

Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2005, 11:37 AM	TFR Industry Aggregate Report 93047 - OTS-Regulated: Tennessee June 2005	Frozen Aggregated Data (\$Thousands)
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Description	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Number of Institutions	17	18	19	20	20

Schedule NS --- Optional Narrative Statement		Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	1	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 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,384,284	\$ 1,459,408	\$ 1,549,378	\$ 1,589,115	\$ 1,554,531
Cash and Non-Interest-Earning Deposits	SC110	\$ 87,517	\$ 78,142	\$ 96,154	\$ 132,133	\$ 104,413
Interest-Earning Deposits in FHLBs	SC112	\$ 43,703	\$ 82,450	\$ 81,133	\$ 83,694	\$ 72,136
Other Interest-Earning Deposits	SC118	\$ 14,965	\$ 14,781	\$ 14,670	\$ 17,089	\$ 11,936
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 8,139	\$ 23,990	\$ 18,755	\$ 10,290	\$ 12,166
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,148,120	\$ 1,176,395	\$ 1,240,793	\$ 1,234,533	\$ 1,249,098
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 9,889	\$ 19,508	\$ 25,329	\$ 34,149	\$ 29,607
State and Municipal Obligations	SC180	\$ 53,214	\$ 49,823	\$ 52,078	\$ 52,764	\$ 54,540
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 10,334	\$ 5,849	\$ 10,868	\$ 13,808	\$ 11,100
Accrued Interest Receivable	SC191	\$ 8,403	\$ 8,470	\$ 9,598	\$ 10,655	\$ 9,535
Mortgage-Backed Securities - Gross	SUB0072	\$ 124,354	\$ 131,279	\$ 312,440	\$ 312,320	\$ 326,438
Mortgage-Backed Securities - Total	SC22	\$ 124,354	\$ 131,279	\$ 312,440	\$ 312,195	\$ 326,438
Pass-Through - Total	SUB0073	\$ 103,949	\$ 106,843	\$ 207,315	\$ 201,592	\$ 211,644
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 103,949	\$ 106,843	\$ 207,315	\$ 201,592	\$ 211,644
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 19,957	\$ 24,096	\$ 104,793	\$ 110,394	\$ 114,405
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 972	\$ 1,125	\$ 78,296	\$ 21,971	\$ 86,444
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 18,985	\$ 22,971	\$ 26,497	\$ 88,423	\$ 27,961
Other	SC222	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 448	\$ 340	\$ 332	\$ 334	\$ 389

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 125	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 2,432,425	\$ 2,382,772	\$ 2,811,323	\$ 2,856,924	\$ 2,824,107
Mortgage Loans - Total	SC26	\$ 2,411,741	\$ 2,363,768	\$ 2,791,527	\$ 2,830,770	\$ 2,802,695
Construction Loans - Total	SUB0100	\$ 247,283	\$ 240,704	\$ 304,679	\$ 299,735	\$ 274,675
Residential - Total	SUB0110	\$ 201,179	\$ 200,647	\$ 219,464	\$ 216,181	\$ 205,097
1-4 Dwelling Units	SC230	\$ 193,798	\$ 195,251	\$ 205,449	\$ 202,763	\$ 193,435
Multifamily (5 or more) Dwelling Units	SC235	\$ 7,381	\$ 5,396	\$ 14,015	\$ 13,418	\$ 11,662
Nonresidential Property	SC240	\$ 46,104	\$ 40,057	\$ 85,215	\$ 83,554	\$ 69,578
Permanent Loans - Total	SUB0121	\$ 2,174,960	\$ 2,131,590	\$ 2,494,210	\$ 2,545,013	\$ 2,537,682
Residential - Total	SUB0131	\$ 1,501,325	\$ 1,462,878	\$ 1,640,316	\$ 1,695,797	\$ 1,683,415
1-4 Dwelling Units - Total	SUB0141	\$ 1,427,509	\$ 1,395,931	\$ 1,553,297	\$ 1,587,245	\$ 1,558,704
Revolving Open-End Loans	SC251	\$ 141,355	\$ 140,156	\$ 247,214	\$ 243,003	\$ 228,383
All Other - First Liens	SC254	\$ 1,240,063	\$ 1,209,303	\$ 1,242,166	\$ 1,290,853	\$ 1,280,108
All Other - Junior Liens	SC255	\$ 46,091	\$ 46,472	\$ 63,917	\$ 53,389	\$ 50,213
Multifamily (5 or more) Dwelling Units	SC256	\$ 73,816	\$ 66,947	\$ 87,019	\$ 108,552	\$ 124,711
Nonresidential Property (Except Land)	SC260	\$ 511,381	\$ 507,186	\$ 626,461	\$ 628,864	\$ 644,823
Land	SC265	\$ 162,254	\$ 161,526	\$ 227,433	\$ 220,352	\$ 209,444
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 56,236	\$ 25,933	\$ 29,539	\$ 32,391	\$ 101,371
Accrued Interest Receivable	SC272	\$ 8,999	\$ 9,063	\$ 10,803	\$ 10,850	\$ 10,470
Advances for Taxes and Insurance	SC275	\$ 1,183	\$ 1,415	\$ 1,631	\$ 1,326	\$ 1,280
Allowance for Loan and Lease Losses	SC283	\$ 20,684	\$ 19,004	\$ 19,796	\$ 26,154	\$ 21,412
Nonmortgage Loans - Gross	SUB0162	\$ 343,658	\$ 336,517	\$ 595,356	\$ 592,368	\$ 571,838
Nonmortgage Loans - Total	SC31	\$ 329,960	\$ 323,162	\$ 574,703	\$ 577,744	\$ 552,607
Commercial Loans - Total	SC32	\$ 177,039	\$ 173,227	\$ 274,239	\$ 257,247	\$ 240,300
Secured	SC300	\$ 134,027	\$ 129,600	\$ 222,654	\$ 209,373	\$ 192,793
Unsecured	SC303	\$ 40,487	\$ 40,967	\$ 49,243	\$ 46,513	\$ 46,097
Lease Receivables	SC306	\$ 2,525	\$ 2,660	\$ 2,342	\$ 1,361	\$ 1,410
Consumer Loans - Total	SC35	\$ 163,049	\$ 159,752	\$ 317,346	\$ 331,234	\$ 327,638
Loans on Deposits	SC310	\$ 22,784	\$ 23,530	\$ 24,129	\$ 25,060	\$ 20,958
Home Improvement Loans (Not secured by real estate)	SC316	\$ 503	\$ 440	\$ 519	\$ 606	\$ 657
Education Loans	SC320	\$ 452	\$ 487	\$ 503	\$ 572	\$ 612
Auto Loans	SC323	\$ 80,189	\$ 81,390	\$ 232,385	\$ 241,661	\$ 238,941
Mobile Home Loans	SC326	\$ 2,456	\$ 2,256	\$ 2,412	\$ 2,930	\$ 2,759
Credit Cards	SC328	\$ 7,744	\$ 7,829	\$ 8,775	\$ 10,290	\$ 10,109

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 48,921	\$ 43,820	\$ 48,623	\$ 50,115	\$ 53,602
Accrued Interest Receivable	SC348	\$ 3,570	\$ 3,538	\$ 3,771	\$ 3,887	\$ 3,900
Allowance for Loan and Lease Losses	SC357	\$ 13,698	\$ 13,355	\$ 20,653	\$ 14,624	\$ 19,231
Repossessed Assets - Gross	SUB0201	\$ 3,619	\$ 6,183	\$ 7,622	\$ 6,787	\$ 8,601
Repossessed Assets - Total	SC40	\$ 3,619	\$ 6,183	\$ 7,175	\$ 6,385	\$ 8,143
Real Estate - Total	SUB0210	\$ 3,444	\$ 5,984	\$ 7,363	\$ 6,511	\$ 8,314
Construction	SC405	\$ 0	\$ 473	\$ 639	\$ 639	\$ 109
Residential - Total	SUB0225	\$ 1,645	\$ 2,713	\$ 3,088	\$ 2,366	\$ 4,495
1-4 Dwelling Units	SC415	\$ 1,645	\$ 2,713	\$ 3,088	\$ 2,366	\$ 4,495
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 1,727	\$ 2,720	\$ 3,071	\$ 2,713	\$ 2,941
Land	SC428	\$ 72	\$ 78	\$ 565	\$ 793	\$ 769
Other Repossessed Assets	SC430	\$ 175	\$ 199	\$ 259	\$ 276	\$ 287
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 447	\$ 402	\$ 458
Real Estate Held for Investment	SC45	\$ 142	\$ 143	\$ 143	\$ 143	\$ 144
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 40,073	\$ 44,100	\$ 47,726	\$ 46,201	\$ 45,032
Federal Home Loan Bank Stock	SC510	\$ 37,985	\$ 41,976	\$ 44,027	\$ 43,223	\$ 42,115
Other	SC540	\$ 2,088	\$ 2,124	\$ 3,699	\$ 2,978	\$ 2,917
Office Premises and Equipment	SC55	\$ 91,408	\$ 86,350	\$ 96,610	\$ 98,489	\$ 98,055
Other Assets - Gross	SUB0262	\$ 57,087	\$ 59,119	\$ 76,958	\$ 76,349	\$ 78,466
Other Assets - Total	SC59	\$ 57,087	\$ 59,119	\$ 76,958	\$ 76,349	\$ 78,466
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 6,856	\$ 5,525	\$ 5,462	\$ 5,410	\$ 5,357
Bank-Owned Life Insurance - Other	SC625	\$ 17,663	\$ 17,497	\$ 29,327	\$ 29,021	\$ 28,716
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 8,112	\$ 7,361	\$ 7,478	\$ 7,290	\$ 7,486
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 3,511	\$ 8,909	\$ 9,601	\$ 2,953	\$ 3,001
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 20,945	\$ 19,827	\$ 25,090	\$ 31,675	\$ 33,906
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 34,382	\$ 32,359	\$ 40,896	\$ 41,305	\$ 41,101
Total Assets - Gross	SUB0283	\$ 4,477,050	\$ 4,505,871	\$ 5,497,556	\$ 5,578,696	\$ 5,507,212
Total Assets	SC60	\$ 4,442,668	\$ 4,473,512	\$ 5,456,660	\$ 5,537,391	\$ 5,466,111
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 3,459,484	\$ 3,475,992	\$ 4,382,862	\$ 4,400,950	\$ 4,411,281
Deposits	SC710	\$ 3,438,363	\$ 3,459,207	\$ 4,367,095	\$ 4,385,365	\$ 4,394,312
Escrows	SC712	\$ 21,149	\$ 16,809	\$ 15,788	\$ 15,603	\$ 16,998
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 28	\$- 24	\$- 21	\$- 18	\$- 29
Borrowings - Total	SC72	\$ 325,396	\$ 323,494	\$ 331,137	\$ 384,941	\$ 345,979
Advances from FHLBank	SC720	\$ 271,024	\$ 262,114	\$ 278,959	\$ 296,226	\$ 253,949
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 47,965	\$ 54,976	\$ 42,741	\$ 81,875	\$ 85,244
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 6,407	\$ 6,404	\$ 9,437	\$ 6,840	\$ 6,786
Other Liabilities - Total	SC75	\$ 39,121	\$ 49,946	\$ 45,452	\$ 63,114	\$ 41,035
Accrued Interest Payable - Deposits	SC763	\$ 4,672	\$ 4,058	\$ 5,546	\$ 5,258	\$ 5,638
Accrued Interest Payable - Other	SC766	\$ 504	\$ 476	\$ 463	\$ 461	\$ 421
Accrued Taxes	SC776	\$ 2,535	\$ 3,676	\$ 2,207	\$ 3,903	\$ 3,006
Accounts Payable	SC780	\$ 13,058	\$ 14,158	\$ 13,672	\$ 10,077	\$ 8,875
Deferred Income Taxes	SC790	\$ 6,155	\$ 9,703	\$ 11,335	\$ 10,630	\$ 9,761
Other Liabilities and Deferred Income	SC796	\$ 12,197	\$ 17,875	\$ 12,229	\$ 32,785	\$ 13,334
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 3,824,001	\$ 3,849,432	\$ 4,759,451	\$ 4,849,005	\$ 4,798,295

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 9	\$ 9	\$ 9	\$ 9	\$ 9
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 618,656	\$ 624,071	\$ 697,199	\$ 688,376	\$ 667,809
Stock - Total	SUB0311	\$ 84,122	\$ 94,586	\$ 140,055	\$ 132,973	\$ 132,738
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 7,254	\$ 7,382	\$ 7,377	\$ 7,813	\$ 7,813
Common Stock - Paid in Excess of Par	SC830	\$ 76,868	\$ 87,204	\$ 132,678	\$ 125,160	\$ 124,925
Accumulated Other Comprehensive Income - Total	SC86	\$ 3,350	\$ 7,140	\$ 10,702	\$ 10,473	\$ 3,480
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 3,350	\$ 7,140	\$ 10,702	\$ 10,473	\$ 3,480
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 539,315	\$ 530,932	\$ 554,824	\$ 553,652	\$ 540,574
Other Components of Equity Capital	SC891	\$- 8,131	\$- 8,587	\$- 8,382	\$- 8,722	\$- 8,983
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 4,442,666	\$ 4,473,512	\$ 5,456,659	\$ 5,537,390	\$ 5,466,113

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Other Codes As of Jun 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 6
3	Federal, State, or other taxes receivable	1	\$ 821
4	Net deferred tax assets	5	\$ 2,246
6	Prepaid deposit insurance premiums	3	\$ 6
7	Prepaid expenses	15	\$ 3,775
8	Deposits for utilities and other services	1	\$ 157
14	Other noninterest-bearing short-term accounts recv	6	\$ 2,585
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 75
99	Other	14	\$ 5,672

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 729
7	Deferred gains from the sale of real estate	3	\$ 171
11	The liability recorded for post-retirement benefit	7	\$ 4,248
14	Unapplied loan payments received	1	\$ 318
18	Litigation reserves	1	\$ 307
99	Other	18	\$ 5,539

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 56,874	\$ 55,038	\$ 66,034	\$ 65,761	\$ 64,109
Deposits and Investment Securities	SO115	\$ 10,876	\$ 10,727	\$ 11,746	\$ 11,420	\$ 10,958
Mortgage-Backed Securities	SO125	\$ 1,586	\$ 1,521	\$ 2,930	\$ 2,966	\$ 3,090
Mortgage Loans	SO141	\$ 37,923	\$ 36,492	\$ 42,433	\$ 42,547	\$ 41,480
Nonmortgage Loans - Total	SUB0950	\$ 6,489	\$ 6,298	\$ 8,925	\$ 8,828	\$ 8,581
Commercial Loans and Leases	SO160	\$ 2,898	\$ 2,747	\$ 3,819	\$ 3,423	\$ 3,158
Consumer Loans and Leases	SO171	\$ 3,591	\$ 3,551	\$ 5,106	\$ 5,405	\$ 5,423
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 507	\$ 460	\$ 596	\$ 565	\$ 562
Federal Home Loan Bank Stock	SO181	\$ 454	\$ 407	\$ 484	\$ 478	\$ 451
Other	SO185	\$ 53	\$ 53	\$ 112	\$ 87	\$ 111
Interest Expense - Total	SO21	\$ 21,007	\$ 19,510	\$ 22,196	\$ 21,377	\$ 20,635
Deposits	SO215	\$ 17,969	\$ 16,803	\$ 19,374	\$ 18,683	\$ 18,173
Escrows	SO225	\$ 26	\$ 24	\$ 30	\$ 9	\$ 12
Advances from FHLBank	SO230	\$ 2,692	\$ 2,420	\$ 2,442	\$ 2,358	\$ 2,174
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	\$ 320	\$ 263	\$ 350	\$ 327	\$ 276
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 36,374	\$ 35,988	\$ 44,434	\$ 44,949	\$ 44,036
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 2,774	\$ 1,635	\$ 1,689	\$ 1,314	\$ 1,540
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 33,600	\$ 34,353	\$ 42,745	\$ 43,635	\$ 42,496
Noninterest Income - Total	SO42	\$ 25,208	\$ 10,166	\$ 15,568	\$ 13,873	\$ 14,600
Mortgage Loan Serving Fees	SO410	\$ 493	\$ 633	\$ 572	\$ 608	\$ 674
Other Fees and Charges	SO420	\$ 8,583	\$ 6,672	\$ 9,469	\$ 10,010	\$ 10,233
Net Income (Loss) from Other - Total	SUB0451	\$ 14,282	\$ 1,087	\$ 1,656	\$ 1,287	\$ 1,627
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 12,144	\$ 1,013	\$ 1,299	\$ 1,162	\$ 1,468
Operations & Sale of Repossessed Assets	SO461	\$ 1,359	\$ 74	\$ 356	\$ 141	\$ 155
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 779	\$ 0	\$ 1	\$- 16	\$ 4
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 1,850	\$ 1,774	\$ 3,871	\$ 1,968	\$ 2,066
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	\$ 32,359	\$ 30,344	\$ 42,450	\$ 34,969	\$ 34,562
All Personnel Compensation and Expense	SO510	\$ 18,228	\$ 17,297	\$ 25,370	\$ 19,369	\$ 19,519
Legal Expense	SO520	\$ 198	\$ 191	\$ 326	\$ 178	\$ 178
Office Occupancy and Equipment Expense	SO530	\$ 5,495	\$ 5,607	\$ 8,346	\$ 7,002	\$ 6,799
Marketing and Other Professional Services	SO540	\$ 1,409	\$ 1,331	\$ 2,325	\$ 1,998	\$ 1,817
Loan Servicing Fees	SO550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 50	\$ 61	\$ 61	\$ 48	\$ 47
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 21	\$ 968	\$ 71	\$ 41	\$ 27
Other Noninterest Expense	SO580	\$ 6,958	\$ 4,889	\$ 5,951	\$ 6,333	\$ 6,175
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	\$ 26,449	\$ 14,175	\$ 15,863	\$ 22,539	\$ 22,534
Income Taxes - Total	SO71	\$ 8,442	\$ 4,768	\$ 4,233	\$ 6,905	\$ 7,558
Federal	SO710	\$ 6,657	\$ 3,643	\$ 4,081	\$ 5,309	\$ 6,002
State, Local & Other	SO720	\$ 1,785	\$ 1,125	\$ 152	\$ 1,596	\$ 1,556
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 18,007	\$ 9,407	\$ 11,630	\$ 15,634	\$ 14,976
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 18,007	\$ 9,407	\$ 11,630	\$ 15,634	\$ 14,976

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Other Codes As of Jun 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	3	\$ 144
5	Net income(loss) from real estate held for invest	1	\$ 7
6	Net income(loss)-equity invest in uncons sub org	1	\$ 32
7	Net income(loss) from leased property	2	\$ 7
15	Income from corporate-owned life insurance	7	\$ 200
99	Other	15	\$ 1,117

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	4	\$ 93
2	OTS assessments	5	\$ 88
6	Supervisory examination fees	2	\$ 29
7	Office supplies, printing, and postage	11	\$ 1,028
8	Telephone, including data lines	4	\$ 176
9	Loan origination expense	1	\$ 33
10	ATM expense	4	\$ 123
13	Misc taxes other than income & real estate	1	\$ 13
15	Foreclosure expenses	1	\$ 31
99	Other	15	\$ 3,083

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 111,614	\$ 55,038	\$ 255,396	\$ 193,628	\$ 127,867
YTD - Deposits and Investment Securities	Y_SO115	\$ 21,447	\$ 10,727	\$ 44,771	\$ 33,255	\$ 21,835
YTD - Mortgage-Backed Securities	Y_SO125	\$ 3,094	\$ 1,521	\$ 12,382	\$ 9,492	\$ 6,526
YTD - Mortgage Loans	Y_SO141	\$ 74,369	\$ 36,492	\$ 163,887	\$ 124,773	\$ 82,226
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 5,645	\$ 2,747	\$ 13,457	\$ 9,847	\$ 6,424
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 7,059	\$ 3,551	\$ 20,899	\$ 16,261	\$ 10,856
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 921	\$ 460	\$ 2,196	\$ 1,616	\$ 1,051
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 815	\$ 407	\$ 1,780	\$ 1,311	\$ 833
YTD - Other	Y_SO185	\$ 106	\$ 53	\$ 416	\$ 305	\$ 218
YTD - Interest Expense - Total	Y_SO21	\$ 40,417	\$ 19,510	\$ 84,310	\$ 62,879	\$ 41,502
YTD - Deposits	Y_SO215	\$ 34,672	\$ 16,803	\$ 73,894	\$ 55,247	\$ 36,564
YTD - Escrows	Y_SO225	\$ 50	\$ 24	\$ 63	\$ 33	\$ 24
YTD - Advances from FHLBank	Y_SO230	\$ 5,112	\$ 2,420	\$ 9,130	\$ 6,700	\$ 4,342
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	\$ 583	\$ 263	\$ 1,223	\$ 899	\$ 572
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	\$ 72,118	\$ 35,988	\$ 173,282	\$ 132,365	\$ 87,416
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 4,409	\$ 1,635	\$ 5,778	\$ 4,249	\$ 2,935
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 67,709	\$ 34,353	\$ 167,504	\$ 128,116	\$ 84,481
YTD - Noninterest Income - Total	Y_SO42	\$ 35,169	\$ 10,166	\$ 55,998	\$ 41,452	\$ 27,579
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,126	\$ 633	\$ 2,467	\$ 1,895	\$ 1,287
YTD - Other Fees and Charges	Y_SO420	\$ 15,054	\$ 6,672	\$ 37,844	\$ 29,294	\$ 19,284
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 15,369	\$ 1,087	\$ 5,815	\$ 4,248	\$ 2,961
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 13,157	\$ 1,013	\$ 5,089	\$ 3,878	\$ 2,716
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 1,433	\$ 74	\$ 737	\$ 382	\$ 241
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 779	\$ 0	\$- 11	\$- 12	\$ 4
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 3,620	\$ 1,774	\$ 9,872	\$ 6,015	\$ 4,047
YTD - Noninterest Expense - Total	Y_SO51	\$ 62,360	\$ 30,344	\$ 143,001	\$ 103,447	\$ 68,478
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 35,310	\$ 17,297	\$ 82,347	\$ 58,398	\$ 39,029
YTD - Legal Expense	Y_SO520	\$ 384	\$ 191	\$ 861	\$ 535	\$ 357
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 11,030	\$ 5,607	\$ 28,055	\$ 20,207	\$ 13,205
YTD - Marketing and Other Professional Services	Y_SO540	\$ 2,734	\$ 1,331	\$ 7,635	\$ 5,486	\$ 3,488
YTD - Loan Servicing Fees	Y_SO550	\$ 0	\$ 0	\$ 1	\$ 1	\$ 1
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 97	\$ 61	\$ 203	\$ 142	\$ 94
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 989	\$ 968	\$ 161	\$ 90	\$ 49
YTD - Other Noninterest Expense	Y_SO580	\$ 11,816	\$ 4,889	\$ 23,738	\$ 18,588	\$ 12,255
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 40,518	\$ 14,175	\$ 80,501	\$ 66,121	\$ 43,582
YTD - Income Taxes - Total	Y_SO71	\$ 13,170	\$ 4,768	\$ 25,454	\$ 21,294	\$ 14,389
YTD - Federal	Y_SO710	\$ 10,281	\$ 3,643	\$ 20,838	\$ 16,757	\$ 11,448
YTD - State, Local, and Other	Y_SO720	\$ 2,889	\$ 1,125	\$ 4,616	\$ 4,537	\$ 2,941
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 27,348	\$ 9,407	\$ 55,047	\$ 44,827	\$ 29,193
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 27,348	\$ 9,407	\$ 55,047	\$ 44,827	\$ 29,193

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 32,260	\$ 31,711	\$ 40,052	\$ 41,105	\$ 40,332
Net Provision for Loss	VA115	\$ 2,532	\$ 1,803	\$ 1,728	\$ 1,076	\$ 1,559
Transfers	VA125	\$ 146	\$- 785	\$ 203	\$ 95	\$- 29
Recoveries	VA135	\$ 420	\$ 266	\$ 270	\$ 322	\$ 320
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 28
Charge-offs	VA155	\$ 972	\$ 632	\$ 1,357	\$ 1,293	\$ 1,105
General Valuation Allowances - Ending Balance	VA165	\$ 34,386	\$ 32,363	\$ 40,896	\$ 41,305	\$ 41,105
Specific Valuation Allowances - Beginning Balance	VA108	\$ 2,455	\$ 904	\$ 1,176	\$ 1,041	\$ 1,444
Net Provision for Loss	VA118	\$ 263	\$ 800	\$ 32	\$ 279	\$ 8

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$- 146	\$ 785	\$- 203	\$- 95	\$ 29
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$- 28
Charge-offs	VA158	\$ 905	\$ 34	\$ 101	\$ 49	\$ 412
Specific Valuation Allowances - Ending Balance	VA168	\$ 1,667	\$ 2,455	\$ 904	\$ 1,176	\$ 1,041
Total Valuation Allowances - Beginning Balance	VA110	\$ 34,715	\$ 32,615	\$ 41,228	\$ 42,146	\$ 41,776
Net Provision for Loss	VA120	\$ 2,795	\$ 2,603	\$ 1,760	\$ 1,355	\$ 1,567
Recoveries	VA140	\$ 420	\$ 266	\$ 270	\$ 322	\$ 320
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 1,877	\$ 666	\$ 1,458	\$ 1,342	\$ 1,517
Total Valuation Allowances - Ending Balance	VA170	\$ 36,053	\$ 34,818	\$ 41,800	\$ 42,481	\$ 42,146
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 972	\$ 632	\$ 1,357	\$ 1,293	\$ 1,105
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 226	\$ 55	\$ 267	\$ 336	\$ 93
Construction - Total	SUB2030	\$ 172	\$ 0	\$ 0	\$ 9	\$ 1
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 9	\$ 1
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 172	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 54	\$ 55	\$ 267	\$ 327	\$ 92
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 0	\$ 1	\$ 52
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 54	\$ 50	\$ 231	\$ 68	\$ 40
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 1	\$ 250	\$ 0
Land	VA490	\$ 0	\$ 5	\$ 35	\$ 8	\$ 0
Nonmortgage Loans - Total	VA56	\$ 651	\$ 492	\$ 944	\$ 842	\$ 943
Commercial Loans	VA520	\$ 105	\$ 23	\$ 189	\$ 219	\$ 264
Consumer Loans - Total	SUB2061	\$ 546	\$ 469	\$ 755	\$ 623	\$ 679
Loans on Deposits	VA510	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 271	\$ 207	\$ 500	\$ 328	\$ 409
Mobile Home Loans	VA550	\$ 0	\$ 58	\$ 27	\$ 13	\$ 7

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 49	\$ 24	\$ 61	\$ 86	\$ 70
Other	VA560	\$ 226	\$ 177	\$ 167	\$ 196	\$ 193
Reposessed Assets - Total	VA60	\$ 95	\$ 85	\$ 146	\$ 115	\$ 69
Real Estate - Construction	VA605	\$ 0	\$ 2	\$ 21	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 78	\$ 43	\$ 58	\$ 62	\$ 39
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 12	\$ 6	\$ 50	\$ 53	\$ 30
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 17	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 5	\$ 34	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 420	\$ 266	\$ 270	\$ 322	\$ 320
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 269	\$ 44	\$ 63	\$ 106	\$ 96
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 42
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 42
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 269	\$ 44	\$ 63	\$ 106	\$ 54
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 2	\$ 0	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 17	\$ 10	\$ 24	\$ 42	\$ 31
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 252	\$ 0	\$ 12	\$ 35	\$ 0
Land	VA491	\$ 0	\$ 34	\$ 25	\$ 29	\$ 22
Nonmortgage Loans - Total	VA57	\$ 151	\$ 222	\$ 207	\$ 216	\$ 224
Commercial Loans	VA521	\$ 34	\$ 41	\$ 44	\$ 24	\$ 56
Consumer Loans - Total	SUB2161	\$ 117	\$ 181	\$ 163	\$ 192	\$ 168
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 36	\$ 75	\$ 82	\$ 91	\$ 83

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 6	\$ 5	\$ 3	\$ 5	\$ 6
Credit Cards	VA557	\$ 10	\$ 13	\$ 8	\$ 7	\$ 10
Other	VA561	\$ 65	\$ 88	\$ 70	\$ 89	\$ 69
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 118	\$ 1,586	\$- 171	\$ 184	\$ 38
Deposits and Investment Securities	VA38	\$ 0	\$ 8	\$ 25	\$ 4	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 34	\$ 57	\$- 141	\$- 50	\$ 10
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 34	\$ 57	\$- 141	\$- 50	\$ 8
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 8
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 0	\$- 116	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 34	\$ 57	\$ 0	\$- 50	\$ 0
Land	VA492	\$ 0	\$ 0	\$- 25	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 84	\$ 156	\$- 55	\$ 70	\$ 48
Commercial Loans	VA522	\$ 0	\$ 173	\$- 70	\$- 54	\$- 30
Consumer Loans - Total	SUB2261	\$ 84	\$- 17	\$ 15	\$ 124	\$ 78
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	\$- 10	\$- 59	\$- 7	\$ 75	\$ 4
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 94	\$ 42	\$ 22	\$ 49	\$ 74
Reposessed Assets - Total	VA62	\$ 0	\$ 791	\$ 0	\$ 0	\$- 20
Real Estate - Construction	VA606	\$ 0	\$ 116	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 61	\$ 0	\$ 0	\$- 20
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 554	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 51	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 9	\$ 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	\$ 574	\$ 0	\$ 160	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 670	\$ 1,952	\$ 916	\$ 1,155	\$ 823
Deposits and Investment Securities	VA39	\$ 0	\$ 8	\$ 25	\$ 4	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ - 9	\$ 68	\$ 63	\$ 180	\$ 7
Construction - Total	SUB2330	\$ 172	\$ 0	\$ 0	\$ 9	\$ - 39
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 0	\$ 9	\$ - 41
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
Nonresidential Property	VA445	\$ 172	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ - 181	\$ 68	\$ 63	\$ 171	\$ 46
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$ 0	\$ - 2	\$ 1	\$ 59
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 37	\$ 40	\$ 91	\$ 26	\$ 9
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ - 218	\$ 57	\$ - 11	\$ 165	\$ 0
Land	VA495	\$ 0	\$ - 29	\$ - 15	\$ - 21	\$ - 22
Nonmortgage Loans - Total	VA59	\$ 584	\$ 426	\$ 682	\$ 696	\$ 767
Commercial Loans	VA525	\$ 71	\$ 155	\$ 75	\$ 141	\$ 178
Consumer Loans - Total	SUB2361	\$ 513	\$ 271	\$ 607	\$ 555	\$ 589
Loans on Deposits	VA515	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 225	\$ 73	\$ 411	\$ 312	\$ 330
Mobile Home Loans	VA555	\$ - 6	\$ 53	\$ 24	\$ 8	\$ 1
Credit Cards	VA559	\$ 39	\$ 11	\$ 53	\$ 79	\$ 60
Other	VA565	\$ 255	\$ 131	\$ 119	\$ 156	\$ 198
Repossessed Assets - Total	VA65	\$ 95	\$ 876	\$ 146	\$ 115	\$ 49
Real Estate - Construction	VA607	\$ 0	\$ 118	\$ 21	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 78	\$ 104	\$ 58	\$ 62	\$ 19

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 12	\$ 560	\$ 50	\$ 53	\$ 30
Real Estate - Land	VA631	\$ 0	\$ 51	\$ 17	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 5	\$ 43	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 574	\$ 0	\$ 160	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 1,246	\$ 1,274	\$ 1,720	\$ 1,467	\$ 1,246
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 3,607	\$ 4,412	\$ 4,196	\$ 4,259	\$ 3,702
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 1,063	\$ 1,972	\$ 2,457	\$ 1,344	\$ 1,547
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 639	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 728	\$ 1,859	\$ 1,763	\$ 571	\$ 1,273
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 335	\$ 113	\$ 662	\$ 78	\$ 251
Permanent - Land	VA955	\$ 0	\$ 0	\$ 32	\$ 56	\$ 23
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 29,556	\$ 20,726	\$ 20,152	\$ 21,123	\$ 20,743
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 43,011	\$ 41,188	\$ 52,130	\$ 51,259	\$ 51,557
Substandard	VA965	\$ 42,107	\$ 40,491	\$ 51,602	\$ 50,716	\$ 50,709
Doubtful	VA970	\$ 904	\$ 689	\$ 528	\$ 543	\$ 848
Loss	VA975	\$ 0	\$ 8	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 57,398	\$ 52,826	\$ 66,059	\$ 86,124	\$ 82,764
Mortgages - Total	SUB2421	\$ 48,795	\$ 42,757	\$ 53,468	\$ 72,914	\$ 71,115
Construction and Land Loans	SUB2430	\$ 6,807	\$ 6,178	\$ 5,502	\$ 12,612	\$ 10,228
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 29,536	\$ 27,926	\$ 35,974	\$ 44,508	\$ 46,781
Permanent Loans Secured by All Other Property	SUB2450	\$ 16,712	\$ 12,174	\$ 14,177	\$ 19,300	\$ 19,213
Nonmortgages - Total	SUB2461	\$ 8,603	\$ 10,069	\$ 12,591	\$ 13,210	\$ 11,649
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 48,328	\$ 44,885	\$ 59,061	\$ 77,984	\$ 75,341

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 40,653	\$ 36,983	\$ 45,390	\$ 63,095	\$ 61,186
Mortgage Loans - Total	SUB2481	\$ 35,342	\$ 30,076	\$ 36,795	\$ 53,839	\$ 52,339
Construction	PD115	\$ 1,515	\$ 1,160	\$ 1,399	\$ 7,313	\$ 2,845
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 336	\$ 1,029	\$ 912	\$ 612	\$ 1,592
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 22,429	\$ 18,749	\$ 24,139	\$ 31,119	\$ 32,279
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 416	\$ 688	\$ 806	\$ 839	\$ 802
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 2,426	\$ 1,879	\$ 1,754	\$ 1,256	\$ 1,535
Permanent - Nonresidential Property (Except Land)	PD135	\$ 4,634	\$ 4,370	\$ 6,643	\$ 11,270	\$ 10,153
Permanent - Land	PD138	\$ 3,586	\$ 2,201	\$ 1,142	\$ 1,430	\$ 3,133
Nonmortgage Loans - Commercial Loans	PD140	\$ 1,408	\$ 1,998	\$ 1,980	\$ 3,003	\$ 1,839
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 3,903	\$ 4,909	\$ 6,615	\$ 6,253	\$ 7,008
Loans on Deposits	PD161	\$ 162	\$ 164	\$ 178	\$ 177	\$ 310
Home Improvement Loans	PD163	\$ 18	\$ 55	\$ 6	\$ 53	\$ 6
Education Loans	PD165	\$ 18	\$ 14	\$ 2	\$ 35	\$ 28
Auto Loans	PD167	\$ 2,333	\$ 2,599	\$ 4,801	\$ 4,380	\$ 4,790
Mobile Home Loans	PD169	\$ 88	\$ 39	\$ 207	\$ 162	\$ 130
Credit Cards	PD171	\$ 27	\$ 24	\$ 46	\$ 30	\$ 203
Other	PD180	\$ 1,257	\$ 2,014	\$ 1,375	\$ 1,416	\$ 1,541
Memo - Troubled Debt Restructured Included Above	PD190	\$ 148	\$ 147	\$ 68	\$ 90	\$ 164
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 0	\$ 101	\$ 149	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 7,675	\$ 7,902	\$ 13,671	\$ 14,889	\$ 14,155
Mortgage Loans - Total	SUB2491	\$ 5,916	\$ 6,523	\$ 11,522	\$ 12,677	\$ 12,430
Construction	PD215	\$ 63	\$ 78	\$ 358	\$ 0	\$ 450
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 57	\$ 224	\$ 323	\$ 499	\$ 546
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 3,380	\$ 5,202	\$ 7,598	\$ 8,576	\$ 7,386
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 312	\$ 60	\$ 120	\$ 27	\$ 30
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 114	\$ 0	\$ 182	\$ 53	\$ 65
Permanent - Nonresidential Property (Except Land)	PD235	\$ 1,593	\$ 21	\$ 2,034	\$ 1,500	\$ 2,052
Permanent - Land	PD238	\$ 397	\$ 938	\$ 907	\$ 2,022	\$ 1,901
Nonmortgage Loans - Commercial Loans	PD240	\$ 846	\$ 518	\$ 565	\$ 733	\$ 461
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 913	\$ 861	\$ 1,584	\$ 1,479	\$ 1,264
Loans on Deposits	PD261	\$ 39	\$ 53	\$ 195	\$ 191	\$ 47
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 51	\$ 10	\$ 3

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 0	\$ 0	\$ 2	\$ 26	\$ 55
Auto Loans	PD267	\$ 475	\$ 536	\$ 905	\$ 867	\$ 835
Mobile Home Loans	PD269	\$ 21	\$ 21	\$ 0	\$ 2	\$ 1
Credit Cards	PD271	\$ 4	\$ 9	\$ 5	\$ 12	\$ 35
Other	PD280	\$ 374	\$ 242	\$ 426	\$ 371	\$ 288
Memo - Troubled Debt Restructured Included Above	PD290	\$ 10	\$ 13	\$ 59	\$ 204	\$ 121
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 0	\$ 50	\$ 50	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 9,070	\$ 7,941	\$ 6,998	\$ 8,140	\$ 7,423
Mortgage Loans - Total	SUB2501	\$ 7,537	\$ 6,158	\$ 5,151	\$ 6,398	\$ 6,346
Construction	PD315	\$ 969	\$ 1,419	\$ 1,560	\$ 1,793	\$ 1,826
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 434	\$ 157	\$ 55	\$ 40	\$ 175
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 2,121	\$ 1,716	\$ 2,011	\$ 2,739	\$ 3,971
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 51	\$ 101	\$ 10	\$ 57	\$ 0
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 48	\$ 65	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD335	\$ 3,637	\$ 2,318	\$ 1,379	\$ 1,715	\$ 301
Permanent - Land	PD338	\$ 277	\$ 382	\$ 136	\$ 54	\$ 73
Nonmortgage Loans - Commercial Loans	PD340	\$ 844	\$ 1,328	\$ 817	\$ 1,012	\$ 619
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 689	\$ 455	\$ 1,030	\$ 730	\$ 458
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 2	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 273	\$ 287	\$ 884	\$ 547	\$ 308
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 51	\$ 51
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 416	\$ 166	\$ 146	\$ 132	\$ 99
Memo - Troubled Debt Restructured Included Above	PD390	\$ 0	\$ 0	\$ 50	\$ 60	\$ 215
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 55	\$ 56	\$ 0	\$ 43	\$ 43

Schedule LD --- Loan Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 70,545	\$ 64,164	\$ 116,726	\$ 160,626	\$ 112,929

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Schedule LD --- Loan Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 50,616	\$ 45,558	\$ 75,171	\$ 115,464	\$ 70,629
100% and greater LTV	LD120	\$ 19,929	\$ 18,606	\$ 41,555	\$ 45,162	\$ 42,300
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 2,071	\$ 2,951	\$ 3,879	\$ 2,989	\$ 4,527
Past Due and Still Accruing - Total	SUB5240	\$ 1,772	\$ 2,873	\$ 3,760	\$ 2,707	\$ 4,147
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 1,043	\$ 1,665	\$ 2,869	\$ 1,627	\$ 3,016
90% up to 100% LTV	LD210	\$ 807	\$ 531	\$ 1,349	\$ 872	\$ 1,997
100% and greater LTV	LD220	\$ 236	\$ 1,134	\$ 1,520	\$ 755	\$ 1,019
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 729	\$ 1,208	\$ 891	\$ 1,080	\$ 1,131
90% up to 100% LTV	LD230	\$ 243	\$ 1,208	\$ 808	\$ 990	\$ 1,072
100% and greater LTV	LD240	\$ 486	\$ 0	\$ 83	\$ 90	\$ 59
Nonaccrual - Total	SUB5230	\$ 299	\$ 78	\$ 119	\$ 282	\$ 380
90% up to 100% LTV	LD250	\$ 299	\$ 64	\$ 69	\$ 61	\$ 104
100% and greater LTV	LD260	\$ 0	\$ 14	\$ 50	\$ 221	\$ 276
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 5	\$ 0	\$ 8
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 5	\$ 0	\$ 8
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 15,427	\$ 6,484	\$ 9,591	\$ 8,131	\$ 9,751
90% up to 100% LTV	LD430	\$ 8,283	\$ 4,400	\$ 6,314	\$ 5,601	\$ 5,780
100% and greater LTV	LD440	\$ 7,144	\$ 2,084	\$ 3,277	\$ 2,530	\$ 3,971
Sales - Total	SUB5340	\$ 3,315	\$ 2,796	\$ 7,327	\$ 3,842	\$ 1,997
90% up to 100% LTV	LD450	\$ 2,520	\$ 2,032	\$ 6,391	\$ 3,687	\$ 1,917
100% and greater LTV	LD460	\$ 795	\$ 764	\$ 936	\$ 155	\$ 80

Schedule CC --- Consolidated Commitments and Contingencies		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 245,700	\$ 223,942	\$ 239,799	\$ 266,563	\$ 253,796
Mortgage Construction Loans	CC105	\$ 194,186	\$ 172,872	\$ 190,708	\$ 235,366	\$ 222,619
Other Mortgage Loans	CC115	\$ 51,514	\$ 51,070	\$ 49,091	\$ 31,197	\$ 31,177
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 3,710	\$ 2,015	\$ 7,209	\$ 8,643	\$ 3,633
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 67,846	\$ 60,078	\$ 41,202	\$ 73,743	\$ 126,095
1-4 Dwelling Units	CC280	\$ 57,747	\$ 43,104	\$ 36,170	\$ 58,056	\$ 115,012

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Schedule CC --- Consolidated Commitments and Contingencies		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 1,021	\$ 2,220	\$ 132	\$ 0	\$ 3,945
All Other Real Estate	CC300	\$ 9,078	\$ 14,754	\$ 4,900	\$ 15,687	\$ 7,138
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 2,809	\$ 1,792	\$ 2,353	\$ 3,222	\$ 1,914
Commitments Outstanding to Purchase Loans	CC320	\$ 124	\$ 0	\$ 0	\$ 0	\$ 151
Commitments Outstanding to Sell Loans	CC330	\$ 51,802	\$ 45,667	\$ 42,289	\$ 67,918	\$ 94,610
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	\$ 4,510	\$ 590	\$ 681	\$ 6,825	\$ 12,643
Commitments Outstanding to Sell Investment Securities	CC375	\$ 1,735	\$ 1,995	\$ 1,435	\$ 1,460	\$ 2,125
Unused Lines of Credit - Total	SUB3361	\$ 247,423	\$ 238,044	\$ 395,496	\$ 409,334	\$ 413,058
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 108,134	\$ 106,220	\$ 208,688	\$ 234,525	\$ 238,981
Commercial Lines	CC420	\$ 102,083	\$ 93,772	\$ 133,766	\$ 128,742	\$ 124,537
Open-End Consumer Lines - Credit Cards	CC423	\$ 29,981	\$ 30,300	\$ 38,416	\$ 33,708	\$ 37,968
Open-End Consumer Lines - Other	CC425	\$ 7,225	\$ 7,752	\$ 14,626	\$ 12,359	\$ 11,572
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 18,798	\$ 16,950	\$ 22,846	\$ 28,639	\$ 26,775
Commercial	CC430	\$ 2,978	\$ 2,326	\$ 1,962	\$ 8,064	\$ 8,773
Standby, Not Included on CC465 or CC468	CC435	\$ 15,820	\$ 14,624	\$ 20,884	\$ 20,575	\$ 18,002
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 7,394	\$ 1,702	\$ 6,833	\$ 5,871	\$ 5,671
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 7,394	\$ 1,702	\$ 6,833	\$ 5,871	\$ 5,671
Other Contingent Liabilities	CC480	\$ 22	\$ 0	\$ 0	\$ 210	\$ 210
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 8,305	\$ 9,486	\$ 16,940	\$ 1,749	\$ 9,523
Pass-Through Securities	CF143	\$ 8,305	\$ 8,486	\$ 16,940	\$ 1,749	\$ 8,921
Other Mortgage-Backed Securities	CF153	\$ 0	\$ 1,000	\$ 0	\$ 0	\$ 602
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 4,633	\$ 985	\$ 2,300	\$ 746	\$ 11
Pass-Through Securities	CF145	\$ 4,613	\$ 967	\$ 2,284	\$ 733	\$ 0
Other Mortgage-Backed Securities	CF155	\$ 20	\$ 18	\$ 16	\$ 13	\$ 11
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 3,672	\$ 8,501	\$ 14,640	\$ 1,003	\$ 9,512

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Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 7,143	\$- 7,850	\$- 7,951	\$- 7,992	\$- 11,281
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 2,259	\$- 174	\$- 1,478	\$- 1,477	\$- 17,601
Mortgage Loans Disbursed - Total	SUB3831	\$ 446,525	\$ 337,912	\$ 391,112	\$ 471,187	\$ 566,839
Construction Loans - Total	SUB3840	\$ 121,277	\$ 87,382	\$ 109,332	\$ 128,992	\$ 129,512
1-4 Dwelling Units	CF190	\$ 90,629	\$ 69,442	\$ 85,296	\$ 99,771	\$ 99,575
Multifamily (5 or more) Dwelling Units	CF200	\$ 9,559	\$ 8,401	\$ 7,706	\$ 3,117	\$ 11,236
Nonresidential	CF210	\$ 21,089	\$ 9,539	\$ 16,330	\$ 26,104	\$ 18,701
Permanent Loans - Total	SUB3851	\$ 325,248	\$ 250,530	\$ 281,780	\$ 342,195	\$ 437,327
1-4 Dwelling Units	CF225	\$ 252,103	\$ 185,673	\$ 204,099	\$ 247,192	\$ 298,156
Multifamily (5 or more) Dwelling Units	CF245	\$ 23,222	\$ 13,471	\$ 5,548	\$ 22,362	\$ 38,033
Nonresidential (Except Land)	CF260	\$ 28,639	\$ 28,757	\$ 32,273	\$ 42,886	\$ 47,764
Land	CF270	\$ 21,284	\$ 22,629	\$ 39,860	\$ 29,755	\$ 53,374
Loans and Participations Purchased - Total	SUB3880	\$ 5,003	\$ 2,205	\$ 3,180	\$ 5,364	\$ 4,557
Secured by 1-4 Dwelling Units	CF280	\$ 2,052	\$ 660	\$ 525	\$ 3,106	\$ 144
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 361	\$ 0	\$ 268	\$ 897
Secured by Nonresidential	CF300	\$ 2,951	\$ 1,184	\$ 2,655	\$ 1,990	\$ 3,516
Loans and Participations Sold - Total	SUB3890	\$ 140,683	\$ 89,888	\$ 133,960	\$ 156,175	\$ 153,704
Secured by 1-4 Dwelling Units	CF310	\$ 133,051	\$ 87,527	\$ 112,091	\$ 120,993	\$ 153,552
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 6,663	\$ 2,120	\$ 21,587	\$ 35,069	\$ 0
Secured by Nonresidential	CF330	\$ 969	\$ 241	\$ 282	\$ 113	\$ 152
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 135,680	\$- 87,683	\$- 130,780	\$- 150,811	\$- 149,147
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 249,426	\$ 212,184	\$ 236,441	\$ 282,445	\$ 329,923
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 5,975	\$- 12,390	\$ 5,199	\$- 4,707	\$ 13,099
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 41,475	\$ 33,651	\$ 29,775	\$ 36,048	\$ 68,765
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 55,444	\$ 25,655	\$ 29,090	\$ 33,224	\$ 100,868
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 97,094	\$ 79,105	\$ 117,246	\$ 142,872	\$ 128,575
Commercial	CF390	\$ 63,680	\$ 53,104	\$ 72,103	\$ 79,758	\$ 61,355
Consumer	CF400	\$ 33,414	\$ 26,001	\$ 45,143	\$ 63,114	\$ 67,220
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 854	\$ 0	\$ 0
Commercial	CF395	\$ 0	\$ 0	\$ 854	\$ 0	\$ 0
Consumer	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 97,094	\$ 79,105	\$ 116,392	\$ 142,872	\$ 128,575
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 6,651	\$ 8,610	\$ 70,220	\$- 8,941	\$ 49,329
New Deposits Received less Deposits Withdrawn	CF420	\$- 7,164	\$- 6,052	\$ 56,636	\$- 22,575	\$ 36,059
Interest Credited to Deposits	CF430	\$ 13,815	\$ 14,662	\$ 13,584	\$ 13,634	\$ 13,270
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 17,231	\$ 19,722	\$ 25,123	\$ 25,825	\$ 10,889
Fully Insured	DI100	\$ 17,231	\$ 19,722	\$ 22,850	\$ 23,152	\$ 5,754
Other	DI110	\$ 0	\$ 0	\$ 2,273	\$ 2,673	\$ 5,135
Deposits with Balances - \$100,000 or Less	DI120	\$ 2,437,289	\$ 2,465,907	\$ 3,071,203	\$ 3,098,682	\$ 3,119,484
Deposits with Balances - Greater than \$100,000	DI130	\$ 1,022,224	\$ 1,010,110	\$ 1,311,686	\$ 1,302,280	\$ 1,291,825
Number of Deposit Accounts - Total	SUB4062	252,419	256,730	356,807	366,498	361,620
Balances of \$100,000 or Less	DI150	247,218	251,561	350,237	359,945	355,114
Balances Greater than \$100,000	DI160	5,201	5,169	6,570	6,553	6,506
IRA/Keogh Accounts	DI200	\$ 351,670	\$ 349,347	\$ 373,451	\$ 377,515	\$ 376,711
Uninsured Deposits	DI210	\$ 557,262	\$ 557,675	\$ 762,540	\$ 749,426	\$ 746,126
Preferred Deposits	DI220	\$ 76,180	\$ 79,172	\$ 75,166	\$ 55,962	\$ 56,545
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 697,469	\$ 684,088	\$ 834,986	\$ 823,653	\$ 818,813
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 352,238	\$ 374,196	\$ 751,479	\$ 765,913	\$ 772,162
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 414,567	\$ 425,431	\$ 464,112	\$ 488,540	\$ 484,717
Deposits & Escrows - Time Deposits	DI340	\$ 1,995,236	\$ 1,992,300	\$ 2,332,307	\$ 2,322,864	\$ 2,335,612
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 207,456	\$ 205,868	\$ 373,843	\$ 369,193	\$ 370,218
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 3,419	\$ 3,268	\$ 4,599	\$ 4,223	\$ 5,185
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 1,363	\$ 1,360	\$ 1,055	\$ 924	\$ 560
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 1,717	\$ 1,717	\$ 1,616	\$ 1,641	\$ 1,400
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule SI --- Consolidated Supplemental Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	1,305	1,305	1,588	1,593	1,607
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 354,124	\$ 371,274	\$ 583,817	\$ 617,236	\$ 644,104
Assets Held for Sale	SI387	\$ 40,290	\$ 32,812	\$ 30,278	\$ 33,010	\$ 39,924
Loans Serviced for Others	SI390	\$ 1,137,943	\$ 1,105,135	\$ 1,100,210	\$ 1,069,265	\$ 1,088,968
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	85.00%	83.52%	79.44%	78.24%	84.45%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	84.55%	83.42%	79.65%	78.25%	84.36%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	84.42%	83.39%	78.82%	78.26%	83.92%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	80.43%	80.52%	79.77%	80.02%	79.67%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 12,230	\$ 11,056	\$ 11,410	\$ 10,574	\$ 10,400
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 41,426	\$ 39,186	\$ 38,617	\$ 37,004	\$ 26,800
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	84	79	84	101	65
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	SI600	\$ 613,148	\$ 621,225	\$ 679,280	\$ 667,809	\$ 668,145
Net Income (Loss) (SO91)	SI610	\$ 18,007	\$ 9,407	\$ 11,630	\$ 15,634	\$ 14,976
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 206
Dividends Declared - Common Stock	SI630	\$ 9,455	\$ 2,232	\$ 249	\$ 2,357	\$ 4,811
Stock Issued	SI640	\$ 437	\$ 40	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 84	\$- 509	\$ 54	\$ 235	\$ 228
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 6,192	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 3,829	\$- 4,222	\$ 145	\$ 6,993	\$- 10,562
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 0	\$- 1
Other Adjustments	SI671	\$ 263	\$ 362	\$ 145	\$ 65	\$ 38
Ending Equity Capital (SC80)	SI680	\$ 618,655	\$ 624,071	\$ 697,197	\$ 688,379	\$ 667,807
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 72	\$ 67	\$ 37	\$ 58	\$ 58
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	5 [Yes]	5 [Yes]	6 [Yes]	7 [Yes]	4 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 110,923	\$ 109,805	\$ 3,813	\$ 3,820	\$ 1,723
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 231	\$ 235	\$ 122,309	\$ 93,493	\$ 291
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 4,444,332	\$ 4,438,816	\$ 5,437,548	\$ 5,469,369	\$ 5,420,501
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,336,668	\$ 1,378,451	\$ 1,445,345	\$ 1,439,172	\$ 1,458,582
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 2,518,082	\$ 2,494,609	\$ 3,082,635	\$ 3,109,126	\$ 3,063,686
Nonmortgage Loans	SI885	\$ 335,207	\$ 325,120	\$ 569,736	\$ 544,780	\$ 557,734
Deposits and Excrows	SI890	\$ 3,425,584	\$ 3,422,734	\$ 4,337,459	\$ 4,375,013	\$ 4,365,274
Total Borrowings	SI895	\$ 297,411	\$ 298,551	\$ 339,731	\$ 342,741	\$ 318,945
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	20	10	8	14	26
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 3,497	\$ 942	\$ 290	\$ 1,358	\$ 6,647
Interest Charged on Loans Made During Quarter - Minimum	SI920	6.00	5.52	5.20	5.13	5.08
Interest Charged on Loans Made During Quarter - Maximum	SI930	9.16	5.85	5.55	7.22	7.41

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Schedule SQ --- Consolidated Supplemental Questions		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	1	1	1	1	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	1	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	1	1	2	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	3	3	2	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	9	9	10	8	7

Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	13 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	17 [Yes]
Do you have any farm or agriculture loans?	SB100	6 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	9 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	0 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	2 [Yes]
Number of Loans on SC260	SB200	0	N/A	N/A	N/A	17
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	839	N/A	N/A	N/A	940
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 28,886	N/A	N/A	N/A	\$ 32,812
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	370	N/A	N/A	N/A	485
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 57,298	N/A	N/A	N/A	\$ 72,214
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	269	N/A	N/A	N/A	358
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 118,966	N/A	N/A	N/A	\$ 155,081
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	1,903	N/A	N/A	N/A	2,440
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 49,247	N/A	N/A	N/A	\$ 50,210
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	211	N/A	N/A	N/A	1,028
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 29,538	N/A	N/A	N/A	\$ 40,178
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	87	N/A	N/A	N/A	226

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Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 33,120	N/A	N/A	N/A	\$ 78,798
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	71	N/A	N/A	N/A	122
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 2,768	N/A	N/A	N/A	\$ 4,441
Farm Mortgages Orig at \$100-250,000 - Number	SB520	25	N/A	N/A	N/A	41
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 3,833	N/A	N/A	N/A	\$ 6,388
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	2	N/A	N/A	N/A	16
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 636	N/A	N/A	N/A	\$ 6,013
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	29	N/A	N/A	N/A	22
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 715	N/A	N/A	N/A	\$ 384
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	2	N/A	N/A	N/A	1
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 302	N/A	N/A	N/A	\$ 152
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	2	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 456	N/A	N/A	N/A	\$ 0

Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	5 [Yes]	5 [Yes]	6 [Yes]	7 [Yes]	7 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	5 [Yes]	5 [Yes]	6 [Yes]	7 [Yes]	7 [Yes]
Do you have any activity to report on this schedule?	FS130	5 [Yes]	5 [Yes]	6 [Yes]	7 [Yes]	7 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 1,246,100	\$ 1,186,877	\$ 1,258,351	\$ 1,175,762	\$ 1,147,900
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 932,756	\$ 887,253	\$ 950,156	\$ 862,506	\$ 843,245
Personal Trust and Agency Accounts	FS210	\$ 564,920	\$ 525,027	\$ 524,719	\$ 430,487	\$ 422,943
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 129,877	\$ 128,446	\$ 145,989	\$ 138,467	\$ 136,159
Employee Benefit - Defined Contribution	FS220	\$ 32,175	\$ 31,989	\$ 31,167	\$ 29,355	\$ 32,986
Employee Benefit - Defined Benefit	FS230	\$ 16,063	\$ 16,402	\$ 24,886	\$ 24,558	\$ 21,865
Other Retirement Accounts	FS240	\$ 81,639	\$ 80,055	\$ 89,936	\$ 84,554	\$ 81,308
Corporate Trust and Agency Accounts	FS250	\$ 2,929	\$ 2,887	\$ 2,891	\$ 1	\$ 1
Investment Management Agency Accounts	FS260	\$ 234,467	\$ 230,731	\$ 276,394	\$ 293,551	\$ 283,731
Other Fiduciary Accounts	FS270	\$ 563	\$ 162	\$ 163	\$ 0	\$ 411
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 77,231	\$ 74,452	\$ 79,935	\$ 96,048	\$ 83,638
Personal Trust and Agency Accounts	FS211	\$ 1,681	\$ 1,660	\$ 1,910	\$ 221	\$ 205
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 73,185	\$ 70,393	\$ 75,012	\$ 88,785	\$ 76,931
Employee Benefit - Defined Contribution	FS221	\$ 48,269	\$ 46,979	\$ 50,532	\$ 46,711	\$ 39,885
Employee Benefit - Defined Benefit	FS231	\$ 12,172	\$ 12,002	\$ 12,656	\$ 27,850	\$ 23,072
Other Retirement Accounts	FS241	\$ 12,744	\$ 11,412	\$ 11,824	\$ 14,224	\$ 13,974
Corporate Trust and Agency Accounts	FS251	\$ 2,365	\$ 2,399	\$ 2,857	\$ 7,042	\$ 6,182
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 156	\$ 0	\$ 320
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 236,113	\$ 225,172	\$ 228,260	\$ 217,208	\$ 221,017
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	1,858	1,809	1,983	1,932	1,959
Personal Trust and Agency Accounts	FS212	836	794	845	756	794
Retirement-related Trust and Agency Accounts - Total	SUB6120	550	554	596	585	587
Employee Benefit - Defined Contribution	FS222	99	97	95	94	101
Employee Benefit - Defined Benefit	FS232	3	3	3	3	3
Other Retirement Accounts	FS242	448	454	498	488	483
Corporate Trust and Agency Accounts	FS252	13	13	13	1	1
Investment Management Agency Accounts	FS262	454	445	526	590	575
Other Fiduciary Accounts	FS272	5	3	3	0	2
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	136	131	128	128	114
Personal Trust and Agency Accounts	FS213	2	3	5	4	2
Retirement-related Trust and Agency Accounts - Total	SUB6130	126	121	113	113	100
Employee Benefit - Defined Contribution	FS223	45	47	47	46	38
Employee Benefit - Defined Benefit	FS233	4	4	4	5	4
Other Retirement Accounts	FS243	77	70	62	62	58
Corporate Trust and Agency Accounts	FS253	8	7	9	11	11
Other Fiduciary Accounts	FS273	0	0	1	0	1
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	106	108	107	107	110
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 2,108	\$ 995	\$ 4,535	\$ 2,800	\$ 1,881
Personal Trust and Agency Accounts	FS310	\$ 1,174	\$ 546	\$ 2,291	\$ 1,391	\$ 921
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 366	\$ 169	\$ 781	\$ 541	\$ 382
Employee Benefit - Defined Contribution	FS320	\$ 185	\$ 70	\$ 383	\$ 294	\$ 217

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS330	\$ 52	\$ 36	\$ 99	\$ 62	\$ 42
Other Retirement Accounts	FS340	\$ 129	\$ 63	\$ 299	\$ 185	\$ 123
Corporate Trust and Agency Accounts	FS350	\$ 15	\$ 7	\$ 25	\$ 16	\$ 11
Investment Management Agency Accounts	FS360	\$ 442	\$ 216	\$ 1,219	\$ 694	\$ 460
Other Fiduciary Accounts	FS370	\$ 5	\$ 5	\$ 5	\$ 3	\$ 2
Custody and Safekeeping Accounts	FS380	\$ 98	\$ 49	\$ 188	\$ 138	\$ 96
Other Fiduciary and Related Services	FS390	\$ 8	\$ 3	\$ 26	\$ 17	\$ 9
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 1,648	\$ 468	\$ 3,930	\$ 2,185	\$ 1,486
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 24	\$ 18	\$ 9
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 60	\$ 36	\$ 108	\$ 81	\$ 54
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 520	\$ 563	\$ 689	\$ 678	\$ 440
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 149,853	\$ 147,696	\$ 524,719	\$ 142,630	\$ 177,947
Non-Interest-Bearing Deposits	FS410	\$ 24	\$ 26	\$ 283	\$ 310	\$ 32
Interest-Bearing Deposits	FS415	\$ 2,204	\$ 2,283	\$ 2,260	\$ 1,603	\$ 1,680
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 22,636	\$ 20,831	\$ 123,664	\$ 18,999	\$ 19,779
State, County and Municipal Obligations	FS425	\$ 19,972	\$ 21,051	\$ 29,763	\$ 20,769	\$ 24,774
Money Market Mutual Funds	FS430	\$ 14,956	\$ 9,646	\$ 47,308	\$ 9,129	\$ 14,814
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 6,132	\$ 5,579	\$ 42,659	\$ 6,564	\$ 7,158
Common and Preferred Stock	FS445	\$ 69,299	\$ 73,370	\$ 258,683	\$ 72,243	\$ 94,648
Real Estate Mortgages	FS450	\$ 140	\$ 122	\$ 480	\$ 124	\$ 125
Real Estate	FS455	\$ 10,332	\$ 10,620	\$ 14,474	\$ 8,823	\$ 9,268
Miscellaneous Assets	FS460	\$ 4,158	\$ 4,168	\$ 5,145	\$ 4,066	\$ 5,669
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	76	92	99	106	102
Corporate and Municipal Trusteeships	FS510	2	7	7	2	8
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	74	85	92	104	94
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 535	\$ 7,830	\$ 7,830	\$ 7,830	\$ 8,525
Number of Funds - Total Collective Investment Funds	FS60	0	0	3	0	0
Domestic Equity	FS610	0	0	1	0	0

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
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	\$ 219	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 87	\$ 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	\$ 132	\$ 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/Otr Losses	FS70	\$ 0	\$ 0	\$ 11	\$ 11	\$ 9
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 11	\$ 11	\$ 9
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	\$ 8	\$ 7	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 1	\$ 1	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 7	\$ 6	\$ 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 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Capital (SC80)	CCR100	\$ 618,656	\$ 624,071	\$ 697,199	\$ 688,376	\$ 667,809
Equity Capital Deductions - Total	SUB1631	\$ 5,115	\$ 10,718	\$ 11,720	\$ 3,847	\$ 4,391
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 769	\$ 736	\$ 1,310	\$ 161	\$ 162
Goodwill and Certain Other Intangible Assets	CCR115	\$ 3,511	\$ 8,909	\$ 9,601	\$ 2,953	\$ 3,001
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 835	\$ 1,073	\$ 809	\$ 733	\$ 1,228
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$- 3,967	\$- 7,819	\$- 11,325	\$- 11,000	\$- 3,753
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 3,967	\$- 7,819	\$- 11,325	\$- 11,000	\$- 3,753
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 609,574	\$ 605,534	\$ 674,154	\$ 673,529	\$ 659,665
Total Assets (SC60)	CCR205	\$ 4,442,668	\$ 4,473,512	\$ 5,456,660	\$ 5,537,391	\$ 5,466,111
Asset Deductions - Total	SUB1651	\$ 5,115	\$ 10,718	\$ 11,720	\$ 3,847	\$ 4,391
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 769	\$ 736	\$ 1,310	\$ 161	\$ 162
Goodwill and Certain Other Intangible Assets	CCR265	\$ 3,511	\$ 8,909	\$ 9,601	\$ 2,953	\$ 3,001
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 835	\$ 1,073	\$ 809	\$ 733	\$ 1,228
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 6,016	\$- 12,890	\$- 17,910	\$- 16,812	\$- 5,956
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 6,016	\$- 12,890	\$- 17,910	\$- 16,812	\$- 5,956
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 4,431,537	\$ 4,449,904	\$ 5,427,030	\$ 5,516,732	\$ 5,455,764
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 177,343	\$ 178,048	\$ 217,099	\$ 220,752	\$ 218,248
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 609,574	\$ 605,534	\$ 674,154	\$ 673,529	\$ 659,665
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,580	\$ 1,362	\$ 1,993	\$ 1,551	\$ 1,439
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

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 29,147	\$ 28,983	\$ 38,031	\$ 37,987	\$ 36,406
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 30,727	\$ 30,345	\$ 40,024	\$ 39,538	\$ 37,845
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 30,727	\$ 30,345	\$ 40,024	\$ 39,538	\$ 37,845
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 640,301	\$ 635,879	\$ 714,178	\$ 713,067	\$ 697,510
0% R/W Category - Cash	CCR400	\$ 29,929	\$ 30,377	\$ 37,351	\$ 40,438	\$ 41,697
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 108,578	\$ 151,309	\$ 303,594	\$ 366,142	\$ 322,095
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 173	\$ 173	\$ 4,334	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 42,795	\$ 41,257	\$ 32,771	\$ 38,912	\$ 32,385
0% R/W Category - Assets Total	CCR420	\$ 181,475	\$ 223,116	\$ 378,050	\$ 445,492	\$ 396,177
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	\$ 69,750	\$ 75,073	\$ 196,060	\$ 163,822	\$ 213,529
20% R/W Category - Claims on FHLBs	CCR435	\$ 809,492	\$ 813,530	\$ 774,883	\$ 748,659	\$ 726,665
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 47,379	\$ 44,442	\$ 46,841	\$ 47,088	\$ 49,800
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 37,349	\$ 54,951	\$ 60,966	\$ 82,151	\$ 64,289
20% R/W Category - Other	CCR450	\$ 416,192	\$ 432,852	\$ 457,281	\$ 464,371	\$ 517,855
20% R/W Category - Assets Total	CCR455	\$ 1,380,162	\$ 1,420,848	\$ 1,536,031	\$ 1,506,091	\$ 1,572,138
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 276,033	\$ 284,167	\$ 307,206	\$ 301,219	\$ 314,426
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,226,998	\$ 1,199,381	\$ 1,425,116	\$ 1,397,086	\$ 1,359,756
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 43,931	\$ 44,342	\$ 46,595	\$ 46,702	\$ 49,535
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 5,673	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 0	\$ 5,685	\$ 5,717	\$ 5,370	\$ 5,358
50% R/W Category - Other	CCR480	\$ 0	\$ 1,337	\$ 102,873	\$ 128,942	\$ 87,933
50% R/W Category - Assets Total	CCR485	\$ 1,276,602	\$ 1,250,745	\$ 1,580,301	\$ 1,578,100	\$ 1,502,582
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 638,304	\$ 625,378	\$ 790,155	\$ 789,055	\$ 751,295
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 0	\$ 0	\$ 0	\$ 91,449	\$ 94,111

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	\$ 1,775,672	\$ 1,721,710	\$ 2,241,045	\$ 2,208,697	\$ 2,148,752
100% R/W Category - Assets Total	CCR510	\$ 1,775,672	\$ 1,721,710	\$ 2,241,045	\$ 2,300,146	\$ 2,242,863
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 1,775,672	\$ 1,721,710	\$ 2,241,045	\$ 2,300,146	\$ 2,242,863
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 4,613,911	\$ 4,616,419	\$ 5,735,427	\$ 5,829,829	\$ 5,713,760
Subtotal Risk-Weighted Assets	CCR75	\$ 2,690,007	\$ 2,631,254	\$ 3,338,402	\$ 3,390,416	\$ 3,308,582
Excess Allowances for Loan and Lease Losses	CCR530	\$ 4,329	\$ 2,627	\$ 1,713	\$ 2,077	\$ 2,425
Total Risk-Weighted Assets	CCR78	\$ 2,685,678	\$ 2,628,627	\$ 3,336,689	\$ 3,388,339	\$ 3,306,157
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 214,856	\$ 210,292	\$ 266,937	\$ 271,068	\$ 264,493
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	13.76%	13.61%	12.42%	12.21%	12.09%
Total Risk-Based Capital Ratio	CCR820	23.84%	24.19%	21.40%	21.04%	21.10%
Tier 1 Risk-Based Capital Ratio	CCR830	22.70%	23.04%	20.20%	19.88%	19.95%
Tangible Equity Ratio	CCR840	13.76%	13.61%	12.42%	12.21%	12.09%

*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.