

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:18 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Number of Institutions		17	17	18	19	20
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	1	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,401,988	\$ 1,384,284	\$ 1,459,408	\$ 1,549,378	\$ 1,589,115
Cash and Non-Interest-Earning Deposits	SC110	\$ 96,531	\$ 87,517	\$ 78,142	\$ 96,154	\$ 132,133
Interest-Earning Deposits in FHLBs	SC112	\$ 68,130	\$ 43,703	\$ 82,450	\$ 81,133	\$ 83,694
Other Interest-Earning Deposits	SC118	\$ 14,011	\$ 14,965	\$ 14,781	\$ 14,670	\$ 17,089
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 5,183	\$ 8,139	\$ 23,990	\$ 18,755	\$ 10,290
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,137,553	\$ 1,148,120	\$ 1,176,395	\$ 1,240,793	\$ 1,234,533
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 5,373	\$ 9,889	\$ 19,508	\$ 25,329	\$ 34,149
State and Municipal Obligations	SC180	\$ 52,637	\$ 53,214	\$ 49,823	\$ 52,078	\$ 52,764
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 13,553	\$ 10,334	\$ 5,849	\$ 10,868	\$ 13,808
Accrued Interest Receivable	SC191	\$ 9,017	\$ 8,403	\$ 8,470	\$ 9,598	\$ 10,655
Mortgage-Backed Securities - Gross	SUB0072	\$ 118,726	\$ 124,354	\$ 131,279	\$ 312,440	\$ 312,320
Mortgage-Backed Securities - Total	SC22	\$ 118,726	\$ 124,354	\$ 131,279	\$ 312,440	\$ 312,195
Pass-Through - Total	SUB0073	\$ 99,110	\$ 103,949	\$ 106,843	\$ 207,315	\$ 201,592
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 99,110	\$ 103,949	\$ 106,843	\$ 207,315	\$ 201,592
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 19,179	\$ 19,957	\$ 24,096	\$ 104,793	\$ 110,394
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 860	\$ 972	\$ 1,125	\$ 78,296	\$ 21,971
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 18,319	\$ 18,985	\$ 22,971	\$ 26,497	\$ 88,423
Other	SC222	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 437	\$ 448	\$ 340	\$ 332	\$ 334

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 125
Mortgage Loans - Gross	SUB0092	\$ 2,481,631	\$ 2,432,425	\$ 2,382,772	\$ 2,811,323	\$ 2,856,924
Mortgage Loans - Total	SC26	\$ 2,459,892	\$ 2,411,741	\$ 2,363,768	\$ 2,791,527	\$ 2,830,770
Construction Loans - Total	SUB0100	\$ 258,755	\$ 247,283	\$ 240,704	\$ 304,679	\$ 299,735
Residential - Total	SUB0110	\$ 206,681	\$ 201,179	\$ 200,647	\$ 219,464	\$ 216,181
1-4 Dwelling Units	SC230	\$ 199,317	\$ 193,798	\$ 195,251	\$ 205,449	\$ 202,763
Multifamily (5 or more) Dwelling Units	SC235	\$ 7,364	\$ 7,381	\$ 5,396	\$ 14,015	\$ 13,418
Nonresidential Property	SC240	\$ 52,074	\$ 46,104	\$ 40,057	\$ 85,215	\$ 83,554
Permanent Loans - Total	SUB0121	\$ 2,212,481	\$ 2,174,960	\$ 2,131,590	\$ 2,494,210	\$ 2,545,013
Residential - Total	SUB0131	\$ 1,500,754	\$ 1,501,325	\$ 1,462,878	\$ 1,640,316	\$ 1,695,797
1-4 Dwelling Units - Total	SUB0141	\$ 1,424,516	\$ 1,427,509	\$ 1,395,931	\$ 1,553,297	\$ 1,587,245
Revolving Open-End Loans	SC251	\$ 141,290	\$ 141,355	\$ 140,156	\$ 247,214	\$ 243,003
All Other - First Liens	SC254	\$ 1,234,387	\$ 1,240,063	\$ 1,209,303	\$ 1,242,166	\$ 1,290,853
All Other - Junior Liens	SC255	\$ 48,839	\$ 46,091	\$ 46,472	\$ 63,917	\$ 53,389
Multifamily (5 or more) Dwelling Units	SC256	\$ 76,238	\$ 73,816	\$ 66,947	\$ 87,019	\$ 108,552
Nonresidential Property (Except Land)	SC260	\$ 533,761	\$ 511,381	\$ 507,186	\$ 626,461	\$ 628,864
Land	SC265	\$ 177,966	\$ 162,254	\$ 161,526	\$ 227,433	\$ 220,352
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 48,993	\$ 56,236	\$ 25,933	\$ 29,539	\$ 32,391
Accrued Interest Receivable	SC272	\$ 9,178	\$ 8,999	\$ 9,063	\$ 10,803	\$ 10,850
Advances for Taxes and Insurance	SC275	\$ 1,217	\$ 1,183	\$ 1,415	\$ 1,631	\$ 1,326
Allowance for Loan and Lease Losses	SC283	\$ 21,739	\$ 20,684	\$ 19,004	\$ 19,796	\$ 26,154
Nonmortgage Loans - Gross	SUB0162	\$ 345,733	\$ 343,658	\$ 336,517	\$ 595,356	\$ 592,368
Nonmortgage Loans - Total	SC31	\$ 332,013	\$ 329,960	\$ 323,162	\$ 574,703	\$ 577,744
Commercial Loans - Total	SC32	\$ 181,536	\$ 177,039	\$ 173,227	\$ 274,239	\$ 257,247
Secured	SC300	\$ 141,399	\$ 134,027	\$ 129,600	\$ 222,654	\$ 209,373
Unsecured	SC303	\$ 39,113	\$ 40,487	\$ 40,967	\$ 49,243	\$ 46,513
Lease Receivables	SC306	\$ 1,024	\$ 2,525	\$ 2,660	\$ 2,342	\$ 1,361
Consumer Loans - Total	SC35	\$ 160,346	\$ 163,049	\$ 159,752	\$ 317,346	\$ 331,234
Loans on Deposits	SC310	\$ 19,640	\$ 22,784	\$ 23,530	\$ 24,129	\$ 25,060
Home Improvement Loans (Not secured by real estate)	SC316	\$ 397	\$ 503	\$ 440	\$ 519	\$ 606
Education Loans	SC320	\$ 372	\$ 452	\$ 487	\$ 503	\$ 572
Auto Loans	SC323	\$ 81,369	\$ 80,189	\$ 81,390	\$ 232,385	\$ 241,661
Mobile Home Loans	SC326	\$ 2,191	\$ 2,456	\$ 2,256	\$ 2,412	\$ 2,930
Credit Cards	SC328	\$ 7,759	\$ 7,744	\$ 7,829	\$ 8,775	\$ 10,290

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 48,618	\$ 48,921	\$ 43,820	\$ 48,623	\$ 50,115
Accrued Interest Receivable	SC348	\$ 3,851	\$ 3,570	\$ 3,538	\$ 3,771	\$ 3,887
Allowance for Loan and Lease Losses	SC357	\$ 13,720	\$ 13,698	\$ 13,355	\$ 20,653	\$ 14,624
Reposessed Assets - Gross	SUB0201	\$ 2,229	\$ 3,619	\$ 6,183	\$ 7,622	\$ 6,787
Reposessed Assets - Total	SC40	\$ 2,229	\$ 3,619	\$ 6,183	\$ 7,175	\$ 6,385
Real Estate - Total	SUB0210	\$ 2,087	\$ 3,444	\$ 5,984	\$ 7,363	\$ 6,511
Construction	SC405	\$ 0	\$ 0	\$ 473	\$ 639	\$ 639
Residential - Total	SUB0225	\$ 1,451	\$ 1,645	\$ 2,713	\$ 3,088	\$ 2,366
1-4 Dwelling Units	SC415	\$ 1,451	\$ 1,645	\$ 2,713	\$ 3,088	\$ 2,366
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 435	\$ 1,727	\$ 2,720	\$ 3,071	\$ 2,713
Land	SC428	\$ 201	\$ 72	\$ 78	\$ 565	\$ 793
Other Reposessed Assets	SC430	\$ 142	\$ 175	\$ 199	\$ 259	\$ 276
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 447	\$ 402
Real Estate Held for Investment	SC45	\$ 141	\$ 142	\$ 143	\$ 143	\$ 143
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 40,579	\$ 40,088	\$ 44,100	\$ 47,726	\$ 46,201
Federal Home Loan Bank Stock	SC510	\$ 38,457	\$ 37,985	\$ 41,976	\$ 44,027	\$ 43,223
Other	SC540	\$ 2,122	\$ 2,103	\$ 2,124	\$ 3,699	\$ 2,978
Office Premises and Equipment	SC55	\$ 96,196	\$ 91,408	\$ 86,350	\$ 96,610	\$ 98,489
Other Assets - Gross	SUB0262	\$ 57,972	\$ 57,072	\$ 59,119	\$ 76,958	\$ 76,349
Other Assets - Total	SC59	\$ 57,972	\$ 57,072	\$ 59,119	\$ 76,958	\$ 76,349
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 6,920	\$ 6,856	\$ 5,525	\$ 5,462	\$ 5,410
Bank-Owned Life Insurance - Other	SC625	\$ 17,828	\$ 17,663	\$ 17,497	\$ 29,327	\$ 29,021
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 8,372	\$ 8,112	\$ 7,361	\$ 7,478	\$ 7,290
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 3,456	\$ 3,511	\$ 8,909	\$ 9,601	\$ 2,953
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 21,396	\$ 20,930	\$ 19,827	\$ 25,090	\$ 31,675
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	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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 35,459	\$ 34,382	\$ 32,359	\$ 40,896	\$ 41,305
Total Assets - Gross	SUB0283	\$ 4,545,195	\$ 4,477,050	\$ 4,505,871	\$ 5,497,556	\$ 5,578,696
Total Assets	SC60	\$ 4,509,736	\$ 4,442,668	\$ 4,473,512	\$ 5,456,660	\$ 5,537,391
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 3,506,002	\$ 3,459,484	\$ 3,475,992	\$ 4,382,862	\$ 4,400,950
Deposits	SC710	\$ 3,484,012	\$ 3,438,363	\$ 3,459,207	\$ 4,367,095	\$ 4,385,365
Escrows	SC712	\$ 22,008	\$ 21,149	\$ 16,809	\$ 15,788	\$ 15,603
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 18	\$- 28	\$- 24	\$- 21	\$- 18
Borrowings - Total	SC72	\$ 333,083	\$ 325,396	\$ 323,494	\$ 331,137	\$ 384,941
Advances from FHLBank	SC720	\$ 266,679	\$ 271,024	\$ 262,114	\$ 278,959	\$ 296,226
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 45,470	\$ 47,965	\$ 54,976	\$ 42,741	\$ 81,875
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	\$ 20,934	\$ 6,407	\$ 6,404	\$ 9,437	\$ 6,840
Other Liabilities - Total	SC75	\$ 42,645	\$ 39,121	\$ 49,946	\$ 45,452	\$ 63,114
Accrued Interest Payable - Deposits	SC763	\$ 5,734	\$ 4,672	\$ 4,058	\$ 5,546	\$ 5,258
Accrued Interest Payable - Other	SC766	\$ 516	\$ 504	\$ 476	\$ 463	\$ 461
Accrued Taxes	SC776	\$ 3,343	\$ 2,535	\$ 3,676	\$ 2,207	\$ 3,903
Accounts Payable	SC780	\$ 13,977	\$ 13,058	\$ 14,158	\$ 13,672	\$ 10,077
Deferred Income Taxes	SC790	\$ 5,407	\$ 6,155	\$ 9,703	\$ 11,335	\$ 10,630
Other Liabilities and Deferred Income	SC796	\$ 13,668	\$ 12,197	\$ 17,875	\$ 12,229	\$ 32,785
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	\$ 3,881,730	\$ 3,824,001	\$ 3,849,432	\$ 4,759,451	\$ 4,849,005

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 9	\$ 9	\$ 9	\$ 9	\$ 9
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 627,997	\$ 618,656	\$ 624,071	\$ 697,199	\$ 688,376
Stock - Total	SUB0311	\$ 84,742	\$ 84,122	\$ 94,586	\$ 140,055	\$ 132,973
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	\$ 6,762	\$ 7,254	\$ 7,382	\$ 7,377	\$ 7,813
Common Stock - Paid in Excess of Par	SC830	\$ 77,980	\$ 76,868	\$ 87,204	\$ 132,678	\$ 125,160
Accumulated Other Comprehensive Income - Total	SC86	\$ 1,615	\$ 3,350	\$ 7,140	\$ 10,702	\$ 10,473
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 1,615	\$ 3,350	\$ 7,140	\$ 10,702	\$ 10,473
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 549,155	\$ 539,315	\$ 530,932	\$ 554,824	\$ 553,652
Other Components of Equity Capital	SC891	\$- 7,515	\$- 8,131	\$- 8,587	\$- 8,382	\$- 8,722
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 4,509,736	\$ 4,442,666	\$ 4,473,512	\$ 5,456,659	\$ 5,537,390

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Other Codes As of Sep 2005

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	1	\$ 900
4	Net deferred tax assets	4	\$ 2,251
6	Prepaid deposit insurance premiums	4	\$ 47
7	Prepaid expenses	15	\$ 2,774
8	Deposits for utilities and other services	1	\$ 3
14	Other noninterest-bearing short-term accounts recv	6	\$ 3,123
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 67
99	Other	14	\$ 5,036

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 1,000
4	Nonrefundable loan fees received prior to closing	1	\$ 6
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 1
7	Deferred gains from the sale of real estate	3	\$ 136
11	The liability recorded for post-retirement benefit	7	\$ 4,451
14	Unapplied loan payments received	1	\$ 790
18	Litigation reserves	1	\$ 274
99	Other	19	\$ 6,245

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 58,819	\$ 56,874	\$ 55,038	\$ 66,034	\$ 65,761
Deposits and Investment Securities	SO115	\$ 11,105	\$ 10,876	\$ 10,727	\$ 11,746	\$ 11,420
Mortgage-Backed Securities	SO125	\$ 1,230	\$ 1,586	\$ 1,521	\$ 2,930	\$ 2,966
Mortgage Loans	SO141	\$ 39,770	\$ 37,923	\$ 36,492	\$ 42,433	\$ 42,547
Nonmortgage Loans - Total	SUB0950	\$ 6,714	\$ 6,489	\$ 6,298	\$ 8,925	\$ 8,828
Commercial Loans and Leases	SO160	\$ 3,109	\$ 2,898	\$ 2,747	\$ 3,819	\$ 3,423
Consumer Loans and Leases	SO171	\$ 3,605	\$ 3,591	\$ 3,551	\$ 5,106	\$ 5,405
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 488	\$ 507	\$ 460	\$ 596	\$ 565
Federal Home Loan Bank Stock	SO181	\$ 467	\$ 454	\$ 407	\$ 484	\$ 478
Other	SO185	\$ 21	\$ 53	\$ 53	\$ 112	\$ 87
Interest Expense - Total	SO21	\$ 22,590	\$ 21,007	\$ 19,510	\$ 22,196	\$ 21,377
Deposits	SO215	\$ 19,527	\$ 17,969	\$ 16,803	\$ 19,374	\$ 18,683
Escrows	SO225	\$ 27	\$ 26	\$ 24	\$ 30	\$ 9
Advances from FHLBank	SO230	\$ 2,711	\$ 2,692	\$ 2,420	\$ 2,442	\$ 2,358
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	\$ 325	\$ 320	\$ 263	\$ 350	\$ 327
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 36,717	\$ 36,374	\$ 35,988	\$ 44,434	\$ 44,949
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,098	\$ 2,774	\$ 1,635	\$ 1,689	\$ 1,314
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 35,619	\$ 33,600	\$ 34,353	\$ 42,745	\$ 43,635
Noninterest Income - Total	SO42	\$ 13,648	\$ 25,208	\$ 10,166	\$ 15,568	\$ 13,873
Mortgage Loan Serving Fees	SO410	\$ 701	\$ 493	\$ 633	\$ 572	\$ 608
Other Fees and Charges	SO420	\$ 7,896	\$ 8,583	\$ 6,672	\$ 9,469	\$ 10,010
Net Income (Loss) from Other - Total	SUB0451	\$ 2,291	\$ 14,282	\$ 1,087	\$ 1,656	\$ 1,287
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 1,906	\$ 12,144	\$ 1,013	\$ 1,299	\$ 1,162
Operations & Sale of Repossessed Assets	SO461	\$ 219	\$ 1,359	\$ 74	\$ 356	\$ 141
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	\$ 166	\$ 779	\$ 0	\$ 1	\$- 16
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 2,760	\$ 1,850	\$ 1,774	\$ 3,871	\$ 1,968
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	\$ 29,911	\$ 32,359	\$ 30,344	\$ 42,450	\$ 34,969
All Personnel Compensation and Expense	SO510	\$ 17,549	\$ 18,228	\$ 17,297	\$ 25,370	\$ 19,369
Legal Expense	SO520	\$ 148	\$ 198	\$ 191	\$ 326	\$ 178
Office Occupancy and Equipment Expense	SO530	\$ 5,816	\$ 5,495	\$ 5,607	\$ 8,346	\$ 7,002
Marketing and Other Professional Services	SO540	\$ 1,456	\$ 1,409	\$ 1,331	\$ 2,325	\$ 1,998
Loan Servicing Fees	SO550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 55	\$ 50	\$ 61	\$ 61	\$ 48
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 22	\$ 21	\$ 968	\$ 71	\$ 41
Other Noninterest Expense	SO580	\$ 4,865	\$ 6,958	\$ 4,889	\$ 5,951	\$ 6,333
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	\$ 19,356	\$ 26,449	\$ 14,175	\$ 15,863	\$ 22,539
Income Taxes - Total	SO71	\$ 5,518	\$ 8,442	\$ 4,768	\$ 4,233	\$ 6,905
Federal	SO710	\$ 4,155	\$ 6,657	\$ 3,643	\$ 4,081	\$ 5,309
State, Local & Other	SO720	\$ 1,363	\$ 1,785	\$ 1,125	\$ 152	\$ 1,596
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 13,838	\$ 18,007	\$ 9,407	\$ 11,630	\$ 15,634
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 13,838	\$ 18,007	\$ 9,407	\$ 11,630	\$ 15,634

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Other Codes As of Sep 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	3	\$ 191
7	Net income(loss) from leased property	3	\$ 7
15	Income from corporate-owned life insurance	7	\$ 207
99	Other	16	\$ 1,844

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	4	\$ 89
2	OTS assessments	6	\$ 72
6	Supervisory examination fees	2	\$ 11
7	Office supplies, printing, and postage	10	\$ 1,167
8	Telephone, including data lines	5	\$ 182
9	Loan origination expense	2	\$ 32
10	ATM expense	3	\$ 131
13	Misc taxes other than income & real estate	1	\$ 13
15	Foreclosure expenses	1	\$ 26
99	Other	13	\$ 727

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 170,433	\$ 111,614	\$ 55,038	\$ 255,396	\$ 193,628
YTD - Deposits and Investment Securities	Y_SO115	\$ 32,552	\$ 21,447	\$ 10,727	\$ 44,771	\$ 33,255
YTD - Mortgage-Backed Securities	Y_SO125	\$ 4,324	\$ 3,094	\$ 1,521	\$ 12,382	\$ 9,492
YTD - Mortgage Loans	Y_SO141	\$ 114,139	\$ 74,369	\$ 36,492	\$ 163,887	\$ 124,773
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 8,754	\$ 5,645	\$ 2,747	\$ 13,457	\$ 9,847
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 10,664	\$ 7,059	\$ 3,551	\$ 20,899	\$ 16,261
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 1,409	\$ 921	\$ 460	\$ 2,196	\$ 1,616
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 1,282	\$ 815	\$ 407	\$ 1,780	\$ 1,311
YTD - Other	Y_SO185	\$ 127	\$ 106	\$ 53	\$ 416	\$ 305
YTD - Interest Expense - Total	Y_SO21	\$ 63,007	\$ 40,417	\$ 19,510	\$ 84,310	\$ 62,879
YTD - Deposits	Y_SO215	\$ 54,199	\$ 34,672	\$ 16,803	\$ 73,894	\$ 55,247
YTD - Escrows	Y_SO225	\$ 77	\$ 50	\$ 24	\$ 63	\$ 33
YTD - Advances from FHLBank	Y_SO230	\$ 7,823	\$ 5,112	\$ 2,420	\$ 9,130	\$ 6,700
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	\$ 908	\$ 583	\$ 263	\$ 1,223	\$ 899
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	\$ 108,835	\$ 72,118	\$ 35,988	\$ 173,282	\$ 132,365
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 5,507	\$ 4,409	\$ 1,635	\$ 5,778	\$ 4,249
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 103,328	\$ 67,709	\$ 34,353	\$ 167,504	\$ 128,116
YTD - Noninterest Income - Total	Y_SO42	\$ 48,817	\$ 35,169	\$ 10,166	\$ 55,998	\$ 41,452
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,827	\$ 1,126	\$ 633	\$ 2,467	\$ 1,895
YTD - Other Fees and Charges	Y_SO420	\$ 22,950	\$ 15,054	\$ 6,672	\$ 37,844	\$ 29,294
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 17,660	\$ 15,369	\$ 1,087	\$ 5,815	\$ 4,248
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 15,063	\$ 13,157	\$ 1,013	\$ 5,089	\$ 3,878
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 1,652	\$ 1,433	\$ 74	\$ 737	\$ 382
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		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 945	\$ 779	\$ 0	\$- 11	\$- 12
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 6,380	\$ 3,620	\$ 1,774	\$ 9,872	\$ 6,015
YTD - Noninterest Expense - Total	Y_SO51	\$ 92,271	\$ 62,360	\$ 30,344	\$ 143,001	\$ 103,447
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 52,859	\$ 35,310	\$ 17,297	\$ 82,347	\$ 58,398
YTD - Legal Expense	Y_SO520	\$ 532	\$ 384	\$ 191	\$ 861	\$ 535
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 16,846	\$ 11,030	\$ 5,607	\$ 28,055	\$ 20,207
YTD - Marketing and Other Professional Services	Y_SO540	\$ 4,190	\$ 2,734	\$ 1,331	\$ 7,635	\$ 5,486
YTD - Loan Servicing Fees	Y_SO550	\$ 0	\$ 0	\$ 0	\$ 1	\$ 1
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 152	\$ 97	\$ 61	\$ 203	\$ 142
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 1,011	\$ 989	\$ 968	\$ 161	\$ 90
YTD - Other Noninterest Expense	Y_SO580	\$ 16,681	\$ 11,816	\$ 4,889	\$ 23,738	\$ 18,588
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 59,874	\$ 40,518	\$ 14,175	\$ 80,501	\$ 66,121
YTD - Income Taxes - Total	Y_SO71	\$ 18,688	\$ 13,170	\$ 4,768	\$ 25,454	\$ 21,294
YTD - Federal	Y_SO710	\$ 14,436	\$ 10,281	\$ 3,643	\$ 20,838	\$ 16,757
YTD - State, Local, and Other	Y_SO720	\$ 4,252	\$ 2,889	\$ 1,125	\$ 4,616	\$ 4,537
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 41,186	\$ 27,348	\$ 9,407	\$ 55,047	\$ 44,827
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 41,186	\$ 27,348	\$ 9,407	\$ 55,047	\$ 44,827

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 34,386	\$ 32,260	\$ 31,711	\$ 40,052	\$ 41,105
Net Provision for Loss	VA115	\$ 1,097	\$ 2,532	\$ 1,803	\$ 1,728	\$ 1,076
Transfers	VA125	\$- 56	\$ 146	\$- 785	\$ 203	\$ 95
Recoveries	VA135	\$ 777	\$ 420	\$ 266	\$ 270	\$ 322
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 741	\$ 972	\$ 632	\$ 1,357	\$ 1,293
General Valuation Allowances - Ending Balance	VA165	\$ 35,463	\$ 34,386	\$ 32,363	\$ 40,896	\$ 41,305
Specific Valuation Allowances - Beginning Balance	VA108	\$ 1,667	\$ 2,455	\$ 904	\$ 1,176	\$ 1,041
Net Provision for Loss	VA118	\$ 23	\$ 263	\$ 800	\$ 32	\$ 279

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 56	\$- 146	\$ 785	\$- 203	\$- 95
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 46	\$ 905	\$ 34	\$ 101	\$ 49
Specific Valuation Allowances - Ending Balance	VA168	\$ 1,700	\$ 1,667	\$ 2,455	\$ 904	\$ 1,176
Total Valuation Allowances - Beginning Balance	VA110	\$ 36,053	\$ 34,715	\$ 32,615	\$ 41,228	\$ 42,146
Net Provision for Loss	VA120	\$ 1,120	\$ 2,795	\$ 2,603	\$ 1,760	\$ 1,355
Recoveries	VA140	\$ 777	\$ 420	\$ 266	\$ 270	\$ 322
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 787	\$ 1,877	\$ 666	\$ 1,458	\$ 1,342
Total Valuation Allowances - Ending Balance	VA170	\$ 37,163	\$ 36,053	\$ 34,818	\$ 41,800	\$ 42,481
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 741	\$ 972	\$ 632	\$ 1,357	\$ 1,293
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 280	\$ 226	\$ 55	\$ 267	\$ 336
Construction - Total	SUB2030	\$ 0	\$ 172	\$ 0	\$ 0	\$ 9
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 9
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 172	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 280	\$ 54	\$ 55	\$ 267	\$ 327
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 187	\$ 0	\$ 0	\$ 0	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 93	\$ 54	\$ 50	\$ 231	\$ 68
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	\$ 1	\$ 250
Land	VA490	\$ 0	\$ 0	\$ 5	\$ 35	\$ 8
Nonmortgage Loans - Total	VA56	\$ 419	\$ 651	\$ 492	\$ 944	\$ 842
Commercial Loans	VA520	\$ 34	\$ 105	\$ 23	\$ 189	\$ 219
Consumer Loans - Total	SUB2061	\$ 385	\$ 546	\$ 469	\$ 755	\$ 623
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 3	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 191	\$ 271	\$ 207	\$ 500	\$ 328
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 58	\$ 27	\$ 13

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 31	\$ 49	\$ 24	\$ 61	\$ 86
Other	VA560	\$ 163	\$ 226	\$ 177	\$ 167	\$ 196
Reposessed Assets - Total	VA60	\$ 42	\$ 95	\$ 85	\$ 146	\$ 115
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 2	\$ 21	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 40	\$ 78	\$ 43	\$ 58	\$ 62
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 12	\$ 6	\$ 50	\$ 53
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 17	\$ 0
Other Reposessed Assets	VA630	\$ 2	\$ 5	\$ 34	\$ 0	\$ 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	\$ 777	\$ 420	\$ 266	\$ 270	\$ 322
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 524	\$ 269	\$ 44	\$ 63	\$ 106
Construction - Total	SUB2130	\$ 500	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 500	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 24	\$ 269	\$ 44	\$ 63	\$ 106
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 22	\$ 0	\$ 0	\$ 2	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 2	\$ 17	\$ 10	\$ 24	\$ 42
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	\$ 252	\$ 0	\$ 12	\$ 35
Land	VA491	\$ 0	\$ 0	\$ 34	\$ 25	\$ 29
Nonmortgage Loans - Total	VA57	\$ 253	\$ 151	\$ 222	\$ 207	\$ 216
Commercial Loans	VA521	\$ 105	\$ 34	\$ 41	\$ 44	\$ 24
Consumer Loans - Total	SUB2161	\$ 148	\$ 117	\$ 181	\$ 163	\$ 192
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	\$ 39	\$ 36	\$ 75	\$ 82	\$ 91

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 4	\$ 6	\$ 5	\$ 3	\$ 5
Credit Cards	VA557	\$ 4	\$ 10	\$ 13	\$ 8	\$ 7
Other	VA561	\$ 101	\$ 65	\$ 88	\$ 70	\$ 89
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	\$ 79	\$ 118	\$ 1,586	\$- 171	\$ 184
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 8	\$ 25	\$ 4
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 20	\$ 34	\$ 57	\$- 141	\$- 50
Construction - Total	SUB2230	\$ 20	\$ 0	\$ 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	\$ 20	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 0	\$ 34	\$ 57	\$- 141	\$- 50
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 0	\$ 0	\$- 116	\$ 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	\$ 0	\$ 34	\$ 57	\$ 0	\$- 50
Land	VA492	\$ 0	\$ 0	\$ 0	\$- 25	\$ 0
Nonmortgage Loans - Total	VA58	\$ 59	\$ 84	\$ 156	\$- 55	\$ 70
Commercial Loans	VA522	\$ 0	\$ 0	\$ 173	\$- 70	\$- 54
Consumer Loans - Total	SUB2261	\$ 59	\$ 84	\$- 17	\$ 15	\$ 124
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	\$ 2	\$- 10	\$- 59	\$- 7	\$ 75
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 57	\$ 94	\$ 42	\$ 22	\$ 49
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 791	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 116	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 61	\$ 0	\$ 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		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 554	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 51	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 9	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 574	\$ 0	\$ 160
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 43	\$ 670	\$ 1,952	\$ 916	\$ 1,155
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 8	\$ 25	\$ 4
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$- 224	\$- 9	\$ 68	\$ 63	\$ 180
Construction - Total	SUB2330	\$- 480	\$ 172	\$ 0	\$ 0	\$ 9
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 9
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$- 480	\$ 172	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 256	\$- 181	\$ 68	\$ 63	\$ 171
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 165	\$ 0	\$ 0	\$- 2	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 91	\$ 37	\$ 40	\$ 91	\$ 26
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	\$ 0	\$- 218	\$ 57	\$- 11	\$ 165
Land	VA495	\$ 0	\$ 0	\$- 29	\$- 15	\$- 21
Nonmortgage Loans - Total	VA59	\$ 225	\$ 584	\$ 426	\$ 682	\$ 696
Commercial Loans	VA525	\$- 71	\$ 71	\$ 155	\$ 75	\$ 141
Consumer Loans - Total	SUB2361	\$ 296	\$ 513	\$ 271	\$ 607	\$ 555
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 3	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 154	\$ 225	\$ 73	\$ 411	\$ 312
Mobile Home Loans	VA555	\$- 4	\$- 6	\$ 53	\$ 24	\$ 8
Credit Cards	VA559	\$ 27	\$ 39	\$ 11	\$ 53	\$ 79
Other	VA565	\$ 119	\$ 255	\$ 131	\$ 119	\$ 156
Reposessed Assets - Total	VA65	\$ 42	\$ 95	\$ 876	\$ 146	\$ 115
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 118	\$ 21	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 40	\$ 78	\$ 104	\$ 58	\$ 62

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Schedule VA --- Consolidated Valuation Allowances and Related Data			Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 12	\$ 560	\$ 50	\$ 53	
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 51	\$ 17	\$ 0	
Other Repossessed Assets	VA633	\$ 2	\$ 5	\$ 43	\$ 0	\$ 0	
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	
Other Assets	VA935	\$ 0	\$ 0	\$ 574	\$ 0	\$ 160	
TROUBLED DEBT RESTRUCTURED							
Amount this Quarter	VA940	\$ 900	\$ 1,246	\$ 1,274	\$ 1,720	\$ 1,467	
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 2,976	\$ 3,607	\$ 4,412	\$ 4,196	\$ 4,259	
MORTGAGE LOANS FORECLOSED IN QUARTER							
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 1,860	\$ 1,063	\$ 1,972	\$ 2,457	\$ 1,344	
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 639	
Permanent - 1-4 Dwelling Units	VA952	\$ 1,617	\$ 728	\$ 1,859	\$ 1,763	\$ 571	
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	
Permanent - Nonresidential (Except Land)	VA954	\$ 58	\$ 335	\$ 113	\$ 662	\$ 78	
Permanent - Land	VA955	\$ 185	\$ 0	\$ 0	\$ 32	\$ 56	
CLASSIFICATION OF ASSETS							
Quarter End Balance - Special Mention	VA960	\$ 33,859	\$ 29,556	\$ 20,726	\$ 20,152	\$ 21,123	
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 51,233	\$ 43,288	\$ 41,188	\$ 52,130	\$ 51,259	
Substandard	VA965	\$ 49,732	\$ 42,384	\$ 40,491	\$ 51,602	\$ 50,716	
Doubtful	VA970	\$ 1,501	\$ 904	\$ 689	\$ 528	\$ 543	
Loss	VA975	\$ 0	\$ 0	\$ 8	\$ 0	\$ 0	
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3							
Outstanding Balanced (Contractual)	VA980	\$ 0	N/A	N/A	N/A	N/A	
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	N/A	N/A	N/A	N/A	
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	N/A	N/A	N/A	N/A	
Schedule PD --- Consolidated Past Due and Nonaccrual							
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004	
		Value	Value	Value	Value	Value	
DELINQUENT LOANS							
Delinquent Loans - Total	SUB2410	\$ 75,291	\$ 57,398	\$ 52,826	\$ 66,059	\$ 86,124	
Mortgages - Total	SUB2421	\$ 65,355	\$ 48,795	\$ 42,757	\$ 53,468	\$ 72,914	
Construction and Land Loans	SUB2430	\$ 7,704	\$ 6,807	\$ 6,178	\$ 5,502	\$ 12,612	

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 45,403	\$ 29,536	\$ 27,926	\$ 35,974	\$ 44,508
Permanent Loans Secured by All Other Property	SUB2450	\$ 16,089	\$ 16,712	\$ 12,174	\$ 14,177	\$ 19,300
Nonmortgages - Total	SUB2461	\$ 9,936	\$ 8,603	\$ 10,069	\$ 12,591	\$ 13,210
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 66,818	\$ 48,328	\$ 44,885	\$ 59,061	\$ 77,984
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 47,717	\$ 40,653	\$ 36,983	\$ 45,390	\$ 63,095
Mortgage Loans - Total	SUB2481	\$ 40,569	\$ 35,342	\$ 30,076	\$ 36,795	\$ 53,839
Construction	PD115	\$ 2,549	\$ 1,515	\$ 1,160	\$ 1,399	\$ 7,313
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 708	\$ 336	\$ 1,029	\$ 912	\$ 612
Secured by First Liens	PD123	\$ 28,093	\$ 22,429	\$ 18,749	\$ 24,139	\$ 31,119
Secured by Junior Liens	PD124	\$ 556	\$ 416	\$ 688	\$ 806	\$ 839
Multifamily (5 or more) Dwelling Units	PD125	\$ 264	\$ 2,426	\$ 1,879	\$ 1,754	\$ 1,256
Nonresidential Property (Except Land)	PD135	\$ 4,836	\$ 4,634	\$ 4,370	\$ 6,643	\$ 11,270
Land	PD138	\$ 3,563	\$ 3,586	\$ 2,201	\$ 1,142	\$ 1,430
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 2,007	\$ 1,408	\$ 1,998	\$ 1,980	\$ 3,003
Consumer Loans - Total	SUB2511	\$ 5,141	\$ 3,903	\$ 4,909	\$ 6,615	\$ 6,253
Loans on Deposits	PD161	\$ 910	\$ 162	\$ 164	\$ 178	\$ 177
Home Improvement Loans	PD163	\$ 10	\$ 18	\$ 55	\$ 6	\$ 53
Education Loans	PD165	\$ 6	\$ 18	\$ 14	\$ 2	\$ 35
Auto Loans	PD167	\$ 2,170	\$ 2,333	\$ 2,599	\$ 4,801	\$ 4,380
Mobile Home Loans	PD169	\$ 138	\$ 88	\$ 39	\$ 207	\$ 162
Credit Cards	PD171	\$ 26	\$ 27	\$ 24	\$ 46	\$ 30
Other	PD180	\$ 1,881	\$ 1,257	\$ 2,014	\$ 1,375	\$ 1,416
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 148	\$ 147	\$ 68	\$ 90
Held for Sale Included in PD115:PD180	PD192	\$ 0	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 7,686	\$ 0	\$ 101	\$ 149	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 7,455	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 0	N/A	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 19,101	\$ 7,675	\$ 7,902	\$ 13,671	\$ 14,889

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 17,234	\$ 5,916	\$ 6,523	\$ 11,522	\$ 12,677
Construction	PD215	\$ 487	\$ 63	\$ 78	\$ 358	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 53	\$ 57	\$ 224	\$ 323	\$ 499
Secured by First Liens	PD223	\$ 14,025	\$ 3,380	\$ 5,202	\$ 7,598	\$ 8,576
Secured by Junior Liens	PD224	\$ 280	\$ 312	\$ 60	\$ 120	\$ 27
Multifamily (5 or more) Dwelling Units	PD225	\$ 646	\$ 114	\$ 0	\$ 182	\$ 53
Nonresidential Property (Except Land)	PD235	\$ 1,542	\$ 1,593	\$ 21	\$ 2,034	\$ 1,500
Land	PD238	\$ 201	\$ 397	\$ 938	\$ 907	\$ 2,022
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 777	\$ 846	\$ 518	\$ 565	\$ 733
Consumer Loans - Total	SUB2521	\$ 1,090	\$ 913	\$ 861	\$ 1,584	\$ 1,479
Loans on Deposits	PD261	\$ 55	\$ 39	\$ 53	\$ 195	\$ 191
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 51	\$ 10
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 2	\$ 26
Auto Loans	PD267	\$ 680	\$ 475	\$ 536	\$ 905	\$ 867
Mobile Home Loans	PD269	\$ 3	\$ 21	\$ 21	\$ 0	\$ 2
Credit Cards	PD271	\$ 7	\$ 4	\$ 9	\$ 5	\$ 12
Other	PD280	\$ 345	\$ 374	\$ 242	\$ 426	\$ 371
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 10	\$ 13	\$ 59	\$ 204
Held for Sale Included in PD215:PD280	PD292	\$ 0	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 10,001	\$ 0	\$ 50	\$ 50	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 10,001	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 0	N/A	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 8,473	\$ 9,070	\$ 7,941	\$ 6,998	\$ 8,140
Mortgage Loans - Total	SUB2501	\$ 7,552	\$ 7,537	\$ 6,158	\$ 5,151	\$ 6,398
Construction	PD315	\$ 827	\$ 969	\$ 1,419	\$ 1,560	\$ 1,793
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 151	\$ 434	\$ 157	\$ 55	\$ 40
Secured by First Liens	PD323	\$ 1,484	\$ 2,121	\$ 1,716	\$ 2,011	\$ 2,739
Secured by Junior Liens	PD324	\$ 53	\$ 51	\$ 101	\$ 10	\$ 57
Multifamily (5 or more) Dwelling Units	PD325	\$ 1,446	\$ 48	\$ 65	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 3,514	\$ 3,637	\$ 2,318	\$ 1,379	\$ 1,715
Land	PD338	\$ 77	\$ 277	\$ 382	\$ 136	\$ 54
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 766	\$ 844	\$ 1,328	\$ 817	\$ 1,012
Consumer Loans - Total	SUB2531	\$ 155	\$ 689	\$ 455	\$ 1,030	\$ 730
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 2	\$ 0	\$ 2	\$ 0	\$ 0
Auto Loans	PD367	\$ 74	\$ 273	\$ 287	\$ 884	\$ 547
Mobile Home Loans	PD369	\$ 11	\$ 0	\$ 0	\$ 0	\$ 51
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 68	\$ 416	\$ 166	\$ 146	\$ 132
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 0	\$ 0	\$ 0	\$ 50	\$ 60
Held for Sale Included in PD315:PD380	PD392	\$ 0	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 55	\$ 55	\$ 56	\$ 0	\$ 43
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	N/A	N/A	N/A	N/A

Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 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	\$ 68,312	\$ 70,545	\$ 64,164	\$ 116,726	\$ 160,626
90% up to 100% LTV	LD110	\$ 48,174	\$ 50,616	\$ 45,558	\$ 75,171	\$ 115,464
100% and greater LTV	LD120	\$ 20,138	\$ 19,929	\$ 18,606	\$ 41,555	\$ 45,162
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 2,393	\$ 2,071	\$ 2,951	\$ 3,879	\$ 2,989
Past Due and Still Accruing - Total	SUB5240	\$ 2,015	\$ 1,772	\$ 2,873	\$ 3,760	\$ 2,707
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 683	\$ 1,043	\$ 1,665	\$ 2,869	\$ 1,627
90% up to 100% LTV	LD210	\$ 527	\$ 807	\$ 531	\$ 1,349	\$ 872
100% and greater LTV	LD220	\$ 156	\$ 236	\$ 1,134	\$ 1,520	\$ 755
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 1,332	\$ 729	\$ 1,208	\$ 891	\$ 1,080

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Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 216	\$ 243	\$ 1,208	\$ 808	\$ 990
100% and greater LTV	LD240	\$ 1,116	\$ 486	\$ 0	\$ 83	\$ 90
Nonaccrual - Total	SUB5230	\$ 378	\$ 299	\$ 78	\$ 119	\$ 282
90% up to 100% LTV	LD250	\$ 378	\$ 299	\$ 64	\$ 69	\$ 61
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 14	\$ 50	\$ 221
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 0	\$ 5	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 5	\$ 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	\$ 7,697	\$ 15,427	\$ 6,484	\$ 9,591	\$ 8,131
90% up to 100% LTV	LD430	\$ 4,073	\$ 8,283	\$ 4,400	\$ 6,314	\$ 5,601
100% and greater LTV	LD440	\$ 3,624	\$ 7,144	\$ 2,084	\$ 3,277	\$ 2,530
Sales - Total	SUB5340	\$ 3,274	\$ 3,315	\$ 2,796	\$ 7,327	\$ 3,842
90% up to 100% LTV	LD450	\$ 2,585	\$ 2,520	\$ 2,032	\$ 6,391	\$ 3,687
100% and greater LTV	LD460	\$ 689	\$ 795	\$ 764	\$ 936	\$ 155

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 270,289	\$ 245,700	\$ 223,942	\$ 239,799	\$ 266,563
Mortgage Construction Loans	CC105	\$ 210,879	\$ 194,186	\$ 172,872	\$ 190,708	\$ 235,366
Other Mortgage Loans	CC115	\$ 59,410	\$ 51,514	\$ 51,070	\$ 49,091	\$ 31,197
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 1,775	\$ 3,710	\$ 2,015	\$ 7,209	\$ 8,643
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 63,591	\$ 67,846	\$ 60,078	\$ 41,202	\$ 73,743
1-4 Dwelling Units	CC280	\$ 43,510	\$ 57,747	\$ 43,104	\$ 36,170	\$ 58,056
Multifamily (5 or more) Dwelling Units	CC290	\$ 70	\$ 1,021	\$ 2,220	\$ 132	\$ 0
All Other Real Estate	CC300	\$ 20,011	\$ 9,078	\$ 14,754	\$ 4,900	\$ 15,687
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 805	\$ 2,809	\$ 1,792	\$ 2,353	\$ 3,222
Commitments Outstanding to Purchase Loans	CC320	\$ 1,403	\$ 124	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 46,084	\$ 51,802	\$ 45,667	\$ 42,289	\$ 67,918
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		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 4,210	\$ 4,510	\$ 590	\$ 681	\$ 6,825
Commitments Outstanding to Sell Investment Securities	CC375	\$ 560	\$ 1,735	\$ 1,995	\$ 1,435	\$ 1,460
Unused Lines of Credit - Total	SUB3361	\$ 259,346	\$ 247,423	\$ 238,044	\$ 395,496	\$ 409,334
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 110,685	\$ 108,134	\$ 106,220	\$ 208,688	\$ 234,525
Commercial Lines	CC420	\$ 112,555	\$ 102,083	\$ 93,772	\$ 133,766	\$ 128,742
Open-End Consumer Lines - Credit Cards	CC423	\$ 30,147	\$ 29,981	\$ 30,300	\$ 38,416	\$ 33,708
Open-End Consumer Lines - Other	CC425	\$ 5,959	\$ 7,225	\$ 7,752	\$ 14,626	\$ 12,359
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 21,262	\$ 18,798	\$ 16,950	\$ 22,846	\$ 28,639
Commercial	CC430	\$ 3,466	\$ 2,978	\$ 2,326	\$ 1,962	\$ 8,064
Standby, Not Included on CC465 or CC468	CC435	\$ 17,796	\$ 15,820	\$ 14,624	\$ 20,884	\$ 20,575
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 16,552	\$ 7,394	\$ 1,702	\$ 6,833	\$ 5,871
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 16,552	\$ 7,394	\$ 1,702	\$ 6,833	\$ 5,871
Other Contingent Liabilities	CC480	\$ 372	\$ 22	\$ 0	\$ 0	\$ 210
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 2,958	\$ 8,305	\$ 9,486	\$ 16,940	\$ 1,749
Pass-Through Securities	CF143	\$ 2,958	\$ 8,305	\$ 8,486	\$ 16,940	\$ 1,749
Other Mortgage-Backed Securities	CF153	\$ 0	\$ 0	\$ 1,000	\$ 0	\$ 0
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 22	\$ 4,633	\$ 985	\$ 2,300	\$ 746
Pass-Through Securities	CF145	\$ 0	\$ 4,613	\$ 967	\$ 2,284	\$ 733
Other Mortgage-Backed Securities	CF155	\$ 22	\$ 20	\$ 18	\$ 16	\$ 13
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 2,936	\$ 3,672	\$ 8,501	\$ 14,640	\$ 1,003
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 8,140	\$- 7,143	\$- 7,850	\$- 7,951	\$- 7,992
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 111	\$- 2,259	\$- 174	\$- 1,478	\$- 1,477
Mortgage Loans Disbursed - Total	SUB3831	\$ 436,240	\$ 446,525	\$ 337,912	\$ 391,112	\$ 471,187
Construction Loans - Total	SUB3840	\$ 94,535	\$ 121,277	\$ 87,382	\$ 109,332	\$ 128,992
1-4 Dwelling Units	CF190	\$ 80,229	\$ 90,629	\$ 69,442	\$ 85,296	\$ 99,771
Multifamily (5 or more) Dwelling Units	CF200	\$ 6,140	\$ 9,559	\$ 8,401	\$ 7,706	\$ 3,117

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Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonresidential	CF210	\$ 8,166	\$ 21,089	\$ 9,539	\$ 16,330	\$ 26,104
Permanent Loans - Total	SUB3851	\$ 341,705	\$ 325,248	\$ 250,530	\$ 281,780	\$ 342,195
1-4 Dwelling Units	CF225	\$ 260,140	\$ 252,103	\$ 185,673	\$ 204,099	\$ 247,192
Multifamily (5 or more) Dwelling Units	CF245	\$ 11,909	\$ 23,222	\$ 13,471	\$ 5,548	\$ 22,362
Nonresidential (Except Land)	CF260	\$ 43,562	\$ 28,639	\$ 28,757	\$ 32,273	\$ 42,886
Land	CF270	\$ 26,094	\$ 21,284	\$ 22,629	\$ 39,860	\$ 29,755
Loans and Participations Purchased - Total	SUB3880	\$ 5,673	\$ 5,003	\$ 2,205	\$ 3,180	\$ 5,364
Secured by 1-4 Dwelling Units	CF280	\$ 3,727	\$ 2,052	\$ 660	\$ 525	\$ 3,106
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 361	\$ 0	\$ 268
Secured by Nonresidential	CF300	\$ 1,946	\$ 2,951	\$ 1,184	\$ 2,655	\$ 1,990
Loans and Participations Sold - Total	SUB3890	\$ 180,303	\$ 140,683	\$ 89,888	\$ 133,960	\$ 156,175
Secured by 1-4 Dwelling Units	CF310	\$ 175,097	\$ 133,051	\$ 87,527	\$ 112,091	\$ 120,993
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 3,694	\$ 6,663	\$ 2,120	\$ 21,587	\$ 35,069
Secured by Nonresidential	CF330	\$ 1,512	\$ 969	\$ 241	\$ 282	\$ 113
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 174,630	\$- 135,680	\$- 87,683	\$- 130,780	\$- 150,811
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 220,396	\$ 249,426	\$ 212,184	\$ 236,441	\$ 282,445
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 7,027	\$- 5,975	\$- 12,390	\$ 5,199	\$- 4,707
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 35,511	\$ 41,475	\$ 33,651	\$ 29,775	\$ 36,048
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 48,241	\$ 55,444	\$ 25,655	\$ 29,090	\$ 33,224
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 70,995	\$ 97,094	\$ 79,105	\$ 117,246	\$ 142,872
Commercial	CF390	\$ 37,802	\$ 63,680	\$ 53,104	\$ 72,103	\$ 79,758
Consumer	CF400	\$ 33,193	\$ 33,414	\$ 26,001	\$ 45,143	\$ 63,114
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 0	\$ 854	\$ 0
Commercial	CF395	\$ 0	\$ 0	\$ 0	\$ 854	\$ 0
Consumer	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 70,995	\$ 97,094	\$ 79,105	\$ 116,392	\$ 142,872
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 45,653	\$ 6,651	\$ 8,610	\$ 70,220	\$- 8,941
New Deposits Received less Deposits Withdrawn	CF420	\$ 29,920	\$- 7,164	\$- 6,052	\$ 56,636	\$- 22,575
Interest Credited to Deposits	CF430	\$ 15,733	\$ 13,815	\$ 14,662	\$ 13,584	\$ 13,634
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
		Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						

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Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Total Broker - Originated Deposits - Total	SUB4061	\$ 17,614	\$ 17,231	\$ 19,722	\$ 25,123	\$ 25,825
Fully Insured	DI100	\$ 17,614	\$ 17,231	\$ 19,722	\$ 22,850	\$ 23,152
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 2,273	\$ 2,673
Deposits with Balances - \$100,000 or Less	DI120	\$ 2,455,586	\$ 2,437,289	\$ 2,465,907	\$ 3,071,203	\$ 3,098,682
Deposits with Balances - Greater than \$100,000	DI130	\$ 1,050,435	\$ 1,022,224	\$ 1,010,110	\$ 1,311,686	\$ 1,302,280
Number of Deposit Accounts - Total	SUB4062	252,215	252,419	256,730	356,807	366,498
Balances of \$100,000 or Less	DI150	246,919	247,218	251,561	350,237	359,945
Balances Greater than \$100,000	DI160	5,296	5,201	5,169	6,570	6,553
IRA/Keogh Accounts	DI200	\$ 349,963	\$ 351,670	\$ 349,347	\$ 373,451	\$ 377,515
Uninsured Deposits	DI210	\$ 576,206	\$ 557,262	\$ 557,675	\$ 762,540	\$ 749,426
Preferred Deposits	DI220	\$ 75,900	\$ 76,180	\$ 79,172	\$ 75,166	\$ 55,962
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 717,656	\$ 697,469	\$ 684,088	\$ 834,986	\$ 823,653
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 363,317	\$ 352,238	\$ 374,196	\$ 751,479	\$ 765,913
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 407,144	\$ 414,567	\$ 425,431	\$ 464,112	\$ 488,540
Deposits & Escrows - Time Deposits	DI340	\$ 2,017,902	\$ 1,995,236	\$ 1,992,300	\$ 2,332,307	\$ 2,322,864
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 224,407	\$ 207,456	\$ 205,868	\$ 373,843	\$ 369,193
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 4,538	\$ 3,419	\$ 3,268	\$ 4,599	\$ 4,223
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 2,551	\$ 1,363	\$ 1,360	\$ 1,055	\$ 924
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 1,818	\$ 1,717	\$ 1,717	\$ 1,616	\$ 1,641
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 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		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	1,311	1,305	1,305	1,588	1,593
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 358,641	\$ 354,124	\$ 371,274	\$ 583,817	\$ 617,236
Assets Held for Sale	SI387	\$ 33,948	\$ 40,290	\$ 32,812	\$ 30,278	\$ 33,010
Loans Serviced for Others	SI390	\$ 1,284,812	\$ 1,137,943	\$ 1,105,135	\$ 1,100,210	\$ 1,069,265
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	86.27%	85.00%	83.52%	79.44%	78.24%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	85.89%	84.55%	83.42%	79.65%	78.25%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	86.05%	84.42%	83.39%	78.82%	78.26%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	79.53%	80.43%	80.52%	79.77%	80.02%
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	\$ 12,537	\$ 12,245	\$ 11,056	\$ 11,410	\$ 10,574
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 34,966	\$ 41,426	\$ 39,186	\$ 38,617	\$ 37,004
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	79	84	79	84	101
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 618,655	\$ 613,148	\$ 621,225	\$ 679,280	\$ 667,809
Net Income (Loss) (SO91)	SI610	\$ 13,838	\$ 18,007	\$ 9,407	\$ 11,630	\$ 15,634
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 3,645	\$ 9,455	\$ 2,232	\$ 249	\$ 2,357
Stock Issued	SI640	\$ 0	\$ 437	\$ 40	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 620	\$ 84	\$ - 509	\$ 54	\$ 235
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 6,192	\$ 0
Other Comprehensive Income	SI662	\$ - 1,735	\$ - 3,830	\$ - 4,222	\$ 145	\$ 6,993

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Schedule SI --- Consolidated Supplemental Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$ 260	\$ 263	\$ 362	\$ 145	\$ 65
Ending Equity Capital (SC80)	SI680	\$ 627,993	\$ 618,654	\$ 624,071	\$ 697,197	\$ 688,379
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	\$ 61	\$ 72	\$ 67	\$ 37	\$ 58
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	6 [Yes]	5 [Yes]	5 [Yes]	6 [Yes]	7 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 110,923	\$ 109,805	\$ 3,813	\$ 3,820
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 331	\$ 231	\$ 235	\$ 122,309	\$ 93,493
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 4,474,239	\$ 4,444,332	\$ 4,438,816	\$ 5,437,548	\$ 5,469,369
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,313,040	\$ 1,336,668	\$ 1,378,451	\$ 1,445,345	\$ 1,439,172
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 2,550,888	\$ 2,518,082	\$ 2,494,609	\$ 3,082,635	\$ 3,109,126
Nonmortgage Loans	SI885	\$ 335,769	\$ 335,207	\$ 325,120	\$ 569,736	\$ 544,780
Deposits and Excrows	SI890	\$ 3,454,456	\$ 3,425,584	\$ 3,422,734	\$ 4,337,459	\$ 4,375,013
Total Borrowings	SI895	\$ 311,430	\$ 297,411	\$ 298,551	\$ 339,731	\$ 342,741
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	21	20	10	8	14
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 1,288	\$ 3,497	\$ 942	\$ 290	\$ 1,358
Interest Charged on Loans Made During Quarter - Minimum	SI920	7.16	6.00	5.52	5.20	5.13
Interest Charged on Loans Made During Quarter - Maximum	SI930	9.85	9.16	5.85	5.55	7.22

Schedule SQ --- Consolidated Supplemental Questions		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 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	0	1	1	1	1
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	1	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

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Schedule SQ --- Consolidated Supplemental Questions		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 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	1	1	2	0
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	2	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	9	9	10	8

Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 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]	6 [Yes]	7 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	5 [Yes]	5 [Yes]	5 [Yes]	6 [Yes]	7 [Yes]
Do you have any activity to report on this schedule?	FS130	5 [Yes]	5 [Yes]	5 [Yes]	6 [Yes]	7 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 1,263,391	\$ 1,246,100	\$ 1,186,877	\$ 1,258,351	\$ 1,175,762
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 940,051	\$ 932,756	\$ 887,253	\$ 950,156	\$ 862,506
Personal Trust and Agency Accounts	FS210	\$ 570,349	\$ 564,920	\$ 525,027	\$ 524,719	\$ 430,487
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 132,075	\$ 129,877	\$ 128,446	\$ 145,989	\$ 138,467
Employee Benefit - Defined Contribution	FS220	\$ 33,378	\$ 32,175	\$ 31,989	\$ 31,167	\$ 29,355
Employee Benefit - Defined Benefit	FS230	\$ 16,327	\$ 16,063	\$ 16,402	\$ 24,886	\$ 24,558
Other Retirement Accounts	FS240	\$ 82,370	\$ 81,639	\$ 80,055	\$ 89,936	\$ 84,554
Corporate Trust and Agency Accounts	FS250	\$ 2,973	\$ 2,929	\$ 2,887	\$ 2,891	\$ 1
Investment Management Agency Accounts	FS260	\$ 234,157	\$ 234,467	\$ 230,731	\$ 276,394	\$ 293,551
Other Fiduciary Accounts	FS270	\$ 497	\$ 563	\$ 162	\$ 163	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 79,457	\$ 77,231	\$ 74,452	\$ 79,935	\$ 96,048
Personal Trust and Agency Accounts	FS211	\$ 2,754	\$ 1,681	\$ 1,660	\$ 1,910	\$ 221
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 73,709	\$ 73,185	\$ 70,393	\$ 75,012	\$ 88,785
Employee Benefit - Defined Contribution	FS221	\$ 48,756	\$ 48,269	\$ 46,979	\$ 50,532	\$ 46,711

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS231	\$ 12,082	\$ 12,172	\$ 12,002	\$ 12,656	\$ 27,850
Other Retirement Accounts	FS241	\$ 12,871	\$ 12,744	\$ 11,412	\$ 11,824	\$ 14,224
Corporate Trust and Agency Accounts	FS251	\$ 2,902	\$ 2,365	\$ 2,399	\$ 2,857	\$ 7,042
Other Fiduciary Accounts	FS271	\$ 92	\$ 0	\$ 0	\$ 156	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 243,883	\$ 236,113	\$ 225,172	\$ 228,260	\$ 217,208
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	1,860	1,858	1,809	1,983	1,932
Personal Trust and Agency Accounts	FS212	850	836	794	845	756
Retirement-related Trust and Agency Accounts - Total	SUB6120	545	550	554	596	585
Employee Benefit - Defined Contribution	FS222	98	99	97	95	94
Employee Benefit - Defined Benefit	FS232	3	3	3	3	3
Other Retirement Accounts	FS242	444	448	454	498	488
Corporate Trust and Agency Accounts	FS252	13	13	13	13	1
Investment Management Agency Accounts	FS262	449	454	445	526	590
Other Fiduciary Accounts	FS272	3	5	3	3	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	135	136	131	128	128
Personal Trust and Agency Accounts	FS213	2	2	3	5	4
Retirement-related Trust and Agency Accounts - Total	SUB6130	122	126	121	113	113
Employee Benefit - Defined Contribution	FS223	45	45	47	47	46
Employee Benefit - Defined Benefit	FS233	4	4	4	4	5
Other Retirement Accounts	FS243	73	77	70	62	62
Corporate Trust and Agency Accounts	FS253	8	8	7	9	11
Other Fiduciary Accounts	FS273	3	0	0	1	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	106	106	108	107	107
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 3,112	\$ 2,108	\$ 995	\$ 4,535	\$ 2,800
Personal Trust and Agency Accounts	FS310	\$ 1,725	\$ 1,174	\$ 546	\$ 2,291	\$ 1,391
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 525	\$ 366	\$ 169	\$ 781	\$ 541
Employee Benefit - Defined Contribution	FS320	\$ 270	\$ 185	\$ 70	\$ 383	\$ 294
Employee Benefit - Defined Benefit	FS330	\$ 59	\$ 52	\$ 36	\$ 99	\$ 62
Other Retirement Accounts	FS340	\$ 196	\$ 129	\$ 63	\$ 299	\$ 185
Corporate Trust and Agency Accounts	FS350	\$ 24	\$ 15	\$ 7	\$ 25	\$ 16
Investment Management Agency Accounts	FS360	\$ 671	\$ 442	\$ 216	\$ 1,219	\$ 694

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS370	\$ 6	\$ 5	\$ 5	\$ 5	\$ 3
Custody and Safekeeping Accounts	FS380	\$ 147	\$ 98	\$ 49	\$ 188	\$ 138
Other Fiduciary and Related Services	FS390	\$ 14	\$ 8	\$ 3	\$ 26	\$ 17
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 2,394	\$ 1,648	\$ 468	\$ 3,930	\$ 2,185
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 24	\$ 18
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 90	\$ 60	\$ 36	\$ 108	\$ 81
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 808	\$ 520	\$ 563	\$ 689	\$ 678
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 149,989	\$ 149,853	\$ 147,696	\$ 524,719	\$ 142,630
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 24	\$ 26	\$ 283	\$ 310
Interest-Bearing Deposits	FS415	\$ 1,731	\$ 2,204	\$ 2,283	\$ 2,260	\$ 1,603
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 23,705	\$ 22,636	\$ 20,831	\$ 123,664	\$ 18,999
State, County and Municipal Obligations	FS425	\$ 20,361	\$ 19,972	\$ 21,051	\$ 29,763	\$ 20,769
Money Market Mutual Funds	FS430	\$ 13,937	\$ 14,956	\$ 9,646	\$ 47,308	\$ 9,129
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 6,060	\$ 6,132	\$ 5,579	\$ 42,659	\$ 6,564
Common and Preferred Stock	FS445	\$ 70,593	\$ 69,299	\$ 73,370	\$ 258,683	\$ 72,243
Real Estate Mortgages	FS450	\$ 43	\$ 140	\$ 122	\$ 480	\$ 124
Real Estate	FS455	\$ 9,602	\$ 10,332	\$ 10,620	\$ 14,474	\$ 8,823
Miscellaneous Assets	FS460	\$ 3,957	\$ 4,158	\$ 4,168	\$ 5,145	\$ 4,066
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	74	76	92	99	106
Corporate and Municipal Trusteeships	FS510	1	2	7	7	2
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	73	74	85	92	104
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 485	\$ 535	\$ 7,830	\$ 7,830	\$ 7,830
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	3	0
Domestic Equity	FS610	0	0	0	1	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	2	0
Municipal Bond	FS650	0	0	0	0	0

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 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	\$ 0	\$ 0	\$ 0	\$ 219	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 87	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 132	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 11	\$ 11
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 11	\$ 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/Othr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 8	\$ 7
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 1	\$ 1
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 7	\$ 6
Total Fid Settlements/Surcharges/Othr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 627,997	\$ 618,656	\$ 624,071	\$ 697,199	\$ 688,376
Equity Capital Deductions - Total	SUB1631	\$ 5,047	\$ 5,115	\$ 10,718	\$ 11,720	\$ 3,847
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 768	\$ 769	\$ 736	\$ 1,310	\$ 161

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Goodwill and Certain Other Intangible Assets	CCR115	\$ 3,456	\$ 3,511	\$ 8,909	\$ 9,601	\$ 2,953
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 823	\$ 835	\$ 1,073	\$ 809	\$ 733
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$- 2,119	\$- 3,681	\$- 7,819	\$- 11,325	\$- 11,000
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 2,119	\$- 3,681	\$- 7,819	\$- 11,325	\$- 11,000
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	\$ 620,831	\$ 609,860	\$ 605,534	\$ 674,154	\$ 673,529
Total Assets (SC60)	CCR205	\$ 4,509,736	\$ 4,442,668	\$ 4,473,512	\$ 5,456,660	\$ 5,537,391
Asset Deductions - Total	SUB1651	\$ 5,047	\$ 5,115	\$ 10,718	\$ 11,720	\$ 3,847
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 768	\$ 769	\$ 736	\$ 1,310	\$ 161
Goodwill and Certain Other Intangible Assets	CCR265	\$ 3,456	\$ 3,511	\$ 8,909	\$ 9,601	\$ 2,953
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 823	\$ 835	\$ 1,073	\$ 809	\$ 733
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 3,270	\$- 5,547	\$- 12,890	\$- 17,910	\$- 16,812
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 3,270	\$- 5,547	\$- 12,890	\$- 17,910	\$- 16,812
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 4,501,419	\$ 4,432,006	\$ 4,449,904	\$ 5,427,030	\$ 5,516,732
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 180,132	\$ 177,343	\$ 178,048	\$ 217,099	\$ 220,752
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 620,831	\$ 609,860	\$ 605,534	\$ 674,154	\$ 673,529
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,223	\$ 1,580	\$ 1,362	\$ 1,993	\$ 1,551
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	\$ 29,863	\$ 29,147	\$ 28,983	\$ 38,031	\$ 37,987
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 31,086	\$ 30,727	\$ 30,345	\$ 40,024	\$ 39,538
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 31,086	\$ 30,727	\$ 30,345	\$ 40,024	\$ 39,538

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 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	\$ 651,917	\$ 640,587	\$ 635,879	\$ 714,178	\$ 713,067
0% R/W Category - Cash	CCR400	\$ 24,643	\$ 29,929	\$ 30,377	\$ 37,351	\$ 40,438
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 112,385	\$ 122,191	\$ 151,309	\$ 303,594	\$ 366,142
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 296	\$ 173	\$ 173	\$ 4,334	\$ 0
0% R/W Category - Other	CCR415	\$ 53,355	\$ 42,795	\$ 41,257	\$ 32,771	\$ 38,912
0% R/W Category - Assets Total	CCR420	\$ 190,679	\$ 195,088	\$ 223,116	\$ 378,050	\$ 445,492
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	\$ 55,633	\$ 56,137	\$ 75,073	\$ 196,060	\$ 163,822
20% R/W Category - Claims on FHLBs	CCR435	\$ 847,200	\$ 809,492	\$ 813,530	\$ 774,883	\$ 748,659
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 47,936	\$ 47,379	\$ 44,442	\$ 46,841	\$ 47,088
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 45,771	\$ 37,349	\$ 54,951	\$ 60,966	\$ 82,151
20% R/W Category - Other	CCR450	\$ 388,475	\$ 416,192	\$ 432,852	\$ 457,281	\$ 464,371
20% R/W Category - Assets Total	CCR455	\$ 1,385,015	\$ 1,366,549	\$ 1,420,848	\$ 1,536,031	\$ 1,506,091
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 277,002	\$ 273,311	\$ 284,167	\$ 307,206	\$ 301,219
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,234,016	\$ 1,226,998	\$ 1,199,381	\$ 1,425,116	\$ 1,397,086
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 40,236	\$ 43,931	\$ 44,342	\$ 46,595	\$ 46,702
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 5,673	\$ 0	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 4,821	\$ 0	\$ 5,685	\$ 5,717	\$ 5,370
50% R/W Category - Other	CCR480	\$ 0	\$ 0	\$ 1,337	\$ 102,873	\$ 128,942
50% R/W Category - Assets Total	CCR485	\$ 1,279,073	\$ 1,276,602	\$ 1,250,745	\$ 1,580,301	\$ 1,578,100
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 639,542	\$ 638,304	\$ 625,378	\$ 790,155	\$ 789,055
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 0	\$ 0	\$ 0	\$ 0	\$ 91,449
100% R/W Category - All Other Assets	CCR506	\$ 1,848,397	\$ 1,775,995	\$ 1,721,710	\$ 2,241,045	\$ 2,208,697
100% R/W Category - Assets Total	CCR510	\$ 1,848,397	\$ 1,775,995	\$ 1,721,710	\$ 2,241,045	\$ 2,300,146
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 1,848,397	\$ 1,775,995	\$ 1,721,710	\$ 2,241,045	\$ 2,300,146
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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 Financial Reporting System
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TFR Industry Aggregate Report
 93047 - OTS-Regulated: Tennessee
 September 2005

Frozen Aggregated Data
 (\$Thousands)

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 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	\$ 4,703,164	\$ 4,614,234	\$ 4,616,419	\$ 5,735,427	\$ 5,829,829
Subtotal Risk-Weighted Assets	CCR75	\$ 2,764,938	\$ 2,687,608	\$ 2,631,254	\$ 3,338,402	\$ 3,390,416
Excess Allowances for Loan and Lease Losses	CCR530	\$ 5,023	\$ 4,329	\$ 2,627	\$ 1,713	\$ 2,077
Total Risk-Weighted Assets	CCR78	\$ 2,759,915	\$ 2,683,279	\$ 2,628,627	\$ 3,336,689	\$ 3,388,339
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 220,790	\$ 214,664	\$ 210,292	\$ 266,937	\$ 271,068
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	13.79%	13.76%	13.61%	12.42%	12.21%
Total Risk-Based Capital Ratio	CCR820	23.62%	23.87%	24.19%	21.40%	21.04%
Tier 1 Risk-Based Capital Ratio	CCR830	22.49%	22.73%	23.04%	20.20%	19.88%
Tangible Equity Ratio	CCR840	13.79%	13.76%	13.61%	12.42%	12.21%

*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.