

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 (%)
															30-100 \$	100 + \$				
State Summary																				
Greater than \$10 Billion	3	148,481,861	108,133,082	440,248	1.19	10.14	3.32	56.17	10.36	9.77	59,252	16,078	62,563	192,603	62,821	841,668	9,700	1.34%	0.64%	
\$1 Billion to \$10 Billion	27	53,185,813	37,572,218	149,634	1.20	11.49	3.37	62.00	10.39	18.66	7,664	3,099	7,448	283,352	120,579	93,732	13,753	1.04%	0.39%	
\$500 Million to \$1 Billion	26	18,781,127	13,176,672	48,318	1.01	10.52	3.74	64.68	10.56	16.17	5,145	859	4,038	100,321	16,293	78,784	13,658	1.19%	0.66%	
\$250 Million to \$500 Million	26	9,181,376	6,285,397	20,998	0.92	9.32	3.55	69.84	11.77	21.41	1,231	414	1,894	39,706	5,266	23,503	3,984	1.16%	0.35%	
\$120 Million to \$250 Million	27	5,049,336	3,214,728	8,025	0.67	4.79	3.60	73.33	11.05	24.59	(207)	1,103	822	38,738	1,887	18,976	4,239	1.23%	0.51%	
Less than \$120 Million	6	450,034	289,987	650	0.44	2.39	3.98	80.42	14.26	27.64	181	9	92	2,594	837	615	286	1.13%	0.34%	
State Total	115	235,129,547	168,672,084	667,873	1.15	10.32	3.38	59.11	10.46	13.10	73,266	21,562	76,857	657,314	207,683	1,057,278	45,620	1.25%	0.57%	
Greater than \$10 Billion																				
First Horizon Bank	No	Memphis	81,201,651	62,224,800	250,026	1.22	11.03	3.39	54.80	10.33	0.72	40,000	11,522	40,698	102,792	11,503	612,767	2,736	1.32%	0.77%
Pinnacle Bank	No	Nashville	54,173,093	36,136,746	150,569	1.14	9.16	3.07	54.50	9.73	16.99	16,960	3,980	17,972	47,937	4,337	171,570	3,638	1.16%	0.33%
FirstBank	No	Nashville	13,107,117	9,771,536	39,653	1.20	10.24	3.49	59.20	11.01	11.60	2,292	576	3,893	41,874	46,981	57,331	3,326	1.54%	0.82%
Total/Average			148,481,861	108,133,082	440,248	1.19	10.14	3.32	56.17	10.36	9.77	59,252	16,078	62,563	192,603	62,821	841,668	9,700	1.34%	0.64%
\$1 Billion to \$10 Billion																				
Wilson Bank & Trust	No	Lebanon	5,529,480	4,181,463	16,930	1.23	13.84	3.35	55.70	10.42	11.78	1,840	132	382	31,922	462	4,512	-	1.23%	0.09%
SmartBank	No	Pigeon Forge	5,407,465	3,992,207	12,074	0.92	9.11	3.20	65.90	8.77	10.62	979	241	332	7,667	183	7,624	144	0.96%	0.15%
Southeast Bank	No	Farragut	3,294,195	2,831,187	5,011	0.66	7.53	3.38	74.00	8.90	9.45	230	131	596	75,194	101,961	1,578	122	0.59%	3.15%
Home Federal Bank Of Tennessee	No	Knoxville	2,745,467	1,273,628	423	0.06	0.37	1.86	96.20	16.72	31.45	75	-	3	8,373	-	5,077	-	1.01%	0.18%
First Citizens National Bank	No	Dyersburg	2,533,033	1,531,384	5,350	0.82	10.85	2.45	68.50	9.54	18.22	-	194	148	4,597	882	5,262	260	1.18%	0.25%
Commercial Bank	No	Harrogate	2,245,139	1,782,687	9,056	1.60	15.05	3.76	44.20	10.63	7.63	-	236	331	3,710	20	4,808	565	1.02%	0.24%
Bank Of Tennessee	Yes	Kingsport	1,974,651	1,564,168	6,996	1.42	13.31	3.55	64.30	9.44	13.93	(126)	155	107	4,446	-	4,605	-	0.97%	0.23%
Builtwell Bank	No	Chattanooga	1,934,626	1,261,913	9,669	2.03	18.29	4.66	46.60	8.68	30.56	-	39	117	8,339	-	8,204	-	1.49%	0.42%
Citizens National Bank	Yes	Sevierville	1,885,947	1,251,267	7,279	1.51	14.79	3.04	51.30	10.11	18.50	300	13	43	6,780	78	2	-	1.11%	0.00%
Mountain Commerce Bank	No	Knoxville	1,792,656	1,469,486	2,499	0.57	6.64	2.22	66.00	9.35	7.59	64	12	166	116	-	891	7,018	0.78%	0.44%
First Farmers And Merchants Bank	No	Columbia	1,774,876	1,003,200	4,604	1.00	12.81	2.96	63.90	10.21	28.13	325	4	20	397	-	1,281	-	0.82%	0.07%
Citizens Bank	No	Lafayette	1,698,790	1,171,806	4,412	1.03	11.56	3.41	62.30	9.55	19.85	300	52	155	17,648	1,622	5,331	-	1.10%	0.41%
F&M Bank	Yes	Clarksville	1,674,724	1,176,791	3,255	0.78	6.88	3.23	74.60	8.43	15.49	44	100	157	2,189	-	750	-	0.72%	0.04%
One Bank Of Tennessee	Yes	Cookeville	1,659,065	1,059,262	6,601	1.62	18.61	3.52	55.70	7.68	27.47	420	40	124	361	157	67	539	0.53%	0.05%
Volunteer State Bank	Yes	Nashville	1,591,203	1,094,824	2,361	0.59	3.87	3.78	78.90	9.51	16.83	150	102	158	647	-	5,857	-	1.04%	0.37%
Independent Bank	No	Memphis	1,565,973	1,235,277	3,752	0.99	8.62	4.50	67.50	10.70	4.26	1,366	762	2,128	23,873	3,562	307	943	1.17%	0.31%
Citizens Tri-County Bank	Yes	Dunlap	1,525,995	944,932	6,304	1.66	16.39	3.47	56.10	9.21	23.04	(7)	343	373	5,823	146	6,691	1,308	1.88%	0.53%
Security Bank And Trust Company	No	Paris	1,461,379	957,839	4,838	1.31	12.10	3.27	50.30	10.85	18.46	-	23	-	341	112	638	-	0.34%	0.05%
First National Bank Of Pulaski	No	Pulaski	1,429,849	972,093	4,302	1.20	13.89	3.36	55.10	10.85	17.74	219	31	15	1,919	-	665	-	1.31%	0.05%
Apex Bank	No	Camden	1,386,953	1,188,188	8,829	2.70	17.89	5.47	33.20	14.76	10.94	-	78	37	42,754	7,883	12,516	1,384	1.01%	1.57%
First National Bank Of Tennessee	Yes	Livingston	1,336,078	689,337	5,898	1.79	12.78	3.83	57.00	11.25	49.12	-	53	568	913	-	1,394	-	1.36%	0.10%
Citizens Bank	Yes	Elizabethton	1,307,155	1,012,472	5,141	1.61	9.45	4.00	63.80	13.33	11.08	181	290	487	9,327	1,348	5,296	-	1.01%	0.51%
#N/A	No	Nashville	1,191,874	701,742	4,967	1.87	19.96	2.91	51.10	10.46	38.65	390	2	10	2,598	-	-	-	0.96%	0.00%
Commercial Bank & Trust Company	Yes	Paris	1,092,505	582,304	2,627	0.98	10.38	3.04	73.30	11.58	39.00	246	34	291	719	116	87	-	1.39%	0.02%
Financial Federal Bank	Yes	Memphis	1,074,819	1,037,045	1,923	0.72	5.86	2.02	63.20	9.82	2.60	125	-	-	1,936	-	513	-	0.78%	0.05%
Studio Bank	No	Nashville	1,049,482	770,860	1,945	0.75	8.17	2.97	69.30	9.80	12.77	203	1	2	1,967	64	4,525	1,365	1.18%	0.57%
The Bank Of Fayette County	No	Piperton	1,022,434	834,856	2,588	1.04	11.16	3.87	65.90	9.94	8.73	340	31	698	18,796	1,983	5,251	105	1.13%	0.72%
Total/Average			53,185,813	37,572,218	149,634	1.20	11.49	3.37	62.00	10.39	18.66	7,664	3,099	7,448	283,352	120,579	93,732	13,753	1.04%	0.39%

TENNESSEE BANKS - PERFORMANCE COMPARISON - MARCH 31, 2025

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CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS			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 (%)
Institution	Sub S	Count/City													30-100	100 +				
															\$	\$				
\$500 Million to \$1 Billion																				
First Federal Bank	Yes	Dickson	975,349	566,640	3,977	1.63	11.95	3.30	49.10	11.04	20.88	400	10	50	9,961	-	2,487	-	2.09%	0.26%
Tennessee State Bank	Yes	Pigeon Forge	944,853	663,611	2,429	1.02	10.14	4.02	74.30	9.12	18.58	150	20	105	1,172	289	70	-	1.08%	0.04%
INSBANK	No	Nashville	934,717	784,251	2,086	0.92	8.40	3.16	60.30	11.33	12.76	263	-	-	1,862	-	5,188	-	1.30%	0.56%
First National Bank Of Middle Tennessee	No	Mcminnville	906,550	702,749	1,345	0.60	6.24	3.04	78.00	10.20	16.41	100	-	26	2,870	4,598	3,206	745	0.99%	0.94%
The Farmers Bank	No	Portland	893,307	583,212	3,532	1.52	13.09	4.45	54.30	14.32	17.26	515	115	740	2,147	-	6,621	-	1.17%	0.74%
Paragon Bank	No	Memphis	873,400	728,654	2,090	0.95	12.43	3.76	69.50	8.18	2.36	-	22	29	23,435	-	2,132	115	1.14%	0.26%
Legends Bank	No	Clarksville	871,298	595,395	2,010	0.93	9.92	3.57	70.30	10.32	16.18	25	3	46	724	213	21	-	0.93%	0.03%
First Commerce Bank	No	Lewisburg	863,563	643,319	3,551	1.66	18.94	4.72	44.50	9.94	11.78	210	13	80	825	7	390	-	0.77%	0.05%
Citizens Bank	No	Carthage	797,824	432,849	3,246	1.57	13.25	3.13	32.60	15.84	45.40	111	28	46	2,880	202	2,337	-	1.16%	0.32%
Thread Bank	No	Rogersville	797,459	352,781	977	0.51	6.21	3.02	71.10	9.28	35.96	1,260	106	760	2,910	386	650	-	1.09%	0.13%
Centennial Bank	No	Trezevant	796,946	642,961	2,132	1.10	10.26	4.51	61.30	10.82	8.34	313	83	227	1,556	-	1,288	-	1.73%	0.16%
First Freedom Bank	No	Lebanon	769,676	594,720	2,112	1.09	10.29	3.44	53.60	10.71	19.60	433	42	266	672	51	481	-	1.17%	0.07%
First Community Bank Of Tennessee	No	Shelbyville	753,645	374,911	(17)	(0.01)	(0.08)	4.81	90.60	12.39	8.75	61	7	11	6,402	9,675	1,926	2,435	0.85%	1.86%
First Century Bank	No	Tazewell	744,377	631,923	2,272	1.24	14.70	3.69	54.40	8.59	12.22	181	6	3	4,355	-	194	-	0.98%	0.03%
Macon Bank And Trust Company	No	Lafayette	732,880	425,888	1,698	0.91	14.71	2.95	58.40	9.88	26.15	150	74	76	10,550	42	19	-	0.90%	0.01%
The Hardin County Bank	No	Savannah	628,428	495,568	1,627	1.02	12.01	3.76	63.30	10.30	7.98	225	2	52	2,028	-	2,357	1,556	0.85%	0.62%
Banktennessee	Yes	Collierville	608,675	495,104	1,971	1.30	11.24	3.39	65.40	9.16	10.15	-	82	65	2,540	-	5,001	-	1.28%	0.82%
Andrew Johnson Bank	No	Greeneville	595,955	429,742	1,874	1.27	15.01	3.79	58.00	10.30	18.97	94	-	19	4,248	-	3,900	-	1.57%	0.65%
Bank Of Bartlett	No	Bartlett	583,451	383,880	675	0.46	8.33	3.33	82.50	7.77	5.51	112	5	44	2,245	-	2,402	3,541	0.87%	1.02%
Carroll Bank And Trust	No	Huntingdon	573,041	410,899	1,055	0.75	10.25	3.75	72.40	8.38	11.21	137	10	46	3,634	-	4,856	-	0.81%	0.85%
Wayne County Bank	No	Waynesboro	545,725	386,227	2,196	1.60	13.28	4.37	48.00	12.79	15.44	150	32	66	4,456	83	3,346	-	1.19%	0.63%
INSOUTH Bank	No	Brownsville	543,004	410,673	953	0.70	9.16	4.20	80.80	8.78	4.08	10	11	22	3,375	331	5,869	23	1.38%	1.15%
Millennium Bank	Yes	Ooltewah	527,682	423,671	1,856	1.40	10.40	4.30	65.10	10.52	14.72	150	92	1	162	-	1,258	-	1.19%	0.24%
Cbbc Bank	No	Maryville	510,787	278,301	1,232	0.93	9.34	3.31	60.70	14.41	32.75	25	4	33	180	-	82	42	1.77%	0.02%
Tristar Bank	No	Dickson	505,538	373,935	1,067	0.85	10.99	3.58	73.50	10.01	10.36	-	18	120	4,452	416	-	55	0.96%	0.09%
Bank Of Frankewing	No	Frankewing	502,997	364,808	372	0.29	3.04	3.94	89.70	10.11	16.72	70	74	1,105	680	-	22,703	5,146	1.84%	5.54%
Total/Average			18,781,127	13,176,672	48,318	1.01	10.52	3.74	64.68	10.56	16.17	5,145	859	4,038	100,321	16,293	78,784	13,658	1.19%	0.66%

TENNESSEE BANKS - PERFORMANCE COMPARISON - MARCH 31, 2025

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CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS			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 (%)
Institution	Sub S	Count/City													30-100	100 +				
															\$	\$				
\$250 Million to \$500 Million																				
Southern Bank Of Tennessee	Yes	Mount Juliet	469,103	353,599	882	0.77	6.67	3.46	74.90	9.05	17.22	145	-	18	528	-	7	-	0.86%	0.00%
First Vision Bank Of Tennessee	No	Tullahoma	466,346	293,579	938	0.81	7.98	2.98	71.50	10.60	33.35	2	35	26	709	1,393	5,515	-	1.24%	1.48%
Bank3	No	Memphis	450,979	377,873	161	0.15	1.27	2.85	92.50	12.08	13.80	63	-	10	-	64	-	-	1.16%	0.01%
Patriot Bank	No	Millington	441,466	221,347	307	0.27	3.24	3.10	93.60	9.68	20.31	-	100	4	2,876	-	944	-	1.38%	0.21%
Peoples Bank Of East Tennessee	No	Madisonville	428,307	255,475	1,356	1.31	14.28	4.63	65.90	10.84	34.15	110	27	67	201	186	716	-	1.36%	0.21%
Peoples Bank	No	Clifton	406,802	299,698	1,770	1.77	15.05	5.07	54.40	12.31	17.18	105	19	215	5,741	-	1,768	55	1.04%	0.45%
Heritage Bank & Trust	No	Columbia	402,948	303,872	619	0.66	8.83	3.83	75.30	8.50	15.22	140	11	319	1,308	-	2,209	1,904	1.85%	1.02%
Tower Community Bank	No	Jasper	400,715	300,941	913	0.92	9.53	4.37	67.50	9.33	14.72	182	3	621	5,288	1,310	550	1,495	0.94%	0.84%
Security Federal Savings Bank Of Mcminnville	No	Mcminnville	391,657	279,135	1,030	1.10	11.40	3.21	59.90	10.29	15.56	7	2	4	1,898	-	28	-	1.00%	0.01%
Coffee County Bank	Yes	Manchester	384,640	327,184	2,026	2.16	19.76	4.39	56.20	9.40	12.15	183	22	40	1,777	-	1,024	-	1.22%	0.27%
Volunteer Federal Savings Bank	No	Madisonville	363,314	232,684	476	0.53	5.48	2.98	76.40	11.22	23.50	150	1	11	3,570	595	-	-	0.55%	0.16%
CedarStone Bank	No	Lebanon	353,463	264,532	476	0.53	6.70	2.80	75.40	8.61	13.80	-	3	7	303	-	53	-	0.57%	0.02%
Citizens Community Bank	No	Winchester	346,768	210,449	1,614	1.88	16.87	3.84	46.30	13.72	21.74	-	3	4	2,563	437	120	-	1.56%	0.16%
First National Bank	Yes	Oneida	340,424	203,840	1,664	2.01	18.69	4.07	54.10	11.17	27.34	-	23	67	1,228	466	595	-	2.74%	0.31%
Community Bank, Lexington, Tennessee	No	Lexington	323,498	266,022	362	0.46	5.23	3.93	85.40	8.92	11.63	-	12	179	340	-	220	-	0.95%	0.07%
Traditions First Bank	No	Erin	322,751	233,383	639	0.80	9.17	3.43	70.10	9.87	13.08	-	5	9	106	-	-	-	0.78%	0.00%
Rockpointbank, National Association	No	Chattanooga	318,892	253,399	267	0.34	2.76	2.85	82.70	13.04	12.37	91	-	-	322	-	-	-	0.92%	0.00%
Elizabethton Federal Savings Bank	No	Elizabethton	315,471	160,373	663	0.84	2.00	2.69	49.90	42.26	79.47	60	-	-	975	165	-	411	0.93%	0.18%
People's Bank And Trust Company Of Pickett Cour	#N/A	Byrdstown	297,823	213,215	1,188	1.61	16.62	4.72	58.00	10.69	22.03	75	115	236	3,442	-	3,009	-	1.14%	1.01%
TNBank	No	Oak Ridge	297,419	217,737	815	1.09	13.61	3.94	68.10	10.49	12.24	(103)	-	-	181	-	3,147	-	1.13%	1.06%
Decatur County Bank	Yes	Decaturville	287,763	232,846	440	0.61	6.81	3.89	85.10	8.36	7.62	-	9	1	224	-	242	119	0.92%	0.13%
Bank Of Crockett	No	Bells	284,530	172,621	715	1.01	11.14	3.47	48.40	10.27	23.85	40	3	3	1,747	-	39	-	1.51%	0.01%
Bank Of Crockett	No	Dickson	284,078	171,378	323	0.45	5.19	2.83	81.10	11.43	33.53	-	-	-	225	-	2,133	-	1.14%	0.75%
Newport Federal Bank	No	Newport	274,297	123,913	421	0.62	8.52	2.28	71.20	10.31	28.63	-	-	3	1,693	-	137	-	1.31%	0.05%
Citizens Bank And Trust Company Of Grainger Cou	No	Rutledge	268,711	105,904	737	1.03	12.16	3.13	62.30	14.22	23.27	(19)	10	1	529	-	645	-	1.10%	0.24%
Mountain Valley Bank	No	Dunlap	259,211	210,398	196	0.31	3.46	3.55	89.60	9.30	9.01	-	11	49	1,932	650	402	-	0.85%	0.41%
Total/Average			9,181,376	6,285,397	20,998	0.92	9.32	3.55	69.84	11.77	21.41	1,231	414	1,894	39,706	5,266	23,503	3,984	1.16%	0.35%



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