

Institution	Sub S	Count/City	Total Assets \$	Total Loans \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Efficiency Ratio (%)	Leverage Ratio (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	P/D Still Accruing		Non Accrual \$	OREO \$	ALLL/Loans (%)	NPAs/Assets (%)
															30-90 \$	90+ \$				
State Summary																				
Greater than \$10 Billion		3	136,860,812	91,494,286	746,813	1.08	9.38	2.91	59.83	9.45	16.24	(8,868)	31,186	58,357	165,814	41,749	353,152	18,217	1.20%	0.30%
\$1 Billion to \$10 Billion		23	43,137,161	27,251,802	251,983	1.24	12.09	3.23	61.32	9.60	24.49	10,683	7,411	6,674	121,173	112,376	50,048	5,908	1.11%	0.17%
\$500 Million to \$1 Billion		23	16,399,747	11,309,272	112,429	1.34	12.66	3.66	57.92	10.49	19.38	6,704	2,333	3,302	38,666	38,573	31,025	6,127	1.27%	0.42%
\$250 Million to \$500 Million		31	10,964,012	6,448,760	48,257	0.90	9.11	3.40	70.68	11.29	28.51	2,228	2,266	1,609	29,193	2,369	25,784	6,492	1.31%	0.32%
\$100 Million to \$250 Million		37	6,154,908	3,715,295	25,321	0.76	8.16	3.59	75.31	10.83	27.26	2,548	745	1,089	25,904	3,298	18,302	1,497	1.29%	0.41%
Less than \$100 Million		7	471,757	239,430	1,285	0.53	5.34	2.84	81.61	12.91	38.86	-	87	9	2,934	427	751	127	1.44%	0.27%
State Total		124	213,988,397	140,458,845	1,186,088	1.11	10.12	3.08	61.04	9.70	19.14	13,295	44,028	71,040	383,684	198,792	479,062	38,368	1.19%	0.29%
Greater than \$10 Billion																				
First Horizon Bank	No	Memphis	84,803,751	56,536,853	420,570	0.96	9.91	2.55	61.00	8.55	15.08	(24,000)	17,694	39,696	111,250	23,324	306,699	2,617	1.10%	0.39%
Pinnacle Bank	No	Nashville	39,877,839	26,333,096	271,371	1.41	10.22	2.93	49.50	9.85	23.85	13,080	11,864	15,694	26,078	3,840	15,459	6,202	1.03%	0.06%
FirstBank	No	Nashville	12,179,222	8,624,337	54,872	0.87	8.00	3.26	69.00	9.96	9.79	2,052	1,628	2,967	28,486	14,585	30,994	9,398	1.46%	0.45%
Total/Average			136,860,812	91,494,286	746,813	1.08	9.38	2.91	59.83	9.45	16.24	(8,868)	31,186	58,357	165,814	41,749	353,152	18,217	1.20%	0.30%
\$1 Billion to \$10 Billion																				
SmartBank	No	Pigeon Forge	4,788,051	2,994,074	19,923	0.86	8.66	2.98	63.10	8.33	26.12	2,256	961	631	3,133	41	3,413	1,612	0.73%	0.11%
Wilson Bank & Trust	No	Lebanon	4,097,108	2,772,240	26,462	1.30	13.79	3.28	54.90	10.71	19.41	3,517	246	593	2,296	1,302	-	-	1.27%	0.03%
Capstar Bank	No	Nashville	3,094,091	2,234,833	21,559	1.37	10.38	3.19	54.60	11.66	10.99	59	337	410	1,697	337	2,225	165	0.97%	0.09%
Home Federal Bank Of Tennessee	No	Knoxville	2,830,604	1,102,991	4,942	0.35	2.28	1.99	80.80	15.83	54.47	300	60	14	878	40	3,507	-	1.11%	0.13%
First Citizens National Bank	No	Dyersburg	2,298,732	1,301,830	14,694	1.28	14.22	3.24	59.20	9.38	22.46	696	188	235	2,009	170	1,956	115	1.15%	0.09%
Southeast Bank	No	Farragut	2,279,780	2,048,160	11,455	0.98	11.57	3.42	64.20	8.61	4.43	-	135	670	65,263	107,181	1,221	-	0.34%	0.20%
First Farmers And Merchants Bank	No	Columbia	2,009,997	941,357	8,428	0.82	12.90	2.38	66.90	7.71	30.04	(320)	117	16	312	572	1,062	-	1.00%	0.08%
Bank Of Tennessee	Yes	Kingsport	1,780,462	1,316,799	14,175	1.55	14.98	3.60	61.30	8.85	14.13	-	990	190	1,840	-	2,726	-	0.93%	0.15%
Commercial Bank	No	Harrogate	1,693,189	1,265,323	11,669	1.36	13.52	3.34	49.80	10.25	9.66	178	1,432	272	6,125	2	3,403	1,446	0.99%	0.29%
Citizens National Bank	Yes	Sevierville	1,653,825	963,102	13,634	1.70	15.38	3.29	50.20	9.82	31.00	281	36	81	530	1	-	-	1.27%	0.00%
F&m Bank	Yes	Clarksville	1,521,945	1,147,058	6,769	0.94	7.07	3.39	72.70	9.13	10.55	854	60	106	244	-	218	-	0.54%	0.01%
Citizens Bank	No	Lafayette	1,480,351	875,735	9,038	1.21	13.29	3.21	56.50	9.01	27.03	550	242	205	5,746	1,204	6,999	40	1.27%	0.48%
One Bank of Tennessee	Yes	Cookeville	1,476,309	811,077	8,217	1.11	14.58	2.69	63.60	7.04	34.75	360	313	268	76	31	101	680	0.61%	0.06%
Mountain Commerce Bank	No	Knoxville	1,448,805	1,181,977	9,768	1.41	15.34	3.65	43.10	9.64	13.52	1,100	29	104	63	61	1,283	-	0.98%	0.09%
First Volunteer Bank	No	Chattanooga	1,401,807	784,093	8,377	1.21	14.19	3.19	60.20	8.77	36.90	66	97	148	2,262	-	6,399	-	1.64%	0.43%
First National Bank Of Tennessee	Yes	Livingston	1,278,905	543,687	4,795	0.75	7.43	2.19	71.20	8.10	59.21	-	193	20	993	-	945	-	1.84%	0.07%
Independent Bank	No	Memphis	1,239,172	1,007,133	8,971	1.40	11.99	4.65	62.90	11.01	2.84	675	1,102	1,527	15,225	852	3,946	1,525	1.04%	0.51%
Citizens Tri-county Bank	Yes	Dunlap	1,229,326	724,630	10,360	1.68	15.31	3.36	54.40	9.32	15.36	413	256	213	5,489	82	4,710	325	1.53%	0.42%
First National Bank Of Pulaski	No	Pulaski	1,204,449	719,545	6,100	1.02	12.05	3.23	59.40	9.96	23.95	750	63	36	972	1	1,100	-	1.33%	0.09%
Commercial Bank & Trust Company	Yes	Paris	1,109,742	525,988	7,505	1.34	15.09	2.73	65.90	9.31	41.04	131	147	196	608	16	3,103	-	1.61%	0.28%
Volunteer State Bank	Yes	Portland	1,091,870	636,458	4,632	0.90	5.46	3.51	70.60	7.67	24.46	73	78	89	879	-	-	-	1.08%	0.00%
Citizens Bank	Yes	Elizabethton	1,089,015	846,065	15,233	2.84	17.22	4.45	55.20	12.61	7.25	(1,406)	247	461	4,089	438	1,620	-	0.90%	0.18%
Tennessee State Bank	Yes	Pigeon Forge	1,039,626	507,647	5,277	1.05	11.34	3.39	69.70	8.11	43.59	150	82	189	444	45	111	-	1.41%	0.02%
Total/Average			43,137,161	27,251,802	251,983	1.24	12.09	3.23	61.32	9.60	24.49	10,683	7,411	6,674	121,173	112,376	50,048	5,908	1.11%	0.17%

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															30-90	90 +				
															\$	\$				
\$500 Million to \$1 Billion																				
Apex Bank	No	Camden	982,738	735,079	15,716	3.22	22.88	6.31	34.00	14.02	23.46	900	236	762	8,829	12,678	3,589	4,559	1.11%	2.06%
First Federal Bank	Yes	Dickson	979,077	461,814	6,631	1.37	11.14	2.74	52.40	9.42	36.84	-	56	26	1,414	-	1,280	-	1.92%	0.13%
SECURITY BANK AND TRUST COMPANY	No	Paris	883,210	659,342	5,350	1.27	12.56	3.64	52.80	11.48	12.44	-	53	1	142	139	25	-	0.41%	0.02%
The Farmers Bank	No	Portland	844,232	510,800	6,598	1.50	14.84	3.98	56.60	12.01	20.47	35	132	116	942	-	467	-	1.15%	0.06%
The Bank Of Fayette County	No	Piperton	831,532	663,157	5,683	1.39	15.32	4.18	57.10	9.54	10.25	297	99	292	8,034	1,015	3,672	25	1.42%	0.57%
Legends Bank	No	Clarksville	829,056	493,910	4,081	1.05	13.16	3.35	65.90	8.67	24.22	30	68	6	192	514	371	-	1.27%	0.11%
Financial Federal Bank	Yes	Memphis	818,805	792,913	8,366	2.06	13.84	3.41	41.70	12.10	2.69	-	-	5	546	-	-	-	1.12%	0.00%
First National Bank Of Middle Tennessee	No	Mc Minnville	783,786	601,891	3,248	0.86	8.75	3.09	69.80	9.77	8.72	325	216	9	480	366	292	-	0.92%	0.08%
Studio Bank	No	Nashville	768,976	514,390	1,530	0.47	4.86	3.34	73.70	10.45	31.60	1,429	-	27	-	-	-	-	1.15%	0.00%
First Community Bank Of Tennessee	No	Shelbyville	762,848	304,857	3,563	0.96	6.78	3.05	80.90	13.96	10.50	1	68	31	4,422	22,429	267	-	1.07%	2.98%
Citizens Bank	No	Carthage	743,874	324,836	8,796	2.34	15.49	3.49	25.00	16.73	52.53	279	124	161	1,408	133	653	14	1.11%	0.11%
Simply Bank	Yes	Dayton	723,003	537,695	3,203	0.88	8.47	4.03	75.80	9.03	11.43	850	215	1,005	596	195	5,802	431	1.06%	0.85%
INSBANK	No	Nashville	716,658	597,190	5,955	1.67	15.74	3.26	42.60	10.99	10.54	445	82	-	25	197	2,365	-	1.43%	0.36%
Centennial Bank	No	Trezevant	681,761	456,815	2,731	0.79	7.67	3.96	58.20	9.89	22.29	900	248	122	3,730	-	3,135	-	1.91%	0.45%
First Freedom Bank	No	Lebanon	631,723	485,497	5,595	1.81	17.60	3.77	52.00	10.24	16.75	593	120	298	61	23	147	-	1.50%	0.03%
The Hardin County Bank	No	Savannah	601,415	485,347	3,571	1.19	13.88	3.83	57.10	9.53	6.38	300	94	111	381	-	3,966	707	1.03%	0.78%
Macon Bank And Trust Company	No	Lafayette	573,773	248,346	2,254	0.76	9.66	2.80	67.50	10.21	39.36	90	49	76	2,009	813	245	-	1.21%	0.18%
Paragon Bank	No	Memphis	563,903	469,136	1,423	0.52	5.85	3.52	82.20	9.16	11.05	-	17	222	680	-	1,214	102	1.47%	0.11%
First Commerce Bank	No	Lewisburg	545,507	402,309	3,700	1.38	15.81	3.72	53.20	9.10	12.73	-	50	6	394	71	88	-	1.13%	0.03%
First Century Bank	No	Tazewell	543,257	439,162	4,087	1.53	17.69	4.17	51.70	8.69	14.56	180	12	10	354	-	88	-	1.19%	0.02%
Millennium Bank	Yes	Ooltewah	535,524	346,153	3,217	1.17	10.29	3.38	67.70	8.79	33.08	(200)	267	1	3,406	-	1,330	289	1.57%	0.30%
BankTennessee	Yes	Collierville	532,829	456,204	4,048	1.53	14.65	3.50	53.80	8.13	7.97	250	124	10	145	-	1,766	-	1.22%	0.33%
Andrew Johnson Bank	No	Greeneville	522,260	322,429	3,083	1.19	14.23	3.70	60.50	9.47	25.94	-	3	5	476	-	263	-	1.76%	0.05%
Total/Average			16,399,747	11,309,272	112,429	1.34	12.66	3.66	57.92	10.49	19.38	6,704	2,333	3,302	38,666	38,573	31,025	6,127	1.27%	0.42%

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															30-90	90 +				
															\$	\$				
\$250 Million to \$500 Million																				
Bank Of Bartlett	No	Bartlett	497,054	245,446	1,306	0.53	7.14	3.22	88.50	9.07	37.18	(380)	387	45	415	-	899	2,082	0.90%	0.60%
Cbbc Bank	No	Maryville	490,913	221,196	2,544	1.04	9.46	2.78	60.70	13.29	46.95	19	4	23	16	-	95	-	1.99%	0.02%
Patriot Bank	No	Millington	476,253	233,709	1,642	0.68	8.18	2.80	79.00	8.79	2.67	200	13	40	730	-	975	-	1.43%	0.20%
INSOUTH Bank	No	Brownsville	467,106	346,043	2,673	1.17	14.83	3.92	72.80	8.69	10.91	115	204	83	2,428	129	1,276	-	1.19%	0.30%
Fourth Capital Bank	Yes	Nashville	445,518	329,179	(121)	(0.06)	(0.50)	4.11	93.10	9.27	23.16	456	133	401	1,034	-	-	-	1.05%	0.00%
Tristar Bank	No	Dickson	444,102	277,806	2,218	0.99	12.62	3.57	70.40	9.32	18.87	125	38	310	1,482	130	-	-	1.26%	0.03%
Bank Of Frankewing	No	Frankewing	443,150	345,773	1,908	0.91	9.48	4.02	65.70	10.03	13.65	400	45	9	1,413	386	888	-	1.61%	0.29%
Bank3	No	Memphis	419,057	337,334	1,268	0.63	6.73	2.96	74.80	9.53	15.31	(3)	-	-	-	-	1,351	-	1.04%	0.25%
Carroll Bank And Trust	No	Huntingdon	410,204	287,727	1,980	0.96	12.07	3.86	70.10	8.78	9.00	94	47	66	2,111	-	679	280	0.87%	0.23%
Wayne County Bank	No	Waynesboro	407,158	248,128	2,294	1.13	8.77	4.11	58.40	13.26	25.33	-	146	59	1,719	3	3,673	348	1.43%	0.99%
Southern Bank Of Tennessee	Yes	Mount Juliet	400,320	253,607	1,674	0.87	6.15	3.39	75.40	10.62	32.88	-	22	9	-	-	-	425	0.94%	0.11%
First Vision Bank Of Tennessee	No	Tullahoma	372,079	246,477	2,122	1.13	12.28	3.49	64.40	9.71	25.90	180	27	8	635	1	256	-	1.46%	0.07%
Peoples Bank Of East Tennessee	No	Madisonville	371,993	190,586	2,227	1.21	13.92	3.81	65.90	9.82	41.99	175	23	70	627	1	1,461	57	1.19%	0.41%
Bank Of Cleveland	No	Cleveland	356,485	216,485	2,728	1.57	10.27	3.73	57.80	16.09	36.00	(503)	448	-	140	308	-	961	1.11%	0.36%
Civis Bank	No	Rogersville	334,398	97,149	(1,361)	(0.98)	(9.56)	2.23	134.20	13.14	51.72	363	-	-	79	-	1,229	147	1.73%	0.41%
Elizabethton Federal Savings Bank	No	Elizabethton	328,825	141,470	953	0.59	1.51	2.19	58.60	38.67	86.19	-	-	-	1,586	122	-	574	1.02%	0.21%
Volunteer Federal Savings Bank	No	Madisonville	317,157	160,024	1,092	0.72	7.25	2.83	73.40	10.95	39.47	40	2	6	232	461	-	-	0.52%	0.15%
First National Bank	Yes	Oneida	309,552	164,151	1,710	1.10	11.06	3.09	67.90	9.44	32.73	-	34	14	2,142	8	382	8	2.58%	0.13%
Tower Community Bank	No	Jasper	305,781	221,635	1,171	0.82	8.64	4.55	75.60	9.51	10.29	48	7	5	102	147	421	117	0.96%	0.22%
Citizens Community Bank	No	Winchester	301,177	167,860	3,193	2.06	19.32	4.07	39.80	12.32	22.80	100	38	22	1,143	98	244	-	2.20%	0.11%
Bank Of Dickson	No	Dickson	298,797	159,433	727	0.47	5.50	2.44	78.60	10.01	40.09	-	1	4	460	420	4,247	-	1.05%	1.56%
Security Federal Savings Bank Of Mcminnville	No	Mc Minnville	298,070	195,324	1,324	0.88	9.81	3.16	63.50	9.68	19.23	61	9	5	2,467	-	149	139	1.08%	0.10%
Coffee County Bank	Yes	Manchester	290,879	250,251	3,562	2.67	21.40	5.07	47.70	10.18	10.61	265	279	20	216	-	330	-	1.37%	0.11%
Peoples Bank	No	Clifton	285,896	220,151	1,845	1.34	14.75	4.76	60.00	9.32	12.39	238	49	62	1,762	-	1,309	727	1.38%	0.71%
Bank Of Ripley	No	Ripley	285,783	83,726	1,117	0.75	7.05	2.88	75.70	12.68	44.41	-	22	156	686	134	1,012	-	0.72%	0.40%
TNBank	No	Oak Ridge	280,471	192,627	1,249	0.87	10.59	3.78	67.80	9.31	15.18	-	-	35	1,569	-	2,425	400	1.08%	1.01%
Citizens Bank And Trust Company Of Grainger County	No	Rutledge	279,222	72,939	1,671	1.16	10.97	2.74	60.50	12.45	54.28	(150)	206	24	817	-	1,106	8	1.00%	0.40%
CedarStone Bank	No	Lebanon	266,396	170,917	1,137	0.84	8.89	3.38	67.60	9.79	26.25	-	5	72	562	-	220	120	1.21%	0.13%
NEWPORT FEDERAL BANK	No	Newport	265,395	106,149	894	0.68	9.37	2.31	66.20	9.24	35.66	-	1	27	857	-	329	99	1.57%	0.16%
Heritage Bank & Trust	No	Columbia	260,908	203,603	673	0.54	6.75	3.78	74.80	8.61	16.78	385	68	26	136	-	315	-	1.88%	0.12%
Security Bank	No	Newbern	253,913	61,855	837	0.66	7.77	2.48	82.20	8.57	26.08	-	8	8	1,627	21	513	-	1.89%	0.21%
Total/Average			10,964,012	6,448,760	48,257	0.90	9.11	3.40	70.68	11.29	28.51	2,228	2,266	1,609	29,193	2,369	25,784	6,492	1.31%	0.32%

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Homeland Community Bank	No	Mcminnville	246,288	102,970	448	0.38	8.57	2.31	84.70	6.58	52.57	-	1	12	875	-	1,310	283	1.27%	0.65%
The Bank Of Jackson	No	Jackson	244,346	52,979	944	0.78	9.34	2.25	66.10	8.79	61.99	-	4	46	24	-	-	-	2.10%	0.00%
Union Bank	No	Jamestown	243,042	81,758	405	0.34	3.85	2.70	90.30	10.35	49.66	-	30	11	409	1	2,229	-	1.70%	0.92%
Bank Of Crockett	No	Bells	233,542	110,482	1,726	1.53	17.59	3.35	42.90	8.71	21.81	115	-	1	768	-	84	-	1.42%	0.04%
Traditions First Bank	No	Erin	229,681	127,841	730	0.65	9.80	3.26	77.70	7.29	27.14	-	1	3	168	-	-	-	0.76%	0.00%
Community Bank, Lexington, Tennessee	No	Lexington	228,887	198,076	1,276	1.14	13.43	4.36	69.80	8.44	8.24	-	6	25	430	39	54	-	1.52%	0.04%
Sumner Bank & Trust	No	Gallatin	221,119	162,020	1,069	0.96	10.62	3.61	63.60	9.25	20.90	90	2	2	-	-	-	-	0.87%	0.00%
Decatur County Bank	Yes	Decaturville	219,375	173,862	1,483	1.44	12.99	4.33	67.10	9.57	7.13	-	14	24	163	-	100	-	0.90%	0.05%
People's Bank And Trust Company Of Pickett County	No	Byrdstown	215,737	158,706	1,804	1.71	16.06	4.67	54.50	11.66	18.04	97	57	107	2,189	182	959	-	1.17%	0.53%
First Peoples Bank Of Tennessee	No	Jefferson City	214,708	131,297	486	0.46	6.19	3.18	74.80	9.66	20.24	124	6	18	-	-	137	-	1.68%	0.06%
First Community Bank Of East Tennessee	No	Rogersville	209,806	125,750	659	0.64	6.42	3.14	82.90	10.11	20.10	-	10	-	642	-	117	65	1.44%	0.09%
Bank Of Perry County	Yes	Lobelville	206,493	165,833	2,169	2.07	18.78	4.66	51.50	8.63	12.01	80	37	22	1,583	1	996	511	1.04%	0.73%
First Farmers And Commercial Bank	No	Pikeville	203,852	138,793	870	0.88	10.34	3.41	59.60	8.66	16.97	203	46	32	1,280	161	398	-	1.10%	0.27%
Farmers State Bank	No	Mountain City	203,840	99,752	772	0.77	7.64	3.34	73.90	12.42	23.71	-	-	14	4	393	131	-	1.05%	0.26%
Peoples Bank Of The South	Yes	Lafollette	195,079	156,958	1,984	2.03	14.96	4.46	52.20	11.64	9.31	-	8	19	4,206	-	1,343	28	0.96%	0.70%
McKenzie Banking Company	No	Mckenzie	192,552	96,596	2,456	2.58	25.53	5.78	55.20	11.50	47.72	230	51	143	1,663	174	835	199	2.39%	0.63%
Bank Of Lincoln County	No	Fayetteville	187,470	129,004	1,089	1.14	10.06	4.15	63.00	12.07	22.24	-	23	9	201	-	8	-	1.22%	0.00%
Peoples Bank Of Middle Tennessee	No	Shelbyville	179,765	100,684	845	0.97	8.94	3.13	60.40	12.53	36.22	-	-	-	176	23	443	-	1.86%	0.26%
Lineage Bank	No	Franklin	163,738	95,647	(2,014)	(2.94)	(22.15)	3.72	159.70	11.95	28.23	486	3	22	285	-	260	-	0.94%	0.16%
Greeneville Federal Bank, F.S.B.	No	Greeneville	158,941	128,879	700	0.89	5.98	4.48	80.40	14.93	12.75	(236)	250	56	489	-	321	187	1.47%	0.32%
Mountain Valley Bank	No	Dunlap	153,850	101,180	185	0.26	3.23	3.49	90.50	10.65	14.48	56	14	116	2,495	359	1,033	159	0.84%	1.01%
Peoples Bank & Trust Company	No	Manchester	152,419	83,315	611	0.82	8.11	3.40	67.80	10.62	33.77	60	1	11	200	372	8	-	1.36%	0.25%
Putnam 1st Mercantile Bank	Yes	Cookeville	151,215	108,234	1,247	1.62	14.49	3.62	53.60	11.07	27.53	120	6	6	484	807	426	-	1.49%	0.82%
Johnson County Bank	No	Mountain City	149,630	73,786	707	0.94	6.82	3.14	63.30	14.09	40.02	54	10	2	720	-	578	-	1.03%	0.39%
Heritage Community Bank	Yes	Greeneville	140,413	115,926	642	0.91	7.47	4.01	77.20	9.79	8.51	-	3	2	871	136	38	-	1.42%	0.12%
Rockpoint Bank, National Association	No	Chattanooga	137,947	100,837	(1,621)	(2.53)	(12.87)	2.24	186.70	18.64	10.96	398	-	-	-	-	-	-	1.00%	0.00%
Citizens Savings Bank And Trust Company	No	Nashville	137,430	107,008	354	0.52	5.35	4.44	84.40	10.06	19.56	-	14	201	1,007	415	2,448	1	0.95%	2.08%
Central Bank	No	Savannah	131,452	75,991	415	0.63	6.78	3.55	80.40	10.46	35.36	-	36	43	258	19	153	20	1.66%	0.15%
Home Banking Company	No	Selmer	129,917	46,945	196	0.30	4.92	2.97	84.70	8.05	37.02	56	3	7	375	20	86	-	0.99%	0.08%
Bank Of Gleason	No	Gleason	125,196	61,805	768	1.18	6.28	3.38	57.50	21.90	48.70	60	2	7	960	139	96	-	1.18%	0.19%
The Peoples Bank	No	Sardis	115,972	70,666	407	0.69	8.56	3.29	75.00	9.00	33.88	18	4	-	341	36	78	-	0.91%	0.10%
UBank	Yes	Jellico	113,152	75,220	(320)	(0.62)	(3.86)	4.07	103.70	12.20	25.64	225	95	37	671	21	-	44	1.46%	0.06%
Bank Of Halls	No	Halls	110,457	45,634	446	0.80	10.36	2.62	63.90	8.39	32.84	40	-	-	228	-	462	-	1.69%	0.42%
Union Bank & Trust Company	Yes	Livingston	106,820	60,908	912	1.72	12.39	4.51	49.50	12.28	38.89	272	7	86	1,739	-	3,171	-	1.99%	2.97%
The Bank Of Milan	Yes	Milan	100,777	49,953	471	0.83	12.55	2.75	67.50	7.24	29.98	-	1	5	-	-	-	-	0.42%	0.00%
Total/Average			6,154,908	3,715,295	25,321	0.76	8.16	3.59	75.31	10.83	27.26	2,548	745	1,089	25,904	3,298	18,302	1,497	1.29%	0.41%

Institution	Sub S	Count/City	Total Assets \$	Total Loans \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Efficiency Ratio (%)	Leverage Ratio (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	P/D Still Accruing		Non Accrual \$	OREO \$	ALLL/ Loans (%)	NPAs/ Assets (%)
															30-90	90 +				
															\$	\$				
Less than \$100 Million																				
Greenfield Banking Company	No	Greenfield	96,010	69,194	464	1.00	11.21	3.63	64.10	9.67	20.02	-	79	1	881	70	166	7	1.26%	0.25%
Highland Federal Savings & Loan Association	No	Crossville	76,933	24,070	30	0.08	0.40	2.04	95.80	19.98	73.92	-	-	-	172	-	-	-	1.12%	0.00%
Lawrenceburg Federal Bank	No	Lawrenceburg	76,013	62,166	204	0.54	2.53	3.36	79.40	21.15	16.41	-	-	1	697	274	-	120	0.30%	0.52%
The Lauderdale County Bank	No	Halls	61,678	25,033	206	0.67	8.02	3.25	73.80	10.22	46.09	-	6	7	614	2	48	-	1.37%	0.08%
Gates Banking And Trust Company	No	Gates	59,882	17,363	172	0.63	6.69	2.32	74.60	9.77	25.73	-	-	-	-	-	-	-	1.76%	0.00%
Brighton Bank	No	Brighton	58,040	25,672	135	0.44	5.66	2.69	94.70	8.19	42.47	-	2	-	43	81	537	-	1.64%	1.06%
Farmers Bank	No	Parsons	43,201	15,932	74	0.32	2.87	2.57	88.90	11.39	47.40	-	-	-	527	-	-	-	2.62%	0.00%
Total/Average			471,757	239,430	1,285	0.53	5.34	2.84	81.61	12.91	38.86	-	87	9	2,934	427	751	127	1.44%	0.27%