

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:08 AM

TFR Industry Aggregate Report
93047 - OTS-Regulated: Tennessee
March 2007

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Description		Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Number of Regulated Institutions		17	17	17
Schedule NS --- Optional Narrative Statement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
ASSETS				
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,386,839	\$ 1,353,271	\$ 1,327,808
Cash and Non-Interest-Earning Deposits	SC110	\$ 87,128	\$ 95,233	\$ 92,210
Interest-Earning Deposits in FHLBs	SC112	\$ 60,554	\$ 58,631	\$ 43,925
Other Interest-Earning Deposits	SC118	\$ 11,303	\$ 14,809	\$ 17,231
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 46,520	\$ 21,667	\$ 14,230
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,071,371	\$ 1,058,047	\$ 1,068,399
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 9,257	\$ 8,722	\$ 8,730
State and Municipal Obligations	SC180	\$ 76,224	\$ 74,589	\$ 60,923
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 11,670	\$ 10,429	\$ 10,609
Accrued Interest Receivable	SC191	\$ 12,812	\$ 11,144	\$ 11,551
Mortgage-Backed Securities - Gross	SUB0072	\$ 140,840	\$ 134,925	\$ 138,093
Mortgage-Backed Securities - Total	SC22	\$ 140,840	\$ 134,925	\$ 138,093
Pass-Through - Total	SUB0073	\$ 125,928	\$ 123,093	\$ 119,240
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 125,747	\$ 122,903	\$ 119,240
Other Pass-Through	SC215	\$ 181	\$ 190	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 14,337	\$ 11,283	\$ 18,308
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 513	\$ 551	\$ 595
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 13,824	\$ 10,732	\$ 17,713
Other	SC222	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 575	\$ 549	\$ 545

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 2,805,008	\$ 2,733,919	\$ 2,670,983
Mortgage Loans - Total	SC26	\$ 2,785,545	\$ 2,713,128	\$ 2,649,344
Construction Loans - Total	SUB0100	\$ 331,165	\$ 327,217	\$ 310,122
Residential - Total	SUB0110	\$ 236,620	\$ 239,482	\$ 229,921
1-4 Dwelling Units	SC230	\$ 223,698	\$ 229,397	\$ 218,185
Multifamily (5 or more) Dwelling Units	SC235	\$ 12,922	\$ 10,085	\$ 11,736
Nonresidential Property	SC240	\$ 94,545	\$ 87,735	\$ 80,201
Permanent Loans - Total	SUB0121	\$ 2,460,231	\$ 2,392,933	\$ 2,347,872
Residential - Total	SUB0131	\$ 1,586,331	\$ 1,549,762	\$ 1,539,281
1-4 Dwelling Units - Total	SUB0141	\$ 1,505,881	\$ 1,469,487	\$ 1,466,951
Revolving Open-End Loans	SC251	\$ 141,753	\$ 142,073	\$ 141,184
All Other - First Liens	SC254	\$ 1,294,089	\$ 1,264,856	\$ 1,269,445
All Other - Junior Liens	SC255	\$ 70,039	\$ 62,558	\$ 56,322
Multifamily (5 or more) Dwelling Units	SC256	\$ 80,450	\$ 80,275	\$ 72,330
Nonresidential Property (Except Land)	SC260	\$ 621,338	\$ 598,738	\$ 578,873
Land	SC265	\$ 252,562	\$ 244,433	\$ 229,718
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 71,246	\$ 62,156	\$ 39,313
Accrued Interest Receivable	SC272	\$ 12,763	\$ 12,610	\$ 12,086
Advances for Taxes and Insurance	SC275	\$ 849	\$ 1,159	\$ 903
Allowance for Loan and Lease Losses	SC283	\$ 19,463	\$ 20,791	\$ 21,639
Nonmortgage Loans - Gross	SUB0162	\$ 375,998	\$ 382,688	\$ 380,495
Nonmortgage Loans - Total	SC31	\$ 361,216	\$ 367,942	\$ 365,732
Commercial Loans - Total	SC32	\$ 214,815	\$ 218,269	\$ 213,558
Secured	SC300	\$ 164,827	\$ 172,905	\$ 164,597
Unsecured	SC303	\$ 49,967	\$ 45,339	\$ 48,266
Lease Receivables	SC306	\$ 21	\$ 25	\$ 695
Consumer Loans - Total	SC35	\$ 155,973	\$ 159,013	\$ 162,051
Loans on Deposits	SC310	\$ 25,470	\$ 21,921	\$ 24,255
Home Improvement Loans (Not secured by real estate)	SC316	\$ 505	\$ 332	\$ 523
Education Loans	SC320	\$ 0	\$ 0	\$ 0
Auto Loans	SC323	\$ 76,359	\$ 77,706	\$ 77,337
Mobile Home Loans	SC326	\$ 2,120	\$ 2,018	\$ 2,021
Credit Cards	SC328	\$ 7,266	\$ 7,789	\$ 7,875

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 44,253	\$ 49,247	\$ 50,040
Accrued Interest Receivable	SC348	\$ 5,210	\$ 5,406	\$ 4,886
Allowance for Loan and Lease Losses	SC357	\$ 14,782	\$ 14,746	\$ 14,763
Repossessed Assets - Gross	SUB0201	\$ 4,444	\$ 5,526	\$ 5,235
Repossessed Assets - Total	SC40	\$ 4,444	\$ 5,526	\$ 5,235
Real Estate - Total	SUB0210	\$ 4,327	\$ 5,411	\$ 5,123
Construction	SC405	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 672	\$ 1,220	\$ 748
1-4 Dwelling Units	SC415	\$ 672	\$ 748	\$ 748
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 472	\$ 0
Nonresidential (Except Land)	SC426	\$ 112	\$ 1,323	\$ 1,507
Land	SC428	\$ 47	\$ 0	\$ 109
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 3,496	\$ 2,868	\$ 2,759
Other Repossessed Assets	SC430	\$ 117	\$ 115	\$ 112
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 1,125	\$ 650	\$ 68
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 43,729	\$ 43,717	\$ 43,084
Federal Home Loan Bank Stock	SC510	\$ 41,345	\$ 41,335	\$ 40,703
Other	SC540	\$ 2,384	\$ 2,382	\$ 2,381
Office Premises and Equipment	SC55	\$ 116,247	\$ 112,642	\$ 111,439
Other Assets - Gross	SUB0262	\$ 66,865	\$ 64,981	\$ 69,948
Other Assets - Total	SC59	\$ 66,824	\$ 64,943	\$ 69,910
Bank-Owned Life Insurance:				
Key Person Life Insurance	SC615	\$ 10,417	\$ 10,365	\$ 10,281
Other	SC625	\$ 23,199	\$ 20,505	\$ 18,692
Intangible Assets:				
Servicing Assets On:				
Mortgage Loans	SC642	\$ 9,452	\$ 9,367	\$ 9,178
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 6,537	\$ 6,654	\$ 7,285
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 17,260	\$ 18,090	\$ 24,512
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 41	\$ 38	\$ 38
General Valuation Allowances - Total	SUB2092	\$ 34,286	\$ 35,575	\$ 36,440
Total Assets - Gross	SUB0283	\$ 4,941,095	\$ 4,832,319	\$ 4,747,153
Total Assets	SC60	\$ 4,906,809	\$ 4,796,744	\$ 4,710,713
LIABILITIES				
Deposits and Escrows - Total	SC71	\$ 3,796,348	\$ 3,691,114	\$ 3,633,215
Deposits	SC710	\$ 3,778,657	\$ 3,674,574	\$ 3,609,019
Escrows	SC712	\$ 17,697	\$ 16,549	\$ 24,200
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ - 6	\$ - 9	\$ - 4
Borrowings - Total	SC72	\$ 348,804	\$ 372,676	\$ 352,886
Advances from FHLBank	SC720	\$ 285,300	\$ 319,321	\$ 302,511
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 57,976	\$ 47,825	\$ 41,990
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 5,528	\$ 5,530	\$ 8,385
Other Liabilities - Total	SC75	\$ 60,342	\$ 41,667	\$ 42,518
Accrued Interest Payable - Deposits	SC763	\$ 10,475	\$ 9,724	\$ 9,051
Accrued Interest Payable - Other	SC766	\$ 727	\$ 675	\$ 587
Accrued Taxes	SC776	\$ 4,276	\$ 1,915	\$ 2,552
Accounts Payable	SC780	\$ 14,451	\$ 16,036	\$ 17,537
Deferred Income Taxes	SC790	\$ 2,551	\$ 2,816	\$ 1,949
Other Liabilities and Deferred Income	SC796	\$ 27,862	\$ 10,501	\$ 10,842
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A

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

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Other Codes As of Mar 2007

Other Asset Codes

Code	Description
2	Accrued Federal Home Loan Bank dividends
3	Federal, State, or other taxes receivable
4	Net deferred tax assets
6	Prepaid deposit insurance premiums
7	Prepaid expenses
8	Deposits for utilities and other services
14	Other noninterest-bearing short-term accounts recv
26	Noninterest-bearing overdrafts of deposits-customer protection convenience
99	Other

Other Liability Codes

Code	Description
6	Balances in U.S. Treasury tax and loan accounts
7	Deferred gains from the sale of real estate
11	The liability recorded for post-retirement benefit
14	Unapplied loan payments received
18	Litigation reserves
99	Other

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
QUARTERLY INCOME & EXPENSES				
Interest Income - Total	SO11	\$ 73,201	\$ 71,644	\$ 69,362
Deposits and Investment Securities	SO115	\$ 14,140	\$ 13,793	\$ 12,959
Mortgage-Backed Securities	SO125	\$ 1,701	\$ 1,676	\$ 1,644
Mortgage Loans	SO141	\$ 48,469	\$ 47,533	\$ 46,095
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 180	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 8,592	\$ 8,642	\$ 8,664
Commercial Loans and Leases	SO160	\$ 4,437	\$ 4,499	\$ 4,462
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 31	N/A	N/A
Consumer Loans and Leases	SO171	\$ 4,155	\$ 4,143	\$ 4,202
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 88	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 654	\$ 642	\$ 622
Federal Home Loan Bank Stock	SO181	\$ 650	\$ 617	\$ 582
Other	SO185	\$ 4	\$ 25	\$ 40
Interest Expense - Total	SO21	\$ 35,009	\$ 33,861	\$ 31,806
Deposits	SO215	\$ 30,468	\$ 29,528	\$ 27,745
Escrows	SO225	\$ 37	\$ 46	\$ 80
Advances from FHLBank	SO230	\$ 3,927	\$ 3,762	\$ 3,507
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 577	\$ 525	\$ 474
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 38,846	\$ 38,425	\$ 38,178
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 516	\$ 112	\$ 409
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 38,330	\$ 38,313	\$ 37,769
Noninterest Income - Total	SO42	\$ 11,390	\$ 12,866	\$ 12,263
Mortgage Loan Servicing Fees	SO410	\$ 1,532	\$ 1,179	\$ 1,098
Servicing Amortization and Valuation Adjustments	SO411	\$- 422	N/A	N/A

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Description	Line Item	Value	Value	Value
Other Fees and Charges	SO420	\$ 6,756	\$ 7,343	\$ 7,671
Net Income (Loss) from Other - Total	SUB0451	\$ 1,831	\$ 1,260	\$ 1,666
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 1,954	\$ 1,144	\$ 1,571
Operations & Sale of Repossessed Assets	SO461	\$- 123	\$ 116	\$ 91
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$ 4
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 1,693	\$ 3,084	\$ 1,828
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 34,347	\$ 36,330	\$ 33,504
All Personnel Compensation and Expense	SO510	\$ 20,513	\$ 22,088	\$ 20,028
Legal Expense	SO520	\$ 108	\$ 183	\$ 77
Office Occupancy and Equipment Expense	SO530	\$ 6,578	\$ 6,192	\$ 6,241
Marketing and Other Professional Services	SO540	\$ 1,750	\$ 2,235	\$ 1,739
Loan Servicing Fees	SO550	\$ 32	\$ 34	\$ 38
Goodwill and Other Intangibles Expense	SO560	\$ 117	\$ 90	\$ 127
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 35	\$ 32	\$ 48
Other Noninterest Expense	SO580	\$ 5,214	\$ 5,476	\$ 5,206
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 15,373	\$ 14,849	\$ 16,528
Income Taxes - Total	SO71	\$ 4,110	\$ 3,744	\$ 4,650
Federal	SO710	\$ 3,176	\$ 3,108	\$ 3,437

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Description	Line Item	Value	Value	Value
State, Local & Other	SO720	\$ 934	\$ 636	\$ 1,213
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 11,263	\$ 11,105	\$ 11,878
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 11,263	\$ 11,105	\$ 11,878

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Other Codes As of Mar 2007

Other Noninterest Income Codes

Code	Description
4	Net income(loss) from leasing or subleasing space
5	Net income(loss) from real estate held for invest
6	Net income(loss)-equity invest in uncons sub org
7	Net income(loss) from leased property
15	Income from corporate-owned life insurance
99	Other

Other Noninterest Expense Codes

Code	Description
1	Deposit Insurance Premiums
2	OTS assessments
6	Supervisory examination fees
7	Office supplies, printing, and postage
8	Telephone, including data lines
9	Loan origination expense
10	ATM expense
13	Misc taxes other than income & real estate
17	Charitable contributions
99	Other

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Description	Line Item	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES				
YTD - Interest Income - Total	Y_SO11	\$ 73,201	\$ 271,537	\$ 199,893
YTD - Deposits and Investment Securities	Y_SO115	\$ 14,140	\$ 50,168	\$ 36,375
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,701	\$ 6,576	\$ 4,900
YTD - Mortgage Loans	Y_SO141	\$ 48,469	\$ 181,924	\$ 134,391
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 180	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 4,437	\$ 16,711	\$ 12,212
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 31	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 4,155	\$ 16,158	\$ 12,015
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 88	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 654	\$ 2,472	\$ 1,830
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 650	\$ 2,322	\$ 1,705
YTD - Other	Y_SO185	\$ 4	\$ 150	\$ 125
YTD - Interest Expense - Total	Y_SO21	\$ 35,009	\$ 121,500	\$ 87,639
YTD - Deposits	Y_SO215	\$ 30,468	\$ 106,067	\$ 76,539
YTD - Escrows	Y_SO225	\$ 37	\$ 156	\$ 110
YTD - Advances from FHLBank	Y_SO230	\$ 3,927	\$ 13,364	\$ 9,602
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 577	\$ 1,913	\$ 1,388
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 38,846	\$ 152,509	\$ 114,084
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 516	\$ 2,810	\$ 2,698
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 38,330	\$ 149,699	\$ 111,386
YTD - Noninterest Income - Total	Y_SO42	\$ 11,390	\$ 49,638	\$ 36,772
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,532	\$ 4,220	\$ 3,041
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 422	N/A	N/A

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YTD - Other Fees and Charges	Y_SO420	\$ 6,756	\$ 30,440	\$ 23,097
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 1,831	\$ 6,189	\$ 4,929
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 1,954	\$ 5,581	\$ 4,437
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 123	\$ 573	\$ 457
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 35	\$ 35
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 1,693	\$ 8,789	\$ 5,705
YTD - Noninterest Expense - Total	Y_SO51	\$ 34,347	\$ 135,117	\$ 98,787
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 20,513	\$ 81,456	\$ 59,368
YTD - Legal Expense	Y_SO520	\$ 108	\$ 522	\$ 339
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 6,578	\$ 24,469	\$ 18,277
YTD - Marketing and Other Professional Services	Y_SO540	\$ 1,750	\$ 7,213	\$ 4,978
YTD - Loan Servicing Fees	Y_SO550	\$ 32	\$ 168	\$ 134
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 117	\$ 472	\$ 382
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 35	\$ 152	\$ 120
YTD - Other Noninterest Expense	Y_SO580	\$ 5,214	\$ 20,665	\$ 15,189
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 15,373	\$ 64,220	\$ 49,371
YTD - Income Taxes - Total	Y_SO71	\$ 4,110	\$ 17,528	\$ 13,784
YTD - Federal	Y_SO710	\$ 3,176	\$ 13,508	\$ 10,400
YTD - State, Local, and Other	Y_SO720	\$ 934	\$ 4,020	\$ 3,384
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 11,263	\$ 46,692	\$ 35,587
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 11,263	\$ 46,692	\$ 35,587

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

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Transfers	VA125	\$- 391	\$- 446	\$- 84
Recoveries	VA135	\$ 177	\$ 414	\$ 227
Adjustments	VA145	\$- 810	\$ 0	\$- 500
Charge-offs	VA155	\$ 668	\$ 928	\$ 794
General Valuation Allowances - Ending Balance	VA165	\$ 34,288	\$ 35,575	\$ 36,443
Specific Valuation Allowances - Beginning Balance	VA108	\$ 1,727	\$ 1,271	\$ 1,138
Net Provision for Loss	VA118	\$ 146	\$ 52	\$ 27
Transfers	VA128	\$ 391	\$ 446	\$ 84
Adjustments	VA148	\$ 0	\$ 0	\$ 50
Charge-offs	VA158	\$ 28	\$ 42	\$ 28
Specific Valuation Allowances - Ending Balance	VA168	\$ 2,236	\$ 1,727	\$ 1,271
Total Valuation Allowances - Beginning Balance	VA110	\$ 37,302	\$ 37,714	\$ 38,302
Net Provision for Loss	VA120	\$ 551	\$ 144	\$ 457
Recoveries	VA140	\$ 177	\$ 414	\$ 227
Adjustments	VA150	\$- 810	\$ 0	\$- 450
Charge-offs	VA160	\$ 696	\$ 970	\$ 822
Total Valuation Allowances - Ending Balance	VA170	\$ 36,524	\$ 37,302	\$ 37,714
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY				
GVA Charge-offs - Assets - Total	SUB2026	\$ 668	\$ 928	\$ 794
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 152	\$ 98	\$ 342
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 152	\$ 98	\$ 342
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 27	\$ 24	\$ 50
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 71	\$ 74	\$ 89
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 54	\$ 0	\$ 178
Land	VA490	\$ 0	\$ 0	\$ 25
Nonmortgage Loans - Total	VA56	\$ 496	\$ 822	\$ 428
Commercial Loans	VA520	\$ 200	\$ 236	\$ 92

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 296	\$ 586	\$ 336
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 127	\$ 197	\$ 151
Mobile Home Loans	VA550	\$ 0	\$ 43	\$ 4
Credit Cards	VA556	\$ 9	\$ 52	\$ 12
Other	VA560	\$ 160	\$ 294	\$ 169
Repossessed Assets - Total	VA60	\$ 20	\$ 2	\$ 24
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 24
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 20	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 2	\$ 0
Other Assets	VA930	\$ 0	\$ 6	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 177	\$ 414	\$ 227
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 11	\$ 159	\$ 91
Construction - Total	SUB2130	\$ 0	\$ 139	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 139	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 11	\$ 20	\$ 91
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 10	\$ 18	\$ 83
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 1	\$ 2	\$ 8
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 166	\$ 255	\$ 136
Commercial Loans	VA521	\$ 12	\$ 92	\$ 28
Consumer Loans - Total	SUB2161	\$ 154	\$ 163	\$ 108
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 50	\$ 96	\$ 44
Mobile Home Loans	VA551	\$ 9	\$ 2	\$ 7
Credit Cards	VA557	\$ 8	\$ 2	\$ 10
Other	VA561	\$ 87	\$ 63	\$ 47
Other Assets	VA931	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 537	\$ 499	\$ 108
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 658	\$- 287	\$- 147
Construction - Total	SUB2230	\$- 56	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$- 56	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 714	\$- 287	\$- 147
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 186	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 55	\$- 69	\$ 3
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$- 200	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 10	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 474	\$- 28	\$- 150
Land	VA492	\$- 1	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 42	\$ 603	\$ 253
Commercial Loans	VA522	\$ 0	\$ 617	\$ 214
Consumer Loans - Total	SUB2261	\$ 42	\$- 14	\$ 39
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 30	\$- 73	\$ 15
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 12	\$ 59	\$ 24
Repossessed Assets - Total	VA62	\$- 163	\$ 183	\$ 2
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$- 21	\$ 21	\$ 2
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$- 162	\$ 162	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 20	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 1,028	\$ 1,013	\$ 675
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 799	\$- 348	\$ 104
Construction - Total	SUB2330	\$- 56	\$- 139	\$ 0
1-4 Dwelling Units	VA425	\$- 56	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$- 139	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 855	\$- 209	\$ 104
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 203	\$ 6	\$- 33
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 125	\$ 3	\$ 84
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$- 200	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 10	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 528	\$- 28	\$ 28
Land	VA495	\$- 1	\$ 0	\$ 25
Nonmortgage Loans - Total	VA59	\$ 372	\$ 1,170	\$ 545
Commercial Loans	VA525	\$ 188	\$ 761	\$ 278
Consumer Loans - Total	SUB2361	\$ 184	\$ 409	\$ 267
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 107	\$ 28	\$ 122
Mobile Home Loans	VA555	\$- 9	\$ 41	\$- 3
Credit Cards	VA559	\$ 1	\$ 50	\$ 2
Other	VA565	\$ 85	\$ 290	\$ 146
Repossessed Assets - Total	VA65	\$- 143	\$ 185	\$ 26

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$- 21	\$ 21	\$ 26
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$- 162	\$ 162	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 40	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 2	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 6	\$ 0
TROUBLED DEBT RESTRUCTURED				
Amount this Quarter	VA940	\$ 530	\$ 4,184	\$ 446
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 4,211	\$ 5,454	\$ 1,900
MORTGAGE LOANS FORECLOSED IN QUARTER				
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 561	\$ 1,561	\$ 1,484
Construction	VA951	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 492	\$ 812	\$ 468
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 694	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 69	\$ 0	\$ 1,006
Permanent - Land	VA955	\$ 0	\$ 55	\$ 10
CLASSIFICATION OF ASSETS				
Quarter End Balance - Special Mention	VA960	\$ 45,951	\$ 49,624	\$ 42,521
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 39,409	\$ 43,015	\$ 44,786
Substandard	VA965	\$ 38,918	\$ 41,354	\$ 44,000
Doubtful	VA970	\$ 490	\$ 1,661	\$ 786
Loss	VA975	\$ 1	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3				
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
DELINQUENT LOANS				
Delinquent Loans - Total	SUB2410	\$ 82,029	\$ 83,112	\$ 78,905

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

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

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

Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE				
Balances at Quarter-end - Total	SUB5100	\$ 79,166	\$ 70,338	\$ 68,967
90% up to 100% LTV	LD110	\$ 47,729	\$ 43,660	\$ 46,730
100% and greater LTV	LD120	\$ 31,437	\$ 26,678	\$ 22,237
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 1,493	\$ 1,439	\$ 1,487
Past Due and Still Accruing - Total	SUB5240	\$ 1,339	\$ 1,332	\$ 1,270
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 1,075	\$ 1,130	\$ 1,137
90% up to 100% LTV	LD210	\$ 933	\$ 905	\$ 1,068
100% and greater LTV	LD220	\$ 142	\$ 225	\$ 69
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 264	\$ 202	\$ 133

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Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
90% up to 100% LTV	LD230	\$ 168	\$ 133	\$ 106
100% and greater LTV	LD240	\$ 96	\$ 69	\$ 27
Nonaccrual - Total	SUB5230	\$ 154	\$ 107	\$ 217
90% up to 100% LTV	LD250	\$ 107	\$ 107	\$ 217
100% and greater LTV	LD260	\$ 47	\$ 0	\$ 0
Net Charge-offs - Total	SUB5300	\$ 0	\$- 4	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$- 4	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 18,333	\$ 16,237	\$ 12,360
90% up to 100% LTV	LD430	\$ 8,968	\$ 9,459	\$ 6,978
100% and greater LTV	LD440	\$ 9,365	\$ 6,778	\$ 5,382
Sales - Total	SUB5340	\$ 5,624	\$ 6,352	\$ 3,990
90% up to 100% LTV	LD450	\$ 4,172	\$ 4,221	\$ 3,024
100% and greater LTV	LD460	\$ 1,452	\$ 2,131	\$ 966
Supplemental Loan Data for All Loans				
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 37,319	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 5,262	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 232,575	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 173,479	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	N/A	N/A
Total Capitalized Negative Amortization	LD650	\$ 0	N/A	N/A
Schedule CC --- Consolidated Commitments and Contingencies				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 313,824	\$ 286,380	\$ 293,164
Mortgage Construction Loans	CC105	\$ 231,950	\$ 207,608	\$ 210,842
Other Mortgage Loans	CC115	\$ 81,874	\$ 78,772	\$ 82,322
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 4,584	\$ 2,892	\$ 1,776
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 52,593	\$ 36,641	\$ 77,207
1-4 Dwelling Units	CC280	\$ 42,839	\$ 31,124	\$ 71,846

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Schedule CC --- Consolidated Commitments and Contingencies				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 0	\$ 0
All Other Real Estate	CC300	\$ 9,754	\$ 5,517	\$ 5,361
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 3,388	\$ 3,240	\$ 3,343
Commitments Outstanding to Purchase Loans	CC320	\$ 506	\$ 743	\$ 467
Commitments Outstanding to Sell Loans	CC330	\$ 40,029	\$ 29,291	\$ 79,106
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 6,950	\$ 2,950	\$ 7,480
Commitments Outstanding to Sell Investment Securities	CC375	\$ 450	\$ 1,810	\$ 955
Unused Lines of Credit - Total	SUB3361	\$ 335,398	\$ 320,900	\$ 319,065
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 146,792	\$ 144,177	\$ 143,998
Commercial Lines	CC420	\$ 146,280	\$ 138,126	\$ 135,559
Open-End Consumer Lines - Credit Cards	CC423	\$ 34,552	\$ 30,872	\$ 32,044
Open-End Consumer Lines - Other	CC425	\$ 7,774	\$ 7,725	\$ 7,464
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 38,535	\$ 37,285	\$ 31,687
Commercial	CC430	\$ 5,313	\$ 4,417	\$ 3,903
Standby, Not Included on CC465 or CC468	CC435	\$ 33,222	\$ 32,868	\$ 27,784
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 20,992	\$ 22,275	\$ 20,148
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 20,992	\$ 22,275	\$ 20,148
Other Contingent Liabilities	CC480	\$ 1,607	\$ 413	\$ 370
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0
Schedule CF --- Consolidated Cash Flow Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Mortgage-Backed Securities:				
Pass-Through:				
Purchases	CF143	\$ 9,276	\$ 12,816	\$ 214
Sales	CF145	\$ 14	\$ 7	\$ 1
Other Balance Changes	CF148	\$- 6,438	\$- 9,106	\$- 5,537
Other Mortgage-Backed Securities:				
Purchases	CF153	\$ 3,565	\$ 0	\$ 3,438

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Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Sales	CF155	\$ 98	\$ 74	\$ 61
Other Balance Changes	CF158	\$- 418	\$- 6,956	\$- 5,734
Mortgage Loans:				
Purchases - Total	SUB3811	\$ 12,841	\$ 12,816	\$ 3,652
Sales - Total	SUB3821	\$ 112	\$ 81	\$ 62
Net Purchases - Total	SUB3826	\$ 12,729	\$ 12,735	\$ 3,590
Mortgage Loans Disbursed - Total	SUB3831	\$ 380,627	\$ 371,607	\$ 459,884
Construction Loans - Total	SUB3840	\$ 108,253	\$ 88,259	\$ 113,968
1-4 Dwelling Units	CF190	\$ 84,936	\$ 70,461	\$ 86,251
Multifamily (5 or more) Dwelling Units	CF200	\$ 6,357	\$ 3,258	\$ 8,676
Nonresidential	CF210	\$ 16,960	\$ 14,540	\$ 19,041
Permanent Loans - Total	SUB3851	\$ 272,374	\$ 283,348	\$ 345,916
1-4 Dwelling Units	CF225	\$ 192,883	\$ 208,120	\$ 247,908
Home Equity and Junior Liens	CF226	\$ 24,498	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 4,961	\$ 9,715	\$ 3,381
Nonresidential (Except Land)	CF260	\$ 45,176	\$ 37,066	\$ 45,973
Land	CF270	\$ 29,354	\$ 28,447	\$ 48,654
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 6,605	\$ 1,635	\$ 4,683
1-4 Dwelling Units	CF280	\$ 1,982	\$ 928	\$ 1,120
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 1,829
Nonresidential	CF300	\$ 4,623	\$ 707	\$ 1,734
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 139,779	\$ 148,484	\$ 159,600
1-4 Dwelling Units	CF310	\$ 116,159	\$ 138,532	\$ 158,077
Home Equity and Junior Liens	CF311	\$ 684	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 33	\$ 1,042	\$ 513
Nonresidential	CF330	\$ 23,587	\$ 8,910	\$ 1,010
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 133,174	\$- 146,849	\$- 154,917
Memo - Refinancing Loans	CF361	\$ 33,215	\$ 28,537	\$ 31,598
Nonmortgage Loans:				
Commercial:				
Closed or Purchased	CF390	\$ 67,600	\$ 53,074	\$ 66,098

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Schedule CF --- Consolidated Cash Flow Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Sales	CF395	\$ 0	\$ 944	\$ 0
Consumer:				
Closed or Purchased	CF400	\$ 39,181	\$ 30,976	\$ 36,740
Sales	CF405	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 106,781	\$ 84,050	\$ 102,838
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 944	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 106,781	\$ 83,106	\$ 102,838
Deposits:				
Interest Credited to Deposits	CF430	\$ 24,530	\$ 24,864	\$ 21,909
Schedule DI --- Consolidated Deposit Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Deposit Data				
Total Broker - Originated Deposits	SUB4061	\$ 11,394	\$ 5,594	\$ 5,690
Fully Insured	DI100	\$ 11,394	\$ 5,594	\$ 5,690
Other	DI110	\$ 0	\$ 0	\$ 0
Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI120	\$ 2,348,796	\$ 2,292,058	\$ 2,548,965
Greater than \$100,000	DI130	\$ 1,073,198	\$ 1,042,530	\$ 1,084,255
Number of Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI150	241,187	240,499	254,071
Greater than \$100,000	DI160	5,501	5,338	5,797
Retirement Deposits with Balances				
\$250,000 or Less	DI170	\$ 357,069	\$ 341,116	N/A
Greater than \$250,000	DI175	\$ 17,288	\$ 15,417	N/A
Number of Retirement Deposits with Balances				
\$250,000 or Less	DI180	15,569	15,029	N/A
Greater than \$250,000	DI185	51	7,361	N/A
Number of Deposit Accounts - Total				
IRA/Keogh Accounts	DI200	\$ 374,389	\$ 366,106	\$ 362,502
Uninsured Deposits	DI210	\$ 581,962	\$ 590,528	\$ 560,838
Preferred Deposits	DI220	\$ 88,051	\$ 75,907	\$ 71,921
Components of Deposits and Escrows				
Transaction Accounts (Including Demand Deposits)	DI310	\$ 566,314	\$ 547,713	\$ 560,548
Money Market Deposit Accounts	DI320	\$ 528,216	\$ 521,982	\$ 497,618

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Schedule DI --- Consolidated Deposit Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 364,186	\$ 364,632	\$ 375,917
Time Deposits	DI340	\$ 2,337,637	\$ 2,256,796	\$ 2,199,138
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 707,182	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 88,801	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 234,338	\$ 232,697	\$ 256,071
Deposits Data for Deposit Insurance Premium Assessments				
Section I (Optional)				
Quarter-End Deposit Totals:				
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 687,227	N/A	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	N/A	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	N/A	N/A
Average Daily Deposit Totals:				
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 0	N/A	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	N/A	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	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	\$ 184	\$ 684	\$ 799
Deposits of Consolidated Subsidiaries:				
Demand Deposits	DI640	\$ 2,403	\$ 2,147	\$ 2,902
Time and Savings Deposits	DI650	\$ 2,546	\$ 2,196	\$ 2,270
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 691	\$ 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	\$ 85	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 1,729	\$ 0	\$ 0

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

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Schedule SI --- Consolidated Supplemental Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 547	\$ 292	\$ 3,777
Prior Period Adjustments	SI668	\$ 810	\$ - 75	\$ 0
Other Adjustments	SI671	\$ 407	\$ 591	\$ 360
Ending Equity Capital (SC80)	SI680	\$ 701,304	\$ 691,280	\$ 682,082
Transactions With Affiliations				
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 21	\$ 14	\$ 41
Mutual Fund and Annuity Sales				
Sell private-label/third-party mutual funds/annuities?	SI805	6 [Yes]	6 [Yes]	6 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 320	\$ 227	\$ 406
Average Balance Sheet Data				
Total Assets	SI870	\$ 4,824,128	\$ 4,737,755	\$ 4,681,749
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,270,519	\$ 1,253,956	\$ 1,238,017
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 2,885,532	\$ 2,815,097	\$ 2,764,322
Nonmortgage Loans	SI885	\$ 366,350	\$ 368,202	\$ 370,922
Deposits and Excrows	SI890	\$ 3,697,591	\$ 3,638,154	\$ 3,602,875
Total Borrowings	SI895	\$ 374,704	\$ 351,017	\$ 335,397
Schedule SQ --- Consolidated Supplemental Questions				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	2
Any Outstanding Futures or Options Positions?	SQ310	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	11	11	11

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
FIDUCIARY AND RELATED SERVICES				
Does your institution have fiduciary powers?	FS110	6 [Yes]	5 [Yes]	5 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	4 [Yes]	4 [Yes]
Do you have any activity to report on this schedule?	FS130	4 [Yes]	4 [Yes]	4 [Yes]
FIDUCIARY AND RELATED ASSETS				
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 1,533,348	\$ 1,475,468	\$ 1,403,383
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 1,149,367	\$ 1,110,582	\$ 1,046,866
Personal Trust and Agency Accounts	FS210	\$ 726,262	\$ 693,815	\$ 650,773
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 159,409	\$ 154,847	\$ 146,004
Employee Benefit - Defined Contribution	FS220	\$ 40,859	\$ 39,507	\$ 36,463
Employee Benefit - Defined Benefit	FS230	\$ 20,385	\$ 20,982	\$ 18,310
Other Retirement Accounts	FS240	\$ 98,165	\$ 94,358	\$ 91,231
Corporate Trust and Agency Accounts	FS250	\$ 3,377	\$ 3,323	\$ 3,221
Investment Management Agency Accounts	FS260	\$ 259,453	\$ 257,522	\$ 246,096
Other Fiduciary Accounts	FS270	\$ 866	\$ 1,075	\$ 772
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 83,180	\$ 84,150	\$ 80,812
Personal Trust and Agency Accounts	FS211	\$ 1,684	\$ 2,223	\$ 2,253
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 80,056	\$ 80,515	\$ 76,551
Employee Benefit - Defined Contribution	FS221	\$ 56,878	\$ 57,678	\$ 54,700
Employee Benefit - Defined Benefit	FS231	\$ 14,258	\$ 14,211	\$ 13,321
Other Retirement Accounts	FS241	\$ 8,920	\$ 8,626	\$ 8,530
Corporate Trust and Agency Accounts	FS251	\$ 1,085	\$ 1,287	\$ 2,008
Other Fiduciary Accounts	FS271	\$ 355	\$ 125	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 300,801	\$ 280,736	\$ 275,705
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	2,048	1,988	1,962
Personal Trust and Agency Accounts	FS212	987	946	922
Retirement-related Trust and Agency Accounts - Total	SUB6120	588	580	577
Employee Benefit - Defined Contribution	FS222	98	98	99

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	2	2	2
Other Retirement Accounts	FS242	488	480	476
Corporate Trust and Agency Accounts	FS252	12	12	12
Investment Management Agency Accounts	FS262	451	438	442
Other Fiduciary Accounts	FS272	10	12	9
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	126	134	134
Personal Trust and Agency Accounts	FS213	2	2	2
Retirement-related Trust and Agency Accounts - Total	SUB6130	117	126	126
Employee Benefit - Defined Contribution	FS223	34	43	42
Employee Benefit - Defined Benefit	FS233	4	4	4
Other Retirement Accounts	FS243	79	79	80
Corporate Trust and Agency Accounts	FS253	4	5	6
Other Fiduciary Accounts	FS273	3	1	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	91	87	92
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)				
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 1,318	\$ 4,983	\$ 3,687
Personal Trust and Agency Accounts	FS310	\$ 614	\$ 2,344	\$ 1,698
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 226	\$ 855	\$ 641
Employee Benefit - Defined Contribution	FS320	\$ 100	\$ 383	\$ 288
Employee Benefit - Defined Benefit	FS330	\$ 41	\$ 156	\$ 117
Other Retirement Accounts	FS340	\$ 85	\$ 316	\$ 236
Corporate Trust and Agency Accounts	FS350	\$ 8	\$ 30	\$ 23
Investment Management Agency Accounts	FS360	\$ 253	\$ 950	\$ 715
Other Fiduciary Accounts	FS370	\$ 1	\$ 1	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 209	\$ 760	\$ 583
Other Fiduciary and Related Services	FS390	\$ 7	\$ 43	\$ 27
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 529	\$ 3,701	\$ 1,511
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 33	\$ 126	\$ 95
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 822	\$ 1,408	\$ 2,271
FIDUCIARY MEMORANDA				
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 161,142	\$ 693,815	\$ 154,088

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 334	\$ 16,325	\$ 114
Interest-Bearing Deposits	FS415	\$ 1,771	\$ 4,721	\$ 2,098
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 29,378	\$ 42,137	\$ 28,009
State, County and Municipal Obligations	FS425	\$ 23,222	\$ 24,747	\$ 21,553
Money Market Mutual Funds	FS430	\$ 15,919	\$ 75,287	\$ 15,809
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 6,465	\$ 12,046	\$ 5,992
Common and Preferred Stock	FS445	\$ 71,289	\$ 496,180	\$ 68,820
Real Estate Mortgages	FS450	\$ 23	\$ 5,463	\$ 32
Real Estate	FS455	\$ 8,614	\$ 12,537	\$ 9,142
Miscellaneous Assets	FS460	\$ 4,127	\$ 4,372	\$ 2,519
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	28	37	35
Corporate and Municipal Trusteeships	FS510	1	1	1
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	27	36	34
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 255	\$ 255	\$ 255
Number of Funds - Total Collective Investment Funds	FS60	0	3	0
Domestic Equity	FS610	0	1	0
International/Global Equity	FS620	0	0	0
Stock/Bond Blend	FS630	0	0	0
Taxable Bond	FS640	0	2	0
Municipal Bond	FS650	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0
Specialty/Other	FS670	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 16,125	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 16,125	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)				

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
TIER 1 (CORE) CAPITAL REQUIREMENT				
Equity Capital (SC80)	CCR100	\$ 701,306	\$ 691,278	\$ 682,085
Equity Capital Deductions - Total	SUB1631	\$ 7,904	\$ 8,095	\$ 10,220
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 604	\$ 605	\$ 2,022
Goodwill and Certain Other Intangible Assets	CCR115	\$ 6,537	\$ 6,654	\$ 7,285
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 763	\$ 836	\$ 913
Other	CCR134	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$- 2,247	\$- 1,401	\$- 1,138
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 2,247	\$- 1,401	\$- 1,138
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 691,155	\$ 681,782	\$ 670,727

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 4,906,809	\$ 4,796,744	\$ 4,710,713
Asset Deductions - Total	SUB1651	\$ 7,904	\$ 8,095	\$ 10,799
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 604	\$ 605	\$ 2,601
Goodwill and Certain Other Intangible Assets	CCR265	\$ 6,537	\$ 6,654	\$ 7,285
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 763	\$ 836	\$ 913
Other	CCR275	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 3,030	\$- 2,483	\$- 2,102
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 3,030	\$- 2,483	\$- 2,102
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 4,895,875	\$ 4,786,166	\$ 4,697,812
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 195,846	\$ 191,490	\$ 187,914
TOTAL RISK-BASED CAPITAL REQUIREMENT				
Tier 1 (Core) Capital	CCR30	\$ 691,155	\$ 681,782	\$ 670,727
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,423	\$ 1,604	\$ 2,072
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 33,378	\$ 33,346	\$ 30,392
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 34,801	\$ 34,950	\$ 32,464
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 34,801	\$ 34,950	\$ 32,464
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 381	\$ 601	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 725,575	\$ 716,131	\$ 703,191
0% R/W Category - Cash	CCR400	\$ 25,568	\$ 29,528	\$ 25,306
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 88,280	\$ 74,433	\$ 82,548
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 304	\$ 320	\$ 279
0% R/W Category - Other	CCR415	\$ 49,135	\$ 61,799	\$ 56,710
0% R/W Category - Assets Total	CCR420	\$ 163,287	\$ 166,080	\$ 164,843
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 81,713	\$ 76,331	\$ 71,931
20% R/W Category - Claims on FHLBs	CCR435	\$ 768,288	\$ 762,229	\$ 766,023
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 125,648	\$ 114,892	\$ 102,038
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 72,515	\$ 38,990	\$ 40,419
20% R/W Category - Other	CCR450	\$ 366,482	\$ 358,678	\$ 352,105
20% R/W Category - Assets Total	CCR455	\$ 1,414,646	\$ 1,351,120	\$ 1,332,516
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 282,930	\$ 270,226	\$ 266,502
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,336,678	\$ 1,319,656	\$ 1,331,042
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 38,296	\$ 38,165	\$ 37,087
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 868	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 7,293	\$ 6,039	\$ 6,057
50% R/W Category - Other	CCR480	\$ 63,028	\$ 59,413	\$ 58,805
50% R/W Category - Assets Total	CCR485	\$ 1,445,295	\$ 1,424,141	\$ 1,432,991
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 722,651	\$ 712,073	\$ 716,501
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 211,804	\$ 209,202	\$ 216,939
100% R/W Category - All Other Assets	CCR506	\$ 1,936,208	\$ 1,896,085	\$ 1,804,269
100% R/W Category - Assets Total	CCR510	\$ 2,148,012	\$ 2,105,287	\$ 2,021,208
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 2,148,012	\$ 2,105,287	\$ 2,021,208
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 5,171,240	\$ 5,046,628	\$ 4,951,558
Subtotal Risk-Weighted Assets	CCR75	\$ 3,153,590	\$ 3,087,582	\$ 3,004,207
Excess Allowances for Loan and Lease Losses	CCR530	\$ 867	\$ 1,971	\$ 5,517
Total Risk-Weighted Assets	CCR78	\$ 3,152,723	\$ 3,085,611	\$ 2,998,690
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 252,219	\$ 246,849	\$ 239,889
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS				
Tier 1 (Core) Capital Ratio	CCR810	14.12%	14.24%	14.28%
Total Risk-Based Capital Ratio	CCR820	23.01%	23.21%	23.45%
Tier 1 Risk-Based Capital Ratio	CCR830	21.92%	22.10%	22.37%

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Schedule CCR --- Consolidated Capital Requirement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Tangible Equity Ratio	CCR840	14.12%	14.24%	14.28%

*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 se that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the par same aggregate group. This exclusion prevents double-counting of subsidiaries' data.