

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:53 PM	TFR Industry Aggregate Report 93047 - OTS-Regulated: Tennessee June 2006	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Description	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
Number of Regulated Institutions	17	17	17	17	17

Schedule NS --- Optional Narrative Statement		Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,337,593	\$ 1,412,211	\$ 1,375,826	\$ 1,401,988	\$ 1,384,284
Cash and Non-Interest-Earning Deposits	SC110	\$ 90,514	\$ 89,440	\$ 81,301	\$ 96,531	\$ 87,517
Interest-Earning Deposits in FHLBs	SC112	\$ 60,026	\$ 107,163	\$ 79,995	\$ 68,130	\$ 43,703
Other Interest-Earning Deposits	SC118	\$ 15,527	\$ 14,152	\$ 22,898	\$ 14,011	\$ 14,965
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 12,266	\$ 17,085	\$ 8,518	\$ 5,183	\$ 8,139
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,070,095	\$ 1,093,508	\$ 1,101,119	\$ 1,137,553	\$ 1,148,120
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 6,375	\$ 9,523	\$ 6,241	\$ 5,373	\$ 9,889
State and Municipal Obligations	SC180	\$ 63,134	\$ 58,244	\$ 55,831	\$ 52,637	\$ 53,214
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 1,936	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 9,829	\$ 11,795	\$ 11,176	\$ 13,553	\$ 10,334
Accrued Interest Receivable	SC191	\$ 9,827	\$ 9,365	\$ 8,747	\$ 9,017	\$ 8,403
Mortgage-Backed Securities - Gross	SUB0072	\$ 144,213	\$ 147,621	\$ 132,956	\$ 118,726	\$ 124,354
Mortgage-Backed Securities - Total	SC22	\$ 144,213	\$ 147,621	\$ 132,956	\$ 118,726	\$ 124,354
Pass-Through - Total	SUB0073	\$ 122,979	\$ 124,995	\$ 113,427	\$ 99,110	\$ 103,949
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 122,979	\$ 124,995	\$ 113,427	\$ 99,110	\$ 103,949
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 20,669	\$ 22,097	\$ 19,018	\$ 19,179	\$ 19,957
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 639	\$ 702	\$ 775	\$ 860	\$ 972
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 20,030	\$ 21,395	\$ 18,243	\$ 18,319	\$ 18,985
Other	SC222	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 565	\$ 529	\$ 511	\$ 437	\$ 448

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:53 PM	TFR Industry Aggregate Report 93047 - OTS-Regulated: Tennessee June 2006	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 2,630,887	\$ 2,596,904	\$ 2,558,323	\$ 2,481,631	\$ 2,432,425
Mortgage Loans - Total	SC26	\$ 2,608,832	\$ 2,574,990	\$ 2,536,898	\$ 2,459,892	\$ 2,411,741
Construction Loans - Total	SUB0100	\$ 300,830	\$ 292,224	\$ 280,198	\$ 258,755	\$ 247,283
Residential - Total	SUB0110	\$ 227,974	\$ 228,962	\$ 219,222	\$ 206,681	\$ 201,179
1-4 Dwelling Units	SC230	\$ 218,427	\$ 215,593	\$ 208,815	\$ 199,317	\$ 193,798
Multifamily (5 or more) Dwelling Units	SC235	\$ 9,547	\$ 13,369	\$ 10,407	\$ 7,364	\$ 7,381
Nonresidential Property	SC240	\$ 72,856	\$ 63,262	\$ 60,976	\$ 52,074	\$ 46,104
Permanent Loans - Total	SUB0121	\$ 2,317,851	\$ 2,292,448	\$ 2,266,810	\$ 2,212,481	\$ 2,174,960
Residential - Total	SUB0131	\$ 1,524,394	\$ 1,526,725	\$ 1,518,714	\$ 1,500,754	\$ 1,501,325
1-4 Dwelling Units - Total	SUB0141	\$ 1,452,379	\$ 1,452,712	\$ 1,439,589	\$ 1,424,516	\$ 1,427,509
Revolving Open-End Loans	SC251	\$ 142,019	\$ 144,238	\$ 151,801	\$ 141,290	\$ 141,355
All Other - First Liens	SC254	\$ 1,260,482	\$ 1,255,801	\$ 1,236,915	\$ 1,234,387	\$ 1,240,063
All Other - Junior Liens	SC255	\$ 49,878	\$ 52,673	\$ 50,873	\$ 48,839	\$ 46,091
Multifamily (5 or more) Dwelling Units	SC256	\$ 72,015	\$ 74,013	\$ 79,125	\$ 76,238	\$ 73,816
Nonresidential Property (Except Land)	SC260	\$ 571,101	\$ 562,235	\$ 556,127	\$ 533,761	\$ 511,381
Land	SC265	\$ 222,356	\$ 203,488	\$ 191,969	\$ 177,966	\$ 162,254
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 34,009	\$ 37,664	\$ 75,772	\$ 48,993	\$ 56,236
Accrued Interest Receivable	SC272	\$ 11,296	\$ 11,030	\$ 9,744	\$ 9,178	\$ 8,999
Advances for Taxes and Insurance	SC275	\$ 910	\$ 1,202	\$ 1,571	\$ 1,217	\$ 1,183
Allowance for Loan and Lease Losses	SC283	\$ 22,055	\$ 21,914	\$ 21,425	\$ 21,739	\$ 20,684
Nonmortgage Loans - Gross	SUB0162	\$ 366,359	\$ 354,322	\$ 342,434	\$ 345,733	\$ 343,658
Nonmortgage Loans - Total	SC31	\$ 351,284	\$ 339,516	\$ 328,145	\$ 332,013	\$ 329,960
Commercial Loans - Total	SC32	\$ 199,967	\$ 192,675	\$ 178,278	\$ 181,536	\$ 177,039
Secured	SC300	\$ 157,455	\$ 157,197	\$ 143,861	\$ 141,399	\$ 134,027
Unsecured	SC303	\$ 41,793	\$ 34,538	\$ 33,433	\$ 39,113	\$ 40,487
Lease Receivables	SC306	\$ 719	\$ 940	\$ 984	\$ 1,024	\$ 2,525
Consumer Loans - Total	SC35	\$ 161,948	\$ 157,276	\$ 159,723	\$ 160,346	\$ 163,049
Loans on Deposits	SC310	\$ 21,796	\$ 24,040	\$ 22,774	\$ 19,640	\$ 22,784
Home Improvement Loans (Not secured by real estate)	SC316	\$ 387	\$ 408	\$ 354	\$ 397	\$ 503
Education Loans	SC320	\$ 0	\$ 0	\$ 0	\$ 372	\$ 452
Auto Loans	SC323	\$ 78,874	\$ 79,185	\$ 81,038	\$ 81,369	\$ 80,189
Mobile Home Loans	SC326	\$ 1,965	\$ 2,166	\$ 2,267	\$ 2,191	\$ 2,456
Credit Cards	SC328	\$ 7,654	\$ 7,500	\$ 7,832	\$ 7,759	\$ 7,744

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:53 PM	TFR Industry Aggregate Report 93047 - OTS-Regulated: Tennessee June 2006	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 51,272	\$ 43,977	\$ 45,458	\$ 48,618	\$ 48,921
Accrued Interest Receivable	SC348	\$ 4,444	\$ 4,371	\$ 4,433	\$ 3,851	\$ 3,570
Allowance for Loan and Lease Losses	SC357	\$ 15,075	\$ 14,806	\$ 14,289	\$ 13,720	\$ 13,698
Repossessed Assets - Gross	SUB0201	\$ 4,692	\$ 5,712	\$ 3,885	\$ 2,229	\$ 3,619
Repossessed Assets - Total	SC40	\$ 4,692	\$ 5,712	\$ 3,885	\$ 2,229	\$ 3,619
Real Estate - Total	SUB0210	\$ 4,622	\$ 5,654	\$ 3,691	\$ 2,087	\$ 3,444
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 1,084	\$ 1,764	\$ 2,911	\$ 1,451	\$ 1,645
1-4 Dwelling Units	SC415	\$ 1,084	\$ 1,764	\$ 2,911	\$ 1,451	\$ 1,645
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 620	\$ 840	\$ 556	\$ 435	\$ 1,727
Land	SC428	\$ 105	\$ 26	\$ 224	\$ 201	\$ 72
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 2,813	\$ 3,024	N/A	N/A	N/A
Other Repossessed Assets	SC430	\$ 70	\$ 58	\$ 194	\$ 142	\$ 175
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 167	\$ 141	\$ 141	\$ 141	\$ 142
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 42,511	\$ 41,884	\$ 41,150	\$ 40,579	\$ 40,088
Federal Home Loan Bank Stock	SC510	\$ 40,121	\$ 39,543	\$ 39,020	\$ 38,457	\$ 37,985
Other	SC540	\$ 2,390	\$ 2,341	\$ 2,130	\$ 2,122	\$ 2,103
Office Premises and Equipment	SC55	\$ 110,549	\$ 107,714	\$ 104,495	\$ 95,973	\$ 91,408
Other Assets - Gross	SUB0262	\$ 72,605	\$ 65,553	\$ 65,904	\$ 57,963	\$ 57,072
Other Assets - Total	SC59	\$ 72,573	\$ 65,527	\$ 65,884	\$ 57,963	\$ 57,072
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 15,062	\$ 10,092	\$ 9,989	\$ 6,920	\$ 6,856
Bank-Owned Life Insurance - Other	SC625	\$ 13,654	\$ 18,375	\$ 18,021	\$ 17,828	\$ 17,663
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 9,035	\$ 8,758	\$ 8,583	\$ 8,372	\$ 8,112
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 7,412	\$ 7,538	\$ 7,667	\$ 3,456	\$ 3,511
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 27,442	\$ 20,790	\$ 21,644	\$ 21,387	\$ 20,930
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

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:53 PM	TFR Industry Aggregate Report 93047 - OTS-Regulated: Tennessee June 2006	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 32	\$ 26	\$ 20	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 37,162	\$ 36,746	\$ 35,734	\$ 35,459	\$ 34,382
Total Assets - Gross	SUB0283	\$ 4,709,576	\$ 4,732,062	\$ 4,625,114	\$ 4,544,963	\$ 4,477,050
Total Assets	SC60	\$ 4,672,414	\$ 4,695,316	\$ 4,589,380	\$ 4,509,504	\$ 4,442,668
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 3,618,946	\$ 3,619,043	\$ 3,562,752	\$ 3,506,002	\$ 3,459,484
Deposits	SC710	\$ 3,596,197	\$ 3,602,848	\$ 3,541,654	\$ 3,484,012	\$ 3,438,363
Escrows	SC712	\$ 22,757	\$ 16,202	\$ 21,114	\$ 22,008	\$ 21,149
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 8	\$- 7	\$- 16	\$- 18	\$- 28
Borrowings - Total	SC72	\$ 337,102	\$ 320,471	\$ 317,859	\$ 333,083	\$ 325,396
Advances from FHLBank	SC720	\$ 274,290	\$ 263,355	\$ 270,446	\$ 266,679	\$ 271,024
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 44,925	\$ 51,227	\$ 38,020	\$ 45,470	\$ 47,965
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	\$ 17,887	\$ 5,889	\$ 9,393	\$ 20,934	\$ 6,407
Other Liabilities - Total	SC75	\$ 46,009	\$ 89,181	\$ 49,255	\$ 42,556	\$ 39,121
Accrued Interest Payable - Deposits	SC763	\$ 7,570	\$ 7,028	\$ 6,566	\$ 5,734	\$ 4,672
Accrued Interest Payable - Other	SC766	\$ 480	\$ 401	\$ 477	\$ 516	\$ 504
Accrued Taxes	SC776	\$ 3,032	\$ 5,577	\$ 2,923	\$ 3,253	\$ 2,535
Accounts Payable	SC780	\$ 17,651	\$ 15,858	\$ 16,308	\$ 13,977	\$ 13,058
Deferred Income Taxes	SC790	\$ 2,984	\$ 3,199	\$ 4,730	\$ 5,407	\$ 6,155
Other Liabilities and Deferred Income	SC796	\$ 14,292	\$ 57,118	\$ 18,251	\$ 13,669	\$ 12,197
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

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:53 PM	TFR Industry Aggregate Report 93047 - OTS-Regulated: Tennessee June 2006	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Total Liabilities	SC70	\$ 4,002,057	\$ 4,028,695	\$ 3,929,866	\$ 3,881,641	\$ 3,824,001
Minority Interest	SC800	\$ 9	\$ 9	\$ 9	\$ 9	\$ 9
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 670,348	\$ 666,612	\$ 659,505	\$ 627,854	\$ 618,656
Stock - Total	SUB0311	\$ 113,551	\$ 113,315	\$ 113,195	\$ 84,742	\$ 84,122
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	\$ 9,028	\$ 9,025	\$ 9,024	\$ 6,762	\$ 7,254
Common Stock - Paid in Excess of Par	SC830	\$ 104,523	\$ 104,290	\$ 104,171	\$ 77,980	\$ 76,868
Accumulated Other Comprehensive Income - Total	SC86	\$- 2,344	\$- 629	\$ 706	\$ 1,615	\$ 3,350
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 2,344	\$- 629	\$ 706	\$ 1,615	\$ 3,350
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 558,104	\$ 561,476	\$ 552,714	\$ 549,012	\$ 539,315
Other Components of Equity Capital	SC891	\$ 1,037	\$- 7,550	\$- 7,110	\$- 7,515	\$- 8,131
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 4,672,414	\$ 4,695,316	\$ 4,589,380	\$ 4,509,504	\$ 4,442,666

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 21, 2006, 4:53 PM

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

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Jun 2006

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	4	\$ 2,152
4	Net deferred tax assets	5	\$ 2,846
6	Prepaid deposit insurance premiums	3	\$ 9
7	Prepaid expenses	14	\$ 2,324
8	Deposits for utilities and other services	1	\$ 157
14	Other noninterest-bearing short-term accounts recv	6	\$ 2,589
19	Receivables fr a broker for unsettled transactions	1	\$ 3,912
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	2	\$ 282
99	Other	12	\$ 7,575

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	1	\$ 133
7	Deferred gains from the sale of real estate	3	\$ 114
11	The liability recorded for post-retirement benefit	7	\$ 4,232
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 3,992
18	Litigation reserves	1	\$ 325
99	Other	19	\$ 4,447

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:53 PM	TFR Industry Aggregate Report 93047 - OTS-Regulated: Tennessee June 2006	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 66,123	\$ 64,408	\$ 61,025	\$ 58,714	\$ 56,874
Deposits and Investment Securities	SO115	\$ 11,777	\$ 11,639	\$ 11,271	\$ 11,000	\$ 10,876
Mortgage-Backed Securities	SO125	\$ 1,684	\$ 1,572	\$ 1,365	\$ 1,230	\$ 1,586
Mortgage Loans	SO141	\$ 44,587	\$ 43,709	\$ 41,479	\$ 39,770	\$ 37,923
Nonmortgage Loans - Total	SUB0950	\$ 8,075	\$ 7,488	\$ 6,910	\$ 6,714	\$ 6,489
Commercial Loans and Leases	SO160	\$ 4,094	\$ 3,656	\$ 3,215	\$ 3,109	\$ 2,898
Consumer Loans and Leases	SO171	\$ 3,981	\$ 3,832	\$ 3,695	\$ 3,605	\$ 3,591
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 623	\$ 585	\$ 598	\$ 488	\$ 507
Federal Home Loan Bank Stock	SO181	\$ 571	\$ 552	\$ 567	\$ 467	\$ 454
Other	SO185	\$ 52	\$ 33	\$ 31	\$ 21	\$ 53
Interest Expense - Total	SO21	\$ 29,228	\$ 26,605	\$ 24,435	\$ 22,590	\$ 21,007
Deposits	SO215	\$ 25,518	\$ 23,276	\$ 21,202	\$ 19,527	\$ 17,969
Escrows	SO225	\$ 14	\$ 16	\$ 25	\$ 27	\$ 26
Advances from FHLBank	SO230	\$ 3,244	\$ 2,851	\$ 2,789	\$ 2,711	\$ 2,692
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	\$ 452	\$ 462	\$ 419	\$ 325	\$ 320
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 37,518	\$ 38,388	\$ 37,188	\$ 36,612	\$ 36,374
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 714	\$ 1,575	\$ 1,488	\$ 1,098	\$ 2,774
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 36,804	\$ 36,813	\$ 35,700	\$ 35,514	\$ 33,600
Noninterest Income - Total	SO42	\$ 12,599	\$ 11,910	\$ 14,346	\$ 13,753	\$ 25,208
Mortgage Loan Serving Fees	SO410	\$ 943	\$ 1,000	\$ 929	\$ 806	\$ 493
Other Fees and Charges	SO420	\$ 8,065	\$ 7,361	\$ 7,486	\$ 7,858	\$ 8,583
Net Income (Loss) from Other - Total	SUB0451	\$ 1,724	\$ 1,539	\$ 1,569	\$ 2,329	\$ 14,282
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 1,499	\$ 1,367	\$ 1,197	\$ 1,944	\$ 12,144
Operations & Sale of Repossessed Assets	SO461	\$ 198	\$ 168	\$ 375	\$ 219	\$ 1,359
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

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:53 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 27	\$ 4	\$- 3	\$ 166	\$ 779
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 1,867	\$ 2,010	\$ 4,362	\$ 2,760	\$ 1,850
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	\$ 33,397	\$ 31,886	\$ 35,428	\$ 30,143	\$ 32,359
All Personnel Compensation and Expense	SO510	\$ 20,192	\$ 19,148	\$ 22,191	\$ 17,549	\$ 18,228
Legal Expense	SO520	\$ 135	\$ 127	\$ 229	\$ 148	\$ 198
Office Occupancy and Equipment Expense	SO530	\$ 6,010	\$ 6,026	\$ 5,707	\$ 5,816	\$ 5,495
Marketing and Other Professional Services	SO540	\$ 1,777	\$ 1,462	\$ 1,678	\$ 1,456	\$ 1,409
Loan Servicing Fees	SO550	\$ 59	\$ 37	\$ 13	\$ 0	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 126	\$ 129	\$ 68	\$ 55	\$ 50
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 25	\$ 47	\$ 40	\$ 22	\$ 21
Other Noninterest Expense	SO580	\$ 5,073	\$ 4,910	\$ 5,502	\$ 5,097	\$ 6,958
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 16,006	\$ 16,837	\$ 14,618	\$ 19,124	\$ 26,449
Income Taxes - Total	SO71	\$ 4,444	\$ 4,690	\$ 2,891	\$ 5,428	\$ 8,442
Federal	SO710	\$ 3,520	\$ 3,443	\$ 2,600	\$ 4,065	\$ 6,657
State, Local & Other	SO720	\$ 924	\$ 1,247	\$ 291	\$ 1,363	\$ 1,785
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 11,562	\$ 12,147	\$ 11,727	\$ 13,696	\$ 18,007
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 11,562	\$ 12,147	\$ 11,727	\$ 13,696	\$ 18,007

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 21, 2006, 4:53 PM

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

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Jun 2006

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	3	\$ 159
5	Net income(loss) from real estate held for invest	1	\$ 5
7	Net income(loss) from leased property	2	\$ 9
15	Income from corporate-owned life insurance	9	\$ 237
99	Other	15	\$ 1,048

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	3	\$ 66
2	OTS assessments	5	\$ 75
7	Office supplies, printing, and postage	12	\$ 949
8	Telephone, including data lines	7	\$ 293
9	Loan origination expense	1	\$ 26
10	ATM expense	3	\$ 162
13	Misc taxes other than income & real estate	2	\$ 15
17	Charitable contributions	2	\$ 37
99	Other	13	\$ 990

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:53 PM	TFR Industry Aggregate Report 93047 - OTS-Regulated: Tennessee June 2006	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 130,531	\$ 64,408	\$ 231,353	\$ 170,328	\$ 111,614
YTD - Deposits and Investment Securities	Y_SO115	\$ 23,416	\$ 11,639	\$ 43,718	\$ 32,447	\$ 21,447
YTD - Mortgage-Backed Securities	Y_SO125	\$ 3,256	\$ 1,572	\$ 5,689	\$ 4,324	\$ 3,094
YTD - Mortgage Loans	Y_SO141	\$ 88,296	\$ 43,709	\$ 155,618	\$ 114,139	\$ 74,369
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 7,750	\$ 3,656	\$ 11,969	\$ 8,754	\$ 5,645
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 7,813	\$ 3,832	\$ 14,359	\$ 10,664	\$ 7,059
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 1,208	\$ 585	\$ 2,007	\$ 1,409	\$ 921
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 1,123	\$ 552	\$ 1,849	\$ 1,282	\$ 815
YTD - Other	Y_SO185	\$ 85	\$ 33	\$ 158	\$ 127	\$ 106
YTD - Interest Expense - Total	Y_SO21	\$ 55,833	\$ 26,605	\$ 87,442	\$ 63,007	\$ 40,417
YTD - Deposits	Y_SO215	\$ 48,794	\$ 23,276	\$ 75,401	\$ 54,199	\$ 34,672
YTD - Escrows	Y_SO225	\$ 30	\$ 16	\$ 102	\$ 77	\$ 50
YTD - Advances from FHLBank	Y_SO230	\$ 6,095	\$ 2,851	\$ 10,612	\$ 7,823	\$ 5,112
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	\$ 914	\$ 462	\$ 1,327	\$ 908	\$ 583
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	\$ 75,906	\$ 38,388	\$ 145,918	\$ 108,730	\$ 72,118
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 2,289	\$ 1,575	\$ 6,995	\$ 5,507	\$ 4,409
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 73,617	\$ 36,813	\$ 138,923	\$ 103,223	\$ 67,709
YTD - Noninterest Income - Total	Y_SO42	\$ 24,509	\$ 11,910	\$ 63,268	\$ 48,922	\$ 35,169
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,943	\$ 1,000	\$ 2,861	\$ 1,932	\$ 1,126
YTD - Other Fees and Charges	Y_SO420	\$ 15,426	\$ 7,361	\$ 30,398	\$ 22,912	\$ 15,054
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 3,263	\$ 1,539	\$ 19,267	\$ 17,698	\$ 15,369
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 2,866	\$ 1,367	\$ 16,298	\$ 15,101	\$ 13,157
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 366	\$ 168	\$ 2,027	\$ 1,652	\$ 1,433
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

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:53 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 31	\$ 4	\$ 942	\$ 945	\$ 779
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 3,877	\$ 2,010	\$ 10,742	\$ 6,380	\$ 3,620
YTD - Noninterest Expense - Total	Y_SO51	\$ 65,283	\$ 31,886	\$ 127,931	\$ 92,503	\$ 62,360
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 39,340	\$ 19,148	\$ 75,050	\$ 52,859	\$ 35,310
YTD - Legal Expense	Y_SO520	\$ 262	\$ 127	\$ 761	\$ 532	\$ 384
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 12,036	\$ 6,026	\$ 22,553	\$ 16,846	\$ 11,030
YTD - Marketing and Other Professional Services	Y_SO540	\$ 3,239	\$ 1,462	\$ 5,868	\$ 4,190	\$ 2,734
YTD - Loan Servicing Fees	Y_SO550	\$ 96	\$ 37	\$ 13	\$ 0	\$ 0
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 255	\$ 129	\$ 220	\$ 152	\$ 97
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 72	\$ 47	\$ 1,051	\$ 1,011	\$ 989
YTD - Other Noninterest Expense	Y_SO580	\$ 9,983	\$ 4,910	\$ 22,415	\$ 16,913	\$ 11,816
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 32,843	\$ 16,837	\$ 74,260	\$ 59,642	\$ 40,518
YTD - Income Taxes - Total	Y_SO71	\$ 9,134	\$ 4,690	\$ 21,489	\$ 18,598	\$ 13,170
YTD - Federal	Y_SO710	\$ 6,963	\$ 3,443	\$ 16,946	\$ 14,346	\$ 10,281
YTD - State, Local, and Other	Y_SO720	\$ 2,171	\$ 1,247	\$ 4,543	\$ 4,252	\$ 2,889
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 23,709	\$ 12,147	\$ 52,771	\$ 41,044	\$ 27,348
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 23,709	\$ 12,147	\$ 52,771	\$ 41,044	\$ 27,348

Schedule VA --- Consolidated Valuation Allowances and Related Data						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 36,751	\$ 35,734	\$ 35,463	\$ 34,386	\$ 32,260
Net Provision for Loss	VA115	\$ 702	\$ 1,568	\$ 1,122	\$ 1,097	\$ 2,532
Transfers	VA125	\$ 63	\$ 61	\$ 18	\$- 56	\$ 146
Recoveries	VA135	\$ 382	\$ 312	\$ 314	\$ 777	\$ 420
Adjustments	VA145	\$- 50	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 684	\$ 924	\$ 1,183	\$ 741	\$ 972
General Valuation Allowances - Ending Balance	VA165	\$ 37,164	\$ 36,751	\$ 35,734	\$ 35,463	\$ 34,386
Specific Valuation Allowances - Beginning Balance	VA108	\$ 1,185	\$ 1,306	\$ 1,700	\$ 1,667	\$ 2,455
Net Provision for Loss	VA118	\$ 37	\$ 54	\$ 406	\$ 23	\$ 263

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:53 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$- 63	\$- 61	\$- 18	\$ 56	\$- 146
Adjustments	VA148	\$ 0	\$ 0	\$- 574	\$ 0	\$ 0
Charge-offs	VA158	\$ 21	\$ 114	\$ 208	\$ 46	\$ 905
Specific Valuation Allowances - Ending Balance	VA168	\$ 1,138	\$ 1,185	\$ 1,306	\$ 1,700	\$ 1,667
Total Valuation Allowances - Beginning Balance	VA110	\$ 37,936	\$ 37,040	\$ 37,163	\$ 36,053	\$ 34,715
Net Provision for Loss	VA120	\$ 739	\$ 1,622	\$ 1,528	\$ 1,120	\$ 2,795
Recoveries	VA140	\$ 382	\$ 312	\$ 314	\$ 777	\$ 420
Adjustments	VA150	\$- 50	\$ 0	\$- 574	\$ 0	\$ 0
Charge-offs	VA160	\$ 705	\$ 1,038	\$ 1,391	\$ 787	\$ 1,877
Total Valuation Allowances - Ending Balance	VA170	\$ 38,302	\$ 37,936	\$ 37,040	\$ 37,163	\$ 36,053
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 684	\$ 924	\$ 1,183	\$ 741	\$ 972
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 200	\$ 366	\$ 228	\$ 280	\$ 226
Construction - Total	SUB2030	\$ 0	\$ 30	\$ 0	\$ 0	\$ 172
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	\$ 30	\$ 0	\$ 0	\$ 172
Permanent - Total	SUB2041	\$ 200	\$ 336	\$ 228	\$ 280	\$ 54
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 166	\$ 87	\$ 187	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 27	\$ 170	\$ 116	\$ 93	\$ 54
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 139	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 34	\$ 0	\$ 25	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 455	\$ 519	\$ 918	\$ 419	\$ 651
Commercial Loans	VA520	\$ 122	\$ 119	\$ 418	\$ 34	\$ 105
Consumer Loans - Total	SUB2061	\$ 333	\$ 400	\$ 500	\$ 385	\$ 546
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 175	\$ 212	\$ 181	\$ 191	\$ 271
Mobile Home Loans	VA550	\$ 0	\$ 2	\$ 6	\$ 0	\$ 0
Credit Cards	VA556	\$ 24	\$ 24	\$ 60	\$ 31	\$ 49

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:53 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 134	\$ 162	\$ 253	\$ 163	\$ 226
Reposessed Assets - Total	VA60	\$ 29	\$ 39	\$ 37	\$ 42	\$ 95
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 2	\$ 39	\$ 33	\$ 40	\$ 78
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 27	\$ 0	\$ 0	\$ 0	\$ 12
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 0	\$ 0	\$ 3	\$ 2	\$ 5
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 382	\$ 312	\$ 314	\$ 777	\$ 420
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 7	\$ 184	\$ 15	\$ 524	\$ 269
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 12	\$ 500	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 12	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 500	\$ 0
Permanent - Total	SUB2141	\$ 7	\$ 184	\$ 3	\$ 24	\$ 269
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 2	\$ 0	\$ 22	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 3	\$ 182	\$ 3	\$ 2	\$ 17
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 4	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 0	\$ 252
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 375	\$ 128	\$ 299	\$ 253	\$ 151
Commercial Loans	VA521	\$ 181	\$ 10	\$ 155	\$ 105	\$ 34
Consumer Loans - Total	SUB2161	\$ 194	\$ 118	\$ 144	\$ 148	\$ 117
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	\$ 105	\$ 51	\$ 79	\$ 39	\$ 36
Mobile Home Loans	VA551	\$ 4	\$ 6	\$ 15	\$ 4	\$ 6
Credit Cards	VA557	\$ 2	\$ 14	\$ 7	\$ 4	\$ 10
Other	VA561	\$ 83	\$ 47	\$ 43	\$ 101	\$ 65
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:53 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ - 28	\$ - 5	\$ 388	\$ 79	\$ 118
Deposits and Investment Securities	VA38	\$ 0	\$ 15	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ - 56	\$ - 84	\$ 215	\$ 20	\$ 34
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 20	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 20	\$ 0
Permanent - Total	SUB2241	\$ - 56	\$ - 84	\$ 215	\$ 0	\$ 34
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ - 28	\$ 0	\$ - 8	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 114	\$ 0	\$ 233	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ - 10	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ - 192	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 50	\$ - 84	\$ 0	\$ 0	\$ 34
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 28	\$ 64	\$ 123	\$ 59	\$ 84
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$ 28	\$ 64	\$ 123	\$ 59	\$ 84
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ - 7	\$ 7	\$ 95	\$ 2	\$ - 10
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 35	\$ 57	\$ 28	\$ 57	\$ 94
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 50	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 50	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:53 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 274	\$ 607	\$ 1,257	\$ 43	\$ 670
Deposits and Investment Securities	VA39	\$ 0	\$ 15	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 137	\$ 98	\$ 428	\$ 224	\$ - 9
Construction - Total	SUB2330	\$ 0	\$ 30	\$ - 12	\$ - 480	\$ 172
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ - 12	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 30	\$ 0	\$ - 480	\$ 172
Permanent - Total	SUB2341	\$ 137	\$ 68	\$ 440	\$ 256	\$ - 181
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ - 28	\$ 164	\$ 79	\$ 165	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 138	\$ - 12	\$ 346	\$ 91	\$ 37
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$ 0	\$ - 10	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ - 57	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 50	\$ - 84	\$ 0	\$ 0	\$ - 218
Land	VA495	\$ 34	\$ 0	\$ 25	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 108	\$ 455	\$ 742	\$ 225	\$ 584
Commercial Loans	VA525	\$ - 59	\$ 109	\$ 263	\$ - 71	\$ 71
Consumer Loans - Total	SUB2361	\$ 167	\$ 346	\$ 479	\$ 296	\$ 513
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 63	\$ 168	\$ 197	\$ 154	\$ 225
Mobile Home Loans	VA555	\$ - 4	\$ - 4	\$ - 9	\$ - 4	\$ - 6
Credit Cards	VA559	\$ 22	\$ 10	\$ 53	\$ 27	\$ 39
Other	VA565	\$ 86	\$ 172	\$ 238	\$ 119	\$ 255
Reposessed Assets - Total	VA65	\$ 29	\$ 39	\$ 87	\$ 42	\$ 95
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 2	\$ 39	\$ 83	\$ 40	\$ 78
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 27	\$ 0	\$ 0	\$ 0	\$ 12
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Other Reposessed Assets	VA633	\$ 0	\$ 0	\$ 3	\$ 2	\$ 5
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:53 PM	TFR Industry Aggregate Report 93047 - OTS-Regulated: Tennessee June 2006	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 420	\$ 1,041	\$ 1,586	\$ 900	\$ 1,246
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 1,977	\$ 2,982	\$ 3,675	\$ 2,976	\$ 3,607
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 473	\$ 1,385	\$ 2,645	\$ 1,860	\$ 1,063
Construction	VA951	\$ 39	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 325	\$ 1,306	\$ 1,656	\$ 1,617	\$ 728
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 417	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 70	\$ 46	\$ 457	\$ 58	\$ 335
Permanent - Land	VA955	\$ 39	\$ 33	\$ 115	\$ 185	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 34,508	\$ 33,737	\$ 36,499	\$ 33,859	\$ 29,556
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 50,651	\$ 52,359	\$ 55,669	\$ 51,233	\$ 43,288
Substandard	VA965	\$ 49,673	\$ 50,476	\$ 54,239	\$ 49,732	\$ 42,384
Doubtful	VA970	\$ 971	\$ 1,883	\$ 1,429	\$ 1,501	\$ 904
Loss	VA975	\$ 7	\$ 0	\$ 1	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 70,890	\$ 69,059	\$ 82,734	\$ 75,291	\$ 57,398
Mortgages - Total	SUB2421	\$ 62,460	\$ 59,928	\$ 71,603	\$ 65,355	\$ 48,795
Construction and Land Loans	SUB2430	\$ 4,974	\$ 4,849	\$ 5,235	\$ 7,704	\$ 6,807
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 45,702	\$ 43,008	\$ 50,869	\$ 45,403	\$ 29,536
Permanent Loans Secured by All Other Property	SUB2450	\$ 14,140	\$ 14,989	\$ 18,690	\$ 16,089	\$ 16,712
Nonmortgages - Total	SUB2461	\$ 8,430	\$ 9,131	\$ 11,131	\$ 9,936	\$ 8,603
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 62,129	\$ 60,286	\$ 73,080	\$ 66,818	\$ 48,328

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:53 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 47,060	\$ 46,421	\$ 53,247	\$ 47,717	\$ 40,653
Mortgage Loans - Total	SUB2481	\$ 41,632	\$ 39,713	\$ 45,582	\$ 40,569	\$ 35,342
Construction	PD115	\$ 1,638	\$ 1,415	\$ 1,239	\$ 2,549	\$ 1,515
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,976	\$ 1,053	\$ 1,239	\$ 708	\$ 336
Secured by First Liens	PD123	\$ 29,698	\$ 28,865	\$ 30,910	\$ 28,093	\$ 22,429
Secured by Junior Liens	PD124	\$ 251	\$ 468	\$ 250	\$ 556	\$ 416
Multifamily (5 or more) Dwelling Units	PD125	\$ 187	\$ 409	\$ 40	\$ 264	\$ 2,426
Nonresidential Property (Except Land)	PD135	\$ 5,859	\$ 5,043	\$ 9,148	\$ 4,836	\$ 4,634
Land	PD138	\$ 2,023	\$ 2,460	\$ 2,756	\$ 3,563	\$ 3,586
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 1,848	\$ 3,692	\$ 2,611	\$ 2,007	\$ 1,408
Consumer Loans - Total	SUB2511	\$ 3,580	\$ 3,016	\$ 5,054	\$ 5,141	\$ 3,903
Loans on Deposits	PD161	\$ 339	\$ 358	\$ 380	\$ 910	\$ 162
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 10	\$ 18
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 6	\$ 18
Auto Loans	PD167	\$ 2,251	\$ 1,899	\$ 2,334	\$ 2,170	\$ 2,333
Mobile Home Loans	PD169	\$ 28	\$ 65	\$ 9	\$ 138	\$ 88
Credit Cards	PD171	\$ 48	\$ 18	\$ 27	\$ 26	\$ 27
Other	PD180	\$ 914	\$ 676	\$ 2,304	\$ 1,881	\$ 1,257
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 249	\$ 171	\$ 0	\$ 0	\$ 148
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 10,186	\$ 8,505	\$ 10,192	\$ 7,686	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 563	\$ 102	\$ 267	\$ 7,097	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 9,609	\$ 8,403	\$ 9,833	\$ 273	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 15,069	\$ 13,865	\$ 19,833	\$ 19,101	\$ 7,675
Mortgage Loans - Total	SUB2491	\$ 13,356	\$ 12,366	\$ 18,431	\$ 17,234	\$ 5,916
Construction	PD215	\$ 757	\$ 133	\$ 422	\$ 487	\$ 63
Permanent:						
Residential:						
1-4 Dwelling Units:						

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:53 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD221	\$ 525	\$ 45	\$ 154	\$ 53	\$ 57
Secured by First Liens	PD223	\$ 10,500	\$ 10,732	\$ 16,283	\$ 14,025	\$ 3,380
Secured by Junior Liens	PD224	\$ 54	\$ 134	\$ 98	\$ 280	\$ 312
Multifamily (5 or more) Dwelling Units	PD225	\$ 675	\$ 0	\$ 656	\$ 646	\$ 114
Nonresidential Property (Except Land)	PD235	\$ 574	\$ 1,023	\$ 439	\$ 1,542	\$ 1,593
Land	PD238	\$ 271	\$ 299	\$ 379	\$ 201	\$ 397
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 1,031	\$ 815	\$ 655	\$ 777	\$ 846
Consumer Loans - Total	SUB2521	\$ 682	\$ 684	\$ 747	\$ 1,090	\$ 913
Loans on Deposits	PD261	\$ 19	\$ 8	\$ 6	\$ 55	\$ 39
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 372	\$ 418	\$ 398	\$ 680	\$ 475
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 3	\$ 21
Credit Cards	PD271	\$ 17	\$ 8	\$ 8	\$ 7	\$ 4
Other	PD280	\$ 274	\$ 250	\$ 335	\$ 345	\$ 374
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 10
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 7,930	\$ 8,265	\$ 12,445	\$ 10,001	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 262	\$ 202	\$ 319	\$ 9,175	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 7,625	\$ 8,020	\$ 11,833	\$ 138	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 8,761	\$ 8,773	\$ 9,654	\$ 8,473	\$ 9,070
Mortgage Loans - Total	SUB2501	\$ 7,472	\$ 7,849	\$ 7,590	\$ 7,552	\$ 7,537
Construction	PD315	\$ 223	\$ 383	\$ 383	\$ 827	\$ 969
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 581	\$ 73	\$ 185	\$ 151	\$ 434
Secured by First Liens	PD323	\$ 2,106	\$ 1,579	\$ 1,739	\$ 1,484	\$ 2,121
Secured by Junior Liens	PD324	\$ 11	\$ 59	\$ 11	\$ 53	\$ 51
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 705	\$ 1,424	\$ 1,446	\$ 48
Nonresidential Property (Except Land)	PD335	\$ 4,489	\$ 4,891	\$ 3,792	\$ 3,514	\$ 3,637

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:53 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	PD338	\$ 62	\$ 159	\$ 56	\$ 77	\$ 277
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 1,064	\$ 737	\$ 775	\$ 766	\$ 844
Consumer Loans - Total	SUB2531	\$ 225	\$ 187	\$ 1,289	\$ 155	\$ 689
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 2	\$ 0
Auto Loans	PD367	\$ 187	\$ 142	\$ 1,136	\$ 74	\$ 273
Mobile Home Loans	PD369	\$ 0	\$ 6	\$ 0	\$ 11	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 38	\$ 39	\$ 153	\$ 68	\$ 416
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 165	\$ 0	\$ 0	\$ 0	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 508	\$ 296	\$ 352	\$ 399	\$ 55
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 442	\$ 296	\$ 297	\$ 0	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 66	\$ 0	\$ 0	\$ 344	N/A

Schedule LD --- Loan Data		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 66,362	\$ 64,962	\$ 66,266	\$ 68,312	\$ 70,545
90% up to 100% LTV	LD110	\$ 43,435	\$ 44,748	\$ 47,683	\$ 48,174	\$ 50,616
100% and greater LTV	LD120	\$ 22,927	\$ 20,214	\$ 18,583	\$ 20,138	\$ 19,929
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 1,082	\$ 995	\$ 1,783	\$ 2,393	\$ 2,071
Past Due and Still Accruing - Total	SUB5240	\$ 819	\$ 789	\$ 1,433	\$ 2,015	\$ 1,772
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 726	\$ 687	\$ 1,350	\$ 683	\$ 1,043
90% up to 100% LTV	LD210	\$ 476	\$ 546	\$ 931	\$ 527	\$ 807
100% and greater LTV	LD220	\$ 250	\$ 141	\$ 419	\$ 156	\$ 236
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 93	\$ 102	\$ 83	\$ 1,332	\$ 729
90% up to 100% LTV	LD230	\$ 66	\$ 20	\$ 83	\$ 216	\$ 243
100% and greater LTV	LD240	\$ 27	\$ 82	\$ 0	\$ 1,116	\$ 486
Nonaccrual - Total	SUB5230	\$ 263	\$ 206	\$ 350	\$ 378	\$ 299
90% up to 100% LTV	LD250	\$ 263	\$ 206	\$ 350	\$ 378	\$ 299
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:53 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Net Charge-offs - Total	SUB5300	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 313	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 313	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 12,191	\$ 5,807	\$ 7,341	\$ 7,697	\$ 15,427
90% up to 100% LTV	LD430	\$ 7,105	\$ 3,122	\$ 4,061	\$ 4,073	\$ 8,283
100% and greater LTV	LD440	\$ 5,086	\$ 2,685	\$ 3,280	\$ 3,624	\$ 7,144
Sales - Total	SUB5340	\$ 4,428	\$ 1,893	\$ 1,589	\$ 3,274	\$ 3,315
90% up to 100% LTV	LD450	\$ 3,351	\$ 1,517	\$ 1,168	\$ 2,585	\$ 2,520
100% and greater LTV	LD460	\$ 1,077	\$ 376	\$ 421	\$ 689	\$ 795

Schedule CC --- Consolidated Commitments and Contingencies		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 271,206	\$ 277,108	\$ 280,781	\$ 270,289	\$ 245,700
Mortgage Construction Loans	CC105	\$ 197,879	\$ 205,025	\$ 218,933	\$ 210,879	\$ 194,186
Other Mortgage Loans	CC115	\$ 73,327	\$ 72,083	\$ 61,848	\$ 59,410	\$ 51,514
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 2,287	\$ 2,201	\$ 1,327	\$ 1,775	\$ 3,710
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 68,866	\$ 49,280	\$ 35,196	\$ 63,591	\$ 67,846
1-4 Dwelling Units	CC280	\$ 54,809	\$ 38,568	\$ 32,116	\$ 43,510	\$ 57,747
Multifamily (5 or more) Dwelling Units	CC290	\$ 5,610	\$ 0	\$ 130	\$ 70	\$ 1,021
All Other Real Estate	CC300	\$ 8,447	\$ 10,712	\$ 2,950	\$ 20,011	\$ 9,078
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 3,141	\$ 2,065	\$ 1,092	\$ 805	\$ 2,809
Commitments Outstanding to Purchase Loans	CC320	\$ 177	\$ 1,032	\$ 1,059	\$ 1,403	\$ 124
Commitments Outstanding to Sell Loans	CC330	\$ 56,828	\$ 45,823	\$ 29,416	\$ 46,084	\$ 51,802
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 14,496	\$ 7,153	\$ 5,250	\$ 4,210	\$ 4,510
Commitments Outstanding to Sell Investment Securities	CC375	\$ 3,931	\$ 1,730	\$ 2,095	\$ 560	\$ 1,735
Unused Lines of Credit - Total	SUB3361	\$ 296,720	\$ 298,686	\$ 285,298	\$ 259,346	\$ 247,423
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 141,555	\$ 142,369	\$ 134,822	\$ 110,685	\$ 108,134
Commercial Lines	CC420	\$ 118,616	\$ 120,620	\$ 115,079	\$ 112,555	\$ 102,083

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93047 - OTS-Regulated: Tennessee	(\$Thousands)
Run Date: August 21, 2006, 4:53 PM	June 2006	

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Open-End Consumer Lines - Credit Cards	CC423	\$ 31,527	\$ 31,103	\$ 30,036	\$ 30,147	\$ 29,981
Open-End Consumer Lines - Other	CC425	\$ 5,022	\$ 4,594	\$ 5,361	\$ 5,959	\$ 7,225
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 24,378	\$ 21,152	\$ 22,216	\$ 21,262	\$ 18,798
Commercial	CC430	\$ 4,221	\$ 3,999	\$ 4,297	\$ 3,466	\$ 2,978
Standby, Not Included on CC465 or CC468	CC435	\$ 20,157	\$ 17,153	\$ 17,919	\$ 17,796	\$ 15,820
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 21,673	\$ 23,332	\$ 30,429	\$ 16,552	\$ 7,394
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 21,673	\$ 23,332	\$ 30,429	\$ 16,552	\$ 7,394
Other Contingent Liabilities	CC480	\$ 245	\$ 361	\$ 339	\$ 372	\$ 22
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 11,674	\$ 23,902	\$ 24,664	\$ 2,958	\$ 8,305
Pass-Through Securities	CF143	\$ 10,674	\$ 18,878	\$ 24,664	\$ 2,958	\$ 8,305
Other Mortgage-Backed Securities	CF153	\$ 1,000	\$ 5,024	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 4,478	\$ 540	\$ 781	\$ 22	\$ 4,633
Pass-Through Securities	CF145	\$ 4,451	\$ 514	\$ 757	\$ 0	\$ 4,613
Other Mortgage-Backed Securities	CF155	\$ 27	\$ 26	\$ 24	\$ 22	\$ 20
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 7,196	\$ 23,362	\$ 23,883	\$ 2,936	\$ 3,672
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$ - 8,143	\$ - 7,242	\$ - 9,223	\$ - 8,140	\$ - 7,143
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$ - 2,399	\$ - 1,463	\$ - 84	\$ - 111	\$ - 2,259
Mortgage Loans Disbursed - Total	SUB3831	\$ 434,992	\$ 370,056	\$ 472,300	\$ 436,240	\$ 446,525
Construction Loans - Total	SUB3840	\$ 101,291	\$ 92,204	\$ 120,586	\$ 94,535	\$ 121,277
1-4 Dwelling Units	CF190	\$ 81,678	\$ 78,074	\$ 92,321	\$ 80,229	\$ 90,629
Multifamily (5 or more) Dwelling Units	CF200	\$ 6,716	\$ 5,766	\$ 1,500	\$ 6,140	\$ 9,559
Nonresidential	CF210	\$ 12,897	\$ 8,364	\$ 26,765	\$ 8,166	\$ 21,089
Permanent Loans - Total	SUB3851	\$ 333,701	\$ 277,852	\$ 351,714	\$ 341,705	\$ 325,248
1-4 Dwelling Units	CF225	\$ 235,705	\$ 199,519	\$ 245,008	\$ 260,140	\$ 252,103
Multifamily (5 or more) Dwelling Units	CF245	\$ 34,451	\$ 3,224	\$ 12,518	\$ 11,909	\$ 23,222
Nonresidential (Except Land)	CF260	\$ 28,631	\$ 39,608	\$ 59,052	\$ 43,562	\$ 28,639

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:53 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	CF270	\$ 34,914	\$ 35,501	\$ 35,136	\$ 26,094	\$ 21,284
Loans and Participations Purchased - Total	SUB3880	\$ 3,653	\$ 4,641	\$ 6,744	\$ 5,673	\$ 5,003
Secured by 1-4 Dwelling Units	CF280	\$ 1,786	\$ 2,539	\$ 2,672	\$ 3,727	\$ 2,052
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 1,243	\$ 0	\$ 0
Secured by Nonresidential	CF300	\$ 1,867	\$ 2,102	\$ 2,829	\$ 1,946	\$ 2,951
Loans and Participations Sold - Total	SUB3890	\$ 156,117	\$ 126,540	\$ 144,130	\$ 180,303	\$ 140,683
Secured by 1-4 Dwelling Units	CF310	\$ 149,283	\$ 122,969	\$ 132,590	\$ 175,097	\$ 133,051
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 5,760	\$ 1,915	\$ 11,429	\$ 3,694	\$ 6,663
Secured by Nonresidential	CF330	\$ 1,074	\$ 1,656	\$ 111	\$ 1,512	\$ 969
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 152,464	\$- 121,899	\$- 137,386	\$- 174,630	\$- 135,680
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 270,755	\$ 214,815	\$ 266,089	\$ 220,396	\$ 249,426
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 22,159	\$ 3,403	\$ 7,030	\$ 7,027	\$- 5,975
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 29,437	\$ 30,159	\$ 33,085	\$ 35,511	\$ 41,475
Mortgage Loans - Net Change in Mtg Loan Portfolio - Flow	SUB3906	\$ 33,932	\$ 36,745	\$ 75,855	\$ 48,241	\$ 55,444
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 89,948	\$ 94,046	\$ 68,653	\$ 70,995	\$ 97,094
Commercial	CF390	\$ 56,729	\$ 56,387	\$ 37,555	\$ 37,802	\$ 63,680
Consumer	CF400	\$ 33,219	\$ 37,659	\$ 31,098	\$ 33,193	\$ 33,414
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 309	\$ 0	\$ 0
Commercial	CF395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer	CF405	\$ 0	\$ 0	\$ 309	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 89,948	\$ 94,046	\$ 68,344	\$ 70,995	\$ 97,094
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$- 6,648	\$ 61,193	\$- 3,253	\$ 45,653	\$ 6,651
New Deposits Received less Deposits Withdrawn	CF420	\$- 27,246	\$ 42,658	\$- 19,581	\$ 29,920	\$- 7,164
Interest Credited to Deposits	CF430	\$ 20,598	\$ 18,535	\$ 16,328	\$ 15,733	\$ 13,815
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 60,902	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 6,388	\$ 11,787	\$ 18,238	\$ 17,614	\$ 17,231
Fully Insured	DI100	\$ 6,388	\$ 11,787	\$ 18,238	\$ 17,614	\$ 17,231
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits with Balances - \$100,000 or Less	DI120	\$ 2,557,633	\$ 2,537,755	\$ 2,504,508	\$ 2,455,586	\$ 2,437,289

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:53 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Deposits with Balances - Greater than \$100,000	DI130	\$ 1,061,317	\$ 1,081,296	\$ 1,058,259	\$ 1,050,435	\$ 1,022,224
Number of Deposit Accounts - Total	SUB4062	260,559	260,519	259,152	252,215	252,419
Balances of \$100,000 or Less	DI150	254,894	254,855	253,628	246,919	247,218
Balances Greater than \$100,000	DI160	5,665	5,664	5,524	5,296	5,201
IRA/Keogh Accounts	DI200	\$ 357,187	\$ 352,214	\$ 346,449	\$ 349,963	\$ 351,670
Uninsured Deposits	DI210	\$ 507,511	\$ 559,406	\$ 570,217	\$ 576,206	\$ 557,262
Preferred Deposits	DI220	\$ 69,801	\$ 84,860	\$ 73,607	\$ 75,900	\$ 76,180
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 546,082	\$ 523,593	\$ 543,256	\$ 717,656	\$ 697,469
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 524,091	\$ 565,096	\$ 556,794	\$ 363,317	\$ 352,238
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 387,211	\$ 397,143	\$ 397,170	\$ 407,144	\$ 414,567
Deposits & Escrows - Time Deposits	DI340	\$ 2,161,569	\$ 2,133,217	\$ 2,065,547	\$ 2,017,902	\$ 1,995,236
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 254,274	\$ 233,508	\$ 251,116	\$ 224,407	\$ 207,456
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 121	\$ 1,040	\$ 5,965	\$ 4,538	\$ 3,419
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 2,146	\$ 2,429	\$ 2,357	\$ 2,551	\$ 1,363
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 2,119	\$ 2,118	\$ 1,818	\$ 1,818	\$ 1,717
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 60,902	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 60,902	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
MISCELLANEOUS DATA						

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:53 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Number of Full-time Equivalent Employees	SI370	1,425	1,400	1,375	1,311	1,305
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 349,318	\$ 358,187	\$ 339,136	\$ 358,641	\$ 354,124
Assets Held for Sale	SI387	\$ 30,122	\$ 28,743	\$ 25,348	\$ 33,948	\$ 40,290
Loans Serviced for Others	SI390	\$ 1,357,829	\$ 1,313,441	\$ 1,301,620	\$ 1,284,812	\$ 1,137,943
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	84.77%	85.95%	86.95%	86.27%	85.00%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	84.76%	85.64%	86.34%	85.89%	84.55%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	83.99%	85.02%	85.24%	86.05%	84.42%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	77.54%	78.14%	78.83%	79.53%	80.43%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 13,440	\$ 13,063	\$ 12,589	\$ 12,537	\$ 12,245
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 43,238	\$ 41,342	\$ 40,038	\$ 34,966	\$ 41,426
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	82	83	83	79	84
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 666,613	\$ 659,507	\$ 627,851	\$ 618,655	\$ 613,148
Net Income (Loss) (SO91)	SI610	\$ 11,562	\$ 12,147	\$ 11,727	\$ 13,696	\$ 18,007
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 6,622	\$ 4,114	\$ 7,877	\$ 3,645	\$ 9,455
Stock Issued	SI640	\$ 23	\$ 9	\$ 20,329	\$ 0	\$ 437
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 130	\$ 103	\$ 8,124	\$ 620	\$ 84
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 1,714	\$- 1,336	\$- 910	\$- 1,735	\$- 3,830
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$ 355	\$ 297	\$ 265	\$ 260	\$ 263
Ending Equity Capital (SC80)	SI680	\$ 670,347	\$ 666,613	\$ 659,509	\$ 627,851	\$ 618,654
TRANSACTIONS WITH AFFILIATES						

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:53 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 56	\$ 47	\$ 14	\$ 61	\$ 72
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	6 [Yes]	5 [Yes]	5 [Yes]	6 [Yes]	5 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 110,923
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 376	\$ 229	\$ 275	\$ 331	\$ 231
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 4,651,936	\$ 4,610,939	\$ 4,506,896	\$ 4,474,239	\$ 4,444,332
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,260,891	\$ 1,292,714	\$ 1,281,697	\$ 1,308,221	\$ 1,336,668
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 2,736,333	\$ 2,684,685	\$ 2,622,362	\$ 2,550,888	\$ 2,518,082
Nonmortgage Loans	SI885	\$ 356,321	\$ 338,088	\$ 330,044	\$ 335,769	\$ 335,207
Deposits and Excrows	SI890	\$ 3,593,519	\$ 3,580,442	\$ 3,472,473	\$ 3,454,456	\$ 3,425,584
Total Borrowings	SI895	\$ 327,212	\$ 294,893	\$ 303,780	\$ 311,430	\$ 297,411
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	15	23	15	21	20
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 1,798	\$ 1,320	\$ 1,407	\$ 1,288	\$ 3,497
Interest Charged on Loans Made During Quarter - Minimum	SI920	6.70	7.27	6.48	7.16	6.00
Interest Charged on Loans Made During Quarter - Maximum	SI930	8.29	9.53	8.25	9.85	9.16

Schedule SQ --- Consolidated Supplemental Questions		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	1	0	0
Change in Control of Association?	SQ130	0	0	0	0	1
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	0	1
Any Outstanding Futures or Options Positions?	SQ310	0	0	1	0	0
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	3

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:53 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	10	9	9	9	9

Schedule SB --- Consolidated Small Business Loans		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	15 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	13 [Yes]
Do you have any farm or agriculture loans?	SB100	6 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	6 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	2 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	0 [Yes]
Number of Loans on SC260	SB200	20	N/A	N/A	N/A	0
Number of Loans on SC300, SC303, and SC306	SB210	0	N/A	N/A	N/A	0
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	784	N/A	N/A	N/A	839
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 25,477	N/A	N/A	N/A	\$ 28,886
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	435	N/A	N/A	N/A	370
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 64,146	N/A	N/A	N/A	\$ 57,298
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	311	N/A	N/A	N/A	269
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 137,484	N/A	N/A	N/A	\$ 118,966
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	2,400	N/A	N/A	N/A	1,903
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 59,616	N/A	N/A	N/A	\$ 49,247
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	242	N/A	N/A	N/A	211
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 34,691	N/A	N/A	N/A	\$ 29,538
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	122	N/A	N/A	N/A	87
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Outstd Bal	SB450	\$ 48,490	N/A	N/A	N/A	\$ 33,120
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	76	N/A	N/A	N/A	71
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 2,864	N/A	N/A	N/A	\$ 2,768
Farm Mortgages Orig at \$100-250,000 - Number	SB520	28	N/A	N/A	N/A	25
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 3,885	N/A	N/A	N/A	\$ 3,833
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	4	N/A	N/A	N/A	2
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 1,359	N/A	N/A	N/A	\$ 636
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	39	N/A	N/A	N/A	29
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 756	N/A	N/A	N/A	\$ 715
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	0	N/A	N/A	N/A	2

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:53 PM	TFR Industry Aggregate Report 93047 - OTS-Regulated: Tennessee June 2006	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SB --- Consolidated Small Business Loans		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 0	N/A	N/A	N/A	\$ 302
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	1	N/A	N/A	N/A	2
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 200	N/A	N/A	N/A	\$ 456

Schedule FS --- Fiduciary and Related Services		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
Do you have any activity to report on this schedule?	FS130	4 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 1,316,977	\$ 1,340,273	\$ 1,293,357	\$ 1,263,391	\$ 1,246,100
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 984,346	\$ 993,437	\$ 969,176	\$ 940,051	\$ 932,756
Personal Trust and Agency Accounts	FS210	\$ 598,191	\$ 604,288	\$ 597,224	\$ 570,349	\$ 564,920
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 138,539	\$ 137,054	\$ 133,562	\$ 132,075	\$ 129,877
Employee Benefit - Defined Contribution	FS220	\$ 35,036	\$ 35,817	\$ 34,495	\$ 33,378	\$ 32,175
Employee Benefit - Defined Benefit	FS230	\$ 16,246	\$ 16,119	\$ 16,199	\$ 16,327	\$ 16,063
Other Retirement Accounts	FS240	\$ 87,257	\$ 85,118	\$ 82,868	\$ 82,370	\$ 81,639
Corporate Trust and Agency Accounts	FS250	\$ 2,084	\$ 2,169	\$ 2,121	\$ 2,973	\$ 2,929
Investment Management Agency Accounts	FS260	\$ 244,785	\$ 249,289	\$ 235,692	\$ 234,157	\$ 234,467
Other Fiduciary Accounts	FS270	\$ 747	\$ 637	\$ 577	\$ 497	\$ 563
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 83,233	\$ 87,037	\$ 81,671	\$ 79,457	\$ 77,231
Personal Trust and Agency Accounts	FS211	\$ 3,169	\$ 2,634	\$ 2,676	\$ 2,754	\$ 1,681
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 74,477	\$ 80,518	\$ 76,447	\$ 73,709	\$ 73,185
Employee Benefit - Defined Contribution	FS221	\$ 52,829	\$ 53,338	\$ 50,780	\$ 48,756	\$ 48,269
Employee Benefit - Defined Benefit	FS231	\$ 13,150	\$ 13,203	\$ 12,961	\$ 12,082	\$ 12,172
Other Retirement Accounts	FS241	\$ 8,498	\$ 13,977	\$ 12,706	\$ 12,871	\$ 12,744
Corporate Trust and Agency Accounts	FS251	\$ 5,587	\$ 3,885	\$ 2,507	\$ 2,902	\$ 2,365
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 41	\$ 92	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 249,398	\$ 259,799	\$ 242,510	\$ 243,883	\$ 236,113
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:53 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (#) - Total Fiduciary Accounts	FS22	1,911	1,898	1,873	1,860	1,858
Personal Trust and Agency Accounts	FS212	889	889	872	850	836
Retirement-related Trust and Agency Accounts - Total	SUB6120	565	547	546	545	550
Employee Benefit - Defined Contribution	FS222	98	99	99	98	99
Employee Benefit - Defined Benefit	FS232	2	2	3	3	3
Other Retirement Accounts	FS242	465	446	444	444	448
Corporate Trust and Agency Accounts	FS252	10	11	13	13	13
Investment Management Agency Accounts	FS262	439	444	437	449	454
Other Fiduciary Accounts	FS272	8	7	5	3	5
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	119	124	125	135	136
Personal Trust and Agency Accounts	FS213	3	2	2	2	2
Retirement-related Trust and Agency Accounts - Total	SUB6130	110	116	115	122	126
Employee Benefit - Defined Contribution	FS223	45	46	45	45	45
Employee Benefit - Defined Benefit	FS233	4	4	4	4	4
Other Retirement Accounts	FS243	61	66	66	73	77
Corporate Trust and Agency Accounts	FS253	6	6	6	8	8
Other Fiduciary Accounts	FS273	0	0	2	3	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	95	100	103	106	106
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 2,426	\$ 1,211	\$ 4,506	\$ 3,112	\$ 2,108
Personal Trust and Agency Accounts	FS310	\$ 1,092	\$ 545	\$ 2,032	\$ 1,725	\$ 1,174
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 413	\$ 206	\$ 735	\$ 525	\$ 366
Employee Benefit - Defined Contribution	FS320	\$ 193	\$ 97	\$ 331	\$ 270	\$ 185
Employee Benefit - Defined Benefit	FS330	\$ 62	\$ 31	\$ 118	\$ 59	\$ 52
Other Retirement Accounts	FS340	\$ 158	\$ 78	\$ 286	\$ 196	\$ 129
Corporate Trust and Agency Accounts	FS350	\$ 15	\$ 9	\$ 120	\$ 24	\$ 15
Investment Management Agency Accounts	FS360	\$ 486	\$ 234	\$ 821	\$ 671	\$ 442
Other Fiduciary Accounts	FS370	\$ 0	\$ 1	\$ 7	\$ 6	\$ 5
Custody and Safekeeping Accounts	FS380	\$ 403	\$ 208	\$ 740	\$ 147	\$ 98
Other Fiduciary and Related Services	FS390	\$ 17	\$ 8	\$ 51	\$ 14	\$ 8
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 1,002	\$ 488	\$ 3,494	\$ 2,394	\$ 1,648
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 63	\$ 31	\$ 120	\$ 90	\$ 60

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:53 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 1,487	\$ 754	\$ 1,132	\$ 808	\$ 520
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 146,491	\$ 149,174	\$ 597,224	\$ 149,989	\$ 149,853
Non-Interest-Bearing Deposits	FS410	\$ 16	\$ 4	\$ 2,176	\$ 0	\$ 24
Interest-Bearing Deposits	FS415	\$ 1,457	\$ 1,478	\$ 2,023	\$ 1,731	\$ 2,204
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 27,154	\$ 26,336	\$ 162,477	\$ 23,705	\$ 22,636
State, County and Municipal Obligations	FS425	\$ 21,630	\$ 20,910	\$ 23,434	\$ 20,361	\$ 19,972
Money Market Mutual Funds	FS430	\$ 11,803	\$ 11,102	\$ 61,264	\$ 13,937	\$ 14,956
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 5,675	\$ 6,228	\$ 56,390	\$ 6,060	\$ 6,132
Common and Preferred Stock	FS445	\$ 65,954	\$ 70,195	\$ 269,395	\$ 70,593	\$ 69,299
Real Estate Mortgages	FS450	\$ 35	\$ 37	\$ 2,885	\$ 43	\$ 140
Real Estate	FS455	\$ 9,418	\$ 9,486	\$ 13,227	\$ 9,602	\$ 10,332
Miscellaneous Assets	FS460	\$ 3,349	\$ 3,398	\$ 3,953	\$ 3,957	\$ 4,158
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	37	59	66	74	76
Corporate and Municipal Trusteeships	FS510	1	1	2	1	2
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	36	58	64	73	74
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 260	\$ 485	\$ 486	\$ 485	\$ 535
Number of Funds - Total Collective Investment Funds	FS60	0	0	3	0	0
Domestic Equity	FS610	0	0	1	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	2	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 276,973	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 98,980	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 177,993	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:53 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 670,348	\$ 666,612	\$ 659,505	\$ 627,854	\$ 618,656
Equity Capital Deductions - Total	SUB1631	\$ 10,471	\$ 10,507	\$ 10,478	\$ 5,047	\$ 5,115
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 2,029	\$ 2,003	\$ 1,831	\$ 768	\$ 769
Goodwill and Certain Other Intangible Assets	CCR115	\$ 7,412	\$ 7,538	\$ 7,667	\$ 3,456	\$ 3,511
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 1,030	\$ 966	\$ 980	\$ 823	\$ 835
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 2,131	\$ 384	\$- 1,012	\$- 2,119	\$- 3,681
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 2,131	\$ 384	\$- 1,012	\$- 2,119	\$- 3,681

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93047 - OTS-Regulated: Tennessee	(\$Thousands)
Run Date: August 21, 2006, 4:53 PM	June 2006	

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
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	\$ 662,008	\$ 656,489	\$ 648,015	\$ 620,688	\$ 609,860
Total Assets (SC60)	CCR205	\$ 4,672,414	\$ 4,695,316	\$ 4,589,380	\$ 4,509,504	\$ 4,442,668
Asset Deductions - Total	SUB1651	\$ 11,064	\$ 11,039	\$ 11,024	\$ 5,047	\$ 5,115
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 2,622	\$ 2,535	\$ 2,377	\$ 768	\$ 769
Goodwill and Certain Other Intangible Assets	CCR265	\$ 7,412	\$ 7,538	\$ 7,667	\$ 3,456	\$ 3,511
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 1,030	\$ 966	\$ 980	\$ 823	\$ 835
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 1,976	\$- 156	\$- 1,749	\$- 3,270	\$- 5,547
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 1,976	\$- 156	\$- 1,749	\$- 3,270	\$- 5,547
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 4,663,326	\$ 4,684,121	\$ 4,576,607	\$ 4,501,187	\$ 4,432,006
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 186,547	\$ 187,340	\$ 183,113	\$ 180,123	\$ 177,343
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 662,008	\$ 656,489	\$ 648,015	\$ 620,688	\$ 609,860
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,252	\$ 1,333	\$ 1,431	\$ 1,223	\$ 1,580
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	\$ 31,646	\$ 26,525	\$ 31,249	\$ 29,863	\$ 29,147
Tier 2 Capital - Other	CCR355	\$ 0	\$ 3,534	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 32,898	\$ 31,392	\$ 32,680	\$ 31,086	\$ 30,727
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 32,898	\$ 32,100	\$ 32,680	\$ 31,086	\$ 30,727
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	\$ 694,906	\$ 685,131	\$ 680,695	\$ 651,774	\$ 640,587
0% R/W Category - Cash	CCR400	\$ 26,038	\$ 27,074	\$ 29,580	\$ 24,643	\$ 29,929
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 82,905	\$ 92,311	\$ 86,343	\$ 112,385	\$ 122,191
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 497	\$ 353	\$ 380	\$ 296	\$ 173

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:53 PM	TFR Industry Aggregate Report 93047 - OTS-Regulated: Tennessee June 2006	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Other	CCR415	\$ 65,152	\$ 62,834	\$ 48,575	\$ 53,355	\$ 42,795
0% R/W Category - Assets Total	CCR420	\$ 174,592	\$ 182,572	\$ 164,878	\$ 190,679	\$ 195,088
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	\$ 72,752	\$ 69,690	\$ 60,276	\$ 55,633	\$ 56,137
20% R/W Category - Claims on FHLBs	CCR435	\$ 795,152	\$ 839,589	\$ 846,126	\$ 847,200	\$ 809,492
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 99,016	\$ 88,538	\$ 51,858	\$ 47,936	\$ 47,379
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 41,639	\$ 56,599	\$ 46,648	\$ 45,771	\$ 37,349
20% R/W Category - Other	CCR450	\$ 338,857	\$ 366,750	\$ 374,574	\$ 388,475	\$ 416,192
20% R/W Category - Assets Total	CCR455	\$ 1,347,416	\$ 1,421,166	\$ 1,379,482	\$ 1,385,015	\$ 1,366,549
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 269,483	\$ 284,233	\$ 275,896	\$ 277,002	\$ 273,311
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,295,653	\$ 1,282,541	\$ 1,266,324	\$ 1,234,016	\$ 1,226,998
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 39,889	\$ 36,188	\$ 36,947	\$ 40,236	\$ 43,931
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5,673
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 6,221	\$ 6,242	\$ 4,465	\$ 4,821	\$ 0
50% R/W Category - Other	CCR480	\$ 64,520	\$ 59,487	\$ 53,699	\$ 0	\$ 0
50% R/W Category - Assets Total	CCR485	\$ 1,406,283	\$ 1,384,458	\$ 1,361,435	\$ 1,279,073	\$ 1,276,602
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 703,147	\$ 692,234	\$ 680,722	\$ 639,542	\$ 638,304
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 214,846	\$ 501	\$ 0	\$ 0	\$ 0
100% R/W Category - All Other Assets	CCR506	\$ 1,757,785	\$ 1,920,408	\$ 1,914,612	\$ 1,848,397	\$ 1,775,995
100% R/W Category - Assets Total	CCR510	\$ 1,972,631	\$ 1,920,909	\$ 1,914,612	\$ 1,848,397	\$ 1,775,995
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 1,972,631	\$ 1,920,909	\$ 1,914,612	\$ 1,848,397	\$ 1,775,995
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 4,900,922	\$ 4,909,105	\$ 4,820,407	\$ 4,703,164	\$ 4,614,234
Subtotal Risk-Weighted Assets	CCR75	\$ 2,945,254	\$ 2,897,373	\$ 2,871,226	\$ 2,764,938	\$ 2,687,608
Excess Allowances for Loan and Lease Losses	CCR530	\$ 5,048	\$ 581	\$ 4,136	\$ 5,023	\$ 4,329
Total Risk-Weighted Assets	CCR78	\$ 2,940,206	\$ 2,896,792	\$ 2,867,090	\$ 2,759,915	\$ 2,683,279
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 235,215	\$ 231,741	\$ 229,367	\$ 220,793	\$ 214,664
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 21, 2006, 4:53 PM

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

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Tier 1 (Core) Capital Ratio	CCR810	14.20%	14.02%	14.16%	13.79%	13.76%
Total Risk-Based Capital Ratio	CCR820	23.63%	23.65%	23.74%	23.62%	23.87%
Tier 1 Risk-Based Capital Ratio	CCR830	22.52%	22.66%	22.60%	22.49%	22.73%
Tangible Equity Ratio	CCR840	14.20%	14.02%	14.16%	13.79%	13.76%

*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.