

ALTERNATIVE REPORTING AND DISCLOSURE STATEMENT  
FOR UNFUNDED NONQUALIFIED DEFERRED COMPENSATION PLANS  
FOR CERTAIN SELECTED EMPLOYEES

To: Pension and Welfare Benefits Administration  
P.O. Box 75212  
Washington, D.C. 20013-5212

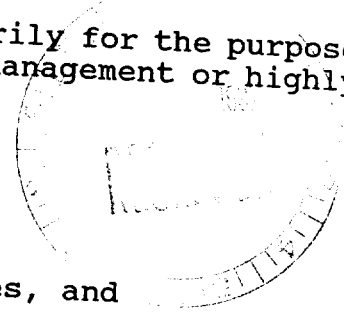
In compliance with the requirements of the alternative method of reporting and disclosure under Part 1 of Title I of the Employee Retirement Income Security Act of 1974 for unfunded or insured pension plans for a select group of management or highly compensated employees, specified in Department of Labor Regulations, 29 C.F.R. Sec. 2520.104-23, the following information is provided by the undersigned employer.

Name and Address of Employer: Home Federal Bank of Tennessee  
515 Market Street  
Knoxville, TN 37902  
Employer Identification Number: 62-0239150

Home Federal Bank of Tennessee maintains plans primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.

Number of Plans and Participants in Each Plan:

2 Plans Covering 4 employees, and  
12 directors; respectively



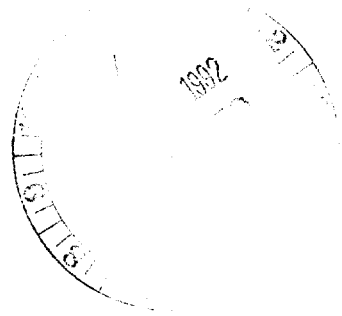
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The above employer is willing to furnish documents with respect to the above plan if requested by the Secretary of Labor.

Enclosed is a check payable to the U.S. Department of Labor in the amount of \$1,000.

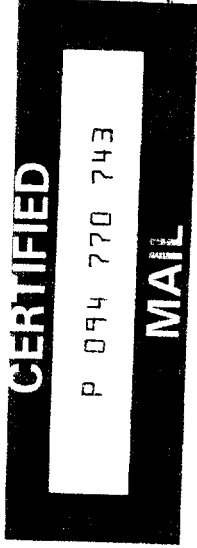
Home Federal Bank of Tennessee, Federal Savings Bank & Subsidiaries

By Ray Thomas, EXECUTIVE VICE PRESIDENT  
Plan Administrator  
12-3-92



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PUGH & COMPANY, P.C.  
CERTIFIED PUBLIC ACCOUNTANTS  
P.O. BOX 50250  
KNOXVILLE, TENNESSEE 37950-0250



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U. S. Department of Labor  
Pension and Welfare Benefits Adm.  
P. O. Box 75212  
Washington, DC 20013-5212

