

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	133,116,013	94,178,851	1,211,251	1.15	10.10	3.14	57.10	9.93	12.12	77,914	47,518	97,393	170,014	79,326	358,369	15,900	1.23%	0.38%
\$1 Billion to \$10 Billion		25	46,035,201	30,438,303	436,733	1.39	13.70	3.55	58.43	10.00	21.58	26,153	10,374	11,043	109,805	126,036	63,227	13,311	1.06%	0.24%
\$500 Million to \$1 Billion		22	15,006,036	10,649,467	145,454	1.28	12.78	3.64	59.37	10.52	16.90	9,100	3,382	4,090	29,856	23,519	27,770	4,533	1.26%	0.36%
\$250 Million to \$500 Million		31	10,847,012	6,581,452	76,806	0.96	10.08	3.45	68.77	11.43	26.47	3,746	3,211	3,140	38,302	2,316	22,317	3,920	1.30%	0.27%
\$100 Million to \$250 Million		35	5,875,866	3,798,701	39,252	0.85	8.97	3.78	73.58	11.08	23.05	3,629	1,293	1,932	22,404	2,241	17,918	1,984	1.26%	0.42%
Less than \$100 Million		8	564,542	298,406	2,920	0.62	7.03	2.85	78.10	12.63	36.17	(151)	122	26	3,108	274	437	126	1.15%	0.16%
State Total		124	211,444,670	145,945,180	1,912,416	1.19	11.03	3.30	58.66	10.10	15.62	120,391	65,900	117,624	373,489	233,712	490,038	39,774	1.20%	0.34%
Greater than \$10 Billion																				
First Horizon Bank	No	Memphis	79,997,637	57,362,141	702,020	1.09	11.21	2.86	57.00	9.19	8.97	28,000	26,937	60,670	111,240	30,082	297,629	3,779	1.16%	0.41%
Pinnacle Bank	No	Nashville	40,881,802	27,711,694	422,358	1.44	10.52	3.09	48.30	10.09	21.36	39,673	18,477	33,295	28,178	6,757	34,115	6,202	1.04%	0.12%
FirstBank	No	Nashville	12,236,574	9,105,016	86,873	0.93	8.58	3.48	66.00	10.51	6.02	10,241	2,104	3,428	30,596	42,487	26,625	5,919	1.48%	0.61%
Total/Average			133,116,013	94,178,851	1,211,251	1.15	10.10	3.14	57.10	9.93	12.12	77,914	47,518	97,393	170,014	79,326	358,369	15,900	1.23%	0.38%
\$1 Billion to \$10 Billion																				
SmartBank	No	Pigeon Forge	4,796,883	3,099,116	32,196	0.91	9.35	3.10	62.10	8.27	22.61	3,230	1,050	863	2,506	514	3,379	1,226	0.73%	0.11%
Wilson Bank & Trust	No	Lebanon	4,104,663	2,991,324	42,210	1.38	15.09	3.43	53.60	10.91	14.28	6,060	507	1,055	3,572	541	-	-	1.26%	0.01%
Capstar Bank	No	Nashville	3,164,176	2,291,250	30,229	1.27	9.93	3.30	55.90	11.79	12.67	926	363	555	7,798	889	6,734	165	0.98%	0.25%
Home Federal Bank Of Tennessee	No	Knoxville	2,817,266	1,130,465	8,507	0.40	2.61	2.06	78.90	15.92	53.24	450	61	16	914	18	3,325	-	1.09%	0.12%
Southeast Bank	No	Farragut	2,344,834	2,120,712	18,560	1.06	12.30	3.68	63.80	9.09	4.03	-	535	900	43,027	108,918	1,028	-	0.33%	0.20%
First Citizens National Bank	No	Dyersburg	2,295,318	1,352,740	21,321	1.21	14.74	3.21	59.00	9.29	18.06	2,046	263	501	3,925	170	4,250	115	1.20%	0.19%
First Volunteer Bank	No	Chattanooga	1,948,240	1,151,223	20,353	1.72	19.25	4.69	52.20	9.29	34.35	3,177	190	328	2,430	5	9,966	13	1.41%	0.49%
First Farmers And Merchants Bank	No	Columbia	1,939,121	951,279	13,325	0.86	14.89	2.45	65.30	7.93	27.24	(320)	122	24	523	1	710	-	0.99%	0.04%
Commercial Bank	No	Harrogate	1,762,608	1,283,776	18,586	1.44	14.18	3.48	48.20	10.62	11.78	178	1,505	371	4,291	-	4,208	1,429	0.97%	0.32%
Bank Of Tennessee	Yes	Kingsport	1,756,954	1,360,604	21,789	1.60	15.63	3.72	61.00	9.34	11.41	100	1,018	284	2,604	-	2,766	-	0.90%	0.16%
Citizens National Bank	Yes	Sevierville	1,583,901	977,184	22,077	1.83	17.40	3.42	48.40	10.05	27.50	446	621	148	682	59	-	-	1.33%	0.00%
Mountain Commerce Bank	No	Knoxville	1,566,467	1,281,576	15,341	1.43	15.99	3.63	42.00	9.75	12.68	2,000	34	121	59	-	1,289	3,517	0.97%	0.31%
F&M Bank	Yes	Clarksville	1,530,223	1,208,068	10,815	0.98	7.61	3.53	72.50	9.06	7.39	994	213	164	2,991	-	241	-	0.53%	0.02%
One Bank of Tennessee	Yes	Cookeville	1,474,035	840,471	13,729	1.24	16.86	2.84	61.50	7.21	31.36	600	344	383	284	-	126	454	0.61%	0.04%
Citizens Bank	No	Lafayette	1,449,227	937,340	14,271	1.27	14.52	3.37	55.50	9.31	20.48	925	288	333	4,048	725	5,719	-	1.22%	0.41%
First National Bank Of Tennessee	Yes	Livingston	1,328,670	557,676	9,323	0.97	9.46	2.46	66.30	8.38	59.16	-	216	47	958	-	915	-	1.79%	0.07%
Citizens Tri-county Bank	Yes	Dunlap	1,239,269	754,583	15,704	1.68	15.69	3.43	55.00	9.56	14.69	587	381	431	4,387	23	5,135	291	1.48%	0.44%
Independent Bank	No	Memphis	1,237,595	1,046,643	14,247	1.50	12.53	4.99	61.80	11.64	3.49	1,073	1,479	2,177	14,406	1,003	3,910	1,394	1.02%	0.51%
First National Bank Of Pulaski	No	Pulaski	1,214,687	765,634	10,153	1.12	13.91	3.32	57.90	9.97	20.47	750	108	49	609	-	809	-	1.25%	0.07%
Citizens Bank	Yes	Elizabethton	1,142,320	930,210	23,695	2.89	17.73	4.61	53.30	12.47	5.82	(1,363)	315	603	3,077	1,098	2,250	-	0.82%	0.27%
Apex Bank	No	Camden	1,109,929	965,583	22,514	3.02	21.29	6.36	34.50	13.96	9.99	3,900	285	845	5,324	11,583	3,284	4,332	1.16%	1.68%
Volunteer State Bank	Yes	Portland	1,092,088	649,244	8,172	1.03	6.45	3.76	68.10	7.88	22.69	73	123	182	581	80	-	375	1.05%	0.04%
Commercial Bank & Trust Company	Yes	Paris	1,083,459	534,603	12,051	1.43	18.42	2.82	64.70	9.65	39.07	171	182	292	492	79	3,125	-	1.58%	0.30%
Tennessee State Bank	Yes	Pigeon Forge	1,049,336	522,819	8,550	1.11	12.87	3.44	68.90	7.88	42.89	150	117	305	220	-	-	-	1.36%	0.00%
SECURITY BANK AND TRUST COMPANY	No	Paris	1,003,932	734,180	9,015	1.37	13.74	3.65	50.40	10.81	12.22	-	54	66	97	330	58	-	0.36%	0.04%
Total/Average			46,035,201	30,438,303	436,733	1.39	13.70	3.55	58.43	10.00	21.58	26,153	10,374	11,043	109,805	126,036	63,227	13,311	1.06%	0.24%

TENNESSEE BANKS - PERFORMANCE COMPARISON - SEPTEMBER 30, 2022

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	989,734	504,765	10,807	1.48	12.35	2.91	49.80	9.68	32.31	200	63	36	3,394	-	1,263	-	1.79%	0.13%
Financial Federal Bank	Yes	Memphis	837,383	807,221	12,609	2.05	13.73	3.37	41.10	11.99	3.30	-	-	5	311	-	80	-	1.10%	0.01%
The Bank Of Fayette County	No	Piperton	823,573	695,118	8,845	1.44	15.83	4.28	56.70	10.00	5.68	570	164	618	6,815	1,299	5,993	87	1.36%	0.90%
The Farmers Bank	No	Portland	822,825	527,853	10,326	1.57	16.13	4.16	55.90	12.41	17.51	60	171	230	1,183	-	282	-	1.10%	0.03%
Legends Bank	No	Clarksville	811,950	523,620	6,318	1.06	13.60	3.38	65.10	8.47	19.67	30	87	63	309	-	374	-	1.19%	0.05%
First National Bank Of Middle Tennessee	No	Mc Minnville	808,878	631,204	5,218	0.90	9.41	3.26	68.60	9.92	7.64	525	223	10	1,525	59	292	-	0.91%	0.04%
First Community Bank Of Tennessee	No	Shelbyville	774,573	323,841	5,166	0.92	6.68	3.28	81.50	13.57	9.25	9	100	129	2,893	21,309	83	130	0.99%	2.78%
Citizens Bank	No	Carthage	733,328	343,433	13,349	2.37	16.63	3.58	24.50	17.35	49.20	418	169	228	2,285	231	532	-	1.08%	0.10%
Studio Bank	No	Nashville	730,827	581,052	2,910	0.57	5.66	3.42	70.30	12.38	17.99	2,192	-	27	-	-	-	-	1.15%	0.00%
INSBANK	No	Nashville	721,727	617,094	8,800	1.64	15.13	3.53	43.70	11.64	9.19	595	81	-	195	-	2,335	-	1.41%	0.32%
Simply Bank	Yes	Dayton	690,645	537,794	4,764	0.88	8.60	4.18	75.80	9.52	7.98	1,300	557	1,129	228	35	4,019	433	1.19%	0.61%
Centennial Bank	No	Trezevant	661,541	480,671	4,541	0.88	8.55	4.14	56.70	10.31	14.35	1,350	375	539	3,652	-	3,005	-	1.85%	0.45%
First Freedom Bank	No	Lebanon	619,596	491,215	8,100	1.74	16.83	3.91	50.80	10.55	12.95	721	179	399	255	45	141	-	1.50%	0.03%
The Hardin County Bank	No	Savannah	616,797	480,348	5,910	1.29	15.55	3.84	56.50	9.60	9.94	450	108	115	938	-	3,956	643	1.08%	0.75%
Paragon Bank	No	Memphis	600,792	507,481	2,676	0.64	7.39	3.72	79.10	9.04	9.91	-	33	222	575	7	1,209	102	1.36%	0.10%
Macon Bank And Trust Company	No	Lafayette	569,505	266,310	3,801	0.85	11.88	2.92	64.90	10.44	36.90	135	65	144	1,402	534	182	8	1.13%	0.13%
First Century Bank	No	Tazewell	563,716	472,000	6,782	1.68	19.28	4.37	49.00	8.95	9.32	360	49	15	290	-	50	-	1.15%	0.01%
First Commerce Bank	No	Lewisburg	563,444	423,907	5,927	1.46	16.84	3.83	51.50	9.27	9.66	50	52	65	171	-	86	-	1.07%	0.02%
BankTennessee	Yes	Collierville	528,115	467,600	6,621	1.67	15.94	3.80	51.90	8.55	4.86	550	188	24	1,010	-	1,141	-	1.27%	0.22%
Millennium Bank	Yes	Ooltewah	519,237	361,103	4,821	1.18	10.44	3.59	68.90	9.14	27.68	(200)	295	1	21	-	1,280	289	1.52%	0.30%
Andrew Johnson Bank	No	Greeneville	515,735	341,395	4,972	1.27	15.98	3.81	59.00	9.67	22.38	-	4	6	790	-	345	-	1.66%	0.07%
Bank Of Bartlett	No	Bartlett	502,115	264,442	2,191	0.59	8.64	2.78	84.80	9.08	34.15	(215)	419	85	1,614	-	1,122	2,841	0.89%	0.79%
Total/Average			15,006,036	10,649,467	145,454	1.28	12.78	3.64	59.37	10.52	16.90	9,100	3,382	4,090	29,856	23,519	27,770	4,533	1.26%	0.36%

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																				
Cbbc Bank	No	Maryville	477,153	218,513	4,065	1.11	10.90	2.96	59.00	13.65	45.62	31	4	35	1	-	86	-	2.02%	0.02%
INSOUTH Bank	No	Brownsville	468,753	373,707	4,728	1.38	17.66	4.17	69.10	8.99	4.07	178	216	102	1,302	171	1,355	-	1.11%	0.33%
Patriot Bank	No	Millington	468,649	238,181	2,561	0.71	8.91	2.88	77.80	8.89	0.73	350	66	70	1,463	-	1,145	-	1.48%	0.24%
Bank Of Frankewing	No	Frankewing	456,370	364,533	3,100	0.97	10.26	4.01	65.50	9.84	12.16	500	103	40	7,149	267	888	-	1.56%	0.25%
Tristar Bank	No	Dickson	443,852	294,973	3,312	0.99	13.34	3.62	71.00	9.54	14.69	125	50	496	1,315	408	-	-	1.13%	0.09%
Fourth Capital Bank	Yes	Nashville	439,658	322,109	319	0.10	0.85	4.18	90.10	10.50	24.49	714	162	634	3,729	-	-	-	1.08%	0.00%
Bank3	No	Memphis	435,880	355,036	2,099	0.68	7.44	3.10	71.90	9.42	14.82	149	-	47	-	-	11	-	1.01%	0.00%
Carroll Bank And Trust	No	Huntingdon	426,738	307,980	3,075	0.99	12.78	3.98	69.90	8.83	7.14	140	56	83	2,544	-	761	197	0.83%	0.22%
Wayne County Bank	No	Waynesboro	404,590	256,395	3,696	1.21	9.47	4.13	57.90	13.65	27.30	-	405	171	2,124	-	3,621	287	1.44%	0.97%
Southern Bank Of Tennessee	Yes	Mount Juliet	385,422	257,314	2,665	0.91	6.58	3.48	74.30	11.01	28.08	-	22	9	159	-	-	425	0.93%	0.11%
Peoples Bank Of East Tennessee	No	Madisonville	376,112	197,448	3,294	1.19	14.23	3.78	65.70	9.91	40.12	275	31	133	478	-	1,114	47	1.17%	0.31%
Civis Bank	No	Rogersville	369,541	100,900	(2,289)	(1.03)	(11.29)	2.08	140.80	11.06	46.88	363	-	-	619	-	1,212	120	1.66%	0.36%
Bank Of Cleveland	No	Cleveland	367,036	227,431	4,368	1.65	11.01	3.88	55.80	15.88	33.53	(664)	709	-	138	-	-	961	1.10%	0.26%
First Vision Bank Of Tennessee	No	Tullahoma	366,532	280,643	3,491	1.25	13.49	3.74	62.00	10.27	13.76	290	46	22	277	24	46	208	1.33%	0.08%
Tower Community Bank	No	Jasper	337,137	254,901	2,051	0.92	9.91	4.62	74.80	9.08	7.55	108	9	5	296	17	413	117	0.86%	0.16%
Elizabethton Federal Savings Bank	No	Elizabethton	326,711	142,444	1,584	0.65	1.67	2.21	56.50	38.94	86.60	-	-	3	982	205	-	574	1.01%	0.24%
Coffee County Bank	Yes	Manchester	324,573	275,048	5,517	2.65	22.26	4.95	47.60	9.58	11.77	371	316	28	502	-	348	-	1.29%	0.11%
Volunteer Federal Savings Bank	No	Madisonville	320,140	167,024	1,813	0.78	8.23	2.95	73.20	10.97	35.58	45	2	7	455	332	-	-	0.50%	0.10%
Citizens Community Bank	No	Winchester	314,028	175,116	4,688	2.02	19.22	4.20	40.20	12.91	25.05	200	66	45	1,505	63	189	-	2.17%	0.08%
First National Bank	Yes	Oneida	305,617	170,976	2,859	1.23	13.20	3.19	65.70	9.78	29.88	-	500	18	1,461	-	424	-	2.75%	0.14%
Bank Of Dickson	No	Dickson	295,971	166,056	1,216	0.53	6.48	2.55	76.00	10.14	36.95	-	1	4	282	331	4,087	-	1.01%	1.49%
Security Federal Savings Bank Of Mcminnville	No	Mc Minnville	290,941	213,275	2,204	0.99	11.00	3.30	61.50	10.29	13.45	91	13	83	930	-	237	139	0.97%	0.13%
Heritage Bank & Trust	No	Columbia	290,127	229,363	1,140	0.59	7.62	3.83	70.70	8.86	15.31	910	72	35	59	-	266	-	1.89%	0.09%
Peoples Bank	No	Clifton	286,419	230,417	2,630	1.26	13.91	4.82	59.40	9.62	9.79	728	62	551	4,466	-	1,306	317	1.33%	0.57%
TNBank	No	Oak Ridge	285,080	196,844	1,932	0.90	11.63	3.84	67.00	9.55	16.76	-	-	79	1,505	402	1,411	400	1.04%	0.78%
Bank Of Ripley	No	Ripley	276,539	87,405	1,777	0.81	7.87	2.99	74.10	13.58	40.99	-	36	223	737	91	984	-	0.63%	0.39%
Citizens Bank And Trust Company Of Grainger County	No	Rutledge	273,162	72,412	2,676	1.22	13.22	2.84	57.50	12.59	52.88	(150)	242	49	596	-	804	8	1.02%	0.30%
CedarStone Bank	No	Lebanon	266,437	174,653	1,978	0.98	10.46	3.50	66.00	10.08	24.18	(1,008)	7	73	245	-	479	120	0.60%	0.22%
The Bank Of Jackson	No	Jackson	258,117	60,458	1,480	0.80	10.58	2.30	64.80	8.63	44.31	-	6	46	4	-	69	-	1.84%	0.03%
NEWPORT FEDERAL BANK	No	Newport	255,680	107,284	1,463	0.75	11.00	2.39	64.70	9.58	31.62	-	1	37	1,272	-	571	-	1.55%	0.22%
Security Bank	No	Newbern	254,047	62,613	1,314	0.69	8.71	2.44	81.50	8.77	24.48	-	8	12	1,707	5	490	-	1.86%	0.19%
Total/Average			10,847,012	6,581,452	76,806	0.96	10.08	3.45	68.77	11.43	26.47	3,746	3,211	3,140	38,302	2,316	22,317	3,920	1.30%	0.27%

TENNESSEE BANKS - PERFORMANCE COMPARISON - SEPTEMBER 30, 2022

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\$100 Million to \$250 Million																				
Community Bank, Lexington, Tennessee	No	Lexington	248,464	213,976	1,920	1.11	13.29	4.43	69.30	8.32	8.34	-	9	55	887	18	63	36	1.40%	0.05%
Bank Of Crockett	No	Bells	244,735	121,782	2,601	1.51	18.46	3.36	45.80	8.71	16.74	265	6	3	78	-	173	-	1.42%	0.07%
Homeland Community Bank	No	Mcminnville	237,869	108,539	899	0.51	13.59	2.50	80.10	6.73	47.40	-	3	80	1,076	-	1,221	283	1.15%	0.63%
Traditions First Bank	No	Erin	235,344	135,807	980	0.58	9.28	3.42	78.90	7.08	16.94	75	30	32	120	10	-	-	0.77%	0.00%
Union Bank	No	Jamestown	232,672	80,245	731	0.41	4.98	2.81	86.20	10.52	48.40	-	60	24	443	-	2,133	-	1.75%	0.92%
Lineage Bank	No	Franklin	230,785	109,570	(3,024)	(2.53)	(22.72)	3.72	150.50	10.69	44.43	653	3	27	122	-	273	-	0.96%	0.12%
Decatur County Bank	Yes	Decaturville	228,575	184,511	2,343	1.47	14.01	4.29	66.30	9.21	5.78	20	17	24	467	-	306	-	0.87%	0.13%
People's Bank And Trust Company Of Pickett County	No	Byrdstown	218,082	170,233	2,883	1.79	17.22	4.85	53.60	11.49	13.88	144	78	146	1,249	217	989	-	1.11%	0.55%
Sumner Bank & Trust	No	Gallatin	218,065	174,474	1,848	1.10	12.16	3.86	60.60	9.69	13.44	177	3	6	-	-	-	-	0.85%	0.00%
Bank Of Perry County	Yes	Lobelville	208,670	170,173	3,287	2.11	18.89	4.72	51.10	9.06	10.10	150	48	22	1,211	81	987	527	1.06%	0.76%
First Peoples Bank Of Tennessee	No	Jefferson City	203,824	128,938	908	0.57	7.97	3.30	73.50	9.82	20.74	134	9	18	515	-	115	-	1.72%	0.06%
First Community Bank Of East Tennessee	No	Rogersville	199,856	135,127	1,252	0.81	8.13	3.40	77.30	10.59	12.03	(125)	16	1	505	1	104	65	1.25%	0.09%
First Farmers And Commercial Bank	No	Pikeville	198,386	145,160	1,360	0.91	10.70	3.54	58.70	8.93	10.69	357	47	37	172	-	411	-	1.16%	0.21%
Farmers State Bank	No	Mountain City	195,948	100,982	1,276	0.85	9.08	3.36	73.30	12.80	21.06	-	-	20	247	10	201	-	1.03%	0.11%
Peoples Bank Of The South	Yes	Lafollette	195,099	159,788	3,107	2.12	15.84	4.61	51.90	11.99	8.95	-	9	19	1,787	-	1,676	28	0.94%	0.87%
Bank Of Lincoln County	No	Fayetteville	187,079	130,177	1,744	1.23	10.84	4.28	62.00	12.61	21.14	-	34	18	66	10	5	-	1.21%	0.01%
McKenzie Banking Company	No	Mckenzie	185,468	99,097	3,686	2.60	25.27	5.95	54.70	12.43	44.18	343	88	264	1,748	270	679	194	2.36%	0.62%
Peoples Bank Of Middle Tennessee	No	Shelbyville	175,009	102,876	1,367	1.05	10.07	3.23	58.60	12.84	31.85	-	2	-	187	145	433	-	1.82%	0.33%
Rockpoint Bank, National Association	No	Chattanooga	169,279	109,359	(2,013)	(1.94)	(11.04)	2.34	165.60	16.11	24.82	472	-	-	-	-	-	-	0.99%	0.00%
Greenville Federal Bank, F.S.B.	No	Greenville	159,590	131,456	1,331	1.12	7.51	4.64	77.60	15.30	12.12	(552)	597	61	1,349	-	317	175	1.47%	0.31%
Mountain Valley Bank	No	Dunlap	156,793	112,078	213	0.19	2.36	3.62	92.70	9.98	8.81	70	22	196	1,476	286	883	159	0.71%	0.85%
Peoples Bank & Trust Company	No	Manchester	153,922	84,935	1,121	0.99	9.95	3.61	63.60	10.73	37.13	90	3	11	78	372	5	-	1.37%	0.24%
Johnson County Bank	No	Mountain City	148,972	78,684	1,020	0.90	6.77	3.22	64.90	13.79	35.89	110	11	8	665	-	579	-	1.03%	0.39%
Heritage Community Bank	Yes	Greenville	143,161	120,327	1,001	0.94	7.69	4.13	74.70	10.13	6.22	100	6	52	1,065	-	37	-	1.41%	0.03%
Putnam 1st Mercantile Bank	Yes	Cookeville	142,893	110,260	1,934	1.70	15.90	3.79	52.50	11.60	17.06	220	8	296	688	364	-	472	1.29%	0.59%
Citizens Savings Bank And Trust Company	No	Nashville	139,972	121,727	787	0.77	7.92	4.69	81.00	10.45	6.97	-	17	265	212	214	2,429	1	0.78%	1.89%
Central Bank	No	Savannah	128,098	78,210	661	0.66	7.49	3.63	79.60	10.43	31.20	-	40	45	1,221	-	146	-	1.61%	0.11%
Bank Of Gleason	No	Gleason	126,206	62,575	1,170	1.20	6.69	3.46	56.90	22.38	48.30	90	6	26	1,275	84	90	-	1.19%	0.14%
Home Banking Company	No	Selmer	125,736	47,011	294	0.30	5.30	3.09	86.10	8.29	32.30	57	4	26	679	59	78	-	0.96%	0.11%
UBank	Yes	Jellico	118,307	89,674	(204)	(0.25)	(1.67)	4.25	95.20	11.97	11.98	338	97	59	769	60	-	44	1.33%	0.09%
The Peoples Bank	No	Sardis	109,379	73,476	705	0.81	10.19	3.52	72.40	9.46	26.60	27	6	-	647	40	73	-	0.89%	0.10%
Bank Of Halls	No	Halls	106,865	47,657	698	0.84	11.34	2.71	62.70	8.88	28.85	70	-	-	705	-	430	-	1.68%	0.40%
Union Bank & Trust Company	Yes	Livingston	102,763	59,817	1,366	1.72	12.53	4.40	50.30	12.73	36.29	344	14	91	695	-	3,082	-	2.15%	3.00%
Total/Average			5,875,866	3,798,701	39,252	0.85	8.97	3.78	73.58	11.08	23.05	3,629	1,293	1,932	22,404	2,241	17,918	1,984	1.26%	0.42%

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																				
The Bank Of Milan	Yes	Milan	97,168	53,417	767	0.94	15.27	2.87	65.90	7.96	28.84	-	2	5	-	-	-	-	0.39%	0.00%
Greenfield Banking Company	No	Greenfield	96,445	70,988	764	1.09	12.39	3.78	62.20	9.61	18.20	(150)	108	12	636	70	154	7	1.04%	0.24%
Highland Federal Savings & Loan Association	No	Crossville	78,325	25,987	154	0.27	1.36	2.33	87.20	19.88	71.91	-	-	-	320	-	-	-	1.04%	0.00%
Lawrenceburg Federal Bank	No	Lawrenceburg	76,288	63,927	346	0.60	2.85	2.24	77.60	21.21	13.94	(1)	-	1	997	71	-	119	0.29%	0.25%
The Lauderdale County Bank	No	Halls	62,034	25,769	342	0.74	9.47	3.37	73.50	10.40	44.56	-	10	8	491	5	66	-	1.34%	0.11%
Gates Banking And Trust Company	No	Gates	56,108	17,234	265	0.64	7.33	2.27	73.80	9.88	21.68	-	-	-	-	-	-	-	1.78%	0.00%
Brighton Bank	No	Brighton	54,281	25,100	164	0.36	4.60	3.09	96.10	8.15	42.10	-	2	-	41	-	217	-	1.69%	0.40%
Farmers Bank	No	Parsons	43,893	15,984	118	0.34	2.93	2.84	88.50	13.98	48.09	-	-	-	623	128	-	-	1.63%	0.29%
Total/Average			564,542	298,406	2,920	0.62	7.03	2.85	78.10	12.63	36.17	(151)	122	26	3,108	274	437	126	1.15%	0.16%