

TENNESSEE BANKS - PERFORMANCE COMPARISON - JUNE 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 + \$				
State Summary																				
Greater than \$10 Billion		3	134,671,737	86,789,370	938,742	1.50	12.68	2.92	57.87	9.18	20.36	(164,455)	36,962	57,809	109,608	30,179	460,650	30,098	1.55%	0.42%
\$1 Billion to \$10 Billion		22	40,311,932	25,623,181	269,407	1.44	12.55	3.45	59.65	9.99	24.72	(233)	5,677	9,564	95,230	83,269	76,769	25,220	1.20%	0.32%
\$500 Million to \$1 Billion		23	16,711,039	11,137,722	130,102	1.53	13.08	3.67	57.91	10.33	21.70	8,901	2,619	4,257	23,826	60,456	59,220	6,372	1.27%	0.69%
\$250 Million to \$500 Million		33	11,757,757	7,393,679	59,374	1.04	9.53	3.51	66.86	11.18	26.81	5,070	2,079	2,617	30,170	3,321	35,374	11,275	1.31%	0.42%
\$100 Million to \$250 Million		37	6,384,448	3,696,413	39,092	1.24	11.00	3.84	64.64	10.96	30.87	2,198	1,484	1,851	20,859	4,207	22,354	9,279	1.47%	0.59%
Less than \$100 Million		11	748,606	343,072	(1,659)	(0.97)	0.66	2.75	362.60	16.41	48.93	384	124	417	4,105	1,567	1,270	243	1.24%	0.41%
State Total		129	210,585,519	134,983,437	1,435,058	0.96	9.92	3.36	111.59	11.34	28.90	(148,135)	48,945	76,515	283,798	182,999	655,637	82,487	1.34%	0.47%
Greater than \$10 Billion																				
First Horizon Bank	No	Memphis	87,574,096	56,692,481	587,243	1.37	13.65	2.58	61.10	8.23	16.78	(150,000)	30,478	28,751	83,776	19,271	351,272	11,429	1.44%	0.43%
Pinnacle Bank	No	Nashville	35,216,904	22,897,935	253,897	1.47	10.03	3.00	48.20	9.60	25.07	10,062	5,664	27,029	15,086	1,810	53,105	6,683	1.20%	0.17%
FirstBank	No	Nashville	11,880,737	7,198,954	97,602	1.67	14.37	3.17	64.30	9.72	19.24	(24,517)	820	20,029	10,746	9,098	56,273	11,986	2.01%	0.65%
Total/Average			134,671,737	86,789,370	938,742	1.50	12.68	2.92	57.87	9.18	20.36	(164,455)	36,962	57,809	109,608	30,179	460,650	30,098	1.55%	0.42%
\$1 Billion to \$10 Billion																				
SmartBank	No	Pigeon Forge	3,645,830	2,468,318	20,717	1.20	10.62	3.41	59.30	8.75	22.59	62	176	274	2,769	536	3,694	2,499	0.74%	0.18%
Wilson Bank & Trust	No	Lebanon	3,642,458	2,396,170	23,134	1.32	12.06	3.24	58.70	10.76	23.09	882	333	440	3,193	166	943	22	1.64%	0.03%
Capstar Bank	No	Nashville	3,198,504	1,907,820	24,062	1.57	12.99	3.23	53.10	10.73	24.82	(415)	64	140	6,379	1,356	3,985	184	1.19%	0.17%
Reliant Bank	No	Brentwood	3,090,069	2,321,070	27,006	1.78	13.63	4.33	55.30	11.14	9.93	-	766	508	1,827	9	6,323	2,233	0.90%	0.28%
Home Federal Bank Of Tennessee	No	Knoxville	2,660,675	1,087,549	5,429	0.42	2.57	2.03	78.00	16.52	52.13	450	1	5	906	12	8,948	-	1.07%	0.34%
Southeast Bank	No	Farragut	2,197,282	1,880,222	9,867	0.93	10.96	3.35	62.50	8.70	9.53	1,200	165	286	40,843	76,608	2,585	54	0.42%	0.26%
First Citizens National Bank	No	Dyersburg	2,117,647	1,108,920	12,663	1.24	10.66	3.25	62.20	9.62	27.74	60	287	485	3,368	419	2,768	403	1.28%	0.16%
First Farmers And Merchants Bank	No	Columbia	1,876,828	908,510	8,481	0.92	10.73	2.51	70.90	8.00	27.25	(150)	27	11	550	2	1,345	-	1.05%	0.06%
Bank Of Tennessee	Yes	Kingsport	1,753,085	1,267,465	13,382	1.57	14.32	3.62	60.30	8.48	14.14	580	124	159	1,905	61	3,770	56	0.92%	0.22%
Commercial Bank	No	Harrogate	1,652,999	1,197,689	10,941	1.32	13.83	3.61	50.50	9.53	15.45	396	310	187	4,093	30	6,172	6,543	0.95%	0.77%
Citizens National Bank	Yes	Sevierville	1,442,453	965,093	13,754	2.02	15.15	3.82	48.60	10.19	21.90	636	34	63	2,032	261	-	-	1.25%	0.02%
One Bank of Tennessee	Yes	Cookeville	1,375,883	730,687	8,725	1.30	14.37	3.37	63.00	7.08	36.32	360	119	3,148	144	30	142	4,432	0.56%	0.33%
F&m Bank	Yes	Clarksville	1,311,318	959,072	10,813	1.66	11.62	3.18	73.70	9.01	10.73	(2,800)	92	39	671	167	1,570	-	0.64%	0.13%
First Volunteer Bank	No	Chattanooga	1,307,306	832,890	9,064	1.45	13.40	3.57	55.10	10.62	34.52	-	279	399	2,696	17	3,392	180	2.38%	0.24%
Mountain Commerce Bank	No	Knoxville	1,238,098	993,946	13,351	2.33	22.17	3.80	37.00	10.61	15.95	(3,500)	27	167	80	-	2,356	1,206	0.97%	0.29%
Independent Bank	No	Memphis	1,203,190	892,362	7,997	1.32	10.82	4.41	64.80	11.40	9.60	255	1,494	1,958	7,802	1,073	4,141	6,212	1.18%	0.95%
Citizens Tri-county Bank	Yes	Dunlap	1,146,418	629,925	10,519	1.89	15.18	4.05	54.70	9.17	24.76	707	382	413	4,127	526	2,163	779	1.58%	0.30%
First National Bank Of Tennessee	Yes	Livingston	1,136,261	509,923	3,855	0.71	5.74	2.43	74.80	9.63	53.23	-	79	48	264	-	5,355	-	1.93%	0.47%
First National Bank Of Pulaski	No	Pulaski	1,103,719	608,616	5,772	1.08	10.77	3.23	60.70	9.85	31.25	-	152	43	402	-	1,245	119	1.35%	0.12%
Commercial Bank & Trust Company	Yes	Paris	1,075,541	504,002	8,677	1.70	13.49	3.35	60.00	9.13	41.85	84	94	151	493	51	3,643	-	1.48%	0.34%
Citizens Bank	No	Lafayette	1,069,720	612,249	6,916	1.33	13.34	3.71	58.40	9.13	31.20	300	128	313	6,694	1,076	10,422	40	1.57%	1.00%
Citizens Bank	Yes	Elizabethton	1,066,648	840,683	14,282	2.69	17.78	4.43	50.70	11.65	5.81	660	544	327	3,992	869	1,807	258	1.30%	0.28%
Total/Average			40,311,932	25,623,181	269,407	1.44	12.55	3.45	59.65	9.99	24.72	(233)	5,677	9,564	95,230	83,269	76,769	25,220	1.20%	0.32%

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																				
Landmark Community Bank	No	Collierville	986,653	789,043	5,641	1.12	11.06	3.34	57.00	10.35	15.50	160	68	209	1,565	-	6,102	-	0.79%	0.62%
Tennessee State Bank	Yes	Pigeon Forge	945,402	532,831	5,890	1.34	11.55	3.29	68.20	8.71	33.04	600	427	344	308	-	1,581	287	1.35%	0.20%
Volunteer State Bank	Yes	Portland	935,684	582,803	4,928	1.08	5.85	4.01	69.90	7.96	27.51	72	113	78	343	-	-	-	0.94%	0.00%
Apex Bank	No	Camden	934,556	635,152	19,583	4.24	33.28	6.31	31.00	13.05	30.92	-	76	100	2,612	8,599	6,822	3,902	1.27%	2.02%
Triumph Bank	No	Memphis	886,604	707,727	3,080	0.70	7.01	2.89	73.30	9.87	15.53	796	31	15	-	-	-	-	1.71%	0.00%
First Federal Bank	Yes	Dickson	867,513	406,155	5,929	1.40	9.66	3.14	50.90	9.73	40.85	1,155	154	91	1,086	-	1,996	-	2.14%	0.23%
The Farmers Bank	No	Portland	814,410	469,569	5,642	1.45	12.07	4.06	60.90	11.93	26.83	-	287	116	1,446	-	1,010	-	1.26%	0.12%
First Community Bank Of Tennessee	No	Shelbyville	793,312	284,855	14,742	3.64	28.48	2.70	73.20	12.12	8.78	256	34	55	2,842	47,577	227	-	1.22%	6.03%
SECURITY BANK AND TRUST COMPANY	Yes	Paris	793,065	588,624	8,369	2.19	17.34	3.40	42.70	9.33	7.70	-	3	-	428	-	160	32	0.31%	0.02%
Financial Federal Bank	Yes	Memphis	751,177	712,369	7,629	2.00	13.59	3.19	43.40	11.93	3.60	400	21	195	668	-	191	-	1.23%	0.03%
Citizens Bank	No	Carthage	733,675	309,479	8,500	2.39	13.23	3.68	25.70	16.29	60.13	249	83	22	1,714	1,845	242	116	1.08%	0.30%
The Bank Of Fayette County	No	Piperton	720,516	591,846	4,919	1.36	14.18	4.18	57.00	9.83	6.74	323	84	238	4,327	948	1,845	140	1.37%	0.41%
Simply Bank	Yes	Dayton	688,837	483,340	2,020	0.59	5.76	4.59	82.50	9.15	18.40	500	243	330	863	-	17,124	595	1.35%	1.69%
Centennial Bank	No	Trezevant	666,283	448,185	2,545	0.78	7.10	3.97	60.90	9.69	20.04	1,200	262	531	2,732	1	5,082	-	1.51%	0.75%
Legends Bank	No	Clarksville	660,584	440,526	4,585	1.46	15.95	3.71	60.30	8.89	19.82	250	2	41	6	452	589	-	1.44%	0.07%
INSBANK	No	Nashville	658,017	534,573	3,145	0.98	9.59	3.08	51.10	10.40	14.50	1,025	83	1,248	-	-	2,930	-	1.35%	0.45%
First National Bank Of Middle Tennessee	No	Mc Minnville	606,395	414,544	4,011	1.35	10.83	3.26	65.50	12.24	11.31	300	107	28	263	2	915	-	1.05%	0.15%
First Freedom Bank	No	Lebanon	596,629	473,659	4,307	1.42	15.22	4.18	47.20	10.02	13.43	1,050	138	500	33	-	1,589	-	1.51%	0.27%
The Hardin County Bank	No	Savannah	570,003	444,069	3,687	1.30	14.16	3.88	55.10	9.30	7.03	150	10	19	613	-	5,483	1,299	1.08%	1.19%
Macon Bank And Trust Company	No	Lafayette	569,471	210,955	1,740	0.65	5.98	2.74	72.80	10.21	49.59	60	40	39	1,116	943	195	1	1.36%	0.20%
First Century Bank	No	Tazewell	515,433	377,321	3,603	1.45	16.71	3.89	52.60	8.66	22.24	180	32	33	506	-	337	-	1.29%	0.07%
Millennium Bank	Yes	Ooltewah	509,780	344,193	2,521	1.03	8.21	3.51	76.60	9.10	29.73	-	302	1	131	89	4,582	-	1.42%	0.92%
First Commerce Bank	No	Lewisburg	507,040	355,904	3,086	1.25	14.00	3.49	54.10	8.79	15.83	175	19	24	224	-	218	-	1.29%	0.04%
Total/Average			16,711,039	11,137,722	130,102	1.53	13.08	3.67	57.91	10.33	21.70	8,901	2,619	4,257	23,826	60,456	59,220	6,372	1.27%	0.69%

TENNESSEE BANKS - PERFORMANCE COMPARISON - JUNE 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 +				
															\$	\$				
\$250 Million to \$500 Million																				
Andrew Johnson Bank	No	Greeneville	482,895	321,081	2,449	1.04	10.57	3.86	63.30	9.48	24.54	307	25	-	1,956	-	399	230	1.86%	0.13%
Paragon Bank	No	Memphis	479,142	388,540	2,054	0.86	8.33	3.84	66.00	10.10	11.41	973	475	-	4,869	-	2,227	153	1.84%	0.07%
Sevier County Bank	No	Sevierville	475,234	304,913	2,675	1.19	13.82	3.00	90.10	7.93	19.28	633	10	14	368	-	2,275	-	1.20%	0.48%
Bank Of Bartlett	No	Bartlett	471,967	264,291	902	0.40	4.91	3.33	74.00	7.77	27.96	(246)	54	196	499	-	1,286	4,432	0.82%	1.21%
Studio Bank	No	Nashville	470,209	318,255	1,985	0.93	8.06	3.18	76.30	11.49	29.10	344	-	1	-	-	-	-	1.10%	0.00%
Cbbc Bank	No	Maryville	459,168	225,551	2,615	1.20	8.30	3.51	54.70	13.71	44.13	7	5	17	1	-	109	-	1.95%	0.02%
Patriot Bank	No	Millington	456,700	219,204	4,011	1.76	18.05	3.20	62.90	8.90	1.09	125	10	2	112	-	836	-	1.34%	0.18%
INSOUTH Bank	No	Brownsville	418,940	326,271	3,910	1.95	21.06	4.62	58.40	9.27	5.85	31	538	99	2,053	1,223	608	238	1.08%	0.49%
Banktennessee	Yes	Collierville	414,855	332,031	2,449	1.22	10.80	3.89	63.20	8.07	12.48	350	244	-	1,034	-	2,345	-	1.45%	0.57%
Tristar Bank	No	Dickson	396,755	241,938	1,445	0.76	9.16	3.37	75.10	8.05	26.26	150	29	153	1,283	361	-	-	1.48%	0.09%
Bank Of Frankewing	No	Frankewing	390,846	270,002	1,450	0.78	7.73	3.55	71.30	9.98	24.22	150	72	18	3,147	74	988	-	1.81%	0.27%
First Capital Bank	No	Germantown	377,714	306,125	1,902	1.02	9.86	3.16	53.30	10.24	15.07	-	-	29	-	-	211	1,459	1.08%	0.44%
Carroll Bank And Trust	No	Huntingdon	372,516	248,716	2,321	1.27	13.86	4.59	64.20	9.05	11.54	91	12	34	1,925	19	1,366	276	0.96%	0.45%
Wayne County Bank	No	Waynesboro	371,346	238,815	1,806	1.00	7.13	4.67	63.40	13.69	14.32	100	80	358	887	87	5,548	676	1.41%	1.70%
Fourth Capital Bank	Yes	Nashville	367,457	289,242	(401)	(0.23)	(2.04)	4.14	101.30	9.81	16.65	184	59	528	850	2	-	-	0.99%	0.00%
Southern Bank Of Tennessee	Yes	Mount Juliet	363,124	236,598	1,737	0.97	6.45	3.37	72.00	11.15	29.49	238	6	5	303	-	532	475	0.99%	0.28%
Bank3	No	Memphis	362,069	286,727	1,305	0.74	8.09	2.91	71.40	9.22	16.76	1	-	-	-	-	-	-	1.08%	0.00%
First Vision Bank Of Tennessee	No	Tullahoma	357,936	220,486	2,425	1.45	15.00	3.59	62.60	9.79	30.36	262	3	129	351	4	113	-	1.45%	0.03%
Peoples Bank Of East Tennessee	No	Madisonville	325,725	215,725	1,683	1.11	11.06	3.98	64.90	9.51	26.26	255	63	336	821	14	2,027	482	0.91%	0.77%
Bank Of Cleveland	No	Cleveland	321,444	234,145	3,137	2.01	12.78	4.26	52.70	15.89	25.25	3	17	-	-	312	-	961	1.15%	0.40%
Elizabethton Federal Savings Bank	No	Elizabethton	318,452	134,581	1,516	0.97	2.44	2.26	52.90	39.71	88.07	-	-	-	1,114	156	-	629	1.07%	0.25%
First National Bank	Yes	Oneida	294,146	157,853	1,725	1.21	9.58	2.97	63.10	9.47	34.71	-	139	12	938	-	370	22	2.65%	0.13%
Citizens Bank	No	Hartsville	290,691	184,381	1,447	1.00	10.30	3.59	59.90	9.83	31.18	200	5	114	587	-	1,061	142	1.70%	0.41%
Citizens Community Bank	No	Winchester	288,286	160,480	1,970	1.37	11.59	3.86	49.70	11.72	16.85	100	50	141	1,236	22	876	-	2.17%	0.31%
TNBank	No	Oak Ridge	287,771	199,879	2,006	1.44	16.39	3.67	74.00	8.75	15.39	-	45	-	1,470	-	4,321	151	1.14%	1.55%
Bank Of Dickson	No	Dickson	287,708	141,812	861	0.62	5.40	2.71	73.70	10.61	43.25	-	1	3	478	309	4,033	-	1.17%	1.51%
Security Federal Savings Bank Of Mcminville	No	Mc Minnville	284,211	181,430	1,318	0.97	9.94	3.21	62.00	9.57	21.60	120	4	2	1,110	-	235	139	1.06%	0.13%
Bank Of Ripley	No	Ripley	279,313	82,539	1,058	0.78	5.41	3.14	78.10	12.98	47.61	-	39	84	258	77	1,015	10	0.91%	0.39%
Volunteer Federal Savings Bank	No	Madisonville	271,925	145,811	924	0.70	5.86	3.03	72.50	11.92	36.23	60	-	42	710	550	-	323	0.51%	0.32%
Citizens Bank And Trust Company Of Grainger Co	No	Rutledge	267,524	66,895	1,306	1.04	6.51	2.70	64.90	13.78	63.09	(45)	76	130	269	54	1,524	16	1.04%	0.60%
NEWPORT FEDERAL BANK	No	Newport	250,663	105,622	758	0.61	6.22	2.32	65.30	9.09	39.59	30	2	4	1,060	-	476	-	1.60%	0.19%
Tower Community Bank	No	Jasper	250,514	181,162	1,534	1.21	13.21	4.76	68.10	8.99	9.74	210	2	132	215	57	593	321	0.85%	0.39%
CedarStone Bank	No	Lebanon	250,511	162,578	1,091	0.85	8.73	3.52	61.20	9.49	25.33	437	14	34	266	-	-	140	1.31%	0.06%
Total/Average			11,757,757	7,393,679	59,374	1.04	9.53	3.51	66.86	11.18	26.81	5,070	2,079	2,617	30,170	3,321	35,374	11,275	1.31%	0.42%

TENNESSEE BANKS - PERFORMANCE COMPARISON - JUNE 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 +					
															\$	\$					
\$100 Million to \$250 Million																					
Peoples Bank	No	Clifton	246,679	174,583	1,247	1.08	10.95	5.26	64.40	9.91	15.91	393	90	222	669	-	694	2,790	1.43%	1.41%	
Coffee County Bank	Yes	Manchester	233,585	198,737	3,107	2.67	18.92	4.81	43.20	10.98	10.50	120	82	9	534	-	1,133	-	1.37%	0.49%	
Security Bank	No	Newbern	231,658	64,729	1,288	1.13	9.86	2.83	76.50	9.34	27.83	-	2	-	1,158	7	687	37	1.86%	0.32%	
Union Bank	No	Jamestown	230,360	88,075	194	0.17	1.61	2.82	94.60	10.44	44.02	48	38	34	285	-	3,632	193	1.59%	1.66%	
The Bank Of Jackson	No	Jackson	226,427	56,337	1,186	1.09	9.47	2.69	62.50	9.41	57.82	50	8	1	14	-	210	33	2.04%	0.11%	
Homeland Community Bank	No	Mcminnville	220,709	110,883	595	0.58	7.98	2.62	75.70	7.21	46.33	30	10	4	622	-	1,700	448	1.20%	0.97%	
Bank Of Crockett	No	Bells	213,505	91,037	1,698	1.71	14.85	3.62	42.80	9.78	29.03	100	1	14	962	-	1	-	1.36%	0.00%	
Heritage Bank & Trust	No	Columbia	210,003	157,639	898	0.86	9.70	3.94	71.60	8.80	20.06	50	18	23	75	-	385	200	1.84%	0.28%	
Sumner Bank & Trust	No	Gallatin	202,666	136,502	1,203	1.21	12.09	3.42	59.60	10.02	25.88	-	1	1	-	-	62	-	0.93%	0.03%	
Traditions First Bank	No	Erin	200,835	99,899	958	0.99	11.82	3.26	66.80	7.74	29.77	40	40	33	121	18	-	-	0.98%	0.01%	
Bank Of Perry County	Yes	Lobelville	200,601	155,715	1,720	1.79	15.73	4.33	55.70	8.72	14.76	70	15	28	1,116	-	660	516	1.15%	0.59%	
First Community Bank Of East Tennessee	No	Rogersville	197,964	112,144	518	0.53	4.74	3.23	83.40	10.89	25.32	-	12	10	65	-	139	215	1.59%	0.18%	
First Peoples Bank Of Tennessee	No	Jefferson City	195,949	119,471	1,032	1.09	13.37	3.76	78.30	8.42	16.33	(573)	257	1	191	-	167	1,371	1.74%	0.78%	
Decatur County Bank	Yes	Decaturville	195,588	141,566	1,652	1.77	15.92	5.20	58.70	9.38	9.16	180	8	43	271	1	339	-	1.04%	0.17%	
Community Bank, Lexington, Tennessee	No	Lexington	192,502	168,199	2,289	2.44	25.51	3.97	49.50	9.75	7.63	-	1	27	286	8	114	-	1.22%	0.06%	
First Farmers And Commercial Bank	No	Pikeville	189,693	126,285	909	1.01	11.45	3.77	57.30	8.67	17.73	255	4	189	1,224	185	418	100	0.87%	0.37%	
Bank Of Lincoln County	No	Fayetteville	187,951	113,851	1,330	1.43	12.65	4.48	56.70	11.34	25.37	-	56	6	283	-	35	-	1.36%	0.02%	
Peoples Bank Of The South	Yes	Lafollette	187,026	128,735	2,076	2.24	15.21	5.07	51.90	11.71	26.25	-	20	3	709	-	1,680	179	1.18%	0.99%	
Farmers State Bank	No	Mountain City	183,832	94,362	813	0.91	6.82	4.05	71.30	13.31	25.66	45	5	18	447	54	256	196	1.10%	0.28%	
McKenzie Banking Company	No	Mckenzie	179,081	81,447	2,372	2.79	25.11	5.95	50.60	11.48	53.16	147	46	228	1,466	168	1,462	278	2.41%	1.07%	
Peoples Bank Of Middle Tennessee	No	Shelbyville	162,982	97,053	626	0.77	5.99	3.06	66.80	12.84	35.47	-	35	54	226	85	485	-	2.02%	0.35%	
Greeneville Federal Bank, F.S.B.	No	Greeneville	159,179	124,916	640	0.81	5.87	4.54	78.20	13.84	15.84	(75)	80	68	686	-	311	270	1.59%	0.37%	
People's Bank And Trust Company Of Pickett Co	No	Byrdstown	148,483	100,925	1,434	1.99	16.96	4.94	52.40	11.76	24.34	10	73	278	1,190	66	951	-	1.42%	0.68%	
Putnam 1st Mercantile Bank	Yes	Cookeville	148,274	95,445	955	1.31	9.73	3.46	57.10	10.60	35.93	160	36	76	505	537	-	460	1.44%	0.67%	
Johnson County Bank	No	Mountain City	146,776	66,733	1,797	2.49	16.76	2.96	50.20	14.55	45.51	90	6	12	1,159	-	840	-	0.87%	0.57%	
Civis Bank	No	Rogersville	145,613	43,178	332	0.59	4.88	2.33	16.00	29.93	76.93	540	19	40	-	-	162	772	2.05%	0.64%	
Peoples Bank & Trust Company	No	Manchester	141,501	81,361	1,346	2.04	18.63	5.57	49.20	10.86	31.16	60	1	7	365	488	16	-	1.44%	0.36%	
Heritage Community Bank	Yes	Greeneville	131,360	103,626	550	0.84	6.85	3.80	78.90	9.63	12.72	-	5	2	734	-	126	-	1.58%	0.10%	
Mountain Valley Bank	No	Dunlap	130,684	85,516	306	0.48	5.88	3.85	81.00	7.93	18.63	72	46	80	1,167	-	398	-	1.08%	0.30%	
Citizens Savings Bank And Trust Company	No	Nashville	127,644	92,256	145	0.24	2.97	4.37	92.40	10.19	25.20	5	95	16	-	2,122	86	230	1.31%	1.91%	
Home Banking Company	No	Selmer	126,930	44,017	309	0.53	5.62	2.95	99.10	8.37	42.60	-	5	21	546	20	125	-	1.00%	0.11%	
Bank Of Gleason	No	Gleason	126,893	49,905	793	1.27	5.67	3.37	55.30	21.73	70.55	60	17	35	412	-	213	16	1.24%	0.18%	
Central Bank	No	Savannah	123,101	71,284	388	0.63	5.80	3.70	80.60	10.46	35.29	-	64	6	402	-	260	-	1.77%	0.21%	
The Peoples Bank	No	Sardis	113,750	62,679	313	0.56	6.62	3.23	76.40	8.23	42.00	18	-	22	545	270	103	-	0.97%	0.33%	
Tri-state Bank Of Memphis	No	Memphis	113,190	51,653	386	0.72	7.54	2.93	79.40	7.56	30.98	150	251	234	2,155	178	792	35	3.40%	0.89%	
Bank Of Halls	No	Halls	109,523	45,785	622	1.14	12.41	2.96	58.50	8.38	36.20	-	20	3	54	-	1,088	155	1.42%	1.13%	
Union Bank & Trust Company	Yes	Livingston	101,951	59,895	1,065	2.15	15.12	4.88	48.90	11.28	34.22	153	17	3	215	-	2,624	785	1.56%	3.34%	
Total/Average			6,384,448	3,696,413	39,092	1.24	11.00	3.84	64.64	10.96	30.87	2,198	1,484	1,851	20,859	4,207	22,354	9,279	1.47%	0.59%	

TENNESSEE BANKS - PERFORMANCE COMPARISON - JUNE 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 +				
															\$	\$				
Less than \$100 Million																				
The Bank Of Milan	Yes	Milan	90,430	43,947	462	1.04	9.51	3.69	66.90	8.27	30.71	-	-	-	9	-	-	-	0.43%	0.00%
Greenfield Banking Company	No	Greenfield	81,638	54,876	349	0.88	10.86	3.58	65.90	8.19	25.29	-	93	33	276	-	638	39	1.51%	0.83%
UBank	Yes	Jellico	80,403	46,236	53	0.14	0.70	3.62	94.10	16.45	30.45	130	10	139	626	2	-	7	1.47%	0.01%
Lawrenceburg Federal Bank	No	Lawrenceburg	74,040	59,569	145	0.39	1.85	3.21	83.10	21.08	17.65	(2)	-	5	702	1,229	-	122	0.32%	1.82%
Highland Federal Savings & Loan Association	No	Crossville	73,455	21,210	30	0.09	0.41	2.10	93.60	20.33	78.33	18	-	-	322	-	65	-	1.19%	0.09%
Rockpoint Bank, National Association	No	Chattanooga	71,955	19,285	(1,954)	(8.57)	(13.12)	0.30	2,714.90	49.91	117.33	202	-	-	-	-	-	-	1.05%	0.00%
The Lauderdale County Bank	No	Halls	61,648	25,024	134	0.44	4.46	3.33	83.90	9.51	48.23	12	13	2	1,136	-	66	-	1.34%	0.11%
Brighton Bank	No	Brighton	60,059	26,975	578	2.01	29.16	2.43	83.40	7.08	38.57	18	6	231	70	175	487	-	1.45%	1.10%
Lineage Bank	No	Franklin	55,839	14,024	(1,759)	(8.28)	(46.76)	2.96	533.80	18.23	59.32	60	2	7	562	122	-	-	0.39%	0.22%
Gates Banking And Trust Company	No	Gates	54,354	14,082	228	0.86	7.29	2.41	72.30	10.22	36.62	-	-	-	30	-	14	-	2.17%	0.03%
Farmers Bank	No	Parsons	44,785	17,844	75	0.33	2.89	2.61	96.70	11.25	55.69	(54)	-	-	372	39	-	75	2.35%	0.25%
Total/Average			748,606	343,072	(1,659)	(0.97)	0.66	2.75	362.60	16.41	48.93	384	124	417	4,105	1,567	1,270	243	1.24%	0.41%