TFR Industry Aggregate Report 93047 - OTS-Regulated: Tennessee March 2011

Frozen Aggregated Data (\$Thousands)

Description		Mar 2011 Value	Dec 2010 Value	Sep 2010 Value	Jun 2010 Value	Mar 2010 Value
Number of Regulated Institutions		14	14	15	15	15
Schedule NS Optional Narrative Statement		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC Consolidated Statement of Condition		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line I tem	Value	Value	Value	Value	Value
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,611,025	\$ 1,532,816	\$ 1,532,173	\$ 1,504,844	\$ 1,449,283
Cash and Non-Interest-Earning Deposits	SC110	\$ 71,525	\$ 55,048	\$ 60,290	\$ 74,301	\$ 65,498
Interest-Earning Deposits in FHLBs	SC112	\$ 54,339	\$ 58,878	\$ 59,399	\$ 70,081	\$ 76,824
Other Interest-Earning Deposits	SC118	\$ 140,525	\$ 103,288	\$ 125,262	\$ 113,425	\$ 113,458
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 13,267	\$ 26,091	\$ 30,156	\$ 33,856	\$ 19,864
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,227,771	\$ 1,190,272	\$ 1,148,404	\$ 1,110,984	\$ 1,068,159
Equity Securities Carried at Fair Value	SC140	\$ 23	\$ 50	\$ 23	\$ 23	\$ 24
State and Municipal Obligations	SC180	\$ 87,591	\$ 85,879	\$ 93,851	\$ 88,524	\$ 88,806
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ O	\$ O	\$ O	\$ 0
Other Investment Securities	SC185	\$ 8,317	\$ 7,007	\$ 6,761	\$ 6,440	\$ 7,333
Accrued Interest Receivable	SC191	\$ 7,667	\$ 6,303	\$ 8,027	\$ 7,210	\$ 9,317
Mortgage-Backed Securities - Total	SC22	\$ 149,939	\$ 151,935	\$ 167,399	\$ 157,795	\$ 168,297
Pass-Through - Total	SUB0073	\$ 117,416	\$ 121,067	\$ 134,964	\$ 125,990	\$ 136,823
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 117,416	\$ 121,067	\$ 134,964	\$ 125,990	\$ 136,823
Other Pass-Through	SC215	\$ O	\$ 0	\$ O	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 32,170	\$ 30,506	\$ 31,970	\$ 31,434	\$ 31,061
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 3,049	\$ 184	\$ 268	\$ 400	\$ 539
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 15,082	\$ 13,476	\$ 15,295	\$ 13,520	\$ 11,402
Other	SC222	\$ 14,039	\$ 16,846	\$ 16,407	\$ 17,514	\$ 19,120
Accrued Interest Receivable	SC228	\$ 353	\$ 362	\$ 465	\$ 371	\$ 413
Mortgage Loans - Gross	SUB0092	\$ 2,624,991	\$ 2,666,935	\$ 2,890,323	\$ 2,890,315	\$ 2,891,082
Mortgage Loans - Total	SC26	\$ 2,597,258	\$ 2,640,071	\$ 2,862,757	\$ 2,866,198	\$ 2,866,255

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Schedule SC Consolidated Statement of Condition Description	Line I tem	Mar 2011 Value	Dec 2010 Value	Sep 2010 Value	Jun 2010 Value	Mar 2010 Value
Construction Loans - Total	SUB0100	\$ 138,617	\$ 137,248	\$ 186,359	\$ 203,851	\$ 204,016
					•	
Residential - Total	SUB0110	\$ 99,343	\$ 100,235	\$ 117,067	\$ 127,692	\$ 131,458
1-4 Dwelling Units	SC230	\$ 96,362	\$ 96,407	\$ 105,285	\$ 110,278	\$ 113,500
Multifamily (5 or more) Dwelling Units	SC235	\$ 2,981	\$ 3,828	\$ 11,782	\$ 17,414	\$ 17,958
Nonresidential Property	SC240	\$ 39,274	\$ 37,013	\$ 69,292	\$ 76,159	\$ 72,558
Permanent Loans - Total	SUB0121	\$ 2,475,562	\$ 2,518,660	\$ 2,692,190	\$ 2,674,619	\$ 2,675,002
Residential - Total	SUB0131	\$ 1,551,078	\$ 1,593,616	\$ 1,720,075	\$ 1,697,302	\$ 1,698,766
1-4 Dwelling Units - Total	SUB0141	\$ 1,422,909	\$ 1,459,000	\$ 1,592,021	\$ 1,573,235	\$ 1,577,646
Revolving Open-End Loans	SC251	\$ 187,027	\$ 187,519	\$ 196,400	\$ 194,582	\$ 193,338
All Other - First Liens	SC254	\$ 1,176,398	\$ 1,211,863	\$ 1,327,639	\$ 1,310,487	\$ 1,313,020
All Other - Junior Liens	SC255	\$ 59,484	\$ 59,618	\$ 67,982	\$ 68,166	\$ 71,288
Multifamily (5 or more) Dwelling Units	SC256	\$ 128,169	\$ 134,616	\$ 128,054	\$ 124,067	\$ 121,120
Nonresidential Property (Except Land)	SC260	\$ 735,159	\$ 722,895	\$ 747,149	\$ 745,263	\$ 731,420
Land	SC265	\$ 189,325	\$ 202,149	\$ 224,966	\$ 232,054	\$ 244,816
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 41,729	\$- 60,579	\$ 79	\$- 548	\$- 5,402
Accrued Interest Receivable	SC272	\$ 9,838	\$ 9,839	\$ 10,999	\$ 11,191	\$ 11,252
Advances for Taxes and Insurance	SC275	\$ 974	\$ 1,188	\$ 775	\$ 654	\$ 812
Allowance for Loan and Lease Losses	SC283	\$ 27,733	\$ 26,864	\$ 27,566	\$ 24,117	\$ 24,827
Nonmortgage Loans - Gross	SUB0162	\$ 278,353	\$ 289,047	\$ 302,418	\$ 305,413	\$ 308,832
Nonmortgage Loans - Total	SC31	\$ 267,173	\$ 277,610	\$ 291,219	\$ 293,117	\$ 296,317
Commercial Loans - Total	SC32	\$ 184,009	\$ 190,235	\$ 193,382	\$ 194,532	\$ 194,054
Secured	SC300	\$ 148,367	\$ 150,916	\$ 146,566	\$ 147,514	\$ 148,496
Unsecured	SC303	\$ 35,642	\$ 39,319	\$ 46,816	\$ 47,018	\$ 45,558
Credit Card Loans Outstanding-Business	SC304	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 91,173	\$ 95,369	\$ 105,600	\$ 107,508	\$ 111,181
Loans on Deposits	SC310	\$ 17,004	\$ 16,630	\$ 21,273	\$ 21,215	\$ 20,726
Home Improvement Loans (Not secured by real estate)	SC316	\$ 195	\$ 191	\$ 197	\$ 193	\$ 205
Education Loans	SC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ C
Auto Loans	SC323	\$ 35,200	\$ 38,020	\$ 43,341	\$ 45,245	\$ 48,324
Mobile Home Loans	SC326	\$ 2,189	\$ 1,663	\$ 1,730	\$ 1,823	\$ 1,871
Credit Cards	SC328	\$ 762	\$ 0	\$ 0	\$ 0	\$ C
Other, Including Lease Receivables	SC330	\$ 35,823	\$ 38,865	\$ 39,059	\$ 39,032	\$ 40,055
Accrued Interest Receivable	SC348	\$ 3,171	\$ 3.443	\$ 3,436	\$ 3.373	\$ 3,597

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Frozen Aggregated Data (\$Thousands)

Schedule SC Consolidated Statement of Condition		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line I tem	Value	Value	Value	Value	Value
Allowance for Loan and Lease Losses	SC357	\$ 11,180	\$ 11,437	\$ 11,199	\$ 12,296	\$ 12,51
Repossessed Assets - Gross	SUB0201	\$ 40,511	\$ 32,511	\$ 33,944	\$ 29,373	\$ 27,77
Repossessed Assets - Total	SC40	\$ 40,511	\$ 32,511	\$ 33,944	\$ 29,373	\$ 27,77
Real Estate - Total	SUB0210	\$ 40,413	\$ 32,381	\$ 33,535	\$ 29,221	\$ 27,61
Construction	SC405	\$ 1,910	\$ 1,252	\$ 3,146	\$ 2,652	\$ 1,58
Residential - Total	SUB0225	\$ 19,801	\$ 16,282	\$ 13,374	\$ 12,951	\$ 14,7
1-4 Dwelling Units	SC415	\$ 19,317	\$ 15,796	\$ 13,057	\$ 12,624	\$ 14,4
Multifamily (5 or more) Dwelling Units	SC425	\$ 484	\$ 486	\$ 317	\$ 327	\$ 3
Nonresidential (Except Land)	SC426	\$ 6,019	\$ 5,916	\$ 6,231	\$ 5,621	\$ 5,0
Land	SC428	\$ 12,683	\$ 8,931	\$ 10,784	\$ 7,996	\$ 6,22
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ O	\$ 0	\$ 0	\$ 1	\$
Other Repossessed Assets	SC430	\$ 98	\$ 130	\$ 409	\$ 152	\$ 1
General Valuation Allowances	SC441	\$ O	\$ 0	\$ 0	\$ 0	5
Real Estate Held for Investment	SC45	\$ 616	\$ 616	\$ 616	\$ 616	\$ 6
Equity Investments Not Carried at Fair Value - Total	SC51	\$ 35,061	\$ 35,061	\$ 32,909	\$ 36,074	\$ 36,0
Federal Home Loan Bank Stock	SC510	\$ 34,887	\$ 34,887	\$ 32,414	\$ 35,579	\$ 35,5
Other	SC540	\$ 174	\$ 174	\$ 495	\$ 495	\$ 4
Office Premises and Equipment	SC55	\$ 86,993	\$ 87,703	\$ 106,393	\$ 107,211	\$ 107,7
Other Assets - Gross	SUB0262	\$ 88,050	\$ 89,067	\$ 101,520	\$ 95,905	\$ 89,8
Other Assets - Total	SC59	\$ 88,050	\$ 89,067	\$ 101,520	\$ 95,905	\$ 89,8
Key Person Life Insurance	SC615	\$ 6,852	\$ 6,791	\$ 14,421	\$ 11,154	\$ 9,0
Other	SC625	\$ 22,486	\$ 22,302	\$ 22,263	\$ 22,071	\$ 19,7
Intangible Assets:						
Servicing Assets on:						
Mortgage Loans	SC642	\$ 9,939	\$ 10,108	\$ 9,695	\$ 9,802	\$ 10,5
Nonmortgage Loans	SC644	\$ O	\$ 0	\$ 0	\$ 0	9
Goodwill & Other Intangible Assets	SC660	\$ 4,606	\$ 4,706	\$ 5,416	\$ 5,532	\$ 5,6
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	(
Other Assets	SC689	\$ 44,167	\$ 45,160	\$ 49,725	\$ 47,346	\$ 44,9
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N

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Frozen Aggregated Data (\$Thousands)

Schedule SC Consolidated Statement of Condition		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ O	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 38,913	\$ 38,301	\$ 38,765	\$ 36,413	\$ 37,342
Total Assets - Gross	SUB0283	\$ 4,915,539	\$ 4,885,691	\$ 5,167,695	\$ 5,127,546	\$ 5,079,591
Total Assets	SC60	\$ 4,876,626	\$ 4,847,390	\$ 5,128,930	\$ 5,091,133	\$ 5,042,249
Deposits and Escrows - Total	SC71	\$ 3,775,784	\$ 3,760,557	\$ 3,998,337	\$ 3,959,519	\$ 3,927,094
Deposits	SC710	\$ 3,757,700	\$ 3,745,961	\$ 3,968,396	\$ 3,935,899	\$ 3,909,976
Escrows	SC712	\$ 18,088	\$ 14,604	\$ 29,953	\$ 23,637	\$ 17,138
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 4	\$- 8	\$- 12	\$- 17	\$- 20
Borrowings - Total	SC72	\$ 339,994	\$ 334,617	\$ 346,486	\$ 356,259	\$ 349,797
Advances from FHLBank	SC720	\$ 224,098	\$ 220,160	\$ 231,002	\$ 241,570	\$ 235,859
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 109,811	\$ 105,986	\$ 109,178	\$ 108,748	\$ 105,053
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ O	\$ 0	\$ 0	\$ O	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 6,085	\$ 8,471	\$ 6,306	\$ 5,941	\$ 8,885
Accrued Interest Payable - Deposits	SC763	\$ 2,923	\$ 3,261	\$ 4,109	\$ 4,261	\$ 4,201
Other Liabilities - Total	SC75	\$ 35,983	\$ 37,197	\$ 45,356	\$ 42,689	\$ 41,004
Accrued Interest Payable - Other	SC766	\$ 664	\$ 649	\$ 994	\$ 977	\$ 791
Accrued Taxes	SC776	\$ 4,050	\$ 2,587	\$ 3,977	\$ 2,742	\$ 4,619
Accounts Payable	SC780	\$ 16,820	\$ 17,263	\$ 20,044	\$ 20,151	\$ 17,020
Deferred Income Taxes	SC790	\$ 278	\$ 279	\$ 760	\$ 723	\$ 759
Other Liabilities and Deferred Income	SC796	\$ 11,248	\$ 13,158	\$ 15,472	\$ 13,835	\$ 13,614
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	\$ 4,151,761	\$ 4,132,371	\$ 4,390,179	\$ 4,358,467	\$ 4,317,895
Stock - Total	SUB0311	\$ 119,944	\$ 119,554	\$ 123,919	\$ 123,996	\$ 123,605

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Frozen Aggregated Data (\$Thousands)

Schedule SC Consolidated Statement of Condition		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Cumulative	SC812	\$ O	\$ O	\$ O	\$ O	\$ O
Noncumulative	SC814	\$ 10,765	\$ 10,741	\$ 10,717	\$ 10,693	\$ 10,669
Par Value	SC820	\$ 7,104	\$ 7,104	\$ 7,288	\$ 7,288	\$ 7,281
Paid in Excess of Par	SC830	\$ 102,075	\$ 101,709	\$ 105,914	\$ 106,015	\$ 105,655
Accumulated Other Comprehensive Income - Total	SC86	\$- 684	\$- 2,195	\$ 5,091	\$ 3,280	\$ 1,069
Accumulated Gains (Losses) on Certain Securities	SC860	\$- 710	\$- 2,221	\$ 5,091	\$ 3,280	\$ 1,069
Accumulated Gains (Losses) on Cash Flow Hedges	SC865	\$ O	\$ O	\$ O	\$ O	\$ O
Other	SC870	\$ 26	\$ 26	\$ O	\$ O	\$ 0
Retained Earnings	SC880	\$ 614,349	\$ 606,376	\$ 618,332	\$ 614,574	\$ 609,200
Other Components of Equity Capital	SC891	\$- 8,745	\$- 8,717	\$- 8,601	\$- 9,193	\$- 9,528
Total Savings Association Equity Capital	SC80	\$ 724,864	\$ 715,018	\$ 738,741	\$ 732,657	\$ 724,346
Noncontrolling Interests in Consolidated Subsidiaries	SC800	\$ O	\$ 0	\$ 9	\$ 9	\$ 9
Total Equity Capital	SC84	\$ 724,864	\$ 715,018	\$ 738,750	\$ 732,666	\$ 724,355
Total Liabilities and Equity Capital	SC90	\$ 4,876,625	\$ 4,847,389	\$ 5,128,929	\$ 5,091,133	\$ 5,042,250
Calculate CO Compatible to difference of a Compatible of		M 0044	D 0040	S 0040	L 0040	B# 0040
Schedule SO Consolidated Statement of Operations	Line Items	Mar 2011 Value	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES	0044	4.54.040	4 - 2 - 4 - 2	4 0 0	*	
Interest Income - Total	S011	\$ 51,340	\$ 53,748	\$ 58,918	\$ 58,962	\$ 59,069
Deposits and Investment Securities	SO115	\$ 8,249	\$ 8,829	\$ 9,818	\$ 10,325	\$ 10,261
Mortgage-Backed Securities	SO125	\$ 1,274	\$ 1,384	\$ 1,600	\$ 1,763	\$ 1,946
Mortgage Loans	SO141	\$ 36,357	\$ 37,767	\$ 41,304	\$ 40,596	\$ 40,610
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 222	\$ 224	\$ 249	\$ 296	\$ 272
Nonmortgage Loans - Total	SUB0950	\$ 5,117	\$ 5,440	\$ 5,816	\$ 5,835	\$ 5,835
Commercial Loans and Leases	SO160	\$ 3,133	\$ 3,234	\$ 3,513	\$ 3,495	\$ 3,456
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 18	\$ 13	\$ 46	\$ 17	\$ 17
Consumer Loans and Leases	SO171	\$ 1,984	\$ 2,206	\$ 2,303	\$ 2,340	\$ 2,379
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 103	\$ 91	\$ 85	\$ 130	\$ 128
Dividend Income on Equity Investments Not Carried at Fair Value -Total	SO18	\$ 395	\$ 351	\$ 400	\$ 399	\$ 403
Federal Home Loan Bank Stock	SO181	\$ 395	\$ 351	\$ 400	\$ 394	\$ 403
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 5	\$ 0

TFR Industry Aggregate Report 93047 - OTS-Regulated: Tennessee March 2011 Frozen Aggregated Data (\$Thousands)

Schedule SO Consolidated Statement of Operations		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Interest Expense - Total	SO21	\$ 12,711	\$ 14,403	\$ 16,573	\$ 17,588	\$ 18,185
Deposits	SO215	\$ 10,707	\$ 12,042	\$ 14,131	\$ 15,113	\$ 15,712
Escrows	SO225	\$ 9	\$ 10	\$ 15	\$ 3	\$ 8
Advances from FHLBank	SO230	\$ 1,473	\$ 1,803	\$ 1,880	\$ 1,924	\$ 1,935
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ O				
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 522	\$ 548	\$ 547	\$ 548	\$ 530
Capitalized Interest	SO271	\$ 0	\$ O	\$ O	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 39,024	\$ 39,696	\$ 42,745	\$ 41,773	\$ 41,287
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 2,389	\$ 10,400	\$ 9,877	\$ 5,793	\$ 3,548
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 36,635	\$ 29,296	\$ 32,868	\$ 35,980	\$ 37,739
Noninterest Income - Total	SO42	\$ 8,602	\$ 11,120	\$ 11,405	\$ 10,827	\$ 9,814
Mortgage Loan Servicing Fees	SO410	\$ 1,207	\$ 1,306	\$ 1,251	\$ 1,249	\$ 1,260
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 433	\$- 863	\$- 1,030	\$- 1,121	\$- 450
Other Fees and Charges	SO420	\$ 4,733	\$ 5,352	\$ 6,096	\$ 5,680	\$ 5,057
Service Charges on Deposit Accounts	SO422	\$ 687	N/A	N/A	N/A	N/A
Net Income (Loss) - Total	SUB0451	\$ 1,584	\$ 2,116	\$ 3,804	\$ 3,303	\$ 1,956
Sale of Available-for-Sale Securities	SO430	\$ 41	\$ 23	\$ 61	\$ 406	\$ 29
Sale of Loans and Leases Held for Sale	SO431	\$ 1,700	\$ 3,577	\$ 4,198	\$ 2,959	\$ 2,068
Sale of Other Assets Held for Sale	SO432	\$ O	\$ O	\$ O	\$ 0	\$ 0
Other-than-Temporary Impairment Charges on Debt & Equity Securities	SO441	\$ O	\$- 446	\$- 250	\$ O	\$- 19
Operations & Sale of Repossessed Assets	SO461	\$- 157	\$- 1,031	\$- 439	\$- 150	\$- 141
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ O	\$ O	\$- 26	\$ O	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ O	\$- 453	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ O	\$ O	\$ O	\$ O	\$ 0
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ O	\$ 10	\$ 88	\$ 0
Gains & Losses on Financial Assets & Liabilities Carried at Fair Valu	e SO485	\$ O	\$ O	\$ O	\$ O	\$ 0
Other Noninterest Income	SO488	\$ 1,511	\$ 3,655	\$ 1,534	\$ 1,716	\$ 2,010
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A

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Schedule SO Consolidated Statement of Operations		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
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	\$ 31,910	\$ 36,194	\$ 35,499	\$ 35,318	\$ 34,654
All Personnel Compensation and Expense	SO510	\$ 18,739	\$ 22,001	\$ 20,930	\$ 20,304	\$ 19,510
Legal Expense	SO520	\$ 133	\$ 159	\$ 128	\$ 125	\$ 159
Office Occupancy and Equipment Expense	SO530	\$ 5,478	\$ 5,539	\$ 6,439	\$ 6,122	\$ 6,266
Marketing and Other Professional Services	SO540	\$ 1,595	\$ 2,126	\$ 1,486	\$ 1,660	\$ 1,644
Loan Servicing Fees	SO550	\$ 13	\$ 16	\$ 12	\$ 13	\$ 15
Goodwill and Other Intangibles Expense	SO560	\$ 101	\$ 101	\$ 116	\$ 116	\$ 115
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 176	\$ 547	\$ 109	\$ 377	\$ 486
Other Noninterest Expense	SO580	\$ 5,675	\$ 5,705	\$ 6,279	\$ 6,601	\$ 6,45
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	\$ 13,327	\$ 4,222	\$ 8,774	\$ 11,489	\$ 12,899
Income Taxes - Total	S071	\$ 4,289	\$- 727	\$ 4,000	\$ 3,889	\$ 4,219
Federal	S0710	\$ 3,245	\$- 1,175	\$ 2,974	\$ 2,839	\$ 3,104
State, Local & Other	SO720	\$ 1,044	\$ 448	\$ 1,026	\$ 1,050	\$ 1,11!
Income (Loss) Before Extraordinary Items	SO81	\$ 9,038	\$ 4,949	\$ 4,774	\$ 7,600	\$ 8,680
Extraordinary Items	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ (
Net Income (Loss) Attributable to Savings Assoc & Noncontrolling Interests	S088	\$ 9,038	\$ 4,949	\$ 4,774	\$ 7,600	\$ 8,680
Net Income (Loss) Attributable to Noncontrolling Interests	SO880	\$ 0	\$ 0	\$ 0	\$ 0	\$ (
Net Income (Loss) Attributable to Savings Association	SO91	\$ 9,038	\$ 4,949	\$ 4,774	\$ 7,600	\$ 8,680
INTEREST INCOME:						
YTD - Interest Income - Total	Y_SO11	\$ 51,340	\$ 222,222	\$ 176,949	\$ 118,031	\$ 59,069
YTD - Deposits and Investment Securities	Y SO115	\$ 8,249	\$ 38,863	\$ 30,404	\$ 20,586	\$ 10,261

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Frozen Aggregated Data (\$Thousands)

Schedule SO Consolidated Statement of Operations		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,274	\$ 6,234	\$ 5,309	\$ 3,709	\$ 1,946
YTD - Mortgage Loans	Y_SO141	\$ 36,357	\$ 153,903	\$ 122,510	\$ 81,206	\$ 40,610
\ensuremath{YTD} - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 222	\$ 961	\$ 817	\$ 568	\$ 272
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 3,133	\$ 13,289	\$ 10,464	\$ 6,951	\$ 3,456
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 18	\$ 84	\$ 80	\$ 34	\$ 17
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 1,984	\$ 8,469	\$ 7,022	\$ 4,719	\$ 2,379
\ensuremath{YTD} - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_S0172	\$ 103	\$ 419	\$ 343	\$ 258	\$ 128
YTD - Div Inc on Equity Invests Not Carried at Fair Value - Total	al Y_SO18	\$ 395	\$ 1,529	\$ 1,202	\$ 802	\$ 403
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 395	\$ 1,524	\$ 1,197	\$ 797	\$ 403
YTD - Other	Y_SO185	\$ O	\$ 5	\$ 5	\$ 5	\$ O
YTD - Interest Expense - Total	Y_SO21	\$ 12,711	\$ 63,861	\$ 52,346	\$ 35,773	\$ 18,185
YTD - Deposits	Y_SO215	\$ 10,707	\$ 54,119	\$ 44,956	\$ 30,825	\$ 15,712
YTD - Escrows	Y_SO225	\$ 9	\$ 36	\$ 26	\$ 11	\$ 8
YTD - Advances from FHLBank	Y_SO230	\$ 1,473	\$ 7,533	\$ 5,739	\$ 3,859	\$ 1,935
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ O	\$ O	\$ O	\$ O	\$ O
YTD - Other Borrowed Money	Y_SO260	\$ 522	\$ 2,173	\$ 1,625	\$ 1,078	\$ 530
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ O	\$ O	\$ O	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 39,024	\$ 159,890	\$ 125,805	\$ 83,060	\$ 41,287
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 2,389	\$ 29,289	\$ 19,218	\$ 9,341	\$ 3,548
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 36,635	\$ 130,601	\$ 106,587	\$ 73,719	\$ 37,739
YTD - Noninterest Income - Total	Y_SO42	\$ 8,602	\$ 39,901	\$ 32,046	\$ 20,641	\$ 9,814
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,207	\$ 4,951	\$ 3,760	\$ 2,509	\$ 1,260
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 433	\$- 3,464	\$- 2,601	\$- 1,571	\$- 450
YTD - Other Fees and Charges	Y_SO420	\$ 4,733	\$ 19,131	\$ 16,833	\$ 10,737	\$ 5,057
YTD - Service Charges on Deposit Accounts	Y_SO422	\$ 687	N/A	N/A	N/A	N/A
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 1,584	\$ 11,257	\$ 9,063	\$ 5,259	\$ 1,956

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Frozen Aggregated Data (\$Thousands)

Schedule SO Consolidated Statement of Operations		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Available-for-Sale Securities	Y_SO430	\$ 41	\$ 519	\$ 496	\$ 435	\$ 29
YTD - Sale of Loans and Leases Held for Sale	Y_SO431	\$ 1,700	\$ 12,802	\$ 9,225	\$ 5,027	\$ 2,068
YTD - Sale of Other Assets Held for Sale	Y_SO432	\$ O	\$ O	\$ O	\$ O	\$ 0
YTD - Other-than-Temporary Impairment Charges on Debt & Equit Securities	Y_SO441	\$ 0	\$- 715	\$- 269	\$- 19	\$- 19
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 157	\$- 1,683	\$- 730	\$- 291	\$- 141
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$- 26	\$- 26	\$ 0	\$ O
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ O	\$- 453	\$ O	\$ O	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ O
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ O	\$ 98	\$ 98	\$ 88	\$ O
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fai Value	r Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 1,511	\$ 8,741	\$ 5,260	\$ 3,726	\$ 2,010
YTD - Noninterest Expense - Total	Y_SO51	\$ 31,910	\$ 133,977	\$ 105,471	\$ 69,972	\$ 34,654
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 18,739	\$ 78,532	\$ 60,744	\$ 39,814	\$ 19,510
YTD - Legal Expense	Y_SO520	\$ 133	\$ 560	\$ 412	\$ 284	\$ 159
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 5,478	\$ 22,353	\$ 18,827	\$ 12,388	\$ 6,266
YTD - Marketing and Other Professional Services	Y_SO540	\$ 1,595	\$ 6,655	\$ 4,790	\$ 3,304	\$ 1,644
YTD - Loan Servicing Fees	Y_SO550	\$ 13	\$ 56	\$ 40	\$ 28	\$ 15
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 101	\$ 405	\$ 347	\$ 231	\$ 115
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 176	\$ 1,503	\$ 972	\$ 863	\$ 486
YTD - Other Noninterest Expense	Y_SO580	\$ 5,675	\$ 23,913	\$ 19,339	\$ 13,060	\$ 6,459
YTD - Income (Loss) Before Income Taxes	Y_S060	\$ 13,327	\$ 36,525	\$ 33,162	\$ 24,388	\$ 12,899
YTD - Income Taxes - Total	Y_S071	\$ 4,289	\$ 11,318	\$ 12,108	\$ 8,108	\$ 4,219
YTD - Federal	Y_S0710	\$ 3,245	\$ 7,742	\$ 8,917	\$ 5,943	\$ 3,104
YTD - State, Local, and Other	Y_S0720	\$ 1,044	\$ 3,576	\$ 3,191	\$ 2,165	\$ 1,115
YTD - Income (Loss) Before Extraordinary Items	Y_SO81	\$ 9,038	\$ 25,207	\$ 21,054	\$ 16,280	\$ 8,680
YTD - Extraordinary Items	Y_S0811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss) Attrib to Savings Assoc & Noncontrolling Interests	Y_SO88	\$ 9,038	\$ 25,207	\$ 21,054	\$ 16,280	\$ 8,680
YTD - Net Income (Loss) Attributable to Noncontrolling Interests	Y_S0880	\$ 0	\$ 0	\$- 269	\$- 19	\$- 19
YTD - Net Income (Loss) Attributable to Savings Association	Y_SO91	\$ 9,038	\$ 25,207	\$ 21,054	\$ 16,280	\$ 8,680

TFR Industry Aggregate Report 93047 - OTS-Regulated: Tennessee March 2011

Frozen Aggregated Data (\$Thousands)

Schedule VA Consolidated Valuation Allowances and Rela	ted Data	Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line I tem	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 38,299	\$ 37,416	\$ 36,416	\$ 37,339	\$ 35,140
Net Provision for Loss	VA115	\$ 2,257	\$ 8,715	\$ 9,570	\$ 6,138	\$ 3,582
Transfers	VA125	\$ 889	\$- 4,070	\$- 3,681	\$- 4,040	\$ 223
Recoveries	VA135	\$ 374	\$ 844	\$ 196	\$ 167	\$ 673
Adjustments	VA145	\$ 0	\$ O	\$ 9	\$ 7	\$ 72
Charge-offs	VA155	\$ 2,903	\$ 4,606	\$ 3,742	\$ 3,195	\$ 2,351
General Valuation Allowances - Ending Balance	VA165	\$ 38,916	\$ 38,299	\$ 38,768	\$ 36,416	\$ 37,339
Specific Valuation Allowances - Beginning Balance	VA108	\$ 17,030	\$ 12,878	\$ 11,911	\$ 8,051	\$ 8,415
Net Provision for Loss	VA118	\$ 308	\$ 2,232	\$ 416	\$ 32	\$ 452
Transfers	VA128	\$- 889	\$ 4,070	\$ 3,681	\$ 4,040	\$- 223
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 4,431	\$ 2,150	\$ 3,130	\$ 212	\$ 593
Specific Valuation Allowances - Ending Balance	VA168	\$ 12,018	\$ 17,030	\$ 12,878	\$ 11,911	\$ 8,051
Total Valuation Allowances - Beginning Balance	VA110	\$ 55,329	\$ 50,294	\$ 48,327	\$ 45,390	\$ 43,555
Net Provision for Loss	VA120	\$ 2,565	\$ 10,947	\$ 9,986	\$ 6,170	\$ 4,034
Recoveries	VA140	\$ 374	\$ 844	\$ 196	\$ 167	\$ 673
Adjustments	VA150	\$ 0	\$ 0	\$ 9	\$ 7	\$ 72
Charge-offs	VA160	\$ 7,334	\$ 6,756	\$ 6,872	\$ 3,407	\$ 2,944
Total Valuation Allowances - Ending Balance	VA170	\$ 50,934	\$ 55,329	\$ 51,646	\$ 48,327	\$ 45,390
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWA	NCE ACTIVITY					
GVA Charge-offs - Assets - Total	SUB2026	\$ 2,903	\$ 4,606	\$ 3,742	\$ 3,195	\$ 2,351
Mortgage Loans - Total	VA46	\$ 2,161	\$ 2,855	\$ 2,929	\$ 2,690	\$ 1,458
Construction - Total	SUB2030	\$ 99	\$ 343	\$ 449	\$ 306	\$ 333
1-4 Dwelling Units	VA420	\$ 60	\$ 343	\$ 449	\$ 306	\$ 333
Multifamily (5 or more) Dwelling Units	VA430	\$ 39	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 2,062	\$ 2,512	\$ 2,480	\$ 2,384	\$ 1,125
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 25	\$ 12	\$ 408	\$ 18	\$ 28
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 475	\$ 972	\$ 391	\$ 457	\$ 569
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 360	\$ 0	\$ 0	\$ 46	\$ 62
Multifamily (5 or more) Dwelling Units	VA470	\$ 2	\$ O	\$ O	\$ 0	\$ 156
Nonresidential Property (Except Land)	VA480	\$ 1,136	\$ 387	\$ 473	\$ 166	\$ 235
Land	VA490	\$ 64	\$ 1,141	\$ 1,208	\$ 1,697	\$ 75

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Frozen Aggregated Data (\$Thousands)

Schedule VA Consolidated Valuation Allowances and Rela	ated Data	Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Nonmortgage Loans - Total	VA56	\$ 578	\$ 811	\$ 777	\$ 374	\$ 42
Commercial Loans	VA520	\$ 332	\$ 288	\$ 336	\$ 236	\$ 13
Consumer Loans - Total	SUB2061	\$ 246	\$ 523	\$ 441	\$ 138	\$ 28
Loans on Deposits	VA510	\$ O	\$ O	\$ O	\$ O	\$
Home Improvement Loans	VA516	\$ O	\$ 0	\$ 0	\$ 0	\$
Education Loans	VA530	\$ O	\$ O	\$ O	\$ O	\$
Auto Loans	VA540	\$ 192	\$ 140	\$ 119	\$ 66	\$ 13
Mobile Home Loans	VA550	\$ O	\$ O	\$ O	\$ O	\$ (
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 2	\$ 1!
Other	VA560	\$ 54	\$ 383	\$ 322	\$ 70	\$ 136
Repossessed Assets - Total	VA60	\$ 164	\$ 940	\$ 36	\$ 131	\$ 47
Real Estate - Construction	VA605	\$ O	\$ 207	\$ O	\$ 128	\$
Real Estate - 1-4 Dwelling Units	VA613	\$ 62	\$ 291	\$ 36	\$ 0	\$ 27
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ O	\$ 0	\$ 0	\$ O	\$
Real Estate - Nonresidential (Except Land)	VA625	\$ 59	\$ 2	\$ 0	\$ 0	\$ 11
Real Estate - Land	VA628	\$ 43	\$ 438	\$ O	\$ O	\$ 8
Other Repossessed Assets	VA630	\$ 0	\$ 2	\$ 0	\$ 3	\$
Other Assets	VA930	\$ O	\$ 0	\$ 0	\$ 0	\$
GVA Recoveries - Assets - Total	SUB2126	\$ 374	\$ 844	\$ 196	\$ 167	\$ 67
Mortgage Loans - Total	VA47	\$ 74	\$ 593	\$ 70	\$ 48	\$ 41!
Construction - Total	SUB2130	\$ 5	\$ 7	\$ 1	\$ 7	\$ 320
1-4 Dwelling Units	VA421	\$ 5	\$ 7	\$ 1	\$ 7	\$ 32
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ (
Nonresidential Property	VA441	\$ O	\$ 0	\$ O	\$ O	\$ (
Permanent - Total	SUB2141	\$ 69	\$ 586	\$ 69	\$ 41	\$ 8
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 2	\$ 10	\$ 9	\$ 4	\$
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 51	\$ 95	\$ 51	\$ 4	\$ 1
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 2	\$ 1	\$ 6	\$ 5	\$
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 157	\$ 0	\$ 0	\$
Nonresidential Property (Except Land)	VA481	\$ 14	\$ 19	\$ 3	\$ 2	\$
Land	VA491	\$ 0	\$ 304	\$ 0	\$ 26	\$ 5
Nonmortgage Loans - Total	VA57	\$ 300	\$ 251	\$ 126	\$ 119	\$ 25
Commercial Loans	VA521	\$ 196	\$ 109	\$ 21	\$ 62	\$ 124
Consumer Loans - Total	SUB2161	\$ 104	\$ 142	\$ 105	\$ 57	\$ 134

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Frozen Aggregated Data (\$Thousands)

Schedule VA Consolidated Valuation Allowances and Related Data		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$
Home Improvement Loans	VA517	\$ O	\$ O	\$ O	\$ O	\$
Education Loans	VA531	\$ O	\$ O	\$ 0	\$ 0	\$
Auto Loans	VA541	\$ 38	\$ 33	\$ 77	\$ 32	\$ 6
Mobile Home Loans	VA551	\$ O	\$ 0	\$ 0	\$ 0	\$
Credit Cards	VA557	\$ O	\$ O	\$ 1	\$ 1	\$
Other	VA561	\$ 66	\$ 109	\$ 27	\$ 24	\$ 6
Other Assets	VA931	\$ O	\$ O	\$ O	\$ 0	\$
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$- 577	\$ 6,302	\$ 4,097	\$ 4,070	\$ 22
Mortgage Loans - Total	VA48	\$- 950	\$ 5,814	\$ 3,868	\$ 3,339	\$ 34
Construction - Total	SUB2230	\$ 159	\$ 423	\$ 471	\$ 116	\$- 33
1-4 Dwelling Units	VA422	\$ 159	\$ 193	\$ 147	\$- 37	\$- 35
Multifamily (5 or more) Dwelling Units	VA432	\$ O	\$ 105	\$ 0	\$ 0	\$
Nonresidential Property	VA442	\$ O	\$ 125	\$ 324	\$ 153	\$ 1
Permanent - Total	SUB2241	\$- 1,109	\$ 5,391	\$ 3,397	\$ 3,223	\$ 68
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 188	\$ 135	\$ 146	\$ 89	\$ 14
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 71	\$ 669	\$ 693	\$ 215	\$- 8
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$- 329	\$ 86	\$- 14	\$ 7	\$ 6
Multifamily (5 or more) Dwelling Units	VA472	\$ 6	\$ 958	\$ 62	\$ 0	\$
Nonresidential Property (Except Land)	VA482	\$- 1,934	\$ 2,012	\$ 1,103	\$ 628	\$- 2!
Land	VA492	\$ 1,265	\$ 1,531	\$ 1,407	\$ 2,284	\$ 80
Nonmortgage Loans - Total	VA58	\$ 267	\$ 179	\$ 35	\$ 724	\$- 12
Commercial Loans	VA522	\$- 19	\$ 58	\$ 75	\$ 570	\$- 15
Consumer Loans - Total	SUB2261	\$ 286	\$ 121	\$- 40	\$ 154	\$ 2
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$
Home Improvement Loans	VA518	\$ O	\$ 0	\$ 0	\$ 0	\$
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$
Auto Loans	VA542	\$ 49	\$ 32	\$ 9	\$ 20	\$-
Mobile Home Loans	VA552	\$ 251	\$ 0	\$ 0	\$ 0	\$
Credit Cards	VA558	\$ O	\$ 0	\$ 0	\$ 0	\$
Other	VA562	\$- 14	\$ 89	\$- 49	\$ 134	\$ 2
Repossessed Assets - Total	VA62	\$ 106	\$ 309	\$ 194	\$ 7	\$
Real Estate - Construction	VA606	\$- 94	\$ 0	\$ 0	\$ 0	\$
Real Estate - 1-4 Dwelling Units	VA614	\$ 104	\$ 270	\$ 145	\$ 7	\$

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Frozen Aggregated Data (\$Thousands)

Schedule VA Consolidated Valuation Allowances and Rela	ated Data	Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line I tem	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 15	\$ 0	\$ 0	\$ 0	\$
Real Estate - Nonresidential (Except Land)	VA626	\$ 78	\$ 38	\$ O	\$ O	\$
Real Estate - Land	VA629	\$ O	\$ 1	\$ 34	\$ 0	\$
Other Repossessed Assets	VA632	\$ 3	\$ O	\$ 15	\$ O	\$
Real Estate Held for Investment	VA72	\$ O	\$ O	\$ O	\$ O	\$
Equity Investments Not Carried at Fair Value	VA822	\$ O	\$ O	\$ O	\$ O	\$
Other Assets	VA932	\$ O	\$ 0	\$ 0	\$ 0	\$
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 1,952	\$ 10,064	\$ 7,643	\$ 7,098	\$ 1,90
Mortgage Loans - Total	VA49	\$ 1,137	\$ 8,076	\$ 6,727	\$ 5,981	\$ 1,39
Construction - Total	SUB2330	\$ 253	\$ 759	\$ 919	\$ 415	\$- 32
1-4 Dwelling Units	VA425	\$ 214	\$ 529	\$ 595	\$ 262	\$- 34
Multifamily (5 or more) Dwelling Units	VA435	\$ 39	\$ 105	\$ O	\$ 0	\$
Nonresidential Property	VA445	\$ O	\$ 125	\$ 324	\$ 153	\$ 1
Permanent - Total	SUB2341	\$ 884	\$ 7,317	\$ 5,808	\$ 5,566	\$ 1,71
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$- 165	\$ 137	\$ 545	\$ 103	\$ 17
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 495	\$ 1,546	\$ 1,033	\$ 668	\$ 46
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 29	\$ 85	\$- 20	\$ 48	\$ 11
Multifamily (5 or more) Dwelling Units	VA475	\$ 8	\$ 801	\$ 62	\$ 0	\$ 15
Nonresidential Property (Except Land)	VA485	\$- 812	\$ 2,380	\$ 1,573	\$ 792	\$- 2
Land	VA495	\$ 1,329	\$ 2,368	\$ 2,615	\$ 3,955	\$ 82
Nonmortgage Loans - Total	VA59	\$ 545	\$ 739	\$ 686	\$ 979	\$ 4
Commercial Loans	VA525	\$ 117	\$ 237	\$ 390	\$ 744	\$- 13
Consumer Loans - Total	SUB2361	\$ 428	\$ 502	\$ 296	\$ 235	\$ 17
Loans on Deposits	VA515	\$ O	\$ 0	\$ 0	\$ 0	\$-
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$
Education Loans	VA535	\$ O	\$ 0	\$ 0	\$ 0	\$
Auto Loans	VA545	\$ 203	\$ 139	\$ 51	\$ 54	\$ 6
Mobile Home Loans	VA555	\$ 251	\$ 0	\$ 0	\$ 0	\$-
Credit Cards	VA559	\$ 0	\$ 0	\$- 1	\$ 1	\$ 1
Other	VA565	\$- 26	\$ 363	\$ 246	\$ 180	\$ 10
Repossessed Assets - Total	VA65	\$ 270	\$ 1,249	\$ 230	\$ 138	\$ 47
Real Estate - Construction	VA607	\$- 94	\$ 207	\$ O	\$ 128	\$
Real Estate - 1-4 Dwelling Units	VA615	\$ 166	\$ 561	\$ 181	\$ 7	\$ 27
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 15	\$ 0	\$ 0	\$ 0	\$

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Frozen Aggregated Data (\$Thousands)

Schedule VA Consolidated Valuation Allowances and Related Da	ita	Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA627	\$ 137	\$ 40	\$ 0	\$ 0	\$ 114
Real Estate - Land	VA631	\$ 43	\$ 439	\$ 34	\$ O	\$ 86
Other Repossessed Assets	VA633	\$ 3	\$ 2	\$ 15	\$ 3	\$ O
Real Estate Held for Investment	VA75	\$ O				
Equity Investments Not Carried at Fair Value	VA825	\$ O	\$ O	\$ O	\$ O	\$ 0
Other Assets	VA935	\$ O	\$ O	\$ O	\$ O	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 17,270	\$ 21,322	\$ 21,853	\$ 20,863	\$ 16,855
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 51,551	\$ 63,526	\$ 62,117	\$ 62,331	\$ 50,499
Construction, Land Development, and Other Land Loans - Total	SUB2370	\$ 4,523	N/A	N/A	N/A	N/A
1-4 Family Residential Construction Loans	VA211	\$ 591	N/A	N/A	N/A	N/A
Other Construction Loans and All Land Development and Other Land Loans	VA212	\$ 3,932	N/A	N/A	N/A	N/A
Loans Secured by 1-4 Family Residential Properties	VA213	\$ 17,693	N/A	N/A	N/A	N/A
Loans Secured by Multifamily (5 or more) Residential Properties	VA214	\$ 6,511	N/A	N/A	N/A	N/A
Loans Secured by Nonfarm Nonresidential Properties - Total	SUB2371	\$ 19,933	N/A	N/A	N/A	N/A
Loans Secured by Owner-occupied Nonfarm Nonresidential Properties	VA215	\$ 8,399	N/A	N/A	N/A	N/A
Loans Secured by Other Nonfarm Nonresidential Properties	VA216	\$ 11,534	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	VA217	\$ 2,377	N/A	N/A	N/A	N/A
All Other Loans	VA218	\$ 515	N/A	N/A	N/A	N/A
Itemize Loan Cat. that Exceed 10% Tot Lns Restruct, in Troub. Debt - Total	SUB2372	\$ 55	N/A	N/A	N/A	N/A
Loans Secured by Farmland	VA219	\$ O	N/A	N/A	N/A	N/A
Loans to Depository Institutions and Acceptances of Other Banks	VA221	\$ O	N/A	N/A	N/A	N/A
Loans to Individuals for Household, Fam., & Other Personal Expendi Total	SUB2373	\$ 40	N/A	N/A	N/A	N/A
Credit Cards	VA222	\$ O	N/A	N/A	N/A	N/A
Automobile Loans	VA223	\$ 36	N/A	N/A	N/A	N/A
Other Consumer Loans	VA224	\$ 4	N/A	N/A	N/A	N/A

TFR Industry Aggregate Report 93047 - OTS-Regulated: Tennessee March 2011 Frozen Aggregated Data (\$Thousands)

chedule VA Consolidated Valuation Allowances and Related I		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line I tem	Value	Value	Value	Value	Value
Loans to Foreign Governments and Official Institutions	VA225	\$ 0	N/A	N/A	N/A	N/A
Other Loans *	VA226	\$ 15	N/A	N/A	N/A	N/A
* Other Loans (includes 'Loans to finance agricultural production	and other loans to	farmers,'				
'Obligations (other than securities and loans) of states and politic	al subdivisions in t	he U.S.,'				
and 'Loans to nondepository financial institutions and other loans	s.')					
Line Item VA227 is to be completed by:						
Savings associations with \$300 million or more in total assets, ar	nd					
Sav. assn. with < $\$300$ mil in tot. assets that have agriculture &	farm loans that exc	ceed. 5% of tot:				
Loans to Finance Agricult. Prod. & Other Loans to Farmers Included in VA226	VA227	\$ 0	N/A	N/A	N/A	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 12,899	\$ 10,966	\$ 11,559	\$ 7,727	\$ 10,013
Construction	VA951	\$ 1,426	\$ 268	\$ 2,356	\$ 900	\$ 1,140
Permanent - 1-4 Dwelling Units	VA952	\$ 3,824	\$ 6,175	\$ 3,398	\$ 4,207	\$ 5,411
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 270	\$ 522	\$ O	\$ O	\$ 327
Permanent - Nonresidential (Except Land)	VA954	\$ 2,815	\$ 2,617	\$ 2,025	\$ 998	\$ 2,032
Permanent - Land	VA955	\$ 4,564	\$ 1,384	\$ 3,780	\$ 1,622	\$ 1,103
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 85,727	\$ 81,582	\$ 90,798	\$ 75,309	\$ 73,027
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 173,410	\$ 176,637	\$ 183,310	\$ 161,223	\$ 137,424
Substandard	VA965	\$ 172,427	\$ 175,612	\$ 181,739	\$ 160,831	\$ 136,851
Doubtful	VA970	\$ 983	\$ 1,025	\$ 1,571	\$ 392	\$ 573
Loss	VA975	\$ 0	\$ O	\$ O	\$ 0	\$ (
Credit Card Charge-Offs Related to Accrued Interest	VA979	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED CREDIT-IMPAIRED LOANS						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ (
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ O	\$ O	\$ O	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD Consolidated Past Due and Nonaccrual		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 104,914	\$ 123,706	\$ 143,180	\$ 130,759	\$ 124,585
Mortgages - Total	SUB2421	\$ 90,428	\$ 109,913	\$ 132,701	\$ 121,381	\$ 114,121
Construction and Land Loans	SUB2430	\$ 20,574	\$ 25,422	\$ 29,959	\$ 35,383	\$ 30,681
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 50,340	\$ 57,476	\$ 69,568	\$ 63,459	\$ 59,828
Permanent Loans Secured by All Other Property	SUB2450	\$ 36,209	\$ 46,568	\$ 57,533	\$ 50,243	\$ 45,324
Nonmortgages - Total	SUB2461	\$ 14,486	\$ 13,793	\$ 10,479	\$ 9,378	\$ 10,464
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 61,362	\$ 65,818	\$ 83,820	\$ 71,144	\$ 81,946
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 53,326	\$ 52,412	\$ 70,290	\$ 59,143	\$ 69,407
Mortgage Loans - Total	SUB2481	\$ 46,486	\$ 46,713	\$ 64,435	\$ 54,218	\$ 63,779
Construction	PD115	\$ 203	\$ 628	\$ 172	\$ 687	\$ 3,065
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,381	\$ 1,060	\$ 1,325	\$ 2,202	\$ 1,378
Secured by First Liens	PD123	\$ 29,055	\$ 32,733	\$ 40,298	\$ 37,504	\$ 35,979
Secured by Junior Liens	PD124	\$ 985	\$ 976	\$ 885	\$ 1,340	\$ 1,681
Multifamily (5 or more) Dwelling Units	PD125	\$ 774	\$ 2,042	\$ 3,476	\$ 1,314	\$ 1,494
Nonresidential Property (Except Land)	PD135	\$ 10,258	\$ 6,898	\$ 15,598	\$ 8,178	\$ 11,026
Land	PD138	\$ 3,830	\$ 2,376	\$ 2,681	\$ 2,993	\$ 9,156
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 4,909	\$ 3,102	\$ 2,386	\$ 2,300	\$ 3,050
Consumer Loans - Total	SUB2511	\$ 1,931	\$ 2,597	\$ 3,469	\$ 2,625	\$ 2,578
Loans on Deposits	PD161	\$ 191	\$ 113	\$ 307	\$ 167	\$ 164
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 12	\$ 5	\$ 6
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 1,193	\$ 1,843	\$ 1,681	\$ 1,527	\$ 1,606
Mobile Home Loans	PD169	\$ 75	\$ 25	\$ 126	\$ 87	\$ 84
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 472	\$ 616	\$ 1,343	\$ 839	\$ 718
Troubled Debt Restructured:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 6,522	\$ 2,360	\$ 3,128	\$ 1,466	\$ 1,818
Construction, Land Development and Other Land Loans - Total	SUB2550	\$ 2.056	N/A	N/A	N/A	N/A

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Schedule PD Consolidated Past Due and Nonaccrual		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
1-4 Family Residential Construction Loans	PD516	\$ 56	N/A	N/A	N/A	N/A
Other Construction Loans and All Land Development and Other Land Loans	PD517	\$ 2,000	N/A	N/A	N/A	N/A
Loans Secured by 1-4 Family Residential Properties	PD519	\$ 2,327	N/A	N/A	N/A	N/A
Loans Secured by Multifamily (5 or more) Residential Properties	PD525	\$ 0	N/A	N/A	N/A	N/A
Secured by Nonfarm Nonresidential Properties - Total	SUB2551	\$ 2,111	N/A	N/A	N/A	N/A
Loans Secured by Owner-occupied Nonfarm Nonresidential Properties	PD535	\$ 1,800	N/A	N/A	N/A	N/A
Loans Secured by Other Nonfarm Nonresidential Properties	PD536	\$ 311	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	PD537	\$ O	N/A	N/A	N/A	N/A
All Other Loans	PD538	\$ 28	N/A	N/A	N/A	N/A
Itemize Loan Cat. that Exceed 10% Tot Lns Restruct, in Troub. Debt - Total	SUB2552	\$ 35	N/A	N/A	N/A	N/A
Loans Secured by Farmland	PD539	\$ O	N/A	N/A	N/A	N/A
Loans to Depository Institutions and Acceptances of Other Banks	PD540	\$ O	N/A	N/A	N/A	N/A
Loans to Individuals for Household, Family & Other Personal Expend Total	SUB2553	\$ 35	N/A	N/A	N/A	N/A
Credit Cards	PD542	\$ O	N/A	N/A	N/A	N/A
Automobile Loans	PD545	\$ 35	N/A	N/A	N/A	N/A
Other Consumer Loans	PD560	\$ 0	N/A	N/A	N/A	N/A
Loans to Foreign Governments and Official Institutions	PD580	\$ O	N/A	N/A	N/A	N/A
Other Loans *	PD581	\$ 0	N/A	N/A	N/A	N/A
* Other Loans (includes 'Loans to finance agricultural production a	and other loans to	o farmers,'				
'Obligations (other than securities and loans) of states and political	al subdivisions in	the U.S.,'				
and 'Loans to nondepository financial institutions and other loans.	')					
Line Item PD582-PD782 is to be completed by:						
Savings associations with \$300 million or more in total assets, and						
Sav. assn. with < \$300 mil in tot. assets that have agriculture & far	m loans that exc	ceed. 5% of tot:				
Loans to Finance Agricultural Production and Other Loans to Farmers	PD582	\$ 0	N/A	N/A	N/A	N/A
Memoranda:						
Held for Sale Included in PD115:PD180	PD192	\$ O	\$ 0	\$ O	\$ 0	\$ 0

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Sche	dule PD Consolidated Past Due and Nonaccrual		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Desc	ription	Line Item	Value	Value	Value	Value	Value
	Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 2,992	\$ 4,009	\$ 6,029	\$ 5,508	\$ 5,830
	Guaranteed Portion Incl in PD195, Excl Rebooked GNMAs	PD196	\$ 177	\$ 67	\$ 316	\$ 333	\$ 157
	Rebooked GNMAs Incl in PD195	PD197	\$ 2,432	\$ 3,533	\$ 4,195	\$ 4,082	\$ 4,078
L	oans & Leases Covered by Loss-Sharing Agreeements with FDIC						
L	oans Secured by Real Estate						
	Construction, Land Development and Other Land Loans - Total	SUB2555	\$ O	N/A	N/A	N/A	N/A
	1-4 Family Residential Construction Loans	PD816	\$ 0	N/A	N/A	N/A	N/A
Loans	Other Construction Loans , All Land Development and Other Land	PD817	\$ O	N/A	N/A	N/A	N/A
	Secured by Farmland	PD818	\$ 0	N/A	N/A	N/A	N/A
	Secured by 1-4 Family Residential Properties - Total	SUB2556	\$ O	N/A	N/A	N/A	N/A
Lines	Revolv., Open-end Loans Sec. by 1-4 Fam. Res. Prop. & Ext. of Credit	PD819	\$ 0	N/A	N/A	N/A	N/A
Total	Closed-end Loans Secured by 1-4 Family Residential Properties -	SUB2557	\$ O	N/A	N/A	N/A	N/A
	Secured by First Liens	PD820	\$ O	N/A	N/A	N/A	N/A
	Secured by Junior Liens	PD821	\$ O	N/A	N/A	N/A	N/A
	Secured by Multifamily (5 or More) Residential Properties	PD822	\$ O	N/A	N/A	N/A	N/A
	Secured by Nonfarm Nonresidential Properties - Total	SUB2558	\$ O	N/A	N/A	N/A	N/A
Prope	Loans Secured by Owner-occupied Nonfarm Nonresidential rties	PD823	\$ O	N/A	N/A	N/A	N/A
	Loans Secured by Other Nonfarm Nonresidential Properties	PD824	\$ O	N/A	N/A	N/A	N/A
	Commercial and Industrial Loans	PD826	\$ O	N/A	N/A	N/A	N/A
Exper	Loans to Individuals for Household, Family & Other Personal Id Total	SUB2559	\$ O	N/A	N/A	N/A	N/A
	Credit Cards	PD827	\$ 0	N/A	N/A	N/A	N/A
	Automobile Loans	PD828	\$ O	N/A	N/A	N/A	N/A
	Other Consumer Loans	PD829	\$ 0	N/A	N/A	N/A	N/A
	All Other Loans and Leases	PD830	\$ O	N/A	N/A	N/A	N/A
	Itemize the Past Due and Nonaccrual Amounts Incl. in PD830-PD1030	O for Loans & Lea	ase for Amts in SI:				
	Loans to Depository Institutions and Acceptances of Other Banks	PD831	\$ O	N/A	N/A	N/A	N/A
	Loans to Foreign Governments and Official Institutions	PD832	\$ O	N/A	N/A	N/A	N/A

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Schedule PD Consolidated Past Due and Nonaccrual		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Other Loans	PD833	\$ O	N/A	N/A	N/A	N/A
Lease Financing Receivables	PD834	\$ O	N/A	N/A	N/A	N/A
Items PD835-PD1035 to be Completed by Savings Associations:						
Savings associations with \$300 million or more in total assets, and	d					
Sav. assn. with < \$300 mil in tot. assets that have agriculture & f	arm loans that exc	eed. 5% of tot:				
Loans to Finance Agricultural Production and Other Loans to Farmers	PD835	\$ 0	N/A	N/A	N/A	N/A
Portion of Covered Loans & Leases Protected by FDIC Loss- sharing Agreements	PD840	\$ 0	N/A	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 8,036	\$ 13,406	\$ 13,530	\$ 12,001	\$ 12,539
Mortgage Loans - Total	SUB2491	\$ 7,686	\$ 12,959	\$ 12,529	\$ 11,160	\$ 11,493
Construction	PD215	\$ 94	\$ O	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 153	\$ 548	\$ 555	\$ 178	\$ 88
Secured by First Liens	PD223	\$ 5,300	\$ 6,123	\$ 8,987	\$ 8,621	\$ 8,602
Secured by Junior Liens	PD224	\$ 96	\$ 119	\$ 310	\$ 82	\$ 137
Multifamily (5 or more) Dwelling Units	PD225	\$ 1,422	\$ 1,161	\$ 0	\$ 36	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 270	\$ 4,555	\$ 2,434	\$ 1,387	\$ 835
Land	PD238	\$ 351	\$ 453	\$ 243	\$ 856	\$ 1,831
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 223	\$ 44	\$ 563	\$ 608	\$ 704
Consumer Loans - Total	SUB2521	\$ 127	\$ 403	\$ 438	\$ 233	\$ 342
Loans on Deposits	PD261	\$ 3	\$ 5	\$ 113	\$ O	\$ 0
Home Improvement Loans	PD263	\$ 5	\$ 5	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ O	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 93	\$ 331	\$ 158	\$ 159	\$ 244
Mobile Home Loans	PD269	\$ 2	\$ 18	\$ 38	\$ 3	\$ 3
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 24	\$ 44	\$ 129	\$ 71	\$ 95
Troubled Debt Restructured:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 784	\$ 2,075	\$ 3,099	\$ 1,136	\$ 413
Construction, Land Development and Other Land Loans - Total	SUB2560	\$ 173	N/A	N/A	N/A	N/A

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Schedule PD Consolidated Past Due and Nonaccrual		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line I tem	Value	Value	Value	Value	Value
1-4 Family Residential Construction Loans	PD616	\$ O	N/A	N/A	N/A	N/A
Other Construction Loans and All Land Development and Other Land Loans	PD617	\$ 173	N/A	N/A	N/A	N/A
Loans Secured by 1-4 Family Residential Properties	PD619	\$ 454	N/A	N/A	N/A	N/A
Loans Secured by Multifamily (5 or more) Residential Properties	PD625	\$ 0	N/A	N/A	N/A	N/A
Loans Secured by Nonfarm Nonresidential Properties - Total	SUB2561	\$ O	N/A	N/A	N/A	N/A
Loans Secured by Owner-occupied Nonfarm Nonresidential Properties	PD635	\$ 0	N/A	N/A	N/A	N/A
Loans Secured by Other Nonfarm Nonresidential Properties	PD636	\$ 0	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	PD637	\$ 146	N/A	N/A	N/A	N/A
All Other Loans	PD638	\$ 11	N/A	N/A	N/A	N/A
Itemize Loan Cat. that Exceed 10% Tot Lns Restruct, in Troub. Debt - Total	SUB2562	\$ 11	N/A	N/A	N/A	N/A
Loans Secured by Farmland	PD639	\$ 0	N/A	N/A	N/A	N/A
Loans to Depository Institutions and Acceptances of Other Banks	PD640	\$ 0	N/A	N/A	N/A	N/A
Loans to Individuals for Household, Family & Other Personal Expend Total	SUB2563	\$ 11	N/A	N/A	N/A	N/A
Credit Cards	PD642	\$ O	N/A	N/A	N/A	N/A
Automobile Loans	PD645	\$ 11	N/A	N/A	N/A	N/A
Other Consumer Loans	PD660	\$ O	N/A	N/A	N/A	N/A
Loans to Foreign Governments and Official Institutions	PD680	\$ O	N/A	N/A	N/A	N/A
Other Loans *	PD681	\$ 0	N/A	N/A	N/A	N/A
* Other Loans (includes 'Loans to finance agricultural production a	and other loans to	o farmers,'				
'Obligations (other than securities and loans) of states and political	al subdivisions in	the U.S.,'				
and 'Loans to nondepository financial institutions and other loans.	')					
Line Item PD582-PD782 is to be completed by:						
Savings associations with \$300 million or more in total assets, and						
Sav. assn. with < \$300 mil in tot. assets that have agriculture & far	m loans that exc	ceed. 5% of tot:				
Loans to Finance Agricultural Production and Other Loans to Farmers	PD682	\$ O	N/A	N/A	N/A	N/A
Memoranda:						

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Schedule PD Consolidated Past Due and Nonaccrual		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Held for Sale Included in PD215:PD280	PD292	\$ O	\$ O	\$ O	\$ 0	\$ O
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 2,500	\$ 2,873	\$ 3,066	\$ 2,859	\$ 3,661
Guaranteed Portion Incl in PD295, Excl Rebooked GNMAs	PD296	\$ 28	\$ 100	\$ 95	\$ 12	\$ 22
Rebooked GNMAs Incl in PD295	PD297	\$ 2,459	\$ 2,760	\$ 2,567	\$ 2,548	\$ 3,634
Loans & Leases Covered by Loss-Sharing Agreeements with FDIC						
Loans Secured by Real Estate						
Construction, Land Development and Other Land Loans - Total	SUB2564	\$ O	N/A	N/A	N/A	N/A
1-4 Family Residential Construction Loans	PD916	\$ 0	N/A	N/A	N/A	N/A
Other Construction Loans , All Land Development and Other Lan-Loans $$	d PD917	\$ 0	N/A	N/A	N/A	N/A
Secured by Farmland	PD918	\$ O	N/A	N/A	N/A	N/A
Secured by 1-4 Family Residential Properties - Total	SUB2565	\$ O	N/A	N/A	N/A	N/A
Revolv., Open-end Loans Sec. by 1-4 Fam. Res. Prop. & Ext. Lines of Credit	PD919	\$ 0	N/A	N/A	N/A	N/A
Closed-end Loans Secured by 1-4 Family Residential Properties - Total	SUB2566	\$ 0	N/A	N/A	N/A	N/A
Secured by First Liens	PD920	\$ 0	N/A	N/A	N/A	N/A
Secured by Junior Liens	PD921	\$ 0	N/A	N/A	N/A	N/A
Secured by Multifamily (5 or More) Residential Properties	PD922	\$ 0	N/A	N/A	N/A	N/A
Secured by Nonfarm Nonresidential Properties - Total	SUB2567	\$ O	N/A	N/A	N/A	N/A
Loans Secured by Owner-occupied Nonfarm Nonresidential Properties	PD923	\$ 0	N/A	N/A	N/A	N/A
Loans Secured by Other Nonfarm Nonresidential Properties	PD924	\$ 0	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	PD926	\$ 0	N/A	N/A	N/A	N/A
Loans to Individuals for Household, Family & Other Personal Expend Total	SUB2568	\$ 0	N/A	N/A	N/A	N/A
Credit Cards	PD927	\$ 0	N/A	N/A	N/A	N/A
Automobile Loans	PD928	\$ 0	N/A	N/A	N/A	N/A
Other Consumer Loans	PD929	\$ 0	N/A	N/A	N/A	N/A
All Other Loans and Leases	PD930	\$ O	N/A	N/A	N/A	N/A
Itemize the Past Due and Nonaccrual Amounts Incl. in PD830-PD103	0 for Loans & Lea	ase for Amts in SI:				
Loans to Depository Institutions and Acceptances of Other Banks	PD931	\$ 0	N/A	N/A	N/A	N/A

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Schedule PD Consolidated Past Due and Nonaccrual		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Loans to Foreign Governments and Official Institutions	PD932	\$ 0	N/A	N/A	N/A	N/A
Other loans	PD933	\$ O	N/A	N/A	N/A	N/A
Lease Financing Receivables	PD934	\$ 0	N/A	N/A	N/A	N/A
Items PD835-PD1035 to be Completed by Savings Associations:						
Savings associations with \$300 million or more in total assets, ar	nd					
Sav. assn. with $<$ \$300 mil in tot. assets that have agriculture &	farm loans that exc	eed. 5% of tot:				
Loans to Finance Agricultural Production and Other Loans to Farmers	PD935	\$ O	N/A	N/A	N/A	N/A
Portion of Covered Loans & Leases Protected by FDIC Loss-sharing Agreements	PD940	\$ O	N/A	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 43,552	\$ 57,888	\$ 59,360	\$ 59,615	\$ 42,639
Mortgage Loans - Total	SUB2501	\$ 36,256	\$ 50,241	\$ 55,737	\$ 56,003	\$ 38,849
Construction	PD315	\$ 3,582	\$ 5,241	\$ 5,428	\$ 6,992	\$ 5,904
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 729	\$ 1,058	\$ 1,244	\$ 951	\$ 324
Secured by First Liens	PD323	\$ 12,174	\$ 14,669	\$ 15,615	\$ 12,213	\$ 11,225
Secured by Junior Liens	PD324	\$ 467	\$ 190	\$ 349	\$ 368	\$ 414
Multifamily (5 or more) Dwelling Units	PD325	\$ 1,177	\$ 222	\$ 324	\$ 329	\$ 328
Nonresidential Property (Except Land)	PD335	\$ 5,613	\$ 12,137	\$ 11,342	\$ 11,295	\$ 9,929
Land	PD338	\$ 12,514	\$ 16,724	\$ 21,435	\$ 23,855	\$ 10,725
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 6,863	\$ 6,802	\$ 3,166	\$ 3,090	\$ 3,170
Consumer Loans - Total	SUB2531	\$ 433	\$ 845	\$ 457	\$ 522	\$ 620
Loans on Deposits	PD361	\$ 0	\$ 6	\$ 5	\$ O	\$ O
Home Improvement Loans	PD363	\$ O	\$ O	\$ O	\$ O	\$ O
Education Loans	PD365	\$ O	\$ O	\$ O	\$ O	\$ O
Auto Loans	PD367	\$ 276	\$ 348	\$ 332	\$ 373	\$ 535
Mobile Home Loans	PD369	\$ O	\$ O	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 157	\$ 491	\$ 120	\$ 149	\$ 85
Troubled Debt Restructured:						

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Schedule PD Consolidated Past Due and Nonaccrual		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 4,752	\$ 10,614	\$ 5,502	\$ 6,184	\$ 3,855
Construction, Land Development and Other Land Loans - Total	SUB2570	\$ 2,305	N/A	N/A	N/A	N/A
1-4 Family Residential Construction Loans	PD716	\$ 36	N/A	N/A	N/A	N/A
Other Construction Loans and All Land Development and Other Land Loans	PD717	\$ 2,269	N/A	N/A	N/A	N/A
Loans Secured by 1-4 Family Residential Properties	PD719	\$ 648	N/A	N/A	N/A	N/A
Loans Secured by Multifamily (5 or more) Residential Properties	PD725	\$ O	N/A	N/A	N/A	N/A
Loans Secured by Nonfarm Nonresidential Properties - Total	SUB2571	\$ 1,704	N/A	N/A	N/A	N/A
Loans Secured by Owner-occupied Nonfarm Nonresidential Properties	PD735	\$ 1,240	N/A	N/A	N/A	N/A
Loans secured by Other Nonfarm Nonresidential Properties	PD736	\$ 464	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	PD737	\$ 87	N/A	N/A	N/A	N/A
All Other Loans	PD738	\$ 8	N/A	N/A	N/A	N/A
Itemize Loan Cat. that Exceed 10% Tot Lns Restruct, in Troub. Debt - Total	SUB2572	\$ 20	N/A	N/A	N/A	N/A
Loans Secured by Farmland	PD739	\$ 0	N/A	N/A	N/A	N/A
Loans to Depository Institutions and Acceptances of Other Banks	PD740	\$ O	N/A	N/A	N/A	N/A
Loans to Individuals for Household, Family & Other Personal Expend Total	SUB2573	\$ 20	N/A	N/A	N/A	N/A
Credit Cards	PD742	\$ O	N/A	N/A	N/A	N/A
Automobile Loans	PD745	\$ 20	N/A	N/A	N/A	N/A
Other Consumer Loans	PD760	\$ O	N/A	N/A	N/A	N/A
Loans to Foreign Governments and Official Institutions	PD780	\$ O	N/A	N/A	N/A	N/A
Other loans	PD781	\$ O	N/A	N/A	N/A	N/A
* Other Loans (includes 'Loans to finance agricultural production a	nd other loans t	o farmers,'				
'Obligations (other than securities and loans) of states and political	l subdivisions in	the U.S.,'				
and 'Loans to nondepository financial institutions and other loans.')					
Line Item PD582-PD782 is to be completed by:						
Savings associations with \$300 million or more in total assets, and						
Sav. assn. with < \$300 mil in tot. assets that have agriculture & far	m loans that exc	ceed. 5% of tot:				

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Frozen Aggregated Data (\$Thousands)

Schedule PD Consolidated Past Due and Nonaccrual		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Loans to Finance Agricultural Production and Other Loans to Farmers	PD782	\$ O	N/A	N/A	N/A	N/A
Memoranda:						
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 849	\$ 704	\$ 810	\$ 659	\$ 702
Guaranteed Portion Incl in PD395, Excl Rebooked GNMAs	PD396	\$ 300	\$ 0	\$ 0	\$ 198	\$ 199
Rebooked GNMAs Incl in PD395	PD397	\$ 127	\$ 6	\$ 246	\$ 83	\$ 128
LOANS IN PROCESS OF FORECLOSURE						
Loans in Process of Foreclosure - Total	PD40	\$ 7,566	\$ 4,679	\$ 8,163	\$ 8,994	\$ 8,704
Loans & Leases Covered by Loss-Sharing Agreeements with FDIC						
Loans Secured by Real Estate						
Construction, Land Development and Other Land Loans - Total	SUB2574	\$ 0	N/A	N/A	N/A	N/A
1-4 Family Residential Construction Loans	PD1016	\$ O	N/A	N/A	N/A	N/A
Other Construction Loans , All Land Development and Other Lar Loans $$	nd PD1017	\$ 0	N/A	N/A	N/A	N/A
Secured by Farmland	PD1018	\$ O	N/A	N/A	N/A	N/A
Secured by 1-4 Family Residential Properties - Total	SUB2575	\$ 0	N/A	N/A	N/A	N/A
Revolv., Open-end Loans Sec. by 1-4 Fam. Res. Prop. & Ext. Lines of Credit	PD1019	\$ 0	N/A	N/A	N/A	N/A
Closed-end Loans Secured by 1-4 Family Residential Properties Total	- SUB2576	\$ 0	N/A	N/A	N/A	N/A
Secured by First Liens	PD1020	\$ O	N/A	N/A	N/A	N/A
Secured by Junior Liens	PD1021	\$ O	N/A	N/A	N/A	N/A
Secured by Multifamily (5 or More) Residential Properties	PD1022	\$ O	N/A	N/A	N/A	N/A
Secured by Nonfarm Nonresidential Properties - Total	SUB2577	\$ O	N/A	N/A	N/A	N/A
Loans Secured by Owner-occupied Nonfarm Nonresidential Properties	PD1023	\$ O	N/A	N/A	N/A	N/A
Loans Secured by Other Nonfarm Nonresidential Properties	PD1024	\$ 0	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	PD1026	\$ O	N/A	N/A	N/A	N/A
Loans to Individuals for Household, Family & Other Personal Expend Total	SUB2578	\$ 0	N/A	N/A	N/A	N/A
Credit Cards	PD1027	\$ O	N/A	N/A	N/A	N/A
Automobile Loans	PD1028	\$ 0	N/A	N/A	N/A	N/A

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Schedule PD Consolidated Past Due and Nonaccrual		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Other Consumer Loans	PD1029	\$ 0	N/A	N/A	N/A	N/A
All Other Loans and Leases	PD1030	\$ 0	N/A	N/A	N/A	N/A
Itemize the Past Due and Nonaccrual Amounts Incl. in PD830-PD1	030 for Loans & Le	ase for Amts in SI:				
Loans to Depository Institutions and Acceptances of Other Ban	ıks PD1031	\$ 0	N/A	N/A	N/A	N/A
Loans to Foreign Governments and Official Institutions	PD1032	\$ 0	N/A	N/A	N/A	N/A
Other loans	PD1033	\$ 0	N/A	N/A	N/A	N/A
Lease Financing Receivables	PD1034	\$ 0	N/A	N/A	N/A	N/A
Items PD835-PD1035 to be Completed by Savings Associations:						
Savings associations with \$300 million or more in total assets, ar	nd					
Sav. assn. with < \$300 mil in tot. assets that have agriculture &	farm loans that ex	ceed. 5% of tot:				
Loans to Finance Agricultural Production and Other Loans to Farmers	PD1035	\$ 0	N/A	N/A	N/A	N/A
Portion of Covered Loans & Leases Protected by FDIC Loss- sharing Agreements	PD1040	\$ 0	N/A	N/A	N/A	N/A
Construction Loans	PD415	\$ 974	\$ O	\$ 172	\$ 1,390	\$ 0
1-4 Dwelling Units:						
Revolving Open-End Loans	PD421	\$ 24	\$ 40	\$ 99	\$ 90	\$ O
Secured by First Liens	PD423	\$ 2,313	\$ 3,288	\$ 5,066	\$ 3,632	\$ 4,073
Secured by Junior Liens	PD424	\$ 34	\$ 78	\$ 2	\$ 310	\$ 415
Multifamily (5 or more) Dwelling Units	PD425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 774
Nonresidential Property (Except Land)	PD435	\$ 2,275	\$ 1,100	\$ 1,370	\$ 722	\$ 3,422
Land Loans	PD438	\$ 1,946	\$ 173	\$ 1,454	\$ 2,850	\$ 20
Schedule LD Loan Data		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 & MULTIFAMILY WITHOUT PM	II OR GOVT GUAF	RANTEE				
Balances at Quarter-end - Total	SUB5100	\$ 73,883	\$ 79,693	\$ 82,459	\$ 85,750	\$ 85,574
1-4 Dwelling Units - 90% up to 100% LTV	LD110	\$ 52,150	\$ 54,385	\$ 54,550	\$ 55,442	\$ 60,233
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD111	\$ O	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 100% and greater LTV	LD120	\$ 20,950	\$ 24,813	\$ 27,503	\$ 29,893	\$ 24,917
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD121	\$ 783	\$ 495	\$ 406	\$ 415	\$ 424
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 4,135	\$ 6,598	\$ 6,544	\$ 4,490	\$ 3,738

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Schedule LD Loan Data		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - Total	SUB5240	\$ 3,547	\$ 4,797	\$ 4,550	\$ 3,677	\$ 3,10
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 3,395	\$ 4,004	\$ 4,130	\$ 2,623	\$ 2,56
1-4 Dwelling Units - 90% up to 100% LTV	LD210	\$ 2,884	\$ 3,576	\$ 3,927	\$ 2,215	\$ 1,84
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD211	\$ O	\$ O	\$ O	\$ O	\$
1-4 Dwelling Units - 100% and greater LTV	LD220	\$ 511	\$ 428	\$ 203	\$ 408	\$ 72
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD221	\$ O	\$ O	\$ O	\$ O	\$
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 152	\$ 793	\$ 420	\$ 1,054	\$ 53
1-4 Dwelling Units - 90% up to 100% LTV	LD230	\$ 21	\$ 667	\$ 103	\$ 613	\$ 35
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD231	\$ 0	\$ O	\$ 0	\$ 0	\$
1-4 Dwelling Units - 100% and greater LTV	LD240	\$ 131	\$ 126	\$ 317	\$ 441	\$ 18
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD241	\$ O	\$ 0	\$ 0	\$ 0	\$
Nonaccrual - Total	SUB5230	\$ 588	\$ 1,801	\$ 1,994	\$ 813	\$ 63
1-4 Dwelling Units - 90% up to 100% LTV	LD250	\$ 276	\$ 977	\$ 1,235	\$ 601	\$ 62
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD251	\$ O	\$ O	\$ O	\$ O	\$
1-4 Dwelling Units - 100% and greater LTV	LD260	\$ 229	\$ 728	\$ 759	\$ 212	\$ 1
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD261	\$ 83	\$ 96	\$ O	\$ O	\$
Net Charge-offs - Total	SUB5300	\$ 14	\$ 144	\$ 400	\$ 15	\$ 1
1-4 Dwelling Units - 90% up to 100% LTV	LD310	\$ O	\$ 60	\$ 209	\$ 15	\$
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD311	\$ O	\$ 0	\$ 0	\$ 0	\$
1-4 Dwelling Units - 100% and greater LTV	LD320	\$ O	\$ 84	\$ 191	\$ O	\$ 1
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD321	\$ 14	\$ 0	\$ 0	\$ 0	\$
Purchases - Total	SUB5320	\$ O	\$ 0	\$ O	\$ 0	\$
1-4 Dwelling Units - 90% up to 100% LTV	LD410	\$ O	\$ 0	\$ 0	\$ 0	\$
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD411	\$ O	\$ 0	\$ O	\$ 0	\$
1-4 Dwelling Units - 100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ (

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Schedule LD Loan Data		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line I tem	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD421	\$ O	\$ 0	\$ O	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 1,863	\$ 5,291	\$ 4,232	\$ 3,250	\$ 5,092
1-4 Dwelling Units - 90% up to 100% LTV	LD430	\$ 1,520	\$ 2,606	\$ 2,889	\$ 2,279	\$ 4,536
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 100% and greater LTV	LD440	\$ 343	\$ 2,685	\$ 1,343	\$ 971	\$ 556
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sales - Total	SUB5340	\$ O	\$ O	\$ O	\$ 1,617	\$ 598
1-4 Dwelling Units - 90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 1,514	\$ 538
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD451	\$ O	\$ O	\$ O	\$ O	\$ O
1-4 Dwelling Units - 100% and greater LTV	LD460	\$ 0	\$ 0	\$ O	\$ 103	\$ 60
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD461	\$ O	\$ O	\$ O	\$ 0	\$ 0
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 39,080	\$ 38,115	\$ 37,299	\$ 37,843	\$ 36,356
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 750	\$ 743	\$ 1,910	\$ 730	\$ 871
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 321,906	\$ 326,423	\$ 389,732	\$ 388,431	\$ 393,127
1-4 Dwelling Units Option ARM Loans	LD610	\$ 770	\$ 803	\$ 837	\$ 869	\$ 902
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 221	\$ 230	\$ 235	\$ 218	\$ 239
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Construction Loans with Capitalized Interest						
Construction Loans on 1-4 Dwelling Units with Capitalized Interest	LD710	\$ 794	\$ 617	\$ 727	\$ 1,197	\$ 970
Capitalized Ints on Constr Lns on 1–4 Dwell Units Incl in Current Qtr Inc	LD715	\$ O	\$ 2	\$ 1	\$ 1	\$ 5
Construction Lns on Multifam (5 or more) Dwell Units with Capitalized Int	LD720	\$ O	\$ 0	\$ O	\$ 0	\$ C
Capitalizd Ints on Multifam (5 or more) Dwell Units Incl in Current Qtr Inc	LD725	\$ O	\$ O	\$ O	\$ O	\$ 0
Construction Lns on Nonresidential Prop (Except Land) with Capitalized Int	LD730	\$ O	\$ O	\$ 954	\$ 11,053	\$ 15,621

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Schedule LD Loan Data		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Cap Ints on Constr Lns on Nonres Prop (Except Land) Incl in Current Qt Inc	r LD735	\$ O	\$ 0	\$ 0	\$ 142	\$ 133
Collaterized Debt Obligations, Collateralized Loan Obligations, and	d Comm Mortga	ge-Backed Securit	ies			
Collaterized Debt Obligations: Carrying Value	LD750	\$ 2,030	\$ 2,003	\$ 1,978	\$ 1,896	\$ 3,433
Collaterized Debt Obligations: Market Value	LD755	\$ 2,596	\$ 1,999	\$ 1,871	\$ 1,529	\$ 1,487
Collaterized Loan Obligations: Carrying Value	LD760	\$ O	\$ O	\$ O	\$ O	\$ O
Collaterized Loan Obligations: Market Value	LD765	\$ 0	\$ O	\$ O	\$ O	\$ O
Commercial Mortgage-Backed Securities: Carrying Value	LD770	\$ 196	\$ 1,904	\$ 2,723	\$ 2,841	\$ 2,908
Commercial Mortgage-Backed Securities: Market Value	LD775	\$ 196	\$ 1,902	\$ 2,734	\$ 2,855	\$ 2,953
Schedule CC Consolidated Commitments and Contingencies		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 116,704	\$ 114,616	\$ 125,262	\$ 161,297	\$ 167,381
Mortgage Construction Loans	CC105	\$ 74,798	\$ 74,989	\$ 86,462	\$ 100,241	\$ 105,082
Other Mortgage Loans	CC115	\$ 41,906	\$ 39,627	\$ 38,800	\$ 61,056	\$ 62,299
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 8,206	\$ 8,320	\$ 8,344	\$ 6,403	\$ 6,349
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 42,730	\$ 43,103	\$ 112,823	\$ 70,298	\$ 73,877
1-4 Dwelling Units	CC280	\$ 36,860	\$ 27,447	\$ 84,291	\$ 60,037	\$ 61,812
Multifamily (5 or more) Dwelling Units	CC290	\$ O	\$ O	\$ 750	\$ O	\$ 720
All Other Real Estate	CC300	\$ 5,870	\$ 15,656	\$ 27,782	\$ 10,261	\$ 11,345
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 4,453	\$ 3,655	\$ 3,641	\$ 6,810	\$ 1,427
Commitments Outstanding to Purchase Loans	CC320	\$ 200	\$ O	\$ O	\$ O	\$ O
Commitments Outstanding to Sell Loans	CC330	\$ 37,365	\$ 39,500	\$ 110,063	\$ 72,323	\$ 69,417
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ O	\$ O	\$ O	\$ O
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ O	\$ O	\$ O	\$ O	\$ O
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 3,065	\$ 2,225	\$ 102,199	\$ 41,000	\$ 34,930
Commitments Outstanding to Sell Investment Securities	CC375	\$ 1,490	\$ 625	\$ 3,140	\$ 14,881	\$ 14,265
Unused Lines of Credit - Total	SUB3361	\$ 275,125	\$ 285,148	\$ 301,808	\$ 277,945	\$ 260,947
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 154,490	\$ 154,937	\$ 161,705	\$ 153,487	\$ 151,036
Commercial Lines	CC420	\$ 120,635	\$ 130,211	\$ 140,103	\$ 124,458	\$ 109,911
Open-End Lines - Total	SUB3362	\$ 15,646	\$ 14,890	\$ 14,988	\$ 13,502	\$ 14,939
Credit Cards - Consumer	CC423	\$ 0	\$ O	\$ O	\$ 0	\$ O
Credit Cards - Other	CC424	\$ O	\$ O	\$ O	\$ O	\$ 0

Office of Thrift Supervision TFR Industry Aggregate Report Financial Reporting System 93047 - OTS-Regulated: Tennessee Run Date: May 23, 2011, 10:18 AM March 2011

Frozen Aggregated Data (\$Thousands)

Schedule CC Consolidated Commitments and Contingencies		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Other	CC425	\$ 15,646	\$ 14,890	\$ 14,988	\$ 13,502	\$ 14,939
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 30,353	\$ 30,842	\$ 30,671	\$ 28,645	\$ 26,882
Commercial	CC430	\$ 1,583	\$ 981	\$ 1,280	\$ 1,926	\$ 1,585
Standby, Not Included on CC465 or CC468	CC435	\$ 28,770	\$ 29,861	\$ 29,391	\$ 26,719	\$ 25,297
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 19,066	\$ 23,218	\$ 22,956	\$ 64,274	\$ 43,426
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ O	\$ 0	\$ 0	\$ 0	\$ (
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 17,455	\$ 22,461	\$ 21,272	\$ 61,106	\$ 41,537
Amount of Recourse Obligations on Loans in CC468 - Total	SUB3391	\$ 14,646	\$ 19,617	\$ 18,236	\$ 57,994	\$ 38,393
120 Days or Less	CC469	\$ 14,498	\$ 19,508	\$ 18,127	\$ 57,921	\$ 37,760
Greater than 120 Days	CC471	\$ 148	\$ 109	\$ 109	\$ 73	\$ 633
Other Contingent Liabilities	CC480	\$ 912	\$ 1,668	\$ 1,117	\$ 1,253	\$ 1,522
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
			D 0010	0 0010	1 0010	
Schedule CF Consolidated Cash Flow Information		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 5,240	\$ 11,410	\$ 19,980	\$ 2,583	\$ 80
Sales	CF145	\$ 36	\$ 49	\$ 41	\$ 2,616	\$ 59
Other Balance Changes	CF148	\$- 8,817	\$- 10,236	\$- 10,907	\$- 10,796	\$- 10,099
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 5,620	\$ 2,814	\$ 2,643	\$ 3,006	\$ 0
Sales	CF155	\$ 0	\$ 580	\$ 0	\$ 0	\$ 13
Other Balance Changes	CF158	\$- 3,498	\$- 3,403	\$- 2,128	\$- 2,669	\$- 2,082
Mortgage-Backed Securities						
Purchases - Total	SUB3811	\$ 10,860	\$ 14,224	\$ 22,623	\$ 5,589	\$ 80
Sales - Total	SUB3821	\$ 36	\$ 629	\$ 41	\$ 2,616	\$ 72
Net Purchases - Total	SUB3826	\$ 10,824	\$ 13,595	\$ 22,582	\$ 2,973	\$ 8
Mortgage Loans Disbursed - Total	SUB3831	\$ 188,854	\$ 301,602	\$ 324,632	\$ 317,941	\$ 243,217
Construction Loans - Total	SUB3840	\$ 21,402	\$ 25,607	\$ 27,369	\$ 39,298	\$ 29,921
1-4 Dwelling Units	CF190	\$ 18,699	\$ 22,569	\$ 23,582	\$ 31,149	\$ 25,388
Multifamily (5 or more) Dwelling Units	CF200	\$ 230	\$ 277	\$ 80	\$ 4,496	\$ 877
Nonresidential	CF210	\$ 2,473	\$ 2,761	\$ 3,707	\$ 3,653	\$ 3,656

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Schedule CF Consolidated Cash Flow Information		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line I tem	Value	Value	Value	Value	Value
Permanent Loans - Total	SUB3851	\$ 167,452	\$ 275,995	\$ 297,263	\$ 278,643	\$ 213,296
1-4 Dwelling Units	CF225	\$ 118,035	\$ 210,224	\$ 247,432	\$ 182,588	\$ 137,334
Home Equity and Junior Liens	CF226	\$ 13,911	\$ 14,327	\$ 21,972	\$ 17,977	\$ 18,539
Multifamily (5 or more) Dwelling Units	CF245	\$ 2,419	\$ 14,374	\$ 11,098	\$ 29,222	\$ 31,195
Nonresidential (Except Land)	CF260	\$ 43,177	\$ 43,415	\$ 32,321	\$ 54,247	\$ 35,345
Land	CF270	\$ 3,821	\$ 7,982	\$ 6,412	\$ 12,586	\$ 9,422
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 38	\$ 315	\$ 3,656	\$ 1,530	\$ 1,234
1-4 Dwelling Units	CF280	\$ 38	\$ 14	\$ 521	\$ 573	\$ 165
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Equity and Junior Liens	CF282	\$ O	\$ 0	\$ O	\$ O	\$ 0
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 0	\$ C
Nonresidential	CF300	\$ O	\$ 301	\$ 3,135	\$ 957	\$ 1,069
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 94,104	\$ 219,293	\$ 200,170	\$ 147,435	\$ 126,189
1-4 Dwelling Units	CF310	\$ 81,906	\$ 214,401	\$ 186,137	\$ 134,822	\$ 105,667
Home Equity and Junior Liens	CF311	\$ 0	\$ 0	\$ 0	\$ 0	\$ C
Multifamily (5 or more) Dwelling Units	CF320	\$ 7,750	\$ 3,650	\$ 8,000	\$ 0	\$ 15,700
Nonresidential	CF330	\$ 4,448	\$ 1,242	\$ 6,033	\$ 12,613	\$ 4,822
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 94,066	\$- 218,978	\$- 196,514	\$- 145,905	\$- 124,955
Memo - Refinancing Loans	CF361	\$ 55,651	\$ 156,893	\$ 176,898	\$ 75,533	\$ 70,466
Memo - Loans Sold with Recourse - Total	SUB3886	\$ 3,155	\$ 18,011	\$ 16,598	\$ 56,263	\$ 35,138
120 Days or Less	CF365	\$ 1,556	\$ 15,207	\$ 14,071	\$ 54,006	\$ 32,182
Greater than 120 Days	CF366	\$ 1,599	\$ 2,804	\$ 2,527	\$ 2,257	\$ 2,956
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 41,237	\$ 44,390	\$ 31,899	\$ 36,324	\$ 32,028
Sales	CF395	\$ O	\$ O	\$ O	\$ O	\$ C
Consumer:						
Closed or Purchased	CF400	\$ 11,986	\$ 13,650	\$ 16,105	\$ 17,576	\$ 13,872
Sales	CF405	\$ O	\$ O	\$ O	\$ O	\$ (
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 53,223	\$ 58,040	\$ 48,004	\$ 53,900	\$ 45,900
Nonmortgage Loans - Sales - Total	SUB3915	\$ O	\$ O	\$ O	\$ O	\$ 0
Net Purchases (Sales) of Nonmortage Loans - Total	SUB3919	\$ 53,223	\$ 58,040	\$ 48,004	\$ 53,900	\$ 45,900
Deposits:						

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Schedule CF Consolidated Cash Flow Information		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Interest Credited to Deposits	CF430	\$ 9,977	\$ 10,687	\$ 12,642	\$ 13,233	\$ 14,346
Schedule DI Consolidated Deposit Information		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data:						
Total Broker - Originated Deposits	SUB4061	\$ 48,718	\$ 48,192	\$ 61,378	\$ 61,606	\$ 67,728
Fully Insured: With Balances Less than \$100,000	DI100	\$ 11,751	\$ 10,094	\$ 26,116	\$ 25,506	\$ 30,611
Fully Insured: Balances of \$100,000 through \$250,000	DI102	\$ 36,967	\$ 38,098	\$ 35,262	\$ 36,100	\$ 37,117
Other	DI110	\$ O	\$ O	\$ 0	\$ 0	\$ 0
Interest Expense for Fully Insured Brokered Deposits	DI114	\$ 58	\$ 207	\$ 455	\$ 366	\$ 270
Interest Expense for Other Brokered Deposits	DI116	\$ 0	\$ O	\$ 0	\$ 0	\$ 1
Total Deposits Obtained Thru Deposit Listing Services Not Broker Deposits	red DI117	\$ 8,602	N/A	N/A	N/A	N/A
Deposits (Excluding Retirement Accounts) with Balances						
\$250,000 or Less	DI120	\$ 2,759,442	\$ 2,771,478	\$ 2,961,113	\$ 2,957,750	\$ 2,958,498
Greater than \$250,000	DI130	\$ 633,391	\$ 605,861	\$ 633,095	\$ 601,108	\$ 573,389
Number of Deposit Accounts (Excluding Retirement Accounts) with	Balances					
\$250,000 or Less	DI150	198,180	197,880	213,565	203,366	212,534
Greater than \$250,000	DI160	1,021	1,058	1,114	1,030	972
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 357,503	\$ 359,754	\$ 378,582	\$ 377,759	\$ 375,906
Greater than \$250,000	DI175	\$ 31,093	\$ 29,412	\$ 32,272	\$ 31,416	\$ 28,953
Number of Retirement Deposit Accounts with Balances						
\$250,000 or Less	DI180	12,100	12,237	12,974	13,032	13,085
Greater than \$250,000	DI185	90	85	94	91	87
Deposit Accounts (\$) - Total	SUB4063	\$ 3,781,429	\$ 3,766,505	\$ 4,005,062	\$ 3,968,033	N/A
Deposit Accounts (#) - Total	SUB4062	211,391	211,260	227,747	217,519	226,678
IRA/Keogh Accounts	DI200	\$ 388,052	\$ 388,780	\$ 409,762	\$ 408,874	\$ 404,493
Uninsured Deposits	DI210	\$ 244,805	\$ 351,839	\$ 300,713	\$ 281,084	\$ 272,701
Preferred Deposits	D1220	\$ 102,968	\$ 79,158	\$ 96,607	\$ 85,476	\$ 106,492
Reciprocal Brokered Deposits	DI230	\$ 4,270	\$ 4,514	\$ 15,877	\$ 19,706	\$ 21,737
Transaction Accounts (Including Demand Deposits)	DI310	\$ 440,023	\$ 434,264	\$ 483,691	\$ 470,819	\$ 446,468
Money Market Deposit Accounts	DI320	\$ 604,795	\$ 558,565	\$ 583,365	\$ 564,441	\$ 548,960
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 670,014	\$ 656,131	\$ 647,052	\$ 629,047	\$ 615,158
Time Deposits	DI340	\$ 2,060,958	\$ 2,111,606	\$ 2,284,238	\$ 2,295,225	\$ 2,316,528

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Frozen Aggregated Data (\$Thousands)

Schedule DI Consolidated Deposit Information		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Time Deposits of \$100,000 through \$250,000 Excluding Brokered Time Deposits	DI350	\$ 746,834	\$ 774,238	\$ 847,998	\$ 879,855	\$ 860,545
Time Deposits of \$250,000 or Greater	DI352	\$ 251,195	\$ 253,445	\$ 272,127	\$ 263,528	\$ 261,070
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 145,288	\$ 140,518	\$ 146,993	\$ 146,254	\$ 143,114
Average Daily Deposits Totals:						
Fully Insured Brokered Time Deposits	DI544	\$ 33,891	\$ 78,393	\$ 61,529	\$ 64,598	\$ 54,645
Other Brokered Time Deposits	DI545	\$ O	\$ 0	\$ 37	\$ 0	\$ 330
Non-Interest-Bearing Demand Deposits	DI610	\$ 231,827	\$ 229,859	\$ 250,410	\$ 243,666	\$ 217,958
Deposit Data for Deposit Insurance Premium Assessments:						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 3,829,347	\$ 3,806,019	\$ 4,046,549	\$ 4,004,610	\$ 3,969,954
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 47,919	\$ 39,513	\$ 41,486	\$ 36,577	\$ 33,209
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ O	\$ 0	\$ O	\$ 0	\$ 0
Unsecured Federal Funds Purchased	DI630	\$ O	\$ 0	\$ 0	\$ 0	\$ O
Secured Federal Funds Purchased	DI635	\$ O	\$ O	\$ O	\$ O	\$ 0
Securities Sold Under Agreements to Repurchase	DI641	\$ 109,811	\$ 105,986	\$ 109,178	\$ 108,748	\$ 105,053
One Year or Less	DI645	\$ O	\$ 0	\$ O	\$ 0	\$ 0
Over One Year	DI651	\$ 3,472	\$ 3,368	\$ 3,746	\$ 3,600	\$ 3,663
One Year or Less	DI655	\$ 0	\$ O	\$ O	\$ O	\$ 0
Over One Year	DI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Daily Deposits Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 2,269,708	\$ 2,296,203	\$ 2,540,541	\$ 2,499,626	\$ 2,466,155
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 45,911	\$ 42,005	\$ 40,199	\$ 32,656	\$ 30,526
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 34,888	\$ 0	\$ 0	\$ 0	\$ 0
Data re Noninterest-bearing Transaction Accounts: Section 343 of	'Dodd-Frank	Act of 2010.'				
Qtr-End Amt of Noninterest-bearing Transaction Accts More than \$250,000	DI580	\$ 63,005	\$ 94,287	N/A	N/A	N/A
Otr-End No. of Noninterest-bearing Transaction Accts More than \$250,000	DI585	1.02	1.72	N/A	N/A	N/A

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Schedule SI Consolidated Supplemental Information		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Number of Full-time Equivalent Employees	SI370	1,176	1,195	1,285	1,317	1,30
Financial Assets Held for Trading Purposes	SI375	\$ O	\$ O	\$ O	\$ O	\$ (
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 0	\$ O	\$ O	\$ O	\$ (
Financial Liabilites Carried at Fair Value Through Earnings	SI377	\$ O	\$ O	\$ O	\$ O	\$ (
Available-for-Sale Securities	SI385	\$ 367,478	\$ 351,813	\$ 341,652	\$ 344,338	\$ 343,917
Assets Held for Sale	SI387	\$ 18,790	\$ 42,992	\$ 58,480	\$ 34,095	\$ 27,340
Loans Serviced for Others	SI390	\$ 1,688,332	\$ 1,673,536	\$ 1,514,850	\$ 1,511,707	\$ 1,488,938
Pledged Loans	SI394	\$ 1,789,875	\$ 1,810,863	\$ 1,970,881	\$ 1,984,768	\$ 1,983,932
Pledged Trading Assets	SI395	\$ 0	\$ O	\$ O	\$ O	\$ (
Residual Interests in the Form of Interest-Only Strips	SI402	\$ O	\$ O	\$ O	\$ O	\$ (
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ O	\$ (
Qualified Thrift Lender Test:						
Actual Thrift Investment Percentage at Month-end:						
First month of Qtr	SI581	85.28%	85.29%	84.87%	84.47%	85.51%
Second month of Qtr	SI582	85.08%	85.39%	85.19%	84.47%	84.95%
Third month of Qtr	SI583	84.88%	85.06%	84.88%	84.20%	84.72%
Percent of Assets Test	SI585	77.36%	77.27%	77.24%	75.99%	75.58%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes
Aggregate Investment in Service Corporations	S1588	\$ 13,621	\$ 13,496	\$ 13,166	\$ 12,893	\$ 12,619
Aggregate amount of all extensions of credit	SI590	\$ 51,764	\$ 52,660	\$ 56,506	\$ 56,857	\$ 53,578
No. of exec officers with credit > \$500K/5% unimpaird cap	SI595	74	72	72	81	80
Savings Assoc Equity Capital, Beginning Balance	S1600	\$ 715,018	\$ 717,027	\$ 732,657	\$ 724,346	\$ 704,270
Net Income (Loss) Attributable to Savings Association (SO91)	SI610	\$ 9,038	\$ 4,949	\$ 4,774	\$ 7,600	\$ 8,680
Dividends Declared						
Preferred Stock	S1620	\$ 145	\$ 145	\$ 145	\$ 145	\$ 14!
Common Stock	S1630	\$ 895	\$ 993	\$ 680	\$ 1,675	\$ (
Stock Issued	SI640	\$ 0	\$ 15	\$ 0	\$ 8	\$ 12,80
Stock Retired	SI650	\$ O	\$ 0	\$ O	\$ O	\$ (
Capital Contributions (Where No Stock is Issued)	SI655	\$ 309	\$ 329	\$ 298	\$ 288	\$ 28
New Basis Accounting Adjustments	S1660	\$ O	\$ O	\$ O	\$ 0	\$ (
Other Comprehensive Income	SI662	\$ 1,512	\$- 6,321	\$ 1,811	\$ 2,212	\$ 246

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Schedule SI Consolidated Supplemental Information		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line I tem	Value	Value	Value	Value	Value
Prior Period Adjustments	SI668	\$ O	\$ O	\$ 5	\$ 0	\$ 0
Other Adjustments	SI671	\$ 29	\$ 155	\$ 22	\$ 19	\$- 1,795
Total Savings Association Equity Capital, Ending Balance (SC80)	\$1680	\$ 724,866	\$ 715,016	\$ 738,742	\$ 732,653	\$ 724,344
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ O	\$ 58	\$ O	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 12,723	\$ 13,053	\$ 13,435	\$ 15,106	\$ 17,167
Captive Insurance and Reinsurance Subsidiaries:						
Total Assets of Captive Insurance Subsidiaries	SI762	\$ O	N/A	N/A	N/A	N/A
Total Assets of Captive Reinsurance Subsidiaries	SI763	\$ 0	N/A	N/A	N/A	N/A
Assets Covered by Loss-Sharing Agreements with FDIC						
Loans and Leases (included in Schedule SC)	SI770	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans Secured by Real Estate - Total	SUB4080	\$ O	N/A	N/A	N/A	N/A
Construction, Land Development, and Other Land Loans - Total	SUB4081	\$ O	N/A	N/A	N/A	N/A
1-4 Family Residential Construction Loans	SI764	\$ O	N/A	N/A	N/A	N/A
Other Construction Loans and all Land Development and Other Land Loans	SI765	\$ O	N/A	N/A	N/A	N/A
Secured by Farmland	SI766	\$ 0	N/A	N/A	N/A	N/A
Secured by 1-4 Family Residential Properties - Total	SUB4085	\$ 0	N/A	N/A	N/A	N/A
Revolv. Opn-Ed Lns secur by 1-4 fam. Resid. Extended Under Lines of Credit	SI767	\$ 0	N/A	N/A	N/A	N/A
Closed-end Loans Secured by 1-4 Family Residential Properties - Total	SUB4088	\$ 0	N/A	N/A	N/A	N/A
Secured by First Liens	SI768	\$ O	N/A	N/A	N/A	N/A
Secured by Junior Liens	SI769	\$ 0	N/A	N/A	N/A	N/A
Secured by Multifamily (5 or more) Residential Properties	SI771	\$ O	N/A	N/A	N/A	N/A
Secured by Nonfarm Nonresidential Properties - Total	SUB4090	\$ O	N/A	N/A	N/A	N/A
Loans Secured by Owner-occupied Nonfarm Nonresidential Properties	SI775	\$ O	N/A	N/A	N/A	N/A
Loans Secured by Other Nonfarm Nonresidential Properties	SI777	\$ O	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	SI779	\$ O	N/A	N/A	N/A	N/A
Loans to Individuals for Household, Family, & Other Personal Expend Total	SUB4095	\$ 0	N/A	N/A	N/A	N/A

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Schedule SI Consolidated Supplemental Information		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	S1780	\$ O	N/A	N/A	N/A	N/A
Automobile Loans	SI781	\$ O	N/A	N/A	N/A	N/A
Other Consumer Loans	S1782	\$ O	N/A	N/A	N/A	N/A
All Other Loans and Leases	SI783	\$ O	N/A	N/A	N/A	N/A
Itemize Loans & Leases that Exceed 10% of Tot. Loans & Leases Cover	red by Loss-sharing	g Agree. w/FDIC:				
Loans to Depository Institutions and Acceptances of Other Banks	SI784	\$ O	N/A	N/A	N/A	N/A
Loans to Foreign Governments and Official Institutions	SI785	\$ O	N/A	N/A	N/A	N/A
Other Loans *	SI786	\$ O	N/A	N/A	N/A	N/A
Lease Financing Receivables	SI787	\$ O	N/A	N/A	N/A	N/A
* Other Loans (includes 'Loans to finance agricultural production an	d other loans to far	mers,'				
'Obligations (other than securities and loans) of states and political	subdivisions in the	U.S.,'				
and 'Loans to nondepository financial institutions and other loans.')						
Real Estate Owned (included in Schedule SC)	S1772	\$ O	\$ O	\$ O	\$ O	\$ O
Construction, Land Development, and Other Land	S1789	\$ O	N/A	N/A	N/A	N/A
Farmland	S1790	\$ O	N/A	N/A	N/A	N/A
1-4 Family Residential Properties	SI791	\$ O	N/A	N/A	N/A	N/A
Multifamily (5 or more) Residential Properties	S1792	\$ O	N/A	N/A	N/A	N/A
Nonfarm Nonresidential Properties	SI793	\$ 0	N/A	N/A	N/A	N/A
Portion of Covered Other Real Estate Owned in SI789-SI793 Protected by FDIC	SI795	\$ 0	N/A	N/A	N/A	N/A
Debt Securities (included in Schedule SC)	SI774	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other assets (excludes FDIC loss-sharing indemnification assets)	SI776	\$ O	\$ 0	\$ O	\$ 0	\$ O
Mutual Fund and Annuity Sales						
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ O	\$ 0	\$ O	\$ 0	\$ O
Average Balance Sheet Data (Based on Month-End Data)						
Total Assets	S1870	\$ 4,844,557	\$ 4,867,575	\$ 5,110,642	\$ 5,069,959	\$ 5,017,991
Deposits & Investments Excluding Non-Interest-Earning Items	S1875	\$ 1,512,904	\$ 1,474,121	\$ 1,450,833	\$ 1,417,613	\$ 1,369,526
Mortgage Loans and Mortgage-Backed Securities	S1880	\$ 2,768,205	\$ 2,818,678	\$ 3,031,719	\$ 4,488,477	\$ 2,965,257
Nonmortgage Loans	S1885	\$ 269,704	\$ 273,786	\$ 288,803	\$ 300,531	\$ 343,339
Deposits and Excrows	S1890	\$ 3,749,994	\$ 3,754,757	\$ 3,969,429	\$ 3,923,636	\$ 3,890,495

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		IDLIO				
Schedule SI Consolidated Supplemental Information		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Total Borrowings	S1895	\$ 319,140	\$ 336,715	\$ 350,958	\$ 356,527	\$ 357,729
Brokerage Activities						
Act as trustee/custodian for IRA, HSA, other acct invested in non-dep prod?	SI901	0	0	0	0	0
Provide custody, safekeeping, othr service accept/sale/purch of securities?	S1905	1	1	1	1	1
Engage in third party broker arrangements to sell securities prod/services?	SI911	2	2	3	4	4
Sweep dep fund to invest manag comp reg ICA holdout as a money market fund?	SI915	0	0	0	0	C
Schedule SQ Consolidated Supplemental Questions		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	0	C
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	C
Does Association Have Subchapter S in effect this year?	SQ320	2	2	3	3	3
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	12	11	12	12	12
Schedule SB Consolidated Small Business Loans		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	12 [Yes]	12 [Yes]	13 [Yes]	13 [Yes]	13 [Yes]
Do you have any farm or agriculture loans?	SB100	5 [Yes]	5 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	1 [Yes]				
Number of Loans on SC260	SB200	21	21	18	18	19
Number of Loans on SC300, SC303, and SC306	SB210	0	0	0	0	C
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	439	417	497	524	538
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 19,075	\$ 18,826	\$ 22,297	\$ 23,870	\$ 24,656
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	410	388	480	497	512
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 55,521	\$ 53,589	\$ 67,136	\$ 70,374	\$ 71,740

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Schedule SB Consolidated Small Business Loans		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	456	441	486	498	51
Nonfarm Mortg Orig. at \$250,000 - \$1 mill Outstd Bal	SB350	\$ 192,246	\$ 186,448	\$ 204,988	\$ 221,741	\$ 231,97
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	1,330	1,220	1,412	1,505	1,62
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 29,793	\$ 27,042	\$ 28,145	\$ 30,824	\$ 33,81
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	257	235	257	259	27
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 32,777	\$ 29,859	\$ 31,655	\$ 33,105	\$ 35,31
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill Number	SB440	147	151	157	159	15
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill Outst Bal	SB450	\$ 58,718	\$ 63,043	\$ 65,388	\$ 68,410	\$ 66,66
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	16	16	20	22	2
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 608	\$ 640	\$ 823	\$ 872	\$ 93
Farm Mortgages Orig at \$100-250,000 - Number	SB520	14	14	19	17	1
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 2,183	\$ 2,134	\$ 2,959	\$ 2,567	\$ 2,76
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	3	1	0	1	
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 653	\$ 225	\$ O	\$ 225	\$ 1,46
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	2	4	10	9	1
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 23	\$ 88	\$ 152	\$ 109	\$ 14
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	0	0	1	1	
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ O	\$ 0	\$ 65	\$ 115	\$
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	1	1	0	0	
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 97	\$ 79	\$ O	\$ O	\$ 17
Schedule FS Fiduciary and Related Services		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	4 [Yes]	4 [Yes]	5 [Yes]	5 [Yes]	5 [Yes
Do you exercise the fiduciary powers you have been granted?	FS120	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes
Do you have any activity to report on this schedule?	FS130	3 [Yes]	3 [Yes]	4 [Yes]	4 [Yes]	4 [Yes
FIDUCIARY AND RELATED SERVICES						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 1,311,064	\$ 1,217,568	\$ 1,163,761	\$ 1,092,778	\$ 1,073,37
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 1,014,296	\$ 931,250	\$ 911,020	\$ 850,315	\$ 812,00
Personal Trust and Agency Accounts	FS210	\$ 457,387	\$ 451,933	\$ 431,955	\$ 445,436	\$ 393,62
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 272,807	\$ 207,787	\$ 195,557	\$ 186,075	\$ 191,97
Employee Benefit - Defined Contribution	FS220	\$ 145,393	\$ 84,757	\$ 78,843	\$ 75,859	\$ 78,88

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Schedule FS Fiduciary and Related Services		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS230	\$ 37,531	\$ 37,703	\$ 32,978	\$ 31,479	\$ 32,742
Other Retirement Accounts	FS240	\$ 89,883	\$ 85,327	\$ 83,736	\$ 78,737	\$ 80,346
Corporate Trust and Agency Accounts	FS250	\$ 3,168	\$ 3,100	\$ 3,000	\$ 2,854	\$ 2,955
Investment Management and Investment Advisory Agency Accoun	ts FS260	\$ 273,577	\$ 261,283	\$ 245,982	\$ 181,835	\$ 186,699
Foundations and Endowments	FS264	\$ 7,357	\$ 7,147	\$ 7,000	\$ 6,587	\$ 7,093
Other Fiduciary Accounts	FS270	\$ O	\$ O	\$ 27,526	\$ 27,528	\$ 29,655
Managed Assets (\$) - IRAs, HSAs, and Similar Accounts	FS234	\$ 70,322	\$ 66,488	\$ 64,993	\$ 60,985	\$ 67,422
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ O	\$ O	\$ O	\$ O	\$ (
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 48,071	\$ 44,544	\$ 41,167	\$ 42,369	\$ 42,879
Personal Trust and Agency Accounts	FS211	\$ 1,459	\$ O	\$ O	\$ O	\$ (
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 37,820	\$ 35,993	\$ 33,453	\$ 35,009	\$ 35,18
Employee Benefit - Defined Contribution	FS221	\$ 12,971	\$ 11,925	\$ 11,326	\$ 11,729	\$ 12,16
Employee Benefit - Defined Benefit	FS231	\$ 17,789	\$ 16,698	\$ 14,358	\$ 15,977	\$ 15,419
Other Retirement Accounts	FS241	\$ 7,060	\$ 7,370	\$ 7,769	\$ 7,303	\$ 7,599
Corporate Trust and Agency Accounts	FS251	\$ 995	\$ 1,037	\$ 951	\$ 871	\$ 94
Investment Management and Investment Advisory Agency Accoun	ts FS261	\$ 7,797	\$ 7,514	\$ 6,763	\$ 6,489	\$ 6,75
Foundations and Endowments	FS265	\$ 0	\$ 0	\$ 0	\$ O	\$ (
Other Fiduciary Accounts	FS271	\$ O	\$ O	\$ O	\$ O	\$ (
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 248,697	\$ 241,774	\$ 211,574	\$ 200,094	\$ 218,498
Nonmanaged Assets (\$) - IRAs, HSAs, and Similar Accounts	FS235	\$ 7,057	\$ 7,367	\$ 7,767	\$ 7,300	\$ 7,348
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ O	\$ O	\$ O	\$ O	\$ (
Managed Assets (#) - Total Fiduciary Accounts	FS22	1,708	1,694	1,945	1,916	1,819
Personal Trust and Agency Accounts	FS212	860	863	856	914	84!
Retirement-related Trust and Agency Accounts - Total	SUB6120	407	395	396	395	388
Employee Benefit - Defined Contribution	FS222	73	70	69	70	69
Employee Benefit - Defined Benefit	FS232	4	4	4	4	4
Other Retirement Accounts	FS242	330	321	323	321	31!
Corporate Trust and Agency Accounts	FS252	15	15	15	15	15
Investment Management and Investment Advisory Agency Accounts	FS262	423	418	404	318	312

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Schedule FS Fiduciary and Related Services		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Foundations and Endowments	FS266	3	3	3	3	4
Other Fiduciary Accounts	FS272	0	0	271	271	255
Managed Assets (#) - IRAs, HSAs, and Similar Accounts	FS236	265	254	256	253	267
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	83	81	83	84	82
Personal Trust and Agency Accounts	FS213	1	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	55	55	59	59	58
Employee Benefit - Defined Contribution	FS223	22	21	23	23	22
Employee Benefit - Defined Benefit	FS233	4	4	4	4	4
Other Retirement Accounts	FS243	29	30	32	32	32
Corporate Trust and Agency Accounts	FS253	3	3	3	3	3
Investment Management and Investment Advisory Agency Accounts	FS263	24	23	21	22	21
Foundations and Endowments	FS267	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	94	94	100	102	97
Nonmanaged Assets (#) - IRAs, HSAs, and Similar Accounts	FS237	21	23	25	25	25
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO)-DATE)					
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 1,346	\$ 5,068	\$ 3,643	\$ 2,422	\$ 1,199
Personal Trust and Agency Accounts	FS310	\$ 489	\$ 1,871	\$ 1,357	\$ 369	\$ 473
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 295	\$ 1,107	\$ 829	\$ 560	\$ 269
Employee Benefit - Defined Contribution	FS320	\$ 117	\$ 415	\$ 304	\$ 218	\$ 104
Employee Benefit - Defined Benefit	FS330	\$ 61	\$ 238	\$ 173	\$ 116	\$ 57
Other Retirement Accounts	FS340	\$ 117	\$ 454	\$ 352	\$ 226	\$ 108
Corporate Trust and Agency Accounts	FS350	\$ 9	\$ 33	\$ 24	\$ 593	\$ 4
Investment Management and Investment Advisory Agency Accounts	FS360	\$ 336	\$ 1,223	\$ 878	\$ 544	\$ 263
Foundations and Endowments	FS365	\$ 9	\$ 33	\$ 24	\$ 16	\$ 8
Other Fiduciary Accounts	FS370	\$ 0	\$ O	\$ 1	\$ 1	\$ 1
Custody and Safekeeping Accounts	FS380	\$ 208	\$ 801	\$ 530	\$ 339	\$ 181
Other Fiduciary and Related Services	FS390	\$ O	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 651	\$ 4,234	\$ 1,843	\$ 1,225	\$ 644
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 1	\$ 30	\$ 8	\$ 5	\$ 8
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 58	\$ 175	\$ 131	\$ 88	\$ 44

Frozen Aggregated Data (\$Thousands)

Schedule FS Fiduciary and Related Services		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 752	\$ 979	\$ 1,923	\$ 1,280	\$ 591
FIDUCIARY MEMORANDA						
1. Managed Assets Held in Fiduciary Accounts:						
Total Managed Assets in Personal Trust and Agency, Invest Mng Agency Accts	FS40	\$ 321,651	\$ 713,216	\$ 308,882	\$ 294,349	\$ 304,972
Non-Interest-Bearing Deposits	FS410	\$ 19	\$ 3,504	\$ 65	\$ 1,443	\$ 35
Interest-Bearing Deposits	FS415	\$ 22,050	\$ 30,215	\$ 23,603	\$ 20,442	\$ 21,629
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 22,089	\$ 35,233	\$ 23,097	\$ 26,489	\$ 32,055
State, County and Municipal Obligations	FS425	\$ 71,007	\$ 75,196	\$ 72,524	\$ 71,571	\$ 72,528
Mutual Funds - Total	SUB6140	\$ 108,640	\$ 267,191	\$ 97,193	\$ 91,883	\$ 87,673
Money Market	FS428	\$ 29,947	\$ 73,787	\$ 29,585	\$ 31,575	\$ 22,946
Equity	FS431	\$ 50,520	\$ 47,649	\$ 42,302	\$ 39,083	\$ 44,867
Other	FS437	\$ 28,173	\$ 145,755	\$ 25,306	\$ 21,225	\$ 19,860
Common Trust Funds and Collective Investment Funds	FS463	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS434	\$ 0	\$ 0	\$ O	\$ O	\$ 0
Other Notes and Bonds	FS440	\$ 6,733	\$ 54,414	\$ 8,247	\$ 7,686	\$ 7,373
Investments in Unregistered Funds and Private Equity Investments	FS466	\$ 1,256	\$ 1,227	\$ 1,227	\$ 1,225	\$ 1,229
Other Common and Preferred Stock	FS445	\$ 70,180	\$ 216,292	\$ 62,800	\$ 53,446	\$ 61,974
Real Estate Mortgages	FS450	\$ 991	\$ 6,102	\$ 1,047	\$ 1,140	\$ 1,171
Real Estate	FS455	\$ 14,492	\$ 17,859	\$ 14,771	\$ 14,647	\$ 14,747
Miscellaneous Assets	FS460	\$ 4,194	\$ 5,983	\$ 4,308	\$ 4,377	\$ 4,558
Total Managed Assets in Employee Benefits and Retirement Related Accounts	FS41	\$ 198,717	\$ 215,100	\$ 179,445	\$ 170,853	\$ 176,787
Non-Interest-Bearing Deposits	FS411	\$ 195	\$ 19	\$ 118	\$ 1,437	\$ 225
Interest-Bearing Deposits	FS416	\$ 13,152	\$ 15,707	\$ 15,016	\$ 13,003	\$ 13,069
U.S. Treasury and U.S. Government Agency Obligations	FS421	\$ 29,320	\$ 28,800	\$ 26,372	\$ 27,762	\$ 33,119
State, County and Municipal Obligations	FS426	\$ 13,009	\$ 12,577	\$ 9,618	\$ 8,465	\$ 7,310
Mutual Funds - Total	SUB6141	\$ 119,050	\$ 115,588	\$ 105,550	\$ 100,201	\$ 101,746
Money Market	FS429	\$ 12,292	\$ 12,206	\$ 10,404	\$ 12,897	\$ 10,166
Equity	FS432	\$ 65,139	\$ 59,727	\$ 55,157	\$ 50,054	\$ 55,562
Other	FS438	\$ 41,619	\$ 43,655	\$ 39,989	\$ 37,250	\$ 36,018
Common Trust Funds and Collective Investment Funds	FS464	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS Fiduciary and Related Services		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Other Notes and Bonds	FS441	\$ 8,359	\$ 9,660	\$ 9,157	\$ 8,496	\$ 8,278
Investments in Unregistered Funds and Private Equity Investments	FS467	\$ 35	\$ 35	\$ 35	\$ 35	\$ 35
Other Common and Preferred Stock	FS446	\$ 14,839	\$ 31,989	\$ 12,872	\$ 10,698	\$ 12,257
Real Estate Mortgages	FS451	\$ 276	\$ 276	\$ 259	\$ 277	\$ 274
Real Estate	FS456	\$ O	\$ O	\$ O	\$ O	\$ (
Miscellaneous Assets	FS461	\$ 482	\$ 449	\$ 448	\$ 479	\$ 474
Total Managed Assets in Other Accounts	FS42	\$ 10,524	\$ 10,247	\$ 10,126	\$ 9,570	\$ 10,202
Non-Interest-Bearing Deposits	FS412	\$ 0	\$ 0	\$ 0	\$ 82	\$ (
Interest-Bearing Deposits	FS417	\$ 442	\$ 431	\$ 511	\$ 371	\$ 375
U.S. Treasury and U.S. Government Agency Obligations	FS422	\$ 727	\$ 765	\$ 681	\$ 797	\$ 1,082
State, County and Municipal Obligations	FS427	\$ 408	\$ 404	\$ 297	\$ 287	\$ 16
Mutual Funds - Total	SUB6142	\$ 2,724	\$ 2,705	\$ 3,055	\$ 2,901	\$ 2,78
Money Market	FS430	\$ 192	\$ 232	\$ 653	\$ 768	\$ 48
Equity	FS433	\$ 1,278	\$ 1,220	\$ 1,125	\$ 997	\$ 1,20
Other	FS439	\$ 1,254	\$ 1,253	\$ 1,277	\$ 1,136	\$ 1,096
Common Trust Funds and Collective Investment Funds	FS465	\$ O	\$ O	\$ O	\$ O	\$ (
Other Short-term Obligations	FS436	\$ O	\$ O	\$ O	\$ O	\$
Other Notes and Bonds	FS442	\$ 696	\$ 693	\$ 705	\$ 678	\$ 66
Investments in Unregistered Funds and Private Equity Investments	FS468	\$ O	\$ O	\$ O	\$ O	\$
Other Common and Preferred Stock	FS447	\$ 5,527	\$ 5,249	\$ 4,877	\$ 4,454	\$ 5,12
Real Estate Mortgages	FS452	\$ O	\$ O	\$ O	\$ O	\$
Real Estate	FS457	\$ 0	\$ O	\$ O	\$ O	\$ (
Miscellaneous Assets	FS462	\$ O	\$ O	\$ O	\$ O	\$
Invest of Manag Fid Accts in Advised/Sponsor Mutual Funds - Manag Assts	FS495	\$ O	\$ 0	\$ O	\$ 0	\$ (
Invest of Manag Fid Accts in Advised/Sponsor Mutual Funds - No. Manag Accts	FS496	0	0	0	0	
2. Corporate Trust and Agency Accounts:						
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	(
Corporate and Municipal Trusteeships	FS510	0	0	0	0	(
Issues Reported in FS510 and FS515 that are in Default	FS516	0	0	0	0	(

Frozen Aggregated Data (\$Thousands)

Schedule FS Fiduciary and Related Services		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Transfer Agent/Registrar/Paying Agent/Other Corp Agncy	FS520	0	0	0	0	0
Principle Amt Outstanding Corp & Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Principle Amt Outstanding Issues Reported in FS510 & FS515	FS517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
3. Collective Investment Funds and Common Trust Funds:						
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	О
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	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	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ O	\$ O	\$ O	\$ O	\$ 0
International/Global Equity	FS625	\$ O	\$ O	\$ O	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ O	\$ O	\$ O	\$ O	\$ O
Taxable Bond	FS645	\$ 0	\$ O	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ O	\$ O	\$ O	\$ O	\$ O
Short-Term Investments/Money Market	FS665	\$ 0	\$ O	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ O	\$ O	\$ O	\$ O	\$ O
4. Fuduciary Settlements, Surcharges & Other Losses (Calendar	· YTD)					
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 1	\$ 33	\$ 8	\$ 8	\$ 8
Personal Trust and Agency Accounts	FS710	\$ O	\$ 25	\$ O	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 1	\$ 8	\$ 8	\$ 8	\$ 8
Investment Management and Advisory Agency Accounts	FS730	\$ 0	\$ O	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ O	\$ O	\$ O	\$ O	\$ O
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ O	\$ O	\$ O	\$ O	\$ O
Personal Trust and Agency Accounts	FS711	\$ O	\$ O	\$ O	\$ O	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management and Advisory Agency Accounts	FS731	\$ O	\$ 0	\$ O	\$ O	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS Fiduciary and Related Services		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ O	\$ 3	\$ O	\$ 3	\$ O
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ O	\$ 3	\$ O	\$ 3	\$ O
Investment Management and Advisory 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		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Total Savings Association Equity Capital (SC80)	CCR100	\$ 724,864	\$ 715,018	\$ 738,750	\$ 732,666	\$ 724,355
Equity Capital Deductions - Total	SUB1631	\$ 4,698	\$ 5,607	\$ 6,529	\$ 6,975	\$ 7,012
Investments in, Adv to, and Noncontrolling Interests in Nonincludable Subs	CCR105	\$ 84	\$ 84	\$ 400	\$ 400	\$ 400
Goodwill and Certain Other Intangible Assets	CCR115	\$ 4,606	\$ 4,706	\$ 5,416	\$ 5,532	\$ 5,648
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 8	\$ 817	\$ 713	\$ 1,043	\$ 964
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ O
Equity Capital Additions -Total	SUB1641	\$ 682	\$ 2,193	\$- 5,092	\$- 3,280	\$- 973
Accum Losses (Gains) on Certain Securities and Cash Flow Hedges	CCR180	\$ 708	\$ 2,219	\$- 5,092	\$- 3,280	\$- 973
Intangible Assets	CCR185	\$ O				
Qualifying Noncontrolling (Minority) Interest in Consolidated Subsidiaries	CCR187	\$ O	N/A	N/A	N/A	N/A
Other	CCR195	\$- 26	\$- 26	\$ O	\$ O	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 720,848	\$ 711,604	\$ 727,129	\$ 722,411	\$ 716,370
Total Assets (SC60)	CCR205	\$ 4,876,626	\$ 4,847,390	\$ 5,128,930	\$ 5,091,133	\$ 5,042,249
Asset Deductions - Total	SUB1651	\$ 4,698	\$ 5,607	\$ 6,529	\$ 6,975	\$ 7,012
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 84	\$ 84	\$ 400	\$ 400	\$ 400
Goodwill and Certain Other Intangible Assets	CCR265	\$ 4,606	\$ 4,706	\$ 5,416	\$ 5,532	\$ 5,648
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 8	\$ 817	\$ 713	\$ 1,043	\$ 964
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 626	\$ 2,136	\$- 5,551	\$- 3,723	\$- 1,319
Accum Losses (Gains) on Certain Securities and Cash Flow Hedges	CCR280	\$ 626	\$ 2,136	\$- 5,551	\$- 3,723	\$- 1,319

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Schedule CCR Consolidated Capital Requirement		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Intangible Assets	CCR285	\$ O	\$ 0	\$ O	\$ 0	\$ O
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ O	\$ 0
Adjusted Total Assets	CCR25	\$ 4,872,554	\$ 4,843,919	\$ 5,116,850	\$ 5,080,435	\$ 5,033,918
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 174,078	\$ 193,091	\$ 184,254	\$ 183,042	\$ 200,678
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 720,848	\$ 711,604	\$ 727,129	\$ 722,411	\$ 716,370
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ O	\$ O	\$ O	\$ 55	\$ O
Tier 2 Capital - Qualfying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ O				
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 29,057	\$ 29,430	\$ 32,123	\$ 31,609	\$ 32,053
Tier 2 Capital - Other	CCR355	\$ O				
Tier 2 (Supplementary) Capital	CCR33	\$ 29,057	\$ 29,430	\$ 32,123	\$ 31,664	\$ 32,053
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 29,057	\$ 29,430	\$ 32,123	\$ 31,664	\$ 32,053
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 532	\$ 532	\$ 532	\$ 532	\$ 532
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 360	\$ 57	\$ 164	\$ 163	\$ 27
Total Risk-Based Capital	CCR39	\$ 749,013	\$ 740,445	\$ 758,556	\$ 753,380	\$ 747,864
0% R/W Category - Cash	CCR400	\$ 32,077	\$ 29,775	\$ 34,340	\$ 34,785	\$ 33,433
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 105,128	\$ 97,925	\$ 105,556	\$ 74,986	\$ 74,071
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 5,651	\$ 5,816	\$ 2,983	\$ 2,432	\$ 680
0% R/W Category - Other	CCR415	\$ 143,411	\$ 90,030	\$ 111,878	\$ 120,290	\$ 117,674
0% R/W Category - Assets Total	CCR420	\$ 286,267	\$ 223,546	\$ 254,757	\$ 232,493	\$ 225,858
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ O	\$ 0	\$ 0	\$ O	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 64,355	\$ 65,826	\$ 107,261	\$ 80,508	\$ 91,609
20% R/W Category - Claims on FHLBs	CCR435	\$ 727,762	\$ 761,659	\$ 756,215	\$ 679,313	\$ 670,870
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 73,988	\$ 72,659	\$ 80,999	\$ 77,868	\$ 78,212
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 45,011	\$ 55,853	\$ 83,525	\$ 87,296	\$ 66,628
20% R/W Category - Other	CCR450	\$ 551,949	\$ 533,121	\$ 473,670	\$ 552,558	\$ 535,717
20% R/W Category - Assets Total	CCR455	\$ 1,463,065	\$ 1,489,118	\$ 1,501,670	\$ 1,477,543	\$ 1,443,036
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 292,611	\$ 297,822	\$ 300,332	\$ 295,509	\$ 288,605

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Frozen Aggregated Data (\$Thousands)

Schedule CCR Consolidated Capital Requirement		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,212,960	\$ 1,234,784	\$ 1,338,874	\$ 1,337,845	\$ 1,327,880
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 52,410	\$ 55,048	\$ 60,808	\$ 60,755	\$ 60,477
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 2,251	\$ 2,121	\$ 2,565	\$ 2,565	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 13,422	\$ 13,858	\$ 12,837	\$ 11,813	\$ 12,089
50% R/W Category - Other	CCR480	\$ 39,547	\$ 40,308	\$ 40,659	\$ 51,181	\$ 49,062
50% R/W Category - Assets Total	CCR485	\$ 1,320,590	\$ 1,346,119	\$ 1,455,743	\$ 1,464,159	\$ 1,449,508
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 660,297	\$ 673,063	\$ 727,877	\$ 732,084	\$ 724,758
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 7,512	\$ 9,460	\$ 12,524	\$ 91,198	\$ 15,635
100% R/W Category - All Other Assets	CCR506	\$ 2,113,695	\$ 2,100,128	\$ 2,256,885	\$ 2,179,074	\$ 2,250,226
100% R/W Category - Assets Total	CCR510	\$ 2,121,207	\$ 2,109,588	\$ 2,269,409	\$ 2,270,272	\$ 2,265,861
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 2,121,207	\$ 2,109,588	\$ 2,269,409	\$ 2,270,272	\$ 2,265,861
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ O	\$ O	\$ O	\$ O
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 5,191,129	\$ 5,168,371	\$ 5,481,579	\$ 5,444,467	\$ 5,384,263
Subtotal Risk-Weighted Assets	CCR75	\$ 3,074,113	\$ 3,080,471	\$ 3,297,615	\$ 3,297,861	\$ 3,279,222
Excess Allowances for Loan and Lease Losses	CCR530	\$ 8,701	\$ 7,899	\$ 6,039	\$ 4,038	\$ 3,864
Total Risk-Weighted Assets	CCR78	\$ 3,065,412	\$ 3,072,572	\$ 3,291,576	\$ 3,293,823	\$ 3,275,358
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 245,233	\$ 245,806	\$ 263,327	\$ 263,504	\$ 262,028
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	14.79%	14.69%	14.21%	14.22%	14.23%
Total Risk-Based Capital Ratio	CCR820	24.43%	24.10%	23.05%	22.87%	22.83%
Tier 1 Risk-Based Capital Ratio	CCR830	23.50%	23.16%	22.09%	21.93%	21.87%
Tangible Equity Ratio	CCR840	14.79%	14.69%	14.21%	14.22%	14.23%
Schedule FV Fair Value		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Total Assets Measured at FV on a Recurring Basis - Level 1	FV41	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal Funds Sold & Securities Purchased Under Agreement to Resell	FV111	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Trading Securities	FV131	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Frozen Aggregated Data (\$Thousands)

Schedule FV Fair Value		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Available-for-Sale Securities	FV151	\$ O	\$ O	\$ O	\$ O	\$ 0
Loans and Leases	FV211	\$ 0	\$ 0	\$ 0	\$ 0	\$ O
Mortgage Servicing Rights	FV241	\$ O	\$ O	\$ O	\$ O	\$ O
Derivative Assets	FV261	\$ 0	\$ 0	\$ 0	\$ O	\$ 0
All Other Financial Assets	FV311	\$ O	\$ O	\$ O	\$ O	\$ O
Total Assets Measured at FV on a Recurring Basis - Level 2	FV42	\$ 0	\$ O	\$ O	\$ O	\$ O
Federal Funds Sold & Securities Purchased Under Agreement to Resell	FV112	\$ O	\$ 0	\$ O	\$ O	\$ O
Trading Securities	FV132	\$ 0	\$ 0	\$ O	\$ O	\$ 0
Available-for-Sale Securities	FV152	\$ O	\$ O	\$ O	\$ O	\$ O
Loans and Leases	FV212	\$ 0	\$ O	\$ O	\$ O	\$ O
Mortgage Servicing Rights	FV242	\$ O	\$ O	\$ O	\$ O	\$ O
Derivative Assets	FV262	\$ 0	\$ 0	\$ O	\$ O	\$ 0
All Other Financial Assets	FV312	\$ O	\$ O	\$ O	\$ O	\$ O
Total Assets Measured at FV on a Recurring Basis - Level 3	FV43	\$ 0	\$ O	\$ O	\$ O	\$ 0
Federal Funds Sold & Securities Purchased Under Agreement to Resell	FV113	\$ 0	\$ 0	\$ O	\$ O	\$ 0
Trading Securities	FV133	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	FV153	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans and Leases	FV213	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Servicing Rights	FV243	\$ 0	\$ 0	\$ O	\$ 0	\$ 0
Derivative Assets	FV263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Financial Assets	FV313	\$ 0	\$ O	\$ O	\$ O	\$ O
Total Assets Measured at FV on a Recurring Basis - Total FV Measurements	FV44	\$ O	\$ O	\$ O	\$ 0	\$ O
Fed Funds Sold & Secur Purch Under Agreement Resell - Total FV Measurements	FV11	\$ 0	\$ O	\$ O	\$ 0	\$ O
Trading Securities - Total FV Measurements	FV13	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities - Total FV Measurements	FV15	\$ O	\$ O	\$ O	\$ 0	\$ O
Loans and Leases - Total FV Measurements	FV21	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Servicing Rights - Total FV Measurements	FV24	\$ 0	\$ O	\$ O	\$ O	\$ O
Derivative Assets - Total FV Measurements	FV26	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Frozen Aggregated Data (\$Thousands)

Schedule FV Fair Value		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line I tem	Value	Value	Value	Value	Value
All Other Financial Assets - Total FV Measurements	FV31	\$ O	\$ O	\$ O	\$ O	\$ 0
Total Assets Measured at FV on a Recurring Basis - Less Amts Netted	FV46	\$ O	\$ O	\$ O	\$ O	\$ 0
Fed Funds Sold & Secur Purch Under Agreement to Resell – Less Amts Netted	FV114	\$ 0	\$ 0	\$ 0	\$ O	\$ 0
Trading Securities - Less Amts Netted	FV134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities - Less Amts Netted	FV154	\$ O	\$ O	\$ O	\$ O	\$ O
Loans and Leases - Less Amts Netted	FV214	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Servicing Rights - Less Amts Netted	FV244	\$ O	\$ O	\$ O	\$ O	\$ 0
Derivative Assets - Less Amts Netted	FV264	\$ 0	\$ 0	\$ 0	\$ 0	\$ O
All Other Financial Assets - Less Amts Netted	FV314	\$ O	\$ O	\$ O	\$ O	\$ 0
Total Assets Measured at FV on a Recurring Basis - Total, After Netting $$	FV48	\$ O	\$ O	\$ O	\$ O	\$ 0
Fed Funds Sold & Secur Purch Under Agreement Resell - Total, After Netting	FV12	\$ O	\$ O	\$ O	\$ O	\$ 0
Trading Securities - Total, After Netting	FV14	\$ O	\$ O	\$ O	\$ O	\$ 0
Available-for-Sale Securities - Total, After Netting	FV16	\$ O	\$ O	\$ O	\$ O	\$ O
Loans and Leases - Total, After Netting	FV22	\$ O	\$ O	\$ O	\$ O	\$ 0
Mortgage Servicing Rights - Total, After Netting	FV25	\$ O	\$ O	\$ O	\$ O	\$ 0
Derivative Assets - Total, After Netting	FV27	\$ O	\$ O	\$ O	\$ O	\$ O
All Other Financial Assets - Total, After Netting	FV32	\$ O	\$ O	\$ O	\$ O	\$ O
LIABILITIES						
Total Liabilities Measured at FV on a Recurring Basis - Level 1	FV81	\$ O	\$ O	\$ O	\$ O	\$ 0
Federal Funds Sold & Securities Purchased Under Agreement to Repurchase	FV511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits	FV531	\$ O	\$ O	\$ O	\$ O	\$ O
Subordinated Debentures	FV611	\$ O	\$ O	\$ 0	\$ 0	\$ 0
Other Borrowings	FV631	\$ O	\$ O	\$ O	\$ O	\$ 0
Derivative Liabilities	FV651	\$ O	\$ O	\$ O	\$ 0	\$ 0
All Other Financial Liabilities	FV711	\$ O	\$ O	\$ O	\$ O	\$ 0
Total Liabilities Measured at FV on a Recurring Basis - Level 2	FV82	\$ 0	\$ O	\$ O	\$ 0	\$ 0
Federal Funds Sold & Securities Purchased Under Agreement to Repurchase	FV512	\$ 0	\$ 0	\$ O	\$ 0	\$ 0

Frozen Aggregated Data (\$Thousands)

Schedule FV Fair Value		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Deposits	FV532	\$ O	\$ O	\$ O	\$ 0	\$ 0
Subordinated Debentures	FV612	\$ O	\$ O	\$ O	\$ O	\$ 0
Other Borrowings	FV632	\$ O	\$ O	\$ O	\$ O	\$ 0
Derivative Liabilities	FV652	\$ O	\$ O	\$ O	\$ O	\$ 0
All Other Financial Liabilities	FV712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Liabilities Measured at FV on a Recurring Basis - Level 3	FV83	\$ O	\$ O	\$ O	\$ O	\$ O
Federal Funds Sold & Securities Purchased Under Agreement to Repurchase	FV513	\$ O	\$ O	\$ 0	\$ O	\$ 0
Deposits	FV533	\$ O	\$ O	\$ O	\$ O	\$ O
Subordinated Debentures	FV613	\$ 0	\$ O	\$ O	\$ O	\$ 0
Other Borrowings	FV633	\$ O	\$ O	\$ O	\$ O	\$ O
Derivative Liabilities	FV653	\$ 0	\$ O	\$ O	\$ O	\$ O
All Other Financial Liabilities	FV713	\$ O	\$ O	\$ O	\$ O	\$ O
Total Liabilities Measured at FV on Recurring Basis - Total FV Measurements	FV84	\$ O	\$ 0	\$ 0	\$ O	\$ 0
Fed Fund Sold & Secur Purch Under Agreement Repurch - Total FV Measurements	FV51	\$ O	\$ O	\$ O	\$ O	\$ O
Deposits - Total FV Measurements	FV53	\$ O	\$ O	\$ O	\$ O	\$ O
Subordinated Debentures - Total FV Measurements	FV61	\$ O	\$ O	\$ O	\$ O	\$ O
Other Borrowings - Total FV Measurements	FV63	\$ O	\$ O	\$ O	\$ O	\$ 0
Derivative Liabilities - Total FV Measurements	FV65	\$ O	\$ O	\$ O	\$ O	\$ O
All Other Financial Liabilities - Total FV Measurements	FV71	\$ O	\$ O	\$ 0	\$ O	\$ 0
Total Liabilities Measured at FV on a Recurring Basis - Less Amts Netted	FV86	\$ O	\$ O	\$ O	\$ O	\$ 0
Fed Funds Sold & Secur Purch Under Agreement to Repurch - Less Amts Netted	FV514	\$ 0	\$ O	\$ O	\$ O	\$ 0
Deposits - Less Amts Netted	FV534	\$ 0	\$ 0	\$ 0	\$ O	\$ 0
Subordinated Debentures - Less Amts Netted	FV614	\$ O	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings - Less Amts Netted	FV634	\$ O	\$ O	\$ O	\$ O	\$ 0
Derivative Liabilities - Less Amts Netted	FV654	\$ O	\$ 0	\$ 0	\$ 0	\$ 0
All Other Financial Liabilities - Less Amts Netted	FV714	\$ O	\$ O	\$ O	\$ O	\$ 0
Total Liabilities Measured at FV on Recurring Basis - Total, After Netting	FV88	\$ 0	\$ O	\$ 0	\$ O	\$ 0

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Schedule FV Fair Value		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Fed Funds Sold & Secur Purch Under Agreement Repurch - Total, After Netting	FV52	\$ O	\$ O	\$ O	\$ O	\$ O
Deposits - Total, After Netting	FV54	\$ O	\$ O	\$ 0	\$ O	\$ O
Subordinated Debentures - Total, After Netting	FV62	\$ 0	\$ O	\$ 0	\$ O	\$ 0
Other Borrowings - Total, After Netting	FV64	\$ O	\$ O	\$ 0	\$ O	\$ O
Derivative Liabilities - Total, After Netting	FV66	\$ O	\$ O	\$ O	\$ O	\$ O
All Other Financial Liabilities - Total, After Netting	FV72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule RM Reverse Mortgages		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Do you have reverse mortgage loan activity this calendar year to report?	RM010	N/A	1	N/A	N/A	N/A
Amount of Mortgage Loans Outstanding:						
Home Equity Conversion Mortgage Loans	RM110	N/A	\$ O	N/A	N/A	N/A
Proprietary (Non-HECM) Reverse Mortgage Loans	RM112	N/A	\$ O	N/A	N/A	N/A
Annual Interest Income from:						
Home Equity Conversion Mortgage Loans	RM310	N/A	\$ O	N/A	N/A	N/A
Proprietary (Non-HECM) Reverse Mortgage Loans	RM312	N/A	\$ O	N/A	N/A	N/A
No. Referrals YTD to another lender where thrift performed comp	pensated services	for RM origination	ons:			
Home Equity Conversion Mortgage Loans	RM330	N/A	2	N/A	N/A	N/A
Proprietary (Non-HECM) Reverse Mortgage Loans	RM332	N/A	0	N/A	N/A	N/A
Annual Origination Fee Income from:						
Home Equity Conversion Mortgage Loans	RM420	N/A	\$ 5	N/A	N/A	N/A
Proprietary (Non-HECM) Reverse Mortgage Loans	RM422	N/A	\$ O	N/A	N/A	N/A
Commitments Outstanding to Originate Mortgages Secured by:						
Home Equity Conversion Mortgage Loans	RM510	N/A	\$ O	N/A	N/A	N/A
Proprietary (Non-HECM) Reverse Mortgage Loans	RM512	N/A	\$ 0	N/A	N/A	N/A
Annual Mortgage Loans Disbursed for Permanent Loans on:						
Home Equity Conversion Mortgage Loans	RM610	N/A	\$ 0	N/A	N/A	N/A
Proprietary (Non-HECM) Reverse Mortgage Loans	RM612	N/A	\$ O	N/A	N/A	N/A
Annual Loans and Participations Purchased Secured By:						
Home Equity Conversion Mortgage Loans	RM620	N/A	\$ O	N/A	N/A	N/A
Proprietary (Non-HECM) Reverse Mortgage Loans	RM622	N/A	\$ 0	N/A	N/A	N/A
Annual Loans and Participations Sold Secured By:						
Home Equity Conversion Mortgage Loans	RM630	N/A	\$ O	N/A	N/A	N/A

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Frozen Aggregated Data (\$Thousands)

Schedule RM Reverse Mortgages		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Proprietary (Non-HECM) Reverse Mortgage Loans	RM632	N/A	\$ 0	N/A	N/A	N/A
Schedule VIE Assets and Liabilities of Consolidated Variable Int	erest	M 0044	D 0040	0 0040	l 0040	M 0040
Entities	Line Item	Mar 2011 Value	Dec 2010 Value	Sep 2010	Jun 2010 Value	Mar 2010
Description	Line Item	value	value	Value	value	Value
Securitization Vehicles:						
Assets of Consolidated VIEs that Can Be Used to Settle Obligations - Total	SUB5010	\$ 0	N/A	N/A	N/A	N/A
Cash and Balances Due from Depository Institutions	VIE115	\$ O	N/A	N/A	N/A	N/A
Held-to-Maturity Securities	VIE116	\$ O	N/A	N/A	N/A	N/A
Available-for-Sale Securities	VIE117	\$ O	N/A	N/A	N/A	N/A
Securities Purchased Under Agreements to Resell	VIE121	\$ O	N/A	N/A	N/A	N/A
Loans and Leases Held for Sale	VIE125	\$ O	N/A	N/A	N/A	N/A
Loans and Leases, Net of Unearned Income	VIE135	\$ O	N/A	N/A	N/A	N/A
Less: Allowance for Loan and Lease Losses	VIE138	\$ O	N/A	N/A	N/A	N/A
Trading Assets (Other than Derivatives)	VIE140	\$ O	N/A	N/A	N/A	N/A
Derivative Trading Assets	VIE143	\$ O	N/A	N/A	N/A	N/A
Other Real Estate Owned	VIE146	\$ O	N/A	N/A	N/A	N/A
Other Assets	VIE149	\$ O	N/A	N/A	N/A	N/A
Liab. of Consolidated VIEs for Which Creditors Don't Have Recourse - Total	SUB5020	\$ O	N/A	N/A	N/A	N/A
Securities Sold Under Agreements to Repurchase	VIE490	\$ 0	N/A	N/A	N/A	N/A
Derivative Trading Liabilities	VIE496	\$ O	N/A	N/A	N/A	N/A
Commercial Paper	VIE492	\$ 0	N/A	N/A	N/A	N/A
Other Borrowed Money (exclude commercial paper)	VIE495	\$ O	N/A	N/A	N/A	N/A
Other Liabilities	VIE497	\$ O	N/A	N/A	N/A	N/A
All Other Assets of Consolidated VIEs (not included in items VIE115-VIE349)	VIE499	\$ 0	N/A	N/A	N/A	N/A
All Other Liab. of Consolidated VIEs (not included in items VIE490-VIE697)	VIE400	\$ 0	N/A	N/A	N/A	N/A
ABCP Conduits:						
Assets of Consolidated VIEs that Can Be Used to Settle Obligations - Total	SUB5030	\$ 0	N/A	N/A	N/A	N/A
Cash and Balances Due from Depository Institutions	VIE215	\$ O	N/A	N/A	N/A	N/A
Held-to-Maturity Securities	VIE216	\$ 0	N/A	N/A	N/A	N/A
Available-for-Sale Securities	VIE217	\$ 0	N/A	N/A	N/A	N/A

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Frozen Aggregated Data (\$Thousands)

Entities		Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Securities Purchased Under Agreements to Resell	VIE221	\$ O	N/A	N/A	N/A	N/A
Loans and Leases Held for Sale	VIE225	\$ O	N/A	N/A	N/A	N/A
Loans and Leases, Net of Unearned Income	VIE235	\$ 0	N/A	N/A	N/A	N/A
Less: Allowance for Loan and Lease Losses	VIE238	\$ O	N/A	N/A	N/A	N/A
Trading Assets (Other than Derivatives)	VIE240	\$ 0	N/A	N/A	N/A	N/A
Derivative Trading Assets	VIE243	\$ O	N/A	N/A	N/A	N/A
Other Real Estate Owned	VIE246	\$ 0	N/A	N/A	N/A	N/A
Other Assets	VIE249	\$ O	N/A	N/A	N/A	N/A
Liab. of Consolidated VIEs for Which Creditors Don't Have Recourse - Total	SUB5040	\$ 0	N/A	N/A	N/A	N/A
Securities Sold Under Agreements to Repurchase	VIE590	\$ O	N/A	N/A	N/A	N/A
Derivative Trading Liabilities	VIE596	\$ O	N/A	N/A	N/A	N/A
Commercial Paper	VIE592	\$ O	N/A	N/A	N/A	N/A
Other Borrowed Money (exclude commercial paper)	VIE595	\$ 0	N/A	N/A	N/A	N/A
Other Liabilities	VIE597	\$ O	N/A	N/A	N/A	N/A
All Other Assets of Consolidated VIEs (not included in items VIE115-VIE349)	VIE599	\$ O	N/A	N/A	N/A	N/A
All Other Liab. of Consolidated VIEs (not included in items VIE490-VIE697)	VIE500	\$ O	N/A	N/A	N/A	N/A
Other VIEs:						
Assets of Consolidated VIEs that Can Be Used to Settle Obligations - Total	SUB5050	\$ 0	N/A	N/A	N/A	N/A
Cash and Balances Due from Depository Institutions	VIE315	\$ 0	N/A	N/A	N/A	N/A
Held-to-Maturity Securities	VIE316	\$ O	N/A	N/A	N/A	N/A
Available-for-Sale Securities	VIE317	\$ 0	N/A	N/A	N/A	N/A
Securities Purchased Under Agreements to Resell	VIE321	\$ O	N/A	N/A	N/A	N/A
Loans and Leases Held for Sale	VIE325	\$ O	N/A	N/A	N/A	N/A
Loans and Leases, Net of Unearned Income	VIE335	\$ O	N/A	N/A	N/A	N/A
Less: Allowance for Loan and Lease Losses	VIE338	\$ 0	N/A	N/A	N/A	N/A
Trading Assets (Other than Derivatives)	VIE340	\$ O	N/A	N/A	N/A	N/A
Derivative Trading Assets	VIE343	\$ 0	N/A	N/A	N/A	N/A
Other Real Estate Owned	VIE346	\$ O	N/A	N/A	N/A	N/A
Other Assets	VIE349	\$ O	N/A	N/A	N/A	N/A
Liab. of Consolidated VIEs for Which Creditors Don't Have Recourse - Total	SUB5060	\$ 7	N/A	N/A	N/A	N/A

Frozen Aggregated Data (\$Thousands)

***** PUBLIC *****

Schedule VIE Assets and Liabilities of Consolidated Variable Intentities	erest	Mar 2011	Dec 2010	Sep 2010	Jun 2010	Mar 2010
Description	Line Item	Value	Value	Value	Value	Value
Securities Sold Under Agreements to Repurchase	VIE690	\$ 0	N/A	N/A	N/A	N/A
Derivative Trading Liabilities	VIE696	\$ O	N/A	N/A	N/A	N/A
Commercial Paper	VIE692	\$ O	N/A	N/A	N/A	N/A
Other Borrowed Money (exclude commercial paper)	VIE695	\$ O	N/A	N/A	N/A	N/A
Other Liabilities	VIE697	\$ 0	N/A	N/A	N/A	N/A
All Other Assets of Consolidated VIEs (not included in items VIE115-VIE349)	VIE699	\$ O	N/A	N/A	N/A	N/A
All Other Liab. of Consolidated VIEs (not included in items VIE490-VIE697)	VIE600	\$ 7	N/A	N/A	N/A	N/A

*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.