

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
<b>State Summary (Does not include regionals)</b>															
West Tennessee - Total/Average			18,978,428	98,514	0.98	9.20	3.53	9.71	16.07	25.68	19,599	3,520	9,060	1.09	0.67
Middle Tennessee - Total/Average			38,419,179	188,785	1.30	11.78	3.73	10.67	15.94	25.02	108,496	7,661	37,220	1.44	0.37
East Tennessee - Total/Average			24,166,790	104,608	0.84	6.97	3.85	10.73	15.40	23.65	38,372	5,986	9,789	1.04	0.63
<b>State Total</b>			<b>81,564,397</b>	<b>391,907</b>	<b>1.04</b>	<b>9.32</b>	<b>3.70</b>	<b>10.37</b>	<b>15.80</b>	<b>24.78</b>	<b>166,467</b>	<b>17,167</b>	<b>56,069</b>	<b>1.24</b>	<b>0.52</b>
<b>Regionals</b>															
First Horizon Bank	No	Memphis	48,465,237	102,936	0.45	3.86	3.02	8.54	13.05	14.71	255,000	12,540	36,360	1.61	0.50
Pinnacle Bank	No	Nashville	33,195,179	99,431	0.66	4.23	3.02	8.90	12.39	19.90	168,033	5,155	20,695	1.26	0.24
<b>West Tennessee</b>															
<b>Clarksville, TN-KY (Metro)</b>															
F&M Bank	No	Clarksville	1,286,232	2,538	0.42	3.77	3.00	8.58	10.99	16.27	2,956	60	160	0.62	0.17
Legends Bank	No	Clarksville	564,106	2,721	1.05	10.61	3.92	9.49	13.46	14.05	1,000	1	46	1.17	0.08
<b>Total/Average</b>			<b>1,850,338</b>	<b>5,259</b>	<b>0.74</b>	<b>7.19</b>	<b>3.46</b>	<b>9.04</b>	<b>12.23</b>	<b>15.16</b>	<b>3,956</b>	<b>61</b>	<b>206</b>	<b>0.82</b>	<b>0.15</b>
<b>Jackson, TN (Metro)</b>															
Bank of Jackson	No	Jackson	223,224	1,282	1.27	11.58	2.95	9.24	18.87	53.74	48	3	32	1.57	0.16
Bank of Crockett	No	Bells	198,035	1,393	1.50	13.49	3.36	9.53	17.25	32.60	50	5	12	1.40	0.01
<b>Total/Average</b>			<b>421,259</b>	<b>2,675</b>	<b>1.39</b>	<b>12.54</b>	<b>3.16</b>	<b>9.39</b>	<b>18.06</b>	<b>43.17</b>	<b>98</b>	<b>8</b>	<b>44</b>	<b>1.50</b>	<b>0.09</b>
<b>Memphis, TN-MS-AR (Metro)</b>															
Independent Bank	No	Memphis	1,166,848	6,891	1.22	10.04	4.48	11.08	12.13	7.15	661	1,123	2,078	0.89	0.83
Landmark Community Bank	No	Collierville	4,953	952,669	1.06	11.02	2.95	9.76	15.72	18.16	105	86	303	0.82	0.55
Triumph Bank	No	Memphis	888,089	3,758	0.89	9.48	2.54	9.49	12.10	18.10	500	127	69	1.01	1.02
Bank of Fayette County	No	Piperton	731,196	4,648	1.36	14.88	3.98	9.11	NA	12.81	421	144	229	1.18	0.26
Financial Federal Bank	Yes	Memphis	704,588	5,800	1.75	14.10	2.89	12.30	NA	3.76	450	18	33	1.10	0.03
Evolve Bank & Trust	No	Memphis	603,606	2,767	1.07	11.99	4.30	8.47	12.73	10.42	439	69	303	1.27	0.61
Paragon Bank	No	Memphis	497,710	1,562	0.70	6.56	3.34	9.84	16.01	7.29	532	167	38	1.08	0.84
Bank of Bartlett	No	Bartlett	434,536	1,383	0.72	8.28	5.16	7.70	15.26	20.11	630	39	723	0.74	1.86
Patriot Bank	No	Millington	433,161	3,403	1.73	18.31	3.35	8.39	12.86	3.64	145	20	60	1.06	0.48
First Capital Bank	No	Germantown	355,494	1,238	0.70	6.66	2.68	10.63	NA	14.25	600	-	-	0.93	0.48
BankTennessee	Yes	Collierville	352,033	527	0.31	3.11	3.85	8.96	12.55	12.25	1,167	135	444	1.31	1.03
Bank3	No	Memphis	303,932	1,653	1.26	10.83	3.77	10.63	NA	17.17	703	-	2	1.16	0.00
Tri-State Bank of Memphis	No	Memphis	103,263	(587)	(1.28)	(10.52)	2.88	8.84	14.70	35.25	350	63	160	3.12	1.41
Brighton Bank	No	Brighton	43,289	(29)	(0.14)	(2.12)	4.67	6.73	12.63	15.24	89	198	197	1.75	2.45
<b>Total/Average</b>			<b>7,570,414</b>	<b>37,967</b>	<b>0.81</b>	<b>8.04</b>	<b>3.63</b>	<b>9.42</b>	<b>13.67</b>	<b>13.97</b>	<b>6,792</b>	<b>2,189</b>	<b>4,639</b>	<b>1.09</b>	<b>0.69</b>

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
<b>Other</b>															
First Citizens National Bank	No	Dyersburg	1,949,858	10,164	1.11	9.13	3.26	9.84	NA	25.81	775	165	485	1.12	0.22
Commercial Bank & Trust Company	Yes	Paris	926,822	6,529	1.56	14.40	3.53	9.79	15.25	34.55	383	153	287	1.38	0.59
Apex Bank	No	Camden	873,722	8,936	2.59	19.27	6.04	11.15	NA	14.36	2,500	189	459	1.15	1.51
Centennial Bank	No	Trezevant	622,762	2,233	0.74	6.35	4.37	10.20	14.07	21.26	1,536	144	1,473	1.19	0.73
Security Bank and Trust Company	Yes	Paris	612,226	5,482	2.05	23.76	3.39	8.12	10.96	10.80	700	9	41	0.38	0.02
Hardin County Bank	No	Savannah	570,591	2,963	1.12	12.42	3.88	8.97	NA	9.50	270	12	148	1.04	1.35
INSOUTH Bank	No	Brownsville	373,318	1,947	1.10	11.33	4.74	9.25	NA	9.94	67	31	202	1.00	0.77
Wayne County Bank	No	Waynesboro	337,415	1,966	1.21	8.19	4.79	14.46	NA	22.26	150	86	210	1.59	3.41
Carroll Bank and Trust	No	Huntingdon	331,779	1,407	0.90	8.95	4.43	9.66	NA	12.38	92	9	58	0.96	0.74
Bank of Ripley	No	Ripley	246,573	1,135	0.97	6.04	3.47	14.54	28.07	48.80	-	39	52	1.38	1.67
Security Bank	No	Dyersburg	238,948	1,075	1.01	9.04	3.15	9.38	15.17	26.32	-	26	-	1.67	0.21
Peoples Bank	No	Clifton	221,164	1,058	0.98	10.34	4.83	9.60	NA	13.91	430	43	360	1.21	1.90
Bank of Perry County	Yes	Lobelville	191,503	1,442	1.60	17.54	4.35	9.25	NA	18.33	140	29	44	1.11	0.52
Bank of Waynesboro	No	Waynesboro	188,401	609	0.68	5.26	4.29	12.72	20.99	33.04	416	18	40	1.78	0.43
Traditions First Bank	No	Erin	178,904	562	0.67	7.47	3.24	8.36	NA	33.56	95	13	11	0.86	0.00
Decatur County Bank	Yes	Decaturville	168,718	713	0.96	13.89	5.21	7.40	11.38	20.74	599	4	66	1.14	0.31
McKenzie Banking Company	No	McKenzie	153,929	1,340	1.89	14.28	6.04	13.19	NA	51.48	215	41	108	2.48	2.55
Bank of Gleason	No	Gleason	117,941	731	1.28	5.47	3.43	23.08	39.89	70.95	70	17	99	1.26	0.12
Central Bank	No	Savannah	111,229	239	0.46	3.71	4.17	11.22	22.72	29.40	-	25	-	1.90	0.32
Farmers & Merchants Bank	Yes	Dyer	110,158	309	0.59	6.31	2.69	9.10	NA	48.64	-	19	7	0.57	0.35
Home Banking Company	No	Selmer	103,660	155	0.31	2.98	3.34	9.77	NA	52.87	-	1	-	1.14	0.36
Bank of Halls	No	Halls	101,870	444	0.96	9.47	2.98	9.15	15.14	31.81	-	2	-	1.42	1.03
Bank of Milan	Yes	Milan	83,544	253	0.64	6.89	3.43	8.65	NA	45.58	55	29	2	0.62	0.00
Lawrenceburg Federal Bank	No	Lawrenceburg	73,656	201	0.55	2.61	3.17	20.98	NA	17.29	(15)	-	-	0.36	0.23
Greenfield Banking Company	No	Greenfield	72,009	212	0.63	6.88	3.76	8.87	10.57	18.99	79	152	3	1.70	1.63
Lauderdale County Bank	No	Halls	56,033	117	0.43	3.96	3.93	10.23	NA	43.38	64	4	14	1.09	0.41
Gates Banking and Trust Company	No	Gates	51,663	176	0.72	6.07	2.47	10.44	20.08	31.65	-	-	-	1.97	0.08
Farmers Bank	No	Parsons	42,998	167	0.82	6.61	3.53	11.75	32.63	57.17	132	2	2	2.76	1.42
Citizens Bank & Trust Company	Yes	Atwood	25,023	48	0.36	3.50	2.90	10.29	27.66	27.07	-	-	-	0.81	0.02
<b>Total/Average</b>			<b>9,136,417</b>	<b>52,613</b>	<b>1.00</b>	<b>9.04</b>	<b>3.89</b>	<b>11.01</b>	<b>20.33</b>	<b>30.41</b>	<b>8,753</b>	<b>1,262</b>	<b>4,171</b>	<b>1.15</b>	<b>0.79</b>
<b>West Tennessee - Total/Average</b>			<b>18,978,428</b>	<b>98,514</b>	<b>0.98</b>	<b>9.20</b>	<b>3.53</b>	<b>9.71</b>	<b>16.07</b>	<b>25.68</b>	<b>19,599</b>	<b>3,520</b>	<b>9,060</b>	<b>1.09</b>	<b>0.67</b>

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<b>Middle Tennessee</b>															
<b>Cookeville, TN (Micro)</b>															
One Bank of Tennessee	Yes	Cookeville	1,232,374	5,541	0.97	11.95	3.41	7.34	14.70	36.35	950	133	360	0.80	0.12
First National Bank of Tennessee	Yes	Livingston	980,581	2,649	0.58	4.81	3.23	10.53	NA	49.46	3,482	145	248	1.87	0.22
American Bank & Trust of the Cumberlands	Yes	Livingston	286,415	2,939	2.21	24.75	3.45	9.08	14.85	28.78	-	43	210	1.09	0.00
Putnam 1st Mercantile Bank	Yes	Cookeville	140,862	916	1.38	12.17	3.68	10.87	NA	25.03	130	15	20	1.31	0.05
Union Bank & Trust Company	Yes	Livingston	93,473	877	1.96	15.84	4.80	12.20	22.19	35.09	66	14	318	1.34	2.49
<b>Total/Average</b>			<b>2,733,705</b>	<b>12,922</b>	<b>1.42</b>	<b>13.90</b>	<b>3.71</b>	<b>10.00</b>	<b>17.25</b>	<b>34.94</b>	<b>4,628</b>	<b>350</b>	<b>1,156</b>	<b>1.25</b>	<b>0.22</b>
<b>McMinnville, TN (Micro)</b>															
First National Bank of Middle Tennessee	No	McMinnville	565,461	4,063	1.48	11.91	3.34	12.31	20.20	11.23	490	52	-	0.99	0.06
Security Federal Savings Bank of McMinnville	No	McMinnville	243,301	1,107	0.94	8.90	3.51	10.20	15.07	17.84	80	12	41	0.98	0.13
Homeland Community Bank	No	McMinnville	176,318	742	0.91	10.16	3.24	8.76	14.09	32.31	-	4	13	1.14	1.71
<b>Total/Average</b>			<b>985,080</b>	<b>5,912</b>	<b>1.11</b>	<b>10.32</b>	<b>3.36</b>	<b>10.42</b>	<b>16.45</b>	<b>20.46</b>	<b>570</b>	<b>68</b>	<b>54</b>	<b>1.07</b>	<b>0.37</b>
<b>Nashville-Davidson--Murfreesboro--Franklin, TN (Metro)</b>															
FirstBank	No	Nashville	7,250,529	24,937	0.74	6.10	3.67	9.74	13.54	15.51	52,003	1,448	3,576	2.15	0.60
Franklin Synergy Bank	No	Franklin	3,768,513	14,464	0.75	6.20	3.21	11.85	NA	13.82	16,217	2,144	25,697	1.33	0.65
Wilson Bank and Trust	No	Lebanon	3,150,906	18,673	1.27	10.70	3.59	11.43	NA	16.78	5,593	650	503	1.50	0.02
Reliant Bank	No	Brentwood	2,982,303	15,786	1.25	10.84	4.17	10.23	12.49	11.30	5,900	865	1,106	0.75	0.34
CapStar Bank	No	Nashville	2,444,215	8,008	0.73	6.06	3.33	9.58	14.32	24.44	9,176	222	967	1.22	0.14
First Farmers and Merchants Bank	No	Columbia	1,606,492	7,187	0.97	9.58	3.17	8.87	15.55	15.66	700	44	9	0.97	0.11
Citizens Bank of Lafayette	No	Lafayette	1,010,533	5,376	1.12	9.03	3.63	11.40	18.64	29.85	868	203	461	1.50	1.18
Volunteer State Bank	Yes	Portland	840,845	3,451	0.89	5.17	4.34	9.28	12.94	21.75	1,697	125	84	0.85	0.00
First Federal Bank	Yes	Dickson	790,415	5,096	1.37	10.94	3.48	10.57	NA	37.59	975	80	49	1.71	0.21
Farmers Bank	No	Portland	728,140	4,742	1.37	11.12	4.33	12.37	16.88	23.42	280	152	168	1.24	0.24
Citizens Bank	No	Carthage	669,383	6,975	2.18	11.92	3.59	17.01	25.73	61.37	470	43	35	0.90	0.03
Truxton Trust Company	No	Nashville	665,078	4,587	1.58	15.26	3.20	10.35	14.49	30.27	603	1	10	0.95	0.31
First Freedom Bank	No	Lebanon	620,964	2,826	1.04	10.85	3.97	9.35	NA	12.27	1,337	81	1,087	1.02	0.46
InsBank	No	Nashville	591,695	1,739	0.62	5.55	2.90	10.81	13.83	11.51	1,100	-	-	1.30	0.84
Macon Bank and Trust Company	No	Lafayette	471,174	1,417	0.64	5.26	2.89	11.91	NA	48.03	90	37	82	1.39	0.05
TriStar Bank	No	Dickson	352,872	1,268	0.77	9.39	4.12	8.00	11.52	16.46	750	42	298	1.26	0.00
Studio Bank	No	Nashville	334,599	(1,141)	(0.84)	(6.12)	2.87	12.06	17.96	24.63	1,000	-	-	1.13	0.00
Fourth Capital Bank	Yes	Nashville	326,867	(1,771)	(1.26)	(12.48)	3.17	10.12	NA	32.58	970	3	56	1.48	0.46
Southern Bank of Tennessee	Yes	Mount Juliet	323,282	1,102	0.71	5.46	3.43	12.14	16.47	23.49	15	3	57	0.84	0.33
Citizens Bank	No	Hartsville	275,924	1,209	0.91	8.85	3.53	10.21	15.23	36.27	100	98	44	1.67	0.41
Bank of Dickson	No	Dickson	263,619	962	0.78	6.34	3.06	11.62	NA	40.33	-	4	4	1.13	1.77
CedarStone Bank	No	Lebanon	255,287	1,002	0.85	8.76	3.39	9.79	13.93	25.22	200	37	99	0.81	0.08
Heritage Bank & Trust	No	Columbia	196,528	679	0.71	8.23	3.67	8.67	13.03	21.25	115	87	23	1.88	0.37
Sumner Bank & Trust	No	Gallatin	187,921	747	0.81	8.22	3.61	10.01	14.78	21.73	60	2	5	0.89	0.04
Citizens Savings Bank and Trust Company	No	Nashville	104,095	38	0.08	1.14	4.21	6.50	9.55	18.98	-	15	64	1.40	1.15
<b>Total/Average</b>			<b>30,212,179</b>	<b>129,359</b>	<b>0.80</b>	<b>6.89</b>	<b>3.54</b>	<b>10.55</b>	<b>15.05</b>	<b>25.38</b>	<b>100,219</b>	<b>6,386</b>	<b>34,484</b>	<b>1.48</b>	<b>0.40</b>

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<b>Tullahoma-Manchester, TN (Micro)</b>															
First National Bank of Manchester	No	Manchester	316,792	1,746	1.13	9.10	3.71	11.87	NA	28.14	95	13	171	1.37	0.41
First Vision Bank of Tennessee	No	Tullahoma	313,997	1,851	1.26	13.00	3.69	9.35	15.49	20.94	270	6	28	1.16	0.02
Citizens Community Bank	No	Winchester	253,628	1,887	1.55	11.84	4.61	12.82	18.77	19.95	480	248	188	2.10	1.42
Coffee County Bank	Yes	Manchester	221,016	2,407	2.34	20.00	4.36	11.19	15.07	17.51	110	135	167	1.36	0.78
Peoples Bank & Trust Company	No	Manchester	112,443	567	1.06	8.70	4.40	12.05	NA	26.11	45	1	2	1.38	0.03
<b>Total/Average</b>			<b>1,217,876</b>	<b>8,458</b>	<b>1.47</b>	<b>12.53</b>	<b>4.15</b>	<b>11.46</b>	<b>16.44</b>	<b>22.53</b>	<b>1,000</b>	<b>403</b>	<b>556</b>	<b>1.47</b>	<b>0.55</b>
<b>Other</b>															
First National Bank of Pulaski	No	Pulaski	971,845	4,880	1.06	9.88	3.42	10.48	NA	27.33	755	35	237	1.24	0.19
First Community Bank of Tennessee	No	Shelbyville	729,088	18,728	5.90	51.47	2.87	11.85	14.94	11.69	526	198	233	0.62	0.05
First Commerce Bank	No	Lewisburg	490,063	2,658	1.16	13.20	3.45	8.80	12.47	19.56	240	4	137	1.22	0.08
Bank of Frankewing	No	Frankewing	343,177	1,412	0.88	7.97	3.87	10.96	NA	27.18	200	97	49	1.80	0.42
Community Bank	No	Lexington	174,034	1,307	1.57	16.19	4.12	9.67	14.54	10.18	-	8	24	1.08	0.07
Bank of Lincoln County	No	Fayetteville	168,962	1,165	1.47	11.83	4.83	12.18	16.08	21.84	30	18	9	1.30	0.08
Peoples Bank of Middle Tennessee	No	Shelbyville	158,359	842	1.10	8.50	3.59	12.87	NA	27.09	73	26	25	1.97	0.33
People's Bank and Trust Company of Pickett County	No	Byrdstown	132,544	753	1.18	9.47	4.82	12.38	NA	21.93	237	66	243	1.40	1.56
Peoples Bank	No	Sardis	102,267	389	0.83	8.85	3.99	9.03	NA	29.14	18	2	13	0.88	0.12
<b>Total/Average</b>			<b>3,270,339</b>	<b>32,134</b>	<b>1.68</b>	<b>15.26</b>	<b>3.88</b>	<b>10.91</b>	<b>14.51</b>	<b>21.77</b>	<b>2,079</b>	<b>454</b>	<b>970</b>	<b>1.32</b>	<b>0.21</b>
<b>Middle Tennessee - Total/Average</b>			<b>38,419,179</b>	<b>188,785</b>	<b>1.30</b>	<b>11.78</b>	<b>3.73</b>	<b>10.67</b>	<b>15.94</b>	<b>25.02</b>	<b>108,496</b>	<b>7,661</b>	<b>37,220</b>	<b>1.44</b>	<b>0.37</b>
<b>East Tennessee</b>															
<b>Chattanooga, TN-GA (Metro)</b>															
First Volunteer Bank	No	Chattanooga	1,148,944	5,074	0.95	7.80	4.41	11.55	17.30	21.90	5,047	249	426	1.68	0.82
Citizens Tri-County Bank	Yes	Dunlap	1,009,193	6,989	1.45	14.71	3.63	9.15	NA	25.56	264	319	531	1.46	0.91
Tower Community Bank	No	Jasper	230,015	1,154	1.03	10.91	4.42	9.23	NA	12.55	220	9	15	0.66	0.69
Millennium Bank	Yes	Ooltewah	473,944	5	-	0.04	4.09	9.84	NA	19.75	90	119	11	1.25	0.67
Mountain Valley Bank	No	Dunlap	114,787	348	0.62	6.90	4.62	8.85	16.11	12.42	185	20	98	1.01	0.96
<b>Total/Average</b>			<b>2,976,883</b>	<b>13,570</b>	<b>0.81</b>	<b>8.07</b>	<b>4.23</b>	<b>9.72</b>	<b>16.71</b>	<b>18.44</b>	<b>5,806</b>	<b>716</b>	<b>1,081</b>	<b>1.43</b>	<b>0.82</b>
<b>Kingsport-Bristol-Bristol, TN-VA (Metro)</b>															
Bank of Tennessee	Yes	Kingsport	1,574,757	10,837	1.46	16.05	3.88	8.67	11.81	10.39	1,690	169	485	0.72	0.37
First Community Bank of East Tennessee	No	Rogersville	192,586	836	0.95	7.40	4.16	11.97	NA	27.29	(352)	775	178	1.58	0.62
Civis Bank	No	Rogersville	94,324	(87)	(0.19)	(8.12)	3.89	2.63	5.63	25.95	-	2	195	0.74	2.20
<b>Total/Average</b>			<b>1,861,667</b>	<b>11,586</b>	<b>0.74</b>	<b>5.11</b>	<b>3.98</b>	<b>7.76</b>	<b>8.72</b>	<b>21.21</b>	<b>1,338</b>	<b>946</b>	<b>858</b>	<b>0.79</b>	<b>0.49</b>

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
<b>Knoxville, TN (Metro)</b>															
Home Federal Bank of Tennessee	No	Knoxville	2,429,688	4,505	0.39	2.17	2.23	17.84	NA	51.92	445	354	2	0.89	0.15
SouthEast Bank	No	Farragut	1,863,680	6,713	0.71	8.29	3.35	8.57	14.47	8.03	5,500	101	482	0.68	0.88
Mountain Commerce Bank	No	Knoxville	1,168,767	4,141	0.80	7.74	3.34	10.01	13.50	17.87	4,995	31	58	1.15	0.54
CBBC Bank	No	Maryville	398,531	3,428	1.85	11.48	3.54	15.64	22.69	43.78	315	251	259	1.67	0.04
TNBANK	No	Oak Ridge	278,027	755	0.60	6.96	3.76	8.44	10.46	21.14	138	2	86	0.88	1.97
Citizens Bank and Trust Company of Grainger County	No	Rutledge	231,576	976	0.92	5.23	3.11	16.06	NA	62.63	70	10	39	1.21	1.15
Newport Federal Bank	No	Newport	226,158	562	0.51	4.64	2.51	10.93	NA	31.32	75	3	4	1.41	0.22
Peoples Bank of the South	Yes	La Follette	171,592	1,582	1.96	14.95	4.91	12.62	17.95	13.46	-	2	21	1.06	2.45
UBank	Yes	Jellico	74,639	262	0.75	5.60	4.46	12.76	NA	11.66	30	22	27	1.03	0.57
<b>Total/Average</b>			<b>6,842,658</b>	<b>22,924</b>	<b>0.94</b>	<b>7.45</b>	<b>3.47</b>	<b>12.54</b>	<b>15.81</b>	<b>29.09</b>	<b>11,568</b>	<b>776</b>	<b>978</b>	<b>0.93</b>	<b>0.58</b>
<b>Sevierville, TN (Micro)</b>															
SmartBank	No	Pigeon Forge	3,265,878	10,568	0.74	5.88	3.80	9.82	12.82	18.65	6,050	122	161	0.67	0.26
Citizens National Bank	Yes	Sevierville	1,272,252	10,087	1.76	15.19	3.80	11.00	15.73	20.48	496	23	540	1.17	0.00
Tennessee State Bank	Yes	Pigeon Forge	752,988	5,586	1.62	14.43	3.97	10.87	16.84	24.61	600	2,435	784	1.30	0.65
Sevier County Bank	No	Sevierville	371,114	232	0.14	1.49	3.16	8.76	14.87	23.96	410	15	22	1.15	0.14
<b>Total/Average</b>			<b>5,662,232</b>	<b>26,473</b>	<b>1.07</b>	<b>9.25</b>	<b>3.68</b>	<b>10.11</b>	<b>15.07</b>	<b>21.93</b>	<b>7,556</b>	<b>2,595</b>	<b>1,507</b>	<b>0.89</b>	<b>0.24</b>
<b>Other</b>															
Commercial Bank	No	Harrogate	1,566,423	9,307	1.22	13.14	3.83	9.20	13.07	8.94	1,209	228	261	0.85	1.55
Citizens Bank	Yes	Elizabethton	1,047,531	4,738	1.02	8.15	4.37	11.38	16.99	7.68	3,380	86	577	1.13	0.33
First Century Bank	No	Tazewell	471,463	3,558	1.64	17.73	3.96	9.15	14.19	26.00	150	76	60	1.38	0.07
Andrew Johnson Bank	No	Greeneville	423,167	2,112	1.05	9.87	4.24	10.37	16.07	20.15	248	-	247	1.49	0.32
Simply Bank	Yes	Spring City	417,248	2,743	1.43	15.88	4.63	8.78	NA	16.31	275	24	72	1.19	1.18
Bank of Cleveland	No	Cleveland	327,685	2,168	1.41	9.93	4.02	13.93	19.68	21.87	141	21	437	1.02	0.59
Elizabethton Federal Savings Bank	No	Elizabethton	304,645	1,493	1.00	2.46	2.69	40.51	NA	86.92	-	-	4	1.07	0.43
Community National Bank	Yes	Dayton	268,647	81	0.06	0.59	4.09	10.21	NA	30.48	-	89	341	1.27	3.24
Peoples Bank of East Tennessee	No	Madisonville	260,486	1,571	1.32	11.87	4.68	10.81	NA	25.25	254	49	258	1.00	1.07
First National Bank of Oneida	Yes	Oneida	250,548	1,621	1.37	11.92	4.02	10.72	17.08	23.92	640	27	21	2.43	0.37
Volunteer Federal Savings Bank	No	Madisonville	232,335	768	0.70	5.14	3.59	13.40	28.31	34.00	38	11	9	0.51	0.16
Union Bank	No	Jamestown	211,314	47	0.05	0.38	3.26	11.75	22.72	39.94	190	101	248	1.30	1.75
First Peoples Bank of Tennessee	No	Jefferson City	174,366	(2,991)	(3.73)	(41.77)	4.09	8.47	11.76	20.17	5,088	7	2,426	3.13	2.64
Greeneville Federal Bank, FSB	No	Greeneville	161,162	471	0.61	4.12	4.45	14.45	21.87	15.23	76	26	146	1.67	2.33
First Farmers and Commercial Bank	No	Pikeville	155,368	644	0.87	8.62	3.80	9.85	14.63	16.35	184	5	30	0.77	0.61
Farmers State Bank	No	Mountain City	154,626	431	0.57	3.66	4.13	15.31	NA	20.71	95	19	32	1.02	0.25
Heritage Community Bank	Yes	Greeneville	134,874	417	0.66	7.04	3.68	9.21	14.75	16.91	71	172	145	1.20	0.02
Johnson County Bank	No	Mountain City	133,677	491	0.77	4.82	3.37	15.22	NA	42.56	42	9	46	0.63	0.90
Highland Federal Savings & Loan Association	No	Crossville	65,944	233	0.74	3.25	3.52	22.15	50.34	56.17	18	-	-	0.69	0.00
Security Federal Bank	No	Elizabethton	61,841	152	0.49	3.03	3.06	15.65	28.09	22.01	5	3	5	1.05	1.26
<b>Total/Average</b>			<b>6,823,350</b>	<b>30,055</b>	<b>0.66</b>	<b>4.99</b>	<b>3.87</b>	<b>13.53</b>	<b>20.68</b>	<b>27.58</b>	<b>12,104</b>	<b>953</b>	<b>5,365</b>	<b>1.18</b>	<b>0.97</b>
<b>East Tennessee - Total/Average</b>			<b>24,166,790</b>	<b>104,608</b>	<b>0.84</b>	<b>6.97</b>	<b>3.85</b>	<b>10.73</b>	<b>15.40</b>	<b>23.65</b>	<b>38,372</b>	<b>5,986</b>	<b>9,789</b>	<b>1.04</b>	<b>0.63</b>