370,185
Pass-Through - Total	SUB0073	\$ 380,790	\$ 384,368	\$ 316,865	\$ 315,458	\$ 314,865
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 377,390	\$ 380,854	\$ 313,219	\$ 311,600	\$ 310,765
Other Pass-Through	SC215	\$ 3,400	\$ 3,514	\$ 3,646	\$ 3,858	\$ 4,100
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 44,830	\$ 45,183	\$ 47,982	\$ 48,445	\$ 53,865
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 30,044	\$ 31,325	\$ 33,121	\$ 34,185	\$ 38,181
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 6,071	\$ 5,821	\$ 4,243	\$ 2,519	\$ 2,713
Other	SC222	\$ 8,715	\$ 8,037	\$ 10,618	\$ 11,741	\$ 12,971
Accrued Interest Receivable	SC228	\$ 1,669	\$ 1,354	\$ 1,126	\$ 1,424	\$ 1,455

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 1,656,600	\$ 1,631,110	\$ 1,579,303	\$ 1,545,166	\$ 1,514,142
Mortgage Loans - Total	SC26	\$ 1,644,831	\$ 1,619,564	\$ 1,568,478	\$ 1,534,032	\$ 1,503,339
Construction Loans - Total	SUB0100	\$ 233,760	\$ 237,194	\$ 219,757	\$ 221,606	\$ 212,107
Residential - Total	SUB0110	\$ 226,981	\$ 230,506	\$ 208,173	\$ 209,183	\$ 205,186
1-4 Dwelling Units	SC230	\$ 226,321	\$ 229,847	\$ 207,542	\$ 208,822	\$ 205,066
Multifamily (5 or more) Dwelling Units	SC235	\$ 660	\$ 659	\$ 631	\$ 361	\$ 120
Nonresidential Property	SC240	\$ 6,779	\$ 6,688	\$ 11,584	\$ 12,423	\$ 6,921
Permanent Loans - Total	SUB0121	\$ 1,409,499	\$ 1,380,323	\$ 1,345,349	\$ 1,309,973	\$ 1,288,967
Residential - Total	SUB0131	\$ 1,015,947	\$ 1,017,272	\$ 1,002,535	\$ 975,721	\$ 977,584
1-4 Dwelling Units - Total	SUB0141	\$ 875,238	\$ 879,933	\$ 867,917	\$ 846,015	\$ 854,450
Revolving Open-End Loans	SC251	\$ 45,144	\$ 41,697	\$ 39,758	\$ 38,547	\$ 36,150
All Other - First Liens	SC254	\$ 795,245	\$ 792,370	\$ 786,752	\$ 772,784	\$ 774,135
All Other - Junior Liens	SC255	\$ 34,849	\$ 45,866	\$ 41,407	\$ 34,684	\$ 44,165
Multifamily (5 or more) Dwelling Units	SC256	\$ 140,709	\$ 137,339	\$ 134,618	\$ 129,706	\$ 123,134
Nonresidential Property (Except Land)	SC260	\$ 188,543	\$ 171,686	\$ 170,938	\$ 165,015	\$ 150,187
Land	SC265	\$ 205,009	\$ 191,365	\$ 171,876	\$ 169,237	\$ 161,196
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 25,742	\$ 52,411	\$ 33,527	\$ 30,505	\$ 46,929
Accrued Interest Receivable	SC272	\$ 8,535	\$ 8,245	\$ 7,938	\$ 8,017	\$ 7,436
Advances for Taxes and Insurance	SC275	\$ 4,806	\$ 5,348	\$ 6,259	\$ 5,570	\$ 5,632
Allowance for Loan and Lease Losses	SC283	\$ 11,769	\$ 11,546	\$ 10,825	\$ 11,134	\$ 10,803
Nonmortgage Loans - Gross	SUB0162	\$ 360,925	\$ 337,070	\$ 317,087	\$ 306,669	\$ 277,187
Nonmortgage Loans - Total	SC31	\$ 353,716	\$ 329,693	\$ 309,827	\$ 300,188	\$ 271,189
Commercial Loans - Total	SC32	\$ 104,990	\$ 99,339	\$ 97,506	\$ 103,154	\$ 99,207
Secured	SC300	\$ 86,321	\$ 79,579	\$ 78,540	\$ 84,827	\$ 81,568
Unsecured	SC303	\$ 18,669	\$ 19,760	\$ 18,966	\$ 18,327	\$ 17,639
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 254,108	\$ 236,077	\$ 218,001	\$ 202,037	\$ 176,703
Loans on Deposits	SC310	\$ 5,921	\$ 5,647	\$ 6,055	\$ 5,696	\$ 5,917
Home Improvement Loans (Not secured by real estate)	SC316	\$ 80	\$ 87	\$ 103	\$ 145	\$ 125
Education Loans	SC320	\$ 25	\$ 13	\$ 0	\$ 18	\$ 17
Auto Loans	SC323	\$ 207,580	\$ 189,791	\$ 169,647	\$ 149,848	\$ 124,465
Mobile Home Loans	SC326	\$ 27,958	\$ 29,246	\$ 30,236	\$ 30,846	\$ 31,852
Credit Cards	SC328	\$ 1,136	\$ 1,042	\$ 1,329	\$ 1,321	\$ 127

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Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 11,408	\$ 10,251	\$ 10,631	\$ 14,163	\$ 14,200
Accrued Interest Receivable	SC348	\$ 1,827	\$ 1,654	\$ 1,580	\$ 1,478	\$ 1,277
Allowance for Loan and Lease Losses	SC357	\$ 7,209	\$ 7,377	\$ 7,260	\$ 6,481	\$ 5,998
Repossessed Assets - Gross	SUB0201	\$ 11,048	\$ 12,867	\$ 13,540	\$ 13,488	\$ 17,502
Repossessed Assets - Total	SC40	\$ 9,657	\$ 11,591	\$ 12,339	\$ 12,377	\$ 16,123
Real Estate - Total	SUB0210	\$ 10,681	\$ 12,570	\$ 13,209	\$ 13,306	\$ 17,329
Construction	SC405	\$ 344	\$ 525	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 9,542	\$ 10,699	\$ 11,937	\$ 12,096	\$ 16,457
1-4 Dwelling Units	SC415	\$ 9,542	\$ 10,699	\$ 11,937	\$ 12,096	\$ 13,757
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,700
Nonresidential (Except Land)	SC426	\$ 770	\$ 725	\$ 747	\$ 185	\$ 315
Land	SC428	\$ 25	\$ 621	\$ 525	\$ 1,025	\$ 557
Other Repossessed Assets	SC430	\$ 367	\$ 297	\$ 331	\$ 182	\$ 173
General Valuation Allowances	SC441	\$ 1,391	\$ 1,276	\$ 1,201	\$ 1,111	\$ 1,379
Real Estate Held for Investment	SC45	\$ 951	\$ 451	\$ 451	\$ 451	\$ 2,390
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 24,220	\$ 26,609	\$ 24,780	\$ 22,304	\$ 25,869
Federal Home Loan Bank Stock	SC510	\$ 23,854	\$ 26,549	\$ 24,719	\$ 22,248	\$ 25,823
Other	SC540	\$ 366	\$ 60	\$ 61	\$ 56	\$ 46
Office Premises and Equipment	SC55	\$ 34,977	\$ 34,796	\$ 35,015	\$ 36,604	\$ 35,671
Other Assets - Gross	SUB0262	\$ 52,196	\$ 57,379	\$ 58,052	\$ 49,952	\$ 58,760
Other Assets - Total	SC59	\$ 52,193	\$ 57,376	\$ 58,049	\$ 49,949	\$ 58,757
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 743	\$ 720	\$ 713	\$ 708	\$ 682
Bank-Owned Life Insurance - Other	SC625	\$ 7,971	\$ 7,783	\$ 7,709	\$ 2,677	\$ 2,459
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 7,751	\$ 9,148	\$ 9,519	\$ 9,583	\$ 10,097
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 1,688	\$ 1,780	\$ 1,896	\$ 1,298	\$ 775
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 2,150	\$ 2,375	\$ 3,093	\$ 3,017	\$ 3,737
Other Assets	SC689	\$ 31,893	\$ 35,573	\$ 35,122	\$ 32,669	\$ 41,010
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 3	\$ 3	\$ 3	\$ 3	\$ 3
General Valuation Allowances - Total	SUB2092	\$ 20,372	\$ 20,202	\$ 19,289	\$ 18,729	\$ 18,183
Total Assets - Gross	SUB0283	\$ 2,944,580	\$ 2,918,197	\$ 2,766,399	\$ 2,698,450	\$ 2,675,344
Total Assets	SC60	\$ 2,924,208	\$ 2,897,995	\$ 2,747,110	\$ 2,679,721	\$ 2,657,161
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 2,008,536	\$ 1,962,462	\$ 1,868,625	\$ 1,925,350	\$ 1,781,859
Deposits	SC710	\$ 1,980,692	\$ 1,937,055	\$ 1,842,705	\$ 1,888,526	\$ 1,754,287
Escrows	SC712	\$ 27,256	\$ 24,610	\$ 24,702	\$ 35,274	\$ 27,960
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 588	\$ 797	\$ 1,218	\$ 1,550	\$ - 388
Borrowings - Total	SC72	\$ 623,027	\$ 654,219	\$ 594,831	\$ 476,159	\$ 598,601
Advances from FHLBank	SC720	\$ 405,215	\$ 476,439	\$ 444,342	\$ 342,978	\$ 449,562
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 217,736	\$ 173,708	\$ 141,819	\$ 130,848	\$ 144,675
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 76	\$ 4,072	\$ 8,670	\$ 2,333	\$ 4,364
Other Liabilities - Total	SC75	\$ 31,380	\$ 26,235	\$ 29,507	\$ 29,040	\$ 27,386
Accrued Interest Payable - Deposits	SC763	\$ 5,487	\$ 5,172	\$ 3,723	\$ 3,652	\$ 2,730
Accrued Interest Payable - Other	SC766	\$ 969	\$ 1,864	\$ 1,041	\$ 2,342	\$ 2,353
Accrued Taxes	SC776	\$ 2,929	\$ 2,686	\$ 2,691	\$ 2,555	\$ 1,962
Accounts Payable	SC780	\$ 10,487	\$ 5,051	\$ 8,073	\$ 6,877	\$ 6,019
Deferred Income Taxes	SC790	\$ 829	\$ 823	\$ 894	\$ 806	\$ 809
Other Liabilities and Deferred Income	SC796	\$ 10,679	\$ 10,639	\$ 13,085	\$ 12,808	\$ 13,513
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	\$ 2,662,943	\$ 2,642,916	\$ 2,492,963	\$ 2,430,549	\$ 2,407,846

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 372	\$ 328	\$ 274	\$ 323	\$ 273
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 260,892	\$ 254,751	\$ 253,873	\$ 248,850	\$ 249,043
Stock - Total	SUB0311	\$ 88,900	\$ 88,870	\$ 88,748	\$ 88,704	\$ 88,739
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 33	\$ 33	\$ 34	\$ 34	\$ 34
Common Stock - Paid in Excess of Par	SC830	\$ 88,867	\$ 88,837	\$ 88,714	\$ 88,670	\$ 88,705
Accumulated Other Comprehensive Income - Total	SC86	\$- 2,695	\$- 2,869	\$- 2,852	\$- 4,649	\$- 7,948
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 346	\$- 2,145	\$ 1,855	\$ 2,163	\$- 2,300
Gains (Losses) on Cash Flow Hedges	SC865	\$- 3,041	\$- 724	\$- 4,707	\$- 6,812	\$- 5,648
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 175,188	\$ 169,281	\$ 168,556	\$ 165,430	\$ 168,508
Other Components of Equity Capital	SC891	\$- 501	\$- 531	\$- 579	\$- 635	\$- 256
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 2,924,207	\$ 2,897,995	\$ 2,747,110	\$ 2,679,722	\$ 2,657,162

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Other Codes As of Jun 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	2	\$ 32
4	Net deferred tax assets	4	\$ 1,243
5	Insured portion of real estate acquired by forecls	2	\$ 2,533
6	Prepaid deposit insurance premiums	2	\$ 3
7	Prepaid expenses	9	\$ 3,560
9	Advances for loans serviced for others	1	\$ 14,986
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 137
14	Other noninterest-bearing short-term accounts recv	4	\$ 685
20	F/V of all derivative instru. reportable as assets	2	\$ 4,677
99	Other	5	\$ 2,078

Other Liability Codes

Code	Description	Count	Amount
11	The liability recorded for post-retirement benefit	3	\$ 487
16	Recourse loan liability	1	\$ 507
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 110
20	F/V of all derivative instru. reportable as liab.	1	\$ 4,561
21	Liabilities for credit losses on OBS credit exposures	1	\$ 531
99	Other	14	\$ 2,534

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 41,492	\$ 38,684	\$ 37,217	\$ 35,729	\$ 33,856
Deposits and Investment Securities	SO115	\$ 2,966	\$ 2,667	\$ 2,448	\$ 2,430	\$ 2,441
Mortgage-Backed Securities	SO125	\$ 4,481	\$ 4,012	\$ 3,780	\$ 3,709	\$ 3,527
Mortgage Loans	SO141	\$ 27,166	\$ 25,816	\$ 25,093	\$ 24,318	\$ 23,104
Nonmortgage Loans - Total	SUB0950	\$ 6,879	\$ 6,189	\$ 5,896	\$ 5,272	\$ 4,784
Commercial Loans and Leases	SO160	\$ 1,845	\$ 1,617	\$ 1,549	\$ 1,378	\$ 1,246
Consumer Loans and Leases	SO171	\$ 5,034	\$ 4,572	\$ 4,347	\$ 3,894	\$ 3,538
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 244	\$ 230	\$ 166	\$ 184	\$ 180
Federal Home Loan Bank Stock	SO181	\$ 244	\$ 229	\$ 165	\$ 183	\$ 180
Other	SO185	\$ 0	\$ 1	\$ 1	\$ 1	\$ 0
Interest Expense - Total	SO21	\$ 18,404	\$ 16,523	\$ 15,261	\$ 14,400	\$ 14,032
Deposits	SO215	\$ 12,296	\$ 11,125	\$ 10,491	\$ 9,795	\$ 9,432
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 4,327	\$ 3,967	\$ 3,453	\$ 3,332	\$ 3,192
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 1,781	\$ 1,431	\$ 1,317	\$ 1,273	\$ 1,408
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 23,332	\$ 22,391	\$ 22,122	\$ 21,513	\$ 20,004
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,484	\$ 2,257	\$ 1,918	\$ 2,475	\$ 1,264
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 21,848	\$ 20,134	\$ 20,204	\$ 19,038	\$ 18,740
Noninterest Income - Total	SO42	\$ 25,482	\$ 18,783	\$ 19,399	\$ 19,676	\$ 18,451
Mortgage Loan Serving Fees	SO410	\$ 746	\$ 948	\$ 531	\$ 665	\$ 792
Other Fees and Charges	SO420	\$ 13,790	\$ 12,483	\$ 12,920	\$ 12,816	\$ 13,429
Net Income (Loss) from Other - Total	SUB0451	\$ 10,000	\$ 4,682	\$ 5,376	\$ 5,670	\$ 3,482
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 8,531	\$ 5,766	\$ 5,866	\$ 5,933	\$ 4,385
Operations & Sale of Repossessed Assets	SO461	\$ 68	\$ - 376	\$ - 509	\$ - 362	\$ - 936
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ - 701	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 722	\$ 18	\$ 0	\$ 44	\$ 17

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 679	\$ 0	\$ 19	\$ 0	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$- 25	\$ 0	\$ 55	\$ 16
Other Noninterest Income	SO488	\$ 946	\$ 670	\$ 572	\$ 525	\$ 748
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 35,810	\$ 33,415	\$ 34,435	\$ 34,809	\$ 32,497
All Personnel Compensation and Expense	SO510	\$ 18,584	\$ 18,273	\$ 19,191	\$ 18,588	\$ 19,208
Legal Expense	SO520	\$ 999	\$ 657	\$ 774	\$ 498	\$ 601
Office Occupancy and Equipment Expense	SO530	\$ 5,407	\$ 4,693	\$ 4,900	\$ 4,690	\$ 4,198
Marketing and Other Professional Services	SO540	\$ 4,498	\$ 4,307	\$ 3,534	\$ 3,008	\$ 2,467
Loan Servicing Fees	SO550	\$ 154	\$ 113	\$ 113	\$ 105	\$ 107
Goodwill and Other Intangibles Expense	SO560	\$ 161	\$ 157	\$ 304	\$ 29	\$ 1
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 115	\$ 75	\$ 90	\$ 550	\$ 0
Other Noninterest Expense	SO580	\$ 5,892	\$ 5,140	\$ 5,529	\$ 7,341	\$ 5,915
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	\$ 11,520	\$ 5,502	\$ 5,168	\$ 3,905	\$ 4,694
Income Taxes - Total	SO71	\$ 1,376	\$ 392	\$ 721	\$ 671	\$ 589
Federal	SO710	\$ 1,022	\$ 164	\$ 475	\$ 359	\$ 347
State, Local & Other	SO720	\$ 354	\$ 228	\$ 246	\$ 312	\$ 242
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 10,144	\$ 5,110	\$ 4,447	\$ 3,234	\$ 4,105
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$- 355	\$- 2,123	\$- 67
Net Income (Loss)	SO91	\$ 10,144	\$ 5,110	\$ 4,092	\$ 1,111	\$ 4,038

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Other Codes As of Jun 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	2	\$ 14
7	Net income(loss) from leased property	1	\$ 2
14	Interest Income from CNFIs reported on SC655	1	\$ 92
15	Income from corporate-owned life insurance	2	\$ 67
99	Other	9	\$ 700

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	1	\$ 10
2	OTS assessments	2	\$ 22
6	Supervisory examination fees	2	\$ 23
7	Office supplies, printing, and postage	10	\$ 738
8	Telephone, including data lines	4	\$ 219
9	Loan origination expense	4	\$ 1,289
10	ATM expense	2	\$ 24
17	Charitable contributions	1	\$ 25
99	Other	10	\$ 1,082

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 80,176	\$ 38,684	\$ 140,634	\$ 103,417	\$ 67,688
YTD - Deposits and Investment Securities	Y_SO115	\$ 5,633	\$ 2,667	\$ 9,711	\$ 7,263	\$ 4,833
YTD - Mortgage-Backed Securities	Y_SO125	\$ 8,493	\$ 4,012	\$ 15,319	\$ 11,539	\$ 7,830
YTD - Mortgage Loans	Y_SO141	\$ 52,982	\$ 25,816	\$ 95,357	\$ 70,264	\$ 45,946
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 3,462	\$ 1,617	\$ 5,400	\$ 3,851	\$ 2,473
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 9,606	\$ 4,572	\$ 14,847	\$ 10,500	\$ 6,606
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 474	\$ 230	\$ 690	\$ 524	\$ 340
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 473	\$ 229	\$ 688	\$ 523	\$ 340
YTD - Other	Y_SO185	\$ 1	\$ 1	\$ 2	\$ 1	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 34,927	\$ 16,523	\$ 58,799	\$ 43,538	\$ 29,138
YTD - Deposits	Y_SO215	\$ 23,421	\$ 11,125	\$ 40,167	\$ 29,676	\$ 19,881
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 8,294	\$ 3,967	\$ 12,951	\$ 9,498	\$ 6,166
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 3,212	\$ 1,431	\$ 5,681	\$ 4,364	\$ 3,091
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 45,723	\$ 22,391	\$ 82,525	\$ 60,403	\$ 38,890
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 3,741	\$ 2,257	\$ 8,292	\$ 6,374	\$ 3,899
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 41,982	\$ 20,134	\$ 74,233	\$ 54,029	\$ 34,991
YTD - Noninterest Income - Total	Y_SO42	\$ 44,265	\$ 18,783	\$ 77,044	\$ 57,645	\$ 37,969
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,694	\$ 948	\$ 2,731	\$ 2,200	\$ 1,535
YTD - Other Fees and Charges	Y_SO420	\$ 26,273	\$ 12,483	\$ 50,997	\$ 38,077	\$ 25,261
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 14,682	\$ 4,682	\$ 20,875	\$ 15,499	\$ 9,829
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 14,297	\$ 5,766	\$ 22,193	\$ 16,327	\$ 10,394
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 308	\$- 376	\$- 2,509	\$- 2,000	\$- 1,638
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 909	\$ 909	\$ 909
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$- 701	\$- 701	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 740	\$ 18	\$ 66	\$ 66	\$ 22

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 679	\$ 0	\$ 55	\$ 36	\$ 36
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 25	\$- 25	\$ 161	\$ 161	\$ 106
YTD - Other Noninterest Income	Y_SO488	\$ 1,616	\$ 670	\$ 2,441	\$ 1,869	\$ 1,344
YTD - Noninterest Expense - Total	Y_SO51	\$ 69,225	\$ 33,415	\$ 133,990	\$ 99,555	\$ 64,746
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 36,857	\$ 18,273	\$ 75,137	\$ 55,946	\$ 37,358
YTD - Legal Expense	Y_SO520	\$ 1,656	\$ 657	\$ 2,347	\$ 1,573	\$ 1,075
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 10,100	\$ 4,693	\$ 17,856	\$ 12,956	\$ 8,266
YTD - Marketing and Other Professional Services	Y_SO540	\$ 8,805	\$ 4,307	\$ 11,540	\$ 8,006	\$ 4,998
YTD - Loan Servicing Fees	Y_SO550	\$ 267	\$ 113	\$ 356	\$ 243	\$ 138
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 318	\$ 157	\$ 339	\$ 35	\$ 6
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 190	\$ 75	\$ 907	\$ 817	\$ 267
YTD - Other Noninterest Expense	Y_SO580	\$ 11,032	\$ 5,140	\$ 25,508	\$ 19,979	\$ 12,638
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 17,022	\$ 5,502	\$ 17,287	\$ 12,119	\$ 8,214
YTD - Income Taxes - Total	Y_SO71	\$ 1,768	\$ 392	\$ 2,284	\$ 1,563	\$ 892
YTD - Federal	Y_SO710	\$ 1,186	\$ 164	\$ 1,280	\$ 805	\$ 446
YTD - State, Local, and Other	Y_SO720	\$ 582	\$ 228	\$ 1,004	\$ 758	\$ 446
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 15,254	\$ 5,110	\$ 15,003	\$ 10,556	\$ 7,322
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$- 2,770	\$- 2,415	\$- 292
YTD - Net Income (Loss)	Y_SO91	\$ 15,254	\$ 5,110	\$ 12,233	\$ 8,141	\$ 7,030

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 20,203	\$ 19,288	\$ 18,731	\$ 18,182	\$ 17,351
Net Provision for Loss	VA115	\$ 1,519	\$ 2,206	\$ 2,008	\$ 2,861	\$ 1,264
Transfers	VA125	\$ 160	\$- 149	\$ 342	\$- 738	\$ 289
Recoveries	VA135	\$ 653	\$ 673	\$ 580	\$ 546	\$ 506
Adjustments	VA145	\$ 0	\$ 43	\$- 41	\$ 0	\$ 0
Charge-offs	VA155	\$ 2,165	\$ 1,858	\$ 2,332	\$ 2,120	\$ 1,228
General Valuation Allowances - Ending Balance	VA165	\$ 20,370	\$ 20,203	\$ 19,288	\$ 18,731	\$ 18,182
Specific Valuation Allowances - Beginning Balance	VA108	\$ 2,783	\$ 2,551	\$ 2,852	\$ 1,950	\$ 2,264
Net Provision for Loss	VA118	\$ 80	\$ 126	\$ 0	\$ 164	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$- 160	\$ 149	\$- 342	\$ 738	\$- 289
Adjustments	VA148	\$ 0	\$- 43	\$ 41	\$ 0	\$ 0
Charge-offs	VA158	\$ 0	\$ 0	\$ 0	\$ 0	\$ 25
Specific Valuation Allowances - Ending Balance	VA168	\$ 2,703	\$ 2,783	\$ 2,551	\$ 2,852	\$ 1,950
Total Valuation Allowances - Beginning Balance	VA110	\$ 22,986	\$ 21,839	\$ 21,583	\$ 20,132	\$ 19,615
Net Provision for Loss	VA120	\$ 1,599	\$ 2,332	\$ 2,008	\$ 3,025	\$ 1,264
Recoveries	VA140	\$ 653	\$ 673	\$ 580	\$ 546	\$ 506
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 2,165	\$ 1,858	\$ 2,332	\$ 2,120	\$ 1,253
Total Valuation Allowances - Ending Balance	VA170	\$ 23,073	\$ 22,986	\$ 21,839	\$ 21,583	\$ 20,132
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 2,165	\$ 1,858	\$ 2,332	\$ 2,120	\$ 1,228
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 433	\$ 466	\$ 604	\$ 919	\$ 562
Construction - Total	SUB2030	\$ 14	\$ 40	\$ 0	\$ 2	\$ 0
1-4 Dwelling Units	VA420	\$ 14	\$ 40	\$ 0	\$ 2	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 419	\$ 426	\$ 604	\$ 917	\$ 562
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 0	\$ 36	\$ 142
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 398	\$ 405	\$ 555	\$ 821	\$ 394
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 21	\$ 21	\$ 49	\$ 45	\$ 26
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 15	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 1,715	\$ 1,366	\$ 1,709	\$ 920	\$ 643
Commercial Loans	VA520	\$ 483	\$ 134	\$ 216	\$ 21	\$ 30
Consumer Loans - Total	SUB2061	\$ 1,232	\$ 1,232	\$ 1,493	\$ 899	\$ 613
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	\$ 873	\$ 905	\$ 1,088	\$ 602	\$ 324
Mobile Home Loans	VA550	\$ 317	\$ 201	\$ 317	\$ 210	\$ 240

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 11	\$ 19	\$ 7	\$ 0	\$ 0
Other	VA560	\$ 31	\$ 107	\$ 81	\$ 87	\$ 49
Reposessed Assets - Total	VA60	\$ 17	\$ 26	\$ 19	\$ 281	\$ 23
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 17	\$ 26	\$ 19	\$ 67	\$ 23
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 214	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 653	\$ 673	\$ 580	\$ 546	\$ 506
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 59	\$ 40	\$ 95	\$ 93	\$ 10
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 1	\$ 1	\$ 1
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 1	\$ 1	\$ 1
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 59	\$ 40	\$ 94	\$ 92	\$ 9
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 4	\$ 33	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 38	\$ 26	\$ 59	\$ 32	\$ 9
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 21	\$ 10	\$ 2	\$ 60	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 594	\$ 633	\$ 485	\$ 453	\$ 496
Commercial Loans	VA521	\$ 20	\$ 35	\$ 24	\$ 1	\$ 16
Consumer Loans - Total	SUB2161	\$ 574	\$ 598	\$ 461	\$ 452	\$ 480
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	\$ 456	\$ 535	\$ 436	\$ 430	\$ 460

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 34	\$ 6	\$ 1	\$ 5	\$ 0
Credit Cards	VA557	\$ 21	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 63	\$ 57	\$ 24	\$ 17	\$ 20
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ - 81	\$ 276	\$ - 342	\$ 902	\$ - 289
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ - 115	\$ 141	\$ - 92	\$ 184	\$ - 415
Construction - Total	SUB2230	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ - 115	\$ 140	\$ - 92	\$ 184	\$ - 415
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ - 2	\$ 42	\$ 0	\$ - 3	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ - 148	\$ 99	\$ - 58	\$ 66	\$ - 35
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 35	\$ - 1	\$ - 34	\$ 121	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ - 380
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 34	\$ 135	\$ - 250	\$ 114	\$ 126
Commercial Loans	VA522	\$ - 245	\$ - 11	\$ - 33	\$ 0	\$ 24
Consumer Loans - Total	SUB2261	\$ 279	\$ 146	\$ - 217	\$ 114	\$ 102
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	\$ 78	\$ 54	\$ - 43	\$ 31	\$ 12
Mobile Home Loans	VA552	\$ 123	\$ 36	\$ - 159	\$ 42	\$ 58
Credit Cards	VA558	\$ 4	\$ - 3	\$ 7	\$ 0	\$ 0
Other	VA562	\$ 74	\$ 59	\$ - 22	\$ 41	\$ 32
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0	\$ 604	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 604	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 1,431	\$ 1,461	\$ 1,410	\$ 2,476	\$ 433
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 259	\$ 567	\$ 417	\$ 1,010	\$ 137
Construction - Total	SUB2330	\$ 14	\$ 41	\$- 1	\$ 1	\$- 1
1-4 Dwelling Units	VA425	\$ 14	\$ 41	\$- 1	\$ 1	\$- 1
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 245	\$ 526	\$ 418	\$ 1,009	\$ 138
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$- 2	\$ 38	\$- 33	\$ 33	\$ 142
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 212	\$ 478	\$ 438	\$ 855	\$ 350
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 35	\$ 10	\$ 13	\$ 106	\$ 26
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$- 380
Nonresidential Property (Except Land)	VA485	\$ 0	\$ 0	\$ 0	\$ 15	\$ 0
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 1,155	\$ 868	\$ 974	\$ 581	\$ 273
Commercial Loans	VA525	\$ 218	\$ 88	\$ 159	\$ 20	\$ 38
Consumer Loans - Total	SUB2361	\$ 937	\$ 780	\$ 815	\$ 561	\$ 235
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	\$ 495	\$ 424	\$ 609	\$ 203	\$- 124
Mobile Home Loans	VA555	\$ 406	\$ 231	\$ 157	\$ 247	\$ 298
Credit Cards	VA559	\$- 6	\$ 16	\$ 14	\$ 0	\$ 0
Other	VA565	\$ 42	\$ 109	\$ 35	\$ 111	\$ 61
Reposessed Assets - Total	VA65	\$ 17	\$ 26	\$ 19	\$ 885	\$ 23
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 17	\$ 26	\$ 19	\$ 671	\$ 23

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 214	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 2,844	\$ 2,297	\$ 3,373	\$ 6,385	\$ 5,510
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 14,157	\$ 15,306	\$ 16,693	\$ 17,305	\$ 17,415
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 2,569	\$ 3,458	\$ 3,486	\$ 2,052	\$ 5,677
Construction	VA951	\$ 684	\$ 621	\$ 570	\$ 218	\$ 3,421
Permanent - 1-4 Dwelling Units	VA952	\$ 1,841	\$ 2,709	\$ 2,319	\$ 1,798	\$ 2,256
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 44	\$ 128	\$ 597	\$ 36	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 6,649	\$ 7,661	\$ 5,427	\$ 6,683	\$ 17,544
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 61,214	\$ 59,173	\$ 63,398	\$ 63,047	\$ 63,578
Substandard	VA965	\$ 59,314	\$ 57,502	\$ 61,987	\$ 61,760	\$ 62,774
Doubtful	VA970	\$ 1,900	\$ 1,671	\$ 1,411	\$ 1,287	\$ 804
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 44,526	\$ 54,715	\$ 45,263	\$ 52,295	\$ 56,900
Mortgages - Total	SUB2421	\$ 39,245	\$ 48,774	\$ 39,916	\$ 42,345	\$ 51,290
Construction and Land Loans	SUB2430	\$ 2,463	\$ 12,831	\$ 1,870	\$ 4,154	\$ 10,873
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 31,158	\$ 31,786	\$ 33,525	\$ 33,785	\$ 32,644
Permanent Loans Secured by All Other Property	SUB2450	\$ 6,204	\$ 4,680	\$ 4,810	\$ 6,476	\$ 16,074
Nonmortgages - Total	SUB2461	\$ 5,281	\$ 5,941	\$ 5,347	\$ 9,950	\$ 5,610
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 22,361	\$ 33,167	\$ 21,898	\$ 29,591	\$ 33,565

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 21,375	\$ 32,818	\$ 21,272	\$ 27,972	\$ 25,546
Mortgage Loans - Total	SUB2481	\$ 17,642	\$ 28,544	\$ 17,340	\$ 22,013	\$ 21,494
Construction	PD115	\$ 646	\$ 10,921	\$ 0	\$ 847	\$ 1,001
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 508	\$ 439	\$ 729	\$ 736	\$ 479
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 13,005	\$ 14,818	\$ 14,741	\$ 14,896	\$ 13,896
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 564	\$ 941	\$ 556	\$ 438	\$ 598
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 0	\$ 1,373	\$ 0
Permanent - Nonresidential Property (Except Land)	PD135	\$ 2,339	\$ 944	\$ 1,056	\$ 1,683	\$ 4,787
Permanent - Land	PD138	\$ 580	\$ 481	\$ 258	\$ 2,040	\$ 733
Nonmortgage Loans - Commercial Loans	PD140	\$ 721	\$ 1,737	\$ 964	\$ 3,118	\$ 1,659
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 3,012	\$ 2,537	\$ 2,968	\$ 2,841	\$ 2,393
Loans on Deposits	PD161	\$ 4	\$ 2	\$ 33	\$ 63	\$ 29
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5
Auto Loans	PD167	\$ 2,368	\$ 1,771	\$ 2,091	\$ 1,758	\$ 1,326
Mobile Home Loans	PD169	\$ 341	\$ 332	\$ 327	\$ 471	\$ 605
Credit Cards	PD171	\$ 7	\$ 6	\$ 3	\$ 0	\$ 0
Other	PD180	\$ 292	\$ 426	\$ 514	\$ 549	\$ 428
Memo - Troubled Debt Restructured Included Above	PD190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 13
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 1,079	\$ 816	\$ 727	\$ 923	\$ 583
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 986	\$ 349	\$ 626	\$ 1,619	\$ 8,019
Mortgage Loans - Total	SUB2491	\$ 834	\$ 333	\$ 491	\$ 1,461	\$ 7,942
Construction	PD215	\$ 0	\$ 150	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 20	\$ 20	\$ 31	\$ 98	\$ 32
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 663	\$ 81	\$ 368	\$ 105	\$ 413
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 1,258	\$ 0
Permanent - Nonresidential Property (Except Land)	PD235	\$ 151	\$ 82	\$ 92	\$ 0	\$ 82
Permanent - Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 7,415
Nonmortgage Loans - Commercial Loans	PD240	\$ 134	\$ 0	\$ 100	\$ 145	\$ 4
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 18	\$ 16	\$ 35	\$ 13	\$ 73
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 8	\$ 13	\$ 31	\$ 13	\$ 72
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 10	\$ 3	\$ 4	\$ 0	\$ 1
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 52
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 22,165	\$ 21,548	\$ 23,365	\$ 22,704	\$ 23,335
Mortgage Loans - Total	SUB2501	\$ 20,769	\$ 19,897	\$ 22,085	\$ 18,871	\$ 21,854
Construction	PD315	\$ 1,237	\$ 1,237	\$ 1,581	\$ 1,237	\$ 1,571
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 304	\$ 80	\$ 152	\$ 61	\$ 8
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 15,838	\$ 14,900	\$ 16,404	\$ 16,779	\$ 16,686
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 256	\$ 507	\$ 544	\$ 672	\$ 532
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD335	\$ 3,134	\$ 3,131	\$ 3,373	\$ 92	\$ 2,904
Permanent - Land	PD338	\$ 0	\$ 42	\$ 31	\$ 30	\$ 153
Nonmortgage Loans - Commercial Loans	PD340	\$ 262	\$ 724	\$ 371	\$ 2,925	\$ 929
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 1,134	\$ 927	\$ 909	\$ 908	\$ 552
Loans on Deposits	PD361	\$ 4	\$ 1	\$ 0	\$ 1	\$ 1
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 5	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 470	\$ 523	\$ 432	\$ 465	\$ 252
Mobile Home Loans	PD369	\$ 461	\$ 315	\$ 297	\$ 307	\$ 130
Credit Cards	PD371	\$ 39	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 160	\$ 88	\$ 175	\$ 135	\$ 169
Memo - Troubled Debt Restructured Included Above	PD390	\$ 0	\$ 0	\$ 0	\$ 99	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 2,198	\$ 4,534	\$ 2,460	\$ 3,994	\$ 3,467

Schedule LD --- Loan Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 20,708	\$ 29,946	\$ 35,512	\$ 34,523	\$ 35,742

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Schedule LD --- Loan Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 17,213	\$ 26,218	\$ 29,532	\$ 29,614	\$ 31,263
100% and greater LTV	LD120	\$ 3,495	\$ 3,728	\$ 5,980	\$ 4,909	\$ 4,479
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 1,354	\$ 2,047	\$ 2,264	\$ 2,371	\$ 2,474
Past Due and Still Accruing - Total	SUB5240	\$ 959	\$ 780	\$ 658	\$ 790	\$ 858
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 959	\$ 780	\$ 658	\$ 790	\$ 858
90% up to 100% LTV	LD210	\$ 756	\$ 707	\$ 585	\$ 501	\$ 758
100% and greater LTV	LD220	\$ 203	\$ 73	\$ 73	\$ 289	\$ 100
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 395	\$ 1,267	\$ 1,606	\$ 1,581	\$ 1,616
90% up to 100% LTV	LD250	\$ 300	\$ 642	\$ 828	\$ 781	\$ 740
100% and greater LTV	LD260	\$ 95	\$ 625	\$ 778	\$ 800	\$ 876
Net Charge-offs - Total	SUB5300	\$ 124	\$ 177	\$ 0	\$ 30	\$ 8
90% up to 100% LTV	LD310	\$ 6	\$ 2	\$ 0	\$ 30	\$ 0
100% and greater LTV	LD320	\$ 118	\$ 175	\$ 0	\$ 0	\$ 8
Purchases - Total	SUB5320	\$ 247	\$ 697	\$ 316	\$ 145	\$ 291
90% up to 100% LTV	LD410	\$ 197	\$ 620	\$ 316	\$ 145	\$ 291
100% and greater LTV	LD420	\$ 50	\$ 77	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 10,881	\$ 10,667	\$ 14,110	\$ 13,970	\$ 14,480
90% up to 100% LTV	LD430	\$ 9,323	\$ 9,235	\$ 9,421	\$ 11,325	\$ 12,231
100% and greater LTV	LD440	\$ 1,558	\$ 1,432	\$ 4,689	\$ 2,645	\$ 2,249
Sales - Total	SUB5340	\$ 16,859	\$ 14,273	\$ 12,692	\$ 11,803	\$ 9,708
90% up to 100% LTV	LD450	\$ 15,701	\$ 11,067	\$ 8,625	\$ 9,190	\$ 8,401
100% and greater LTV	LD460	\$ 1,158	\$ 3,206	\$ 4,067	\$ 2,613	\$ 1,307

Schedule CC --- Consolidated Commitments and Contingencies		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 259,824	\$ 226,153	\$ 199,234	\$ 187,770	\$ 198,465
Mortgage Construction Loans	CC105	\$ 132,652	\$ 124,909	\$ 123,109	\$ 119,482	\$ 124,839
Other Mortgage Loans	CC115	\$ 127,172	\$ 101,244	\$ 76,125	\$ 68,288	\$ 73,626
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 109,871	\$ 106,923	\$ 60,949	\$ 14,241	\$ 0
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 134,568	\$ 169,632	\$ 164,812	\$ 169,658	\$ 218,423
1-4 Dwelling Units	CC280	\$ 126,263	\$ 145,842	\$ 113,775	\$ 152,493	\$ 197,000

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Schedule CC --- Consolidated Commitments and Contingencies		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Real Estate	CC300	\$ 8,305	\$ 23,790	\$ 51,037	\$ 17,165	\$ 21,423
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 36	\$ 0	\$ 0	\$ 575	\$ 10
Commitments Outstanding to Purchase Loans	CC320	\$ 3,384	\$ 1,312	\$ 12,063	\$ 1,000	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 142,782	\$ 159,068	\$ 140,206	\$ 126,565	\$ 106,417
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 15,628	\$ 13,428	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 48,000	\$ 35,000	\$ 37,000	\$ 35,000	\$ 21,000
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 5,000	\$ 6,000	\$ 0	\$ 0	\$ 700
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 79,535	\$ 79,882	\$ 81,563	\$ 81,912	\$ 58,831
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 26,921	\$ 26,760	\$ 30,925	\$ 30,179	\$ 25,084
Commercial Lines	CC420	\$ 47,515	\$ 47,912	\$ 45,627	\$ 46,417	\$ 28,132
Open-End Consumer Lines - Credit Cards	CC423	\$ 4,761	\$ 4,806	\$ 4,572	\$ 4,707	\$ 30
Open-End Consumer Lines - Other	CC425	\$ 338	\$ 404	\$ 439	\$ 609	\$ 5,585
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 10,280	\$ 9,967	\$ 9,996	\$ 10,178	\$ 11,036
Commercial	CC430	\$ 1,026	\$ 877	\$ 910	\$ 910	\$ 910
Standby, Not Included on CC465 or CC468	CC435	\$ 9,254	\$ 9,090	\$ 9,086	\$ 9,268	\$ 10,126
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 103,445	\$ 109,416	\$ 122,444	\$ 189,310	\$ 48,764
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 2,150	\$ 2,375	\$ 3,093	\$ 3,017	\$ 3,737
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 54,040	\$ 125,734	\$ 32,909	\$ 72,092	\$ 41,598
Pass-Through Securities	CF143	\$ 48,923	\$ 118,268	\$ 28,550	\$ 69,538	\$ 33,682
Other Mortgage-Backed Securities	CF153	\$ 5,117	\$ 7,466	\$ 4,359	\$ 2,554	\$ 7,916
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 41,106	\$ 52,894	\$ 15,391	\$ 51,394	\$ 30,372
Pass-Through Securities	CF145	\$ 41,106	\$ 43,539	\$ 13,622	\$ 51,394	\$ 30,372
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 9,355	\$ 1,769	\$ 0	\$ 0
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 12,934	\$ 72,840	\$ 17,518	\$ 20,698	\$ 11,226

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Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 11,385	\$- 6,433	\$- 11,584	\$- 16,537	\$- 20,007
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 5,374	\$- 834	\$- 3,057	\$- 8,119	\$- 19,446
Mortgage Loans Disbursed - Total	SUB3831	\$ 744,730	\$ 626,859	\$ 616,830	\$ 512,410	\$ 581,775
Construction Loans - Total	SUB3840	\$ 183,649	\$ 171,810	\$ 155,088	\$ 166,357	\$ 179,404
1-4 Dwelling Units	CF190	\$ 180,837	\$ 168,741	\$ 151,295	\$ 163,367	\$ 178,210
Multifamily (5 or more) Dwelling Units	CF200	\$ 0	\$ 28	\$ 269	\$ 243	\$ 0
Nonresidential	CF210	\$ 2,812	\$ 3,041	\$ 3,524	\$ 2,747	\$ 1,194
Permanent Loans - Total	SUB3851	\$ 561,081	\$ 455,049	\$ 461,742	\$ 346,053	\$ 402,371
1-4 Dwelling Units	CF225	\$ 452,485	\$ 333,233	\$ 377,641	\$ 252,792	\$ 302,196
Multifamily (5 or more) Dwelling Units	CF245	\$ 0	\$ 230	\$ 0	\$ 120	\$ 0
Nonresidential (Except Land)	CF260	\$ 27,690	\$ 42,166	\$ 41,215	\$ 45,797	\$ 36,189
Land	CF270	\$ 80,906	\$ 79,420	\$ 42,886	\$ 47,344	\$ 63,986
Loans and Participations Purchased - Total	SUB3880	\$ 7,373	\$ 5,122	\$ 3,150	\$ 178,822	\$ 254,558
Secured by 1-4 Dwelling Units	CF280	\$ 7,373	\$ 5,122	\$ 3,150	\$ 178,822	\$ 254,558
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans and Participations Sold - Total	SUB3890	\$ 659,561	\$ 506,271	\$ 501,283	\$ 600,774	\$ 701,738
Secured by 1-4 Dwelling Units	CF310	\$ 659,561	\$ 506,271	\$ 500,857	\$ 600,236	\$ 701,738
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 0	\$ 0	\$ 426	\$ 538	\$ 0
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 652,188	\$- 501,149	\$- 498,133	\$- 421,952	\$- 447,180
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 68,870	\$ 76,123	\$ 84,711	\$ 59,363	\$ 93,018
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 1,547	\$ 2,518	\$- 605	\$- 836	\$ 4,811
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 19,526	\$ 18,511	\$ 15,386	\$ 12,010	\$ 15,616
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 25,219	\$ 52,105	\$ 33,381	\$ 30,259	\$ 46,388
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 51,242	\$ 50,607	\$ 54,292	\$ 54,304	\$ 50,138
Commercial	CF390	\$ 7,503	\$ 6,487	\$ 12,766	\$ 11,884	\$ 10,038
Consumer	CF400	\$ 43,739	\$ 44,120	\$ 41,526	\$ 42,420	\$ 40,100
Nonmortgage Loans - Sales - Total	SUB3915	\$ 2	\$ 908	\$ 0	\$ 0	\$ 0
Commercial	CF395	\$ 2	\$ 908	\$ 0	\$ 0	\$ 0
Consumer	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 51,240	\$ 49,699	\$ 54,292	\$ 54,304	\$ 50,138
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 43,637	\$ 94,346	\$- 45,822	\$ 24,346	\$ 58,643
New Deposits Received less Deposits Withdrawn	CF420	\$ 37,718	\$ 89,100	\$- 51,966	\$ 19,990	\$ 53,938
Interest Credited to Deposits	CF430	\$ 5,919	\$ 5,246	\$ 6,144	\$ 4,356	\$ 4,705
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 109,897	\$ 0

Schedule DI --- Consolidated Deposit Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 434,405	\$ 478,417	\$ 448,012	\$ 443,779	\$ 399,348
Fully Insured	DI100	\$ 372,488	\$ 418,406	\$ 392,075	\$ 354,338	\$ 348,375
Other	DI110	\$ 61,917	\$ 60,011	\$ 55,937	\$ 89,441	\$ 50,973
Deposits with Balances - \$100,000 or Less	DI120	\$ 1,370,739	\$ 1,395,313	\$ 1,338,837	\$ 1,353,354	\$ 1,203,876
Deposits with Balances - Greater than \$100,000	DI130	\$ 637,206	\$ 566,351	\$ 528,563	\$ 570,446	\$ 578,367
Number of Deposit Accounts - Total	SUB4062	84,775	84,488	83,528	90,461	84,733
Balances of \$100,000 or Less	DI150	82,174	81,986	81,146	88,166	82,715
Balances Greater than \$100,000	DI160	2,601	2,502	2,382	2,295	2,018
IRA/Keogh Accounts	DI200	\$ 107,721	\$ 101,287	\$ 100,625	\$ 100,058	\$ 94,719
Uninsured Deposits	DI210	\$ 457,330	\$ 390,167	\$ 318,122	\$ 373,848	\$ 402,180
Preferred Deposits	DI220	\$ 40,731	\$ 37,092	\$ 41,361	\$ 52,486	\$ 58,527
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 317,760	\$ 295,770	\$ 305,673	\$ 344,344	\$ 326,028
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 171,899	\$ 181,118	\$ 210,995	\$ 236,574	\$ 195,691
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 65,758	\$ 70,435	\$ 68,886	\$ 69,878	\$ 65,528
Deposits & Escrows - Time Deposits	DI340	\$ 1,452,529	\$ 1,414,340	\$ 1,281,854	\$ 1,273,003	\$ 1,195,001
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 170,215	\$ 148,333	\$ 133,535	\$ 164,345	\$ 153,568
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 135	\$ 515	\$ 935	\$ 624	\$ 733
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 2,462	\$ 1,969	\$ 1,622	\$ 897	\$ 847
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 198	\$ 291	\$ 286	\$ 280	\$ 205
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 1,386	\$ 341	\$ 442	\$ 589	\$ 1,321
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	1,249	1,221	1,225	1,240	1,230
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 498,026	\$ 477,755	\$ 390,624	\$ 406,032	\$ 425,513
Assets Held for Sale	SI387	\$ 129,217	\$ 73,953	\$ 87,194	\$ 71,306	\$ 70,767
Loans Serviced for Others	SI390	\$ 1,440,693	\$ 1,497,236	\$ 1,532,615	\$ 1,487,928	\$ 1,587,517
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 2,150	\$ 2,375	\$ 3,093	\$ 3,017	\$ 3,737
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	84.19%	82.61%	84.84%	78.82%	86.44%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	84.31%	82.44%	83.78%	78.85%	86.20%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	84.07%	82.24%	84.50%	78.91%	86.74%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	78.65%	78.65%	78.06%	78.93%	78.63%
Do you meet the DBLA business operations test?	SI586	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 365	\$ 60	\$ 60	\$ 60	\$ 46
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 6,542	\$ 6,509	\$ 7,828	\$ 7,347	\$ 7,542
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	127	9	9	9	19
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	SI600	\$ 254,752	\$ 253,868	\$ 248,852	\$ 249,046	\$ 252,909
Net Income (Loss) (SO91)	SI610	\$ 10,144	\$ 5,110	\$ 4,092	\$ 1,111	\$ 4,038
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 4,024	\$ 4,518	\$ 905	\$ 3,600	\$ 4,072
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 2	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 0	\$ 50	\$ 0	\$ 0	\$ 39
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 172	\$- 18	\$ 1,798	\$ 3,299	\$- 4,051
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 56	\$- 598	\$ 0
Other Adjustments	SI671	\$- 155	\$ 260	\$- 23	\$- 407	\$ 183
Ending Equity Capital (SC80)	SI680	\$ 260,889	\$ 254,752	\$ 253,868	\$ 248,851	\$ 249,046
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 75	\$ 740	\$ 553	\$ 158	\$ 7,573
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 444	\$ 406	\$ 282	\$ 260	\$ 132
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	1 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 2,611	\$ 2,192	\$ 1,731	\$ 2,058
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 13	\$ 82	\$ 90	\$ 88	\$ 54
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 2,916,173	\$ 2,787,226	\$ 2,717,306	\$ 2,696,742	\$ 2,642,949
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 338,005	\$ 328,696	\$ 319,101	\$ 319,475	\$ 311,025
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 2,048,263	\$ 1,945,889	\$ 1,903,214	\$ 1,888,894	\$ 1,854,800
Nonmortgage Loans	SI885	\$ 347,622	\$ 324,962	\$ 309,977	\$ 281,246	\$ 258,242
Deposits and Excrows	SI890	\$ 1,983,015	\$ 1,901,694	\$ 1,906,524	\$ 1,858,289	\$ 1,771,570
Total Borrowings	SI895	\$ 665,574	\$ 606,815	\$ 530,184	\$ 560,130	\$ 593,113
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	4	5	4	2	1
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 101	\$ 172	\$ 906	\$ 480	\$ 50
Interest Charged on Loans Made During Quarter - Minimum	SI920	2.49	5.41	2.44	4.88	3.00
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.00	8.00	2.85	4.88	3.00

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Schedule SQ --- Consolidated Supplemental Questions		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	1	0
Change in Control of Association?	SQ130	0	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	2	1	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	1
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	3
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	5	4	5	5	4

Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	10 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	10 [Yes]
Do you have any farm or agriculture loans?	SB100	2 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	2 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	0 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	0 [Yes]
Number of Loans on SC260	SB200	0	N/A	N/A	N/A	0
Number of Loans on SC300, SC303, and SC306	SB210	0	N/A	N/A	N/A	0
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	175	N/A	N/A	N/A	192
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 8,584	N/A	N/A	N/A	\$ 8,404
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	83	N/A	N/A	N/A	108
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 12,073	N/A	N/A	N/A	\$ 16,018
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	77	N/A	N/A	N/A	101
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 32,096	N/A	N/A	N/A	\$ 45,699
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	285	N/A	N/A	N/A	411
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 7,047	N/A	N/A	N/A	\$ 8,126
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	56	N/A	N/A	N/A	52
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 8,204	N/A	N/A	N/A	\$ 7,149
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	100	N/A	N/A	N/A	92

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Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 43,247	N/A	N/A	N/A	\$ 48,699
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	2	N/A	N/A	N/A	3
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 23	N/A	N/A	N/A	\$ 111
Farm Mortgages Orig at \$100-250,000 - Number	SB520	3	N/A	N/A	N/A	2
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 452	N/A	N/A	N/A	\$ 388
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	4	N/A	N/A	N/A	4
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 801	N/A	N/A	N/A	\$ 897
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	1	N/A	N/A	N/A	1
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 43	N/A	N/A	N/A	\$ 43
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	0	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 0	N/A	N/A	N/A	\$ 0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	0	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 0	N/A	N/A	N/A	\$ 0

Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Do you have any activity to report on this schedule?	FS130	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 1,824,799	\$ 1,811,107	\$ 1,666,826	\$ 1,509,422	\$ 1,409,358
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 868,132	\$ 837,495	\$ 814,018	\$ 757,526	\$ 707,766
Personal Trust and Agency Accounts	FS210	\$ 407,982	\$ 385,097	\$ 370,583	\$ 623,515	\$ 588,856
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 60,067	\$ 57,729	\$ 58,282	\$ 54,511	\$ 54,712
Employee Benefit - Defined Contribution	FS220	\$ 2,753	\$ 2,657	\$ 2,760	\$ 2,056	\$ 1,831
Employee Benefit - Defined Benefit	FS230	\$ 11,444	\$ 11,267	\$ 10,896	\$ 8,959	\$ 8,997
Other Retirement Accounts	FS240	\$ 45,870	\$ 43,805	\$ 44,626	\$ 43,496	\$ 43,884
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 383,240	\$ 378,073	\$ 370,014	\$ 64,977	\$ 51,265
Other Fiduciary Accounts	FS270	\$ 16,843	\$ 16,596	\$ 15,139	\$ 14,523	\$ 12,933
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 373,138	\$ 342,758	\$ 318,491	\$ 300,025	\$ 276,218
Personal Trust and Agency Accounts	FS211	\$ 88,193	\$ 53,517	\$ 42,098	\$ 97,172	\$ 89,604
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 236,889	\$ 239,408	\$ 231,837	\$ 202,776	\$ 186,614
Employee Benefit - Defined Contribution	FS221	\$ 165,754	\$ 177,453	\$ 175,200	\$ 153,932	\$ 141,054
Employee Benefit - Defined Benefit	FS231	\$ 4,388	\$ 4,435	\$ 4,559	\$ 3,904	\$ 4,103
Other Retirement Accounts	FS241	\$ 66,747	\$ 57,520	\$ 52,078	\$ 44,940	\$ 41,457
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 48,056	\$ 49,833	\$ 44,556	\$ 77	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 583,529	\$ 630,854	\$ 534,317	\$ 451,871	\$ 425,374
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	1,339	1,318	1,310	1,304	1,232
Personal Trust and Agency Accounts	FS212	632	623	605	986	928
Retirement-related Trust and Agency Accounts - Total	SUB6120	162	156	159	170	164
Employee Benefit - Defined Contribution	FS222	10	10	11	10	9
Employee Benefit - Defined Benefit	FS232	20	19	19	20	20
Other Retirement Accounts	FS242	132	127	129	140	135
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	428	413	398	18	14
Other Fiduciary Accounts	FS272	117	126	148	130	126
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	795	698	596	539	481
Personal Trust and Agency Accounts	FS213	107	89	75	109	104
Retirement-related Trust and Agency Accounts - Total	SUB6130	669	590	496	429	376
Employee Benefit - Defined Contribution	FS223	103	101	92	61	61
Employee Benefit - Defined Benefit	FS233	6	6	6	3	3
Other Retirement Accounts	FS243	560	483	398	365	312
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	19	19	25	1	1
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	109	108	109	100	88
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 4,362	\$ 2,154	\$ 7,206	\$ 5,279	\$ 3,368
Personal Trust and Agency Accounts	FS310	\$ 2,723	\$ 1,336	\$ 4,457	\$ 3,246	\$ 2,117
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 1,379	\$ 651	\$ 2,309	\$ 1,778	\$ 1,178
Employee Benefit - Defined Contribution	FS320	\$ 996	\$ 467	\$ 1,676	\$ 1,307	\$ 862

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS330	\$ 52	\$ 24	\$ 90	\$ 69	\$ 48
Other Retirement Accounts	FS340	\$ 331	\$ 160	\$ 543	\$ 402	\$ 268
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 88	\$ 79	\$ 163	\$ 40	\$ 36
Other Fiduciary Accounts	FS370	\$ 33	\$ 20	\$ 49	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0	\$ 40	\$ 29
Other Fiduciary and Related Services	FS390	\$ 139	\$ 68	\$ 228	\$ 175	\$ 8
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 3,397	\$ 1,733	\$ 6,280	\$ 3,747	\$ 2,345
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 23	\$ 0	\$ 130	\$ 129	\$ 129
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 39	\$ 39	\$ 143	\$ 117	\$ 65
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 981	\$ 460	\$ 939	\$ 1,520	\$ 959
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 407,982	\$ 385,097	\$ 370,583	\$ 623,515	\$ 588,856
Non-Interest-Bearing Deposits	FS410	\$- 116	\$- 37	\$ 0	\$- 70	\$- 33
Interest-Bearing Deposits	FS415	\$ 35	\$ 35	\$ 0	\$ 32	\$ 32
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 8,177	\$ 7,453	\$ 6,826	\$ 14,017	\$ 9,281
State, County and Municipal Obligations	FS425	\$ 35,055	\$ 33,711	\$ 34,344	\$ 66,549	\$ 56,356
Money Market Mutual Funds	FS430	\$ 23,154	\$ 18,752	\$ 17,136	\$ 32,090	\$ 36,321
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 998	\$ 0
Other Notes and Bonds	FS440	\$ 12,013	\$ 11,925	\$ 11,524	\$ 19,455	\$ 18,314
Common and Preferred Stock	FS445	\$ 267,448	\$ 253,612	\$ 244,475	\$ 402,363	\$ 381,527
Real Estate Mortgages	FS450	\$ 601	\$ 602	\$ 604	\$ 2,605	\$ 2,606
Real Estate	FS455	\$ 19,719	\$ 18,114	\$ 15,996	\$ 20,269	\$ 22,338
Miscellaneous Assets	FS460	\$ 41,896	\$ 40,930	\$ 39,678	\$ 65,207	\$ 62,114
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
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
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 22	\$ 0	\$ 130	\$ 129	\$ 129
Personal Trust and Agency Accounts	FS710	\$ 22	\$ 0	\$ 130	\$ 129	\$ 129
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
TIER 1 (CORE) CAPITAL REQUIREMENT						

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Capital (SC80)	CCR100	\$ 260,892	\$ 254,751	\$ 253,873	\$ 248,850	\$ 249,043
Equity Capital Deductions - Total	SUB1631	\$ 2,045	\$ 1,569	\$ 1,521	\$ 1,566	\$ 1,148
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 1,195	\$ 1,208	\$ 1,214	\$ 1,249	\$ 775
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 350	\$ 361	\$ 307	\$ 317	\$ 373
Other	CCR134	\$ 500	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 3,211	\$ 3,141	\$ 3,260	\$ 4,914	\$ 8,206
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 2,839	\$ 2,813	\$ 2,986	\$ 4,591	\$ 7,933
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 372	\$ 328	\$ 274	\$ 323	\$ 273
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 262,058	\$ 256,323	\$ 255,612	\$ 252,198	\$ 256,101
Total Assets (SC60)	CCR205	\$ 2,924,208	\$ 2,897,995	\$ 2,747,110	\$ 2,679,721	\$ 2,657,161
Asset Deductions - Total	SUB1651	\$ 2,045	\$ 1,569	\$ 1,521	\$ 1,566	\$ 1,148
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 1,195	\$ 1,208	\$ 1,214	\$ 1,249	\$ 775
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 350	\$ 361	\$ 307	\$ 317	\$ 373
Other	CCR275	\$ 500	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 2,739	\$ 2,129	\$ - 1,773	\$ - 2,320	\$ 2,172
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 2,739	\$ 2,129	\$ - 1,773	\$ - 2,320	\$ 2,172
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 2,924,902	\$ 2,898,555	\$ 2,743,816	\$ 2,675,835	\$ 2,658,185
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 118,307	\$ 115,970	\$ 109,833	\$ 107,062	\$ 106,316
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 262,058	\$ 256,323	\$ 255,612	\$ 252,198	\$ 256,101
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 15	\$ 0	\$ 103
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 18,233	\$ 18,420	\$ 17,550	\$ 16,941	\$ 16,105
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 18,233	\$ 18,420	\$ 17,565	\$ 16,941	\$ 16,208
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 18,233	\$ 18,420	\$ 17,565	\$ 16,941	\$ 16,208
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 760	\$ 760	\$ 760	\$ 839	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 2,150	\$ 2,375	\$ 3,093	\$ 3,017	\$ 3,737
Total Risk-Based Capital	CCR39	\$ 277,381	\$ 271,608	\$ 269,324	\$ 265,283	\$ 268,572
0% R/W Category - Cash	CCR400	\$ 8,861	\$ 8,706	\$ 7,656	\$ 9,687	\$ 8,588
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 206,187	\$ 203,394	\$ 162,730	\$ 161,796	\$ 174,444
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 996	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 7,612	\$ 6,687	\$ 7,485	\$ 5,559	\$ 6,709
0% R/W Category - Assets Total	CCR420	\$ 222,660	\$ 218,787	\$ 178,867	\$ 177,042	\$ 189,741
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	\$ 268,255	\$ 247,689	\$ 211,346	\$ 215,147	\$ 226,248
20% R/W Category - Claims on FHLBs	CCR435	\$ 197,904	\$ 184,964	\$ 205,219	\$ 191,924	\$ 169,308
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 725	\$ 15,265	\$ 477	\$ 480	\$ 477
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 44,626	\$ 85,982	\$ 60,845	\$ 62,770	\$ 84,556
20% R/W Category - Other	CCR450	\$ 91,357	\$ 87,950	\$ 98,345	\$ 112,003	\$ 90,373
20% R/W Category - Assets Total	CCR455	\$ 602,867	\$ 621,850	\$ 576,232	\$ 582,324	\$ 570,962
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 120,573	\$ 124,371	\$ 115,247	\$ 116,464	\$ 114,192
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 704,469	\$ 718,476	\$ 717,345	\$ 688,258	\$ 674,762
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 2,010	\$ 1,796	\$ 1,597	\$ 2,398	\$ 2,423
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,500	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 1,120	\$ 1,620	\$ 1,120	\$ 1,120	\$ 1,146
50% R/W Category - Other	CCR480	\$ 9,342	\$ 11,426	\$ 9,451	\$ 20,044	\$ 10,349
50% R/W Category - Assets Total	CCR485	\$ 718,441	\$ 733,318	\$ 729,513	\$ 711,820	\$ 688,680
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 359,223	\$ 366,661	\$ 364,758	\$ 355,914	\$ 344,343
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 63,429	\$ 61,154	\$ 15,223	\$ 14,038	\$ 56,908

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	\$ 1,363,394	\$ 1,302,313	\$ 1,286,562	\$ 1,241,830	\$ 1,204,029
100% R/W Category - Assets Total	CCR510	\$ 1,426,823	\$ 1,363,467	\$ 1,301,785	\$ 1,255,868	\$ 1,260,937
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 1,426,823	\$ 1,363,467	\$ 1,301,785	\$ 1,255,868	\$ 1,260,937
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	\$ 2,970,791	\$ 2,937,422	\$ 2,786,397	\$ 2,727,054	\$ 2,710,320
Subtotal Risk-Weighted Assets	CCR75	\$ 1,906,616	\$ 1,854,497	\$ 1,781,789	\$ 1,728,244	\$ 1,719,468
Excess Allowances for Loan and Lease Losses	CCR530	\$ 429	\$ 502	\$ 184	\$ 318	\$ 595
Total Risk-Weighted Assets	CCR78	\$ 1,906,187	\$ 1,853,995	\$ 1,781,605	\$ 1,727,926	\$ 1,718,873
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 152,494	\$ 148,320	\$ 142,529	\$ 138,235	\$ 137,510
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.96%	8.84%	9.32%	9.43%	9.63%
Total Risk-Based Capital Ratio	CCR820	14.55%	14.65%	15.12%	15.35%	15.62%
Tier 1 Risk-Based Capital Ratio	CCR830	13.63%	13.70%	14.17%	14.42%	14.68%
Tangible Equity Ratio	CCR840	8.96%	8.84%	9.32%	9.43%	9.63%

***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.