

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 22, 2007, 1:57 PM

TFR Industry Aggregate Report  
99112 - OTS-Regulated: Southeast Region (Geog)  
March 2007

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Description		Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
<b>Number of Regulated Institutions</b>		297	299	306
<b>Schedule NS --- Optional Narrative Statement</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Have you included a narrative statement?	NS100	4	7	2
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A
<b>Schedule SC --- Consolidated Statement of Condition</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
<b>ASSETS</b>				
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 24,498,229</b>	<b>\$ 18,803,779</b>	<b>\$ 19,711,463</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 3,610,798	\$ 3,292,959	\$ 3,888,375
Interest-Earning Deposits in FHLBs	SC112	\$ 2,538,557	\$ 1,896,703	\$ 2,312,772
Other Interest-Earning Deposits	SC118	\$ 1,459,231	\$ 799,427	\$ 773,609
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 7,320,009	\$ 2,396,171	\$ 1,719,522
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 5,314,795	\$ 6,039,276	\$ 6,739,155
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,261,473	\$ 1,477,967	\$ 1,439,512
State and Municipal Obligations	SC180	\$ 1,686,636	\$ 1,551,753	\$ 1,413,641
Securities Backed by Nonmortgage Loans	SC182	\$ 210,861	\$ 213,188	\$ 244,227
Other Investment Securities	SC185	\$ 990,684	\$ 1,023,830	\$ 1,062,605
Accrued Interest Receivable	SC191	\$ 105,185	\$ 112,505	\$ 118,045
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 46,365,877</b>	<b>\$ 31,501,544</b>	<b>\$ 38,304,862</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 46,365,876</b>	<b>\$ 31,501,542</b>	<b>\$ 38,304,860</b>
Pass-Through - Total	SUB0073	\$ 23,386,123	\$ 21,529,549	\$ 28,056,267
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 20,967,950	\$ 19,652,735	\$ 26,601,236
Other Pass-Through	SC215	\$ 2,418,173	\$ 1,876,814	\$ 1,455,031
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 22,796,583	\$ 9,935,858	\$ 10,124,347
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 3,598,529	\$ 2,436,112	\$ 2,600,390
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 2,641,375	\$ 2,666,527	\$ 2,989,158
Other	SC222	\$ 16,556,679	\$ 4,833,219	\$ 4,534,799
Accrued Interest Receivable	SC228	\$ 183,171	\$ 36,137	\$ 124,248

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
General Valuation Allowances	SC229	\$ 1	\$ 2	\$ 2
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 219,088,880</b>	<b>\$ 140,857,762</b>	<b>\$ 168,029,283</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 218,166,634</b>	<b>\$ 140,242,346</b>	<b>\$ 167,400,546</b>
Construction Loans - Total	SUB0100	\$ 8,291,147	\$ 8,423,173	\$ 8,656,922
Residential - Total	SUB0110	\$ 6,646,474	\$ 6,737,467	\$ 6,933,510
1-4 Dwelling Units	SC230	\$ 5,703,358	\$ 5,786,290	\$ 5,923,920
Multifamily (5 or more) Dwelling Units	SC235	\$ 943,116	\$ 951,177	\$ 1,009,590
Nonresidential Property	SC240	\$ 1,644,673	\$ 1,685,706	\$ 1,723,412
Permanent Loans - Total	SUB0121	\$ 209,556,821	\$ 131,585,288	\$ 158,441,539
Residential - Total	SUB0131	\$ 187,677,669	\$ 109,727,833	\$ 136,345,070
1-4 Dwelling Units - Total	SUB0141	\$ 184,099,458	\$ 106,217,467	\$ 130,416,024
Revolving Open-End Loans	SC251	\$ 31,572,334	\$ 17,606,602	\$ 27,030,781
All Other - First Liens	SC254	\$ 137,106,689	\$ 81,781,698	\$ 93,994,989
All Other - Junior Liens	SC255	\$ 15,420,435	\$ 6,829,167	\$ 9,390,254
Multifamily (5 or more) Dwelling Units	SC256	\$ 3,578,211	\$ 3,510,366	\$ 5,929,046
Nonresidential Property (Except Land)	SC260	\$ 15,037,640	\$ 14,835,779	\$ 15,423,780
Land	SC265	\$ 6,841,512	\$ 7,021,676	\$ 6,672,689
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 80,441,769	\$ 5,703,239	\$ 5,870,874
Accrued Interest Receivable	SC272	\$ 1,164,113	\$ 740,502	\$ 862,610
Advances for Taxes and Insurance	SC275	\$ 76,799	\$ 108,799	\$ 68,211
Allowance for Loan and Lease Losses	SC283	\$ 922,246	\$ 615,416	\$ 628,737
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 36,193,121</b>	<b>\$ 30,493,500</b>	<b>\$ 34,729,294</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 35,487,376</b>	<b>\$ 29,800,729</b>	<b>\$ 34,019,813</b>
Commercial Loans - Total	SC32	\$ 9,516,554	\$ 9,577,846	\$ 10,531,019
Secured	SC300	\$ 5,324,596	\$ 5,338,224	\$ 6,036,199
Unsecured	SC303	\$ 3,629,435	\$ 3,680,851	\$ 3,933,856
Lease Receivables	SC306	\$ 562,523	\$ 558,771	\$ 560,964
Consumer Loans - Total	SC35	\$ 26,462,810	\$ 20,702,227	\$ 23,981,735
Loans on Deposits	SC310	\$ 192,463	\$ 189,982	\$ 193,715
Home Improvement Loans (Not secured by real estate)	SC316	\$ 36,297	\$ 34,470	\$ 35,719
Education Loans	SC320	\$ 30,036	\$ 23,299	\$ 25,692
Auto Loans	SC323	\$ 4,439,617	\$ 4,910,105	\$ 4,982,713
Mobile Home Loans	SC326	\$ 324,898	\$ 336,797	\$ 324,095
Credit Cards	SC328	\$ 4,106,872	\$ 4,261,201	\$ 4,279,471

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 17,332,627	\$ 10,946,373	\$ 14,140,330
Accrued Interest Receivable	SC348	\$ 213,757	\$ 213,427	\$ 216,541
Allowance for Loan and Lease Losses	SC357	\$ 705,745	\$ 692,771	\$ 709,481
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 405,235</b>	<b>\$ 310,158</b>	<b>\$ 275,757</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 402,494</b>	<b>\$ 307,789</b>	<b>\$ 273,754</b>
Real Estate - Total	SUB0210	\$ 388,186	\$ 293,206	\$ 261,900
Construction	SC405	\$ 15,120	\$ 11,702	\$ 11,980
Residential - Total	SUB0225	\$ 276,566	\$ 193,015	\$ 181,808
1-4 Dwelling Units	SC415	\$ 273,266	\$ 188,206	\$ 176,950
Multifamily (5 or more) Dwelling Units	SC425	\$ 3,300	\$ 4,809	\$ 4,858
Nonresidential (Except Land)	SC426	\$ 23,153	\$ 20,545	\$ 26,136
Land	SC428	\$ 73,340	\$ 67,523	\$ 41,908
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 7	\$ 421	\$ 68
Other Repossessed Assets	SC430	\$ 17,049	\$ 16,952	\$ 13,857
General Valuation Allowances	SC441	\$ 2,741	\$ 2,369	\$ 2,003
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 66,825</b>	<b>\$ 67,242</b>	<b>\$ 66,307</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 3,549,799</b>	<b>\$ 2,261,203</b>	<b>\$ 2,426,504</b>
Federal Home Loan Bank Stock	SC510	\$ 3,340,478	\$ 2,113,124	\$ 2,281,136
Other	SC540	\$ 209,321	\$ 148,079	\$ 145,368
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 2,872,534</b>	<b>\$ 2,882,277</b>	<b>\$ 2,903,583</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 8,193,045</b>	<b>\$ 7,423,702</b>	<b>\$ 7,329,455</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 8,192,312</b>	<b>\$ 7,422,943</b>	<b>\$ 7,326,590</b>
Bank-Owned Life Insurance:				
Key Person Life Insurance	SC615	\$ 168,401	\$ 171,906	\$ 172,607
Other	SC625	\$ 789,784	\$ 768,699	\$ 764,535
Intangible Assets:				
Servicing Assets On:				
Mortgage Loans	SC642	\$ 823,036	\$ 748,219	\$ 742,067
Nonmortgage Loans	SC644	\$ 427	\$ 501	\$ 565
Goodwill & Other Intangible Assets	SC660	\$ 2,802,572	\$ 2,750,629	\$ 2,015,931
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 565,645	\$ 584,105	\$ 585,321
Other Assets	SC689	\$ 3,043,180	\$ 2,399,643	\$ 3,048,428
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 733	\$ 759	\$ 2,865
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 1,631,466</b>	<b>\$ 1,311,317</b>	<b>\$ 1,343,088</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 341,233,545</b>	<b>\$ 234,601,167</b>	<b>\$ 273,776,508</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 339,602,079</b>	<b>\$ 233,289,850</b>	<b>\$ 272,433,420</b>
<b>LIABILITIES</b>				
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 224,130,337</b>	<b>\$ 155,423,835</b>	<b>\$ 180,424,202</b>
Deposits	SC710	\$ 222,838,296	\$ 154,269,527	\$ 178,726,451
Escrows	SC712	\$ 1,348,787	\$ 1,174,877	\$ 1,729,963
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 56,746	\$- 20,569	\$- 32,212
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 78,508,987</b>	<b>\$ 52,374,283</b>	<b>\$ 63,904,272</b>
Advances from FHLBank	SC720	\$ 59,387,750	\$ 34,451,445	\$ 34,959,865
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 17,710,350	\$ 16,593,633	\$ 22,976,094
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 241,500	\$ 241,500	\$ 931,500
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 1,169,387	\$ 1,087,705	\$ 5,036,813
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 6,299,768</b>	<b>\$ 3,275,265</b>	<b>\$ 4,453,927</b>
Accrued Interest Payable - Deposits	SC763	\$ 611,333	\$ 314,944	\$ 310,266
Accrued Interest Payable - Other	SC766	\$ 329,167	\$ 244,816	\$ 252,681
Accrued Taxes	SC776	\$ 1,092,676	\$ 320,061	\$ 676,649
Accounts Payable	SC780	\$ 1,818,713	\$ 1,014,103	\$ 1,609,923
Deferred Income Taxes	SC790	\$ 242,594	\$ 262,082	\$ 406,209
Other Liabilities and Deferred Income	SC796	\$ 2,205,285	\$ 1,119,259	\$ 1,198,199
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 308,939,092</b>	<b>\$ 211,073,383</b>	<b>\$ 248,782,401</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 214,367</b>	<b>\$ 211,583</b>	<b>\$ 211,738</b>
<b>EQUITY CAPITAL</b>				
<b>Perpetual Preferred Stock:</b>				
Stock - Total	SUB0311	\$ 17,943,111	\$ 12,448,654	\$ 12,921,974
Cumulative	SC812	\$ 1,000	\$ 1,000	\$ 1,000
Noncumulative	SC814	\$ 397,869	\$ 397,869	\$ 151,869
<b>Common Stock:</b>				
Par Value	SC820	\$ 152,173	\$ 148,194	\$ 148,985
Paid in Excess of Par	SC830	\$ 17,392,069	\$ 11,901,591	\$ 12,620,120
<b>Accumulated Other Comprehensive Income - Total</b>	<b>SC86</b>	<b>\$- 296,583</b>	<b>\$- 282,106</b>	<b>\$- 329,903</b>
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 255,679	\$- 248,612	\$- 320,951
Gains (Losses) on Cash Flow Hedges	SC865	\$- 22,856	\$- 19,324	\$ 342
Other	SC870	\$- 18,048	\$- 14,170	\$- 9,294
<b>Retained Earnings</b>	<b>SC880</b>	<b>\$ 12,814,403</b>	<b>\$ 9,871,690</b>	<b>\$ 10,872,277</b>
<b>Other Components of Equity Capital</b>	<b>SC891</b>	<b>\$- 12,309</b>	<b>\$- 33,347</b>	<b>\$- 25,064</b>
<b>Total Equity Capital</b>	<b>SC80</b>	<b>\$ 30,448,622</b>	<b>\$ 22,004,891</b>	<b>\$ 23,439,284</b>
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 339,602,081</b>	<b>\$ 233,289,857</b>	<b>\$ 272,433,423</b>

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## Other Codes As of Mar 2007

### Other Asset Codes

Code	Description
2	Accrued Federal Home Loan Bank dividends
3	Federal, State, or other taxes receivable
4	Net deferred tax assets
6	Prepaid deposit insurance premiums
7	Prepaid expenses
8	Deposits for utilities and other services
9	Advances for loans serviced for others
10	Property leased to others, net of accumul. deprec.
13	Noninterest-bearing accts rcv from Hold Co/Affl
14	Other noninterest-bearing short-term accounts rcv
19	Receivables fr a broker for unsettled transactions
20	F/V of all derivative instru. reportable as assets
22	Unapplied loan disbursements
26	Noninterest-bearing overdrafts of deposits-customer protection convenience
99	Other

### Other Liability Codes

Code	Description
1	Dividends payable on stock
4	Nonrefundable loan fees received prior to closing
5	Deferred gains from sale/leaseback
6	Balances in U.S. Treasury tax and loan accounts
7	Deferred gains from the sale of real estate
8	Negative equity investments in uncons service corp
9	Fees received for standby contracts and other
10	Amounts due brokers for unsettled transactions
11	The liability recorded for post-retirement benefit
13	Amounts payable under interest-rate-swap agreement
14	Unapplied loan payments received
16	Recourse loan liability
17	Noninterest-bearing payables to Hold Co/Affiliates
18	Litigation reserves
20	F/V of all derivative instru. reportable as liab.
21	Liabilities for credit losses on OBS credit exposures
99	Other

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>				
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 5,273,643</b>	<b>\$ 3,671,543</b>	<b>\$ 4,145,413</b>
Deposits and Investment Securities	SO115	\$ 209,769	\$ 199,184	\$ 189,640
Mortgage-Backed Securities	SO125	\$ 517,219	\$ 416,952	\$ 451,026
Mortgage Loans	SO141	\$ 3,743,283	\$ 2,333,215	\$ 2,727,665
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 71,755	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 685,584	\$ 722,192	\$ 777,082
Commercial Loans and Leases	SO160	\$ 213,145	\$ 227,314	\$ 233,156
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 9,767	N/A	N/A
Consumer Loans and Leases	SO171	\$ 472,439	\$ 494,878	\$ 543,926
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 36,266	N/A	N/A
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 49,171</b>	<b>\$ 28,853</b>	<b>\$ 28,134</b>
Federal Home Loan Bank Stock	SO181	\$ 47,259	\$ 28,380	\$ 27,946
Other	SO185	\$ 1,912	\$ 473	\$ 188
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 3,093,291</b>	<b>\$ 2,032,244</b>	<b>\$ 2,223,349</b>
Deposits	SO215	\$ 2,103,002	\$ 1,367,598	\$ 1,469,354
Escrows	SO225	\$ 254	\$ 333	\$ 428
Advances from FHLBank	SO230	\$ 737,403	\$ 411,778	\$ 416,743
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 4,406	\$ 4,304	\$ 14,715
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 248,533	\$ 248,603	\$ 322,345
Capitalized Interest	SO271	\$ 307	\$ 372	\$ 238
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 2,229,523</b>	<b>\$ 1,668,152</b>	<b>\$ 1,950,198</b>
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 295,526	\$ 211,046	\$ 134,719
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 1,933,997</b>	<b>\$ 1,457,106</b>	<b>\$ 1,815,479</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 875,489</b>	<b>\$ 640,948</b>	<b>\$ 674,301</b>
Mortgage Loan Servicing Fees	SO410	\$ 62,155	\$ 15,346	\$ 11,131
Servicing Amortization and Valuation Adjustments	SO411	\$- 45,828	N/A	N/A

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Description	Line Item	Value	Value	Value
Other Fees and Charges	SO420	\$ 475,007	\$ 474,167	\$ 546,022
Net Income (Loss) from Other - Total	SUB0451	\$ 374,303	\$ 122,286	\$ 78,854
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 367,056	\$ 112,404	\$ 53,540
Operations & Sale of Repossessed Assets	SO461	\$- 1,724	\$- 1,422	\$- 1,813
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 2,704	\$- 4,217	\$ 239
Sale of Securities Held-to-Maturity	SO467	\$ 716	\$ 10	\$- 2
Sale of Loans Held for Investment	SO475	\$ 31	\$- 170	\$ 1,015
Sale of Other Assets Held for Investment	SO477	\$- 234	\$ 6,540	\$ 46,625
Trading Assets (Realized and Unrealized)	SO485	\$ 11,162	\$ 9,141	\$- 20,750
Other Noninterest Income	SO488	\$ 9,852	\$ 29,149	\$ 38,294
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 1,818,964</b>	<b>\$ 1,533,394</b>	<b>\$ 1,698,705</b>
All Personnel Compensation and Expense	SO510	\$ 706,016	\$ 642,025	\$ 702,427
Legal Expense	SO520	\$ 38,639	\$ 15,223	\$ 15,019
Office Occupancy and Equipment Expense	SO530	\$ 249,455	\$ 241,776	\$ 262,117
Marketing and Other Professional Services	SO540	\$ 344,414	\$ 342,695	\$ 344,097
Loan Servicing Fees	SO550	\$ 153,344	\$ 31,929	\$ 32,050
Goodwill and Other Intangibles Expense	SO560	\$ 22,903	\$ 27,618	\$ 44,708
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 4,217	\$ 6,292	\$ 5,813
Other Noninterest Expense	SO580	\$ 299,976	\$ 225,836	\$ 292,473
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$ 990,522</b>	<b>\$ 564,660</b>	<b>\$ 791,076</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 364,803</b>	<b>\$ 196,659</b>	<b>\$ 278,307</b>
Federal	SO710	\$ 358,361	\$ 189,374	\$ 263,591



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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
State, Local & Other	SO720	\$ 6,442	\$ 7,285	\$ 14,716
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 625,719</b>	<b>\$ 368,001</b>	<b>\$ 512,769</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$- 363</b>	<b>\$- 39,436</b>	<b>\$ 230</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 625,356</b>	<b>\$ 328,565</b>	<b>\$ 512,999</b>

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### Other Codes As of Mar 2007

#### Other Noninterest Income Codes

Code	Description
2	Interest income from income tax refunds
4	Net income(loss) from leasing or subleasing space
5	Net income(loss) from real estate held for invest
6	Net income(loss)-equity invest in uncons sub org
7	Net income(loss) from leased property
9	Net income from data processing lease/services
11	Adjustments to prior periods
14	Interest Income from CNFIs reported on SC655
15	Income from corporate-owned life insurance
19	Realized/unrealized gains on derivatives
99	Other

#### Other Noninterest Expense Codes

Code	Description
1	Deposit Insurance Premiums
2	OTS assessments
6	Supervisory examination fees
7	Office supplies, printing, and postage
8	Telephone, including data lines
9	Loan origination expense
10	ATM expense
11	Adjustments to prior periods
12	Acquisition and organization costs
13	Misc taxes other than income & real estate
14	Losses from fraud
15	Foreclosure expenses
16	Web site expenses
17	Charitable contributions
18	Minority Interest
19	Realized/unrealized losses on derivatives
99	Other

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>				
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 5,273,643</b>	<b>\$ 13,543,072</b>	<b>\$ 11,530,861</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 209,769	\$ 705,963	\$ 538,816
YTD - Mortgage-Backed Securities	Y_SO125	\$ 517,219	\$ 1,593,693	\$ 1,251,169
YTD - Mortgage Loans	Y_SO141	\$ 3,743,283	\$ 8,549,554	\$ 7,586,665
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 71,755	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 213,145	\$ 817,452	\$ 649,948
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 9,767	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 472,439	\$ 1,876,410	\$ 1,504,263
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 36,266	N/A	N/A
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 49,171</b>	<b>\$ 104,892</b>	<b>\$ 83,879</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 47,259	\$ 104,091	\$ 83,551
YTD - Other	Y_SO185	\$ 1,912	\$ 801	\$ 328
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 3,093,291</b>	<b>\$ 7,126,679</b>	<b>\$ 5,909,173</b>
YTD - Deposits	Y_SO215	\$ 2,103,002	\$ 4,746,572	\$ 3,881,983
YTD - Escrows	Y_SO225	\$ 254	\$ 1,451	\$ 1,118
YTD - Advances from FHLBank	Y_SO230	\$ 737,403	\$ 1,469,386	\$ 1,150,875
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 4,406	\$ 16,669	\$ 39,572
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 248,533	\$ 894,335	\$ 836,987
YTD - Capitalized Interest	Y_SO271	\$ 307	\$ 1,736	\$ 1,364
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 2,229,523</b>	<b>\$ 6,521,285</b>	<b>\$ 5,705,567</b>
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 295,526	\$ 593,535	\$ 388,669
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 1,933,997</b>	<b>\$ 5,927,750</b>	<b>\$ 5,316,898</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 875,489</b>	<b>\$ 2,652,145</b>	<b>\$ 2,167,097</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 62,155	\$ 49,740	\$ 34,084
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 45,828	N/A	N/A

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Description	Line Item	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 475,007	\$ 1,947,171	\$ 1,650,851
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 374,303	\$ 552,645	\$ 400,169
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 367,056	\$ 453,268	\$ 310,887
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 1,724	\$ 1,263	\$ 543
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 2,704	\$- 5,975	\$- 3,517
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 716	\$- 146	\$- 156
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 31	\$ 2,512	\$ 2,610
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$- 234	\$ 100,105	\$ 97,325
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 11,162	\$ 1,618	\$- 7,523
YTD - Other Noninterest Income	Y_SO488	\$ 9,852	\$ 102,589	\$ 81,993
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 1,818,964</b>	<b>\$ 5,899,674</b>	<b>\$ 5,014,504</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 706,016	\$ 2,483,201	\$ 2,099,167
YTD - Legal Expense	Y_SO520	\$ 38,639	\$ 54,912	\$ 44,283
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 249,455	\$ 933,197	\$ 772,440
YTD - Marketing and Other Professional Services	Y_SO540	\$ 344,414	\$ 1,301,469	\$ 1,022,971
YTD - Loan Servicing Fees	Y_SO550	\$ 153,344	\$ 116,659	\$ 94,781
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 22,903	\$ 112,779	\$ 87,239
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 4,217	\$ 16,174	\$ 12,568
YTD - Other Noninterest Expense	Y_SO580	\$ 299,976	\$ 881,282	\$ 881,054
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 990,522</b>	<b>\$ 2,680,222</b>	<b>\$ 2,469,492</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 364,803</b>	<b>\$ 909,524</b>	<b>\$ 849,643</b>
YTD - Federal	Y_SO710	\$ 358,361	\$ 859,295	\$ 800,125
YTD - State, Local, and Other	Y_SO720	\$ 6,442	\$ 50,229	\$ 49,518
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 625,719</b>	<b>\$ 1,770,698</b>	<b>\$ 1,619,849</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$- 363</b>	<b>\$- 39,318</b>	<b>\$ 118</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 625,356</b>	<b>\$ 1,731,380</b>	<b>\$ 1,619,967</b>

  

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>RECONCILIATION: VALUATION ALLOWANCES</b>				
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 1,526,850</b>	<b>\$ 1,257,419</b>	<b>\$ 1,339,233</b>
Net Provision for Loss	VA115	\$ 290,036	\$ 213,638	\$ 139,613

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Transfers	VA125	\$- 1,709	\$ 853	\$- 2,315
Recoveries	VA135	\$ 73,915	\$ 61,376	\$ 61,061
Adjustments	VA145	\$ 19,996	\$ 29,157	\$ 19,506
Charge-offs	VA155	\$ 277,624	\$ 251,126	\$ 214,026
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 1,631,464</b>	<b>\$ 1,311,317</b>	<b>\$ 1,343,072</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 35,083</b>	<b>\$ 40,029</b>	<b>\$ 51,545</b>
Net Provision for Loss	VA118	\$ 9,707	\$ 3,700	\$ 919
Transfers	VA128	\$ 1,709	\$- 853	\$ 2,315
Adjustments	VA148	\$- 56	\$- 2,672	\$- 6
Charge-offs	VA158	\$ 4,268	\$ 5,119	\$ 4,975
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 42,175</b>	<b>\$ 35,084</b>	<b>\$ 49,797</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 1,561,933</b>	<b>\$ 1,297,447</b>	<b>\$ 1,390,777</b>
Net Provision for Loss	VA120	\$ 299,743	\$ 217,338	\$ 140,532
Recoveries	VA140	\$ 73,915	\$ 61,376	\$ 61,061
Adjustments	VA150	\$ 19,940	\$ 26,485	\$ 19,500
Charge-offs	VA160	\$ 281,892	\$ 256,245	\$ 219,001
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 1,673,639</b>	<b>\$ 1,346,401</b>	<b>\$ 1,392,869</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>				
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 277,624</b>	<b>\$ 251,126</b>	<b>\$ 214,026</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 249</b>	<b>\$ 126</b>	<b>\$ 1,504</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 58,673</b>	<b>\$ 31,961</b>	<b>\$ 22,895</b>
Construction - Total	SUB2030	\$ 1,810	\$ 1,056	\$ 859
1-4 Dwelling Units	VA420	\$ 1,810	\$ 990	\$ 858
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 66	\$ 1
Permanent - Total	SUB2041	\$ 56,863	\$ 30,905	\$ 22,036
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 32,296	\$ 11,028	\$ 10,371
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 10,589	\$ 5,553	\$ 3,719
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 11,695	\$ 2,395	\$ 4,549
Multifamily (5 or more) Dwelling Units	VA470	\$ 86	\$ 172	\$ 362
Nonresidential Property (Except Land)	VA480	\$ 544	\$ 1,842	\$ 2,842
Land	VA490	\$ 1,653	\$ 9,915	\$ 193
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 213,194</b>	<b>\$ 211,939</b>	<b>\$ 181,918</b>
Commercial Loans	VA520	\$ 41,636	\$ 45,757	\$ 38,225

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 171,558	\$ 166,182	\$ 143,693
Loans on Deposits	VA510	\$ 429	\$ 374	\$ 484
Home Improvement Loans	VA516	\$ 211	\$ 246	\$ 144
Education Loans	VA530	\$ 29	\$ 17	\$ 68
Auto Loans	VA540	\$ 15,815	\$ 18,494	\$ 14,706
Mobile Home Loans	VA550	\$ 683	\$ 693	\$ 747
Credit Cards	VA556	\$ 93,208	\$ 89,255	\$ 78,221
Other	VA560	\$ 61,183	\$ 57,103	\$ 49,323
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 2,270</b>	<b>\$ 3,395</b>	<b>\$ 2,317</b>
Real Estate - Construction	VA605	\$ 242	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 1,281	\$ 2,644	\$ 1,801
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 65
Real Estate - Nonresidential (Except Land)	VA625	\$ 27	\$ 104	\$ 3
Real Estate - Land	VA628	\$ 0	\$ 6	\$ 4
Other Repossessed Assets	VA630	\$ 720	\$ 641	\$ 444
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 3,238</b>	<b>\$ 3,705</b>	<b>\$ 5,392</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 73,915</b>	<b>\$ 61,376</b>	<b>\$ 61,061</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 6,182</b>	<b>\$ 3,178</b>	<b>\$ 3,240</b>
Construction - Total	SUB2130	\$ 98	\$ 10	\$ 103
1-4 Dwelling Units	VA421	\$ 77	\$ 9	\$ 76
Multifamily (5 or more) Dwelling Units	VA431	\$ 21	\$ 0	\$ 26
Nonresidential Property	VA441	\$ 0	\$ 1	\$ 1
Permanent - Total	SUB2141	\$ 6,084	\$ 3,168	\$ 3,137
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 2,143	\$ 1,132	\$ 546
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 1,469	\$ 554	\$ 1,479
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 807	\$ 528	\$ 665
Multifamily (5 or more) Dwelling Units	VA471	\$ 10	\$ 374	\$ 114
Nonresidential Property (Except Land)	VA481	\$ 1,566	\$ 571	\$ 210
Land	VA491	\$ 89	\$ 9	\$ 123
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 66,463</b>	<b>\$ 57,371</b>	<b>\$ 56,625</b>
Commercial Loans	VA521	\$ 8,409	\$ 8,356	\$ 6,647
Consumer Loans - Total	SUB2161	\$ 58,054	\$ 49,015	\$ 49,978
Loans on Deposits	VA511	\$ 91	\$ 126	\$ 102

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Home Improvement Loans	VA517	\$ 226	\$ 377	\$ 328
Education Loans	VA531	\$ 5	\$ 9	\$ 21
Auto Loans	VA541	\$ 10,690	\$ 10,261	\$ 9,695
Mobile Home Loans	VA551	\$ 84	\$ 42	\$ 50
Credit Cards	VA557	\$ 35,834	\$ 28,232	\$ 30,398
Other	VA561	\$ 11,124	\$ 9,968	\$ 9,384
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 1,270</b>	<b>\$ 827</b>	<b>\$ 1,196</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 11,418</b>	<b>\$ 2,859</b>	<b>\$ 3,223</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 0</b>	<b>\$ 110</b>	<b>\$ 166</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 10</b>	<b>\$ 0</b>	<b>\$ 352</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 8,563</b>	<b>\$ 620</b>	<b>\$ 3,201</b>
Construction - Total	SUB2230	\$ 6,662	\$ 378	\$ 1,437
1-4 Dwelling Units	VA422	\$ 6,605	\$ 13	\$ 1,531
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 80
Nonresidential Property	VA442	\$ 57	\$ 365	\$- 174
Permanent - Total	SUB2241	\$ 1,901	\$ 242	\$ 1,764
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 240	\$ 76	\$ 192
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 1,104	\$- 304	\$ 799
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 183	\$ 387	\$ 545
Multifamily (5 or more) Dwelling Units	VA472	\$ 361	\$ 82	\$- 364
Nonresidential Property (Except Land)	VA482	\$- 93	\$ 241	\$- 439
Land	VA492	\$ 106	\$- 240	\$ 1,031
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 433</b>	<b>\$- 540</b>	<b>\$- 1,237</b>
Commercial Loans	VA522	\$ 386	\$- 1,199	\$- 1,152
Consumer Loans - Total	SUB2261	\$ 47	\$ 659	\$- 85
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$- 21	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 289	\$ 188	\$ 292
Mobile Home Loans	VA552	\$- 75	\$- 19	\$- 44
Credit Cards	VA558	\$- 44	\$ 82	\$ 8
Other	VA562	\$- 123	\$ 429	\$- 341
<b>Repossessed Assets - Total</b>	<b>VA62</b>	<b>\$ 2,833</b>	<b>\$ 2,036</b>	<b>\$ 715</b>
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 2,332	\$ 1,870	\$ 654
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 485	\$ 91	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 16	\$ 75	\$ 61
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 7</b>	<b>\$ 8</b>	<b>\$ 8</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$- 428</b>	<b>\$ 625</b>	<b>\$ 18</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 215,127</b>	<b>\$ 192,609</b>	<b>\$ 156,188</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 0</b>	<b>\$ 110</b>	<b>\$ 166</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 259</b>	<b>\$ 126</b>	<b>\$ 1,856</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 61,054</b>	<b>\$ 29,403</b>	<b>\$ 22,856</b>
Construction - Total	SUB2330	\$ 8,374	\$ 1,424	\$ 2,193
1-4 Dwelling Units	VA425	\$ 8,338	\$ 994	\$ 2,313
Multifamily (5 or more) Dwelling Units	VA435	\$- 21	\$ 0	\$ 54
Nonresidential Property	VA445	\$ 57	\$ 430	\$- 174
Permanent - Total	SUB2341	\$ 52,680	\$ 27,979	\$ 20,663
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 30,393	\$ 9,972	\$ 10,017
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 10,224	\$ 4,695	\$ 3,039
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 11,071	\$ 2,254	\$ 4,429
Multifamily (5 or more) Dwelling Units	VA475	\$ 437	\$- 120	\$- 116
Nonresidential Property (Except Land)	VA485	\$- 1,115	\$ 1,512	\$ 2,193
Land	VA495	\$ 1,670	\$ 9,666	\$ 1,101
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 147,164</b>	<b>\$ 154,028</b>	<b>\$ 124,056</b>
Commercial Loans	VA525	\$ 33,613	\$ 36,202	\$ 30,426
Consumer Loans - Total	SUB2361	\$ 113,551	\$ 117,826	\$ 93,630
Loans on Deposits	VA515	\$ 338	\$ 248	\$ 382
Home Improvement Loans	VA519	\$- 15	\$- 152	\$- 184
Education Loans	VA535	\$ 24	\$ 8	\$ 47
Auto Loans	VA545	\$ 5,414	\$ 8,421	\$ 5,303
Mobile Home Loans	VA555	\$ 524	\$ 632	\$ 653
Credit Cards	VA559	\$ 57,330	\$ 61,105	\$ 47,831
Other	VA565	\$ 49,936	\$ 47,564	\$ 39,598
<b>Reposessed Assets - Total</b>	<b>VA65</b>	<b>\$ 5,103</b>	<b>\$ 5,431</b>	<b>\$ 3,032</b>



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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - Construction	VA607	\$ 242	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 3,613	\$ 4,514	\$ 2,455
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 65
Real Estate - Nonresidential (Except Land)	VA627	\$ 512	\$ 195	\$ 3
Real Estate - Land	VA631	\$ 0	\$ 6	\$ 4
Other Repossessed Assets	VA633	\$ 736	\$ 716	\$ 505
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 7</b>	<b>\$ 8</b>	<b>\$ 8</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 1,540</b>	<b>\$ 3,503</b>	<b>\$ 4,214</b>
<b>TROUBLED DEBT RESTRUCTURED</b>				
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 167,199</b>	<b>\$ 105,467</b>	<b>\$ 88,455</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 355,416</b>	<b>\$ 343,786</b>	<b>\$ 325,021</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>				
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 156,869</b>	<b>\$ 92,284</b>	<b>\$ 84,367</b>
Construction	VA951	\$ 7,897	\$ 2,136	\$ 5,413
Permanent - 1-4 Dwelling Units	VA952	\$ 144,209	\$ 63,287	\$ 70,419
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 373	\$ 164	\$ 2,974
Permanent - Nonresidential (Except Land)	VA954	\$ 4,031	\$ 3,813	\$ 4,107
Permanent - Land	VA955	\$ 359	\$ 22,884	\$ 1,454
<b>CLASSIFICATION OF ASSETS</b>				
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 1,628,928</b>	<b>\$ 1,314,761</b>	<b>\$ 1,089,830</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 2,584,734</b>	<b>\$ 1,844,596</b>	<b>\$ 1,828,459</b>
Substandard	VA965	\$ 2,438,390	\$ 1,731,848	\$ 1,659,330
Doubtful	VA970	\$ 146,204	\$ 112,608	\$ 169,098
Loss	VA975	\$ 140	\$ 140	\$ 31
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>				
Outstanding Balanced (Contractual)	VA980	\$ 408,071	\$ 424,944	\$ 473,429
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 404,241	\$ 421,270	\$ 473,206
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 382	\$ 373	\$ 421
<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Mar 2007</b>	<b>Dec 2006</b>	<b>Sep 2006</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>DELINQUENT LOANS</b>				
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 5,429,459</b>	<b>\$ 3,141,297</b>	<b>\$ 2,961,711</b>

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Mortgages - Total	SUB2421	\$ 4,835,129	\$ 2,518,203	\$ 2,278,545
Construction and Land Loans	SUB2430	\$ 374,064	\$ 273,267	\$ 243,818
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 4,210,553	\$ 2,006,030	\$ 1,813,841
Permanent Loans Secured by All Other Property	SUB2450	\$ 397,031	\$ 339,250	\$ 296,558
Nonmortgages - Total	SUB2461	\$ 594,330	\$ 623,094	\$ 683,166
<b>PAST DUE &amp; STILL ACCRUING</b>				
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 3,662,263</b>	<b>\$ 2,136,987</b>	<b>\$ 2,037,585</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 3,251,872</b>	<b>\$ 1,726,143</b>	<b>\$ 1,545,250</b>
Mortgage Loans - Total	SUB2481	\$ 2,898,267	\$ 1,325,242	\$ 1,164,145
Construction	PD115	\$ 130,705	\$ 111,861	\$ 92,143
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD121	\$ 358,243	\$ 152,048	\$ 118,104
Secured by First Liens	PD123	\$ 2,084,152	\$ 855,925	\$ 776,708
Secured by Junior Liens	PD124	\$ 147,825	\$ 43,408	\$ 29,659
Multifamily (5 or more) Dwelling Units	PD125	\$ 16,505	\$ 24,456	\$ 11,801
Nonresidential Property (Except Land)	PD135	\$ 103,880	\$ 86,818	\$ 97,942
Land	PD138	\$ 56,957	\$ 50,726	\$ 37,788
Nonmortgage Loans:				
Commercial Loans	PD140	\$ 136,988	\$ 130,927	\$ 133,886
Consumer Loans - Total	SUB2511	\$ 216,617	\$ 269,974	\$ 247,219
Loans on Deposits	PD161	\$ 1,696	\$ 1,496	\$ 3,321
Home Improvement Loans	PD163	\$ 787	\$ 1,471	\$ 1,148
Education Loans	PD165	\$ 79	\$ 190	\$ 88
Auto Loans	PD167	\$ 52,091	\$ 83,191	\$ 65,450
Mobile Home Loans	PD169	\$ 3,669	\$ 5,123	\$ 5,387
Credit Cards	PD171	\$ 83,157	\$ 93,481	\$ 90,199
Other	PD180	\$ 75,138	\$ 85,022	\$ 81,626
Memoranda:				
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 7,563	\$ 4,777	\$ 8,208
Held for Sale Included in PD115:PD180	PD192	\$ 30,499	\$ 7,249	\$ 6,260
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 94,057	\$ 97,867	\$ 85,572
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 18,412	\$ 10,205	\$ 9,650

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 52,504	\$ 71,882	\$ 69,640
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 410,391</b>	<b>\$ 410,844</b>	<b>\$ 492,335</b>
Mortgage Loans - Total	SUB2491	\$ 280,724	\$ 282,471	\$ 300,598
Construction	PD215	\$ 2,933	\$ 4,412	\$ 7,711
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD221	\$ 960	\$ 2,487	\$ 2,487
Secured by First Liens	PD223	\$ 267,553	\$ 265,993	\$ 281,815
Secured by Junior Liens	PD224	\$ 481	\$ 561	\$ 552
Multifamily (5 or more) Dwelling Units	PD225	\$ 70	\$ 699	\$ 891
Nonresidential Property (Except Land)	PD235	\$ 4,115	\$ 7,145	\$ 5,479
Land	PD238	\$ 4,612	\$ 1,174	\$ 1,663
Nonmortgage Loans:				
Commercial Loans	PD240	\$ 38,859	\$ 34,222	\$ 102,163
Consumer Loans - Total	SUB2521	\$ 90,808	\$ 94,151	\$ 89,574
Loans on Deposits	PD261	\$ 277	\$ 336	\$ 898
Home Improvement Loans	PD263	\$ 0	\$ 14	\$ 6
Education Loans	PD265	\$ 25	\$ 53	\$ 35
Auto Loans	PD267	\$ 2,132	\$ 1,417	\$ 2,088
Mobile Home Loans	PD269	\$ 50	\$ 27	\$ 20
Credit Cards	PD271	\$ 71,658	\$ 75,867	\$ 70,805
Other	PD280	\$ 16,666	\$ 16,437	\$ 15,722
Memoranda:				
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 1,895	\$ 2,152	\$ 2,935
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 244,057	\$ 243,251	\$ 257,325
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 650	\$ 667	\$ 740
Rebooked GNMA's Incl in PD295	PD297	\$ 241,533	\$ 240,314	\$ 253,867
<b>NONACCRUAL</b>				
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 1,767,196</b>	<b>\$ 1,004,310</b>	<b>\$ 924,126</b>
Mortgage Loans - Total	SUB2501	\$ 1,656,138	\$ 910,490	\$ 813,802
Construction	PD315	\$ 93,907	\$ 56,650	\$ 68,292
Permanent:				
Residential:				
1-4 Dwelling Units:				

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 194,078	\$ 69,333	\$ 79,079
Secured by First Liens	PD323	\$ 1,072,029	\$ 563,204	\$ 485,259
Secured by Junior Liens	PD324	\$ 85,232	\$ 53,071	\$ 40,178
Multifamily (5 or more) Dwelling Units	PD325	\$ 15,878	\$ 14,576	\$ 19,230
Nonresidential Property (Except Land)	PD335	\$ 110,064	\$ 105,212	\$ 85,543
Land	PD338	\$ 84,950	\$ 48,444	\$ 36,221
Nonmortgage Loans:				
Commercial Loans	PD340	\$ 85,277	\$ 64,205	\$ 82,470
Consumer Loans - Total	SUB2531	\$ 25,781	\$ 29,615	\$ 27,854
Loans on Deposits	PD361	\$ 281	\$ 385	\$ 441
Home Improvement Loans	PD363	\$ 237	\$ 274	\$ 260
Education Loans	PD365	\$ 27	\$ 40	\$ 49
Auto Loans	PD367	\$ 12,060	\$ 13,190	\$ 10,692
Mobile Home Loans	PD369	\$ 2,429	\$ 2,787	\$ 2,204
Credit Cards	PD371	\$ 4,514	\$ 4,693	\$ 2,975
Other	PD380	\$ 6,233	\$ 8,246	\$ 11,233
Memoranda:				
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 16,014	\$ 11,318	\$ 13,695
Held for Sale Included in PD315:PD380	PD392	\$ 3,006	\$ 1,735	\$ 1,036
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 34,041	\$ 20,093	\$ 16,502
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 21,534	\$ 13,365	\$ 8,487
Rebooked GNMA's Incl in PD395	PD397	\$ 5,008	\$ 5,337	\$ 4,290

Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>				
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 18,494,727</b>	<b>\$ 5,904,614</b>	<b>\$ 8,378,139</b>
90% up to 100% LTV	LD110	\$ 15,399,451	\$ 4,570,037	\$ 6,480,260
100% and greater LTV	LD120	\$ 3,095,276	\$ 1,334,577	\$ 1,897,879
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 764,353</b>	<b>\$ 202,683</b>	<b>\$ 171,470</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 443,377</b>	<b>\$ 88,377</b>	<b>\$ 79,685</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 443,075	\$ 87,404	\$ 78,918
90% up to 100% LTV	LD210	\$ 301,051	\$ 63,854	\$ 62,134
100% and greater LTV	LD220	\$ 142,024	\$ 23,550	\$ 16,784
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 302	\$ 973	\$ 767

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Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
90% up to 100% LTV	LD230	\$ 52	\$ 957	\$ 693
100% and greater LTV	LD240	\$ 250	\$ 16	\$ 74
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 320,976</b>	<b>\$ 114,306</b>	<b>\$ 91,785</b>
90% up to 100% LTV	LD250	\$ 179,102	\$ 37,684	\$ 51,346
100% and greater LTV	LD260	\$ 141,874	\$ 76,622	\$ 40,439
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 7,054</b>	<b>\$ 8,454</b>	<b>\$ 10,259</b>
90% up to 100% LTV	LD310	\$ 3,627	\$ 6,287	\$ 6,684
100% and greater LTV	LD320	\$ 3,427	\$ 2,167	\$ 3,575
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 727,619</b>	<b>\$ 107,510</b>	<b>\$ 1,077,195</b>
90% up to 100% LTV	LD410	\$ 590,798	\$ 77,250	\$ 685,097
100% and greater LTV	LD420	\$ 136,821	\$ 30,260	\$ 392,098
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 1,288,200</b>	<b>\$ 784,903</b>	<b>\$ 933,713</b>
90% up to 100% LTV	LD430	\$ 947,917	\$ 541,215	\$ 738,863
100% and greater LTV	LD440	\$ 340,283	\$ 243,688	\$ 194,850
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 10,280,229</b>	<b>\$ 307,115</b>	<b>\$ 434,479</b>
90% up to 100% LTV	LD450	\$ 10,010,058	\$ 222,279	\$ 317,364
100% and greater LTV	LD460	\$ 270,171	\$ 84,836	\$ 117,115
<b>Supplemental Loan Data for All Loans</b>				
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 2,575,070	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 369,067	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 3,345,774	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 40,038,178	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 32,323,108	N/A	N/A
Total Capitalized Negative Amortization	LD650	\$ 883,128	N/A	N/A
<b>Schedule CC --- Consolidated Commitments and Contingencies</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total</b>	<b>SUB3380</b>	<b>\$ 5,100,556</b>	<b>\$ 5,548,423</b>	<b>\$ 6,170,534</b>
Mortgage Construction Loans	CC105	\$ 4,129,352	\$ 4,444,368	\$ 5,056,675
Other Mortgage Loans	CC115	\$ 971,204	\$ 1,104,055	\$ 1,113,859
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 982,124	\$ 965,801	\$ 1,348,577
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 14,626,482</b>	<b>\$ 5,919,181</b>	<b>\$ 7,365,094</b>
1-4 Dwelling Units	CC280	\$ 12,620,948	\$ 3,928,629	\$ 5,040,164

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 177,971	\$ 180,259	\$ 249,663
All Other Real Estate	CC300	\$ 1,827,563	\$ 1,810,293	\$ 2,075,267
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 275,436	\$ 309,723	\$ 390,351
Commitments Outstanding to Purchase Loans	CC320	\$ 18,057,567	\$ 3,949,373	\$ 5,457,071
Commitments Outstanding to Sell Loans	CC330	\$ 4,319,788	\$ 4,071,937	\$ 5,350,732
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 2,189,728	\$ 3,637,958	\$ 4,295,086
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 1,588,567	\$ 2,972,177	\$ 5,625,273
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 120,188	\$ 3,000	\$ 64,942
Commitments Outstanding to Sell Investment Securities	CC375	\$ 33,431	\$ 12,600	\$ 40,449
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 49,682,122</b>	<b>\$ 42,226,460</b>	<b>\$ 57,465,740</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 22,894,706	\$ 15,082,798	\$ 26,385,615
Commercial Lines	CC420	\$ 12,806,574	\$ 13,504,903	\$ 15,163,439
Open-End Consumer Lines - Credit Cards	CC423	\$ 13,316,861	\$ 13,004,579	\$ 14,622,561
Open-End Consumer Lines - Other	CC425	\$ 663,981	\$ 634,180	\$ 1,294,125
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 791,400</b>	<b>\$ 828,033</b>	<b>\$ 1,339,089</b>
Commercial	CC430	\$ 79,518	\$ 63,150	\$ 206,591
Standby, Not Included on CC465 or CC468	CC435	\$ 711,882	\$ 764,883	\$ 1,132,498
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 11,728,292	\$ 8,920,046	\$ 8,687,669
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 331,536	\$ 93,712	\$ 103,553
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 1,196,376	\$ 1,496,934	\$ 1,373,554
Other Contingent Liabilities	CC480	\$ 45,231	\$ 45,323	\$ 545,510
Contingent Assets	CC490	\$ 3,172	\$ 0	\$ 0
<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Mar 2007</b>	<b>Dec 2006</b>	<b>Sep 2006</b>
Description	Line Item	Value	Value	Value
<b>Mortgage-Backed Securities:</b>				
Pass-Through:				
Purchases	CF143	\$ 6,364,882	\$ 7,903,372	\$ 7,667,785
Sales	CF145	\$ 4,276,918	\$ 8,762,580	\$ 3,919,646
Other Balance Changes	CF148	\$- 1,133,486	\$- 819,905	\$- 585,904
Other Mortgage-Backed Securities:				
Purchases	CF153	\$ 9,122,640	\$ 992,699	\$ 254,387

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Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Sales	CF155	\$ 857,367	\$ 468,031	\$ 251,567
Other Balance Changes	CF158	\$- 684,932	\$- 960,261	\$- 373,099
<b>Mortgage Loans:</b>				
<b>Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 15,487,522</b>	<b>\$ 8,896,071</b>	<b>\$ 7,922,172</b>
<b>Sales - Total</b>	<b>SUB3821</b>	<b>\$ 5,134,285</b>	<b>\$ 9,230,611</b>	<b>\$ 4,171,213</b>
<b>Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 10,353,237</b>	<b>\$- 334,540</b>	<b>\$ 3,750,959</b>
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 62,429,534</b>	<b>\$ 16,988,380</b>	<b>\$ 20,922,326</b>
Construction Loans - Total	SUB3840	\$ 1,878,110	\$ 2,117,205	\$ 2,155,146
1-4 Dwelling Units	CF190	\$ 1,397,184	\$ 1,558,083	\$ 1,639,100
Multifamily (5 or more) Dwelling Units	CF200	\$ 172,053	\$ 154,136	\$ 145,004
Nonresidential	CF210	\$ 308,873	\$ 404,986	\$ 371,042
Permanent Loans - Total	SUB3851	\$ 60,551,424	\$ 14,871,175	\$ 18,767,180
1-4 Dwelling Units	CF225	\$ 58,650,535	\$ 12,682,327	\$ 15,835,688
Home Equity and Junior Liens	CF226	\$ 8,859,963	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 241,712	\$ 211,276	\$ 447,634
Nonresidential (Except Land)	CF260	\$ 951,133	\$ 1,106,679	\$ 1,382,385
Land	CF270	\$ 708,044	\$ 870,893	\$ 1,101,473
<b>Loans and Participations Purchased, Secured By - Total:</b>	<b>SUB3880</b>	<b>\$ 14,754,002</b>	<b>\$ 11,036,369</b>	<b>\$ 10,107,890</b>
1-4 Dwelling Units	CF280	\$ 14,250,470	\$ 10,429,982	\$ 9,630,365
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 6,036,501	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 3,309,810	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 108,031	\$ 33,294	\$ 58,130
Nonresidential	CF300	\$ 395,501	\$ 573,093	\$ 419,395
<b>Loans and Participations Sold, Secured By - Total</b>	<b>SUB3890</b>	<b>\$ 55,542,550</b>	<b>\$ 12,920,679</b>	<b>\$ 13,270,822</b>
1-4 Dwelling Units	CF310	\$ 55,396,897	\$ 12,816,907	\$ 13,130,465
Home Equity and Junior Liens	CF311	\$ 4,874,093	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 18,789	\$ 17,986	\$ 25,477
Nonresidential	CF330	\$ 126,864	\$ 85,786	\$ 114,880
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 40,788,548</b>	<b>\$- 1,884,310</b>	<b>\$- 3,162,932</b>
<b>Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 36,675,393</b>	<b>\$ 5,201,587</b>	<b>\$ 4,181,655</b>
<b>Nonmortgage Loans:</b>				
Commercial:				
Closed or Purchased	CF390	\$ 5,543,987	\$ 6,071,121	\$ 6,313,396

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<b>Schedule CF --- Consolidated Cash Flow Information</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Sales	CF395	\$ 312,426	\$ 300,686	\$ 227,508
Consumer:				
Closed or Purchased	CF400	\$ 4,590,343	\$ 4,349,387	\$ 5,329,481
Sales	CF405	\$ 231,376	\$ 313,503	\$ 327,679
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 10,134,330</b>	<b>\$ 10,420,508</b>	<b>\$ 11,642,877</b>
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 543,802</b>	<b>\$ 614,189</b>	<b>\$ 555,187</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 9,590,528</b>	<b>\$ 9,806,319</b>	<b>\$ 11,087,690</b>
<b>Deposits:</b>				
Interest Credited to Deposits	CF430	\$ 1,613,925	\$ 1,245,023	\$ 1,366,084
<b>Schedule DI --- Consolidated Deposit Information</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
<b>Deposit Data</b>				
Total Broker - Originated Deposits	SUB4061	\$ 21,555,444	\$ 11,099,805	\$ 15,371,598
Fully Insured	DI100	\$ 17,161,278	\$ 9,478,669	\$ 13,837,432
Other	DI110	\$ 4,394,166	\$ 1,621,136	\$ 1,534,166
Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI120	\$ 103,222,463	\$ 90,441,900	\$ 112,186,729
Greater than \$100,000	DI130	\$ 105,269,453	\$ 53,619,527	\$ 68,269,665
Number of Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI150	13,155,602	12,674,145	17,317,659
Greater than \$100,000	DI160	340,633	249,565	293,048
Retirement Deposits with Balances				
\$250,000 or Less	DI170	\$ 14,620,634	\$ 10,587,189	N/A
Greater than \$250,000	DI175	\$ 1,074,517	\$ 795,757	N/A
Number of Retirement Deposits with Balances				
\$250,000 or Less	DI180	1,587,193	1,065,769	N/A
Greater than \$250,000	DI185	7,385	23,740	N/A
Number of Deposit Accounts - Total				
IRA/Keogh Accounts	DI200	\$ 12,354,503	\$ 9,454,733	\$ 9,765,232
Uninsured Deposits	DI210	\$ 54,520,024	\$ 29,510,000	\$ 38,881,402
Preferred Deposits	DI220	\$ 1,010,673	\$ 2,334,753	\$ 3,815,544
Components of Deposits and Escrows				
Transaction Accounts (Including Demand Deposits)	DI310	\$ 16,665,120	\$ 13,168,590	\$ 15,438,305
Money Market Deposit Accounts	DI320	\$ 87,756,698	\$ 51,433,987	\$ 66,093,322



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Schedule DI --- Consolidated Deposit Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 14,314,164	\$ 12,838,137	\$ 15,377,489
Time Deposits	DI340	\$ 105,451,104	\$ 78,003,672	\$ 83,547,304
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 29,862,712	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 2,165,550	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 9,746,829	\$ 8,621,980	\$ 10,154,105
<b>Deposits Data for Deposit Insurance Premium Assessments</b>				
<b>Section I (Optional)</b>				
<b>Quarter-End Deposit Totals:</b>				
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 68,835,892	N/A	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 6,855	N/A	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	N/A	N/A
<b>Average Daily Deposit Totals:</b>				
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 66,918,792	N/A	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 4,251	N/A	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	N/A	N/A
<b>Section II (If Section I Completed, This Section Not Required)</b>				
Outstd Checks Drawn Against FHLBs & FRBs Not Inclcd in SC710	DI620	\$ 20,665	\$ 19,105	\$ 20,403
Deposits of Consolidated Subsidiaries:				
Demand Deposits	DI640	\$ 1,451,622	\$ 867,618	\$ 572,123
Time and Savings Deposits	DI650	\$ 1,020,168	\$ 838,530	\$ 969,914
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 980	\$ 681	\$ 601
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act				
Adjustments to Demand Deposits (including escrows)	DI720	\$ 3,514	\$ 65,102	\$ 40,294
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$- 6,205,123	\$ 6,506	\$ 28,056

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Schedule SI --- Consolidated Supplemental Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>Miscellaneous</b>				
Number of Full-time Equivalent Employees	SI370	42,425	41,089	46,479
Assets Held in Trading Accounts	SI375	\$ 568,280	\$ 371,808	\$ 380,426
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 2,220,501	N/A	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 10,337	N/A	N/A
Available-for-Sale Securities	SI385	\$ 36,798,255	\$ 34,436,435	\$ 41,672,851
Assets Held for Sale	SI387	\$ 7,888,384	\$ 7,469,646	\$ 6,998,554
Loans Serviced for Others	SI390	\$ 95,694,796	\$ 95,196,134	\$ 97,327,187
<b>Residual Interests</b>				
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 136,845	\$ 159,070	\$ 165,998
Other Residual Interests	SI404	\$ 467,364	\$ 451,727	\$ 435,701
<b>Qualified Thrift Lender Test</b>				
Actual Thrift Investment Percentage at Month-end				
First month of Qtr	SI581	85.16%	85.74%	86.03%
Second month of Qtr	SI582	85.13%	85.45%	86.06%
Third month of Qtr	SI583	84.94%	85.19%	85.56%
<b>IRS Domestic Building and Loan Test</b>				
Percent of Assets Test	SI585	80.54%	79.95%	78.88%
Do you meet the DBLA business operations test?	SI586	21 [Yes]	21 [Yes]	25 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 2,569,626</b>	<b>\$ 2,584,863</b>	<b>\$ 2,569,593</b>
<b>Credit extended to assn exec officers, prin shareholders &amp; related interest</b>				
Aggregate amount of all extensions of credit	SI590	\$ 406,985	\$ 402,864	\$ 431,445
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	355	350	358
<b>Summary of Changes in Equity Capital</b>				
Beginning Equity Capital	SI600	\$ 27,947,456	\$ 20,374,773	\$ 23,033,359
Net Income (Loss) (SO91)	SI610	\$ 625,356	\$ 328,565	\$ 512,999
Dividends Declared				
Preferred Stock	SI620	\$ 2,872	\$ 3,149	\$ 2,873
Common Stock	SI630	\$ 119,821	\$ 131,184	\$ 642,687
Stock Issued	SI640	\$ 47,494	\$ 255,904	\$ 55,770
Stock Retired	SI650	\$ 304	\$ 902	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 968,744	\$ 255,577	\$ 133,807

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<b>Schedule SI --- Consolidated Supplemental Information</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
New Basis Accounting Adjustments	SI660	\$ 742,739	\$ 866,689	\$ 71,426
Other Comprehensive Income	SI662	\$ 40,076	\$ 49,054	\$ 272,604
Prior Period Adjustments	SI668	\$- 17,653	\$ 1,175	\$- 1,418
Other Adjustments	SI671	\$ 217,393	\$ 8,366	\$ 6,284
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 30,448,608</b>	<b>\$ 22,004,868</b>	<b>\$ 23,439,271</b>
<b>Transactions With Affiliations</b>				
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 388,728	\$ 801,988	\$ 44,788
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 71,835,573	\$ 1,680,180	\$ 13,891,042
<b>Mutual Fund and Annuity Sales</b>				
Sell private-label/third-party mutual funds/annuities?	SI805	62 [Yes]	60 [Yes]	62 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 155,758	\$ 152,666	\$ 131,394
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 10,548	\$ 8,461	\$ 32,591
<b>Average Balance Sheet Data</b>				
Total Assets	SI870	\$ 330,183,799	\$ 231,061,436	\$ 268,684,177
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 17,686,923	\$ 15,216,768	\$ 15,621,651
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 263,324,522	\$ 170,386,551	\$ 202,242,319
Nonmortgage Loans	SI885	\$ 30,001,626	\$ 30,386,451	\$ 34,347,299
Deposits and Excrows	SI890	\$ 211,370,367	\$ 151,736,767	\$ 176,094,739
Total Borrowings	SI895	\$ 81,721,982	\$ 53,640,963	\$ 61,967,636
<b>Schedule SQ --- Consolidated Supplemental Questions</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	6	8	1
Any Outstanding Futures or Options Positions?	SQ310	5	4	4
Does Association Have Subchapter S in effect this year?	SQ320	28	27	28
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	171	162	160

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>FIDUCIARY AND RELATED SERVICES</b>				
Does your institution have fiduciary powers?	FS110	44 [Yes]	42 [Yes]	44 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	33 [Yes]	32 [Yes]	33 [Yes]
Do you have any activity to report on this schedule?	FS130	30 [Yes]	30 [Yes]	31 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>				
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 77,708,016</b>	<b>\$ 76,611,667</b>	<b>\$ 70,476,019</b>
<b>Managed Assets (\$) - Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 36,589,022</b>	<b>\$ 35,788,723</b>	<b>\$ 31,469,732</b>
Personal Trust and Agency Accounts	FS210	\$ 4,726,178	\$ 4,593,338	\$ 4,524,922
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 2,517,020	\$ 2,414,908	\$ 2,272,057
Employee Benefit - Defined Contribution	FS220	\$ 825,185	\$ 792,598	\$ 735,283
Employee Benefit - Defined Benefit	FS230	\$ 97,045	\$ 94,982	\$ 88,984
Other Retirement Accounts	FS240	\$ 1,594,790	\$ 1,527,328	\$ 1,447,790
Corporate Trust and Agency Accounts	FS250	\$ 47,234	\$ 46,305	\$ 57,490
Investment Management Agency Accounts	FS260	\$ 25,698,292	\$ 25,192,800	\$ 24,464,192
Other Fiduciary Accounts	FS270	\$ 3,600,298	\$ 3,541,372	\$ 151,071
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) - Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 12,266,775</b>	<b>\$ 11,597,047</b>	<b>\$ 11,068,877</b>
Personal Trust and Agency Accounts	FS211	\$ 2,623,824	\$ 2,251,385	\$ 2,083,396
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 9,348,242	\$ 9,124,464	\$ 8,770,714
Employee Benefit - Defined Contribution	FS221	\$ 2,130,504	\$ 1,982,728	\$ 2,024,090
Employee Benefit - Defined Benefit	FS231	\$ 6,108,141	\$ 6,133,784	\$ 5,779,079
Other Retirement Accounts	FS241	\$ 1,109,597	\$ 1,007,952	\$ 967,545
Corporate Trust and Agency Accounts	FS251	\$ 127,422	\$ 56,543	\$ 53,105
Other Fiduciary Accounts	FS271	\$ 167,287	\$ 164,655	\$ 161,662
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 28,852,219</b>	<b>\$ 29,225,897</b>	<b>\$ 27,937,410</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) - Total Fiduciary Accounts</b>	<b>FS22</b>	<b>19,098</b>	<b>18,072</b>	<b>17,663</b>
Personal Trust and Agency Accounts	FS212	3,868	3,755	3,733
Retirement-related Trust and Agency Accounts - Total	SUB6120	5,420	5,043	4,803
Employee Benefit - Defined Contribution	FS222	540	503	473

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	46	44	42
Other Retirement Accounts	FS242	4,834	4,496	4,288
Corporate Trust and Agency Accounts	FS252	4	4	12
Investment Management Agency Accounts	FS262	9,382	9,078	8,911
Other Fiduciary Accounts	FS272	424	192	204
<b>Nonmanaged Assets (#) - Total Fiduciary Accounts</b>	<b>FS23</b>	<b>169,877</b>	<b>167,232</b>	<b>161,038</b>
Personal Trust and Agency Accounts	FS213	164,906	162,253	155,931
Retirement-related Trust and Agency Accounts - Total	SUB6130	4,807	4,829	4,941
Employee Benefit - Defined Contribution	FS223	327	322	321
Employee Benefit - Defined Benefit	FS233	119	119	121
Other Retirement Accounts	FS243	4,361	4,388	4,499
Corporate Trust and Agency Accounts	FS253	132	123	126
Other Fiduciary Accounts	FS273	32	27	40
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>3,805</b>	<b>3,418</b>	<b>3,280</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>				
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 36,593</b>	<b>\$ 136,892</b>	<b>\$ 101,058</b>
Personal Trust and Agency Accounts	FS310	\$ 8,589	\$ 33,056	\$ 23,853
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 5,317	\$ 20,745	\$ 15,479
Employee Benefit - Defined Contribution	FS320	\$ 2,063	\$ 7,829	\$ 5,849
Employee Benefit - Defined Benefit	FS330	\$ 367	\$ 1,360	\$ 1,002
Other Retirement Accounts	FS340	\$ 2,887	\$ 11,556	\$ 8,628
Corporate Trust and Agency Accounts	FS350	\$ 217	\$ 719	\$ 569
Investment Management Agency Accounts	FS360	\$ 19,077	\$ 69,741	\$ 50,880
Other Fiduciary Accounts	FS370	\$ 731	\$ 1,399	\$ 532
Custody and Safekeeping Accounts	FS380	\$ 1,798	\$ 7,448	\$ 5,784
Other Fiduciary and Related Services	FS390	\$ 864	\$ 3,784	\$ 3,961
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 4,006</b>	<b>\$ 128,961</b>	<b>\$ 9,949</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 4</b>	<b>\$ 312</b>	<b>\$ 12</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 460</b>	<b>\$ 6,382</b>	<b>\$ 1,528</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 33,043</b>	<b>\$ 14,001</b>	<b>\$ 92,625</b>
<b>FIDUCIARY MEMORANDA</b>				
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 2,266,183</b>	<b>\$ 4,593,337</b>	<b>\$ 2,169,626</b>

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 109	\$ 1,029	\$ 6
Interest-Bearing Deposits	FS415	\$ 13,159	\$ 33,099	\$ 8,801
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 52,764	\$ 111,009	\$ 65,332
State, County and Municipal Obligations	FS425	\$ 321,203	\$ 540,544	\$ 329,051
Money Market Mutual Funds	FS430	\$ 192,808	\$ 349,975	\$ 201,398
Other Short-term Obligations	FS435	\$ 27,866	\$ 39,595	\$ 26,355
Other Notes and Bonds	FS440	\$ 105,847	\$ 150,073	\$ 89,001
Common and Preferred Stock	FS445	\$ 1,420,086	\$ 2,907,237	\$ 1,296,782
Real Estate Mortgages	FS450	\$ 1,655	\$ 5,563	\$ 4,093
Real Estate	FS455	\$ 65,441	\$ 352,230	\$ 67,837
Miscellaneous Assets	FS460	\$ 65,245	\$ 102,983	\$ 80,970
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>22</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	13	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	9	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 1,425,771</b>	<b>\$ 0</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>0</b>	<b>3</b>	<b>0</b>
Domestic Equity	FS610	0	1	0
International/Global Equity	FS620	0	0	0
Stock/Bond Blend	FS630	0	0	0
Taxable Bond	FS640	0	1	0
Municipal Bond	FS650	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0
Specialty/Other	FS670	0	1	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 0</b>	<b>\$ 6,672,764</b>	<b>\$ 0</b>
Domestic Equity	FS615	\$ 0	\$ 5,505,335	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 83,801	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 1,083,628	\$ 0
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>				

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>Managed Accts - Total Fid Settlements/Surcharges/Othr Losses</b>	<b>FS70</b>	<b>\$ 4</b>	<b>\$ 246</b>	<b>\$ 12</b>
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 30	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 16	\$ 0
Investment Management Agency Accounts	FS730	\$ 4	\$ 190	\$ 12
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 10	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 0</b>	<b>\$ 72</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 34	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 14	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 24	\$ 0
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 6</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 6	\$ 0
<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Mar 2007</b>	<b>Dec 2006</b>	<b>Sep 2006</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>				
Equity Capital (SC80)	CCR100	\$ 30,448,622	\$ 22,004,891	\$ 23,439,284
Equity Capital Deductions - Total	SUB1631	\$ 3,033,123	\$ 2,873,483	\$ 2,139,784
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 60,122	\$ 60,159	\$ 47,269
Goodwill and Certain Other Intangible Assets	CCR115	\$ 2,692,905	\$ 2,656,463	\$ 1,917,557
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 278,163	\$ 154,775	\$ 171,284
Other	CCR134	\$ 1,933	\$ 2,086	\$ 3,674
Equity Capital Additions -Total	SUB1641	\$ 471,201	\$ 450,149	\$ 506,841
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 273,289	\$ 263,249	\$ 310,386
Intangible Assets	CCR185	\$ 25	\$ 21	\$ 16,253
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 182,345	\$ 180,036	\$ 180,202
Other	CCR195	\$ 15,542	\$ 6,843	\$ 0
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 27,886,700</b>	<b>\$ 19,581,557</b>	<b>\$ 21,806,341</b>

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TFR Industry Aggregate Report  
99112 - OTS-Regulated: Southeast Region (Geog)  
March 2007

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 339,602,079</b>	<b>\$ 233,289,850</b>	<b>\$ 272,433,420</b>
Asset Deductions - Total	SUB1651	\$ 3,044,853	\$ 2,887,280	\$ 2,145,929
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 47,041	\$ 44,110	\$ 34,449
Goodwill and Certain Other Intangible Assets	CCR265	\$ 2,718,807	\$ 2,683,110	\$ 1,937,347
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 278,163	\$ 154,775	\$ 171,284
Other	CCR275	\$ 842	\$ 5,285	\$ 2,849
Asset Additions - Total	SUB1661	\$ 206,396	\$ 204,594	\$ 286,552
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 204,972	\$ 203,755	\$ 268,924
Intangible Assets	CCR285	\$ 25	\$ 21	\$ 16,253
Other	CCR290	\$ 1,399	\$ 818	\$ 1,375
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 336,763,622</b>	<b>\$ 230,607,164</b>	<b>\$ 270,574,043</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 13,437,400</b>	<b>\$ 9,151,253</b>	<b>\$ 10,758,559</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>				
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 27,886,700</b>	<b>\$ 19,581,557</b>	<b>\$ 21,806,341</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 86,114	\$ 96,692	\$ 94,364
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 241,500	\$ 241,500	\$ 931,500
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 1,000	\$ 1,000	\$ 1,000
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 1,377,165	\$ 1,075,904	\$ 1,133,956
Tier 2 Capital - Other	CCR355	\$ 1,096	\$ 1,130	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 1,706,875</b>	<b>\$ 1,416,226</b>	<b>\$ 2,160,820</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 1,706,875</b>	<b>\$ 1,416,226</b>	<b>\$ 2,158,765</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 12,195	\$ 12,171	\$ 11,545
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 470,426	\$ 471,328	\$ 464,106
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 29,110,954</b>	<b>\$ 20,514,284</b>	<b>\$ 23,489,455</b>
0% R/W Category - Cash	CCR400	\$ 1,170,679	\$ 1,142,395	\$ 1,118,196
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 3,838,210	\$ 4,286,493	\$ 4,827,109
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 7,722	\$ 25,096	\$ 6,289
0% R/W Category - Other	CCR415	\$ 1,289,666	\$ 1,231,595	\$ 1,233,562
0% R/W Category - Assets Total	CCR420	\$ 6,306,277	\$ 6,685,579	\$ 7,185,156
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>



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20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 41,807,814	\$ 27,641,542	\$ 34,060,787
20% R/W Category - Claims on FHLBs	CCR435	\$ 8,024,482	\$ 6,423,547	\$ 7,147,116
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 799,983	\$ 903,093	\$ 809,523
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 4,263,912	\$ 3,697,694	\$ 5,964,031
20% R/W Category - Other	CCR450	\$ 13,617,624	\$ 5,002,372	\$ 5,660,650
20% R/W Category - Assets Total	CCR455	\$ 68,513,815	\$ 43,668,248	\$ 53,642,107
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 13,702,765</b>	<b>\$ 8,733,644</b>	<b>\$ 10,728,419</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 133,138,595	\$ 84,670,527	\$ 99,157,222
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 753,305	\$ 736,871	\$ 1,363,914
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 989,372	\$ 854,533	\$ 812,249
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 900,289	\$ 724,909	\$ 608,356
50% R/W Category - Other	CCR480	\$ 1,204,396	\$ 1,015,806	\$ 1,097,144
50% R/W Category - Assets Total	CCR485	\$ 136,985,957	\$ 88,002,646	\$ 103,038,885
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 68,493,051</b>	<b>\$ 44,001,401</b>	<b>\$ 51,519,515</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 3,785,027	\$ 3,888,667	\$ 5,355,485
100% R/W Category - All Other Assets	CCR506	\$ 132,219,787	\$ 95,418,251	\$ 110,028,288
100% R/W Category - Assets Total	CCR510	\$ 136,004,814	\$ 99,306,918	\$ 115,383,773
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 136,004,814</b>	<b>\$ 99,306,918</b>	<b>\$ 115,383,773</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 3,004	\$ 3,000	\$ 1,414
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 37,551</b>	<b>\$ 37,501</b>	<b>\$ 17,676</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 347,813,867</b>	<b>\$ 237,666,391</b>	<b>\$ 279,251,335</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 218,238,109</b>	<b>\$ 152,079,403</b>	<b>\$ 177,649,324</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 267,498	\$ 235,479	\$ 208,345
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 217,970,611</b>	<b>\$ 151,843,924</b>	<b>\$ 177,440,979</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 17,486,692</b>	<b>\$ 12,195,617</b>	<b>\$ 14,243,218</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>				
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>8.28%</b>	<b>8.49%</b>	<b>8.06%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>13.36%</b>	<b>13.51%</b>	<b>13.24%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>12.58%</b>	<b>12.59%</b>	<b>12.03%</b>

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<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>8.28%</b>	<b>8.49%</b>	<b>8.05%</b>

\*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 se that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the par same aggregate group. This exclusion prevents double-counting of subsidiaries' data.