

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 (%)
State Summary (Does not include regionals)															
West Tennessee - Total/Average			16,875,454	194,889	1.02	9.78	3.85	10.45	16.51	24.70	22,940	10,095	25,377	1.11	0.76
Middle Tennessee - Total/Average			31,328,824	378,422	1.32	12.31	4.05	11.28	16.78	18.46	31,631	10,670	23,469	1.05	0.34
East Tennessee - Total/Average			20,006,771	239,189	0.92	5.41	4.15	10.44	15.54	16.54	18,641	5,808	15,872	0.98	0.80
State Total			68,211,049	812,500	1.09	9.17	4.02	10.72	16.28	19.90	73,212	26,573	64,718	1.04	0.58
Regionals															
First Tennessee Bank, National Association	No	Memphis	40,636,055	602,345	1.50	12.10	3.50	9.10	11.32	14.13	7,000	29,666	45,797	0.64	0.43
Pinnacle Bank	No	Nashville	24,904,500	371,818	1.58	9.40	3.69	9.79	11.54	13.76	34,378	12,358	30,400	0.47	0.41
West Tennessee															
Clarksville, TN-KY (Metro)															
F&M Bank	No	Clarksville	1,105,154	9,284	0.87	7.84	3.70	9.12	10.70	9.80	964	129	316	0.37	0.22
First Advantage Bank	No	Clarksville	664,599	7,658	1.25	11.20	4.35	11.05	12.27	8.51	600	114	1,042	0.92	0.94
Legends Bank	No	Clarksville	491,989	4,686	0.98	10.57	3.88	9.64	12.40	11.71	640	10	117	1.03	0.16
Total/Average			2,261,742	21,628	1.03	9.87	3.98	9.94	11.79	10.01	2,204	253	1,475	0.69	0.42
Jackson, TN (Metro)															
Bank of Jackson	No	Jackson	184,136	1,716	0.93	10.20	2.84	9.33	18.83	45.39	40	63	169	1.82	0.04
Bank of Crockett	No	Bells	169,195	2,199	1.38	13.06	3.25	10.48	19.94	43.34	-	6	13	1.66	0.13
Chester County Bank	No	Henderson	71,462	543	0.77	7.41	3.76	11.06	23.68	60.88	326	52	350	0.99	0.67
Total/Average			424,793	4,458	1.03	10.22	3.28	10.29	20.82	49.87	366	121	532	1.62	0.18
Memphis, TN-MS-AR (Metro)															
Independent Bank	No	Memphis	1,062,153	12,256	1.26	10.00	4.94	11.38	11.75	4.63	4,954	3,212	7,630	1.00	0.87
Landmark Community Bank	No	Collierville	967,593	9,071	0.94	10.74	2.61	9.00	15.68	14.58	-	77	665	0.84	0.50
Triumph Bank	No	Memphis	787,746	6,165	0.83	9.60	3.19	8.57	11.32	17.41	950	9	369	1.03	0.20
Bank of Fayette County	No	Piperton	617,322	6,091	1.04	11.82	4.03	8.68	12.27	3.44	1,316	136	775	1.13	0.52
Financial Federal Bank	Yes	Memphis	587,429	9,238	1.65	12.43	3.11	13.15	15.68	4.40	-	29	-	1.23	0.04
Evolve Bank & Trust	No	Memphis	473,202	4,266	0.92	10.46	4.48	8.58	11.75	11.49	787	139	1,116	1.56	1.25
Paragon Bank	No	Memphis	401,447	3,144	0.81	8.02	3.91	10.43	14.48	14.92	935	318	1,228	1.39	1.12
Bank of Bartlett	No	Bartlett	351,790	1,947	0.55	7.05	3.89	8.06	13.88	22.59	324	202	483	0.97	2.26
Patriot Bank	No	Millington	335,670	3,480	1.06	12.07	3.15	9.07	14.47	8.81	210	131	239	1.42	0.48
First Capital Bank	No	Germantown	313,621	2,823	0.92	8.48	3.14	11.20	12.90	14.31	-	2	104	0.84	0.55
BankTennessee	Yes	Collierville	303,106	4,039	1.40	13.01	4.56	10.03	12.94	13.09	-	315	316	1.38	0.62
Bank3	No	Memphis	188,780	(891)	(0.56)	(4.09)	3.16	11.98	14.12	22.40	691	-	6	1.25	0.00
First Alliance Bank	No	Cordova	140,540	1,249	0.92	9.02	4.70	10.06	12.82	15.72	48	164	255	0.90	0.22
Tri-State Bank of Memphis	No	Memphis	82,336	972	1.12	7.41	4.53	12.93	20.98	18.30	126	417	431	2.51	1.82
Brighton Bank	No	Brighton	42,240	(150)	(0.25)	(4.46)	4.71	7.21	17.01	23.90	(13)	29	21	1.38	2.30
Total/Average			6,654,975	63,700	0.84	8.10	3.87	10.02	14.14	14.00	10,328	5,180	13,638	1.15	0.68

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 (%)
Other															
First Citizens National Bank	No	Dyersburg	1,703,271	18,823	1.13	10.23	3.60	9.95	15.56	19.83	992	1,305	1,179	1.13	0.30
Commercial Bank & Trust Company	Yes	Paris	740,176	13,600	1.85	17.18	4.02	10.66	16.43	24.34	591	144	610	1.38	0.14
Apex Bank	No	Camden	559,994	21,348	3.95	32.23	8.92	11.00	17.14	9.76	970	770	980	1.36	1.80
Hardin County Bank	No	Savannah	493,844	5,743	1.15	13.50	3.92	8.93	11.62	2.79	1,200	237	539	1.17	1.70
Centennial Bank	No	Trezevant	463,407	5,350	1.23	11.50	5.21	10.47	13.37	13.38	1,608	685	1,867	1.46	0.69
Security Bank and Trust Company	Yes	Paris	424,576	6,310	1.65	16.51	3.87	10.19	12.13	16.18	600	12	8	0.38	0.05
INSOUTH Bank	No	Brownsville	323,312	4,017	1.25	13.23	4.79	9.84	13.07	6.68	683	279	513	0.99	0.65
Wayne County Bank	No	Waynesboro	311,746	3,129	1.00	7.18	4.49	14.35	18.80	17.51	500	313	953	1.81	4.76
Carroll Bank and Trust	No	Huntingdon	285,226	2,368	0.85	8.47	4.53	10.10	14.30	9.78	370	24	151	0.92	0.79
Bank of Ripley	No	Ripley	219,887	1,947	0.87	6.38	3.91	14.86	28.23	43.93	-	54	99	1.07	0.18
Peoples Bank	No	Clifton	214,162	1,935	0.97	11.44	4.72	8.58	10.53	6.63	665	55	498	1.03	4.04
Security Bank	No	Dyersburg	193,565	1,963	1.01	9.85	3.07	10.29	19.71	30.03	-	55	36	1.87	0.57
Bank of Waynesboro	No	Waynesboro	165,885	2,311	1.41	10.73	4.76	13.19	18.04	20.15	162	59	183	1.41	0.60
Bank of Perry County	Yes	Lobelville	165,457	2,917	1.79	18.68	4.84	9.60	14.23	8.72	200	95	378	1.06	1.37
Traditions First Bank	No	Erin	144,502	1,227	0.85	9.45	3.88	9.06	14.80	28.70	20	103	109	0.77	0.19
McKenzie Banking Company	No	McKenzie	128,798	2,865	2.22	15.93	6.15	13.66	23.78	42.35	222	129	305	2.36	3.71
Decatur County Bank	Yes	Decaturville	117,858	617	0.58	8.12	4.74	7.81	10.20	11.60	75	42	86	0.72	0.41
Bank of Gleason	No	Gleason	111,401	1,263	1.13	5.11	3.28	23.41	50.67	76.25	(90)	78	91	1.80	0.16
Farmers & Merchants Bank	Yes	Dyer	98,287	303	0.31	3.82	3.07	9.47	16.37	43.71	5	22	27	0.76	1.21
Central Bank	No	Savannah	94,170	3,067	3.27	31.33	4.78	11.97	21.71	26.64	-	33	109	2.25	1.09
Home Banking Company	No	Selmer	92,013	477	0.52	5.35	3.85	10.73	19.76	49.51	67	4	23	1.03	0.22
Bank of Halls	No	Halls	89,298	1,003	1.24	12.19	3.48	9.53	14.78	25.07	50	4	27	1.44	1.29
Bank of Milan	Yes	Milan	66,449	628	0.94	10.51	3.72	10.09	16.12	32.44	15	-	15	0.55	0.00
Lawrenceburg Federal Bank	No	Lawrenceburg	65,695	421	0.65	2.88	3.75	22.58	37.87	2.66	13	1	4	0.36	0.23
Greenfield Banking Company	No	Greenfield	60,372	(149)	(0.25)	(2.39)	4.26	9.37	12.03	13.09	988	17	800	1.32	2.10
Lauderdale County Bank	No	Halls	50,149	295	0.60	5.73	3.99	11.15	20.92	43.18	81	6	103	1.14	0.80
Gates Banking and Trust Company	No	Gates	48,228	380	0.82	7.77	2.83	10.36	19.58	24.69	-	-	-	1.84	0.00
Farmers and Merchants Bank	No	Adamsville	40,434	466	1.15	9.83	4.27	12.33	23.39	27.85	-	12	16	1.97	0.29
Farmers Bank	No	Parsons	36,969	264	0.72	5.53	4.34	13.03	27.91	42.89	55	-	22	1.75	3.18
Citizens Bank & Trust Company	Yes	Atwood	24,813	215	0.81	9.22	3.28	9.97	25.46	27.01	-	3	1	0.86	0.45
Total/Average			7,533,944	105,103	1.19	10.92	4.28	11.55	19.28	24.91	10,042	4,541	9,732	1.20	0.97
West Tennessee - Total/Average			16,875,454	194,889	1.02	9.78	3.85	10.45	16.51	24.70	22,940	10,095	25,377	1.11	0.76

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Middle Tennessee															
Cookeville, TN (Micro)															
First National Bank of Tennessee	Yes	Livingston	845,472	14,059	1.70	15.40	3.62	11.76	19.59	33.32	-	331	384	1.21	0.34
Bank of Putnam County	Yes	Cookeville	823,142	11,077	1.39	18.67	3.21	7.92	14.39	34.33	1,045	150	555	0.73	0.02
American Bank & Trust of the Cumberland	Yes	Livingston	227,078	3,246	1.43	15.88	4.18	9.73	13.27	8.87	500	284	615	1.02	0.43
Putnam 1st Mercantile Bank	Yes	Cookeville	120,606	1,848	1.49	14.00	3.94	11.55	16.07	9.69	410	45	629	1.12	0.31
Union Bank & Trust Company	Yes	Livingston	82,047	1,847	2.20	17.38	5.37	12.26	20.62	20.80	149	45	190	1.71	3.19
Total/Average			2,098,345	32,077	1.64	16.27	4.06	10.64	16.79	21.40	2,104	855	2,373	1.03	0.33
McMinnville, TN (Micro)															
First National Bank of Middle Tennessee	No	McMinnville	506,792	5,689	1.14	9.22	3.37	12.44	21.78	8.62	-	369	118	1.01	0.10
Security Federal Savings Bank of McMinnville	No	McMinnville	213,451	2,224	1.07	10.66	3.70	10.65	15.90	18.16	170	14	66	1.05	0.35
Homeland Community Bank	No	McMinnville	149,287	1,122	0.78	9.35	3.34	8.98	14.52	29.78	(300)	15	17	1.34	1.42
Total/Average			869,530	9,035	1.00	9.74	3.47	10.69	17.40	18.85	(130)	398	201	1.11	0.39
Nashville-Davidson--Murfreesboro--Franklin, TN (Metro)															
FirstBank	No	Nashville	5,133,339	83,285	1.71	13.16	4.77	10.92	12.55	10.28	5,398	2,647	3,154	0.73	0.52
Franklin Synergy Bank	No	Franklin	4,242,209	40,113	0.97	10.25	2.73	10.07	14.77	12.90	2,254	72	122	0.88	0.13
Wilson Bank and Trust	No	Lebanon	2,525,042	33,731	1.40	12.21	3.90	11.93	14.04	5.08	4,298	630	1,663	1.33	0.13
CapStar Bank	No	Nashville	1,963,383	10,468	0.68	7.03	3.52	10.01	11.68	10.52	2,842	504	4,954	0.81	0.16
Reliant Bank	No	Brentwood	1,722,351	18,188	1.11	9.02	3.61	10.17	13.02	17.33	1,035	913	787	0.87	0.30
First Farmers and Merchants Bank	No	Columbia	1,365,071	14,536	1.06	11.57	3.31	9.29	14.42	9.02	50	121	11	1.04	0.12
Citizens Bank of Lafayette	No	Lafayette	920,190	12,441	1.36	12.50	3.87	11.06	17.00	23.98	1,037	340	1,096	1.28	0.51
Volunteer State Bank	Yes	Portland	696,286	10,376	1.55	16.95	4.33	9.54	11.44	8.49	1,172	141	247	1.09	1.40
First Federal Bank	Yes	Dickson	682,525	10,061	1.48	12.72	3.71	11.43	19.01	28.19	875	312	254	1.36	0.40
Farmers Bank	No	Portland	667,611	9,101	1.39	12.74	4.30	11.56	16.04	14.91	870	318	986	1.15	0.29
Citizens Bank	No	Carthage	587,500	13,137	2.25	12.99	3.78	18.70	29.78	63.43	624	155	535	0.76	0.10
InsBank	No	Nashville	517,289	4,739	1.00	9.83	3.48	11.25	12.60	11.64	905	-	386	1.11	0.19
Truxton Trust Company	No	Nashville	481,445	7,532	1.63	15.61	3.28	10.71	15.14	29.77	283	1	1	1.01	0.00
First Freedom Bank	No	Lebanon	477,160	5,124	1.12	11.16	3.97	10.07	11.69	9.39	1,117	146	1,282	1.14	0.68
Macon Bank and Trust Company	No	Lafayette	394,693	2,912	0.75	6.21	3.19	13.08	25.68	45.93	120	63	124	1.53	0.10
TriStar Bank	No	Dickson	300,362	2,208	0.77	9.69	4.06	8.15	10.69	10.93	720	59	321	1.08	0.00
Southern Bank of Tennessee	Yes	Mount Juliet	282,658	3,294	1.23	10.34	4.08	12.63	16.81	18.96	209	6	5	0.90	0.04
Tennessee Bank & Trust	Yes	Nashville	258,331	651	0.25	3.12	3.66	8.82	11.51	22.65	1,471	26	1,122	1.03	0.64
Community Bank & Trust	No	Ashland City	234,617	2,421	1.05	10.56	3.96	11.14	17.74	20.91	(400)	261	189	1.35	0.32
Bank of Dickson	No	Dickson	222,810	2,039	0.92	7.16	3.39	13.24	25.92	29.78	200	18	42	1.06	1.54
Citizens Bank	No	Hartsville	216,844	3,205	1.50	14.03	4.78	11.25	14.82	10.98	270	31	154	1.58	0.49
CedarStone Bank	No	Lebanon	202,208	1,622	0.81	8.41	3.71	10.23	15.50	18.35	230	30	75	0.89	0.08
Sumner Bank & Trust	No	Gallatin	167,868	1,570	0.94	10.66	3.89	9.45	13.01	20.05	-	36	8	0.98	0.06
Heritage Bank & Trust	No	Columbia	159,825	1,651	1.10	13.13	4.04	8.80	12.42	14.83	220	210	248	1.72	0.83
Studio Bank	No	Nashville	113,540	(3,783)	NA	NA	NA	44.59	84.30	97.84	348	-	-	0.89	0.00
Citizens Savings Bank and Trust Company	No	Nashville	103,080	20	0.02	0.33	4.46	6.22	8.59	14.27	66	22	329	1.72	2.59
Total/Average			24,638,237	290,642	1.12	10.46	3.83	12.09	18.08	22.32	26,214	7,062	18,095	1.01	0.33

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 (%)
Tullahoma-Manchester, TN (Micro)															
First National Bank of Manchester	No	Manchester	284,984	4,437	1.61	13.04	4.37	12.69	18.27	13.12	319	44	217	1.17	0.40
First Vision Bank of Tennessee	No	Tullahoma	249,719	2,719	1.23	11.15	4.27	10.94	14.60	10.06	186	28	54	1.07	0.16
Citizens Community Bank	No	Winchester	229,974	4,061	1.84	15.02	5.22	12.57	17.18	18.11	880	87	443	1.39	0.90
Coffee County Bank	Yes	Manchester	191,293	4,924	2.65	23.08	4.75	11.79	15.89	14.94	20	391	327	1.50	0.98
Peoples Bank & Trust Company	No	Manchester	100,966	1,121	1.13	10.28	4.48	11.36	16.19	12.13	-	82	14	1.23	0.03
Total/Average			1,056,936	17,262	1.69	14.51	4.62	11.87	16.43	13.67	1,405	632	1,055	1.26	0.52
Other															
First National Bank of Pulaski	No	Pulaski	851,418	10,127	1.22	12.18	3.80	10.78	15.06	22.10	835	389	288	1.12	0.68
First Community Bank of Tennessee	No	Shelbyville	474,754	2,813	0.56	4.68	3.29	11.32	14.65	8.56	172	112	198	0.76	0.09
First Commerce Bank	No	Lewisburg	411,624	5,285	1.38	15.67	3.94	8.75	12.20	12.18	480	44	75	1.16	0.09
Bank of Frankewing	No	Frankewing	276,645	3,477	1.35	11.73	4.22	11.55	15.03	17.42	-	908	299	1.86	0.00
Community Bank	No	Lexington	156,259	1,288	0.86	9.14	4.09	9.29	13.29	16.38	60	3	67	1.27	0.51
Peoples Bank of Middle Tennessee	No	Shelbyville	150,554	1,884	1.29	11.44	4.22	12.02	16.32	13.85	92	91	140	1.77	0.39
Bank of Lincoln County	No	Fayetteville	137,790	2,341	1.70	12.22	5.24	13.32	16.95	19.46	-	77	74	1.45	0.01
People's Bank and Trust Company of Pickett County	No	Byrdstown	117,520	1,608	1.34	10.55	5.11	13.42	19.44	14.48	371	97	582	1.38	2.11
Peoples Bank	No	Sardis	89,212	583	0.71	7.63	4.39	9.32	13.84	19.90	28	2	22	0.95	0.19
Total/Average			2,665,776	29,406	1.16	10.58	4.26	11.09	15.20	16.04	2,038	1,723	1,745	1.28	0.40
Middle Tennessee - Total/Average			31,328,824	378,422	1.32	12.31	4.05	11.28	16.78	18.46	31,631	10,670	23,469	1.05	0.34
East Tennessee															
Chattanooga, TN-GA (Metro)															
Atlantic Capital Bank, National Association	No	Chattanooga	2,955,181	31,498	1.12	9.04	3.08	10.64	12.99	23.20	1,946	85	427	0.85	0.19
First Volunteer Bank	No	Chattanooga	986,526	19,048	1.95	17.31	5.24	11.47	15.59	13.21	1,026	290	1,372	1.22	1.16
Citizens Tri-County Bank	Yes	Dunlap	854,314	15,087	1.79	17.39	4.63	10.60	20.38	18.82	1,850	688	1,476	1.51	0.98
Tower Community Bank	No	Jasper	200,232	908	0.50	5.73	4.30	9.30	11.82	12.03	165	16	145	0.50	0.56
Millennium Bank	Yes	Ooltewah	186,277	2,568	1.48	13.21	4.67	11.68	17.07	31.55	200	36	131	1.28	0.27
Mountain Valley Bank	No	Dunlap	103,785	483	0.48	5.47	4.54	9.00	15.28	9.38	446	52	454	0.80	1.66
Total/Average			5,286,315	69,592	1.22	11.36	4.41	10.45	15.52	18.03	5,633	1,167	4,005	1.14	0.54
Kingsport-Bristol-Bristol, TN-VA (Metro)															
Bank of Tennessee	Yes	Kingsport	1,375,614	16,875	1.31	15.59	3.99	8.92	11.56	10.31	395	630	1,201	0.70	0.23
First Community Bank of East Tennessee	No	Rogersville	173,655	1,484	0.84	7.09	4.01	11.20	16.08	8.30	-	44	116	1.47	1.44
Civis Bank	No	Rogersville	92,781	(1,614)	(1.67)	(58.67)	4.32	2.67	5.51	17.35	22	10	207	1.56	4.67
Total/Average			1,642,050	16,745	0.16	(12.00)	4.11	7.60	11.05	11.99	417	684	1,524	0.81	0.61

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 (%)
Knoxville, TN (Metro)															
SouthEast Bank	No	Farragut	1,244,226	13,283	0.96	10.45	3.94	10.12	14.75	7.40	1,500	142	1,138	0.47	0.24
Mountain Commerce Bank	No	Knoxville	849,065	10,700	1.34	13.18	3.53	10.83	13.48	12.37	573	24	110	0.94	0.90
CBBC Bank	No	Maryville	347,188	3,322	0.95	6.49	3.37	15.58	22.92	38.22	29	85	54	1.62	0.03
TNBANK	No	Oak Ridge	222,579	1,245	0.57	6.66	3.83	8.68	10.82	8.96	-	7	56	0.99	2.19
Citizens Bank and Trust Company of Grainger County	No	Rutledge	207,823	2,561	1.22	7.77	3.40	16.40	34.01	55.74	40	24	38	1.19	1.06
Citizens First Bank	No	Wartburg	161,617	1,806	1.08	12.14	4.69	9.90	15.95	20.23	(284)	915	257	1.27	1.27
Peoples Bank of the South	Yes	La Follette	146,790	2,858	1.96	13.86	5.02	14.20	20.47	13.38	-	24	116	1.18	3.36
UBank	Yes	Jellico	64,803	775	1.17	8.63	4.72	13.91	21.17	16.50	136	35	227	1.24	1.08
Total/Average			3,244,091	36,550	1.16	9.90	4.06	12.45	19.20	21.60	1,994	1,256	1,996	0.83	0.78
Sevierville, TN (Micro)															
SmartBank	No	Pigeon Forge	2,278,710	22,741	1.16	9.31	4.32	11.17	12.75	11.03	2,936	339	860	0.47	0.23
Citizens National Bank	Yes	Sevierville	1,054,777	19,848	1.94	17.93	4.06	11.36	14.86	13.99	688	122	668	1.38	0.23
Tennessee State Bank	No	Pigeon Forge	635,388	6,617	1.04	9.63	4.00	11.16	16.51	17.31	900	391	921	1.04	1.46
Sevier County Bank	No	Sevierville	304,393	(622)	(0.20)	(3.62)	3.57	5.39	8.40	9.76	(300)	111	80	1.07	3.63
Total/Average			4,273,268	48,584	0.99	8.31	3.99	9.77	13.13	13.02	4,224	963	2,529	0.81	0.65
Other															
Commercial Bank	No	Harrogate	1,279,871	14,987	1.27	13.36	4.04	9.48	13.05	13.40	1,849	564	2,515	0.89	1.59
Citizens Bank	Yes	Elizabethton	840,984	15,479	1.85	14.89	4.28	11.84	16.09	10.83	981	347	675	1.02	0.20
First Century Bank	No	Tazewell	389,805	5,059	1.37	13.93	4.17	9.88	14.05	12.47	312	88	129	1.28	0.11
Andrew Johnson Bank	No	Greeneville	370,500	4,438	1.21	11.93	4.45	10.51	15.17	14.15	330	34	356	1.57	0.22
Simply Bank	Yes	Spring City	338,593	4,772	1.46	14.68	4.53	9.95	12.56	8.93	400	113	130	1.16	1.61
Progressive Savings Bank	Yes	Jamestown	299,045	2,693	0.92	9.46	4.18	10.20	14.29	19.93	370	13	147	1.27	2.51
Bank of Cleveland	No	Cleveland	273,887	4,071	1.52	9.82	4.55	15.12	19.75	14.69	11	33	38	1.27	2.76
Community National Bank	Yes	Dayton	235,907	3,264	1.48	12.67	4.89	11.69	16.81	6.77	350	48	135	1.19	1.02
Peoples Bank of East Tennessee	No	Madisonville	215,921	2,351	1.13	9.67	4.78	11.09	16.87	19.85	-	32	115	0.90	1.46
First National Bank of Oneida	Yes	Oneida	214,948	2,799	1.31	12.22	3.85	11.47	19.43	14.81	370	159	231	2.05	1.41
Volunteer Federal Savings Bank	No	Madisonville	206,194	1,442	0.72	5.38	3.68	13.57	27.17	25.91	33	34	87	0.48	0.23
Union Bank	No	Jamestown	195,973	1,105	0.55	4.79	4.16	11.96	21.38	28.79	719	62	603	1.33	2.33
First Peoples Bank of Tennessee	No	Jefferson City	148,946	1,012	0.70	7.91	4.15	9.16	12.84	17.21	238	74	24	1.14	1.54
Farmers State Bank	No	Mountain City	141,875	1,015	0.72	4.77	4.34	16.50	25.14	17.61	229	52	126	1.00	1.56
Johnson County Bank	No	Mountain City	119,136	1,138	0.95	6.31	3.72	15.37	30.60	36.24	(6)	11	91	0.80	1.79
First Farmers and Commercial Bank	No	Pikeville	115,681	855	0.73	6.33	3.42	12.15	22.09	33.21	167	6	346	1.33	2.53
Heritage Community Bank	Yes	Greeneville	105,739	859	0.85	8.74	4.30	10.49	15.80	12.85	-	62	51	1.37	0.49
Security Federal Bank	No	Elizabethton	68,042	379	0.56	3.81	3.48	14.53	25.72	17.35	20	6	19	0.96	1.02
Total/Average			5,561,047	67,718	1.07	9.48	4.17	11.94	18.82	18.06	6,373	1,738	5,818	1.13	1.23
East Tennessee - Total/Average															
			20,006,771	239,189	0.92	5.41	4.15	10.44	15.54	16.54	18,641	5,808	15,872	0.98	0.80