

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2007, 10:59 AM	TFR Industry Aggregate Report 93047 - OTS-Regulated: Tennessee June 2007	Frozen Aggregated Data (\$Thousands)
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Description	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
Number of Regulated Institutions	17	17	17	17	17

Schedule NS --- Optional Narrative Statement		Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 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 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,339,287	\$ 1,386,839	\$ 1,353,271	\$ 1,327,808	\$ 1,336,726
Cash and Non-Interest-Earning Deposits	SC110	\$ 91,032	\$ 87,128	\$ 95,233	\$ 92,210	\$ 90,514
Interest-Earning Deposits in FHLBs	SC112	\$ 44,418	\$ 60,554	\$ 58,631	\$ 43,925	\$ 60,026
Other Interest-Earning Deposits	SC118	\$ 13,047	\$ 11,303	\$ 14,809	\$ 17,231	\$ 15,527
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 33,349	\$ 46,520	\$ 21,667	\$ 14,230	\$ 12,266
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,047,538	\$ 1,071,371	\$ 1,058,047	\$ 1,068,399	\$ 1,069,228
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 8,706	\$ 9,257	\$ 8,722	\$ 8,730	\$ 6,375
State and Municipal Obligations	SC180	\$ 77,827	\$ 76,224	\$ 74,589	\$ 60,923	\$ 63,134
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 11,246	\$ 11,670	\$ 10,429	\$ 10,609	\$ 9,829
Accrued Interest Receivable	SC191	\$ 12,124	\$ 12,812	\$ 11,144	\$ 11,551	\$ 9,827
Mortgage-Backed Securities - Gross	SUB0072	\$ 146,309	\$ 140,840	\$ 134,925	\$ 138,093	\$ 144,213
Mortgage-Backed Securities - Total	SC22	\$ 146,309	\$ 140,840	\$ 134,925	\$ 138,093	\$ 144,213
Pass-Through - Total	SUB0073	\$ 137,126	\$ 125,928	\$ 123,093	\$ 119,240	\$ 122,979
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 136,956	\$ 125,747	\$ 122,903	\$ 119,240	\$ 122,979
Other Pass-Through	SC215	\$ 170	\$ 181	\$ 190	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 8,541	\$ 14,337	\$ 11,283	\$ 18,308	\$ 20,669
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 471	\$ 513	\$ 551	\$ 595	\$ 639
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 8,070	\$ 13,824	\$ 10,732	\$ 17,713	\$ 20,030
Other	SC222	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 642	\$ 575	\$ 549	\$ 545	\$ 565

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Schedule SC --- Consolidated Statement of Condition		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 2,922,319	\$ 2,805,008	\$ 2,733,919	\$ 2,670,983	\$ 2,630,887
Mortgage Loans - Total	SC26	\$ 2,901,910	\$ 2,785,545	\$ 2,713,128	\$ 2,649,344	\$ 2,608,832
Construction Loans - Total	SUB0100	\$ 359,180	\$ 331,165	\$ 327,217	\$ 310,122	\$ 300,830
Residential - Total	SUB0110	\$ 252,788	\$ 236,620	\$ 239,482	\$ 229,921	\$ 227,974
1-4 Dwelling Units	SC230	\$ 237,026	\$ 223,698	\$ 229,397	\$ 218,185	\$ 218,427
Multifamily (5 or more) Dwelling Units	SC235	\$ 15,762	\$ 12,922	\$ 10,085	\$ 11,736	\$ 9,547
Nonresidential Property	SC240	\$ 106,392	\$ 94,545	\$ 87,735	\$ 80,201	\$ 72,856
Permanent Loans - Total	SUB0121	\$ 2,549,087	\$ 2,460,231	\$ 2,392,933	\$ 2,347,872	\$ 2,317,851
Residential - Total	SUB0131	\$ 1,633,097	\$ 1,586,331	\$ 1,549,762	\$ 1,539,281	\$ 1,524,394
1-4 Dwelling Units - Total	SUB0141	\$ 1,549,560	\$ 1,505,881	\$ 1,469,487	\$ 1,466,951	\$ 1,452,379
Revolving Open-End Loans	SC251	\$ 151,165	\$ 141,753	\$ 142,073	\$ 141,184	\$ 142,019
All Other - First Liens	SC254	\$ 1,323,152	\$ 1,294,089	\$ 1,264,856	\$ 1,269,445	\$ 1,260,482
All Other - Junior Liens	SC255	\$ 75,243	\$ 70,039	\$ 62,558	\$ 56,322	\$ 49,878
Multifamily (5 or more) Dwelling Units	SC256	\$ 83,537	\$ 80,450	\$ 80,275	\$ 72,330	\$ 72,015
Nonresidential Property (Except Land)	SC260	\$ 643,054	\$ 621,338	\$ 598,738	\$ 578,873	\$ 571,101
Land	SC265	\$ 272,936	\$ 252,562	\$ 244,433	\$ 229,718	\$ 222,356
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 116,871	\$ 71,246	\$ 62,156	\$ 39,313	\$ 34,009
Accrued Interest Receivable	SC272	\$ 13,385	\$ 12,763	\$ 12,610	\$ 12,086	\$ 11,296
Advances for Taxes and Insurance	SC275	\$ 667	\$ 849	\$ 1,159	\$ 903	\$ 910
Allowance for Loan and Lease Losses	SC283	\$ 20,409	\$ 19,463	\$ 20,791	\$ 21,639	\$ 22,055
Nonmortgage Loans - Gross	SUB0162	\$ 395,050	\$ 375,998	\$ 382,688	\$ 380,495	\$ 366,359
Nonmortgage Loans - Total	SC31	\$ 381,103	\$ 361,216	\$ 367,942	\$ 365,732	\$ 351,284
Commercial Loans - Total	SC32	\$ 219,610	\$ 214,815	\$ 218,269	\$ 213,558	\$ 199,967
Secured	SC300	\$ 164,888	\$ 164,827	\$ 172,905	\$ 164,597	\$ 157,455
Unsecured	SC303	\$ 54,703	\$ 49,967	\$ 45,339	\$ 48,266	\$ 41,793
Lease Receivables	SC306	\$ 19	\$ 21	\$ 25	\$ 695	\$ 719
Consumer Loans - Total	SC35	\$ 169,697	\$ 155,973	\$ 159,013	\$ 162,051	\$ 161,948
Loans on Deposits	SC310	\$ 25,205	\$ 25,470	\$ 21,921	\$ 24,255	\$ 21,796
Home Improvement Loans (Not secured by real estate)	SC316	\$ 599	\$ 505	\$ 332	\$ 523	\$ 387
Education Loans	SC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	SC323	\$ 79,746	\$ 76,359	\$ 77,706	\$ 77,337	\$ 78,874
Mobile Home Loans	SC326	\$ 2,419	\$ 2,120	\$ 2,018	\$ 2,021	\$ 1,965
Credit Cards	SC328	\$ 7,636	\$ 7,266	\$ 7,789	\$ 7,875	\$ 7,654

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Schedule SC --- Consolidated Statement of Condition		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 54,092	\$ 44,253	\$ 49,247	\$ 50,040	\$ 51,272
Accrued Interest Receivable	SC348	\$ 5,743	\$ 5,210	\$ 5,406	\$ 4,886	\$ 4,444
Allowance for Loan and Lease Losses	SC357	\$ 13,947	\$ 14,782	\$ 14,746	\$ 14,763	\$ 15,075
Repossessed Assets - Gross	SUB0201	\$ 4,978	\$ 4,444	\$ 5,526	\$ 5,235	\$ 4,692
Repossessed Assets - Total	SC40	\$ 4,978	\$ 4,444	\$ 5,526	\$ 5,235	\$ 4,692
Real Estate - Total	SUB0210	\$ 4,880	\$ 4,327	\$ 5,411	\$ 5,123	\$ 4,622
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 1,927	\$ 672	\$ 1,220	\$ 748	\$ 1,084
1-4 Dwelling Units	SC415	\$ 1,927	\$ 672	\$ 748	\$ 748	\$ 1,084
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 472	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 387	\$ 112	\$ 1,323	\$ 1,507	\$ 620
Land	SC428	\$ 1	\$ 47	\$ 0	\$ 109	\$ 105
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 2,565	\$ 3,496	\$ 2,868	\$ 2,759	\$ 2,813
Other Repossessed Assets	SC430	\$ 98	\$ 117	\$ 115	\$ 112	\$ 70
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 1,124	\$ 1,125	\$ 650	\$ 68	\$ 167
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 43,737	\$ 43,729	\$ 43,717	\$ 43,084	\$ 42,511
Federal Home Loan Bank Stock	SC510	\$ 41,372	\$ 41,345	\$ 41,335	\$ 40,703	\$ 40,121
Other	SC540	\$ 2,365	\$ 2,384	\$ 2,382	\$ 2,381	\$ 2,390
Office Premises and Equipment	SC55	\$ 118,618	\$ 116,247	\$ 112,642	\$ 111,439	\$ 110,549
Other Assets - Gross	SUB0262	\$ 70,524	\$ 66,865	\$ 64,981	\$ 69,948	\$ 72,605
Other Assets - Total	SC59	\$ 70,491	\$ 66,824	\$ 64,943	\$ 69,910	\$ 72,573
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 10,523	\$ 10,417	\$ 10,365	\$ 10,281	\$ 15,062
Other	SC625	\$ 23,426	\$ 23,199	\$ 20,505	\$ 18,692	\$ 13,654
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 10,110	\$ 9,453	\$ 9,367	\$ 9,178	\$ 9,035
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 6,420	\$ 6,537	\$ 6,654	\$ 7,285	\$ 7,412
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 20,045	\$ 17,259	\$ 18,090	\$ 24,512	\$ 27,442
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 33	\$ 41	\$ 38	\$ 38	\$ 32
General Valuation Allowances - Total	SUB2092	\$ 34,389	\$ 34,286	\$ 35,575	\$ 36,440	\$ 37,162
Total Assets - Gross	SUB0283	\$ 5,041,946	\$ 4,941,095	\$ 4,832,319	\$ 4,747,153	\$ 4,708,709
Total Assets	SC60	\$ 5,007,557	\$ 4,906,809	\$ 4,796,744	\$ 4,710,713	\$ 4,671,547
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 3,883,181	\$ 3,796,348	\$ 3,691,114	\$ 3,633,215	\$ 3,618,946
Deposits	SC710	\$ 3,860,550	\$ 3,778,657	\$ 3,674,574	\$ 3,609,019	\$ 3,596,197
Escrows	SC712	\$ 22,641	\$ 17,697	\$ 16,549	\$ 24,200	\$ 22,757
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 10	\$- 6	\$- 9	\$- 4	\$- 8
Borrowings - Total	SC72	\$ 368,954	\$ 348,804	\$ 372,676	\$ 352,886	\$ 337,102
Advances from FHLBank	SC720	\$ 283,728	\$ 285,300	\$ 319,321	\$ 302,511	\$ 274,290
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 79,019	\$ 57,976	\$ 47,825	\$ 41,990	\$ 44,925
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 6,207	\$ 5,528	\$ 5,530	\$ 8,385	\$ 17,887
Other Liabilities - Total	SC75	\$ 52,326	\$ 60,342	\$ 41,667	\$ 42,518	\$ 45,658
Accrued Interest Payable - Deposits	SC763	\$ 11,257	\$ 10,475	\$ 9,724	\$ 9,051	\$ 7,570
Accrued Interest Payable - Other	SC766	\$ 661	\$ 727	\$ 675	\$ 587	\$ 480
Accrued Taxes	SC776	\$ 2,594	\$ 4,276	\$ 1,915	\$ 2,552	\$ 3,032
Accounts Payable	SC780	\$ 14,936	\$ 14,451	\$ 16,036	\$ 17,537	\$ 17,651
Deferred Income Taxes	SC790	\$ 2,326	\$ 2,551	\$ 2,816	\$ 1,949	\$ 2,633
Other Liabilities and Deferred Income	SC796	\$ 20,552	\$ 27,862	\$ 10,501	\$ 10,842	\$ 14,292
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 4,304,461	\$ 4,205,494	\$ 4,105,457	\$ 4,028,619	\$ 4,001,706
Minority Interest	SC800	\$ 9	\$ 9	\$ 9	\$ 9	\$ 9
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 115,450	\$ 115,039	\$ 114,511	\$ 113,735	\$ 113,551
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 9,048	\$ 9,044	\$ 9,036	\$ 9,030	\$ 9,028
Paid in Excess of Par	SC830	\$ 106,402	\$ 105,995	\$ 105,475	\$ 104,705	\$ 104,523
Accumulated Other Comprehensive Income - Total	SC86	\$- 1,812	\$ 1,757	\$ 1,209	\$ 917	\$- 2,859
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 1,812	\$ 1,757	\$ 1,209	\$ 917	\$- 2,859
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 595,247	\$ 590,737	\$ 573,917	\$ 566,216	\$ 558,103
Other Components of Equity Capital	SC891	\$- 5,799	\$- 6,227	\$ 1,641	\$ 1,217	\$ 1,037
Total Equity Capital	SC80	\$ 703,086	\$ 701,306	\$ 691,278	\$ 682,085	\$ 669,832
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 5,007,556	\$ 4,906,809	\$ 4,796,744	\$ 4,710,713	\$ 4,671,547

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Other Codes As of Jun 2007

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	4	\$ 1,404
4	Net deferred tax assets	7	\$ 3,980
6	Prepaid deposit insurance premiums	3	\$ 274
7	Prepaid expenses	13	\$ 2,565
8	Deposits for utilities and other services	1	\$ 157
9	Advances for loans serviced for others	1	\$ 530
14	Other noninterest-bearing short-term accounts recv	5	\$ 2,900
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	2	\$ 393
99	Other	10	\$ 2,130

Other Liability Codes

Code	Description	Count	Amount
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 2
7	Deferred gains from the sale of real estate	2	\$ 38
11	The liability recorded for post-retirement benefit	7	\$ 4,478
14	Unapplied loan payments received	1	\$ 8,814
18	Litigation reserves	1	\$ 224
99	Other	17	\$ 4,502

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Schedule SO --- Consolidated Statement of Operations		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 76,348	\$ 73,201	\$ 71,644	\$ 69,362	\$ 66,123
Deposits and Investment Securities	SO115	\$ 14,710	\$ 14,140	\$ 13,793	\$ 12,959	\$ 11,777
Mortgage-Backed Securities	SO125	\$ 1,873	\$ 1,701	\$ 1,676	\$ 1,644	\$ 1,684
Mortgage Loans	SO141	\$ 50,330	\$ 48,469	\$ 47,533	\$ 46,095	\$ 44,587
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 249	\$ 180	N/A	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 9,000	\$ 8,592	\$ 8,642	\$ 8,664	\$ 8,075
Commercial Loans and Leases	SO160	\$ 4,513	\$ 4,437	\$ 4,499	\$ 4,462	\$ 4,094
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 72	\$ 31	N/A	N/A	N/A
Consumer Loans and Leases	SO171	\$ 4,487	\$ 4,155	\$ 4,143	\$ 4,202	\$ 3,981
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 114	\$ 88	N/A	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115- Total	SO18	\$ 677	\$ 654	\$ 642	\$ 622	\$ 623
Federal Home Loan Bank Stock	SO181	\$ 670	\$ 650	\$ 617	\$ 582	\$ 571
Other	SO185	\$ 7	\$ 4	\$ 25	\$ 40	\$ 52
Interest Expense - Total	SO21	\$ 36,942	\$ 35,009	\$ 33,861	\$ 31,806	\$ 29,228
Deposits	SO215	\$ 32,636	\$ 30,468	\$ 29,528	\$ 27,745	\$ 25,518
Escrows	SO225	\$ 45	\$ 37	\$ 46	\$ 80	\$ 14
Advances from FHLBank	SO230	\$ 3,552	\$ 3,927	\$ 3,762	\$ 3,507	\$ 3,244
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	\$ 709	\$ 577	\$ 525	\$ 474	\$ 452
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 40,083	\$ 38,846	\$ 38,425	\$ 38,178	\$ 37,518
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 479	\$ 516	\$ 112	\$ 409	\$ 714
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 39,604	\$ 38,330	\$ 38,313	\$ 37,769	\$ 36,804
Noninterest Income - Total	SO42	\$ 13,044	\$ 11,390	\$ 12,866	\$ 12,263	\$ 12,599
Mortgage Loan Servicing Fees	SO410	\$ 1,422	\$ 1,532	\$ 1,179	\$ 1,098	\$ 943
Servicing Amortization and Valuation Adjustments	SO411	\$- 436	\$- 422	N/A	N/A	N/A

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Schedule SO --- Consolidated Statement of Operations		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 8,064	\$ 6,756	\$ 7,343	\$ 7,671	\$ 8,065
Net Income (Loss) from Other - Total	SUB0451	\$ 2,194	\$ 1,831	\$ 1,260	\$ 1,666	\$ 1,724
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 2,092	\$ 1,954	\$ 1,144	\$ 1,571	\$ 1,499
Operations & Sale of Repossessed Assets	SO461	\$ 39	\$ - 123	\$ 116	\$ 91	\$ 198
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
Sale of Other Assets Held for Investment	SO477	\$ 63	\$ 0	\$ 0	\$ 4	\$ 27
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 1,800	\$ 1,693	\$ 3,084	\$ 1,828	\$ 1,867
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 35,906	\$ 34,347	\$ 36,330	\$ 33,504	\$ 33,397
All Personnel Compensation and Expense	SO510	\$ 22,037	\$ 20,513	\$ 22,088	\$ 20,028	\$ 20,192
Legal Expense	SO520	\$ 125	\$ 108	\$ 183	\$ 77	\$ 135
Office Occupancy and Equipment Expense	SO530	\$ 6,569	\$ 6,578	\$ 6,192	\$ 6,241	\$ 6,010
Marketing and Other Professional Services	SO540	\$ 2,088	\$ 1,750	\$ 2,235	\$ 1,739	\$ 1,777
Loan Servicing Fees	SO550	\$ 68	\$ 32	\$ 34	\$ 38	\$ 59
Goodwill and Other Intangibles Expense	SO560	\$ 118	\$ 117	\$ 90	\$ 127	\$ 126
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 40	\$ 35	\$ 32	\$ 48	\$ 25
Other Noninterest Expense	SO580	\$ 4,861	\$ 5,214	\$ 5,476	\$ 5,206	\$ 5,073
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	\$ 16,742	\$ 15,373	\$ 14,849	\$ 16,528	\$ 16,006
Income Taxes - Total	SO71	\$ 4,563	\$ 4,110	\$ 3,744	\$ 4,650	\$ 4,444
Federal	SO710	\$ 3,443	\$ 3,176	\$ 3,108	\$ 3,437	\$ 3,520

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Schedule SO --- Consolidated Statement of Operations		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
State, Local & Other	SO720	\$ 1,120	\$ 934	\$ 636	\$ 1,213	\$ 924
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 12,179	\$ 11,263	\$ 11,105	\$ 11,878	\$ 11,562
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 12,179	\$ 11,263	\$ 11,105	\$ 11,878	\$ 11,562

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Other Codes As of Jun 2007

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	1	\$ 138
5	Net income(loss) from real estate held for invest	1	\$ 5
6	Net income(loss)- equity invest in uncons sub org	1	\$- 19
7	Net income(loss) from leased property	4	\$ 22
15	Income from corporate-owned life insurance	10	\$ 319
99	Other	13	\$ 956

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	3	\$ 140
2	OTS assessments	3	\$ 43
6	Supervisory examination fees	3	\$ 31
7	Office supplies, printing, and postage	14	\$ 1,087
8	Telephone, including data lines	7	\$ 285
9	Loan origination expense	1	\$ 37
10	ATM expense	5	\$ 229
13	Misc taxes other than income & real estate	1	\$ 14
17	Charitable contributions	1	\$ 30
99	Other	10	\$ 558

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Schedule SO --- Consolidated Statement of Operations		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 149,549	\$ 73,201	\$ 271,537	\$ 199,893	\$ 130,531
YTD - Deposits and Investment Securities	Y_SO115	\$ 28,850	\$ 14,140	\$ 50,168	\$ 36,375	\$ 23,416
YTD - Mortgage-Backed Securities	Y_SO125	\$ 3,574	\$ 1,701	\$ 6,576	\$ 4,900	\$ 3,256
YTD - Mortgage Loans	Y_SO141	\$ 98,799	\$ 48,469	\$ 181,924	\$ 134,391	\$ 88,296
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 429	\$ 180	N/A	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 8,950	\$ 4,437	\$ 16,711	\$ 12,212	\$ 7,750
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 103	\$ 31	N/A	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 8,642	\$ 4,155	\$ 16,158	\$ 12,015	\$ 7,813
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 202	\$ 88	N/A	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 1,331	\$ 654	\$ 2,472	\$ 1,830	\$ 1,208
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 1,320	\$ 650	\$ 2,322	\$ 1,705	\$ 1,123
YTD - Other	Y_SO185	\$ 11	\$ 4	\$ 150	\$ 125	\$ 85
YTD - Interest Expense - Total	Y_SO21	\$ 71,951	\$ 35,009	\$ 121,500	\$ 87,639	\$ 55,833
YTD - Deposits	Y_SO215	\$ 63,104	\$ 30,468	\$ 106,067	\$ 76,539	\$ 48,794
YTD - Escrows	Y_SO225	\$ 82	\$ 37	\$ 156	\$ 110	\$ 30
YTD - Advances from FHLBank	Y_SO230	\$ 7,479	\$ 3,927	\$ 13,364	\$ 9,602	\$ 6,095
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 1,286	\$ 577	\$ 1,913	\$ 1,388	\$ 914
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	\$ 78,929	\$ 38,846	\$ 152,509	\$ 114,084	\$ 75,906
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 995	\$ 516	\$ 2,810	\$ 2,698	\$ 2,289
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 77,934	\$ 38,330	\$ 149,699	\$ 111,386	\$ 73,617
YTD - Noninterest Income - Total	Y_SO42	\$ 24,434	\$ 11,390	\$ 49,638	\$ 36,772	\$ 24,509
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 2,954	\$ 1,532	\$ 4,220	\$ 3,041	\$ 1,943
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 858	\$- 422	N/A	N/A	N/A

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Schedule SO --- Consolidated Statement of Operations		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 14,820	\$ 6,756	\$ 30,440	\$ 23,097	\$ 15,426
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 4,025	\$ 1,831	\$ 6,189	\$ 4,929	\$ 3,263
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 4,046	\$ 1,954	\$ 5,581	\$ 4,437	\$ 2,866
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ - 84	\$ - 123	\$ 573	\$ 457	\$ 366
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
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 63	\$ 0	\$ 35	\$ 35	\$ 31
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 3,493	\$ 1,693	\$ 8,789	\$ 5,705	\$ 3,877
YTD - Noninterest Expense - Total	Y_SO51	\$ 70,253	\$ 34,347	\$ 135,117	\$ 98,787	\$ 65,283
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 42,550	\$ 20,513	\$ 81,456	\$ 59,368	\$ 39,340
YTD - Legal Expense	Y_SO520	\$ 233	\$ 108	\$ 522	\$ 339	\$ 262
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 13,147	\$ 6,578	\$ 24,469	\$ 18,277	\$ 12,036
YTD - Marketing and Other Professional Services	Y_SO540	\$ 3,838	\$ 1,750	\$ 7,213	\$ 4,978	\$ 3,239
YTD - Loan Servicing Fees	Y_SO550	\$ 100	\$ 32	\$ 168	\$ 134	\$ 96
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 235	\$ 117	\$ 472	\$ 382	\$ 255
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 75	\$ 35	\$ 152	\$ 120	\$ 72
YTD - Other Noninterest Expense	Y_SO580	\$ 10,075	\$ 5,214	\$ 20,665	\$ 15,189	\$ 9,983
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 32,115	\$ 15,373	\$ 64,220	\$ 49,371	\$ 32,843
YTD - Income Taxes - Total	Y_SO71	\$ 8,673	\$ 4,110	\$ 17,528	\$ 13,784	\$ 9,134
YTD - Federal	Y_SO710	\$ 6,619	\$ 3,176	\$ 13,508	\$ 10,400	\$ 6,963
YTD - State, Local, and Other	Y_SO720	\$ 2,054	\$ 934	\$ 4,020	\$ 3,384	\$ 2,171
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 23,442	\$ 11,263	\$ 46,692	\$ 35,587	\$ 23,709
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 23,442	\$ 11,263	\$ 46,692	\$ 35,587	\$ 23,709

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 34,288	\$ 35,575	\$ 36,443	\$ 37,164	\$ 36,751
Net Provision for Loss	VA115	\$ 468	\$ 405	\$ 92	\$ 430	\$ 702

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA125	\$ 83	\$- 391	\$- 446	\$- 84	\$ 63
Recoveries	VA135	\$ 203	\$ 177	\$ 414	\$ 227	\$ 382
Adjustments	VA145	\$ 1	\$- 810	\$ 0	\$- 500	\$- 50
Charge-offs	VA155	\$ 655	\$ 668	\$ 928	\$ 794	\$ 684
General Valuation Allowances - Ending Balance	VA165	\$ 34,388	\$ 34,288	\$ 35,575	\$ 36,443	\$ 37,164
Specific Valuation Allowances - Beginning Balance	VA108	\$ 2,236	\$ 1,727	\$ 1,271	\$ 1,138	\$ 1,185
Net Provision for Loss	VA118	\$ 51	\$ 146	\$ 52	\$ 27	\$ 37
Transfers	VA128	\$- 83	\$ 391	\$ 446	\$ 84	\$- 63
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 50	\$ 0
Charge-offs	VA158	\$ 34	\$ 28	\$ 42	\$ 28	\$ 21
Specific Valuation Allowances - Ending Balance	VA168	\$ 2,170	\$ 2,236	\$ 1,727	\$ 1,271	\$ 1,138
Total Valuation Allowances - Beginning Balance	VA110	\$ 36,524	\$ 37,302	\$ 37,714	\$ 38,302	\$ 37,936
Net Provision for Loss	VA120	\$ 519	\$ 551	\$ 144	\$ 457	\$ 739
Recoveries	VA140	\$ 203	\$ 177	\$ 414	\$ 227	\$ 382
Adjustments	VA150	\$ 1	\$- 810	\$ 0	\$- 450	\$- 50
Charge-offs	VA160	\$ 689	\$ 696	\$ 970	\$ 822	\$ 705
Total Valuation Allowances - Ending Balance	VA170	\$ 36,558	\$ 36,524	\$ 37,302	\$ 37,714	\$ 38,302
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 655	\$ 668	\$ 928	\$ 794	\$ 684
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 234	\$ 152	\$ 98	\$ 342	\$ 200
Construction - Total	SUB2030	\$ 8	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 8	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 226	\$ 152	\$ 98	\$ 342	\$ 200
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 1	\$ 27	\$ 24	\$ 50	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 92	\$ 71	\$ 74	\$ 89	\$ 27
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	\$ 139
Nonresidential Property (Except Land)	VA480	\$ 133	\$ 54	\$ 0	\$ 178	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 25	\$ 34
Nonmortgage Loans - Total	VA56	\$ 410	\$ 496	\$ 822	\$ 428	\$ 455
Commercial Loans	VA520	\$ 33	\$ 200	\$ 236	\$ 92	\$ 122

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 377	\$ 296	\$ 586	\$ 336	\$ 333
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	\$ 140	\$ 127	\$ 197	\$ 151	\$ 175
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 43	\$ 4	\$ 0
Credit Cards	VA556	\$ 47	\$ 9	\$ 52	\$ 12	\$ 24
Other	VA560	\$ 190	\$ 160	\$ 294	\$ 169	\$ 134
Reposessed Assets - Total	VA60	\$ 0	\$ 20	\$ 2	\$ 24	\$ 29
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 24	\$ 2
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 20	\$ 0	\$ 0	\$ 27
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 2	\$ 0	\$ 0
Other Assets	VA930	\$ 11	\$ 0	\$ 6	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 203	\$ 177	\$ 414	\$ 227	\$ 382
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 64	\$ 11	\$ 159	\$ 91	\$ 7
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 139	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 139	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 64	\$ 11	\$ 20	\$ 91	\$ 7
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 2	\$ 10	\$ 18	\$ 83	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 62	\$ 1	\$ 2	\$ 8	\$ 3
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	\$ 4
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 139	\$ 166	\$ 255	\$ 136	\$ 375
Commercial Loans	VA521	\$ 16	\$ 12	\$ 92	\$ 28	\$ 181
Consumer Loans - Total	SUB2161	\$ 123	\$ 154	\$ 163	\$ 108	\$ 194
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 44	\$ 50	\$ 96	\$ 44	\$ 105
Mobile Home Loans	VA551	\$ 3	\$ 9	\$ 2	\$ 7	\$ 4
Credit Cards	VA557	\$ 10	\$ 8	\$ 2	\$ 10	\$ 2
Other	VA561	\$ 66	\$ 87	\$ 63	\$ 47	\$ 83
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$- 31	\$ 537	\$ 499	\$ 108	\$- 28
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$- 113	\$ 658	\$- 287	\$- 147	\$- 56
Construction - Total	SUB22230	\$ 0	\$- 56	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$- 56	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB22241	\$- 113	\$ 714	\$- 287	\$- 147	\$- 56
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 186	\$ 0	\$ 0	\$- 28
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 12	\$ 55	\$- 69	\$ 3	\$ 114
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$- 200	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 10	\$ 0	\$- 192
Nonresidential Property (Except Land)	VA482	\$- 101	\$ 474	\$- 28	\$- 150	\$ 50
Land	VA492	\$ 0	\$- 1	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 82	\$ 42	\$ 603	\$ 253	\$ 28
Commercial Loans	VA522	\$ 0	\$ 0	\$ 617	\$ 214	\$ 0
Consumer Loans - Total	SUB22261	\$ 82	\$ 42	\$- 14	\$ 39	\$ 28
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	\$ 0	\$ 30	\$- 73	\$ 15	\$- 7
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 82	\$ 12	\$ 59	\$ 24	\$ 35
Reposessed Assets - Total	VA62	\$ 0	\$- 163	\$ 183	\$ 2	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$- 21	\$ 21	\$ 2	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$- 162	\$ 162	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 20	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 421	\$ 1,028	\$ 1,013	\$ 675	\$ 274
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 57	\$ 799	\$- 348	\$ 104	\$ 137
Construction - Total	SUB2330	\$ 8	\$- 56	\$- 139	\$ 0	\$ 0
1-4 Dwelling Units	VA425	\$ 8	\$- 56	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$- 139	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 49	\$ 855	\$- 209	\$ 104	\$ 137
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$- 1	\$ 203	\$ 6	\$- 33	\$- 28
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 18	\$ 125	\$ 3	\$ 84	\$ 138
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$ 0	\$- 200	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 10	\$ 0	\$- 57
Nonresidential Property (Except Land)	VA485	\$ 32	\$ 528	\$- 28	\$ 28	\$ 50
Land	VA495	\$ 0	\$- 1	\$ 0	\$ 25	\$ 34
Nonmortgage Loans - Total	VA59	\$ 353	\$ 372	\$ 1,170	\$ 545	\$ 108
Commercial Loans	VA525	\$ 17	\$ 188	\$ 761	\$ 278	\$- 59
Consumer Loans - Total	SUB2361	\$ 336	\$ 184	\$ 409	\$ 267	\$ 167
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	\$ 96	\$ 107	\$ 28	\$ 122	\$ 63
Mobile Home Loans	VA555	\$- 3	\$- 9	\$ 41	\$- 3	\$- 4
Credit Cards	VA559	\$ 37	\$ 1	\$ 50	\$ 2	\$ 22
Other	VA565	\$ 206	\$ 85	\$ 290	\$ 146	\$ 86
Reposessed Assets - Total	VA65	\$ 0	\$- 143	\$ 185	\$ 26	\$ 29

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ - 21	\$ 21	\$ 26	\$ 2
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ - 162	\$ 162	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 40	\$ 0	\$ 0	\$ 27
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 2	\$ 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	\$ 11	\$ 0	\$ 6	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 1,519	\$ 530	\$ 4,184	\$ 446	\$ 420
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 4,824	\$ 4,211	\$ 5,454	\$ 1,900	\$ 1,977
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 1,801	\$ 561	\$ 1,561	\$ 1,484	\$ 473
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 39
Permanent - 1-4 Dwelling Units	VA952	\$ 1,701	\$ 492	\$ 812	\$ 468	\$ 325
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 694	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 100	\$ 69	\$ 0	\$ 1,006	\$ 70
Permanent - Land	VA955	\$ 0	\$ 0	\$ 55	\$ 10	\$ 39
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 32,494	\$ 45,951	\$ 49,624	\$ 42,521	\$ 34,508
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 43,185	\$ 41,830	\$ 43,015	\$ 44,786	\$ 49,440
Substandard	VA965	\$ 41,432	\$ 41,339	\$ 41,354	\$ 44,000	\$ 48,462
Doubtful	VA970	\$ 1,753	\$ 490	\$ 1,661	\$ 786	\$ 971
Loss	VA975	\$ 0	\$ 1	\$ 0	\$ 0	\$ 7
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 81,026	\$ 82,029	\$ 83,112	\$ 78,905	\$ 70,890

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Mortgages - Total	SUB2421	\$ 72,045	\$ 72,408	\$ 73,748	\$ 68,107	\$ 62,460
Construction and Land Loans	SUB2430	\$ 10,324	\$ 10,127	\$ 7,308	\$ 5,856	\$ 4,974
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 49,908	\$ 45,880	\$ 53,475	\$ 51,473	\$ 45,702
Permanent Loans Secured by All Other Property	SUB2450	\$ 16,135	\$ 20,693	\$ 15,517	\$ 14,563	\$ 14,140
Nonmortgages - Total	SUB2461	\$ 8,981	\$ 9,621	\$ 9,364	\$ 10,798	\$ 8,430
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 69,079	\$ 69,465	\$ 68,264	\$ 68,575	\$ 62,129
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 57,345	\$ 58,382	\$ 51,322	\$ 53,043	\$ 47,060
Mortgage Loans - Total	SUB2481	\$ 50,154	\$ 50,579	\$ 44,145	\$ 45,277	\$ 41,632
Construction	PD115	\$ 1,790	\$ 2,431	\$ 979	\$ 829	\$ 1,638
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,040	\$ 1,360	\$ 1,128	\$ 1,895	\$ 1,976
Secured by First Liens	PD123	\$ 37,531	\$ 32,941	\$ 33,965	\$ 33,995	\$ 29,698
Secured by Junior Liens	PD124	\$ 345	\$ 1,078	\$ 1,089	\$ 895	\$ 251
Multifamily (5 or more) Dwelling Units	PD125	\$ 1,042	\$ 1,001	\$ 1,132	\$ 108	\$ 187
Nonresidential Property (Except Land)	PD135	\$ 5,697	\$ 8,148	\$ 4,844	\$ 4,174	\$ 5,859
Land	PD138	\$ 2,709	\$ 3,620	\$ 1,008	\$ 3,381	\$ 2,023
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 1,994	\$ 2,688	\$ 2,411	\$ 3,325	\$ 1,848
Consumer Loans - Total	SUB2511	\$ 5,197	\$ 5,115	\$ 4,766	\$ 4,441	\$ 3,580
Loans on Deposits	PD161	\$ 302	\$ 433	\$ 170	\$ 80	\$ 339
Home Improvement Loans	PD163	\$ 21	\$ 3	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 2,165	\$ 2,070	\$ 2,322	\$ 2,322	\$ 2,251
Mobile Home Loans	PD169	\$ 43	\$ 49	\$ 111	\$ 122	\$ 28
Credit Cards	PD171	\$ 40	\$ 43	\$ 47	\$ 35	\$ 48
Other	PD180	\$ 2,626	\$ 2,517	\$ 2,116	\$ 1,882	\$ 914
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 60	\$ 0	\$ 390	\$ 495	\$ 249
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 10,818	\$ 9,654	\$ 11,289	\$ 12,089	\$ 10,186
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 946	\$ 466	\$ 508	\$ 677	\$ 563

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 9,815	\$ 9,136	\$ 10,725	\$ 11,358	\$ 9,609
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 11,734	\$ 11,083	\$ 16,942	\$ 15,532	\$ 15,069
Mortgage Loans - Total	SUB2491	\$ 11,069	\$ 10,199	\$ 16,038	\$ 13,800	\$ 13,356
Construction	PD215	\$ 136	\$ 0	\$ 111	\$ 757	\$ 757
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 127	\$ 78	\$ 478	\$ 159	\$ 525
Secured by First Liens	PD223	\$ 7,928	\$ 8,141	\$ 13,312	\$ 10,877	\$ 10,500
Secured by Junior Liens	PD224	\$ 36	\$ 6	\$ 148	\$ 100	\$ 54
Multifamily (5 or more) Dwelling Units	PD225	\$ 81	\$ 0	\$ 247	\$ 687	\$ 675
Nonresidential Property (Except Land)	PD235	\$ 1,675	\$ 1,636	\$ 1,020	\$ 874	\$ 574
Land	PD238	\$ 1,086	\$ 338	\$ 722	\$ 346	\$ 271
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 218	\$ 222	\$ 439	\$ 1,182	\$ 1,031
Consumer Loans - Total	SUB2521	\$ 447	\$ 662	\$ 465	\$ 550	\$ 682
Loans on Deposits	PD261	\$ 17	\$ 38	\$ 42	\$ 0	\$ 19
Home Improvement Loans	PD263	\$ 3	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 313	\$ 353	\$ 277	\$ 355	\$ 372
Mobile Home Loans	PD269	\$ 0	\$ 4	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 7	\$ 11	\$ 6	\$ 19	\$ 17
Other	PD280	\$ 107	\$ 256	\$ 140	\$ 176	\$ 274
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 47	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 5,709	\$ 5,614	\$ 7,672	\$ 7,849	\$ 7,930
Guaranteed Portion Incl in PD295, Excl Rebooked GNMA's	PD296	\$ 283	\$ 242	\$ 184	\$ 324	\$ 262
Rebooked GNMA's Incl in PD295	PD297	\$ 5,412	\$ 5,321	\$ 7,431	\$ 7,475	\$ 7,625
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 11,947	\$ 12,564	\$ 14,848	\$ 10,330	\$ 8,761
Mortgage Loans - Total	SUB2501	\$ 10,822	\$ 11,630	\$ 13,565	\$ 9,030	\$ 7,472
Construction	PD315	\$ 4,076	\$ 3,404	\$ 3,666	\$ 485	\$ 223
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 211	\$ 15	\$ 180	\$ 800	\$ 581
Secured by First Liens	PD323	\$ 2,487	\$ 2,189	\$ 2,940	\$ 2,747	\$ 2,106
Secured by Junior Liens	PD324	\$ 203	\$ 72	\$ 235	\$ 5	\$ 11
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 2,738	\$ 2,733	\$ 2,729	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 3,318	\$ 2,878	\$ 2,989	\$ 2,206	\$ 4,489
Land	PD338	\$ 527	\$ 334	\$ 822	\$ 58	\$ 62
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 867	\$ 709	\$ 980	\$ 991	\$ 1,064
Consumer Loans - Total	SUB2531	\$ 258	\$ 225	\$ 303	\$ 309	\$ 225
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 7	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 206	\$ 175	\$ 271	\$ 253	\$ 187
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 52	\$ 50	\$ 32	\$ 49	\$ 38
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 3,469	\$ 2,716	\$ 3,227	\$ 150	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 87	\$ 0	\$ 165
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 178	\$ 286	\$ 502	\$ 590	\$ 508
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 178	\$ 286	\$ 502	\$ 523	\$ 442
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 66	\$ 66

Schedule LD --- Loan Data		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
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	\$ 85,246	\$ 79,166	\$ 70,338	\$ 68,967	\$ 66,362
90% up to 100% LTV	LD110	\$ 48,907	\$ 47,729	\$ 43,660	\$ 46,730	\$ 43,435
100% and greater LTV	LD120	\$ 36,339	\$ 31,437	\$ 26,678	\$ 22,237	\$ 22,927
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 1,503	\$ 1,493	\$ 1,439	\$ 1,487	\$ 1,082
Past Due and Still Accruing - Total	SUB5240	\$ 1,202	\$ 1,339	\$ 1,332	\$ 1,270	\$ 819
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 797	\$ 1,075	\$ 1,130	\$ 1,137	\$ 726
90% up to 100% LTV	LD210	\$ 663	\$ 933	\$ 905	\$ 1,068	\$ 476
100% and greater LTV	LD220	\$ 134	\$ 142	\$ 225	\$ 69	\$ 250
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 405	\$ 264	\$ 202	\$ 133	\$ 93

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Schedule LD --- Loan Data		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 204	\$ 168	\$ 133	\$ 106	\$ 66
100% and greater LTV	LD240	\$ 201	\$ 96	\$ 69	\$ 27	\$ 27
Nonaccrual - Total	SUB5230	\$ 301	\$ 154	\$ 107	\$ 217	\$ 263
90% up to 100% LTV	LD250	\$ 301	\$ 107	\$ 107	\$ 217	\$ 263
100% and greater LTV	LD260	\$ 0	\$ 47	\$ 0	\$ 0	\$ 0
Net Charge-offs - Total	SUB5300	\$ 14	\$ 0	\$- 4	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 14	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$- 4	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 313
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 313
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 19,886	\$ 18,333	\$ 16,237	\$ 12,360	\$ 12,191
90% up to 100% LTV	LD430	\$ 10,901	\$ 8,968	\$ 9,459	\$ 6,978	\$ 7,105
100% and greater LTV	LD440	\$ 8,985	\$ 9,365	\$ 6,778	\$ 5,382	\$ 5,086
Sales - Total	SUB5340	\$ 5,594	\$ 5,624	\$ 6,352	\$ 3,990	\$ 4,428
90% up to 100% LTV	LD450	\$ 3,609	\$ 4,172	\$ 4,221	\$ 3,024	\$ 3,351
100% and greater LTV	LD460	\$ 1,985	\$ 1,452	\$ 2,131	\$ 966	\$ 1,077
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 73,430	\$ 41,351	N/A	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 27,178	\$ 2,586	N/A	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 343,878	\$ 225,242	N/A	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	\$ 0	N/A	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	\$ 0	N/A	N/A	N/A
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	N/A	N/A	N/A

Schedule CC --- Consolidated Commitments and Contingencies		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 315,496	\$ 313,824	\$ 286,380	\$ 293,164	\$ 271,206
Mortgage Construction Loans	CC105	\$ 239,949	\$ 231,950	\$ 207,608	\$ 210,842	\$ 197,879
Other Mortgage Loans	CC115	\$ 75,547	\$ 81,874	\$ 78,772	\$ 82,322	\$ 73,327
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 3,110	\$ 4,584	\$ 2,892	\$ 1,776	\$ 2,287
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 68,903	\$ 52,593	\$ 36,641	\$ 77,207	\$ 68,866
1-4 Dwelling Units	CC280	\$ 46,314	\$ 42,839	\$ 31,124	\$ 71,846	\$ 54,809

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Schedule CC --- Consolidated Commitments and Contingencies		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5,610
All Other Real Estate	CC300	\$ 22,589	\$ 9,754	\$ 5,517	\$ 5,361	\$ 8,447
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 2,710	\$ 3,388	\$ 3,240	\$ 3,343	\$ 3,141
Commitments Outstanding to Purchase Loans	CC320	\$ 3,788	\$ 506	\$ 743	\$ 467	\$ 177
Commitments Outstanding to Sell Loans	CC330	\$ 70,997	\$ 40,029	\$ 29,291	\$ 79,106	\$ 56,828
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	\$ 1,767	\$ 6,950	\$ 2,950	\$ 7,480	\$ 14,496
Commitments Outstanding to Sell Investment Securities	CC375	\$ 2,875	\$ 450	\$ 1,810	\$ 955	\$ 3,931
Unused Lines of Credit - Total	SUB3361	\$ 351,401	\$ 335,398	\$ 320,900	\$ 319,065	\$ 296,720
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 152,398	\$ 146,792	\$ 144,177	\$ 143,998	\$ 141,555
Commercial Lines	CC420	\$ 155,117	\$ 146,280	\$ 138,126	\$ 135,559	\$ 118,616
Open-End Consumer Lines - Credit Cards	CC423	\$ 34,231	\$ 34,552	\$ 30,872	\$ 32,044	\$ 31,527
Open-End Consumer Lines - Other	CC425	\$ 9,655	\$ 7,774	\$ 7,725	\$ 7,464	\$ 5,022
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 36,035	\$ 38,535	\$ 37,285	\$ 31,687	\$ 24,378
Commercial	CC430	\$ 4,165	\$ 5,313	\$ 4,417	\$ 3,903	\$ 4,221
Standby, Not Included on CC465 or CC468	CC435	\$ 31,870	\$ 33,222	\$ 32,868	\$ 27,784	\$ 20,157
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 23,034	\$ 20,992	\$ 22,275	\$ 20,148	\$ 21,673
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 23,034	\$ 20,992	\$ 22,275	\$ 20,148	\$ 21,673
Other Contingent Liabilities	CC480	\$ 0	\$ 1,607	\$ 413	\$ 370	\$ 245
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 27,186	\$ 9,276	\$ 12,816	\$ 214	\$ 10,674
Sales	CF145	\$ 4,116	\$ 14	\$ 7	\$ 1	\$ 4,451
Other Balance Changes	CF148	\$- 10,995	\$- 6,438	\$- 9,106	\$- 5,537	\$- 8,143
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 0	\$ 3,565	\$ 0	\$ 3,438	\$ 1,000

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Schedule CF --- Consolidated Cash Flow Information		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Sales	CF155	\$ 145	\$ 98	\$ 74	\$ 61	\$ 27
Other Balance Changes	CF158	\$- 5,652	\$- 418	\$- 6,956	\$- 5,734	\$- 2,399
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 27,186	\$ 12,841	\$ 12,816	\$ 3,652	\$ 11,674
Sales - Total	SUB3821	\$ 4,261	\$ 112	\$ 81	\$ 62	\$ 4,478
Net Purchases - Total	SUB3826	\$ 22,925	\$ 12,729	\$ 12,735	\$ 3,590	\$ 7,196
Mortgage Loans Disbursed - Total	SUB3831	\$ 462,572	\$ 380,627	\$ 371,607	\$ 459,884	\$ 434,992
Construction Loans - Total	SUB3840	\$ 121,956	\$ 108,253	\$ 88,259	\$ 113,968	\$ 101,291
1-4 Dwelling Units	CF190	\$ 95,806	\$ 84,936	\$ 70,461	\$ 86,251	\$ 81,678
Multifamily (5 or more) Dwelling Units	CF200	\$ 5,050	\$ 6,357	\$ 3,258	\$ 8,676	\$ 6,716
Nonresidential	CF210	\$ 21,100	\$ 16,960	\$ 14,540	\$ 19,041	\$ 12,897
Permanent Loans - Total	SUB3851	\$ 340,616	\$ 272,374	\$ 283,348	\$ 345,916	\$ 333,701
1-4 Dwelling Units	CF225	\$ 243,964	\$ 192,883	\$ 208,120	\$ 247,908	\$ 235,705
Home Equity and Junior Liens	CF226	\$ 36,146	\$ 24,498	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 11,550	\$ 4,961	\$ 9,715	\$ 3,381	\$ 34,451
Nonresidential (Except Land)	CF260	\$ 48,502	\$ 45,176	\$ 37,066	\$ 45,973	\$ 28,631
Land	CF270	\$ 36,600	\$ 29,354	\$ 28,447	\$ 48,654	\$ 34,914
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 9,147	\$ 6,605	\$ 1,635	\$ 4,683	\$ 3,653
1-4 Dwelling Units	CF280	\$ 2,181	\$ 1,982	\$ 928	\$ 1,120	\$ 1,786
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	N/A	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 1,165	\$ 0	\$ 0	\$ 1,829	\$ 0
Nonresidential	CF300	\$ 5,801	\$ 4,623	\$ 707	\$ 1,734	\$ 1,867
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 147,749	\$ 139,779	\$ 148,484	\$ 159,600	\$ 156,117
1-4 Dwelling Units	CF310	\$ 133,571	\$ 116,159	\$ 138,532	\$ 158,077	\$ 149,283
Home Equity and Junior Liens	CF311	\$ 892	\$ 684	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 7,329	\$ 33	\$ 1,042	\$ 513	\$ 5,760
Nonresidential	CF330	\$ 6,849	\$ 23,587	\$ 8,910	\$ 1,010	\$ 1,074
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 138,602	\$- 133,174	\$- 146,849	\$- 154,917	\$- 152,464
Memo - Refinancing Loans	CF361	\$ 41,213	\$ 33,215	\$ 28,537	\$ 31,598	\$ 29,437
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 67,279	\$ 67,600	\$ 53,074	\$ 66,098	\$ 56,729

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Schedule CF --- Consolidated Cash Flow Information		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Sales	CF395	\$ 0	\$ 0	\$ 944	\$ 0	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 40,933	\$ 39,181	\$ 30,976	\$ 36,740	\$ 33,219
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 108,212	\$ 106,781	\$ 84,050	\$ 102,838	\$ 89,948
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 944	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 108,212	\$ 106,781	\$ 83,106	\$ 102,838	\$ 89,948
Deposits:						
Interest Credited to Deposits	CF430	\$ 25,464	\$ 24,571	\$ 24,864	\$ 21,909	\$ 20,598

Schedule DI --- Consolidated Deposit Information		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 27,459	\$ 11,394	\$ 5,594	\$ 5,690	\$ 6,388
Fully Insured	DI100	\$ 27,459	\$ 11,394	\$ 5,594	\$ 5,690	\$ 6,388
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 2,366,208	\$ 2,348,796	\$ 2,292,058	\$ 2,548,965	\$ 2,557,633
Greater than \$100,000	DI130	\$ 1,131,662	\$ 1,073,198	\$ 1,042,530	\$ 1,084,255	\$ 1,061,317
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	240,375	241,187	240,499	254,071	254,894
Greater than \$100,000	DI160	5,679	5,501	5,338	5,797	5,665
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 366,817	\$ 357,069	\$ 341,116	N/A	N/A
Greater than \$250,000	DI175	\$ 18,503	\$ 17,288	\$ 15,417	N/A	N/A
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	15,053	15,569	15,029	N/A	N/A
Greater than \$250,000	DI185	54	51	7,361	N/A	N/A
Number of Deposit Accounts - Total	SUB4062	261,161	262,308	268,227	259,868	260,559
IRA/Keogh Accounts	DI200	\$ 385,874	\$ 374,389	\$ 366,106	\$ 362,502	\$ 357,187
Uninsured Deposits	DI210	\$ 510,765	\$ 581,962	\$ 590,528	\$ 560,838	\$ 507,511
Preferred Deposits	DI220	\$ 85,159	\$ 88,051	\$ 75,907	\$ 71,921	\$ 69,801
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 572,784	\$ 566,314	\$ 547,713	\$ 560,548	\$ 546,082
Money Market Deposit Accounts	DI320	\$ 522,785	\$ 528,216	\$ 521,982	\$ 497,618	\$ 524,091

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Schedule DI --- Consolidated Deposit Information		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 357,764	\$ 364,186	\$ 364,632	\$ 375,917	\$ 387,211
Time Deposits	DI340	\$ 2,429,858	\$ 2,337,637	\$ 2,256,796	\$ 2,199,138	\$ 2,161,569
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 875,397	\$ 831,632	N/A	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 107,252	\$ 85,460	N/A	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 243,390	\$ 234,338	\$ 232,697	\$ 256,071	\$ 254,274
Deposits Data for Deposit Insurance Premium Assessments						
Section I (Optional)						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 746,996	\$ 687,227	N/A	N/A	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	\$ 0	N/A	N/A	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	N/A	N/A	N/A
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 259,466	\$ 0	N/A	N/A	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	N/A	N/A	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	N/A	N/A	N/A
Section II (If Section I Completed, This Section Not Required)						
Outstd Checks Drawn Against FHLBs & FRBs Not Inclcd in SC710	DI620	\$ 169	\$ 184	\$ 684	\$ 799	\$ 121
Deposits of Consolidated Subsidiaries:						
Demand Deposits	DI640	\$ 1,124	\$ 2,403	\$ 2,147	\$ 2,902	\$ 2,146
Time and Savings Deposits	DI650	\$ 2,546	\$ 2,546	\$ 2,196	\$ 2,270	\$ 2,119
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	\$ 722	\$ 691	\$ 0	\$ 0	\$ 0
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act						
Adjustments to Demand Deposits (including escrows)	DI720	\$ 180	\$ 85	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 1,731	\$ 1,729	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	1,460	1,438	1,423	1,416	1,425
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 14,982	\$ 16,512	N/A	N/A	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 0	\$ 0	N/A	N/A	N/A
Available-for-Sale Securities	SI385	\$ 400,626	\$ 406,172	\$ 387,707	\$ 365,759	\$ 349,318
Assets Held for Sale	SI387	\$ 53,570	\$ 36,519	\$ 24,412	\$ 30,503	\$ 30,122
Loans Serviced for Others	SI390	\$ 1,267,463	\$ 1,295,680	\$ 1,314,661	\$ 1,349,226	\$ 1,357,829
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	83.97%	84.23%	83.26%	83.57%	84.77%
Second month of Qtr	SI582	84.49%	83.79%	83.20%	83.30%	84.76%
Third month of Qtr	SI583	83.85%	83.56%	83.06%	82.51%	83.99%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	74.82%	74.93%	75.10%	77.17%	77.54%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 11,812	\$ 11,655	\$ 11,476	\$ 13,365	\$ 13,440
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 43,903	\$ 44,763	\$ 40,967	\$ 41,981	\$ 43,238
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	88	83	79	78	82
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 701,306	\$ 691,280	\$ 682,082	\$ 669,832	\$ 666,613
Net Income (Loss) (SO91)	SI610	\$ 12,179	\$ 11,263	\$ 11,105	\$ 11,878	\$ 11,562
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 7,323	\$ 3,404	\$ 3,418	\$ 3,888	\$ 6,622
Stock Issued	SI640	\$ 202	\$ 305	\$ 615	\$ 23	\$ 23
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 98	\$ 96	\$ 88	\$ 100	\$ 130

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 3,570	\$ 548	\$ 292	\$ 3,777	\$- 2,229
Prior Period Adjustments	SI668	\$- 194	\$ 810	\$- 75	\$ 0	\$ 0
Other Adjustments	SI671	\$ 386	\$ 407	\$ 591	\$ 360	\$ 355
Ending Equity Capital (SC80)	SI680	\$ 703,084	\$ 701,305	\$ 691,280	\$ 682,082	\$ 669,832
Transactions With Affiliations						
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	\$ 53	\$ 21	\$ 14	\$ 41	\$ 56
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 366	\$ 320	\$ 227	\$ 406	\$ 376
Average Balance Sheet Data						
Total Assets	SI870	\$ 4,935,246	\$ 4,824,128	\$ 4,737,755	\$ 4,681,749	\$ 4,651,936
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,256,906	\$ 1,270,519	\$ 1,253,956	\$ 1,238,017	\$ 1,260,891
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 2,978,257	\$ 2,885,532	\$ 2,815,097	\$ 2,764,322	\$ 2,736,333
Nonmortgage Loans	SI885	\$ 374,669	\$ 366,350	\$ 368,202	\$ 370,922	\$ 356,321
Deposits and Excrows	SI890	\$ 3,816,233	\$ 3,697,591	\$ 3,638,154	\$ 3,602,875	\$ 3,593,519
Total Borrowings	SI895	\$ 349,504	\$ 374,704	\$ 351,017	\$ 335,397	\$ 327,212

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	2	0
Any Outstanding Futures or Options Positions?	SQ310	1	1	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	3
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	12	11	11	11	10

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Schedule SB --- Consolidated Small Business Loans		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
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]	15 [Yes]
Do you have any farm or agriculture loans?	SB100	7 [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]	2 [Yes]
Number of Loans on SC260	SB200	23	N/A	N/A	N/A	20
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	588	N/A	N/A	N/A	784
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 23,583	N/A	N/A	N/A	\$ 25,477
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	417	N/A	N/A	N/A	435
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 64,126	N/A	N/A	N/A	\$ 64,146
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	327	N/A	N/A	N/A	311
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 144,708	N/A	N/A	N/A	\$ 137,484
Nonfarm Comm'l Lns Orig at \$100,000 or Less - Number	SB400	2,576	N/A	N/A	N/A	2,400
Nonfarm Comm'l Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 68,184	N/A	N/A	N/A	\$ 59,616
Nonfarm Comm'l Lns Orig at \$100-250,000 - Number	SB420	269	N/A	N/A	N/A	242
Nonfarm Comm'l Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 38,085	N/A	N/A	N/A	\$ 34,691
Nonfarm Comm'l Lns Orig at \$250,000 - \$1 mill. - Number	SB440	139	N/A	N/A	N/A	122
Nonfarm Comm'l Lns Orig at \$250,000 - \$1 mill. - Outstd Bal	SB450	\$ 52,623	N/A	N/A	N/A	\$ 48,490
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	61	N/A	N/A	N/A	76
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 2,359	N/A	N/A	N/A	\$ 2,864
Farm Mortgages Orig at \$100-250,000 - Number	SB520	24	N/A	N/A	N/A	28
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 3,322	N/A	N/A	N/A	\$ 3,885
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	6	N/A	N/A	N/A	4
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 1,318	N/A	N/A	N/A	\$ 1,359
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	43	N/A	N/A	N/A	39
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 1,129	N/A	N/A	N/A	\$ 756
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	2	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 150	N/A	N/A	N/A	\$ 0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	2	N/A	N/A	N/A	1
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 365	N/A	N/A	N/A	\$ 200

Schedule FS --- Fiduciary and Related Services		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	6 [Yes]	6 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]

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Schedule FS --- Fiduciary and Related Services		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Do you have any activity to report on this schedule?	FS130	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 1,526,624	\$ 1,533,348	\$ 1,475,468	\$ 1,403,383	\$ 1,316,977
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 1,123,664	\$ 1,149,367	\$ 1,110,582	\$ 1,046,866	\$ 984,346
Personal Trust and Agency Accounts	FS210	\$ 689,127	\$ 726,262	\$ 693,815	\$ 650,773	\$ 598,191
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 164,405	\$ 159,409	\$ 154,847	\$ 146,004	\$ 138,539
Employee Benefit - Defined Contribution	FS220	\$ 42,014	\$ 40,859	\$ 39,507	\$ 36,463	\$ 35,036
Employee Benefit - Defined Benefit	FS230	\$ 20,819	\$ 20,385	\$ 20,982	\$ 18,310	\$ 16,246
Other Retirement Accounts	FS240	\$ 101,572	\$ 98,165	\$ 94,358	\$ 91,231	\$ 87,257
Corporate Trust and Agency Accounts	FS250	\$ 3,444	\$ 3,377	\$ 3,323	\$ 3,221	\$ 2,084
Investment Management Agency Accounts	FS260	\$ 265,754	\$ 259,453	\$ 257,522	\$ 246,096	\$ 244,785
Other Fiduciary Accounts	FS270	\$ 934	\$ 866	\$ 1,075	\$ 772	\$ 747
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 84,158	\$ 83,180	\$ 84,150	\$ 80,812	\$ 83,233
Personal Trust and Agency Accounts	FS211	\$ 1,557	\$ 1,684	\$ 2,223	\$ 2,253	\$ 3,169
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 81,069	\$ 80,056	\$ 80,515	\$ 76,551	\$ 74,477
Employee Benefit - Defined Contribution	FS221	\$ 59,166	\$ 56,878	\$ 57,678	\$ 54,700	\$ 52,829
Employee Benefit - Defined Benefit	FS231	\$ 13,934	\$ 14,258	\$ 14,211	\$ 13,321	\$ 13,150
Other Retirement Accounts	FS241	\$ 7,969	\$ 8,920	\$ 8,626	\$ 8,530	\$ 8,498
Corporate Trust and Agency Accounts	FS251	\$ 1,166	\$ 1,085	\$ 1,287	\$ 2,008	\$ 5,587
Other Fiduciary Accounts	FS271	\$ 366	\$ 355	\$ 125	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 318,802	\$ 300,801	\$ 280,736	\$ 275,705	\$ 249,398
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	2,063	2,048	1,988	1,962	1,911
Personal Trust and Agency Accounts	FS212	995	987	946	922	889
Retirement-related Trust and Agency Accounts - Total	SUB6120	585	588	580	577	565
Employee Benefit - Defined Contribution	FS222	82	98	98	99	98
Employee Benefit - Defined Benefit	FS232	2	2	2	2	2
Other Retirement Accounts	FS242	501	488	480	476	465

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Schedule FS --- Fiduciary and Related Services		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Corporate Trust and Agency Accounts	FS252	12	12	12	12	10
Investment Management Agency Accounts	FS262	461	451	438	442	439
Other Fiduciary Accounts	FS272	10	10	12	9	8
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	129	126	134	134	119
Personal Trust and Agency Accounts	FS213	2	2	2	2	3
Retirement-related Trust and Agency Accounts - Total	SUB6130	120	117	126	126	110
Employee Benefit - Defined Contribution	FS223	36	34	43	42	45
Employee Benefit - Defined Benefit	FS233	4	4	4	4	4
Other Retirement Accounts	FS243	80	79	79	80	61
Corporate Trust and Agency Accounts	FS253	4	4	5	6	6
Other Fiduciary Accounts	FS273	3	3	1	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	94	91	87	92	95
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 2,663	\$ 1,318	\$ 4,983	\$ 3,687	\$ 2,426
Personal Trust and Agency Accounts	FS310	\$ 1,205	\$ 614	\$ 2,344	\$ 1,698	\$ 1,092
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 467	\$ 226	\$ 855	\$ 641	\$ 413
Employee Benefit - Defined Contribution	FS320	\$ 207	\$ 100	\$ 383	\$ 288	\$ 193
Employee Benefit - Defined Benefit	FS330	\$ 78	\$ 41	\$ 156	\$ 117	\$ 62
Other Retirement Accounts	FS340	\$ 182	\$ 85	\$ 316	\$ 236	\$ 158
Corporate Trust and Agency Accounts	FS350	\$ 11	\$ 8	\$ 30	\$ 23	\$ 15
Investment Management Agency Accounts	FS360	\$ 517	\$ 253	\$ 950	\$ 715	\$ 486
Other Fiduciary Accounts	FS370	\$ 3	\$ 1	\$ 1	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 447	\$ 209	\$ 760	\$ 583	\$ 403
Other Fiduciary and Related Services	FS390	\$ 13	\$ 7	\$ 43	\$ 27	\$ 17
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 1,080	\$ 529	\$ 3,701	\$ 1,511	\$ 1,002
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 66	\$ 33	\$ 126	\$ 95	\$ 63
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 1,649	\$ 822	\$ 1,408	\$ 2,271	\$ 1,487
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 160,781	\$ 161,142	\$ 693,815	\$ 154,088	\$ 146,491
Non-Interest-Bearing Deposits	FS410	\$ 139	\$ 334	\$ 16,325	\$ 114	\$ 16
Interest-Bearing Deposits	FS415	\$ 1,715	\$ 1,771	\$ 4,721	\$ 2,098	\$ 1,457

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Schedule FS --- Fiduciary and Related Services		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 29,609	\$ 29,378	\$ 42,137	\$ 28,009	\$ 27,154
State, County and Municipal Obligations	FS425	\$ 23,309	\$ 23,222	\$ 24,747	\$ 21,553	\$ 21,630
Money Market Mutual Funds	FS430	\$ 14,966	\$ 15,919	\$ 75,287	\$ 15,809	\$ 11,803
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 6,708	\$ 6,465	\$ 12,046	\$ 5,992	\$ 5,675
Common and Preferred Stock	FS445	\$ 71,317	\$ 71,289	\$ 496,180	\$ 68,820	\$ 65,954
Real Estate Mortgages	FS450	\$ 23	\$ 23	\$ 5,463	\$ 32	\$ 35
Real Estate	FS455	\$ 9,026	\$ 8,614	\$ 12,537	\$ 9,142	\$ 9,418
Miscellaneous Assets	FS460	\$ 3,969	\$ 4,127	\$ 4,372	\$ 2,519	\$ 3,349
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	28	37	35	37
Corporate and Municipal Trusteeships	FS510	0	1	1	1	1
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	27	36	34	36
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 255	\$ 255	\$ 255	\$ 260
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	\$ 16,125	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 16,125	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
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 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 703,086	\$ 701,306	\$ 691,278	\$ 682,085	\$ 669,832
Equity Capital Deductions - Total	SUB1631	\$ 7,746	\$ 7,904	\$ 8,095	\$ 10,220	\$ 10,471
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 584	\$ 604	\$ 605	\$ 2,022	\$ 2,029
Goodwill and Certain Other Intangible Assets	CCR115	\$ 6,420	\$ 6,537	\$ 6,654	\$ 7,285	\$ 7,412
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 742	\$ 763	\$ 836	\$ 913	\$ 1,030
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 1,702	\$- 2,247	\$- 1,401	\$- 1,138	\$ 2,646
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 1,702	\$- 2,247	\$- 1,401	\$- 1,138	\$ 2,646
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	\$ 697,042	\$ 691,155	\$ 681,782	\$ 670,727	\$ 662,007
Total Assets (SC60)	CCR205	\$ 5,007,557	\$ 4,906,809	\$ 4,796,744	\$ 4,710,713	\$ 4,671,547
Asset Deductions - Total	SUB1651	\$ 7,746	\$ 7,904	\$ 8,095	\$ 10,799	\$ 11,064

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Schedule CCR --- Consolidated Capital Requirement		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 584	\$ 604	\$ 605	\$ 2,601	\$ 2,622
Goodwill and Certain Other Intangible Assets	CCR265	\$ 6,420	\$ 6,537	\$ 6,654	\$ 7,285	\$ 7,412
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 742	\$ 763	\$ 836	\$ 913	\$ 1,030
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 1,343	\$- 3,030	\$- 2,483	\$- 2,102	\$ 2,843
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 1,343	\$- 3,030	\$- 2,483	\$- 2,102	\$ 2,843
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 5,001,154	\$ 4,895,875	\$ 4,786,166	\$ 4,697,812	\$ 4,663,326
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 199,985	\$ 195,838	\$ 191,490	\$ 187,914	\$ 186,546
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 697,042	\$ 691,155	\$ 681,782	\$ 670,727	\$ 662,007
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,393	\$ 1,423	\$ 1,604	\$ 2,072	\$ 1,252
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	\$ 33,799	\$ 33,378	\$ 33,346	\$ 30,392	\$ 31,581
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 35,192	\$ 34,801	\$ 34,950	\$ 32,464	\$ 32,833
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 35,192	\$ 34,801	\$ 34,950	\$ 32,464	\$ 32,833
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 381	\$ 381	\$ 601	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 731,853	\$ 725,575	\$ 716,131	\$ 703,191	\$ 694,840
0% R/W Category - Cash	CCR400	\$ 24,857	\$ 25,568	\$ 29,528	\$ 25,306	\$ 26,038
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 66,000	\$ 88,280	\$ 74,433	\$ 82,548	\$ 82,905
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 396	\$ 304	\$ 320	\$ 279	\$ 497
0% R/W Category - Other	CCR415	\$ 53,947	\$ 49,135	\$ 61,799	\$ 56,710	\$ 65,152
0% R/W Category - Assets Total	CCR420	\$ 145,200	\$ 163,287	\$ 166,080	\$ 164,843	\$ 174,592
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	\$ 79,334	\$ 81,713	\$ 76,331	\$ 71,931	\$ 72,752

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Schedule CCR --- Consolidated Capital Requirement		Jun 2007	Mar 2007	Dec 2006	Sep 2006	Jun 2006
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Claims on FHLBs	CCR435	\$ 765,559	\$ 768,288	\$ 762,229	\$ 766,023	\$ 795,152
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 135,764	\$ 125,648	\$ 114,892	\$ 102,038	\$ 99,016
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 61,426	\$ 72,515	\$ 38,990	\$ 40,419	\$ 41,428
20% R/W Category - Other	CCR450	\$ 333,129	\$ 366,482	\$ 358,678	\$ 352,105	\$ 352,214
20% R/W Category - Assets Total	CCR455	\$ 1,375,212	\$ 1,414,646	\$ 1,351,120	\$ 1,332,516	\$ 1,360,562
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 275,042	\$ 282,930	\$ 270,226	\$ 266,502	\$ 272,113
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,385,032	\$ 1,336,678	\$ 1,319,656	\$ 1,331,042	\$ 1,299,109
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 49,467	\$ 38,296	\$ 38,165	\$ 37,087	\$ 39,889
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 868	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 6,406	\$ 7,293	\$ 6,039	\$ 6,057	\$ 6,221
50% R/W Category - Other	CCR480	\$ 55,895	\$ 63,028	\$ 59,413	\$ 58,805	\$ 64,520
50% R/W Category - Assets Total	CCR485	\$ 1,496,800	\$ 1,445,295	\$ 1,424,141	\$ 1,432,991	\$ 1,409,739
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 748,404	\$ 722,651	\$ 712,073	\$ 716,501	\$ 704,875
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 3,032	\$ 211,804	\$ 209,202	\$ 216,939	\$ 214,846
100% R/W Category - All Other Assets	CCR506	\$ 2,273,316	\$ 1,936,208	\$ 1,896,085	\$ 1,804,269	\$ 1,748,201
100% R/W Category - Assets Total	CCR510	\$ 2,276,348	\$ 2,148,012	\$ 2,105,287	\$ 2,021,208	\$ 1,963,047
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 2,276,348	\$ 2,148,012	\$ 2,105,287	\$ 2,021,208	\$ 1,963,047
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 5,293,560	\$ 5,171,240	\$ 5,046,628	\$ 4,951,558	\$ 4,907,940
Subtotal Risk-Weighted Assets	CCR75	\$ 3,299,791	\$ 3,153,590	\$ 3,087,582	\$ 3,004,207	\$ 2,940,027
Excess Allowances for Loan and Lease Losses	CCR530	\$ 457	\$ 867	\$ 1,971	\$ 5,517	\$ 5,112
Total Risk-Weighted Assets	CCR78	\$ 3,299,334	\$ 3,152,723	\$ 3,085,611	\$ 2,998,690	\$ 2,934,915
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 263,949	\$ 252,219	\$ 246,849	\$ 239,889	\$ 234,790
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	13.94%	14.12%	14.24%	14.28%	14.20%
Total Risk-Based Capital Ratio	CCR820	22.18%	23.01%	23.21%	23.45%	23.67%
Tier 1 Risk-Based Capital Ratio	CCR830	21.13%	21.92%	22.10%	22.37%	22.56%
Tangible Equity Ratio	CCR840	13.94%	14.12%	14.24%	14.28%	14.20%

*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.