

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Description		Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Number of Regulated Institutions		10	10	11	12	12
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	1	1	1	2
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	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 465,028	\$ 300,824	\$ 325,455	\$ 349,242	\$ 406,867
Cash and Non-Interest-Earning Deposits	SC110	\$ 262,453	\$ 92,776	\$ 109,577	\$ 101,713	\$ 93,572
Interest-Earning Deposits in FHLBs	SC112	\$ 31,644	\$ 25,847	\$ 35,251	\$ 29,917	\$ 32,478
Other Interest-Earning Deposits	SC118	\$ 39,213	\$ 40,778	\$ 28,644	\$ 25,369	\$ 30,994
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 9,799	\$ 15,134	\$ 7,866	\$ 18,497	\$ 37,238
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 42,173	\$ 41,418	\$ 53,201	\$ 66,023	\$ 104,928
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 3,403	\$ 3,751	\$ 4,817	\$ 12,552	\$ 13,872
State and Municipal Obligations	SC180	\$ 41,223	\$ 41,362	\$ 42,796	\$ 43,985	\$ 44,258
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 33,597	\$ 38,083	\$ 41,219	\$ 48,718	\$ 46,260
Accrued Interest Receivable	SC191	\$ 1,523	\$ 1,675	\$ 2,084	\$ 2,468	\$ 3,267
Mortgage-Backed Securities - Gross	SUB0072	\$ 660,422	\$ 696,428	\$ 642,943	\$ 700,064	\$ 667,385
Mortgage-Backed Securities - Total	SC22	\$ 660,422	\$ 696,428	\$ 642,943	\$ 700,064	\$ 667,385
Pass-Through - Total	SUB0073	\$ 493,133	\$ 509,090	\$ 452,358	\$ 495,357	\$ 462,663
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 491,388	\$ 507,232	\$ 450,248	\$ 493,244	\$ 460,292
Other Pass-Through	SC215	\$ 1,745	\$ 1,858	\$ 2,110	\$ 2,113	\$ 2,371
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 164,086	\$ 184,047	\$ 187,544	\$ 201,376	\$ 201,869
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 113,467	\$ 122,702	\$ 31,397	\$ 38,513	\$ 135,274
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 14,663	\$ 17,158	\$ 108,278	\$ 112,150	\$ 14,597
Other	SC222	\$ 35,956	\$ 44,187	\$ 47,869	\$ 50,713	\$ 51,998
Accrued Interest Receivable	SC228	\$ 3,203	\$ 3,291	\$ 3,041	\$ 3,331	\$ 2,853

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
 93001 - OTS-Regulated: Alabama
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 4,064,531	\$ 4,048,887	\$ 4,028,538	\$ 4,013,677	\$ 3,915,002
Mortgage Loans - Total	SC26	\$ 4,026,343	\$ 4,011,913	\$ 3,990,121	\$ 3,974,849	\$ 3,880,182
Construction Loans - Total	SUB0100	\$ 480,354	\$ 504,523	\$ 491,409	\$ 580,552	\$ 631,155
Residential - Total	SUB0110	\$ 297,352	\$ 327,256	\$ 354,104	\$ 381,226	\$ 458,628
1-4 Dwelling Units	SC230	\$ 287,354	\$ 320,292	\$ 350,538	\$ 377,001	\$ 452,329
Multifamily (5 or more) Dwelling Units	SC235	\$ 9,998	\$ 6,964	\$ 3,566	\$ 4,225	\$ 6,299
Nonresidential Property	SC240	\$ 183,002	\$ 177,267	\$ 137,305	\$ 199,326	\$ 172,527
Permanent Loans - Total	SUB0121	\$ 3,560,107	\$ 3,520,361	\$ 3,512,932	\$ 3,409,288	\$ 3,258,762
Residential - Total	SUB0131	\$ 2,046,907	\$ 2,039,046	\$ 2,039,377	\$ 2,034,695	\$ 1,932,885
1-4 Dwelling Units - Total	SUB0141	\$ 1,921,914	\$ 1,911,360	\$ 1,916,527	\$ 1,904,121	\$ 1,805,524
Revolving Open-End Loans	SC251	\$ 137,350	\$ 130,581	\$ 130,157	\$ 124,200	\$ 119,350
All Other - First Liens	SC254	\$ 1,731,657	\$ 1,725,955	\$ 1,730,109	\$ 1,722,818	\$ 1,628,301
All Other - Junior Liens	SC255	\$ 52,907	\$ 54,824	\$ 56,261	\$ 57,103	\$ 57,873
Multifamily (5 or more) Dwelling Units	SC256	\$ 124,993	\$ 127,686	\$ 122,850	\$ 130,574	\$ 127,361
Nonresidential Property (Except Land)	SC260	\$ 969,523	\$ 917,189	\$ 902,836	\$ 773,699	\$ 765,910
Land	SC265	\$ 543,677	\$ 564,126	\$ 570,719	\$ 600,894	\$ 559,967
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 15,577	\$ 65,929	\$ 33,690	\$ 99,923	\$ 84,259
Accrued Interest Receivable	SC272	\$ 21,273	\$ 20,835	\$ 21,738	\$ 21,202	\$ 22,266
Advances for Taxes and Insurance	SC275	\$ 2,797	\$ 3,168	\$ 2,459	\$ 2,635	\$ 2,819
Allowance for Loan and Lease Losses	SC283	\$ 38,188	\$ 36,974	\$ 38,417	\$ 38,828	\$ 34,820
Nonmortgage Loans - Gross	SUB0162	\$ 551,600	\$ 632,201	\$ 670,603	\$ 688,683	\$ 726,202
Nonmortgage Loans - Total	SC31	\$ 536,101	\$ 615,824	\$ 655,532	\$ 674,807	\$ 713,343
Commercial Loans - Total	SC32	\$ 287,096	\$ 309,174	\$ 338,507	\$ 353,315	\$ 375,955
Secured	SC300	\$ 178,980	\$ 191,229	\$ 228,304	\$ 243,207	\$ 280,904
Unsecured	SC303	\$ 108,116	\$ 117,945	\$ 110,203	\$ 110,108	\$ 95,051
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 261,329	\$ 318,935	\$ 327,820	\$ 330,033	\$ 344,833
Loans on Deposits	SC310	\$ 14,377	\$ 13,991	\$ 13,793	\$ 14,546	\$ 14,834
Home Improvement Loans (Not secured by real estate)	SC316	\$ 182	\$ 165	\$ 184	\$ 121	\$ 191
Education Loans	SC320	\$ 0	\$ 1	\$ 14	\$ 23	\$ 25
Auto Loans	SC323	\$ 170,236	\$ 225,205	\$ 241,907	\$ 237,236	\$ 248,500
Mobile Home Loans	SC326	\$ 35,694	\$ 36,333	\$ 35,220	\$ 36,040	\$ 34,076
Credit Cards	SC328	\$ 397	\$ 528	\$ 525	\$ 504	\$ 509

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 40,443	\$ 42,712	\$ 36,177	\$ 41,563	\$ 46,698
Accrued Interest Receivable	SC348	\$ 3,175	\$ 4,092	\$ 4,276	\$ 5,335	\$ 5,414
Allowance for Loan and Lease Losses	SC357	\$ 15,499	\$ 16,377	\$ 15,071	\$ 13,876	\$ 12,859
Repossessed Assets - Gross	SUB0201	\$ 92,474	\$ 75,835	\$ 56,905	\$ 44,487	\$ 28,828
Repossessed Assets - Total	SC40	\$ 92,474	\$ 75,835	\$ 56,905	\$ 42,564	\$ 26,744
Real Estate - Total	SUB0210	\$ 91,127	\$ 73,704	\$ 55,942	\$ 43,213	\$ 28,127
Construction	SC405	\$ 13,180	\$ 18,305	\$ 10,666	\$ 13,680	\$ 7,097
Residential - Total	SUB0225	\$ 30,756	\$ 21,033	\$ 19,524	\$ 15,330	\$ 15,725
1-4 Dwelling Units	SC415	\$ 30,756	\$ 21,033	\$ 19,524	\$ 15,330	\$ 15,725
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 1,601	\$ 1,276	\$ 9,272	\$ 1,531	\$ 1,250
Land	SC428	\$ 45,590	\$ 33,090	\$ 16,480	\$ 12,672	\$ 4,055
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 1,347	\$ 2,131	\$ 963	\$ 1,274	\$ 701
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 1,923	\$ 2,084
Real Estate Held for Investment	SC45	\$ 325	\$ 325	\$ 325	\$ 325	\$ 325
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 49,472	\$ 48,598	\$ 53,868	\$ 57,215	\$ 55,076
Federal Home Loan Bank Stock	SC510	\$ 47,902	\$ 47,028	\$ 52,296	\$ 55,641	\$ 53,502
Other	SC540	\$ 1,570	\$ 1,570	\$ 1,572	\$ 1,574	\$ 1,574
Office Premises and Equipment	SC55	\$ 141,588	\$ 140,238	\$ 141,180	\$ 139,259	\$ 137,243
Other Assets - Gross	SUB0262	\$ 146,511	\$ 130,245	\$ 294,124	\$ 288,283	\$ 284,464
Other Assets - Total	SC59	\$ 146,508	\$ 130,242	\$ 294,121	\$ 288,280	\$ 284,461
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 49,358	\$ 48,918	\$ 48,413	\$ 47,908	\$ 46,594
Other	SC625	\$ 6,654	\$ 6,591	\$ 6,522	\$ 6,564	\$ 6,494
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 8,502	\$ 4,677	\$ 4,582	\$ 8,522	\$ 7,771
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 23,265	\$ 24,403	\$ 187,437	\$ 188,574	\$ 189,306
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 58,732	\$ 45,656	\$ 47,170	\$ 36,715	\$ 34,299
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 3	\$ 3	\$ 3	\$ 3	\$ 3
General Valuation Allowances - Total	SUB2092	\$ 53,690	\$ 53,354	\$ 53,491	\$ 54,630	\$ 49,766
Total Assets - Gross	SUB0283	\$ 6,171,951	\$ 6,073,581	\$ 6,213,941	\$ 6,281,235	\$ 6,221,392
Total Assets	SC60	\$ 6,118,261	\$ 6,020,227	\$ 6,160,450	\$ 6,226,605	\$ 6,171,626
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 4,699,107	\$ 4,417,395	\$ 4,409,403	\$ 4,313,126	\$ 4,311,889
Deposits	SC710	\$ 4,683,280	\$ 4,408,610	\$ 4,389,415	\$ 4,293,842	\$ 4,294,650
Escrows	SC712	\$ 16,696	\$ 9,617	\$ 21,168	\$ 19,645	\$ 17,372
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 869	\$- 832	\$- 1,180	\$- 361	\$- 133
Borrowings - Total	SC72	\$ 868,513	\$ 1,018,946	\$ 1,068,585	\$ 1,198,730	\$ 1,070,085
Advances from FHLBank	SC720	\$ 623,804	\$ 727,009	\$ 859,649	\$ 925,160	\$ 870,026
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 188,036	\$ 184,904	\$ 191,458	\$ 188,037	\$ 189,582
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 7,518	\$ 7,487	\$ 7,456	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 49,155	\$ 99,546	\$ 10,022	\$ 85,533	\$ 10,477
Other Liabilities - Total	SC75	\$ 45,767	\$ 69,700	\$ 41,959	\$ 43,801	\$ 106,227
Accrued Interest Payable - Deposits	SC763	\$ 17,175	\$ 18,373	\$ 18,060	\$ 17,792	\$ 21,765
Accrued Interest Payable - Other	SC766	\$ 2,871	\$ 3,161	\$ 3,433	\$ 4,060	\$ 3,141
Accrued Taxes	SC776	\$ 1,904	\$ 2,565	\$ 869	\$ 1,773	\$ 3,254
Accounts Payable	SC780	\$ 10,067	\$ 31,933	\$ 9,014	\$ 7,748	\$ 22,629
Deferred Income Taxes	SC790	\$ 3	\$ 78	\$ 9	\$ 353	\$ 427
Other Liabilities and Deferred Income	SC796	\$ 13,747	\$ 13,590	\$ 10,574	\$ 12,075	\$ 55,011
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 5,613,387	\$ 5,506,041	\$ 5,519,947	\$ 5,555,657	\$ 5,488,201
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 489,094	\$ 489,094	\$ 426,558	\$ 432,063	\$ 432,062
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 189	\$ 188	\$ 190	\$ 191	\$ 191
Paid in Excess of Par	SC830	\$ 488,905	\$ 488,906	\$ 426,368	\$ 431,872	\$ 431,871
Accumulated Other Comprehensive Income - Total	SC86	\$- 10,512	\$- 13,345	\$- 13,552	\$- 10,670	\$- 4,426
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 2,803	\$- 4,955	\$- 10,179	\$- 9,024	\$ 151
Gains (Losses) on Cash Flow Hedges	SC865	\$- 6,243	\$- 6,924	\$- 3,990	\$- 2,263	\$- 5,194
Other	SC870	\$- 1,466	\$- 1,466	\$ 617	\$ 617	\$ 617
Retained Earnings	SC880	\$ 26,419	\$ 38,517	\$ 227,516	\$ 249,693	\$ 255,919
Other Components of Equity Capital	SC891	\$- 126	\$- 126	\$- 128	\$- 277	\$- 276
Total Savings Association Equity Capital	SC80	\$ 504,875	\$ 514,140	\$ 640,394	\$ 670,809	\$ 683,279
Noncontrolling Interests in Consolidated Subsidiaries	SC800	\$ 0	\$ 47	\$ 108	\$ 139	\$ 148
Total Equity Capital	SC84	\$ 504,875	N/A	N/A	N/A	N/A
Total Liabilities and Equity Capital	SC90	\$ 6,118,262	\$ 6,020,228	\$ 6,160,449	\$ 6,226,605	\$ 6,171,628

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Other Codes As of Mar 2009

Other Asset Codes

Code	Description	Count	Amount
4	Net deferred tax assets	4	\$ 17,736
6	Prepaid deposit insurance premiums	2	\$ 48
7	Prepaid expenses	8	\$ 2,217
8	Deposits for utilities and other services	1	\$ 11
14	Other noninterest-bearing short-term accounts recv	5	\$ 19,877
20	F/V of all derivative instru. reportable as assets	1	\$ 2,206
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 31
99	Other	7	\$ 4,833

Other Liability Codes

Code	Description	Count	Amount
11	The liability recorded for post-retirement benefit	3	\$ 1,953
14	Unapplied loan payments received	1	\$ 2
16	Recourse loan liability	1	\$ 710
20	F/V of all derivative instru. reportable as liab.	1	\$ 2,726
21	Liabilities for credit losses on OBS credit exposures	1	\$ 10
99	Other	13	\$ 4,492

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 82,602	\$ 86,618	\$ 90,204	\$ 92,029	\$ 92,940
Deposits and Investment Securities	SO115	\$ 1,793	\$ 2,068	\$ 2,412	\$ 2,936	\$ 4,443
Mortgage-Backed Securities	SO125	\$ 8,764	\$ 8,528	\$ 8,433	\$ 8,365	\$ 6,606
Mortgage Loans	SO141	\$ 58,241	\$ 60,077	\$ 62,455	\$ 63,734	\$ 65,421
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 950	\$ 1,564	\$ 1,753	\$ 1,791	\$ 1,212
Nonmortgage Loans - Total	SUB0950	\$ 12,132	\$ 13,568	\$ 14,437	\$ 14,608	\$ 14,634
Commercial Loans and Leases	SO160	\$ 4,771	\$ 5,030	\$ 5,865	\$ 5,799	\$ 5,971
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 284	\$ 286	\$ 238	\$ 118	\$ 191
Consumer Loans and Leases	SO171	\$ 7,361	\$ 8,538	\$ 8,572	\$ 8,809	\$ 8,663
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 438	\$ 527	\$ 476	\$ 477	\$ 433
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 9	\$ 86	\$ 395	\$ 711	\$ 911
Federal Home Loan Bank Stock	SO181	\$ 8	\$ 85	\$ 386	\$ 711	\$ 672
Other	SO185	\$ 1	\$ 1	\$ 9	\$ 0	\$ 239
Interest Expense - Total	SO21	\$ 40,060	\$ 42,209	\$ 43,937	\$ 45,973	\$ 52,206
Deposits	SO215	\$ 32,311	\$ 33,467	\$ 34,540	\$ 36,364	\$ 43,176
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 5,516	\$ 6,511	\$ 7,246	\$ 7,382	\$ 7,317
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 268	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 1,982	\$ 2,263	\$ 2,179	\$ 2,249	\$ 1,726
Capitalized Interest	SO271	\$ 17	\$ 32	\$ 28	\$ 22	\$ 13
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 42,551	\$ 44,495	\$ 46,662	\$ 46,767	\$ 41,645
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 22,192	\$ 22,634	\$ 26,592	\$ 19,456	\$ 6,358
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 20,359	\$ 21,861	\$ 20,070	\$ 27,311	\$ 35,287
Noninterest Income - Total	SO42	\$ 18,373	\$ 8,599	\$ 14,974	\$ 17,416	\$ 23,336
Mortgage Loan Servicing Fees	SO410	\$ 458	\$ 18	\$ 1,307	\$ 1,202	\$ 1,521
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 76	\$- 423	\$- 451	\$- 544	\$- 498

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 7,430	\$ 6,368	\$ 6,992	\$ 7,192	\$ 6,702
Net Income (Loss) from Other - Total	SUB0451	\$ 9,531	\$ 718	\$ 5,203	\$ 7,819	\$ 10,259
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 12,505	\$ 6,952	\$ 7,984	\$ 8,911	\$ 11,270
Other-than-Temporary Impairment Charges on Debt & Equity Securities	SO441	\$- 440	N/A	N/A	N/A	N/A
Operations & Sale of Repossessed Assets	SO461	\$- 2,681	\$- 5,408	\$- 4,278	\$- 1,730	\$- 1,159
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 2	\$- 96	\$ 0	\$ 2	\$ 21
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 8
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 28	\$ 40	\$ 60
Sale of Other Assets Held for Investment	SO477	\$- 18	\$ 16	\$ 1,713	\$ 0	\$ 0
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$- 277	\$- 746	\$- 244	\$ 596	\$ 59
Other Noninterest Income	SO488	\$ 1,470	\$ 1,918	\$ 1,923	\$ 1,747	\$ 5,352
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	\$ 48,233	\$ 211,097	\$ 50,962	\$ 50,447	\$ 49,684
All Personnel Compensation and Expense	SO510	\$ 25,413	\$ 26,063	\$ 26,872	\$ 26,820	\$ 26,938
Legal Expense	SO520	\$ 1,275	\$ 1,241	\$ 1,667	\$ 1,600	\$ 1,262
Office Occupancy and Equipment Expense	SO530	\$ 8,271	\$ 8,580	\$ 8,887	\$ 8,296	\$ 8,024
Marketing and Other Professional Services	SO540	\$ 3,090	\$ 3,429	\$ 2,799	\$ 2,708	\$ 2,253
Loan Servicing Fees	SO550	\$ 912	\$ 939	\$ 1,020	\$ 976	\$ 915
Goodwill and Other Intangibles Expense	SO560	\$ 1,140	\$ 161,185	\$ 1,136	\$ 1,084	\$ 1,089
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 22	\$ 10	\$ 0	\$ 300	\$ 90
Other Noninterest Expense	SO580	\$ 8,110	\$ 9,650	\$ 8,581	\$ 8,663	\$ 9,113
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

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
 93001 - OTS-Regulated: Alabama
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Income (Loss) Before Income Taxes	SO60	\$- 9,501	\$- 180,637	\$- 15,918	\$- 5,720	\$ 8,939
Income Taxes - Total	SO71	\$ 435	\$- 977	\$- 2,050	\$- 330	\$ 1,156
Federal	SO710	\$ 384	\$- 980	\$- 1,672	\$- 193	\$ 738
State, Local & Other	SO720	\$ 51	\$ 3	\$- 378	\$- 137	\$ 418
Income (Loss) Before Extraordinary Items	SO81	\$- 9,936	\$- 179,660	\$- 13,868	\$- 5,390	\$ 7,783
Extraordinary Items	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss) Attributable to Savings Assoc & Noncontrolling Interests	SO88	\$- 9,936	N/A	N/A	N/A	N/A
Net Income (Loss) Attributable to Noncontrolling Interests	SO880	\$ 0	N/A	N/A	N/A	N/A
Net Income (Loss) Attributable to Savings Association	SO91	\$- 9,936	\$- 179,660	\$- 13,868	\$- 5,390	\$ 7,783

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
 93001 - OTS-Regulated: Alabama
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Other Codes As of Mar 2009

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	1	\$ 1
5	Net income(loss) from real estate held for invest	1	\$ 22
7	Net income(loss) from leased property	1	\$ 11
15	Income from corporate-owned life insurance	3	\$ 568
99	Other	7	\$ 981

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	4	\$ 352
2	OTS assessments	3	\$ 35
6	Supervisory examination fees	1	\$ 457
7	Office supplies, printing, and postage	7	\$ 268
8	Telephone, including data lines	5	\$ 673
9	Loan origination expense	1	\$ 267
10	ATM expense	3	\$ 104
15	Foreclosure expenses	1	\$ 616
99	Other	5	\$ 663

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 82,602	\$ 356,438	\$ 272,553	\$ 184,969	\$ 92,940
YTD - Deposits and Investment Securities	Y_SO115	\$ 1,793	\$ 11,382	\$ 9,436	\$ 7,379	\$ 4,443
YTD - Mortgage-Backed Securities	Y_SO125	\$ 8,764	\$ 30,731	\$ 22,218	\$ 14,971	\$ 6,606
YTD - Mortgage Loans	Y_SO141	\$ 58,241	\$ 248,832	\$ 191,110	\$ 129,155	\$ 65,421
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 950	\$ 6,302	\$ 4,756	\$ 3,003	\$ 1,212
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 4,771	\$ 22,189	\$ 17,342	\$ 11,770	\$ 5,971
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 284	\$ 824	\$ 547	\$ 309	\$ 191
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 7,361	\$ 34,266	\$ 25,758	\$ 17,472	\$ 8,663
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 438	\$ 1,912	\$ 1,386	\$ 910	\$ 433
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 9	\$ 2,083	\$ 2,006	\$ 1,622	\$ 911
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 8	\$ 1,834	\$ 1,758	\$ 1,383	\$ 672
YTD - Other	Y_SO185	\$ 1	\$ 249	\$ 248	\$ 239	\$ 239
YTD - Interest Expense - Total	Y_SO21	\$ 40,060	\$ 181,670	\$ 140,522	\$ 98,179	\$ 52,206
YTD - Deposits	Y_SO215	\$ 32,311	\$ 145,023	\$ 112,550	\$ 79,540	\$ 43,176
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 5,516	\$ 28,325	\$ 21,881	\$ 14,699	\$ 7,317
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 268	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 1,982	\$ 8,417	\$ 6,154	\$ 3,975	\$ 1,726
YTD - Capitalized Interest	Y_SO271	\$ 17	\$ 95	\$ 63	\$ 35	\$ 13
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 42,551	\$ 176,851	\$ 134,037	\$ 88,412	\$ 41,645
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 22,192	\$ 75,021	\$ 52,396	\$ 25,814	\$ 6,358
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 20,359	\$ 101,830	\$ 81,641	\$ 62,598	\$ 35,287
YTD - Noninterest Income - Total	Y_SO42	\$ 18,373	\$ 63,931	\$ 55,578	\$ 40,752	\$ 23,336
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 458	\$ 4,015	\$ 4,030	\$ 2,723	\$ 1,521
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 76	\$- 1,909	\$- 1,493	\$- 1,042	\$- 498

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 7,430	\$ 27,088	\$ 20,805	\$ 13,894	\$ 6,702
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 9,531	\$ 23,800	\$ 23,214	\$ 18,078	\$ 10,259
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 12,505	\$ 35,050	\$ 28,098	\$ 20,181	\$ 11,270
YTD - Other-than-Temporary Impairment Charges on Debt & Equity Securities	Y_SO441	\$- 440	N/A	N/A	N/A	N/A
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 2,681	\$- 12,575	\$- 7,167	\$- 2,889	\$- 1,159
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 2	\$- 73	\$ 23	\$ 23	\$ 21
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 8	\$ 8	\$ 8	\$ 8
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$- 4	\$ 128	\$ 100	\$ 60
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$- 18	\$ 1,729	\$ 1,713	\$ 0	\$ 0
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$- 277	\$- 335	\$ 411	\$ 655	\$ 59
YTD - Other Noninterest Income	Y_SO488	\$ 1,470	\$ 10,937	\$ 9,022	\$ 7,099	\$ 5,352
YTD - Noninterest Expense - Total	Y_SO51	\$ 48,233	\$ 359,122	\$ 149,968	\$ 100,131	\$ 49,684
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 25,413	\$ 104,917	\$ 79,933	\$ 53,758	\$ 26,938
YTD - Legal Expense	Y_SO520	\$ 1,275	\$ 5,568	\$ 4,527	\$ 2,862	\$ 1,262
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 8,271	\$ 33,193	\$ 24,968	\$ 16,320	\$ 8,024
YTD - Marketing and Other Professional Services	Y_SO540	\$ 3,090	\$ 11,032	\$ 7,702	\$ 4,961	\$ 2,253
YTD - Loan Servicing Fees	Y_SO550	\$ 912	\$ 3,850	\$ 2,911	\$ 1,891	\$ 915
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 1,140	\$ 164,488	\$ 3,303	\$ 2,173	\$ 1,089
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 22	\$ 400	\$ 390	\$ 390	\$ 90
YTD - Other Noninterest Expense	Y_SO580	\$ 8,110	\$ 35,674	\$ 26,234	\$ 17,776	\$ 9,113
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$- 9,501	\$- 193,361	\$- 12,749	\$ 3,219	\$ 8,939
YTD - Income Taxes - Total	Y_SO71	\$ 435	\$- 2,205	\$- 1,243	\$ 826	\$ 1,156
YTD - Federal	Y_SO710	\$ 384	\$- 2,105	\$- 1,143	\$ 545	\$ 738
YTD - State, Local, and Other	Y_SO720	\$ 51	\$- 100	\$- 100	\$ 281	\$ 418
YTD - Income (Loss) Before Extraordinary Items	Y_SO81	\$- 9,936	\$- 191,156	\$- 11,506	\$ 2,393	\$ 7,783
YTD - Extraordinary Items	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss) Attrib to Savings Assoc & Noncontrolling Interests	Y_SO88	\$- 9,936	N/A	N/A	N/A	N/A
YTD - Net Income (Loss) Attributable to Noncontrolling Interests	Y_SO880	\$- 440	N/A	N/A	N/A	N/A
YTD - Net Income (Loss) Attributable to Savings Association	Y_SO91	\$- 9,936	\$- 191,156	\$- 11,506	\$ 2,393	\$ 7,783

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
 93001 - OTS-Regulated: Alabama
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 53,351	\$ 53,198	\$ 54,433	\$ 49,766	\$ 50,270
Net Provision for Loss	VA115	\$ 21,936	\$ 20,382	\$ 26,568	\$ 19,530	\$ 6,336
Transfers	VA125	\$- 11,515	\$- 3,195	\$- 10,008	\$- 6,097	\$- 2,290
Recoveries	VA135	\$ 5,261	\$ 1,269	\$ 1,808	\$ 1,170	\$ 1,328
Adjustments	VA145	\$ 0	\$ 0	\$- 1,924	\$ 0	\$ 168
Charge-offs	VA155	\$ 15,347	\$ 18,303	\$ 17,387	\$ 9,743	\$ 6,046
General Valuation Allowances - Ending Balance	VA165	\$ 53,686	\$ 53,351	\$ 53,490	\$ 54,626	\$ 49,766
Specific Valuation Allowances - Beginning Balance	VA108	\$ 29,010	\$ 23,553	\$ 14,019	\$ 7,718	\$ 5,356
Net Provision for Loss	VA118	\$ 278	\$ 2,262	\$ 24	\$ 226	\$ 112
Transfers	VA128	\$ 11,515	\$ 3,195	\$ 10,008	\$ 6,097	\$ 2,290
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 1,276	\$ 0	\$ 4	\$ 22	\$ 40
Specific Valuation Allowances - Ending Balance	VA168	\$ 39,527	\$ 29,010	\$ 24,047	\$ 14,019	\$ 7,718
Total Valuation Allowances - Beginning Balance	VA110	\$ 82,361	\$ 76,751	\$ 68,452	\$ 57,484	\$ 55,626
Net Provision for Loss	VA120	\$ 22,214	\$ 22,644	\$ 26,592	\$ 19,756	\$ 6,448
Recoveries	VA140	\$ 5,261	\$ 1,269	\$ 1,808	\$ 1,170	\$ 1,328
Adjustments	VA150	\$ 0	\$ 0	\$- 1,924	\$ 0	\$ 168
Charge-offs	VA160	\$ 16,623	\$ 18,303	\$ 17,391	\$ 9,765	\$ 6,086
Total Valuation Allowances - Ending Balance	VA170	\$ 93,213	\$ 82,361	\$ 77,537	\$ 68,645	\$ 57,484
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 15,347	\$ 18,303	\$ 17,387	\$ 9,743	\$ 6,046
Mortgage-Backed Securities	VA370	\$ 0	\$ 1,396	\$ 499	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 8,447	\$ 9,774	\$ 4,218	\$ 3,609	\$ 2,684
Construction - Total	SUB2030	\$ 3,051	\$ 4,662	\$ 570	\$ 1,039	\$ 223
1-4 Dwelling Units	VA420	\$ 3,009	\$ 4,662	\$ 570	\$ 1,039	\$ 222
Multifamily (5 or more) Dwelling Units	VA430	\$ 42	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Permanent - Total	SUB2041	\$ 5,396	\$ 5,112	\$ 3,648	\$ 2,570	\$ 2,461
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 226	\$ 12	\$ 28	\$ 357	\$ 256
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 3,289	\$ 1,576	\$ 2,478	\$ 1,454	\$ 1,662
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 276	\$ 268	\$ 330	\$ 93	\$ 179
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 3	\$ 0	\$ 3
Nonresidential Property (Except Land)	VA480	\$ 518	\$ 133	\$ 0	\$ 51	\$ 348

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 1,087	\$ 3,123	\$ 809	\$ 615	\$ 13
Nonmortgage Loans - Total	VA56	\$ 6,873	\$ 5,849	\$ 4,406	\$ 5,647	\$ 3,173
Commercial Loans	VA520	\$ 666	\$ 1,510	\$ 957	\$ 2,435	\$ 257
Consumer Loans - Total	SUB2061	\$ 6,207	\$ 4,339	\$ 3,449	\$ 3,212	\$ 2,916
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	\$ 4,764	\$ 2,948	\$ 1,998	\$ 1,949	\$ 2,105
Mobile Home Loans	VA550	\$ 705	\$ 558	\$ 680	\$ 469	\$ 278
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 738	\$ 833	\$ 771	\$ 794	\$ 533
Repossessed Assets - Total	VA60	\$ 27	\$ 126	\$ 205	\$ 461	\$ 189
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 366	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 27	\$ 126	\$ 205	\$ 0	\$ 80
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 95	\$ 109
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 1,158	\$ 8,059	\$ 26	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 5,261	\$ 1,269	\$ 1,808	\$ 1,170	\$ 1,328
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 2,550	\$ 152	\$ 712	\$ 134	\$ 299
Construction - Total	SUB2130	\$ 1,126	\$ 3	\$ 16	\$ 31	\$ 0
1-4 Dwelling Units	VA421	\$ 1,126	\$ 3	\$ 16	\$ 31	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 1,424	\$ 149	\$ 696	\$ 103	\$ 299
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 4	\$ 3	\$ 2	\$ 2	\$ 3
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 1,215	\$ 104	\$ 571	\$ 68	\$ 260
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 3	\$ 6	\$ 6	\$ 14	\$ 4
Multifamily (5 or more) Dwelling Units	VA471	\$ 10	\$ 24	\$ 14	\$ 7	\$ 14
Nonresidential Property (Except Land)	VA481	\$ 1	\$ 11	\$ 102	\$ 11	\$ 16
Land	VA491	\$ 191	\$ 1	\$ 1	\$ 1	\$ 2
Nonmortgage Loans - Total	VA57	\$ 2,711	\$ 1,117	\$ 1,096	\$ 1,036	\$ 1,029

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
 93001 - OTS-Regulated: Alabama
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 636	\$ 101	\$ 108	\$ 336	\$ 97
Consumer Loans - Total	SUB2161	\$ 2,075	\$ 1,016	\$ 988	\$ 700	\$ 932
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	\$ 1,688	\$ 579	\$ 474	\$ 427	\$ 585
Mobile Home Loans	VA551	\$ 321	\$ 370	\$ 407	\$ 188	\$ 208
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 66	\$ 67	\$ 107	\$ 85	\$ 139
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 11,793	\$ 5,456	\$ 10,029	\$ 6,321	\$ 2,398
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 12,352	\$ 4,847	\$ 9,813	\$ 6,417	\$ 2,112
Construction - Total	SUB2230	\$ 6,049	\$ 1,629	\$ 7,459	\$ 3,392	\$ 1,103
1-4 Dwelling Units	VA422	\$ 6,049	\$ 1,629	\$ 7,459	\$ 3,392	\$ 1,103
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 6,303	\$ 3,218	\$ 2,354	\$ 3,025	\$ 1,009
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 204	\$- 110	\$ 0	\$ 508	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 4,316	\$ 2,613	\$ 1,457	\$ 434	\$ 207
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$- 8	\$ 166	\$ 0	\$ 52	\$- 80
Multifamily (5 or more) Dwelling Units	VA472	\$ 102	\$- 49	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$- 61	\$ 1,086	\$ 200	\$ 190	\$ 0
Land	VA492	\$ 2,158	\$- 488	\$ 697	\$ 1,841	\$ 882
Nonmortgage Loans - Total	VA58	\$- 572	\$ 599	\$ 216	\$- 96	\$ 286
Commercial Loans	VA522	\$ 136	\$ 84	\$- 37	\$ 23	\$- 30
Consumer Loans - Total	SUB2261	\$- 708	\$ 515	\$ 253	\$- 119	\$ 316
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	\$- 395	\$ 364	\$ 149	\$- 170	\$ 202
Mobile Home Loans	VA552	\$- 309	\$ 41	\$ 83	\$ 29	\$ 111
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$- 4	\$ 110	\$ 21	\$ 22	\$ 3
Repossessed Assets - Total	VA62	\$ 13	\$ 10	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 13	\$ 10	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 21,879	\$ 22,490	\$ 25,608	\$ 14,894	\$ 7,116
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 1,396	\$ 499	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 18,249	\$ 14,469	\$ 13,319	\$ 9,892	\$ 4,497
Construction - Total	SUB2330	\$ 7,974	\$ 6,288	\$ 8,013	\$ 4,400	\$ 1,326
1-4 Dwelling Units	VA425	\$ 7,932	\$ 6,288	\$ 8,013	\$ 4,400	\$ 1,325
Multifamily (5 or more) Dwelling Units	VA435	\$ 42	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Permanent - Total	SUB2341	\$ 10,275	\$ 8,181	\$ 5,306	\$ 5,492	\$ 3,171
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 18	\$- 101	\$ 26	\$ 863	\$ 253
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 6,390	\$ 4,085	\$ 3,364	\$ 1,820	\$ 1,609
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 265	\$ 428	\$ 324	\$ 131	\$ 95
Multifamily (5 or more) Dwelling Units	VA475	\$ 92	\$- 73	\$- 11	\$- 7	\$- 11
Nonresidential Property (Except Land)	VA485	\$ 456	\$ 1,208	\$ 98	\$ 230	\$ 332
Land	VA495	\$ 3,054	\$ 2,634	\$ 1,505	\$ 2,455	\$ 893
Nonmortgage Loans - Total	VA59	\$ 3,590	\$ 5,331	\$ 3,526	\$ 4,515	\$ 2,430
Commercial Loans	VA525	\$ 166	\$ 1,493	\$ 812	\$ 2,122	\$ 130
Consumer Loans - Total	SUB2361	\$ 3,424	\$ 3,838	\$ 2,714	\$ 2,393	\$ 2,300
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	\$ 2,681	\$ 2,733	\$ 1,673	\$ 1,352	\$ 1,722
Mobile Home Loans	VA555	\$ 75	\$ 229	\$ 356	\$ 310	\$ 181

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 668	\$ 876	\$ 685	\$ 731	\$ 397
Reposessed Assets - Total	VA65	\$ 40	\$ 136	\$ 205	\$ 461	\$ 189
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 366	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 40	\$ 136	\$ 205	\$ 0	\$ 80
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 95	\$ 109
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	\$ 1,158	\$ 8,059	\$ 26	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 81,603	\$ 66,334	\$ 36,884	\$ 60,115	\$ 9,640
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 140,317	\$ 130,083	\$ 90,521	\$ 93,351	\$ 18,465
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 27,368	\$ 27,779	\$ 27,088	\$ 26,247	\$ 14,940
Construction	VA951	\$ 6,794	\$ 10,083	\$ 8,582	\$ 12,145	\$ 5,043
Permanent - 1-4 Dwelling Units	VA952	\$ 6,982	\$ 5,302	\$ 5,720	\$ 6,500	\$ 7,149
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 1,135	\$ 0	\$ 252	\$ 326	\$ 547
Permanent - Land	VA955	\$ 12,457	\$ 12,394	\$ 12,534	\$ 7,276	\$ 2,201
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 216,251	\$ 218,336	\$ 153,963	\$ 120,207	\$ 129,693
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 471,902	\$ 441,615	\$ 395,336	\$ 328,156	\$ 283,396
Substandard	VA965	\$ 468,208	\$ 437,470	\$ 386,628	\$ 318,637	\$ 279,995
Doubtful	VA970	\$ 3,694	\$ 4,145	\$ 8,708	\$ 9,519	\$ 3,401
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 2,649	\$ 2,514	\$ 2,963	\$ 3,307	\$ 1,984
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 2,457	\$ 2,325	\$ 2,365	\$ 2,847	\$ 1,554
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 167	\$ 145	\$ 148	\$ 160	\$ 98

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
 93001 - OTS-Regulated: Alabama
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 383,708	\$ 330,828	\$ 263,295	\$ 221,099	\$ 195,181
Mortgages - Total	SUB2421	\$ 365,707	\$ 310,869	\$ 247,801	\$ 207,745	\$ 181,533
Construction and Land Loans	SUB2430	\$ 159,180	\$ 127,124	\$ 99,695	\$ 96,377	\$ 82,809
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 160,505	\$ 137,437	\$ 110,304	\$ 92,063	\$ 79,882
Permanent Loans Secured by All Other Property	SUB2450	\$ 143,536	\$ 139,020	\$ 98,631	\$ 65,014	\$ 42,415
Nonmortgages - Total	SUB2461	\$ 18,001	\$ 19,959	\$ 15,494	\$ 13,354	\$ 13,648
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 148,011	\$ 130,976	\$ 86,441	\$ 91,066	\$ 75,759
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 141,540	\$ 121,293	\$ 77,659	\$ 88,468	\$ 73,177
Mortgage Loans - Total	SUB2481	\$ 129,116	\$ 106,181	\$ 66,078	\$ 78,751	\$ 63,997
Construction	PD115	\$ 30,700	\$ 10,781	\$ 3,602	\$ 23,930	\$ 11,342
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,243	\$ 1,435	\$ 1,460	\$ 838	\$ 1,332
Secured by First Liens	PD123	\$ 69,457	\$ 62,534	\$ 51,654	\$ 41,808	\$ 33,404
Secured by Junior Liens	PD124	\$ 950	\$ 1,324	\$ 905	\$ 848	\$ 696
Multifamily (5 or more) Dwelling Units	PD125	\$ 1,458	\$ 0	\$ 0	\$ 0	\$ 1,190
Nonresidential Property (Except Land)	PD135	\$ 7,918	\$ 13,347	\$ 5,231	\$ 7,115	\$ 10,174
Land	PD138	\$ 17,390	\$ 16,760	\$ 3,226	\$ 4,212	\$ 5,859
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 2,484	\$ 1,739	\$ 1,124	\$ 1,528	\$ 1,037
Consumer Loans - Total	SUB2511	\$ 9,940	\$ 13,373	\$ 10,457	\$ 8,189	\$ 8,143
Loans on Deposits	PD161	\$ 54	\$ 57	\$ 75	\$ 211	\$ 291
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 7,721	\$ 10,435	\$ 8,417	\$ 6,211	\$ 6,008
Mobile Home Loans	PD169	\$ 597	\$ 1,149	\$ 677	\$ 629	\$ 530
Credit Cards	PD171	\$ 3	\$ 8	\$ 0	\$ 1	\$ 0
Other	PD180	\$ 1,565	\$ 1,724	\$ 1,288	\$ 1,137	\$ 1,311
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 6,213	\$ 7,239	\$ 7,262	\$ 204	\$ 66
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
 93001 - OTS-Regulated: Alabama
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 328	\$ 184	\$ 307	\$ 458	\$ 553
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 253	\$ 180	\$ 299	\$ 439	\$ 532
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 6,471	\$ 9,683	\$ 8,782	\$ 2,598	\$ 2,582
Mortgage Loans - Total	SUB2491	\$ 5,813	\$ 8,968	\$ 8,405	\$ 2,206	\$ 1,939
Construction	PD215	\$ 0	\$ 800	\$ 298	\$ 211	\$ 669
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 10	\$ 392	\$ 380	\$ 388	\$ 438
Secured by First Liens	PD223	\$ 4,681	\$ 3,066	\$ 3,043	\$ 1,301	\$ 832
Secured by Junior Liens	PD224	\$ 21	\$ 19	\$ 52	\$ 256	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 1,101	\$ 1,870	\$ 1,811	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 2,821	\$ 2,821	\$ 50	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 328	\$ 236	\$ 19	\$ 169	\$ 171
Consumer Loans - Total	SUB2521	\$ 330	\$ 479	\$ 358	\$ 223	\$ 472
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	\$ 26	\$ 19	\$ 50	\$ 35	\$ 42
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 5	\$ 36	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 299	\$ 424	\$ 308	\$ 188	\$ 430
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 235,697	\$ 199,852	\$ 176,854	\$ 130,033	\$ 119,422
Mortgage Loans - Total	SUB2501	\$ 230,778	\$ 195,720	\$ 173,318	\$ 126,788	\$ 115,597

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
 93001 - OTS-Regulated: Alabama
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 30,966	\$ 22,831	\$ 34,966	\$ 26,527	\$ 47,225
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 1,544	\$ 1,640	\$ 1,075	\$ 1,115	\$ 1,181
Secured by First Liens	PD323	\$ 81,174	\$ 65,590	\$ 49,902	\$ 44,154	\$ 40,761
Secured by Junior Liens	PD324	\$ 1,425	\$ 1,437	\$ 1,833	\$ 1,355	\$ 1,238
Multifamily (5 or more) Dwelling Units	PD325	\$ 1,372	\$ 692	\$ 713	\$ 711	\$ 735
Nonresidential Property (Except Land)	PD335	\$ 34,173	\$ 30,399	\$ 30,047	\$ 11,479	\$ 6,743
Land	PD338	\$ 80,124	\$ 73,131	\$ 54,782	\$ 41,447	\$ 17,714
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 1,124	\$ 331	\$ 354	\$ 311	\$ 1,101
Consumer Loans - Total	SUB2531	\$ 3,795	\$ 3,801	\$ 3,182	\$ 2,934	\$ 2,724
Loans on Deposits	PD361	\$ 4	\$ 1	\$ 4	\$ 12	\$ 14
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 2,119	\$ 2,563	\$ 1,990	\$ 1,573	\$ 1,583
Mobile Home Loans	PD369	\$ 680	\$ 491	\$ 422	\$ 351	\$ 361
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 992	\$ 746	\$ 766	\$ 998	\$ 766
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 16,382	\$ 19,016	\$ 14,931	\$ 2,549	\$ 529
Held for Sale Included in PD315:PD380	PD392	\$ 489	\$ 669	\$ 580	\$ 340	\$ 349
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 8,234	\$ 7,283	\$ 7,499	\$ 8,438	\$ 8,280
Guaranteed Portion Incl in PD395,Excl Rebooked GNMMAs	PD396	\$ 1,164	\$ 1,255	\$ 1,005	\$ 1,417	\$ 1,361
Rebooked GNMMAs Incl in PD395	PD397	\$ 7,070	\$ 5,899	\$ 6,400	\$ 6,864	\$ 6,767

Schedule LD --- Loan Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
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	\$ 93,198	\$ 101,456	\$ 103,419	\$ 119,576	\$ 102,099
90% up to 100% LTV	LD110	\$ 88,605	\$ 94,408	\$ 98,776	\$ 112,596	\$ 96,664
100% and greater LTV	LD120	\$ 4,593	\$ 7,048	\$ 4,643	\$ 6,980	\$ 5,435
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 18,914	\$ 13,319	\$ 12,992	\$ 10,910	\$ 13,322
Past Due and Still Accruing - Total	SUB5240	\$ 9,751	\$ 5,926	\$ 6,298	\$ 4,494	\$ 6,566

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
 93001 - OTS-Regulated: Alabama
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule LD --- Loan Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 9,390	\$ 5,447	\$ 6,227	\$ 4,419	\$ 6,566
90% up to 100% LTV	LD210	\$ 9,143	\$ 5,272	\$ 6,105	\$ 4,318	\$ 6,479
100% and greater LTV	LD220	\$ 247	\$ 175	\$ 122	\$ 101	\$ 87
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 361	\$ 479	\$ 71	\$ 75	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 479	\$ 71	\$ 75	\$ 0
100% and greater LTV	LD240	\$ 361	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 9,163	\$ 7,393	\$ 6,694	\$ 6,416	\$ 6,756
90% up to 100% LTV	LD250	\$ 8,738	\$ 6,967	\$ 6,215	\$ 6,277	\$ 6,634
100% and greater LTV	LD260	\$ 425	\$ 426	\$ 479	\$ 139	\$ 122
Net Charge-offs - Total	SUB5300	\$ 413	\$ 1,789	\$ 822	\$ 65	\$ 301
90% up to 100% LTV	LD310	\$ 372	\$ 1,001	\$ 822	\$ 65	\$ 109
100% and greater LTV	LD320	\$ 41	\$ 788	\$ 0	\$ 0	\$ 192
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 36,969	\$ 28,343	\$ 29,729	\$ 42,671	\$ 61,642
90% up to 100% LTV	LD430	\$ 33,202	\$ 23,306	\$ 25,693	\$ 38,285	\$ 37,773
100% and greater LTV	LD440	\$ 3,767	\$ 5,037	\$ 4,036	\$ 4,386	\$ 23,869
Sales - Total	SUB5340	\$ 28,065	\$ 24,720	\$ 25,016	\$ 34,356	\$ 45,410
90% up to 100% LTV	LD450	\$ 25,092	\$ 19,783	\$ 22,498	\$ 24,015	\$ 26,666
100% and greater LTV	LD460	\$ 2,973	\$ 4,937	\$ 2,518	\$ 10,341	\$ 18,744
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 37,073	\$ 43,439	\$ 43,161	\$ 39,898	\$ 35,612
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4,375
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 340,511	\$ 312,920	\$ 277,469	\$ 277,649	\$ 224,318
1-4 Dwelling Units Option ARM Loans	LD610	\$ 880	\$ 880	\$ 880	\$ 881	\$ 881
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 497	\$ 994	\$ 1,005	\$ 1,150	\$ 1,165
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
 93001 - OTS-Regulated: Alabama
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC) - Total	SUB3380	\$ 190,098	\$ 192,134	\$ 213,457	\$ 232,093	\$ 242,471
Mortgage Construction Loans	CC105	\$ 122,826	\$ 125,629	\$ 138,626	\$ 157,759	\$ 161,155
Other Mortgage Loans	CC115	\$ 67,272	\$ 66,505	\$ 74,831	\$ 74,334	\$ 81,316
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 1,418	\$ 4,229	\$ 5,592	\$ 11,059	\$ 13,900
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 288,589	\$ 261,686	\$ 158,307	\$ 171,254	\$ 203,604
1-4 Dwelling Units	CC280	\$ 210,182	\$ 209,979	\$ 118,230	\$ 85,708	\$ 127,588
Multifamily (5 or more) Dwelling Units	CC290	\$ 28,143	\$ 0	\$ 0	\$ 0	\$ 23,940
All Other Real Estate	CC300	\$ 50,264	\$ 51,707	\$ 40,077	\$ 85,546	\$ 52,076
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 4,354	\$ 58,514	\$ 36,954	\$ 5,384	\$ 9,596
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 147,835	\$ 106,080	\$ 74,042	\$ 73,124	\$ 113,131
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 39,171
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 116,000	\$ 115,000	\$ 85,997	\$ 49,000	\$ 52,000
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,000
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 212,611	\$ 211,619	\$ 246,136	\$ 245,507	\$ 235,440
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 82,440	\$ 72,860	\$ 79,929	\$ 77,860	\$ 75,611
Commercial Lines	CC420	\$ 124,175	\$ 133,300	\$ 160,909	\$ 162,770	\$ 155,023
Open-End Consumer Lines - Credit Cards	CC423	\$ 3,144	\$ 2,526	\$ 2,441	\$ 2,444	\$ 2,510
Open-End Consumer Lines - Other	CC425	\$ 2,852	\$ 2,933	\$ 2,857	\$ 2,433	\$ 2,296
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 38,654	\$ 42,728	\$ 38,416	\$ 34,042	\$ 33,653
Commercial	CC430	\$ 906	\$ 931	\$ 958	\$ 958	\$ 911
Standby, Not Included on CC465 or CC468	CC435	\$ 37,748	\$ 41,797	\$ 37,458	\$ 33,084	\$ 32,742
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 17,707	\$ 176,819	\$ 178,684	\$ 167,987	\$ 168,164
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 4,702	\$ 4,925	\$ 2,013	\$ 4,890	\$ 4,309
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
 93001 - OTS-Regulated: Alabama
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 54,090	\$ 129,423	\$ 27,848	\$ 84,466	\$ 116,135
Sales	CF145	\$ 35,499	\$ 69,477	\$ 10,510	\$ 23,316	\$ 36,931
Other Balance Changes	CF148	\$- 42,015	\$- 11,198	\$- 14,646	\$- 23,766	\$- 21,897
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 0	\$ 1,030	\$ 552	\$ 10,904	\$ 101,169
Sales	CF155	\$ 1,030	\$ 0	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 13,577	\$- 4,065	\$- 5,474	\$- 12,033	\$- 6,216
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 54,090	\$ 130,453	\$ 28,400	\$ 95,370	\$ 217,304
Sales - Total	SUB3821	\$ 36,529	\$ 69,477	\$ 10,510	\$ 23,316	\$ 36,931
Net Purchases - Total	SUB3826	\$ 17,561	\$ 60,976	\$ 17,890	\$ 72,054	\$ 180,373
Mortgage Loans Disbursed - Total	SUB3831	\$ 1,067,790	\$ 690,589	\$ 792,044	\$ 912,009	\$ 864,822
Construction Loans - Total						
	SUB3840	\$ 91,363	\$ 81,281	\$ 108,392	\$ 101,074	\$ 118,583
1-4 Dwelling Units						
	CF190	\$ 64,061	\$ 43,955	\$ 84,351	\$ 75,469	\$ 93,183
Multifamily (5 or more) Dwelling Units						
	CF200	\$ 4,830	\$ 5,453	\$ 646	\$ 1,713	\$ 722
Nonresidential						
	CF210	\$ 22,472	\$ 31,873	\$ 23,395	\$ 23,892	\$ 24,678
Permanent Loans - Total						
	SUB3851	\$ 976,427	\$ 609,308	\$ 683,652	\$ 810,935	\$ 746,239
1-4 Dwelling Units						
	CF225	\$ 851,479	\$ 492,361	\$ 543,602	\$ 672,419	\$ 601,095
Home Equity and Junior Liens						
	CF226	\$ 21,052	\$ 21,836	\$ 17,956	\$ 22,771	\$ 24,638
Multifamily (5 or more) Dwelling Units						
	CF245	\$ 4,997	\$ 3,825	\$ 5,339	\$ 23,107	\$ 23,652
Nonresidential (Except Land)						
	CF260	\$ 68,597	\$ 76,858	\$ 106,856	\$ 67,349	\$ 80,474
Land						
	CF270	\$ 51,354	\$ 36,264	\$ 27,855	\$ 48,060	\$ 41,018
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 353	\$ 451	\$ 741	\$ 52,962	\$ 14,972
1-4 Dwelling Units						
	CF280	\$ 65	\$ 291	\$ 632	\$ 52,460	\$ 14,153
Purchased from Entities Other than Fed Insured Depository or Subsidiaries						
	CF281	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Equity and Junior Liens						
	CF282	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units						
	CF290	\$ 288	\$ 160	\$ 109	\$ 160	\$ 819
Nonresidential						
	CF300	\$ 0	\$ 0	\$ 0	\$ 342	\$ 0
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 758,047	\$ 380,231	\$ 431,456	\$ 560,389	\$ 548,171
1-4 Dwelling Units						
	CF310	\$ 758,032	\$ 379,231	\$ 430,690	\$ 560,389	\$ 547,453
Home Equity and Junior Liens						
	CF311	\$ 181	\$ 267	\$ 2,165	\$ 22,151	\$ 2,478

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
 93001 - OTS-Regulated: Alabama
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 16	\$ 0	\$ 718
Nonresidential	CF330	\$ 15	\$ 1,000	\$ 750	\$ 0	\$ 0
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 757,694	\$- 379,780	\$- 430,715	\$- 507,427	\$- 533,199
Memo - Refinancing Loans	CF361	\$ 338,941	\$ 284,537	\$ 230,879	\$ 239,542	\$ 231,099
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 168,407	\$ 198,807	\$ 141,028	\$ 42,660	\$ 62,381
Sales	CF395	\$ 0	\$ 0	\$ 3,798	\$ 1,300	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 22,959	\$ 42,394	\$ 51,386	\$ 58,939	\$ 59,548
Sales	CF405	\$ 39,595	\$ 15,109	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 191,366	\$ 241,201	\$ 192,414	\$ 101,599	\$ 121,929
Nonmortgage Loans - Sales - Total	SUB3915	\$ 39,595	\$ 15,109	\$ 3,798	\$ 1,300	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 151,771	\$ 226,092	\$ 188,616	\$ 100,299	\$ 121,929
Deposits:						
Interest Credited to Deposits	CF430	\$ 15,818	\$ 16,652	\$ 18,500	\$ 21,387	\$ 24,856

Schedule DI --- Consolidated Deposit Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 1,001,981	\$ 1,019,434	\$ 1,016,191	\$ 752,672	\$ 632,161
Fully Insured	DI100	\$ 996,997	\$ 1,011,922	\$ 1,009,539	\$ 743,077	\$ 621,175
Other	DI110	\$ 4,984	\$ 7,512	\$ 6,652	\$ 9,595	\$ 10,986
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 2,635,782	\$ 2,535,992	\$ 2,642,424	\$ 2,460,366	\$ 2,492,637
Greater than \$100,000	DI130	\$ 1,842,910	\$ 1,679,788	\$ 1,578,838	\$ 1,632,744	\$ 1,588,948
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	212,872	190,181	180,665	188,724	193,971
Greater than \$100,000	DI160	6,471	5,798	5,489	5,954	5,892
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 228,625	\$ 208,308	\$ 197,815	\$ 205,320	\$ 214,847
Greater than \$250,000	DI175	\$ 10,344	\$ 10,843	\$ 12,373	\$ 15,057	\$ 15,586
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	10,442	10,052	10,137	10,857	11,117
Greater than \$250,000	DI185	30	25	28	36	37

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
 93001 - OTS-Regulated: Alabama
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule DI --- Consolidated Deposit Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	229,815	206,056	196,319	205,571	211,017
IRA/Keogh Accounts	DI200	\$ 236,962	\$ 217,469	\$ 208,546	\$ 220,375	\$ 230,431
Uninsured Deposits	DI210	\$ 1,421,366	\$ 1,322,556	\$ 1,235,399	\$ 1,254,472	\$ 1,251,085
Preferred Deposits	DI220	\$ 253,578	\$ 195,764	\$ 206,252	\$ 220,729	\$ 228,066
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 366,798	\$ 304,183	\$ 321,160	\$ 339,129	\$ 364,108
Money Market Deposit Accounts	DI320	\$ 574,662	\$ 547,128	\$ 573,470	\$ 662,043	\$ 700,770
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 702,012	\$ 649,243	\$ 621,898	\$ 602,042	\$ 524,663
Time Deposits	DI340	\$ 3,056,504	\$ 2,917,672	\$ 2,894,056	\$ 2,710,271	\$ 2,722,477
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 861,810	\$ 772,932	\$ 787,341	\$ 833,225	\$ 880,507
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 86,509	\$ 77,041	\$ 70,190	\$ 71,871	\$ 74,169
Non-Interest-Bearing Demand Deposits	DI610	\$ 296,229	\$ 251,275	\$ 280,102	\$ 279,605	\$ 279,652
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 4,717,746	\$ 4,437,460	\$ 4,431,959	\$ 4,332,763	\$ 4,334,213
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 90	\$ 2,530	\$ 3,081	\$ 3,569	\$ 8,319
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 4,066,295	\$ 3,860,762	\$ 3,819,885	\$ 3,689,080	\$ 3,702,463
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 2,269	\$ 2,262	\$ 3,740	\$ 7,945
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDIC's Temporary Liquidity Guarantee Program:						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 63,606	\$ 41,780	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 82	\$ 71	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SI --- Consolidated Supplemental Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	1,671	1,763	1,794	1,845	1,810
Financial Assets Held for Trading Purposes	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 77,819	\$ 70,025	\$ 73,046	\$ 69,851	\$ 711
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 5,476	\$ 4,212	\$ 1,549	\$ 1,874	\$ 0
Available-for-Sale Securities	SI385	\$ 673,664	\$ 703,796	\$ 661,134	\$ 742,153	\$ 742,276
Assets Held for Sale	SI387	\$ 205,172	\$ 152,677	\$ 144,531	\$ 139,786	\$ 179,574
Loans Serviced for Others	SI390	\$ 959,364	\$ 643,733	\$ 1,125,895	\$ 1,071,850	\$ 1,036,089
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	88.11%	88.43%	87.07%	85.77%	84.92%
Second month of Qtr	SI582	88.11%	88.13%	87.87%	86.18%	85.53%
Third month of Qtr	SI583	88.36%	88.48%	87.68%	86.72%	86.12%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	74.67%	73.85%	73.55%	72.92%	82.73%
Do you meet the DBLA business operations test?	SI586	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 1,524	\$ 1,525	\$ 1,525	\$ 1,525	\$ 1,525
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 66,488	\$ 73,639	\$ 43,096	\$ 36,398	\$ 38,316
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	268	268	270	264	263
Summary of Changes in Savings Association Equity Capital						
Savings Assoc Equity Capital, Beginning Balance	SI600	\$ 514,140	\$ 629,142	\$ 656,394	\$ 683,280	\$ 674,598
Net Income (Loss) Attributable to Savings Association (SO91)	SI610	\$- 9,936	\$- 179,660	\$- 13,868	\$- 5,390	\$ 7,783
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 2,100	\$ 834	\$ 1,633	\$ 833	\$ 3,248
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 27
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
 93001 - OTS-Regulated: Alabama
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SI --- Consolidated Supplemental Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Capital Contributions (Where No Stock is Issued)	SI655	\$ 0	\$ 65,550	\$ 2,554	\$ 2	\$ 6,563
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 2,832	\$ 208	\$- 3,055	\$- 6,245	\$- 896
Prior Period Adjustments	SI668	\$- 62	\$ 0	\$ 0	\$- 2	\$ 0
Other Adjustments	SI671	\$ 0	\$- 270	\$ 0	\$- 3	\$- 1,547
Total Savings Association Equity Capital, Ending Balance (SC80)	SI680	\$ 504,874	\$ 514,136	\$ 640,392	\$ 670,809	\$ 683,280
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 57	\$ 246	\$ 319	\$ 1,293	\$ 296
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 2,865	\$ 1,890	\$ 2,286	\$ 1,780	\$ 725
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 18	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 575	\$ 552	\$ 684	\$ 979	\$ 46
Average Balance Sheet Data						
Total Assets	SI870	\$ 6,173,204	\$ 6,043,261	\$ 6,127,746	\$ 6,190,902	\$ 5,980,535
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 231,006	\$ 245,649	\$ 273,470	\$ 375,772	\$ 449,376
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 4,451,796	\$ 4,284,171	\$ 4,275,363	\$ 4,267,226	\$ 4,131,378
Nonmortgage Loans	SI885	\$ 604,701	\$ 664,293	\$ 692,022	\$ 727,607	\$ 640,793
Deposits and Excrows	SI890	\$ 4,636,674	\$ 4,375,106	\$ 4,373,273	\$ 4,336,773	\$ 4,363,185
Total Borrowings	SI895	\$ 907,384	\$ 1,017,871	\$ 1,028,001	\$ 1,123,070	\$ 861,436

Schedule SQ --- Consolidated Supplemental Questions		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
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	1	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	4	5	5	5	5
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

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
 93001 - OTS-Regulated: Alabama
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SQ --- Consolidated Supplemental Questions		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	8	8	8	9	9

Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	1 [Yes]	1 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you have any activity to report on this schedule?	FS130	1 [Yes]	1 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 55,312	\$ 55,189	\$ 54,641	\$ 59,122	\$ 59,206
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 Agency Accounts	FS260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS270	\$ 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	\$ 55,312	\$ 55,189	\$ 54,641	\$ 59,122	\$ 59,206
Personal Trust and Agency Accounts	FS211	\$ 55,312	\$ 55,189	\$ 54,641	\$ 53,413	\$ 51,582
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 0	\$ 0	\$ 5,709	\$ 7,624
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 5,709	\$ 7,624
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
 93001 - OTS-Regulated: Alabama
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
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 Agency Accounts	FS262	0	0	0	0	0
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	279	279	279	286	264
Personal Trust and Agency Accounts	FS213	279	279	279	279	255
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	0	0	7	9
Employee Benefit - Defined Contribution	FS223	0	0	0	7	9
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	0	0	0	0	0
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	0	0	0	0	0
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 34	\$ 97	\$ 165	\$ 129	\$ 52
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 0	\$ 88	\$ 74	\$ 17
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 Agency Accounts	FS360	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS370	\$ 34	\$ 0	\$ 77	\$ 55	\$ 35
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 97	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 65	\$ 254	\$ 669	\$ 394	\$ 209
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 40	\$ 161	\$ 121	\$ 80	\$ 40

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
 93001 - OTS-Regulated: Alabama
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 9	\$ 4	\$- 383	\$- 185	\$- 117
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	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

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
 93001 - OTS-Regulated: Alabama
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Total Equity Capital (SC84)	CCR100	\$ 504,875	\$ 514,140	\$ 640,394	\$ 670,809	\$ 683,279
Equity Capital Deductions - Total	SUB1631	\$ 30,634	\$ 32,816	\$ 188,971	\$ 188,445	\$ 189,156
Investments in, Adv to, and Noncontrolling Interests in Nonincludable Subs	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 16,386	\$ 17,154	\$ 179,682	\$ 188,362	\$ 189,070
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 11,695	\$ 13,109	\$ 6,736	\$ 83	\$ 86
Other	CCR134	\$ 2,553	\$ 2,553	\$ 2,553	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 10,198	\$ 13,139	\$ 13,124	\$ 9,569	\$ 4,152
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 8,732	\$ 11,626	\$ 13,633	\$ 10,047	\$ 4,621

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 1,466	\$ 1,466	\$- 617	\$- 617	\$- 617
Tier 1 (Core) Capital	CCR20	\$ 484,439	\$ 494,463	\$ 464,547	\$ 491,933	\$ 498,275
Total Assets (SC60)	CCR205	\$ 6,118,261	\$ 6,020,227	\$ 6,160,450	\$ 6,226,605	\$ 6,171,626
Asset Deductions - Total	SUB1651	\$ 28,081	\$ 30,263	\$ 186,418	\$ 188,445	\$ 189,156
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 16,386	\$ 17,154	\$ 179,682	\$ 188,362	\$ 189,070
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 11,695	\$ 13,109	\$ 6,736	\$ 83	\$ 86
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 6,362	\$ 8,897	\$ 11,471	\$ 10,450	\$ 4,577
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 6,362	\$ 8,897	\$ 11,471	\$ 10,257	\$ 4,394
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 193	\$ 183
Adjusted Total Assets	CCR25	\$ 6,096,542	\$ 5,998,861	\$ 5,985,503	\$ 6,048,610	\$ 5,987,047
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 244,102	\$ 239,950	\$ 239,421	\$ 241,924	\$ 239,471
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 484,439	\$ 494,463	\$ 464,547	\$ 491,933	\$ 498,275
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 10,000	\$ 10,000	\$ 10,000	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 41,931	\$ 45,234	\$ 46,266	\$ 48,160	\$ 45,879
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 51,931	\$ 55,234	\$ 56,266	\$ 48,160	\$ 45,879
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 51,931	\$ 55,234	\$ 56,266	\$ 48,160	\$ 45,879
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 331	\$ 331	\$ 349	\$ 635	\$ 675
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 186	\$ 1,280	\$ 2,617	\$ 1,812	\$ 3,418
Total Risk-Based Capital	CCR39	\$ 535,853	\$ 548,086	\$ 517,847	\$ 537,646	\$ 540,061
0% R/W Category - Cash	CCR400	\$ 62,185	\$ 27,757	\$ 36,718	\$ 23,711	\$ 28,282
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 290,173	\$ 283,996	\$ 230,365	\$ 233,820	\$ 187,657
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
93001 - OTS-Regulated: Alabama
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Other	CCR415	\$ 134,486	\$ 2,436	\$ 2,152	\$ 4,910	\$ 2,374
0% R/W Category - Assets Total	CCR420	\$ 486,844	\$ 314,189	\$ 269,235	\$ 262,441	\$ 218,313
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	\$ 356,604	\$ 401,102	\$ 411,822	\$ 452,063	\$ 444,293
20% R/W Category - Claims on FHLBs	CCR435	\$ 81,658	\$ 70,531	\$ 91,678	\$ 95,349	\$ 110,288
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 29,164	\$ 28,951	\$ 30,268	\$ 30,151	\$ 29,636
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 119,000	\$ 123,780	\$ 115,771	\$ 123,863	\$ 128,066
20% R/W Category - Other	CCR450	\$ 155,717	\$ 121,833	\$ 153,353	\$ 152,282	\$ 182,013
20% R/W Category - Assets Total	CCR455	\$ 742,143	\$ 746,197	\$ 802,892	\$ 853,708	\$ 894,296
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 148,428	\$ 149,241	\$ 160,579	\$ 170,741	\$ 178,859
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,503,167	\$ 1,519,669	\$ 1,521,960	\$ 1,499,561	\$ 1,425,219
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 608	\$ 764	\$ 776	\$ 442	\$ 379
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 2,155	\$ 12,858	\$ 13,796
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 13,156	\$ 13,175	\$ 14,634	\$ 14,677	\$ 14,727
50% R/W Category - Other	CCR480	\$ 6,270	\$ 8,211	\$ 13,314	\$ 96,497	\$ 24,109
50% R/W Category - Assets Total	CCR485	\$ 1,523,201	\$ 1,541,819	\$ 1,552,839	\$ 1,624,035	\$ 1,478,230
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 761,603	\$ 770,913	\$ 776,422	\$ 812,021	\$ 739,118
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 119,563	\$ 123,068	\$ 111,693	\$ 116,839	\$ 114,290
100% R/W Category - All Other Assets	CCR506	\$ 3,429,790	\$ 3,482,709	\$ 3,456,743	\$ 3,441,363	\$ 3,441,640
100% R/W Category - Assets Total	CCR510	\$ 3,549,353	\$ 3,605,777	\$ 3,568,436	\$ 3,558,202	\$ 3,555,930
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 3,549,353	\$ 3,605,777	\$ 3,568,436	\$ 3,558,202	\$ 3,555,930
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 2,738	\$ 1,958
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 34,225	\$ 24,475
Assets to Risk-Weight	CCR64	\$ 6,301,541	\$ 6,207,982	\$ 6,193,402	\$ 6,301,124	\$ 6,148,727
Subtotal Risk-Weighted Assets	CCR75	\$ 4,459,382	\$ 4,525,926	\$ 4,505,433	\$ 4,575,187	\$ 4,498,377
Excess Allowances for Loan and Lease Losses	CCR530	\$ 11,755	\$ 8,116	\$ 7,221	\$ 4,541	\$ 1,800
Total Risk-Weighted Assets	CCR78	\$ 4,447,627	\$ 4,517,810	\$ 4,498,212	\$ 4,570,646	\$ 4,496,577
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 355,809	\$ 361,424	\$ 359,856	\$ 365,651	\$ 359,726

CAPITAL & PROMPT CORRECTIVE ACTION RATIOS

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:18 AM

Industry Aggregate Report
 93001 - OTS-Regulated: Alabama
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Tier 1 (Core) Capital Ratio	CCR810	7.95%	8.24%	7.76%	8.13%	8.32%
Total Risk-Based Capital Ratio	CCR820	12.05%	12.13%	11.51%	11.76%	12.01%
Tier 1 Risk-Based Capital Ratio	CCR830	10.89%	10.92%	10.27%	10.72%	11.01%
Tangible Equity Ratio	CCR840	7.95%	8.24%	7.76%	8.13%	8.32%

***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.