

Office of Thrift Supervision
Financial Reporting System
Run Date: November 19, 2009, 1:08 PM

TFR Industry Aggregate Report
93047 - OTS-Regulated: Tennessee
September 2009

Frozen Aggregated Data
(\$Thousands)

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Description	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
Number of Regulated Institutions	15	15	15	16	17

Schedule NS --- Optional Narrative Statement		Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
Description	Line Item	Value	Value	Value	Value	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		Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,330,585	\$ 1,301,730	\$ 1,246,036	\$ 1,242,626	\$ 1,263,999
Cash and Non-Interest-Earning Deposits	SC110	\$ 75,229	\$ 83,941	\$ 78,416	\$ 112,855	\$ 76,656
Interest-Earning Deposits in FHLBs	SC112	\$ 46,531	\$ 69,265	\$ 46,894	\$ 48,529	\$ 55,903
Other Interest-Earning Deposits	SC118	\$ 99,440	\$ 70,600	\$ 84,222	\$ 14,283	\$ 20,029
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 11,292	\$ 15,594	\$ 3,037	\$ 2,830	\$ 26,981
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 991,354	\$ 961,490	\$ 941,786	\$ 965,000	\$ 979,457
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 3,732	\$ 120	\$ 117	\$ 178	\$ 2,046
State and Municipal Obligations	SC180	\$ 84,132	\$ 84,824	\$ 75,966	\$ 80,655	\$ 80,498
Securities Backed by Nonmortgage Loans	SC182	\$ 16	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 9,457	\$ 6,424	\$ 5,325	\$ 6,253	\$ 10,510
Accrued Interest Receivable	SC191	\$ 9,402	\$ 9,472	\$ 10,273	\$ 12,043	\$ 11,919
Mortgage-Backed Securities - Gross	SUB0072	\$ 214,664	\$ 222,360	\$ 251,883	\$ 257,130	\$ 263,782
Mortgage-Backed Securities - Total	SC22	\$ 214,664	\$ 222,360	\$ 251,883	\$ 257,130	\$ 263,782
Pass-Through - Total	SUB0073	\$ 173,380	\$ 184,074	\$ 211,369	\$ 210,857	\$ 214,869
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 173,380	\$ 184,074	\$ 211,369	\$ 210,857	\$ 214,869
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 40,559	\$ 37,512	\$ 39,604	\$ 45,343	\$ 47,936
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 918	\$ 1,144	\$ 1,333	\$ 1,341	\$ 356
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 17,090	\$ 12,922	\$ 14,007	\$ 16,422	\$ 16,920
Other	SC222	\$ 22,551	\$ 23,446	\$ 24,264	\$ 27,580	\$ 30,660
Accrued Interest Receivable	SC228	\$ 725	\$ 774	\$ 910	\$ 930	\$ 977

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 2,893,713	\$ 2,958,326	\$ 2,977,931	\$ 3,057,974	\$ 3,230,153
Mortgage Loans - Total	SC26	\$ 2,867,655	\$ 2,932,870	\$ 2,954,156	\$ 3,031,062	\$ 3,201,089
Construction Loans - Total	SUB0100	\$ 250,066	\$ 306,442	\$ 326,686	\$ 346,424	\$ 414,324
Residential - Total	SUB0110	\$ 160,727	\$ 187,188	\$ 198,804	\$ 216,745	\$ 255,788
1-4 Dwelling Units	SC230	\$ 139,296	\$ 159,116	\$ 176,647	\$ 193,281	\$ 215,797
Multifamily (5 or more) Dwelling Units	SC235	\$ 21,431	\$ 28,072	\$ 22,157	\$ 23,464	\$ 39,991
Nonresidential Property	SC240	\$ 89,339	\$ 119,254	\$ 127,882	\$ 129,679	\$ 158,536
Permanent Loans - Total	SUB0121	\$ 2,631,725	\$ 2,639,813	\$ 2,639,288	\$ 2,698,893	\$ 2,801,832
Residential - Total	SUB0131	\$ 1,693,610	\$ 1,732,932	\$ 1,733,163	\$ 1,786,614	\$ 1,802,695
1-4 Dwelling Units - Total	SUB0141	\$ 1,583,533	\$ 1,627,853	\$ 1,633,651	\$ 1,684,799	\$ 1,717,195
Revolving Open-End Loans	SC251	\$ 185,263	\$ 197,009	\$ 193,903	\$ 197,827	\$ 199,050
All Other - First Liens	SC254	\$ 1,323,477	\$ 1,351,298	\$ 1,358,855	\$ 1,403,334	\$ 1,435,858
All Other - Junior Liens	SC255	\$ 74,793	\$ 79,546	\$ 80,893	\$ 83,638	\$ 82,287
Multifamily (5 or more) Dwelling Units	SC256	\$ 110,077	\$ 105,079	\$ 99,512	\$ 101,815	\$ 85,500
Nonresidential Property (Except Land)	SC260	\$ 689,326	\$ 656,174	\$ 665,208	\$ 664,535	\$ 707,983
Land	SC265	\$ 248,789	\$ 250,707	\$ 240,917	\$ 247,744	\$ 291,154
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 64,464	\$- 19,719	\$- 2,081	\$ 57,781	\$ 25,144
Accrued Interest Receivable	SC272	\$ 11,393	\$ 11,564	\$ 11,413	\$ 11,883	\$ 13,324
Advances for Taxes and Insurance	SC275	\$ 529	\$ 507	\$ 544	\$ 774	\$ 673
Allowance for Loan and Lease Losses	SC283	\$ 26,058	\$ 25,456	\$ 23,775	\$ 26,912	\$ 29,064
Nonmortgage Loans - Gross	SUB0162	\$ 319,718	\$ 324,623	\$ 323,914	\$ 372,647	\$ 438,472
Nonmortgage Loans - Total	SC31	\$ 308,808	\$ 313,795	\$ 313,376	\$ 362,361	\$ 428,691
Commercial Loans - Total	SC32	\$ 192,576	\$ 191,421	\$ 191,285	\$ 221,527	\$ 277,447
Secured	SC300	\$ 147,144	\$ 141,924	\$ 138,333	\$ 155,496	\$ 205,302
Unsecured	SC303	\$ 45,432	\$ 49,494	\$ 52,947	\$ 66,024	\$ 72,136
Lease Receivables	SC306	\$ 0	\$ 3	\$ 5	\$ 7	\$ 9
Consumer Loans - Total	SC35	\$ 123,134	\$ 129,358	\$ 128,721	\$ 146,580	\$ 156,321
Loans on Deposits	SC310	\$ 23,239	\$ 22,601	\$ 19,919	\$ 21,502	\$ 22,150
Home Improvement Loans (Not secured by real estate)	SC316	\$ 288	\$ 259	\$ 240	\$ 383	\$ 440
Education Loans	SC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	SC323	\$ 54,843	\$ 57,824	\$ 60,212	\$ 67,091	\$ 74,257
Mobile Home Loans	SC326	\$ 1,911	\$ 1,918	\$ 2,448	\$ 2,868	\$ 2,738
Credit Cards	SC328	\$ 0	\$ 0	\$ 0	\$ 1,119	\$ 1,318

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Schedule SC --- Consolidated Statement of Condition						
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Other, Including Lease Receivables	SC330	\$ 42,853	\$ 46,756	\$ 45,902	\$ 53,617	\$ 55,418
Accrued Interest Receivable	SC348	\$ 4,008	\$ 3,844	\$ 3,908	\$ 4,540	\$ 4,704
Allowance for Loan and Lease Losses	SC357	\$ 10,910	\$ 10,828	\$ 10,538	\$ 10,286	\$ 9,781
Repossessed Assets - Gross	SUB0201	\$ 23,583	\$ 20,730	\$ 24,357	\$ 18,885	\$ 13,462
Repossessed Assets - Total	SC40	\$ 23,583	\$ 20,727	\$ 24,356	\$ 18,876	\$ 13,449
Real Estate - Total	SUB0210	\$ 23,378	\$ 20,434	\$ 24,146	\$ 18,580	\$ 13,164
Construction	SC405	\$ 1,391	\$ 907	\$ 2,332	\$ 4,347	\$ 3,444
Residential - Total	SUB0225	\$ 11,938	\$ 10,680	\$ 10,769	\$ 8,346	\$ 5,280
1-4 Dwelling Units	SC415	\$ 11,938	\$ 10,680	\$ 10,769	\$ 8,346	\$ 5,280
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 4,684	\$ 4,490	\$ 4,551	\$ 3,915	\$ 3,650
Land	SC428	\$ 5,365	\$ 4,357	\$ 6,494	\$ 1,972	\$ 790
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 205	\$ 296	\$ 211	\$ 305	\$ 298
General Valuation Allowances	SC441	\$ 0	\$ 3	\$ 1	\$ 9	\$ 13
Real Estate Held for Investment	SC45	\$ 616	\$ 276	\$ 276	\$ 84	\$ 568
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 36,059	\$ 36,059	\$ 38,103	\$ 43,946	\$ 45,826
Federal Home Loan Bank Stock	SC510	\$ 35,564	\$ 35,564	\$ 35,564	\$ 41,437	\$ 43,312
Other	SC540	\$ 495	\$ 495	\$ 2,539	\$ 2,509	\$ 2,514
Office Premises and Equipment	SC55	\$ 109,271	\$ 111,176	\$ 112,578	\$ 113,950	\$ 128,527
Other Assets - Gross	SUB0262	\$ 78,902	\$ 80,473	\$ 74,887	\$ 77,355	\$ 87,291
Other Assets - Total	SC59	\$ 78,902	\$ 80,473	\$ 74,887	\$ 77,355	\$ 87,291
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 9,942	\$ 9,838	\$ 17,902	\$ 11,122	\$ 11,033
Other	SC625	\$ 19,345	\$ 19,172	\$ 10,843	\$ 18,829	\$ 24,617
Intangible Assets:						
Servicing Assets on:						
Mortgage Loans	SC642	\$ 10,760	\$ 10,873	\$ 10,195	\$ 9,759	\$ 10,892
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 5,878	\$ 6,015	\$ 6,151	\$ 6,287	\$ 6,424
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 32,977	\$ 34,575	\$ 29,796	\$ 31,358	\$ 34,325
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 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	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 36,968	\$ 36,287	\$ 34,314	\$ 37,207	\$ 38,858
Total Assets - Gross	SUB0283	\$ 5,007,111	\$ 5,055,753	\$ 5,049,965	\$ 5,184,597	\$ 5,472,080
Total Assets	SC60	\$ 4,970,143	\$ 5,019,466	\$ 5,015,651	\$ 5,147,390	\$ 5,433,222
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 3,825,337	\$ 3,880,597	\$ 3,849,505	\$ 3,942,159	\$ 4,144,916
Deposits	SC710	\$ 3,799,871	\$ 3,856,624	\$ 3,830,666	\$ 3,929,139	\$ 4,118,058
Escrows	SC712	\$ 25,495	\$ 24,006	\$ 18,849	\$ 13,046	\$ 26,869
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 29	\$- 33	\$- 10	\$- 26	\$- 11
Borrowings - Total	SC72	\$ 386,352	\$ 395,636	\$ 430,729	\$ 465,646	\$ 501,994
Advances from FHLBank	SC720	\$ 276,575	\$ 280,909	\$ 301,460	\$ 328,477	\$ 382,232
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 105,529	\$ 111,030	\$ 121,153	\$ 131,699	\$ 107,260
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	\$ 4,248	\$ 3,697	\$ 8,116	\$ 5,470	\$ 12,502
Other Liabilities - Total	SC75	\$ 52,139	\$ 49,822	\$ 47,132	\$ 47,849	\$ 48,429
Accrued Interest Payable - Deposits	SC763	\$ 5,660	\$ 6,801	\$ 7,793	\$ 8,853	\$ 10,457
Accrued Interest Payable - Other	SC766	\$ 1,026	\$ 903	\$ 535	\$ 921	\$ 1,234
Accrued Taxes	SC776	\$ 3,248	\$ 2,842	\$ 4,886	\$ 2,558	\$ 3,043
Accounts Payable	SC780	\$ 21,020	\$ 20,952	\$ 18,947	\$ 21,255	\$ 17,325
Deferred Income Taxes	SC790	\$ 1,056	\$ 1,035	\$ 1,046	\$ 1,254	\$ 1,800
Other Liabilities and Deferred Income	SC796	\$ 20,129	\$ 17,289	\$ 13,925	\$ 13,008	\$ 14,570
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	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 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	\$ 4,263,828	\$ 4,326,055	\$ 4,327,366	\$ 4,455,654	\$ 4,695,339
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 113,564	\$ 113,581	\$ 113,269	\$ 116,151	\$ 142,899
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 13,899	\$ 13,864	\$ 13,830	\$ 13,795	\$ 0
Common Stock:						
Par Value	SC820	\$ 7,277	\$ 7,277	\$ 7,277	\$ 7,222	\$ 9,099
Paid in Excess of Par	SC830	\$ 92,388	\$ 92,440	\$ 92,162	\$ 95,134	\$ 133,800
Accumulated Other Comprehensive Income - Total	SC86	\$ 3,144	\$- 846	\$ 2,007	\$ 987	\$- 3,898
Accumulated Gains (Losses) on Certain Securities	SC860	\$ 3,144	\$- 846	\$ 2,007	\$ 987	\$- 3,898
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 596,634	\$ 588,191	\$ 580,741	\$ 581,509	\$ 611,929
Other Components of Equity Capital	SC891	\$- 7,035	\$- 7,524	\$- 7,740	\$- 6,921	\$- 13,053
Total Savings Association Equity Capital	SC80	\$ 706,307	\$ 693,402	\$ 688,277	\$ 691,726	\$ 737,877
Noncontrolling Interests in Consolidated Subsidiaries	SC800	\$ 9	\$ 9	\$ 9	\$ 9	\$ 9
Total Equity Capital	SC84	\$ 706,316	\$ 693,411	\$ 688,286	N/A	N/A
Total Liabilities and Equity Capital	SC90	\$ 4,970,144	\$ 5,019,466	\$ 5,015,652	\$ 5,147,389	\$ 5,433,225

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Other Codes As of Sep 2009

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	3	\$ 1,468
4	Net deferred tax assets	7	\$ 10,091
6	Prepaid deposit insurance premiums	3	\$ 150
7	Prepaid expenses	14	\$ 4,000
14	Other noninterest-bearing short-term accounts recv	6	\$ 3,788
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 197
99	Other	8	\$ 3,574

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 94
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 4
7	Deferred gains from the sale of real estate	1	\$ 8
11	The liability recorded for post-retirement benefit	5	\$ 5,873
14	Unapplied loan payments received	1	\$ 5,585
18	Litigation reserves	1	\$ 1,860
99	Other	17	\$ 3,813

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Schedule SO --- Consolidated Statement of Operations		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 62,104	\$ 63,308	\$ 64,909	\$ 69,435	\$ 75,625
Deposits and Investment Securities	SO115	\$ 10,483	\$ 10,638	\$ 11,518	\$ 12,806	\$ 13,184
Mortgage-Backed Securities	SO125	\$ 2,676	\$ 2,895	\$ 3,272	\$ 3,304	\$ 3,513
Mortgage Loans	SO141	\$ 42,338	\$ 43,298	\$ 43,437	\$ 45,757	\$ 49,852
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 269	\$ 361	\$ 338	\$ 356	\$ 317
Nonmortgage Loans - Total	SUB0950	\$ 6,108	\$ 5,954	\$ 6,175	\$ 7,015	\$ 8,580
Commercial Loans and Leases	SO160	\$ 3,128	\$ 2,996	\$ 3,059	\$ 3,432	\$ 4,608
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 19	\$ 26	\$ 13	\$ 25	\$ 21
Consumer Loans and Leases	SO171	\$ 2,980	\$ 2,958	\$ 3,116	\$ 3,583	\$ 3,972
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 211	\$ 136	\$ 156	\$ 172	\$ 158
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 449	\$ 449	\$ 520	\$ 545	\$ 567
Federal Home Loan Bank Stock	SO181	\$ 449	\$ 441	\$ 470	\$ 545	\$ 567
Other	SO185	\$ 0	\$ 8	\$ 50	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 21,711	\$ 23,951	\$ 26,200	\$ 29,958	\$ 33,213
Deposits	SO215	\$ 18,928	\$ 21,194	\$ 23,353	\$ 26,530	\$ 28,949
Escrows	SO225	\$ 6	\$ 6	\$ 7	\$ 20	\$ 22
Advances from FHLBank	SO230	\$ 2,245	\$ 2,248	\$ 2,314	\$ 2,754	\$ 3,472
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	\$ 532	\$ 503	\$ 526	\$ 654	\$ 770
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 40,842	\$ 39,806	\$ 39,229	\$ 40,022	\$ 42,979
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 3,640	\$ 2,446	\$ 2,856	\$ 9,328	\$ 20,780
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 37,202	\$ 37,360	\$ 36,373	\$ 30,694	\$ 22,199
Noninterest Income - Total	SO42	\$ 11,871	\$ 10,484	\$ 10,843	\$ 10,332	\$ 9,421
Mortgage Loan Servicing Fees	SO410	\$ 1,268	\$ 1,220	\$ 1,211	\$- 19	\$ 1,244
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 516	\$- 126	\$- 360	\$- 395	\$- 418

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Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 5,136	\$ 5,110	\$ 5,700	\$ 6,334	\$ 6,636
Net Income (Loss) - Total	SUB0451	\$ 2,752	\$ 2,378	\$ 2,577	\$ 1,232	\$- 344
Sale of Available-for-Sale Securities	SO430	\$ 41	\$ 261	\$ 2,399	\$ 1,447	\$- 535
Sale of Loans and Leases Held for Sale	SO431	\$ 2,836	\$ 4,056	N/A	N/A	N/A
Sale of Other Assets Held for Sale	SO432	\$ 0	\$ 0	N/A	N/A	N/A
Other-than-Temporary Impairment Charges on Debt & Equity Securities	SO441	\$- 165	\$- 18	\$- 88	N/A	N/A
Operations & Sale of Repossessed Assets	SO461	\$- 109	\$ 114	\$- 81	\$- 410	\$ 0
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	\$ 260	\$ 0	\$ 191
Sale of Other Assets Held for Investment	SO477	\$- 16	\$- 2,053	\$- 1	\$ 195	\$ 0
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 3,396	\$ 1,920	\$ 1,803	\$ 3,180	\$ 2,303
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	\$ 35,341	\$ 35,857	\$ 34,497	\$ 36,287	\$ 36,089
All Personnel Compensation and Expense	SO510	\$ 19,624	\$ 19,723	\$ 20,089	\$ 22,366	\$ 21,291
Legal Expense	SO520	\$ 96	\$ 85	\$ 103	\$ 227	\$ 147
Office Occupancy and Equipment Expense	SO530	\$ 6,492	\$ 6,426	\$ 6,279	\$ 6,387	\$ 7,054
Marketing and Other Professional Services	SO540	\$ 1,584	\$ 1,531	\$ 1,614	\$ 1,869	\$ 1,933
Loan Servicing Fees	SO550	\$ 12	\$ 16	\$ 13	\$ 8	\$ 13
Goodwill and Other Intangibles Expense	SO560	\$ 138	\$ 136	\$ 136	\$ 137	\$ 136
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 252	\$ 198	\$ 20	\$ 145	\$ 54
Other Noninterest Expense	SO580	\$ 7,143	\$ 7,742	\$ 6,243	\$ 5,148	\$ 5,461
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

Office of Thrift Supervision
Financial Reporting System
Run Date: November 19, 2009, 1:08 PM

TFR Industry Aggregate Report
93047 - OTS-Regulated: Tennessee
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
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	\$ 13,732	\$ 11,987	\$ 12,719	\$ 4,739	\$- 4,469
Income Taxes - Total	SO71	\$ 4,418	\$ 4,230	\$ 4,123	\$ 594	\$- 1,860
Federal	SO710	\$ 3,340	\$ 3,280	\$ 3,120	\$ 382	\$- 1,881
State, Local & Other	SO720	\$ 1,078	\$ 950	\$ 1,003	\$ 212	\$ 21
Income (Loss) Before Extraordinary Items	SO81	\$ 9,314	\$ 7,757	\$ 8,596	\$ 4,145	\$- 2,609
Extraordinary Items	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss) Attributable to Savings Assoc & Noncontrolling Interests	SO88	\$ 9,314	\$ 7,757	\$ 8,596	N/A	N/A
Net Income (Loss) Attributable to Noncontrolling Interests	SO880	\$ 0	\$ 0	\$ 0	N/A	N/A
Net Income (Loss) Attributable to Savings Association	SO91	\$ 9,314	\$ 7,757	\$ 8,596	\$ 4,145	\$- 2,609
INTEREST INCOME:						
YTD - Interest Income - Total	Y_SO11	\$ 190,321	\$ 128,217	\$ 64,909	\$ 283,817	\$ 229,156
YTD - Deposits and Investment Securities	Y_SO115	\$ 32,639	\$ 22,156	\$ 11,518	\$ 53,686	\$ 41,225
YTD - Mortgage-Backed Securities	Y_SO125	\$ 8,843	\$ 6,167	\$ 3,272	\$ 12,540	\$ 9,236
YTD - Mortgage Loans	Y_SO141	\$ 129,073	\$ 86,735	\$ 43,437	\$ 185,753	\$ 151,043
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 968	\$ 699	\$ 338	\$ 1,210	\$ 915
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 9,183	\$ 6,055	\$ 3,059	\$ 14,548	\$ 13,987
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 58	\$ 39	\$ 13	\$ 83	\$ 58
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 9,054	\$ 6,074	\$ 3,116	\$ 15,345	\$ 12,201
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 503	\$ 292	\$ 156	\$ 652	\$ 491
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 1,418	\$ 969	\$ 520	\$ 2,154	\$ 1,683
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 1,360	\$ 911	\$ 470	\$ 2,152	\$ 1,681
YTD - Other	Y_SO185	\$ 58	\$ 58	\$ 50	\$ 2	\$ 2
YTD - Interest Expense - Total	Y_SO21	\$ 71,862	\$ 50,151	\$ 26,200	\$ 129,902	\$ 106,009
YTD - Deposits	Y_SO215	\$ 63,475	\$ 44,547	\$ 23,353	\$ 115,170	\$ 93,486
YTD - Escrows	Y_SO225	\$ 19	\$ 13	\$ 7	\$ 95	\$ 75
YTD - Advances from FHLBank	Y_SO230	\$ 6,807	\$ 4,562	\$ 2,314	\$ 11,948	\$ 10,257

Office of Thrift Supervision
Financial Reporting System
Run Date: November 19, 2009, 1:08 PM

TFR Industry Aggregate Report
93047 - OTS-Regulated: Tennessee
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
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	\$ 1,561	\$ 1,029	\$ 526	\$ 2,689	\$ 2,191
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	\$ 119,877	\$ 79,035	\$ 39,229	\$ 156,069	\$ 124,830
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 8,942	\$ 5,302	\$ 2,856	\$ 34,853	\$ 26,008
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 110,935	\$ 73,733	\$ 36,373	\$ 121,216	\$ 98,822
YTD - Noninterest Income - Total	Y_SO42	\$ 33,198	\$ 21,327	\$ 10,843	\$ 43,369	\$ 33,951
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 3,699	\$ 2,431	\$ 1,211	\$ 4,066	\$ 4,085
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 1,002	\$- 486	\$- 360	\$- 1,770	\$- 1,375
YTD - Other Fees and Charges	Y_SO420	\$ 15,946	\$ 10,810	\$ 5,700	\$ 25,582	\$ 19,883
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 7,707	\$ 4,955	\$ 2,577	\$ 5,904	\$ 4,677
YTD - Sale of Available-for-Sale Securities	Y_SO430	\$ 2,701	\$ 2,660	\$ 2,399	\$ 5,452	\$ 4,005
YTD - Sale of Loans and Leases Held for Sale	Y_SO431	\$ 6,892	\$ 4,056	N/A	N/A	N/A
YTD - Sale of Other Assets Held for Sale	Y_SO432	\$ 0	\$ 0	N/A	N/A	N/A
YTD - Other-than-Temporary Impairment Charges on Debt & Equity Securities	Y_SO441	\$- 271	\$- 106	\$- 88	N/A	N/A
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 76	\$ 33	\$- 81	\$- 458	\$- 43
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	\$ 260	\$ 260	\$ 260	\$ 191	\$ 191
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$- 2,070	\$- 2,054	\$- 1	\$ 719	\$ 524
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 7,119	\$ 3,723	\$ 1,803	\$ 9,587	\$ 6,681
YTD - Noninterest Expense - Total	Y_SO51	\$ 105,695	\$ 70,354	\$ 34,497	\$ 138,427	\$ 109,017
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 59,436	\$ 39,812	\$ 20,089	\$ 83,604	\$ 65,370
YTD - Legal Expense	Y_SO520	\$ 284	\$ 188	\$ 103	\$ 575	\$ 360
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 19,197	\$ 12,705	\$ 6,279	\$ 25,600	\$ 20,783
YTD - Marketing and Other Professional Services	Y_SO540	\$ 4,729	\$ 3,145	\$ 1,614	\$ 7,281	\$ 5,709
YTD - Loan Servicing Fees	Y_SO550	\$ 41	\$ 29	\$ 13	\$ 48	\$ 40

Office of Thrift Supervision
Financial Reporting System
Run Date: November 19, 2009, 1:08 PM

TFR Industry Aggregate Report
93047 - OTS-Regulated: Tennessee
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 410	\$ 272	\$ 136	\$ 546	\$ 409
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 470	\$ 218	\$ 20	\$ 338	\$ 193
YTD - Other Noninterest Expense	Y_SO580	\$ 21,128	\$ 13,985	\$ 6,243	\$ 20,435	\$ 16,153
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 38,438	\$ 24,706	\$ 12,719	\$ 26,158	\$ 23,756
YTD - Income Taxes - Total	Y_SO71	\$ 12,771	\$ 8,353	\$ 4,123	\$ 6,187	\$ 6,342
YTD - Federal	Y_SO710	\$ 9,740	\$ 6,400	\$ 3,120	\$ 4,218	\$ 4,420
YTD - State, Local, and Other	Y_SO720	\$ 3,031	\$ 1,953	\$ 1,003	\$ 1,969	\$ 1,922
YTD - Income (Loss) Before Extraordinary Items	Y_SO81	\$ 25,667	\$ 16,353	\$ 8,596	\$ 19,971	\$ 17,414
YTD - Extraordinary Items	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss) Attrib to Savings Assoc & Noncontrolling Interests	Y_SO88	\$ 25,667	\$ 16,353	\$ 8,596	N/A	N/A
YTD - Net Income (Loss) Attributable to Noncontrolling Interests	Y_SO880	\$- 271	\$- 106	\$- 88	N/A	N/A
YTD - Net Income (Loss) Attributable to Savings Association	Y_SO91	\$ 25,667	\$ 16,353	\$ 8,596	\$ 19,971	\$ 17,414

Schedule VA --- Consolidated Valuation Allowances and Related Data						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 36,288	\$ 34,316	\$ 36,061	\$ 36,961	\$ 38,062
Net Provision for Loss	VA115	\$ 3,883	\$ 2,644	\$ 2,833	\$ 9,423	\$ 20,833
Transfers	VA125	\$ 92	\$ 918	\$- 3,189	\$- 789	\$- 275
Recoveries	VA135	\$ 243	\$ 203	\$ 211	\$ 227	\$ 1,040
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 100	\$ 0
Charge-offs	VA155	\$ 3,537	\$ 1,793	\$ 1,600	\$ 8,715	\$ 20,798
General Valuation Allowances - Ending Balance	VA165	\$ 36,969	\$ 36,288	\$ 34,316	\$ 37,207	\$ 38,862
Specific Valuation Allowances - Beginning Balance	VA108	\$ 4,014	\$ 5,421	\$ 2,255	\$ 1,607	\$ 1,399
Net Provision for Loss	VA118	\$ 9	\$ 0	\$ 43	\$ 50	\$ 1
Transfers	VA128	\$- 92	\$- 918	\$ 3,189	\$ 789	\$ 275
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$- 100	\$ 0
Charge-offs	VA158	\$ 581	\$ 489	\$ 66	\$ 91	\$ 11
Specific Valuation Allowances - Ending Balance	VA168	\$ 3,350	\$ 4,014	\$ 5,421	\$ 2,255	\$ 1,664
Total Valuation Allowances - Beginning Balance	VA110	\$ 40,302	\$ 39,737	\$ 38,316	\$ 38,568	\$ 39,461
Net Provision for Loss	VA120	\$ 3,892	\$ 2,644	\$ 2,876	\$ 9,473	\$ 20,834

Office of Thrift Supervision
Financial Reporting System
Run Date: November 19, 2009, 1:08 PM

TFR Industry Aggregate Report
93047 - OTS-Regulated: Tennessee
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Recoveries	VA140	\$ 243	\$ 203	\$ 211	\$ 227	\$ 1,040
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 4,118	\$ 2,282	\$ 1,666	\$ 8,806	\$ 20,809
Total Valuation Allowances - Ending Balance	VA170	\$ 40,319	\$ 40,302	\$ 39,737	\$ 39,462	\$ 40,526
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 3,537	\$ 1,793	\$ 1,600	\$ 8,715	\$ 20,798
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 13,577
Mortgage Loans - Total	VA46	\$ 1,842	\$ 606	\$ 639	\$ 1,992	\$ 1,882
Construction - Total	SUB2030	\$ 354	\$ 90	\$ 145	\$ 433	\$ 311
1-4 Dwelling Units	VA420	\$ 354	\$ 90	\$ 78	\$ 433	\$ 311
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 67	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 1,488	\$ 516	\$ 494	\$ 1,559	\$ 1,571
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 36	\$ 44	\$ 0	\$ 0	\$ 154
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 526	\$ 308	\$ 478	\$ 529	\$ 113
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 28	\$ 0	\$ 15	\$ 9	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 125	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 242	\$ 0	\$ 1	\$ 79	\$ 1,255
Land	VA490	\$ 531	\$ 164	\$ 0	\$ 942	\$ 49
Nonmortgage Loans - Total	VA56	\$ 1,460	\$ 985	\$ 948	\$ 2,595	\$ 1,106
Commercial Loans	VA520	\$ 630	\$ 137	\$ 337	\$ 1,134	\$ 237
Consumer Loans - Total	SUB2061	\$ 830	\$ 848	\$ 611	\$ 1,461	\$ 869
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 565	\$ 556	\$ 241	\$ 698	\$ 505
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 3	\$ 0	\$ 10	\$ 40	\$ 77
Other	VA560	\$ 262	\$ 292	\$ 360	\$ 723	\$ 286
Repossessed Assets - Total	VA60	\$ 235	\$ 202	\$ 13	\$ 26	\$ 0
Real Estate - Construction	VA605	\$ 117	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 115	\$ 18	\$ 9	\$ 25	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 3	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 19, 2009, 1:08 PM

TFR Industry Aggregate Report
93047 - OTS-Regulated: Tennessee
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Land	VA628	\$ 0	\$ 184	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 4	\$ 1	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 4,102	\$ 4,233
GVA Recoveries - Assets - Total	SUB2126	\$ 243	\$ 203	\$ 211	\$ 227	\$ 1,040
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 6	\$ 46	\$ 21	\$ 65	\$ 782
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 6	\$ 46	\$ 21	\$ 65	\$ 779
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1	\$ 1	\$ 0	\$ 1	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 4	\$ 45	\$ 21	\$ 64	\$ 6
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 0	\$ 730
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 42
Nonmortgage Loans - Total	VA57	\$ 237	\$ 157	\$ 190	\$ 162	\$ 258
Commercial Loans	VA521	\$ 68	\$ 58	\$ 30	\$ 21	\$ 67
Consumer Loans - Total	SUB2161	\$ 169	\$ 99	\$ 160	\$ 141	\$ 191
Loans on Deposits	VA511	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 134	\$ 63	\$ 90	\$ 69	\$ 107
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Credit Cards	VA557	\$ 3	\$ 8	\$ 1	\$ 1	\$ 4
Other	VA561	\$ 31	\$ 28	\$ 69	\$ 71	\$ 79
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$- 87	\$- 918	\$ 3,229	\$ 837	\$ 274
Deposits and Investment Securities	VA38	\$ 4	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 28	\$- 1,332	\$ 2,898	\$ 684	\$ 137
Construction - Total	SUB2230	\$- 34	\$- 655	\$ 1,758	\$ 82	\$ 143
1-4 Dwelling Units	VA422	\$- 34	\$- 655	\$ 1,758	\$ 82	\$ 143

Office of Thrift Supervision
Financial Reporting System
Run Date: November 19, 2009, 1:08 PM

TFR Industry Aggregate Report
93047 - OTS-Regulated: Tennessee
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 62	\$- 677	\$ 1,140	\$ 602	\$- 6
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 51	\$ 66	\$ 150	\$ 0	\$- 25
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 78	\$- 72	\$ 15	\$ 255	\$- 23
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$- 58	\$ 16	\$ 47	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 198	\$ 7	\$ 11	\$ 0	\$ 0
Land	VA492	\$- 7	\$- 620	\$ 948	\$ 300	\$ 42
Nonmortgage Loans - Total	VA58	\$- 119	\$ 286	\$ 57	\$ 153	\$ 134
Commercial Loans	VA522	\$ 145	\$ 57	\$ 0	\$ 0	\$ 95
Consumer Loans - Total	SUB2261	\$- 264	\$ 229	\$ 57	\$ 153	\$ 39
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	\$- 224	\$ 0	\$- 8	\$ 35	\$ 2
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$- 40	\$ 229	\$ 65	\$ 118	\$ 37
Reposessed Assets - Total	VA62	\$ 0	\$ 128	\$ 274	\$ 0	\$ 3
Real Estate - Construction	VA606	\$ 0	\$ 116	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 26	\$ 0	\$ 3
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 12	\$ 248	\$ 0	\$ 0
Other Reposessed 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	\$ 3,207	\$ 672	\$ 4,618	\$ 9,325	\$ 20,032
Deposits and Investment Securities	VA39	\$ 4	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 13,577
Mortgage Loans - Total	VA49	\$ 1,864	\$- 772	\$ 3,516	\$ 2,611	\$ 1,237
Construction - Total	SUB2330	\$ 320	\$- 565	\$ 1,903	\$ 515	\$ 451

Office of Thrift Supervision
Financial Reporting System
Run Date: November 19, 2009, 1:08 PM

TFR Industry Aggregate Report
93047 - OTS-Regulated: Tennessee
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
1-4 Dwelling Units	VA425	\$ 320	\$- 565	\$ 1,836	\$ 515	\$ 451
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 67	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 1,544	\$- 207	\$ 1,613	\$ 2,096	\$ 786
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$- 16	\$ 109	\$ 150	\$- 1	\$ 128
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 444	\$ 191	\$ 472	\$ 720	\$ 84
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 27	\$- 58	\$ 31	\$ 56	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 125	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 440	\$ 7	\$ 12	\$ 79	\$ 525
Land	VA495	\$ 524	\$- 456	\$ 948	\$ 1,242	\$ 49
Nonmortgage Loans - Total	VA59	\$ 1,104	\$ 1,114	\$ 815	\$ 2,586	\$ 982
Commercial Loans	VA525	\$ 707	\$ 136	\$ 307	\$ 1,113	\$ 265
Consumer Loans - Total	SUB2361	\$ 397	\$ 978	\$ 508	\$ 1,473	\$ 717
Loans on Deposits	VA515	\$- 1	\$ 0	\$ 0	\$ 0	\$ 1
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 207	\$ 493	\$ 143	\$ 664	\$ 400
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$- 1
Credit Cards	VA559	\$ 0	\$- 8	\$ 9	\$ 39	\$ 73
Other	VA565	\$ 191	\$ 493	\$ 356	\$ 770	\$ 244
Repossessed Assets - Total	VA65	\$ 235	\$ 330	\$ 287	\$ 26	\$ 3
Real Estate - Construction	VA607	\$ 117	\$ 116	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 115	\$ 18	\$ 35	\$ 25	\$ 3
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 3	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 196	\$ 248	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 4	\$ 1	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 4,102	\$ 4,233
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 26,433	\$ 7,922	\$ 13,350	\$ 9,108	\$ 17,463
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 41,020	\$ 27,017	\$ 27,561	\$ 22,847	\$ 28,326
MORTGAGE LOANS FORECLOSED IN QUARTER						

Office of Thrift Supervision Financial Reporting System Run Date: November 19, 2009, 1:08 PM	TFR Industry Aggregate Report 93047 - OTS-Regulated: Tennessee September 2009	Frozen Aggregated Data (\$Thousands)
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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 7,447	\$ 4,694	\$ 11,037	\$ 9,004	\$ 9,933
Construction	VA951	\$ 1,578	\$ 43	\$ 23	\$ 1,149	\$ 347
Permanent - 1-4 Dwelling Units	VA952	\$ 3,894	\$ 4,247	\$ 5,814	\$ 5,966	\$ 2,896
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 98	\$ 0	\$ 1,080	\$ 687	\$ 4,295
Permanent - Land	VA955	\$ 1,877	\$ 404	\$ 4,120	\$ 1,202	\$ 2,395
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 52,786	\$ 53,542	\$ 39,008	\$ 35,913	\$ 53,978
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 112,651	\$ 105,888	\$ 96,543	\$ 86,849	\$ 69,603
Substandard	VA965	\$ 111,487	\$ 105,596	\$ 96,045	\$ 86,306	\$ 69,061
Doubtful	VA970	\$ 1,146	\$ 292	\$ 498	\$ 543	\$ 542
Loss	VA975	\$ 18	\$ 0	\$ 0	\$ 0	\$ 0
Credit Card Charge-Offs Related to Accrued Interest	VA979	\$ 0	\$ 0	N/A	N/A	N/A
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

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 117,259	\$ 118,301	\$ 111,843	\$ 101,012	\$ 94,372
Mortgages - Total	SUB2421	\$ 106,360	\$ 106,352	\$ 100,346	\$ 91,358	\$ 85,451
Construction and Land Loans	SUB2430	\$ 24,807	\$ 31,116	\$ 31,440	\$ 19,474	\$ 17,977
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 64,776	\$ 57,559	\$ 55,102	\$ 60,452	\$ 58,099
Permanent Loans Secured by All Other Property	SUB2450	\$ 32,482	\$ 33,874	\$ 28,616	\$ 21,495	\$ 15,519
Nonmortgages - Total	SUB2461	\$ 10,899	\$ 11,949	\$ 11,497	\$ 9,654	\$ 8,921
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 88,795	\$ 86,706	\$ 93,567	\$ 81,111	\$ 72,480
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 72,027	\$ 65,285	\$ 80,681	\$ 64,059	\$ 59,167
Mortgage Loans - Total	SUB2481	\$ 64,025	\$ 56,731	\$ 71,015	\$ 56,304	\$ 53,198
Construction	PD115	\$ 3,635	\$ 3,349	\$ 12,344	\$ 2,421	\$ 3,742
Permanent:						
Residential:						
1-4 Dwelling Units:						

Office of Thrift Supervision
Financial Reporting System
Run Date: November 19, 2009, 1:08 PM

TFR Industry Aggregate Report
93047 - OTS-Regulated: Tennessee
September 2009

Frozen Aggregated Data
(\$Thousands)

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD121	\$ 1,182	\$ 1,458	\$ 1,768	\$ 1,693	\$ 1,258
Secured by First Liens	PD123	\$ 43,502	\$ 35,039	\$ 36,422	\$ 40,313	\$ 38,508
Secured by Junior Liens	PD124	\$ 1,519	\$ 1,016	\$ 1,202	\$ 1,508	\$ 614
Multifamily (5 or more) Dwelling Units	PD125	\$ 355	\$ 1,608	\$ 1,756	\$ 1,169	\$ 135
Nonresidential Property (Except Land)	PD135	\$ 10,608	\$ 10,129	\$ 7,694	\$ 4,676	\$ 5,461
Land	PD138	\$ 3,224	\$ 4,132	\$ 9,829	\$ 4,524	\$ 3,480
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 4,105	\$ 3,605	\$ 4,977	\$ 3,335	\$ 2,033
Consumer Loans - Total	SUB2511	\$ 3,897	\$ 4,949	\$ 4,689	\$ 4,420	\$ 3,936
Loans on Deposits	PD161	\$ 279	\$ 312	\$ 240	\$ 78	\$ 200
Home Improvement Loans	PD163	\$ 10	\$ 11	\$ 4	\$ 0	\$ 5
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 2,085	\$ 2,938	\$ 2,614	\$ 3,063	\$ 2,861
Mobile Home Loans	PD169	\$ 235	\$ 193	\$ 168	\$ 201	\$ 68
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 31	\$ 8
Other	PD180	\$ 1,288	\$ 1,495	\$ 1,663	\$ 1,047	\$ 794
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 6,429	\$ 1,701	\$ 2,031	\$ 474	\$ 662
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 7,384	\$ 6,328	\$ 5,978	\$ 7,175	\$ 9,098
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 315	\$ 152	\$ 182	\$ 626	\$ 382
Rebooked GNMA's Incl in PD195	PD197	\$ 5,417	\$ 5,200	\$ 5,071	\$ 5,693	\$ 8,051
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 16,768	\$ 21,421	\$ 12,886	\$ 17,052	\$ 13,313
Mortgage Loans - Total	SUB2491	\$ 15,350	\$ 19,740	\$ 12,148	\$ 16,186	\$ 11,874
Construction	PD215	\$ 105	\$ 3,959	\$ 0	\$ 148	\$ 420
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 282	\$ 575	\$ 275	\$ 681	\$ 287
Secured by First Liens	PD223	\$ 10,904	\$ 11,805	\$ 9,611	\$ 9,045	\$ 9,497
Secured by Junior Liens	PD224	\$ 392	\$ 168	\$ 257	\$ 238	\$ 206
Multifamily (5 or more) Dwelling Units	PD225	\$ 106	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 528	\$ 1,937	\$ 1,271	\$ 3,371	\$ 1,353
Land	PD238	\$ 3,033	\$ 1,296	\$ 734	\$ 2,703	\$ 111
Nonmortgage Loans:						

Office of Thrift Supervision
Financial Reporting System
Run Date: November 19, 2009, 1:08 PM

TFR Industry Aggregate Report
93047 - OTS-Regulated: Tennessee
September 2009

Frozen Aggregated Data
(\$Thousands)

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	PD240	\$ 422	\$ 1,103	\$ 265	\$ 322	\$ 936
Consumer Loans - Total	SUB2521	\$ 996	\$ 578	\$ 473	\$ 544	\$ 503
Loans on Deposits	PD261	\$ 150	\$ 12	\$ 3	\$ 12	\$ 12
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 250	\$ 282	\$ 239	\$ 303	\$ 297
Mobile Home Loans	PD269	\$ 4	\$ 30	\$ 47	\$ 48	\$ 27
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Other	PD280	\$ 592	\$ 254	\$ 184	\$ 181	\$ 166
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 288	\$ 303	\$ 62	\$ 3,482	\$ 351
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 4,858	\$ 4,613	\$ 4,253	\$ 5,104	\$ 4,568
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 31	\$ 75	\$ 38	\$ 45	\$ 99
Rebooked GNMA's Incl in PD295	PD297	\$ 4,468	\$ 4,468	\$ 4,026	\$ 5,052	\$ 4,228
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 28,464	\$ 31,595	\$ 18,276	\$ 19,901	\$ 21,892
Mortgage Loans - Total	SUB2501	\$ 26,985	\$ 29,881	\$ 17,183	\$ 18,868	\$ 20,379
Construction	PD315	\$ 5,362	\$ 7,611	\$ 4,284	\$ 6,842	\$ 7,671
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 51	\$ 228	\$ 231	\$ 30	\$ 165
Secured by First Liens	PD323	\$ 6,795	\$ 7,110	\$ 5,205	\$ 6,893	\$ 7,302
Secured by Junior Liens	PD324	\$ 149	\$ 160	\$ 131	\$ 51	\$ 262
Multifamily (5 or more) Dwelling Units	PD325	\$ 254	\$ 378	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 4,926	\$ 3,625	\$ 3,083	\$ 2,216	\$ 2,426
Land	PD338	\$ 9,448	\$ 10,769	\$ 4,249	\$ 2,836	\$ 2,553
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 1,177	\$ 936	\$ 573	\$ 575	\$ 1,053
Consumer Loans - Total	SUB2531	\$ 302	\$ 778	\$ 520	\$ 458	\$ 460
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 8
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 19, 2009, 1:08 PM

TFR Industry Aggregate Report
93047 - OTS-Regulated: Tennessee
September 2009

Frozen Aggregated Data
(\$Thousands)

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Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
Auto Loans	PD367	\$ 257	\$ 543	\$ 372	\$ 339	\$ 324
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 45	\$ 235	\$ 148	\$ 119	\$ 128
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 1,844	\$ 1,261	\$ 1,150	\$ 287	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 1,246	\$ 644	\$ 651	\$ 869	\$ 222
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 85	\$ 152	\$ 209	\$ 658	\$ 190
Rebooked GNMA's Incl in PD395	PD397	\$ 569	\$ 0	\$ 0	\$ 0	\$ 0
LOANS IN PROCESS OF FORECLOSURE						
Loans in Process of Foreclosure - Total	PD40	\$ 8,021	\$ 7,697	N/A	N/A	N/A
Construction Loans	PD415	\$ 0	\$ 769	N/A	N/A	N/A
1-4 Dwelling Units:						
Revolving Open-End Loans	PD421	\$ 0	\$ 308	N/A	N/A	N/A
Secured by First Liens	PD423	\$ 4,193	\$ 3,545	N/A	N/A	N/A
Secured by Junior Liens	PD424	\$ 0	\$ 10	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	PD425	\$ 106	\$ 0	N/A	N/A	N/A
Nonresidential Property (Except Land)	PD435	\$ 2,045	\$ 421	N/A	N/A	N/A
Land Loans	PD438	\$ 1,677	\$ 2,644	N/A	N/A	N/A

Schedule LD --- Loan Data						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
HIGH LTV LOANS SECURED BY 1-4 & MULTIFAMILY WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 86,133	\$ 90,202	\$ 91,256	\$ 97,810	\$ 102,027
1-4 Dwelling Units - 90% up to 100% LTV	LD110	\$ 57,308	\$ 60,707	\$ 60,741	\$ 64,654	\$ 64,803
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD111	\$ 40	\$ 378	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD120	\$ 28,785	\$ 29,117	\$ 30,515	\$ 33,156	\$ 37,224
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD121	\$ 0	\$ 0	N/A	N/A	N/A
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 5,006	\$ 4,347	\$ 3,000	\$ 2,241	\$ 3,341
Past Due and Still Accruing - Total	SUB5240	\$ 4,333	\$ 3,366	\$ 2,534	\$ 1,624	\$ 2,688
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 3,809	\$ 2,867	\$ 2,065	\$ 1,196	\$ 2,546
1-4 Dwelling Units - 90% up to 100% LTV	LD210	\$ 2,667	\$ 2,313	\$ 1,058	\$ 727	\$ 1,735

Office of Thrift Supervision
Financial Reporting System
Run Date: November 19, 2009, 1:08 PM

TFR Industry Aggregate Report
93047 - OTS-Regulated: Tennessee
September 2009

Frozen Aggregated Data
(\$Thousands)

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Schedule LD --- Loan Data		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD211	\$ 40	\$ 0	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD220	\$ 1,102	\$ 554	\$ 1,007	\$ 469	\$ 811
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD221	\$ 0	\$ 0	N/A	N/A	N/A
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 524	\$ 499	\$ 469	\$ 428	\$ 142
1-4 Dwelling Units - 90% up to 100% LTV	LD230	\$ 524	\$ 499	\$ 399	\$ 349	\$ 142
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD231	\$ 0	\$ 0	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD240	\$ 0	\$ 0	\$ 70	\$ 79	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD241	\$ 0	\$ 0	N/A	N/A	N/A
Nonaccrual - Total	SUB5230	\$ 673	\$ 981	\$ 466	\$ 617	\$ 653
1-4 Dwelling Units - 90% up to 100% LTV	LD250	\$ 365	\$ 210	\$ 410	\$ 598	\$ 462
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD251	\$ 0	\$ 378	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD260	\$ 308	\$ 393	\$ 56	\$ 19	\$ 191
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD261	\$ 0	\$ 0	N/A	N/A	N/A
Net Charge-offs - Total	SUB5300	\$ 19	\$- 105	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 90% up to 100% LTV	LD310	\$ 19	\$- 105	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD311	\$ 0	\$ 0	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD321	\$ 0	\$ 0	N/A	N/A	N/A
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD411	\$ 0	\$ 0	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD421	\$ 0	\$ 0	N/A	N/A	N/A
Originations - Total	SUB5330	\$ 4,354	\$ 7,627	\$ 6,394	\$ 7,032	\$ 11,108

Office of Thrift Supervision
Financial Reporting System
Run Date: November 19, 2009, 1:08 PM

TFR Industry Aggregate Report
93047 - OTS-Regulated: Tennessee
September 2009

Frozen Aggregated Data
(\$Thousands)

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Schedule LD --- Loan Data		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
1-4 Dwelling Units - 90% up to 100% LTV	LD430	\$ 3,682	\$ 4,892	\$ 3,128	\$ 4,261	\$ 8,617
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD431	\$ 0	\$ 0	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD440	\$ 672	\$ 2,735	\$ 3,266	\$ 2,771	\$ 2,491
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD441	\$ 0	\$ 0	N/A	N/A	N/A
Sales - Total	SUB5340	\$ 2,001	\$ 2,699	\$ 714	\$ 340	\$ 1,417
1-4 Dwelling Units - 90% up to 100% LTV	LD450	\$ 1,724	\$ 2,334	\$ 714	\$ 340	\$ 1,352
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD451	\$ 0	\$ 0	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD460	\$ 277	\$ 365	\$ 0	\$ 0	\$ 65
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD461	\$ 0	\$ 0	N/A	N/A	N/A
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 46,333	\$ 51,708	\$ 53,581	\$ 59,276	\$ 69,247
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 941	\$ 948	\$ 743	\$ 2,606	\$ 3,490
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 370,515	\$ 347,950	\$ 308,717	\$ 358,415	\$ 347,485
1-4 Dwelling Units Option ARM Loans	LD610	\$ 957	\$ 991	\$ 1,026	\$ 1,079	\$ 1,261
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 233	\$ 268	\$ 278	\$ 287	\$ 294
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Construction Loans with Capitalized Interest						
Construction Loans on 1-4 Dwelling Units with Capitalized Interest	LD710	\$ 358	\$ 419	N/A	N/A	N/A
Capitalized Ints on Constr Lns on 1-4 Dwell Units Incl in Current Qtr Inc	LD715	\$ 0	\$ 3	N/A	N/A	N/A
Construction Lns on Multifam (5 or more) Dwell Units with Capitalized Int	LD720	\$ 0	\$ 6,227	N/A	N/A	N/A
Capitalized Ints on Multifam (5 or more) Dwell Units Incl in Current Qtr Inc	LD725	\$ 0	\$ 22	N/A	N/A	N/A
Construction Lns on Nonresidential Prop (Except Land) with Capitalized Int	LD730	\$ 13,532	\$ 14,158	N/A	N/A	N/A
Cap Ints on Constr Lns on Nonres Prop (Except Land) Incl in Current Qtr Inc	LD735	\$ 186	\$ 129	N/A	N/A	N/A
Collateralized Debt Obligations, Collateralized Loan Obligations, and Comm Mortgage-Backed Securities						

Office of Thrift Supervision Financial Reporting System Run Date: November 19, 2009, 1:08 PM	TFR Industry Aggregate Report 93047 - OTS-Regulated: Tennessee September 2009	Frozen Aggregated Data (\$Thousands)
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Schedule LD --- Loan Data		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Collateralized Debt Obligations: Carrying Value	LD750	\$ 4,475	\$ 2,825	N/A	N/A	N/A
Collateralized Debt Obligations: Market Value	LD755	\$ 2,497	\$ 2,901	N/A	N/A	N/A
Collateralized Loan Obligations: Carrying Value	LD760	\$ 0	\$ 0	N/A	N/A	N/A
Collateralized Loan Obligations: Market Value	LD765	\$ 0	\$ 0	N/A	N/A	N/A
Commercial Mortgage-Backed Securities: Carrying Value	LD770	\$ 4,818	\$ 4,897	N/A	N/A	N/A
Commercial Mortgage-Backed Securities: Market Value	LD775	\$ 4,799	\$ 4,723	N/A	N/A	N/A

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 198,767	\$ 198,516	\$ 206,642	\$ 198,116	\$ 223,927
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 198,767	\$ 198,516	\$ 206,642	\$ 198,116	\$ 223,927
Mortgage Construction Loans	CC105	\$ 120,210	\$ 106,209	\$ 121,156	\$ 129,596	\$ 166,643
Other Mortgage Loans	CC115	\$ 78,557	\$ 92,307	\$ 85,486	\$ 68,520	\$ 57,284
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 5,591	\$ 8,092	\$ 3,389	\$ 3,961	\$ 6,445
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 75,169	\$ 87,352	\$ 78,561	\$ 81,931	\$ 71,763
1-4 Dwelling Units	CC280	\$ 55,021	\$ 60,012	\$ 62,804	\$ 44,703	\$ 55,576
Multifamily (5 or more) Dwelling Units	CC290	\$ 12,721	\$ 3,200	\$ 0	\$ 415	\$ 0
All Other Real Estate	CC300	\$ 7,427	\$ 24,140	\$ 15,757	\$ 36,813	\$ 16,187
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 3,528	\$ 13,269	\$ 2,186	\$ 1,568	\$ 18,954
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 400	\$ 0	\$ 248	\$ 1,021
Commitments Outstanding to Sell Loans	CC330	\$ 68,866	\$ 76,953	\$ 91,910	\$ 56,154	\$ 41,512
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	\$ 50,795	\$ 14,905	\$ 32,460	\$ 10,960	\$ 15,950
Commitments Outstanding to Sell Investment Securities	CC375	\$ 2,600	\$ 2,130	\$ 2,305	\$ 6,080	\$ 709
Unused Lines of Credit - Total	SUB3361	\$ 271,522	\$ 267,321	\$ 278,474	\$ 310,579	\$ 339,305
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 151,835	\$ 153,871	\$ 156,083	\$ 163,841	\$ 166,097
Commercial Lines	CC420	\$ 104,917	\$ 99,775	\$ 108,358	\$ 130,929	\$ 152,826
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 1,648	\$ 1,670	\$ 1,663	\$ 1,635
Open-End Consumer Lines - Other	CC425	\$ 14,770	\$ 12,027	\$ 12,363	\$ 14,146	\$ 18,747
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 23,589	\$ 23,107	\$ 24,591	\$ 27,066	\$ 31,955

Office of Thrift Supervision
Financial Reporting System
Run Date: November 19, 2009, 1:08 PM

TFR Industry Aggregate Report
93047 - OTS-Regulated: Tennessee
September 2009

Frozen Aggregated Data
(\$Thousands)

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Schedule CC --- Consolidated Commitments and Contingencies						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
Commercial	CC430	\$ 4,737	\$ 3,590	\$ 4,202	\$ 5,379	\$ 5,737
Standby, Not Included on CC465 or CC468	CC435	\$ 18,852	\$ 19,517	\$ 20,389	\$ 21,687	\$ 26,218
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 26,363	\$ 23,778	\$ 18,993	\$ 13,878	\$ 12,249
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 26,363	\$ 23,778	\$ 18,993	\$ 13,878	\$ 12,249
Amount of Recourse Obligations on Loans in CC468 - Total	SUB3391	\$ 26,363	\$ 23,778	N/A	N/A	N/A
120 Days or Less	CC469	\$ 23,159	\$ 20,428	N/A	N/A	N/A
Greater than 120 Days	CC471	\$ 3,204	\$ 3,350	N/A	N/A	N/A
Other Contingent Liabilities	CC480	\$ 1,566	\$ 1,934	\$ 849	\$ 1,783	\$ 2,067
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 4,239	\$ 1,826	\$ 9,018	\$ 49,468	\$ 8,562
Sales	CF145	\$ 579	\$ 1,983	\$ 77	\$ 43,516	\$ 26
Other Balance Changes	CF148	\$- 14,597	\$- 27,221	\$- 5,727	\$- 9,929	\$- 4,884
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 6,523	\$ 0	\$ 0	\$ 0	\$ 4,681
Sales	CF155	\$ 1,072	\$ 100	\$ 86	\$ 49	\$ 1,315
Other Balance Changes	CF158	\$- 2,245	\$- 1,992	\$- 3,731	\$- 515	\$- 3,785
Mortgage-Backed Securities						
Purchases - Total	SUB3811	\$ 10,762	\$ 1,826	\$ 9,018	\$ 49,468	\$ 13,243
Sales - Total	SUB3821	\$ 1,651	\$ 2,083	\$ 163	\$ 43,565	\$ 1,341
Net Purchases - Total	SUB3826	\$ 9,111	\$- 257	\$ 8,855	\$ 5,903	\$ 11,902
Mortgage Loans Disbursed - Total	SUB3831	\$ 276,885	\$ 416,931	\$ 366,838	\$ 315,368	\$ 368,063
Construction Loans - Total	SUB3840	\$ 37,306	\$ 28,367	\$ 32,024	\$ 48,536	\$ 81,470
1-4 Dwelling Units	CF190	\$ 27,152	\$ 21,096	\$ 23,427	\$ 32,258	\$ 49,853
Multifamily (5 or more) Dwelling Units	CF200	\$ 910	\$ 1,435	\$ 2,251	\$ 3,298	\$ 6,324
Nonresidential	CF210	\$ 9,244	\$ 5,836	\$ 6,346	\$ 12,980	\$ 25,293
Permanent Loans - Total	SUB3851	\$ 239,579	\$ 388,564	\$ 334,814	\$ 266,832	\$ 286,593
1-4 Dwelling Units	CF225	\$ 189,961	\$ 335,011	\$ 266,478	\$ 166,991	\$ 202,282
Home Equity and Junior Liens	CF226	\$ 23,815	\$ 23,480	\$ 26,413	\$ 20,416	\$ 31,834

Office of Thrift Supervision Financial Reporting System Run Date: November 19, 2009, 1:08 PM	TFR Industry Aggregate Report 93047 - OTS-Regulated: Tennessee September 2009	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF245	\$ 5,279	\$ 3,205	\$ 9,832	\$ 44,979	\$ 24,387
Nonresidential (Except Land)	CF260	\$ 30,516	\$ 30,554	\$ 46,727	\$ 43,744	\$ 43,474
Land	CF270	\$ 13,823	\$ 19,794	\$ 11,777	\$ 11,118	\$ 16,450
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 1,841	\$ 1,491	\$ 2,750	\$ 3,711	\$ 3,682
1-4 Dwelling Units	CF280	\$ 243	\$ 95	\$ 937	\$ 1,302	\$ 1,317
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	\$ 1,000	\$ 0	\$ 0
Nonresidential	CF300	\$ 1,598	\$ 1,396	\$ 813	\$ 2,409	\$ 2,365
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 176,773	\$ 268,476	\$ 237,579	\$ 107,284	\$ 137,187
1-4 Dwelling Units	CF310	\$ 170,536	\$ 264,191	\$ 223,726	\$ 92,394	\$ 127,520
Home Equity and Junior Liens	CF311	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 7,200	\$ 7,000	\$ 3,450
Nonresidential	CF330	\$ 6,237	\$ 4,285	\$ 6,653	\$ 7,890	\$ 6,217
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 174,932	\$- 266,985	\$- 234,829	\$- 103,573	\$- 133,505
Memo - Refinancing Loans	CF361	\$ 72,633	\$ 153,966	\$ 114,756	\$ 36,161	\$ 51,567
Memo - Loans Sold with Recourse - Total	SUB3886	\$ 11,779	\$ 69,845	N/A	N/A	N/A
120 Days or Less	CF365	\$ 9,032	\$ 11,810	N/A	N/A	N/A
Greater than 120 Days	CF366	\$ 2,747	\$ 58,035	N/A	N/A	N/A
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 25,404	\$ 30,313	\$ 25,927	\$ 41,893	\$ 85,047
Sales	CF395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 18,559	\$ 24,042	\$ 19,778	\$ 30,287	\$ 32,224
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 43,963	\$ 54,355	\$ 45,705	\$ 72,180	\$ 117,271
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 43,963	\$ 54,355	\$ 45,705	\$ 72,180	\$ 117,271
Deposits:						
Interest Credited to Deposits	CF430	\$ 17,599	\$ 19,036	\$ 20,878	\$ 22,665	\$ 25,432

Office of Thrift Supervision Financial Reporting System Run Date: November 19, 2009, 1:08 PM	TFR Industry Aggregate Report 93047 - OTS-Regulated: Tennessee September 2009	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 96,034	\$ 122,117	\$ 127,372	\$ 122,041	\$ 94,221
Fully Insured	DI100	\$ 89,844	\$ 86,631	\$ 94,761	\$ 119,052	\$ 93,209
Other	DI110	\$ 6,190	\$ 35,486	\$ 32,611	\$ 2,989	\$ 1,012
Deposits (Excluding Retirement Accounts) with Balances						
\$250,000 or Less	DI120	\$ 2,906,210	\$ 2,107,243	\$ 2,139,565	\$ 2,232,484	\$ 2,426,998
Greater than \$250,000	DI130	\$ 528,832	\$ 1,385,669	\$ 1,328,287	\$ 1,321,357	\$ 1,312,682
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$250,000 or Less	DI150	215,066	210,160	211,991	223,022	236,277
Greater than \$250,000	DI160	885	6,849	6,484	6,344	6,207
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 372,381	\$ 371,548	\$ 365,086	\$ 371,958	\$ 390,575
Greater than \$250,000	DI175	\$ 29,001	\$ 28,183	\$ 26,429	\$ 26,211	\$ 26,288
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	13,220	13,328	13,370	14,029	14,872
Greater than \$250,000	DI185	85	79	75	75	75
Number of Deposit Accounts - Total						
IRA/Keogh Accounts	DI200	\$ 400,810	\$ 399,168	\$ 391,148	\$ 398,373	\$ 417,073
Uninsured Deposits	DI210	\$ 363,031	\$ 616,031	\$ 608,958	\$ 708,057	\$ 725,460
Preferred Deposits	DI220	\$ 77,070	\$ 63,618	\$ 65,756	\$ 76,683	\$ 97,460
Reciprocal Brokered Deposits	DI230	\$ 25,255	\$ 24,969	N/A	N/A	N/A
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 476,609	\$ 495,240	\$ 464,844	\$ 478,118	\$ 520,810
Money Market Deposit Accounts	DI320	\$ 506,345	\$ 499,401	\$ 500,150	\$ 499,801	\$ 544,329
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 525,627	\$ 504,298	\$ 481,290	\$ 456,757	\$ 464,643
Time Deposits	DI340	\$ 2,316,784	\$ 2,381,690	\$ 2,403,232	\$ 2,507,507	\$ 2,615,139
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 1,072,461	\$ 1,110,413	\$ 1,072,377	\$ 1,049,525	\$ 994,504
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 141,040	\$ 138,065	\$ 132,320	\$ 130,903	\$ 133,845
Deposits Data for Deposit Insurance Premium Assessments						
Non-Interest-Bearing Demand Deposits	DI610	\$ 225,102	\$ 222,725	\$ 208,359	\$ 230,579	\$ 259,780
Quarter-End Deposit Totals						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 3,869,140	\$ 3,923,403	\$ 3,889,504	\$ 3,978,155	\$ 4,184,303

Office of Thrift Supervision
Financial Reporting System
Run Date: November 19, 2009, 1:08 PM

TFR Industry Aggregate Report
93047 - OTS-Regulated: Tennessee
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 32,716	\$ 30,763	\$ 30,140	\$ 26,145	\$ 27,760
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unsecured Federal Funds Purchased	DI630	\$ 7,000	\$ 0	N/A	N/A	N/A
Secured Federal Funds Purchased	DI635	\$ 0	\$ 0	N/A	N/A	N/A
Securities Sold Under Agreements to Repurchase	DI641	\$ 98,529	\$ 69,255	N/A	N/A	N/A
Other Borrowings (Unsecured) with Remaining Maturity						
One Year or Less	DI645	\$ 15,000	\$ 15,000	N/A	N/A	N/A
Over One Year	DI651	\$ 13,000	\$ 13,000	N/A	N/A	N/A
Subordinated Debentures with Remaining Maturity						
One Year or Less	DI655	\$ 0	\$ 0	N/A	N/A	N/A
Over One Year	DI660	\$ 0	\$ 0	N/A	N/A	N/A
Average Daily Deposit Totals						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 2,438,098	\$ 2,450,271	\$ 2,420,103	\$ 2,397,238	\$ 2,383,569
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 31,498	\$ 30,164	\$ 26,259	\$ 29,240	\$ 26,057
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 FDICs Temporary Liquidity Guarantee Program:						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 66,827	\$ 64,604	\$ 64,157	\$ 63,749	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	132	112	112	123	N/A

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	1,320	1,340	1,341	1,403	1,476
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	\$ 369,613	\$ 374,757	\$ 406,610	\$ 433,962	\$ 453,857

Office of Thrift Supervision
Financial Reporting System
Run Date: November 19, 2009, 1:08 PM

TFR Industry Aggregate Report
93047 - OTS-Regulated: Tennessee
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
Assets Held for Sale	SI387	\$ 27,908	\$ 41,987	\$ 38,302	\$ 40,533	\$ 22,386
Loans Serviced for Others	SI390	\$ 1,480,727	\$ 1,474,733	\$ 1,431,871	\$ 1,447,801	\$ 1,434,176
Pledged Loans	SI394	\$ 455,584	\$ 486,704	N/A	N/A	N/A
Pledged Trading Assets	SI395	\$ 0	\$ 0	N/A	N/A	N/A
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	85.97%	86.13%	86.54%	85.93%	85.59%
Second month of Qtr	SI582	85.43%	86.18%	86.59%	86.36%	85.79%
Third month of Qtr	SI583	85.13%	86.16%	86.68%	85.71%	85.19%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	76.83%	75.93%	75.75%	75.59%	74.33%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Aggregate Investment in Service Corporations	SI 588	\$ 12,987	\$ 12,299	\$ 12,058	\$ 11,672	\$ 11,563
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 50,950	\$ 50,506	\$ 49,885	\$ 53,413	\$ 59,077
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	75	79	89	94	95
Summary of Changes in Savings Association Equity Capital						
Savings Assoc Equity Capital, Beginning Balance	SI600	\$ 693,402	\$ 688,277	\$ 678,550	\$ 672,882	\$ 748,039
Net Income (Loss) Attributable to Savings Association (SO91)	SI610	\$ 9,314	\$ 7,757	\$ 8,596	\$ 4,145	\$- 2,609
Dividends Declared						
Preferred Stock	SI620	\$ 220	\$ 227	\$ 235	\$ 0	\$ 0
Common Stock	SI630	\$ 458	\$ 1,370	\$ 500	\$ 1,304	\$ 3,532
Stock Issued	SI640	\$ 34	\$ 35	\$ 415	\$ 13,795	\$ 325
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 100	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 259	\$ 286	\$ 307	\$ 353	\$- 2,038
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 3,992	\$- 2,853	\$ 1,051	\$ 4,857	\$- 1,597
Prior Period Adjustments	SI668	\$ 0	\$ 21	\$ 0	\$ 0	\$- 998
Other Adjustments	SI671	\$- 14	\$ 1,476	\$ 93	\$- 2,900	\$ 287

Office of Thrift Supervision Financial Reporting System Run Date: November 19, 2009, 1:08 PM	TFR Industry Aggregate Report 93047 - OTS-Regulated: Tennessee September 2009	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
Total Savings Association Equity Capital, Ending Balance (SC80)	SI680	\$ 706,309	\$ 693,402	\$ 688,277	\$ 691,728	\$ 737,877
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 19	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 19,511	\$ 19,918	\$ 20,952	\$ 21,271	\$ 21,288
Mutual Fund and Annuity Sales						
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Balance Sheet Data						
Total Assets	SI870	\$ 4,985,130	\$ 5,012,985	\$ 4,995,955	\$ 5,101,519	\$ 5,410,682
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,265,359	\$ 1,204,186	\$ 1,162,706	\$ 1,171,698	\$ 1,202,245
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 3,058,571	\$ 3,135,905	\$ 3,174,681	\$ 3,221,671	\$ 3,415,138
Nonmortgage Loans	SI885	\$ 335,288	\$ 330,501	\$ 337,525	\$ 373,374	\$ 442,431
Deposits and Excrows	SI890	\$ 3,842,326	\$ 3,897,767	\$ 3,845,427	\$ 3,917,203	\$ 4,111,052
Total Borrowings	SI895	\$ 386,879	\$ 372,964	\$ 420,951	\$ 453,336	\$ 505,972
Brokerage Activities						
Act as trustee/custodian for IRA, HSA, other acct invested in non-dep prod?	SI901	0	0	N/A	N/A	N/A
Provide custody, safekeeping, othr service accept/sale/purch of securities?	SI905	1	1	N/A	N/A	N/A
Engage in third party broker arrangements to sell securities prod/services?	SI911	4	3	N/A	N/A	N/A
Sweep dep fund to invest manag comp reg ICA holdout as a money market fund?	SI915	0	0	N/A	N/A	N/A

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 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	0	0	0	1
Any Outstanding Futures or Options Positions?	SQ310	0	1	1	1	1
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	3

Office of Thrift Supervision
Financial Reporting System
Run Date: November 19, 2009, 1:08 PM

TFR Industry Aggregate Report
93047 - OTS-Regulated: Tennessee
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
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	12	12	12	13	14

Schedule FS --- Fiduciary and Related Services		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
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]	6 [Yes]	6 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	3 [Yes]	3 [Yes]	3 [Yes]	4 [Yes]	4 [Yes]
Do you have any activity to report on this schedule?	FS130	4 [Yes]	4 [Yes]	3 [Yes]	4 [Yes]	4 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 1,034,059	\$ 963,470	\$ 874,986	\$ 1,043,550	\$ 1,193,898
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 790,101	\$ 742,729	\$ 667,056	\$ 771,843	\$ 866,221
Personal Trust and Agency Accounts	FS210	\$ 403,146	\$ 363,520	\$ 339,781	\$ 355,311	\$ 402,952
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 173,430	\$ 180,551	\$ 160,637	\$ 190,877	\$ 217,149
Employee Benefit - Defined Contribution	FS220	\$ 67,551	\$ 82,561	\$ 68,885	\$ 70,883	\$ 89,002
Employee Benefit - Defined Benefit	FS230	\$ 28,555	\$ 26,654	\$ 24,960	\$ 27,175	\$ 29,157
Other Retirement Accounts	FS240	\$ 77,324	\$ 71,336	\$ 66,792	\$ 92,819	\$ 98,990
Corporate Trust and Agency Accounts	FS250	\$ 2,825	\$ 2,556	\$ 2,397	\$ 2,499	\$ 2,194
Investment Management Agency Accounts	FS260	\$ 184,651	\$ 172,705	\$ 163,837	\$ 222,721	\$ 243,433
Other Fiduciary Accounts	FS270	\$ 26,049	\$ 23,397	\$ 404	\$ 435	\$ 493
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 33,507	\$ 30,371	\$ 29,361	\$ 33,841	\$ 39,709
Personal Trust and Agency Accounts	FS211	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 31,852	\$ 28,592	\$ 27,232	\$ 31,894	\$ 37,980
Employee Benefit - Defined Contribution	FS221	\$ 11,591	\$ 9,825	\$ 10,397	\$ 13,450	\$ 16,567
Employee Benefit - Defined Benefit	FS231	\$ 13,431	\$ 12,230	\$ 10,502	\$ 10,748	\$ 13,977
Other Retirement Accounts	FS241	\$ 6,830	\$ 6,537	\$ 6,333	\$ 7,696	\$ 7,436
Corporate Trust and Agency Accounts	FS251	\$ 1,655	\$ 1,413	\$ 1,821	\$ 1,597	\$ 1,377
Other Fiduciary Accounts	FS271	\$ 0	\$ 366	\$ 308	\$ 350	\$ 352

Office of Thrift Supervision
Financial Reporting System
Run Date: November 19, 2009, 1:08 PM

TFR Industry Aggregate Report
93047 - OTS-Regulated: Tennessee
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 210,451	\$ 190,370	\$ 178,569	\$ 237,866	\$ 287,968
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	1,906	1,847	1,639	2,026	1,998
Personal Trust and Agency Accounts	FS212	920	903	909	913	907
Retirement-related Trust and Agency Accounts - Total	SUB6120	387	382	381	611	605
Employee Benefit - Defined Contribution	FS222	69	70	65	68	67
Employee Benefit - Defined Benefit	FS232	4	4	4	4	4
Other Retirement Accounts	FS242	314	308	312	539	534
Corporate Trust and Agency Accounts	FS252	15	14	14	14	10
Investment Management Agency Accounts	FS262	339	335	331	484	473
Other Fiduciary Accounts	FS272	245	213	4	4	3
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	60	75	79	132	131
Personal Trust and Agency Accounts	FS213	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	57	63	67	120	120
Employee Benefit - Defined Contribution	FS223	23	21	24	28	31
Employee Benefit - Defined Benefit	FS233	4	4	4	4	4
Other Retirement Accounts	FS243	30	38	39	88	85
Corporate Trust and Agency Accounts	FS253	3	3	3	3	3
Other Fiduciary Accounts	FS273	0	9	9	9	8
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	98	87	86	91	96
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 3,412	\$ 2,267	\$ 1,128	\$ 5,388	\$ 3,693
Personal Trust and Agency Accounts	FS310	\$ 1,286	\$ 849	\$ 187	\$ 1,922	\$ 1,457
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 783	\$ 536	\$ 249	\$ 1,211	\$ 773
Employee Benefit - Defined Contribution	FS320	\$ 334	\$ 228	\$ 99	\$ 397	\$ 314
Employee Benefit - Defined Benefit	FS330	\$ 143	\$ 95	\$ 47	\$ 196	\$ 157
Other Retirement Accounts	FS340	\$ 306	\$ 213	\$ 103	\$ 618	\$ 302
Corporate Trust and Agency Accounts	FS350	\$ 23	\$ 15	\$ 252	\$ 32	\$ 25
Investment Management Agency Accounts	FS360	\$ 779	\$ 500	\$ 249	\$ 1,446	\$ 776
Other Fiduciary Accounts	FS370	\$ 1	\$ 5	\$ 1	\$ 1	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 540	\$ 362	\$ 190	\$ 776	\$ 662
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 1,677	\$ 1,098	\$ 564	\$ 4,238	\$ 1,606

Office of Thrift Supervision Financial Reporting System Run Date: November 19, 2009, 1:08 PM	TFR Industry Aggregate Report 93047 - OTS-Regulated: Tennessee September 2009	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 19	\$ 18	\$ 19	\$ 3	\$ 1
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 120	\$ 80	\$ 40	\$ 150	\$ 113
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 1,836	\$ 1,231	\$ 585	\$ 1,297	\$ 2,199
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 146,152	\$ 137,014	\$ 132,177	\$ 355,311	\$ 149,154
Non-Interest-Bearing Deposits	FS410	\$ 611	\$ 259	\$ 68	\$ 497	\$ 1
Interest-Bearing Deposits	FS415	\$ 7,523	\$ 7,494	\$ 6,774	\$ 7,653	\$ 4,961
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 18,263	\$ 19,798	\$ 22,157	\$ 36,663	\$ 26,963
State, County and Municipal Obligations	FS425	\$ 29,494	\$ 29,268	\$ 29,021	\$ 30,182	\$ 26,166
Money Market Mutual Funds	FS430	\$ 11,500	\$ 9,753	\$ 12,755	\$ 56,593	\$ 9,145
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 5,464	\$ 5,843	\$ 5,450	\$ 24,103	\$ 7,061
Common and Preferred Stock	FS445	\$ 57,567	\$ 48,827	\$ 40,342	\$ 172,546	\$ 60,050
Real Estate Mortgages	FS450	\$ 1,248	\$ 1,096	\$ 1,119	\$ 6,149	\$ 1,133
Real Estate	FS455	\$ 10,885	\$ 11,088	\$ 10,990	\$ 14,812	\$ 11,206
Miscellaneous Assets	FS460	\$ 3,597	\$ 3,588	\$ 3,501	\$ 6,113	\$ 2,468
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	1	0
Corporate and Municipal Trusteeships	FS510	0	0	0	1	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 19, 2009, 1:08 PM

TFR Industry Aggregate Report
93047 - OTS-Regulated: Tennessee
September 2009

Frozen Aggregated Data
(\$Thousands)

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Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 18	\$ 18	\$ 18	\$ 2	\$ 1
Personal Trust and Agency Accounts	FS710	\$ 18	\$ 18	\$ 18	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 1	\$ 1
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 1	\$ 1	\$ 1	\$ 1	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 1	\$ 1	\$ 1	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 1	\$ 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	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Total Equity Capital (SC84)	CCR100	\$ 706,316	\$ 693,411	\$ 688,286	\$ 691,726	\$ 737,877
Equity Capital Deductions - Total	SUB1631	\$ 9,518	\$ 9,819	\$ 10,818	\$ 7,740	\$ 7,576
Investments in, Adv to, and Noncontrolling Interests in Nonincludable Subs	CCR105	\$ 400	\$ 400	\$ 400	\$ 400	\$ 400
Goodwill and Certain Other Intangible Assets	CCR115	\$ 5,878	\$ 6,015	\$ 6,151	\$ 6,287	\$ 6,423
Disallowed Servicing/Deferd Tax/Resid Interests/Otr Assets	CCR133	\$ 3,240	\$ 3,404	\$ 4,267	\$ 1,053	\$ 753

Office of Thrift Supervision
Financial Reporting System
Run Date: November 19, 2009, 1:08 PM

TFR Industry Aggregate Report
93047 - OTS-Regulated: Tennessee
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$- 2,924	\$ 729	\$- 2,032	\$- 991	\$ 4,811
Accum Losses (Gains) on Certain Securities and Cash Flow Hedges	CCR180	\$- 2,924	\$ 729	\$- 2,032	\$- 991	\$ 3,901
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 910
Tier 1 (Core) Capital	CCR20	\$ 693,874	\$ 684,321	\$ 675,436	\$ 682,995	\$ 735,112
Total Assets (SC60)	CCR205	\$ 4,970,143	\$ 5,019,466	\$ 5,015,651	\$ 5,147,390	\$ 5,433,222
Asset Deductions - Total	SUB1651	\$ 9,518	\$ 9,819	\$ 10,818	\$ 7,740	\$ 7,576
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 400	\$ 400	\$ 400	\$ 400	\$ 400
Goodwill and Certain Other Intangible Assets	CCR265	\$ 5,878	\$ 6,015	\$ 6,151	\$ 6,287	\$ 6,423
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 3,240	\$ 3,404	\$ 4,267	\$ 1,053	\$ 753
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 3,592	\$ 205	\$- 1,396	\$- 2,087	\$ 3,976
Accum Losses (Gains) on Certain Securities and Cash Flow Hedges	CCR280	\$- 3,592	\$ 205	\$- 1,396	\$- 2,087	\$ 3,976
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 4,957,033	\$ 5,009,852	\$ 5,003,437	\$ 5,137,563	\$ 5,429,622
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 197,592	\$ 199,806	\$ 199,688	\$ 203,480	\$ 216,444
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 693,874	\$ 684,321	\$ 675,436	\$ 682,995	\$ 735,112
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 348	\$ 0	\$ 56	\$ 884	\$ 3,822
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	\$ 32,953	\$ 33,465	\$ 33,579	\$ 34,023	\$ 35,272
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 33,301	\$ 33,465	\$ 33,635	\$ 34,907	\$ 39,094
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 33,301	\$ 33,465	\$ 33,635	\$ 34,907	\$ 39,094
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 532	\$ 192	\$ 192	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 2,343	\$ 2,469	\$ 2,437	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 19, 2009, 1:08 PM

TFR Industry Aggregate Report
93047 - OTS-Regulated: Tennessee
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Total Risk-Based Capital	CCR39	\$ 724,300	\$ 715,125	\$ 706,442	\$ 717,902	\$ 774,206
0% R/W Category - Cash	CCR400	\$ 34,202	\$ 31,933	\$ 30,650	\$ 35,808	\$ 29,135
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 70,796	\$ 74,902	\$ 88,055	\$ 90,238	\$ 50,892
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 345	\$ 171	\$ 105	\$ 410	\$ 534
0% R/W Category - Other	CCR415	\$ 100,039	\$ 88,172	\$ 102,046	\$ 55,201	\$ 36,785
0% R/W Category - Assets Total	CCR420	\$ 205,382	\$ 195,178	\$ 220,856	\$ 181,657	\$ 117,346
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	\$ 128,130	\$ 131,217	\$ 150,578	\$ 164,145	\$ 206,902
20% R/W Category - Claims on FHLBs	CCR435	\$ 598,105	\$ 624,068	\$ 681,082	\$ 710,590	\$ 743,318
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 72,828	\$ 72,788	\$ 72,043	\$ 78,059	\$ 80,035
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 51,338	\$ 51,692	\$ 39,610	\$ 31,975	\$ 60,395
20% R/W Category - Other	CCR450	\$ 521,736	\$ 469,872	\$ 375,033	\$ 381,168	\$ 367,684
20% R/W Category - Assets Total	CCR455	\$ 1,372,137	\$ 1,349,637	\$ 1,318,346	\$ 1,365,937	\$ 1,458,334
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 274,426	\$ 269,928	\$ 263,670	\$ 273,187	\$ 291,667
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,347,875	\$ 1,342,951	\$ 1,349,119	\$ 1,403,023	\$ 1,461,460
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 57,828	\$ 53,323	\$ 50,712	\$ 51,194	\$ 61,049
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 4,251	\$ 4,167	\$ 5,056	\$ 3,784	\$ 3,492
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 12,398	\$ 12,414	\$ 6,362	\$ 6,362	\$ 6,317
50% R/W Category - Other	CCR480	\$ 50,876	\$ 56,713	\$ 56,505	\$ 61,549	\$ 54,101
50% R/W Category - Assets Total	CCR485	\$ 1,473,228	\$ 1,469,568	\$ 1,467,754	\$ 1,525,912	\$ 1,586,419
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 736,619	\$ 734,787	\$ 733,882	\$ 762,960	\$ 793,215
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 53,558	\$ 21,706	\$ 15,764	\$ 8,772	\$ 13,561
100% R/W Category - All Other Assets	CCR506	\$ 2,216,891	\$ 2,329,165	\$ 2,328,557	\$ 2,407,404	\$ 2,593,999
100% R/W Category - Assets Total	CCR510	\$ 2,270,449	\$ 2,350,871	\$ 2,344,321	\$ 2,416,176	\$ 2,607,560
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 2,270,449	\$ 2,350,871	\$ 2,344,321	\$ 2,416,176	\$ 2,607,560
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	\$ 5,321,196	\$ 5,365,254	\$ 5,351,277	\$ 5,489,682	\$ 5,769,659

Office of Thrift Supervision
Financial Reporting System
Run Date: November 19, 2009, 1:08 PM

TFR Industry Aggregate Report
93047 - OTS-Regulated: Tennessee
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
Subtotal Risk-Weighted Assets	CCR75	\$ 3,281,493	\$ 3,355,583	\$ 3,341,868	\$ 3,452,320	\$ 3,692,439
Excess Allowances for Loan and Lease Losses	CCR530	\$ 3,867	\$ 2,822	\$ 714	\$ 3,184	\$ 3,586
Total Risk-Weighted Assets	CCR78	\$ 3,277,626	\$ 3,352,761	\$ 3,341,154	\$ 3,449,136	\$ 3,688,853
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 262,208	\$ 268,220	\$ 267,290	\$ 275,929	\$ 295,107
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	14.00%	13.66%	13.50%	13.29%	13.54%
Total Risk-Based Capital Ratio	CCR820	22.10%	21.33%	21.14%	20.81%	20.99%
Tier 1 Risk-Based Capital Ratio	CCR830	21.10%	20.34%	20.14%	19.80%	19.93%
Tangible Equity Ratio	CCR840	14.00%	13.66%	13.50%	13.29%	13.54%

*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.