

Office of Thrift Supervision
Financial Reporting System
Run Date: February 21, 2007, 2:04 PM

TFR Industry Aggregate Report
93013 - OTS-Regulated: Georgia
December 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value
Number of Regulated Institutions		18	18	18	17	17
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	1	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	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,493,294	\$ 1,113,965	\$ 879,778	\$ 989,453	\$ 896,995
Cash and Non-Interest-Earning Deposits	SC110	\$ 675,972	\$ 406,807	\$ 148,494	\$ 211,245	\$ 177,388
Interest-Earning Deposits in FHLBs	SC112	\$ 161,794	\$ 93,395	\$ 121,201	\$ 106,447	\$ 98,281
Other Interest-Earning Deposits	SC118	\$ 61,045	\$ 41,942	\$ 44,053	\$ 51,470	\$ 35,619
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 85,853	\$ 51,653	\$ 55,015	\$ 85,255	\$ 59,280
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 278,633	\$ 293,702	\$ 308,598	\$ 320,967	\$ 301,339
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 204,579	\$ 200,139	\$ 174,789	\$ 185,366	\$ 196,869
State and Municipal Obligations	SC180	\$ 15,726	\$ 16,124	\$ 16,837	\$ 17,019	\$ 17,424
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 6,079	\$ 6,006	\$ 5,780	\$ 5,805	\$ 5,822
Accrued Interest Receivable	SC191	\$ 3,613	\$ 4,197	\$ 5,011	\$ 5,879	\$ 4,973
Mortgage-Backed Securities - Gross	SUB0072	\$ 677,528	\$ 621,981	\$ 934,761	\$ 961,157	\$ 989,770
Mortgage-Backed Securities - Total	SC22	\$ 677,528	\$ 621,981	\$ 934,761	\$ 961,157	\$ 989,770
Pass-Through - Total	SUB0073	\$ 370,649	\$ 359,560	\$ 669,511	\$ 695,827	\$ 715,048
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 355,671	\$ 343,901	\$ 655,581	\$ 681,014	\$ 704,973
Other Pass-Through	SC215	\$ 14,978	\$ 15,659	\$ 13,930	\$ 14,813	\$ 10,075
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 304,469	\$ 260,313	\$ 263,146	\$ 263,147	\$ 272,542
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 85,954	\$ 83,758	\$ 100,654	\$ 102,778	\$ 103,879
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 8,926	\$ 9,988	\$ 9,039	\$ 5,799	\$ 1,921
Other	SC222	\$ 209,589	\$ 166,567	\$ 153,453	\$ 154,570	\$ 166,742
Accrued Interest Receivable	SC228	\$ 2,410	\$ 2,108	\$ 2,104	\$ 2,183	\$ 2,180

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Schedule SC --- Consolidated Statement of Condition		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 4,244,562	\$ 4,381,363	\$ 4,431,994	\$ 4,513,450	\$ 4,764,455
Mortgage Loans - Total	SC26	\$ 4,215,757	\$ 4,356,454	\$ 4,407,063	\$ 4,487,197	\$ 4,738,472
Construction Loans - Total	SUB0100	\$ 525,313	\$ 497,967	\$ 482,110	\$ 406,982	\$ 326,119
Residential - Total	SUB0110	\$ 478,604	\$ 461,688	\$ 444,459	\$ 365,018	\$ 299,488
1-4 Dwelling Units	SC230	\$ 455,948	\$ 438,259	\$ 420,117	\$ 344,800	\$ 284,476
Multifamily (5 or more) Dwelling Units	SC235	\$ 22,656	\$ 23,429	\$ 24,342	\$ 20,218	\$ 15,012
Nonresidential Property	SC240	\$ 46,709	\$ 36,279	\$ 37,651	\$ 41,964	\$ 26,631
Permanent Loans - Total	SUB0121	\$ 3,685,738	\$ 3,847,058	\$ 3,916,302	\$ 4,069,753	\$ 4,398,005
Residential - Total	SUB0131	\$ 2,899,255	\$ 3,109,148	\$ 3,198,038	\$ 3,418,573	\$ 3,772,759
1-4 Dwelling Units - Total	SUB0141	\$ 2,846,894	\$ 3,052,732	\$ 3,141,019	\$ 3,357,732	\$ 3,713,379
Revolving Open-End Loans	SC251	\$ 212,821	\$ 215,296	\$ 256,706	\$ 387,524	\$ 396,974
All Other - First Liens	SC254	\$ 2,424,071	\$ 2,638,108	\$ 2,664,513	\$ 2,759,416	\$ 3,077,066
All Other - Junior Liens	SC255	\$ 210,002	\$ 199,328	\$ 219,800	\$ 210,792	\$ 239,339
Multifamily (5 or more) Dwelling Units	SC256	\$ 52,361	\$ 56,416	\$ 57,019	\$ 60,841	\$ 59,380
Nonresidential Property (Except Land)	SC260	\$ 507,482	\$ 490,569	\$ 486,846	\$ 456,759	\$ 435,461
Land	SC265	\$ 279,001	\$ 247,341	\$ 231,418	\$ 194,421	\$ 189,785
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 133,974	\$- 53,387	\$- 78,323	\$- 247,389	\$- 85,993
Accrued Interest Receivable	SC272	\$ 22,173	\$ 24,680	\$ 22,562	\$ 20,852	\$ 20,491
Advances for Taxes and Insurance	SC275	\$ 11,338	\$ 11,658	\$ 11,020	\$ 15,863	\$ 19,840
Allowance for Loan and Lease Losses	SC283	\$ 28,805	\$ 24,909	\$ 24,931	\$ 26,253	\$ 25,983
Nonmortgage Loans - Gross	SUB0162	\$ 1,231,979	\$ 1,395,517	\$ 1,394,166	\$ 1,378,827	\$ 1,332,267
Nonmortgage Loans - Total	SC31	\$ 1,206,531	\$ 1,368,589	\$ 1,367,638	\$ 1,353,438	\$ 1,307,714
Commercial Loans - Total	SC32	\$ 572,336	\$ 562,223	\$ 552,815	\$ 524,511	\$ 501,803
Secured	SC300	\$ 306,834	\$ 290,614	\$ 275,358	\$ 243,157	\$ 219,789
Unsecured	SC303	\$ 80,894	\$ 75,841	\$ 71,098	\$ 64,665	\$ 58,952
Lease Receivables	SC306	\$ 184,608	\$ 195,768	\$ 206,359	\$ 216,689	\$ 223,062
Consumer Loans - Total	SC35	\$ 654,531	\$ 827,844	\$ 836,022	\$ 848,323	\$ 824,536
Loans on Deposits	SC310	\$ 27,838	\$ 25,685	\$ 24,519	\$ 24,392	\$ 21,189
Home Improvement Loans (Not secured by real estate)	SC316	\$ 8,514	\$ 9,516	\$ 8,709	\$ 8,741	\$ 6,963
Education Loans	SC320	\$ 124	\$ 131	\$ 143	\$ 174	\$ 187
Auto Loans	SC323	\$ 478,745	\$ 660,967	\$ 676,166	\$ 690,813	\$ 672,319
Mobile Home Loans	SC326	\$ 20,976	\$ 19,204	\$ 17,872	\$ 17,024	\$ 14,907
Credit Cards	SC328	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SC --- Consolidated Statement of Condition		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 118,334	\$ 112,341	\$ 108,613	\$ 107,179	\$ 108,971
Accrued Interest Receivable	SC348	\$ 5,112	\$ 5,450	\$ 5,329	\$ 5,993	\$ 5,928
Allowance for Loan and Lease Losses	SC357	\$ 25,448	\$ 26,928	\$ 26,528	\$ 25,389	\$ 24,553
Repossessed Assets - Gross	SUB0201	\$ 19,809	\$ 18,143	\$ 15,026	\$ 14,540	\$ 12,827
Repossessed Assets - Total	SC40	\$ 19,764	\$ 18,098	\$ 14,921	\$ 14,495	\$ 12,739
Real Estate - Total	SUB0210	\$ 19,186	\$ 17,609	\$ 14,397	\$ 14,058	\$ 12,389
Construction	SC405	\$ 1,303	\$ 1,651	\$ 664	\$ 640	\$ 531
Residential - Total	SUB0225	\$ 15,035	\$ 13,728	\$ 11,549	\$ 11,835	\$ 9,936
1-4 Dwelling Units	SC415	\$ 15,035	\$ 13,728	\$ 11,549	\$ 11,794	\$ 9,853
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 41	\$ 83
Nonresidential (Except Land)	SC426	\$ 2,219	\$ 1,643	\$ 1,257	\$ 1,342	\$ 1,567
Land	SC428	\$ 629	\$ 587	\$ 927	\$ 241	\$ 355
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Other Repossessed Assets	SC430	\$ 623	\$ 534	\$ 629	\$ 482	\$ 438
General Valuation Allowances	SC441	\$ 45	\$ 45	\$ 105	\$ 45	\$ 88
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 72,336	\$ 71,616	\$ 79,921	\$ 88,412	\$ 99,291
Federal Home Loan Bank Stock	SC510	\$ 72,176	\$ 71,456	\$ 79,761	\$ 88,216	\$ 99,129
Other	SC540	\$ 160	\$ 160	\$ 160	\$ 196	\$ 162
Office Premises and Equipment	SC55	\$ 104,008	\$ 106,602	\$ 108,195	\$ 103,766	\$ 99,438
Other Assets - Gross	SUB0262	\$ 264,990	\$ 384,252	\$ 476,170	\$ 455,420	\$ 452,529
Other Assets - Total	SC59	\$ 264,989	\$ 384,252	\$ 476,170	\$ 455,420	\$ 452,529
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 0	\$ 0	\$ 0	\$ 12,364	\$ 0
Bank-Owned Life Insurance - Other	SC625	\$ 65,240	\$ 63,390	\$ 62,778	\$ 51,468	\$ 51,332
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 34,832	\$ 39,094	\$ 203,431	\$ 212,127	\$ 201,921
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 70,313	\$ 84,323	\$ 108,289	\$ 114,237	\$ 116,045
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 94,605	\$ 197,445	\$ 101,672	\$ 65,224	\$ 83,231
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A

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Run Date: February 21, 2007, 2:04 PM	December 2006	

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 54,299	\$ 51,882	\$ 51,564	\$ 51,687	\$ 50,624
Total Assets - Gross	SUB0283	\$ 8,108,506	\$ 8,093,439	\$ 8,320,011	\$ 8,505,025	\$ 8,647,572
Total Assets	SC60	\$ 8,054,207	\$ 8,041,557	\$ 8,268,447	\$ 8,453,338	\$ 8,596,948
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 5,649,520	\$ 5,573,468	\$ 5,575,048	\$ 5,602,264	\$ 5,434,809
Deposits	SC710	\$ 5,593,043	\$ 5,471,570	\$ 5,537,112	\$ 5,257,847	\$ 5,188,532
Escrows	SC712	\$ 59,242	\$ 104,456	\$ 39,808	\$ 345,683	\$ 247,448
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 2,765	\$- 2,558	\$- 1,872	\$- 1,266	\$- 1,171
Borrowings - Total	SC72	\$ 1,337,965	\$ 1,312,733	\$ 1,513,504	\$ 1,714,116	\$ 1,982,130
Advances from FHLBank	SC720	\$ 1,215,323	\$ 1,200,537	\$ 1,387,115	\$ 1,576,965	\$ 1,839,766
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 108,344	\$ 100,461	\$ 118,459	\$ 126,927	\$ 125,026
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
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	\$ 13,298	\$ 10,735	\$ 6,930	\$ 9,224	\$ 16,338
Other Liabilities - Total	SC75	\$ 227,854	\$ 277,641	\$ 274,335	\$ 244,710	\$ 278,296
Accrued Interest Payable - Deposits	SC763	\$ 34,313	\$ 24,368	\$ 20,714	\$ 16,447	\$ 16,196
Accrued Interest Payable - Other	SC766	\$ 6,158	\$ 5,820	\$ 6,233	\$ 6,019	\$ 6,286
Accrued Taxes	SC776	\$ 1,705	\$ 2,351	\$ 19,083	\$ 5,777	\$ 4,759
Accounts Payable	SC780	\$ 44,402	\$ 39,725	\$ 38,794	\$ 35,467	\$ 43,723
Deferred Income Taxes	SC790	\$ 65,133	\$ 107,790	\$ 85,282	\$ 94,909	\$ 107,871
Other Liabilities and Deferred Income	SC796	\$ 76,143	\$ 97,587	\$ 104,229	\$ 86,091	\$ 99,461
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A

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***** PUBLIC *****

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Description	Line Item	Value	Value	Value	Value	Value
Total Liabilities	SC70	\$ 7,215,339	\$ 7,163,842	\$ 7,362,887	\$ 7,561,090	\$ 7,695,235
Minority Interest	SC800	\$ 855	\$ 926	\$ 985	\$ 393	\$ 276
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 838,014	\$ 876,790	\$ 904,574	\$ 891,857	\$ 901,439
Stock - Total	SUB0311	\$ 548,124	\$ 540,854	\$ 540,776	\$ 485,549	\$ 480,496
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	\$ 15,738	\$ 15,738	\$ 15,738	\$ 14,918	\$ 15,918
Common Stock - Paid in Excess of Par	SC830	\$ 532,386	\$ 525,116	\$ 525,038	\$ 470,631	\$ 464,578
Accumulated Other Comprehensive Income - Total	SC86	\$ 101,616	\$ 96,737	\$ 59,587	\$ 77,010	\$ 90,524
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 101,194	\$ 96,318	\$ 59,056	\$ 76,402	\$ 90,092
Gains (Losses) on Cash Flow Hedges	SC865	\$ 414	\$ 419	\$ 531	\$ 608	\$ 432
Other	SC870	\$ 8	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 191,533	\$ 242,574	\$ 307,702	\$ 332,906	\$ 334,143
Other Components of Equity Capital	SC891	\$- 3,259	\$- 3,375	\$- 3,491	\$- 3,608	\$- 3,724
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 8,054,208	\$ 8,041,558	\$ 8,268,446	\$ 8,453,340	\$ 8,596,950

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Other Codes As of Dec 2006

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	7	\$ 97
3	Federal, State, or other taxes receivable	4	\$ 505
4	Net deferred tax assets	9	\$ 37,217
6	Prepaid deposit insurance premiums	1	\$ 30
7	Prepaid expenses	15	\$ 8,277
8	Deposits for utilities and other services	1	\$ 20
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 7
14	Other noninterest-bearing short-term accounts recv	3	\$ 194
19	Receivables fr a broker for unsettled transactions	1	\$ 14,523
20	F/V of all derivative instru. reportable as assets	2	\$ 897
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	2	\$ 12
99	Other	4	\$ 294

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	1	\$ 1
7	Deferred gains from the sale of real estate	2	\$ 17
11	The liability recorded for post-retirement benefit	5	\$ 5,773
14	Unapplied loan payments received	1	\$ 10
16	Recourse loan liability	1	\$ 14,269
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 130
20	F/V of all derivative instru. reportable as liab.	2	\$ 306
99	Other	17	\$ 35,260

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***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 115,075	\$ 122,398	\$ 122,934	\$ 122,146	\$ 119,025
Deposits and Investment Securities	SO115	\$ 9,452	\$ 8,757	\$ 9,094	\$ 8,300	\$ 8,565
Mortgage-Backed Securities	SO125	\$ 6,913	\$ 9,490	\$ 11,026	\$ 11,138	\$ 11,165
Mortgage Loans	SO141	\$ 69,854	\$ 78,794	\$ 78,153	\$ 79,235	\$ 76,753
Nonmortgage Loans - Total	SUB0950	\$ 28,856	\$ 25,357	\$ 24,661	\$ 23,473	\$ 22,542
Commercial Loans and Leases	SO160	\$ 15,390	\$ 11,880	\$ 11,525	\$ 10,873	\$ 10,237
Consumer Loans and Leases	SO171	\$ 13,466	\$ 13,477	\$ 13,136	\$ 12,600	\$ 12,305
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 979	\$ 683	\$ 600	\$ 893	\$ 800
Federal Home Loan Bank Stock	SO181	\$ 979	\$ 683	\$ 600	\$ 893	\$ 800
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 70,369	\$ 70,217	\$ 68,786	\$ 65,859	\$ 63,237
Deposits	SO215	\$ 54,967	\$ 50,160	\$ 46,073	\$ 42,192	\$ 39,838
Escrows	SO225	\$ 213	\$ 373	\$ 373	\$ 232	\$ 235
Advances from FHLBank	SO230	\$ 12,853	\$ 16,847	\$ 19,606	\$ 21,301	\$ 20,758
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 13	\$ 13	\$ 12	\$ 12	\$ 13
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 2,323	\$ 2,824	\$ 2,722	\$ 2,122	\$ 2,393
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 45,685	\$ 52,864	\$ 54,748	\$ 57,180	\$ 56,588
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 7,268	\$ 4,071	\$ 2,465	\$ 3,860	\$ 5,261
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 38,417	\$ 48,793	\$ 52,283	\$ 53,320	\$ 51,327
Noninterest Income - Total	SO42	\$ 20,683	\$- 23,824	\$ 17,231	\$ 42,454	\$ 56,100
Mortgage Loan Serving Fees	SO410	\$ 974	\$ 718	\$- 7,248	\$ 5,827	\$ 13,073
Other Fees and Charges	SO420	\$ 11,023	\$ 12,056	\$ 11,250	\$ 11,049	\$ 11,892
Net Income (Loss) from Other - Total	SUB0451	\$ 8,633	\$- 38,187	\$ 11,145	\$ 23,687	\$ 28,603
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 8,255	\$- 38,482	\$ 10,840	\$ 23,525	\$ 28,281
Operations & Sale of Repossessed Assets	SO461	\$- 25	\$- 41	\$- 34	\$- 116	\$ 83
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 403	\$ 336	\$ 339	\$ 278	\$ 239

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 53	\$ 1,589	\$ 2,084	\$ 1,891	\$ 2,532
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	\$ 92,687	\$ 115,414	\$ 106,057	\$ 98,502	\$ 93,426
All Personnel Compensation and Expense	SO510	\$ 40,549	\$ 42,603	\$ 47,747	\$ 46,395	\$ 45,353
Legal Expense	SO520	\$ 2,137	\$ 1,389	\$ 1,594	\$ 1,685	\$ 1,703
Office Occupancy and Equipment Expense	SO530	\$ 17,534	\$ 18,007	\$ 17,463	\$ 17,259	\$ 16,142
Marketing and Other Professional Services	SO540	\$ 6,758	\$ 6,832	\$ 8,166	\$ 8,649	\$ 9,608
Loan Servicing Fees	SO550	\$ 794	\$ 919	\$ 925	\$ 1,016	\$ 1,133
Goodwill and Other Intangibles Expense	SO560	\$ 12,863	\$ 26,847	\$ 9,959	\$ 3,564	\$ 3,789
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 12,050	\$ 18,817	\$ 20,203	\$ 19,934	\$ 15,698
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	\$- 33,587	\$- 90,445	\$- 36,543	\$- 2,728	\$ 14,001
Income Taxes - Total	SO71	\$- 9,480	\$- 27,016	\$- 13,309	\$- 2,464	\$ 4,018
Federal	SO710	\$- 9,412	\$- 27,127	\$- 13,351	\$- 2,164	\$ 3,610
State, Local & Other	SO720	\$- 68	\$ 111	\$ 42	\$- 300	\$ 408
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$- 24,107	\$- 63,429	\$- 23,234	\$- 264	\$ 9,983
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$- 25,040	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$- 49,147	\$- 63,429	\$- 23,234	\$- 264	\$ 9,983

Office of Thrift Supervision
Financial Reporting System
Run Date: February 21, 2007, 2:04 PM

TFR Industry Aggregate Report
93013 - OTS-Regulated: Georgia
December 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Other Codes As of Dec 2006

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	2	\$ 14
9	Net income from data processing lease/services	1	\$ 267
15	Income from corporate-owned life insurance	4	\$ 283
99	Other	13	\$- 1,900

Other Noninterest Expense Codes

Code	Description	Count	Amount
2	OTS assessments	4	\$ 100
6	Supervisory examination fees	1	\$ 3
7	Office supplies, printing, and postage	14	\$ 2,562
8	Telephone, including data lines	10	\$ 841
9	Loan origination expense	2	\$ 171
10	ATM expense	4	\$ 71
13	Misc taxes other than income & real estate	1	\$ 17
14	Losses from fraud	1	\$ 49
15	Foreclosure expenses	1	\$ 19
17	Charitable contributions	2	\$ 101
19	Realized/unrealized losses on derivatives	1	\$ 588
99	Other	11	\$ 692

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2007, 2:04 PM	TFR Industry Aggregate Report 93013 - OTS-Regulated: Georgia December 2006	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 482,553	\$ 367,478	\$ 245,080	\$ 122,146	\$ 445,796
YTD - Deposits and Investment Securities	Y_SO115	\$ 35,603	\$ 26,151	\$ 17,394	\$ 8,300	\$ 30,595
YTD - Mortgage-Backed Securities	Y_SO125	\$ 38,567	\$ 31,654	\$ 22,164	\$ 11,138	\$ 44,788
YTD - Mortgage Loans	Y_SO141	\$ 306,036	\$ 236,182	\$ 157,388	\$ 79,235	\$ 291,394
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 49,668	\$ 34,278	\$ 22,398	\$ 10,873	\$ 37,997
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 52,679	\$ 39,213	\$ 25,736	\$ 12,600	\$ 41,022
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 3,155	\$ 2,176	\$ 1,493	\$ 893	\$ 3,128
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 3,155	\$ 2,176	\$ 1,493	\$ 893	\$ 3,119
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 9
YTD - Interest Expense - Total	Y_SO21	\$ 275,231	\$ 204,862	\$ 134,645	\$ 65,859	\$ 220,750
YTD - Deposits	Y_SO215	\$ 193,392	\$ 138,425	\$ 88,265	\$ 42,192	\$ 132,178
YTD - Escrows	Y_SO225	\$ 1,191	\$ 978	\$ 605	\$ 232	\$ 586
YTD - Advances from FHLBank	Y_SO230	\$ 70,607	\$ 57,754	\$ 40,907	\$ 21,301	\$ 75,033
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 50	\$ 37	\$ 24	\$ 12	\$ 32
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 9,991	\$ 7,668	\$ 4,844	\$ 2,122	\$ 12,921
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	\$ 210,477	\$ 164,792	\$ 111,928	\$ 57,180	\$ 228,174
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 17,664	\$ 10,396	\$ 6,325	\$ 3,860	\$ 16,842
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 192,813	\$ 154,396	\$ 105,603	\$ 53,320	\$ 211,332
YTD - Noninterest Income - Total	Y_SO42	\$ 56,544	\$ 35,861	\$ 59,685	\$ 42,454	\$ 189,649
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 271	\$ - 703	\$ - 1,421	\$ 5,827	\$ 20,842
YTD - Other Fees and Charges	Y_SO420	\$ 45,378	\$ 34,355	\$ 22,299	\$ 11,049	\$ 43,186
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 5,278	\$ - 3,355	\$ 34,832	\$ 23,687	\$ 116,133
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 4,138	\$ - 4,117	\$ 34,365	\$ 23,525	\$ 114,891
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ - 216	\$ - 191	\$ - 150	\$ - 116	\$ 99
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 1,356	\$ 953	\$ 617	\$ 278	\$ 1,143

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2007, 2:04 PM	TFR Industry Aggregate Report 93013 - OTS-Regulated: Georgia December 2006	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 5,617	\$ 5,564	\$ 3,975	\$ 1,891	\$ 9,488
YTD - Noninterest Expense - Total	Y_SO51	\$ 412,660	\$ 319,973	\$ 204,559	\$ 98,502	\$ 353,208
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 177,294	\$ 136,745	\$ 94,142	\$ 46,395	\$ 171,582
YTD - Legal Expense	Y_SO520	\$ 6,805	\$ 4,668	\$ 3,279	\$ 1,685	\$ 7,663
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 70,263	\$ 52,729	\$ 34,722	\$ 17,259	\$ 62,845
YTD - Marketing and Other Professional Services	Y_SO540	\$ 30,405	\$ 23,647	\$ 16,815	\$ 8,649	\$ 35,957
YTD - Loan Servicing Fees	Y_SO550	\$ 3,654	\$ 2,860	\$ 1,941	\$ 1,016	\$ 4,090
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 53,233	\$ 40,370	\$ 13,523	\$ 3,564	\$ 14,973
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 71,004	\$ 58,954	\$ 40,137	\$ 19,934	\$ 56,098
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$- 163,303	\$- 129,716	\$- 39,271	\$- 2,728	\$ 47,773
YTD - Income Taxes - Total	Y_SO71	\$- 52,269	\$- 42,789	\$- 15,773	\$- 2,464	\$ 13,501
YTD - Federal	Y_SO710	\$- 52,054	\$- 42,642	\$- 15,515	\$- 2,164	\$ 12,155
YTD - State, Local, and Other	Y_SO720	\$- 215	\$- 147	\$- 258	\$- 300	\$ 1,346
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$- 111,034	\$- 86,927	\$- 23,498	\$- 264	\$ 34,272
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$- 25,040	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$- 136,074	\$- 86,927	\$- 23,498	\$- 264	\$ 34,272

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 51,879	\$ 51,561	\$ 51,688	\$ 50,621	\$ 48,474
Net Provision for Loss	VA115	\$ 7,255	\$ 3,922	\$ 2,316	\$ 3,845	\$ 5,362
Transfers	VA125	\$ 569	\$ 31	\$- 282	\$ 37	\$ 57
Recoveries	VA135	\$ 1,254	\$ 1,332	\$ 1,319	\$ 1,493	\$ 1,319
Adjustments	VA145	\$ 0	\$ 0	\$ 287	\$ 0	\$ 0
Charge-offs	VA155	\$ 6,664	\$ 4,967	\$ 3,767	\$ 4,308	\$ 4,591
General Valuation Allowances - Ending Balance	VA165	\$ 54,293	\$ 51,879	\$ 51,561	\$ 51,688	\$ 50,621
Specific Valuation Allowances - Beginning Balance	VA108	\$ 1,455	\$ 1,342	\$ 913	\$ 1,052	\$ 1,221
Net Provision for Loss	VA118	\$ 15	\$ 149	\$ 149	\$ 15	\$- 101

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2007, 2:04 PM	TFR Industry Aggregate Report 93013 - OTS-Regulated: Georgia December 2006	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$- 569	\$- 31	\$ 282	\$- 37	\$- 57
Adjustments	VA148	\$- 1	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 8	\$ 5	\$ 2	\$ 117	\$ 11
Specific Valuation Allowances - Ending Balance	VA168	\$ 892	\$ 1,455	\$ 1,342	\$ 913	\$ 1,052
Total Valuation Allowances - Beginning Balance	VA110	\$ 53,334	\$ 52,903	\$ 52,601	\$ 51,673	\$ 49,695
Net Provision for Loss	VA120	\$ 7,270	\$ 4,071	\$ 2,465	\$ 3,860	\$ 5,261
Recoveries	VA140	\$ 1,254	\$ 1,332	\$ 1,319	\$ 1,493	\$ 1,319
Adjustments	VA150	\$- 1	\$ 0	\$ 287	\$ 0	\$ 0
Charge-offs	VA160	\$ 6,672	\$ 4,972	\$ 3,769	\$ 4,425	\$ 4,602
Total Valuation Allowances - Ending Balance	VA170	\$ 55,185	\$ 53,334	\$ 52,903	\$ 52,601	\$ 51,673
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 6,664	\$ 4,967	\$ 3,767	\$ 4,308	\$ 4,591
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 1,445	\$ 857	\$ 476	\$ 288	\$ 368
Construction - Total	SUB2030	\$ 116	\$ 16	\$ 40	\$ 54	\$ 0
1-4 Dwelling Units	VA420	\$ 116	\$ 16	\$ 40	\$ 54	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 1,329	\$ 841	\$ 436	\$ 234	\$ 368
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 769	\$ 675	\$ 23	\$ 33	\$ 85
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 190	\$ 57	\$ 132	\$ 106	\$ 75
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 293	\$ 109	\$ 58	\$ 66	\$ 208
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 55	\$ 0	\$ 223	\$ 0	\$ 0
Land	VA490	\$ 22	\$ 0	\$ 0	\$ 29	\$ 0
Nonmortgage Loans - Total	VA56	\$ 5,160	\$ 4,072	\$ 3,166	\$ 3,784	\$ 4,098
Commercial Loans	VA520	\$ 3,228	\$ 2,481	\$ 1,845	\$ 1,975	\$ 2,469
Consumer Loans - Total	SUB2061	\$ 1,932	\$ 1,591	\$ 1,321	\$ 1,809	\$ 1,629
Loans on Deposits	VA510	\$ 11	\$ 15	\$ 17	\$ 12	\$ 18
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 1,599	\$ 1,326	\$ 1,130	\$ 1,594	\$ 1,207
Mobile Home Loans	VA550	\$ 0	\$ 6	\$ 2	\$ 0	\$ 25
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 21, 2007, 2:04 PM

TFR Industry Aggregate Report
93013 - OTS-Regulated: Georgia
December 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 322	\$ 244	\$ 172	\$ 203	\$ 379
Reposessed Assets - Total	VA60	\$ 58	\$ 38	\$ 125	\$ 236	\$ 125
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 23	\$ 101	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 17	\$ 0	\$ 12	\$ 16	\$ 27
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 7
Real Estate - Land	VA628	\$ 6	\$ 4	\$ 10	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 35	\$ 34	\$ 80	\$ 119	\$ 91
Other Assets	VA930	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 1,254	\$ 1,332	\$ 1,319	\$ 1,493	\$ 1,319
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 159	\$ 99	\$ 242	\$ 97	\$ 203
Construction - Total	SUB2130	\$ 0	\$ 6	\$ 0	\$ 26	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 6	\$ 0	\$ 26	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 159	\$ 93	\$ 242	\$ 71	\$ 203
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 31	\$ 3	\$ 116	\$ 7	\$ 84
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 18	\$ 51	\$ 8	\$ 34	\$ 27
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 89	\$ 18	\$ 97	\$ 9	\$ 40
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 21	\$ 21	\$ 21	\$ 21	\$ 52
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 1,095	\$ 1,233	\$ 1,077	\$ 1,396	\$ 1,116
Commercial Loans	VA521	\$ 521	\$ 579	\$ 454	\$ 527	\$ 560
Consumer Loans - Total	SUB2161	\$ 574	\$ 654	\$ 623	\$ 869	\$ 556
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	\$ 483	\$ 547	\$ 519	\$ 717	\$ 430
Mobile Home Loans	VA551	\$ 1	\$ 0	\$ 7	\$ 1	\$ 3
Credit Cards	VA557	\$ 13	\$ 11	\$ 12	\$ 21	\$ 25
Other	VA561	\$ 77	\$ 96	\$ 85	\$ 130	\$ 98
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 21, 2007, 2:04 PM

TFR Industry Aggregate Report
93013 - OTS-Regulated: Georgia
December 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$- 555	\$ 118	\$ 431	\$- 22	\$- 156
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$- 26	\$ 121	\$ 218	\$- 40	\$- 171
Construction - Total	SUB2230	\$ 0	\$- 170	\$- 17	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$- 17	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$- 170	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$- 26	\$ 291	\$ 235	\$- 40	\$- 171
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$- 16	\$- 8	\$- 15	\$ 27
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 26	\$- 3	\$ 3	\$- 7	\$ 19
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 310	\$ 49	\$- 7	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 191	\$- 11	\$- 171
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$- 46
Nonmortgage Loans - Total	VA58	\$- 537	\$- 3	\$ 213	\$ 18	\$ 15
Commercial Loans	VA522	\$- 521	\$- 8	\$ 208	\$ 39	\$ 14
Consumer Loans - Total	SUB2261	\$- 16	\$ 5	\$ 5	\$- 21	\$ 1
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	\$- 7	\$ 0	\$ 2	\$ 11	\$ 11
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$- 9	\$ 5	\$ 3	\$- 32	\$- 10
Repossessed Assets - Total	VA62	\$ 8	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 8	\$ 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

Office of Thrift Supervision
Financial Reporting System
Run Date: February 21, 2007, 2:04 PM

TFR Industry Aggregate Report
93013 - OTS-Regulated: Georgia
December 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 4,855	\$ 3,753	\$ 2,879	\$ 2,793	\$ 3,116
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 1,260	\$ 879	\$ 452	\$ 151	\$- 6
Construction - Total	SUB2330	\$ 116	\$- 160	\$ 23	\$ 28	\$ 0
1-4 Dwelling Units	VA425	\$ 116	\$ 10	\$ 23	\$ 28	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$- 170	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 1,144	\$ 1,039	\$ 429	\$ 123	\$- 6
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 738	\$ 656	\$- 101	\$ 11	\$ 28
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 146	\$ 3	\$ 127	\$ 65	\$ 67
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 204	\$ 401	\$ 10	\$ 50	\$ 168
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 34	\$- 21	\$ 393	\$- 32	\$- 223
Land	VA495	\$ 22	\$ 0	\$ 0	\$ 29	\$- 46
Nonmortgage Loans - Total	VA59	\$ 3,528	\$ 2,836	\$ 2,302	\$ 2,406	\$ 2,997
Commercial Loans	VA525	\$ 2,186	\$ 1,894	\$ 1,599	\$ 1,487	\$ 1,923
Consumer Loans - Total	SUB2361	\$ 1,342	\$ 942	\$ 703	\$ 919	\$ 1,074
Loans on Deposits	VA515	\$ 11	\$ 15	\$ 17	\$ 12	\$ 18
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 1,109	\$ 779	\$ 613	\$ 888	\$ 788
Mobile Home Loans	VA555	\$- 1	\$ 6	\$- 5	\$- 1	\$ 22
Credit Cards	VA559	\$- 13	\$- 11	\$- 12	\$- 21	\$- 25
Other	VA565	\$ 236	\$ 153	\$ 90	\$ 41	\$ 271
Repossessed Assets - Total	VA65	\$ 66	\$ 38	\$ 125	\$ 236	\$ 125
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 23	\$ 101	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 17	\$ 0	\$ 12	\$ 16	\$ 27
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 7
Real Estate - Land	VA631	\$ 6	\$ 4	\$ 10	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 43	\$ 34	\$ 80	\$ 119	\$ 91
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2007, 2:04 PM	TFR Industry Aggregate Report 93013 - OTS-Regulated: Georgia December 2006	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 1,259	\$ 1,320	\$ 2,732	\$ 4,886	\$ 4,355
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 14,125	\$ 14,814	\$ 18,579	\$ 18,256	\$ 15,087
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 5,817	\$ 10,629	\$ 4,008	\$ 4,936	\$ 3,220
Construction	VA951	\$ 115	\$ 940	\$ 488	\$ 1,077	\$ 107
Permanent - 1-4 Dwelling Units	VA952	\$ 4,962	\$ 9,258	\$ 3,203	\$ 3,851	\$ 3,113
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 726	\$ 425	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 14	\$ 6	\$ 317	\$ 8	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 69,850	\$ 57,828	\$ 58,328	\$ 66,233	\$ 76,743
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 177,855	\$ 145,099	\$ 114,906	\$ 135,764	\$ 132,927
Substandard	VA965	\$ 120,725	\$ 117,272	\$ 97,726	\$ 106,701	\$ 65,992
Doubtful	VA970	\$ 57,102	\$ 27,796	\$ 17,094	\$ 29,028	\$ 66,603
Loss	VA975	\$ 28	\$ 31	\$ 86	\$ 35	\$ 332
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 223,071	\$ 156,713	\$ 130,315	\$ 146,915	\$ 164,918
Mortgages - Total	SUB2421	\$ 176,557	\$ 113,955	\$ 87,097	\$ 105,340	\$ 120,171
Construction and Land Loans	SUB2430	\$ 17,685	\$ 7,730	\$ 9,282	\$ 6,055	\$ 9,361
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 149,069	\$ 97,935	\$ 70,495	\$ 91,106	\$ 104,883
Permanent Loans Secured by All Other Property	SUB2450	\$ 12,959	\$ 10,136	\$ 11,051	\$ 10,608	\$ 10,831
Nonmortgages - Total	SUB2461	\$ 46,514	\$ 42,758	\$ 43,218	\$ 41,575	\$ 44,747
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 78,020	\$ 49,198	\$ 50,695	\$ 57,402	\$ 64,869

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93013 - OTS-Regulated: Georgia	(\$Thousands)
Run Date: February 21, 2007, 2:04 PM	December 2006	

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 77,156	\$ 48,075	\$ 49,889	\$ 56,335	\$ 63,015
Mortgage Loans - Total	SUB2481	\$ 63,558	\$ 37,452	\$ 38,624	\$ 46,144	\$ 51,457
Construction	PD115	\$ 7,895	\$ 4,163	\$ 4,715	\$ 2,669	\$ 3,567
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 5,141	\$ 4,640	\$ 2,794	\$ 4,307	\$ 2,421
Secured by First Liens	PD123	\$ 40,825	\$ 20,938	\$ 22,644	\$ 32,517	\$ 37,552
Secured by Junior Liens	PD124	\$ 3,758	\$ 2,570	\$ 2,006	\$ 1,944	\$ 2,790
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 408	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 4,869	\$ 3,846	\$ 3,010	\$ 3,070	\$ 1,594
Land	PD138	\$ 1,070	\$ 887	\$ 3,455	\$ 1,637	\$ 3,533
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 5,953	\$ 4,045	\$ 5,387	\$ 4,782	\$ 4,772
Consumer Loans - Total	SUB2511	\$ 7,645	\$ 6,578	\$ 5,878	\$ 5,409	\$ 6,786
Loans on Deposits	PD161	\$ 161	\$ 224	\$ 206	\$ 290	\$ 92
Home Improvement Loans	PD163	\$ 301	\$ 202	\$ 91	\$ 290	\$ 224
Education Loans	PD165	\$ 19	\$ 13	\$ 5	\$ 1	\$ 19
Auto Loans	PD167	\$ 5,814	\$ 4,677	\$ 4,704	\$ 3,830	\$ 5,471
Mobile Home Loans	PD169	\$ 185	\$ 251	\$ 112	\$ 110	\$ 123
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 1,165	\$ 1,211	\$ 760	\$ 888	\$ 857
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 517	\$ 1,704	\$ 680	\$ 1,662	\$ 500
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 2,290	\$ 1,488
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 0	\$ 132	\$ 133	\$ 37	\$ 135
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 99	\$ 99	\$ 30	\$ 101
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 864	\$ 1,123	\$ 806	\$ 1,067	\$ 1,854
Mortgage Loans - Total	SUB2491	\$ 330	\$ 511	\$ 241	\$ 474	\$ 1,671
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 448	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						

Office of Thrift Supervision
Financial Reporting System
Run Date: February 21, 2007, 2:04 PM

TFR Industry Aggregate Report
93013 - OTS-Regulated: Georgia
December 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 293	\$ 156	\$ 200	\$ 26	\$ 527
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 41	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 764
Land	PD238	\$ 37	\$ 355	\$ 0	\$ 0	\$ 380
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 141	\$ 80	\$ 125	\$ 189	\$ 151
Consumer Loans - Total	SUB2521	\$ 393	\$ 532	\$ 440	\$ 404	\$ 32
Loans on Deposits	PD261	\$ 309	\$ 485	\$ 406	\$ 393	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 56	\$ 32	\$ 19	\$ 3	\$ 23
Mobile Home Loans	PD269	\$ 0	\$ 4	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 28	\$ 11	\$ 15	\$ 8	\$ 9
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 114	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 448	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 207	\$ 207	\$ 207	\$ 411	\$ 207
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 155	\$ 155	\$ 155	\$ 312	\$ 155
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 145,051	\$ 107,515	\$ 79,620	\$ 89,513	\$ 100,049
Mortgage Loans - Total	SUB2501	\$ 112,669	\$ 75,992	\$ 48,232	\$ 58,722	\$ 67,043
Construction	PD315	\$ 6,634	\$ 1,721	\$ 836	\$ 509	\$ 890
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 2,469	\$ 3,427	\$ 2,313	\$ 1,131	\$ 730
Secured by First Liens	PD323	\$ 63,596	\$ 58,958	\$ 37,399	\$ 45,831	\$ 54,271
Secured by Junior Liens	PD324	\$ 32,987	\$ 7,246	\$ 3,098	\$ 5,350	\$ 6,592
Multifamily (5 or more) Dwelling Units	PD325	\$ 30	\$ 30	\$ 30	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 4,904	\$ 4,006	\$ 4,280	\$ 5,109	\$ 3,569

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2007, 2:04 PM	TFR Industry Aggregate Report 93013 - OTS-Regulated: Georgia December 2006	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	PD338	\$ 2,049	\$ 604	\$ 276	\$ 792	\$ 991
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 30,329	\$ 29,796	\$ 29,484	\$ 29,212	\$ 30,814
Consumer Loans - Total	SUB2531	\$ 2,053	\$ 1,727	\$ 1,904	\$ 1,579	\$ 2,192
Loans on Deposits	PD361	\$ 235	\$ 200	\$ 255	\$ 133	\$ 1
Home Improvement Loans	PD363	\$ 10	\$ 4	\$ 17	\$ 41	\$ 40
Education Loans	PD365	\$ 17	\$ 26	\$ 22	\$ 21	\$ 21
Auto Loans	PD367	\$ 1,541	\$ 1,217	\$ 1,226	\$ 1,050	\$ 1,766
Mobile Home Loans	PD369	\$ 36	\$ 27	\$ 18	\$ 52	\$ 35
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 214	\$ 253	\$ 366	\$ 282	\$ 329
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 1,267	\$ 739	\$ 354	\$ 641	\$ 784
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 1,618	\$ 2,549
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 3,330	\$ 303	\$ 404	\$ 327	\$ 335
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 2,649	\$ 226	\$ 34	\$ 36	\$ 39
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 182,161	\$ 223,280	\$ 267,639	\$ 376,109	\$ 400,720
90% up to 100% LTV	LD110	\$ 129,522	\$ 144,253	\$ 173,795	\$ 216,961	\$ 220,556
100% and greater LTV	LD120	\$ 52,639	\$ 79,027	\$ 93,844	\$ 159,148	\$ 180,164
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 80,528	\$ 44,849	\$ 33,255	\$ 43,239	\$ 41,779
Past Due and Still Accruing - Total	SUB5240	\$ 7,924	\$ 3,542	\$ 6,032	\$ 12,205	\$ 12,283
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 7,924	\$ 3,542	\$ 6,032	\$ 12,205	\$ 12,283
90% up to 100% LTV	LD210	\$ 1,828	\$ 1,278	\$ 2,014	\$ 5,823	\$ 5,344
100% and greater LTV	LD220	\$ 6,096	\$ 2,264	\$ 4,018	\$ 6,382	\$ 6,939
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	\$ 72,604	\$ 41,307	\$ 27,223	\$ 31,034	\$ 29,496
90% up to 100% LTV	LD250	\$ 4,777	\$ 8,145	\$ 11,139	\$ 11,775	\$ 6,064
100% and greater LTV	LD260	\$ 67,827	\$ 33,162	\$ 16,084	\$ 19,259	\$ 23,432

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2007, 2:04 PM	TFR Industry Aggregate Report 93013 - OTS-Regulated: Georgia December 2006	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule LD --- Loan Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Net Charge-offs - Total	SUB5300	\$ 826	\$ 654	\$ 36	\$ 32	\$ 138
90% up to 100% LTV	LD310	\$ 483	\$ 97	\$ 36	\$ 32	\$ 115
100% and greater LTV	LD320	\$ 343	\$ 557	\$ 0	\$ 0	\$ 23
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	\$ 5,185	\$ 7,530	\$ 6,608	\$ 4,574	\$ 34,026
90% up to 100% LTV	LD430	\$ 3,309	\$ 6,349	\$ 5,621	\$ 2,779	\$ 27,499
100% and greater LTV	LD440	\$ 1,876	\$ 1,181	\$ 987	\$ 1,795	\$ 6,527
Sales - Total	SUB5340	\$ 0	\$ 20,975	\$ 62,253	\$ 0	\$ 899
90% up to 100% LTV	LD450	\$ 0	\$ 8,675	\$ 26,928	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 12,300	\$ 35,325	\$ 0	\$ 899

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 319,906	\$ 353,449	\$ 382,248	\$ 332,489	\$ 252,619
Mortgage Construction Loans	CC105	\$ 278,332	\$ 326,360	\$ 364,113	\$ 313,820	\$ 237,140
Other Mortgage Loans	CC115	\$ 41,574	\$ 27,089	\$ 18,135	\$ 18,669	\$ 15,479
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 23,951	\$ 21,743	\$ 21,193	\$ 20,056	\$ 15,256
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 314,524	\$ 383,025	\$ 534,112	\$ 486,284	\$ 506,338
1-4 Dwelling Units	CC280	\$ 297,753	\$ 359,701	\$ 514,246	\$ 474,720	\$ 480,836
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 37	\$ 0	\$ 0	\$ 0
All Other Real Estate	CC300	\$ 16,771	\$ 23,287	\$ 19,866	\$ 11,564	\$ 25,502
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 21,616	\$ 8,166	\$ 4,515	\$ 6,363	\$ 5,935
Commitments Outstanding to Purchase Loans	CC320	\$ 290,955	\$ 334,532	\$ 536,909	\$ 437,470	\$ 535,347
Commitments Outstanding to Sell Loans	CC330	\$ 578,621	\$ 1,274,865	\$ 1,283,582	\$ 1,230,215	\$ 1,402,038
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 4,107	\$ 0	\$ 0	\$ 100,000	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 400,000
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 227,293	\$ 221,069	\$ 250,052	\$ 251,116	\$ 252,181
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 144,572	\$ 145,743	\$ 164,386	\$ 167,967	\$ 178,252
Commercial Lines	CC420	\$ 49,253	\$ 44,534	\$ 52,342	\$ 50,016	\$ 49,764

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93013 - OTS-Regulated: Georgia	(\$Thousands)
Run Date: February 21, 2007, 2:04 PM	December 2006	

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 33,468	\$ 30,792	\$ 33,324	\$ 33,133	\$ 24,165
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 8,296	\$ 9,271	\$ 12,183	\$ 5,606	\$ 5,114
Commercial	CC430	\$ 4,832	\$ 6,885	\$ 7,683	\$ 2,379	\$ 1,529
Standby, Not Included on CC465 or CC468	CC435	\$ 3,464	\$ 2,386	\$ 4,500	\$ 3,227	\$ 3,585
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 41,788	\$ 47,705	\$ 54,865	\$ 94,206	\$ 96,493
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 9,220	\$ 7,374	\$ 15,599	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 41,788	\$ 38,485	\$ 47,491	\$ 78,607	\$ 96,493
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 3	\$ 3
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 83,615	\$ 17,887	\$ 31,317	\$ 19,832	\$ 41,182
Pass-Through Securities	CF143	\$ 28,284	\$ 10,066	\$ 14,407	\$ 15,815	\$ 20,483
Other Mortgage-Backed Securities	CF153	\$ 55,331	\$ 7,821	\$ 16,910	\$ 4,017	\$ 20,699
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 940	\$ 322,361	\$ 0	\$ 0	\$ 0
Pass-Through Securities	CF145	\$ 0	\$ 322,361	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities	CF155	\$ 940	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 82,675	\$- 304,474	\$ 31,317	\$ 19,832	\$ 41,182
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 18,703	\$- 23,178	\$- 20,382	\$- 27,622	\$- 36,254
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 11,393	\$- 13,899	\$- 33,739	\$- 12,534	\$- 22,449
Mortgage Loans Disbursed - Total	SUB3831	\$ 1,738,471	\$ 2,374,407	\$ 2,437,509	\$ 2,581,228	\$ 2,933,277
Construction Loans - Total	SUB3840	\$ 159,773	\$ 167,490	\$ 188,309	\$ 163,356	\$ 119,049
1-4 Dwelling Units	CF190	\$ 143,497	\$ 153,742	\$ 169,466	\$ 149,299	\$ 109,092
Multifamily (5 or more) Dwelling Units	CF200	\$ 129	\$ 747	\$ 2,729	\$ 1,019	\$ 1,926
Nonresidential	CF210	\$ 16,147	\$ 13,001	\$ 16,114	\$ 13,038	\$ 8,031
Permanent Loans - Total	SUB3851	\$ 1,578,698	\$ 2,206,917	\$ 2,249,200	\$ 2,417,872	\$ 2,814,228
1-4 Dwelling Units	CF225	\$ 1,458,456	\$ 2,125,339	\$ 2,134,691	\$ 2,334,162	\$ 2,728,712
Multifamily (5 or more) Dwelling Units	CF245	\$ 330	\$ 3,919	\$ 3,014	\$ 2,751	\$ 3,713
Nonresidential (Except Land)	CF260	\$ 64,306	\$ 40,551	\$ 61,161	\$ 49,512	\$ 51,901

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2007, 2:04 PM	TFR Industry Aggregate Report 93013 - OTS-Regulated: Georgia December 2006	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	CF270	\$ 55,606	\$ 37,108	\$ 50,334	\$ 31,447	\$ 29,902
Loans and Participations Purchased - Total	SUB3880	\$ 287,343	\$ 437,867	\$ 451,982	\$ 507,377	\$ 636,646
Secured by 1-4 Dwelling Units	CF280	\$ 285,679	\$ 430,452	\$ 447,073	\$ 503,080	\$ 632,845
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 2,945	\$ 432	\$ 0	\$ 283
Secured by Nonresidential	CF300	\$ 1,664	\$ 4,470	\$ 4,477	\$ 4,297	\$ 3,518
Loans and Participations Sold - Total	SUB3890	\$ 1,807,147	\$ 2,488,624	\$ 2,606,854	\$ 2,920,426	\$ 3,335,527
Secured by 1-4 Dwelling Units	CF310	\$ 1,805,004	\$ 2,484,504	\$ 2,596,151	\$ 2,910,351	\$ 3,329,678
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 309	\$ 460	\$ 3,483	\$ 4,084	\$ 1,306
Secured by Nonresidential	CF330	\$ 1,834	\$ 3,660	\$ 7,220	\$ 5,991	\$ 4,543
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 1,519,804	\$- 2,050,757	\$- 2,154,872	\$- 2,413,049	\$- 2,698,881
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 306,746	\$ 323,862	\$ 281,809	\$ 331,734	\$ 214,398
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 45,891	\$- 53,324	\$- 106,054	\$- 83,188	\$- 106,488
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 28,549	\$ 29,619	\$ 31,915	\$ 32,789	\$ 37,058
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$- 133,970	\$- 53,536	\$- 105,226	\$- 246,743	\$- 86,490
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 147,558	\$ 156,577	\$ 177,770	\$ 194,086	\$ 200,481
Commercial	CF390	\$ 80,848	\$ 70,204	\$ 86,265	\$ 73,458	\$ 87,757
Consumer	CF400	\$ 66,710	\$ 86,373	\$ 91,505	\$ 120,628	\$ 112,724
Nonmortgage Loans - Sales - Total	SUB3915	\$ 1,931	\$ 0	\$ 0	\$ 280	\$ 650
Commercial	CF395	\$ 1,931	\$ 0	\$ 0	\$ 0	\$ 0
Consumer	CF405	\$ 0	\$ 0	\$ 0	\$ 280	\$ 650
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 145,627	\$ 156,577	\$ 177,770	\$ 193,806	\$ 199,831
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 121,471	\$- 65,540	\$ 25,659	\$ 69,317	\$- 20,924
New Deposits Received less Deposits Withdrawn	CF420	\$ 80,308	\$- 107,427	\$- 16,879	\$ 29,800	\$- 55,158
Interest Credited to Deposits	CF430	\$ 41,163	\$ 41,887	\$ 42,538	\$ 39,517	\$ 34,234
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 1,242,196	\$ 1,068,125	\$ 955,284	\$ 905,817	\$ 916,838
Fully Insured	DI100	\$ 1,099,239	\$ 938,414	\$ 842,845	\$ 814,859	\$ 820,131
Other	DI110	\$ 142,957	\$ 129,711	\$ 112,439	\$ 90,958	\$ 96,707
Deposits (Excluding Retirement Accounts) with Balances						

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2007, 2:04 PM	TFR Industry Aggregate Report 93013 - OTS-Regulated: Georgia December 2006	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
\$100,000 or Less	DI120	\$ 3,145,969	\$ 3,654,701	\$ 3,748,582	\$ 3,751,762	\$ 3,680,227
Greater than \$100,000	DI130	\$ 2,179,909	\$ 1,921,324	\$ 1,828,337	\$ 1,851,765	\$ 1,755,756
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	368,571	391,864	392,842	389,167	379,792
Greater than \$100,000	DI160	6,720	6,965	7,035	7,134	6,866
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 309,153	N/A	N/A	N/A	N/A
Greater than \$250,000	DI175	\$ 17,251	N/A	N/A	N/A	N/A
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	19,883	N/A	N/A	N/A	N/A
Greater than \$250,000	DI185	2,625	N/A	N/A	N/A	N/A
Number of Deposit Accounts - Total						
IRA/Keogh Accounts	DI200	\$ 358,221	\$ 356,980	\$ 349,753	\$ 343,293	\$ 334,444
Uninsured Deposits	DI210	\$ 1,568,410	\$ 1,225,368	\$ 1,102,396	\$ 1,138,709	\$ 1,117,601
Preferred Deposits	DI220	\$ 27,483	\$ 15,759	\$ 17,055	\$ 6,534	\$ 6,873
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 674,306	\$ 524,908	\$ 494,307	\$ 971,167	\$ 927,809
Money Market Deposit Accounts	DI320	\$ 1,271,074	\$ 1,565,639	\$ 1,735,582	\$ 1,389,299	\$ 1,349,631
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 245,395	\$ 245,958	\$ 261,265	\$ 273,620	\$ 262,652
Time Deposits	DI340	\$ 3,461,508	\$ 3,239,523	\$ 3,085,771	\$ 2,969,444	\$ 2,895,890
Deposits and Escrow Data for Deposit Insurance Premium Assessments						
Non-Interest-Bearing Demand Deposits	DI610	\$ 218,820	\$ 247,830	\$ 200,631	\$ 470,493	\$ 444,056
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 1,162	\$ 1,326	\$ 932	\$ 1,274	\$ 1,550
Deposits of Consolidated Subsidiaries						
Demand Deposits	DI640	\$ 584,333	\$ 195,772	\$ 26,512	\$ 41,902	\$ 68,565
Time and Savings Deposits	DI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act						
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93013 - OTS-Regulated: Georgia	(\$Thousands)
Run Date: February 21, 2007, 2:04 PM	December 2006	

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	2,732	3,089	3,260	3,425	3,521
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 1,092,551	\$ 1,040,559	\$ 1,360,461	\$ 1,378,383	\$ 1,399,507
Assets Held for Sale	SI387	\$ 723,663	\$ 955,927	\$ 973,663	\$ 974,242	\$ 1,235,185
Loans Serviced for Others	SI390	\$ 11,783,543	\$ 12,795,617	\$ 13,255,411	\$ 13,980,780	\$ 14,361,199
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	85.76%	85.46%	86.01%	87.05%	85.25%
Second month of Qtr	SI582	84.93%	85.21%	85.81%	86.32%	84.96%
Third month of Qtr	SI583	85.35%	84.92%	84.93%	85.61%	86.10%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	92.26%	85.72%	86.38%	94.98%	95.69%
Do you meet the DBLA business operations test?	SI586	2 [Yes]	3 [Yes]	3 [Yes]	2 [Yes]	2 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 150	\$ 150	\$ 150	\$ 196	\$ 192
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 22,434	\$ 24,951	\$ 17,566	\$ 18,251	\$ 17,203
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	19	20	18	19	20
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 876,789	\$ 904,575	\$ 891,857	\$ 901,441	\$ 888,066
Net Income (Loss) (SO91)	SI610	\$- 49,147	\$- 63,429	\$- 23,234	\$- 264	\$ 9,983
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 2,891	\$ 1,702	\$ 1,970	\$ 975	\$ 9,957
Stock Issued	SI640	\$ 0	\$ 0	\$ 50,500	\$ 0	\$ 500
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 8,270	\$ 78	\$ 477	\$ 5,053	\$ 1,508
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 4,250	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 4,878	\$ 37,151	\$- 17,422	\$- 13,514	\$ 10,957
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 0	\$ 267

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2007, 2:04 PM	TFR Industry Aggregate Report 93013 - OTS-Regulated: Georgia December 2006	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value
Other Adjustments	SI671	\$ 116	\$ 116	\$ 117	\$ 116	\$ 117
Ending Equity Capital (SC80)	SI680	\$ 838,015	\$ 876,789	\$ 904,575	\$ 891,857	\$ 901,441
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 2,465	\$ 4,695	\$ 2,499	\$ 8,380	\$ 253
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 1,947	\$ 1,049	\$ 3,685	\$ 327	\$ 1,212
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 149	\$ 157	\$ 176	\$ 185	\$ 156
Average Balance Sheet Data						
Total Assets	SI870	\$ 7,943,558	\$ 8,254,546	\$ 8,553,166	\$ 8,776,872	\$ 8,827,630
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 820,537	\$ 784,002	\$ 820,962	\$ 826,071	\$ 871,114
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 5,175,211	\$ 5,486,360	\$ 5,717,727	\$ 5,869,482	\$ 6,044,482
Nonmortgage Loans	SI885	\$ 1,324,759	\$ 1,369,891	\$ 1,354,873	\$ 1,388,415	\$ 1,343,077
Deposits and Excrows	SI890	\$ 5,543,534	\$ 5,451,416	\$ 5,466,353	\$ 5,415,415	\$ 5,441,936
Total Borrowings	SI895	\$ 1,357,635	\$ 1,694,552	\$ 1,975,583	\$ 2,229,290	\$ 2,257,223

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	1	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	0	0	2
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	1	0	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	1	1	1	1	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

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2007, 2:04 PM	TFR Industry Aggregate Report 93013 - OTS-Regulated: Georgia December 2006	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 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	9	11	12	9	8

Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Do you have any activity to report on this schedule?	FS130	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management 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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS211	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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: February 21, 2007, 2:04 PM

TFR Industry Aggregate Report
93013 - OTS-Regulated: Georgia
December 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
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	0	0	0	0	0
Personal Trust and Agency Accounts	FS213	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	0	0	0	0
Employee Benefit - Defined Contribution	FS223	0	0	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	0	0	0	0	0
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 21, 2007, 2:04 PM

TFR Industry Aggregate Report
93013 - OTS-Regulated: Georgia
December 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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: February 21, 2007, 2:04 PM	TFR Industry Aggregate Report 93013 - OTS-Regulated: Georgia December 2006	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 838,014	\$ 876,790	\$ 904,574	\$ 891,857	\$ 901,439
Equity Capital Deductions - Total	SUB1631	\$ 83,316	\$ 69,406	\$ 109,821	\$ 115,084	\$ 114,355
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 55,167	\$ 65,370	\$ 89,347	\$ 93,745	\$ 94,040
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 28,149	\$ 4,036	\$ 20,474	\$ 21,339	\$ 20,315
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$- 100,707	\$- 95,753	\$- 58,502	\$- 76,617	\$- 90,248
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 101,562	\$- 96,679	\$- 59,487	\$- 77,010	\$- 90,524

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93013 - OTS-Regulated: Georgia	(\$Thousands)
Run Date: February 21, 2007, 2:04 PM	December 2006	

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 855	\$ 926	\$ 985	\$ 393	\$ 276
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 653,991	\$ 711,631	\$ 736,251	\$ 700,156	\$ 696,836
Total Assets (SC60)	CCR205	\$ 8,054,207	\$ 8,041,557	\$ 8,268,447	\$ 8,453,338	\$ 8,596,948
Asset Deductions - Total	SUB1651	\$ 83,316	\$ 69,406	\$ 109,821	\$ 115,084	\$ 114,355
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 55,167	\$ 65,370	\$ 89,347	\$ 93,745	\$ 94,040
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 28,149	\$ 4,036	\$ 20,474	\$ 21,339	\$ 20,315
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 165,375	\$- 158,023	\$- 100,100	\$- 126,355	\$- 152,943
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 165,375	\$- 158,023	\$- 100,100	\$- 126,355	\$- 152,943
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 7,805,516	\$ 7,814,128	\$ 8,058,526	\$ 8,211,899	\$ 8,329,650
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 312,212	\$ 312,635	\$ 322,280	\$ 328,476	\$ 333,182
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 653,991	\$ 711,631	\$ 736,251	\$ 700,156	\$ 696,836
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 77,169	\$ 75,191	\$ 71,729	\$ 69,194	\$ 67,454
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 53,037	\$ 51,339	\$ 50,746	\$ 50,901	\$ 49,768
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 131,206	\$ 127,530	\$ 123,475	\$ 121,095	\$ 118,222
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 131,206	\$ 127,530	\$ 123,475	\$ 121,095	\$ 118,222
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 225	\$ 225	\$ 225	\$ 225	\$ 225
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 1,575	\$ 1,112
Total Risk-Based Capital	CCR39	\$ 784,972	\$ 838,936	\$ 859,501	\$ 819,451	\$ 813,721
0% R/W Category - Cash	CCR400	\$ 26,219	\$ 24,917	\$ 26,039	\$ 24,132	\$ 23,080
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 182,778	\$ 183,260	\$ 480,183	\$ 596,850	\$ 902,109
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 5,527	\$ 3,908	\$ 0	\$ 3,157

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93013 - OTS-Regulated: Georgia	(\$Thousands)
Run Date: February 21, 2007, 2:04 PM	December 2006	

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Other	CCR415	\$ 608,408	\$ 286,117	\$ 79,485	\$ 125,955	\$ 74,738
0% R/W Category - Assets Total	CCR420	\$ 817,405	\$ 499,821	\$ 589,615	\$ 746,937	\$ 1,003,084
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	\$ 540,532	\$ 494,376	\$ 567,951	\$ 580,163	\$ 576,589
20% R/W Category - Claims on FHLBs	CCR435	\$ 346,007	\$ 287,956	\$ 322,199	\$ 323,374	\$ 328,909
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 9,765	\$ 10,329	\$ 20,367	\$ 10,433	\$ 12,214
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 187,201	\$ 187,167	\$ 172,963	\$ 198,676	\$ 175,196
20% R/W Category - Other	CCR450	\$ 224,991	\$ 225,594	\$ 186,559	\$ 234,995	\$ 213,896
20% R/W Category - Assets Total	CCR455	\$ 1,308,496	\$ 1,205,422	\$ 1,270,039	\$ 1,347,641	\$ 1,306,804
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 261,700	\$ 241,084	\$ 254,007	\$ 269,528	\$ 261,362
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 2,252,002	\$ 2,407,072	\$ 2,408,352	\$ 2,421,713	\$ 2,584,825
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 20,144	\$ 15,901	\$ 15,991	\$ 13,805	\$ 14,810
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 0	\$ 10,756	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 7,298	\$ 7,154	\$ 7,993	\$ 8,402	\$ 7,599
50% R/W Category - Other	CCR480	\$ 97,933	\$ 109,247	\$ 87,188	\$ 78,312	\$ 112,273
50% R/W Category - Assets Total	CCR485	\$ 2,377,377	\$ 2,539,374	\$ 2,519,524	\$ 2,532,988	\$ 2,719,507
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 1,188,695	\$ 1,269,689	\$ 1,259,765	\$ 1,266,498	\$ 1,359,756
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 162,306	\$ 0	\$ 26,946	\$ 26,370	\$ 0
100% R/W Category - All Other Assets	CCR506	\$ 3,537,603	\$ 3,997,452	\$ 4,017,097	\$ 4,218,366	\$ 4,068,752
100% R/W Category - Assets Total	CCR510	\$ 3,699,909	\$ 3,997,452	\$ 4,044,043	\$ 4,244,736	\$ 4,068,752
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 3,699,909	\$ 3,997,452	\$ 4,044,043	\$ 4,244,736	\$ 4,068,752
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	\$ 8,203,187	\$ 8,242,069	\$ 8,423,221	\$ 8,872,302	\$ 9,098,147
Subtotal Risk-Weighted Assets	CCR75	\$ 5,150,299	\$ 5,508,224	\$ 5,557,813	\$ 5,780,757	\$ 5,689,867
Excess Allowances for Loan and Lease Losses	CCR530	\$ 566	\$ 498	\$ 713	\$ 742	\$ 768
Total Risk-Weighted Assets	CCR78	\$ 5,149,733	\$ 5,507,726	\$ 5,557,100	\$ 5,780,015	\$ 5,689,099
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 411,979	\$ 440,617	\$ 444,568	\$ 462,404	\$ 455,129
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2007, 2:04 PM	TFR Industry Aggregate Report 93013 - OTS-Regulated: Georgia December 2006	Frozen Aggregated Data (\$Thousands)
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Schedule CCR --- Consolidated Capital Requirement		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Tier 1 (Core) Capital Ratio	CCR810	8.38%	9.11%	9.14%	8.53%	8.37%
Total Risk-Based Capital Ratio	CCR820	15.24%	15.23%	15.47%	14.18%	14.30%
Tier 1 Risk-Based Capital Ratio	CCR830	12.70%	12.92%	13.25%	12.09%	12.23%
Tangible Equity Ratio	CCR840	8.38%	9.11%	9.14%	8.53%	8.37%

*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.