

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	136,343,250	85,795,446	1,388,014	1.47	12.39	2.91	58.17	9.30	20.21	(241,118)	56,486	91,941	124,784	41,311	441,054	23,894	1.47%	0.36%
\$1 Billion to \$10 Billion		22	41,920,125	26,093,233	412,033	1.44	12.57	3.47	59.51	9.99	26.61	4,191	8,034	14,134	98,987	66,508	68,779	16,920	1.19%	0.25%
\$500 Million to \$1 Billion		24	17,598,932	11,651,653	198,796	1.49	12.80	3.67	58.00	10.42	22.84	15,843	3,841	8,349	35,259	59,195	56,816	5,227	1.28%	0.64%
\$250 Million to \$500 Million		31	11,087,286	6,796,509	83,392	1.03	9.52	3.59	66.14	11.38	27.99	5,795	2,886	3,734	24,994	4,053	29,451	7,976	1.32%	0.37%
\$100 Million to \$250 Million		38	6,283,228	3,568,298	54,659	1.19	10.60	3.80	66.96	10.96	31.90	2,895	1,603	1,851	26,087	3,874	21,494	5,058	1.42%	0.53%
Less than \$100 Million		11	782,477	385,503	(2,503)	(0.76)	1.30	2.81	200.35	14.84	42.97	654	343	692	4,027	1,995	1,072	373	1.28%	0.44%
State Total		129	214,015,298	134,290,642	2,134,391	1.43	12.22	3.14	59.61	9.70	22.51	(211,740)	73,193	120,701	314,138	176,936	618,666	59,448	1.39%	0.37%
<b>Greater than \$10 Billion</b>																				
First Horizon Bank	No	Memphis	88,239,679	55,442,311	858,135	1.32	13.22	2.54	62.10	8.24	18.05	(228,000)	46,765	47,980	89,478	30,496	354,611	7,499	1.32%	0.44%
Pinnacle Bank	No	Nashville	36,310,436	23,058,461	388,349	1.48	10.14	3.00	48.10	9.65	27.24	14,231	8,672	39,318	19,904	1,914	46,692	6,380	1.17%	0.15%
FirstBank	No	Nashville	11,793,135	7,294,674	141,530	1.61	13.82	3.19	64.30	10.01	15.33	(27,349)	1,049	4,643	15,402	8,901	39,751	10,015	1.91%	0.50%
<b>Total/Average</b>			136,343,250	85,795,446	1,388,014	1.47	12.39	2.91	58.17	9.30	20.21	(241,118)	56,486	91,941	124,784	41,311	441,054	23,894	1.47%	0.36%
<b>\$1 Billion to \$10 Billion</b>																				
SmartBank	No	Pigeon Forge	4,382,487	2,652,663	30,388	1.12	9.96	3.41	59.50	9.20	31.03	1,211	252	514	3,830	439	3,567	2,415	0.73%	0.15%
Wilson Bank & Trust	No	Lebanon	3,792,089	2,414,796	36,844	1.37	12.66	3.29	57.60	10.67	25.53	1,012	476	716	3,159	283	-	-	1.63%	0.01%
Capstar Bank	No	Nashville	3,108,260	1,894,249	37,636	1.62	13.34	3.22	52.20	10.82	21.73	(415)	110	407	3,545	1,560	3,431	349	1.19%	0.17%
Reliant Bank	No	Brentwood	3,005,512	2,389,833	42,408	1.87	14.07	4.32	54.50	11.76	10.90	-	963	702	2,037	5	6,274	3,088	0.87%	0.31%
Home Federal Bank Of Tennessee	No	Knoxville	2,725,734	1,071,941	7,910	0.40	2.49	2.00	78.50	16.29	53.46	675	2	13	1,121	178	8,370	-	1.11%	0.31%
Southeast Bank	No	Farragut	2,164,014	1,908,367	14,713	0.91	10.74	3.33	63.80	8.74	6.94	1,200	319	1,095	42,151	58,510	1,688	-	0.38%	0.16%
First Citizens National Bank	No	Dyersburg	2,153,118	1,136,684	19,738	1.27	11.00	3.24	61.70	9.70	27.58	90	679	878	1,570	162	2,523	372	1.25%	0.14%
First Farmers And Merchants Bank	No	Columbia	1,918,051	903,234	12,662	0.90	10.63	2.54	69.80	8.04	30.58	(150)	39	14	261	2	1,578	-	1.06%	0.08%
Bank Of Tennessee	Yes	Kingsport	1,831,142	1,283,240	20,715	1.60	14.60	3.67	60.40	8.50	17.40	580	230	185	2,745	-	2,292	-	0.92%	0.12%
Commercial Bank	No	Harrogate	1,705,588	1,165,700	16,611	1.33	13.78	3.55	50.30	9.80	16.68	396	339	229	5,523	350	5,081	3,216	0.98%	0.51%
Citizens National Bank	Yes	Sevierville	1,497,235	970,067	21,482	2.04	15.58	3.73	48.10	9.98	25.12	653	46	98	2,123	359	-	-	1.24%	0.02%
Citizens Bank	No	Lafayette	1,431,449	792,151	13,121	1.50	15.30	4.32	59.30	9.00	34.43	1,150	202	517	5,614	1,189	9,039	40	1.31%	0.64%
One Bank of Tennessee	Yes	Cookeville	1,406,761	712,647	11,454	1.12	12.54	3.07	65.80	7.03	40.07	1,140	144	3,252	367	8	132	929	0.67%	0.08%
F&M Bank	Yes	Clarksville	1,345,269	947,553	14,317	1.46	10.27	3.22	74.60	8.60	14.38	(2,800)	125	70	578	-	1,513	-	0.65%	0.11%
First Volunteer Bank	No	Chattanooga	1,329,550	843,876	14,231	1.49	13.85	3.76	55.10	10.65	35.32	-	378	451	5,023	1,497	3,459	122	2.35%	0.35%
Mountain Commerce Bank	No	Knoxville	1,293,849	1,011,624	19,213	2.16	20.82	3.82	36.80	10.25	18.58	(3,300)	31	190	133	-	1,318	-	0.97%	0.10%
Independent Bank	No	Memphis	1,239,666	881,474	12,133	1.33	10.99	4.41	64.30	10.63	14.44	559	1,825	3,328	10,545	768	4,088	5,771	1.11%	0.86%
First National Bank Of Tennessee	Yes	Livingston	1,195,765	519,591	6,107	0.73	6.00	2.44	74.00	9.49	54.39	-	110	60	364	-	5,241	-	1.90%	0.44%
Citizens Tri-county Bank	Yes	Dunlap	1,165,587	654,569	15,314	1.82	14.48	3.81	54.80	9.31	25.48	848	531	475	6,209	433	2,573	349	1.56%	0.29%
First National Bank Of Pulaski	No	Pulaski	1,111,555	635,856	8,746	1.08	10.77	3.27	60.30	10.03	29.13	450	158	60	557	-	1,146	119	1.37%	0.11%
Commercial Bank & Trust Company	Yes	Paris	1,077,026	476,429	15,013	1.92	15.28	3.30	56.40	9.31	46.87	172	133	278	196	67	3,720	-	1.56%	0.35%
Citizens Bank	Yes	Elizabethton	1,040,418	826,689	21,277	2.67	17.39	4.56	51.50	12.05	5.37	720	942	602	1,336	698	1,746	150	1.34%	0.25%
<b>Total/Average</b>			41,920,125	26,093,233	412,033	1.44	12.57	3.47	59.51	9.99	26.61	4,191	8,034	14,134	98,987	66,508	68,779	16,920	1.19%	0.25%

**TENNESSEE BANKS - PERFORMANCE COMPARISON - SEPTEMBER 30, 2021**

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>\$500 Million to \$1 Billion</b>																				
Tennessee State Bank	Yes	Pigeon Forge	998,508	538,234	11,777	1.72	15.23	3.74	60.90	8.50	36.51	600	534	468	317	4	1,422	270	1.34%	0.17%
Landmark Community Bank	No	Collierville	978,837	784,272	9,543	1.27	12.30	3.35	55.60	10.64	15.52	-	83	305	1,248	-	5,370	-	0.76%	0.55%
Volunteer State Bank	Yes	Portland	956,540	605,874	7,132	1.03	5.62	4.07	65.40	8.23	26.30	1,433	145	119	413	-	-	-	1.13%	0.00%
Apex Bank	No	Camden	947,685	639,481	28,271	4.05	30.81	6.33	32.50	13.83	32.05	-	162	139	3,807	11,093	6,510	3,181	1.27%	2.16%
First Federal Bank	Yes	Dickson	910,890	406,970	9,380	1.45	10.19	3.06	51.40	9.64	42.45	1,155	308	104	2,211	-	1,024	-	2.17%	0.11%
Triumph Bank	No	Memphis	855,344	687,387	4,437	0.68	6.68	2.96	74.40	9.93	14.57	1,291	36	15	-	-	9,113	-	1.84%	1.07%
The Farmers Bank	No	Portland	845,216	478,859	8,627	1.45	12.19	4.04	60.30	11.91	29.23	5	330	293	1,767	-	1,380	-	1.20%	0.16%
Financial Federal Bank	Yes	Memphis	792,137	758,530	11,628	2.03	13.65	3.24	43.20	12.10	3.04	400	27	195	967	-	-	-	1.16%	0.00%
SECURITY BANK AND TRUST COMPANY	Yes	Paris	786,632	587,916	12,990	2.25	17.76	3.45	41.90	9.35	9.09	1,000	6	-	321	-	146	-	0.48%	0.02%
First Community Bank Of Tennessee	No	Shelbyville	771,746	275,758	17,458	2.87	22.33	2.58	77.00	12.42	8.42	266	48	87	4,706	43,501	294	-	1.26%	5.67%
The Bank Of Fayette County	No	Piperton	755,131	627,102	7,694	1.41	14.54	4.28	56.00	10.00	5.86	642	96	332	6,940	1,258	1,805	70	1.33%	0.41%
Citizens Bank	No	Carthage	743,175	302,464	12,905	2.39	13.27	3.65	25.50	16.54	61.13	249	232	208	2,118	1,744	257	116	1.10%	0.28%
Simply Bank	Yes	Dayton	717,452	488,614	1,717	0.33	3.13	4.07	82.60	8.94	20.56	2,050	257	3,083	3,678	362	10,145	569	1.09%	1.21%
Legends Bank	No	Clarksville	713,993	432,508	6,886	1.40	15.72	3.63	60.90	8.45	27.58	250	3	169	58	403	398	-	1.43%	0.05%
INSBANK	No	Nashville	677,534	549,510	5,009	1.03	10.07	3.18	50.90	10.31	14.16	1,400	83	1,273	30	120	2,693	-	1.38%	0.42%
Centennial Bank	No	Trezevant	667,595	445,966	4,338	0.87	8.04	4.16	58.50	9.51	23.74	1,800	346	815	3,564	64	3,424	-	1.61%	0.51%
First National Bank Of Middle Tennessee	No	Mc Minnville	642,977	444,411	5,946	1.31	10.59	3.17	65.30	12.18	12.26	450	108	32	583	76	896	-	1.02%	0.15%
The Hardin County Bank	No	Savannah	584,367	434,632	5,855	1.37	14.70	3.90	54.80	9.78	11.59	300	12	22	772	-	5,543	1,021	1.13%	1.12%
First Freedom Bank	No	Lebanon	579,692	444,561	6,863	1.53	15.90	4.20	47.50	10.21	15.22	1,052	188	551	184	48	1,508	-	1.61%	0.27%
Macon Bank And Trust Company	No	Lafayette	571,337	235,452	3,461	0.85	7.83	2.79	70.50	10.41	44.40	110	55	57	1,338	522	193	-	1.24%	0.13%
Studio Bank	No	Nashville	554,029	378,262	2,659	0.78	7.14	3.27	75.70	10.14	29.49	1,050	-	3	-	-	-	-	1.11%	0.00%
Millennium Bank	Yes	Ooltewah	529,280	331,332	3,964	1.06	8.53	3.52	74.50	8.94	35.37	(100)	720	1	23	-	4,269	-	1.57%	0.81%
First Century Bank	No	Tazewell	513,041	401,078	5,478	1.45	16.69	3.89	52.60	8.84	17.34	240	40	35	102	-	218	-	1.23%	0.04%
First Commerce Bank	No	Lewisburg	505,794	372,480	4,778	1.28	14.24	3.55	54.10	9.18	12.38	200	22	43	112	-	208	-	1.24%	0.04%
<b>Total/Average</b>			17,598,932	11,651,653	198,796	1.49	12.80	3.67	58.00	10.42	22.84	15,843	3,841	8,349	35,259	59,195	56,816	5,227	1.28%	0.64%

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>\$250 Million to \$500 Million</b>																				
Paragon Bank	No	Memphis	497,133	376,069	3,271	0.90	8.82	3.80	67.10	9.89	17.49	973	513	-	1,685	-	2,323	153	1.91%	0.09%
Andrew Johnson Bank	No	Greeneville	494,948	307,214	3,759	1.05	10.70	3.85	62.70	9.53	29.90	464	27	1	1,200	-	376	230	1.99%	0.12%
Bank Of Bartlett	No	Bartlett	474,365	241,459	3,849	1.12	13.76	3.70	71.80	8.31	34.71	(231)	74	244	323	-	1,036	2,283	0.89%	0.70%
Cbbc Bank	No	Maryville	474,207	230,975	3,717	1.11	7.79	3.33	56.00	13.33	44.74	19	5	31	17	-	101	-	1.91%	0.02%
Patriot Bank	No	Millington	468,128	213,719	5,403	1.57	16.11	3.10	65.20	8.97	2.57	275	13	-	443	-	572	-	1.45%	0.12%
Banktennessee	Yes	Collierville	443,783	376,185	4,267	1.39	11.92	3.97	60.40	9.43	8.32	500	304	1	803	-	2,098	-	1.33%	0.47%
Tristar Bank	No	Dickson	429,583	250,888	2,253	0.76	9.33	3.44	75.70	8.06	28.21	150	57	260	1,579	224	-	-	1.39%	0.05%
INSOUTH Bank	No	Brownsville	425,814	316,918	5,015	1.64	17.82	4.47	62.10	9.18	10.02	63	555	126	1,132	1,304	709	238	1.12%	0.53%
Bank Of Frankewing	No	Frankewing	393,823	284,708	2,239	0.79	7.87	3.63	71.00	9.96	20.28	225	175	57	2,803	572	988	-	1.76%	0.40%
Fourth Capital Bank	Yes	Nashville	391,548	298,570	(251)	(0.09)	(0.82)	4.20	98.60	9.92	19.92	496	70	801	1,890	2	-	-	0.98%	0.00%
Wayne County Bank	No	Waynesboro	387,364	236,542	2,763	1.00	7.21	4.51	63.70	13.66	18.42	100	128	405	1,806	-	4,526	501	1.42%	1.30%
Carroll Bank And Trust	No	Huntingdon	383,691	249,719	2,902	1.04	11.43	4.39	68.90	9.01	11.80	136	18	59	1,795	18	1,436	260	0.97%	0.45%
Bank3	No	Memphis	376,763	286,831	1,952	0.73	7.64	3.12	70.90	10.71	20.44	201	-	-	-	-	-	-	1.15%	0.00%
First Capital Bank	No	Germantown	376,173	301,396	2,670	0.95	9.15	3.12	54.10	10.55	15.11	-	-	29	36	-	207	-	1.10%	0.06%
Southern Bank Of Tennessee	Yes	Mount Juliet	372,514	244,662	2,694	1.00	6.62	3.39	72.20	11.29	29.29	258	9	5	40	-	186	475	0.97%	0.18%
First Vision Bank Of Tennessee	No	Tullahoma	354,914	223,625	3,838	1.49	15.58	3.60	61.00	9.51	28.59	392	4	136	530	42	114	-	1.49%	0.04%
Peoples Bank Of East Tennessee	No	Madisonville	347,887	213,686	2,998	1.27	12.92	4.18	63.60	9.32	32.89	280	128	391	694	147	2,056	319	0.93%	0.72%
Bank Of Cleveland	No	Cleveland	339,879	221,795	4,672	1.96	12.50	4.15	53.50	15.72	32.33	3	25	-	1	309	-	961	1.21%	0.37%
Elizabethton Federal Savings Bank	No	Elizabethton	322,661	133,775	1,925	0.81	2.06	2.23	54.70	39.24	88.92	-	-	-	1,014	443	-	574	1.08%	0.32%
First National Bank	Yes	Oneida	300,198	159,686	2,667	1.23	9.81	3.01	62.90	9.60	35.41	-	167	24	850	-	357	22	2.63%	0.13%
Bank Of Dickson	No	Dickson	298,999	142,878	1,171	0.55	4.88	2.60	75.90	10.44	45.03	-	2	46	387	304	4,135	-	1.14%	1.48%
Citizens Community Bank	No	Winchester	298,880	158,185	3,184	1.44	12.31	4.00	48.00	11.50	12.06	100	215	239	782	65	518	122	2.24%	0.24%
TNBank	No	Oak Ridge	290,627	199,235	2,877	1.35	15.45	3.81	69.80	8.79	17.46	-	45	121	311	-	4,042	-	1.08%	1.39%
Security Federal Savings Bank Of Mcminnville	No	Mc Minnville	289,210	182,340	1,985	0.96	9.89	3.17	62.10	9.55	23.71	180	8	5	998	-	94	139	1.08%	0.08%
Volunteer Federal Savings Bank	No	Madisonville	285,189	150,216	1,277	0.64	5.37	3.03	73.30	11.70	37.49	90	-	46	351	512	-	88	0.51%	0.21%
Bank Of Ripley	No	Ripley	278,537	86,740	1,630	0.80	5.56	3.19	77.00	13.37	47.74	-	73	105	756	26	943	10	0.88%	0.35%
Citizens Bank And Trust Company Of Grainger County	No	Rutledge	274,997	70,184	2,054	1.07	6.80	2.70	63.10	13.78	62.93	(75)	117	132	277	-	1,227	16	1.00%	0.45%
Tower Community Bank	No	Jasper	254,738	189,305	2,010	1.06	11.23	4.67	70.90	9.83	9.55	315	4	139	358	85	192	293	0.87%	0.22%
Peoples Bank	No	Clifton	253,893	185,184	1,769	0.99	10.22	5.03	65.50	9.64	13.98	414	114	274	1,099	-	693	1,152	1.34%	0.73%
NEWPORT FEDERAL BANK	No	Newport	253,888	102,765	1,105	0.59	6.11	2.29	66.60	9.17	41.40	30	3	3	890	-	522	-	1.65%	0.21%
CedarStone Bank	No	Lebanon	252,952	161,055	1,727	0.90	9.14	3.61	61.90	9.89	26.97	437	33	54	144	-	-	140	1.32%	0.06%
<b>Total/Average</b>			11,087,286	6,796,509	83,392	1.03	9.52	3.59	66.14	11.38	27.99	5,795	2,886	3,734	24,994	4,053	29,451	7,976	1.32%	0.37%

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<b>\$100 Million to \$250 Million</b>																				
Coffee County Bank	Yes	Manchester	247,945	197,144	4,645	2.63	18.75	4.77	44.60	10.83	16.29	120	96	12	1,054	-	1,019	-	1.38%	0.41%
Heritage Bank & Trust	No	Columbia	242,416	175,821	2,844	1.76	19.85	3.80	72.50	9.05	21.82	530	40	38	-	-	217	-	1.93%	0.09%
Union Bank	No	Jamestown	238,143	84,287	641	0.37	3.53	2.98	87.20	10.55	46.38	48	54	46	270	2	2,621	17	1.67%	1.11%
The Bank Of Jackson	No	Jackson	230,045	54,581	1,680	1.02	8.91	2.60	63.80	9.49	59.36	50	79	1	-	-	65	33	2.24%	0.04%
Security Bank	No	Newbern	229,798	62,789	1,747	1.03	8.93	2.79	77.70	9.91	30.09	-	2	-	58	38	686	-	1.92%	0.32%
Homeland Community Bank	No	Mcminnville	224,552	108,947	927	0.58	8.23	2.53	77.80	7.00	47.42	30	10	12	598	-	1,654	429	1.21%	0.93%
Bank Of Crockett	No	Bells	217,948	95,153	2,507	1.64	14.56	3.56	43.20	9.16	28.86	170	1	14	369	250	16	-	1.38%	0.12%
First Peoples Bank Of Tennessee	No	Jefferson City	208,014	120,518	1,377	0.96	11.77	3.65	77.80	8.47	18.27	(563)	260	1	595	-	167	1,359	1.74%	0.73%
Traditions First Bank	No	Erin	207,530	107,541	1,460	0.99	11.99	3.26	66.40	7.50	29.78	40	42	41	122	-	-	-	0.90%	0.00%
Sumner Bank & Trust	No	Gallatin	207,311	141,860	1,739	1.15	11.53	3.53	61.20	9.90	25.17	-	2	4	-	-	4	-	0.89%	0.00%
Community Bank, Lexington, Tennessee	No	Lexington	205,998	170,828	2,792	1.94	20.28	4.07	55.00	9.68	12.62	-	1	42	1,186	12	112	-	1.19%	0.06%
People's Bank And Trust Company Of Pickett County	No	Byrdstown	203,122	141,630	2,742	2.24	19.85	6.12	56.00	11.45	24.73	13	161	316	1,747	160	1,153	-	1.20%	0.65%
Bank Of Perry County	Yes	Lobelville	202,526	156,797	2,638	1.80	16.02	4.30	55.80	8.62	15.60	90	22	41	1,547	-	1,023	515	1.15%	0.76%
Decatur County Bank	Yes	Decaturville	202,023	135,748	1,140	0.79	7.19	4.85	77.80	8.56	15.61	270	9	115	193	-	317	-	1.10%	0.16%
First Community Bank Of East Tennessee	No	Rogersville	196,903	109,013	753	0.52	4.57	3.17	83.90	11.00	23.91	-	18	10	168	305	131	215	1.65%	0.33%
Peoples Bank Of The South	Yes	Lafollette	191,661	131,568	2,994	2.14	14.52	4.95	53.60	11.84	21.76	-	20	3	2,343	-	1,653	206	1.15%	0.97%
Bank Of Lincoln County	No	Fayetteville	190,756	112,971	2,158	1.54	13.48	4.66	54.80	11.73	26.36	-	72	9	2,736	-	33	-	1.38%	0.02%
Farmers State Bank	No	Mountain City	190,537	95,020	1,198	0.88	6.67	3.86	72.80	13.36	25.76	68	5	19	171	-	304	28	1.11%	0.17%
Civis Bank	No	Rogersville	189,053	56,203	(522)	(0.55)	(3.59)	2.21	77.10	24.33	75.77	667	19	40	650	-	504	450	1.81%	0.50%
First Farmers And Commercial Bank	No	Pikeville	186,556	128,718	1,325	0.97	11.01	3.71	58.00	8.89	15.32	365	10	190	299	292	412	-	0.94%	0.38%
McKenzie Banking Company	No	Mckenzie	181,819	80,505	3,633	2.81	24.86	5.83	52.10	12.13	55.13	174	92	296	1,498	201	1,173	277	2.44%	0.91%
Peoples Bank Of Middle Tennessee	No	Shelbyville	171,712	99,787	1,050	0.85	6.64	3.16	65.00	12.76	35.54	-	62	77	293	27	475	-	1.97%	0.29%
Greenville Federal Bank, F.S.B.	No	Greenville	161,626	123,245	1,051	0.88	6.37	4.53	78.00	13.92	18.86	(75)	154	123	1,491	17	320	152	1.63%	0.30%
Putnam 1st Mercantile Bank	Yes	Cookeville	157,233	98,198	1,522	1.37	10.32	3.51	56.00	10.42	38.10	240	38	84	520	561	-	460	1.47%	0.65%
Johnson County Bank	No	Mountain City	147,746	67,144	2,348	2.15	14.42	3.01	52.80	14.58	44.63	130	32	21	773	-	692	64	0.95%	0.51%
Peoples Bank & Trust Company	No	Manchester	140,630	77,464	1,625	1.60	14.73	4.81	54.60	10.83	34.14	90	1	7	310	423	159	-	1.55%	0.41%
Heritage Community Bank	Yes	Greenville	140,003	103,848	838	0.85	6.88	3.78	78.30	9.88	18.71	-	10	7	901	-	24	-	1.58%	0.02%
Mountain Valley Bank	No	Dunlap	135,627	88,133	436	0.45	5.55	3.75	82.20	7.84	16.41	108	61	130	2,792	1,387	323	-	1.05%	1.26%
Bank Of Gleason	No	Gleason	130,468	52,395	1,071	1.13	5.09	3.32	57.00	21.34	65.62	90	26	47	526	53	162	-	1.23%	0.16%
Central Bank	No	Savannah	127,697	70,130	757	0.81	7.48	3.83	78.20	10.63	39.38	-	65	6	447	-	257	-	1.80%	0.20%
Citizens Savings Bank And Trust Company	No	Nashville	126,369	105,982	265	0.29	3.36	4.37	90.20	10.15	11.80	5	108	28	165	-	2,192	225	1.14%	1.91%
Home Banking Company	No	Selmer	126,007	45,036	402	0.45	4.89	2.94	95.10	8.46	41.35	-	6	40	304	2	99	-	0.93%	0.08%
The Peoples Bank	No	Sardis	115,200	63,582	439	0.52	6.07	3.20	78.10	8.69	42.23	27	1	22	985	144	97	-	0.98%	0.21%
Union Bank & Trust Company	Yes	Livingston	104,162	59,371	1,518	2.01	14.07	4.65	50.90	11.37	38.27	158	23	6	844	-	2,772	628	1.59%	3.26%
Bank Of Halls	No	Halls	104,092	46,341	919	1.14	12.13	2.98	58.10	9.11	35.60	50	1	3	132	-	658	-	1.47%	0.63%
<b>Total/Average</b>			6,283,228	3,568,298	54,659	1.19	10.60	3.80	66.96	10.96	31.90	2,895	1,603	1,851	26,087	3,874	21,494	5,058	1.42%	0.53%

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>																				
The Bank Of Milan	Yes	Milan	89,283	43,959	845	1.26	11.44	3.89	62.70	8.43	31.34	-	27	1	-	-	-	-	0.48%	0.00%
Rockpoint Bank, National Association	No	Chattanooga	88,608	43,905	(3,052)	(7.20)	(13.91)	0.67	1,037.80	35.97	69.13	443	-	-	227	-	-	-	1.01%	0.00%
Greenfield Banking Company	No	Greenfield	85,345	58,934	501	0.83	10.26	3.60	68.00	8.05	23.22	-	145	181	173	172	356	171	1.25%	0.82%
UBank	Yes	Jellico	81,725	44,169	(17)	(0.03)	(0.14)	3.56	98.60	17.47	41.80	145	14	248	889	35	-	6	1.33%	0.05%
Lawrenceburg Federal Bank	No	Lawrenceburg	75,139	60,041	275	0.49	2.33	3.26	81.20	20.91	18.23	(1)	-	5	998	1,194	-	121	0.31%	1.75%
Highland Federal Savings & Loan Association	No	Crossville	71,870	21,675	40	0.08	0.36	2.06	94.00	20.10	76.41	27	-	-	319	35	-	-	1.21%	0.05%
Lineage Bank	No	Franklin	68,921	30,292	(2,849)	(7.92)	(46.47)	3.13	426.80	13.33	34.85	228	2	8	360	477	16	-	0.73%	0.72%
The Lauderdale County Bank	No	Halls	61,489	24,643	218	0.48	4.83	3.25	84.40	9.75	47.76	18	16	2	385	21	62	-	1.40%	0.14%
Brighton Bank	No	Brighton	61,015	26,758	1,124	2.56	36.41	2.47	83.00	7.44	36.60	(152)	138	246	81	23	625	-	1.68%	1.06%
Gates Banking And Trust Company	No	Gates	53,059	13,367	323	0.81	6.88	2.40	71.70	10.56	35.11	-	-	-	27	-	13	-	2.29%	0.02%
Farmers Bank	No	Parsons	46,023	17,760	89	0.26	2.29	2.61	95.70	11.19	58.25	(54)	1	1	568	38	-	75	2.36%	0.25%
<b>Total/Average</b>			<b>782,477</b>	<b>385,503</b>	<b>(2,503)</b>	<b>(0.76)</b>	<b>1.30</b>	<b>2.81</b>	<b>200.35</b>	<b>14.84</b>	<b>42.97</b>	<b>654</b>	<b>343</b>	<b>692</b>	<b>4,027</b>	<b>1,995</b>	<b>1,072</b>	<b>373</b>	<b>1.28%</b>	<b>0.44%</b>