

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:21 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
Number of Regulated Institutions		17	17	17	18	18
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	0	1	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 989,453	\$ 896,995	\$ 1,111,769	\$ 969,836	\$ 991,482
Cash and Non-Interest-Earning Deposits	SC110	\$ 211,245	\$ 177,388	\$ 226,931	\$ 148,077	\$ 175,691
Interest-Earning Deposits in FHLBs	SC112	\$ 106,447	\$ 98,281	\$ 174,180	\$ 140,709	\$ 112,567
Other Interest-Earning Deposits	SC118	\$ 51,470	\$ 35,619	\$ 71,332	\$ 63,994	\$ 63,397
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 85,255	\$ 59,280	\$ 98,684	\$ 90,791	\$ 45,322
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 320,967	\$ 301,339	\$ 296,091	\$ 256,982	\$ 328,427
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 185,366	\$ 196,869	\$ 173,000	\$ 197,605	\$ 192,042
State and Municipal Obligations	SC180	\$ 17,019	\$ 17,424	\$ 19,867	\$ 20,509	\$ 22,803
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 5,805	\$ 5,822	\$ 45,957	\$ 46,314	\$ 45,815
Accrued Interest Receivable	SC191	\$ 5,879	\$ 4,973	\$ 5,727	\$ 4,855	\$ 5,418
Mortgage-Backed Securities - Gross	SUB0072	\$ 961,157	\$ 989,770	\$ 1,011,260	\$ 1,041,613	\$ 1,045,294
Mortgage-Backed Securities - Total	SC22	\$ 961,157	\$ 989,770	\$ 1,011,260	\$ 1,041,613	\$ 1,045,294
Pass-Through - Total	SUB0073	\$ 695,827	\$ 715,048	\$ 733,350	\$ 749,188	\$ 794,321
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 681,014	\$ 704,973	\$ 722,697	\$ 741,248	\$ 786,118
Other Pass-Through	SC215	\$ 14,813	\$ 10,075	\$ 10,653	\$ 7,940	\$ 8,203
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 263,147	\$ 272,542	\$ 275,632	\$ 290,153	\$ 248,822
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 102,778	\$ 103,879	\$ 109,694	\$ 134,118	\$ 141,735
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 5,799	\$ 1,921	\$ 98,865	\$ 1,458	\$ 626
Other	SC222	\$ 154,570	\$ 166,742	\$ 67,073	\$ 154,577	\$ 106,461
Accrued Interest Receivable	SC228	\$ 2,183	\$ 2,180	\$ 2,278	\$ 2,272	\$ 2,151

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:21 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 4,513,450	\$ 4,764,455	\$ 4,848,225	\$ 4,851,109	\$ 4,593,299
Mortgage Loans - Total	SC26	\$ 4,487,197	\$ 4,738,472	\$ 4,823,019	\$ 4,824,571	\$ 4,567,821
Construction Loans - Total	SUB0100	\$ 406,982	\$ 326,119	\$ 287,772	\$ 262,453	\$ 241,056
Residential - Total	SUB0110	\$ 365,018	\$ 299,488	\$ 255,975	\$ 225,879	\$ 213,647
1-4 Dwelling Units	SC230	\$ 344,800	\$ 284,476	\$ 248,311	\$ 222,433	\$ 210,319
Multifamily (5 or more) Dwelling Units	SC235	\$ 20,218	\$ 15,012	\$ 7,664	\$ 3,446	\$ 3,328
Nonresidential Property	SC240	\$ 41,964	\$ 26,631	\$ 31,797	\$ 36,574	\$ 27,409
Permanent Loans - Total	SUB0121	\$ 4,069,753	\$ 4,398,005	\$ 4,522,345	\$ 4,553,731	\$ 4,317,614
Residential - Total	SUB0131	\$ 3,418,573	\$ 3,772,759	\$ 3,951,725	\$ 4,013,463	\$ 3,790,746
1-4 Dwelling Units - Total	SUB0141	\$ 3,357,732	\$ 3,713,379	\$ 3,890,863	\$ 3,952,372	\$ 3,728,391
Revolving Open-End Loans	SC251	\$ 387,524	\$ 396,974	\$ 356,306	\$ 328,869	\$ 274,877
All Other - First Liens	SC254	\$ 2,759,416	\$ 3,077,066	\$ 3,259,255	\$ 3,355,645	\$ 3,227,114
All Other - Junior Liens	SC255	\$ 210,792	\$ 239,339	\$ 275,302	\$ 267,858	\$ 226,400
Multifamily (5 or more) Dwelling Units	SC256	\$ 60,841	\$ 59,380	\$ 60,862	\$ 61,091	\$ 62,355
Nonresidential Property (Except Land)	SC260	\$ 456,759	\$ 435,461	\$ 391,591	\$ 372,571	\$ 369,792
Land	SC265	\$ 194,421	\$ 189,785	\$ 179,029	\$ 167,697	\$ 157,076
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 247,389	\$- 85,993	\$ 20,757	\$ 257,514	\$- 12,742
Accrued Interest Receivable	SC272	\$ 20,852	\$ 20,491	\$ 18,932	\$ 17,374	\$ 15,731
Advances for Taxes and Insurance	SC275	\$ 15,863	\$ 19,840	\$ 19,176	\$ 17,551	\$ 18,898
Allowance for Loan and Lease Losses	SC283	\$ 26,253	\$ 25,983	\$ 25,206	\$ 26,538	\$ 25,478
Nonmortgage Loans - Gross	SUB0162	\$ 1,378,827	\$ 1,332,267	\$ 1,302,557	\$ 1,186,108	\$ 1,062,582
Nonmortgage Loans - Total	SC31	\$ 1,353,438	\$ 1,307,714	\$ 1,279,351	\$ 1,162,720	\$ 1,040,436
Commercial Loans - Total	SC32	\$ 524,511	\$ 501,803	\$ 501,241	\$ 491,815	\$ 466,846
Secured	SC300	\$ 243,157	\$ 219,789	\$ 223,620	\$ 212,743	\$ 183,928
Unsecured	SC303	\$ 64,665	\$ 58,952	\$ 52,903	\$ 49,056	\$ 44,212
Lease Receivables	SC306	\$ 216,689	\$ 223,062	\$ 224,718	\$ 230,016	\$ 238,706
Consumer Loans - Total	SC35	\$ 848,323	\$ 824,536	\$ 796,161	\$ 689,686	\$ 591,873
Loans on Deposits	SC310	\$ 24,392	\$ 21,189	\$ 21,523	\$ 21,635	\$ 20,772
Home Improvement Loans (Not secured by real estate)	SC316	\$ 8,741	\$ 6,963	\$ 6,980	\$ 6,797	\$ 6,165
Education Loans	SC320	\$ 174	\$ 187	\$ 211	\$ 378	\$ 398
Auto Loans	SC323	\$ 690,813	\$ 672,319	\$ 655,481	\$ 595,114	\$ 507,531
Mobile Home Loans	SC326	\$ 17,024	\$ 14,907	\$ 13,616	\$ 10,966	\$ 8,672
Credit Cards	SC328	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2006, 11:21 AM	TFR Industry Aggregate Report 93013 - OTS-Regulated: Georgia March 2006	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 107,179	\$ 108,971	\$ 98,350	\$ 54,796	\$ 48,335
Accrued Interest Receivable	SC348	\$ 5,993	\$ 5,928	\$ 5,155	\$ 4,607	\$ 3,863
Allowance for Loan and Lease Losses	SC357	\$ 25,389	\$ 24,553	\$ 23,206	\$ 23,388	\$ 22,146
Repossessed Assets - Gross	SUB0201	\$ 14,540	\$ 12,827	\$ 12,050	\$ 11,740	\$ 11,310
Repossessed Assets - Total	SC40	\$ 14,495	\$ 12,739	\$ 11,985	\$ 11,695	\$ 11,265
Real Estate - Total	SUB0210	\$ 14,058	\$ 12,389	\$ 11,656	\$ 11,400	\$ 10,932
Construction	SC405	\$ 640	\$ 531	\$ 417	\$ 743	\$ 406
Residential - Total	SUB0225	\$ 11,835	\$ 9,936	\$ 8,823	\$ 8,357	\$ 8,252
1-4 Dwelling Units	SC415	\$ 11,794	\$ 9,853	\$ 8,740	\$ 8,274	\$ 8,168
Multifamily (5 or more) Dwelling Units	SC425	\$ 41	\$ 83	\$ 83	\$ 83	\$ 84
Nonresidential (Except Land)	SC426	\$ 1,342	\$ 1,567	\$ 2,061	\$ 2,103	\$ 1,934
Land	SC428	\$ 241	\$ 355	\$ 355	\$ 197	\$ 340
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	N/A	N/A	N/A	N/A
Other Repossessed Assets	SC430	\$ 482	\$ 438	\$ 394	\$ 340	\$ 378
General Valuation Allowances	SC441	\$ 45	\$ 88	\$ 65	\$ 45	\$ 45
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 88,412	\$ 99,291	\$ 102,394	\$ 98,256	\$ 103,283
Federal Home Loan Bank Stock	SC510	\$ 88,216	\$ 99,129	\$ 102,202	\$ 98,064	\$ 103,099
Other	SC540	\$ 196	\$ 162	\$ 192	\$ 192	\$ 184
Office Premises and Equipment	SC55	\$ 103,766	\$ 99,438	\$ 91,485	\$ 110,948	\$ 83,375
Other Assets - Gross	SUB0262	\$ 455,420	\$ 452,529	\$ 437,567	\$ 438,690	\$ 512,197
Other Assets - Total	SC59	\$ 455,420	\$ 452,529	\$ 437,567	\$ 438,690	\$ 512,197
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 12,364	\$ 0	\$ 0	\$ 0	\$ 0
Bank-Owned Life Insurance - Other	SC625	\$ 51,468	\$ 51,332	\$ 50,794	\$ 45,339	\$ 44,929
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 212,127	\$ 201,921	\$ 193,852	\$ 176,649	\$ 210,335
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 114,237	\$ 116,045	\$ 112,829	\$ 90,375	\$ 118,017
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 65,224	\$ 83,231	\$ 80,092	\$ 126,327	\$ 138,916
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

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:21 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 51,687	\$ 50,624	\$ 48,477	\$ 49,971	\$ 47,669
Total Assets - Gross	SUB0283	\$ 8,505,025	\$ 8,647,572	\$ 8,917,307	\$ 8,708,300	\$ 8,402,822
Total Assets	SC60	\$ 8,453,338	\$ 8,596,948	\$ 8,868,830	\$ 8,658,329	\$ 8,355,153
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 5,602,264	\$ 5,434,809	\$ 5,564,864	\$ 5,283,753	\$ 5,007,602
Deposits	SC710	\$ 5,257,847	\$ 5,188,532	\$ 5,209,455	\$ 4,945,523	\$ 4,680,063
Escrows	SC712	\$ 345,683	\$ 247,448	\$ 356,886	\$ 339,741	\$ 328,958
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 1,266	\$- 1,171	\$- 1,477	\$- 1,511	\$- 1,419
Borrowings - Total	SC72	\$ 1,714,116	\$ 1,982,130	\$ 2,117,964	\$ 2,152,664	\$ 2,191,708
Advances from FHLBank	SC720	\$ 1,576,965	\$ 1,839,766	\$ 1,905,539	\$ 1,809,914	\$ 1,926,662
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 126,927	\$ 125,026	\$ 157,954	\$ 167,047	\$ 162,326
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 1,000	\$ 1,000	\$ 1,000	\$ 500	\$ 500
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	\$ 9,224	\$ 16,338	\$ 53,471	\$ 175,203	\$ 102,220
Other Liabilities - Total	SC75	\$ 244,710	\$ 278,296	\$ 297,679	\$ 329,381	\$ 289,665
Accrued Interest Payable - Deposits	SC763	\$ 16,447	\$ 16,196	\$ 13,018	\$ 9,645	\$ 6,390
Accrued Interest Payable - Other	SC766	\$ 6,019	\$ 6,286	\$ 7,788	\$ 7,628	\$ 7,014
Accrued Taxes	SC776	\$ 5,777	\$ 4,759	\$ 4,646	\$ 4,941	\$ 3,474
Accounts Payable	SC780	\$ 35,467	\$ 43,723	\$ 45,958	\$ 42,520	\$ 33,025
Deferred Income Taxes	SC790	\$ 94,909	\$ 107,871	\$ 102,263	\$ 116,448	\$ 107,814
Other Liabilities and Deferred Income	SC796	\$ 86,091	\$ 99,461	\$ 124,006	\$ 148,199	\$ 131,948
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

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:21 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Total Liabilities	SC70	\$ 7,561,090	\$ 7,695,235	\$ 7,980,507	\$ 7,765,798	\$ 7,488,975
Minority Interest	SC800	\$ 393	\$ 276	\$ 260	\$ 294	\$ 248
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 891,857	\$ 901,439	\$ 888,062	\$ 892,241	\$ 865,931
Stock - Total	SUB0311	\$ 485,549	\$ 480,496	\$ 478,488	\$ 476,130	\$ 473,111
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	\$ 14,918	\$ 15,918	\$ 15,668	\$ 13,670	\$ 11,670
Common Stock - Paid in Excess of Par	SC830	\$ 470,631	\$ 464,578	\$ 462,820	\$ 462,460	\$ 461,441
Accumulated Other Comprehensive Income - Total	SC86	\$ 77,010	\$ 90,524	\$ 79,568	\$ 102,663	\$ 88,613
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 76,402	\$ 90,092	\$ 79,192	\$ 102,477	\$ 88,216
Gains (Losses) on Cash Flow Hedges	SC865	\$ 608	\$ 432	\$ 376	\$ 186	\$ 397
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 332,906	\$ 334,143	\$ 333,847	\$ 317,456	\$ 308,334
Other Components of Equity Capital	SC891	\$- 3,608	\$- 3,724	\$- 3,841	\$- 4,008	\$- 4,127
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 8,453,340	\$ 8,596,950	\$ 8,868,829	\$ 8,658,333	\$ 8,355,154

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 23, 2006, 11:21 AM

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

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Mar 2006

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	6	\$ 50
3	Federal, State, or other taxes receivable	3	\$ 10,562
4	Net deferred tax assets	8	\$ 4,167
6	Prepaid deposit insurance premiums	1	\$ 24
7	Prepaid expenses	16	\$ 10,541
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 491
14	Other noninterest-bearing short-term accounts recv	2	\$ 33
20	F/V of all derivative instru. reportable as assets	3	\$ 9,872
22	Unapplied loan disbursements	1	\$ 229
99	Other	4	\$ 685

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	1	\$ 32
11	The liability recorded for post-retirement benefit	8	\$ 5,958
14	Unapplied loan payments received	1	\$ 9
16	Recourse loan liability	1	\$ 14,803
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 118
20	F/V of all derivative instru. reportable as liab.	2	\$ 315
99	Other	15	\$ 43,636

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:21 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 122,146	\$ 119,025	\$ 116,362	\$ 109,826	\$ 101,851
Deposits and Investment Securities	SO115	\$ 8,300	\$ 8,565	\$ 7,676	\$ 7,508	\$ 6,904
Mortgage-Backed Securities	SO125	\$ 11,138	\$ 11,165	\$ 11,105	\$ 11,287	\$ 11,311
Mortgage Loans	SO141	\$ 79,235	\$ 76,753	\$ 76,884	\$ 72,491	\$ 66,155
Nonmortgage Loans - Total	SUB0950	\$ 23,473	\$ 22,542	\$ 20,697	\$ 18,540	\$ 17,481
Commercial Loans and Leases	SO160	\$ 10,873	\$ 10,237	\$ 9,752	\$ 9,095	\$ 9,022
Consumer Loans and Leases	SO171	\$ 12,600	\$ 12,305	\$ 10,945	\$ 9,445	\$ 8,459
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 893	\$ 800	\$ 848	\$ 823	\$ 659
Federal Home Loan Bank Stock	SO181	\$ 893	\$ 800	\$ 848	\$ 814	\$ 659
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 9	\$ 0
Interest Expense - Total	SO21	\$ 65,859	\$ 63,237	\$ 59,969	\$ 52,705	\$ 45,428
Deposits	SO215	\$ 42,192	\$ 39,838	\$ 36,411	\$ 30,194	\$ 26,324
Escrows	SO225	\$ 232	\$ 235	\$ 211	\$ 140	\$ 0
Advances from FHLBank	SO230	\$ 21,301	\$ 20,758	\$ 19,707	\$ 18,483	\$ 16,085
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 12	\$ 13	\$ 9	\$ 4	\$ 6
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 2,122	\$ 2,393	\$ 3,631	\$ 3,884	\$ 3,013
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 57,180	\$ 56,588	\$ 57,241	\$ 57,944	\$ 57,082
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 3,860	\$ 5,261	\$ 4,343	\$ 3,743	\$ 4,175
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 53,320	\$ 51,327	\$ 52,898	\$ 54,201	\$ 52,907
Noninterest Income - Total	SO42	\$ 42,454	\$ 56,100	\$ 47,328	\$ 44,682	\$ 41,773
Mortgage Loan Serving Fees	SO410	\$ 5,827	\$ 13,073	\$ 4,984	\$ 284	\$ 2,502
Other Fees and Charges	SO420	\$ 11,049	\$ 11,892	\$ 11,485	\$ 10,565	\$ 9,471
Net Income (Loss) from Other - Total	SUB0451	\$ 23,687	\$ 28,603	\$ 28,278	\$ 31,696	\$ 27,553
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 23,525	\$ 28,281	\$ 28,008	\$ 31,370	\$ 27,229
Operations & Sale of Repossessed Assets	SO461	\$ - 116	\$ 83	\$ - 19	\$ 31	\$ 4
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	\$ 278	\$ 239	\$ 283	\$ 295	\$ 326

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:21 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$ 6	\$ 0	\$- 6
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 1,891	\$ 2,532	\$ 2,581	\$ 2,137	\$ 2,247
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	\$ 98,502	\$ 93,426	\$ 89,000	\$ 83,596	\$ 88,277
All Personnel Compensation and Expense	SO510	\$ 46,395	\$ 45,353	\$ 42,145	\$ 41,286	\$ 43,273
Legal Expense	SO520	\$ 1,685	\$ 1,703	\$ 2,037	\$ 2,104	\$ 1,977
Office Occupancy and Equipment Expense	SO530	\$ 17,259	\$ 16,142	\$ 16,324	\$ 15,731	\$ 14,724
Marketing and Other Professional Services	SO540	\$ 8,649	\$ 9,608	\$ 10,321	\$ 8,033	\$ 8,037
Loan Servicing Fees	SO550	\$ 1,016	\$ 1,133	\$ 1,045	\$ 1,019	\$ 893
Goodwill and Other Intangibles Expense	SO560	\$ 3,564	\$ 3,789	\$ 3,719	\$ 3,686	\$ 3,793
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0	\$ 4	\$ 0
Other Noninterest Expense	SO580	\$ 19,934	\$ 15,698	\$ 13,409	\$ 11,733	\$ 15,580
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	\$- 2,728	\$ 14,001	\$ 11,226	\$ 15,287	\$ 6,403
Income Taxes - Total	SO71	\$- 2,464	\$ 4,018	\$ 2,911	\$ 4,773	\$ 1,799
Federal	SO710	\$- 2,164	\$ 3,610	\$ 2,643	\$ 4,313	\$ 1,589
State, Local & Other	SO720	\$- 300	\$ 408	\$ 268	\$ 460	\$ 210
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$- 264	\$ 9,983	\$ 8,315	\$ 10,514	\$ 4,604
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$- 264	\$ 9,983	\$ 8,315	\$ 10,514	\$ 4,604

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 23, 2006, 11:21 AM

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

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Mar 2006

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	2	\$ 13
9	Net income from data processing lease/services	1	\$ 265
15	Income from corporate-owned life insurance	5	\$ 298
99	Other	13	\$ 1,071

Other Noninterest Expense Codes

Code	Description	Count	Amount
2	OTS assessments	4	\$ 92
6	Supervisory examination fees	2	\$ 19
7	Office supplies, printing, and postage	14	\$ 1,790
8	Telephone, including data lines	9	\$ 1,071
9	Loan origination expense	1	\$ 52
10	ATM expense	3	\$ 195
13	Misc taxes other than income & real estate	1	\$ 18
17	Charitable contributions	2	\$ 81
19	Realized/unrealized losses on derivatives	1	\$ 6,698
99	Other	12	\$ 553

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:21 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 122,146	\$ 445,796	\$ 326,771	\$ 211,677	\$ 101,851
YTD - Deposits and Investment Securities	Y_SO115	\$ 8,300	\$ 30,595	\$ 22,030	\$ 14,412	\$ 6,904
YTD - Mortgage-Backed Securities	Y_SO125	\$ 11,138	\$ 44,788	\$ 33,623	\$ 22,598	\$ 11,311
YTD - Mortgage Loans	Y_SO141	\$ 79,235	\$ 291,394	\$ 214,641	\$ 138,646	\$ 66,155
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 10,873	\$ 37,997	\$ 27,760	\$ 18,117	\$ 9,022
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 12,600	\$ 41,022	\$ 28,717	\$ 17,904	\$ 8,459
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 893	\$ 3,128	\$ 2,328	\$ 1,482	\$ 659
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 893	\$ 3,119	\$ 2,319	\$ 1,473	\$ 659
YTD - Other	Y_SO185	\$ 0	\$ 9	\$ 9	\$ 9	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 65,859	\$ 220,750	\$ 157,513	\$ 98,133	\$ 45,428
YTD - Deposits	Y_SO215	\$ 42,192	\$ 132,178	\$ 92,340	\$ 56,518	\$ 26,324
YTD - Escrows	Y_SO225	\$ 232	\$ 586	\$ 351	\$ 140	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 21,301	\$ 75,033	\$ 54,275	\$ 34,568	\$ 16,085
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 12	\$ 32	\$ 19	\$ 10	\$ 6
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 2,122	\$ 12,921	\$ 10,528	\$ 6,897	\$ 3,013
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	\$ 57,180	\$ 228,174	\$ 171,586	\$ 115,026	\$ 57,082
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 3,860	\$ 16,842	\$ 11,581	\$ 7,918	\$ 4,175
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 53,320	\$ 211,332	\$ 160,005	\$ 107,108	\$ 52,907
YTD - Noninterest Income - Total	Y_SO42	\$ 42,454	\$ 189,649	\$ 133,549	\$ 86,455	\$ 41,773
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 5,827	\$ 20,842	\$ 7,769	\$ 2,786	\$ 2,502
YTD - Other Fees and Charges	Y_SO420	\$ 11,049	\$ 43,186	\$ 31,294	\$ 20,036	\$ 9,471
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 23,687	\$ 116,133	\$ 87,530	\$ 59,249	\$ 27,553
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 23,525	\$ 114,891	\$ 86,610	\$ 58,599	\$ 27,229
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ - 116	\$ 99	\$ 16	\$ 35	\$ 4
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	\$ 278	\$ 1,143	\$ 904	\$ 621	\$ 326

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:21 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 0	\$ 0	\$- 6	\$- 6
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 1,891	\$ 9,488	\$ 6,956	\$ 4,384	\$ 2,247
YTD - Noninterest Expense - Total	Y_SO51	\$ 98,502	\$ 353,208	\$ 259,782	\$ 171,873	\$ 88,277
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 46,395	\$ 171,582	\$ 126,229	\$ 84,559	\$ 43,273
YTD - Legal Expense	Y_SO520	\$ 1,685	\$ 7,663	\$ 5,960	\$ 4,081	\$ 1,977
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 17,259	\$ 62,845	\$ 46,703	\$ 30,455	\$ 14,724
YTD - Marketing and Other Professional Services	Y_SO540	\$ 8,649	\$ 35,957	\$ 26,349	\$ 16,070	\$ 8,037
YTD - Loan Servicing Fees	Y_SO550	\$ 1,016	\$ 4,090	\$ 2,957	\$ 1,912	\$ 893
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 3,564	\$ 14,973	\$ 11,184	\$ 7,479	\$ 3,793
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$ 0	\$ 4	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 19,934	\$ 56,098	\$ 40,400	\$ 27,313	\$ 15,580
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$- 2,728	\$ 47,773	\$ 33,772	\$ 21,690	\$ 6,403
YTD - Income Taxes - Total	Y_SO71	\$- 2,464	\$ 13,501	\$ 9,483	\$ 6,572	\$ 1,799
YTD - Federal	Y_SO710	\$- 2,164	\$ 12,155	\$ 8,545	\$ 5,902	\$ 1,589
YTD - State, Local, and Other	Y_SO720	\$- 300	\$ 1,346	\$ 938	\$ 670	\$ 210
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$- 264	\$ 34,272	\$ 24,289	\$ 15,118	\$ 4,604
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$- 264	\$ 34,272	\$ 24,289	\$ 15,118	\$ 4,604

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 50,621	\$ 48,474	\$ 47,223	\$ 47,667	\$ 46,801
Net Provision for Loss	VA115	\$ 3,764	\$ 5,362	\$ 4,194	\$ 3,668	\$ 4,143
Transfers	VA125	\$ 118	\$ 57	\$- 43	\$ 1,452	\$- 686
Recoveries	VA135	\$ 1,493	\$ 1,319	\$ 1,420	\$ 1,272	\$ 1,176
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 136
Charge-offs	VA155	\$ 4,308	\$ 4,591	\$ 4,320	\$ 4,089	\$ 3,903
General Valuation Allowances - Ending Balance	VA165	\$ 51,688	\$ 50,621	\$ 48,474	\$ 49,970	\$ 47,667
Specific Valuation Allowances - Beginning Balance	VA108	\$ 1,052	\$ 1,221	\$ 1,066	\$ 2,450	\$ 1,851
Net Provision for Loss	VA118	\$ 96	\$- 101	\$ 149	\$ 79	\$ 32

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:21 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$- 118	\$- 57	\$ 43	\$- 1,452	\$ 686
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$- 100
Charge-offs	VA158	\$ 117	\$ 11	\$ 37	\$ 11	\$ 19
Specific Valuation Allowances - Ending Balance	VA168	\$ 913	\$ 1,052	\$ 1,221	\$ 1,066	\$ 2,450
Total Valuation Allowances - Beginning Balance	VA110	\$ 51,673	\$ 49,695	\$ 48,289	\$ 50,117	\$ 48,652
Net Provision for Loss	VA120	\$ 3,860	\$ 5,261	\$ 4,343	\$ 3,747	\$ 4,175
Recoveries	VA140	\$ 1,493	\$ 1,319	\$ 1,420	\$ 1,272	\$ 1,176
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 36
Charge-offs	VA160	\$ 4,425	\$ 4,602	\$ 4,357	\$ 4,100	\$ 3,922
Total Valuation Allowances - Ending Balance	VA170	\$ 52,601	\$ 51,673	\$ 49,695	\$ 51,036	\$ 50,117
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 4,308	\$ 4,591	\$ 4,320	\$ 4,089	\$ 3,903
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 288	\$ 368	\$ 544	\$ 1,436	\$ 752
Construction - Total	SUB2030	\$ 54	\$ 0	\$ 54	\$ 605	\$ 83
1-4 Dwelling Units	VA420	\$ 54	\$ 0	\$ 54	\$ 0	\$ 83
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 605	\$ 0
Permanent - Total	SUB2041	\$ 234	\$ 368	\$ 490	\$ 831	\$ 669
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 33	\$ 85	\$ 143	\$ 0	\$ 42
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 106	\$ 75	\$ 193	\$ 103	\$ 463
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 66	\$ 208	\$ 154	\$ 662	\$ 67
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 31	\$ 97
Land	VA490	\$ 29	\$ 0	\$ 0	\$ 35	\$ 0
Nonmortgage Loans - Total	VA56	\$ 3,784	\$ 4,098	\$ 3,616	\$ 2,653	\$ 3,121
Commercial Loans	VA520	\$ 1,975	\$ 2,469	\$ 2,035	\$ 1,362	\$ 1,793
Consumer Loans - Total	SUB2061	\$ 1,809	\$ 1,629	\$ 1,581	\$ 1,291	\$ 1,328
Loans on Deposits	VA510	\$ 12	\$ 18	\$ 13	\$ 49	\$ 27
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 1,594	\$ 1,207	\$ 1,285	\$ 885	\$ 1,044
Mobile Home Loans	VA550	\$ 0	\$ 25	\$ 0	\$ 8	\$ 5
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:21 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 203	\$ 379	\$ 283	\$ 349	\$ 252
Reposessed Assets - Total	VA60	\$ 236	\$ 125	\$ 160	\$ 0	\$ 30
Real Estate - Construction	VA605	\$ 101	\$ 0	\$ 3	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 16	\$ 27	\$ 26	\$ 0	\$ 30
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 7	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 119	\$ 91	\$ 131	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 1,493	\$ 1,319	\$ 1,420	\$ 1,272	\$ 1,176
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 97	\$ 203	\$ 84	\$ 315	\$ 152
Construction - Total	SUB2130	\$ 26	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 26	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 71	\$ 203	\$ 84	\$ 315	\$ 152
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 7	\$ 84	\$ 63	\$ 1	\$ 2
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 34	\$ 27	\$ 11	\$ 7	\$ 47
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 9	\$ 40	\$ 10	\$ 307	\$ 43
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 21	\$ 52	\$ 0	\$ 0	\$ 60
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 1,396	\$ 1,116	\$ 1,336	\$ 957	\$ 1,024
Commercial Loans	VA521	\$ 527	\$ 560	\$ 784	\$ 439	\$ 491
Consumer Loans - Total	SUB2161	\$ 869	\$ 556	\$ 552	\$ 518	\$ 533
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	\$ 717	\$ 430	\$ 439	\$ 385	\$ 372
Mobile Home Loans	VA551	\$ 1	\$ 3	\$ 1	\$ 0	\$ 0
Credit Cards	VA557	\$ 21	\$ 25	\$ 20	\$ 26	\$ 30
Other	VA561	\$ 130	\$ 98	\$ 92	\$ 107	\$ 131
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:21 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$- 22	\$- 156	\$ 192	\$- 1,373	\$ 717
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$- 40	\$- 171	\$ 147	\$- 1,096	\$ 396
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$- 40	\$- 171	\$ 147	\$- 1,096	\$ 396
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 15	\$ 27	\$ 0	\$ 16	\$- 15
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 7	\$ 19	\$ 120	\$- 44	\$ 96
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$- 7	\$ 0	\$ 23	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$- 11	\$- 171	\$ 4	\$- 1,068	\$ 315
Land	VA492	\$ 0	\$- 46	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 18	\$ 15	\$ 45	\$- 277	\$ 288
Commercial Loans	VA522	\$ 39	\$ 14	\$ 46	\$- 250	\$ 157
Consumer Loans - Total	SUB2261	\$- 21	\$ 1	\$- 1	\$- 27	\$ 131
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	\$ 11	\$ 11	\$ 5	\$- 17	\$ 88
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$- 32	\$- 10	\$- 6	\$- 10	\$ 43
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 33
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 Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 33
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: August 23, 2006, 11:21 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 2,793	\$ 3,116	\$ 3,092	\$ 1,444	\$ 3,444
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 151	\$- 6	\$ 607	\$ 25	\$ 996
Construction - Total	SUB2330	\$ 28	\$ 0	\$ 54	\$ 605	\$ 83
1-4 Dwelling Units	VA425	\$ 28	\$ 0	\$ 54	\$ 0	\$ 83
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 605	\$ 0
Permanent - Total	SUB2341	\$ 123	\$- 6	\$ 553	\$- 580	\$ 913
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 11	\$ 28	\$ 80	\$ 15	\$ 25
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 65	\$ 67	\$ 302	\$ 52	\$ 512
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 50	\$ 168	\$ 167	\$ 355	\$ 24
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 32	\$- 223	\$ 4	\$- 1,037	\$ 352
Land	VA495	\$ 29	\$- 46	\$ 0	\$ 35	\$ 0
Nonmortgage Loans - Total	VA59	\$ 2,406	\$ 2,997	\$ 2,325	\$ 1,419	\$ 2,385
Commercial Loans	VA525	\$ 1,487	\$ 1,923	\$ 1,297	\$ 673	\$ 1,459
Consumer Loans - Total	SUB2361	\$ 919	\$ 1,074	\$ 1,028	\$ 746	\$ 926
Loans on Deposits	VA515	\$ 12	\$ 18	\$ 13	\$ 49	\$ 27
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 888	\$ 788	\$ 851	\$ 483	\$ 760
Mobile Home Loans	VA555	\$- 1	\$ 22	\$- 1	\$ 8	\$ 5
Credit Cards	VA559	\$- 21	\$- 25	\$- 20	\$- 26	\$- 30
Other	VA565	\$ 41	\$ 271	\$ 185	\$ 232	\$ 164
Reposessed Assets - Total	VA65	\$ 236	\$ 125	\$ 160	\$ 0	\$ 63
Real Estate - Construction	VA607	\$ 101	\$ 0	\$ 3	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 16	\$ 27	\$ 26	\$ 0	\$ 30
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 7	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA633	\$ 119	\$ 91	\$ 131	\$ 0	\$ 33
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:21 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 4,886	\$ 4,355	\$ 2,371	\$ 541	\$ 1,388
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 18,256	\$ 15,087	\$ 11,997	\$ 11,697	\$ 12,832
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 4,936	\$ 3,220	\$ 2,717	\$ 2,190	\$ 1,839
Construction	VA951	\$ 1,077	\$ 107	\$ 66	\$ 131	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 3,851	\$ 3,113	\$ 2,057	\$ 1,848	\$ 1,698
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 184	\$ 192	\$ 141
Permanent - Land	VA955	\$ 8	\$ 0	\$ 410	\$ 19	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 66,233	\$ 76,743	\$ 67,032	\$ 74,493	\$ 86,043
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 135,764	\$ 132,927	\$ 104,481	\$ 100,538	\$ 118,926
Substandard	VA965	\$ 106,701	\$ 65,992	\$ 59,077	\$ 50,499	\$ 63,064
Doubtful	VA970	\$ 29,028	\$ 66,603	\$ 45,105	\$ 49,665	\$ 55,468
Loss	VA975	\$ 35	\$ 332	\$ 299	\$ 374	\$ 394
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	N/A	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 146,915	\$ 164,918	\$ 128,105	\$ 130,718	\$ 155,601
Mortgages - Total	SUB2421	\$ 105,340	\$ 120,171	\$ 85,543	\$ 86,239	\$ 106,835
Construction and Land Loans	SUB2430	\$ 6,055	\$ 9,361	\$ 5,907	\$ 9,358	\$ 6,427
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 91,106	\$ 104,883	\$ 72,610	\$ 67,893	\$ 84,970
Permanent Loans Secured by All Other Property	SUB2450	\$ 10,608	\$ 10,831	\$ 9,529	\$ 14,028	\$ 18,090
Nonmortgages - Total	SUB2461	\$ 41,575	\$ 44,747	\$ 42,562	\$ 44,479	\$ 48,766
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 57,402	\$ 64,869	\$ 51,426	\$ 52,698	\$ 57,227

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:21 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 56,335	\$ 63,015	\$ 50,799	\$ 51,250	\$ 55,741
Mortgage Loans - Total	SUB2481	\$ 46,144	\$ 51,457	\$ 41,832	\$ 42,370	\$ 45,880
Construction	PD115	\$ 2,669	\$ 3,567	\$ 2,800	\$ 2,887	\$ 3,263
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 4,307	\$ 2,421	\$ 1,500	\$ 2,044	\$ 1,288
Secured by First Liens	PD123	\$ 32,517	\$ 37,552	\$ 31,228	\$ 29,084	\$ 31,724
Secured by Junior Liens	PD124	\$ 1,944	\$ 2,790	\$ 1,724	\$ 1,955	\$ 1,907
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 1,134	\$ 109	\$ 2,868
Nonresidential Property (Except Land)	PD135	\$ 3,070	\$ 1,594	\$ 1,583	\$ 2,391	\$ 3,361
Land	PD138	\$ 1,637	\$ 3,533	\$ 1,863	\$ 3,900	\$ 1,469
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 4,782	\$ 4,772	\$ 2,733	\$ 4,444	\$ 5,158
Consumer Loans - Total	SUB2511	\$ 5,409	\$ 6,786	\$ 6,234	\$ 4,436	\$ 4,703
Loans on Deposits	PD161	\$ 290	\$ 92	\$ 113	\$ 191	\$ 249
Home Improvement Loans	PD163	\$ 290	\$ 224	\$ 402	\$ 211	\$ 765
Education Loans	PD165	\$ 1	\$ 19	\$ 13	\$ 27	\$ 0
Auto Loans	PD167	\$ 3,830	\$ 5,471	\$ 4,719	\$ 3,126	\$ 2,901
Mobile Home Loans	PD169	\$ 110	\$ 123	\$ 192	\$ 103	\$ 136
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 888	\$ 857	\$ 795	\$ 778	\$ 652
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 1,662	\$ 500	\$ 1,343	\$ 128	\$ 3,350
Held for Sale Included in PD115:PD180	PD192	\$ 2,290	\$ 1,488	\$ 0	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 37	\$ 135	\$ 0	\$ 0	\$ 215
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 30	\$ 101	\$ 0	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 1,067	\$ 1,854	\$ 627	\$ 1,448	\$ 1,486
Mortgage Loans - Total	SUB2491	\$ 474	\$ 1,671	\$ 306	\$ 590	\$ 617
Construction	PD215	\$ 448	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:21 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5
Secured by First Liens	PD223	\$ 26	\$ 527	\$ 125	\$ 290	\$ 504
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 764	\$ 181	\$ 200	\$ 0
Land	PD238	\$ 0	\$ 380	\$ 0	\$ 100	\$ 108
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 189	\$ 151	\$ 301	\$ 229	\$ 847
Consumer Loans - Total	SUB2521	\$ 404	\$ 32	\$ 20	\$ 629	\$ 22
Loans on Deposits	PD261	\$ 393	\$ 0	\$ 0	\$ 460	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 3	\$ 23	\$ 11	\$ 16	\$ 13
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 8	\$ 9	\$ 8	\$ 153	\$ 9
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Held for Sale Included in PD215:PD280	PD292	\$ 448	\$ 0	\$ 0	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 411	\$ 207	\$ 207	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 312	\$ 155	\$ 155	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 89,513	\$ 100,049	\$ 76,679	\$ 78,020	\$ 98,374
Mortgage Loans - Total	SUB2501	\$ 58,722	\$ 67,043	\$ 43,405	\$ 43,279	\$ 60,338
Construction	PD315	\$ 509	\$ 890	\$ 604	\$ 1,431	\$ 512
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 1,131	\$ 730	\$ 218	\$ 919	\$ 792
Secured by First Liens	PD323	\$ 45,831	\$ 54,271	\$ 34,137	\$ 29,709	\$ 43,699
Secured by Junior Liens	PD324	\$ 5,350	\$ 6,592	\$ 3,678	\$ 3,892	\$ 5,051
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0	\$ 730	\$ 913
Nonresidential Property (Except Land)	PD335	\$ 5,109	\$ 3,569	\$ 4,128	\$ 5,558	\$ 8,296

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:21 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	PD338	\$ 792	\$ 991	\$ 640	\$ 1,040	\$ 1,075
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 29,212	\$ 30,814	\$ 31,837	\$ 32,312	\$ 36,634
Consumer Loans - Total	SUB2531	\$ 1,579	\$ 2,192	\$ 1,437	\$ 2,429	\$ 1,402
Loans on Deposits	PD361	\$ 133	\$ 1	\$ 4	\$ 785	\$ 34
Home Improvement Loans	PD363	\$ 41	\$ 40	\$ 62	\$ 15	\$ 40
Education Loans	PD365	\$ 21	\$ 21	\$ 45	\$ 41	\$ 40
Auto Loans	PD367	\$ 1,050	\$ 1,766	\$ 1,064	\$ 1,005	\$ 728
Mobile Home Loans	PD369	\$ 52	\$ 35	\$ 49	\$ 37	\$ 53
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 282	\$ 329	\$ 213	\$ 546	\$ 507
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 641	\$ 784	\$ 844	\$ 1,308	\$ 1,361
Held for Sale Included in PD315:PD380	PD392	\$ 1,618	\$ 2,549	\$ 0	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 327	\$ 335	\$ 337	\$ 0	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 36	\$ 39	\$ 41	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	N/A	N/A

Schedule LD --- Loan Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 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	\$ 376,109	\$ 400,720	\$ 348,373	\$ 341,112	\$ 240,163
90% up to 100% LTV	LD110	\$ 216,961	\$ 220,556	\$ 208,048	\$ 214,546	\$ 148,026
100% and greater LTV	LD120	\$ 159,148	\$ 180,164	\$ 140,325	\$ 126,566	\$ 92,137
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 43,239	\$ 41,779	\$ 20,611	\$ 16,730	\$ 11,401
Past Due and Still Accruing - Total	SUB5240	\$ 12,205	\$ 12,283	\$ 7,395	\$ 4,734	\$ 3,883
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 12,205	\$ 12,283	\$ 7,270	\$ 4,734	\$ 3,883
90% up to 100% LTV	LD210	\$ 5,823	\$ 5,344	\$ 4,445	\$ 2,147	\$ 2,548
100% and greater LTV	LD220	\$ 6,382	\$ 6,939	\$ 2,825	\$ 2,587	\$ 1,335
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 125	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 125	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 31,034	\$ 29,496	\$ 13,216	\$ 11,996	\$ 7,518
90% up to 100% LTV	LD250	\$ 11,775	\$ 6,064	\$ 3,624	\$ 2,560	\$ 2,995
100% and greater LTV	LD260	\$ 19,259	\$ 23,432	\$ 9,592	\$ 9,436	\$ 4,523

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:21 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Net Charge-offs - Total	SUB5300	\$ 32	\$ 138	\$ 153	\$ 62	\$- 41
90% up to 100% LTV	LD310	\$ 32	\$ 115	\$ 53	\$ 62	\$- 41
100% and greater LTV	LD320	\$ 0	\$ 23	\$ 100	\$ 0	\$ 0
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	\$ 4,574	\$ 34,026	\$ 43,733	\$ 15,204	\$ 15,431
90% up to 100% LTV	LD430	\$ 2,779	\$ 27,499	\$ 33,718	\$ 6,500	\$ 7,403
100% and greater LTV	LD440	\$ 1,795	\$ 6,527	\$ 10,015	\$ 8,704	\$ 8,028
Sales - Total	SUB5340	\$ 0	\$ 899	\$ 80	\$ 95	\$ 98
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 95	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 899	\$ 80	\$ 0	\$ 98

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 332,489	\$ 252,619	\$ 222,600	\$ 192,574	\$ 183,976
Mortgage Construction Loans	CC105	\$ 313,820	\$ 237,140	\$ 211,725	\$ 184,715	\$ 175,033
Other Mortgage Loans	CC115	\$ 18,669	\$ 15,479	\$ 10,875	\$ 7,859	\$ 8,943
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 20,056	\$ 15,256	\$ 16,154	\$ 4,979	\$ 5,751
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 486,284	\$ 506,338	\$ 729,942	\$ 811,274	\$ 654,658
1-4 Dwelling Units	CC280	\$ 474,720	\$ 480,836	\$ 708,478	\$ 795,636	\$ 636,701
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 0	\$ 601	\$ 702	\$ 0
All Other Real Estate	CC300	\$ 11,564	\$ 25,502	\$ 20,863	\$ 14,936	\$ 17,957
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 6,363	\$ 5,935	\$ 6,150	\$ 4,235	\$ 12,617
Commitments Outstanding to Purchase Loans	CC320	\$ 437,470	\$ 535,347	\$ 443,703	\$ 502,513	\$ 407,934
Commitments Outstanding to Sell Loans	CC330	\$ 1,230,215	\$ 1,402,038	\$ 1,963,969	\$ 1,985,833	\$ 1,944,460
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 100,000	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 400,000	\$ 526,004	\$ 595,000	\$ 585,000
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 251,116	\$ 252,181	\$ 239,923	\$ 227,212	\$ 214,984
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 167,967	\$ 178,252	\$ 172,115	\$ 159,381	\$ 153,896
Commercial Lines	CC420	\$ 50,016	\$ 49,764	\$ 37,665	\$ 37,176	\$ 37,344

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:21 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 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	\$ 33,133	\$ 24,165	\$ 30,143	\$ 30,655	\$ 23,744
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 5,606	\$ 5,114	\$ 5,217	\$ 3,913	\$ 3,553
Commercial	CC430	\$ 2,379	\$ 1,529	\$ 1,565	\$ 1,070	\$ 1,099
Standby, Not Included on CC465 or CC468	CC435	\$ 3,227	\$ 3,585	\$ 3,652	\$ 2,843	\$ 2,454
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 94,206	\$ 96,493	\$ 98,701	\$ 74,602	\$ 79,427
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 15,599	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 78,607	\$ 96,493	\$ 98,701	\$ 74,602	\$ 79,427
Other Contingent Liabilities	CC480	\$ 3	\$ 3	\$ 4	\$ 4	\$ 4
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 19,832	\$ 41,182	\$ 58,445	\$ 300,178	\$ 121,556
Pass-Through Securities	CF143	\$ 15,815	\$ 20,483	\$ 39,978	\$ 237,795	\$ 103,490
Other Mortgage-Backed Securities	CF153	\$ 4,017	\$ 20,699	\$ 18,467	\$ 62,383	\$ 18,066
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 0	\$ 0	\$ 0	\$ 249,506	\$ 57,153
Pass-Through Securities	CF145	\$ 0	\$ 0	\$ 0	\$ 249,506	\$ 57,153
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 19,832	\$ 41,182	\$ 58,445	\$ 50,672	\$ 64,403
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 27,622	\$- 36,254	\$- 53,612	\$- 36,279	\$- 38,191
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 12,534	\$- 22,449	\$- 27,566	\$- 24,097	\$- 24,201
Mortgage Loans Disbursed - Total	SUB3831	\$ 2,581,228	\$ 2,933,277	\$ 3,281,536	\$ 3,015,696	\$ 2,387,018
Construction Loans - Total	SUB3840	\$ 163,356	\$ 119,049	\$ 133,117	\$ 123,956	\$ 114,295
1-4 Dwelling Units	CF190	\$ 149,299	\$ 109,092	\$ 121,363	\$ 109,762	\$ 101,065
Multifamily (5 or more) Dwelling Units	CF200	\$ 1,019	\$ 1,926	\$ 4,345	\$ 124	\$ 2,785
Nonresidential	CF210	\$ 13,038	\$ 8,031	\$ 7,409	\$ 14,070	\$ 10,445
Permanent Loans - Total	SUB3851	\$ 2,417,872	\$ 2,814,228	\$ 3,148,419	\$ 2,891,740	\$ 2,272,723
1-4 Dwelling Units	CF225	\$ 2,334,162	\$ 2,728,712	\$ 3,088,439	\$ 2,824,762	\$ 2,200,452
Multifamily (5 or more) Dwelling Units	CF245	\$ 2,751	\$ 3,713	\$ 2,954	\$ 1,679	\$ 5,055
Nonresidential (Except Land)	CF260	\$ 49,512	\$ 51,901	\$ 29,958	\$ 31,685	\$ 40,569

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:21 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	CF270	\$ 31,447	\$ 29,902	\$ 27,068	\$ 33,614	\$ 26,647
Loans and Participations Purchased - Total	SUB3880	\$ 507,377	\$ 636,646	\$ 770,095	\$ 731,802	\$ 661,995
Secured by 1-4 Dwelling Units	CF280	\$ 503,080	\$ 632,845	\$ 761,305	\$ 730,563	\$ 660,632
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 283	\$ 150	\$ 0	\$ 34
Secured by Nonresidential	CF300	\$ 4,297	\$ 3,518	\$ 8,640	\$ 1,239	\$ 1,329
Loans and Participations Sold - Total	SUB3890	\$ 2,920,426	\$ 3,335,527	\$ 3,665,707	\$ 3,180,135	\$ 2,788,254
Secured by 1-4 Dwelling Units	CF310	\$ 2,910,351	\$ 3,329,678	\$ 3,661,875	\$ 3,167,212	\$ 2,780,518
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 4,084	\$ 1,306	\$ 285	\$ 4,286	\$ 1,526
Secured by Nonresidential	CF330	\$ 5,991	\$ 4,543	\$ 3,547	\$ 8,637	\$ 6,210
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 2,413,049	\$- 2,698,881	\$- 2,895,612	\$- 2,448,333	\$- 2,126,259
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 331,734	\$ 214,398	\$ 234,407	\$ 217,559	\$ 198,833
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 83,188	\$- 106,488	\$- 130,532	\$- 91,680	\$- 74,699
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 32,789	\$ 37,058	\$ 38,609	\$ 31,483	\$ 28,402
Mortgage Loans - Net Change in Mtg Loan Portfolio - Flow	SUB3906	\$- 246,743	\$- 86,490	\$ 20,985	\$ 258,124	\$- 12,773
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 194,086	\$ 200,481	\$ 282,647	\$ 324,215	\$ 188,886
Commercial	CF390	\$ 73,458	\$ 87,757	\$ 85,103	\$ 74,713	\$ 66,881
Consumer	CF400	\$ 120,628	\$ 112,724	\$ 197,544	\$ 249,502	\$ 122,005
Nonmortgage Loans - Sales - Total	SUB3915	\$ 280	\$ 650	\$ 601	\$ 85,807	\$ 1,658
Commercial	CF395	\$ 0	\$ 0	\$ 601	\$ 1,075	\$ 1,658
Consumer	CF405	\$ 280	\$ 650	\$ 0	\$ 84,732	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 193,806	\$ 199,831	\$ 282,046	\$ 238,408	\$ 187,228
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 69,317	\$- 20,924	\$ 304,891	\$ 265,452	\$- 4,571
New Deposits Received less Deposits Withdrawn	CF420	\$ 29,800	\$- 55,158	\$ 267,885	\$ 234,747	\$- 27,583
Interest Credited to Deposits	CF430	\$ 39,517	\$ 34,234	\$ 37,006	\$ 30,705	\$ 23,012
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 905,817	\$ 916,838	\$ 1,071,858	\$ 814,028	\$ 506,966
Fully Insured	DI100	\$ 814,859	\$ 820,131	\$ 963,616	\$ 719,290	\$ 418,021
Other	DI110	\$ 90,958	\$ 96,707	\$ 108,242	\$ 94,738	\$ 88,945
Deposits with Balances - \$100,000 or Less	DI120	\$ 3,751,762	\$ 3,680,227	\$ 3,822,362	\$ 3,632,692	\$ 3,403,054

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:21 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Deposits with Balances - Greater than \$100,000	DI130	\$ 1,851,765	\$ 1,755,756	\$ 1,743,979	\$ 1,652,571	\$ 1,605,967
Number of Deposit Accounts - Total	SUB4062	396,301	386,658	404,614	432,496	404,270
Balances of \$100,000 or Less	DI150	389,167	379,792	397,853	425,912	397,767
Balances Greater than \$100,000	DI160	7,134	6,866	6,761	6,584	6,503
IRA/Keogh Accounts	DI200	\$ 343,293	\$ 334,444	\$ 329,627	\$ 321,938	\$ 318,425
Uninsured Deposits	DI210	\$ 1,138,709	\$ 1,117,601	\$ 1,096,918	\$ 1,035,484	\$ 991,171
Preferred Deposits	DI220	\$ 6,534	\$ 6,873	\$ 8,764	\$ 7,346	\$ 8,815
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 979,767	\$ 927,809	\$ 981,827	\$ 982,357	\$ 1,035,953
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 1,389,299	\$ 1,349,631	\$ 1,367,935	\$ 1,398,714	\$ 1,409,172
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 265,019	\$ 262,652	\$ 279,247	\$ 232,644	\$ 240,629
Deposits & Escrows - Time Deposits	DI340	\$ 2,969,444	\$ 2,895,890	\$ 2,937,332	\$ 2,671,549	\$ 2,323,273
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 470,493	\$ 444,056	\$ 498,384	\$ 492,607	\$ 487,850
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 1,274	\$ 1,550	\$ 1,128	\$ 985	\$ 1,153
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 41,902	\$ 68,565	\$ 138,718	\$ 87,872	\$ 4,869
Deposits of Consolidated Subs - 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
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
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
		Value	Value	Value	Value	Value
MISCELLANEOUS DATA						

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:21 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Number of Full-time Equivalent Employees	SI370	3,425	3,521	3,544	3,372	3,338
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 1,378,383	\$ 1,399,507	\$ 1,433,490	\$ 1,440,889	\$ 1,522,067
Assets Held for Sale	SI387	\$ 974,242	\$ 1,235,185	\$ 1,457,712	\$ 1,384,477	\$ 1,118,666
Loans Serviced for Others	SI390	\$ 13,980,780	\$ 14,361,199	\$ 15,358,826	\$ 15,553,394	\$ 16,230,713
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 - First month of Qtr	SI581	87.05%	85.25%	84.74%	85.24%	84.38%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	86.32%	84.96%	84.42%	86.01%	85.23%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	85.61%	86.10%	84.69%	85.48%	84.66%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	94.98%	95.69%	93.09%	93.32%	93.87%
Do you meet the DBLA business operations test?	SI586	2 [Yes]	2 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 196	\$ 192	\$ 192	\$ 192	\$ 184
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 18,251	\$ 17,203	\$ 18,894	\$ 18,240	\$ 14,251
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	19	20	20	24	28
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 901,441	\$ 888,066	\$ 891,406	\$ 865,930	\$ 893,820
Net Income (Loss) (SO91)	SI610	\$- 264	\$ 9,983	\$ 8,315	\$ 10,514	\$ 4,604
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 975	\$ 9,957	\$ 156	\$ 1,356	\$ 156
Stock Issued	SI640	\$ 0	\$ 500	\$ 4,000	\$ 2,000	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 5,053	\$ 1,508	\$ 7,543	\$ 1,019	\$ 1,138
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 13,513	\$ 10,957	\$- 23,162	\$ 14,051	\$- 28,855
Prior Period Adjustments	SI668	\$ 0	\$ 267	\$ 6	\$ 0	\$ 421
Other Adjustments	SI671	\$ 116	\$ 117	\$ 114	\$ 87	\$- 5,042
Ending Equity Capital (SC80)	SI680	\$ 891,858	\$ 901,441	\$ 888,066	\$ 892,245	\$ 865,930
TRANSACTIONS WITH AFFILIATES						

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:21 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 8,380	\$ 253	\$ 1,496	\$ 1,757	\$ 1,728
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 327	\$ 1,212	\$ 1,664	\$ 468	\$ 18,149
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	3 [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/Servicing of Mutual Funds/Annuities	SI860	\$ 185	\$ 156	\$ 209	\$ 185	\$ 141
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 8,776,872	\$ 8,827,630	\$ 8,883,613	\$ 8,624,063	\$ 8,262,894
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 826,071	\$ 871,114	\$ 936,656	\$ 789,659	\$ 785,850
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 5,869,482	\$ 6,044,482	\$ 7,295,740	\$ 7,024,842	\$ 5,718,298
Nonmortgage Loans	SI885	\$ 1,388,415	\$ 1,343,077	\$ 1,191,460	\$ 1,105,482	\$ 1,012,953
Deposits and Excrows	SI890	\$ 5,415,415	\$ 5,441,936	\$ 5,413,546	\$ 5,006,742	\$ 4,839,162
Total Borrowings	SI895	\$ 2,229,290	\$ 2,257,223	\$ 2,337,466	\$ 2,476,776	\$ 2,312,357
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	38	21	38	49	45
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 2,014	\$ 1,166	\$ 1,019	\$ 52,828	\$ 2,842
Interest Charged on Loans Made During Quarter - Minimum	SI920	6.16	6.07	6.95	5.69	4.99
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.61	6.52	8.35	6.22	6.16

Schedule SQ --- Consolidated Supplemental Questions		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	1	0	0
Change in Control of Association?	SQ130	0	2	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	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

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:21 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	9	8	9	9	7

Schedule FS --- Fiduciary and Related Services		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	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

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 23, 2006, 11:21 AM

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

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	0	0	0	0	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

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:21 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY MEMORANDA						
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

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:21 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/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						
Description	Line Item	Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
		Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 891,857	\$ 901,439	\$ 888,062	\$ 892,241	\$ 865,931
Equity Capital Deductions - Total	SUB1631	\$ 115,084	\$ 114,355	\$ 109,411	\$ 108,109	\$ 105,055
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 93,745	\$ 94,040	\$ 89,909	\$ 90,329	\$ 89,548
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 21,339	\$ 20,315	\$ 19,502	\$ 17,780	\$ 15,507

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:21 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$- 76,617	\$- 90,248	\$- 79,307	\$- 102,368	\$- 88,365
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 77,010	\$- 90,524	\$- 79,567	\$- 102,662	\$- 88,613
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 393	\$ 276	\$ 260	\$ 294	\$ 248
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 700,156	\$ 696,836	\$ 699,344	\$ 681,764	\$ 672,511
Total Assets (SC60)	CCR205	\$ 8,453,338	\$ 8,596,948	\$ 8,868,830	\$ 8,658,329	\$ 8,355,153
Asset Deductions - Total	SUB1651	\$ 115,084	\$ 114,355	\$ 109,411	\$ 108,109	\$ 105,055
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 93,745	\$ 94,040	\$ 89,909	\$ 90,329	\$ 89,548
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 21,339	\$ 20,315	\$ 19,502	\$ 17,780	\$ 15,507
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 126,355	\$- 152,943	\$- 133,299	\$- 167,148	\$- 144,311
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 126,355	\$- 152,943	\$- 133,299	\$- 167,148	\$- 144,311
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 8,211,899	\$ 8,329,650	\$ 8,626,120	\$ 8,383,072	\$ 8,105,787
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 328,476	\$ 333,182	\$ 345,033	\$ 335,447	\$ 324,224
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 700,156	\$ 696,836	\$ 699,344	\$ 681,764	\$ 672,511
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 69,194	\$ 67,454	\$ 65,073	\$ 75,568	\$ 71,560
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 1,000	\$ 1,000	\$ 1,000	\$ 500	\$ 500
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 50,901	\$ 49,768	\$ 47,771	\$ 44,638	\$ 44,930
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 121,095	\$ 118,222	\$ 113,844	\$ 120,706	\$ 116,990
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 121,095	\$ 118,222	\$ 113,844	\$ 120,706	\$ 116,990
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 225	\$ 225	\$ 225	\$ 225	\$ 225
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 1,575	\$ 1,112	\$ 538	\$ 338	\$ 0
Total Risk-Based Capital	CCR39	\$ 819,451	\$ 813,721	\$ 812,425	\$ 801,907	\$ 789,276

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:21 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Cash	CCR400	\$ 24,132	\$ 23,080	\$ 22,339	\$ 26,148	\$ 24,452
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 596,850	\$ 902,109	\$ 1,031,031	\$ 1,084,319	\$ 537,264
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 3,157	\$ 4,453	\$ 3,967	\$ 0
0% R/W Category - Other	CCR415	\$ 125,955	\$ 74,738	\$ 159,964	\$ 82,427	\$ 112,165
0% R/W Category - Assets Total	CCR420	\$ 746,937	\$ 1,003,084	\$ 1,217,787	\$ 1,196,861	\$ 673,881
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	\$ 580,163	\$ 576,589	\$ 622,743	\$ 678,918	\$ 1,154,609
20% R/W Category - Claims on FHLBs	CCR435	\$ 323,374	\$ 328,909	\$ 396,381	\$ 364,735	\$ 330,141
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 10,433	\$ 12,214	\$ 13,824	\$ 14,796	\$ 17,000
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 198,676	\$ 175,196	\$ 216,095	\$ 195,507	\$ 151,455
20% R/W Category - Other	CCR450	\$ 234,995	\$ 213,896	\$ 214,391	\$ 183,995	\$ 247,712
20% R/W Category - Assets Total	CCR455	\$ 1,347,641	\$ 1,306,804	\$ 1,463,434	\$ 1,437,951	\$ 1,900,917
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 269,528	\$ 261,362	\$ 292,686	\$ 287,588	\$ 380,184
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 2,421,713	\$ 2,584,825	\$ 2,828,811	\$ 2,885,174	\$ 2,958,322
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 13,805	\$ 14,810	\$ 19,200	\$ 18,437	\$ 20,561
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 10,756	\$ 0	\$ 0	\$ 5	\$ 28,551
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 8,402	\$ 7,599	\$ 8,248	\$ 7,494	\$ 7,404
50% R/W Category - Other	CCR480	\$ 78,312	\$ 112,273	\$ 109,256	\$ 101,005	\$ 74,256
50% R/W Category - Assets Total	CCR485	\$ 2,532,988	\$ 2,719,507	\$ 2,965,515	\$ 3,012,115	\$ 3,089,094
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 1,266,498	\$ 1,359,756	\$ 1,482,760	\$ 1,506,063	\$ 1,544,550
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 2,508,547	\$ 0	\$ 43,356	\$ 155,608	\$ 71,812
100% R/W Category - All Other Assets	CCR506	\$ 1,736,189	\$ 4,068,752	\$ 3,816,664	\$ 3,512,380	\$ 3,246,120
100% R/W Category - Assets Total	CCR510	\$ 4,244,736	\$ 4,068,752	\$ 3,860,020	\$ 3,667,988	\$ 3,317,932
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 4,244,736	\$ 4,068,752	\$ 3,860,020	\$ 3,667,988	\$ 3,317,932
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	\$ 8,872,302	\$ 9,098,147	\$ 9,506,756	\$ 9,314,915	\$ 8,981,824
Subtotal Risk-Weighted Assets	CCR75	\$ 5,780,757	\$ 5,689,867	\$ 5,635,464	\$ 5,461,637	\$ 5,242,665

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:21 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Excess Allowances for Loan and Lease Losses	CCR530	\$ 742	\$ 768	\$ 642	\$ 5,188	\$ 2,694
Total Risk-Weighted Assets	CCR78	\$ 5,780,015	\$ 5,689,099	\$ 5,634,822	\$ 5,456,449	\$ 5,239,971
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 462,404	\$ 455,129	\$ 450,786	\$ 436,516	\$ 419,197
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.53%	8.37%	8.11%	8.13%	8.30%
Total Risk-Based Capital Ratio	CCR820	14.18%	14.30%	14.42%	14.70%	15.06%
Tier 1 Risk-Based Capital Ratio	CCR830	12.09%	12.23%	12.40%	12.49%	12.83%
Tangible Equity Ratio	CCR840	8.53%	8.37%	8.11%	8.13%	8.30%

*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.