

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:46 AM

TFR Industry Aggregate Report
93047 - OTS-Regulated: Tennessee
March 2005

Frozen Aggregated Data
(\$Thousands)

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Description		Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Number of Institutions		18	19	20	20	20
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	1	0	0	1
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 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,459,408	\$ 1,549,378	\$ 1,589,115	\$ 1,554,531	\$ 1,587,543
Cash and Non-Interest-Earning Deposits	SC110	\$ 78,142	\$ 96,154	\$ 132,133	\$ 104,413	\$ 98,041
Interest-Earning Deposits in FHLBs	SC112	\$ 82,450	\$ 81,133	\$ 83,694	\$ 72,136	\$ 102,443
Other Interest-Earning Deposits	SC118	\$ 14,781	\$ 14,670	\$ 17,089	\$ 11,936	\$ 15,299
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 23,990	\$ 18,755	\$ 10,290	\$ 12,166	\$ 38,265
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,176,395	\$ 1,240,793	\$ 1,234,533	\$ 1,249,098	\$ 1,221,309
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 19,508	\$ 25,329	\$ 34,149	\$ 29,607	\$ 32,627
State and Municipal Obligations	SC180	\$ 49,823	\$ 52,078	\$ 52,764	\$ 54,540	\$ 54,978
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 5,849	\$ 10,868	\$ 13,808	\$ 11,100	\$ 14,332
Accrued Interest Receivable	SC191	\$ 8,470	\$ 9,598	\$ 10,655	\$ 9,535	\$ 10,249
Mortgage-Backed Securities - Gross	SUB0072	\$ 131,279	\$ 312,440	\$ 312,320	\$ 326,438	\$ 345,612
Mortgage-Backed Securities - Total	SC22	\$ 131,279	\$ 312,440	\$ 312,195	\$ 326,438	\$ 345,612
Pass-Through - Total	SUB0073	\$ 106,843	\$ 207,315	\$ 201,592	\$ 211,644	\$ 213,925
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 106,843	\$ 207,315	\$ 201,592	\$ 211,644	\$ 213,925
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 24,096	\$ 104,793	\$ 110,394	\$ 114,405	\$ 131,267
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 1,125	\$ 78,296	\$ 21,971	\$ 86,444	\$ 99,794
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 22,971	\$ 26,497	\$ 88,423	\$ 27,961	\$ 31,473
Other	SC222	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 340	\$ 332	\$ 334	\$ 389	\$ 420

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 125	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 2,382,772	\$ 2,811,323	\$ 2,856,924	\$ 2,824,107	\$ 2,722,826
Mortgage Loans - Total	SC26	\$ 2,363,768	\$ 2,791,527	\$ 2,830,770	\$ 2,802,695	\$ 2,701,995
Construction Loans - Total	SUB0100	\$ 240,704	\$ 304,679	\$ 299,735	\$ 274,675	\$ 264,583
Residential - Total	SUB0110	\$ 200,647	\$ 219,464	\$ 216,181	\$ 205,097	\$ 200,308
1-4 Dwelling Units	SC230	\$ 195,251	\$ 205,449	\$ 202,763	\$ 193,435	\$ 188,581
Multifamily (5 or more) Dwelling Units	SC235	\$ 5,396	\$ 14,015	\$ 13,418	\$ 11,662	\$ 11,727
Nonresidential Property	SC240	\$ 40,057	\$ 85,215	\$ 83,554	\$ 69,578	\$ 64,275
Permanent Loans - Total	SUB0121	\$ 2,131,590	\$ 2,494,210	\$ 2,545,013	\$ 2,537,682	\$ 2,446,403
Residential - Total	SUB0131	\$ 1,462,878	\$ 1,640,316	\$ 1,695,797	\$ 1,683,415	\$ 1,634,070
1-4 Dwelling Units - Total	SUB0141	\$ 1,395,931	\$ 1,553,297	\$ 1,587,245	\$ 1,558,704	\$ 1,536,551
Revolving Open-End Loans	SC251	\$ 140,156	\$ 247,214	\$ 243,003	\$ 228,383	\$ 215,365
All Other - First Liens	SC254	\$ 1,209,303	\$ 1,242,166	\$ 1,290,853	\$ 1,280,108	\$ 1,268,029
All Other - Junior Liens	SC255	\$ 46,472	\$ 63,917	\$ 53,389	\$ 50,213	\$ 53,157
Multifamily (5 or more) Dwelling Units	SC256	\$ 66,947	\$ 87,019	\$ 108,552	\$ 124,711	\$ 97,519
Nonresidential Property (Except Land)	SC260	\$ 507,186	\$ 626,461	\$ 628,864	\$ 644,823	\$ 636,956
Land	SC265	\$ 161,526	\$ 227,433	\$ 220,352	\$ 209,444	\$ 175,377
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 25,933	\$ 29,539	\$ 32,391	\$ 101,371	N/A
Accrued Interest Receivable	SC272	\$ 9,063	\$ 10,803	\$ 10,850	\$ 10,470	\$ 10,488
Advances for Taxes and Insurance	SC275	\$ 1,415	\$ 1,631	\$ 1,326	\$ 1,280	\$ 1,352
Allowance for Loan and Lease Losses	SC283	\$ 19,004	\$ 19,796	\$ 26,154	\$ 21,412	\$ 20,831
Nonmortgage Loans - Gross	SUB0162	\$ 336,517	\$ 595,356	\$ 592,368	\$ 571,838	\$ 559,210
Nonmortgage Loans - Total	SC31	\$ 323,162	\$ 574,703	\$ 577,744	\$ 552,607	\$ 540,167
Commercial Loans - Total	SC32	\$ 173,227	\$ 274,239	\$ 257,247	\$ 240,300	\$ 234,825
Secured	SC300	\$ 129,600	\$ 222,654	\$ 209,373	\$ 192,793	\$ 191,561
Unsecured	SC303	\$ 40,967	\$ 49,243	\$ 46,513	\$ 46,097	\$ 41,796
Lease Receivables	SC306	\$ 2,660	\$ 2,342	\$ 1,361	\$ 1,410	\$ 1,468
Consumer Loans - Total	SC35	\$ 159,752	\$ 317,346	\$ 331,234	\$ 327,638	\$ 320,713
Loans on Deposits	SC310	\$ 23,530	\$ 24,129	\$ 25,060	\$ 20,958	\$ 23,163
Home Improvement Loans (Not secured by real estate)	SC316	\$ 440	\$ 519	\$ 606	\$ 657	\$ 726
Education Loans	SC320	\$ 487	\$ 503	\$ 572	\$ 612	\$ 591
Auto Loans	SC323	\$ 81,390	\$ 232,385	\$ 241,661	\$ 238,941	\$ 235,850
Mobile Home Loans	SC326	\$ 2,256	\$ 2,412	\$ 2,930	\$ 2,759	\$ 2,771
Credit Cards	SC328	\$ 7,829	\$ 8,775	\$ 10,290	\$ 10,109	\$ 10,723

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 43,820	\$ 48,623	\$ 50,115	\$ 53,602	\$ 46,889
Accrued Interest Receivable	SC348	\$ 3,538	\$ 3,771	\$ 3,887	\$ 3,900	\$ 3,672
Allowance for Loan and Lease Losses	SC357	\$ 13,355	\$ 20,653	\$ 14,624	\$ 19,231	\$ 19,043
Repossessed Assets - Gross	SUB0201	\$ 6,183	\$ 7,622	\$ 6,787	\$ 8,601	\$ 8,902
Repossessed Assets - Total	SC40	\$ 6,183	\$ 7,175	\$ 6,385	\$ 8,143	\$ 8,447
Real Estate - Total	SUB0210	\$ 5,984	\$ 7,363	\$ 6,511	\$ 8,314	\$ 8,689
Construction	SC405	\$ 473	\$ 639	\$ 639	\$ 109	\$ 110
Residential - Total	SUB0225	\$ 2,713	\$ 3,088	\$ 2,366	\$ 4,495	\$ 4,970
1-4 Dwelling Units	SC415	\$ 2,713	\$ 3,088	\$ 2,366	\$ 4,495	\$ 4,903
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 67
Nonresidential (Except Land)	SC426	\$ 2,720	\$ 3,071	\$ 2,713	\$ 2,941	\$ 2,793
Land	SC428	\$ 78	\$ 565	\$ 793	\$ 769	\$ 816
Other Repossessed Assets	SC430	\$ 199	\$ 259	\$ 276	\$ 287	\$ 213
General Valuation Allowances	SC441	\$ 0	\$ 447	\$ 402	\$ 458	\$ 455
Real Estate Held for Investment	SC45	\$ 143	\$ 143	\$ 143	\$ 144	\$ 145
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 44,100	\$ 47,726	\$ 46,201	\$ 45,032	\$ 44,209
Federal Home Loan Bank Stock	SC510	\$ 41,976	\$ 44,027	\$ 43,223	\$ 42,115	\$ 41,700
Other	SC540	\$ 2,124	\$ 3,699	\$ 2,978	\$ 2,917	\$ 2,509
Office Premises and Equipment	SC55	\$ 86,350	\$ 96,610	\$ 98,489	\$ 98,055	\$ 95,627
Other Assets - Gross	SUB0262	\$ 59,119	\$ 76,958	\$ 76,349	\$ 78,466	\$ 72,667
Other Assets - Total	SC59	\$ 59,119	\$ 76,958	\$ 76,349	\$ 78,466	\$ 72,667
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 5,525	\$ 5,462	\$ 5,410	\$ 5,357	\$ 5,303
Bank-Owned Life Insurance - Other	SC625	\$ 17,497	\$ 29,327	\$ 29,021	\$ 28,716	\$ 28,337
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 7,361	\$ 7,478	\$ 7,290	\$ 7,486	\$ 7,622
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 8,909	\$ 9,601	\$ 2,953	\$ 3,001	\$ 3,047
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 19,827	\$ 25,090	\$ 31,675	\$ 33,906	\$ 28,358
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 32,359	\$ 40,896	\$ 41,305	\$ 41,101	\$ 40,329
Total Assets - Gross	SUB0283	\$ 4,505,871	\$ 5,497,556	\$ 5,578,696	\$ 5,507,212	\$ 5,436,741
Total Assets	SC60	\$ 4,473,512	\$ 5,456,660	\$ 5,537,391	\$ 5,466,111	\$ 5,396,412
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 3,475,992	\$ 4,382,862	\$ 4,400,950	\$ 4,411,281	\$ 4,362,561
Deposits	SC710	\$ 3,459,207	\$ 4,367,095	\$ 4,385,365	\$ 4,394,312	\$ 4,344,988
Escrows	SC712	\$ 16,809	\$ 15,788	\$ 15,603	\$ 16,998	\$ 17,573
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 24	\$- 21	\$- 18	\$- 29	\$ 0
Borrowings - Total	SC72	\$ 323,494	\$ 331,137	\$ 384,941	\$ 345,979	\$ 319,002
Advances from FHLBank	SC720	\$ 262,114	\$ 278,959	\$ 296,226	\$ 253,949	\$ 249,061
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 54,976	\$ 42,741	\$ 81,875	\$ 85,244	\$ 62,510
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	\$ 6,404	\$ 9,437	\$ 6,840	\$ 6,786	\$ 7,431
Other Liabilities - Total	SC75	\$ 49,946	\$ 45,452	\$ 63,114	\$ 41,035	\$ 46,696
Accrued Interest Payable - Deposits	SC763	\$ 4,058	\$ 5,546	\$ 5,258	\$ 5,638	\$ 5,590
Accrued Interest Payable - Other	SC766	\$ 476	\$ 463	\$ 461	\$ 421	\$ 457
Accrued Taxes	SC776	\$ 3,676	\$ 2,207	\$ 3,903	\$ 3,006	\$ 5,606
Accounts Payable	SC780	\$ 14,158	\$ 13,672	\$ 10,077	\$ 8,875	\$ 9,102
Deferred Income Taxes	SC790	\$ 9,703	\$ 11,335	\$ 10,630	\$ 9,761	\$ 11,049
Other Liabilities and Deferred Income	SC796	\$ 17,875	\$ 12,229	\$ 32,785	\$ 13,334	\$ 14,892
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 3,849,432	\$ 4,759,451	\$ 4,849,005	\$ 4,798,295	\$ 4,728,259

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Minority Interest	SC800	\$ 9	\$ 9	\$ 9	\$ 9	\$ 9
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 624,071	\$ 697,199	\$ 688,376	\$ 667,809	\$ 668,145
Stock - Total	SUB0311	\$ 94,586	\$ 140,055	\$ 132,973	\$ 132,738	\$ 132,510
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	\$ 7,382	\$ 7,377	\$ 7,813	\$ 7,813	\$ 7,813
Common Stock - Paid in Excess of Par	SC830	\$ 87,204	\$ 132,678	\$ 125,160	\$ 124,925	\$ 124,697
Accumulated Other Comprehensive Income - Total	SC86	\$ 7,140	\$ 10,702	\$ 10,473	\$ 3,480	\$ 14,042
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 7,140	\$ 10,702	\$ 10,473	\$ 3,480	\$ 14,042
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 530,932	\$ 554,824	\$ 553,652	\$ 540,574	\$ 530,895
Other Components of Equity Capital	SC891	\$- 8,587	\$- 8,382	\$- 8,722	\$- 8,983	\$- 9,302
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 4,473,512	\$ 5,456,659	\$ 5,537,390	\$ 5,466,113	\$ 5,396,413

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Other Codes As of Mar 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 12
3	Federal, State, or other taxes receivable	2	\$ 776
4	Net deferred tax assets	7	\$ 2,451
6	Prepaid deposit insurance premiums	2	\$ 41
7	Prepaid expenses	14	\$ 5,142
8	Deposits for utilities and other services	1	\$ 156
14	Other noninterest-bearing short-term accounts recv	8	\$ 1,993
99	Other	14	\$ 4,713

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 378
4	Nonrefundable loan fees received prior to closing	1	\$ 32
7	Deferred gains from the sale of real estate	3	\$ 161
11	The liability recorded for post-retirement benefit	7	\$ 3,636
13	Amounts payable under interest-rate-swap agreement	1	\$ 7,909
14	Unapplied loan payments received	1	\$ 526
18	Litigation reserves	1	\$ 366
99	Other	18	\$ 3,664

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 55,038	\$ 66,034	\$ 65,761	\$ 64,109	\$ 63,758
Deposits and Investment Securities	SO115	\$ 10,727	\$ 11,746	\$ 11,420	\$ 10,958	\$ 10,877
Mortgage-Backed Securities	SO125	\$ 1,521	\$ 2,930	\$ 2,966	\$ 3,090	\$ 3,436
Mortgage Loans	SO141	\$ 36,492	\$ 42,433	\$ 42,547	\$ 41,480	\$ 40,746
Nonmortgage Loans - Total	SUB0950	\$ 6,298	\$ 8,925	\$ 8,828	\$ 8,581	\$ 8,699
Commercial Loans and Leases	SO160	\$ 2,747	\$ 3,819	\$ 3,423	\$ 3,158	\$ 3,266
Consumer Loans and Leases	SO171	\$ 3,551	\$ 5,106	\$ 5,405	\$ 5,423	\$ 5,433
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 460	\$ 596	\$ 565	\$ 562	\$ 489
Federal Home Loan Bank Stock	SO181	\$ 407	\$ 484	\$ 478	\$ 451	\$ 382
Other	SO185	\$ 53	\$ 112	\$ 87	\$ 111	\$ 107
Interest Expense - Total	SO21	\$ 19,510	\$ 22,196	\$ 21,377	\$ 20,635	\$ 20,867
Deposits	SO215	\$ 16,803	\$ 19,374	\$ 18,683	\$ 18,173	\$ 18,391
Escrows	SO225	\$ 24	\$ 30	\$ 9	\$ 12	\$ 12
Advances from FHLBank	SO230	\$ 2,420	\$ 2,442	\$ 2,358	\$ 2,174	\$ 2,168
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	\$ 263	\$ 350	\$ 327	\$ 276	\$ 296
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 35,988	\$ 44,434	\$ 44,949	\$ 44,036	\$ 43,380
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,635	\$ 1,689	\$ 1,314	\$ 1,540	\$ 1,395
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 34,353	\$ 42,745	\$ 43,635	\$ 42,496	\$ 41,985
Noninterest Income - Total	SO42	\$ 10,166	\$ 15,568	\$ 13,873	\$ 14,600	\$ 12,979
Mortgage Loan Serving Fees	SO410	\$ 633	\$ 572	\$ 608	\$ 674	\$ 613
Other Fees and Charges	SO420	\$ 6,672	\$ 9,469	\$ 10,010	\$ 10,233	\$ 9,051
Net Income (Loss) from Other - Total	SUB0451	\$ 1,087	\$ 1,656	\$ 1,287	\$ 1,627	\$ 1,334
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 1,013	\$ 1,299	\$ 1,162	\$ 1,468	\$ 1,248
Operations & Sale of Repossessed Assets	SO461	\$ 74	\$ 356	\$ 141	\$ 155	\$ 86
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	\$ 0	\$ 1	\$- 16	\$ 4	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 1,774	\$ 3,871	\$ 1,968	\$ 2,066	\$ 1,981
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	\$ 30,344	\$ 42,450	\$ 34,969	\$ 34,562	\$ 33,916
All Personnel Compensation and Expense	SO510	\$ 17,297	\$ 25,370	\$ 19,369	\$ 19,519	\$ 19,510
Legal Expense	SO520	\$ 191	\$ 326	\$ 178	\$ 178	\$ 179
Office Occupancy and Equipment Expense	SO530	\$ 5,607	\$ 8,346	\$ 7,002	\$ 6,799	\$ 6,406
Marketing and Other Professional Services	SO540	\$ 1,331	\$ 2,325	\$ 1,998	\$ 1,817	\$ 1,671
Loan Servicing Fees	SO550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Goodwill and Other Intangibles Expense	SO560	\$ 61	\$ 61	\$ 48	\$ 47	\$ 47
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 968	\$ 71	\$ 41	\$ 27	\$ 22
Other Noninterest Expense	SO580	\$ 4,889	\$ 5,951	\$ 6,333	\$ 6,175	\$ 6,080
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	\$ 14,175	\$ 15,863	\$ 22,539	\$ 22,534	\$ 21,048
Income Taxes - Total	SO71	\$ 4,768	\$ 4,233	\$ 6,905	\$ 7,558	\$ 6,831
Federal	SO710	\$ 3,643	\$ 4,081	\$ 5,309	\$ 6,002	\$ 5,446
State, Local & Other	SO720	\$ 1,125	\$ 152	\$ 1,596	\$ 1,556	\$ 1,385
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 9,407	\$ 11,630	\$ 15,634	\$ 14,976	\$ 14,217
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 9,407	\$ 11,630	\$ 15,634	\$ 14,976	\$ 14,217

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Other Codes As of Mar 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	2	\$ 167
7	Net income(loss) from leased property	2	\$ 7
15	Income from corporate-owned life insurance	6	\$ 186
99	Other	16	\$ 964

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	4	\$ 94
2	OTS assessments	5	\$ 70
6	Supervisory examination fees	2	\$ 29
7	Office supplies, printing, and postage	11	\$ 965
8	Telephone, including data lines	4	\$ 199
9	Loan origination expense	2	\$ 25
10	ATM expense	4	\$ 140
13	Misc taxes other than income & real estate	1	\$ 13
15	Foreclosure expenses	1	\$ 27
17	Charitable contributions	1	\$ 3
99	Other	15	\$ 1,190

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 55,038	\$ 255,396	\$ 193,628	\$ 127,867	\$ 63,758
YTD - Deposits and Investment Securities	Y_SO115	\$ 10,727	\$ 44,771	\$ 33,255	\$ 21,835	\$ 10,877
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,521	\$ 12,382	\$ 9,492	\$ 6,526	\$ 3,436
YTD - Mortgage Loans	Y_SO141	\$ 36,492	\$ 163,887	\$ 124,773	\$ 82,226	\$ 40,746
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 2,747	\$ 13,457	\$ 9,847	\$ 6,424	\$ 3,266
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 3,551	\$ 20,899	\$ 16,261	\$ 10,856	\$ 5,433
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 460	\$ 2,196	\$ 1,616	\$ 1,051	\$ 489
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 407	\$ 1,780	\$ 1,311	\$ 833	\$ 382
YTD - Other	Y_SO185	\$ 53	\$ 416	\$ 305	\$ 218	\$ 107
YTD - Interest Expense - Total	Y_SO21	\$ 19,510	\$ 84,310	\$ 62,879	\$ 41,502	\$ 20,867
YTD - Deposits	Y_SO215	\$ 16,803	\$ 73,894	\$ 55,247	\$ 36,564	\$ 18,391
YTD - Escrows	Y_SO225	\$ 24	\$ 63	\$ 33	\$ 24	\$ 12
YTD - Advances from FHLBank	Y_SO230	\$ 2,420	\$ 9,130	\$ 6,700	\$ 4,342	\$ 2,168
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	\$ 263	\$ 1,223	\$ 899	\$ 572	\$ 296
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	\$ 35,988	\$ 173,282	\$ 132,365	\$ 87,416	\$ 43,380
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 1,635	\$ 5,778	\$ 4,249	\$ 2,935	\$ 1,395
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 34,353	\$ 167,504	\$ 128,116	\$ 84,481	\$ 41,985
YTD - Noninterest Income - Total	Y_SO42	\$ 10,166	\$ 55,998	\$ 41,452	\$ 27,579	\$ 12,979
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 633	\$ 2,467	\$ 1,895	\$ 1,287	\$ 613
YTD - Other Fees and Charges	Y_SO420	\$ 6,672	\$ 37,844	\$ 29,294	\$ 19,284	\$ 9,051
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 1,087	\$ 5,815	\$ 4,248	\$ 2,961	\$ 1,334
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 1,013	\$ 5,089	\$ 3,878	\$ 2,716	\$ 1,248
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 74	\$ 737	\$ 382	\$ 241	\$ 86
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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Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$- 11	\$- 12	\$ 4	\$ 0
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 1,774	\$ 9,872	\$ 6,015	\$ 4,047	\$ 1,981
YTD - Noninterest Expense - Total	Y_SO51	\$ 30,344	\$ 143,001	\$ 103,447	\$ 68,478	\$ 33,916
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 17,297	\$ 82,347	\$ 58,398	\$ 39,029	\$ 19,510
YTD - Legal Expense	Y_SO520	\$ 191	\$ 861	\$ 535	\$ 357	\$ 179
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 5,607	\$ 28,055	\$ 20,207	\$ 13,205	\$ 6,406
YTD - Marketing and Other Professional Services	Y_SO540	\$ 1,331	\$ 7,635	\$ 5,486	\$ 3,488	\$ 1,671
YTD - Loan Servicing Fees	Y_SO550	\$ 0	\$ 1	\$ 1	\$ 1	\$ 1
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 61	\$ 203	\$ 142	\$ 94	\$ 47
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 968	\$ 161	\$ 90	\$ 49	\$ 22
YTD - Other Noninterest Expense	Y_SO580	\$ 4,889	\$ 23,738	\$ 18,588	\$ 12,255	\$ 6,080
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 14,175	\$ 80,501	\$ 66,121	\$ 43,582	\$ 21,048
YTD - Income Taxes - Total	Y_SO71	\$ 4,768	\$ 25,454	\$ 21,294	\$ 14,389	\$ 6,831
YTD - Federal	Y_SO710	\$ 3,643	\$ 20,838	\$ 16,757	\$ 11,448	\$ 5,446
YTD - State, Local, and Other	Y_SO720	\$ 1,125	\$ 4,616	\$ 4,537	\$ 2,941	\$ 1,385
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 9,407	\$ 55,047	\$ 44,827	\$ 29,193	\$ 14,217
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 9,407	\$ 55,047	\$ 44,827	\$ 29,193	\$ 14,217

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 31,711	\$ 40,052	\$ 41,105	\$ 40,332	\$ 39,683
Net Provision for Loss	VA115	\$ 1,803	\$ 1,728	\$ 1,076	\$ 1,559	\$ 1,282
Transfers	VA125	\$- 785	\$ 203	\$ 95	\$- 29	\$ 26
Recoveries	VA135	\$ 266	\$ 270	\$ 322	\$ 320	\$ 311
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 28	\$ 0
Charge-offs	VA155	\$ 632	\$ 1,357	\$ 1,293	\$ 1,105	\$ 970
General Valuation Allowances - Ending Balance	VA165	\$ 32,363	\$ 40,896	\$ 41,305	\$ 41,105	\$ 40,332
Specific Valuation Allowances - Beginning Balance	VA108	\$ 904	\$ 1,176	\$ 1,041	\$ 1,444	\$ 1,422
Net Provision for Loss	VA118	\$ 800	\$ 32	\$ 279	\$ 8	\$ 135

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 785	\$- 203	\$- 95	\$ 29	\$- 26
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$- 28	\$ 0
Charge-offs	VA158	\$ 34	\$ 101	\$ 49	\$ 412	\$ 87
Specific Valuation Allowances - Ending Balance	VA168	\$ 2,455	\$ 904	\$ 1,176	\$ 1,041	\$ 1,444
Total Valuation Allowances - Beginning Balance	VA110	\$ 32,615	\$ 41,228	\$ 42,146	\$ 41,776	\$ 41,105
Net Provision for Loss	VA120	\$ 2,603	\$ 1,760	\$ 1,355	\$ 1,567	\$ 1,417
Recoveries	VA140	\$ 266	\$ 270	\$ 322	\$ 320	\$ 311
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 666	\$ 1,458	\$ 1,342	\$ 1,517	\$ 1,057
Total Valuation Allowances - Ending Balance	VA170	\$ 34,818	\$ 41,800	\$ 42,481	\$ 42,146	\$ 41,776
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 632	\$ 1,357	\$ 1,293	\$ 1,105	\$ 970
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 55	\$ 267	\$ 336	\$ 93	\$ 65
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 9	\$ 1	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 9	\$ 1	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 55	\$ 267	\$ 327	\$ 92	\$ 65
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 1	\$ 52	\$ 17
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 50	\$ 231	\$ 68	\$ 40	\$ 48
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	\$ 1	\$ 250	\$ 0	\$ 0
Land	VA490	\$ 5	\$ 35	\$ 8	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 492	\$ 944	\$ 842	\$ 943	\$ 813
Commercial Loans	VA520	\$ 23	\$ 189	\$ 219	\$ 264	\$ 140
Consumer Loans - Total	SUB2061	\$ 469	\$ 755	\$ 623	\$ 679	\$ 673
Loans on Deposits	VA510	\$ 3	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 207	\$ 500	\$ 328	\$ 409	\$ 363
Mobile Home Loans	VA550	\$ 58	\$ 27	\$ 13	\$ 7	\$ 7

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 24	\$ 61	\$ 86	\$ 70	\$ 23
Other	VA560	\$ 177	\$ 167	\$ 196	\$ 193	\$ 280
Repossessed Assets - Total	VA60	\$ 85	\$ 146	\$ 115	\$ 69	\$ 92
Real Estate - Construction	VA605	\$ 2	\$ 21	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 43	\$ 58	\$ 62	\$ 39	\$ 53
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 6	\$ 50	\$ 53	\$ 30	\$ 11
Real Estate - Land	VA628	\$ 0	\$ 17	\$ 0	\$ 0	\$ 25
Other Repossessed Assets	VA630	\$ 34	\$ 0	\$ 0	\$ 0	\$ 3
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 266	\$ 270	\$ 322	\$ 320	\$ 311
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 44	\$ 63	\$ 106	\$ 96	\$ 24
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 42	\$ 1
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 42	\$ 1
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 44	\$ 63	\$ 106	\$ 54	\$ 23
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 2	\$ 0	\$ 1	\$ 2
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 10	\$ 24	\$ 42	\$ 31	\$ 14
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 12	\$ 35	\$ 0	\$ 6
Land	VA491	\$ 34	\$ 25	\$ 29	\$ 22	\$ 1
Nonmortgage Loans - Total	VA57	\$ 222	\$ 207	\$ 216	\$ 224	\$ 222
Commercial Loans	VA521	\$ 41	\$ 44	\$ 24	\$ 56	\$ 73
Consumer Loans - Total	SUB2161	\$ 181	\$ 163	\$ 192	\$ 168	\$ 149
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	\$ 75	\$ 82	\$ 91	\$ 83	\$ 68

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 5	\$ 3	\$ 5	\$ 6	\$ 14
Credit Cards	VA557	\$ 13	\$ 8	\$ 7	\$ 10	\$ 3
Other	VA561	\$ 88	\$ 70	\$ 89	\$ 69	\$ 64
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 65
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 1,586	\$- 171	\$ 184	\$ 38	\$ 109
Deposits and Investment Securities	VA38	\$ 8	\$ 25	\$ 4	\$ 0	\$- 31
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 57	\$- 141	\$- 50	\$ 10	\$ 0
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 2	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 2	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 57	\$- 141	\$- 50	\$ 8	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 8	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$- 116	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 57	\$ 0	\$- 50	\$ 0	\$ 0
Land	VA492	\$ 0	\$- 25	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 156	\$- 55	\$ 70	\$ 48	\$ 75
Commercial Loans	VA522	\$ 173	\$- 70	\$- 54	\$- 30	\$ 50
Consumer Loans - Total	SUB2261	\$- 17	\$ 15	\$ 124	\$ 78	\$ 25
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	\$- 59	\$- 7	\$ 75	\$ 4	\$- 1
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 42	\$ 22	\$ 49	\$ 74	\$ 26
Reposessed Assets - Total	VA62	\$ 791	\$ 0	\$ 0	\$- 20	\$ 0
Real Estate - Construction	VA606	\$ 116	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 61	\$ 0	\$ 0	\$- 20	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 554	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 51	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 9	\$ 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	\$ 574	\$ 0	\$ 160	\$ 0	\$ 65
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 1,952	\$ 916	\$ 1,155	\$ 823	\$ 768
Deposits and Investment Securities	VA39	\$ 8	\$ 25	\$ 4	\$ 0	\$- 31
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 68	\$ 63	\$ 180	\$ 7	\$ 41
Construction - Total	SUB2330	\$ 0	\$ 0	\$ 9	\$- 39	\$- 1
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 9	\$- 41	\$- 1
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 2	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 68	\$ 63	\$ 171	\$ 46	\$ 42
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$- 2	\$ 1	\$ 59	\$ 15
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 40	\$ 91	\$ 26	\$ 9	\$ 34
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 57	\$- 11	\$ 165	\$ 0	\$- 6
Land	VA495	\$- 29	\$- 15	\$- 21	\$- 22	\$- 1
Nonmortgage Loans - Total	VA59	\$ 426	\$ 682	\$ 696	\$ 767	\$ 666
Commercial Loans	VA525	\$ 155	\$ 75	\$ 141	\$ 178	\$ 117
Consumer Loans - Total	SUB2361	\$ 271	\$ 607	\$ 555	\$ 589	\$ 549
Loans on Deposits	VA515	\$ 3	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 73	\$ 411	\$ 312	\$ 330	\$ 294
Mobile Home Loans	VA555	\$ 53	\$ 24	\$ 8	\$ 1	\$- 7
Credit Cards	VA559	\$ 11	\$ 53	\$ 79	\$ 60	\$ 20
Other	VA565	\$ 131	\$ 119	\$ 156	\$ 198	\$ 242
Repossessed Assets - Total	VA65	\$ 876	\$ 146	\$ 115	\$ 49	\$ 92
Real Estate - Construction	VA607	\$ 118	\$ 21	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 104	\$ 58	\$ 62	\$ 19	\$ 53

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 560	\$ 50	\$ 53	\$ 30	\$ 11
Real Estate - Land	VA631	\$ 51	\$ 17	\$ 0	\$ 0	\$ 25
Other Repossessed Assets	VA633	\$ 43	\$ 0	\$ 0	\$ 0	\$ 3
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	\$ 574	\$ 0	\$ 160	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 1,274	\$ 1,720	\$ 1,467	\$ 1,246	\$ 1,603
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 4,412	\$ 4,196	\$ 4,259	\$ 3,702	\$ 3,714
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 1,972	\$ 2,457	\$ 1,344	\$ 1,547	\$ 1,936
Construction	VA951	\$ 0	\$ 0	\$ 639	\$ 0	\$ 113
Permanent - 1-4 Dwelling Units	VA952	\$ 1,859	\$ 1,763	\$ 571	\$ 1,273	\$ 1,798
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 113	\$ 662	\$ 78	\$ 251	\$ 0
Permanent - Land	VA955	\$ 0	\$ 32	\$ 56	\$ 23	\$ 25
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 17,098	\$ 20,152	\$ 21,123	\$ 20,743	\$ 21,640
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 41,188	\$ 52,130	\$ 51,259	\$ 51,557	\$ 55,277
Substandard	VA965	\$ 40,491	\$ 51,602	\$ 50,716	\$ 50,709	\$ 54,891
Doubtful	VA970	\$ 689	\$ 528	\$ 543	\$ 848	\$ 386
Loss	VA975	\$ 8	\$ 0	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 52,826	\$ 66,059	\$ 86,124	\$ 82,764	\$ 92,097
Mortgages - Total	SUB2421	\$ 42,757	\$ 53,468	\$ 72,914	\$ 71,115	\$ 79,662
Construction and Land Loans	SUB2430	\$ 6,178	\$ 5,502	\$ 12,612	\$ 10,228	\$ 12,288
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 27,926	\$ 35,974	\$ 44,508	\$ 46,781	\$ 51,133
Permanent Loans Secured by All Other Property	SUB2450	\$ 12,174	\$ 14,177	\$ 19,300	\$ 19,213	\$ 19,854
Nonmortgages - Total	SUB2461	\$ 10,069	\$ 12,591	\$ 13,210	\$ 11,649	\$ 12,435
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 44,885	\$ 59,061	\$ 77,984	\$ 75,341	\$ 83,431

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 36,983	\$ 45,390	\$ 63,095	\$ 61,186	\$ 69,678
Mortgage Loans - Total	SUB2481	\$ 30,076	\$ 36,795	\$ 53,839	\$ 52,339	\$ 59,640
Construction	PD115	\$ 1,160	\$ 1,399	\$ 7,313	\$ 2,845	\$ 5,723
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 1,029	\$ 912	\$ 612	\$ 1,592	\$ 797
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 18,749	\$ 24,139	\$ 31,119	\$ 32,279	\$ 37,088
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 688	\$ 806	\$ 839	\$ 802	\$ 625
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 1,879	\$ 1,754	\$ 1,256	\$ 1,535	\$ 1,277
Permanent - Nonresidential Property (Except Land)	PD135	\$ 4,370	\$ 6,643	\$ 11,270	\$ 10,153	\$ 12,421
Permanent - Land	PD138	\$ 2,201	\$ 1,142	\$ 1,430	\$ 3,133	\$ 1,709
Nonmortgage Loans - Commercial Loans	PD140	\$ 1,998	\$ 1,980	\$ 3,003	\$ 1,839	\$ 3,734
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 4,909	\$ 6,615	\$ 6,253	\$ 7,008	\$ 6,304
Loans on Deposits	PD161	\$ 164	\$ 178	\$ 177	\$ 310	\$ 803
Home Improvement Loans	PD163	\$ 55	\$ 6	\$ 53	\$ 6	\$ 21
Education Loans	PD165	\$ 14	\$ 2	\$ 35	\$ 28	\$ 9
Auto Loans	PD167	\$ 2,599	\$ 4,801	\$ 4,380	\$ 4,790	\$ 4,327
Mobile Home Loans	PD169	\$ 39	\$ 207	\$ 162	\$ 130	\$ 111
Credit Cards	PD171	\$ 24	\$ 46	\$ 30	\$ 203	\$ 122
Other	PD180	\$ 2,014	\$ 1,375	\$ 1,416	\$ 1,541	\$ 911
Memo - Troubled Debt Restructured Included Above	PD190	\$ 147	\$ 68	\$ 90	\$ 164	\$ 176
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 101	\$ 149	\$ 0	\$ 0	\$ 91
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 7,902	\$ 13,671	\$ 14,889	\$ 14,155	\$ 13,753
Mortgage Loans - Total	SUB2491	\$ 6,523	\$ 11,522	\$ 12,677	\$ 12,430	\$ 12,346
Construction	PD215	\$ 78	\$ 358	\$ 0	\$ 450	\$ 311
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 224	\$ 323	\$ 499	\$ 546	\$ 417
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 5,202	\$ 7,598	\$ 8,576	\$ 7,386	\$ 7,872
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 60	\$ 120	\$ 27	\$ 30	\$ 47
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 182	\$ 53	\$ 65	\$ 0
Permanent - Nonresidential Property (Except Land)	PD235	\$ 21	\$ 2,034	\$ 1,500	\$ 2,052	\$ 1,814
Permanent - Land	PD238	\$ 938	\$ 907	\$ 2,022	\$ 1,901	\$ 1,885
Nonmortgage Loans - Commercial Loans	PD240	\$ 518	\$ 565	\$ 733	\$ 461	\$ 293
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 861	\$ 1,584	\$ 1,479	\$ 1,264	\$ 1,114
Loans on Deposits	PD261	\$ 53	\$ 195	\$ 191	\$ 47	\$ 76
Home Improvement Loans	PD263	\$ 0	\$ 51	\$ 10	\$ 3	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 0	\$ 2	\$ 26	\$ 55	\$ 57
Auto Loans	PD267	\$ 536	\$ 905	\$ 867	\$ 835	\$ 678
Mobile Home Loans	PD269	\$ 21	\$ 0	\$ 2	\$ 1	\$ 4
Credit Cards	PD271	\$ 9	\$ 5	\$ 12	\$ 35	\$ 102
Other	PD280	\$ 242	\$ 426	\$ 371	\$ 288	\$ 197
Memo - Troubled Debt Restructured Included Above	PD290	\$ 13	\$ 59	\$ 204	\$ 121	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 50	\$ 50	\$ 0	\$ 0	\$ 49
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 7,941	\$ 6,998	\$ 8,140	\$ 7,423	\$ 8,666
Mortgage Loans - Total	SUB2501	\$ 6,158	\$ 5,151	\$ 6,398	\$ 6,346	\$ 7,676
Construction	PD315	\$ 1,419	\$ 1,560	\$ 1,793	\$ 1,826	\$ 2,641
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 157	\$ 55	\$ 40	\$ 175	\$ 1,525
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 1,716	\$ 2,011	\$ 2,739	\$ 3,971	\$ 2,654
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 101	\$ 10	\$ 57	\$ 0	\$ 108
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 65	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD335	\$ 2,318	\$ 1,379	\$ 1,715	\$ 301	\$ 729
Permanent - Land	PD338	\$ 382	\$ 136	\$ 54	\$ 73	\$ 19
Nonmortgage Loans - Commercial Loans	PD340	\$ 1,328	\$ 817	\$ 1,012	\$ 619	\$ 526
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 455	\$ 1,030	\$ 730	\$ 458	\$ 464
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 11
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 287	\$ 884	\$ 547	\$ 308	\$ 324
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 51	\$ 51	\$ 72
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 166	\$ 146	\$ 132	\$ 99	\$ 57
Memo - Troubled Debt Restructured Included Above	PD390	\$ 0	\$ 50	\$ 60	\$ 215	\$ 152
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 56	\$ 0	\$ 43	\$ 43	\$ 44

Schedule LD --- Loan Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 64,164	\$ 116,726	\$ 160,626	\$ 112,929	\$ 111,580

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Schedule LD --- Loan Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 45,558	\$ 75,171	\$ 115,464	\$ 70,629	\$ 71,307
100% and greater LTV	LD120	\$ 18,606	\$ 41,555	\$ 45,162	\$ 42,300	\$ 40,273
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 2,951	\$ 3,879	\$ 2,989	\$ 4,527	\$ 4,177
Past Due and Still Accruing - Total	SUB5240	\$ 2,873	\$ 3,760	\$ 2,707	\$ 4,147	\$ 3,695
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 1,665	\$ 2,869	\$ 1,627	\$ 3,016	\$ 2,139
90% up to 100% LTV	LD210	\$ 531	\$ 1,349	\$ 872	\$ 1,997	\$ 1,387
100% and greater LTV	LD220	\$ 1,134	\$ 1,520	\$ 755	\$ 1,019	\$ 752
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 1,208	\$ 891	\$ 1,080	\$ 1,131	\$ 1,556
90% up to 100% LTV	LD230	\$ 1,208	\$ 808	\$ 990	\$ 1,072	\$ 1,556
100% and greater LTV	LD240	\$ 0	\$ 83	\$ 90	\$ 59	\$ 0
Nonaccrual - Total	SUB5230	\$ 78	\$ 119	\$ 282	\$ 380	\$ 482
90% up to 100% LTV	LD250	\$ 64	\$ 69	\$ 61	\$ 104	\$ 175
100% and greater LTV	LD260	\$ 14	\$ 50	\$ 221	\$ 276	\$ 307
Net Charge-offs - Total	SUB5300	\$ 0	\$ 5	\$ 0	\$ 8	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 5	\$ 0	\$ 8	\$ 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	\$ 6,484	\$ 9,591	\$ 8,131	\$ 9,751	\$ 7,015
90% up to 100% LTV	LD430	\$ 4,400	\$ 6,314	\$ 5,601	\$ 5,780	\$ 3,896
100% and greater LTV	LD440	\$ 2,084	\$ 3,277	\$ 2,530	\$ 3,971	\$ 3,119
Sales - Total	SUB5340	\$ 2,796	\$ 7,327	\$ 3,842	\$ 1,997	\$ 4,248
90% up to 100% LTV	LD450	\$ 2,032	\$ 6,391	\$ 3,687	\$ 1,917	\$ 3,625
100% and greater LTV	LD460	\$ 764	\$ 936	\$ 155	\$ 80	\$ 623

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 223,942	\$ 239,799	\$ 266,563	\$ 253,796	\$ 220,162
Mortgage Construction Loans	CC105	\$ 172,872	\$ 190,708	\$ 235,366	\$ 222,619	\$ 185,569
Other Mortgage Loans	CC115	\$ 51,070	\$ 49,091	\$ 31,197	\$ 31,177	\$ 34,593
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 2,015	\$ 7,209	\$ 8,643	\$ 3,633	\$ 4,591
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 60,078	\$ 41,202	\$ 73,743	\$ 126,095	\$ 71,340
1-4 Dwelling Units	CC280	\$ 43,104	\$ 36,170	\$ 58,056	\$ 115,012	\$ 58,526

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 2,220	\$ 132	\$ 0	\$ 3,945	\$ 550
All Other Real Estate	CC300	\$ 14,754	\$ 4,900	\$ 15,687	\$ 7,138	\$ 12,264
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,792	\$ 2,353	\$ 3,222	\$ 1,914	\$ 4,630
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0	\$ 151	\$ 502
Commitments Outstanding to Sell Loans	CC330	\$ 45,667	\$ 42,289	\$ 67,918	\$ 94,610	\$ 60,844
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	\$ 590	\$ 681	\$ 6,825	\$ 12,643	\$ 39,171
Commitments Outstanding to Sell Investment Securities	CC375	\$ 1,995	\$ 1,435	\$ 1,460	\$ 2,125	\$ 1,120
Unused Lines of Credit - Total	SUB3361	\$ 238,044	\$ 395,496	\$ 409,334	\$ 413,058	\$ 407,138
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 106,220	\$ 208,688	\$ 234,525	\$ 238,981	\$ 229,512
Commercial Lines	CC420	\$ 93,772	\$ 133,766	\$ 128,742	\$ 124,537	\$ 130,045
Open-End Consumer Lines - Credit Cards	CC423	\$ 30,300	\$ 38,416	\$ 33,708	\$ 37,968	\$ 37,116
Open-End Consumer Lines - Other	CC425	\$ 7,752	\$ 14,626	\$ 12,359	\$ 11,572	\$ 10,465
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 16,950	\$ 22,846	\$ 28,639	\$ 26,775	\$ 23,788
Commercial	CC430	\$ 2,326	\$ 1,962	\$ 8,064	\$ 8,773	\$ 7,019
Standby, Not Included on CC465 or CC468	CC435	\$ 14,624	\$ 20,884	\$ 20,575	\$ 18,002	\$ 16,769
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 1,702	\$ 6,833	\$ 5,871	\$ 5,671	\$ 5,795
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 1,702	\$ 6,833	\$ 5,871	\$ 5,671	\$ 5,795
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 210	\$ 210	\$ 210
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 9,486	\$ 16,940	\$ 1,749	\$ 9,523	\$ 8,356
Pass-Through Securities	CF143	\$ 8,486	\$ 16,940	\$ 1,749	\$ 8,921	\$ 5,434
Other Mortgage-Backed Securities	CF153	\$ 1,000	\$ 0	\$ 0	\$ 602	\$ 2,922
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 985	\$ 2,300	\$ 746	\$ 11	\$ 0
Pass-Through Securities	CF145	\$ 967	\$ 2,284	\$ 733	\$ 0	\$ 0
Other Mortgage-Backed Securities	CF155	\$ 18	\$ 16	\$ 13	\$ 11	\$ 0
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 8,501	\$ 14,640	\$ 1,003	\$ 9,512	\$ 8,356

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 7,850	\$- 7,951	\$- 7,992	\$- 11,281	\$- 9,251
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 174	\$- 1,478	\$- 1,477	\$- 17,601	\$- 10,072
Mortgage Loans Disbursed - Total	SUB3831	\$ 337,912	\$ 391,112	\$ 471,187	\$ 566,839	\$ 402,566
Construction Loans - Total	SUB3840	\$ 87,382	\$ 109,332	\$ 128,992	\$ 129,512	\$ 102,391
1-4 Dwelling Units	CF190	\$ 69,442	\$ 85,296	\$ 99,771	\$ 99,575	\$ 86,488
Multifamily (5 or more) Dwelling Units	CF200	\$ 8,401	\$ 7,706	\$ 3,117	\$ 11,236	\$ 464
Nonresidential	CF210	\$ 9,539	\$ 16,330	\$ 26,104	\$ 18,701	\$ 15,439
Permanent Loans - Total	SUB3851	\$ 250,530	\$ 281,780	\$ 342,195	\$ 437,327	\$ 300,175
1-4 Dwelling Units	CF225	\$ 185,673	\$ 204,099	\$ 247,192	\$ 298,156	\$ 214,744
Multifamily (5 or more) Dwelling Units	CF245	\$ 13,471	\$ 5,548	\$ 22,362	\$ 38,033	\$ 3,483
Nonresidential (Except Land)	CF260	\$ 28,757	\$ 32,273	\$ 42,886	\$ 47,764	\$ 54,695
Land	CF270	\$ 22,629	\$ 39,860	\$ 29,755	\$ 53,374	\$ 27,253
Loans and Participations Purchased - Total	SUB3880	\$ 2,205	\$ 3,180	\$ 5,364	\$ 4,557	\$ 757
Secured by 1-4 Dwelling Units	CF280	\$ 660	\$ 525	\$ 3,106	\$ 144	\$ 107
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 361	\$ 0	\$ 268	\$ 897	\$ 390
Secured by Nonresidential	CF300	\$ 1,184	\$ 2,655	\$ 1,990	\$ 3,516	\$ 260
Loans and Participations Sold - Total	SUB3890	\$ 89,888	\$ 133,960	\$ 156,175	\$ 153,704	\$ 118,976
Secured by 1-4 Dwelling Units	CF310	\$ 87,527	\$ 112,091	\$ 120,993	\$ 153,552	\$ 99,418
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 2,120	\$ 21,587	\$ 35,069	\$ 0	\$ 18,992
Secured by Nonresidential	CF330	\$ 241	\$ 282	\$ 113	\$ 152	\$ 566
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 87,683	\$- 130,780	\$- 150,811	\$- 149,147	\$- 118,219
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 212,184	\$ 236,441	\$ 282,445	\$ 329,923	\$ 242,203
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 12,390	\$ 5,199	\$- 4,707	\$ 13,099	\$ 10,280
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 33,651	\$ 29,775	\$ 36,048	\$ 68,765	\$ 59,812
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 25,655	\$ 29,090	\$ 33,224	\$ 100,868	\$ 52,424
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 79,105	\$ 117,246	\$ 142,872	\$ 128,575	\$ 116,957
Commercial	CF390	\$ 53,104	\$ 72,103	\$ 79,758	\$ 61,355	\$ 59,282
Consumer	CF400	\$ 26,001	\$ 45,143	\$ 63,114	\$ 67,220	\$ 57,675
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 854	\$ 0	\$ 0	\$ 0
Commercial	CF395	\$ 0	\$ 854	\$ 0	\$ 0	\$ 0
Consumer	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 79,105	\$ 116,392	\$ 142,872	\$ 128,575	\$ 116,957
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 8,610	\$ 70,220	\$- 8,941	\$ 49,329	\$ 52,487
New Deposits Received less Deposits Withdrawn	CF420	\$- 6,052	\$ 56,636	\$- 22,575	\$ 36,059	\$ 39,172
Interest Credited to Deposits	CF430	\$ 14,662	\$ 13,584	\$ 13,634	\$ 13,270	\$ 13,315
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 19,722	\$ 25,123	\$ 25,825	\$ 10,889	\$ 10,430
Fully Insured	DI100	\$ 19,722	\$ 22,850	\$ 23,152	\$ 5,754	\$ 4,564
Other	DI110	\$ 0	\$ 2,273	\$ 2,673	\$ 5,135	\$ 5,866
Deposits with Balances - \$100,000 or Less	DI120	\$ 2,465,907	\$ 3,071,203	\$ 3,098,682	\$ 3,119,484	\$ 3,115,411
Deposits with Balances - Greater than \$100,000	DI130	\$ 1,010,110	\$ 1,311,686	\$ 1,302,280	\$ 1,291,825	\$ 1,247,149
Number of Deposit Accounts - Total	SUB4062	256,730	356,807	366,498	361,620	358,863
Balances of \$100,000 or Less	DI150	251,561	350,237	359,945	355,114	352,436
Balances Greater than \$100,000	DI160	5,169	6,570	6,553	6,506	6,427
IRA/Keogh Accounts	DI200	\$ 349,347	\$ 373,451	\$ 377,515	\$ 376,711	\$ 373,612
Uninsured Deposits	DI210	\$ 557,675	\$ 762,540	\$ 749,426	\$ 746,126	\$ 686,406
Preferred Deposits	DI220	\$ 79,172	\$ 75,166	\$ 55,962	\$ 56,545	\$ 68,879
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 684,088	\$ 834,986	\$ 823,653	\$ 818,813	\$ 797,288
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 374,196	\$ 751,479	\$ 765,913	\$ 772,162	\$ 777,011
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 425,431	\$ 464,112	\$ 488,540	\$ 484,717	\$ 477,018
Deposits & Escrows - Time Deposits	DI340	\$ 1,992,300	\$ 2,332,307	\$ 2,322,864	\$ 2,335,612	\$ 2,311,240
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 205,868	\$ 373,843	\$ 369,193	\$ 370,218	\$ 342,908
Outstd Checks Drawn Against FHLBs & FRBs Not Inclcd in SC710	DI620	\$ 3,268	\$ 4,599	\$ 4,223	\$ 5,185	\$ 4,998
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 1,360	\$ 1,055	\$ 924	\$ 560	\$ 790
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 1,717	\$ 1,616	\$ 1,641	\$ 1,400	\$ 1,525
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	1,305	1,588	1,593	1,607	1,598
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 371,274	\$ 583,817	\$ 617,236	\$ 644,104	\$ 663,510
Assets Held for Sale	SI387	\$ 32,812	\$ 30,278	\$ 33,010	\$ 39,924	\$ 27,000
Loans Serviced for Others	SI390	\$ 1,105,135	\$ 1,100,210	\$ 1,069,265	\$ 1,088,968	\$ 1,066,426
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	83.52%	79.44%	78.24%	84.45%	82.88%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	83.42%	79.65%	78.25%	84.36%	82.46%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	83.39%	78.82%	78.26%	83.92%	82.21%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	80.52%	79.77%	80.02%	79.67%	78.27%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 11,056	\$ 11,410	\$ 10,574	\$ 10,400	\$ 9,887
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 39,186	\$ 38,617	\$ 37,004	\$ 26,800	\$ 27,736
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	79	84	101	65	2,005
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Beginning Equity Capital	SI600	\$ 621,225	\$ 679,280	\$ 667,809	\$ 668,145	\$ 652,284
Net Income (Loss) (SO91)	SI610	\$ 9,407	\$ 11,630	\$ 15,634	\$ 14,976	\$ 14,217
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 206	\$ 0
Dividends Declared - Common Stock	SI630	\$ 2,232	\$ 249	\$ 2,357	\$ 4,811	\$ 2,260
Stock Issued	SI640	\$ 40	\$ 0	\$ 0	\$ 0	\$ 2
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 756
Capital Contributions (Where No Stock is Issued)	SI655	\$- 509	\$ 54	\$ 235	\$ 228	\$ 5,213
New Basis Accounting Adjustments	SI660	\$ 0	\$ 6,192	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 4,222	\$ 145	\$ 6,993	\$- 10,562	\$ 2,957
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$- 1	\$- 193
Other Adjustments	SI671	\$ 362	\$ 145	\$ 65	\$ 38	\$- 3,319
Ending Equity Capital (SC80)	SI680	\$ 624,071	\$ 697,197	\$ 688,379	\$ 667,807	\$ 668,145
TRANSACTIONS WITH AFFILIATES						
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	\$ 67	\$ 37	\$ 58	\$ 58	\$ 59
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	5 [Yes]	6 [Yes]	7 [Yes]	4 [Yes]	3 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 109,805	\$ 3,813	\$ 3,820	\$ 1,723	\$ 1,589
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 235	\$ 122,309	\$ 93,493	\$ 291	\$ 317
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 4,438,816	\$ 5,437,548	\$ 5,469,369	\$ 5,420,501	\$ 5,340,181
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,378,451	\$ 1,445,345	\$ 1,439,172	\$ 1,458,582	\$ 1,410,094
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 2,494,609	\$ 3,082,635	\$ 3,109,126	\$ 3,063,686	\$ 2,916,914
Nonmortgage Loans	SI885	\$ 325,120	\$ 569,736	\$ 544,780	\$ 557,734	\$ 603,489
Deposits and Excrows	SI890	\$ 3,422,734	\$ 4,337,459	\$ 4,375,013	\$ 4,365,274	\$ 4,276,053
Total Borrowings	SI895	\$ 298,551	\$ 339,731	\$ 342,741	\$ 318,945	\$ 266,047
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	10	8	14	26	13
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 942	\$ 290	\$ 1,358	\$ 6,647	\$ 775
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.52	5.20	5.13	5.08	4.90
Interest Charged on Loans Made During Quarter - Maximum	SI930	5.85	5.55	7.22	7.41	5.42

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Schedule SQ --- Consolidated Supplemental Questions		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
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	0	0	0	0
Change in Control of Association?	SQ130	1	1	1	0	1
Merger Accounted for under the Purchase Method?	SQ160	0	1	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	2	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	3	2	3	3	3
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	9	10	8	7	7

Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	5 [Yes]	6 [Yes]	7 [Yes]	7 [Yes]	7 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	5 [Yes]	6 [Yes]	7 [Yes]	7 [Yes]	7 [Yes]
Do you have any activity to report on this schedule?	FS130	5 [Yes]	6 [Yes]	7 [Yes]	7 [Yes]	7 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 1,186,877	\$ 1,258,351	\$ 1,175,762	\$ 1,147,900	\$ 1,158,273
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 887,253	\$ 950,156	\$ 862,506	\$ 843,245	\$ 844,774
Personal Trust and Agency Accounts	FS210	\$ 525,027	\$ 524,719	\$ 430,487	\$ 422,943	\$ 418,492
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 128,446	\$ 145,989	\$ 138,467	\$ 136,159	\$ 142,878
Employee Benefit - Defined Contribution	FS220	\$ 31,989	\$ 31,167	\$ 29,355	\$ 32,986	\$ 45,356
Employee Benefit - Defined Benefit	FS230	\$ 16,402	\$ 24,886	\$ 24,558	\$ 21,865	\$ 16,031
Other Retirement Accounts	FS240	\$ 80,055	\$ 89,936	\$ 84,554	\$ 81,308	\$ 81,491
Corporate Trust and Agency Accounts	FS250	\$ 2,887	\$ 2,891	\$ 1	\$ 1	\$ 1
Investment Management Agency Accounts	FS260	\$ 230,731	\$ 276,394	\$ 293,551	\$ 283,731	\$ 282,989
Other Fiduciary Accounts	FS270	\$ 162	\$ 163	\$ 0	\$ 411	\$ 414

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 74,452	\$ 79,935	\$ 96,048	\$ 83,638	\$ 84,110
Personal Trust and Agency Accounts	FS211	\$ 1,660	\$ 1,910	\$ 221	\$ 205	\$ 196
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 70,393	\$ 75,012	\$ 88,785	\$ 76,931	\$ 74,843
Employee Benefit - Defined Contribution	FS221	\$ 46,979	\$ 50,532	\$ 46,711	\$ 39,885	\$ 28,882
Employee Benefit - Defined Benefit	FS231	\$ 12,002	\$ 12,656	\$ 27,850	\$ 23,072	\$ 32,822
Other Retirement Accounts	FS241	\$ 11,412	\$ 11,824	\$ 14,224	\$ 13,974	\$ 13,139
Corporate Trust and Agency Accounts	FS251	\$ 2,399	\$ 2,857	\$ 7,042	\$ 6,182	\$ 8,256
Other Fiduciary Accounts	FS271	\$ 0	\$ 156	\$ 0	\$ 320	\$ 815
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 225,172	\$ 228,260	\$ 217,208	\$ 221,017	\$ 229,389
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	1,809	1,983	1,932	1,959	1,930
Personal Trust and Agency Accounts	FS212	794	845	756	794	789
Retirement-related Trust and Agency Accounts - Total	SUB6120	554	596	585	587	607
Employee Benefit - Defined Contribution	FS222	97	95	94	101	113
Employee Benefit - Defined Benefit	FS232	3	3	3	3	3
Other Retirement Accounts	FS242	454	498	488	483	491
Corporate Trust and Agency Accounts	FS252	13	13	1	1	1
Investment Management Agency Accounts	FS262	445	526	590	575	531
Other Fiduciary Accounts	FS272	3	3	0	2	2
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	131	128	128	114	108
Personal Trust and Agency Accounts	FS213	3	5	4	2	2
Retirement-related Trust and Agency Accounts - Total	SUB6130	121	113	113	100	93
Employee Benefit - Defined Contribution	FS223	47	47	46	38	23
Employee Benefit - Defined Benefit	FS233	4	4	5	4	5
Other Retirement Accounts	FS243	70	62	62	58	65
Corporate Trust and Agency Accounts	FS253	7	9	11	11	12
Other Fiduciary Accounts	FS273	0	1	0	1	1
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	108	107	107	110	112
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 995	\$ 4,535	\$ 2,800	\$ 1,881	\$ 874
Personal Trust and Agency Accounts	FS310	\$ 546	\$ 2,291	\$ 1,391	\$ 921	\$ 437

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 169	\$ 781	\$ 541	\$ 382	\$ 171
Employee Benefit - Defined Contribution	FS320	\$ 70	\$ 383	\$ 294	\$ 217	\$ 94
Employee Benefit - Defined Benefit	FS330	\$ 36	\$ 99	\$ 62	\$ 42	\$ 19
Other Retirement Accounts	FS340	\$ 63	\$ 299	\$ 185	\$ 123	\$ 58
Corporate Trust and Agency Accounts	FS350	\$ 7	\$ 25	\$ 16	\$ 11	\$ 4
Investment Management Agency Accounts	FS360	\$ 216	\$ 1,219	\$ 694	\$ 460	\$ 210
Other Fiduciary Accounts	FS370	\$ 5	\$ 5	\$ 3	\$ 2	\$ 1
Custody and Safekeeping Accounts	FS380	\$ 49	\$ 188	\$ 138	\$ 96	\$ 49
Other Fiduciary and Related Services	FS390	\$ 3	\$ 26	\$ 17	\$ 9	\$ 2
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 468	\$ 3,930	\$ 2,185	\$ 1,486	\$ 461
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 24	\$ 18	\$ 9	\$ 9
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 36	\$ 108	\$ 81	\$ 54	\$ 27
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 563	\$ 689	\$ 678	\$ 440	\$ 431
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 147,696	\$ 524,719	\$ 142,630	\$ 177,947	\$ 146,701
Non-Interest-Bearing Deposits	FS410	\$ 26	\$ 283	\$ 310	\$ 32	\$ 0
Interest-Bearing Deposits	FS415	\$ 2,283	\$ 2,260	\$ 1,603	\$ 1,680	\$ 1,755
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 20,831	\$ 123,664	\$ 18,999	\$ 19,779	\$ 17,436
State, County and Municipal Obligations	FS425	\$ 21,051	\$ 29,763	\$ 20,769	\$ 24,774	\$ 21,353
Money Market Mutual Funds	FS430	\$ 9,646	\$ 47,308	\$ 9,129	\$ 14,814	\$ 13,033
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 5,579	\$ 42,659	\$ 6,564	\$ 7,158	\$ 7,884
Common and Preferred Stock	FS445	\$ 73,370	\$ 258,683	\$ 72,243	\$ 94,648	\$ 72,291
Real Estate Mortgages	FS450	\$ 122	\$ 480	\$ 124	\$ 125	\$ 125
Real Estate	FS455	\$ 10,620	\$ 14,474	\$ 8,823	\$ 9,268	\$ 8,065
Miscellaneous Assets	FS460	\$ 4,168	\$ 5,145	\$ 4,066	\$ 5,669	\$ 4,759
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	92	99	106	102	112
Corporate and Municipal Trusteeships	FS510	7	7	2	8	9
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	85	92	104	94	103
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 7,830	\$ 7,830	\$ 7,830	\$ 8,525	\$ 8,555

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
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	\$ 219	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 87	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 132	\$ 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	\$ 11	\$ 11	\$ 9	\$ 9
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 11	\$ 11	\$ 9	\$ 9
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	\$ 8	\$ 7	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 1	\$ 1	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 7	\$ 6	\$ 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

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 624,071	\$ 697,199	\$ 688,376	\$ 667,809	\$ 668,145
Equity Capital Deductions - Total	SUB1631	\$ 10,718	\$ 11,720	\$ 3,847	\$ 4,391	\$ 3,812
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 736	\$ 1,310	\$ 161	\$ 162	\$ 163
Goodwill and Certain Other Intangible Assets	CCR115	\$ 8,909	\$ 9,601	\$ 2,953	\$ 3,001	\$ 3,047
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 1,073	\$ 809	\$ 733	\$ 1,228	\$ 602
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$- 7,819	\$- 11,325	\$- 11,000	\$- 3,753	\$- 14,143
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 7,819	\$- 11,325	\$- 11,000	\$- 3,753	\$- 14,143
Qualifying 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	\$ 605,534	\$ 674,154	\$ 673,529	\$ 659,665	\$ 650,190
Total Assets (SC60)	CCR205	\$ 4,473,512	\$ 5,456,660	\$ 5,537,391	\$ 5,466,111	\$ 5,396,412
Asset Deductions - Total	SUB1651	\$ 10,718	\$ 11,720	\$ 3,847	\$ 4,391	\$ 4,314
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 736	\$ 1,310	\$ 161	\$ 162	\$ 163
Goodwill and Certain Other Intangible Assets	CCR265	\$ 8,909	\$ 9,601	\$ 2,953	\$ 3,001	\$ 3,047
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 1,073	\$ 809	\$ 733	\$ 1,228	\$ 602
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 502
Asset Additions - Total	SUB1661	\$- 12,890	\$- 17,910	\$- 16,812	\$- 5,956	\$- 21,780
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 12,890	\$- 17,910	\$- 16,812	\$- 5,956	\$- 21,780
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 4,449,904	\$ 5,427,030	\$ 5,516,732	\$ 5,455,764	\$ 5,370,318
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 178,048	\$ 217,099	\$ 220,752	\$ 218,248	\$ 214,684
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 605,534	\$ 674,154	\$ 673,529	\$ 659,665	\$ 650,190
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,362	\$ 1,993	\$ 1,551	\$ 1,439	\$ 2,149
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 28,983	\$ 38,031	\$ 37,987	\$ 36,406	\$ 36,167
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 30,345	\$ 40,024	\$ 39,538	\$ 37,845	\$ 38,316
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 30,345	\$ 40,024	\$ 39,538	\$ 37,845	\$ 38,316
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	\$ 635,879	\$ 714,178	\$ 713,067	\$ 697,510	\$ 688,506
0% R/W Category - Cash	CCR400	\$ 30,377	\$ 37,351	\$ 40,438	\$ 41,697	\$ 36,523
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 151,309	\$ 303,594	\$ 366,142	\$ 322,095	\$ 280,004
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 173	\$ 4,334	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 41,257	\$ 32,771	\$ 38,912	\$ 32,385	\$ 40,248
0% R/W Category - Assets Total	CCR420	\$ 223,116	\$ 378,050	\$ 445,492	\$ 396,177	\$ 356,775
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	\$ 75,073	\$ 196,060	\$ 163,822	\$ 213,529	\$ 136,039
20% R/W Category - Claims on FHLBs	CCR435	\$ 813,530	\$ 774,883	\$ 748,659	\$ 726,665	\$ 849,464
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 44,442	\$ 46,841	\$ 47,088	\$ 49,800	\$ 47,282
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 54,951	\$ 60,966	\$ 82,151	\$ 64,289	\$ 81,187
20% R/W Category - Other	CCR450	\$ 432,852	\$ 457,281	\$ 464,371	\$ 517,855	\$ 542,602
20% R/W Category - Assets Total	CCR455	\$ 1,420,848	\$ 1,536,031	\$ 1,506,091	\$ 1,572,138	\$ 1,656,574
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 284,167	\$ 307,206	\$ 301,219	\$ 314,426	\$ 331,314
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,199,381	\$ 1,425,116	\$ 1,397,086	\$ 1,359,756	\$ 1,344,262
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 44,342	\$ 46,595	\$ 46,702	\$ 49,535	\$ 52,901
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 5,685	\$ 5,717	\$ 5,370	\$ 5,358	\$ 5,889
50% R/W Category - Other	CCR480	\$ 1,337	\$ 102,873	\$ 128,942	\$ 87,933	\$ 133,230
50% R/W Category - Assets Total	CCR485	\$ 1,250,745	\$ 1,580,301	\$ 1,578,100	\$ 1,502,582	\$ 1,536,282
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 625,378	\$ 790,155	\$ 789,055	\$ 751,295	\$ 768,144

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TFR Industry Aggregate Report
93047 - OTS-Regulated: Tennessee
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 0	\$ 0	\$ 91,449	\$ 94,111	\$ 112,818
100% R/W Category - All Other Assets	CCR506	\$ 1,721,710	\$ 2,241,045	\$ 2,208,697	\$ 2,148,752	\$ 2,052,120
100% R/W Category - Assets Total	CCR510	\$ 1,721,710	\$ 2,241,045	\$ 2,300,146	\$ 2,242,863	\$ 2,164,938
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 1,721,710	\$ 2,241,045	\$ 2,300,146	\$ 2,242,863	\$ 2,164,938
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	\$ 4,616,419	\$ 5,735,427	\$ 5,829,829	\$ 5,713,760	\$ 5,714,569
Subtotal Risk-Weighted Assets	CCR75	\$ 2,631,254	\$ 3,338,402	\$ 3,390,416	\$ 3,308,582	\$ 3,264,393
Excess Allowances for Loan and Lease Losses	CCR530	\$ 2,627	\$ 1,713	\$ 2,077	\$ 2,425	\$ 2,481
Total Risk-Weighted Assets	CCR78	\$ 2,628,627	\$ 3,336,689	\$ 3,388,339	\$ 3,306,157	\$ 3,261,912
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 210,292	\$ 266,937	\$ 271,068	\$ 264,493	\$ 260,948
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	13.61%	12.42%	12.21%	12.09%	12.11%
Total Risk-Based Capital Ratio	CCR820	24.19%	21.40%	21.04%	21.10%	21.11%
Tier 1 Risk-Based Capital Ratio	CCR830	23.04%	20.20%	19.88%	19.95%	19.93%
Tangible Equity Ratio	CCR840	13.61%	12.42%	12.21%	12.09%	12.11%

*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.