

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:45 AM

TFR Industry Aggregate Report
93013 - OTS-Regulated: Georgia
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Number of Institutions		17	18	18	19	19
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	0	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,144,613	\$ 969,836	\$ 991,482	\$ 1,032,767	\$ 1,230,128
Cash and Non-Interest-Earning Deposits	SC110	\$ 259,777	\$ 148,077	\$ 175,691	\$ 141,031	\$ 243,846
Interest-Earning Deposits in FHLBs	SC112	\$ 174,180	\$ 140,709	\$ 112,567	\$ 105,498	\$ 123,954
Other Interest-Earning Deposits	SC118	\$ 71,332	\$ 63,994	\$ 63,397	\$ 62,255	\$ 86,996
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 98,684	\$ 90,791	\$ 45,322	\$ 108,721	\$ 65,181
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 296,091	\$ 256,982	\$ 328,427	\$ 300,444	\$ 415,523
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 173,000	\$ 197,605	\$ 192,042	\$ 229,800	\$ 207,143
State and Municipal Obligations	SC180	\$ 19,867	\$ 20,509	\$ 22,803	\$ 31,843	\$ 33,268
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 45,957	\$ 46,314	\$ 45,815	\$ 48,345	\$ 49,646
Accrued Interest Receivable	SC191	\$ 5,725	\$ 4,855	\$ 5,418	\$ 4,830	\$ 4,571
Mortgage-Backed Securities - Gross	SUB0072	\$ 1,011,260	\$ 1,041,613	\$ 1,045,294	\$ 1,077,166	\$ 537,546
Mortgage-Backed Securities - Total	SC22	\$ 1,011,260	\$ 1,041,613	\$ 1,045,294	\$ 1,077,166	\$ 537,546
Pass-Through - Total	SUB0073	\$ 733,350	\$ 749,188	\$ 794,321	\$ 801,259	\$ 264,610
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 722,697	\$ 741,248	\$ 786,118	\$ 793,881	\$ 262,038
Other Pass-Through	SC215	\$ 10,653	\$ 7,940	\$ 8,203	\$ 7,378	\$ 2,572
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 275,632	\$ 290,153	\$ 248,822	\$ 273,584	\$ 270,885
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 109,694	\$ 134,118	\$ 141,735	\$ 165,738	\$ 178,917
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 98,865	\$ 1,458	\$ 626	\$ 652	\$ 297
Other	SC222	\$ 67,073	\$ 154,577	\$ 106,461	\$ 107,194	\$ 91,671
Accrued Interest Receivable	SC228	\$ 2,278	\$ 2,272	\$ 2,151	\$ 2,323	\$ 2,051

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:45 AM

TFR Industry Aggregate Report
93013 - OTS-Regulated: Georgia
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 4,848,225	\$ 4,851,109	\$ 4,593,299	\$ 4,761,314	\$ 4,886,017
Mortgage Loans - Total	SC26	\$ 4,823,019	\$ 4,824,571	\$ 4,567,821	\$ 4,737,279	\$ 4,862,293
Construction Loans - Total	SUB0100	\$ 287,772	\$ 262,453	\$ 241,056	\$ 225,384	\$ 240,742
Residential - Total	SUB0110	\$ 255,975	\$ 225,879	\$ 213,647	\$ 198,771	\$ 212,229
1-4 Dwelling Units	SC230	\$ 248,311	\$ 222,433	\$ 210,319	\$ 196,770	\$ 202,669
Multifamily (5 or more) Dwelling Units	SC235	\$ 7,664	\$ 3,446	\$ 3,328	\$ 2,001	\$ 9,560
Nonresidential Property	SC240	\$ 31,797	\$ 36,574	\$ 27,409	\$ 26,613	\$ 28,513
Permanent Loans - Total	SUB0121	\$ 4,522,345	\$ 4,553,731	\$ 4,317,614	\$ 4,498,323	\$ 4,610,174
Residential - Total	SUB0131	\$ 3,951,725	\$ 4,013,463	\$ 3,790,746	\$ 3,956,436	\$ 4,079,560
1-4 Dwelling Units - Total	SUB0141	\$ 3,890,863	\$ 3,952,372	\$ 3,728,391	\$ 3,879,677	\$ 4,014,946
Revolving Open-End Loans	SC251	\$ 356,306	\$ 328,869	\$ 274,877	\$ 253,015	\$ 222,514
All Other - First Liens	SC254	\$ 3,259,255	\$ 3,355,645	\$ 3,227,114	\$ 3,317,511	\$ 3,565,177
All Other - Junior Liens	SC255	\$ 275,302	\$ 267,858	\$ 226,400	\$ 309,151	\$ 227,255
Multifamily (5 or more) Dwelling Units	SC256	\$ 60,862	\$ 61,091	\$ 62,355	\$ 76,759	\$ 64,614
Nonresidential Property (Except Land)	SC260	\$ 391,591	\$ 372,571	\$ 369,792	\$ 392,910	\$ 384,405
Land	SC265	\$ 179,029	\$ 167,697	\$ 157,076	\$ 148,977	\$ 146,209
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 20,757	\$ 257,514	\$- 12,742	\$- 127,209	\$- 476,009
Accrued Interest Receivable	SC272	\$ 18,932	\$ 17,374	\$ 15,731	\$ 16,170	\$ 16,802
Advances for Taxes and Insurance	SC275	\$ 19,176	\$ 17,551	\$ 18,898	\$ 21,437	\$ 18,299
Allowance for Loan and Lease Losses	SC283	\$ 25,206	\$ 26,538	\$ 25,478	\$ 24,035	\$ 23,724
Nonmortgage Loans - Gross	SUB0162	\$ 1,302,557	\$ 1,186,108	\$ 1,062,582	\$ 1,089,991	\$ 1,072,309
Nonmortgage Loans - Total	SC31	\$ 1,279,351	\$ 1,162,720	\$ 1,040,436	\$ 1,064,305	\$ 1,025,882
Commercial Loans - Total	SC32	\$ 501,241	\$ 491,815	\$ 466,846	\$ 486,410	\$ 523,363
Secured	SC300	\$ 223,620	\$ 212,743	\$ 183,928	\$ 196,335	\$ 182,544
Unsecured	SC303	\$ 52,903	\$ 49,056	\$ 44,212	\$ 49,888	\$ 47,773
Lease Receivables	SC306	\$ 224,718	\$ 230,016	\$ 238,706	\$ 240,187	\$ 293,046
Consumer Loans - Total	SC35	\$ 796,161	\$ 689,686	\$ 591,873	\$ 599,661	\$ 545,383
Loans on Deposits	SC310	\$ 21,523	\$ 21,635	\$ 20,772	\$ 21,793	\$ 21,297
Home Improvement Loans (Not secured by real estate)	SC316	\$ 6,980	\$ 6,797	\$ 6,165	\$ 8,976	\$ 7,939
Education Loans	SC320	\$ 211	\$ 378	\$ 398	\$ 1,647	\$ 1,695
Auto Loans	SC323	\$ 655,481	\$ 595,114	\$ 507,531	\$ 504,718	\$ 454,568
Mobile Home Loans	SC326	\$ 13,616	\$ 10,966	\$ 8,672	\$ 6,735	\$ 4,717
Credit Cards	SC328	\$ 0	\$ 0	\$ 0	\$ 0	\$ 18

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:45 AM

TFR Industry Aggregate Report
93013 - OTS-Regulated: Georgia
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 98,350	\$ 54,796	\$ 48,335	\$ 55,792	\$ 55,149
Accrued Interest Receivable	SC348	\$ 5,155	\$ 4,607	\$ 3,863	\$ 3,920	\$ 3,563
Allowance for Loan and Lease Losses	SC357	\$ 23,206	\$ 23,388	\$ 22,146	\$ 25,686	\$ 46,427
Repossessed Assets - Gross	SUB0201	\$ 12,050	\$ 11,740	\$ 11,310	\$ 10,288	\$ 11,280
Repossessed Assets - Total	SC40	\$ 11,985	\$ 11,695	\$ 11,265	\$ 10,243	\$ 11,176
Real Estate - Total	SUB0210	\$ 11,656	\$ 11,400	\$ 10,932	\$ 9,784	\$ 10,889
Construction	SC405	\$ 417	\$ 743	\$ 406	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 8,823	\$ 8,357	\$ 8,252	\$ 7,282	\$ 8,885
1-4 Dwelling Units	SC415	\$ 8,740	\$ 8,274	\$ 8,168	\$ 7,282	\$ 8,885
Multifamily (5 or more) Dwelling Units	SC425	\$ 83	\$ 83	\$ 84	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 2,061	\$ 2,103	\$ 1,934	\$ 1,921	\$ 1,726
Land	SC428	\$ 355	\$ 197	\$ 340	\$ 581	\$ 278
Other Repossessed Assets	SC430	\$ 394	\$ 340	\$ 378	\$ 504	\$ 391
General Valuation Allowances	SC441	\$ 65	\$ 45	\$ 45	\$ 45	\$ 104
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 102,394	\$ 98,256	\$ 103,283	\$ 93,863	\$ 92,880
Federal Home Loan Bank Stock	SC510	\$ 102,202	\$ 98,064	\$ 103,099	\$ 93,779	\$ 92,796
Other	SC540	\$ 192	\$ 192	\$ 184	\$ 84	\$ 84
Office Premises and Equipment	SC55	\$ 91,496	\$ 110,948	\$ 83,375	\$ 91,763	\$ 90,408
Other Assets - Gross	SUB0262	\$ 437,568	\$ 438,690	\$ 512,197	\$ 427,961	\$ 500,211
Other Assets - Total	SC59	\$ 437,568	\$ 438,690	\$ 512,197	\$ 427,961	\$ 500,211
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 0	\$ 0	\$ 0	\$ 7,690	\$ 7,613
Bank-Owned Life Insurance - Other	SC625	\$ 50,794	\$ 45,339	\$ 44,929	\$ 34,591	\$ 34,253
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 193,852	\$ 176,649	\$ 210,335	\$ 172,918	\$ 172,112
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 112,829	\$ 90,375	\$ 118,017	\$ 119,155	\$ 119,017
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 80,093	\$ 126,327	\$ 138,916	\$ 93,607	\$ 167,216
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:45 AM

TFR Industry Aggregate Report
93013 - OTS-Regulated: Georgia
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 48,477	\$ 49,971	\$ 47,669	\$ 49,766	\$ 70,255
Total Assets - Gross	SUB0283	\$ 8,950,163	\$ 8,708,300	\$ 8,402,822	\$ 8,585,113	\$ 8,420,779
Total Assets	SC60	\$ 8,901,686	\$ 8,658,329	\$ 8,355,153	\$ 8,535,347	\$ 8,350,524
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 5,597,710	\$ 5,283,753	\$ 5,007,602	\$ 5,236,961	\$ 5,397,200
Deposits	SC710	\$ 5,205,935	\$ 4,945,523	\$ 4,680,063	\$ 4,947,876	\$ 5,134,162
Escrows	SC712	\$ 393,252	\$ 339,741	\$ 328,958	\$ 290,348	\$ 264,240
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 1,477	\$- 1,511	\$- 1,419	\$- 1,263	\$- 1,202
Borrowings - Total	SC72	\$ 2,117,964	\$ 2,152,664	\$ 2,191,708	\$ 2,036,195	\$ 1,734,999
Advances from FHLBank	SC720	\$ 1,905,539	\$ 1,809,914	\$ 1,926,662	\$ 1,740,514	\$ 1,506,364
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 157,954	\$ 167,047	\$ 162,326	\$ 209,676	\$ 110,739
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 1,000	\$ 500	\$ 500	\$ 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	\$ 53,471	\$ 175,203	\$ 102,220	\$ 85,505	\$ 117,396
Other Liabilities - Total	SC75	\$ 297,677	\$ 329,381	\$ 289,665	\$ 334,349	\$ 317,835
Accrued Interest Payable - Deposits	SC763	\$ 13,018	\$ 9,645	\$ 6,390	\$ 7,678	\$ 7,762
Accrued Interest Payable - Other	SC766	\$ 7,788	\$ 7,628	\$ 7,014	\$ 6,363	\$ 6,127
Accrued Taxes	SC776	\$ 4,645	\$ 4,941	\$ 3,474	\$ 2,230	\$ 39,683
Accounts Payable	SC780	\$ 45,958	\$ 42,520	\$ 33,025	\$ 48,308	\$ 49,012
Deferred Income Taxes	SC790	\$ 102,262	\$ 116,448	\$ 107,814	\$ 128,315	\$ 98,210
Other Liabilities and Deferred Income	SC796	\$ 124,006	\$ 148,199	\$ 131,948	\$ 141,455	\$ 117,041
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 8,013,351	\$ 7,765,798	\$ 7,488,975	\$ 7,607,505	\$ 7,450,034

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:45 AM

TFR Industry Aggregate Report
93013 - OTS-Regulated: Georgia
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 260	\$ 294	\$ 248	\$ 275	\$ 332
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 888,073	\$ 892,241	\$ 865,931	\$ 927,565	\$ 900,157
Stock - Total	SUB0311	\$ 478,488	\$ 476,130	\$ 473,111	\$ 471,973	\$ 443,063
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 15,668	\$ 13,670	\$ 11,670	\$ 11,670	\$ 11,670
Common Stock - Paid in Excess of Par	SC830	\$ 462,820	\$ 462,460	\$ 461,441	\$ 460,303	\$ 431,393
Accumulated Other Comprehensive Income - Total	SC86	\$ 79,568	\$ 102,663	\$ 88,613	\$ 115,921	\$ 105,563
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 79,192	\$ 102,477	\$ 88,216	\$ 116,890	\$ 105,568
Gains (Losses) on Cash Flow Hedges	SC865	\$ 376	\$ 186	\$ 397	\$ 112	\$ - 6
Other	SC870	\$ 0	\$ 0	\$ 0	\$ - 1,081	\$ 1
Retained Earnings	SC880	\$ 333,858	\$ 317,456	\$ 308,334	\$ 339,756	\$ 351,618
Other Components of Equity Capital	SC891	\$ - 3,841	\$ - 4,008	\$ - 4,127	\$ - 85	\$ - 87
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 8,901,684	\$ 8,658,333	\$ 8,355,154	\$ 8,535,345	\$ 8,350,523

Office of Thrift Supervision
 Financial Reporting System
 Run Date: November 22, 2005, 10:45 AM

TFR Industry Aggregate Report
 93013 - OTS-Regulated: Georgia
 September 2005

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Sep 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	7	\$ 49
3	Federal, State, or other taxes receivable	4	\$ 11,217
4	Net deferred tax assets	8	\$ 3,441
6	Prepaid deposit insurance premiums	1	\$ 20
7	Prepaid expenses	15	\$ 3,154
14	Other noninterest-bearing short-term accounts recv	3	\$ 122
19	Receivables fr a broker for unsettled transactions	1	\$ 6,720
20	F/V of all derivative instru. reportable as assets	3	\$ 19,973
99	Other	3	\$ 210

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	1	\$ 12
7	Deferred gains from the sale of real estate	1	\$ 53
11	The liability recorded for post-retirement benefit	7	\$ 7,071
14	Unapplied loan payments received	1	\$ 13
16	Recourse loan liability	1	\$ 16,344
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 118
20	F/V of all derivative instru. reportable as liab.	2	\$ 230
99	Other	15	\$ 74,940

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2005, 10:45 AM	TFR Industry Aggregate Report 93013 - OTS-Regulated: Georgia September 2005	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 116,360	\$ 109,826	\$ 101,851	\$ 106,022	\$ 108,564
Deposits and Investment Securities	SO115	\$ 7,674	\$ 7,508	\$ 6,904	\$ 7,782	\$ 9,836
Mortgage-Backed Securities	SO125	\$ 11,105	\$ 11,287	\$ 11,311	\$ 9,239	\$ 5,085
Mortgage Loans	SO141	\$ 76,884	\$ 72,491	\$ 66,155	\$ 71,087	\$ 76,663
Nonmortgage Loans - Total	SUB0950	\$ 20,697	\$ 18,540	\$ 17,481	\$ 17,914	\$ 16,980
Commercial Loans and Leases	SO160	\$ 9,752	\$ 9,095	\$ 9,022	\$ 8,936	\$ 8,611
Consumer Loans and Leases	SO171	\$ 10,945	\$ 9,445	\$ 8,459	\$ 8,978	\$ 8,369
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 848	\$ 823	\$ 659	\$ 655	\$ 564
Federal Home Loan Bank Stock	SO181	\$ 848	\$ 814	\$ 659	\$ 655	\$ 564
Other	SO185	\$ 0	\$ 9	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 59,969	\$ 52,705	\$ 45,428	\$ 44,372	\$ 43,618
Deposits	SO215	\$ 36,411	\$ 30,194	\$ 26,324	\$ 26,218	\$ 24,966
Escrows	SO225	\$ 211	\$ 140	\$ 0	\$ 0	\$ 1
Advances from FHLBank	SO230	\$ 19,707	\$ 18,483	\$ 16,085	\$ 15,737	\$ 15,910
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 9	\$ 4	\$ 6	\$ 6	\$ 6
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 3,631	\$ 3,884	\$ 3,013	\$ 2,411	\$ 2,735
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 57,239	\$ 57,944	\$ 57,082	\$ 62,305	\$ 65,510
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 4,343	\$ 3,743	\$ 4,175	\$ 32,770	\$ 4,910
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 52,896	\$ 54,201	\$ 52,907	\$ 29,535	\$ 60,600
Noninterest Income - Total	SO42	\$ 47,328	\$ 44,682	\$ 41,773	\$ 52,938	\$ 35,431
Mortgage Loan Serving Fees	SO410	\$ 4,984	\$ 284	\$ 2,502	\$ 5,369	\$- 12,902
Other Fees and Charges	SO420	\$ 11,485	\$ 10,565	\$ 9,471	\$ 10,755	\$ 11,090
Net Income (Loss) from Other - Total	SUB0451	\$ 28,278	\$ 31,696	\$ 27,553	\$ 24,300	\$ 25,974
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 28,008	\$ 31,370	\$ 27,229	\$ 24,163	\$ 23,520
Operations & Sale of Repossessed Assets	SO461	\$- 19	\$ 31	\$ 4	\$ 7	\$- 166
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	\$ 283	\$ 295	\$ 326	\$ 196	\$ 2,620

Office of Thrift Supervision
 Financial Reporting System
 Run Date: November 22, 2005, 10:45 AM

TFR Industry Aggregate Report
 93013 - OTS-Regulated: Georgia
 September 2005

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 6	\$ 0	\$- 6	\$- 66	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 2,581	\$ 2,137	\$ 2,247	\$ 12,514	\$ 11,269
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	\$ 88,992	\$ 83,596	\$ 88,277	\$ 101,747	\$ 86,706
All Personnel Compensation and Expense	SO510	\$ 42,146	\$ 41,286	\$ 43,273	\$ 45,472	\$ 44,628
Legal Expense	SO520	\$ 2,038	\$ 2,104	\$ 1,977	\$ 2,569	\$ 2,734
Office Occupancy and Equipment Expense	SO530	\$ 16,314	\$ 15,731	\$ 14,724	\$ 15,678	\$ 15,485
Marketing and Other Professional Services	SO540	\$ 10,321	\$ 8,033	\$ 8,037	\$ 8,540	\$ 5,912
Loan Servicing Fees	SO550	\$ 1,045	\$ 1,019	\$ 893	\$ 769	\$ 798
Goodwill and Other Intangibles Expense	SO560	\$ 3,719	\$ 3,686	\$ 3,793	\$ 3,436	\$ 3,178
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 4	\$ 0	\$ 45	\$ 21
Other Noninterest Expense	SO580	\$ 13,409	\$ 11,733	\$ 15,580	\$ 25,238	\$ 13,950
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 11,232	\$ 15,287	\$ 6,403	\$- 19,274	\$ 9,325
Income Taxes - Total	SO71	\$ 2,903	\$ 4,773	\$ 1,799	\$- 8,163	\$ 3,869
Federal	SO710	\$ 2,635	\$ 4,313	\$ 1,589	\$- 6,758	\$ 2,957
State, Local & Other	SO720	\$ 268	\$ 460	\$ 210	\$- 1,405	\$ 912
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 8,329	\$ 10,514	\$ 4,604	\$- 11,111	\$ 5,456
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 8,329	\$ 10,514	\$ 4,604	\$- 11,111	\$ 5,456

Office of Thrift Supervision
 Financial Reporting System
 Run Date: November 22, 2005, 10:45 AM

TFR Industry Aggregate Report
 93013 - OTS-Regulated: Georgia
 September 2005

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Sep 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	1	\$ 11
9	Net income from data processing lease/services	1	\$ 214
15	Income from corporate-owned life insurance	5	\$ 268
19	Realized/unrealized gains on derivatives	1	\$ 9
99	Other	13	\$ 1,685

Other Noninterest Expense Codes

Code	Description	Count	Amount
2	OTS assessments	3	\$ 41
6	Supervisory examination fees	3	\$ 33
7	Office supplies, printing, and postage	13	\$ 1,136
8	Telephone, including data lines	10	\$ 1,306
9	Loan origination expense	1	\$ 40
10	ATM expense	4	\$ 205
13	Misc taxes other than income & real estate	1	\$ 16
17	Charitable contributions	2	\$ 46
99	Other	13	\$ 2,135

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:45 AM

TFR Industry Aggregate Report
93013 - OTS-Regulated: Georgia
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 326,769	\$ 211,677	\$ 101,851	\$ 403,469	\$ 297,447
YTD - Deposits and Investment Securities	Y_SO115	\$ 22,028	\$ 14,412	\$ 6,904	\$ 32,585	\$ 24,803
YTD - Mortgage-Backed Securities	Y_SO125	\$ 33,623	\$ 22,598	\$ 11,311	\$ 24,056	\$ 14,817
YTD - Mortgage Loans	Y_SO141	\$ 214,641	\$ 138,646	\$ 66,155	\$ 281,835	\$ 210,748
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 27,760	\$ 18,117	\$ 9,022	\$ 33,607	\$ 24,671
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 28,717	\$ 17,904	\$ 8,459	\$ 31,386	\$ 22,408
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 2,328	\$ 1,482	\$ 659	\$ 2,013	\$ 1,358
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 2,319	\$ 1,473	\$ 659	\$ 1,788	\$ 1,133
YTD - Other	Y_SO185	\$ 9	\$ 9	\$ 0	\$ 225	\$ 225
YTD - Interest Expense - Total	Y_SO21	\$ 157,513	\$ 98,133	\$ 45,428	\$ 164,145	\$ 119,773
YTD - Deposits	Y_SO215	\$ 92,340	\$ 56,518	\$ 26,324	\$ 99,844	\$ 73,626
YTD - Escrows	Y_SO225	\$ 351	\$ 140	\$ 0	\$ 3	\$ 3
YTD - Advances from FHLBank	Y_SO230	\$ 54,275	\$ 34,568	\$ 16,085	\$ 56,347	\$ 40,610
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 19	\$ 10	\$ 6	\$ 24	\$ 18
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 10,528	\$ 6,897	\$ 3,013	\$ 7,927	\$ 5,516
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	\$ 171,584	\$ 115,026	\$ 57,082	\$ 241,337	\$ 179,032
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 11,581	\$ 7,918	\$ 4,175	\$ 46,380	\$ 13,610
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 160,003	\$ 107,108	\$ 52,907	\$ 194,957	\$ 165,422
YTD - Noninterest Income - Total	Y_SO42	\$ 133,549	\$ 86,455	\$ 41,773	\$ 176,742	\$ 123,804
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 7,769	\$ 2,786	\$ 2,502	\$ 4,470	\$ - 899
YTD - Other Fees and Charges	Y_SO420	\$ 31,294	\$ 20,036	\$ 9,471	\$ 42,168	\$ 31,413
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 87,530	\$ 59,249	\$ 27,553	\$ 93,149	\$ 68,849
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 86,610	\$ 58,599	\$ 27,229	\$ 90,076	\$ 65,913
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 16	\$ 35	\$ 4	\$ - 191	\$ - 198
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	\$ 904	\$ 621	\$ 326	\$ 3,358	\$ 3,162

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:45 AM

TFR Industry Aggregate Report
93013 - OTS-Regulated: Georgia
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ - 6	\$ - 6	\$ - 94	\$ - 28
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 6,956	\$ 4,384	\$ 2,247	\$ 36,955	\$ 24,441
YTD - Noninterest Expense - Total	Y_SO51	\$ 259,774	\$ 171,873	\$ 88,277	\$ 344,832	\$ 243,085
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 126,230	\$ 84,559	\$ 43,273	\$ 167,746	\$ 122,274
YTD - Legal Expense	Y_SO520	\$ 5,961	\$ 4,081	\$ 1,977	\$ 12,650	\$ 10,081
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 46,693	\$ 30,455	\$ 14,724	\$ 57,598	\$ 41,920
YTD - Marketing and Other Professional Services	Y_SO540	\$ 26,349	\$ 16,070	\$ 8,037	\$ 24,168	\$ 15,628
YTD - Loan Servicing Fees	Y_SO550	\$ 2,957	\$ 1,912	\$ 893	\$ 2,834	\$ 2,065
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 11,184	\$ 7,479	\$ 3,793	\$ 12,037	\$ 8,601
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 4	\$ 0	\$ 66	\$ 21
YTD - Other Noninterest Expense	Y_SO580	\$ 40,400	\$ 27,313	\$ 15,580	\$ 67,733	\$ 42,495
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 33,778	\$ 21,690	\$ 6,403	\$ 26,867	\$ 46,141
YTD - Income Taxes - Total	Y_SO71	\$ 9,475	\$ 6,572	\$ 1,799	\$ 9,079	\$ 17,242
YTD - Federal	Y_SO710	\$ 8,537	\$ 5,902	\$ 1,589	\$ 8,055	\$ 14,813
YTD - State, Local, and Other	Y_SO720	\$ 938	\$ 670	\$ 210	\$ 1,024	\$ 2,429
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 24,303	\$ 15,118	\$ 4,604	\$ 17,788	\$ 28,899
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 24,303	\$ 15,118	\$ 4,604	\$ 17,788	\$ 28,899

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 47,223	\$ 47,667	\$ 46,801	\$ 70,255	\$ 71,215
Net Provision for Loss	VA115	\$ 4,194	\$ 3,668	\$ 4,143	\$ 32,715	\$ 4,722
Transfers	VA125	\$ - 43	\$ 1,452	\$ - 686	\$ 560	\$ - 1,212
Recoveries	VA135	\$ 1,420	\$ 1,272	\$ 1,176	\$ 1,632	\$ 1,599
Adjustments	VA145	\$ 0	\$ 0	\$ 136	\$ 0	\$ 0
Charge-offs	VA155	\$ 4,320	\$ 4,089	\$ 3,903	\$ 55,396	\$ 6,069
General Valuation Allowances - Ending Balance	VA165	\$ 48,474	\$ 49,970	\$ 47,667	\$ 49,766	\$ 70,255
Specific Valuation Allowances - Beginning Balance	VA108	\$ 1,066	\$ 2,450	\$ 1,851	\$ 2,313	\$ 896
Net Provision for Loss	VA118	\$ 149	\$ 79	\$ 32	\$ 100	\$ 209

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:45 AM

TFR Industry Aggregate Report
93013 - OTS-Regulated: Georgia
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 43	\$- 1,452	\$ 686	\$- 560	\$ 1,212
Adjustments	VA148	\$ 0	\$ 0	\$- 100	\$ 0	\$ 0
Charge-offs	VA158	\$ 37	\$ 11	\$ 19	\$ 2	\$ 4
Specific Valuation Allowances - Ending Balance	VA168	\$ 1,221	\$ 1,066	\$ 2,450	\$ 1,851	\$ 2,313
Total Valuation Allowances - Beginning Balance	VA110	\$ 48,289	\$ 50,117	\$ 48,652	\$ 72,568	\$ 72,111
Net Provision for Loss	VA120	\$ 4,343	\$ 3,747	\$ 4,175	\$ 32,815	\$ 4,931
Recoveries	VA140	\$ 1,420	\$ 1,272	\$ 1,176	\$ 1,632	\$ 1,599
Adjustments	VA150	\$ 0	\$ 0	\$ 36	\$ 0	\$ 0
Charge-offs	VA160	\$ 4,357	\$ 4,100	\$ 3,922	\$ 55,398	\$ 6,073
Total Valuation Allowances - Ending Balance	VA170	\$ 49,695	\$ 51,036	\$ 50,117	\$ 51,617	\$ 72,568
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 4,320	\$ 4,089	\$ 3,903	\$ 55,396	\$ 6,069
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 544	\$ 1,436	\$ 752	\$ 1,488	\$ 1,336
Construction - Total	SUB2030	\$ 54	\$ 605	\$ 83	\$ 0	\$ 16
1-4 Dwelling Units	VA420	\$ 54	\$ 0	\$ 83	\$ 0	\$ 16
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 605	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 490	\$ 831	\$ 669	\$ 1,488	\$ 1,320
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 143	\$ 0	\$ 42	\$ 67	\$ 6
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 193	\$ 103	\$ 463	\$ 93	\$ 263
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 154	\$ 662	\$ 67	\$ 99	\$ 772
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 31	\$ 97	\$ 1,229	\$ 279
Land	VA490	\$ 0	\$ 35	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 3,616	\$ 2,653	\$ 3,121	\$ 53,560	\$ 4,695
Commercial Loans	VA520	\$ 2,035	\$ 1,362	\$ 1,793	\$ 51,638	\$ 2,685
Consumer Loans - Total	SUB2061	\$ 1,581	\$ 1,291	\$ 1,328	\$ 1,922	\$ 2,010
Loans on Deposits	VA510	\$ 13	\$ 49	\$ 27	\$ 0	\$ 28
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 1,285	\$ 885	\$ 1,044	\$ 1,549	\$ 1,107
Mobile Home Loans	VA550	\$ 0	\$ 8	\$ 5	\$ 7	\$ 0

Office of Thrift Supervision
 Financial Reporting System
 Run Date: November 22, 2005, 10:45 AM

TFR Industry Aggregate Report
 93013 - OTS-Regulated: Georgia
 September 2005

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 283	\$ 349	\$ 252	\$ 365	\$ 875
Reposessed Assets - Total	VA60	\$ 160	\$ 0	\$ 30	\$ 322	\$ 17
Real Estate - Construction	VA605	\$ 3	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 26	\$ 0	\$ 30	\$ 18	\$ 17
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 208	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 91	\$ 0
Other Reposessed Assets	VA630	\$ 131	\$ 0	\$ 0	\$ 5	\$ 0
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 26	\$ 21
GVA Recoveries - Assets - Total	SUB2126	\$ 1,420	\$ 1,272	\$ 1,176	\$ 1,632	\$ 1,599
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 84	\$ 315	\$ 152	\$ 273	\$ 275
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 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	\$ 84	\$ 315	\$ 152	\$ 273	\$ 275
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 63	\$ 1	\$ 2	\$ 68	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 11	\$ 7	\$ 47	\$ 93	\$ 85
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 10	\$ 307	\$ 43	\$ 112	\$ 190
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 60	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 1,336	\$ 957	\$ 1,024	\$ 1,359	\$ 1,324
Commercial Loans	VA521	\$ 784	\$ 439	\$ 491	\$ 530	\$ 688
Consumer Loans - Total	SUB2161	\$ 552	\$ 518	\$ 533	\$ 829	\$ 636
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	\$ 439	\$ 385	\$ 372	\$ 681	\$ 496

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:45 AM

TFR Industry Aggregate Report
93013 - OTS-Regulated: Georgia
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 1	\$ 0	\$ 0	\$ 29	\$ 0
Credit Cards	VA557	\$ 20	\$ 26	\$ 30	\$ 25	\$ 36
Other	VA561	\$ 92	\$ 107	\$ 131	\$ 94	\$ 104
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 192	\$- 1,373	\$ 717	\$- 462	\$ 1,423
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 147	\$- 1,096	\$ 396	\$- 550	\$ 1,246
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 21	\$ 1,119
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 21	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,119
Permanent - Total	SUB2241	\$ 147	\$- 1,096	\$ 396	\$- 571	\$ 127
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 16	\$- 15	\$ 35	\$ 110
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 120	\$- 44	\$ 96	\$ 37	\$ 13
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 23	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 4	\$- 1,068	\$ 315	\$- 643	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4
Nonmortgage Loans - Total	VA58	\$ 45	\$- 277	\$ 288	\$ 88	\$ 177
Commercial Loans	VA522	\$ 46	\$- 250	\$ 157	\$ 63	\$ 177
Consumer Loans - Total	SUB2261	\$- 1	\$- 27	\$ 131	\$ 25	\$ 0
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	\$ 5	\$- 17	\$ 88	\$ 25	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$- 6	\$- 10	\$ 43	\$ 0	\$ 0
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 33	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:45 AM

TFR Industry Aggregate Report
93013 - OTS-Regulated: Georgia
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 33	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 3,092	\$ 1,444	\$ 3,444	\$ 53,302	\$ 5,893
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 607	\$ 25	\$ 996	\$ 665	\$ 2,307
Construction - Total	SUB2330	\$ 54	\$ 605	\$ 83	\$ 21	\$ 1,135
1-4 Dwelling Units	VA425	\$ 54	\$ 0	\$ 83	\$ 21	\$ 16
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 605	\$ 0	\$ 0	\$ 1,119
Permanent - Total	SUB2341	\$ 553	\$ - 580	\$ 913	\$ 644	\$ 1,172
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 80	\$ 15	\$ 25	\$ 34	\$ 116
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 302	\$ 52	\$ 512	\$ 37	\$ 191
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 167	\$ 355	\$ 24	\$ - 13	\$ 582
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 4	\$ - 1,037	\$ 352	\$ 586	\$ 279
Land	VA495	\$ 0	\$ 35	\$ 0	\$ 0	\$ 4
Nonmortgage Loans - Total	VA59	\$ 2,325	\$ 1,419	\$ 2,385	\$ 52,289	\$ 3,548
Commercial Loans	VA525	\$ 1,297	\$ 673	\$ 1,459	\$ 51,171	\$ 2,174
Consumer Loans - Total	SUB2361	\$ 1,028	\$ 746	\$ 926	\$ 1,118	\$ 1,374
Loans on Deposits	VA515	\$ 13	\$ 49	\$ 27	\$ 0	\$ 28
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 851	\$ 483	\$ 760	\$ 893	\$ 611
Mobile Home Loans	VA555	\$ - 1	\$ 8	\$ 5	\$ - 22	\$ 0
Credit Cards	VA559	\$ - 20	\$ - 26	\$ - 30	\$ - 25	\$ - 36
Other	VA565	\$ 185	\$ 232	\$ 164	\$ 271	\$ 771
Reposessed Assets - Total	VA65	\$ 160	\$ 0	\$ 63	\$ 322	\$ 17
Real Estate - Construction	VA607	\$ 3	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 26	\$ 0	\$ 30	\$ 18	\$ 17

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:45 AM

TFR Industry Aggregate Report
93013 - OTS-Regulated: Georgia
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 208	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 91	\$ 0
Other Repossessed Assets	VA633	\$ 131	\$ 0	\$ 33	\$ 5	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 26	\$ 21
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 2,371	\$ 541	\$ 1,388	\$ 6,463	\$ 852
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 11,997	\$ 11,697	\$ 12,832	\$ 11,575	\$ 7,047
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 2,717	\$ 2,190	\$ 1,839	\$ 1,554	\$ 2,616
Construction	VA951	\$ 66	\$ 131	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 2,057	\$ 1,848	\$ 1,698	\$ 945	\$ 1,226
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 184	\$ 192	\$ 141	\$ 411	\$ 1,383
Permanent - Land	VA955	\$ 410	\$ 19	\$ 0	\$ 198	\$ 7
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 67,032	\$ 74,493	\$ 86,043	\$ 78,880	\$ 85,721
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 97,088	\$ 100,538	\$ 118,926	\$ 131,172	\$ 186,611
Substandard	VA965	\$ 52,618	\$ 50,499	\$ 63,064	\$ 80,273	\$ 72,239
Doubtful	VA970	\$ 44,171	\$ 49,665	\$ 55,468	\$ 50,799	\$ 114,222
Loss	VA975	\$ 299	\$ 374	\$ 394	\$ 100	\$ 150
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	N/A	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	N/A	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	N/A	N/A	N/A	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 129,543	\$ 130,718	\$ 155,601	\$ 154,480	\$ 222,365
Mortgages - Total	SUB2421	\$ 86,528	\$ 86,239	\$ 106,835	\$ 103,236	\$ 119,911
Construction and Land Loans	SUB2430	\$ 6,892	\$ 9,358	\$ 6,427	\$ 4,629	\$ 4,247

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:45 AM

TFR Industry Aggregate Report
93013 - OTS-Regulated: Georgia
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 72,610	\$ 67,893	\$ 84,970	\$ 84,758	\$ 102,457
Permanent Loans Secured by All Other Property	SUB2450	\$ 9,529	\$ 14,028	\$ 18,090	\$ 16,373	\$ 15,684
Nonmortgages - Total	SUB2461	\$ 43,015	\$ 44,479	\$ 48,766	\$ 51,244	\$ 102,454
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 50,547	\$ 52,698	\$ 57,227	\$ 54,880	\$ 67,126
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 49,920	\$ 51,250	\$ 55,741	\$ 52,754	\$ 63,918
Mortgage Loans - Total	SUB2481	\$ 40,952	\$ 42,370	\$ 45,880	\$ 41,342	\$ 51,860
Construction	PD115	\$ 1,920	\$ 2,887	\$ 3,263	\$ 1,184	\$ 1,128
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,500	\$ 2,044	\$ 1,288	\$ 1,102	\$ 2,998
Secured by First Liens	PD123	\$ 31,228	\$ 29,084	\$ 31,724	\$ 30,996	\$ 42,293
Secured by Junior Liens	PD124	\$ 1,724	\$ 1,955	\$ 1,907	\$ 1,761	\$ 1,930
Multifamily (5 or more) Dwelling Units	PD125	\$ 1,134	\$ 109	\$ 2,868	\$ 0	\$ 19
Nonresidential Property (Except Land)	PD135	\$ 1,583	\$ 2,391	\$ 3,361	\$ 4,707	\$ 2,777
Land	PD138	\$ 1,863	\$ 3,900	\$ 1,469	\$ 1,592	\$ 715
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 2,733	\$ 4,444	\$ 5,158	\$ 5,572	\$ 6,547
Consumer Loans - Total	SUB2511	\$ 6,235	\$ 4,436	\$ 4,703	\$ 5,840	\$ 5,511
Loans on Deposits	PD161	\$ 114	\$ 191	\$ 249	\$ 99	\$ 294
Home Improvement Loans	PD163	\$ 402	\$ 211	\$ 765	\$ 246	\$ 264
Education Loans	PD165	\$ 13	\$ 27	\$ 0	\$ 18	\$ 29
Auto Loans	PD167	\$ 4,719	\$ 3,126	\$ 2,901	\$ 4,247	\$ 3,942
Mobile Home Loans	PD169	\$ 192	\$ 103	\$ 136	\$ 106	\$ 124
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 0	\$ 18
Other	PD180	\$ 795	\$ 778	\$ 652	\$ 1,124	\$ 840
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 1,368	\$ 128	\$ 3,350	\$ 421	\$ 267
Held for Sale Included in PD115:PD180	PD192	\$ 0	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 0	\$ 0	\$ 215	\$ 219	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 0	N/A	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 627	\$ 1,448	\$ 1,486	\$ 2,126	\$ 3,208

Office of Thrift Supervision
 Financial Reporting System
 Run Date: November 22, 2005, 10:45 AM

TFR Industry Aggregate Report
 93013 - OTS-Regulated: Georgia
 September 2005

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 306	\$ 590	\$ 617	\$ 965	\$ 1,711
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 126	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 5	\$ 0	\$ 19
Secured by First Liens	PD223	\$ 125	\$ 290	\$ 504	\$ 498	\$ 667
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 265	\$ 399
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 181	\$ 200	\$ 0	\$ 0	\$ 626
Land	PD238	\$ 0	\$ 100	\$ 108	\$ 76	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 301	\$ 229	\$ 847	\$ 300	\$ 891
Consumer Loans - Total	SUB2521	\$ 20	\$ 629	\$ 22	\$ 861	\$ 606
Loans on Deposits	PD261	\$ 0	\$ 460	\$ 0	\$ 464	\$ 464
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 11	\$ 16	\$ 13	\$ 68	\$ 75
Mobile Home Loans	PD269	\$ 1	\$ 0	\$ 0	\$ 11	\$ 4
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 8	\$ 153	\$ 9	\$ 318	\$ 63
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 207	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 155	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 0	N/A	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 78,996	\$ 78,020	\$ 98,374	\$ 99,600	\$ 155,239
Mortgage Loans - Total	SUB2501	\$ 45,270	\$ 43,279	\$ 60,338	\$ 60,929	\$ 66,340
Construction	PD315	\$ 2,469	\$ 1,431	\$ 512	\$ 795	\$ 642
Permanent:						
Residential:						
1-4 Dwelling Units:						

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:45 AM

TFR Industry Aggregate Report
93013 - OTS-Regulated: Georgia
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 218	\$ 919	\$ 792	\$ 1,273	\$ 1,094
Secured by First Liens	PD323	\$ 34,137	\$ 29,709	\$ 43,699	\$ 43,955	\$ 50,599
Secured by Junior Liens	PD324	\$ 3,678	\$ 3,892	\$ 5,051	\$ 4,908	\$ 2,458
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 730	\$ 913	\$ 913	\$ 1,605
Nonresidential Property (Except Land)	PD335	\$ 4,128	\$ 5,558	\$ 8,296	\$ 8,229	\$ 8,180
Land	PD338	\$ 640	\$ 1,040	\$ 1,075	\$ 856	\$ 1,762
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 31,837	\$ 32,312	\$ 36,634	\$ 36,845	\$ 86,582
Consumer Loans - Total	SUB2531	\$ 1,889	\$ 2,429	\$ 1,402	\$ 1,826	\$ 2,317
Loans on Deposits	PD361	\$ 456	\$ 785	\$ 34	\$ 41	\$ 65
Home Improvement Loans	PD363	\$ 62	\$ 15	\$ 40	\$ 71	\$ 37
Education Loans	PD365	\$ 45	\$ 41	\$ 40	\$ 35	\$ 2
Auto Loans	PD367	\$ 1,064	\$ 1,005	\$ 728	\$ 1,065	\$ 1,281
Mobile Home Loans	PD369	\$ 49	\$ 37	\$ 53	\$ 68	\$ 70
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 213	\$ 546	\$ 507	\$ 546	\$ 862
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 819	\$ 1,308	\$ 1,361	\$ 967	\$ 777
Held for Sale Included in PD315:PD380	PD392	\$ 0	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 337	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 41	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	N/A	N/A	N/A	N/A

Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 348,373	\$ 341,112	\$ 240,163	\$ 259,809	\$ 189,591
90% up to 100% LTV	LD110	\$ 208,048	\$ 214,546	\$ 148,026	\$ 176,059	\$ 158,684
100% and greater LTV	LD120	\$ 140,325	\$ 126,566	\$ 92,137	\$ 83,750	\$ 30,907
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 20,611	\$ 16,730	\$ 11,401	\$ 25,292	\$ 27,287
Past Due and Still Accruing - Total	SUB5240	\$ 7,395	\$ 4,734	\$ 3,883	\$ 3,972	\$ 5,510
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 7,270	\$ 4,734	\$ 3,883	\$ 3,972	\$ 5,510
90% up to 100% LTV	LD210	\$ 4,445	\$ 2,147	\$ 2,548	\$ 2,814	\$ 4,600
100% and greater LTV	LD220	\$ 2,825	\$ 2,587	\$ 1,335	\$ 1,158	\$ 910
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 125	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:45 AM

TFR Industry Aggregate Report
93013 - OTS-Regulated: Georgia
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 125	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 13,216	\$ 11,996	\$ 7,518	\$ 21,320	\$ 21,777
90% up to 100% LTV	LD250	\$ 3,624	\$ 2,560	\$ 2,995	\$ 11,239	\$ 20,415
100% and greater LTV	LD260	\$ 9,592	\$ 9,436	\$ 4,523	\$ 10,081	\$ 1,362
Net Charge-offs - Total	SUB5300	\$ 153	\$ 62	\$- 41	\$ 178	\$ 265
90% up to 100% LTV	LD310	\$ 53	\$ 62	\$- 41	\$ 136	\$ 24
100% and greater LTV	LD320	\$ 100	\$ 0	\$ 0	\$ 42	\$ 241
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	\$ 43,733	\$ 15,204	\$ 15,431	\$ 3,110	\$ 4,751
90% up to 100% LTV	LD430	\$ 33,718	\$ 6,500	\$ 7,403	\$ 2,964	\$ 4,180
100% and greater LTV	LD440	\$ 10,015	\$ 8,704	\$ 8,028	\$ 146	\$ 571
Sales - Total	SUB5340	\$ 80	\$ 95	\$ 98	\$ 557	\$ 2,723
90% up to 100% LTV	LD450	\$ 0	\$ 95	\$ 0	\$ 557	\$ 2,308
100% and greater LTV	LD460	\$ 80	\$ 0	\$ 98	\$ 0	\$ 415

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 222,600	\$ 192,574	\$ 183,976	\$ 177,950	\$ 184,681
Mortgage Construction Loans	CC105	\$ 211,725	\$ 184,715	\$ 175,033	\$ 170,685	\$ 180,608
Other Mortgage Loans	CC115	\$ 10,875	\$ 7,859	\$ 8,943	\$ 7,265	\$ 4,073
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 16,154	\$ 4,979	\$ 5,751	\$ 6,956	\$ 10,114
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 729,942	\$ 811,274	\$ 654,658	\$ 502,825	\$ 682,889
1-4 Dwelling Units	CC280	\$ 708,478	\$ 795,636	\$ 636,701	\$ 488,749	\$ 667,907
Multifamily (5 or more) Dwelling Units	CC290	\$ 601	\$ 702	\$ 0	\$ 1,363	\$ 0
All Other Real Estate	CC300	\$ 20,863	\$ 14,936	\$ 17,957	\$ 12,713	\$ 14,982
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 6,150	\$ 4,235	\$ 12,617	\$ 1,153	\$ 5,197
Commitments Outstanding to Purchase Loans	CC320	\$ 443,703	\$ 502,513	\$ 407,934	\$ 359,422	\$ 497,668
Commitments Outstanding to Sell Loans	CC330	\$ 1,963,969	\$ 1,985,833	\$ 1,944,460	\$ 1,451,338	\$ 2,275,407
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:45 AM

TFR Industry Aggregate Report
93013 - OTS-Regulated: Georgia
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 526,004	\$ 595,000	\$ 585,000	\$ 158,000	\$ 250,000
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 239,923	\$ 227,212	\$ 214,984	\$ 225,050	\$ 221,511
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 172,115	\$ 159,381	\$ 153,896	\$ 153,362	\$ 145,636
Commercial Lines	CC420	\$ 37,665	\$ 37,176	\$ 37,344	\$ 44,461	\$ 48,909
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 30,143	\$ 30,655	\$ 23,744	\$ 27,227	\$ 26,966
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 5,217	\$ 3,913	\$ 3,553	\$ 4,177	\$ 3,494
Commercial	CC430	\$ 1,565	\$ 1,070	\$ 1,099	\$ 1,894	\$ 2,439
Standby, Not Included on CC465 or CC468	CC435	\$ 3,652	\$ 2,843	\$ 2,454	\$ 2,283	\$ 1,055
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 98,701	\$ 74,602	\$ 79,427	\$ 2,189,628	\$ 1,737,010
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 1,029	\$ 1,040
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 98,701	\$ 74,602	\$ 79,427	\$ 2,188,599	\$ 1,729,825
Other Contingent Liabilities	CC480	\$ 4	\$ 4	\$ 4	\$ 0	\$ 4
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 58,445	\$ 300,178	\$ 121,556	\$ 658,750	\$ 28,826
Pass-Through Securities	CF143	\$ 39,978	\$ 237,795	\$ 103,490	\$ 615,845	\$ 1,130
Other Mortgage-Backed Securities	CF153	\$ 18,467	\$ 62,383	\$ 18,066	\$ 42,905	\$ 27,696
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 0	\$ 249,506	\$ 57,153	\$ 59,975	\$ 32,494
Pass-Through Securities	CF145	\$ 0	\$ 249,506	\$ 57,153	\$ 54,606	\$ 1,763
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	\$ 0	\$ 5,369	\$ 30,731
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 58,445	\$ 50,672	\$ 64,403	\$ 598,775	\$- 3,668
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 53,612	\$- 36,279	\$- 38,191	\$- 24,587	\$- 17,419
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 27,566	\$- 24,097	\$- 24,201	\$- 35,252	\$- 34,373
Mortgage Loans Disbursed - Total	SUB3831	\$ 3,281,536	\$ 3,015,696	\$ 2,387,018	\$ 2,713,966	\$ 2,857,427
Construction Loans - Total	SUB3840	\$ 133,117	\$ 123,956	\$ 114,295	\$ 99,300	\$ 119,109
1-4 Dwelling Units	CF190	\$ 121,363	\$ 109,762	\$ 101,065	\$ 88,223	\$ 107,464
Multifamily (5 or more) Dwelling Units	CF200	\$ 4,345	\$ 124	\$ 2,785	\$ 2,290	\$ 705

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2005, 10:45 AM	TFR Industry Aggregate Report 93013 - OTS-Regulated: Georgia September 2005	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonresidential	CF210	\$ 7,409	\$ 14,070	\$ 10,445	\$ 8,787	\$ 10,940
Permanent Loans - Total	SUB3851	\$ 3,148,419	\$ 2,891,740	\$ 2,272,723	\$ 2,614,666	\$ 2,738,318
1-4 Dwelling Units	CF225	\$ 3,088,439	\$ 2,824,762	\$ 2,200,452	\$ 2,549,761	\$ 2,678,356
Multifamily (5 or more) Dwelling Units	CF245	\$ 2,954	\$ 1,679	\$ 5,055	\$ 3,596	\$ 7,285
Nonresidential (Except Land)	CF260	\$ 29,958	\$ 31,685	\$ 40,569	\$ 37,287	\$ 24,787
Land	CF270	\$ 27,068	\$ 33,614	\$ 26,647	\$ 24,022	\$ 27,890
Loans and Participations Purchased - Total	SUB3880	\$ 770,095	\$ 731,802	\$ 661,995	\$ 669,353	\$ 764,674
Secured by 1-4 Dwelling Units	CF280	\$ 755,443	\$ 730,563	\$ 660,632	\$ 669,016	\$ 756,321
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 150	\$ 0	\$ 34	\$ 337	\$ 0
Secured by Nonresidential	CF300	\$ 14,502	\$ 1,239	\$ 1,329	\$ 0	\$ 8,353
Loans and Participations Sold - Total	SUB3890	\$ 3,665,707	\$ 3,180,135	\$ 2,788,254	\$ 3,542,441	\$ 4,182,847
Secured by 1-4 Dwelling Units	CF310	\$ 3,661,875	\$ 3,167,212	\$ 2,780,518	\$ 3,538,640	\$ 4,166,434
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 285	\$ 4,286	\$ 1,526	\$ 1,235	\$ 3,493
Secured by Nonresidential	CF330	\$ 3,547	\$ 8,637	\$ 6,210	\$ 2,566	\$ 12,920
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 2,895,612	\$- 2,448,333	\$- 2,126,259	\$- 2,873,088	\$- 3,418,173
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 234,407	\$ 217,559	\$ 198,833	\$ 244,753	\$ 220,140
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 130,532	\$- 91,680	\$- 74,699	\$ 279,440	\$ 305,855
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 38,609	\$ 31,483	\$ 28,402	\$ 36,661	\$ 35,141
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 20,985	\$ 258,124	\$- 12,773	\$- 124,435	\$- 475,031
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 282,647	\$ 324,215	\$ 188,886	\$ 225,722	\$ 231,957
Commercial	CF390	\$ 85,103	\$ 74,713	\$ 66,881	\$ 88,555	\$ 96,309
Consumer	CF400	\$ 197,544	\$ 249,502	\$ 122,005	\$ 137,167	\$ 135,648
Nonmortgage Loans - Sales - Total	SUB3915	\$ 601	\$ 85,807	\$ 1,658	\$ 259	\$ 1,837
Commercial	CF395	\$ 601	\$ 1,075	\$ 1,658	\$ 259	\$ 1,837
Consumer	CF405	\$ 0	\$ 84,732	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 282,046	\$ 238,408	\$ 187,228	\$ 225,463	\$ 230,120
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 301,371	\$ 265,452	\$- 4,571	\$- 186,755	\$ 324,662
New Deposits Received less Deposits Withdrawn	CF420	\$ 264,365	\$ 234,747	\$- 27,583	\$- 210,895	\$ 300,830
Interest Credited to Deposits	CF430	\$ 37,006	\$ 30,705	\$ 23,012	\$ 24,140	\$ 23,832
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 468	\$ 0

Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93013 - OTS-Regulated: Georgia	(\$Thousands)
Run Date: November 22, 2005, 10:45 AM	September 2005	

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Total Broker - Originated Deposits - Total	SUB4061	\$ 1,036,858	\$ 814,028	\$ 506,966	\$ 475,161	\$ 456,111
Fully Insured	DI100	\$ 928,616	\$ 719,290	\$ 418,021	\$ 419,421	\$ 409,260
Other	DI110	\$ 108,242	\$ 94,738	\$ 88,945	\$ 55,740	\$ 46,851
Deposits with Balances - \$100,000 or Less	DI120	\$ 3,855,208	\$ 3,632,692	\$ 3,403,054	\$ 3,568,055	\$ 3,739,339
Deposits with Balances - Greater than \$100,000	DI130	\$ 1,743,979	\$ 1,652,571	\$ 1,605,967	\$ 1,670,172	\$ 1,659,062
Number of Deposit Accounts - Total	SUB4062	404,614	432,496	404,270	458,473	426,246
Balances of \$100,000 or Less	DI150	397,853	425,912	397,767	451,365	419,224
Balances Greater than \$100,000	DI160	6,761	6,584	6,503	7,108	7,022
IRA/Keogh Accounts	DI200	\$ 329,627	\$ 321,938	\$ 318,425	\$ 335,916	\$ 342,764
Uninsured Deposits	DI210	\$ 1,096,918	\$ 1,035,484	\$ 991,171	\$ 1,006,653	\$ 997,220
Preferred Deposits	DI220	\$ 8,764	\$ 7,346	\$ 8,815	\$ 8,054	\$ 6,915
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 1,014,673	\$ 982,357	\$ 1,035,953	\$ 1,038,405	\$ 1,095,620
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 1,367,935	\$ 1,398,714	\$ 1,409,172	\$ 1,499,954	\$ 1,559,207
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 279,247	\$ 232,644	\$ 240,629	\$ 288,120	\$ 304,534
Deposits & Escrows - Time Deposits	DI340	\$ 2,937,332	\$ 2,671,549	\$ 2,323,273	\$ 2,411,748	\$ 2,439,042
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 531,230	\$ 492,607	\$ 487,850	\$ 449,373	\$ 527,818
Outstd Checks Drawn Against FHLBs & FRBs Not Incd in SC710	DI620	\$ 1,128	\$ 985	\$ 1,153	\$ 1,208	\$ 1,813
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 138,718	\$ 87,872	\$ 4,869	\$ 1,958	\$ 784
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

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2005, 10:45 AM	TFR Industry Aggregate Report 93013 - OTS-Regulated: Georgia September 2005	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule SI --- Consolidated Supplemental Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	3,544	3,372	3,338	3,369	3,338
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 1,433,490	\$ 1,440,889	\$ 1,522,067	\$ 1,578,462	\$ 1,124,051
Assets Held for Sale	SI387	\$ 1,457,712	\$ 1,384,477	\$ 1,118,666	\$ 1,175,166	\$ 1,289,486
Loans Serviced for Others	SI390	\$ 15,358,826	\$ 15,553,394	\$ 16,230,713	\$ 14,031,412	\$ 14,131,159
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	84.74%	85.24%	84.38%	84.86%	84.16%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	84.42%	86.01%	85.23%	85.51%	83.47%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	84.69%	85.48%	84.66%	85.36%	84.00%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	93.09%	93.32%	93.87%	98.15%	95.75%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 192	\$ 192	\$ 184	\$ 74	\$ 686
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 18,894	\$ 18,240	\$ 14,251	\$ 15,783	\$ 14,679
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	19	24	28	35	36
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 891,406	\$ 865,930	\$ 893,820	\$ 900,155	\$ 881,070
Net Income (Loss) (SO91)	SI610	\$ 8,329	\$ 10,514	\$ 4,604	\$ - 11,111	\$ 5,456
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 156	\$ 1,356	\$ 156	\$ 662	\$ 475
Stock Issued	SI640	\$ 4,000	\$ 2,000	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 7,543	\$ 1,019	\$ 1,138	\$ 28,910	\$ 0
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ - 23,162	\$ 14,051	\$ - 28,855	\$ 10,358	\$ 13,305

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:45 AM

TFR Industry Aggregate Report
93013 - OTS-Regulated: Georgia
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 421	\$ 0	\$ 0
Other Adjustments	SI671	\$ 114	\$ 87	\$ - 5,042	\$ - 79	\$ 796
Ending Equity Capital (SC80)	SI680	\$ 888,074	\$ 892,245	\$ 865,930	\$ 927,571	\$ 900,152
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 1,496	\$ 1,757	\$ 1,728	\$ 211	\$ 853
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 1,664	\$ 468	\$ 18,149	\$ 4,058	\$ 13,043
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	1 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 209	\$ 185	\$ 141	\$ 115	\$ 69
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 8,883,613	\$ 8,624,063	\$ 8,262,894	\$ 8,707,004	\$ 8,941,514
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 936,705	\$ 789,659	\$ 785,850	\$ 937,813	\$ 980,539
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 7,295,691	\$ 7,024,842	\$ 5,718,298	\$ 5,947,420	\$ 6,274,485
Nonmortgage Loans	SI885	\$ 1,191,460	\$ 1,105,482	\$ 1,012,953	\$ 1,070,670	\$ 993,253
Deposits and Excrows	SI890	\$ 5,413,546	\$ 5,006,742	\$ 4,839,162	\$ 5,261,264	\$ 5,237,836
Total Borrowings	SI895	\$ 2,337,466	\$ 2,476,776	\$ 2,312,357	\$ 2,270,833	\$ 2,562,148
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	38	49	45	24	27
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 1,019	\$ 52,828	\$ 2,842	\$ 766	\$ 2,339
Interest Charged on Loans Made During Quarter - Minimum	SI920	6.95	5.69	4.99	4.56	4.44
Interest Charged on Loans Made During Quarter - Maximum	SI930	8.35	6.22	6.16	6.80	5.37

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 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	1	0	0	0	0
Change in Control of Association?	SQ130	0	0	0	0	1
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

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2005, 10:45 AM	TFR Industry Aggregate Report 93013 - OTS-Regulated: Georgia September 2005	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	3
Any Outstanding Futures or Options Positions?	SQ310	1	1	1	1	1
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	3
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
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	9	7	9	7

Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
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

Office of Thrift Supervision
 Financial Reporting System
 Run Date: November 22, 2005, 10:45 AM

TFR Industry Aggregate Report
 93013 - OTS-Regulated: Georgia
 September 2005

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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

Office of Thrift Supervision
 Financial Reporting System
 Run Date: November 22, 2005, 10:45 AM

TFR Industry Aggregate Report
 93013 - OTS-Regulated: Georgia
 September 2005

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:45 AM

TFR Industry Aggregate Report
93013 - OTS-Regulated: Georgia
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/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/Othr 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/Othr 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	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 888,073	\$ 892,241	\$ 865,931	\$ 927,565	\$ 900,157
Equity Capital Deductions - Total	SUB1631	\$ 109,411	\$ 108,109	\$ 105,055	\$ 101,574	\$ 101,418
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:45 AM

TFR Industry Aggregate Report
93013 - OTS-Regulated: Georgia
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Goodwill and Certain Other Intangible Assets	CCR115	\$ 89,909	\$ 90,329	\$ 89,548	\$ 88,379	\$ 88,309
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 19,502	\$ 17,780	\$ 15,507	\$ 13,195	\$ 13,109
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$- 79,307	\$- 102,368	\$- 88,365	\$- 116,728	\$- 105,230
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 79,567	\$- 102,662	\$- 88,613	\$- 117,003	\$- 105,562
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 260	\$ 294	\$ 248	\$ 275	\$ 332
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 699,355	\$ 681,764	\$ 672,511	\$ 709,263	\$ 693,509
Total Assets (SC60)	CCR205	\$ 8,901,686	\$ 8,658,329	\$ 8,355,153	\$ 8,535,347	\$ 8,350,524
Asset Deductions - Total	SUB1651	\$ 109,411	\$ 108,109	\$ 105,055	\$ 101,574	\$ 101,418
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 89,909	\$ 90,329	\$ 89,548	\$ 88,379	\$ 88,309
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 19,502	\$ 17,780	\$ 15,507	\$ 13,195	\$ 13,109
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 133,299	\$- 167,148	\$- 144,311	\$- 190,166	\$- 171,523
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 133,299	\$- 167,148	\$- 144,311	\$- 190,166	\$- 171,523
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 8,658,976	\$ 8,383,072	\$ 8,105,787	\$ 8,243,607	\$ 8,077,583
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 346,347	\$ 335,447	\$ 324,224	\$ 325,271	\$ 323,121
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 699,355	\$ 681,764	\$ 672,511	\$ 709,263	\$ 693,509
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 65,073	\$ 75,568	\$ 71,560	\$ 69,869	\$ 71,477
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 1,000	\$ 500	\$ 500	\$ 500	\$ 500
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 47,771	\$ 44,638	\$ 44,930	\$ 45,914	\$ 59,590
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 45	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 113,844	\$ 120,706	\$ 116,990	\$ 116,328	\$ 131,567
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 113,844	\$ 120,706	\$ 116,990	\$ 116,328	\$ 131,567

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:45 AM

TFR Industry Aggregate Report
93013 - OTS-Regulated: Georgia
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 225	\$ 225	\$ 225	\$ 225	\$ 225
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 538	\$ 338	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 812,436	\$ 801,907	\$ 789,276	\$ 825,366	\$ 824,851
0% R/W Category - Cash	CCR400	\$ 22,339	\$ 26,148	\$ 24,452	\$ 21,973	\$ 24,687
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 1,031,031	\$ 1,084,319	\$ 537,264	\$ 230,102	\$ 26,348
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 4,453	\$ 3,967	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 159,964	\$ 82,427	\$ 112,165	\$ 80,403	\$ 126,813
0% R/W Category - Assets Total	CCR420	\$ 1,217,787	\$ 1,196,861	\$ 673,881	\$ 332,478	\$ 177,848
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	\$ 622,743	\$ 678,918	\$ 1,154,609	\$ 1,020,800	\$ 481,143
20% R/W Category - Claims on FHLBs	CCR435	\$ 396,381	\$ 364,735	\$ 330,141	\$ 320,177	\$ 331,673
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 13,824	\$ 14,796	\$ 17,000	\$ 21,873	\$ 23,020
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 248,941	\$ 195,507	\$ 151,455	\$ 209,387	\$ 244,060
20% R/W Category - Other	CCR450	\$ 214,391	\$ 183,995	\$ 247,712	\$ 311,048	\$ 749,194
20% R/W Category - Assets Total	CCR455	\$ 1,496,280	\$ 1,437,951	\$ 1,900,917	\$ 1,883,285	\$ 1,829,090
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 299,255	\$ 287,588	\$ 380,184	\$ 376,658	\$ 365,818
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 2,828,811	\$ 2,885,174	\$ 2,958,322	\$ 3,029,428	\$ 3,076,622
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 19,200	\$ 18,437	\$ 20,561	\$ 16,927	\$ 18,845
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 5	\$ 28,551	\$ 31,731	\$ 33,461
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 8,248	\$ 7,494	\$ 7,404	\$ 11,612	\$ 12,086
50% R/W Category - Other	CCR480	\$ 109,256	\$ 101,005	\$ 74,256	\$ 108,594	\$ 178,098
50% R/W Category - Assets Total	CCR485	\$ 2,965,515	\$ 3,012,115	\$ 3,089,094	\$ 3,198,292	\$ 3,319,112
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 1,482,760	\$ 1,506,063	\$ 1,544,550	\$ 1,599,151	\$ 1,659,562
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 43,356	\$ 155,608	\$ 71,812	\$ 221,486	\$ 242,379
100% R/W Category - All Other Assets	CCR506	\$ 3,816,664	\$ 3,512,380	\$ 3,246,120	\$ 3,196,975	\$ 3,144,463
100% R/W Category - Assets Total	CCR510	\$ 3,860,020	\$ 3,667,988	\$ 3,317,932	\$ 3,418,461	\$ 3,386,842
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 3,860,020	\$ 3,667,988	\$ 3,317,932	\$ 3,418,461	\$ 3,386,842
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:45 AM

TFR Industry Aggregate Report
93013 - OTS-Regulated: Georgia
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 9,539,602	\$ 9,314,915	\$ 8,981,824	\$ 8,832,516	\$ 8,712,892
Subtotal Risk-Weighted Assets	CCR75	\$ 5,642,033	\$ 5,461,637	\$ 5,242,665	\$ 5,394,268	\$ 5,412,220
Excess Allowances for Loan and Lease Losses	CCR530	\$ 642	\$ 5,188	\$ 2,694	\$ 2,329	\$ 10,561
Total Risk-Weighted Assets	CCR78	\$ 5,641,391	\$ 5,456,449	\$ 5,239,971	\$ 5,391,939	\$ 5,401,659
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 451,311	\$ 436,516	\$ 419,197	\$ 431,353	\$ 432,135
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.08%	8.13%	8.30%	8.60%	8.59%
Total Risk-Based Capital Ratio	CCR820	14.40%	14.70%	15.06%	15.31%	15.27%
Tier 1 Risk-Based Capital Ratio	CCR830	12.39%	12.49%	12.83%	13.15%	12.84%
Tangible Equity Ratio	CCR840	8.08%	8.13%	8.30%	8.60%	8.59%

*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.