

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	141,787,335	103,383,663	1,576,640	1.10	9.66	3.30	58.30	10.31	9.23	381,734	60,318	279,399	209,578	66,319	595,268	10,607	1.31%	0.49%
\$1 Billion to \$10 Billion		24	48,054,061	33,265,622	519,980	1.21	11.97	3.42	62.90	10.37	18.28	28,776	8,855	30,591	177,725	103,483	135,717	9,815	1.09%	0.35%
\$500 Million to \$1 Billion		27	19,621,996	14,173,933	173,037	0.88	9.46	3.53	68.82	10.30	14.98	25,833	5,043	22,584	62,792	6,691	66,397	4,231	1.19%	0.43%
\$250 Million to \$500 Million		31	10,858,865	7,253,325	114,331	1.08	11.56	3.63	66.30	11.93	21.35	11,368	2,857	6,060	31,579	6,308	23,253	1,325	1.23%	0.27%
\$100 Million to \$250 Million		29	5,196,742	3,305,303	43,761	0.88	9.70	3.59	73.69	11.74	22.35	2,279	1,604	3,190	35,621	3,595	11,413	861	1.28%	0.31%
Less than \$100 Million		6	432,897	266,717	4,162	0.94	8.65	4.01	76.95	14.69	25.47	333	66	352	2,950	403	1,968	21	1.32%	0.45%
State Total		120	225,951,896	161,648,563	2,431,911	1.10	10.22	3.37	60.97	10.44	12.57	450,323	78,743	342,176	520,245	186,799	834,016	26,860	1.25%	0.44%
Greater than \$10 Billion																				
First Horizon Bank	No	Memphis	81,367,479	61,298,789	851,369	1.03	9.83	3.41	59.10	10.20	0.93	264,000	29,300	199,171	93,163	26,393	464,750	4,228	1.26%	0.60%
Pinnacle Bank	No	Nashville	47,830,432	32,676,091	602,439	1.31	10.24	3.06	51.00	9.67	16.89	100,996	28,119	76,725	69,372	6,004	82,288	3,187	1.08%	0.19%
FirstBank	No	Nashville	12,589,424	9,408,783	122,832	0.96	8.90	3.43	64.80	11.06	9.86	16,738	2,899	3,503	47,043	33,922	48,230	3,192	1.60%	0.68%
Total/Average			141,787,335	103,383,663	1,576,640	1.10	9.66	3.30	58.30	10.31	9.23	381,734	60,318	279,399	209,578	66,319	595,268	10,607	1.31%	0.49%
\$1 Billion to \$10 Billion																				
Wilson Bank & Trust	No	Lebanon	4,844,636	3,595,523	50,455	1.08	12.94	3.11	60.00	10.57	13.70	6,300	1,093	2,358	12,162	1,409	-	-	1.25%	0.03%
SmartBank	No	Pigeon Forge	4,821,495	3,444,462	32,068	0.67	6.57	2.98	67.30	9.18	14.05	3,754	685	1,362	5,897	170	7,931	517	1.02%	0.18%
Capstar Bank	No	Nashville	3,140,973	2,269,745	33,307	1.02	7.68	2.89	62.40	11.82	14.58	(206)	372	1,177	3,736	868	14,892	11	1.07%	0.50%
Southeast Bank	No	Farragut	2,910,763	2,476,178	29,748	1.17	13.14	4.21	59.30	9.14	10.50	5,514	824	4,131	41,241	80,512	1,652	-	0.79%	0.17%
Home Federal Bank Of Tennessee	No	Knoxville	2,816,685	1,257,702	685	0.02	0.15	1.64	98.70	16.19	43.82	300	11	6	8,116	-	62,044	-	1.01%	2.20%
First Citizens National Bank	No	Dyersburg	2,387,606	1,402,225	18,688	0.76	10.85	2.51	69.70	9.61	14.40	1,545	746	1,056	2,756	-	1,845	-	1.31%	0.08%
Commercial Bank	No	Harrogate	1,928,073	1,467,599	33,102	1.83	18.04	4.00	42.00	10.33	8.69	1,032	99	186	6,145	16	4,290	1,046	0.95%	0.28%
First Farmers And Merchants Bank	No	Columbia	1,869,436	1,018,866	16,979	0.85	15.73	2.42	65.30	9.01	21.50	(975)	25	55	299	-	1,407	-	0.75%	0.08%
Bank Of Tennessee	Yes	Kingsport	1,850,884	1,510,227	24,237	1.34	13.04	3.50	62.70	9.45	12.86	2,214	228	671	3,866	-	4,139	-	1.06%	0.22%
Citizens National Bank	Yes	Sevierville	1,809,802	1,148,973	26,038	1.54	16.09	3.07	53.10	10.11	16.87	1,216	67	162	2,100	-	4	-	1.14%	0.00%
Builtwell Bank	No	Chattanooga	1,796,911	1,235,275	35,137	1.96	16.84	5.17	45.40	10.56	22.42	1,694	280	1,126	5,984	217	6,248	1,121	1.49%	0.40%
F&M Bank	Yes	Clarksville	1,794,518	1,276,580	11,096	0.66	5.80	3.17	78.80	8.04	16.01	775	139	432	1,240	-	149	-	0.69%	0.01%
Mountain Commerce Bank	No	Knoxville	1,737,060	1,452,871	8,668	0.51	6.09	2.15	63.40	9.45	5.13	1,641	43	502	544	-	1,607	3,762	0.90%	0.31%
Citizens Bank	No	Lafayette	1,549,719	1,042,788	15,201	0.99	11.52	3.15	63.20	9.70	19.18	950	282	439	7,447	1,411	5,106	-	1.09%	0.35%
One Bank Of Tennessee	Yes	Cookeville	1,532,829	961,411	19,639	1.32	18.63	2.88	60.90	7.48	25.99	260	200	618	462	30	56	260	0.50%	0.02%
Independent Bank	No	Memphis	1,462,968	1,192,075	19,662	1.45	12.16	5.00	62.90	10.70	2.46	2,240	2,46	6,394	31,248	3,310	1,947	1,021	1.27%	0.43%
First National Bank Of Pulaski	No	Pulaski	1,331,950	894,795	17,155	1.29	17.83	3.41	56.60	10.35	17.11	-	278	466	325	-	713	-	1.38%	0.05%
Citizens Tri-County Bank	Yes	Dunlap	1,328,723	878,207	16,630	1.28	13.57	3.34	66.10	9.28	13.14	(52)	405	4,396	8,660	1,999	3,400	57	2.06%	0.41%
Apex Bank	No	Camden	1,304,190	1,064,422	38,107	3.06	22.13	5.30	41.40	12.91	14.92	150	265	638	29,279	10,828	5,854	1,366	1.11%	1.33%
First National Bank Of Tennessee	Yes	Livingston	1,285,683	661,323	20,079	1.59	12.72	3.41	57.70	10.58	49.24	-	312	411	1,494	-	751	-	1.49%	0.06%
Citizens Bank	Yes	Elizabethton	1,215,912	965,154	24,878	2.11	12.13	4.46	57.50	13.73	8.73	1,141	621	2,584	3,761	761	4,673	239	0.97%	0.47%
Security Bank And Trust Company	No	Paris	1,178,335	788,323	15,490	1.37	14.31	2.99	48.40	10.68	18.95	75	10	366	142	7	5,082	-	0.41%	0.43%
Volunteer State Bank	Yes	Portland	1,103,398	716,530	9,718	0.91	5.60	4.19	73.70	8.19	11.81	77	198	601	543	1,911	1,804	415	1.02%	0.37%
Commercial Bank & Trust Company	Yes	Paris	1,051,512	544,368	3,213	0.31	3.82	3.11	93.20	11.76	42.57	241	140	447	278	34	123	-	1.41%	0.01%
Total/Average			48,054,061	33,265,622	519,980	1.21	11.97	3.42	62.90	10.37	18.28	28,776	8,855	30,591	177,725	103,483	135,717	9,815	1.09%	0.35%

TENNESSEE BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 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																				
Studio Bank	No	Nashville	989,815	749,439	4,094	0.46	4.63	2.78	70.90	9.75	7.39	2,428	21	2	3,820	-	5,937	-	1.19%	0.60%
First Federal Bank	Yes	Dickson	980,500	582,334	14,262	1.46	12.15	3.21	49.80	10.31	18.07	1,600	270	117	208	-	442	-	2.08%	0.05%
Financial Federal Bank	Yes	Memphis	978,825	941,719	5,265	0.57	4.12	2.06	73.00	10.46	3.34	-	-	-	548	-	155	-	0.85%	0.02%
Tennessee State Bank	Yes	Pigeon Forge	977,579	635,853	12,435	1.21	15.52	3.58	64.60	8.22	19.56	250	133	590	1,444	311	104	-	1.11%	0.04%
Bank Of Fayette County, The	No	Piperton	896,736	749,661	9,114	1.06	11.40	3.80	64.20	9.96	6.77	710	274	887	9,845	1,179	4,571	315	1.30%	0.68%
First National Bank Of Middle Tennessee	No	Mcminnville	866,257	688,110	6,808	0.80	8.65	3.03	69.70	10.14	13.46	385	-	13	4,312	100	-	-	0.96%	0.01%
Legends Bank	No	Clarksville	853,635	558,987	7,162	0.84	10.49	3.18	69.60	9.38	17.22	230	5	183	1,324	-	1,522	-	0.90%	0.16%
Farmers Bank, The	No	Portland	840,680	544,519	14,511	1.63	16.15	4.36	56.10	13.95	15.13	360	245	1,083	3,631	-	3,836	-	1.22%	0.46%
INSBANK	No	Nashville	833,707	681,558	9,915	1.25	11.06	3.38	51.40	11.37	14.57	315	21	42	211	-	1,095	-	1.40%	0.13%
First Community Bank Of Tennessee	No	Shelbyville	790,272	386,221	(8,525)	(1.06)	(9.58)	5.20	116.80	11.44	10.84	449	113	216	6,687	4,415	4,003	-	1.21%	1.07%
Citizens Bank	No	Carthage	760,885	394,364	12,479	1.71	13.24	2.82	35.20	18.46	43.59	420	137	341	2,545	473	730	-	1.15%	0.16%
Paragon Bank	No	Memphis	751,954	659,716	4,083	0.58	7.66	3.56	81.40	8.62	2.04	-	121	117	1,340	2	810	-	1.26%	0.11%
Centennial Bank	No	Trezevant	707,851	573,618	15,083	2.25	20.12	4.85	48.70	11.40	7.35	951	344	813	3,688	-	1,576	61	1.72%	0.23%
Simply Bank	Yes	Dayton	699,387	519,328	9,914	1.40	13.18	4.39	73.00	9.98	15.19	(988)	2,052	561	894	-	4,007	-	1.29%	0.34%
Thread Bank	No	Rogersville	682,474	243,600	(285)	(0.05)	(0.70)	1.92	99.20	9.96	51.20	585	88	263	2,864	-	629	-	0.92%	0.09%
Macon Bank And Trust Company	No	Lafayette	670,989	363,201	4,694	0.71	13.88	2.69	67.60	9.76	31.19	155	61	121	2,761	45	173	-	0.87%	0.03%
First Freedom Bank	No	Lebanon	670,592	533,136	10,761	1.70	15.17	4.02	49.40	10.96	15.63	1,060	242	1,390	580	85	532	-	1.48%	0.09%
First Commerce Bank	No	Lewisburg	629,808	495,815	9,737	1.61	18.71	4.05	50.70	9.62	8.55	210	58	69	857	66	76	-	0.98%	0.02%
First Century Bank	No	Tazewell	624,132	546,972	8,488	1.44	16.22	3.88	57.60	8.74	8.83	639	26	76	472	-	29	-	1.03%	0.00%
Hardin County Bank, The	No	Savannah	585,635	473,885	7,052	1.17	14.23	3.73	63.30	10.24	6.01	600	15	970	1,527	-	3,765	158	1.02%	0.67%
BankTennessee	Yes	Collierville	579,529	494,445	6,669	1.19	11.18	3.47	66.80	8.60	6.80	150	182	70	1,881	-	2,378	-	1.30%	0.41%
Bank Of Bartlett	No	Bartlett	567,227	347,642	1,307	0.24	4.82	2.94	89.00	8.13	7.17	480	102	168	971	-	2,276	3,579	0.86%	1.03%
Fourth Capital Bank	Yes	Nashville	562,178	400,939	(9,027)	(1.74)	(16.39)	3.25	131.70	10.06	24.87	3,650	325	3,034	876	-	598	-	1.19%	0.11%
Andrew Johnson Bank	No	Greeneville	561,599	404,370	5,839	1.09	14.30	3.63	61.80	10.12	18.55	400	5	2	2,475	-	174	-	1.55%	0.03%
Millennium Bank	Yes	Ooltewah	535,384	428,488	6,786	1.31	10.65	3.98	67.50	10.09	12.75	-	74	664	175	-	3,599	118	1.18%	0.69%
Bank Of Frankewing	No	Frankewing	523,718	407,292	(1,929)	(0.37)	(4.11)	3.87	67.40	9.62	12.75	10,025	77	10,541	2,819	15	21,146	-	1.36%	4.04%
Carroll Bank And Trust	No	Huntingdon	500,648	368,721	6,345	1.35	18.56	3.58	61.80	8.72	5.68	769	52	251	4,037	-	2,234	-	0.85%	0.45%
Total/Average			19,621,996	14,173,933	173,037	0.88	9.46	3.53	68.82	10.30	14.98	25,833	5,043	22,584	62,792	6,691	66,397	4,231	1.19%	0.43%

TENNESSEE BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 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 +				
															\$	\$				
\$250 Million to \$500 Million																				
Insouth Bank	No	Brownsville	497,904	388,765	6,942	1.43	18.33	4.46	61.60	9.22	4.30	1,576	93	417	1,313	3,023	4,761	65	1.44%	1.58%
Cbbc Bank	No	Maryville	475,871	249,242	5,699	1.19	13.17	3.51	56.20	14.77	34.42	245	24	46	38	-	132	-	1.98%	0.03%
Tristar Bank	No	Dickson	472,545	327,954	3,176	0.71	9.73	3.52	77.00	10.16	11.48	294	202	968	1,300	339	-	-	1.10%	0.07%
Wayne County Bank	No	Waynesboro	469,330	334,596	8,522	1.91	15.56	4.07	48.40	13.38	17.26	875	248	407	1,457	37	3,928	-	1.31%	0.84%
First Vision Bank Of Tennessee	No	Tullahoma	461,158	359,144	5,862	1.35	14.79	3.97	56.40	9.90	13.77	1,129	10	182	376	876	340	-	1.11%	0.26%
Patriot Bank	No	Millington	453,199	233,005	781	0.16	2.22	2.83	94.20	9.11	14.33	275	453	420	605	-	2,001	-	1.74%	0.44%
Bank3	No	Memphis	435,764	365,404	2,579	0.58	5.98	2.55	71.70	11.72	13.95	1,180	25	-	-	20	-	-	1.19%	0.00%
Southern Bank Of Tennessee	Yes	Mount Juliet	402,334	277,795	2,008	0.52	3.85	3.18	84.90	10.32	23.47	160	-	3	131	104	-	-	0.95%	0.03%
Tower Community Bank	No	Jasper	393,439	313,442	2,698	0.69	7.94	4.37	75.80	8.75	5.31	780	13	616	2,169	80	256	38	0.83%	0.10%
Bank Of Cleveland	No	Cleveland	365,188	261,808	7,171	2.01	12.94	4.34	52.00	17.31	22.30	(50)	-	-	5	-	-	580	1.13%	0.16%
Heritage Bank & Trust	No	Columbia	360,874	277,504	2,275	0.71	9.87	3.67	73.70	8.53	13.03	700	46	57	74	-	470	-	1.93%	0.13%
Coffee County Bank	Yes	Manchester	357,849	308,358	7,626	2.35	21.78	4.33	50.10	9.64	11.61	290	162	170	2,626	-	819	-	1.26%	0.23%
Peoples Bank Of East Tennessee	No	Madisonville	357,369	223,685	5,323	1.49	16.53	4.65	62.70	11.77	29.72	500	61	243	414	429	925	-	1.43%	0.38%
Peoples Bank	No	Clifton	354,124	287,582	6,300	1.90	17.03	5.45	54.60	11.80	11.06	179	285	669	3,390	-	934	75	1.02%	0.28%
Volunteer Federal Savings Bank	No	Madisonville	348,318	202,778	2,505	0.76	8.21	2.95	74.70	11.31	29.29	50	8	23	450	183	-	-	0.43%	0.05%
Security Federal Savings Bank Of Mcminville	No	Mcminville	324,312	237,497	3,279	1.05	11.37	3.27	59.70	10.69	11.74	244	31	12	2,139	96	128	139	1.02%	0.11%
Citizens Community Bank	No	Winchester	315,286	207,571	5,352	1.69	16.32	3.93	44.80	13.55	12.94	300	116	345	1,678	336	836	-	1.86%	0.37%
Elizabethon Federal Savings Bank	No	Elizabethon	312,820	150,830	1,775	0.55	1.38	2.12	59.00	41.09	83.22	-	-	-	1,313	275	-	411	0.95%	0.22%
First National Bank	Yes	Oneida	312,341	194,016	4,862	1.57	17.37	3.69	60.80	10.96	21.90	-	447	130	2,144	-	98	-	2.66%	0.03%
Cedarstone Bank	No	Lebanon	306,168	214,805	3,090	1.08	11.44	3.19	65.40	9.86	18.77	181	33	21	236	-	-	-	0.61%	0.00%
TNBank	No	Oak Ridge	298,165	217,323	2,836	0.97	13.39	3.92	66.40	10.00	13.43	40	87	14	610	67	985	-	1.12%	0.35%
Community Bank, Lexington, Tennessee	No	Lexington	295,870	258,001	3,278	1.15	13.86	3.96	69.20	8.54	8.29	-	19	211	423	10	264	-	1.08%	0.09%
Lineage Bank	No	Franklin	290,700	141,644	1,128	0.49	5.76	4.12	92.50	9.84	34.94	177	2	30	105	4	245	-	0.82%	0.09%
Bank Of Dickson	No	Dickson	282,717	169,356	1,029	0.35	4.67	2.47	80.90	10.91	33.09	86	-	1	123	-	2,496	-	1.15%	0.88%
Bank Of Crockett	No	Bells	282,561	138,443	3,293	1.27	16.41	3.57	49.30	9.84	37.32	375	14	96	833	-	70	-	1.79%	0.02%
Traditions First Bank	No	Erin	282,521	196,844	1,395	0.51	6.37	3.43	77.90	9.52	9.57	434	36	43	176	1	-	-	0.79%	0.00%
Bank Of Ripley	No	Ripley	276,902	88,428	1,439	0.51	5.09	3.14	81.40	14.42	38.64	200	70	280	570	-	957	-	0.94%	0.35%
Decatur County Bank	Yes	Decaturville	276,848	220,877	3,462	1.31	15.83	3.68	67.30	8.35	8.23	739	4	196	354	-	328	5	0.90%	0.12%
Citizens Bank And Trust Company Of Grainger County	No	Rutledge	268,979	91,752	3,147	1.08	14.65	2.99	59.40	13.26	27.56	165	166	66	788	-	690	-	1.17%	0.26%
People'S Bank And Trust Company Of Pickett County	No	Byrdstown	264,593	197,660	3,571	1.44	14.72	4.82	60.80	10.91	17.99	244	195	380	3,831	428	1,370	12	0.98%	0.68%
Newport Federal Bank	No	Newport	262,816	117,216	1,928	0.75	11.83	2.47	66.60	10.27	28.93	-	7	14	1,908	-	220	-	1.41%	0.08%
Total/Average			10,858,865	7,253,325	114,331	1.08	11.56	3.63	66.30	11.93	21.35	11,368	2,857	6,060	31,579	6,308	23,253	1,325	1.23%	0.27%

TENNESSEE BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 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 +				
															\$	\$				
\$100 Million to \$250 Million																				
Mountain Valley Bank	No	Dunlap	231,288	187,191	1,361	0.66	6.76	3.56	78.80	9.78	3.44	250	59	635	3,009	288	1,130	-	1.08%	0.61%
Bank Of Perry County	Yes	Lobelville	226,318	183,439	3,596	1.66	14.42	4.24	58.60	9.05	11.50	130	73	180	1,982	-	412	437	1.03%	0.38%
Rockpointbank, National Association	No	Chattanooga	225,795	186,661	(2,578)	(1.25)	(8.88)	2.10	126.80	17.45	3.07	504	-	-	-	-	-	-	0.98%	0.00%
The Bank Of Jackson	No	Jackson	224,839	61,986	955	0.40	5.91	2.05	76.50	9.60	43.73	-	3	31	223	-	45	-	1.75%	0.02%
Union Bank	No	Jamestown	223,828	76,704	433	0.20	2.53	2.51	103.20	11.77	47.95	(654)	34	52	751	18	1,453	-	1.04%	0.66%
Homeland Community Bank	No	Mcminnville	223,057	124,602	1,052	0.48	18.14	2.71	81.90	7.89	37.54	(78)	5	44	295	-	779	70	0.88%	0.38%
Security Bank	No	Newbern	215,649	64,991	1,354	0.59	7.58	2.69	84.60	10.44	30.76	-	28	14	1,169	28	385	-	1.80%	0.19%
Bank Of Lincoln County	No	Fayetteville	214,436	151,252	2,931	1.56	13.27	4.77	57.60	13.33	20.57	65	40	13	203	407	-	0.96%	0.19%	
Peoples Bank Of The South	Yes	Lafollette	213,698	175,807	4,472	2.14	17.04	4.65	53.00	11.37	9.83	-	104	98	5,168	-	693	-	1.14%	0.32%
First Farmers And Commercial Bank	No	Pikeville	211,018	155,145	1,312	0.63	7.54	3.44	71.70	8.81	11.07	259	33	113	3,745	54	509	-	1.57%	0.27%
First Community Bank Of East Tennessee	No	Rogersville	209,237	148,827	3,154	1.47	14.87	4.19	61.50	10.61	12.43	14	13	4	287	-	177	175	1.23%	0.17%
First Peoples Bank Of Tennessee	No	Jefferson City	208,708	134,606	1,288	0.64	8.43	2.72	78.80	10.90	16.50	199	13	80	4	-	45	-	1.67%	0.02%
Farmers State Bank	No	Mountain City	206,433	116,995	1,395	0.70	8.14	3.30	76.60	13.42	6.34	143	6	11	280	17	167	-	1.21%	0.09%
Mckenzie Banking Company	No	Mckenzie	188,839	114,882	4,418	2.36	20.68	6.67	56.90	12.75	12.92	823	217	650	5,548	865	643	42	2.72%	0.82%
Greenville Federal Bank, F.S.B.	No	Greenville	177,206	147,541	1,680	0.99	6.55	4.46	79.20	15.04	11.81	(596)	624	107	1,008	-	177	130	1.52%	0.17%
Citizens Savings Bank And Trust Company	No	Nashville	176,277	150,602	1,123	0.70	6.71	4.58	84.70	11.52	9.47	-	132	337	4,595	1,187	373	-	0.50%	0.89%
Peoples Bank Of Middle Tennessee	No	Shelbyville	176,098	108,994	1,773	1.02	10.35	3.25	60.00	13.88	30.59	(103)	3	1	53	129	380	-	1.63%	0.29%
Heritage Community Bank	Yes	Greenville	154,606	128,817	1,109	0.72	5.87	3.79	83.50	10.01	9.05	(38)	7	5	1,187	-	19	-	1.33%	0.01%
Johnson County Bank	No	Mountain City	151,889	83,369	1,082	0.72	5.55	3.26	74.10	15.82	34.66	23	7	12	303	-	573	-	1.01%	0.38%
Putnam 1St Mercantile Bank	Yes	Cookeville	149,184	115,852	1,581	1.07	10.66	3.44	63.80	12.37	17.87	360	7	118	559	207	209	-	1.49%	0.28%
Home Banking Company	No	Selmer	149,139	67,788	296	0.21	4.51	2.97	89.50	7.62	21.27	60	2	26	569	69	352	-	0.90%	0.28%
Bank Of Halls	No	Halls	147,101	44,119	1,529	1.16	18.83	3.11	49.60	7.16	60.04	80	1	10	437	-	522	-	2.04%	0.35%
Peoples Bank & Trust Company	No	Manchester	143,628	101,197	2,269	1.63	13.77	4.73	54.40	13.64	20.76	165	7	-	77	1	-	-	1.22%	0.00%
Central Bank	No	Savannah	141,735	83,002	2,121	1.52	17.72	3.77	61.80	12.16	28.09	(100)	5	12	1,109	-	37	-	1.38%	0.03%
Ubank	No	Jellico	141,586	109,803	979	0.74	6.24	4.16	81.20	14.06	13.78	191	30	78	307	73	15	-	1.62%	0.06%
Bank Of Gleason	No	Gleason	127,979	65,550	751	0.60	3.55	3.03	75.60	23.75	41.35	120	16	102	1,256	-	705	-	1.14%	0.55%
Greenfield Banking Company	No	Greenfield	126,221	83,494	1,051	0.93	12.43	3.56	62.70	8.15	28.58	137	130	31	681	205	507	7	1.20%	0.57%
The Peoples Bank	No	Sardis	109,109	75,746	335	0.32	3.89	3.66	82.30	10.01	24.14	301	5	426	816	47	1,106	-	0.77%	1.06%
The Bank Of Milan	Yes	Milan	101,841	56,341	939	0.95	18.20	2.86	68.10	8.05	29.11	24	-	-	-	-	-	-	0.41%	0.00%
Total/Average			5,196,742	3,305,303	43,761	0.88	9.70	3.59	73.69	11.74	22.35	2,279	1,604	3,190	35,621	3,595	11,413	861	1.28%	0.31%
Less than \$100 Million																				
Union Bank & Trust Company	Yes	Livingston	99,313	64,022	1,707	1.73	12.60	4.55	56.60	13.60	25.93	120	47	303	197	-	1,801	9	2.93%	1.82%
Lawrenceburg Federal Bank	No	Lawrenceburg	78,191	71,693	287	0.37	1.71	3.47	85.60	21.36	4.84	(32)	-	-	1,056	231	-	-	0.23%	0.30%
Highland Federal Savings & Loan Association	No	Crossville	76,495	37,324	661	0.86	4.15	3.50	71.30	21.27	53.29	-	-	-	232	128	-	-	0.72%	0.17%
The Lauderdale County Bank	No	Halls	64,732	27,248	651	1.06	14.38	3.85	67.20	11.21	44.77	-	12	8	845	4	47	-	1.32%	0.08%
Brighton Bank	No	Brighton	59,677	31,929	942	1.81	20.52	4.38	90.40	9.67	21.83	-	7	-	-	-	62	-	1.40%	0.10%
Farmers Bank	No	Parsons	54,489	34,501	(86)	(0.17)	(1.44)	4.33	90.60	11.02	2.16	245	-	41	620	40	58	12	1.34%	0.20%
Total/Average			432,897	266,717	4,162	0.94	8.65	4.01	76.95	14.69	25.47	333	66	352	2,950	403	1,968	21	1.32%	0.45%