

TFR Industry Aggregate Report

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:11 PM	TFR Industry Aggregate Report 93047 - OTS-Regulated: Tennessee December 2005	Frozen Aggregated Data (\$Thousands)
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Description	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Number of Regulated Institutions	17	17	17	18	19

Schedule NS --- Optional Narrative Statement		Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 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	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		Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,375,826	\$ 1,401,988	\$ 1,384,284	\$ 1,459,408	\$ 1,549,378
Cash and Non-Interest-Earning Deposits	SC110	\$ 81,301	\$ 96,531	\$ 87,517	\$ 78,142	\$ 96,154
Interest-Earning Deposits in FHLBs	SC112	\$ 79,995	\$ 68,130	\$ 43,703	\$ 82,450	\$ 81,133
Other Interest-Earning Deposits	SC118	\$ 22,898	\$ 14,011	\$ 14,965	\$ 14,781	\$ 14,670
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 8,518	\$ 5,183	\$ 8,139	\$ 23,990	\$ 18,755
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,101,119	\$ 1,137,553	\$ 1,148,120	\$ 1,176,395	\$ 1,240,793
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 6,241	\$ 5,373	\$ 9,889	\$ 19,508	\$ 25,329
State and Municipal Obligations	SC180	\$ 55,831	\$ 52,637	\$ 53,214	\$ 49,823	\$ 52,078
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 11,176	\$ 13,553	\$ 10,334	\$ 5,849	\$ 10,868
Accrued Interest Receivable	SC191	\$ 8,747	\$ 9,017	\$ 8,403	\$ 8,470	\$ 9,598
Mortgage-Backed Securities - Gross	SUB0072	\$ 132,956	\$ 118,726	\$ 124,354	\$ 131,279	\$ 312,440
Mortgage-Backed Securities - Total	SC22	\$ 132,956	\$ 118,726	\$ 124,354	\$ 131,279	\$ 312,440
Pass-Through - Total	SUB0073	\$ 113,427	\$ 99,110	\$ 103,949	\$ 106,843	\$ 207,315
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 113,427	\$ 99,110	\$ 103,949	\$ 106,843	\$ 207,315
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 19,018	\$ 19,179	\$ 19,957	\$ 24,096	\$ 104,793
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 775	\$ 860	\$ 972	\$ 1,125	\$ 78,296
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 18,243	\$ 18,319	\$ 18,985	\$ 22,971	\$ 26,497
Other	SC222	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 511	\$ 437	\$ 448	\$ 340	\$ 332

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 2,558,323	\$ 2,481,631	\$ 2,432,425	\$ 2,382,772	\$ 2,811,323
Mortgage Loans - Total	SC26	\$ 2,536,898	\$ 2,459,892	\$ 2,411,741	\$ 2,363,768	\$ 2,791,527
Construction Loans - Total	SUB0100	\$ 280,198	\$ 258,755	\$ 247,283	\$ 240,704	\$ 304,679
Residential - Total	SUB0110	\$ 219,222	\$ 206,681	\$ 201,179	\$ 200,647	\$ 219,464
1-4 Dwelling Units	SC230	\$ 208,815	\$ 199,317	\$ 193,798	\$ 195,251	\$ 205,449
Multifamily (5 or more) Dwelling Units	SC235	\$ 10,407	\$ 7,364	\$ 7,381	\$ 5,396	\$ 14,015
Nonresidential Property	SC240	\$ 60,976	\$ 52,074	\$ 46,104	\$ 40,057	\$ 85,215
Permanent Loans - Total	SUB0121	\$ 2,266,810	\$ 2,212,481	\$ 2,174,960	\$ 2,131,590	\$ 2,494,210
Residential - Total	SUB0131	\$ 1,518,714	\$ 1,500,754	\$ 1,501,325	\$ 1,462,878	\$ 1,640,316
1-4 Dwelling Units - Total	SUB0141	\$ 1,439,589	\$ 1,424,516	\$ 1,427,509	\$ 1,395,931	\$ 1,553,297
Revolving Open-End Loans	SC251	\$ 151,801	\$ 141,290	\$ 141,355	\$ 140,156	\$ 247,214
All Other - First Liens	SC254	\$ 1,236,915	\$ 1,234,387	\$ 1,240,063	\$ 1,209,303	\$ 1,242,166
All Other - Junior Liens	SC255	\$ 50,873	\$ 48,839	\$ 46,091	\$ 46,472	\$ 63,917
Multifamily (5 or more) Dwelling Units	SC256	\$ 79,125	\$ 76,238	\$ 73,816	\$ 66,947	\$ 87,019
Nonresidential Property (Except Land)	SC260	\$ 556,127	\$ 533,761	\$ 511,381	\$ 507,186	\$ 626,461
Land	SC265	\$ 191,969	\$ 177,966	\$ 162,254	\$ 161,526	\$ 227,433
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 75,772	\$ 48,993	\$ 56,236	\$ 25,933	\$ 29,539
Accrued Interest Receivable	SC272	\$ 9,744	\$ 9,178	\$ 8,999	\$ 9,063	\$ 10,803
Advances for Taxes and Insurance	SC275	\$ 1,571	\$ 1,217	\$ 1,183	\$ 1,415	\$ 1,631
Allowance for Loan and Lease Losses	SC283	\$ 21,425	\$ 21,739	\$ 20,684	\$ 19,004	\$ 19,796
Nonmortgage Loans - Gross	SUB0162	\$ 342,434	\$ 345,733	\$ 343,658	\$ 336,517	\$ 595,356
Nonmortgage Loans - Total	SC31	\$ 328,145	\$ 332,013	\$ 329,960	\$ 323,162	\$ 574,703
Commercial Loans - Total	SC32	\$ 178,278	\$ 181,536	\$ 177,039	\$ 173,227	\$ 274,239
Secured	SC300	\$ 143,861	\$ 141,399	\$ 134,027	\$ 129,600	\$ 222,654
Unsecured	SC303	\$ 33,433	\$ 39,113	\$ 40,487	\$ 40,967	\$ 49,243
Lease Receivables	SC306	\$ 984	\$ 1,024	\$ 2,525	\$ 2,660	\$ 2,342
Consumer Loans - Total	SC35	\$ 159,723	\$ 160,346	\$ 163,049	\$ 159,752	\$ 317,346
Loans on Deposits	SC310	\$ 22,774	\$ 19,640	\$ 22,784	\$ 23,530	\$ 24,129
Home Improvement Loans (Not secured by real estate)	SC316	\$ 354	\$ 397	\$ 503	\$ 440	\$ 519
Education Loans	SC320	\$ 0	\$ 372	\$ 452	\$ 487	\$ 503
Auto Loans	SC323	\$ 81,038	\$ 81,369	\$ 80,189	\$ 81,390	\$ 232,385
Mobile Home Loans	SC326	\$ 2,267	\$ 2,191	\$ 2,456	\$ 2,256	\$ 2,412
Credit Cards	SC328	\$ 7,832	\$ 7,759	\$ 7,744	\$ 7,829	\$ 8,775

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 45,458	\$ 48,618	\$ 48,921	\$ 43,820	\$ 48,623
Accrued Interest Receivable	SC348	\$ 4,433	\$ 3,851	\$ 3,570	\$ 3,538	\$ 3,771
Allowance for Loan and Lease Losses	SC357	\$ 14,289	\$ 13,720	\$ 13,698	\$ 13,355	\$ 20,653
Reposessed Assets - Gross	SUB0201	\$ 3,885	\$ 2,229	\$ 3,619	\$ 6,183	\$ 7,622
Reposessed Assets - Total	SC40	\$ 3,885	\$ 2,229	\$ 3,619	\$ 6,183	\$ 7,175
Real Estate - Total	SUB0210	\$ 3,691	\$ 2,087	\$ 3,444	\$ 5,984	\$ 7,363
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 473	\$ 639
Residential - Total	SUB0225	\$ 2,911	\$ 1,451	\$ 1,645	\$ 2,713	\$ 3,088
1-4 Dwelling Units	SC415	\$ 2,911	\$ 1,451	\$ 1,645	\$ 2,713	\$ 3,088
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 556	\$ 435	\$ 1,727	\$ 2,720	\$ 3,071
Land	SC428	\$ 224	\$ 201	\$ 72	\$ 78	\$ 565
Other Repossessed Assets	SC430	\$ 194	\$ 142	\$ 175	\$ 199	\$ 259
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 447
Real Estate Held for Investment	SC45	\$ 141	\$ 141	\$ 142	\$ 143	\$ 143
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 41,150	\$ 40,579	\$ 40,088	\$ 44,100	\$ 47,726
Federal Home Loan Bank Stock	SC510	\$ 39,020	\$ 38,457	\$ 37,985	\$ 41,976	\$ 44,027
Other	SC540	\$ 2,130	\$ 2,122	\$ 2,103	\$ 2,124	\$ 3,699
Office Premises and Equipment	SC55	\$ 104,495	\$ 95,973	\$ 91,408	\$ 86,350	\$ 96,610
Other Assets - Gross	SUB0262	\$ 65,950	\$ 57,963	\$ 57,072	\$ 59,119	\$ 76,958
Other Assets - Total	SC59	\$ 65,930	\$ 57,963	\$ 57,072	\$ 59,119	\$ 76,958
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 9,989	\$ 6,920	\$ 6,856	\$ 5,525	\$ 5,462
Bank-Owned Life Insurance - Other	SC625	\$ 18,021	\$ 17,828	\$ 17,663	\$ 17,497	\$ 29,327
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 8,583	\$ 8,372	\$ 8,112	\$ 7,361	\$ 7,478
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 7,667	\$ 3,456	\$ 3,511	\$ 8,909	\$ 9,601
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 21,690	\$ 21,387	\$ 20,930	\$ 19,827	\$ 25,090
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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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 20	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 35,734	\$ 35,459	\$ 34,382	\$ 32,359	\$ 40,896
Total Assets - Gross	SUB0283	\$ 4,625,160	\$ 4,544,963	\$ 4,477,050	\$ 4,505,871	\$ 5,497,556
Total Assets	SC60	\$ 4,589,426	\$ 4,509,504	\$ 4,442,668	\$ 4,473,512	\$ 5,456,660
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 3,562,752	\$ 3,506,002	\$ 3,459,484	\$ 3,475,992	\$ 4,382,862
Deposits	SC710	\$ 3,541,654	\$ 3,484,012	\$ 3,438,363	\$ 3,459,207	\$ 4,367,095
Escrows	SC712	\$ 21,114	\$ 22,008	\$ 21,149	\$ 16,809	\$ 15,788
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 16	\$- 18	\$- 28	\$- 24	\$- 21
Borrowings - Total	SC72	\$ 317,859	\$ 333,083	\$ 325,396	\$ 323,494	\$ 331,137
Advances from FHLBank	SC720	\$ 270,446	\$ 266,679	\$ 271,024	\$ 262,114	\$ 278,959
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 38,020	\$ 45,470	\$ 47,965	\$ 54,976	\$ 42,741
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	\$ 9,393	\$ 20,934	\$ 6,407	\$ 6,404	\$ 9,437
Other Liabilities - Total	SC75	\$ 49,260	\$ 42,556	\$ 39,121	\$ 49,946	\$ 45,452
Accrued Interest Payable - Deposits	SC763	\$ 6,566	\$ 5,734	\$ 4,672	\$ 4,058	\$ 5,546
Accrued Interest Payable - Other	SC766	\$ 477	\$ 516	\$ 504	\$ 476	\$ 463
Accrued Taxes	SC776	\$ 2,928	\$ 3,253	\$ 2,535	\$ 3,676	\$ 2,207
Accounts Payable	SC780	\$ 16,308	\$ 13,977	\$ 13,058	\$ 14,158	\$ 13,672
Deferred Income Taxes	SC790	\$ 4,730	\$ 5,407	\$ 6,155	\$ 9,703	\$ 11,335
Other Liabilities and Deferred Income	SC796	\$ 18,251	\$ 13,669	\$ 12,197	\$ 17,875	\$ 12,229
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	\$ 3,929,871	\$ 3,881,641	\$ 3,824,001	\$ 3,849,432	\$ 4,759,451

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 9	\$ 9	\$ 9	\$ 9	\$ 9
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 659,546	\$ 627,854	\$ 618,656	\$ 624,071	\$ 697,199
Stock - Total	SUB0311	\$ 113,195	\$ 84,742	\$ 84,122	\$ 94,586	\$ 140,055
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 9,024	\$ 6,762	\$ 7,254	\$ 7,382	\$ 7,377
Common Stock - Paid in Excess of Par	SC830	\$ 104,171	\$ 77,980	\$ 76,868	\$ 87,204	\$ 132,678
Accumulated Other Comprehensive Income - Total	SC86	\$ 706	\$ 1,615	\$ 3,350	\$ 7,140	\$ 10,702
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 706	\$ 1,615	\$ 3,350	\$ 7,140	\$ 10,702
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 552,755	\$ 549,012	\$ 539,315	\$ 530,932	\$ 554,824
Other Components of Equity Capital	SC891	\$- 7,110	\$- 7,515	\$- 8,131	\$- 8,587	\$- 8,382
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 4,589,426	\$ 4,509,504	\$ 4,442,666	\$ 4,473,512	\$ 5,456,659

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Other Codes As of Dec 2005**Other Asset Codes**

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	1	\$ 964
4	Net deferred tax assets	5	\$ 2,372
6	Prepaid deposit insurance premiums	1	\$ 12
7	Prepaid expenses	15	\$ 2,640
8	Deposits for utilities and other services	1	\$ 157
14	Other noninterest-bearing short-term accounts rcv	5	\$ 1,375
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 59
99	Other	15	\$ 8,587

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	2	\$ 2,017
4	Nonrefundable loan fees received prior to closing	1	\$ 68
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 3
7	Deferred gains from the sale of real estate	3	\$ 116
11	The liability recorded for post-retirement benefit	6	\$ 4,104
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 5,738
18	Litigation reserves	1	\$ 325
99	Other	20	\$ 4,717

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 61,025	\$ 58,714	\$ 56,874	\$ 55,038	\$ 66,034
Deposits and Investment Securities	SO115	\$ 11,271	\$ 11,000	\$ 10,876	\$ 10,727	\$ 11,746
Mortgage-Backed Securities	SO125	\$ 1,365	\$ 1,230	\$ 1,586	\$ 1,521	\$ 2,930
Mortgage Loans	SO141	\$ 41,479	\$ 39,770	\$ 37,923	\$ 36,492	\$ 42,433
Nonmortgage Loans - Total	SUB0950	\$ 6,910	\$ 6,714	\$ 6,489	\$ 6,298	\$ 8,925
Commercial Loans and Leases	SO160	\$ 3,215	\$ 3,109	\$ 2,898	\$ 2,747	\$ 3,819
Consumer Loans and Leases	SO171	\$ 3,695	\$ 3,605	\$ 3,591	\$ 3,551	\$ 5,106
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 583	\$ 488	\$ 507	\$ 460	\$ 596
Federal Home Loan Bank Stock	SO181	\$ 567	\$ 467	\$ 454	\$ 407	\$ 484
Other	SO185	\$ 16	\$ 21	\$ 53	\$ 53	\$ 112
Interest Expense - Total	SO21	\$ 24,435	\$ 22,590	\$ 21,007	\$ 19,510	\$ 22,196
Deposits	SO215	\$ 21,202	\$ 19,527	\$ 17,969	\$ 16,803	\$ 19,374
Escrows	SO225	\$ 25	\$ 27	\$ 26	\$ 24	\$ 30
Advances from FHLBank	SO230	\$ 2,789	\$ 2,711	\$ 2,692	\$ 2,420	\$ 2,442
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	\$ 419	\$ 325	\$ 320	\$ 263	\$ 350
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 37,173	\$ 36,612	\$ 36,374	\$ 35,988	\$ 44,434
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,488	\$ 1,098	\$ 2,774	\$ 1,635	\$ 1,689
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 35,685	\$ 35,514	\$ 33,600	\$ 34,353	\$ 42,745
Noninterest Income - Total	SO42	\$ 14,407	\$ 13,753	\$ 25,208	\$ 10,166	\$ 15,568
Mortgage Loan Serving Fees	SO410	\$ 929	\$ 806	\$ 493	\$ 633	\$ 572
Other Fees and Charges	SO420	\$ 7,486	\$ 7,858	\$ 8,583	\$ 6,672	\$ 9,469
Net Income (Loss) from Other - Total	SUB0451	\$ 1,592	\$ 2,329	\$ 14,282	\$ 1,087	\$ 1,656
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 1,220	\$ 1,944	\$ 12,144	\$ 1,013	\$ 1,299
Operations & Sale of Repossessed Assets	SO461	\$ 375	\$ 219	\$ 1,359	\$ 74	\$ 356
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	\$- 3	\$ 166	\$ 779	\$ 0	\$ 1
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 4,400	\$ 2,760	\$ 1,850	\$ 1,774	\$ 3,871
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	\$ 35,428	\$ 30,143	\$ 32,359	\$ 30,344	\$ 42,450
All Personnel Compensation and Expense	SO510	\$ 22,191	\$ 17,549	\$ 18,228	\$ 17,297	\$ 25,370
Legal Expense	SO520	\$ 229	\$ 148	\$ 198	\$ 191	\$ 326
Office Occupancy and Equipment Expense	SO530	\$ 5,707	\$ 5,816	\$ 5,495	\$ 5,607	\$ 8,346
Marketing and Other Professional Services	SO540	\$ 1,678	\$ 1,456	\$ 1,409	\$ 1,331	\$ 2,325
Loan Servicing Fees	SO550	\$ 13	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 68	\$ 55	\$ 50	\$ 61	\$ 61
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 40	\$ 22	\$ 21	\$ 968	\$ 71
Other Noninterest Expense	SO580	\$ 5,502	\$ 5,097	\$ 6,958	\$ 4,889	\$ 5,951
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	\$ 14,664	\$ 19,124	\$ 26,449	\$ 14,175	\$ 15,863
Income Taxes - Total	SO71	\$ 2,896	\$ 5,428	\$ 8,442	\$ 4,768	\$ 4,233
Federal	SO710	\$ 2,600	\$ 4,065	\$ 6,657	\$ 3,643	\$ 4,081
State, Local & Other	SO720	\$ 296	\$ 1,363	\$ 1,785	\$ 1,125	\$ 152
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 11,768	\$ 13,696	\$ 18,007	\$ 9,407	\$ 11,630
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 11,768	\$ 13,696	\$ 18,007	\$ 9,407	\$ 11,630

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Other Codes As of Dec 2005**Other Noninterest Income Codes**

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	3	\$ 171
6	Net income(loss)-equity invest in uncons sub org	1	\$ 168
7	Net income(loss) from leased property	1	\$ 6
15	Income from corporate-owned life insurance	7	\$ 196
99	Other	15	\$ 1,373

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	3	\$ 69
2	OTS assessments	4	\$ 73
6	Supervisory examination fees	1	\$ 6
7	Office supplies, printing, and postage	12	\$ 544
8	Telephone, including data lines	4	\$ 160
9	Loan origination expense	1	\$ 27
10	ATM expense	4	\$ 168
12	Acquisition and organization costs	1	\$ 6
13	Misc taxes other than income & real estate	1	\$ 13
14	Losses from fraud	1	\$ 42
15	Foreclosure expenses	1	\$ 11
99	Other	12	\$ 1,424

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 231,353	\$ 170,328	\$ 111,614	\$ 55,038	\$ 255,396
YTD - Deposits and Investment Securities	Y_SO115	\$ 43,718	\$ 32,447	\$ 21,447	\$ 10,727	\$ 44,771
YTD - Mortgage-Backed Securities	Y_SO125	\$ 5,689	\$ 4,324	\$ 3,094	\$ 1,521	\$ 12,382
YTD - Mortgage Loans	Y_SO141	\$ 155,618	\$ 114,139	\$ 74,369	\$ 36,492	\$ 163,887
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 11,969	\$ 8,754	\$ 5,645	\$ 2,747	\$ 13,457
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 14,359	\$ 10,664	\$ 7,059	\$ 3,551	\$ 20,899
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 1,992	\$ 1,409	\$ 921	\$ 460	\$ 2,196
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 1,849	\$ 1,282	\$ 815	\$ 407	\$ 1,780
YTD - Other	Y_SO185	\$ 143	\$ 127	\$ 106	\$ 53	\$ 416
YTD - Interest Expense - Total	Y_SO21	\$ 87,442	\$ 63,007	\$ 40,417	\$ 19,510	\$ 84,310
YTD - Deposits	Y_SO215	\$ 75,401	\$ 54,199	\$ 34,672	\$ 16,803	\$ 73,894
YTD - Escrows	Y_SO225	\$ 102	\$ 77	\$ 50	\$ 24	\$ 63
YTD - Advances from FHLBank	Y_SO230	\$ 10,612	\$ 7,823	\$ 5,112	\$ 2,420	\$ 9,130
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	\$ 1,327	\$ 908	\$ 583	\$ 263	\$ 1,223
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	\$ 145,903	\$ 108,730	\$ 72,118	\$ 35,988	\$ 173,282
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 6,995	\$ 5,507	\$ 4,409	\$ 1,635	\$ 5,778
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 138,908	\$ 103,223	\$ 67,709	\$ 34,353	\$ 167,504
YTD - Noninterest Income - Total	Y_SO42	\$ 63,329	\$ 48,922	\$ 35,169	\$ 10,166	\$ 55,998
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 2,861	\$ 1,932	\$ 1,126	\$ 633	\$ 2,467
YTD - Other Fees and Charges	Y_SO420	\$ 30,398	\$ 22,912	\$ 15,054	\$ 6,672	\$ 37,844
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 19,290	\$ 17,698	\$ 15,369	\$ 1,087	\$ 5,815
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 16,321	\$ 15,101	\$ 13,157	\$ 1,013	\$ 5,089
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 2,027	\$ 1,652	\$ 1,433	\$ 74	\$ 737
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 942	\$ 945	\$ 779	\$ 0	\$ - 11
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 10,780	\$ 6,380	\$ 3,620	\$ 1,774	\$ 9,872
YTD - Noninterest Expense - Total	Y_SO51	\$ 127,931	\$ 92,503	\$ 62,360	\$ 30,344	\$ 143,001
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 75,050	\$ 52,859	\$ 35,310	\$ 17,297	\$ 82,347
YTD - Legal Expense	Y_SO520	\$ 761	\$ 532	\$ 384	\$ 191	\$ 861
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 22,553	\$ 16,846	\$ 11,030	\$ 5,607	\$ 28,055
YTD - Marketing and Other Professional Services	Y_SO540	\$ 5,868	\$ 4,190	\$ 2,734	\$ 1,331	\$ 7,635
YTD - Loan Servicing Fees	Y_SO550	\$ 13	\$ 0	\$ 0	\$ 0	\$ 1
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 220	\$ 152	\$ 97	\$ 61	\$ 203
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 1,051	\$ 1,011	\$ 989	\$ 968	\$ 161
YTD - Other Noninterest Expense	Y_SO580	\$ 22,415	\$ 16,913	\$ 11,816	\$ 4,889	\$ 23,738
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 74,306	\$ 59,642	\$ 40,518	\$ 14,175	\$ 80,501
YTD - Income Taxes - Total	Y_SO71	\$ 21,494	\$ 18,598	\$ 13,170	\$ 4,768	\$ 25,454
YTD - Federal	Y_SO710	\$ 16,946	\$ 14,346	\$ 10,281	\$ 3,643	\$ 20,838
YTD - State, Local, and Other	Y_SO720	\$ 4,548	\$ 4,252	\$ 2,889	\$ 1,125	\$ 4,616
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 52,812	\$ 41,044	\$ 27,348	\$ 9,407	\$ 55,047
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 52,812	\$ 41,044	\$ 27,348	\$ 9,407	\$ 55,047

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 35,463	\$ 34,386	\$ 32,260	\$ 31,711	\$ 40,052
Net Provision for Loss	VA115	\$ 1,122	\$ 1,097	\$ 2,532	\$ 1,803	\$ 1,728
Transfers	VA125	\$ 18	\$ - 56	\$ 146	\$ - 785	\$ 203
Recoveries	VA135	\$ 314	\$ 777	\$ 420	\$ 266	\$ 270
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 1,183	\$ 741	\$ 972	\$ 632	\$ 1,357
General Valuation Allowances - Ending Balance	VA165	\$ 35,734	\$ 35,463	\$ 34,386	\$ 32,363	\$ 40,896
Specific Valuation Allowances - Beginning Balance	VA108	\$ 1,700	\$ 1,667	\$ 2,455	\$ 904	\$ 1,176
Net Provision for Loss	VA118	\$ 406	\$ 23	\$ 263	\$ 800	\$ 32

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$- 18	\$ 56	\$- 146	\$ 785	\$- 203
Adjustments	VA148	\$- 574	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 208	\$ 46	\$ 905	\$ 34	\$ 101
Specific Valuation Allowances - Ending Balance	VA168	\$ 1,306	\$ 1,700	\$ 1,667	\$ 2,455	\$ 904
Total Valuation Allowances - Beginning Balance	VA110	\$ 37,163	\$ 36,053	\$ 34,715	\$ 32,615	\$ 41,228
Net Provision for Loss	VA120	\$ 1,528	\$ 1,120	\$ 2,795	\$ 2,603	\$ 1,760
Recoveries	VA140	\$ 314	\$ 777	\$ 420	\$ 266	\$ 270
Adjustments	VA150	\$- 574	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 1,391	\$ 787	\$ 1,877	\$ 666	\$ 1,458
Total Valuation Allowances - Ending Balance	VA170	\$ 37,040	\$ 37,163	\$ 36,053	\$ 34,818	\$ 41,800
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 1,183	\$ 741	\$ 972	\$ 632	\$ 1,357
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 228	\$ 280	\$ 226	\$ 55	\$ 267
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 172	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 172	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 228	\$ 280	\$ 54	\$ 55	\$ 267
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 87	\$ 187	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 116	\$ 93	\$ 54	\$ 50	\$ 231
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Land	VA490	\$ 25	\$ 0	\$ 0	\$ 5	\$ 35
Nonmortgage Loans - Total	VA56	\$ 918	\$ 419	\$ 651	\$ 492	\$ 944
Commercial Loans	VA520	\$ 418	\$ 34	\$ 105	\$ 23	\$ 189
Consumer Loans - Total	SUB2061	\$ 500	\$ 385	\$ 546	\$ 469	\$ 755
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 181	\$ 191	\$ 271	\$ 207	\$ 500
Mobile Home Loans	VA550	\$ 6	\$ 0	\$ 0	\$ 58	\$ 27

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 60	\$ 31	\$ 49	\$ 24	\$ 61
Other	VA560	\$ 253	\$ 163	\$ 226	\$ 177	\$ 167
Repossessed Assets - Total	VA60	\$ 37	\$ 42	\$ 95	\$ 85	\$ 146
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 2	\$ 21
Real Estate - 1-4 Dwelling Units	VA613	\$ 34	\$ 40	\$ 78	\$ 43	\$ 58
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 12	\$ 6	\$ 50
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 17
Other Repossessed Assets	VA630	\$ 3	\$ 2	\$ 5	\$ 34	\$ 0
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 314	\$ 777	\$ 420	\$ 266	\$ 270
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 15	\$ 524	\$ 269	\$ 44	\$ 63
Construction - Total	SUB2130	\$ 12	\$ 500	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 12	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 500	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 3	\$ 24	\$ 269	\$ 44	\$ 63
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 22	\$ 0	\$ 0	\$ 2
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 3	\$ 2	\$ 17	\$ 10	\$ 24
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 252	\$ 0	\$ 12
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 34	\$ 25
Nonmortgage Loans - Total	VA57	\$ 299	\$ 253	\$ 151	\$ 222	\$ 207
Commercial Loans	VA521	\$ 155	\$ 105	\$ 34	\$ 41	\$ 44
Consumer Loans - Total	SUB2161	\$ 144	\$ 148	\$ 117	\$ 181	\$ 163
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	\$ 79	\$ 39	\$ 36	\$ 75	\$ 82

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 15	\$ 4	\$ 6	\$ 5	\$ 3
Credit Cards	VA557	\$ 7	\$ 4	\$ 10	\$ 13	\$ 8
Other	VA561	\$ 43	\$ 101	\$ 65	\$ 88	\$ 70
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 388	\$ 79	\$ 118	\$ 1,586	\$- 171
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 8	\$ 25
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 215	\$ 20	\$ 34	\$ 57	\$- 141
Construction - Total	SUB2230	\$ 0	\$ 20	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 20	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 215	\$ 0	\$ 34	\$ 57	\$- 141
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 8	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 233	\$ 0	\$ 0	\$ 0	\$- 116
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$- 10	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 34	\$ 57	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$- 25
Nonmortgage Loans - Total	VA58	\$ 123	\$ 59	\$ 84	\$ 156	\$- 55
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0	\$ 173	\$- 70
Consumer Loans - Total	SUB2261	\$ 123	\$ 59	\$ 84	\$- 17	\$ 15
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	\$ 95	\$ 2	\$- 10	\$- 59	\$- 7
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 28	\$ 57	\$ 94	\$ 42	\$ 22
Repossessed Assets - Total	VA62	\$ 50	\$ 0	\$ 0	\$ 791	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 116	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 50	\$ 0	\$ 0	\$ 61	\$ 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		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 554	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 51	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 9	\$ 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	\$ 574	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 1,257	\$ 43	\$ 670	\$ 1,952	\$ 916
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 8	\$ 25
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 428	\$- 224	\$- 9	\$ 68	\$ 63
Construction - Total	SUB2330	\$- 12	\$- 480	\$ 172	\$ 0	\$ 0
1-4 Dwelling Units	VA425	\$- 12	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$- 480	\$ 172	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 440	\$ 256	\$- 181	\$ 68	\$ 63
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 79	\$ 165	\$ 0	\$ 0	\$- 2
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 346	\$ 91	\$ 37	\$ 40	\$ 91
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$- 10	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 0	\$ 0	\$- 218	\$ 57	\$- 11
Land	VA495	\$ 25	\$ 0	\$ 0	\$- 29	\$- 15
Nonmortgage Loans - Total	VA59	\$ 742	\$ 225	\$ 584	\$ 426	\$ 682
Commercial Loans	VA525	\$ 263	\$- 71	\$ 71	\$ 155	\$ 75
Consumer Loans - Total	SUB2361	\$ 479	\$ 296	\$ 513	\$ 271	\$ 607
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 197	\$ 154	\$ 225	\$ 73	\$ 411
Mobile Home Loans	VA555	\$- 9	\$- 4	\$- 6	\$ 53	\$ 24
Credit Cards	VA559	\$ 53	\$ 27	\$ 39	\$ 11	\$ 53
Other	VA565	\$ 238	\$ 119	\$ 255	\$ 131	\$ 119
Repossessed Assets - Total	VA65	\$ 87	\$ 42	\$ 95	\$ 876	\$ 146
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 118	\$ 21
Real Estate - 1-4 Dwelling Units	VA615	\$ 84	\$ 40	\$ 78	\$ 104	\$ 58

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 12	\$ 560	\$ 50
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 51	\$ 17
Other Repossessed Assets	VA633	\$ 3	\$ 2	\$ 5	\$ 43	\$ 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	\$ 574	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 1,575	\$ 900	\$ 1,246	\$ 1,274	\$ 1,720
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 3,687	\$ 2,976	\$ 3,607	\$ 4,412	\$ 4,196
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 2,370	\$ 1,860	\$ 1,063	\$ 1,972	\$ 2,457
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 1,458	\$ 1,617	\$ 728	\$ 1,859	\$ 1,763
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 417	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 457	\$ 58	\$ 335	\$ 113	\$ 662
Permanent - Land	VA955	\$ 38	\$ 185	\$ 0	\$ 0	\$ 32
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 36,497	\$ 33,859	\$ 29,556	\$ 20,726	\$ 20,152
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 55,669	\$ 51,233	\$ 43,288	\$ 41,188	\$ 52,130
Substandard	VA965	\$ 54,239	\$ 49,732	\$ 42,384	\$ 40,491	\$ 51,602
Doubtful	VA970	\$ 1,429	\$ 1,501	\$ 904	\$ 689	\$ 528
Loss	VA975	\$ 1	\$ 0	\$ 0	\$ 8	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	N/A	N/A	N/A

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 82,734	\$ 75,291	\$ 57,398	\$ 52,826	\$ 66,059
Mortgages - Total	SUB2421	\$ 71,603	\$ 65,355	\$ 48,795	\$ 42,757	\$ 53,468
Construction and Land Loans	SUB2430	\$ 5,235	\$ 7,704	\$ 6,807	\$ 6,178	\$ 5,502

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 50,869	\$ 45,403	\$ 29,536	\$ 27,926	\$ 35,974
Permanent Loans Secured by All Other Property	SUB2450	\$ 18,690	\$ 16,089	\$ 16,712	\$ 12,174	\$ 14,177
Nonmortgages - Total	SUB2461	\$ 11,131	\$ 9,936	\$ 8,603	\$ 10,069	\$ 12,591
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 73,080	\$ 66,818	\$ 48,328	\$ 44,885	\$ 59,061
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 53,247	\$ 47,717	\$ 40,653	\$ 36,983	\$ 45,390
Mortgage Loans - Total	SUB2481	\$ 45,582	\$ 40,569	\$ 35,342	\$ 30,076	\$ 36,795
Construction	PD115	\$ 1,239	\$ 2,549	\$ 1,515	\$ 1,160	\$ 1,399
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,239	\$ 708	\$ 336	\$ 1,029	\$ 912
Secured by First Liens	PD123	\$ 30,910	\$ 28,093	\$ 22,429	\$ 18,749	\$ 24,139
Secured by Junior Liens	PD124	\$ 250	\$ 556	\$ 416	\$ 688	\$ 806
Multifamily (5 or more) Dwelling Units	PD125	\$ 40	\$ 264	\$ 2,426	\$ 1,879	\$ 1,754
Nonresidential Property (Except Land)	PD135	\$ 9,148	\$ 4,836	\$ 4,634	\$ 4,370	\$ 6,643
Land	PD138	\$ 2,756	\$ 3,563	\$ 3,586	\$ 2,201	\$ 1,142
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 2,611	\$ 2,007	\$ 1,408	\$ 1,998	\$ 1,980
Consumer Loans - Total	SUB2511	\$ 5,054	\$ 5,141	\$ 3,903	\$ 4,909	\$ 6,615
Loans on Deposits	PD161	\$ 380	\$ 910	\$ 162	\$ 164	\$ 178
Home Improvement Loans	PD163	\$ 0	\$ 10	\$ 18	\$ 55	\$ 6
Education Loans	PD165	\$ 0	\$ 6	\$ 18	\$ 14	\$ 2
Auto Loans	PD167	\$ 2,334	\$ 2,170	\$ 2,333	\$ 2,599	\$ 4,801
Mobile Home Loans	PD169	\$ 9	\$ 138	\$ 88	\$ 39	\$ 207
Credit Cards	PD171	\$ 27	\$ 26	\$ 27	\$ 24	\$ 46
Other	PD180	\$ 2,304	\$ 1,881	\$ 1,257	\$ 2,014	\$ 1,375
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 0	\$ 148	\$ 147	\$ 68
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 10,192	\$ 7,686	\$ 0	\$ 101	\$ 149
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 9,567	\$ 7,097	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 501	\$ 273	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 19,833	\$ 19,101	\$ 7,675	\$ 7,902	\$ 13,671

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 18,431	\$ 17,234	\$ 5,916	\$ 6,523	\$ 11,522
Construction	PD215	\$ 422	\$ 487	\$ 63	\$ 78	\$ 358
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 154	\$ 53	\$ 57	\$ 224	\$ 323
Secured by First Liens	PD223	\$ 16,283	\$ 14,025	\$ 3,380	\$ 5,202	\$ 7,598
Secured by Junior Liens	PD224	\$ 98	\$ 280	\$ 312	\$ 60	\$ 120
Multifamily (5 or more) Dwelling Units	PD225	\$ 656	\$ 646	\$ 114	\$ 0	\$ 182
Nonresidential Property (Except Land)	PD235	\$ 439	\$ 1,542	\$ 1,593	\$ 21	\$ 2,034
Land	PD238	\$ 379	\$ 201	\$ 397	\$ 938	\$ 907
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 655	\$ 777	\$ 846	\$ 518	\$ 565
Consumer Loans - Total	SUB2521	\$ 747	\$ 1,090	\$ 913	\$ 861	\$ 1,584
Loans on Deposits	PD261	\$ 6	\$ 55	\$ 39	\$ 53	\$ 195
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 51
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
Auto Loans	PD267	\$ 398	\$ 680	\$ 475	\$ 536	\$ 905
Mobile Home Loans	PD269	\$ 0	\$ 3	\$ 21	\$ 21	\$ 0
Credit Cards	PD271	\$ 8	\$ 7	\$ 4	\$ 9	\$ 5
Other	PD280	\$ 335	\$ 345	\$ 374	\$ 242	\$ 426
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 10	\$ 13	\$ 59
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 12,445	\$ 10,001	\$ 0	\$ 50	\$ 50
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 11,135	\$ 9,175	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 285	\$ 138	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 9,654	\$ 8,473	\$ 9,070	\$ 7,941	\$ 6,998
Mortgage Loans - Total	SUB2501	\$ 7,590	\$ 7,552	\$ 7,537	\$ 6,158	\$ 5,151
Construction	PD315	\$ 383	\$ 827	\$ 969	\$ 1,419	\$ 1,560
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 185	\$ 151	\$ 434	\$ 157	\$ 55
Secured by First Liens	PD323	\$ 1,739	\$ 1,484	\$ 2,121	\$ 1,716	\$ 2,011
Secured by Junior Liens	PD324	\$ 11	\$ 53	\$ 51	\$ 101	\$ 10
Multifamily (5 or more) Dwelling Units	PD325	\$ 1,424	\$ 1,446	\$ 48	\$ 65	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 3,792	\$ 3,514	\$ 3,637	\$ 2,318	\$ 1,379
Land	PD338	\$ 56	\$ 77	\$ 277	\$ 382	\$ 136
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 775	\$ 766	\$ 844	\$ 1,328	\$ 817
Consumer Loans - Total	SUB2531	\$ 1,289	\$ 155	\$ 689	\$ 455	\$ 1,030
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 2	\$ 0	\$ 2	\$ 0
Auto Loans	PD367	\$ 1,136	\$ 74	\$ 273	\$ 287	\$ 884
Mobile Home Loans	PD369	\$ 0	\$ 11	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 153	\$ 68	\$ 416	\$ 166	\$ 146
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 50
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 352	\$ 399	\$ 55	\$ 56	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 297	\$ 344	N/A	N/A	N/A

Schedule LD --- Loan Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 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	\$ 70,251	\$ 68,312	\$ 70,545	\$ 64,164	\$ 116,726
90% up to 100% LTV	LD110	\$ 47,683	\$ 48,174	\$ 50,616	\$ 45,558	\$ 75,171
100% and greater LTV	LD120	\$ 22,568	\$ 20,138	\$ 19,929	\$ 18,606	\$ 41,555
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 1,783	\$ 2,393	\$ 2,071	\$ 2,951	\$ 3,879
Past Due and Still Accruing - Total	SUB5240	\$ 1,433	\$ 2,015	\$ 1,772	\$ 2,873	\$ 3,760
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 1,350	\$ 683	\$ 1,043	\$ 1,665	\$ 2,869
90% up to 100% LTV	LD210	\$ 931	\$ 527	\$ 807	\$ 531	\$ 1,349
100% and greater LTV	LD220	\$ 419	\$ 156	\$ 236	\$ 1,134	\$ 1,520
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 83	\$ 1,332	\$ 729	\$ 1,208	\$ 891

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Schedule LD --- Loan Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 83	\$ 216	\$ 243	\$ 1,208	\$ 808
100% and greater LTV	LD240	\$ 0	\$ 1,116	\$ 486	\$ 0	\$ 83
Nonaccrual - Total	SUB5230	\$ 350	\$ 378	\$ 299	\$ 78	\$ 119
90% up to 100% LTV	LD250	\$ 350	\$ 378	\$ 299	\$ 64	\$ 69
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0	\$ 14	\$ 50
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5
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	\$ 11,341	\$ 7,697	\$ 15,427	\$ 6,484	\$ 9,591
90% up to 100% LTV	LD430	\$ 8,061	\$ 4,073	\$ 8,283	\$ 4,400	\$ 6,314
100% and greater LTV	LD440	\$ 3,280	\$ 3,624	\$ 7,144	\$ 2,084	\$ 3,277
Sales - Total	SUB5340	\$ 1,589	\$ 3,274	\$ 3,315	\$ 2,796	\$ 7,327
90% up to 100% LTV	LD450	\$ 1,168	\$ 2,585	\$ 2,520	\$ 2,032	\$ 6,391
100% and greater LTV	LD460	\$ 421	\$ 689	\$ 795	\$ 764	\$ 936

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 280,781	\$ 270,289	\$ 245,700	\$ 223,942	\$ 239,799
Mortgage Construction Loans	CC105	\$ 218,933	\$ 210,879	\$ 194,186	\$ 172,872	\$ 190,708
Other Mortgage Loans	CC115	\$ 61,848	\$ 59,410	\$ 51,514	\$ 51,070	\$ 49,091
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 1,327	\$ 1,775	\$ 3,710	\$ 2,015	\$ 7,209
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 35,196	\$ 63,591	\$ 67,846	\$ 60,078	\$ 41,202
1-4 Dwelling Units	CC280	\$ 32,116	\$ 43,510	\$ 57,747	\$ 43,104	\$ 36,170
Multifamily (5 or more) Dwelling Units	CC290	\$ 130	\$ 70	\$ 1,021	\$ 2,220	\$ 132
All Other Real Estate	CC300	\$ 2,950	\$ 20,011	\$ 9,078	\$ 14,754	\$ 4,900
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,092	\$ 805	\$ 2,809	\$ 1,792	\$ 2,353
Commitments Outstanding to Purchase Loans	CC320	\$ 1,059	\$ 1,403	\$ 124	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 29,416	\$ 46,084	\$ 51,802	\$ 45,667	\$ 42,289
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

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 5,250	\$ 4,210	\$ 4,510	\$ 590	\$ 681
Commitments Outstanding to Sell Investment Securities	CC375	\$ 2,095	\$ 560	\$ 1,735	\$ 1,995	\$ 1,435
Unused Lines of Credit - Total	SUB3361	\$ 285,298	\$ 259,346	\$ 247,423	\$ 238,044	\$ 395,496
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 134,822	\$ 110,685	\$ 108,134	\$ 106,220	\$ 208,688
Commercial Lines	CC420	\$ 115,079	\$ 112,555	\$ 102,083	\$ 93,772	\$ 133,766
Open-End Consumer Lines - Credit Cards	CC423	\$ 30,036	\$ 30,147	\$ 29,981	\$ 30,300	\$ 38,416
Open-End Consumer Lines - Other	CC425	\$ 5,361	\$ 5,959	\$ 7,225	\$ 7,752	\$ 14,626
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 22,216	\$ 21,262	\$ 18,798	\$ 16,950	\$ 22,846
Commercial	CC430	\$ 4,297	\$ 3,466	\$ 2,978	\$ 2,326	\$ 1,962
Standby, Not Included on CC465 or CC468	CC435	\$ 17,919	\$ 17,796	\$ 15,820	\$ 14,624	\$ 20,884
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 20,431	\$ 16,552	\$ 7,394	\$ 1,702	\$ 6,833
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 20,431	\$ 16,552	\$ 7,394	\$ 1,702	\$ 6,833
Other Contingent Liabilities	CC480	\$ 339	\$ 372	\$ 22	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 32,664	\$ 2,958	\$ 8,305	\$ 9,486	\$ 16,940
Pass-Through Securities	CF143	\$ 32,664	\$ 2,958	\$ 8,305	\$ 8,486	\$ 16,940
Other Mortgage-Backed Securities	CF153	\$ 0	\$ 0	\$ 0	\$ 1,000	\$ 0
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 781	\$ 22	\$ 4,633	\$ 985	\$ 2,300
Pass-Through Securities	CF145	\$ 757	\$ 0	\$ 4,613	\$ 967	\$ 2,284
Other Mortgage-Backed Securities	CF155	\$ 24	\$ 22	\$ 20	\$ 18	\$ 16
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 31,883	\$ 2,936	\$ 3,672	\$ 8,501	\$ 14,640
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 17,223	\$- 8,140	\$- 7,143	\$- 7,850	\$- 7,951
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 84	\$- 111	\$- 2,259	\$- 174	\$- 1,478
Mortgage Loans Disbursed - Total	SUB3831	\$ 472,300	\$ 436,240	\$ 446,525	\$ 337,912	\$ 391,112
Construction Loans - Total	SUB3840	\$ 120,586	\$ 94,535	\$ 121,277	\$ 87,382	\$ 109,332
1-4 Dwelling Units	CF190	\$ 92,321	\$ 80,229	\$ 90,629	\$ 69,442	\$ 85,296
Multifamily (5 or more) Dwelling Units	CF200	\$ 1,500	\$ 6,140	\$ 9,559	\$ 8,401	\$ 7,706

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Schedule CF --- Consolidated Cash Flow Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonresidential	CF210	\$ 26,765	\$ 8,166	\$ 21,089	\$ 9,539	\$ 16,330
Permanent Loans - Total	SUB3851	\$ 351,714	\$ 341,705	\$ 325,248	\$ 250,530	\$ 281,780
1-4 Dwelling Units	CF225	\$ 245,008	\$ 260,140	\$ 252,103	\$ 185,673	\$ 204,099
Multifamily (5 or more) Dwelling Units	CF245	\$ 12,518	\$ 11,909	\$ 23,222	\$ 13,471	\$ 5,548
Nonresidential (Except Land)	CF260	\$ 59,052	\$ 43,562	\$ 28,639	\$ 28,757	\$ 32,273
Land	CF270	\$ 35,136	\$ 26,094	\$ 21,284	\$ 22,629	\$ 39,860
Loans and Participations Purchased - Total	SUB3880	\$ 6,744	\$ 5,673	\$ 5,003	\$ 2,205	\$ 3,180
Secured by 1-4 Dwelling Units	CF280	\$ 2,672	\$ 3,727	\$ 2,052	\$ 660	\$ 525
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 1,243	\$ 0	\$ 0	\$ 361	\$ 0
Secured by Nonresidential	CF300	\$ 2,829	\$ 1,946	\$ 2,951	\$ 1,184	\$ 2,655
Loans and Participations Sold - Total	SUB3890	\$ 144,130	\$ 180,303	\$ 140,683	\$ 89,888	\$ 133,960
Secured by 1-4 Dwelling Units	CF310	\$ 132,590	\$ 175,097	\$ 133,051	\$ 87,527	\$ 112,091
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 11,429	\$ 3,694	\$ 6,663	\$ 2,120	\$ 21,587
Secured by Nonresidential	CF330	\$ 111	\$ 1,512	\$ 969	\$ 241	\$ 282
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 137,386	\$- 174,630	\$- 135,680	\$- 87,683	\$- 130,780
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 266,089	\$ 220,396	\$ 249,426	\$ 212,184	\$ 236,441
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 7,030	\$ 7,027	\$- 5,975	\$- 12,390	\$ 5,199
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 33,085	\$ 35,511	\$ 41,475	\$ 33,651	\$ 29,775
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 75,855	\$ 48,241	\$ 55,444	\$ 25,655	\$ 29,090
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 68,653	\$ 70,995	\$ 97,094	\$ 79,105	\$ 117,246
Commercial	CF390	\$ 37,555	\$ 37,802	\$ 63,680	\$ 53,104	\$ 72,103
Consumer	CF400	\$ 31,098	\$ 33,193	\$ 33,414	\$ 26,001	\$ 45,143
Nonmortgage Loans - Sales - Total	SUB3915	\$ 309	\$ 0	\$ 0	\$ 0	\$ 854
Commercial	CF395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 854
Consumer	CF405	\$ 309	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 68,344	\$ 70,995	\$ 97,094	\$ 79,105	\$ 116,392
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$- 3,253	\$ 45,653	\$ 6,651	\$ 8,610	\$ 70,220
New Deposits Received less Deposits Withdrawn	CF420	\$- 19,581	\$ 29,920	\$- 7,164	\$- 6,052	\$ 56,636
Interest Credited to Deposits	CF430	\$ 16,328	\$ 15,733	\$ 13,815	\$ 14,662	\$ 13,584
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 60,902	\$ 0	\$ 0	\$ 0	\$ 0
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
BALANCES - END OF QUARTER						

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Schedule DI --- Consolidated Deposit Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Total Broker - Originated Deposits - Total	SUB4061	\$ 18,238	\$ 17,614	\$ 17,231	\$ 19,722	\$ 25,123
Fully Insured	DI100	\$ 18,238	\$ 17,614	\$ 17,231	\$ 19,722	\$ 22,850
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,273
Deposits with Balances - \$100,000 or Less	DI120	\$ 2,504,508	\$ 2,455,586	\$ 2,437,289	\$ 2,465,907	\$ 3,071,203
Deposits with Balances - Greater than \$100,000	DI130	\$ 1,058,259	\$ 1,050,435	\$ 1,022,224	\$ 1,010,110	\$ 1,311,686
Number of Deposit Accounts - Total	SUB4062	259,152	252,215	252,419	256,730	356,807
Balances of \$100,000 or Less	DI150	253,628	246,919	247,218	251,561	350,237
Balances Greater than \$100,000	DI160	5,524	5,296	5,201	5,169	6,570
IRA/Keogh Accounts	DI200	\$ 346,449	\$ 349,963	\$ 351,670	\$ 349,347	\$ 373,451
Uninsured Deposits	DI210	\$ 570,217	\$ 576,206	\$ 557,262	\$ 557,675	\$ 762,540
Preferred Deposits	DI220	\$ 73,607	\$ 75,900	\$ 76,180	\$ 79,172	\$ 75,166
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 740,870	\$ 717,656	\$ 697,469	\$ 684,088	\$ 834,986
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 354,067	\$ 363,317	\$ 352,238	\$ 374,196	\$ 751,479
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 397,317	\$ 407,144	\$ 414,567	\$ 425,431	\$ 464,112
Deposits & Escrows - Time Deposits	DI340	\$ 2,070,513	\$ 2,017,902	\$ 1,995,236	\$ 1,992,300	\$ 2,332,307
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 251,116	\$ 224,407	\$ 207,456	\$ 205,868	\$ 373,843
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 5,965	\$ 4,538	\$ 3,419	\$ 3,268	\$ 4,599
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 2,211	\$ 2,551	\$ 1,363	\$ 1,360	\$ 1,055
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 1,818	\$ 1,818	\$ 1,717	\$ 1,717	\$ 1,616
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 60,902	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 60,902	\$ 0	\$ 0	\$ 0	\$ 0

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

Schedule SI --- Consolidated Supplemental Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	1,375	1,311	1,305	1,305	1,588
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 339,136	\$ 358,641	\$ 354,124	\$ 371,274	\$ 583,817
Assets Held for Sale	SI387	\$ 25,348	\$ 33,948	\$ 40,290	\$ 32,812	\$ 30,278
Loans Serviced for Others	SI390	\$ 1,301,620	\$ 1,284,812	\$ 1,137,943	\$ 1,105,135	\$ 1,100,210
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	86.95%	86.27%	85.00%	83.52%	79.44%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	86.34%	85.89%	84.55%	83.42%	79.65%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	85.24%	86.05%	84.42%	83.39%	78.82%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	78.83%	79.53%	80.43%	80.52%	79.77%
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	\$ 12,589	\$ 12,537	\$ 12,245	\$ 11,056	\$ 11,410
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 40,038	\$ 34,966	\$ 41,426	\$ 39,186	\$ 38,617
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	83	79	84	79	84
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 627,851	\$ 618,655	\$ 613,148	\$ 621,225	\$ 679,280
Net Income (Loss) (SO91)	SI610	\$ 11,768	\$ 13,696	\$ 18,007	\$ 9,407	\$ 11,630
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 7,877	\$ 3,645	\$ 9,455	\$ 2,232	\$ 249
Stock Issued	SI640	\$ 2,261	\$ 0	\$ 437	\$ 40	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 26,192	\$ 620	\$ 84	\$ - 509	\$ 54
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 6,192
Other Comprehensive Income	SI662	\$ - 910	\$ - 1,735	\$ - 3,830	\$ - 4,222	\$ 145

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Schedule SI --- Consolidated Supplemental Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$ 265	\$ 260	\$ 263	\$ 362	\$ 145
Ending Equity Capital (SC80)	SI680	\$ 659,550	\$ 627,851	\$ 618,654	\$ 624,071	\$ 697,197
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	\$ 14	\$ 61	\$ 72	\$ 67	\$ 37
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	5 [Yes]	6 [Yes]	5 [Yes]	5 [Yes]	6 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 110,923	\$ 109,805	\$ 3,813
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 275	\$ 331	\$ 231	\$ 235	\$ 122,309
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 4,506,896	\$ 4,474,239	\$ 4,444,332	\$ 4,438,816	\$ 5,437,548
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,281,697	\$ 1,308,221	\$ 1,336,668	\$ 1,378,451	\$ 1,445,345
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 2,622,362	\$ 2,550,888	\$ 2,518,082	\$ 2,494,609	\$ 3,082,635
Nonmortgage Loans	SI885	\$ 330,044	\$ 335,769	\$ 335,207	\$ 325,120	\$ 569,736
Deposits and Excrows	SI890	\$ 3,472,473	\$ 3,454,456	\$ 3,425,584	\$ 3,422,734	\$ 4,337,459
Total Borrowings	SI895	\$ 303,780	\$ 311,430	\$ 297,411	\$ 298,551	\$ 339,731
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	15	21	20	10	8
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 1,407	\$ 1,288	\$ 3,497	\$ 942	\$ 290
Interest Charged on Loans Made During Quarter - Minimum	SI920	6.48	7.16	6.00	5.52	5.20
Interest Charged on Loans Made During Quarter - Maximum	SI930	8.25	9.85	9.16	5.85	5.55

Schedule SQ --- Consolidated Supplemental Questions		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 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	1	0	0	0	0
Change in Control of Association?	SQ130	0	0	1	1	1
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	1
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

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Schedule SQ --- Consolidated Supplemental Questions		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	1	1	2
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	2
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	9	9	9	9	10

Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	6 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	6 [Yes]
Do you have any activity to report on this schedule?	FS130	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	6 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 1,293,357	\$ 1,263,391	\$ 1,246,100	\$ 1,186,877	\$ 1,258,351
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 969,176	\$ 940,051	\$ 932,756	\$ 887,253	\$ 950,156
Personal Trust and Agency Accounts	FS210	\$ 597,224	\$ 570,349	\$ 564,920	\$ 525,027	\$ 524,719
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 133,562	\$ 132,075	\$ 129,877	\$ 128,446	\$ 145,989
Employee Benefit - Defined Contribution	FS220	\$ 34,495	\$ 33,378	\$ 32,175	\$ 31,989	\$ 31,167
Employee Benefit - Defined Benefit	FS230	\$ 16,199	\$ 16,327	\$ 16,063	\$ 16,402	\$ 24,886
Other Retirement Accounts	FS240	\$ 82,868	\$ 82,370	\$ 81,639	\$ 80,055	\$ 89,936
Corporate Trust and Agency Accounts	FS250	\$ 2,121	\$ 2,973	\$ 2,929	\$ 2,887	\$ 2,891
Investment Management Agency Accounts	FS260	\$ 235,692	\$ 234,157	\$ 234,467	\$ 230,731	\$ 276,394
Other Fiduciary Accounts	FS270	\$ 577	\$ 497	\$ 563	\$ 162	\$ 163
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 81,671	\$ 79,457	\$ 77,231	\$ 74,452	\$ 79,935
Personal Trust and Agency Accounts	FS211	\$ 2,676	\$ 2,754	\$ 1,681	\$ 1,660	\$ 1,910
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 76,447	\$ 73,709	\$ 73,185	\$ 70,393	\$ 75,012
Employee Benefit - Defined Contribution	FS221	\$ 50,780	\$ 48,756	\$ 48,269	\$ 46,979	\$ 50,532

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Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS231	\$ 12,961	\$ 12,082	\$ 12,172	\$ 12,002	\$ 12,656
Other Retirement Accounts	FS241	\$ 12,706	\$ 12,871	\$ 12,744	\$ 11,412	\$ 11,824
Corporate Trust and Agency Accounts	FS251	\$ 2,507	\$ 2,902	\$ 2,365	\$ 2,399	\$ 2,857
Other Fiduciary Accounts	FS271	\$ 41	\$ 92	\$ 0	\$ 0	\$ 156
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 242,510	\$ 243,883	\$ 236,113	\$ 225,172	\$ 228,260
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	1,873	1,860	1,858	1,809	1,983
Personal Trust and Agency Accounts	FS212	872	850	836	794	845
Retirement-related Trust and Agency Accounts - Total	SUB6120	546	545	550	554	596
Employee Benefit - Defined Contribution	FS222	99	98	99	97	95
Employee Benefit - Defined Benefit	FS232	3	3	3	3	3
Other Retirement Accounts	FS242	444	444	448	454	498
Corporate Trust and Agency Accounts	FS252	13	13	13	13	13
Investment Management Agency Accounts	FS262	437	449	454	445	526
Other Fiduciary Accounts	FS272	5	3	5	3	3
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	125	135	136	131	128
Personal Trust and Agency Accounts	FS213	2	2	2	3	5
Retirement-related Trust and Agency Accounts - Total	SUB6130	115	122	126	121	113
Employee Benefit - Defined Contribution	FS223	45	45	45	47	47
Employee Benefit - Defined Benefit	FS233	4	4	4	4	4
Other Retirement Accounts	FS243	66	73	77	70	62
Corporate Trust and Agency Accounts	FS253	6	8	8	7	9
Other Fiduciary Accounts	FS273	2	3	0	0	1
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	103	106	106	108	107
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 4,506	\$ 3,112	\$ 2,108	\$ 995	\$ 4,535
Personal Trust and Agency Accounts	FS310	\$ 2,032	\$ 1,725	\$ 1,174	\$ 546	\$ 2,291
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 735	\$ 525	\$ 366	\$ 169	\$ 781
Employee Benefit - Defined Contribution	FS320	\$ 331	\$ 270	\$ 185	\$ 70	\$ 383
Employee Benefit - Defined Benefit	FS330	\$ 118	\$ 59	\$ 52	\$ 36	\$ 99
Other Retirement Accounts	FS340	\$ 286	\$ 196	\$ 129	\$ 63	\$ 299
Corporate Trust and Agency Accounts	FS350	\$ 120	\$ 24	\$ 15	\$ 7	\$ 25
Investment Management Agency Accounts	FS360	\$ 821	\$ 671	\$ 442	\$ 216	\$ 1,219

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Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS370	\$ 7	\$ 6	\$ 5	\$ 5	\$ 5
Custody and Safekeeping Accounts	FS380	\$ 740	\$ 147	\$ 98	\$ 49	\$ 188
Other Fiduciary and Related Services	FS390	\$ 51	\$ 14	\$ 8	\$ 3	\$ 26
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 3,494	\$ 2,394	\$ 1,648	\$ 468	\$ 3,930
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 24
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 120	\$ 90	\$ 60	\$ 36	\$ 108
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 1,132	\$ 808	\$ 520	\$ 563	\$ 689
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 597,224	\$ 149,989	\$ 149,853	\$ 147,696	\$ 524,719
Non-Interest-Bearing Deposits	FS410	\$ 2,176	\$ 0	\$ 24	\$ 26	\$ 283
Interest-Bearing Deposits	FS415	\$ 2,023	\$ 1,731	\$ 2,204	\$ 2,283	\$ 2,260
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 162,477	\$ 23,705	\$ 22,636	\$ 20,831	\$ 123,664
State, County and Municipal Obligations	FS425	\$ 23,434	\$ 20,361	\$ 19,972	\$ 21,051	\$ 29,763
Money Market Mutual Funds	FS430	\$ 61,264	\$ 13,937	\$ 14,956	\$ 9,646	\$ 47,308
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 56,390	\$ 6,060	\$ 6,132	\$ 5,579	\$ 42,659
Common and Preferred Stock	FS445	\$ 269,395	\$ 70,593	\$ 69,299	\$ 73,370	\$ 258,683
Real Estate Mortgages	FS450	\$ 2,885	\$ 43	\$ 140	\$ 122	\$ 480
Real Estate	FS455	\$ 13,227	\$ 9,602	\$ 10,332	\$ 10,620	\$ 14,474
Miscellaneous Assets	FS460	\$ 3,953	\$ 3,957	\$ 4,158	\$ 4,168	\$ 5,145
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	66	74	76	92	99
Corporate and Municipal Trusteeships	FS510	2	1	2	7	7
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	64	73	74	85	92
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 486	\$ 485	\$ 535	\$ 7,830	\$ 7,830
Number of Funds - Total Collective Investment Funds	FS60	3	0	0	0	3
Domestic Equity	FS610	1	0	0	0	1
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	2	0	0	0	2
Municipal Bond	FS650	0	0	0	0	0

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Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 276,973	\$ 0	\$ 0	\$ 0	\$ 219
Domestic Equity	FS615	\$ 98,980	\$ 0	\$ 0	\$ 0	\$ 87
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 177,993	\$ 0	\$ 0	\$ 0	\$ 132
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 11
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 11
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 8
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 7
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		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 659,546	\$ 627,854	\$ 618,656	\$ 624,071	\$ 697,199
Equity Capital Deductions - Total	SUB1631	\$ 10,478	\$ 5,047	\$ 5,115	\$ 10,718	\$ 11,720
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 1,831	\$ 768	\$ 769	\$ 736	\$ 1,310

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Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Goodwill and Certain Other Intangible Assets	CCR115	\$ 7,667	\$ 3,456	\$ 3,511	\$ 8,909	\$ 9,601
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 980	\$ 823	\$ 835	\$ 1,073	\$ 809
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$- 1,012	\$- 2,119	\$- 3,681	\$- 7,819	\$- 11,325
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 1,012	\$- 2,119	\$- 3,681	\$- 7,819	\$- 11,325
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	\$ 648,056	\$ 620,688	\$ 609,860	\$ 605,534	\$ 674,154
Total Assets (SC60)	CCR205	\$ 4,589,426	\$ 4,509,504	\$ 4,442,668	\$ 4,473,512	\$ 5,456,660
Asset Deductions - Total	SUB1651	\$ 11,024	\$ 5,047	\$ 5,115	\$ 10,718	\$ 11,720
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 2,377	\$ 768	\$ 769	\$ 736	\$ 1,310
Goodwill and Certain Other Intangible Assets	CCR265	\$ 7,667	\$ 3,456	\$ 3,511	\$ 8,909	\$ 9,601
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 980	\$ 823	\$ 835	\$ 1,073	\$ 809
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 1,749	\$- 3,270	\$- 5,547	\$- 12,890	\$- 17,910
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 1,749	\$- 3,270	\$- 5,547	\$- 12,890	\$- 17,910
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 4,576,653	\$ 4,501,187	\$ 4,432,006	\$ 4,449,904	\$ 5,427,030
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 183,336	\$ 180,123	\$ 177,343	\$ 178,048	\$ 217,099
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 648,056	\$ 620,688	\$ 609,860	\$ 605,534	\$ 674,154
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,431	\$ 1,223	\$ 1,580	\$ 1,362	\$ 1,993
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 31,249	\$ 29,863	\$ 29,147	\$ 28,983	\$ 38,031
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 32,680	\$ 31,086	\$ 30,727	\$ 30,345	\$ 40,024
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 32,680	\$ 31,086	\$ 30,727	\$ 30,345	\$ 40,024

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Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
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	\$ 680,736	\$ 651,774	\$ 640,587	\$ 635,879	\$ 714,178
0% R/W Category - Cash	CCR400	\$ 29,580	\$ 24,643	\$ 29,929	\$ 30,377	\$ 37,351
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 86,343	\$ 112,385	\$ 122,191	\$ 151,309	\$ 303,594
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 380	\$ 296	\$ 173	\$ 173	\$ 4,334
0% R/W Category - Other	CCR415	\$ 48,575	\$ 53,355	\$ 42,795	\$ 41,257	\$ 32,771
0% R/W Category - Assets Total	CCR420	\$ 164,878	\$ 190,679	\$ 195,088	\$ 223,116	\$ 378,050
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	\$ 60,276	\$ 55,633	\$ 56,137	\$ 75,073	\$ 196,060
20% R/W Category - Claims on FHLBs	CCR435	\$ 846,126	\$ 847,200	\$ 809,492	\$ 813,530	\$ 774,883
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 51,858	\$ 47,936	\$ 47,379	\$ 44,442	\$ 46,841
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 46,648	\$ 45,771	\$ 37,349	\$ 54,951	\$ 60,966
20% R/W Category - Other	CCR450	\$ 374,574	\$ 388,475	\$ 416,192	\$ 432,852	\$ 457,281
20% R/W Category - Assets Total	CCR455	\$ 1,379,482	\$ 1,385,015	\$ 1,366,549	\$ 1,420,848	\$ 1,536,031
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 275,896	\$ 277,002	\$ 273,311	\$ 284,167	\$ 307,206
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,266,324	\$ 1,234,016	\$ 1,226,998	\$ 1,199,381	\$ 1,425,116
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 36,947	\$ 40,236	\$ 43,931	\$ 44,342	\$ 46,595
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 5,673	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 4,465	\$ 4,821	\$ 0	\$ 5,685	\$ 5,717
50% R/W Category - Other	CCR480	\$ 18,480	\$ 0	\$ 0	\$ 1,337	\$ 102,873
50% R/W Category - Assets Total	CCR485	\$ 1,326,216	\$ 1,279,073	\$ 1,276,602	\$ 1,250,745	\$ 1,580,301
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 663,113	\$ 639,542	\$ 638,304	\$ 625,378	\$ 790,155
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% R/W Category - All Other Assets	CCR506	\$ 1,924,485	\$ 1,848,397	\$ 1,775,995	\$ 1,721,710	\$ 2,241,045
100% R/W Category - Assets Total	CCR510	\$ 1,924,485	\$ 1,848,397	\$ 1,775,995	\$ 1,721,710	\$ 2,241,045
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 1,924,485	\$ 1,848,397	\$ 1,775,995	\$ 1,721,710	\$ 2,241,045
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 4,795,061	\$ 4,703,164	\$ 4,614,234	\$ 4,616,419	\$ 5,735,427
Subtotal Risk-Weighted Assets	CCR75	\$ 2,863,490	\$ 2,764,938	\$ 2,687,608	\$ 2,631,254	\$ 3,338,402
Excess Allowances for Loan and Lease Losses	CCR530	\$ 4,136	\$ 5,023	\$ 4,329	\$ 2,627	\$ 1,713
Total Risk-Weighted Assets	CCR78	\$ 2,859,354	\$ 2,759,915	\$ 2,683,279	\$ 2,628,627	\$ 3,336,689
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 228,748	\$ 220,793	\$ 214,664	\$ 210,292	\$ 266,937
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	14.16%	13.79%	13.76%	13.61%	12.42%
Total Risk-Based Capital Ratio	CCR820	23.81%	23.62%	23.87%	24.19%	21.40%
Tier 1 Risk-Based Capital Ratio	CCR830	22.66%	22.49%	22.73%	23.04%	20.20%
Tangible Equity Ratio	CCR840	14.16%	13.79%	13.76%	13.61%	12.42%

*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.

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