

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	145,827,033	106,238,834	1,132,445	0.97	8.32	3.28	56.57	10.39	10.16	251,585	46,484	203,968	175,175	77,046	773,236	8,188	1.37%	0.65%
\$1 Billion to \$10 Billion		25	48,995,385	34,715,026	389,699	1.15	10.99	3.23	63.61	10.31	17.11	18,669	7,420	21,251	143,063	82,836	95,056	11,510	1.06%	0.31%
\$500 Million to \$1 Billion		26	18,605,123	13,155,767	144,674	1.06	10.80	3.64	65.14	10.68	15.13	10,657	2,836	11,315	71,147	8,872	81,078	6,242	1.21%	0.55%
\$250 Million to \$500 Million		29	9,984,419	6,864,192	65,030	0.88	8.78	3.47	70.59	11.99	19.93	7,380	2,229	6,094	36,616	3,839	28,670	4,045	1.18%	0.36%
\$100 Million to \$250 Million		28	5,076,502	3,248,506	24,485	0.66	6.35	3.52	78.64	11.25	24.03	2,378	923	1,942	27,202	2,140	13,020	1,670	1.27%	0.34%
Less than \$100 Million		6	444,824	280,961	3,329	1.04	8.76	4.11	76.93	14.62	28.16	322	43	843	3,244	669	861	215	1.16%	0.35%
State Total		117	228,933,286	164,503,286	1,759,662	1.01	9.07	3.32	59.91	10.49	12.82	290,991	59,935	245,413	456,447	175,402	991,921	31,870	1.28%	0.55%
Greater than \$10 Billion																				
First Horizon Bank	No	Memphis	82,362,542	62,452,395	697,244	1.12	10.22	3.32	57.60	10.13	1.96	148,000	30,128	128,440	82,033	24,963	581,043	4,409	1.32%	0.73%
Pinnacle Bank	No	Nashville	50,562,077	34,308,310	354,827	0.96	7.56	3.03	54.70	9.85	16.91	95,937	15,315	72,773	52,681	3,611	119,293	-	1.14%	0.24%
FirstBank	No	Nashville	12,902,414	9,478,129	80,374	0.84	7.17	3.50	57.40	11.19	11.60	7,648	1,041	2,755	40,461	48,472	72,900	3,779	1.65%	0.97%
Total/Average			145,827,033	106,238,834	1,132,445	0.97	8.32	3.28	56.57	10.39	10.16	251,585	46,484	203,968	175,175	77,046	773,236	8,188	1.37%	0.65%
\$1 Billion to \$10 Billion																				
Wilson Bank & Trust	No	Lebanon	5,250,312	3,989,374	42,741	1.12	12.81	3.12	58.10	10.39	12.21	3,563	381	750	9,528	1,148	4,757	-	1.20%	0.11%
SmartBank	No	Pigeon Forge	4,899,645	3,717,479	29,380	0.80	7.68	3.02	67.50	9.17	6.61	3,091	256	2,804	4,412	172	9,319	179	0.96%	0.20%
Home Federal Bank Of Tennessee	No	Knoxville	2,943,835	1,265,455	855	0.03	0.25	1.38	98.40	13.30	37.96	262	2	24	2,052	2,083	5,256	-	1.02%	0.25%
Southeast Bank	No	Farragut	2,860,974	2,409,130	21,655	1.01	11.62	3.89	60.70	9.13	11.36	5,151	292	5,043	40,732	63,648	1,037	-	0.83%	0.10%
First Citizens National Bank	No	Dyersburg	2,456,988	1,492,567	12,473	0.66	8.60	2.32	73.80	9.65	15.12	-	376	548	2,241	382	3,109	-	1.22%	0.14%
Commercial Bank	No	Harrogate	2,230,200	1,737,039	26,295	1.75	16.84	3.81	44.80	10.82	8.94	438	132	321	4,284	5	5,563	940	1.05%	0.29%
Builtwell Bank	No	Chattanooga	1,888,967	1,277,943	29,493	2.18	18.72	5.16	46.90	9.93	27.63	765	288	425	6,148	146	4,667	-	1.48%	0.24%
Bank Of Tennessee	Yes	Kingsport	1,886,964	1,541,599	15,488	1.09	10.35	3.25	71.00	9.40	11.27	170	294	1,014	4,436	-	4,885	-	1.00%	0.26%
Citizens National Bank	Yes	Sevierville	1,875,074	1,203,862	18,929	1.41	13.64	2.91	55.20	10.23	21.87	630	59	163	1,059	1	3	-	1.13%	0.00%
First Farmers And Merchants Bank	No	Columbia	1,852,832	1,031,098	11,480	0.79	11.73	2.44	67.70	9.43	22.23	415	9	41	1,072	-	852	-	0.78%	0.05%
Mountain Commerce Bank	No	Knoxville	1,770,097	1,472,498	8,216	0.62	7.37	1.89	69.70	9.29	6.48	(2,172)	330	72	2,505	-	1,381	3,762	0.76%	0.29%
F&M Bank	Yes	Clarksville	1,690,170	1,252,198	8,672	0.65	6.07	2.98	77.50	8.13	11.91	38	108	182	927	21	406	923	0.70%	0.08%
Citizens Bank	No	Lafayette	1,659,215	1,139,070	11,782	0.97	10.86	3.16	62.00	9.54	19.20	1,261	284	585	6,677	904	4,041	-	1.08%	0.28%
One Bank Of Tennessee	Yes	Cookeville	1,611,201	1,027,852	14,981	1.27	16.18	2.97	60.60	7.37	27.23	860	178	300	241	-	53	539	0.54%	0.04%
Volunteer State Bank	Yes	Nashville	1,597,861	1,089,819	5,130	0.54	3.58	3.72	82.40	9.18	17.28	-	148	668	2,680	-	1,232	1,500	1.07%	0.17%
Independent Bank	No	Memphis	1,542,941	1,234,769	14,140	1.30	11.30	4.63	65.20	10.49	1.30	1,919	2,230	4,834	21,562	2,595	843	530	1.17%	0.26%
Citizens Tri-County Bank	Yes	Dunlap	1,457,170	921,951	17,731	1.67	16.91	3.43	55.70	9.40	19.63	183	454	859	7,537	298	5,600	1,317	1.94%	0.50%
First National Bank Of Pulaski	No	Pulaski	1,396,918	950,868	11,590	1.10	13.63	3.19	58.20	10.61	16.57	-	181	274	1,210	-	426	-	1.29%	0.03%
First National Bank Of Tennessee	Yes	Livingston	1,311,454	689,205	18,045	1.85	13.59	3.67	53.80	10.41	47.83	-	142	122	1,661	-	10,685	-	1.43%	0.81%
Apex Bank	No	Camden	1,250,564	1,078,814	25,738	2.69	18.10	5.42	39.00	15.39	9.75	-	370	251	8,967	10,161	17,444	1,557	1.11%	2.33%
Citizens Bank	Yes	Elizabethton	1,230,444	1,012,104	16,580	1.81	10.26	4.12	60.00	13.76	5.44	1,410	735	1,713	6,917	1,086	4,963	263	0.96%	0.51%
Security Bank And Trust Company	No	Paris	1,210,592	846,598	11,269	1.23	12.02	2.83	49.50	10.91	16.99	-	43	55	185	73	2	-	0.38%	0.01%
Financial Federal Bank	Yes	Memphis	1,055,295	1,018,475	3,201	0.42	3.33	1.64	75.30	9.96	2.81	-	-	-	5,133	-	226	-	0.78%	0.02%
Commercial Bank & Trust Company	Yes	Paris	1,053,450	566,480	7,890	1.02	10.46	2.97	72.40	12.08	40.32	530	126	180	713	93	133	-	1.44%	0.02%
Studio Bank	No	Nashville	1,012,222	748,779	5,945	0.80	8.81	2.75	64.80	9.70	9.87	155	2	23	184	20	8,173	-	1.21%	0.81%
Total/Average			48,995,385	34,715,026	389,699	1.15	10.99	3.23	63.61	10.31	17.11	18,669	7,420	21,251	143,063	82,836	95,056	11,510	1.06%	0.31%

TENNESSEE BANKS - PERFORMANCE COMPARISON - SEPTEMBER 30, 2024

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+ \$				
\$500 Million to \$1 Billion																				
First Federal Bank	Yes	Dickson	991,539	569,455	10,125	1.37	10.71	3.24	57.40	10.53	21.61	(19)	106	305	416	-	1,007	-	2.09%	0.10%
The Bank Of Fayette County	No	Piperton	984,830	801,632	7,637	1.09	11.68	3.80	64.50	9.92	9.31	307	172	722	13,918	3,057	5,518	632	1.19%	0.93%
Tennessee State Bank	Yes	Pigeon Forge	964,141	652,440	8,561	1.14	12.49	3.77	71.30	8.78	20.38	300	117	441	878	75	50	-	1.08%	0.01%
INSBANK	No	Nashville	869,050	702,507	6,765	1.08	9.47	3.14	54.20	11.78	15.96	416	14	-	1,825	-	7,740	-	1.36%	0.89%
The Farmers Bank	No	Portland	867,197	562,202	9,698	1.47	12.63	4.35	58.20	14.58	16.62	1,545	315	1,413	2,715	-	7,278	-	1.26%	0.84%
First National Bank Of Middle Tennessee	No	Mcminnville	863,046	695,577	4,095	0.63	6.35	2.97	77.30	10.74	12.06	305	1	26	6,980	328	-	-	0.99%	0.04%
Legends Bank	No	Clarksville	853,110	572,222	5,765	0.90	10.10	3.36	71.10	10.03	15.30	20	17	20	2,629	141	175	-	0.88%	0.04%
Paragon Bank	No	Memphis	824,848	710,237	3,345	0.58	7.30	3.61	80.00	8.44	1.47	-	51	88	3,351	137	2,757	-	1.17%	0.23%
First Community Bank Of Tennessee	No	Shelbyville	811,253	385,482	2,681	0.45	4.20	4.92	93.60	11.39	9.89	(871)	18	137	3,235	3,943	4,574	650	0.96%	1.13%
Citizens Bank	No	Carthage	782,947	425,946	8,588	1.48	11.39	2.71	35.30	17.28	42.23	367	73	154	3,106	156	1,702	-	1.13%	0.24%
Centennial Bank	No	Trezevant	741,896	605,578	7,077	1.31	11.74	4.67	58.20	11.05	7.15	918	557	561	1,210	-	1,359	-	1.78%	0.18%
First Freedom Bank	No	Lebanon	734,840	590,494	7,417	1.43	13.00	3.81	53.20	11.16	15.85	326	202	1,278	564	104	354	865	1.20%	0.18%
Macon Bank And Trust Company	No	Lafayette	716,488	400,318	4,082	0.75	13.15	2.71	63.70	9.70	28.64	527	58	250	1,709	216	-	-	0.87%	0.03%
Thread Bank	No	Rogersville	703,208	306,957	2,002	0.37	4.91	2.47	82.20	9.32	27.79	1,424	221	898	2,935	9	1,282	-	0.97%	0.18%
First Century Bank	No	Tazewell	691,367	608,334	7,094	1.43	16.73	3.72	51.60	8.69	8.63	285	22	29	288	5	138	-	0.98%	0.02%
First Commerce Bank	No	Lewisburg	664,597	511,806	8,783	1.79	19.58	4.12	47.20	10.09	8.94	-	4	55	579	-	70	-	0.94%	0.01%
The Hardin County Bank	No	Savannah	613,481	500,855	5,603	1.22	13.81	3.86	59.90	10.93	5.10	1,550	11	2,255	748	-	2,640	100	0.83%	0.45%
Banktennessee	Yes	Collierville	598,938	500,370	5,005	1.14	10.24	3.34	69.10	8.87	8.16	150	150	186	1,188	-	5,201	-	1.31%	0.87%
Andrew Johnson Bank	No	Greeneville	584,312	422,070	4,316	1.01	12.47	3.46	63.00	10.11	19.19	320	-	-	2,338	-	333	-	1.56%	0.06%
Bank Of Bartlett	No	Bartlett	584,288	371,128	1,797	0.42	7.94	3.09	84.40	7.81	4.48	264	77	110	1,315	-	2,245	3,541	0.86%	0.99%
Bank Of Frankewing	No	Frankewing	549,167	400,356	2,342	0.58	6.17	3.86	73.70	9.64	19.21	1,600	74	751	9,260	-	22,965	-	1.61%	4.18%
Carroll Bank And Trust	No	Huntingdon	528,158	400,413	2,436	0.64	8.29	3.59	77.50	8.78	5.18	301	17	292	3,946	-	3,672	299	0.79%	0.75%
INSOUTH Bank	No	Brownsville	524,937	404,263	3,448	0.90	11.32	4.28	77.30	9.12	3.24	103	42	60	2,216	701	5,882	-	1.40%	1.25%
Millennium Bank	Yes	Ooltewah	524,681	423,633	5,932	1.50	11.47	4.09	62.70	10.50	14.23	390	300	1,081	487	-	980	113	1.11%	0.21%
Wayne County Bank	No	Waynesboro	523,416	364,091	5,847	1.59	12.68	4.49	49.00	13.23	16.41	-	211	182	3,288	-	3,007	-	1.21%	0.57%
Cbbc Bank	No	Maryville	509,388	267,401	4,233	1.17	11.04	3.32	58.00	15.11	36.34	129	6	21	23	-	149	42	1.89%	0.04%
Total/Average			18,605,123	13,155,767	144,674	1.06	10.80	3.64	65.14	10.68	15.13	10,657	2,836	11,315	71,147	8,872	81,078	6,242	1.21%	0.55%

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 +				
															\$	\$				
\$250 Million to \$500 Million																				
Tristar Bank	No	Dickson	496,826	357,671	2,790	0.79	9.99	3.46	76.10	10.00	10.58	589	109	601	5,105	1,093	55	-	1.04%	0.23%
First Vision Bank Of Tennessee	No	Tullahoma	462,368	312,387	3,278	0.92	9.90	3.33	61.70	10.20	25.23	616	12	32	1,375	179	7,501	633	1.47%	1.80%
Bank3	No	Memphis	443,068	369,970	433	0.13	1.16	2.33	94.10	11.94	14.32	23	-	10	-	-	439	-	1.18%	0.03%
Patriot Bank	No	Millington	436,055	233,797	829	0.24	2.95	3.04	92.20	9.70	13.83	-	85	701	908	-	1,465	-	1.47%	0.34%
Southern Bank Of Tennessee	Yes	Mount Juliet	425,793	303,669	1,041	0.33	2.76	2.83	87.80	9.13	18.49	61	-	-	13	-	-	-	0.89%	0.00%
Peoples Bank Of East Tennessee	No	Madisonville	403,669	241,592	4,269	1.51	15.74	4.73	63.70	11.36	33.79	127	39	168	485	44	748	-	1.32%	0.20%
Tower Community Bank	No	Jasper	400,553	301,310	3,046	0.99	11.22	4.34	67.40	8.90	14.90	850	11	260	3,791	952	1,486	-	1.06%	0.61%
Coffee County Bank	Yes	Manchester	386,955	330,090	5,077	1.94	17.88	4.29	60.50	9.53	11.43	241	30	187	1,600	-	750	110	1.21%	0.22%
Peoples Bank	No	Clifton	378,976	303,909	5,772	2.07	18.03	5.77	50.20	12.24	12.02	476	222	507	3,583	-	803	284	1.03%	0.29%
Heritage Bank & Trust	No	Columbia	377,823	286,283	2,009	0.76	10.02	3.75	73.90	8.43	14.28	275	35	51	2,379	-	297	359	1.96%	0.17%
Volunteer Federal Savings Bank	No	Madisonville	352,844	220,879	1,128	0.44	4.49	2.67	81.30	11.34	24.53	170	-	15	77	624	-	-	0.47%	0.18%
Security Federal Savings Bank Of Mcminnville	No	Mcminnville	346,457	264,560	2,955	1.18	12.10	3.38	57.60	10.63	8.90	164	13	38	1,739	-	3	-	0.96%	0.00%
CedarStone Bank	No	Lebanon	345,587	255,684	911	0.37	4.26	2.77	78.30	8.88	15.79	252	19	23	240	-	-	-	0.61%	0.00%
Citizens Community Bank	No	Winchester	344,747	211,343	3,470	1.39	12.80	3.68	49.00	13.61	18.52	350	44	982	3,033	110	1,341	1,408	1.55%	0.83%
Bank Of Cleveland	No	Cleveland	343,223	275,577	5,536	2.07	12.37	4.69	50.10	18.54	10.06	-	144	-	-	-	-	560	1.12%	0.16%
First National Bank	Yes	Oneida	321,623	199,982	4,070	1.71	16.30	3.78	58.20	11.19	24.42	-	459	176	1,570	12	359	-	2.72%	0.12%
Elizabethton Federal Savings Bank	No	Elizabethton	317,534	153,576	1,600	0.68	1.63	2.29	55.60	41.71	82.67	-	-	3	1,233	117	-	411	0.93%	0.17%
Traditions First Bank	No	Erin	309,054	226,640	1,566	0.70	8.69	3.32	71.90	9.74	13.03	180	24	20	162	-	15	-	0.77%	0.00%
Community Bank, Lexington, Tennessee	No	Lexington	308,965	271,008	705	0.31	3.48	3.70	88.50	8.89	6.92	130	17	298	726	-	3,792	-	0.98%	1.23%
TNBank	No	Oak Ridge	300,236	211,838	2,121	0.94	12.01	3.86	65.30	9.97	14.90	111	39	-	205	-	2,116	-	1.18%	0.70%
Rockpointbank, National Association	No	Chattanooga	297,471	239,971	111	0.05	0.39	2.30	89.50	13.28	9.30	444	-	-	89	-	-	-	0.95%	0.00%
Bank Of Dickson	No	Dickson	282,468	171,302	982	0.45	5.49	2.67	80.30	11.03	32.79	-	47	-	-	-	2,211	-	1.16%	0.78%
People's Bank And Trust Company Of Pickett County	No	Byrdstown	281,064	208,921	2,063	0.99	10.28	4.71	56.20	10.52	18.81	1,900	390	1,442	3,029	280	2,790	280	1.33%	1.19%
Decatur County Bank	Yes	Decaturville	280,333	223,498	1,517	0.72	8.14	3.71	81.60	8.30	8.36	42	119	137	336	-	76	-	0.90%	0.03%
Bank Of Crockett	No	Bells	277,124	167,929	2,609	1.24	13.97	3.36	49.20	10.41	24.09	105	1	32	1,044	-	124	-	1.52%	0.04%
Bank Of Ripley	No	Ripley	271,179	92,610	1,312	0.63	5.69	3.06	79.20	14.97	36.93	141	57	120	563	5	968	-	0.98%	0.36%
Newport Federal Bank	No	Newport	271,123	120,337	1,022	0.51	7.24	2.15	74.50	10.14	29.03	-	9	5	898	-	612	-	1.38%	0.23%
Citizens Bank And Trust Company Of Grainger County	No	Rutledge	263,258	102,777	2,397	1.11	13.00	3.23	60.00	14.16	23.82	123	17	59	1,403	-	415	-	1.13%	0.16%
Mountain Valley Bank	No	Dunlap	258,043	205,082	411	0.23	2.55	3.57	93.10	9.08	6.17	10	287	227	1,030	423	304	-	1.02%	0.28%
Total/Average			9,984,419	6,864,192	65,030	0.88	8.78	3.47	70.59	11.99	19.93	7,380	2,229	6,094	36,616	3,839	28,670	4,045	1.18%	0.36%

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															30-90 \$	90+ \$				
\$100 Million to \$250 Million																				
Homeland Community Bank	No	Mcminnville	232,658	130,195	1,345	0.80	20.75	2.95	74.40	7.94	38.66	51	7	20	568	-	751	34	0.87%	0.34%
Bank Of Perry County	Yes	Lobelville	230,658	188,706	2,609	1.56	13.35	4.03	59.50	9.16	11.10	-	40	45	1,378	-	549	371	1.00%	0.40%
Union Bank	No	Jamestown	226,331	78,470	(125)	(0.08)	(0.90)	2.27	105.00	11.31	48.35	-	52	30	580	-	710	-	1.05%	0.31%
First Farmers And Commercial Bank	No	Pikeville	216,955	159,536	1,310	0.79	9.30	3.71	70.80	8.87	16.23	40	4	64	920	443	669	-	1.52%	0.51%
The Bank Of Jackson	No	Jackson	216,584	58,720	262	0.16	1.96	1.83	88.20	10.06	46.97	-	-	3	278	-	122	-	1.84%	0.06%
Peoples Bank Of The South	Yes	Lafollette	214,225	175,901	3,817	2.38	17.82	4.91	49.70	11.86	9.27	-	2	28	4,109	-	971	27	1.13%	0.47%
Lineage Bank	No	Franklin	214,225	119,953	(2,813)	(1.33)	(22.35)	2.82	145.00	8.37	32.51	(377)	20	15	-	-	324	-	0.66%	0.15%
Bank Of Lincoln County	No	Fayetteville	212,994	165,225	2,522	1.61	14.17	4.73	55.70	12.42	11.80	190	34	29	807	74	-	-	0.99%	0.03%
Security Bank	No	Newbern	212,466	79,267	617	0.39	4.20	2.89	89.10	11.05	31.86	-	27	15	526	13	560	-	1.49%	0.27%
First Peoples Bank Of Tennessee	No	Jefferson City	211,802	142,211	551	0.35	4.33	2.76	85.00	10.57	14.65	12	24	3	-	-	31	-	1.60%	0.01%
First Community Bank Of East Tennessee	No	Rogersville	204,747	142,877	1,500	0.98	9.21	4.02	68.00	11.62	14.09	119	9	-	1,099	-	101	65	1.37%	0.08%
Farmers State Bank	No	Mountain City	201,366	120,271	777	0.51	5.60	3.07	81.60	13.57	10.56	78	5	12	425	-	161	-	1.24%	0.08%
Sonata Bank	No	Brentwood	200,843	178,251	(3,696)	(3.12)	(30.85)	3.36	167.10	9.52	6.82	1,008	-	20	719	42	795	-	1.00%	0.42%
McKenzie Banking Company	No	Mckenzie	199,765	112,923	3,689	2.52	20.18	6.38	57.50	14.12	23.32	92	202	382	3,217	733	726	28	2.68%	0.74%
Peoples Bank Of Middle Tennessee	No	Shelbyville	187,291	108,908	1,888	1.38	13.03	3.26	57.90	14.05	35.92	-	4	5	194	242	346	-	1.63%	0.31%
Greenville Federal Bank, F.S.B.	No	Greenville	186,072	156,403	1,102	0.81	5.47	4.24	78.30	14.92	11.79	3	22	12	3,546	-	140	74	1.45%	0.12%
Citizens Savings Bank And Trust Company	No	Nashville	182,181	158,349	(439)	(0.33)	(3.24)	3.50	102.40	10.16	10.24	219	189	643	2,001	-	3,201	458	0.66%	2.01%
Heritage Community Bank	Yes	Greenville	167,128	136,683	872	0.71	5.83	3.78	77.10	9.73	11.24	113	6	3	1,351	-	64	-	1.34%	0.04%
UBank	No	Jellico	165,863	118,262	834	0.73	5.69	3.95	74.40	13.99	23.02	118	26	128	43	26	62	-	1.52%	0.05%
Peoples Bank & Trust Company	No	Manchester	155,470	97,449	1,773	1.57	12.62	4.66	55.00	13.59	32.40	135	10	6	371	33	-	-	1.41%	0.02%
Putnam 1st Mercantile Bank	Yes	Cookeville	153,957	120,324	1,380	1.22	11.10	3.31	58.90	12.27	17.33	270	9	22	538	4	213	180	1.65%	0.26%
Home Banking Company	No	Selmer	144,216	68,909	(83)	(0.08)	(1.54)	2.50	102.70	7.30	19.56	-	9	40	856	19	301	-	0.84%	0.22%
Central Bank	No	Savannah	137,618	84,773	996	0.92	9.48	3.83	73.00	12.21	24.08	14	14	41	1,239	33	31	-	1.34%	0.05%
Greenfield Banking Company	No	Greenfield	134,375	91,036	776	0.80	11.04	3.34	61.30	7.99	27.08	155	117	180	1,081	402	808	7	1.20%	0.91%
Bank Of Halls	No	Halls	128,723	52,608	1,035	1.00	15.49	3.18	51.00	7.91	49.00	30	-	4	180	-	234	-	1.76%	0.18%
Bank Of Gleason	No	Gleason	127,817	67,088	867	0.90	5.22	3.00	63.20	21.63	42.03	45	29	44	757	-	161	426	1.16%	0.46%
The Peoples Bank	No	Sardis	110,073	77,914	451	0.55	6.49	3.46	80.40	10.34	23.63	63	62	146	418	76	989	-	0.87%	0.97%
The Bank Of Milan	Yes	Milan	100,099	57,294	668	0.89	14.35	2.79	69.70	8.50	29.28	-	-	2	1	-	-	-	0.40%	0.00%
Total/Average			5,076,502	3,248,506	24,485	0.66	6.35	3.52	78.64	11.25	24.03	2,378	923	1,942	27,202	2,140	13,020	1,670	1.27%	0.34%
Less than \$100 Million																				
Union Bank & Trust Company	Yes	Livingston	96,187	64,947	1,216	1.71	11.19	4.79	59.40	13.62	18.46	169	35	814	744	-	688	-	1.95%	0.72%
Lawrenceburg Federal Bank	No	Lawrenceburg	83,434	73,062	133	0.21	1.03	3.11	88.30	20.38	9.73	(10)	2	4	487	601	-	215	0.21%	0.98%
Highland Federal Savings & Loan Association	No	Crossville	76,812	38,757	440	0.76	3.56	3.74	73.90	21.60	51.89	-	-	-	123	-	-	-	0.69%	0.00%
Farmers Bank	No	Parsons	68,801	45,978	402	0.91	8.62	5.27	73.80	9.77	17.80	143	-	18	1,249	68	97	-	1.28%	0.24%
The Lauderdale County Bank	No	Halls	62,285	27,046	410	0.89	10.43	3.82	74.60	11.83	42.47	20	6	6	626	-	47	-	1.41%	0.08%
Brighton Bank	No	Brighton	57,305	31,171	728	1.73	17.70	3.93	91.60	10.53	28.61	-	-	1	15	-	29	-	1.43%	0.05%
Total/Average			444,824	280,961	3,329	1.04	8.76	4.11	76.93	14.62	28.16	322	43	843	3,244	669	861	215	1.16%	0.35%