

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			17,600,959	193,618	0.98	9.05	3.61	10.22	15.95	24.60	18,456	8,958	27,240	1.08	0.79
Middle Tennessee - Total/Average			33,752,010	402,090	1.29	11.72	3.99	11.19	16.54	19.89	41,328	10,291	30,906	1.03	0.34
East Tennessee - Total/Average			21,116,339	246,431	0.98	8.40	4.05	11.35	17.79	19.19	14,623	5,671	16,364	0.93	0.65
State Total			72,469,308	842,139	1.09	9.72	3.88	10.92	16.76	21.23	74,407	24,920	74,510	1.01	0.54
Regionals															
First Horizon Bank	No	Memphis	43,126,164	516,663	1.24	9.98	3.33	9.12	10.77	10.28	47,925	31,616	58,733	0.63	0.43
Pinnacle Bank	No	Nashville	27,665,771	408,336	1.55	9.37	3.43	10.52	12.20	13.97	27,284	12,386	28,468	0.48	0.33
West Tennessee															
Clarksville, TN-KY (Metro)															
F&M Bank	No	Clarksville	1,171,241	6,889	0.60	5.44	3.33	8.99	11.98	19.53	772	154	1,110	0.37	0.23
First Advantage Bank	No	Clarksville	737,203	4,502	0.64	6.04	4.04	10.15	11.33	7.38	725	73	969	0.79	0.82
Legends Bank	No	Clarksville	495,586	5,510	1.11	11.27	3.83	10.09	13.26	11.86	345	30	303	1.06	0.02
Total/Average			2,404,030	16,901	0.78	7.58	3.73	9.74	12.19	12.92	1,842	257	2,382	0.67	0.37
Jackson, TN (Metro)															
Bank of Jackson	No	Jackson	192,563	1,659	0.90	8.35	2.65	9.70	18.32	50.08	50	3	3	1.89	0.19
Bank of Crockett	No	Bells	189,305	2,444	1.41	12.62	3.26	9.64	17.92	38.66	135	5	12	1.60	0.03
Total/Average			381,868	4,103	1.16	10.49	2.96	9.67	18.12	44.37	185	8	15	1.76	0.11
Memphis, TN-MS-AR (Metro)															
Independent Bank	No	Memphis	1,110,566	13,803	1.32	10.57	4.68	11.29	11.93	3.79	3,770	2,471	6,255	0.95	0.95
Landmark Community Bank	No	Collierville	941,454	9,120	0.94	10.23	2.50	9.65	16.09	17.58	-	104	701	0.83	0.53
Triumph Bank	No	Memphis	837,096	6,535	0.82	8.86	2.74	8.82	11.97	20.03	450	724	1,040	1.01	1.08
Bank of Fayette County	No	Piperton	656,486	7,070	1.10	12.29	3.97	9.04	12.73	4.30	966	223	713	1.14	0.42
Financial Federal Bank	Yes	Memphis	652,089	8,492	1.37	10.80	2.84	12.54	14.63	4.32	-	54	-	1.11	0.35
Evolve Bank & Trust	No	Memphis	451,290	4,697	0.97	10.81	4.39	8.57	12.50	9.15	945	175	953	1.63	0.86
Paragon Bank	No	Memphis	404,214	3,188	0.78	7.21	3.65	11.07	15.38	15.10	829	544	2,129	1.15	1.33
Patriot Bank	No	Millington	364,599	4,052	1.16	12.07	2.95	8.99	13.44	4.86	240	94	253	1.31	0.38
Bank of Bartlett	No	Bartlett	357,772	2,703	0.77	8.76	4.05	8.39	14.10	18.92	252	196	366	0.93	3.24
First Capital Bank	No	Germantown	357,701	3,032	0.92	8.51	2.94	10.46	11.83	14.42	-	-	-	0.73	0.42
BankTennessee	Yes	Collierville	324,447	4,074	1.32	12.24	4.29	9.62	13.13	15.59	-	749	1,205	1.14	0.29
Bank3	No	Memphis	225,242	1,019	0.48	4.08	3.02	12.71	15.30	21.76	193	-	-	1.16	0.00
Tri-State Bank of Memphis	No	Memphis	85,617	401	0.45	3.42	3.98	10.57	17.20	23.19	76	86	77	2.77	1.19
Brighton Bank	No	Brighton	41,730	41	0.10	1.56	4.76	6.92	12.68	13.82	-	99	-	1.51	3.57
Total/Average			6,810,303	68,227	0.89	8.67	3.63	9.90	13.78	13.35	7,721	5,519	13,692	1.09	0.83

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Other															
First Citizens National Bank	No	Dyersburg	1,824,233	19,144	1.10	9.43	3.38	10.07	16.18	25.76	540	470	781	1.17	0.26
Commercial Bank & Trust Company	Yes	Paris	812,750	13,115	1.70	14.96	3.84	10.11	16.60	34.98	937	281	786	1.50	0.24
Centennial Bank	No	Trezevant	587,205	5,802	1.11	9.73	4.80	10.36	13.69	18.39	2,749	414	3,474	1.19	1.07
Apex Bank	No	Camden	581,088	23,133	3.98	28.62	7.66	13.96	22.98	15.27	-	288	619	1.31	2.05
Hardin County Bank	No	Savannah	502,048	5,430	1.07	11.61	3.73	9.24	11.16	4.68	-	44	387	1.10	1.71
Security Bank and Trust Company	Yes	Paris	468,632	6,518	1.44	14.96	3.58	9.43	11.86	12.45	-	13	68	0.32	0.05
INSOUTH Bank	No	Brownsville	331,525	4,226	1.28	12.82	4.66	9.99	13.10	4.39	692	125	356	1.10	1.08
Wayne County Bank	No	Waynesboro	315,573	2,865	0.91	6.22	4.38	14.84	20.11	23.72	400	251	1,022	1.73	3.82
Carroll Bank and Trust	No	Huntingdon	306,727	2,301	0.80	7.73	4.49	10.16	15.06	14.15	309	13	129	1.00	0.51
Bank of Ripley	No	Ripley	224,915	1,630	0.74	4.72	3.81	15.59	29.07	47.95	550	57	248	1.46	1.83
Peoples Bank	No	Clifton	206,441	1,924	0.91	10.17	4.56	9.46	12.95	12.44	1,032	687	1,405	1.23	2.19
Security Bank	No	Dyersburg	199,401	1,808	0.92	8.11	2.92	10.39	18.27	29.05	50	7	8	1.85	0.38
Bank of Perry County	Yes	Lobelville	176,749	2,723	1.58	16.94	4.51	9.15	13.56	7.69	285	64	336	1.00	0.75
Bank of Waynesboro	No	Waynesboro	174,752	2,718	1.58	11.98	4.80	13.06	20.16	28.56	421	98	517	1.47	0.46
Traditions First Bank	No	Erin	155,921	1,278	0.83	9.01	3.56	8.94	13.96	27.02	63	41	40	0.77	0.00
Decatur County Bank	Yes	Decaturville	133,941	812	0.64	9.35	4.77	7.58	10.68	10.82	265	23	79	0.80	0.31
McKenzie Banking Company	No	McKenzie	132,194	2,701	2.08	14.49	6.46	13.76	25.20	46.34	161	76	261	2.43	3.89
Bank of Gleason	No	Gleason	113,694	1,269	1.14	4.84	3.30	23.46	47.29	75.53	10	28	103	1.49	0.17
Farmers & Merchants Bank	Yes	Dyer	98,943	237	0.24	2.56	3.30	9.37	19.30	43.63	22	32	103	0.56	0.70
Central Bank	No	Savannah	98,641	835	0.87	6.77	4.37	12.12	23.60	25.40	-	44	54	2.04	0.19
Home Banking Company	No	Selmer	91,149	274	0.30	2.74	3.72	11.06	18.94	48.91	85	7	12	1.15	0.38
Bank of Halls	No	Halls	90,679	980	1.18	10.91	3.43	9.64	15.09	29.17	-	5	7	1.47	1.04
Bank of Milan	Yes	Milan	76,952	670	0.96	9.89	3.60	8.89	15.60	42.92	-	19	43	0.47	0.41
Lawrenceburg Federal Bank	No	Lawrenceburg	71,930	376	0.55	2.49	3.51	21.24	38.36	13.72	21	-	10	0.39	0.57
Greenfield Banking Company	No	Greenfield	66,232	554	0.88	9.22	4.19	9.27	10.71	18.21	47	65	130	1.33	1.52
Lauderdale County Bank	No	Halls	51,662	261	0.53	4.69	3.91	11.07	21.14	42.53	54	21	108	0.96	0.51
Gates Banking and Trust Company	No	Gates	47,281	376	0.76	6.94	2.65	10.20	20.08	23.96	-	-	-	1.87	0.00
Farmers Bank	No	Parsons	38,418	226	0.61	4.57	4.20	12.96	30.35	48.58	15	1	54	1.91	2.39
Citizens Bank & Trust Company	Yes	Atwood	25,082	201	0.76	7.73	3.11	10.36	27.06	29.04	-	-	11	0.77	0.37
Total/Average			8,004,758	104,387	1.08	9.46	4.11	11.58	19.73	27.77	8,708	3,174	11,151	1.19	0.92
West Tennessee - Total/Average			17,600,959	193,618	0.98	9.05	3.61	10.22	15.95	24.60	18,456	8,958	27,240	1.08	0.79

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Middle Tennessee															
Cookeville, TN (Micro)															
Bank of Putnam County	Yes	Cookeville	1,060,038	12,694	1.40	18.68	3.84	8.11	14.56	31.22	1,720	147	715	0.72	0.13
First National Bank of Tennessee	Yes	Livingston	882,810	14,441	1.68	13.63	3.68	12.85	21.89	41.29	-	188	538	1.19	0.36
American Bank & Trust of the Cumberlandands	Yes	Livingston	253,963	3,390	1.37	15.28	3.77	9.32	13.90	18.08	50	473	195	1.16	0.02
Putnam 1st Mercantile Bank	Yes	Cookeville	127,167	1,855	1.49	13.00	3.96	11.58	17.25	20.35	340	21	230	1.29	0.23
Union Bank & Trust Company	Yes	Livingston	85,796	1,812	2.20	16.59	5.73	12.17	20.90	25.77	306	23	319	1.70	1.31
Total/Average			2,409,774	34,192	1.63	15.44	4.20	10.81	17.70	27.34	2,416	852	1,997	1.02	0.25
McMinnville, TN (Micro)															
First National Bank of Middle Tennessee	No	McMinnville	534,265	6,521	1.26	9.89	3.33	12.40	20.46	10.72	75	76	33	0.97	0.07
Security Federal Savings Bank of McMinnville	No	McMinnville	224,342	2,556	1.18	11.00	3.82	10.97	15.32	12.52	108	26	52	0.97	0.32
Homeland Community Bank	No	McMinnville	152,922	1,422	0.94	10.51	3.45	9.12	14.09	24.06	-	4	30	1.20	1.97
Total/Average			911,529	10,499	1.13	10.47	3.53	10.83	16.62	15.77	183	106	115	1.04	0.45
Nashville-Davidson--Murfreesboro--Franklin, TN (Metro)															
FirstBank	No	Nashville	6,120,102	85,750	1.49	11.70	4.34	9.93	12.07	10.34	7,053	1,106	5,952	0.67	0.65
Franklin Synergy Bank	No	Franklin	3,904,299	36,303	0.90	8.03	2.99	12.05	14.82	17.25	13,286	395	10,457	0.94	0.07
Wilson Bank and Trust	No	Lebanon	2,780,296	36,925	1.38	11.71	3.61	11.93	14.94	12.69	2,040	875	1,363	1.37	0.12
CapStar Bank	No	Nashville	2,036,608	23,243	1.16	9.39	3.63	10.70	12.70	13.98	761	529	798	0.79	0.13
Reliant Bank	No	Brentwood	1,897,550	19,781	1.11	8.77	3.43	10.30	12.79	15.30	1,211	1,045	570	0.87	0.25
First Farmers and Merchants Bank	No	Columbia	1,401,842	16,487	1.22	11.76	3.42	9.77	14.72	13.59	(360)	100	62	0.96	0.12
Citizens Bank of Lafayette	No	Lafayette	941,411	11,854	1.29	10.66	3.88	11.73	18.04	25.58	1,116	1,017	1,308	1.42	1.30
Volunteer State Bank	Yes	Portland	766,062	6,424	0.84	5.36	5.09	9.70	12.34	22.59	3,347	139	207	0.62	0.00
First Federal Bank	Yes	Dickson	730,777	11,216	1.58	12.78	3.47	11.11	18.99	32.27	625	116	174	1.46	0.41
Farmers Bank	No	Portland	697,513	9,493	1.40	11.74	4.10	12.30	16.36	19.77	210	318	393	1.18	0.26
Citizens Bank	No	Carthage	622,179	12,554	2.07	11.29	3.51	18.23	28.53	59.24	380	144	266	0.76	0.06
InsBank	No	Nashville	551,549	5,432	1.04	9.24	3.25	11.68	13.25	10.98	725	3	180	1.15	0.56
Truxton Trust Company	No	Nashville	532,892	8,878	1.78	15.94	3.27	11.30	14.51	30.90	55	1	2	0.94	0.00
First Freedom Bank	No	Lebanon	487,995	5,790	1.21	11.61	3.91	10.21	11.70	8.04	829	231	671	1.18	0.67
Macon Bank and Trust Company	No	Lafayette	426,706	3,014	0.74	5.82	3.04	12.68	22.78	46.22	100	76	110	1.43	0.07
TriStar Bank	No	Dickson	308,137	2,341	0.77	9.28	3.87	8.38	11.43	10.84	325	148	195	1.16	0.06
Southern Bank of Tennessee	Yes	Mount Juliet	300,816	3,241	1.13	8.35	3.88	13.10	16.84	22.17	100	7	-	0.92	0.00
Citizens Bank	No	Hartsville	256,012	3,143	1.36	12.38	4.46	11.28	14.70	21.25	240	34	160	1.59	0.37
Tennessee Bank & Trust	Yes	Nashville	254,038	(939)	(0.35)	(4.04)	3.59	8.75	11.13	15.32	1,951	7	1,690	1.10	1.31
Community Bank & Trust	No	Ashland City	252,873	1,901	0.76	7.29	3.75	10.24	15.92	17.21	(743)	286	12	0.91	0.24
Bank of Dickson	No	Dickson	233,860	2,058	0.90	6.83	3.35	12.33	25.45	31.57	100	13	17	1.13	1.06
Studio Bank	No	Nashville	225,276	(5,166)	(3.15)	(13.02)	3.13	17.86	22.94	28.93	1,282	-	2	0.97	0.00
CedarStone Bank	No	Lebanon	206,877	1,803	0.87	8.50	3.61	10.57	15.69	16.46	86	131	265	0.81	0.26
Sumner Bank & Trust	No	Gallatin	195,688	1,916	1.04	11.49	3.94	9.30	14.07	30.48	-	250	286	0.91	0.03
Heritage Bank & Trust	No	Columbia	184,788	1,663	0.97	11.11	3.81	8.80	11.87	16.32	15	516	81	1.78	0.50
Citizens Savings Bank and Trust Company	No	Nashville	97,321	172	0.17	2.67	4.50	6.65	9.79	15.03	44	85	415	1.49	2.27
Total/Average			26,413,467	305,277	0.91	8.33	3.72	11.19	15.71	21.70	34,778	7,572	25,636	0.99	0.34

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Tullahoma-Manchester, TN (Micro)															
First National Bank of Manchester	No	Manchester	292,105	4,287	1.48	11.65	4.26	13.00	19.19	12.09	300	23	200	1.22	0.35
First Vision Bank of Tennessee	No	Tullahoma	277,309	3,091	1.16	11.60	3.81	10.26	15.10	17.10	406	12	175	1.14	0.12
Citizens Community Bank	No	Winchester	241,521	4,025	1.73	13.51	4.89	12.68	19.70	22.41	978	94	295	1.92	0.76
Coffee County Bank	Yes	Manchester	199,092	4,650	2.37	20.32	4.42	11.75	15.46	15.32	105	120	274	1.44	1.09
Peoples Bank & Trust Company	No	Manchester	100,293	1,338	1.31	10.98	4.58	12.69	19.22	15.79	60	7	19	1.33	0.03
Total/Average			1,110,320	17,391	1.61	13.61	4.39	12.08	17.73	16.54	1,849	256	963	1.39	0.48
Other															
First National Bank of Pulaski	No	Pulaski	895,658	10,779	1.25	11.48	3.76	10.87	15.49	26.62	465	730	542	1.21	0.21
First Community Bank of Tennessee	No	Shelbyville	570,849	7,012	1.39	11.23	3.36	11.71	14.04	10.24	98	280	233	0.65	0.07
First Commerce Bank	No	Lewisburg	447,518	5,569	1.30	14.77	3.72	8.93	12.89	18.19	560	18	38	1.28	0.16
Bank of Frankewing	No	Frankewing	309,762	3,899	1.33	11.76	4.16	11.44	15.40	19.99	220	132	298	1.72	0.50
Community Bank	No	Lexington	162,551	1,274	0.79	8.34	3.96	9.28	13.81	14.98	212	42	171	1.25	0.09
Peoples Bank of Middle Tennessee	No	Shelbyville	153,697	1,736	1.14	9.53	3.86	12.48	18.34	19.99	45	69	184	1.81	0.36
Bank of Lincoln County	No	Fayetteville	153,215	2,283	1.56	11.84	4.96	12.45	11.10	15.57	-	51	20	1.31	0.13
People's Bank and Trust Company of Pickett County	No	Byrdstown	124,186	1,413	1.15	8.77	5.02	12.55	19.08	18.48	472	181	660	1.37	1.40
Peoples Bank	No	Sardis	89,484	766	0.88	9.20	4.31	9.67	14.15	18.65	30	2	49	0.89	0.14
Total/Average			2,906,920	34,731	1.20	10.77	4.12	11.04	14.92	18.08	2,102	1,505	2,195	1.30	0.25
Middle Tennessee - Total/Average			33,752,010	402,090	1.29	11.72	3.99	11.19	16.54	19.89	41,328	10,291	30,906	1.03	0.34
East Tennessee															
Chattanooga, TN-GA (Metro)															
First Volunteer Bank	No	Chattanooga	997,445	20,090	2.01	16.38	5.22	12.63	16.71	13.06	230	484	765	1.19	0.67
Citizens Tri-County Bank	Yes	Dunlap	927,615	16,366	1.83	17.74	4.27	9.24	18.35	21.19	1,353	727	1,686	1.53	1.14
Tower Community Bank	No	Jasper	215,751	1,140	0.55	5.67	4.11	9.23	11.65	12.34	298	47	148	0.59	0.49
Millennium Bank	Yes	Ooltewah	206,065	1,728	0.94	8.34	4.49	11.12	13.61	23.82	25	121	121	1.08	0.63
Mountain Valley Bank	No	Dunlap	110,882	602	0.58	6.36	4.71	9.15	15.69	8.70	231	120	244	0.87	0.98
Total/Average			2,457,558	39,926	1.18	10.90	4.56	10.27	15.20	15.82	2,137	1,499	2,964	1.22	0.84
Kingsport-Bristol-Bristol, TN-VA (Metro)															
Bank of Tennessee	Yes	Kingsport	1,414,865	20,506	1.45	16.39	3.81	9.05	11.74	11.35	507	366	548	0.70	0.29
First Community Bank of East Tennessee	No	Rogersville	162,118	1,554	0.89	7.32	4.18	12.86	18.42	8.15	(320)	115	40	1.33	0.54
Civis Bank	No	Rogersville	88,815	3	-	0.12	4.35	2.84	6.02	21.94	214	26	583	1.11	3.42
Total/Average			1,665,798	22,063	0.78	7.94	4.11	8.25	12.06	13.81	401	507	1,171	0.78	0.48

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Knoxville, TN (Metro)															
Home Federal Bank of Tennessee	No	Knoxville	2,259,866	11,821	0.54	2.90	2.46	18.78	33.74	53.29	300	48	23	0.89	0.12
SouthEast Bank	No	Farragut	1,751,463	20,692	1.27	14.25	3.72	9.36	13.43	4.54	2,400	177	1,850	0.37	0.19
Mountain Commerce Bank	No	Knoxville	906,695	13,002	1.49	13.45	3.54	11.54	13.78	6.63	(538)	19	288	0.72	0.73
CBBC Bank	No	Maryville	357,125	3,620	1.01	6.51	3.45	15.48	23.33	38.65	33	50	44	1.62	0.02
TNBANK	No	Oak Ridge	231,381	1,220	0.52	5.98	3.75	9.05	11.37	13.11	-	17	14	0.94	2.30
Newport Federal Bank	No	Newport	211,651	1,527	0.72	6.63	2.76	11.14	24.93	26.46	-	48	158	1.36	0.39
Citizens Bank and Trust Company of Grainger County	No	Rutledge	208,059	2,443	1.19	6.73	3.35	17.18	35.59	58.17	(15)	23	26	1.15	1.26
Peoples Bank of the South	Yes	La Follette	153,694	2,920	1.94	13.97	4.83	13.80	20.02	12.51	(150)	315	68	1.19	3.36
UBank	Yes	Jellico	66,811	699	1.06	7.54	4.67	13.96	20.85	18.15	126	42	167	1.22	0.42
Total/Average			6,146,745	57,944	1.08	8.66	3.61	13.37	21.89	25.72	2,156	739	2,638	0.73	0.44
Sevierville, TN (Micro)															
SmartBank	No	Pigeon Forge	2,449,029	25,633	1.10	7.94	4.05	11.41	13.31	12.79	2,599	412	1,043	0.54	0.18
Citizens National Bank	Yes	Sevierville	1,109,006	20,618	1.91	16.71	3.90	11.60	15.55	17.12	(367)	404	355	1.29	0.00
Tennessee State Bank	Yes	Pigeon Forge	677,820	8,237	1.27	11.12	4.09	11.04	16.28	21.18	960	299	1,670	0.92	1.17
Sevier County Bank	No	Sevierville	332,605	(2,058)	(0.66)	(9.34)	3.61	9.31	14.95	19.28	-	104	159	1.04	1.03
Total/Average			4,568,460	52,430	0.91	6.61	3.91	10.84	15.02	17.59	3,192	1,219	3,227	0.81	0.35
Other															
Commercial Bank	No	Harrogate	1,285,083	16,857	1.33	13.48	3.84	10.11	13.62	9.65	1,493	147	1,165	0.88	1.66
Citizens Bank	Yes	Elizabethton	859,865	15,939	1.82	14.11	4.14	12.67	16.94	13.35	2,387	148	2,181	1.05	0.38
First Century Bank	No	Tazewell	419,729	5,514	1.37	13.89	4.13	9.33	13.21	11.68	350	76	71	1.27	0.06
Andrew Johnson Bank	No	Greeneville	387,643	4,563	1.21	11.28	4.45	10.93	16.06	19.97	125	3	60	1.63	0.41
Simply Bank	Yes	Spring City	361,128	4,256	1.19	12.58	4.44	9.74	12.86	9.90	300	241	212	1.21	0.91
Progressive Savings Bank	Yes	Jamestown	295,333	1,473	0.50	4.85	4.04	10.18	14.80	21.98	318	8	340	1.30	2.01
Elizabethton Federal Savings Bank	No	Elizabethton	292,783	4,060	1.38	3.43	3.17	40.97	109.47	86.98	2	-	3	1.10	0.44
Bank of Cleveland	No	Cleveland	286,910	4,448	1.61	10.67	4.43	15.29	20.68	15.82	(265)	260	6	1.21	0.75
Community National Bank	Yes	Dayton	272,858	2,559	1.00	9.32	4.43	10.56	17.17	20.49	117	345	240	1.28	2.85
Peoples Bank of East Tennessee	No	Madisonville	224,830	2,811	1.27	11.12	5.00	11.20	16.99	20.17	425	57	155	1.05	1.35
First National Bank of Oneida	Yes	Oneida	221,703	3,041	1.40	11.97	4.14	11.65	19.05	11.90	657	157	413	2.14	0.47
Volunteer Federal Savings Bank	No	Madisonville	215,591	1,831	0.87	6.40	3.78	13.82	28.03	27.96	48	1	17	0.48	0.20
Union Bank	No	Jamestown	196,736	388	0.20	1.60	3.54	12.56	23.12	34.42	271	61	584	1.20	2.43
First Peoples Bank of Tennessee	No	Jefferson City	157,276	1,289	0.86	9.37	4.35	9.26	12.92	17.91	19	17	52	1.05	0.92
Greeneville Federal Bank, FSB	No	Greeneville	149,805	798	0.52	3.58	3.96	15.05	21.76	15.00	1	49	39	1.84	2.82
Farmers State Bank	No	Mountain City	146,583	964	0.67	4.28	4.31	16.37	26.29	16.22	173	67	287	0.94	0.77
First Farmers and Commercial Bank	No	Pikeville	136,647	897	0.73	6.29	3.96	10.93	14.91	14.41	346	11	432	0.70	0.71
Johnson County Bank	No	Mountain City	122,569	906	0.75	4.70	3.66	15.57	30.40	37.36	(50)	28	80	0.63	1.12
Heritage Community Bank	Yes	Greeneville	121,031	903	0.79	8.13	3.93	9.68	15.28	12.62	-	23	27	1.18	0.40
Security Federal Bank	No	Elizabethton	62,169	245	0.37	2.46	3.21	16.04	26.70	15.76	(7)	8	-	0.98	0.99
Highland Federal Savings & Loan Association	No	Crossville	61,506	326	0.53	2.32	3.80	22.78	49.68	49.45	27	-	-	0.61	0.05
Total/Average			6,277,778	74,068	0.97	7.90	4.03	14.03	24.76	23.00	6,737	1,707	6,364	1.14	1.06
East Tennessee - Total/Average			21,116,339	246,431	0.98	8.40	4.05	11.35	17.79	19.19	14,623	5,671	16,364	0.93	0.65