

Institution	Sub S	City	Total Assets \$	Total Loans \$	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			16,641,127	12,016,424	151,093	1.04	9.90	3.87	10.63	16.67	24.06	15,425	7,465	17,889	1.10	0.80
Middle Tennessee - Total/Average			30,301,844	20,642,601	294,167	1.35	12.50	4.03	11.60	18.07	20.35	20,657	8,579	12,116	1.09	0.37
East Tennessee - Total/Average			20,323,213	15,114,845	179,070	0.92	6.08	4.15	10.40	15.55	16.41	12,120	4,717	11,174	0.99	0.85
<b>State Total</b>			<b>67,266,184</b>	<b>47,773,870</b>	<b>624,330</b>	<b>1.10</b>	<b>9.49</b>	<b>4.02</b>	<b>10.88</b>	<b>16.76</b>	<b>20.28</b>	<b>48,202</b>	<b>20,761</b>	<b>41,179</b>	<b>1.06</b>	<b>0.62</b>
<b>Regionals</b>																
First Tennessee Bank, National Association			40,423,006	27,349,381	485,449	1.61	13.06	3.52	9.39	11.63	13.96	1,000	23,377	27,973	0.66	0.44
Pinnacle Bank			24,418,908	17,464,009	272,965	1.58	9.28	3.71	9.64	11.36	11.89	25,058	10,004	22,316	0.46	0.39
<b>West Tennessee</b>																
<b>Clarksville, TN-KY (Metro)</b>																
F&M Bank			1,096,412	867,036	7,509	0.95	8.53	3.72	9.17	10.62	9.44	670	75	240	0.34	0.27
First Advantage Bank			632,292	549,522	5,406	1.21	10.68	4.35	11.47	12.69	8.80	425	86	470	1.04	0.97
Legends Bank			481,989	360,979	3,656	1.03	11.06	3.89	9.75	12.60	14.55	240	4	58	1.00	0.17
<b>Total/Average</b>			<b>2,210,693</b>	<b>1,777,537</b>	<b>16,571</b>	<b>1.06</b>	<b>10.09</b>	<b>3.99</b>	<b>10.13</b>	<b>11.97</b>	<b>10.93</b>	<b>1,335</b>	<b>165</b>	<b>768</b>	<b>0.70</b>	<b>0.45</b>
<b>Jackson, TN (Metro)</b>																
Bank of Jackson			183,597	61,957	1,301	0.95	10.32	2.87	9.69	18.16	45.89	40	60	123	1.82	0.04
Bank of Crockett			158,835	56,517	1,640	1.38	13.00	3.24	11.32	21.62	38.02	-	4	11	1.58	0.09
Chester County Bank			69,803	25,724	294	0.55	5.35	3.82	10.92	23.52	57.72	319	35	330	0.93	0.02
<b>Total/Average</b>			<b>412,235</b>	<b>144,198</b>	<b>3,235</b>	<b>0.96</b>	<b>9.56</b>	<b>3.31</b>	<b>10.64</b>	<b>21.10</b>	<b>47.21</b>	<b>359</b>	<b>99</b>	<b>464</b>	<b>1.58</b>	<b>0.06</b>
<b>Memphis, TN-MS-AR (Metro)</b>																
Independent Bank			996,788	809,222	8,992	1.25	9.88	4.94	11.49	12.32	6.78	3,518	2,067	5,632	0.99	0.97
Landmark Community Bank			984,373	809,203	6,819	0.95	10.86	2.64	9.04	15.51	15.37	-	66	504	0.86	0.44
Triumph Bank			783,875	576,181	5,002	0.92	10.51	3.23	8.60	11.04	12.11	632	5	63	1.03	0.24
Bank of Fayette County			614,868	524,896	5,179	1.20	13.52	4.04	8.97	12.08	3.93	449	93	642	1.00	0.68
Financial Federal Bank			570,050	544,496	7,799	1.88	14.10	3.16	13.32	16.06	4.45	-	23	-	1.26	0.04
Evolve Bank & Trust			489,144	358,804	3,276	0.94	10.80	4.56	8.21	11.26	7.99	733	108	923	1.48	1.24
Paragon Bank			394,687	319,458	1,952	0.67	6.72	3.85	10.48	14.18	13.89	529	93	775	1.35	1.31
Bank of Bartlett			361,683	211,272	1,421	0.53	6.93	3.86	7.83	13.83	26.32	364	174	389	1.04	2.23
Patriot Bank			332,883	149,955	2,631	1.08	12.22	3.17	9.24	14.55	7.14	158	120	227	1.36	0.52
First Capital Bank			306,151	255,777	2,098	0.92	8.49	3.16	11.20	13.15	14.25	-	2	104	0.86	0.58
BankTennessee			293,016	234,808	2,907	1.35	12.56	4.57	10.06	12.64	10.06	100	294	294	1.43	0.83
Bank3			178,614	137,376	(809)	(0.71)	(4.93)	3.15	13.29	15.00	24.27	556	-	6	1.25	0.00
First Alliance Bank			135,066	110,308	488	0.49	4.74	4.47	9.67	12.15	13.62	36	117	253	0.87	1.74
Tri-State Bank of Memphis			83,180	54,897	1,225	1.85	12.49	4.49	13.34	20.58	14.87	125	387	317	2.50	2.03
Brighton Bank			56,296	24,970	29	0.06	1.16	4.69	5.78	15.83	34.42	(13)	26	21	1.13	1.76
<b>Total/Average</b>			<b>6,580,674</b>	<b>5,121,623</b>	<b>49,009</b>	<b>0.89</b>	<b>8.67</b>	<b>3.87</b>	<b>10.03</b>	<b>14.01</b>	<b>13.96</b>	<b>7,187</b>	<b>3,575</b>	<b>10,150</b>	<b>1.15</b>	<b>0.77</b>

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<b>Other</b>																
First Citizens National Bank	No	Dyersburg	1,680,690	982,419	14,198	1.15	10.31	3.62	10.30	16.03	20.66	567	1,097	739	1.13	0.40
Commercial Bank & Trust Company	Yes	Paris	734,567	488,263	10,318	1.88	17.44	4.01	11.16	17.03	23.43	334	116	409	1.36	0.15
Apex Bank	No	Camden	559,968	452,604	18,628	4.65	38.07	9.41	10.77	16.29	11.59	370	497	713	1.27	1.88
Hardin County Bank	No	Savannah	500,038	415,125	4,203	1.12	13.26	3.91	9.55	11.85	2.52	900	136	393	1.09	1.66
Centennial Bank	No	Trezevant	457,451	381,691	4,387	1.38	13.11	5.25	10.63	13.10	8.95	1,191	584	1,628	1.34	0.86
Security Bank and Trust Company	Yes	Paris	390,655	287,790	5,331	1.90	18.99	3.89	10.29	13.27	16.19	600	10	3	0.42	0.07
INSOUTH Bank	No	Brownsville	323,518	258,431	2,938	1.22	13.00	4.80	9.65	12.65	4.29	639	258	427	0.98	0.50
Wayne County Bank	No	Waynesboro	313,028	236,460	2,270	0.96	6.99	4.50	14.09	18.65	16.56	400	277	716	1.83	4.69
Carroll Bank and Trust	No	Huntingdon	275,380	217,502	1,755	0.84	8.43	4.54	10.20	14.35	5.83	278	18	144	0.88	0.87
Bank of Ripley	No	Ripley	219,694	82,594	1,522	0.90	6.66	3.89	14.51	26.89	41.92	-	43	63	1.06	0.17
Peoples Bank	No	Clifton	209,359	158,051	1,356	0.92	10.84	4.79	8.47	10.64	8.16	419	40	256	1.03	2.60
Security Bank	No	Dyersburg	194,259	64,529	1,516	1.05	10.12	3.13	11.00	20.36	29.86	-	54	5	1.83	0.60
Bank of Waynesboro	No	Waynesboro	166,015	118,364	1,729	1.42	10.73	4.73	13.49	18.92	23.67	84	54	116	1.46	0.64
Bank of Perry County	Yes	Lobelville	166,288	141,038	2,304	1.89	19.76	4.87	9.62	14.39	9.10	200	80	136	1.22	1.48
Traditions First Bank	No	Erin	142,396	80,627	990	0.91	10.16	4.00	7.90	12.77	31.87	12	100	102	0.80	0.18
McKenzie Banking Company	No	McKenzie	128,674	74,868	2,511	2.59	18.68	6.12	15.05	26.21	43.11	154	99	237	2.33	3.36
Bank of Gleason	No	Gleason	110,883	35,727	948	1.13	5.12	3.28	22.93	50.44	78.48	45	63	61	2.30	0.12
Decatur County Bank	Yes	Decaturville	113,672	82,111	516	0.66	9.02	4.79	7.99	10.63	12.87	50	40	67	0.75	0.48
Farmers & Merchants Bank	Yes	Dyer	95,438	31,475	243	0.33	4.06	3.09	9.39	19.92	40.12	5	13	27	0.72	1.21
Central Bank	No	Savannah	92,158	59,607	1,003	1.42	14.13	4.89	10.66	20.39	25.63	-	16	105	2.25	1.66
Home Banking Company	No	Selmer	89,705	33,438	444	0.65	6.65	3.90	10.76	22.43	47.73	67	3	11	1.04	0.28
Bank of Halls	No	Halls	83,190	42,802	750	1.26	12.16	3.54	10.65	16.06	19.64	15	3	26	1.39	1.20
Bank of Milan	Yes	Milan	65,838	41,242	503	1.00	11.23	3.76	10.33	16.27	26.59	8	-	11	0.50	0.68
Lawrenceburg Federal Bank	No	Lawrenceburg	65,245	60,025	327	0.68	3.00	3.76	22.66	37.86	3.38	5	1	4	0.36	0.23
Greenfield Banking Company	No	Greenfield	61,365	52,381	324	0.75	6.87	4.25	10.82	13.02	12.28	186	15	58	1.19	2.14
Lauderdale County Bank	No	Halls	48,820	24,813	237	0.64	6.15	4.00	11.20	20.99	41.16	-	1	19	1.12	0.58
Gates Banking and Trust Company	No	Gates	46,593	16,998	289	0.84	7.88	2.87	10.82	20.97	20.58	-	-	-	1.80	0.00
Farmers and Merchants Bank	No	Adamsville	40,793	22,930	330	1.09	9.34	4.28	12.62	22.56	26.47	-	5	9	1.89	0.30
Farmers Bank	No	Parsons	36,530	19,283	249	0.91	6.99	4.40	13.47	27.84	42.53	15	-	21	1.57	3.38
Citizens Bank & Trust Company	Yes	Atwood	25,315	9,878	159	0.80	9.14	3.23	9.87	25.23	28.99	-	3	1	0.86	0.37
<b>Total/Average</b>			<b>7,437,525</b>	<b>4,973,066</b>	<b>82,278</b>	<b>1.23</b>	<b>11.28</b>	<b>4.32</b>	<b>11.70</b>	<b>19.60</b>	<b>24.14</b>	<b>6,544</b>	<b>3,626</b>	<b>6,507</b>	<b>1.19</b>	<b>0.98</b>
<b>West Tennessee - Total/Average</b>			<b>16,641,127</b>	<b>12,016,424</b>	<b>151,093</b>	<b>1.04</b>	<b>9.90</b>	<b>3.87</b>	<b>10.63</b>	<b>16.67</b>	<b>24.06</b>	<b>15,425</b>	<b>7,465</b>	<b>17,889</b>	<b>1.10</b>	<b>0.80</b>

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<b>Middle Tennessee</b>																
<b>Cookeville, TN (Micro)</b>																
First National Bank of Tennessee	Yes	Livingston	852,217	548,280	9,895	1.60	14.74	3.59	11.36	18.60	35.38	-	207	167	1.26	0.32
Bank of Putnam County	Yes	Cookeville	804,220	471,298	7,045	1.19	15.95	3.19	7.86	14.86	35.44	1,180	112	428	0.81	0.06
American Bank & Trust of the Cumberland	Yes	Livingston	229,359	189,478	2,408	1.42	15.99	4.14	9.27	13.21	13.54	225	204	385	0.99	0.83
Putnam 1st Mercantile Bank	Yes	Cookeville	123,573	98,228	1,527	1.64	15.47	3.91	11.26	15.97	12.98	150	40	252	1.25	0.56
Union Bank & Trust Company	Yes	Livingston	85,061	59,776	1,500	2.38	18.71	5.31	13.96	23.34	25.86	111	41	84	1.80	2.92
<b>Total/Average</b>			<b>2,094,430</b>	<b>1,367,060</b>	<b>22,375</b>	<b>1.65</b>	<b>16.17</b>	<b>4.03</b>	<b>10.74</b>	<b>17.20</b>	<b>24.64</b>	<b>1,666</b>	<b>604</b>	<b>1,316</b>	<b>1.09</b>	<b>0.40</b>
<b>McMinnville, TN (Micro)</b>																
First National Bank of Middle Tennessee	No	McMinnville	503,460	299,467	4,327	1.16	9.37	3.35	12.94	22.91	9.12	-	358	83	1.04	0.14
Security Federal Savings Bank of McMinnville	No	McMinnville	205,548	147,590	1,645	1.06	10.62	3.68	10.67	15.87	20.82	92	11	64	1.02	0.36
Homeland Community Bank	No	McMinnville	147,564	93,046	841	0.78	9.40	3.32	9.05	15.25	32.88	(300)	11	16	1.42	1.25
<b>Total/Average</b>			<b>856,572</b>	<b>540,103</b>	<b>6,813</b>	<b>1.00</b>	<b>9.80</b>	<b>3.45</b>	<b>10.89</b>	<b>18.01</b>	<b>20.94</b>	<b>(208)</b>	<b>380</b>	<b>163</b>	<b>1.15</b>	<b>0.39</b>
<b>Nashville-Davidson--Murfreesboro--Franklin, TN (Metro)</b>																
FirstBank	No	Nashville	5,053,105	3,538,531	65,582	1.82	14.06	4.86	10.74	12.29	9.84	3,198	2,368	1,999	0.71	0.43
Franklin Synergy Bank	No	Franklin	4,165,294	2,550,121	34,224	1.11	11.93	2.74	10.02	14.84	13.24	1,279	69	116	0.88	0.12
Wilson Bank and Trust	No	Lebanon	2,443,329	1,967,744	23,735	1.33	11.60	3.92	11.85	13.97	5.37	3,201	453	935	1.35	0.17
Reliant Bank	No	Brentwood	1,678,427	1,194,129	13,469	1.11	9.10	3.63	10.17	12.97	17.49	759	840	631	0.89	0.31
CapStar Bank	No	Nashville	1,416,149	1,073,870	10,978	1.05	10.77	3.36	9.83	11.38	7.51	1,328	420	251	1.35	0.40
First Farmers and Merchants Bank	No	Columbia	1,362,938	870,040	10,880	1.06	11.64	3.26	9.13	14.46	9.63	-	90	6	1.06	0.20
Citizens Bank of Lafayette	No	Lafayette	915,032	604,115	9,559	1.40	12.92	3.84	10.83	17.00	24.64	712	234	723	1.29	0.58
First Federal Bank	Yes	Dickson	669,994	370,979	8,035	1.58	13.71	3.71	11.49	17.67	28.57	650	143	226	1.29	0.34
Volunteer State Bank	Yes	Portland	690,888	504,944	8,137	1.65	18.01	4.26	9.29	11.09	5.16	918	91	190	1.07	1.39
Farmers Bank	No	Portland	658,647	451,241	7,157	1.47	13.50	4.33	11.46	15.46	12.96	392	252	688	1.09	0.36
Citizens Bank	No	Carthage	583,890	234,722	10,426	2.39	13.87	3.80	18.20	29.12	63.81	407	99	244	0.79	0.11
InsBank	No	Nashville	509,169	439,666	3,389	0.97	9.64	3.48	10.12	10.87	8.19	720	-	323	1.06	0.10
First Freedom Bank	No	Lebanon	463,207	394,173	3,722	1.08	10.94	3.95	9.69	11.17	7.64	566	82	522	1.19	0.86
Truxton Trust Company	No	Nashville	506,122	307,803	5,650	1.67	15.83	3.27	10.55	15.13	38.82	57	1	-	1.02	0.00
Macon Bank and Trust Company	No	Lafayette	377,938	161,381	2,324	0.80	6.63	3.19	13.27	26.94	45.74	90	49	105	1.61	0.09
TriStar Bank	No	Dickson	293,331	215,966	1,709	0.81	10.10	4.06	8.12	11.01	14.96	455	46	101	1.11	0.16
Southern Bank of Tennessee	Yes	Mount Juliet	271,073	209,421	2,594	1.31	11.31	4.11	12.27	15.69	15.36	209	6	5	0.88	0.04
Tennessee Bank & Trust	Yes	Nashville	277,155	188,943	121	0.06	0.79	3.62	8.16	11.32	30.91	1,401	25	1,122	1.03	0.59
Community Bank & Trust	No	Ashland City	228,461	141,683	1,377	0.80	8.08	3.95	9.94	17.29	23.37	-	163	120	1.71	0.34
Bank of Dickson	No	Dickson	223,721	142,048	1,514	0.91	7.11	3.38	13.12	25.78	30.10	50	12	40	0.96	1.55
Citizens Bank	No	Hartsville	210,722	174,791	2,339	1.47	13.78	4.74	11.05	14.20	5.06	250	22	132	1.54	0.32
CedarStone Bank	No	Lebanon	200,240	143,324	1,245	0.83	8.67	3.75	10.16	15.47	20.12	223	5	68	0.90	0.08
Sumner Bank & Trust	No	Gallatin	164,737	115,434	1,170	0.93	10.68	3.85	9.10	13.13	20.48	-	35	6	1.01	0.12
Heritage Bank & Trust	No	Columbia	165,112	119,835	1,261	1.14	13.60	4.07	8.73	11.71	20.79	135	160	164	1.74	0.76
Citizens Savings Bank and Trust Company	No	Nashville	104,819	83,446	(67)	(0.09)	(1.46)	4.48	6.02	8.53	16.25	66	12	18	2.09	3.30
Studio Bank	No	Nashville	75,206	13,162	(1,974)	NA	NA	NA	77.36	219.20	185.23	116	-	-	0.80	0.00
<b>Total/Average</b>			<b>23,708,706</b>	<b>16,211,512</b>	<b>228,556</b>	<b>1.15</b>	<b>10.67</b>	<b>3.82</b>	<b>13.10</b>	<b>22.99</b>	<b>26.20</b>	<b>17,182</b>	<b>5,677</b>	<b>8,735</b>	<b>1.06</b>	<b>0.35</b>

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<b>Tullahoma-Manchester, TN (Micro)</b>																
First National Bank of Manchester	No	Manchester	280,664	197,035	3,349	1.63	13.23	4.35	12.94	18.30	12.73	185	17	115	1.16	0.47
Citizens Community Bank	No	Winchester	220,512	151,507	3,166	1.93	15.78	5.26	13.28	17.76	15.38	750	51	219	1.46	0.88
First Vision Bank of Tennessee	No	Tullahoma	225,779	186,926	2,025	1.25	11.18	4.30	11.40	15.58	9.11	119	27	50	1.14	0.19
Coffee County Bank	Yes	Manchester	189,545	158,524	3,666	2.64	23.11	4.75	11.59	15.47	13.73	20	324	209	1.54	1.66
Peoples Bank & Trust Company	No	Manchester	100,274	70,959	868	1.18	10.73	4.47	11.47	16.59	16.03	-	82	10	1.33	0.03
<b>Total/Average</b>			<b>1,016,774</b>	<b>764,951</b>	<b>13,074</b>	<b>1.73</b>	<b>14.81</b>	<b>4.63</b>	<b>12.14</b>	<b>16.74</b>	<b>13.40</b>	<b>1,074</b>	<b>501</b>	<b>603</b>	<b>1.31</b>	<b>0.68</b>
<b>Other</b>																
First National Bank of Pulaski	No	Pulaski	833,556	529,325	7,709	1.24	12.48	3.77	10.78	15.30	21.90	100	310	205	1.03	0.66
First Community Bank of Tennessee	No	Shelbyville	492,921	248,775	3,253	0.86	7.18	3.24	10.84	14.66	8.75	155	71	148	0.72	0.09
First Commerce Bank	No	Lewisburg	390,616	287,946	4,062	1.44	16.25	3.97	9.09	12.35	12.73	190	41	40	1.13	0.10
Bank of Frankewing	No	Frankewing	264,125	210,084	2,441	1.28	11.12	4.20	11.77	15.48	18.03	-	832	110	2.00	0.01
Community Bank	No	Lexington	151,766	118,506	1,047	0.93	9.97	4.10	9.41	13.61	15.41	60	3	63	1.30	0.12
Peoples Bank of Middle Tennessee	No	Shelbyville	149,131	107,345	1,432	1.31	11.71	4.21	11.59	16.41	16.12	80	59	104	1.83	0.41
Bank of Lincoln County	No	Fayetteville	139,370	104,950	1,699	1.66	11.74	5.18	13.99	17.31	19.83	-	30	72	1.40	0.67
People's Bank and Trust Company of Pickett Cc	No	Byrdstown	119,535	88,584	1,245	1.38	10.95	5.08	12.99	19.62	19.40	338	69	538	1.42	1.91
Peoples Bank	No	Sardis	84,342	63,460	461	0.76	8.07	4.46	9.55	13.98	17.01	20	2	19	0.96	0.45
<b>Total/Average</b>			<b>2,625,362</b>	<b>1,758,975</b>	<b>23,349</b>	<b>1.21</b>	<b>11.05</b>	<b>4.25</b>	<b>11.11</b>	<b>15.41</b>	<b>16.58</b>	<b>943</b>	<b>1,417</b>	<b>1,299</b>	<b>1.26</b>	<b>0.41</b>
<b>Middle Tennessee - Total/Average</b>			<b>30,301,844</b>	<b>20,642,601</b>	<b>294,167</b>	<b>1.35</b>	<b>12.50</b>	<b>4.03</b>	<b>11.60</b>	<b>18.07</b>	<b>20.35</b>	<b>20,657</b>	<b>8,579</b>	<b>12,116</b>	<b>1.09</b>	<b>0.37</b>
<b>East Tennessee</b>																
<b>Chattanooga, TN-GA (Metro)</b>																
Atlantic Capital Bank, National Association	No	Chattanooga	2,882,449	2,038,434	21,951	1.06	8.41	3.60	11.68	14.07	23.15	1,444	74	419	1.00	0.13
First Volunteer Bank	No	Chattanooga	992,267	791,964	14,615	2.01	17.96	5.22	11.37	15.40	14.46	121	271	452	1.23	0.92
Citizens Tri-County Bank	Yes	Dunlap	842,119	538,275	11,588	1.84	18.17	4.62	10.28	19.99	18.72	975	570	965	1.47	0.96
Tower Community Bank	No	Jasper	189,874	141,243	665	0.50	5.93	4.39	9.36	12.05	8.68	120	11	78	0.53	0.59
Millennium Bank	Yes	Ooltewah	176,835	129,534	1,843	1.43	12.78	4.69	11.39	16.17	26.00	150	27	131	1.21	0.29
Mountain Valley Bank	No	Dunlap	101,733	75,227	419	0.56	6.37	4.56	9.09	14.97	6.24	227	21	204	0.79	2.01
<b>Total/Average</b>			<b>5,185,277</b>	<b>3,714,677</b>	<b>51,081</b>	<b>1.23</b>	<b>11.60</b>	<b>4.51</b>	<b>10.53</b>	<b>15.44</b>	<b>16.21</b>	<b>3,037</b>	<b>974</b>	<b>2,249</b>	<b>1.10</b>	<b>0.47</b>
<b>Kingsport-Bristol-Bristol, TN-VA (Metro)</b>																
Bank of Tennessee	Yes	Kingsport	1,316,276	1,022,260	12,519	1.32	15.73	3.98	8.83	11.64	9.04	235	569	950	0.73	0.28
First Community Bank of East Tennessee	No	Rogersville	178,111	116,174	969	0.72	6.16	3.96	11.74	17.63	14.83	-	35	116	1.54	0.61
Civis Bank	No	Rogersville	93,880	60,907	(1,106)	(1.52)	(51.33)	4.28	3.19	6.18	18.64	-	10	3	1.82	5.71
<b>Total/Average</b>			<b>1,588,267</b>	<b>1,199,341</b>	<b>12,382</b>	<b>0.17</b>	<b>(9.81)</b>	<b>4.07</b>	<b>7.92</b>	<b>11.82</b>	<b>14.17</b>	<b>235</b>	<b>614</b>	<b>1,069</b>	<b>0.87</b>	<b>0.64</b>

Institution	Sub S	City	Total Assets \$	Total Loans \$	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>																
SouthEast Bank	No	Farragut	1,382,226	1,240,064	10,739	1.02	11.41	3.90	9.41	15.54	5.35	600	120	860	0.37	0.20
Mountain Commerce Bank	No	Knoxville	829,205	700,299	7,749	1.32	13.04	3.61	10.71	13.26	10.95	450	17	56	0.94	1.01
CBBC Bank	No	Maryville	352,818	201,466	2,519	0.96	6.60	3.33	15.36	23.37	40.58	21	84	40	1.65	0.03
Foothills Bank & Trust	No	Maryville	219,235	159,410	1,843	1.14	11.74	3.70	10.24	15.36	14.60	-	43	16	1.49	0.00
TNBANK	No	Oak Ridge	216,314	163,441	924	0.57	6.61	3.85	8.88	10.92	10.33	-	4	39	1.03	1.92
Citizens Bank and Trust Company of Grainger C	No	Rutledge	206,296	62,440	1,777	1.13	7.19	3.37	16.46	34.77	55.21	40	22	17	1.25	1.03
Citizens First Bank	No	Wartburg	165,754	114,612	1,123	0.89	10.22	4.67	9.46	15.46	22.73	216	911	170	1.78	0.88
Peoples Bank of the South	Yes	La Follette	147,291	128,407	2,168	1.99	14.06	5.02	13.99	20.39	12.35	-	17	31	1.22	3.43
UBank	Yes	Jellico	66,808	46,333	587	1.18	8.73	4.72	13.78	20.90	18.01	105	28	105	1.39	0.42
<b>Total/Average</b>			<b>3,585,947</b>	<b>2,816,472</b>	<b>29,429</b>	<b>1.13</b>	<b>9.96</b>	<b>4.02</b>	<b>12.03</b>	<b>18.89</b>	<b>21.12</b>	<b>1,432</b>	<b>1,246</b>	<b>1,334</b>	<b>0.84</b>	<b>0.68</b>
<b>Sevierville, TN (Micro)</b>																
SmartBank	No	Pigeon Forge	2,050,561	1,581,401	13,495	0.96	7.84	4.30	10.55	12.40	10.88	1,607	189	500	0.45	0.30
Citizens National Bank	Yes	Sevierville	1,051,406	812,573	14,437	1.90	17.60	4.06	11.12	14.43	14.16	606	111	276	1.41	0.25
Tennessee State Bank	No	Pigeon Forge	636,605	456,337	4,976	1.04	9.69	4.00	11.31	16.10	13.64	900	318	690	1.03	1.56
Sevier County Bank	No	Sevierville	316,460	219,060	266	0.11	2.05	3.53	5.58	8.68	12.48	(300)	21	36	1.08	6.13
<b>Total/Average</b>			<b>4,055,032</b>	<b>3,069,371</b>	<b>33,174</b>	<b>1.00</b>	<b>9.30</b>	<b>3.97</b>	<b>9.64</b>	<b>12.90</b>	<b>12.79</b>	<b>2,813</b>	<b>639</b>	<b>1,502</b>	<b>0.84</b>	<b>0.94</b>
<b>Other</b>																
Commercial Bank	No	Harrogate	1,206,109	934,519	11,091	1.26	13.36	4.04	9.40	13.31	11.56	1,389	218	2,398	0.86	1.80
Citizens Bank	Yes	Elizabethton	831,944	571,676	11,275	1.79	14.56	4.26	11.56	16.15	11.32	795	270	342	1.03	0.54
Athens Federal Community Bank, National Assc	No	Athens	466,162	349,121	2,436	0.69	6.50	4.48	11.09	15.22	9.65	146	113	181	1.16	0.43
Andrew Johnson Bank	No	Greeneville	371,777	308,565	3,479	1.26	12.60	4.43	10.23	14.95	15.85	105	26	308	1.53	0.30
First Century Bank	No	Tazewell	392,927	324,136	4,084	1.50	15.22	4.18	9.93	13.90	14.96	234	65	42	1.30	0.21
Simply Bank	Yes	Spring City	329,183	277,288	3,715	1.52	15.30	4.50	10.03	13.05	8.07	200	62	71	1.10	1.59
Progressive Savings Bank	Yes	Jamestown	290,994	193,104	1,766	0.80	8.36	4.19	9.97	14.12	19.58	200	8	132	1.28	2.65
Bank of Cleveland	No	Cleveland	266,740	220,439	3,285	1.64	10.57	4.57	15.77	20.50	11.34	9	24	38	1.26	2.98
Community National Bank	Yes	Dayton	223,187	165,120	2,111	1.30	11.00	4.84	12.00	17.42	5.62	350	43	97	1.31	1.15
First National Bank of Oneida	Yes	Oneida	212,058	136,029	2,469	1.54	14.42	3.78	11.56	20.26	17.17	180	147	185	2.01	0.88
Peoples Bank of East Tennessee	No	Madisonville	215,492	152,887	1,638	1.06	8.97	4.72	12.05	18.39	22.44	-	28	85	0.94	1.81
Union Bank	No	Jamestown	200,660	110,912	795	0.52	4.61	4.16	11.76	20.65	29.02	659	51	543	1.30	2.33
Volunteer Federal Savings Bank	No	Madisonville	204,298	127,544	1,068	0.72	5.35	3.62	13.65	26.67	25.47	20	28	75	0.47	0.25
First Peoples Bank of Tennessee	No	Jefferson City	150,187	102,090	689	0.64	7.21	4.14	9.17	12.94	19.18	218	56	22	1.12	1.53
Farmers State Bank	No	Mountain City	142,595	92,478	802	0.75	5.04	4.34	15.84	24.09	16.60	95	34	111	0.84	1.29
Johnson County Bank	No	Mountain City	118,689	64,818	710	0.79	5.27	3.71	14.95	29.80	34.62	(15)	8	62	0.83	1.78
First Farmers and Commercial Bank	No	Pikeville	114,906	57,596	724	0.82	7.19	3.37	12.13	21.48	32.41	6	4	320	1.06	2.60
Heritage Community Bank	Yes	Greeneville	101,721	81,384	585	0.78	8.10	4.21	10.13	15.92	12.51	-	54	8	1.47	0.75
Security Federal Bank	No	Elizabethton	69,061	45,278	282	0.56	3.77	3.52	14.89	26.32	20.48	12	5	-	1.00	1.03
<b>Total/Average</b>			<b>5,908,690</b>	<b>4,314,984</b>	<b>53,004</b>	<b>1.05</b>	<b>9.34</b>	<b>4.16</b>	<b>11.90</b>	<b>18.69</b>	<b>17.78</b>	<b>4,603</b>	<b>1,244</b>	<b>5,020</b>	<b>1.12</b>	<b>1.27</b>
<b>East Tennessee - Total/Average</b>			<b>20,323,213</b>	<b>15,114,845</b>	<b>179,070</b>	<b>0.92</b>	<b>6.08</b>	<b>4.15</b>	<b>10.40</b>	<b>15.55</b>	<b>16.41</b>	<b>12,120</b>	<b>4,717</b>	<b>11,174</b>	<b>0.99</b>	<b>0.85</b>