

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+ \$				
<b>State Summary</b>																				
Greater than \$10 Billion		3	140,184,561	87,526,264	382,636	1.15	10.01	2.72	60.53	9.23	22.14	(42,788)	13,682	25,644	238,907	55,023	399,405	19,753	1.23%	0.32%
\$1 Billion to \$10 Billion		23	43,294,416	26,070,822	116,416	1.14	10.82	3.11	63.03	9.54	28.40	4,862	2,757	3,664	173,528	112,966	57,443	7,008	1.14%	0.19%
\$500 Million to \$1 Billion		23	16,230,662	10,657,040	59,667	1.43	12.98	3.59	56.89	10.36	24.04	2,312	1,260	1,847	47,627	41,576	34,490	5,343	1.31%	0.46%
\$250 Million to \$500 Million		30	10,539,511	6,029,507	21,123	0.83	7.98	3.32	72.51	11.40	30.73	1,525	894	924	29,832	5,583	23,808	6,912	1.32%	0.35%
\$100 Million to \$250 Million		38	6,318,376	3,660,985	11,679	0.65	7.07	3.49	78.50	10.84	30.86	1,127	453	590	24,383	2,250	18,044	1,926	1.35%	0.38%
Less than \$100 Million		7	464,368	214,831	531	0.44	4.44	2.75	84.41	12.81	41.17	-	18	5	2,666	344	918	259	1.98%	0.32%
State Total		124	217,031,894	134,159,449	592,052	1.14	10.20	2.91	61.92	9.53	24.24	(32,962)	19,064	32,674	516,943	217,742	534,108	41,201	1.23%	0.31%
<b>Greater than \$10 Billion</b>																				
First Horizon Bank	No	Memphis	88,323,670	55,022,266	217,547	0.98	10.12	2.37	63.80	8.24	20.13	(38,000)	8,928	18,553	189,372	40,545	339,876	3,830	1.13%	0.43%
Pinnacle Bank	No	Nashville	39,201,039	24,499,022	129,695	1.35	9.77	2.79	50.40	9.62	27.85	1,341	3,556	6,512	25,620	1,605	26,616	6,202	1.07%	0.09%
FirstBank	No	Nashville	12,659,852	8,004,976	35,394	1.12	10.14	3.00	67.40	9.82	18.43	(6,129)	1,198	579	23,915	12,873	32,913	9,721	1.50%	0.44%
<b>Total/Average</b>			140,184,561	87,526,264	382,636	1.15	10.01	2.72	60.53	9.23	22.14	(42,788)	13,682	25,644	238,907	55,023	399,405	19,753	1.23%	0.32%
<b>\$1 Billion to \$10 Billion</b>																				
SmartBank	No	Pigeon Forge	4,718,499	2,806,026	9,256	0.80	8.05	2.89	65.20	8.24	30.21	1,006	208	488	2,397	26	3,342	1,612	0.72%	0.11%
Wilson Bank & Trust	No	Lebanon	4,095,635	2,624,784	11,773	1.17	11.95	3.14	56.30	10.57	24.59	1,892	105	287	4,655	152	-	-	1.29%	0.00%
Capstar Bank	No	Nashville	3,187,662	2,047,555	11,100	1.41	11.13	2.97	55.90	11.56	20.26	(784)	62	119	2,385	236	3,502	178	1.02%	0.12%
Home Federal Bank Of Tennessee	No	Knoxville	2,830,154	1,052,855	1,848	0.26	1.71	1.89	85.00	15.82	57.39	150	56	4	3,193	-	3,727	-	1.15%	0.13%
Southeast Bank	No	Farragut	2,421,376	2,145,243	5,175	0.90	10.62	3.23	65.90	8.61	6.40	-	66	541	58,397	108,905	1,275	-	0.32%	0.19%
First Citizens National Bank	No	Dyersburg	2,285,852	1,223,384	7,539	1.33	13.56	3.19	59.50	9.48	27.00	108	93	107	5,651	424	2,051	80	1.18%	0.11%
First Farmers And Merchants Bank	No	Columbia	2,141,737	891,108	3,799	0.75	10.74	2.35	70.70	7.80	38.72	(320)	110	7	1,406	1	1,000	-	1.05%	0.05%
Bank Of Tennessee	Yes	Kingsport	1,881,819	1,263,679	7,398	1.62	15.34	3.45	59.50	8.69	20.95	-	483	87	3,023	-	3,149	-	0.94%	0.17%
Commercial Bank	No	Harrogate	1,719,378	1,273,351	5,326	1.24	12.45	3.26	51.80	9.87	7.69	168	15	204	7,641	7	3,984	1,745	0.88%	0.33%
Citizens National Bank	Yes	Sevierville	1,622,047	939,706	6,085	1.53	13.26	3.10	53.20	9.62	31.73	116	14	42	467	266	1,405	-	1.29%	0.10%
Citizens Bank	No	Lafayette	1,493,455	816,797	4,452	1.20	12.66	3.10	56.50	8.91	31.20	225	92	102	5,645	733	6,478	40	1.31%	0.44%
One Bank of Tennessee	Yes	Cookeville	1,491,033	747,576	3,550	0.97	11.76	2.52	65.80	7.08	40.03	180	269	159	451	54	114	680	0.64%	0.06%
F&M Bank	Yes	Clarksville	1,412,443	1,052,511	2,892	0.82	5.96	3.37	76.10	9.17	11.44	152	21	56	49,708	284	490	-	0.52%	0.05%
First Volunteer Bank	No	Chattanooga	1,401,369	778,203	3,896	1.13	13.25	3.13	59.90	8.59	37.28	66	39	73	4,321	-	7,756	142	1.66%	0.54%
Mountain Commerce Bank	No	Knoxville	1,398,582	1,123,796	4,977	1.47	15.41	3.63	41.40	9.83	15.35	650	15	84	302	-	1,839	-	0.99%	0.13%
Independent Bank	No	Memphis	1,287,101	918,366	3,830	1.19	10.36	4.31	66.10	10.48	16.95	349	545	769	11,814	908	3,994	2,220	1.13%	0.55%
First National Bank Of Tennessee	Yes	Livingston	1,284,648	521,531	1,750	0.55	5.49	2.02	77.50	8.01	61.72	-	117	5	292	-	1,051	-	1.91%	0.08%
Citizens Tri-county Bank	Yes	Dunlap	1,235,523	691,798	4,968	1.64	14.22	3.26	55.00	9.19	27.80	154	151	119	6,607	306	5,185	311	1.57%	0.47%
First National Bank Of Pulaski	No	Pulaski	1,186,741	686,342	2,790	0.94	10.52	3.14	60.20	9.93	26.29	500	40	25	1,053	-	1,014	-	1.36%	0.09%
Commercial Bank & Trust Company	Yes	Paris	1,107,908	510,243	3,492	1.24	12.28	2.72	66.90	9.02	43.21	100	91	129	467	7	3,215	-	1.65%	0.29%
Citizens Bank	Yes	Elizabethton	1,078,316	816,540	6,506	2.46	14.81	4.32	55.00	12.64	9.93	-	115	120	2,355	569	1,679	-	1.13%	0.19%
Tennessee State Bank	Yes	Pigeon Forge	1,010,255	508,136	2,143	0.87	8.84	3.21	71.80	8.22	42.27	150	31	104	845	88	1,193	-	1.42%	0.13%
Volunteer State Bank	Yes	Portland	1,002,883	631,292	1,871	0.76	4.40	3.41	74.60	8.05	24.72	-	19	33	453	-	-	-	1.08%	0.00%
<b>Total/Average</b>			43,294,416	26,070,822	116,416	1.14	10.82	3.11	63.03	9.54	28.40	4,862	2,757	3,664	173,528	112,966	57,443	7,008	1.14%	0.19%

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															30-90 \$	90+ \$					
<b>\$500 Million to \$1 Billion</b>																					
Apex Bank	No	Camden	980,372	690,825	8,679	3.58	26.00	6.50	31.90	13.47	28.74	-	177	115	13,416	5,594	4,868	3,548	1.14%	1.41%	
First Federal Bank	Yes	Dickson	954,260	429,875	3,005	1.26	10.78	2.62	55.30	9.25	41.55	-	9	12	2,261	-	759	-	2.05%	0.08%	
The Farmers Bank	No	Portland	876,261	489,498	3,050	1.38	13.04	3.82	58.30	11.61	27.31	20	49	68	759	-	651	-	1.19%	0.07%	
SECURITY BANK AND TRUST COMPANY	No	Paris	852,272	614,583	2,597	1.27	12.93	3.61	53.30	9.43	12.82	-	33	-	275	46	25	-	0.44%	0.01%	
The Bank Of Fayette County	No	Piperton	829,666	638,933	2,794	1.38	15.06	4.10	56.80	9.54	13.64	90	64	240	8,254	917	3,646	25	1.44%	0.55%	
Financial Federal Bank	Yes	Memphis	818,973	781,846	4,217	2.08	14.14	3.39	41.60	11.83	4.17	-	-	5	1,652	-	-	-	1.13%	0.00%	
First National Bank Of Middle Tennessee	No	Mc Minnville	753,028	549,584	1,351	0.75	7.23	3.10	73.80	10.58	12.43	150	201	-	1,281	23	296	-	0.98%	0.04%	
Legends Bank	No	Clarksville	752,614	467,057	2,278	1.20	14.69	3.19	61.30	8.44	23.20	30	47	4	396	532	293	-	1.34%	0.07%	
Citizens Bank	No	Carthage	749,483	308,933	4,402	2.33	14.13	3.51	24.40	15.97	58.67	140	46	151	1,697	251	100	14	1.10%	0.05%	
First Community Bank Of Tennessee	No	Shelbyville	737,157	284,134	5,130	2.75	19.15	2.79	45.50	14.15	14.04	2	27	27	5,849	32,339	307	-	1.13%	4.43%	
Simply Bank	Yes	Dayton	727,176	524,416	2,140	1.19	10.96	4.05	71.20	8.81	15.64	400	32	878	400	745	5,897	431	0.99%	0.94%	
INSBANK	No	Nashville	722,326	552,473	3,448	1.95	18.65	3.04	40.10	10.62	20.08	145	23	-	200	-	2,397	-	1.48%	0.33%	
Centennial Bank	No	Trezevant	698,548	442,501	1,269	0.73	7.02	3.91	59.30	9.77	28.79	450	204	53	3,503	-	3,637	-	1.87%	0.51%	
Studio Bank	No	Nashville	661,637	433,913	734	0.50	4.90	3.46	76.50	11.60	32.55	500	-	27	137	-	-	-	1.15%	0.00%	
First Freedom Bank	No	Lebanon	612,321	453,069	3,020	1.97	19.22	3.85	51.40	10.06	18.81	-	70	187	109	21	348	-	1.49%	0.06%	
First Century Bank	No	Tazewell	609,330	423,161	1,810	1.39	15.84	4.05	54.20	8.85	27.53	90	5	9	167	-	99	-	1.22%	0.02%	
The Hardin County Bank	No	Savannah	604,895	456,756	1,726	1.16	13.06	3.80	58.10	9.50	11.24	150	12	12	1,013	-	4,155	1,024	1.07%	0.86%	
Macon Bank And Trust Company	No	Lafayette	595,520	236,395	964	0.65	7.19	2.65	70.30	10.14	45.35	45	38	40	2,458	33	270	-	1.27%	0.05%	
Millennium Bank	Yes	Ooltewah	549,775	338,830	1,287	0.93	8.05	3.16	69.90	8.71	36.55	-	117	1	1,118	286	2,197	139	1.62%	0.48%	
Banktennessee	Yes	Collierville	543,901	414,262	2,086	1.57	15.08	3.35	52.80	7.93	18.68	100	50	10	763	-	1,720	-	1.29%	0.32%	
Paragon Bank	No	Memphis	541,292	417,674	556	0.41	4.51	3.29	85.20	9.33	17.03	-	9	-	492	789	2,324	102	1.70%	0.24%	
First Commerce Bank	No	Lewisburg	537,122	392,308	1,788	1.36	15.19	3.67	53.20	9.27	13.17	-	47	6	227	-	90	-	1.16%	0.02%	
Andrew Johnson Bank	No	Greeneville	522,733	316,014	1,336	1.04	11.68	3.55	64.10	9.40	30.93	-	-	2	1,200	-	411	60	1.79%	0.09%	
<b>Total/Average</b>			16,230,662	10,657,040	59,667	1.43	12.98	3.59	56.89	10.36	24.04	2,312	1,260	1,847	47,627	41,576	34,490	5,343	1.31%	0.46%	

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<b>\$250 Million to \$500 Million</b>																				
Bank Of Bartlett	No	Bartlett	490,931	240,174	258	0.21	2.66	3.35	97.20	8.91	37.66	(60)	45	22	333	-	934	2,086	0.92%	0.62%
Cbbc Bank	No	Maryville	488,564	207,475	1,164	0.95	7.92	2.66	63.50	12.96	51.81	13	2	16	-	-	84	-	2.12%	0.02%
Patriot Bank	No	Millington	484,989	228,919	688	0.58	6.49	2.73	81.80	8.82	8.44	100	8	5	525	-	449	-	1.43%	0.09%
INSOUTH Bank	No	Brownsville	458,833	339,422	1,151	1.01	12.48	3.82	74.30	8.51	11.23	61	169	26	1,702	1,965	707	-	1.20%	0.58%
Tristar Bank	No	Dickson	454,164	265,214	1,134	1.01	12.21	3.45	68.70	8.99	24.76	125	14	266	911	22	-	-	1.32%	0.00%
Fourth Capital Bank	Yes	Nashville	429,196	330,747	(599)	(0.59)	(4.79)	4.11	99.30	9.62	19.68	380	48	260	2,999	-	-	-	1.03%	0.00%
Bank Of Frankewing	No	Frankewing	415,250	329,922	774	0.75	7.67	3.90	67.60	10.09	12.01	325	25	-	1,466	1,423	888	-	1.66%	0.56%
Carroll Bank And Trust	No	Huntingdon	410,597	263,911	798	0.78	9.43	3.72	73.00	8.64	16.10	49	44	53	1,702	20	821	296	0.94%	0.28%
Bank3	No	Memphis	405,605	317,735	511	0.51	5.42	2.86	80.40	9.59	16.75	(54)	-	-	-	-	1,351	-	1.08%	0.25%
Wayne County Bank	No	Waynesboro	402,570	241,531	1,011	1.01	7.67	4.08	62.20	13.38	19.06	-	53	20	1,208	49	3,960	408	1.45%	1.10%
Southern Bank Of Tennessee	Yes	Mount Juliet	382,015	244,542	886	0.95	6.41	3.50	74.50	11.30	31.82	-	22	9	-	-	-	425	0.98%	0.11%
First Vision Bank Of Tennessee	No	Tullahoma	379,255	242,644	1,077	1.15	12.33	3.34	63.80	9.66	29.49	90	25	8	963	27	25	-	1.45%	0.01%
Peoples Bank Of East Tennessee	No	Madisonville	368,471	189,832	1,375	1.50	16.51	4.29	60.80	9.64	43.45	75	13	35	555	2	1,710	159	1.16%	0.51%
Bank Of Cleveland	No	Cleveland	343,520	216,369	925	1.08	6.92	3.40	63.40	16.06	35.11	-	8	-	-	304	-	961	1.14%	0.37%
Elizabethton Federal Savings Bank	No	Elizabethton	321,589	136,802	485	0.60	1.54	2.16	57.00	39.40	87.30	-	-	-	1,089	306	-	574	1.05%	0.27%
First National Bank	Yes	Oneida	315,212	155,404	821	1.06	9.84	3.00	67.30	9.34	38.22	-	17	-	1,490	7	286	22	2.72%	0.10%
Citizens Community Bank	No	Winchester	307,924	160,787	1,657	2.13	19.25	3.58	40.10	11.90	27.54	-	29	7	1,174	24	366	-	2.24%	0.13%
Volunteer Federal Savings Bank	No	Madisonville	307,604	155,512	430	0.57	5.53	2.74	74.00	11.07	40.59	25	2	6	1,750	13	-	501	0.53%	0.17%
Bank Of Dickson	No	Dickson	304,044	154,674	334	0.43	4.62	2.37	80.00	10.04	41.29	-	-	1	1,630	324	4,319	-	1.08%	1.53%
Civis Bank	No	Rogersville	298,235	109,547	(814)	(1.23)	(10.50)	2.06	150.10	12.45	42.19	212	-	-	448	-	1,318	148	1.39%	0.49%
Security Federal Savings Bank Of Mcminnville	No	Mc Minnville	294,450	192,248	569	0.76	8.34	3.04	66.60	9.58	17.98	31	2	3	1,895	-	142	139	1.08%	0.10%
Bank Of Ripley	No	Ripley	294,447	78,829	610	0.82	7.21	2.78	74.30	12.60	53.71	-	13	127	694	148	1,004	47	0.79%	0.41%
TNBank	No	Oak Ridge	290,803	191,855	673	0.93	10.71	3.78	67.20	9.08	21.58	-	-	-	298	-	2,163	-	1.11%	0.74%
Citizens Bank And Trust Company Of Grainger County	No	Rutledge	283,957	72,246	745	1.05	8.54	2.62	61.50	12.98	57.61	(20)	44	11	223	625	1,185	8	0.98%	0.64%
Tower Community Bank	No	Jasper	279,832	193,915	531	0.76	7.94	4.28	75.80	9.37	17.52	18	2	5	320	324	197	117	1.08%	0.23%
Peoples Bank	No	Clifton	274,621	206,350	883	1.34	14.18	4.74	61.80	9.74	10.82	75	29	36	2,122	-	575	755	1.40%	0.48%
CedarStone Bank	No	Lebanon	271,363	168,947	531	0.78	8.14	3.27	68.70	9.70	28.31	-	2	6	669	-	65	120	1.26%	0.07%
Coffee County Bank	Yes	Manchester	264,373	226,299	1,718	2.63	20.43	5.12	47.40	10.35	9.66	80	270	1	999	-	452	-	1.43%	0.17%
NEWPORT FEDERAL BANK	No	Newport	262,522	104,707	389	0.60	7.46	2.25	69.50	9.21	37.71	-	-	-	1,109	-	252	146	1.62%	0.15%
Security Bank	No	Newbern	254,575	62,948	408	0.67	6.93	2.60	83.50	9.16	32.62	-	8	1	1,558	-	555	-	1.86%	0.22%
<b>Total/Average</b>			10,539,511	6,029,507	21,123	0.83	7.98	3.32	72.51	11.40	30.73	1,525	894	924	29,832	5,583	23,808	6,912	1.32%	0.35%

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Heritage Bank & Trust	No	Columbia	246,516	179,596	282	0.46	5.47	3.60	79.50	8.76	22.71	85	61	10	138	-	326	-	1.97%	0.13%
The Bank Of Jackson	No	Jackson	242,831	53,779	427	0.71	7.63	2.19	69.20	8.76	61.66	-	1	-	74	-	-	-	2.14%	0.00%
Union Bank	No	Jamestown	239,273	81,167	196	0.32	3.54	2.67	86.40	10.14	50.11	-	11	3	428	-	2,256	-	1.70%	0.94%
Homeland Community Bank	No	Mcminnville	232,442	100,348	152	0.26	4.97	2.26	89.90	6.71	51.85	-	1	10	1,043	-	1,256	283	1.31%	0.66%
Sumner Bank & Trust	No	Gallatin	226,942	155,761	492	0.91	9.80	3.53	64.90	9.44	25.87	45	-	1	-	-	-	-	0.87%	0.00%
Community Bank, Lexington, Tennessee	No	Lexington	226,329	186,390	549	0.99	11.72	4.24	72.50	8.37	13.77	-	-	10	76	14	159	-	1.62%	0.08%
Traditions First Bank	No	Erin	225,595	115,314	436	0.79	11.18	3.21	74.90	7.39	32.54	-	1	2	163	-	-	-	0.84%	0.00%
Bank Of Crockett	No	Bells	223,381	101,605	841	1.53	16.01	3.28	47.40	9.02	29.16	30	-	1	474	-	72	-	1.47%	0.03%
First Peoples Bank Of Tennessee	No	Jefferson City	217,032	120,820	181	0.34	4.47	3.11	77.80	9.57	27.71	13	2	12	28	-	138	-	1.73%	0.06%
People's Bank And Trust Company Of Pickett County	No	Byrdstown	214,343	153,964	927	1.76	16.30	4.64	51.70	11.38	21.12	49	20	54	1,702	59	1,089	-	1.19%	0.54%
Bank Of Perry County	Yes	Lobelville	209,788	162,755	1,062	2.03	18.38	4.77	51.60	8.76	15.74	40	17	16	859	-	996	512	1.02%	0.72%
First Community Bank Of East Tennessee	No	Rogersville	206,690	117,338	241	0.47	4.68	2.97	88.30	10.11	23.31	-	5	-	531	-	122	215	1.54%	0.16%
Decatur County Bank	Yes	Decaturville	205,349	152,898	663	1.33	11.23	4.33	69.30	9.89	8.81	-	14	9	199	18	96	-	1.04%	0.06%
Farmers State Bank	No	Mountain City	203,487	96,289	340	0.69	6.15	3.33	76.60	12.58	22.91	-	-	7	326	-	152	17	1.09%	0.08%
First Farmers And Commercial Bank	No	Pikeville	199,188	132,265	423	0.86	10.06	3.37	62.30	8.81	19.05	50	1	13	1,124	153	370	-	1.02%	0.26%
Peoples Bank Of The South	Yes	Lafollette	195,895	142,201	841	1.73	12.49	4.07	55.50	11.40	17.23	-	-	-	2,960	-	1,800	28	1.07%	0.93%
McKenzie Banking Company	No	Mckenzie	194,711	87,345	1,289	2.70	27.07	5.70	56.60	10.79	53.67	23	38	65	2,146	178	947	209	2.48%	0.69%
Bank Of Lincoln County	No	Fayetteville	193,056	125,728	476	0.99	8.63	3.96	65.80	10.83	23.94	-	12	7	241	-	-	-	1.25%	0.00%
Peoples Bank Of Middle Tennessee	No	Shelbyville	174,641	98,959	393	0.91	7.82	3.26	63.10	12.66	36.35	-	14	11	576	54	454	-	1.98%	0.29%
Greenville Federal Bank, F.S.B.	No	Greenville	159,028	126,928	362	0.92	6.23	4.37	80.30	14.86	14.16	(152)	155	7	870	-	313	179	1.53%	0.31%
Johnson County Bank	No	Mountain City	152,278	68,986	327	0.87	6.12	2.98	65.50	14.03	44.59	18	3	2	541	-	568	-	1.04%	0.37%
Peoples Bank & Trust Company	No	Manchester	151,399	80,600	275	0.74	7.21	3.26	69.50	10.56	38.04	30	1	8	131	372	10	-	1.37%	0.25%
Putnam 1st Mercantile Bank	Yes	Cookeville	150,504	103,042	520	1.35	11.41	3.44	57.30	10.60	30.72	60	3	3	1,356	140	424	460	1.50%	0.68%
Heritage Community Bank	Yes	Greenville	138,092	107,191	331	0.94	7.76	3.80	75.30	9.66	13.81	-	2	2	1,015	-	20	-	1.53%	0.01%
Mountain Valley Bank	No	Dunlap	135,772	92,373	36	0.10	1.43	3.50	94.10	7.69	7.58	42	5	51	1,913	746	382	-	0.97%	0.83%
Lineage Bank	No	Franklin	135,011	71,141	(1,079)	(3.61)	(22.11)	3.50	179.70	16.20	37.35	238	1	17	88	237	272	-	0.91%	0.38%
Citizens Savings Bank And Trust Company	No	Nashville	134,401	101,498	209	0.62	6.31	4.40	81.30	10.20	21.71	-	9	178	1,264	37	2,140	1	1.02%	1.62%
Home Banking Company	No	Selmer	133,108	46,497	85	0.26	3.74	2.87	83.40	8.05	42.57	56	3	2	322	21	81	-	1.02%	0.08%
Bank Of Gleason	No	Gleason	128,855	57,371	382	1.15	5.87	3.22	57.70	20.98	57.07	30	2	3	1,142	75	98	-	1.23%	0.13%
Rockpoint Bank, National Association	No	Chattanooga	128,498	89,870	(967)	(3.27)	(14.86)	2.02	219.10	22.29	12.75	269	-	-	-	-	-	-	0.98%	0.00%
Central Bank	No	Savannah	127,511	69,369	140	0.42	4.36	3.37	86.10	10.40	38.62	-	2	11	408	-	282	18	1.81%	0.24%
The Bank Of Milan	Yes	Milan	119,939	43,197	217	0.73	10.20	2.57	68.80	6.40	44.85	-	-	5	-	-	-	-	0.48%	0.00%
The Peoples Bank	No	Sardis	119,458	68,130	165	0.56	6.76	3.16	78.20	8.72	38.54	9	3	-	142	146	82	-	0.93%	0.19%
Bank Of Halls	No	Halls	114,265	46,386	222	0.81	9.63	2.59	66.80	8.38	38.27	10	-	-	316	-	475	-	1.59%	0.42%
UBank	Yes	Jellico	107,906	64,813	(188)	(0.78)	(4.40)	3.96	107.00	14.10	33.58	112	62	-	116	-	122	4	1.53%	0.12%
Union Bank & Trust Company	Yes	Livingston	104,862	59,071	431	1.63	11.41	4.12	52.70	11.87	39.33	70	4	70	1,671	-	2,542	-	1.74%	2.42%
<b>Total/Average</b>			<b>6,318,376</b>	<b>3,660,985</b>	<b>11,679</b>	<b>0.65</b>	<b>7.07</b>	<b>3.49</b>	<b>78.50</b>	<b>10.84</b>	<b>30.86</b>	<b>1,127</b>	<b>453</b>	<b>590</b>	<b>24,383</b>	<b>2,250</b>	<b>18,044</b>	<b>1,926</b>	<b>1.35%</b>	<b>0.38%</b>

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 + \$					
<b>Less than \$100 Million</b>																					
Greenfield Banking Company	No	Greenfield	92,842	65,511	208	0.92	9.86	3.47	65.40	9.77	21.22	-	14	1	459	70	170	139	1.23%	0.41%	
Lawrenceburg Federal Bank	No	Lawrenceburg	75,621	60,621	87	0.46	2.16	3.42	82.00	21.33	18.25	-	-	1	692	234	-	120	0.31%	0.47%	
Highland Federal Savings & Loan Association	No	Crossville	73,919	23,092	(27)	(0.15)	(0.73)	1.78	107.70	19.96	74.76	-	-	-	177	-	-	-	1.16%	0.00%	
The Lauderdale County Bank	No	Halls	62,961	24,985	88	0.56	6.42	3.17	72.30	9.70	48.04	-	3	3	756	-	53	-	1.38%	0.08%	
Brighton Bank	No	Brighton	59,553	8,683	60	0.37	5.00	2.57	95.30	7.66	46.17	-	1	-	125	-	695	-	5.25%	1.17%	
Gates Banking And Trust Company	No	Gates	52,592	15,464	86	0.67	6.13	2.42	75.60	10.60	28.87	-	-	-	-	-	-	-	1.98%	0.00%	
Farmers Bank	No	Parsons	46,880	16,475	29	0.24	2.25	2.42	92.60	10.68	50.91	-	-	-	457	40	-	-	2.54%	0.09%	
<b>Total/Average</b>			464,368	214,831	531	0.44	4.44	2.75	84.41	12.81	41.17	-	18	5	2,666	344	918	259	1.98%	0.32%	