

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2006, 11:50 AM

TFR Industry Aggregate Report
93047 - OTS-Regulated: Tennessee
March 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
Number of Regulated Institutions		17	17	17	17	18
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	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	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,412,211	\$ 1,375,826	\$ 1,401,988	\$ 1,384,284	\$ 1,459,408
Cash and Non-Interest-Earning Deposits	SC110	\$ 89,440	\$ 81,301	\$ 96,531	\$ 87,517	\$ 78,142
Interest-Earning Deposits in FHLBs	SC112	\$ 107,163	\$ 79,995	\$ 68,130	\$ 43,703	\$ 82,450
Other Interest-Earning Deposits	SC118	\$ 14,152	\$ 22,898	\$ 14,011	\$ 14,965	\$ 14,781
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 17,085	\$ 8,518	\$ 5,183	\$ 8,139	\$ 23,990
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,093,508	\$ 1,101,119	\$ 1,137,553	\$ 1,148,120	\$ 1,176,395
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 9,523	\$ 6,241	\$ 5,373	\$ 9,889	\$ 19,508
State and Municipal Obligations	SC180	\$ 58,244	\$ 55,831	\$ 52,637	\$ 53,214	\$ 49,823
Securities Backed by Nonmortgage Loans	SC182	\$ 1,936	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 11,795	\$ 11,176	\$ 13,553	\$ 10,334	\$ 5,849
Accrued Interest Receivable	SC191	\$ 9,365	\$ 8,747	\$ 9,017	\$ 8,403	\$ 8,470
Mortgage-Backed Securities - Gross	SUB0072	\$ 147,621	\$ 132,956	\$ 118,726	\$ 124,354	\$ 131,279
Mortgage-Backed Securities - Total	SC22	\$ 147,621	\$ 132,956	\$ 118,726	\$ 124,354	\$ 131,279
Pass-Through - Total	SUB0073	\$ 124,995	\$ 113,427	\$ 99,110	\$ 103,949	\$ 106,843
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 124,995	\$ 113,427	\$ 99,110	\$ 103,949	\$ 106,843
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 22,097	\$ 19,018	\$ 19,179	\$ 19,957	\$ 24,096
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 702	\$ 775	\$ 860	\$ 972	\$ 1,125
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 21,395	\$ 18,243	\$ 18,319	\$ 18,985	\$ 22,971
Other	SC222	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 529	\$ 511	\$ 437	\$ 448	\$ 340

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Schedule SC --- Consolidated Statement of Condition		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 2,596,904	\$ 2,558,323	\$ 2,481,631	\$ 2,432,425	\$ 2,382,772
Mortgage Loans - Total	SC26	\$ 2,574,990	\$ 2,536,898	\$ 2,459,892	\$ 2,411,741	\$ 2,363,768
Construction Loans - Total	SUB0100	\$ 292,224	\$ 280,198	\$ 258,755	\$ 247,283	\$ 240,704
Residential - Total	SUB0110	\$ 228,962	\$ 219,222	\$ 206,681	\$ 201,179	\$ 200,647
1-4 Dwelling Units	SC230	\$ 215,593	\$ 208,815	\$ 199,317	\$ 193,798	\$ 195,251
Multifamily (5 or more) Dwelling Units	SC235	\$ 13,369	\$ 10,407	\$ 7,364	\$ 7,381	\$ 5,396
Nonresidential Property	SC240	\$ 63,262	\$ 60,976	\$ 52,074	\$ 46,104	\$ 40,057
Permanent Loans - Total	SUB0121	\$ 2,292,448	\$ 2,266,810	\$ 2,212,481	\$ 2,174,960	\$ 2,131,590
Residential - Total	SUB0131	\$ 1,526,725	\$ 1,518,714	\$ 1,500,754	\$ 1,501,325	\$ 1,462,878
1-4 Dwelling Units - Total	SUB0141	\$ 1,452,712	\$ 1,439,589	\$ 1,424,516	\$ 1,427,509	\$ 1,395,931
Revolving Open-End Loans	SC251	\$ 144,238	\$ 151,801	\$ 141,290	\$ 141,355	\$ 140,156
All Other - First Liens	SC254	\$ 1,255,801	\$ 1,236,915	\$ 1,234,387	\$ 1,240,063	\$ 1,209,303
All Other - Junior Liens	SC255	\$ 52,673	\$ 50,873	\$ 48,839	\$ 46,091	\$ 46,472
Multifamily (5 or more) Dwelling Units	SC256	\$ 74,013	\$ 79,125	\$ 76,238	\$ 73,816	\$ 66,947
Nonresidential Property (Except Land)	SC260	\$ 562,235	\$ 556,127	\$ 533,761	\$ 511,381	\$ 507,186
Land	SC265	\$ 203,488	\$ 191,969	\$ 177,966	\$ 162,254	\$ 161,526
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 37,664	\$ 75,772	\$ 48,993	\$ 56,236	\$ 25,933
Accrued Interest Receivable	SC272	\$ 11,030	\$ 9,744	\$ 9,178	\$ 8,999	\$ 9,063
Advances for Taxes and Insurance	SC275	\$ 1,202	\$ 1,571	\$ 1,217	\$ 1,183	\$ 1,415
Allowance for Loan and Lease Losses	SC283	\$ 21,914	\$ 21,425	\$ 21,739	\$ 20,684	\$ 19,004
Nonmortgage Loans - Gross	SUB0162	\$ 354,322	\$ 342,434	\$ 345,733	\$ 343,658	\$ 336,517
Nonmortgage Loans - Total	SC31	\$ 339,516	\$ 328,145	\$ 332,013	\$ 329,960	\$ 323,162
Commercial Loans - Total	SC32	\$ 192,675	\$ 178,278	\$ 181,536	\$ 177,039	\$ 173,227
Secured	SC300	\$ 157,197	\$ 143,861	\$ 141,399	\$ 134,027	\$ 129,600
Unsecured	SC303	\$ 34,538	\$ 33,433	\$ 39,113	\$ 40,487	\$ 40,967
Lease Receivables	SC306	\$ 940	\$ 984	\$ 1,024	\$ 2,525	\$ 2,660
Consumer Loans - Total	SC35	\$ 157,276	\$ 159,723	\$ 160,346	\$ 163,049	\$ 159,752
Loans on Deposits	SC310	\$ 24,040	\$ 22,774	\$ 19,640	\$ 22,784	\$ 23,530
Home Improvement Loans (Not secured by real estate)	SC316	\$ 408	\$ 354	\$ 397	\$ 503	\$ 440
Education Loans	SC320	\$ 0	\$ 0	\$ 372	\$ 452	\$ 487
Auto Loans	SC323	\$ 79,185	\$ 81,038	\$ 81,369	\$ 80,189	\$ 81,390
Mobile Home Loans	SC326	\$ 2,166	\$ 2,267	\$ 2,191	\$ 2,456	\$ 2,256
Credit Cards	SC328	\$ 7,500	\$ 7,832	\$ 7,759	\$ 7,744	\$ 7,829

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Schedule SC --- Consolidated Statement of Condition		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 43,977	\$ 45,458	\$ 48,618	\$ 48,921	\$ 43,820
Accrued Interest Receivable	SC348	\$ 4,371	\$ 4,433	\$ 3,851	\$ 3,570	\$ 3,538
Allowance for Loan and Lease Losses	SC357	\$ 14,806	\$ 14,289	\$ 13,720	\$ 13,698	\$ 13,355
Repossessed Assets - Gross	SUB0201	\$ 5,712	\$ 3,885	\$ 2,229	\$ 3,619	\$ 6,183
Repossessed Assets - Total	SC40	\$ 5,712	\$ 3,885	\$ 2,229	\$ 3,619	\$ 6,183
Real Estate - Total	SUB0210	\$ 5,654	\$ 3,691	\$ 2,087	\$ 3,444	\$ 5,984
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 473
Residential - Total	SUB0225	\$ 1,764	\$ 2,911	\$ 1,451	\$ 1,645	\$ 2,713
1-4 Dwelling Units	SC415	\$ 1,764	\$ 2,911	\$ 1,451	\$ 1,645	\$ 2,713
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 840	\$ 556	\$ 435	\$ 1,727	\$ 2,720
Land	SC428	\$ 26	\$ 224	\$ 201	\$ 72	\$ 78
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 3,024	N/A	N/A	N/A	N/A
Other Repossessed Assets	SC430	\$ 58	\$ 194	\$ 142	\$ 175	\$ 199
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 141	\$ 141	\$ 141	\$ 142	\$ 143
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 41,884	\$ 41,150	\$ 40,579	\$ 40,088	\$ 44,100
Federal Home Loan Bank Stock	SC510	\$ 39,543	\$ 39,020	\$ 38,457	\$ 37,985	\$ 41,976
Other	SC540	\$ 2,341	\$ 2,130	\$ 2,122	\$ 2,103	\$ 2,124
Office Premises and Equipment	SC55	\$ 107,714	\$ 104,495	\$ 95,973	\$ 91,408	\$ 86,350
Other Assets - Gross	SUB0262	\$ 65,553	\$ 65,904	\$ 57,963	\$ 57,072	\$ 59,119
Other Assets - Total	SC59	\$ 65,527	\$ 65,884	\$ 57,963	\$ 57,072	\$ 59,119
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 10,092	\$ 9,989	\$ 6,920	\$ 6,856	\$ 5,525
Bank-Owned Life Insurance - Other	SC625	\$ 18,375	\$ 18,021	\$ 17,828	\$ 17,663	\$ 17,497
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 8,758	\$ 8,583	\$ 8,372	\$ 8,112	\$ 7,361
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 7,538	\$ 7,667	\$ 3,456	\$ 3,511	\$ 8,909
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 20,790	\$ 21,644	\$ 21,387	\$ 20,930	\$ 19,827
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 26	\$ 20	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 36,746	\$ 35,734	\$ 35,459	\$ 34,382	\$ 32,359
Total Assets - Gross	SUB0283	\$ 4,732,062	\$ 4,625,114	\$ 4,544,963	\$ 4,477,050	\$ 4,505,871
Total Assets	SC60	\$ 4,695,316	\$ 4,589,380	\$ 4,509,504	\$ 4,442,668	\$ 4,473,512
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 3,619,043	\$ 3,562,752	\$ 3,506,002	\$ 3,459,484	\$ 3,475,992
Deposits	SC710	\$ 3,602,848	\$ 3,541,654	\$ 3,484,012	\$ 3,438,363	\$ 3,459,207
Escrows	SC712	\$ 16,202	\$ 21,114	\$ 22,008	\$ 21,149	\$ 16,809
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 7	\$- 16	\$- 18	\$- 28	\$- 24
Borrowings - Total	SC72	\$ 320,471	\$ 317,859	\$ 333,083	\$ 325,396	\$ 323,494
Advances from FHLBank	SC720	\$ 263,355	\$ 270,446	\$ 266,679	\$ 271,024	\$ 262,114
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 51,227	\$ 38,020	\$ 45,470	\$ 47,965	\$ 54,976
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 5,889	\$ 9,393	\$ 20,934	\$ 6,407	\$ 6,404
Other Liabilities - Total	SC75	\$ 89,181	\$ 49,255	\$ 42,556	\$ 39,121	\$ 49,946
Accrued Interest Payable - Deposits	SC763	\$ 7,028	\$ 6,566	\$ 5,734	\$ 4,672	\$ 4,058
Accrued Interest Payable - Other	SC766	\$ 401	\$ 477	\$ 516	\$ 504	\$ 476
Accrued Taxes	SC776	\$ 5,577	\$ 2,923	\$ 3,253	\$ 2,535	\$ 3,676
Accounts Payable	SC780	\$ 15,858	\$ 16,308	\$ 13,977	\$ 13,058	\$ 14,158
Deferred Income Taxes	SC790	\$ 3,199	\$ 4,730	\$ 5,407	\$ 6,155	\$ 9,703
Other Liabilities and Deferred Income	SC796	\$ 57,118	\$ 18,251	\$ 13,669	\$ 12,197	\$ 17,875
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Total Liabilities	SC70	\$ 4,028,695	\$ 3,929,866	\$ 3,881,641	\$ 3,824,001	\$ 3,849,432
Minority Interest	SC800	\$ 9	\$ 9	\$ 9	\$ 9	\$ 9
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 666,612	\$ 659,505	\$ 627,854	\$ 618,656	\$ 624,071
Stock - Total	SUB0311	\$ 113,315	\$ 113,195	\$ 84,742	\$ 84,122	\$ 94,586
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	\$ 9,025	\$ 9,024	\$ 6,762	\$ 7,254	\$ 7,382
Common Stock - Paid in Excess of Par	SC830	\$ 104,290	\$ 104,171	\$ 77,980	\$ 76,868	\$ 87,204
Accumulated Other Comprehensive Income - Total	SC86	\$- 629	\$ 706	\$ 1,615	\$ 3,350	\$ 7,140
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 629	\$ 706	\$ 1,615	\$ 3,350	\$ 7,140
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 561,476	\$ 552,714	\$ 549,012	\$ 539,315	\$ 530,932
Other Components of Equity Capital	SC891	\$- 7,550	\$- 7,110	\$- 7,515	\$- 8,131	\$- 8,587
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 4,695,316	\$ 4,589,380	\$ 4,509,504	\$ 4,442,666	\$ 4,473,512

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Other Codes As of Mar 2006

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 8
3	Federal, State, or other taxes receivable	3	\$ 1,935
4	Net deferred tax assets	5	\$ 2,646
6	Prepaid deposit insurance premiums	3	\$ 14
7	Prepaid expenses	16	\$ 2,724
8	Deposits for utilities and other services	1	\$ 154
14	Other noninterest-bearing short-term accounts recv	5	\$ 1,745
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	2	\$ 229
99	Other	12	\$ 5,969

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	1	\$ 76
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 5
7	Deferred gains from the sale of real estate	3	\$ 119
11	The liability recorded for post-retirement benefit	7	\$ 5,098
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 48,257
18	Litigation reserves	1	\$ 296
99	Other	18	\$ 2,876

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Schedule SO --- Consolidated Statement of Operations		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 64,408	\$ 61,025	\$ 58,714	\$ 56,874	\$ 55,038
Deposits and Investment Securities	SO115	\$ 11,639	\$ 11,271	\$ 11,000	\$ 10,876	\$ 10,727
Mortgage-Backed Securities	SO125	\$ 1,572	\$ 1,365	\$ 1,230	\$ 1,586	\$ 1,521
Mortgage Loans	SO141	\$ 43,709	\$ 41,479	\$ 39,770	\$ 37,923	\$ 36,492
Nonmortgage Loans - Total	SUB0950	\$ 7,488	\$ 6,910	\$ 6,714	\$ 6,489	\$ 6,298
Commercial Loans and Leases	SO160	\$ 3,656	\$ 3,215	\$ 3,109	\$ 2,898	\$ 2,747
Consumer Loans and Leases	SO171	\$ 3,832	\$ 3,695	\$ 3,605	\$ 3,591	\$ 3,551
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 585	\$ 598	\$ 488	\$ 507	\$ 460
Federal Home Loan Bank Stock	SO181	\$ 552	\$ 567	\$ 467	\$ 454	\$ 407
Other	SO185	\$ 33	\$ 31	\$ 21	\$ 53	\$ 53
Interest Expense - Total	SO21	\$ 26,605	\$ 24,435	\$ 22,590	\$ 21,007	\$ 19,510
Deposits	SO215	\$ 23,276	\$ 21,202	\$ 19,527	\$ 17,969	\$ 16,803
Escrows	SO225	\$ 16	\$ 25	\$ 27	\$ 26	\$ 24
Advances from FHLBank	SO230	\$ 2,851	\$ 2,789	\$ 2,711	\$ 2,692	\$ 2,420
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	\$ 462	\$ 419	\$ 325	\$ 320	\$ 263
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 38,388	\$ 37,188	\$ 36,612	\$ 36,374	\$ 35,988
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,575	\$ 1,488	\$ 1,098	\$ 2,774	\$ 1,635
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 36,813	\$ 35,700	\$ 35,514	\$ 33,600	\$ 34,353
Noninterest Income - Total	SO42	\$ 11,910	\$ 14,346	\$ 13,753	\$ 25,208	\$ 10,166
Mortgage Loan Serving Fees	SO410	\$ 1,000	\$ 929	\$ 806	\$ 493	\$ 633
Other Fees and Charges	SO420	\$ 7,361	\$ 7,486	\$ 7,858	\$ 8,583	\$ 6,672
Net Income (Loss) from Other - Total	SUB0451	\$ 1,539	\$ 1,569	\$ 2,329	\$ 14,282	\$ 1,087
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 1,241	\$ 1,197	\$ 1,944	\$ 12,144	\$ 1,013
Operations & Sale of Repossessed Assets	SO461	\$ 108	\$ 375	\$ 219	\$ 1,359	\$ 74
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	\$ 0	\$ 0	\$ 0	\$ 0

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 190	\$- 3	\$ 166	\$ 779	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 2,010	\$ 4,362	\$ 2,760	\$ 1,850	\$ 1,774
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	\$ 31,886	\$ 35,428	\$ 30,143	\$ 32,359	\$ 30,344
All Personnel Compensation and Expense	SO510	\$ 19,148	\$ 22,191	\$ 17,549	\$ 18,228	\$ 17,297
Legal Expense	SO520	\$ 127	\$ 229	\$ 148	\$ 198	\$ 191
Office Occupancy and Equipment Expense	SO530	\$ 6,026	\$ 5,707	\$ 5,816	\$ 5,495	\$ 5,607
Marketing and Other Professional Services	SO540	\$ 1,462	\$ 1,678	\$ 1,456	\$ 1,409	\$ 1,331
Loan Servicing Fees	SO550	\$ 37	\$ 13	\$ 0	\$ 0	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 129	\$ 68	\$ 55	\$ 50	\$ 61
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 47	\$ 40	\$ 22	\$ 21	\$ 968
Other Noninterest Expense	SO580	\$ 4,910	\$ 5,502	\$ 5,097	\$ 6,958	\$ 4,889
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	\$ 16,837	\$ 14,618	\$ 19,124	\$ 26,449	\$ 14,175
Income Taxes - Total	SO71	\$ 4,690	\$ 2,891	\$ 5,428	\$ 8,442	\$ 4,768
Federal	SO710	\$ 3,443	\$ 2,600	\$ 4,065	\$ 6,657	\$ 3,643
State, Local & Other	SO720	\$ 1,247	\$ 291	\$ 1,363	\$ 1,785	\$ 1,125
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 12,147	\$ 11,727	\$ 13,696	\$ 18,007	\$ 9,407
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 12,147	\$ 11,727	\$ 13,696	\$ 18,007	\$ 9,407

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Other Codes As of Mar 2006

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	3	\$ 142
7	Net income(loss) from leased property	4	\$ 14
15	Income from corporate-owned life insurance	9	\$ 246
99	Other	14	\$ 1,235

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	3	\$ 69
2	OTS assessments	4	\$ 76
6	Supervisory examination fees	1	\$ 6
7	Office supplies, printing, and postage	12	\$ 962
8	Telephone, including data lines	5	\$ 166
9	Loan origination expense	2	\$ 57
10	ATM expense	5	\$ 204
13	Misc taxes other than income & real estate	1	\$ 14
14	Losses from fraud	1	\$ 10
17	Charitable contributions	1	\$ 31
99	Other	13	\$ 930

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Schedule SO --- Consolidated Statement of Operations		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 64,408	\$ 231,353	\$ 170,328	\$ 111,614	\$ 55,038
YTD - Deposits and Investment Securities	Y_SO115	\$ 11,639	\$ 43,718	\$ 32,447	\$ 21,447	\$ 10,727
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,572	\$ 5,689	\$ 4,324	\$ 3,094	\$ 1,521
YTD - Mortgage Loans	Y_SO141	\$ 43,709	\$ 155,618	\$ 114,139	\$ 74,369	\$ 36,492
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 3,656	\$ 11,969	\$ 8,754	\$ 5,645	\$ 2,747
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 3,832	\$ 14,359	\$ 10,664	\$ 7,059	\$ 3,551
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 585	\$ 2,007	\$ 1,409	\$ 921	\$ 460
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 552	\$ 1,849	\$ 1,282	\$ 815	\$ 407
YTD - Other	Y_SO185	\$ 33	\$ 158	\$ 127	\$ 106	\$ 53
YTD - Interest Expense - Total	Y_SO21	\$ 26,605	\$ 87,442	\$ 63,007	\$ 40,417	\$ 19,510
YTD - Deposits	Y_SO215	\$ 23,276	\$ 75,401	\$ 54,199	\$ 34,672	\$ 16,803
YTD - Escrows	Y_SO225	\$ 16	\$ 102	\$ 77	\$ 50	\$ 24
YTD - Advances from FHLBank	Y_SO230	\$ 2,851	\$ 10,612	\$ 7,823	\$ 5,112	\$ 2,420
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	\$ 462	\$ 1,327	\$ 908	\$ 583	\$ 263
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	\$ 38,388	\$ 145,918	\$ 108,730	\$ 72,118	\$ 35,988
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 1,575	\$ 6,995	\$ 5,507	\$ 4,409	\$ 1,635
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 36,813	\$ 138,923	\$ 103,223	\$ 67,709	\$ 34,353
YTD - Noninterest Income - Total	Y_SO42	\$ 11,910	\$ 63,268	\$ 48,922	\$ 35,169	\$ 10,166
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,000	\$ 2,861	\$ 1,932	\$ 1,126	\$ 633
YTD - Other Fees and Charges	Y_SO420	\$ 7,361	\$ 30,398	\$ 22,912	\$ 15,054	\$ 6,672
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 1,539	\$ 19,267	\$ 17,698	\$ 15,369	\$ 1,087
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 1,241	\$ 16,298	\$ 15,101	\$ 13,157	\$ 1,013
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 108	\$ 2,027	\$ 1,652	\$ 1,433	\$ 74
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 190	\$ 942	\$ 945	\$ 779	\$ 0
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 2,010	\$ 10,742	\$ 6,380	\$ 3,620	\$ 1,774
YTD - Noninterest Expense - Total	Y_SO51	\$ 31,886	\$ 127,931	\$ 92,503	\$ 62,360	\$ 30,344
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 19,148	\$ 75,050	\$ 52,859	\$ 35,310	\$ 17,297
YTD - Legal Expense	Y_SO520	\$ 127	\$ 761	\$ 532	\$ 384	\$ 191
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 6,026	\$ 22,553	\$ 16,846	\$ 11,030	\$ 5,607
YTD - Marketing and Other Professional Services	Y_SO540	\$ 1,462	\$ 5,868	\$ 4,190	\$ 2,734	\$ 1,331
YTD - Loan Servicing Fees	Y_SO550	\$ 37	\$ 13	\$ 0	\$ 0	\$ 0
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 129	\$ 220	\$ 152	\$ 97	\$ 61
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 47	\$ 1,051	\$ 1,011	\$ 989	\$ 968
YTD - Other Noninterest Expense	Y_SO580	\$ 4,910	\$ 22,415	\$ 16,913	\$ 11,816	\$ 4,889
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 16,837	\$ 74,260	\$ 59,642	\$ 40,518	\$ 14,175
YTD - Income Taxes - Total	Y_SO71	\$ 4,690	\$ 21,489	\$ 18,598	\$ 13,170	\$ 4,768
YTD - Federal	Y_SO710	\$ 3,443	\$ 16,946	\$ 14,346	\$ 10,281	\$ 3,643
YTD - State, Local, and Other	Y_SO720	\$ 1,247	\$ 4,543	\$ 4,252	\$ 2,889	\$ 1,125
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 12,147	\$ 52,771	\$ 41,044	\$ 27,348	\$ 9,407
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 12,147	\$ 52,771	\$ 41,044	\$ 27,348	\$ 9,407

Schedule VA --- Consolidated Valuation Allowances and Related Data						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 35,734	\$ 35,463	\$ 34,386	\$ 32,260	\$ 31,711
Net Provision for Loss	VA115	\$ 1,568	\$ 1,122	\$ 1,097	\$ 2,532	\$ 1,803
Transfers	VA125	\$ 61	\$ 18	\$ - 56	\$ 146	\$ - 785
Recoveries	VA135	\$ 312	\$ 314	\$ 777	\$ 420	\$ 266
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 924	\$ 1,183	\$ 741	\$ 972	\$ 632
General Valuation Allowances - Ending Balance	VA165	\$ 36,751	\$ 35,734	\$ 35,463	\$ 34,386	\$ 32,363
Specific Valuation Allowances - Beginning Balance	VA108	\$ 1,306	\$ 1,700	\$ 1,667	\$ 2,455	\$ 904
Net Provision for Loss	VA118	\$ 54	\$ 406	\$ 23	\$ 263	\$ 800

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$- 61	\$- 18	\$ 56	\$- 146	\$ 785
Adjustments	VA148	\$ 0	\$- 574	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 114	\$ 208	\$ 46	\$ 905	\$ 34
Specific Valuation Allowances - Ending Balance	VA168	\$ 1,185	\$ 1,306	\$ 1,700	\$ 1,667	\$ 2,455
Total Valuation Allowances - Beginning Balance	VA110	\$ 37,040	\$ 37,163	\$ 36,053	\$ 34,715	\$ 32,615
Net Provision for Loss	VA120	\$ 1,622	\$ 1,528	\$ 1,120	\$ 2,795	\$ 2,603
Recoveries	VA140	\$ 312	\$ 314	\$ 777	\$ 420	\$ 266
Adjustments	VA150	\$ 0	\$- 574	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 1,038	\$ 1,391	\$ 787	\$ 1,877	\$ 666
Total Valuation Allowances - Ending Balance	VA170	\$ 37,936	\$ 37,040	\$ 37,163	\$ 36,053	\$ 34,818
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 924	\$ 1,183	\$ 741	\$ 972	\$ 632
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 366	\$ 228	\$ 280	\$ 226	\$ 55
Construction - Total	SUB2030	\$ 30	\$ 0	\$ 0	\$ 172	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 30	\$ 0	\$ 0	\$ 172	\$ 0
Permanent - Total	SUB2041	\$ 336	\$ 228	\$ 280	\$ 54	\$ 55
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 166	\$ 87	\$ 187	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 170	\$ 116	\$ 93	\$ 54	\$ 50
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 25	\$ 0	\$ 0	\$ 5
Nonmortgage Loans - Total	VA56	\$ 519	\$ 918	\$ 419	\$ 651	\$ 492
Commercial Loans	VA520	\$ 119	\$ 418	\$ 34	\$ 105	\$ 23
Consumer Loans - Total	SUB2061	\$ 400	\$ 500	\$ 385	\$ 546	\$ 469
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 212	\$ 181	\$ 191	\$ 271	\$ 207
Mobile Home Loans	VA550	\$ 2	\$ 6	\$ 0	\$ 0	\$ 58
Credit Cards	VA556	\$ 24	\$ 60	\$ 31	\$ 49	\$ 24

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 162	\$ 253	\$ 163	\$ 226	\$ 177
Reposessed Assets - Total	VA60	\$ 39	\$ 37	\$ 42	\$ 95	\$ 85
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
Real Estate - 1-4 Dwelling Units	VA613	\$ 39	\$ 33	\$ 40	\$ 78	\$ 43
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 12	\$ 6
Real Estate - Land	VA628	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 0	\$ 3	\$ 2	\$ 5	\$ 34
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 312	\$ 314	\$ 777	\$ 420	\$ 266
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 184	\$ 15	\$ 524	\$ 269	\$ 44
Construction - Total	SUB2130	\$ 0	\$ 12	\$ 500	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 12	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 500	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 184	\$ 3	\$ 24	\$ 269	\$ 44
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 2	\$ 0	\$ 22	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 182	\$ 3	\$ 2	\$ 17	\$ 10
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	\$ 0	\$ 0	\$ 252	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 34
Nonmortgage Loans - Total	VA57	\$ 128	\$ 299	\$ 253	\$ 151	\$ 222
Commercial Loans	VA521	\$ 10	\$ 155	\$ 105	\$ 34	\$ 41
Consumer Loans - Total	SUB2161	\$ 118	\$ 144	\$ 148	\$ 117	\$ 181
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	\$ 51	\$ 79	\$ 39	\$ 36	\$ 75
Mobile Home Loans	VA551	\$ 6	\$ 15	\$ 4	\$ 6	\$ 5
Credit Cards	VA557	\$ 14	\$ 7	\$ 4	\$ 10	\$ 13
Other	VA561	\$ 47	\$ 43	\$ 101	\$ 65	\$ 88
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$- 5	\$ 388	\$ 79	\$ 118	\$ 1,586
Deposits and Investment Securities	VA38	\$ 15	\$ 0	\$ 0	\$ 0	\$ 8
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$- 84	\$ 215	\$ 20	\$ 34	\$ 57
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 20	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 20	\$ 0	\$ 0
Permanent - Total	SUB2241	\$- 84	\$ 215	\$ 0	\$ 34	\$ 57
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$- 8	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 233	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$- 10	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$- 84	\$ 0	\$ 0	\$ 34	\$ 57
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 64	\$ 123	\$ 59	\$ 84	\$ 156
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0	\$ 0	\$ 173
Consumer Loans - Total	SUB2261	\$ 64	\$ 123	\$ 59	\$ 84	\$- 17
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 7	\$ 95	\$ 2	\$- 10	\$- 59
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 57	\$ 28	\$ 57	\$ 94	\$ 42
Reposessed Assets - Total	VA62	\$ 0	\$ 50	\$ 0	\$ 0	\$ 791
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 116
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 50	\$ 0	\$ 0	\$ 61
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 554
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 51
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 9
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

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 574
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 607	\$ 1,257	\$ 43	\$ 670	\$ 1,952
Deposits and Investment Securities	VA39	\$ 15	\$ 0	\$ 0	\$ 0	\$ 8
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 98	\$ 428	\$- 224	\$- 9	\$ 68
Construction - Total	SUB2330	\$ 30	\$- 12	\$- 480	\$ 172	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$- 12	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 30	\$ 0	\$- 480	\$ 172	\$ 0
Permanent - Total	SUB2341	\$ 68	\$ 440	\$ 256	\$- 181	\$ 68
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 164	\$ 79	\$ 165	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$- 12	\$ 346	\$ 91	\$ 37	\$ 40
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$- 10	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 84	\$ 0	\$ 0	\$- 218	\$ 57
Land	VA495	\$ 0	\$ 25	\$ 0	\$ 0	\$- 29
Nonmortgage Loans - Total	VA59	\$ 455	\$ 742	\$ 225	\$ 584	\$ 426
Commercial Loans	VA525	\$ 109	\$ 263	\$- 71	\$ 71	\$ 155
Consumer Loans - Total	SUB2361	\$ 346	\$ 479	\$ 296	\$ 513	\$ 271
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 168	\$ 197	\$ 154	\$ 225	\$ 73
Mobile Home Loans	VA555	\$- 4	\$- 9	\$- 4	\$- 6	\$ 53
Credit Cards	VA559	\$ 10	\$ 53	\$ 27	\$ 39	\$ 11
Other	VA565	\$ 172	\$ 238	\$ 119	\$ 255	\$ 131
Reposessed Assets - Total	VA65	\$ 39	\$ 87	\$ 42	\$ 95	\$ 876
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 118
Real Estate - 1-4 Dwelling Units	VA615	\$ 39	\$ 83	\$ 40	\$ 78	\$ 104
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 12	\$ 560
Real Estate - Land	VA631	\$ 0	\$ 1	\$ 0	\$ 0	\$ 51
Other Reposessed Assets	VA633	\$ 0	\$ 3	\$ 2	\$ 5	\$ 43
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$ 574
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 1,041	\$ 1,586	\$ 900	\$ 1,246	\$ 1,274
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 2,982	\$ 3,675	\$ 2,976	\$ 3,607	\$ 4,412
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 1,385	\$ 2,645	\$ 1,860	\$ 1,063	\$ 1,972
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 1,306	\$ 1,656	\$ 1,617	\$ 728	\$ 1,859
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 417	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 46	\$ 457	\$ 58	\$ 335	\$ 113
Permanent - Land	VA955	\$ 33	\$ 115	\$ 185	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 33,737	\$ 36,499	\$ 33,859	\$ 29,556	\$ 20,726
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 52,359	\$ 55,669	\$ 51,233	\$ 43,288	\$ 41,188
Substandard	VA965	\$ 50,476	\$ 54,239	\$ 49,732	\$ 42,384	\$ 40,491
Doubtful	VA970	\$ 1,883	\$ 1,429	\$ 1,501	\$ 904	\$ 689
Loss	VA975	\$ 0	\$ 1	\$ 0	\$ 0	\$ 8
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	N/A	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 69,059	\$ 82,734	\$ 75,291	\$ 57,398	\$ 52,826
Mortgages - Total	SUB2421	\$ 59,928	\$ 71,603	\$ 65,355	\$ 48,795	\$ 42,757
Construction and Land Loans	SUB2430	\$ 4,849	\$ 5,235	\$ 7,704	\$ 6,807	\$ 6,178
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 43,008	\$ 50,869	\$ 45,403	\$ 29,536	\$ 27,926
Permanent Loans Secured by All Other Property	SUB2450	\$ 14,989	\$ 18,690	\$ 16,089	\$ 16,712	\$ 12,174
Nonmortgages - Total	SUB2461	\$ 9,131	\$ 11,131	\$ 9,936	\$ 8,603	\$ 10,069
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 60,286	\$ 73,080	\$ 66,818	\$ 48,328	\$ 44,885

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 46,421	\$ 53,247	\$ 47,717	\$ 40,653	\$ 36,983
Mortgage Loans - Total	SUB2481	\$ 39,713	\$ 45,582	\$ 40,569	\$ 35,342	\$ 30,076
Construction	PD115	\$ 1,415	\$ 1,239	\$ 2,549	\$ 1,515	\$ 1,160
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,053	\$ 1,239	\$ 708	\$ 336	\$ 1,029
Secured by First Liens	PD123	\$ 28,865	\$ 30,910	\$ 28,093	\$ 22,429	\$ 18,749
Secured by Junior Liens	PD124	\$ 468	\$ 250	\$ 556	\$ 416	\$ 688
Multifamily (5 or more) Dwelling Units	PD125	\$ 409	\$ 40	\$ 264	\$ 2,426	\$ 1,879
Nonresidential Property (Except Land)	PD135	\$ 5,043	\$ 9,148	\$ 4,836	\$ 4,634	\$ 4,370
Land	PD138	\$ 2,460	\$ 2,756	\$ 3,563	\$ 3,586	\$ 2,201
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 3,692	\$ 2,611	\$ 2,007	\$ 1,408	\$ 1,998
Consumer Loans - Total	SUB2511	\$ 3,016	\$ 5,054	\$ 5,141	\$ 3,903	\$ 4,909
Loans on Deposits	PD161	\$ 358	\$ 380	\$ 910	\$ 162	\$ 164
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 10	\$ 18	\$ 55
Education Loans	PD165	\$ 0	\$ 0	\$ 6	\$ 18	\$ 14
Auto Loans	PD167	\$ 1,899	\$ 2,334	\$ 2,170	\$ 2,333	\$ 2,599
Mobile Home Loans	PD169	\$ 65	\$ 9	\$ 138	\$ 88	\$ 39
Credit Cards	PD171	\$ 18	\$ 27	\$ 26	\$ 27	\$ 24
Other	PD180	\$ 676	\$ 2,304	\$ 1,881	\$ 1,257	\$ 2,014
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 171	\$ 0	\$ 0	\$ 148	\$ 147
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 8,505	\$ 10,192	\$ 7,686	\$ 0	\$ 101
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 102	\$ 267	\$ 7,097	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 8,403	\$ 9,833	\$ 273	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 13,865	\$ 19,833	\$ 19,101	\$ 7,675	\$ 7,902
Mortgage Loans - Total	SUB2491	\$ 12,366	\$ 18,431	\$ 17,234	\$ 5,916	\$ 6,523
Construction	PD215	\$ 133	\$ 422	\$ 487	\$ 63	\$ 78
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD221	\$ 45	\$ 154	\$ 53	\$ 57	\$ 224
Secured by First Liens	PD223	\$ 10,732	\$ 16,283	\$ 14,025	\$ 3,380	\$ 5,202
Secured by Junior Liens	PD224	\$ 134	\$ 98	\$ 280	\$ 312	\$ 60
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 656	\$ 646	\$ 114	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 1,023	\$ 439	\$ 1,542	\$ 1,593	\$ 21
Land	PD238	\$ 299	\$ 379	\$ 201	\$ 397	\$ 938
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 815	\$ 655	\$ 777	\$ 846	\$ 518
Consumer Loans - Total	SUB2521	\$ 684	\$ 747	\$ 1,090	\$ 913	\$ 861
Loans on Deposits	PD261	\$ 8	\$ 6	\$ 55	\$ 39	\$ 53
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 418	\$ 398	\$ 680	\$ 475	\$ 536
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 3	\$ 21	\$ 21
Credit Cards	PD271	\$ 8	\$ 8	\$ 7	\$ 4	\$ 9
Other	PD280	\$ 250	\$ 335	\$ 345	\$ 374	\$ 242
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 10	\$ 13
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 8,265	\$ 12,445	\$ 10,001	\$ 0	\$ 50
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 202	\$ 319	\$ 9,175	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 8,020	\$ 11,833	\$ 138	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 8,773	\$ 9,654	\$ 8,473	\$ 9,070	\$ 7,941
Mortgage Loans - Total	SUB2501	\$ 7,849	\$ 7,590	\$ 7,552	\$ 7,537	\$ 6,158
Construction	PD315	\$ 383	\$ 383	\$ 827	\$ 969	\$ 1,419
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 73	\$ 185	\$ 151	\$ 434	\$ 157
Secured by First Liens	PD323	\$ 1,579	\$ 1,739	\$ 1,484	\$ 2,121	\$ 1,716
Secured by Junior Liens	PD324	\$ 59	\$ 11	\$ 53	\$ 51	\$ 101
Multifamily (5 or more) Dwelling Units	PD325	\$ 705	\$ 1,424	\$ 1,446	\$ 48	\$ 65
Nonresidential Property (Except Land)	PD335	\$ 4,891	\$ 3,792	\$ 3,514	\$ 3,637	\$ 2,318

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	PD338	\$ 159	\$ 56	\$ 77	\$ 277	\$ 382
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 737	\$ 775	\$ 766	\$ 844	\$ 1,328
Consumer Loans - Total	SUB2531	\$ 187	\$ 1,289	\$ 155	\$ 689	\$ 455
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 2	\$ 0	\$ 2
Auto Loans	PD367	\$ 142	\$ 1,136	\$ 74	\$ 273	\$ 287
Mobile Home Loans	PD369	\$ 6	\$ 0	\$ 11	\$ 0	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 39	\$ 153	\$ 68	\$ 416	\$ 166
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 296	\$ 352	\$ 399	\$ 55	\$ 56
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 296	\$ 297	\$ 0	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 344	N/A	N/A

Schedule LD --- Loan Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 64,962	\$ 66,266	\$ 68,312	\$ 70,545	\$ 64,164
90% up to 100% LTV	LD110	\$ 44,748	\$ 47,683	\$ 48,174	\$ 50,616	\$ 45,558
100% and greater LTV	LD120	\$ 20,214	\$ 18,583	\$ 20,138	\$ 19,929	\$ 18,606
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 995	\$ 1,783	\$ 2,393	\$ 2,071	\$ 2,951
Past Due and Still Accruing - Total	SUB5240	\$ 789	\$ 1,433	\$ 2,015	\$ 1,772	\$ 2,873
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 687	\$ 1,350	\$ 683	\$ 1,043	\$ 1,665
90% up to 100% LTV	LD210	\$ 546	\$ 931	\$ 527	\$ 807	\$ 531
100% and greater LTV	LD220	\$ 141	\$ 419	\$ 156	\$ 236	\$ 1,134
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 102	\$ 83	\$ 1,332	\$ 729	\$ 1,208
90% up to 100% LTV	LD230	\$ 20	\$ 83	\$ 216	\$ 243	\$ 1,208
100% and greater LTV	LD240	\$ 82	\$ 0	\$ 1,116	\$ 486	\$ 0
Nonaccrual - Total	SUB5230	\$ 206	\$ 350	\$ 378	\$ 299	\$ 78
90% up to 100% LTV	LD250	\$ 206	\$ 350	\$ 378	\$ 299	\$ 64
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 14

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Schedule LD --- Loan Data		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Net Charge-offs - Total	SUB5300	\$ 3	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 3	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 5,807	\$ 7,341	\$ 7,697	\$ 15,427	\$ 6,484
90% up to 100% LTV	LD430	\$ 3,122	\$ 4,061	\$ 4,073	\$ 8,283	\$ 4,400
100% and greater LTV	LD440	\$ 2,685	\$ 3,280	\$ 3,624	\$ 7,144	\$ 2,084
Sales - Total	SUB5340	\$ 1,893	\$ 1,589	\$ 3,274	\$ 3,315	\$ 2,796
90% up to 100% LTV	LD450	\$ 1,517	\$ 1,168	\$ 2,585	\$ 2,520	\$ 2,032
100% and greater LTV	LD460	\$ 376	\$ 421	\$ 689	\$ 795	\$ 764

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 277,108	\$ 280,781	\$ 270,289	\$ 245,700	\$ 223,942
Mortgage Construction Loans	CC105	\$ 205,025	\$ 218,933	\$ 210,879	\$ 194,186	\$ 172,872
Other Mortgage Loans	CC115	\$ 72,083	\$ 61,848	\$ 59,410	\$ 51,514	\$ 51,070
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 2,201	\$ 1,327	\$ 1,775	\$ 3,710	\$ 2,015
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 49,280	\$ 35,196	\$ 63,591	\$ 67,846	\$ 60,078
1-4 Dwelling Units	CC280	\$ 38,568	\$ 32,116	\$ 43,510	\$ 57,747	\$ 43,104
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 130	\$ 70	\$ 1,021	\$ 2,220
All Other Real Estate	CC300	\$ 10,712	\$ 2,950	\$ 20,011	\$ 9,078	\$ 14,754
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 2,065	\$ 1,092	\$ 805	\$ 2,809	\$ 1,792
Commitments Outstanding to Purchase Loans	CC320	\$ 1,032	\$ 1,059	\$ 1,403	\$ 124	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 45,823	\$ 29,416	\$ 46,084	\$ 51,802	\$ 45,667
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	\$ 7,153	\$ 5,250	\$ 4,210	\$ 4,510	\$ 590
Commitments Outstanding to Sell Investment Securities	CC375	\$ 1,730	\$ 2,095	\$ 560	\$ 1,735	\$ 1,995
Unused Lines of Credit - Total	SUB3361	\$ 298,686	\$ 285,298	\$ 259,346	\$ 247,423	\$ 238,044
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 142,369	\$ 134,822	\$ 110,685	\$ 108,134	\$ 106,220
Commercial Lines	CC420	\$ 120,620	\$ 115,079	\$ 112,555	\$ 102,083	\$ 93,772

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Open-End Consumer Lines - Credit Cards	CC423	\$ 31,103	\$ 30,036	\$ 30,147	\$ 29,981	\$ 30,300
Open-End Consumer Lines - Other	CC425	\$ 4,594	\$ 5,361	\$ 5,959	\$ 7,225	\$ 7,752
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 21,152	\$ 22,216	\$ 21,262	\$ 18,798	\$ 16,950
Commercial	CC430	\$ 3,999	\$ 4,297	\$ 3,466	\$ 2,978	\$ 2,326
Standby, Not Included on CC465 or CC468	CC435	\$ 17,153	\$ 17,919	\$ 17,796	\$ 15,820	\$ 14,624
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 23,332	\$ 30,429	\$ 16,552	\$ 7,394	\$ 1,702
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 23,332	\$ 30,429	\$ 16,552	\$ 7,394	\$ 1,702
Other Contingent Liabilities	CC480	\$ 361	\$ 339	\$ 372	\$ 22	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 23,902	\$ 24,664	\$ 2,958	\$ 8,305	\$ 9,486
Pass-Through Securities	CF143	\$ 18,878	\$ 24,664	\$ 2,958	\$ 8,305	\$ 8,486
Other Mortgage-Backed Securities	CF153	\$ 5,024	\$ 0	\$ 0	\$ 0	\$ 1,000
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 540	\$ 781	\$ 22	\$ 4,633	\$ 985
Pass-Through Securities	CF145	\$ 514	\$ 757	\$ 0	\$ 4,613	\$ 967
Other Mortgage-Backed Securities	CF155	\$ 26	\$ 24	\$ 22	\$ 20	\$ 18
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 23,362	\$ 23,883	\$ 2,936	\$ 3,672	\$ 8,501
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$ - 7,242	\$ - 9,223	\$ - 8,140	\$ - 7,143	\$ - 7,850
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$ - 1,463	\$ - 84	\$ - 111	\$ - 2,259	\$ - 174
Mortgage Loans Disbursed - Total	SUB3831	\$ 370,056	\$ 472,300	\$ 436,240	\$ 446,525	\$ 337,912
Construction Loans - Total	SUB3840	\$ 92,204	\$ 120,586	\$ 94,535	\$ 121,277	\$ 87,382
1-4 Dwelling Units	CF190	\$ 78,074	\$ 92,321	\$ 80,229	\$ 90,629	\$ 69,442
Multifamily (5 or more) Dwelling Units	CF200	\$ 5,766	\$ 1,500	\$ 6,140	\$ 9,559	\$ 8,401
Nonresidential	CF210	\$ 8,364	\$ 26,765	\$ 8,166	\$ 21,089	\$ 9,539
Permanent Loans - Total	SUB3851	\$ 277,852	\$ 351,714	\$ 341,705	\$ 325,248	\$ 250,530
1-4 Dwelling Units	CF225	\$ 199,519	\$ 245,008	\$ 260,140	\$ 252,103	\$ 185,673
Multifamily (5 or more) Dwelling Units	CF245	\$ 3,224	\$ 12,518	\$ 11,909	\$ 23,222	\$ 13,471
Nonresidential (Except Land)	CF260	\$ 39,608	\$ 59,052	\$ 43,562	\$ 28,639	\$ 28,757

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Schedule CF --- Consolidated Cash Flow Information		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	CF270	\$ 35,501	\$ 35,136	\$ 26,094	\$ 21,284	\$ 22,629
Loans and Participations Purchased - Total	SUB3880	\$ 4,641	\$ 6,744	\$ 5,673	\$ 5,003	\$ 2,205
Secured by 1-4 Dwelling Units	CF280	\$ 2,539	\$ 2,672	\$ 3,727	\$ 2,052	\$ 660
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 1,243	\$ 0	\$ 0	\$ 361
Secured by Nonresidential	CF300	\$ 2,102	\$ 2,829	\$ 1,946	\$ 2,951	\$ 1,184
Loans and Participations Sold - Total	SUB3890	\$ 126,540	\$ 144,130	\$ 180,303	\$ 140,683	\$ 89,888
Secured by 1-4 Dwelling Units	CF310	\$ 122,969	\$ 132,590	\$ 175,097	\$ 133,051	\$ 87,527
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 1,915	\$ 11,429	\$ 3,694	\$ 6,663	\$ 2,120
Secured by Nonresidential	CF330	\$ 1,656	\$ 111	\$ 1,512	\$ 969	\$ 241
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 121,899	\$- 137,386	\$- 174,630	\$- 135,680	\$- 87,683
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 214,815	\$ 266,089	\$ 220,396	\$ 249,426	\$ 212,184
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 3,403	\$ 7,030	\$ 7,027	\$- 5,975	\$- 12,390
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 30,159	\$ 33,085	\$ 35,511	\$ 41,475	\$ 33,651
Mortgage Loans - Net Change in Mtg Loan Portfolio - Flow	SUB3906	\$ 36,745	\$ 75,855	\$ 48,241	\$ 55,444	\$ 25,655
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 94,046	\$ 68,653	\$ 70,995	\$ 97,094	\$ 79,105
Commercial	CF390	\$ 56,387	\$ 37,555	\$ 37,802	\$ 63,680	\$ 53,104
Consumer	CF400	\$ 37,659	\$ 31,098	\$ 33,193	\$ 33,414	\$ 26,001
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 309	\$ 0	\$ 0	\$ 0
Commercial	CF395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer	CF405	\$ 0	\$ 309	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 94,046	\$ 68,344	\$ 70,995	\$ 97,094	\$ 79,105
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 61,193	\$- 3,253	\$ 45,653	\$ 6,651	\$ 8,610
New Deposits Received less Deposits Withdrawn	CF420	\$ 42,658	\$- 19,581	\$ 29,920	\$- 7,164	\$- 6,052
Interest Credited to Deposits	CF430	\$ 18,535	\$ 16,328	\$ 15,733	\$ 13,815	\$ 14,662
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 60,902	\$ 0	\$ 0	\$ 0
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
		Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 11,787	\$ 18,238	\$ 17,614	\$ 17,231	\$ 19,722
Fully Insured	DI100	\$ 11,787	\$ 18,238	\$ 17,614	\$ 17,231	\$ 19,722
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits with Balances - \$100,000 or Less	DI120	\$ 2,537,755	\$ 2,504,508	\$ 2,455,586	\$ 2,437,289	\$ 2,465,907

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Schedule DI --- Consolidated Deposit Information		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Deposits with Balances - Greater than \$100,000	DI130	\$ 1,081,296	\$ 1,058,259	\$ 1,050,435	\$ 1,022,224	\$ 1,010,110
Number of Deposit Accounts - Total	SUB4062	260,519	259,152	252,215	252,419	256,730
Balances of \$100,000 or Less	DI150	254,855	253,628	246,919	247,218	251,561
Balances Greater than \$100,000	DI160	5,664	5,524	5,296	5,201	5,169
IRA/Keogh Accounts	DI200	\$ 352,214	\$ 346,449	\$ 349,963	\$ 351,670	\$ 349,347
Uninsured Deposits	DI210	\$ 559,406	\$ 570,217	\$ 576,206	\$ 557,262	\$ 557,675
Preferred Deposits	DI220	\$ 84,860	\$ 73,607	\$ 75,900	\$ 76,180	\$ 79,172
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 523,593	\$ 543,256	\$ 717,656	\$ 697,469	\$ 684,088
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 565,096	\$ 556,794	\$ 363,317	\$ 352,238	\$ 374,196
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 397,143	\$ 397,170	\$ 407,144	\$ 414,567	\$ 425,431
Deposits & Escrows - Time Deposits	DI340	\$ 2,133,217	\$ 2,065,547	\$ 2,017,902	\$ 1,995,236	\$ 1,992,300
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 233,508	\$ 251,116	\$ 224,407	\$ 207,456	\$ 205,868
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 1,040	\$ 5,965	\$ 4,538	\$ 3,419	\$ 3,268
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 2,429	\$ 2,357	\$ 2,551	\$ 1,363	\$ 1,360
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 2,118	\$ 1,818	\$ 1,818	\$ 1,717	\$ 1,717
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	\$ 60,902	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 60,902	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
		Value	Value	Value	Value	Value
MISCELLANEOUS DATA						

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Schedule SI --- Consolidated Supplemental Information		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Number of Full-time Equivalent Employees	SI370	1,400	1,375	1,311	1,305	1,305
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 358,187	\$ 339,136	\$ 358,641	\$ 354,124	\$ 371,274
Assets Held for Sale	SI387	\$ 28,743	\$ 25,348	\$ 33,948	\$ 40,290	\$ 32,812
Loans Serviced for Others	SI390	\$ 1,313,441	\$ 1,301,620	\$ 1,284,812	\$ 1,137,943	\$ 1,105,135
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	85.95%	86.95%	86.27%	85.00%	83.52%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	85.64%	86.34%	85.89%	84.55%	83.42%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	85.02%	85.24%	86.05%	84.42%	83.39%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	78.14%	78.83%	79.53%	80.43%	80.52%
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	\$ 13,063	\$ 12,589	\$ 12,537	\$ 12,245	\$ 11,056
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 41,342	\$ 40,038	\$ 34,966	\$ 41,426	\$ 39,186
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	83	83	79	84	79
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 659,507	\$ 627,851	\$ 618,655	\$ 613,148	\$ 621,225
Net Income (Loss) (SO91)	SI610	\$ 12,147	\$ 11,727	\$ 13,696	\$ 18,007	\$ 9,407
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 4,114	\$ 7,877	\$ 3,645	\$ 9,455	\$ 2,232
Stock Issued	SI640	\$ 9	\$ 20,329	\$ 0	\$ 437	\$ 40
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 103	\$ 8,124	\$ 620	\$ 84	\$- 509
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 1,336	\$- 910	\$- 1,735	\$- 3,830	\$- 4,222
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$ 297	\$ 265	\$ 260	\$ 263	\$ 362
Ending Equity Capital (SC80)	SI680	\$ 666,613	\$ 659,509	\$ 627,851	\$ 618,654	\$ 624,071
TRANSACTIONS WITH AFFILIATES						

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Schedule SI --- Consolidated Supplemental Information		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 47	\$ 14	\$ 61	\$ 72	\$ 67
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	5 [Yes]	5 [Yes]	6 [Yes]	5 [Yes]	5 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 110,923	\$ 109,805
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 229	\$ 275	\$ 331	\$ 231	\$ 235
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 4,610,939	\$ 4,506,896	\$ 4,474,239	\$ 4,444,332	\$ 4,438,816
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,292,714	\$ 1,281,697	\$ 1,308,221	\$ 1,336,668	\$ 1,378,451
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 2,684,685	\$ 2,622,362	\$ 2,550,888	\$ 2,518,082	\$ 2,494,609
Nonmortgage Loans	SI885	\$ 351,461	\$ 330,044	\$ 335,769	\$ 335,207	\$ 325,120
Deposits and Excrows	SI890	\$ 3,580,442	\$ 3,472,473	\$ 3,454,456	\$ 3,425,584	\$ 3,422,734
Total Borrowings	SI895	\$ 294,893	\$ 303,780	\$ 311,430	\$ 297,411	\$ 298,551
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	23	15	21	20	10
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 1,320	\$ 1,407	\$ 1,288	\$ 3,497	\$ 942
Interest Charged on Loans Made During Quarter - Minimum	SI920	7.27	6.48	7.16	6.00	5.52
Interest Charged on Loans Made During Quarter - Maximum	SI930	9.53	8.25	9.85	9.16	5.85

Schedule SQ --- Consolidated Supplemental Questions		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	1	0	0	0
Change in Control of Association?	SQ130	0	0	0	1	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
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	1	1
Any Outstanding Futures or Options Positions?	SQ310	0	1	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	3

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

Schedule FS --- Fiduciary and Related Services		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
Do you have any activity to report on this schedule?	FS130	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 1,340,273	\$ 1,293,357	\$ 1,263,391	\$ 1,246,100	\$ 1,186,877
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 993,437	\$ 969,176	\$ 940,051	\$ 932,756	\$ 887,253
Personal Trust and Agency Accounts	FS210	\$ 604,288	\$ 597,224	\$ 570,349	\$ 564,920	\$ 525,027
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 137,054	\$ 133,562	\$ 132,075	\$ 129,877	\$ 128,446
Employee Benefit - Defined Contribution	FS220	\$ 35,817	\$ 34,495	\$ 33,378	\$ 32,175	\$ 31,989
Employee Benefit - Defined Benefit	FS230	\$ 16,119	\$ 16,199	\$ 16,327	\$ 16,063	\$ 16,402
Other Retirement Accounts	FS240	\$ 85,118	\$ 82,868	\$ 82,370	\$ 81,639	\$ 80,055
Corporate Trust and Agency Accounts	FS250	\$ 2,169	\$ 2,121	\$ 2,973	\$ 2,929	\$ 2,887
Investment Management Agency Accounts	FS260	\$ 249,289	\$ 235,692	\$ 234,157	\$ 234,467	\$ 230,731
Other Fiduciary Accounts	FS270	\$ 637	\$ 577	\$ 497	\$ 563	\$ 162
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 87,037	\$ 81,671	\$ 79,457	\$ 77,231	\$ 74,452
Personal Trust and Agency Accounts	FS211	\$ 2,634	\$ 2,676	\$ 2,754	\$ 1,681	\$ 1,660
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 80,518	\$ 76,447	\$ 73,709	\$ 73,185	\$ 70,393
Employee Benefit - Defined Contribution	FS221	\$ 53,338	\$ 50,780	\$ 48,756	\$ 48,269	\$ 46,979
Employee Benefit - Defined Benefit	FS231	\$ 13,203	\$ 12,961	\$ 12,082	\$ 12,172	\$ 12,002
Other Retirement Accounts	FS241	\$ 13,977	\$ 12,706	\$ 12,871	\$ 12,744	\$ 11,412
Corporate Trust and Agency Accounts	FS251	\$ 3,885	\$ 2,507	\$ 2,902	\$ 2,365	\$ 2,399
Other Fiduciary Accounts	FS271	\$ 0	\$ 41	\$ 92	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 259,799	\$ 242,510	\$ 243,883	\$ 236,113	\$ 225,172
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	1,898	1,873	1,860	1,858	1,809
Personal Trust and Agency Accounts	FS212	889	872	850	836	794
Retirement-related Trust and Agency Accounts - Total	SUB6120	547	546	545	550	554
Employee Benefit - Defined Contribution	FS222	99	99	98	99	97
Employee Benefit - Defined Benefit	FS232	2	3	3	3	3
Other Retirement Accounts	FS242	446	444	444	448	454
Corporate Trust and Agency Accounts	FS252	11	13	13	13	13
Investment Management Agency Accounts	FS262	444	437	449	454	445
Other Fiduciary Accounts	FS272	7	5	3	5	3
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	124	125	135	136	131
Personal Trust and Agency Accounts	FS213	2	2	2	2	3
Retirement-related Trust and Agency Accounts - Total	SUB6130	116	115	122	126	121
Employee Benefit - Defined Contribution	FS223	46	45	45	45	47
Employee Benefit - Defined Benefit	FS233	4	4	4	4	4
Other Retirement Accounts	FS243	66	66	73	77	70
Corporate Trust and Agency Accounts	FS253	6	6	8	8	7
Other Fiduciary Accounts	FS273	0	2	3	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	100	103	106	106	108
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 1,211	\$ 4,506	\$ 3,112	\$ 2,108	\$ 995
Personal Trust and Agency Accounts	FS310	\$ 545	\$ 2,032	\$ 1,725	\$ 1,174	\$ 546
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 206	\$ 735	\$ 525	\$ 366	\$ 169
Employee Benefit - Defined Contribution	FS320	\$ 97	\$ 331	\$ 270	\$ 185	\$ 70
Employee Benefit - Defined Benefit	FS330	\$ 31	\$ 118	\$ 59	\$ 52	\$ 36
Other Retirement Accounts	FS340	\$ 78	\$ 286	\$ 196	\$ 129	\$ 63
Corporate Trust and Agency Accounts	FS350	\$ 9	\$ 120	\$ 24	\$ 15	\$ 7
Investment Management Agency Accounts	FS360	\$ 234	\$ 821	\$ 671	\$ 442	\$ 216
Other Fiduciary Accounts	FS370	\$ 1	\$ 7	\$ 6	\$ 5	\$ 5
Custody and Safekeeping Accounts	FS380	\$ 208	\$ 740	\$ 147	\$ 98	\$ 49
Other Fiduciary and Related Services	FS390	\$ 8	\$ 51	\$ 14	\$ 8	\$ 3
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 488	\$ 3,494	\$ 2,394	\$ 1,648	\$ 468

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Schedule FS --- Fiduciary and Related Services		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 31	\$ 120	\$ 90	\$ 60	\$ 36
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 754	\$ 1,132	\$ 808	\$ 520	\$ 563
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 149,174	\$ 597,224	\$ 149,989	\$ 149,853	\$ 147,696
Non-Interest-Bearing Deposits	FS410	\$ 4	\$ 2,176	\$ 0	\$ 24	\$ 26
Interest-Bearing Deposits	FS415	\$ 1,478	\$ 2,023	\$ 1,731	\$ 2,204	\$ 2,283
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 26,336	\$ 162,477	\$ 23,705	\$ 22,636	\$ 20,831
State, County and Municipal Obligations	FS425	\$ 20,910	\$ 23,434	\$ 20,361	\$ 19,972	\$ 21,051
Money Market Mutual Funds	FS430	\$ 11,102	\$ 61,264	\$ 13,937	\$ 14,956	\$ 9,646
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 6,228	\$ 56,390	\$ 6,060	\$ 6,132	\$ 5,579
Common and Preferred Stock	FS445	\$ 70,195	\$ 269,395	\$ 70,593	\$ 69,299	\$ 73,370
Real Estate Mortgages	FS450	\$ 37	\$ 2,885	\$ 43	\$ 140	\$ 122
Real Estate	FS455	\$ 9,486	\$ 13,227	\$ 9,602	\$ 10,332	\$ 10,620
Miscellaneous Assets	FS460	\$ 3,398	\$ 3,953	\$ 3,957	\$ 4,158	\$ 4,168
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	59	66	74	76	92
Corporate and Municipal Trusteeships	FS510	1	2	1	2	7
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	58	64	73	74	85
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 485	\$ 486	\$ 485	\$ 535	\$ 7,830
Number of Funds - Total Collective Investment Funds	FS60	0	3	0	0	0
Domestic Equity	FS610	0	1	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	2	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	\$ 276,973	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 98,980	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 177,993	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
		Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 666,612	\$ 659,505	\$ 627,854	\$ 618,656	\$ 624,071
Equity Capital Deductions - Total	SUB1631	\$ 10,507	\$ 10,478	\$ 5,047	\$ 5,115	\$ 10,718
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 2,003	\$ 1,831	\$ 768	\$ 769	\$ 736
Goodwill and Certain Other Intangible Assets	CCR115	\$ 7,538	\$ 7,667	\$ 3,456	\$ 3,511	\$ 8,909
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 966	\$ 980	\$ 823	\$ 835	\$ 1,073

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Schedule CCR --- Consolidated Capital Requirement		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 384	\$- 1,012	\$- 2,119	\$- 3,681	\$- 7,819
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 384	\$- 1,012	\$- 2,119	\$- 3,681	\$- 7,819
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	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 656,489	\$ 648,015	\$ 620,688	\$ 609,860	\$ 605,534
Total Assets (SC60)	CCR205	\$ 4,695,316	\$ 4,589,380	\$ 4,509,504	\$ 4,442,668	\$ 4,473,512
Asset Deductions - Total	SUB1651	\$ 11,039	\$ 11,024	\$ 5,047	\$ 5,115	\$ 10,718
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 2,535	\$ 2,377	\$ 768	\$ 769	\$ 736
Goodwill and Certain Other Intangible Assets	CCR265	\$ 7,538	\$ 7,667	\$ 3,456	\$ 3,511	\$ 8,909
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 966	\$ 980	\$ 823	\$ 835	\$ 1,073
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 156	\$- 1,749	\$- 3,270	\$- 5,547	\$- 12,890
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 156	\$- 1,749	\$- 3,270	\$- 5,547	\$- 12,890
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 4,684,121	\$ 4,576,607	\$ 4,501,187	\$ 4,432,006	\$ 4,449,904
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 187,389	\$ 183,113	\$ 180,123	\$ 177,343	\$ 178,048
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 656,489	\$ 648,015	\$ 620,688	\$ 609,860	\$ 605,534
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,333	\$ 1,431	\$ 1,223	\$ 1,580	\$ 1,362
Tier 2 Capital - Qualifying 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	\$ 26,525	\$ 31,249	\$ 29,863	\$ 29,147	\$ 28,983
Tier 2 Capital - Other	CCR355	\$ 3,534	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 31,392	\$ 32,680	\$ 31,086	\$ 30,727	\$ 30,345
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 32,100	\$ 32,680	\$ 31,086	\$ 30,727	\$ 30,345
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 685,131	\$ 680,695	\$ 651,774	\$ 640,587	\$ 635,879

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Schedule CCR --- Consolidated Capital Requirement		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Cash	CCR400	\$ 27,074	\$ 29,580	\$ 24,643	\$ 29,929	\$ 30,377
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 92,311	\$ 86,343	\$ 112,385	\$ 122,191	\$ 151,309
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 353	\$ 380	\$ 296	\$ 173	\$ 173
0% R/W Category - Other	CCR415	\$ 62,834	\$ 48,575	\$ 53,355	\$ 42,795	\$ 41,257
0% R/W Category - Assets Total	CCR420	\$ 182,572	\$ 164,878	\$ 190,679	\$ 195,088	\$ 223,116
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	\$ 69,690	\$ 60,276	\$ 55,633	\$ 56,137	\$ 75,073
20% R/W Category - Claims on FHLBs	CCR435	\$ 839,589	\$ 846,126	\$ 847,200	\$ 809,492	\$ 813,530
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 88,538	\$ 51,858	\$ 47,936	\$ 47,379	\$ 44,442
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 56,599	\$ 46,648	\$ 45,771	\$ 37,349	\$ 54,951
20% R/W Category - Other	CCR450	\$ 366,750	\$ 374,574	\$ 388,475	\$ 416,192	\$ 432,852
20% R/W Category - Assets Total	CCR455	\$ 1,421,166	\$ 1,379,482	\$ 1,385,015	\$ 1,366,549	\$ 1,420,848
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 284,233	\$ 275,896	\$ 277,002	\$ 273,311	\$ 284,167
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,282,541	\$ 1,266,324	\$ 1,234,016	\$ 1,226,998	\$ 1,199,381
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 36,188	\$ 36,947	\$ 40,236	\$ 43,931	\$ 44,342
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 0	\$ 5,673	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 6,242	\$ 4,465	\$ 4,821	\$ 0	\$ 5,685
50% R/W Category - Other	CCR480	\$ 59,487	\$ 53,699	\$ 0	\$ 0	\$ 1,337
50% R/W Category - Assets Total	CCR485	\$ 1,384,458	\$ 1,361,435	\$ 1,279,073	\$ 1,276,602	\$ 1,250,745
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 692,234	\$ 680,722	\$ 639,542	\$ 638,304	\$ 625,378
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 501	\$ 0	\$ 0	\$ 0	\$ 0
100% R/W Category - All Other Assets	CCR506	\$ 1,920,408	\$ 1,914,612	\$ 1,848,397	\$ 1,775,995	\$ 1,721,710
100% R/W Category - Assets Total	CCR510	\$ 1,920,909	\$ 1,914,612	\$ 1,848,397	\$ 1,775,995	\$ 1,721,710
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 1,920,909	\$ 1,914,612	\$ 1,848,397	\$ 1,775,995	\$ 1,721,710
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	\$ 4,909,105	\$ 4,820,407	\$ 4,703,164	\$ 4,614,234	\$ 4,616,419
Subtotal Risk-Weighted Assets	CCR75	\$ 2,897,373	\$ 2,871,226	\$ 2,764,938	\$ 2,687,608	\$ 2,631,254

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TFR Industry Aggregate Report
93047 - OTS-Regulated: Tennessee
March 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2006	Dec 2005	Sep 2005	Jun 2005	Mar 2005
Description	Line Item	Value	Value	Value	Value	Value
Excess Allowances for Loan and Lease Losses	CCR530	\$ 581	\$ 4,136	\$ 5,023	\$ 4,329	\$ 2,627
Total Risk-Weighted Assets	CCR78	\$ 2,896,792	\$ 2,867,090	\$ 2,759,915	\$ 2,683,279	\$ 2,628,627
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 231,741	\$ 229,367	\$ 220,793	\$ 214,664	\$ 210,292
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	14.02%	14.16%	13.79%	13.76%	13.61%
Total Risk-Based Capital Ratio	CCR820	23.65%	23.74%	23.62%	23.87%	24.19%
Tier 1 Risk-Based Capital Ratio	CCR830	22.66%	22.60%	22.49%	22.73%	23.04%
Tangible Equity Ratio	CCR840	14.02%	14.16%	13.79%	13.76%	13.61%

*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.