

TENNESSEE BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 2020

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Saltmarsh, Cleaveland & Gund
CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS

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 (%)	NPA's/Assets (%)
State Summary (Does not include regionals)															
West Tennessee - Total/Average			19,345,884	214,066	1.14	10.95	3.53	9.53	15.58	26.32	43,907	6,329	18,917	1.22	0.58
Middle Tennessee - Total/Average			40,084,480	392,862	1.35	12.44	3.66	10.45	16.23	28.16	157,472	10,401	30,548	1.59	0.36
East Tennessee - Total/Average			25,074,859	231,956	0.86	7.28	3.66	10.37	16.73	27.33	65,207	10,436	27,075	1.11	0.51
State Total			84,505,223	838,884	1.12	10.23	3.62	10.12	16.18	27.27	266,586	27,166	76,540	1.36	0.45
Regionals															
First Horizon Bank	No	Memphis	83,877,372	927,815	1.45	14.39	2.91	8.35	12.51	17.42	489,000	35,941	155,142	1.63	0.48
Pinnacle Bank	No	Nashville	34,775,324	324,392	1.01	6.79	2.94	9.07	12.68	24.00	191,542	9,962	49,333	1.26	0.24
West Tennessee															
Clarksville, TN-KY (Metro)															
F&M Bank	Yes	Clarksville	1,319,579	11,975	0.97	8.57	3.06	8.83	11.44	16.24	4,596	107	396	0.92	0.14
Legends Bank	No	Clarksville	597,140	6,340	1.16	11.96	3.90	9.25	13.31	17.50	2,125	1	46	1.42	0.08
Total/Average			1,916,719	18,315	1.07	10.27	3.48	9.04	12.38	16.87	6,721	108	442	1.15	0.12
Jackson, TN (Metro)															
Bank of Crockett	No	Bells	212,698	2,892	1.52	13.52	3.32	9.02	NA	37.74	140	8	12	1.50	0.01
Total/Average			212,698	2,892	1.52	13.52	3.32	9.02	NA	37.74	140	8	12	1.50	0.01
Memphis, TN-MS-AR (Metro)															
Independent Bank	No	Memphis	1,214,017	14,539	1.26	10.40	4.49	11.07	12.56	9.23	4,136	1,797	3,842	1.13	0.94
Landmark Community Bank	No	Collierville	999,316	10,058	1.07	10.81	3.14	10.08	14.89	14.49	315	220	507	0.76	0.60
Triumph Bank	No	Memphis	876,540	7,689	0.89	9.35	2.62	9.57	12.54	16.51	4,716	167	146	1.58	0.12
Financial Federal Bank	Yes	Memphis	767,153	11,157	1.60	13.31	2.97	11.54	NA	3.77	1,600	24	38	1.16	0.03
Bank of Fayette County	No	Piperton	729,599	8,112	1.15	12.55	4.01	9.13	NA	11.76	1,858	258	665	1.36	0.27
Evolve Bank & Trust	No	Memphis	691,611	10,992	1.89	22.32	4.17	8.54	13.41	11.40	1,042	194	548	1.20	0.62
Paragon Bank	No	Memphis	484,101	2,757	0.59	5.70	3.42	9.87	17.20	12.44	1,861	232	223	1.45	0.70
Patriot Bank	No	Millington	450,766	8,339	1.98	21.00	3.13	8.18	NA	5.23	595	29	145	1.19	0.17
Bank of Bartlett	No	Bartlett	436,016	3,836	0.93	11.14	4.09	7.95	16.66	21.53	1,040	96	856	0.86	2.16
BankTennessee	Yes	Collierville	385,469	2,317	0.66	6.75	4.00	8.60	11.69	14.56	1,667	268	528	1.39	0.95
First Capital Bank	No	Germantown	363,543	1,987	0.55	5.31	2.73	10.41	NA	16.57	1,700	-	551	1.11	0.72
Bank3	No	Memphis	336,672	1,793	0.61	5.80	3.07	9.06	NA	19.82	1,063	-	2	1.19	0.00
Tri-State Bank of Memphis	No	Memphis	102,888	(866)	(0.89)	(7.96)	3.01	7.70	14.18	36.29	500	91	374	3.11	0.83
Brighton Bank	No	Brighton	54,978	889	2.03	29.83	4.04	7.13	16.74	36.93	147	203	200	1.92	2.07
Total/Average			7,892,669	83,599	1.02	11.17	3.49	9.20	14.43	16.47	22,240	3,579	8,625	1.28	0.59

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Institution	Sub S	City	Total Assets \$	YTD			Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	
				Net Income \$	ROAA (%)	ROAE (%)									NIM (%)
Other															
First Citizens National Bank	No	Dyersburg	2,034,249	21,416	1.13	9.39	3.26	9.67	NA	30.07	3,175	318	802	1.32	0.23
Commercial Bank & Trust Company	Yes	Paris	999,777	13,565	1.50	14.24	3.32	8.98	16.94	41.88	1,083	235	1,079	1.41	0.37
Apex Bank	No	Camden	904,999	23,984	3.06	24.59	6.18	11.32	NA	23.75	2,500	359	798	1.21	1.34
Security Bank and Trust Company	Yes	Paris	741,406	9,695	1.54	18.12	3.31	10.23	12.33	13.74	700	12	41	0.33	0.03
Centennial Bank	No	Trezevant	644,595	5,207	0.85	7.34	4.31	9.95	14.42	26.68	3,072	410	2,746	1.34	0.79
Hardin County Bank	No	Savannah	574,432	6,247	1.14	12.64	3.88	8.80	NA	8.55	670	24	483	1.03	1.24
INSOUTH Bank	No	Brownsville	385,844	3,635	1.00	10.39	4.46	9.37	NA	7.50	318	62	297	0.99	0.59
Carroll Bank and Trust	No	Huntingdon	357,532	2,565	0.79	8.00	4.23	9.21	NA	17.47	182	25	88	0.98	0.39
Wayne County Bank	No	Waynesboro	350,667	3,519	1.05	7.21	4.49	14.14	NA	28.55	475	218	1,006	1.49	3.18
Bank of Ripley	No	Ripley	264,619	1,715	0.72	4.43	3.44	14.19	29.02	58.78	173	63	653	1.01	1.06
Security Bank	No	Dyersburg	228,869	2,197	1.01	8.83	2.94	9.43	NA	36.42	-	1	3	1.73	0.20
Peoples Bank	No	Clifton	221,767	2,342	1.07	11.11	4.70	10.14	NA	18.46	664	93	489	1.35	1.68
Bank of Perry County	Yes	Lobelville	191,897	2,916	1.58	17.37	4.34	9.02	NA	15.61	275	53	101	1.13	0.73
Decatur County Bank	Yes	Decaturville	188,128	1,127	0.71	9.88	4.66	9.36	13.87	21.73	749	6	262	1.02	0.26
Traditions First Bank	No	Erin	183,569	1,150	0.67	7.51	3.22	8.05	12.38	31.76	215	24	23	0.91	0.00
McKenzie Banking Company	No	McKenzie	166,867	2,641	1.77	13.84	6.04	11.12	NA	53.90	416	100	270	2.58	1.91
Bank of Gleason	No	Gleason	122,378	1,176	1.01	4.29	3.35	22.46	38.78	72.04	70	25	124	1.21	0.23
Bank of Halls	No	Halls	116,536	886	0.91	9.12	2.82	8.19	NA	44.97	-	2	-	1.48	0.92
Central Bank	No	Savannah	115,571	782	0.72	5.98	4.04	11.13	24.59	36.61	(175)	224	191	1.77	0.49
Home Banking Company	No	Selmer	104,229	118	0.12	1.09	3.42	9.79	NA	45.49	33	58	53	1.07	0.16
Bank of Milan	Yes	Milan	89,405	744	0.91	9.87	3.52	8.23	NA	48.47	(40)	42	2	0.43	0.00
Greenfield Banking Company	No	Greenfield	77,494	444	0.63	7.07	3.72	8.25	11.79	24.99	79	270	243	1.46	1.31
Lawrenceburg Federal Bank	No	Lawrenceburg	73,761	346	0.47	2.24	3.03	20.84	NA	21.54	(36)	-	2	0.34	0.17
Lauderdale County Bank	No	Halls	59,301	221	0.40	3.67	3.63	9.87	NA	51.48	76	8	18	1.24	0.13
Gates Banking and Trust Company	No	Gates	55,360	368	0.74	6.10	2.52	10.22	NA	39.35	-	-	-	2.19	0.04
Farmers Bank	No	Parsons	43,296	248	0.59	4.87	3.19	11.59	NA	59.77	132	2	11	2.81	0.45
Citizens Bank & Trust Company	Yes	Atwood	27,250	6	0.02	0.22	2.80	10.08	25.37	43.53	-	-	53	0.22	0.02
Total/Average			9,323,798	109,260	0.97	8.87	3.81	10.88	19.95	34.19	14,806	2,634	9,838	1.17	0.68
West Tennessee - Total/Average			19,345,884	214,066	1.14	10.95	3.53	9.53	15.58	26.32	43,907	6,329	18,917	1.22	0.58

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 (%)
Middle Tennessee															
Cookeville, TN (Micro)															
One Bank of Tennessee	Yes	Cookeville	1,268,649	11,591	0.96	12.26	3.13	7.39	15.36	36.36	1,960	280	847	0.94	0.56
First National Bank of Tennessee	Yes	Livingston	1,038,563	7,705	0.80	7.28	2.96	10.20	NA	54.94	3,482	279	333	1.95	0.20
American Bank & Trust of the Cumberland	No	Livingston	320,696	775	2.85	34.89	3.90	11.23	18.88	37.34	-	76	-	0.04	0.02
Putnam 1st Mercantile Bank	Yes	Cookeville	143,991	1,996	1.44	13.12	3.61	10.62	NA	28.92	310	38	343	1.21	0.39
Union Bank & Trust Company	Yes	Livingston	96,532	1,794	1.94	15.76	4.59	10.67	NA	35.75	220	31	503	1.31	2.34
Total/Average			2,868,431	23,861	1.60	16.66	3.64	10.02	17.12	38.66	5,972	704	2,026	1.19	0.42
McMinnville, TN (Micro)															
First National Bank of Middle Tennessee	No	McMinnville	580,326	9,018	1.62	12.77	3.24	12.27	19.34	9.68	1,255	103	824	0.93	0.23
Security Federal Savings Bank of McMinnville	No	McMinnville	260,700	2,300	0.94	9.11	3.44	10.03	15.18	20.92	200	16	92	1.01	0.11
Homeland Community Bank	No	McMinnville	190,955	1,301	0.75	8.68	3.02	7.79	NA	36.34	-	12	14	1.12	1.54
Total/Average			1,031,981	12,619	1.10	10.19	3.23	10.03	17.26	22.31	1,455	131	930	1.05	0.45
Nashville-Davidson--Murfreesboro--Franklin, TN (Metro)															
FirstBank	No	Nashville	11,191,562	66,374	0.79	6.52	3.47	10.46	14.96	17.14	94,606	3,003	15,305	2.13	0.62
Wilson Bank and Trust	No	Lebanon	3,355,389	39,559	1.28	11.03	3.40	11.06	NA	20.73	9,696	1,031	914	1.65	0.04
Reliant Bank	No	Brentwood	3,018,647	41,409	1.50	12.50	4.37	10.64	13.71	12.09	8,350	1,233	1,525	0.84	0.26
CapStar Bank	No	Nashville	2,982,350	26,309	1.01	8.83	3.13	10.12	15.42	23.05	11,479	387	1,226	1.12	0.18
First Farmers and Merchants Bank	No	Columbia	1,800,117	14,415	0.91	9.37	2.94	8.26	15.64	23.82	700	71	16	1.00	0.09
Citizens Bank of Lafayette	No	Lafayette	1,014,947	11,071	1.13	9.29	3.52	9.07	15.16	29.25	1,303	383	858	1.53	1.07
Volunteer State Bank	Yes	Portland	901,339	6,653	0.81	4.94	4.06	8.83	13.91	31.38	2,292	174	263	0.98	0.00
First Federal Bank	Yes	Dickson	825,172	11,375	1.47	11.99	3.28	10.16	NA	40.50	1,575	286	145	1.86	0.14
Farmers Bank	No	Portland	760,136	10,351	1.45	11.73	4.26	12.52	17.89	26.23	480	320	423	1.24	0.15
Truxton Trust Company	No	Nashville	727,447	10,443	1.65	16.55	3.23	9.38	15.05	37.62	1,093	5	17	1.07	0.28
Citizens Bank	No	Carthage	695,184	14,242	2.16	11.72	3.57	17.36	25.93	60.41	964	125	140	0.99	0.03
InsBank	No	Nashville	614,870	3,412	0.59	5.39	2.81	10.97	13.36	10.64	2,400	-	415	1.40	0.75
First Freedom Bank	No	Lebanon	613,111	6,427	1.11	12.14	3.82	9.60	NA	15.04	2,810	210	1,475	1.31	0.37
Macon Bank and Trust Company	No	Lafayette	492,897	2,862	0.62	5.12	2.84	11.50	NA	47.73	170	67	109	1.40	0.04
Studio Bank	No	Nashville	434,678	815	0.25	1.99	2.93	12.18	17.21	25.56	1,545	-	4	1.12	0.00
TriStar Bank	No	Dickson	357,998	2,865	0.84	10.11	3.96	8.08	12.29	19.20	1,200	86	477	1.39	0.01
Southern Bank of Tennessee	Yes	Mount Juliet	348,330	2,748	0.85	6.72	3.43	11.73	15.71	23.54	187	20	56	0.85	0.30
Fourth Capital Bank	Yes	Nashville	313,700	(3,455)	(1.13)	(12.14)	3.22	9.11	NA	27.49	1,055	6	190	1.43	0.43
Citizens Bank	No	Hartsville	286,332	2,629	0.97	9.57	3.53	9.74	14.03	36.32	290	101	152	1.66	0.30
Bank of Dickson	No	Dickson	279,715	1,789	0.71	5.76	2.87	11.35	NA	46.41	75	7	27	1.21	1.64
CedarStone Bank	No	Lebanon	255,643	2,002	0.82	8.55	3.36	9.74	15.29	24.24	560	73	194	0.99	0.07
Heritage Bank & Trust	No	Columbia	203,926	1,414	0.72	8.19	3.54	8.60	13.57	25.10	190	123	39	1.94	0.42
Sumner Bank & Trust	No	Gallatin	194,130	1,641	0.89	8.81	3.71	10.11	15.55	29.36	150	2	14	1.00	0.03
Citizens Savings Bank and Trust Company	No	Nashville	111,579	119	0.12	1.77	4.30	6.26	9.41	18.89	15	51	102	1.30	0.95
Total/Average			31,779,199	277,469	0.90	7.77	3.48	10.28	15.23	27.99	143,185	7,764	24,086	1.66	0.37

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Tullahoma-Manchester, TN (Micro)															
First Vision Bank of Tennessee	No	Tullahoma	327,997	4,296	1.39	14.57	3.61	9.59	16.54	27.69	722	10	105	1.38	0.09
Citizens Community Bank	No	Winchester	276,661	4,110	1.61	12.56	4.56	11.91	20.01	28.92	880	288	627	2.25	0.52
Coffee County Bank	Yes	Manchester	230,023	5,207	2.42	21.10	4.54	10.98	14.96	13.57	270	238	337	1.30	0.57
Peoples Bank & Trust Company	No	Manchester	121,837	979	0.87	7.32	4.03	11.41	NA	34.41	105	35	12	1.50	0.03
Total/Average			956,518	14,592	1.57	13.89	4.19	10.97	17.17	26.15	1,977	571	1,081	1.61	0.32
Other															
First National Bank of Pulaski	No	Pulaski	1,036,575	10,445	1.09	10.23	3.41	10.24	NA	30.16	1,620	49	363	1.29	0.15
First Community Bank of Tennessee	No	Shelbyville	809,639	38,023	5.72	44.96	2.79	14.02	16.65	11.99	892	368	685	0.53	0.03
First Commerce Bank	No	Lewisburg	474,240	5,227	1.12	12.65	3.49	8.95	12.76	16.25	784	33	423	1.27	0.05
Bank of Frankewing	No	Frankewing	363,588	2,496	0.75	6.91	3.62	10.34	NA	29.15	600	216	270	1.88	0.31
Bank of Lincoln County	No	Fayetteville	181,867	2,352	1.42	11.63	4.71	12.24	NA	33.47	80	42	167	1.34	0.02
Community Bank	No	Lexington	175,054	1,720	1.00	10.31	4.14	9.42	13.66	14.23	500	8	45	1.45	0.00
Peoples Bank of Middle Tennessee	No	Shelbyville	160,882	1,684	1.08	8.29	3.44	12.83	NA	36.80	73	48	43	2.08	0.31
People's Bank and Trust Company of Pickett County	No	Byrdstown	137,319	1,630	1.25	10.13	4.75	12.16	NA	23.27	298	465	407	1.66	0.84
Peoples Bank	No	Sardis	109,187	744	0.75	8.26	3.62	8.45	NA	35.96	36	2	22	0.90	0.10
Total/Average			3,448,351	64,321	1.58	13.71	3.77	10.96	14.36	25.70	4,883	1,231	2,425	1.40	0.15
Middle Tennessee - Total/Average			40,084,480	392,862	1.35	12.44	3.66	10.45	16.23	28.16	157,472	10,401	30,548	1.59	0.36
East Tennessee															
Chattanooga, TN-GA (Metro)															
First Volunteer Bank	No	Chattanooga	1,191,364	10,073	0.90	7.73	4.21	11.06	17.83	29.86	10,617	553	933	2.40	0.51
Citizens Tri-County Bank	Yes	Dunlap	1,061,996	15,565	1.57	15.61	2.97	9.14	NA	25.88	1,279	590	1,350	1.45	0.59
Millennium Bank	Yes	Ooltewah	488,028	1,181	0.29	3.14	3.75	9.19	NA	23.51	90	242	14	1.29	1.11
Tower Community Bank	No	Jasper	244,822	1,834	0.80	8.46	4.46	9.14	NA	14.99	542	20	36	0.79	0.29
Mountain Valley Bank	No	Dunlap	119,911	512	0.45	5.01	4.33	8.70	16.74	20.37	297	34	148	1.14	0.41
Total/Average			3,106,121	29,165	0.80	7.99	3.94	9.45	17.29	22.92	12,825	1,439	2,481	1.74	0.61
Kingsport-Bristol-Bristol, TN-VA (Metro)															
Bank of Tennessee	Yes	Kingsport	1,648,084	22,500	1.45	16.21	3.87	8.64	12.24	16.02	3,990	349	990	0.88	0.25
First Community Bank of East Tennessee	No	Rogersville	183,245	1,288	0.71	5.70	3.66	11.76	NA	26.63	(299)	789	257	1.63	0.42
Civis Bank	No	Rogersville	98,736	(248)	(0.27)	(11.51)	3.37	2.37	5.74	33.07	(43)	26	197	0.79	1.71
Total/Average			1,930,065	23,540	0.63	3.47	3.63	7.59	8.99	25.24	3,648	1,164	1,444	0.95	0.34

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Knoxville, TN (Metro)															
Home Federal Bank of Tennessee	No	Knoxville	2,541,489	10,235	0.43	2.45	2.15	17.11	NA	53.80	1,200	781	6	0.99	0.38
SouthEast Bank	No	Farragut	2,094,891	16,236	0.84	9.78	3.33	8.58	12.95	6.18	6,700	133	6,029	0.36	0.11
Mountain Commerce Bank	No	Knoxville	1,109,947	10,929	1.00	9.96	3.50	10.11	13.41	13.68	7,500	48	68	1.42	0.16
CBBC Bank	No	Maryville	419,427	4,684	1.20	7.61	3.38	14.21	20.52	41.73	1,059	278	277	1.87	0.07
TNBANK	No	Oak Ridge	265,941	1,979	0.75	8.86	3.70	8.50	11.27	21.08	138	507	89	1.19	1.91
Citizens Bank and Trust Company of Grainger County	No	Rutledge	247,697	2,094	0.95	5.40	2.99	15.16	NA	67.13	105	16	67	1.26	0.94
Newport Federal Bank	No	Newport	240,401	1,213	0.54	4.90	2.42	10.34	NA	37.91	200	8	5	1.55	0.33
Peoples Bank of the South	Yes	La Follette	179,466	3,504	2.07	16.50	4.94	12.11	19.76	27.29	-	3	89	1.13	1.78
UBank	Yes	Jellico	78,620	734	1.01	7.71	4.68	12.61	NA	19.03	205	61	152	1.21	0.48
Total/Average			7,177,879	51,608	0.98	8.13	3.45	12.08	15.58	31.98	17,107	1,835	6,782	0.91	0.36
Sevierville, TN (Micro)															
SmartBank	No	Pigeon Forge	3,304,121	27,383	0.89	7.42	3.67	9.58	13.57	21.11	8,683	261	841	0.77	0.31
Citizens National Bank	Yes	Sevierville	1,281,440	21,771	1.81	16.09	3.75	10.82	16.06	19.15	1,131	53	613	1.24	0.00
Tennessee State Bank	Yes	Pigeon Forge	835,446	10,064	1.37	12.72	3.74	9.55	16.19	31.37	900	2,551	1,066	1.32	0.32
Sevier County Bank	No	Sevierville	424,031	2,693	0.73	8.38	3.05	8.11	14.51	30.14	660	36	31	1.23	0.60
Total/Average			5,845,038	61,911	1.20	11.15	3.55	9.52	15.08	25.44	11,374	2,901	2,551	0.97	0.26
Other															
Commercial Bank	No	Harrogate	1,612,835	18,423	1.19	12.56	3.61	9.64	13.35	11.39	1,914	390	561	0.88	1.48
Citizens Bank	Yes	Elizabethton	1,056,643	15,724	1.59	13.30	4.15	11.03	15.70	7.49	5,537	362	2,032	1.22	0.23
First Century Bank	No	Tazewell	468,718	6,521	1.44	15.89	3.90	8.78	14.03	23.07	175	111	177	1.32	0.06
Andrew Johnson Bank	No	Greeneville	449,857	4,180	1.00	9.55	4.22	10.16	15.33	27.09	1,127	2	479	1.71	0.37
Simply Bank	Yes	Spring City	404,728	4,221	1.05	11.92	4.22	8.15	NA	14.92	575	38	136	1.31	0.98
Bank of Cleveland	No	Cleveland	344,437	5,096	1.59	11.34	4.01	14.03	21.60	28.50	167	130	437	1.10	0.54
Elizabethton Federal Savings Bank	No	Elizabethton	309,592	3,016	1.00	2.47	2.54	40.03	106.24	88.40	-	-	4	1.07	0.31
Peoples Bank of East Tennessee	No	Madisonville	287,265	2,991	1.17	10.77	4.43	10.09	NA	32.34	527	75	369	1.10	1.10
Community National Bank	Yes	Dayton	268,500	(368)	(0.14)	(1.31)	3.87	9.82	NA	33.27	300	104	968	1.28	3.81
First National Bank of Oneida	Yes	Oneida	264,434	2,838	1.15	10.24	3.64	10.39	18.85	33.04	720	89	46	2.59	0.23
Volunteer Federal Savings Bank	No	Madisonville	251,389	1,609	0.70	5.29	3.45	12.84	26.08	37.30	98	11	28	0.53	0.13
Union Bank	No	Jamestown	221,977	(153)	(0.07)	(0.62)	3.10	11.07	22.14	45.44	887	172	907	1.44	2.10
First Peoples Bank of Tennessee	No	Jefferson City	187,000	(1,777)	(1.08)	(12.19)	3.94	8.77	13.64	27.73	4,428	911	4,108	2.08	1.35
First Farmers and Commercial Bank	No	Pikeville	169,714	1,131	0.73	7.46	3.67	9.34	14.38	19.45	556	6	207	0.88	0.43
Farmers State Bank	No	Mountain City	168,662	905	0.58	3.78	3.95	14.78	24.52	27.43	178	36	77	1.06	0.25
Greeneville Federal Bank, FSB	No	Greeneville	156,421	(1,211)	(0.77)	(5.32)	4.26	13.51	20.84	15.91	2,868	31	3,067	1.65	1.90
Johnson County Bank	No	Mountain City	136,788	952	0.73	4.62	3.30	14.47	NA	40.65	51	82	53	0.75	0.63
Heritage Community Bank	Yes	Greeneville	127,267	811	0.63	6.73	3.56	9.49	15.77	13.03	108	522	149	1.60	0.02
Highland Federal Savings & Loan Association	No	Crossville	66,604	481	0.74	3.32	3.15	22.07	57.61	69.16	36	-	-	0.94	0.00
Security Federal Bank	No	Elizabethton	62,925	342	0.55	3.40	3.17	15.84	27.67	25.18	1	25	12	1.10	1.20
Total/Average			7,015,756	65,732	0.69	5.66	3.71	13.22	26.73	31.04	20,253	3,097	13,817	1.22	0.89
East Tennessee - Total/Average															
			25,074,859	231,956	0.86	7.28	3.66	10.37	16.73	27.33	65,207	10,436	27,075	1.11	0.51