

TENNESSEE ASSET QUALITY - DECEMBER 31, 2019

Institution	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter				
									P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO	
									30-90	90 +			30-90	90 +			
State Summary (Does not include regionals)																	
West Tennessee - Total/Average	17,600,959	12,422,168	133,658	18,456	8,958	27,240	1.08	0.79	88,416	20,804	96,347	43,028	82,677	20,568	96,059	40,131	
Middle Tennessee - Total/Average	33,752,010	23,415,146	240,836	41,328	10,291	30,906	1.03	0.34	107,858	19,690	83,732	29,580	89,756	12,744	86,394	31,288	
East Tennessee - Total/Average	21,116,339	15,170,163	141,332	14,623	5,671	16,364	0.93	0.65	154,305	64,516	85,655	52,261	114,235	61,853	86,673	56,686	
State Total	72,469,308	51,007,477	515,826	74,407	24,920	74,510	1.01	0.54	350,579	105,010	265,734	124,869	286,668	95,165	269,126	128,105	
Regionals																	
First Horizon Bank	43,126,164	31,061,802	200,307	47,925	31,616	58,733	0.63	0.43	38,072	27,953	166,352	17,838	53,153	26,824	173,314	20,181	
Pinnacle Bank	27,665,771	19,787,876	94,777	27,284	12,386	28,468	0.48	0.33	34,348	1,615	61,605	29,487	43,141	2,450	73,263	30,049	
West Tennessee																	
Clarksville, TN-KY (Metro)																	
F&M Bank	1,171,241	816,698	3,136	772	154	1,110	0.37	0.23	2,159	64	2,380	296	706	517	2,291	23	
First Advantage Bank	737,203	646,348	5,160	725	73	969	0.79	0.82	1,299	15	5,963	87	1,269	-	5,608	87	
Legends Bank	495,586	378,484	4,039	345	30	303	1.06	0.02	577	589	84	-	570	16	123	-	
Total/Average	2,404,030	1,841,530	12,335	1,842	257	2,382	0.67	0.37	4,035	668	8,427	383	2,545	533	8,022	110	
Jackson, TN (Metro)																	
Bank of Jackson	192,563	59,617	1,150	50	3	3	1.89	0.19	63	-	311	57	606	-	287	75	
Bank of Crockett	189,305	63,791	1,019	135	5	12	1.60	0.03	426	-	66	-	277	63	73	-	
Total/Average	381,868	123,408	2,169	185	8	15	1.76	0.11	489	-	377	57	883	63	360	75	
Memphis, TN-MS-AR (Metro)																	
Independent Bank	1,110,566	902,727	8,622	3,770	2,471	6,255	0.95	0.95	13,647	1,721	3,563	6,979	8,271	2,934	2,784	2,353	
Landmark Community Bank	941,454	747,746	6,178	-	104	701	0.83	0.53	3,411	-	4,703	270	2,727	-	4,594	60	
Triumph Bank	837,096	612,049	6,568	450	724	1,040	1.01	1.08	150	-	9,064	-	552	-	9,279	-	
Bank of Fayette County	656,486	566,011	6,500	966	223	713	1.14	0.42	6,678	2,661	1,341	1,394	8,548	1,504	2,190	695	
Financial Federal Bank	652,089	622,113	6,969	-	54	0	1.11	0.35	455	-	2,306	-	985	-	417	-	
Evolve Bank & Trust	451,290	361,824	6,345	945	175	953	1.63	0.86	2,572	42	3,235	666	874	752	3,242	567	
Paragon Bank	404,214	328,399	3,837	829	544	2,129	1.15	1.33	1,895	8	5,224	160	7,378	386	3,332	160	
Patriot Bank	364,599	169,752	2,333	240	94	253	1.31	0.38	2,686	-	1,396	-	931	-	1,408	308	
Bank of Bartlett	357,772	232,936	2,250	252	196	366	0.93	3.24	1,558	-	6,831	4,776	1,205	-	6,695	6,065	
First Capital Bank	357,701	299,646	2,198	-	-	0	0.73	0.42	749	-	47	1,459	12	-	54	1,729	
BankTennessee	324,447	246,524	2,809	-	749	1,205	1.14	0.29	836	-	935	-	457	-	1,536	-	
Bank3	225,242	176,454	2,039	193	-	0	1.16	-	-	3	-	-	-	3	-	-	
Tri-State Bank of Memphis	85,617	49,613	1,372	76	86	77	2.77	1.19	594	-	943	75	696	-	941	100	
Brighton Bank	41,730	28,065	450	-	99	0	1.51	3.57	966	58	1,080	408	722	56	1,089	414	
Total/Average	6,810,303	5,343,859	58,470	7,721	5,519	13,692	1.09	0.83	36,197	4,493	40,668	16,187	33,358	5,635	37,561	12,451	

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									P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO		
									30-90 \$	90 + \$			30-90 \$	90 + \$				
Other																		
First Citizens National Bank	1,824,233	987,905	11,605	540	470	781	1.17	0.26	4,683	213	2,834	1,831	3,763	51	2,810	1,847		
Commercial Bank & Trust Company	812,750	477,141	7,174	937	281	786	1.50	0.24	987	118	1,566	402	1,119	149	1,472	409		
Centennial Bank	587,205	427,588	5,106	2,749	414	3,474	1.19	1.07	4,660	8	5,409	845	7,091	71	6,034	569		
Apex Bank	581,088	461,474	6,040	-	288	619	1.31	2.05	9,404	12,289	4,079	7,835	4,690	10,892	4,037	7,948		
Hardin County Bank	502,048	403,609	4,428	-	44	387	1.10	1.71	953	-	5,566	3,012	1,555	-	5,561	3,113		
Security Bank and Trust Company	468,632	361,509	1,152	-	13	68	0.32	0.05	631	-	131	92	870	115	76	82		
INSOUTH Bank	331,525	268,415	2,965	692	125	356	1.10	1.08	1,338	160	3,448	144	2,201	305	2,323	168		
Wayne County Bank	315,573	222,353	3,850	400	251	1,022	1.73	3.82	3,856	-	8,207	3,851	4,644	13	10,462	4,063		
Carroll Bank and Trust	306,727	220,235	2,203	309	13	129	1.00	0.51	1,976	20	1,195	380	2,784	76	827	395		
Bank of Ripley	224,915	82,799	1,210	550	57	248	1.46	1.83	1,795	13	4,100	10	575	112	3,289	10		
Peoples Bank	206,441	159,342	1,960	1,032	687	1,405	1.23	2.19	2,940	-	653	3,873	2,425	-	3,544	3,966		
Security Bank	199,401	65,025	1,203	50	7	8	1.85	0.38	245	1	731	27	352	-	735	27		
Bank of Perry County	176,749	150,575	1,501	285	64	336	1.00	0.75	561	81	643	678	1,542	38	740	1,569		
Bank of Waynesboro	174,752	119,216	1,751	421	98	517	1.47	0.46	460	24	373	429	766	64	972	357		
Traditions First Bank	155,921	91,353	711	63	41	40	0.77	-	125	201	-	-	65	-	-	-		
Decatur County Bank	133,941	103,956	834	265	23	79	0.80	0.31	1,798	7	407	11	1,316	-	412	65		
McKenzie Banking Company	132,194	72,035	1,748	161	76	261	2.43	3.89	3,287	202	3,549	1,591	1,516	623	2,620	1,536		
Bank of Gleason	113,694	40,591	605	10	28	103	1.49	0.17	657	279	150	38	652	334	77	40		
Farmers & Merchants Bank	98,943	33,350	186	22	32	103	0.56	0.70	401	11	266	429	508	65	182	629		
Central Bank	98,641	66,136	1,347	-	44	54	2.04	0.19	905	51	179	10	1,373	95	212	86		
Home Banking Company	91,149	36,281	417	85	7	12	1.15	0.38	405	91	332	16	183	-	559	16		
Bank of Halls	90,679	42,919	629	-	5	7	1.47	1.04	297	-	942	-	158	-	1,005	-		
Bank of Milan	76,952	39,503	186	-	19	43	0.47	0.41	-	-	319	-	28	-	-	-		
Lawrenceburg Federal Bank	71,930	60,298	233	21	-	10	0.39	0.57	2,344	1,773	-	413	2,569	1,039	138	149		
Greenfield Banking Company	66,232	50,049	664	47	65	130	1.33	1.52	805	-	826	182	589	-	947	129		
Lauderdale County Bank	51,662	25,519	246	54	21	108	0.96	0.51	941	17	261	-	1,251	109	146	-		
Gates Banking and Trust Company	47,281	16,361	306	-	-	0	1.87	-	-	-	-	-	-	-	-	-		
Farmers Bank	38,418	18,277	350	15	1	54	1.91	2.39	995	40	690	228	673	123	918	228		
Citizens Bank & Trust Company	25,082	9,557	74	-	-	11	0.77	0.37	246	44	19	74	633	63	18	94		
Total/Average	8,004,758	5,113,371	60,684	8,708	3,174	11,151	1.19	0.92	47,695	15,643	46,875	26,401	45,891	14,337	50,116	27,495		
West Tennessee - Total/Average	17,600,959	12,422,168	133,658	18,456	8,958	27,240	1.08	0.79	88,416	20,804	96,347	43,028	82,677	20,568	96,059	40,131		

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									P/D Still Accruing		Non	OREO \$	P/D Still Accruing		Non	OREO \$
									30-90 \$	90 + \$	Accrual \$		30-90 \$	90 + \$	Accrual \$	
Middle Tennessee																
Cookeville, TN (Micro)																
Bank of Putnam County	1,060,038	652,698	4,727	1,720	147	715	0.72	0.13	1,050	290	547	794	650	266	-	29
First National Bank of Tennessee	882,810	538,128	6,397	-	188	538	1.19	0.36	1,356	-	3,129	20	1,791	-	3,619	23
American Bank & Trust of the Cumberland	253,963	200,878	2,343	50	473	195	1.16	0.02	1,561	267	51	-	870	43	328	28
Putnam 1st Mercantile Bank	127,167	96,283	1,246	340	21	230	1.29	0.23	601	244	53	239	1,493	207	52	532
Union Bank & Trust Company	85,796	59,862	1,020	306	23	319	1.70	1.31	302	-	773	349	294	-	914	359
Total/Average	2,409,774	1,547,849	15,733	2,416	852	1,997	1.02	0.25	4,870	801	4,553	1,402	5,098	516	4,913	971
McMinnville, TN (Micro)																
First National Bank of Middle Tennessee	534,265	334,496	3,460	75	76	33	0.97	0.07	606	103	355	-	260	240	367	64
Security Federal Savings Bank of McMinnville	224,342	172,622	1,669	108	26	52	0.97	0.32	1,921	-	153	568	985	-	437	463
Homeland Community Bank	152,922	108,001	1,298	-	4	30	1.20	1.97	1,223	-	1,972	1,034	1,224	-	2,277	1,048
Total/Average	911,529	615,119	6,427	183	106	115	1.04	0.45	3,750	103	2,480	1,602	2,469	240	3,081	1,575
Nashville-Davidson--Murfreesboro--Franklin, TN (Metro)																
FirstBank	6,120,102	4,409,642	31,139	7,053	1,106	5,952	0.67	0.65	21,428	6,294	21,062	18,939	19,048	3,206	17,911	16,076
Franklin Synergy Bank	3,904,299	2,803,849	26,675	13,286	395	10,457	0.94	0.07	15,636	654	2,760	-	1,892	79	3,028	-
Wilson Bank and Trust	2,780,296	2,085,902	28,726	2,040	875	1,363	1.37	0.12	8,675	2,507	2,610	697	7,024	897	3,517	845
CapStar Bank	2,036,608	1,420,102	12,604	761	529	798	0.79	0.13	2,513	12	1,693	1,044	6,859	363	1,939	914
Reliant Bank	1,897,550	1,409,952	12,578	1,211	1,045	570	0.87	0.25	1,063	64	4,071	750	848	121	4,380	1,943
First Farmers and Merchants Bank	1,401,842	934,770	8,960	(360)	100	62	0.96	0.12	830	2	1,663	-	1,675	903	1,690	-
Citizens Bank of Lafayette	941,411	612,198	8,680	1,116	1,017	1,308	1.42	1.30	7,768	2,273	12,223	40	7,780	1,579	13,313	346
Volunteer State Bank	766,062	511,805	3,161	3,347	139	207	0.62	-	58	-	-	-	193	49	1,638	-
First Federal Bank	730,777	391,894	5,754	625	116	174	1.46	0.41	3,895	1,400	1,739	1,230	2,368	-	1,479	1,310
Farmers Bank	697,513	447,342	5,351	210	318	393	1.18	0.26	2,690	-	1,787	-	2,093	-	1,797	-
Citizens Bank	622,179	276,320	2,090	380	144	266	0.76	0.06	3,189	1,622	33	311	2,951	1,531	11	311
InsBank	551,549	469,173	5,380	725	3	180	1.15	0.56	-	-	3,097	-	-	-	1,018	-
Truxton Trust Company	532,892	363,783	3,409	55	1	2	0.94	-	126	-	-	-	117	-	-	-
First Freedom Bank	487,995	415,548	4,924	829	231	671	1.18	0.67	1,554	25	3,261	-	1,211	410	2,955	-
Macon Bank and Trust Company	426,706	187,992	2,688	100	76	110	1.43	0.07	3,092	682	211	82	2,103	444	217	84
TriStar Bank	308,137	236,230	2,738	325	148	195	1.16	0.06	809	431	-	175	1,105	112	-	200
Southern Bank of Tennessee	300,816	212,645	1,960	100	7	0	0.92	-	15	42	-	-	518	-	28	-
Citizens Bank	256,012	176,227	2,808	240	34	160	1.59	0.37	718	2	633	309	1,070	-	606	320
Tennessee Bank & Trust	254,038	209,184	2,291	1,951	7	1,690	1.10	1.31	72	-	1,957	1,383	661	-	2,152	1,634
Community Bank & Trust	252,873	174,027	1,585	(743)	286	12	0.91	0.24	2,567	393	596	-	810	477	574	-
Bank of Dickson	233,860	142,385	1,612	100	13	17	1.13	1.06	132	-	2,474	-	339	-	2,483	-
Studio Bank	225,276	162,817	1,628	1,282	-	2	0.97	-	-	-	-	-	-	-	-	-
CedarStone Bank	206,877	156,632	1,271	86	131	265	0.81	0.26	919	-	394	140	373	-	33	20
Sumner Bank & Trust	195,688	124,000	1,130	-	250	286	0.91	0.03	69	-	64	-	58	-	87	-
Heritage Bank & Trust	184,788	145,406	2,589	15	516	81	1.78	0.50	90	-	659	269	207	-	598	383
Citizens Savings Bank and Trust Company	97,321	77,782	1,159	44	85	415	1.49	2.27	1,403	62	1,722	484	834	62	2,215	278
Total/Average	26,413,467	18,557,607	182,890	34,778	7,572	25,636	0.99	0.34	79,311	16,465	64,709	25,853	62,137	10,233	63,669	24,664

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									P/D Still Accruing		Non	OREO \$	P/D Still Accruing		Non	Accrual \$	OREO \$
									30-90 \$	90 + \$	Accrual \$		30-90 \$	90 + \$	Accrual \$		
Tullahoma-Manchester, TN (Micro)																	
First National Bank of Manchester	292,105	202,345	2,463	300	23	200	1.22	0.35	2,020	370	1,018	-	2,477	225	994	-	
First Vision Bank of Tennessee	277,309	211,683	2,435	406	12	175	1.14	0.12	3,546	155	327	-	4,670	139	1,851	-	
Citizens Community Bank	241,521	152,126	2,934	978	94	295	1.92	0.76	2,350	631	1,825	-	1,761	813	1,485	-	
Coffee County Bank	199,092	163,433	2,355	105	120	274	1.44	1.09	1,557	-	2,168	-	1,330	-	2,731	-	
Peoples Bank & Trust Company	100,293	74,101	988	60	7	19	1.33	0.03	222	375	26	-	15	-	26	-	
Total/Average	1,110,320	803,688	11,175	1,849	256	963	1.39	0.48	9,695	1,531	5,364	-	10,253	1,177	7,087	-	
Other																	
First National Bank of Pulaski	895,658	559,689	6,830	465	730	542	1.21	0.21	1,976	-	1,662	253	1,474	148	2,385	3,425	
First Community Bank of Tennessee	570,849	264,578	2,679	98	280	233	0.65	0.07	731	233	415	-	782	4	437	-	
First Commerce Bank	447,518	314,522	4,039	560	18	38	1.28	0.16	734	-	264	441	197	-	235	441	
Bank of Frankewing	309,762	239,872	4,134	220	132	298	1.72	0.50	2,506	101	1,544	-	2,602	18	1,542	-	
Community Bank	162,551	129,617	1,614	212	42	171	1.25	0.09	745	62	149	-	496	72	148	-	
Peoples Bank of Middle Tennessee	153,697	105,377	1,904	45	69	184	1.81	0.36	487	64	548	-	599	59	559	-	
Bank of Lincoln County	153,215	117,699	1,542	-	51	20	1.31	0.13	356	8	203	-	1,022	-	138	-	
People's Bank and Trust Company of Pickett County	124,186	92,383	1,271	472	181	660	1.37	1.40	2,280	199	1,712	29	2,317	227	2,064	212	
Peoples Bank	89,484	67,146	598	30	2	49	0.89	0.14	417	123	129	-	310	50	136	-	
Total/Average	2,906,920	1,890,883	24,611	2,102	1,505	2,195	1.30	0.25	10,232	790	6,626	723	9,799	578	7,644	4,078	
Middle Tennessee - Total/Average	33,752,010	23,415,146	240,836	41,328	10,291	30,906	1.03	0.34	107,858	19,690	83,732	29,580	89,756	12,744	86,394	31,288	
East Tennessee																	
Chattanooga, TN-GA (Metro)																	
First Volunteer Bank	997,445	813,377	9,697	230	484	765	1.19	0.67	9,099	1,261	3,461	3,260	4,120	609	3,521	3,554	
Citizens Tri-County Bank	927,615	571,801	8,776	1,353	727	1,686	1.53	1.14	10,934	873	8,942	1,593	10,300	70	9,642	2,593	
Tower Community Bank	215,751	158,344	932	298	47	148	0.59	0.49	866	316	166	899	1,929	415	171	895	
Millennium Bank	206,065	153,332	1,649	25	121	121	1.08	0.63	21	-	414	878	107	-	900	-	
Mountain Valley Bank	110,682	80,547	701	231	120	244	0.87	0.98	1,947	11	870	220	1,339	14	711	152	
Total/Average	2,457,558	1,777,401	21,755	2,137	1,499	2,964	1.22	0.84	22,867	2,461	13,853	6,850	17,795	1,108	14,945	7,194	
Kingsport-Bristol-Bristol, TN-VA (Metro)																	
Bank of Tennessee	1,414,865	1,108,117	7,802	507	366	548	0.70	0.29	5,658	260	4,082	80	3,681	-	3,581	-	
First Community Bank of East Tennessee	162,118	116,698	1,552	(320)	115	40	1.33	0.54	824	3	606	263	753	907	535	637	
Civis Bank	88,815	52,305	583	214	26	583	1.11	3.42	627	-	1,484	1,554	1,085	-	1,641	1,569	
Total/Average	1,665,798	1,277,120	9,937	401	507	1,171	0.78	0.48	7,109	263	6,172	1,897	5,519	907	5,757	2,206	

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									P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
									30-90 \$	90 + \$			30-90 \$	90 + \$		
Knoxville, TN (Metro)																
Home Federal Bank of Tennessee	2,259,866	1,042,455	9,312	300	48	23	0.89	0.12	3,635	-	2,664	-	919	-	8,304	-
SouthEast Bank	1,751,463	1,584,109	5,939	2,400	177	1,850	0.37	0.19	46,741	53,012	2,844	496	33,475	52,933	1,988	545
Mountain Commerce Bank	906,695	807,440	5,833	(538)	19	288	0.72	0.73	109	-	1,680	4,973	319	-	1,638	4,868
CBBC Bank	357,125	206,569	3,353	33	50	44	1.62	0.02	306	-	73	-	192	-	333	-
TNBANK	231,381	176,703	1,671	-	17	14	0.94	2.30	2,056	-	2,709	2,604	1,358	-	1,922	2,611
Newport Federal Bank	211,651	107,808	1,461	-	48	158	1.36	0.39	3,050	-	752	74	1,866	-	1,293	10
Citizens Bank and Trust Company of Grainger County	208,059	64,383	741	(15)	23	26	1.15	1.26	542	-	2,560	63	330	-	2,998	58
Peoples Bank of the South	153,694	133,178	1,586	(150)	315	68	1.19	3.36	2,799	-	4,405	754	3,061	-	4,237	890
UBank	66,811	46,028	563	126	42	167	1.22	0.42	1,942	108	64	214	909	12	325	219
Total/Average	6,146,745	4,168,673	30,459	2,156	739	2,638	0.73	0.44	61,180	53,120	17,751	9,178	42,429	52,945	23,038	9,201
Sevierville, TN (Micro)																
SmartBank	2,449,029	1,897,394	10,243	2,599	412	1,043	0.54	0.18	3,301	1,160	2,743	1,757	2,269	608	2,564	1,561
Citizens National Bank	1,109,006	840,194	10,869	(367)	404	355	1.29	-	1,338	1,396	-	-	808	1,327	-	2,236
Tennessee State Bank	677,820	64,285	4,139	960	299	1,670	0.92	1.17	1,119	-	4,428	3,511	401	25	4,393	3,669
Sevier County Bank	332,605	226,230	2,353	-	104	159	1.04	1.03	140	-	27	3,393	259	159	423	3,425
Total/Average	4,568,460	3,414,103	27,604	3,192	1,219	3,227	0.81	0.35	5,898	2,556	7,198	8,661	3,737	2,119	7,380	10,891
Other																
Commercial Bank	1,285,083	1,038,300	9,166	1,493	147	1,165	0.88	1.66	11,971	14	10,862	10,436	9,685	-	10,481	10,445
Citizens Bank	859,865	583,028	6,158	2,387	148	2,181	1.05	0.38	1,635	1,240	2,942	286	2,818	1,114	4,467	136
First Century Bank	419,729	359,534	4,572	350	76	71	1.27	0.06	1,142	-	265	-	71	-	353	-
Andrew Johnson Bank	387,643	306,804	4,986	125	3	60	1.63	0.41	1,265	-	1,486	110	1,080	-	621	110
Simply Bank	361,128	295,903	3,583	300	241	212	1.21	0.91	3,596	368	3,149	122	4,177	732	2,903	163
Progressive Savings Bank	295,333	191,065	2,503	318	8	340	1.30	2.01	5,288	1,461	1,229	4,708	3,446	525	1,197	5,280
Elizabethon Federal Savings Bank	292,783	130,943	1,444	2	-	3	1.10	0.44	2,284	131	-	1,285	1,834	485	-	1,250
Bank of Cleveland	286,910	228,783	2,805	(265)	260	6	1.21	0.75	4,924	-	-	2,157	215	-	-	2,433
Community National Bank	272,858	182,907	2,344	117	345	240	1.28	2.85	9,623	1,378	7,530	235	6,818	927	2,919	410
Peoples Bank of East Tennessee	224,830	166,127	1,740	425	57	155	1.05	1.35	1,279	5	1,477	1,562	1,127	-	1,016	1,998
First National Bank of Oneida	221,703	154,275	3,295	657	157	413	2.14	0.47	992	11	884	157	1,228	3	903	293
Volunteer Federal Savings Bank	215,591	133,038	644	48	1	17	0.48	0.20	2,709	502	-	421	375	518	-	497
Union Bank	196,736	99,172	1,195	271	61	584	1.20	2.43	2,667	-	3,498	1,289	3,895	101	2,927	1,399
First Peoples Bank of Tennessee	157,276	111,641	1,168	19	17	52	1.05	0.92	562	-	47	1,395	237	-	-	1,481
Greenville Federal Bank, FSB	149,805	120,583	2,215	1	49	39	1.84	2.82	1,955	357	3,977	250	2,987	-	3,372	290
Farmers State Bank	146,583	91,941	868	173	67	287	0.94	0.77	1,101	12	669	455	690	271	1,167	481
First Farmers and Commercial Bank	136,647	96,063	675	346	11	432	0.70	0.71	988	-	811	155	523	24	1,193	175
Johnson County Bank	122,569	66,679	417	(50)	28	80	0.63	1.12	1,303	-	1,378	-	719	-	1,606	-
Heritage Community Bank	121,031	98,119	1,155	-	23	27	1.18	0.40	778	-	151	329	790	-	131	329
Security Federal Bank	62,169	45,556	445	(7)	8	0	0.98	0.99	909	561	294	323	1,605	-	297	24
Highland Federal Savings & Loan Association	61,506	32,405	199	27	-	0	0.61	0.05	280	76	32	-	435	74	-	-
Total/Average	6,277,778	4,532,866	51,577	6,737	1,707	6,364	1.14	1.06	57,251	6,116	40,681	25,675	44,755	4,774	35,553	27,194
East Tennessee - Total/Average	21,116,339	15,170,163	141,332	14,623	5,671	16,364	0.93	0.65	154,305	64,516	85,655	52,261	114,235	61,853	86,673	56,686