

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:31 PM

TFR Industry Aggregate Report
93047 - OTS-Regulated: Tennessee
December 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Number of Regulated Institutions		16	17	17	17	17
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	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	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,242,626	\$ 1,263,999	\$ 1,299,128	\$ 1,361,337	\$ 1,280,365
Cash and Non-Interest-Earning Deposits	SC110	\$ 112,855	\$ 76,656	\$ 92,272	\$ 89,210	\$ 80,946
Interest-Earning Deposits in FHLBs	SC112	\$ 48,529	\$ 55,903	\$ 56,666	\$ 87,248	\$ 58,698
Other Interest-Earning Deposits	SC118	\$ 14,283	\$ 20,029	\$ 20,884	\$ 13,287	\$ 9,565
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 2,830	\$ 26,981	\$ 4,982	\$ 64,834	\$ 31,569
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 965,000	\$ 979,457	\$ 994,588	\$ 979,744	\$ 979,485
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 178	\$ 2,046	\$ 17,633	\$ 11,339	\$ 9,291
State and Municipal Obligations	SC180	\$ 80,655	\$ 80,498	\$ 85,040	\$ 83,869	\$ 83,885
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 6,253	\$ 10,510	\$ 13,729	\$ 19,682	\$ 15,090
Accrued Interest Receivable	SC191	\$ 12,043	\$ 11,919	\$ 13,334	\$ 12,124	\$ 11,836
Mortgage-Backed Securities - Gross	SUB0072	\$ 257,130	\$ 263,782	\$ 261,649	\$ 223,052	\$ 172,337
Mortgage-Backed Securities - Total	SC22	\$ 257,130	\$ 263,782	\$ 261,649	\$ 223,052	\$ 172,337
Pass-Through - Total	SUB0073	\$ 210,857	\$ 214,869	\$ 211,138	\$ 180,914	\$ 154,783
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 210,857	\$ 214,869	\$ 211,138	\$ 180,914	\$ 154,783
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 45,343	\$ 47,936	\$ 49,538	\$ 41,299	\$ 16,858
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 1,341	\$ 356	\$ 376	\$ 407	\$ 1,437
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 16,422	\$ 16,920	\$ 17,710	\$ 16,729	\$ 7,625
Other	SC222	\$ 27,580	\$ 30,660	\$ 31,452	\$ 24,163	\$ 7,796
Accrued Interest Receivable	SC228	\$ 930	\$ 977	\$ 973	\$ 839	\$ 696

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Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 3,057,974	\$ 3,230,153	\$ 3,205,219	\$ 3,118,542	\$ 3,077,138
Mortgage Loans - Total	SC26	\$ 3,031,062	\$ 3,201,089	\$ 3,178,107	\$ 3,091,527	\$ 3,052,597
Construction Loans - Total	SUB0100	\$ 346,424	\$ 414,324	\$ 404,706	\$ 389,188	\$ 388,695
Residential - Total	SUB0110	\$ 216,745	\$ 255,788	\$ 263,703	\$ 264,904	\$ 268,910
1-4 Dwelling Units	SC230	\$ 193,281	\$ 215,797	\$ 225,575	\$ 228,358	\$ 237,231
Multifamily (5 or more) Dwelling Units	SC235	\$ 23,464	\$ 39,991	\$ 38,128	\$ 36,546	\$ 31,679
Nonresidential Property	SC240	\$ 129,679	\$ 158,536	\$ 141,003	\$ 124,284	\$ 119,785
Permanent Loans - Total	SUB0121	\$ 2,698,893	\$ 2,801,832	\$ 2,786,306	\$ 2,714,896	\$ 2,673,625
Residential - Total	SUB0131	\$ 1,786,614	\$ 1,802,695	\$ 1,779,862	\$ 1,727,376	\$ 1,691,775
1-4 Dwelling Units - Total	SUB0141	\$ 1,684,799	\$ 1,717,195	\$ 1,691,619	\$ 1,654,552	\$ 1,617,760
Revolving Open-End Loans	SC251	\$ 197,827	\$ 199,050	\$ 190,251	\$ 176,701	\$ 170,751
All Other - First Liens	SC254	\$ 1,403,334	\$ 1,435,858	\$ 1,419,720	\$ 1,397,602	\$ 1,366,335
All Other - Junior Liens	SC255	\$ 83,638	\$ 82,287	\$ 81,648	\$ 80,249	\$ 80,674
Multifamily (5 or more) Dwelling Units	SC256	\$ 101,815	\$ 85,500	\$ 88,243	\$ 72,824	\$ 74,015
Nonresidential Property (Except Land)	SC260	\$ 664,535	\$ 707,983	\$ 709,091	\$ 692,657	\$ 682,910
Land	SC265	\$ 247,744	\$ 291,154	\$ 297,353	\$ 294,863	\$ 298,940
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 57,781	\$ 25,144	\$ 86,928	\$ 41,764	\$ 122,076
Accrued Interest Receivable	SC272	\$ 11,883	\$ 13,324	\$ 13,564	\$ 13,673	\$ 13,803
Advances for Taxes and Insurance	SC275	\$ 774	\$ 673	\$ 643	\$ 785	\$ 1,015
Allowance for Loan and Lease Losses	SC283	\$ 26,912	\$ 29,064	\$ 27,112	\$ 27,015	\$ 24,541
Nonmortgage Loans - Gross	SUB0162	\$ 372,647	\$ 438,472	\$ 445,652	\$ 439,179	\$ 425,395
Nonmortgage Loans - Total	SC31	\$ 362,361	\$ 428,691	\$ 434,944	\$ 428,954	\$ 413,409
Commercial Loans - Total	SC32	\$ 221,527	\$ 277,447	\$ 277,299	\$ 268,844	\$ 252,386
Secured	SC300	\$ 155,496	\$ 205,302	\$ 210,102	\$ 202,566	\$ 195,719
Unsecured	SC303	\$ 66,024	\$ 72,136	\$ 67,186	\$ 66,265	\$ 56,652
Lease Receivables	SC306	\$ 7	\$ 9	\$ 11	\$ 13	\$ 15
Consumer Loans - Total	SC35	\$ 146,580	\$ 156,321	\$ 163,476	\$ 164,994	\$ 166,963
Loans on Deposits	SC310	\$ 21,502	\$ 22,150	\$ 24,060	\$ 24,992	\$ 25,868
Home Improvement Loans (Not secured by real estate)	SC316	\$ 383	\$ 440	\$ 495	\$ 416	\$ 541
Education Loans	SC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	SC323	\$ 67,091	\$ 74,257	\$ 75,467	\$ 76,470	\$ 78,273
Mobile Home Loans	SC326	\$ 2,868	\$ 2,738	\$ 2,767	\$ 2,559	\$ 2,644
Credit Cards	SC328	\$ 1,119	\$ 1,318	\$ 7,596	\$ 7,210	\$ 8,069

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Other, Including Lease Receivables	SC330	\$ 53,617	\$ 55,418	\$ 53,091	\$ 53,347	\$ 51,568
Accrued Interest Receivable	SC348	\$ 4,540	\$ 4,704	\$ 4,877	\$ 5,341	\$ 6,046
Allowance for Loan and Lease Losses	SC357	\$ 10,286	\$ 9,781	\$ 10,708	\$ 10,225	\$ 11,986
Repossessed Assets - Gross	SUB0201	\$ 18,885	\$ 13,462	\$ 6,243	\$ 4,966	\$ 5,394
Repossessed Assets - Total	SC40	\$ 18,876	\$ 13,449	\$ 6,003	\$ 4,959	\$ 5,383
Real Estate - Total	SUB0210	\$ 18,580	\$ 13,164	\$ 5,956	\$ 4,689	\$ 5,269
Construction	SC405	\$ 4,347	\$ 3,444	\$ 0	\$ 721	\$ 0
Residential - Total	SUB0225	\$ 8,346	\$ 5,280	\$ 5,281	\$ 1,624	\$ 2,333
1-4 Dwelling Units	SC415	\$ 8,346	\$ 5,280	\$ 5,281	\$ 1,624	\$ 1,766
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 567
Nonresidential (Except Land)	SC426	\$ 3,915	\$ 3,650	\$ 532	\$ 400	\$ 924
Land	SC428	\$ 1,972	\$ 790	\$ 143	\$ 219	\$ 440
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 1,725	\$ 1,572
Other Repossessed Assets	SC430	\$ 305	\$ 298	\$ 287	\$ 277	\$ 125
General Valuation Allowances	SC441	\$ 9	\$ 13	\$ 240	\$ 7	\$ 11
Real Estate Held for Investment	SC45	\$ 84	\$ 568	\$ 568	\$ 682	\$ 939
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 43,946	\$ 45,826	\$ 45,250	\$ 43,442	\$ 42,532
Federal Home Loan Bank Stock	SC510	\$ 41,437	\$ 43,312	\$ 42,736	\$ 42,179	\$ 41,389
Other	SC540	\$ 2,509	\$ 2,514	\$ 2,514	\$ 1,263	\$ 1,143
Office Premises and Equipment	SC55	\$ 114,019	\$ 128,527	\$ 126,828	\$ 126,251	\$ 123,931
Other Assets - Gross	SUB0262	\$ 77,355	\$ 87,291	\$ 81,666	\$ 73,856	\$ 72,140
Other Assets - Total	SC59	\$ 77,355	\$ 87,291	\$ 81,666	\$ 73,856	\$ 72,107
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 11,122	\$ 11,033	\$ 10,922	\$ 10,831	\$ 10,720
Other	SC625	\$ 18,829	\$ 24,617	\$ 24,382	\$ 24,140	\$ 23,904
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 9,759	\$ 10,892	\$ 12,054	\$ 11,789	\$ 11,561
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 6,287	\$ 6,424	\$ 6,560	\$ 6,696	\$ 6,833
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 31,358	\$ 34,325	\$ 27,748	\$ 20,400	\$ 19,122
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 33
General Valuation Allowances - Total	SUB2092	\$ 37,207	\$ 38,858	\$ 38,060	\$ 37,247	\$ 36,571
Total Assets - Gross	SUB0283	\$ 5,184,666	\$ 5,472,080	\$ 5,472,203	\$ 5,391,307	\$ 5,200,172
Total Assets	SC60	\$ 5,147,459	\$ 5,433,222	\$ 5,434,143	\$ 5,354,060	\$ 5,163,601
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 3,942,159	\$ 4,144,916	\$ 4,079,645	\$ 4,100,611	\$ 3,957,573
Deposits	SC710	\$ 3,929,139	\$ 4,118,058	\$ 4,054,213	\$ 4,082,057	\$ 3,942,541
Escrows	SC712	\$ 13,046	\$ 26,869	\$ 25,448	\$ 18,576	\$ 15,058
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 26	\$- 11	\$- 16	\$- 22	\$- 27
Borrowings - Total	SC72	\$ 465,646	\$ 501,994	\$ 555,995	\$ 449,038	\$ 415,424
Advances from FHLBank	SC720	\$ 328,477	\$ 382,232	\$ 424,531	\$ 380,112	\$ 331,087
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 131,699	\$ 107,260	\$ 116,262	\$ 59,924	\$ 75,335
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 5,470	\$ 12,502	\$ 15,202	\$ 9,002	\$ 9,002
Other Liabilities - Total	SC75	\$ 47,799	\$ 48,429	\$ 50,447	\$ 55,243	\$ 49,202
Accrued Interest Payable - Deposits	SC763	\$ 8,853	\$ 10,457	\$ 11,921	\$ 12,817	\$ 12,071
Accrued Interest Payable - Other	SC766	\$ 921	\$ 1,234	\$ 1,117	\$ 855	\$ 712
Accrued Taxes	SC776	\$ 2,508	\$ 3,043	\$ 2,371	\$ 4,766	\$ 3,044
Accounts Payable	SC780	\$ 21,255	\$ 17,325	\$ 17,363	\$ 14,791	\$ 16,614
Deferred Income Taxes	SC790	\$ 1,254	\$ 1,800	\$ 1,913	\$ 2,870	\$ 2,401
Other Liabilities and Deferred Income	SC796	\$ 13,008	\$ 14,570	\$ 15,762	\$ 19,144	\$ 14,359
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

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Description	Line Item	Value	Value	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 4,455,604	\$ 4,695,339	\$ 4,686,087	\$ 4,604,892	\$ 4,422,198
Minority Interest	SC800	\$ 9	\$ 9	\$ 9	\$ 9	\$ 9
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 116,151	\$ 142,899	\$ 142,227	\$ 142,015	\$ 141,744
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 13,795	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 7,222	\$ 9,099	\$ 9,057	\$ 9,057	\$ 9,057
Paid in Excess of Par	SC830	\$ 95,134	\$ 133,800	\$ 133,170	\$ 132,958	\$ 132,687
Accumulated Other Comprehensive Income - Total	SC86	\$ 987	\$- 3,898	\$- 2,301	\$ 5,489	\$ 3,274
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 987	\$- 3,898	\$- 2,301	\$ 5,489	\$ 3,274
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 581,628	\$ 611,929	\$ 618,436	\$ 611,853	\$ 606,464
Other Components of Equity Capital	SC891	\$- 6,921	\$- 13,053	\$- 10,319	\$- 10,198	\$- 10,088
Total Equity Capital	SC80	\$ 691,845	\$ 737,877	\$ 748,043	\$ 749,159	\$ 741,394
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 5,147,458	\$ 5,433,225	\$ 5,434,139	\$ 5,354,060	\$ 5,163,601

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Other Codes As of Dec 2008

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	6	\$ 2,426
4	Net deferred tax assets	7	\$ 12,982
6	Prepaid deposit insurance premiums	2	\$ 37
7	Prepaid expenses	13	\$ 3,107
8	Deposits for utilities and other services	1	\$ 162
14	Other noninterest-bearing short-term accounts recv	4	\$ 1,043
19	Receivables fr a broker for unsettled transactions	1	\$ 116
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 251
99	Other	10	\$ 3,403

Other Liability Codes

Code	Description	Count	Amount
7	Deferred gains from the sale of real estate	1	\$ 6
11	The liability recorded for post-retirement benefit	7	\$ 7,063
14	Unapplied loan payments received	1	\$ 1,014
18	Litigation reserves	1	\$ 313
99	Other	19	\$ 3,090

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 69,435	\$ 75,625	\$ 75,974	\$ 77,557	\$ 80,012
Deposits and Investment Securities	SO115	\$ 12,806	\$ 13,184	\$ 13,854	\$ 14,187	\$ 14,822
Mortgage-Backed Securities	SO125	\$ 3,304	\$ 3,513	\$ 3,283	\$ 2,440	\$ 2,198
Mortgage Loans	SO141	\$ 45,757	\$ 49,852	\$ 49,854	\$ 51,337	\$ 52,970
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 356	\$ 317	\$ 297	\$ 301	\$ 287
Nonmortgage Loans - Total	SUB0950	\$ 7,015	\$ 8,580	\$ 8,508	\$ 9,100	\$ 9,531
Commercial Loans and Leases	SO160	\$ 3,432	\$ 4,608	\$ 4,608	\$ 4,771	\$ 4,936
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 25	\$ 21	\$ 19	\$ 18	\$ 36
Consumer Loans and Leases	SO171	\$ 3,583	\$ 3,972	\$ 3,900	\$ 4,329	\$ 4,595
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 172	\$ 158	\$ 159	\$ 174	\$ 168
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 545	\$ 567	\$ 566	\$ 550	\$ 730
Federal Home Loan Bank Stock	SO181	\$ 545	\$ 567	\$ 566	\$ 548	\$ 728
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 2	\$ 2
Interest Expense - Total	SO21	\$ 29,958	\$ 33,213	\$ 34,963	\$ 37,833	\$ 39,373
Deposits	SO215	\$ 26,530	\$ 28,949	\$ 30,825	\$ 33,712	\$ 34,751
Escrows	SO225	\$ 20	\$ 22	\$ 27	\$ 26	\$ 57
Advances from FHLBank	SO230	\$ 2,754	\$ 3,472	\$ 3,333	\$ 3,452	\$ 3,677
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 654	\$ 770	\$ 778	\$ 643	\$ 888
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 40,022	\$ 42,979	\$ 41,577	\$ 40,274	\$ 41,369
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 9,328	\$ 20,780	\$ 2,713	\$ 2,515	\$ 3,683
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 30,694	\$ 22,199	\$ 38,864	\$ 37,759	\$ 37,686
Noninterest Income - Total	SO42	\$ 10,332	\$ 9,421	\$ 12,181	\$ 12,349	\$ 12,922
Mortgage Loan Servicing Fees	SO410	\$- 19	\$ 1,244	\$ 1,398	\$ 1,443	\$ 1,616
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 395	\$- 418	\$- 484	\$- 473	\$- 422

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Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 6,334	\$ 6,636	\$ 6,929	\$ 6,318	\$ 6,462
Net Income (Loss) from Other - Total	SUB0451	\$ 1,232	\$- 344	\$ 2,205	\$ 2,816	\$ 1,692
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 1,447	\$- 535	\$ 2,265	\$ 2,275	\$ 1,644
Operations & Sale of Repossessed Assets	SO461	\$- 410	\$ 0	\$- 40	\$- 3	\$ 47
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	\$ 0	\$ 191	\$ 0	\$ 0	\$ 0
Sale of Other Assets Held for Investment	SO477	\$ 195	\$ 0	\$- 20	\$ 544	\$ 1
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 3,180	\$ 2,303	\$ 2,133	\$ 2,245	\$ 3,575
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	\$ 36,218	\$ 36,089	\$ 36,864	\$ 36,064	\$ 39,033
All Personnel Compensation and Expense	SO510	\$ 22,366	\$ 21,291	\$ 22,243	\$ 21,836	\$ 24,629
Legal Expense	SO520	\$ 227	\$ 147	\$ 102	\$ 111	\$ 65
Office Occupancy and Equipment Expense	SO530	\$ 6,318	\$ 7,054	\$ 6,890	\$ 6,839	\$ 6,411
Marketing and Other Professional Services	SO540	\$ 1,869	\$ 1,933	\$ 1,913	\$ 1,863	\$ 2,340
Loan Servicing Fees	SO550	\$ 8	\$ 13	\$ 15	\$ 12	\$ 18
Goodwill and Other Intangibles Expense	SO560	\$ 137	\$ 136	\$ 136	\$ 137	\$ 132
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 145	\$ 54	\$ 109	\$ 30	\$ 66
Other Noninterest Expense	SO580	\$ 5,148	\$ 5,461	\$ 5,456	\$ 5,236	\$ 5,373
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	\$ 4,808	\$- 4,469	\$ 14,181	\$ 14,044	\$ 11,575
Income Taxes - Total	SO71	\$ 544	\$- 1,860	\$ 4,355	\$ 3,847	\$ 3,624

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Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Federal	SO710	\$ 382	\$- 1,881	\$ 3,341	\$ 2,960	\$ 3,189
State, Local & Other	SO720	\$ 162	\$ 21	\$ 1,014	\$ 887	\$ 436
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 4,264	\$- 2,609	\$ 9,826	\$ 10,197	\$ 7,950
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 4,264	\$- 2,609	\$ 9,826	\$ 10,197	\$ 7,950

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Other Codes As of Dec 2008

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	1	\$ 156
7	Net income(loss) from leased property	5	\$- 53
15	Income from corporate-owned life insurance	8	\$ 271
99	Other	13	\$ 953

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	9	\$ 436
2	OTS assessments	4	\$ 64
6	Supervisory examination fees	1	\$ 5
7	Office supplies, printing, and postage	10	\$ 504
8	Telephone, including data lines	4	\$ 190
9	Loan origination expense	1	\$ 37
10	ATM expense	4	\$ 199
13	Misc taxes other than income & real estate	1	\$ 13
17	Charitable contributions	1	\$ 29
99	Other	10	\$ 545

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 283,817	\$ 229,156	\$ 153,531	\$ 77,557	\$ 308,179
YTD - Deposits and Investment Securities	Y_SO115	\$ 53,686	\$ 41,225	\$ 28,041	\$ 14,187	\$ 58,317
YTD - Mortgage-Backed Securities	Y_SO125	\$ 12,540	\$ 9,236	\$ 5,723	\$ 2,440	\$ 7,742
YTD - Mortgage Loans	Y_SO141	\$ 185,753	\$ 151,043	\$ 101,191	\$ 51,337	\$ 203,904
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 1,210	\$ 915	\$ 598	\$ 301	\$ 1,029
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 14,548	\$ 13,987	\$ 9,379	\$ 4,771	\$ 18,632
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 83	\$ 58	\$ 37	\$ 18	\$ 159
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 15,345	\$ 12,201	\$ 8,229	\$ 4,329	\$ 17,876
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 652	\$ 491	\$ 333	\$ 174	\$ 520
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 2,154	\$ 1,683	\$ 1,116	\$ 550	\$ 2,757
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 2,152	\$ 1,681	\$ 1,114	\$ 548	\$ 2,735
YTD - Other	Y_SO185	\$ 2	\$ 2	\$ 2	\$ 2	\$ 22
YTD - Interest Expense - Total	Y_SO21	\$ 129,902	\$ 106,009	\$ 72,796	\$ 37,833	\$ 149,921
YTD - Deposits	Y_SO215	\$ 115,170	\$ 93,486	\$ 64,537	\$ 33,712	\$ 132,314
YTD - Escrows	Y_SO225	\$ 95	\$ 75	\$ 53	\$ 26	\$ 198
YTD - Advances from FHLBank	Y_SO230	\$ 11,948	\$ 10,257	\$ 6,785	\$ 3,452	\$ 14,652
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 2,689	\$ 2,191	\$ 1,421	\$ 643	\$ 2,757
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	\$ 156,069	\$ 124,830	\$ 81,851	\$ 40,274	\$ 161,015
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 34,853	\$ 26,008	\$ 5,228	\$ 2,515	\$ 5,129
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 121,216	\$ 98,822	\$ 76,623	\$ 37,759	\$ 155,886
YTD - Noninterest Income - Total	Y_SO42	\$ 43,369	\$ 33,951	\$ 24,530	\$ 12,349	\$ 49,106
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 4,066	\$ 4,085	\$ 2,841	\$ 1,443	\$ 6,055
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 1,770	\$- 1,375	\$- 957	\$- 473	\$- 1,679

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 25,582	\$ 19,883	\$ 13,247	\$ 6,318	\$ 27,942
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 5,904	\$ 4,677	\$ 5,021	\$ 2,816	\$ 7,992
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 5,452	\$ 4,005	\$ 4,540	\$ 2,275	\$ 7,810
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 458	\$- 43	\$- 43	\$- 3	\$ 64
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	\$ 191	\$ 191	\$ 0	\$ 0	\$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 719	\$ 524	\$ 524	\$ 544	\$ 118
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 9,587	\$ 6,681	\$ 4,378	\$ 2,245	\$ 8,797
YTD - Noninterest Expense - Total	Y_SO51	\$ 138,358	\$ 109,017	\$ 72,928	\$ 36,064	\$ 144,572
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 83,604	\$ 65,370	\$ 44,079	\$ 21,836	\$ 88,520
YTD - Legal Expense	Y_SO520	\$ 575	\$ 360	\$ 213	\$ 111	\$ 414
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 25,531	\$ 20,783	\$ 13,729	\$ 6,839	\$ 26,183
YTD - Marketing and Other Professional Services	Y_SO540	\$ 7,281	\$ 5,709	\$ 3,776	\$ 1,863	\$ 8,094
YTD - Loan Servicing Fees	Y_SO550	\$ 48	\$ 40	\$ 27	\$ 12	\$ 152
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 546	\$ 409	\$ 273	\$ 137	\$ 485
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 338	\$ 193	\$ 139	\$ 30	\$ 181
YTD - Other Noninterest Expense	Y_SO580	\$ 20,435	\$ 16,153	\$ 10,692	\$ 5,236	\$ 20,544
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 26,227	\$ 23,756	\$ 28,225	\$ 14,044	\$ 60,420
YTD - Income Taxes - Total	Y_SO71	\$ 6,137	\$ 6,342	\$ 8,202	\$ 3,847	\$ 17,044
YTD - Federal	Y_SO710	\$ 4,218	\$ 4,420	\$ 6,301	\$ 2,960	\$ 13,393
YTD - State, Local, and Other	Y_SO720	\$ 1,919	\$ 1,922	\$ 1,901	\$ 887	\$ 3,652
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 20,090	\$ 17,414	\$ 20,023	\$ 10,197	\$ 43,375
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 20,090	\$ 17,414	\$ 20,023	\$ 10,197	\$ 43,375

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 36,961	\$ 38,062	\$ 37,252	\$ 36,573	\$ 34,710
Net Provision for Loss	VA115	\$ 9,423	\$ 20,833	\$ 2,814	\$ 2,315	\$ 3,694
Transfers	VA125	\$- 789	\$- 275	\$- 35	\$ 143	\$ 121
Recoveries	VA135	\$ 227	\$ 1,040	\$ 361	\$ 292	\$ 231
Adjustments	VA145	\$ 100	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 8,715	\$ 20,798	\$ 2,330	\$ 2,071	\$ 2,184
General Valuation Allowances - Ending Balance	VA165	\$ 37,207	\$ 38,862	\$ 38,062	\$ 37,252	\$ 36,572
Specific Valuation Allowances - Beginning Balance	VA108	\$ 1,607	\$ 1,399	\$ 1,403	\$ 1,378	\$ 1,632
Net Provision for Loss	VA118	\$ 50	\$ 1	\$ 8	\$ 230	\$ 55
Transfers	VA128	\$ 789	\$ 275	\$ 35	\$- 143	\$- 121
Adjustments	VA148	\$- 100	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 91	\$ 11	\$ 48	\$ 62	\$ 188
Specific Valuation Allowances - Ending Balance	VA168	\$ 2,255	\$ 1,664	\$ 1,398	\$ 1,403	\$ 1,378
Total Valuation Allowances - Beginning Balance	VA110	\$ 38,568	\$ 39,461	\$ 38,655	\$ 37,951	\$ 36,342
Net Provision for Loss	VA120	\$ 9,473	\$ 20,834	\$ 2,822	\$ 2,545	\$ 3,749
Recoveries	VA140	\$ 227	\$ 1,040	\$ 361	\$ 292	\$ 231
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 8,806	\$ 20,809	\$ 2,378	\$ 2,133	\$ 2,372
Total Valuation Allowances - Ending Balance	VA170	\$ 39,462	\$ 40,526	\$ 39,460	\$ 38,655	\$ 37,950
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 8,715	\$ 20,798	\$ 2,330	\$ 2,071	\$ 2,184
Mortgage-Backed Securities	VA370	\$ 0	\$ 13,577	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 1,992	\$ 1,882	\$ 646	\$ 265	\$ 577
Construction - Total	SUB2030	\$ 433	\$ 311	\$ 59	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 433	\$ 311	\$ 59	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 1,559	\$ 1,571	\$ 587	\$ 265	\$ 577
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 154	\$ 24	\$ 1	\$ 35
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 529	\$ 113	\$ 142	\$ 206	\$ 43
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 9	\$ 0	\$ 61	\$ 58	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 79	\$ 1,255	\$ 18	\$ 0	\$ 494

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 942	\$ 49	\$ 342	\$ 0	\$ 5
Nonmortgage Loans - Total	VA56	\$ 2,595	\$ 1,106	\$ 1,540	\$ 1,548	\$ 1,422
Commercial Loans	VA520	\$ 1,134	\$ 237	\$ 768	\$ 704	\$ 718
Consumer Loans - Total	SUB2061	\$ 1,461	\$ 869	\$ 772	\$ 844	\$ 704
Loans on Deposits	VA510	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 698	\$ 505	\$ 541	\$ 642	\$ 371
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 40	\$ 77	\$ 35	\$ 20	\$ 66
Other	VA560	\$ 723	\$ 286	\$ 196	\$ 182	\$ 267
Repossessed Assets - Total	VA60	\$ 26	\$ 0	\$ 144	\$ 258	\$ 180
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 170
Real Estate - 1-4 Dwelling Units	VA613	\$ 25	\$ 0	\$ 103	\$ 9	\$ 10
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 249	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 25	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 1	\$ 0	\$ 16	\$ 0	\$ 0
Other Assets	VA930	\$ 4,102	\$ 4,233	\$ 0	\$ 0	\$ 5
GVA Recoveries - Assets - Total	SUB2126	\$ 227	\$ 1,040	\$ 361	\$ 292	\$ 231
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 65	\$ 782	\$ 54	\$ 95	\$ 16
Construction - Total	SUB2130	\$ 0	\$ 3	\$ 0	\$ 0	\$ 1
1-4 Dwelling Units	VA421	\$ 0	\$ 3	\$ 0	\$ 0	\$ 1
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 65	\$ 779	\$ 54	\$ 95	\$ 15
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1	\$ 1	\$ 0	\$ 1	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 64	\$ 6	\$ 54	\$ 81	\$ 14
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 730	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 42	\$ 0	\$ 13	\$ 0
Nonmortgage Loans - Total	VA57	\$ 162	\$ 258	\$ 307	\$ 197	\$ 215

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 21	\$ 67	\$ 7	\$ 32	\$ 28
Consumer Loans - Total	SUB2161	\$ 141	\$ 191	\$ 300	\$ 165	\$ 187
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	\$ 69	\$ 107	\$ 191	\$ 72	\$ 65
Mobile Home Loans	VA551	\$ 0	\$ 1	\$ 2	\$ 2	\$ 2
Credit Cards	VA557	\$ 1	\$ 4	\$ 11	\$ 3	\$ 13
Other	VA561	\$ 71	\$ 79	\$ 96	\$ 88	\$ 107
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 837	\$ 274	\$ 43	\$ 89	\$- 65
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 684	\$ 137	\$ 193	\$ 137	\$ 75
Construction - Total	SUB2230	\$ 82	\$ 143	\$ 10	\$ 154	\$ 55
1-4 Dwelling Units	VA422	\$ 82	\$ 143	\$ 10	\$ 154	\$ 75
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$- 20
Permanent - Total	SUB2241	\$ 602	\$- 6	\$ 183	\$- 17	\$ 20
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$- 25	\$ 26	\$ 30	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 255	\$- 23	\$ 187	\$- 15	\$ 26
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 47	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$- 116	\$- 121	\$- 6
Land	VA492	\$ 300	\$ 42	\$ 86	\$ 89	\$ 0
Nonmortgage Loans - Total	VA58	\$ 153	\$ 134	\$- 150	\$- 51	\$- 169
Commercial Loans	VA522	\$ 0	\$ 95	\$- 96	\$- 96	\$- 165
Consumer Loans - Total	SUB2261	\$ 153	\$ 39	\$- 54	\$ 45	\$- 4
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	\$ 35	\$ 2	\$- 7	\$ 10	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 118	\$ 37	\$- 47	\$ 35	\$- 4
Repossessed Assets - Total	VA62	\$ 0	\$ 3	\$ 0	\$ 3	\$ 29
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 3	\$ 29
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 9,325	\$ 20,032	\$ 2,012	\$ 1,868	\$ 1,888
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 13,577	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 2,611	\$ 1,237	\$ 785	\$ 307	\$ 636
Construction - Total	SUB2330	\$ 515	\$ 451	\$ 69	\$ 154	\$ 54
1-4 Dwelling Units	VA425	\$ 515	\$ 451	\$ 69	\$ 154	\$ 74
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$- 20
Permanent - Total	SUB2341	\$ 2,096	\$ 786	\$ 716	\$ 153	\$ 582
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$- 1	\$ 128	\$ 50	\$ 30	\$ 34
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 720	\$ 84	\$ 275	\$ 110	\$ 55
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 56	\$ 0	\$ 61	\$ 58	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 79	\$ 525	\$- 98	\$- 121	\$ 488
Land	VA495	\$ 1,242	\$ 49	\$ 428	\$ 76	\$ 5
Nonmortgage Loans - Total	VA59	\$ 2,586	\$ 982	\$ 1,083	\$ 1,300	\$ 1,038
Commercial Loans	VA525	\$ 1,113	\$ 265	\$ 665	\$ 576	\$ 525
Consumer Loans - Total	SUB2361	\$ 1,473	\$ 717	\$ 418	\$ 724	\$ 513
Loans on Deposits	VA515	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 664	\$ 400	\$ 343	\$ 580	\$ 306
Mobile Home Loans	VA555	\$ 0	\$- 1	\$- 2	\$- 2	\$- 2

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 39	\$ 73	\$ 24	\$ 17	\$ 53
Other	VA565	\$ 770	\$ 244	\$ 53	\$ 129	\$ 156
Repossessed Assets - Total	VA65	\$ 26	\$ 3	\$ 144	\$ 261	\$ 209
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 170
Real Estate - 1-4 Dwelling Units	VA615	\$ 25	\$ 3	\$ 103	\$ 9	\$ 10
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 252	\$ 29
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 25	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 1	\$ 0	\$ 16	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 4,102	\$ 4,233	\$ 0	\$ 0	\$ 5
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 9,204	\$ 17,463	\$ 8,092	\$ 1,954	\$ 2,026
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 27,946	\$ 28,326	\$ 6,520	\$ 3,778	\$ 5,905
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 9,100	\$ 9,933	\$ 2,943	\$ 2,771	\$ 1,794
Construction	VA951	\$ 1,250	\$ 347	\$ 303	\$ 431	\$ 567
Permanent - 1-4 Dwelling Units	VA952	\$ 5,961	\$ 2,896	\$ 2,617	\$ 1,785	\$ 740
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 687	\$ 4,295	\$ 0	\$ 371	\$ 0
Permanent - Land	VA955	\$ 1,202	\$ 2,395	\$ 23	\$ 184	\$ 487
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 35,913	\$ 53,978	\$ 54,921	\$ 57,730	\$ 44,630
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 84,256	\$ 69,603	\$ 64,327	\$ 49,973	\$ 49,446
Substandard	VA965	\$ 83,713	\$ 69,061	\$ 62,697	\$ 49,162	\$ 48,489
Doubtful	VA970	\$ 543	\$ 542	\$ 1,630	\$ 811	\$ 957
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 101,012	\$ 94,372	\$ 107,114	\$ 102,387	\$ 91,138
Mortgages - Total	SUB2421	\$ 91,358	\$ 85,451	\$ 95,962	\$ 92,081	\$ 78,171
Construction and Land Loans	SUB2430	\$ 19,474	\$ 17,977	\$ 24,201	\$ 22,471	\$ 10,263
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 60,452	\$ 58,099	\$ 57,303	\$ 55,247	\$ 56,840
Permanent Loans Secured by All Other Property	SUB2450	\$ 21,495	\$ 15,519	\$ 26,051	\$ 23,656	\$ 14,793
Nonmortgages - Total	SUB2461	\$ 9,654	\$ 8,921	\$ 11,152	\$ 10,306	\$ 12,967
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 81,111	\$ 72,480	\$ 87,507	\$ 85,729	\$ 82,694
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 64,059	\$ 59,167	\$ 71,824	\$ 70,275	\$ 68,728
Mortgage Loans - Total	SUB2481	\$ 56,304	\$ 53,198	\$ 62,482	\$ 61,515	\$ 58,225
Construction	PD115	\$ 2,421	\$ 3,742	\$ 5,464	\$ 8,056	\$ 4,652
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,693	\$ 1,258	\$ 2,231	\$ 2,203	\$ 1,975
Secured by First Liens	PD123	\$ 40,313	\$ 38,508	\$ 37,696	\$ 36,382	\$ 39,854
Secured by Junior Liens	PD124	\$ 1,508	\$ 614	\$ 1,119	\$ 750	\$ 984
Multifamily (5 or more) Dwelling Units	PD125	\$ 1,169	\$ 135	\$ 189	\$ 2,364	\$ 216
Nonresidential Property (Except Land)	PD135	\$ 4,676	\$ 5,461	\$ 9,107	\$ 7,277	\$ 7,295
Land	PD138	\$ 4,524	\$ 3,480	\$ 6,676	\$ 4,483	\$ 3,249
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 3,335	\$ 2,033	\$ 4,035	\$ 3,607	\$ 4,603
Consumer Loans - Total	SUB2511	\$ 4,420	\$ 3,936	\$ 5,307	\$ 5,153	\$ 5,900
Loans on Deposits	PD161	\$ 78	\$ 200	\$ 167	\$ 363	\$ 446
Home Improvement Loans	PD163	\$ 0	\$ 5	\$ 5	\$ 0	\$ 6
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 3,063	\$ 2,861	\$ 2,561	\$ 2,432	\$ 2,872
Mobile Home Loans	PD169	\$ 201	\$ 68	\$ 122	\$ 69	\$ 115
Credit Cards	PD171	\$ 31	\$ 8	\$ 21	\$ 22	\$ 38
Other	PD180	\$ 1,047	\$ 794	\$ 2,431	\$ 2,267	\$ 2,423
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 474	\$ 662	\$ 721	\$ 687	\$ 453
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 7,175	\$ 9,098	\$ 7,968	\$ 7,838	\$ 10,552
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 626	\$ 382	\$ 538	\$ 341	\$ 261
Rebooked GNMA's Incl in PD195	PD197	\$ 5,693	\$ 8,051	\$ 7,113	\$ 6,878	\$ 9,693
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 17,052	\$ 13,313	\$ 15,683	\$ 15,454	\$ 13,966
Mortgage Loans - Total	SUB2491	\$ 16,186	\$ 11,874	\$ 14,625	\$ 14,219	\$ 12,825
Construction	PD215	\$ 148	\$ 420	\$ 1,668	\$ 456	\$ 392
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 681	\$ 287	\$ 815	\$ 326	\$ 402
Secured by First Liens	PD223	\$ 9,045	\$ 9,497	\$ 9,915	\$ 11,109	\$ 10,735
Secured by Junior Liens	PD224	\$ 238	\$ 206	\$ 84	\$ 106	\$ 23
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 3,371	\$ 1,353	\$ 1,816	\$ 1,884	\$ 934
Land	PD238	\$ 2,703	\$ 111	\$ 327	\$ 338	\$ 339
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 322	\$ 936	\$ 611	\$ 799	\$ 367
Consumer Loans - Total	SUB2521	\$ 544	\$ 503	\$ 447	\$ 436	\$ 774
Loans on Deposits	PD261	\$ 12	\$ 12	\$ 9	\$ 35	\$ 206
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 86
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 303	\$ 297	\$ 264	\$ 279	\$ 341
Mobile Home Loans	PD269	\$ 48	\$ 27	\$ 39	\$ 18	\$ 0
Credit Cards	PD271	\$ 0	\$ 1	\$ 16	\$ 16	\$ 11
Other	PD280	\$ 181	\$ 166	\$ 119	\$ 88	\$ 130
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 3,482	\$ 351	\$ 0	\$ 0	\$ 1
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 5,104	\$ 4,568	\$ 4,854	\$ 5,299	\$ 5,894
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 45	\$ 99	\$ 19	\$ 27	\$ 29
Rebooked GNMA's Incl in PD295	PD297	\$ 5,052	\$ 4,228	\$ 4,685	\$ 5,128	\$ 5,785
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 19,901	\$ 21,892	\$ 19,607	\$ 16,658	\$ 8,444
Mortgage Loans - Total	SUB2501	\$ 18,868	\$ 20,379	\$ 18,855	\$ 16,347	\$ 7,121

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 6,842	\$ 7,671	\$ 5,476	\$ 4,666	\$ 1,494
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 30	\$ 165	\$ 345	\$ 336	\$ 183
Secured by First Liens	PD323	\$ 6,893	\$ 7,302	\$ 4,865	\$ 3,980	\$ 2,643
Secured by Junior Liens	PD324	\$ 51	\$ 262	\$ 233	\$ 55	\$ 41
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 2,216	\$ 2,426	\$ 3,346	\$ 2,838	\$ 2,623
Land	PD338	\$ 2,836	\$ 2,553	\$ 4,590	\$ 4,472	\$ 137
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 575	\$ 1,053	\$ 468	\$ 138	\$ 675
Consumer Loans - Total	SUB2531	\$ 458	\$ 460	\$ 284	\$ 173	\$ 648
Loans on Deposits	PD361	\$ 0	\$ 8	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 339	\$ 324	\$ 226	\$ 106	\$ 565
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 31	\$ 0	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 119	\$ 128	\$ 27	\$ 67	\$ 83
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 287	\$ 0	\$ 505	\$ 1,399	\$ 1,225
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 75
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 869	\$ 222	\$ 191	\$ 328	\$ 464
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 658	\$ 190	\$ 191	\$ 328	\$ 464
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
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	\$ 97,810	\$ 102,027	\$ 101,389	\$ 97,065	\$ 96,453
90% up to 100% LTV	LD110	\$ 64,654	\$ 64,803	\$ 63,622	\$ 60,438	\$ 58,553
100% and greater LTV	LD120	\$ 33,156	\$ 37,224	\$ 37,767	\$ 36,627	\$ 37,900
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 2,241	\$ 3,341	\$ 2,775	\$ 1,403	\$ 1,588
Past Due and Still Accruing - Total	SUB5240	\$ 1,624	\$ 2,688	\$ 2,251	\$ 1,333	\$ 1,411

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Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 1,196	\$ 2,546	\$ 1,533	\$ 1,129	\$ 988
90% up to 100% LTV	LD210	\$ 727	\$ 1,735	\$ 1,196	\$ 792	\$ 618
100% and greater LTV	LD220	\$ 469	\$ 811	\$ 337	\$ 337	\$ 370
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 428	\$ 142	\$ 718	\$ 204	\$ 423
90% up to 100% LTV	LD230	\$ 349	\$ 142	\$ 361	\$ 135	\$ 321
100% and greater LTV	LD240	\$ 79	\$ 0	\$ 357	\$ 69	\$ 102
Nonaccrual - Total	SUB5230	\$ 617	\$ 653	\$ 524	\$ 70	\$ 177
90% up to 100% LTV	LD250	\$ 598	\$ 462	\$ 207	\$ 70	\$ 177
100% and greater LTV	LD260	\$ 19	\$ 191	\$ 317	\$ 0	\$ 0
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 365	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 207	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 158	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 142	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 142	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 7,032	\$ 11,108	\$ 12,108	\$ 13,154	\$ 11,549
90% up to 100% LTV	LD430	\$ 4,261	\$ 8,617	\$ 8,927	\$ 8,896	\$ 5,939
100% and greater LTV	LD440	\$ 2,771	\$ 2,491	\$ 3,181	\$ 4,258	\$ 5,610
Sales - Total	SUB5340	\$ 340	\$ 1,417	\$ 10,586	\$ 4,596	\$ 4,296
90% up to 100% LTV	LD450	\$ 340	\$ 1,352	\$ 9,668	\$ 3,900	\$ 2,422
100% and greater LTV	LD460	\$ 0	\$ 65	\$ 918	\$ 696	\$ 1,874
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 59,276	\$ 69,247	\$ 74,244	\$ 56,115	\$ 64,801
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 2,606	\$ 3,490	\$ 3,296	\$ 12,210	\$ 18,555
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 358,415	\$ 347,485	\$ 356,408	\$ 340,619	\$ 347,398
1-4 Dwelling Units Option ARM Loans	LD610	\$ 1,079	\$ 1,261	\$ 1,213	\$ 1,236	\$ 1,268
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 287	\$ 294	\$ 306	\$ 312	\$ 315
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 315

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 198,116	\$ 223,927	\$ 257,455	\$ 275,926	\$ 289,609
Mortgage Construction Loans	CC105	\$ 129,596	\$ 166,643	\$ 193,466	\$ 207,741	\$ 211,838
Other Mortgage Loans	CC115	\$ 68,520	\$ 57,284	\$ 63,989	\$ 68,185	\$ 77,771
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 3,961	\$ 6,445	\$ 5,416	\$ 3,352	\$ 4,730
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 81,931	\$ 71,763	\$ 66,752	\$ 81,350	\$ 40,910
1-4 Dwelling Units	CC280	\$ 44,703	\$ 55,576	\$ 57,689	\$ 58,526	\$ 26,672
Multifamily (5 or more) Dwelling Units	CC290	\$ 415	\$ 0	\$ 0	\$ 1,660	\$ 3,500
All Other Real Estate	CC300	\$ 36,813	\$ 16,187	\$ 9,063	\$ 21,164	\$ 10,738
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,568	\$ 18,954	\$ 10,267	\$ 5,320	\$ 3,128
Commitments Outstanding to Purchase Loans	CC320	\$ 248	\$ 1,021	\$ 502	\$ 857	\$ 725
Commitments Outstanding to Sell Loans	CC330	\$ 56,154	\$ 41,512	\$ 50,609	\$ 54,013	\$ 29,811
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
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 10,960	\$ 15,950	\$ 7,880	\$ 39,795	\$ 6,230
Commitments Outstanding to Sell Investment Securities	CC375	\$ 6,080	\$ 709	\$ 3,340	\$ 7,600	\$ 1,065
Unused Lines of Credit - Total	SUB3361	\$ 310,579	\$ 339,305	\$ 372,036	\$ 372,494	\$ 359,086
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 163,841	\$ 166,097	\$ 167,191	\$ 165,657	\$ 160,238
Commercial Lines	CC420	\$ 130,929	\$ 152,826	\$ 154,317	\$ 158,125	\$ 153,779
Open-End Consumer Lines - Credit Cards	CC423	\$ 1,663	\$ 1,635	\$ 34,083	\$ 34,320	\$ 33,531
Open-End Consumer Lines - Other	CC425	\$ 14,146	\$ 18,747	\$ 16,445	\$ 14,392	\$ 11,538
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 27,066	\$ 31,955	\$ 36,314	\$ 37,172	\$ 37,155
Commercial	CC430	\$ 5,379	\$ 5,737	\$ 7,248	\$ 6,867	\$ 5,873
Standby, Not Included on CC465 or CC468	CC435	\$ 21,687	\$ 26,218	\$ 29,066	\$ 30,305	\$ 31,282
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 13,878	\$ 12,249	\$ 15,758	\$ 16,690	\$ 15,935
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 13,878	\$ 12,249	\$ 15,758	\$ 16,690	\$ 15,935
Other Contingent Liabilities	CC480	\$ 1,783	\$ 2,067	\$ 2,493	\$ 2,769	\$ 1,924
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 49,468	\$ 8,562	\$ 44,773	\$ 32,488	\$ 12,562
Sales	CF145	\$ 43,516	\$ 26	\$ 23	\$ 20	\$ 17
Other Balance Changes	CF148	\$- 9,929	\$- 4,884	\$- 14,470	\$- 4,538	\$- 4,047
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 0	\$ 4,681	\$ 10,609	\$ 26,175	\$ 7,247
Sales	CF155	\$ 49	\$ 1,315	\$ 123	\$ 104	\$ 106
Other Balance Changes	CF158	\$- 515	\$- 3,785	\$- 2,191	\$- 1,465	\$- 4,268
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 49,468	\$ 13,243	\$ 55,382	\$ 58,663	\$ 19,809
Sales - Total	SUB3821	\$ 43,565	\$ 1,341	\$ 146	\$ 124	\$ 123
Net Purchases - Total	SUB3826	\$ 5,903	\$ 11,902	\$ 55,236	\$ 58,539	\$ 19,686
Mortgage Loans Disbursed - Total	SUB3831	\$ 315,368	\$ 368,063	\$ 455,208	\$ 402,009	\$ 378,951
Construction Loans - Total	SUB3840	\$ 48,536	\$ 81,470	\$ 78,438	\$ 80,956	\$ 93,594
1-4 Dwelling Units	CF190	\$ 32,258	\$ 49,853	\$ 47,441	\$ 50,899	\$ 62,291
Multifamily (5 or more) Dwelling Units	CF200	\$ 3,298	\$ 6,324	\$ 6,617	\$ 9,749	\$ 6,435
Nonresidential	CF210	\$ 12,980	\$ 25,293	\$ 24,380	\$ 20,308	\$ 24,868
Permanent Loans - Total	SUB3851	\$ 266,832	\$ 286,593	\$ 376,770	\$ 321,053	\$ 285,357
1-4 Dwelling Units	CF225	\$ 166,991	\$ 202,282	\$ 247,345	\$ 218,194	\$ 195,647
Home Equity and Junior Liens	CF226	\$ 20,416	\$ 31,834	\$ 41,634	\$ 30,848	\$ 35,337
Multifamily (5 or more) Dwelling Units	CF245	\$ 44,979	\$ 24,387	\$ 47,694	\$ 37,014	\$ 3,679
Nonresidential (Except Land)	CF260	\$ 43,744	\$ 43,474	\$ 59,098	\$ 43,336	\$ 53,684
Land	CF270	\$ 11,118	\$ 16,450	\$ 22,633	\$ 22,509	\$ 32,347
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 3,711	\$ 3,682	\$ 13,396	\$ 3,270	\$ 6,766
1-4 Dwelling Units	CF280	\$ 1,302	\$ 1,317	\$ 2,409	\$ 2,389	\$ 4,255
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 4,500	\$ 600	\$ 534
Nonresidential	CF300	\$ 2,409	\$ 2,365	\$ 6,487	\$ 281	\$ 1,977
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 107,284	\$ 137,187	\$ 157,672	\$ 149,231	\$ 157,809
1-4 Dwelling Units	CF310	\$ 92,394	\$ 127,520	\$ 137,573	\$ 139,462	\$ 123,202
Home Equity and Junior Liens	CF311	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 7,000	\$ 3,450	\$ 16,225	\$ 5,267	\$ 2,155
Nonresidential	CF330	\$ 7,890	\$ 6,217	\$ 3,874	\$ 4,502	\$ 32,452
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 103,573	\$- 133,505	\$- 144,276	\$- 145,961	\$- 151,043
Memo - Refinancing Loans	CF361	\$ 36,161	\$ 51,567	\$ 74,959	\$ 70,969	\$ 48,699
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 41,893	\$ 85,047	\$ 87,388	\$ 84,636	\$ 93,089
Sales	CF395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 30,287	\$ 32,224	\$ 34,110	\$ 29,103	\$ 34,283
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 72,180	\$ 117,271	\$ 121,498	\$ 113,739	\$ 127,372
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 72,180	\$ 117,271	\$ 121,498	\$ 113,739	\$ 127,372
Deposits:						
Interest Credited to Deposits	CF430	\$ 22,665	\$ 25,432	\$ 26,714	\$ 27,596	\$ 29,234

Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 122,041	\$ 94,221	\$ 63,753	\$ 60,706	\$ 59,268
Fully Insured	DI100	\$ 119,052	\$ 93,209	\$ 62,745	\$ 59,698	\$ 59,268
Other	DI110	\$ 2,989	\$ 1,012	\$ 1,008	\$ 1,008	\$ 0
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 2,232,484	\$ 2,426,998	\$ 2,366,059	\$ 2,390,982	\$ 2,352,227
Greater than \$100,000	DI130	\$ 1,321,357	\$ 1,312,682	\$ 1,303,308	\$ 1,303,213	\$ 1,212,233
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	223,022	236,277	236,785	238,072	238,345
Greater than \$100,000	DI160	6,344	6,207	6,191	6,150	5,948
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 371,958	\$ 390,575	\$ 386,629	\$ 383,665	\$ 373,169
Greater than \$250,000	DI175	\$ 26,211	\$ 26,288	\$ 23,667	\$ 22,779	\$ 19,971
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	14,029	14,872	14,921	15,203	14,900
Greater than \$250,000	DI185	75	75	67	64	56

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Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	243,470	257,431	257,964	259,489	259,249
IRA/Keogh Accounts	DI200	\$ 398,373	\$ 417,073	\$ 412,239	\$ 406,681	\$ 393,333
Uninsured Deposits	DI210	\$ 708,057	\$ 725,460	\$ 722,133	\$ 731,863	\$ 652,211
Preferred Deposits	DI220	\$ 76,683	\$ 97,460	\$ 87,023	\$ 93,782	\$ 79,879
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 478,118	\$ 520,810	\$ 527,792	\$ 516,103	\$ 486,804
Money Market Deposit Accounts	DI320	\$ 499,801	\$ 544,329	\$ 553,988	\$ 566,053	\$ 538,867
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 456,757	\$ 464,643	\$ 439,848	\$ 422,120	\$ 412,762
Time Deposits	DI340	\$ 2,507,507	\$ 2,615,139	\$ 2,558,030	\$ 2,596,356	\$ 2,519,163
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 1,049,525	\$ 994,504	\$ 977,551	\$ 980,660	\$ 907,645
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 130,903	\$ 133,845	\$ 128,313	\$ 123,184	\$ 113,996
Non-Interest-Bearing Demand Deposits	DI610	\$ 230,579	\$ 259,780	\$ 267,119	\$ 261,469	\$ 251,661
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 3,978,155	\$ 4,184,303	\$ 4,118,899	\$ 4,139,054	\$ 775,938
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 26,145	\$ 27,760	\$ 26,408	\$ 23,317	\$ 0
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 2,397,238	\$ 2,383,569	\$ 2,327,673	\$ 2,253,089	\$ 0
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 29,240	\$ 26,057	\$ 23,444	\$ 30,035	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDIC's Temporary Liquidity Guarantee Program:						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 63,749	N/A	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 123	N/A	N/A	N/A	N/A

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Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	1,403	1,476	1,507	1,502	1,480
Financial Assets Held for Trading Purposes	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 433,962	\$ 453,857	\$ 481,860	\$ 455,176	\$ 410,813
Assets Held for Sale	SI387	\$ 40,533	\$ 22,386	\$ 28,672	\$ 29,946	\$ 26,529
Loans Serviced for Others	SI390	\$ 1,447,801	\$ 1,434,176	\$ 1,510,436	\$ 1,463,139	\$ 1,409,329
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	85.93%	85.59%	85.01%	84.68%	84.13%
Second month of Qtr	SI582	86.36%	85.79%	84.92%	84.42%	83.68%
Third month of Qtr	SI583	85.71%	85.19%	84.14%	84.20%	84.38%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	75.59%	74.33%	75.28%	72.73%	72.41%
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	\$ 11,672	\$ 11,563	\$ 11,806	\$ 11,043	\$ 10,769
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 53,413	\$ 59,077	\$ 63,268	\$ 57,934	\$ 55,299
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	94	95	101	106	102
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 672,882	\$ 748,039	\$ 749,155	\$ 741,395	\$ 714,247
Net Income (Loss) (SO91)	SI610	\$ 4,264	\$ - 2,609	\$ 9,826	\$ 10,197	\$ 7,950
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 1,304	\$ 3,532	\$ 3,630	\$ 4,805	\$ 2,986
Stock Issued	SI640	\$ 13,795	\$ 325	\$ 0	\$ 0	\$ 26,050
Stock Retired	SI650	\$ 100	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 353	\$ - 2,038	\$ 154	\$ 192	\$ 66

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 4,857	\$- 1,597	\$- 7,792	\$ 2,215	\$ 2,267
Prior Period Adjustments	SI668	\$ 0	\$- 998	\$- 2	\$- 117	\$ 0
Other Adjustments	SI671	\$- 2,900	\$ 287	\$ 326	\$ 78	\$- 6,199
Ending Equity Capital (SC80)	SI680	\$ 691,847	\$ 737,877	\$ 748,037	\$ 749,155	\$ 741,395
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 21,271	\$ 21,288	\$ 21,469	\$ 21,485	\$ 21,729
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	4 [Yes]	4 [Yes]	4 [Yes]	5 [Yes]	5 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 258	\$ 295	\$ 328	\$ 362	\$ 398
Average Balance Sheet Data						
Total Assets	SI870	\$ 5,101,524	\$ 5,410,682	\$ 5,390,071	\$ 5,257,970	\$ 5,114,060
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,171,698	\$ 1,202,245	\$ 1,250,718	\$ 1,249,291	\$ 1,233,167
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 3,221,671	\$ 3,415,138	\$ 3,359,342	\$ 3,249,899	\$ 3,155,256
Nonmortgage Loans	SI885	\$ 373,374	\$ 442,431	\$ 437,794	\$ 426,098	\$ 411,968
Deposits and Excrows	SI890	\$ 3,917,203	\$ 4,111,052	\$ 4,058,455	\$ 4,001,949	\$ 3,931,324
Total Borrowings	SI895	\$ 453,336	\$ 505,972	\$ 505,319	\$ 432,240	\$ 390,016

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	1	1	1	0
Any Outstanding Futures or Options Positions?	SQ310	1	1	1	1	1
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	3
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
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	13	14	14	14	12

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Do you have any activity to report on this schedule?	FS130	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 1,043,550	\$ 1,193,898	\$ 1,237,686	\$ 1,230,389	\$ 1,218,773
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 771,843	\$ 866,221	\$ 898,727	\$ 894,956	\$ 826,068
Personal Trust and Agency Accounts	FS210	\$ 355,311	\$ 402,952	\$ 426,560	\$ 427,097	\$ 380,771
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 190,877	\$ 217,149	\$ 210,032	\$ 201,650	\$ 172,498
Employee Benefit - Defined Contribution	FS220	\$ 70,883	\$ 89,002	\$ 78,197	\$ 74,522	\$ 42,968
Employee Benefit - Defined Benefit	FS230	\$ 27,175	\$ 29,157	\$ 29,800	\$ 25,010	\$ 27,226
Other Retirement Accounts	FS240	\$ 92,819	\$ 98,990	\$ 102,035	\$ 102,118	\$ 102,304
Corporate Trust and Agency Accounts	FS250	\$ 2,499	\$ 2,194	\$ 2,296	\$ 2,342	\$ 2,429
Investment Management Agency Accounts	FS260	\$ 222,721	\$ 243,433	\$ 259,314	\$ 263,041	\$ 269,473
Other Fiduciary Accounts	FS270	\$ 435	\$ 493	\$ 525	\$ 826	\$ 897
Managed Assets (\$) - Assets Excl in OTS Assess Complex	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 33,841	\$ 39,709	\$ 42,106	\$ 48,509	\$ 83,854
Personal Trust and Agency Accounts	FS211	\$ 0	\$ 0	\$ 10	\$ 789	\$ 787
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 31,894	\$ 37,980	\$ 40,356	\$ 46,451	\$ 81,854
Employee Benefit - Defined Contribution	FS221	\$ 13,450	\$ 16,567	\$ 18,677	\$ 25,275	\$ 59,282
Employee Benefit - Defined Benefit	FS231	\$ 10,748	\$ 13,977	\$ 13,728	\$ 13,687	\$ 14,724
Other Retirement Accounts	FS241	\$ 7,696	\$ 7,436	\$ 7,951	\$ 7,489	\$ 7,848
Corporate Trust and Agency Accounts	FS251	\$ 1,597	\$ 1,377	\$ 1,330	\$ 1,269	\$ 1,213
Other Fiduciary Accounts	FS271	\$ 350	\$ 352	\$ 410	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 237,866	\$ 287,968	\$ 296,853	\$ 286,924	\$ 308,851
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	2,026	1,998	1,985	2,012	1,912
Personal Trust and Agency Accounts	FS212	913	907	908	913	826
Retirement-related Trust and Agency Accounts - Total	SUB6120	611	605	591	593	587
Employee Benefit - Defined Contribution	FS222	68	67	66	71	76

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	4	4	4	4	4
Other Retirement Accounts	FS242	539	534	521	518	507
Corporate Trust and Agency Accounts	FS252	14	10	11	11	11
Investment Management Agency Accounts	FS262	484	473	472	485	478
Other Fiduciary Accounts	FS272	4	3	3	10	10
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	132	131	129	135	130
Personal Trust and Agency Accounts	FS213	0	0	1	1	1
Retirement-related Trust and Agency Accounts - Total	SUB6130	120	120	117	131	126
Employee Benefit - Defined Contribution	FS223	28	31	31	43	36
Employee Benefit - Defined Benefit	FS233	4	4	4	4	4
Other Retirement Accounts	FS243	88	85	82	84	86
Corporate Trust and Agency Accounts	FS253	3	3	3	3	3
Other Fiduciary Accounts	FS273	9	8	8	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	91	96	93	92	91
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 5,388	\$ 3,693	\$ 2,499	\$ 1,229	\$ 5,218
Personal Trust and Agency Accounts	FS310	\$ 1,922	\$ 1,457	\$ 968	\$ 463	\$ 2,175
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 1,211	\$ 773	\$ 532	\$ 256	\$ 1,005
Employee Benefit - Defined Contribution	FS320	\$ 397	\$ 314	\$ 218	\$ 109	\$ 427
Employee Benefit - Defined Benefit	FS330	\$ 196	\$ 157	\$ 108	\$ 44	\$ 209
Other Retirement Accounts	FS340	\$ 618	\$ 302	\$ 206	\$ 103	\$ 369
Corporate Trust and Agency Accounts	FS350	\$ 32	\$ 25	\$ 17	\$ 9	\$ 34
Investment Management Agency Accounts	FS360	\$ 1,446	\$ 776	\$ 529	\$ 273	\$ 1,053
Other Fiduciary Accounts	FS370	\$ 1	\$ 0	\$ 0	\$ 1	\$ 1
Custody and Safekeeping Accounts	FS380	\$ 776	\$ 662	\$ 453	\$ 227	\$ 922
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 28
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 4,238	\$ 1,606	\$ 1,068	\$ 499	\$ 3,819
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 3	\$ 1	\$ 0	\$ 0	\$ 5
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 150	\$ 113	\$ 75	\$ 37	\$ 132
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 1,297	\$ 2,199	\$ 1,506	\$ 767	\$ 1,526
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 355,311	\$ 149,154	\$ 154,701	\$ 155,531	\$ 380,771

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 497	\$ 1	\$ 0	\$ 993	\$ 2,996
Interest-Bearing Deposits	FS415	\$ 7,653	\$ 4,961	\$ 4,365	\$ 3,558	\$ 4,309
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 36,663	\$ 26,963	\$ 26,966	\$ 26,666	\$ 42,886
State, County and Municipal Obligations	FS425	\$ 30,182	\$ 26,166	\$ 26,290	\$ 26,475	\$ 27,744
Money Market Mutual Funds	FS430	\$ 56,593	\$ 9,145	\$ 10,861	\$ 12,582	\$ 47,611
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 24,103	\$ 7,061	\$ 7,345	\$ 7,194	\$ 16,940
Common and Preferred Stock	FS445	\$ 172,546	\$ 60,050	\$ 64,296	\$ 64,188	\$ 210,788
Real Estate Mortgages	FS450	\$ 6,149	\$ 1,133	\$ 1,139	\$ 21	\$ 5,260
Real Estate	FS455	\$ 14,812	\$ 11,206	\$ 10,982	\$ 9,722	\$ 13,088
Miscellaneous Assets	FS460	\$ 6,113	\$ 2,468	\$ 2,457	\$ 4,132	\$ 9,149
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	1	0	0	0	0
Corporate and Municipal Trusteeships	FS510	1	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	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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)						

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 2	\$ 1	\$ 0	\$ 0	\$ 8
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 1	\$ 1	\$ 0	\$ 0	\$ 8
Investment Management Agency Accounts	FS730	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 691,845	\$ 737,877	\$ 748,043	\$ 749,159	\$ 741,394
Equity Capital Deductions - Total	SUB1631	\$ 7,740	\$ 7,576	\$ 7,705	\$ 7,637	\$ 7,828
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 400	\$ 400	\$ 400	\$ 400	\$ 400
Goodwill and Certain Other Intangible Assets	CCR115	\$ 6,287	\$ 6,423	\$ 6,570	\$ 6,696	\$ 6,833
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 1,053	\$ 753	\$ 735	\$ 541	\$ 595
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$- 991	\$ 4,811	\$ 1,822	\$- 5,948	\$- 3,598
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 991	\$ 3,901	\$ 1,822	\$- 5,948	\$- 3,598
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 910	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 683,114	\$ 735,112	\$ 742,160	\$ 735,574	\$ 729,968

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 5,147,459	\$ 5,433,222	\$ 5,434,143	\$ 5,354,060	\$ 5,163,601
Asset Deductions - Total	SUB1651	\$ 7,740	\$ 7,576	\$ 7,705	\$ 7,637	\$ 7,828
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 400	\$ 400	\$ 400	\$ 400	\$ 400
Goodwill and Certain Other Intangible Assets	CCR265	\$ 6,287	\$ 6,423	\$ 6,570	\$ 6,696	\$ 6,833
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 1,053	\$ 753	\$ 735	\$ 541	\$ 595
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 2,087	\$ 3,976	\$ 1,990	\$- 8,450	\$- 5,511
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 2,087	\$ 3,976	\$ 1,990	\$- 8,450	\$- 5,511
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 5,137,632	\$ 5,429,622	\$ 5,428,428	\$ 5,337,973	\$ 5,150,262
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 203,451	\$ 216,444	\$ 215,024	\$ 211,408	\$ 205,316
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 683,114	\$ 735,112	\$ 742,160	\$ 735,574	\$ 729,968
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 884	\$ 3,822	\$ 431	\$ 2,330	\$ 1,251
Tier 2 Capital - Qualfying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 33,477	\$ 35,272	\$ 34,593	\$ 34,018	\$ 33,679
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 34,361	\$ 39,094	\$ 35,024	\$ 36,348	\$ 34,930
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 34,361	\$ 39,094	\$ 35,024	\$ 36,348	\$ 34,930
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 123	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 717,475	\$ 774,206	\$ 777,184	\$ 771,799	\$ 764,898
0% R/W Category - Cash	CCR400	\$ 35,808	\$ 29,135	\$ 28,023	\$ 29,541	\$ 31,251
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 89,353	\$ 50,892	\$ 35,476	\$ 37,400	\$ 55,119
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 128	\$ 534	\$ 299	\$ 396	\$ 399
0% R/W Category - Other	CCR415	\$ 55,201	\$ 36,785	\$ 46,065	\$ 55,350	\$ 45,248
0% R/W Category - Assets Total	CCR420	\$ 180,490	\$ 117,346	\$ 109,863	\$ 122,687	\$ 132,017
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 210,040	\$ 206,902	\$ 146,005	\$ 134,215	\$ 90,837
20% R/W Category - Claims on FHLBs	CCR435	\$ 707,425	\$ 743,318	\$ 746,421	\$ 721,958	\$ 724,250
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 40,320	\$ 80,035	\$ 193,419	\$ 160,433	\$ 151,768
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 29,583	\$ 60,395	\$ 34,463	\$ 88,355	\$ 52,381
20% R/W Category - Other	CCR450	\$ 381,168	\$ 367,684	\$ 335,249	\$ 379,630	\$ 331,703
20% R/W Category - Assets Total	CCR455	\$ 1,368,536	\$ 1,458,334	\$ 1,455,557	\$ 1,484,591	\$ 1,350,939
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 273,707	\$ 291,667	\$ 291,110	\$ 296,917	\$ 270,189
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,407,735	\$ 1,461,460	\$ 1,459,629	\$ 1,437,985	\$ 1,418,744
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 49,779	\$ 61,049	\$ 55,119	\$ 53,162	\$ 47,120
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 3,492	\$ 3,292	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 6,362	\$ 6,317	\$ 5,979	\$ 5,760	\$ 5,744
50% R/W Category - Other	CCR480	\$ 61,123	\$ 54,101	\$ 56,442	\$ 56,787	\$ 57,384
50% R/W Category - Assets Total	CCR485	\$ 1,524,999	\$ 1,586,419	\$ 1,580,461	\$ 1,553,694	\$ 1,528,992
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 762,503	\$ 793,215	\$ 790,235	\$ 776,851	\$ 764,499
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 8,772	\$ 13,561	\$ 31,812	\$ 26,730	\$ 11,190
100% R/W Category - All Other Assets	CCR506	\$ 2,405,349	\$ 2,593,999	\$ 2,598,860	\$ 2,428,196	\$ 2,398,233
100% R/W Category - Assets Total	CCR510	\$ 2,414,121	\$ 2,607,560	\$ 2,630,672	\$ 2,454,926	\$ 2,409,423
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 2,414,121	\$ 2,607,560	\$ 2,630,672	\$ 2,454,926	\$ 2,409,423
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 5,488,146	\$ 5,769,659	\$ 5,776,553	\$ 5,615,898	\$ 5,421,371
Subtotal Risk-Weighted Assets	CCR75	\$ 3,450,328	\$ 3,692,439	\$ 3,712,016	\$ 3,528,691	\$ 3,444,107
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,203	\$ 3,586	\$ 3,231	\$ 3,229	\$ 2,848
Total Risk-Weighted Assets	CCR78	\$ 3,449,125	\$ 3,688,853	\$ 3,708,785	\$ 3,525,462	\$ 3,441,259
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 275,928	\$ 295,107	\$ 296,702	\$ 282,037	\$ 275,301
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	13.30%	13.54%	13.67%	13.78%	14.17%
Total Risk-Based Capital Ratio	CCR820	20.80%	20.99%	20.96%	21.89%	22.23%
Tier 1 Risk-Based Capital Ratio	CCR830	19.81%	19.93%	20.01%	20.86%	21.21%

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Tangible Equity Ratio	CCR840	13.30%	13.54%	13.67%	13.78%	14.17%

*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.