

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	144,477,611	101,781,830	898,275	1.29	11.33	3.39	56.17	10.01	11.48	158,428	31,862	89,042	167,612	56,030	491,683	8,201	1.26%	0.40%
\$1 Billion to \$10 Billion		24	46,413,128	31,898,933	281,622	1.33	13.31	3.52	59.49	10.37	17.92	12,682	3,882	11,279	133,713	100,684	110,628	10,685	1.14%	0.32%
\$500 Million to \$1 Billion		26	18,582,487	13,170,189	91,463	0.97	10.27	3.58	67.39	10.42	16.79	8,997	3,425	6,399	65,603	27,081	36,267	3,805	1.25%	0.38%
\$250 Million to \$500 Million		29	10,270,255	6,838,243	55,840	1.09	11.83	3.62	66.67	11.76	20.91	3,347	1,824	2,780	30,239	2,847	17,369	1,903	1.21%	0.22%
\$100 Million to \$250 Million		32	5,868,278	3,731,661	28,806	0.98	10.72	3.73	71.47	11.51	22.30	1,603	999	1,358	25,329	2,260	13,688	1,364	1.35%	0.30%
Less than \$100 Million		8	555,628	314,756	2,667	0.86	9.37	3.60	78.59	13.43	34.31	108	42	287	2,788	280	2,055	12	1.37%	0.33%
State Total		122	226,167,387	157,735,612	1,358,673	1.25	11.65	3.45	58.70	10.24	14.00	185,165	42,034	111,145	425,284	189,182	671,690	25,970	1.24%	0.37%
Greater than \$10 Billion																				
First Horizon Bank	No	Memphis	84,851,155	61,302,516	473,507	1.16	11.12	3.59	56.80	9.77	5.13	97,000	15,458	54,476	94,642	18,301	406,242	4,422	1.20%	0.49%
Pinnacle Bank	No	Nashville	46,759,060	31,153,290	351,800	1.58	12.16	3.17	48.90	9.82	19.08	53,856	15,845	32,907	39,351	5,257	44,289	1,805	1.08%	0.11%
FirstBank	No	Nashville	12,867,396	9,326,024	72,968	1.12	10.72	3.42	62.80	10.43	10.24	7,572	559	1,659	33,619	32,472	41,152	1,974	1.51%	0.59%
Total/Average			144,477,611	101,781,830	898,275	1.29	11.33	3.39	56.17	10.01	11.48	158,428	31,862	89,042	167,612	56,030	491,683	8,201	1.26%	0.40%
\$1 Billion to \$10 Billion																				
Smartbank	No	Pigeon Forge	4,739,372	3,337,789	22,225	0.94	9.19	3.07	63.80	9.18	14.46	970	310	522	5,249	-	3,722	1,708	0.98%	0.11%
Wilson Bank & Trust	No	Lebanon	4,598,641	3,416,299	26,988	1.19	14.24	3.19	57.60	10.58	12.65	4,040	242	732	3,313	184	-	-	1.27%	0.00%
Capstar Bank	No	Nashville	3,177,660	2,358,928	15,312	0.95	6.05	3.11	62.40	11.51	11.16	570	184	533	1,040	926	11,216	11	1.08%	0.38%
Home Federal Bank Of Tennessee	No	Knoxville	2,791,071	1,221,031	2,541	0.18	1.14	1.88	89.60	16.49	45.55	150	10	1	837	210	58,433	-	1.03%	2.10%
Southeast Bank	No	Farragut	2,597,769	2,162,506	17,704	1.41	16.09	4.18	56.20	8.66	12.35	317	218	574	49,523	73,219	1,216	-	0.80%	0.14%
First Citizens National Bank	No	Dyersburg	2,333,386	1,362,298	10,628	0.87	12.28	2.64	66.90	9.56	15.38	608	470	624	13,342	338	1,447	-	1.29%	0.07%
First Farmers And Merchants Bank	No	Columbia	1,876,678	964,822	9,678	0.96	18.41	2.61	61.80	8.69	16.98	(460)	18	29	726	1	802	-	0.85%	0.04%
Commercial Bank	No	Harrogate	1,826,048	1,409,058	16,864	1.94	18.85	4.18	40.70	10.15	2.37	234	67	98	3,813	-	4,158	1,276	0.94%	0.30%
Builtwell Bank	No	Chattanooga	1,793,127	1,185,976	15,433	1.72	15.17	5.20	44.60	9.56	23.75	2,044	127	460	4,380	55	5,720	-	1.62%	0.30%
Bank Of Tennessee	Yes	Kingsport	1,777,046	1,441,069	13,159	1.48	14.28	3.73	59.20	9.67	9.57	1,188	143	285	3,269	4	2,263	200	1.06%	0.14%
Mountain Commerce Bank	No	Knoxville	1,718,046	1,404,098	5,622	0.68	8.00	2.28	61.30	9.72	12.89	171	31	80	355	-	610	4,260	0.85%	0.28%
F&M Bank	Yes	Clarksville	1,680,937	1,232,772	6,493	0.79	6.64	3.35	77.10	8.90	14.94	322	62	222	1,263	-	144	-	0.69%	0.01%
Citizens National Bank	Yes	Sevierville	1,642,482	1,102,808	12,050	1.48	15.06	3.10	54.30	10.27	11.28	355	39	82	1,697	1	4	-	1.13%	0.00%
Citizens Bank	No	Lafayette	1,501,126	976,396	7,676	1.00	11.72	3.17	62.00	9.66	21.13	400	138	148	4,867	874	4,707	-	1.12%	0.35%
One Bank Of Tennessee	Yes	Cookeville	1,499,782	934,744	8,255	1.13	16.06	2.94	62.60	7.37	27.39	480	79	267	263	13	107	-	0.55%	0.01%
Independent Bank	No	Memphis	1,429,303	1,154,817	10,407	1.57	12.91	5.16	61.20	11.23	4.06	859	755	4,053	19,177	10,643	148	1,583	1.33%	0.87%
First National Bank Of Pulaski	No	Pulaski	1,312,355	853,843	8,733	1.31	18.66	3.48	56.30	9.78	18.33	-	80	204	373	-	949	-	1.45%	0.07%
Citizens Tri-County Bank	Yes	Dunlap	1,274,346	833,234	9,858	1.53	16.18	3.34	61.30	9.51	12.44	(651)	161	431	6,539	257	4,744	191	2.55%	0.41%
First National Bank Of Tennessee	Yes	Livingston	1,261,085	636,031	10,673	1.70	14.09	3.41	54.80	9.98	49.82	-	72	60	489	-	917	-	1.57%	0.07%
Apex Bank	No	Camden	1,214,002	959,018	16,096	2.67	19.29	5.20	40.50	13.72	16.30	150	126	101	2,580	11,697	6,925	1,456	1.28%	1.60%
Citizens Bank	Yes	Elizabethton	1,165,505	976,259	13,099	2.21	13.03	4.50	54.80	13.92	5.00	764	341	1,298	6,641	592	2,219	-	1.02%	0.24%
Security Bank And Trust Company	No	Paris	1,138,098	754,019	7,583	1.40	14.85	3.13	45.10	10.39	18.91	75	9	104	2,615	10	39	-	0.46%	0.00%
Commercial Bank & Trust Company	Yes	Paris	1,035,825	536,073	8,281	1.59	20.25	3.17	65.70	11.32	40.06	96	73	173	308	52	138	-	1.44%	0.02%
Volunteer State Bank	Yes	Portland	1,029,438	685,045	6,264	1.18	7.10	4.34	68.00	9.06	13.24	-	127	198	1,054	1,608	-	-	1.11%	0.16%
Total/Average			46,413,128	31,898,933	281,622	1.33	13.31	3.52	59.49	10.37	17.92	12,682	3,882	11,279	133,713	100,684	110,628	10,685	1.14%	0.32%

TENNESSEE BANKS - PERFORMANCE COMPARISON - JUNE 30, 2023

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																				
Tennessee State Bank	Yes	Pigeon Forge	996,092	579,546	7,539	1.47	19.15	3.62	58.90	8.19	32.63	600	70	273	717	97	90	-	1.33%	0.02%
First Federal Bank	Yes	Dickson	979,367	573,852	6,913	1.40	11.92	3.22	49.40	10.02	20.25	1,200	62	63	1,647	-	1,120	-	2.01%	0.11%
Studio Bank	No	Nashville	939,261	690,522	2,003	0.48	4.51	2.93	76.00	11.26	24.46	602	21	2	-	-	-	-	1.02%	0.00%
Financial Federal Bank	Yes	Memphis	917,158	884,437	4,712	1.04	7.39	2.31	55.70	11.29	3.19	-	-	-	495	-	-	-	0.90%	0.00%
First National Bank Of Middle Tennessee	No	Mc Minnville	853,808	680,012	3,609	0.87	9.44	3.15	68.00	10.12	7.82	325	-	13	637	-	-	-	0.96%	0.00%
The Farmers Bank	No	Portland	852,931	560,618	7,286	1.63	16.56	4.34	55.20	12.92	13.63	32	110	784	1,978	-	5,198	-	1.15%	0.61%
First Community Bank Of Tennessee	No	Shelbyville	851,894	351,149	(3,815)	(0.95)	(8.18)	5.14	120.40	11.68	9.37	116	90	134	5,111	14,709	57	-	1.09%	1.73%
The Bank Of Fayette County	No	Piperton	850,017	715,828	4,246	1.01	10.84	3.76	65.20	10.14	5.62	276	122	445	9,094	1,649	5,593	-	1.35%	0.85%
Legends Bank	No	Clarksville	846,343	556,902	3,433	0.81	10.25	3.17	71.10	8.93	15.98	65	3	173	688	-	24	-	0.88%	0.00%
Insbank	No	Nashville	811,165	675,627	4,561	1.18	10.37	3.37	51.30	11.29	12.51	265	-	-	22	187	1,206	-	1.41%	0.17%
Citizens Bank	No	Carthage	733,192	370,055	6,801	1.88	14.56	2.86	31.10	17.92	45.44	102	68	150	1,762	179	844	-	1.17%	0.14%
Paragon Bank	No	Memphis	701,829	601,215	2,568	0.77	10.06	3.74	75.30	8.59	2.48	-	87	74	1,178	8	1,010	51	1.40%	0.11%
Simply Bank	Yes	Dayton	699,227	533,233	7,113	2.03	18.74	4.67	66.20	10.30	11.69	(1,138)	1,973	298	623	-	5,501	-	1.26%	0.79%
Centennial Bank	No	Trezevant	675,112	530,892	5,397	1.66	14.87	4.99	52.20	11.31	14.32	395	227	563	3,781	-	1,747	57	1.77%	0.27%
First Freedom Bank	No	Lebanon	638,257	503,022	4,874	1.58	14.04	4.16	51.50	11.27	15.75	470	127	618	298	142	561	-	1.58%	0.11%
Macon Bank And Trust Company	No	Lafayette	635,621	329,401	2,373	0.74	14.12	2.77	67.20	10.00	31.78	165	29	51	5,223	1,130	172	8	0.97%	0.21%
First Commerce Bank	No	Lewisburg	603,655	470,072	5,030	1.68	19.93	4.01	48.50	9.21	8.56	-	55	5	817	-	79	-	1.00%	0.01%
First Century Bank	No	Tazewell	602,288	505,076	5,256	1.85	20.50	4.02	53.20	9.08	12.79	190	21	26	659	-	96	-	1.04%	0.02%
The Hardin County Bank	No	Savannah	595,247	482,099	3,870	1.27	15.86	3.72	63.10	10.20	5.66	300	8	5	1,185	-	4,744	169	1.14%	0.83%
Thread Bank	No	Rogersville	564,584	173,332	(877)	(0.37)	(4.94)	1.81	114.10	11.25	51.15	205	7	221	406	-	705	482	1.05%	0.21%
Bank Of Bartlett	No	Bartlett	559,671	320,209	912	0.35	6.67	2.98	89.30	8.41	17.39	33	50	34	628	-	1,786	2,920	0.81%	0.84%
BankTennessee	Yes	Collierville	551,648	486,836	3,141	1.13	10.73	3.34	66.50	8.39	4.08	50	95	29	1,290	-	1,561	-	1.29%	0.28%
Andrew Johnson Bank	No	Greeneville	536,645	381,153	3,017	1.14	15.00	3.69	60.30	10.01	17.72	200	1	2	909	-	197	-	1.60%	0.04%
Millennium Bank	Yes	Ooltewah	531,367	389,440	3,473	1.35	11.05	4.00	66.80	9.70	20.42	-	43	118	946	-	3,753	118	1.43%	0.73%
Bank Of Frankewing	No	Frankewing	531,080	407,592	1,872	0.74	8.28	4.03	66.00	10.29	16.50	1,180	45	51	20,174	8,955	-	-	1.76%	1.69%
Fourth Capital Bank	Yes	Nashville	525,028	418,069	(3,844)	(1.54)	(14.70)	3.40	109.60	9.02	15.24	3,364	111	2,267	5,335	25	223	-	1.20%	0.05%
Total/Average			18,582,487	13,170,189	91,463	0.97	10.27	3.58	67.39	10.42	16.79	8,997	3,425	6,399	65,603	27,081	36,267	3,805	1.25%	0.38%

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															30-90	90 +				
															\$	\$				
\$250 Million to \$500 Million																				
Cbbc Bank	No	Maryville	499,105	239,335	3,084	1.31	14.38	3.50	57.00	14.52	38.60	66	6	17	39	-	97	-	1.99%	0.02%
Insouth Bank	No	Brownsville	488,913	382,725	5,825	2.42	31.28	4.55	51.70	9.48	3.04	159	40	265	2,380	771	291	65	1.12%	0.23%
Carroll Bank And Trust	No	Huntingdon	461,830	348,421	1,928	0.86	11.86	3.79	72.70	8.74	2.31	140	35	175	4,001	-	478	-	0.73%	0.10%
Patriot Bank	No	Millington	461,529	233,150	597	0.25	3.41	2.84	90.70	8.92	11.38	275	447	416	847	92	662	400	1.74%	0.25%
Tristar Bank	No	Dickson	455,478	316,578	1,515	0.68	9.37	3.52	78.00	9.91	11.64	165	145	638	909	174	-	-	1.18%	0.04%
Wayne County Bank	No	Waynesboro	451,217	310,620	2,777	1.28	10.47	4.01	56.20	13.10	19.70	375	80	249	2,089	25	3,861	-	1.25%	0.86%
Bank3	No	Memphis	450,652	371,311	797	0.36	4.06	2.69	81.60	9.64	15.08	233	-	-	-	-	-	-	0.91%	0.00%
First Vision Bank Of Tennessee	No	Tullahoma	437,973	351,206	3,131	1.52	16.39	4.11	52.50	10.00	10.88	727	7	8	1,059	65	102	-	1.07%	0.04%
Tower Community Bank	No	Jasper	393,222	308,106	1,544	0.78	9.21	4.47	75.20	8.66	9.65	198	7	19	797	376	490	38	0.84%	0.23%
Southern Bank Of Tennessee	Yes	Mount Juliet	367,717	273,947	1,039	0.56	3.90	3.36	83.10	11.64	18.07	171	-	-	1,650	-	-	-	0.97%	0.00%
Peoples Bank Of East Tennessee	No	Madisonville	359,860	215,259	2,608	1.45	16.57	4.53	63.10	11.26	32.92	130	27	110	910	4	1,013	47	1.36%	0.30%
Bank Of Cleveland	No	Cleveland	353,053	254,608	3,291	1.85	12.06	4.28	51.90	16.85	21.55	-	-	-	-	62	-	580	1.18%	0.18%
Coffee County Bank	Yes	Manchester	348,380	287,511	3,830	2.38	22.34	4.25	51.50	9.53	15.48	45	33	45	962	-	378	-	1.27%	0.11%
Peoples Bank	No	Clifton	337,239	269,063	3,061	1.91	17.21	5.29	55.90	11.63	10.46	(145)	220	244	3,531	-	831	164	1.11%	0.30%
Volunteer Federal Savings Bank	No	Madisonville	329,882	191,242	1,388	0.86	9.24	3.07	73.90	11.36	28.46	-	2	14	63	186	-	-	0.44%	0.06%
Elizabethton Federal Savings Bank	No	Elizabethton	319,170	144,647	955	0.59	1.49	2.19	58.40	40.03	86.82	-	-	-	1,656	121	-	411	0.99%	0.17%
Heritage Bank & Trust	No	Columbia	316,401	246,197	805	0.53	7.35	3.63	80.40	8.53	13.18	150	30	20	472	-	634	-	1.96%	0.20%
First National Bank	Yes	Oneida	315,589	184,607	2,779	1.78	20.29	3.69	54.90	10.31	25.00	-	434	42	615	15	265	4	2.84%	0.09%
Security Federal Savings Bank Of Mcminville	No	Mc Minnville	314,710	229,781	1,599	1.03	11.41	3.21	60.10	10.11	10.35	120	20	9	827	38	208	139	0.99%	0.12%
Citizens Community Bank	No	Winchester	303,639	189,994	2,934	1.83	18.15	3.97	42.70	13.35	15.22	-	84	295	1,656	191	931	50	1.89%	0.39%
Tnbank	No	Oak Ridge	298,157	207,141	1,495	1.03	14.45	3.96	67.30	9.54	17.78	(109)	58	2	2,281	175	935	-	1.18%	0.37%
Bank Of Dickson	No	Dickson	289,862	173,606	370	0.25	3.35	2.42	84.00	10.61	32.73	-	-	-	411	287	3,422	-	1.07%	1.28%
Community Bank, Lexington, Tennessee	No	Lexington	285,352	244,368	828	0.59	7.29	3.89	79.90	8.09	8.96	-	3	34	488	39	144	-	1.21%	0.06%
Cedarstone Bank	No	Lebanon	282,023	194,775	2,309	1.66	17.18	3.31	56.50	10.30	18.02	61	24	10	77	-	17	-	0.61%	0.01%
Traditions First Bank	No	Erin	279,666	169,259	644	0.48	5.87	3.64	79.60	9.54	17.41	150	9	10	89	-	-	-	0.76%	0.00%
Bank Of Ripley	No	Ripley	276,649	89,084	1,151	0.80	8.23	3.27	73.20	13.93	40.84	-	39	111	682	224	1,004	-	0.88%	0.44%
Decatur County Bank	Yes	Decaturville	269,928	216,537	843	0.65	7.85	3.71	80.50	8.11	5.46	287	1	2	317	2	242	5	0.80%	0.09%
Citizens Bank And Trust Company Of Grainger County	No	Rutledge	265,744	81,193	1,580	1.08	14.30	3.02	58.70	13.15	36.92	149	72	37	510	-	568	-	1.23%	0.21%
Newport Federal Bank	No	Newport	257,315	113,972	1,133	0.89	14.19	2.67	62.10	10.24	28.45	-	1	8	921	-	796	-	1.45%	0.31%
Total/Average			10,270,255	6,838,243	55,840	1.09	11.83	3.62	66.67	11.76	20.91	3,347	1,824	2,780	30,239	2,847	17,369	1,903	1.21%	0.22%

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															30-90	90 +				
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\$100 Million to \$250 Million																				
People'S Bank And Trust Company Of Pickett County	No	Byrdstown	241,714	186,108	1,820	1.51	15.38	4.80	59.70	11.37	14.73	123	47	142	1,893	93	845	44	1.02%	0.41%
Lineage Bank	No	Franklin	235,984	146,922	1,499	1.34	15.63	4.33	80.10	10.84	24.61	180	1	8	160	-	246	-	0.81%	0.10%
Sumner Bank & Trust	No	Gallatin	235,622	185,920	1,815	1.56	16.39	4.76	53.60	10.32	15.61	160	1	6	-	-	-	-	1.01%	0.00%
Bank Of Crockett	No	Bells	231,172	128,044	1,625	1.33	18.02	3.39	43.50	8.96	30.22	300	13	33	450	-	84	-	1.69%	0.04%
The Bank Of Jackson	No	Jackson	230,007	57,637	633	0.52	7.90	2.12	73.20	9.34	40.28	-	4	2	135	-	58	-	1.93%	0.03%
Homeland Community Bank	No	Mcminnville	226,514	119,486	538	0.48	18.70	2.64	83.40	7.31	40.67	(78)	1	16	729	-	888	76	0.94%	0.43%
Security Bank	No	Newbern	224,962	63,678	807	0.68	9.11	2.62	83.20	9.86	35.52	-	27	-	1,060	2	453	-	1.86%	0.20%
Bank Of Perry County	Yes	Lobelville	221,458	181,309	1,932	1.82	15.75	4.28	54.50	9.12	9.58	50	49	90	1,259	5	604	237	1.04%	0.38%
First Community Bank Of East Tennessee	No	Rogersville	217,346	145,990	1,774	1.63	16.76	4.30	60.40	10.20	17.00	13	8	4	147	38	188	175	1.25%	0.18%
Union Bank	No	Jamestown	216,940	77,885	81	0.08	0.94	2.71	98.50	11.82	46.42	-	14	36	423	-	1,674	-	1.86%	0.77%
Peoples Bank Of The South	Yes	Lafollette	214,716	177,816	2,359	2.29	18.23	4.68	50.60	11.43	9.07	-	95	96	2,598	-	1,199	28	1.13%	0.57%
First Farmers And Commercial Bank	No	Pikeville	207,152	148,220	576	0.56	6.72	3.46	71.00	8.58	11.29	256	4	40	526	228	547	108	1.67%	0.43%
Mountain Valley Bank	No	Dunlap	207,091	158,352	166	0.17	1.69	3.70	94.00	10.71	7.02	-	42	141	1,678	62	393	329	1.42%	0.38%
First Peoples Bank Of Tennessee	No	Jefferson City	201,772	130,620	462	0.46	6.13	2.89	81.40	10.62	16.99	166	7	32	72	-	40	-	1.73%	0.02%
Farmers State Bank	No	Mountain City	200,772	108,769	791	0.78	9.12	3.36	74.90	12.81	11.54	100	1	2	253	-	178	-	1.27%	0.09%
Rockpointbank, National Association	No	Chattanooga	196,618	147,720	(1,553)	(1.62)	(13.19)	2.08	141.20	15.15	9.05	354	-	-	-	-	-	-	1.14%	0.00%
Bank Of Lincoln County	No	Fayetteville	189,962	146,720	1,326	1.43	12.27	4.74	60.10	13.11	13.29	-	22	6	2,915	-	-	-	0.96%	0.00%
Mckenzie Banking Company	No	Mckenzie	189,446	111,848	2,560	2.74	24.93	6.75	55.60	12.83	12.62	45	84	267	3,183	418	710	222	2.32%	0.71%
Peoples Bank Of Middle Tennessee	No	Shelbyville	170,673	106,559	826	0.95	9.73	3.20	61.30	13.62	29.03	-	1	1	501	99	401	-	1.76%	0.29%
Greeneville Federal Bank, F.S.B.	No	Greeneville	168,889	141,111	955	1.14	7.54	4.54	78.00	15.26	11.45	(467)	474	64	1,020	3	515	138	1.61%	0.39%
Citizens Savings Bank And Trust Company	No	Nashville	167,589	141,896	283	0.37	3.67	4.33	89.80	11.82	11.41	-	25	214	954	568	2,141	-	0.54%	1.62%
Heritage Community Bank	Yes	Greeneville	156,212	125,885	567	0.74	6.11	3.83	81.10	9.59	11.73	(32)	2	2	79	26	12	-	1.37%	0.02%
Putnam 1St Mercantile Bank	Yes	Cookeville	149,290	110,301	905	1.22	12.22	3.43	60.80	12.10	22.06	180	3	23	466	339	5	-	1.49%	0.23%
Johnson County Bank	No	Mountain City	146,480	82,718	762	1.01	7.84	3.33	64.20	15.75	33.60	14	5	5	496	-	629	-	1.01%	0.43%
Home Banking Company	No	Selmer	145,035	62,501	225	0.33	7.00	3.17	85.20	8.01	21.38	20	2	6	1,127	-	133	-	0.95%	0.09%
Peoples Bank & Trust Company	No	Manchester	136,031	91,868	1,103	1.58	13.83	4.56	55.30	13.11	24.14	65	2	-	33	-	-	-	1.23%	0.00%
Central Bank	No	Savannah	134,957	80,825	1,474	2.12	25.70	3.79	53.80	11.81	28.10	(100)	4	12	415	-	45	-	1.42%	0.03%
Ubank	No	Jellico	130,484	102,048	325	0.51	4.60	4.14	80.70	12.70	11.47	151	6	43	154	-	52	-	1.71%	0.04%
Bank Of Halls	No	Halls	129,506	46,562	836	1.29	21.10	3.09	47.90	7.77	53.11	20	-	3	39	-	521	-	1.82%	0.40%
Bank Of Gleason	No	Gleason	125,226	64,499	580	0.93	5.44	3.10	65.00	22.95	43.57	60	5	57	1,484	-	679	-	1.12%	0.54%
Greenfield Banking Company	No	Greenfield	114,579	77,014	502	0.95	11.99	3.61	62.90	8.97	26.38	-	47	2	426	99	144	7	1.05%	0.22%
The Peoples Bank	No	Sardis	104,079	74,830	252	0.49	5.79	3.78	82.20	10.53	20.75	23	3	5	654	280	304	-	0.92%	0.56%
Total/Average			5,868,278	3,731,661	28,806	0.98	10.72	3.73	71.47	11.51	22.30	1,603	999	1,358	25,329	2,260	13,688	1,364	1.35%	0.30%

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																				
Union Bank & Trust Company	Yes	Livingston	99,478	64,231	952	1.92	14.25	4.53	56.50	12.60	28.27	(9)	27	282	252	-	1,863	12	2.72%	1.88%
The Bank Of Milan	Yes	Milan	97,237	56,535	448	0.91	17.07	2.88	69.10	8.25	23.74	9	-	-	-	-	-	-	0.38%	0.00%
Highland Federal Savings & Loan Association	No	Crossville	75,740	33,422	297	0.77	3.77	3.40	75.50	20.57	58.69	-	-	-	267	-	-	-	0.80%	0.00%
Lawrenceburg Federal Bank	No	Lawrenceburg	74,303	66,614	169	0.45	2.02	3.57	84.80	22.24	7.24	(38)	-	-	611	199	-	-	0.24%	0.27%
The Lauderdale County Bank	No	Halls	63,536	25,937	395	1.27	17.73	3.90	64.10	10.78	45.92	-	8	3	1,015	-	34	-	1.39%	0.05%
Brighton Bank	No	Brighton	54,851	28,408	462	1.80	21.24	4.36	89.80	9.25	22.58	-	7	-	-	-	158	-	1.57%	0.29%
Farmers Bank	No	Parsons	49,285	26,246	(110)	(0.46)	(3.65)	4.20	94.60	12.09	36.09	146	-	2	643	81	-	-	1.54%	0.16%
Gates Banking And Trust Company	No	Gates	41,198	13,363	54	0.22	2.51	1.93	94.30	11.68	51.94	-	-	-	-	-	-	-	2.29%	0.00%
Total/Average			555,628	314,756	2,667	0.86	9.37	3.60	78.59	13.43	34.31	108	42	287	2,788	280	2,055	12	1.37%	0.33%