



BANKS STREET PARTNERS

Rank the Banks Report

Tennessee

Fourth Quarter 2014



BANKS STREET PARTNERS

Rank the Banks Report - Tennessee

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Belief

Strength

Purpose



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Excluded Banks:

- ▶ Excluded banks are usually special-purpose banks (such as trust banks), subsidiaries of foreign companies, or companies for which necessary data is not available as of this report.
 - ▶ Independence Trust Company

Calculation Notes:

- ▶ All data in this report is bank-level and is as of or for the twelve months ending December 31, 2014.
- ▶ For banks that elect subchapter S status, return on average assets and return on average equity are adjusted to reflect the impact of a 34% corporate tax rates on net income
- ▶ Asset quality index is the sum of: (Adjusted Loans 30-89 PD/Loans) + (Adjusted Loans 90 PD/Loans)+ (Adjusted NPLs/Loans) + (Adjusted OREO/Loans) + (Net Chargeoffs/ Avg Loans). Adjustments are made to exclude loans for which repayment of principal is wholly or partially guaranteed by the US government
- ▶ Overall ranking is based on an unweighted average of Net Interest Margin rank, Noninterest Income rank, Total Overhead rank, Asset Quality rank and ROAE rank

Belief

Strength

Purpose



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Banks Street Partners Team	BSP Services	BSP Downloads
<p>Lee Burrows lburrows@banksstreetpartners.com - 404-848-8480</p> <p>Gary McNorrill gmcnorrill@banksstreetpartners.com 704-927-6244</p> <p>Mark Saunders msaunders@banksstreetpartners.com 404-848-2686</p> <p>Jeff Adams jadams@banksstreetpartners.com 404-924-6382</p> <p>Will Brackett wbrackett@banksstreetpartners.com 404-848-0890</p> <p>Joe Maloney jmaloney@banksstreetpartners.com 404-848-2662</p> <p>Matt Kennedy mkenedy@banksstreetpartners.com 704-927-6251</p> <p>William Izlar wizlar@banksstreetpartners.com 404-848-2665</p> <p>Julian LeCraw jlecraw@banksstreetpartners.com</p>	<ul style="list-style-type: none"> ▶ Mergers and Acquisitions ▶ Capital Raising Initiatives ▶ Branch Sales and Purchases ▶ Failed Bank Acquisitions ▶ 363 Bankruptcy Transactions ▶ Strategic Planning ▶ Valuations and Fairness Opinions ▶ Board and Management Consulting ▶ Financial Modeling ▶ Disposition of Distressed Assets ▶ TARP/Preferred Stock and SBLF Repayment Plans ▶ Share Repurchase Plans and Modified Dutch Auctions 	<ul style="list-style-type: none"> ▶ Southeastern Publicly Traded Data ▶ Southeastern M&A Bank Data ▶ Quarterly Texas Ratio Analysis <p><i>Visit http://banksstreetpartners.com/bs-p-downloads/ to access and download all available material</i></p>

1380 West Paces Ferry Rd. NW Suite 2060 Atlanta, GA 30327 (404)-848-1571 // 200 Providence Road, Suite 210 Charlotte, NC 28207 (704)-927-6244

Belief

Strength

Purpose

Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
American Bank & Trust of the Cumberlands	Livingston	American Bancshares Corp.	08/13/79	2	44	Yes	190,586	0.97	11.64
American City Bank	Tullahoma	Clayton Bancorp, Inc	07/01/74	5	65	Yes	264,347	1.51	8.72
American Patriot Bank	Greeneville	American Patriot Financial Group, Inc.	07/09/01	2	22	No	70,662	-1.02	-48.16
American Trust Bank of East Tennessee	Knoxville		02/05/04	4	37	No	135,457	1.40	12.12
Andrew Johnson Bank	Greeneville	Andrew Johnson Bancshares, Inc.	05/12/75	8	103	No	300,000	1.20	12.29
Athens Federal Community Bank	Athens	Athens Bancshares Corporation	08/01/34	7	100	No	302,279	0.96	8.50
Avenue Bank	Nashville	Avenue Financial Holdings, Inc.	09/08/11	6	133	No	998,054	0.60	6.44
Bank of Bartlett	Bartlett	West Tennessee Bancshares, Inc.	05/19/80	8	106	No	346,077	-0.05	-0.75
Bank of Camden	Camden	Clayton Bancorp, Inc	02/27/31	8	87	No	354,602	3.03	20.09
Bank of Cleveland	Cleveland	Bradley County Financial Corp.	05/08/87	5	63	No	216,773	1.60	9.49
Bank of Crockett	Bells	Security Bancorp of Tennessee, Inc.	1/1/1888	6	38	No	141,232	1.14	9.96
Bank of Dickson	Dickson	Dickson Financial Corporation	05/26/54	4	50	No	222,702	0.82	6.51
Bank of Fayette County	Piperton	Moscow Bancshares, Inc.	05/10/05	9	90	No	340,452	0.77	8.11
Bank of Frankewing	Frankewing	Frankewing Bancshares, Inc.	02/01/21	3	54	No	207,139	0.98	9.27
Bank of Gleason	Gleason	Bancshares of Gleason, Inc.	01/01/01	2	23	No	121,876	1.14	6.11
Bank of Halls	Halls	Security Bancorp of Tennessee, Inc.	10/8/1899	2	15	No	71,077	1.23	10.47
Bank of Jackson	Jackson	Security Bancorp of Tennessee, Inc.	10/01/96	3	26	No	152,902	0.50	4.93
Bank of Lincoln County	Fayetteville		07/22/02	3	36	No	130,022	0.92	7.08
Bank of Milan	Milan	Hometown Bancorp, Inc.	11/12/93	2	17	Yes	63,013	0.57	6.55
Bank of Perry County	Lobelville		09/01/05	3	38	Yes	147,126	1.17	11.92
Bank of Putnam County	Cookeville	B.P.C. Corporation	11/01/01	8	95	Yes	385,256	0.66	8.10
Bank of Ripley	Ripley	Bancshares of Ripley, Inc.	07/14/39	4	70	No	199,098	0.57	3.86
Bank of Tennessee	Kingsport	BancTenn Corp.	05/13/74	21	261	Yes	916,930	0.72	7.92
Bank of Waynesboro	Waynesboro	FCB Corporation	01/01/04	4	49	No	144,311	1.19	9.16
BankTennessee	Collierville	BankTennessee Bancshares, Inc.	10/01/34	8	66	Yes	269,248	0.60	5.53
Brighton Bank	Brighton	Brighton Bancorp, Inc.	10/10/10	3	15	No	54,397	0.17	3.17
CapitalMark Bank & Trust	Chattanooga		03/05/07	4	113	No	930,377	0.83	8.15
CapStar Bank	Nashville		07/14/08	5	158	No	1,128,395	0.47	4.98
Carroll Bank and Trust	Huntingdon	Carroll Financial Services, Inc.	09/09/07	7	82	No	272,931	0.64	6.10
CedarStone Bank	Lebanon	CedarStone Financial, Inc.	04/19/04	3	32	No	170,605	0.50	5.60
Central Bank	Savannah		07/01/67	3	45	No	107,323	0.23	3.79
Chester County Bank	Henderson	Chester County Bancshares, Inc.	04/22/68	4	26	No	69,320	0.84	9.04
Citizens Bank	Carthage		10/26/29	8	79	No	533,088	2.31	14.48
Citizens Bank	Hartsville	Cumberland Bancshares, Inc.	10/01/05	2	53	No	176,792	1.11	12.38
Citizens Bank	Elizabethton	Citco Community Bancshares, Inc.	11/03/34	12	146	Yes	668,596	1.07	7.51
Citizens Bank	New Tazewell	Citizens Bancorp, Inc.	01/01/12	5	55	No	153,311	0.61	7.63
Citizens Bank & Trust Company	Atwood	Bumpushares, Inc.	02/05/27	1	8	Yes	25,908	0.21	2.65
Citizens Bank and Trust Company of Grainger County	Rutledge	Citizens of Grainger County Corporation	11/01/19	5	51	No	196,164	0.86	5.05
Citizens Bank of Blount County	Maryville	Twin Cities Financial Services, Inc.	09/24/73	10	81	No	312,448	0.36	2.23
Citizens Bank of Lafayette	Lafayette	Citizens Bancorp Investment, Inc.	07/01/09	15	142	No	666,644	1.12	10.99
Citizens Community Bank	Winchester	Citizens Community Bancshares, Inc.	11/19/92	3	45	No	204,489	1.73	15.37
Citizens First Bank	Wartburg	CFB Bancshares, Inc.	02/10/97	5	60	No	147,776	0.78	8.66
Citizens National Bank	Athens	Citizens National Bancorp, Inc.	01/01/08	9	149	Yes	518,424	0.59	5.31
Citizens National Bank	Sevierville	CNB Bancshares, Inc.	02/05/73	19	211	Yes	861,978	0.72	6.77
Citizens Savings Bank and Trust Company	Nashville	CSB&T Bancorp, Inc.	01/04/04	3	29	No	103,281	0.24	3.28
Citizens State Bank	Jasper	General Bancshares, Inc.	01/02/70	8	46	Yes	134,281	0.40	4.86
Citizens Tri-County Bank	Dunlap	Sequatchie Valley Bancshares, Inc.	10/02/72	22	217	Yes	627,403	0.93	9.36
Civic Bank & Trust	Nashville		07/25/05	1	20	No	139,877	1.40	10.36
Civis Bank	Rogersville	Volunteer Bancorp, Inc.	04/01/06	3	53	No	112,444	-0.52	-10.54
Clayton Bank and Trust	Knoxville	Clayton Bancorp, Inc	1/1/1889	16	199	Yes	708,292	2.16	12.31
Coffee County Bank	Manchester	Coffee County Bancshares, Incorporated	08/25/75	2	35	Yes	132,525	1.65	13.07



Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Commerce Union Bank	Springfield	Commerce Union Bancshares, Inc.	08/14/06	3	49	No	295,168	1.07	8.31
Commercial Bank	Harrogate	Robertson Holding Company, L.P.	11/01/76	19	188	No	808,050	0.87	8.44
Commercial Bank & Trust Company	Paris	Commercial Holding Company	5/15/1877	11	168	Yes	679,595	0.99	9.00
Community Bank	Lexington	Community National Corporation	08/04/61	3	35	No	119,612	0.80	8.33
Community Bank & Trust	Ashland City	Tennessee Community Bank Holdings, Inc.	10/04/99	5	52	No	199,212	0.28	2.91
Community First Bank & Trust	Columbia	Community First, Inc.	05/18/99	8	118	No	441,475	0.66	7.68
Community National Bank	Dayton		11/02/64	6	66	Yes	204,937	0.57	4.93
Community Trust & Banking Company	Ooltewah		06/21/99	4	34	Yes	128,181	0.57	5.18
Cornerstone Community Bank	Chattanooga	Cornerstone Bancshares, Inc.	02/20/96	5	104	No	415,069	0.46	4.97
Cumberland Bank & Trust	Clarksville	Cumberland Bancorp, Inc.	03/07/01	5	45	No	170,210	1.14	11.28
Cumberland County Bank	Crossville	B.P.C. Corporation	04/01/61	4	40	Yes	282,417	0.49	6.44
Decatur County Bank	Decaturville	Decatur Bancshares, Inc.	11/16/1899	3	31	Yes	86,312	-1.01	-11.21
Elizabethton Federal Savings Bank	Elizabethton		06/15/37	5	34	No	326,930	0.71	2.25
Evolve Bank & Trust	Memphis	Evolve Bancorp, Inc.	06/05/25	4	370	No	377,710	0.49	5.59
F&M Bank	Clarksville	F&M Financial Corporation	01/01/06	17	236	No	839,930	0.64	7.62
Farmers & Merchants Bank	Dyer	Dyer F & M Bancshares, Inc.	4/9/1895	5	35	Yes	96,698	0.20	2.00
Farmers & Merchants Bank	Trezevant	F & M Bancshares, Inc.	01/21/16	6	85	No	304,916	1.14	13.15
Farmers and Merchants Bank	Adamsville	Chester County Bancshares, Inc.	01/01/09	1	14	No	34,285	0.65	5.80
Farmers Bank	Parsons	Townsend Financial Corporation	03/09/07	1	17	No	35,909	0.52	4.17
Farmers Bank	Portland	First Farmers Bancshares, Inc.	07/12/12	10	145	No	555,158	0.81	7.67
Farmers Bank, Woodland Mills, Tennessee	Woodland Mills		07/01/10	1	4	No	12,018	-0.37	-2.31
Farmers State Bank	Mountain City	Farmers State Bancshares, Inc.	01/15/34	3	43	No	133,900	0.79	5.34
Financial Federal Bank	Memphis	Financial FedCorp, Inc.	01/01/73	1	57	Yes	369,706	1.20	7.43
First Advantage Bank	Clarksville	First Advantage Bancorp	01/01/54	7	107	No	442,381	0.75	5.19
First Alliance Bank	Cordova	First Alliance Bancshares, Inc.	09/27/99	4	36	No	120,126	0.38	3.69
First Bank of Tennessee	Spring City		5/31/1890	6	76	Yes	253,179	1.31	12.14
First Capital Bank	Germantown	Germantown Capital Corporation, Inc.	05/19/03	2	26	No	231,189	0.76	8.11
First Century Bank	Tazewell	Claiborne Holding Company, Inc.	10/10/1899	9	98	No	244,647	0.26	2.23
First Citizens National Bank	Dyersburg	First Citizens Bancshares, Inc.	1/1/1889	20	284	No	1,232,089	1.17	11.10
First Commerce Bank	Lewisburg	First Commerce Bancorp, Inc.	12/02/02	4	52	No	282,359	1.22	12.27
First Community Bank of Bedford County	Shelbyville	First Community Bancorp, Inc.	04/28/88	4	304	No	347,393	0.78	5.52
First Community Bank of East Tennessee	Rogersville	First Community Corporation	04/26/93	6	54	No	182,805	0.35	3.45
First Farmers and Commercial Bank	Pikeville	First Pikeville Bancshares, Inc.	09/30/13	3	30	No	109,067	0.65	6.13
First Farmers and Merchants Bank	Columbia	First Farmers and Merchants Corporation	01/01/09	19	239	No	1,166,449	0.93	9.90
First Federal Bank	Dickson	Southeastern Bancorp, Inc.	10/16/36	12	130	Yes	460,094	1.03	8.94
First Freedom Bank	Lebanon	First Freedom Bancshares, Inc.	04/03/06	3	51	No	290,780	1.18	10.78
First National Bank	Lenoir City	MoneyTree Corporation	05/02/07	10	99	No	425,377	0.64	6.13
First National Bank of Manchester	Manchester	FCB Corporation	01/02/00	4	57	No	231,925	1.05	8.54
First National Bank of McMinnville	McMinnville	First McMinnville Corporation	10/30/1874	6	108	No	476,170	1.00	8.22
First National Bank of Oneida	Oneida		01/01/04	5	57	Yes	200,606	0.56	5.23
First National Bank of Pulaski	Pulaski	First Pulaski National Corporation	01/12/38	12	174	No	734,170	0.95	10.15
First National Bank of Tennessee	Livingston		10/25/65	7	129	Yes	725,942	0.64	6.71
First Peoples Bank of Tennessee	Jefferson City	First Peoples Bancorp, Inc.	01/02/75	7	51	No	140,632	0.36	4.41
First South Bank	Jackson	Hardeman County Investment Company, Inc.	04/18/03	10	135	Yes	455,816	0.98	8.04
First State Bank	Union City	Community First Bancshares, Inc.	8/23/1887	32	474	No	1,922,938	1.16	11.52
First Tennessee Bank, National Association	Memphis	First Horizon National Corporation	1/1/1864	182	4,019	No	25,462,316	1.08	8.22
First Vision Bank of Tennessee	Tullahoma	First Vision Financial, Inc.	11/28/05	4	45	No	162,109	0.88	7.36
First Volunteer Bank	Chattanooga	First Volunteer Corporation	05/03/04	25	285	No	880,718	1.01	10.27
FirstBank	Lexington	First South Bancorp, Inc.	01/01/06	47	765	Yes	2,421,529	0.94	9.43
Foothills Bank & Trust	Maryville		06/04/07	3	32	No	191,369	0.57	5.93
Franklin County UNITED Bank	Decherd	Franklin County UNITED Bancshares, Inc.	12/06/04	2	24	No	86,948	0.53	4.63



Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Franklin Synergy Bank	Franklin	Franklin Financial Network, Inc.	11/05/07	11	216	No	1,355,612	0.91	10.83
FSGBank, National Association	Chattanooga	First Security Group, Inc.	01/01/99	26	265	No	1,070,234	0.48	5.92
Gates Banking and Trust Company	Gates	Security Bancorp of Tennessee, Inc.	09/01/04	1	11	No	42,285	1.10	9.57
Greeneville Federal Bank, FSB	Greeneville		08/02/60	3	42	No	162,760	0.28	2.73
Greenfield Banking Company	Greenfield	Greenfield Bancshares, Inc.	08/16/35	2	19	No	51,500	0.51	4.12
Hardin County Bank	Savannah	Hardin County Bancshares, Inc.	03/12/73	5	94	No	428,549	0.81	9.37
Heritage Bank & Trust	Columbia		03/06/06	2	25	No	101,844	0.78	10.60
Heritage Community Bank	Greeneville		12/03/03	3	29	Yes	95,494	-0.08	-1.30
Highland Federal Savings & Loan Association	Crossville		02/16/61	2	17	No	62,693	0.10	0.49
Home Banking Company	Selmer	Home Bancshares, Inc.	03/15/15	5	25	No	91,116	0.56	6.04
Home Federal Bank of Tennessee	Knoxville		01/01/24	23	413	No	2,125,844	0.59	3.60
Homeland Community Bank	McMinnville		11/24/03	3	29	No	138,342	0.38	4.18
Independent Bank	Memphis	Independent Holdings, Inc.	04/20/98	10	215	No	905,965	1.00	7.76
InsBank	Nashville	InsCorp, Inc.	11/20/00	1	31	No	262,333	0.88	8.63
INSOUTH Bank	Brownsville	Independent Southern Bancshares, Inc.	2/12/1869	7	95	No	290,479	0.68	6.62
Johnson County Bank	Mountain City		07/24/75	1	24	No	118,413	0.52	3.89
Landmark Community Bank	Collierville		03/16/99	7	71	No	680,830	0.97	10.49
Lauderdale County Bank	Halls	Lauderdale County Bancshares, Inc.	04/04/79	2	20	No	51,751	0.52	5.77
Lawrenceburg Federal Bank	Lawrenceburg		10/01/34	1	13	No	56,758	0.90	3.98
Legends Bank	Clarksville	Legends Financial Holdings, Inc.	11/12/98	8	84	No	389,026	0.87	9.24
Macon Bank and Trust Company	Lafayette	Macon Banctrust, Inc.	07/01/19	7	91	No	350,255	0.80	6.39
Magna Bank	Memphis		01/27/99	5	153	No	565,361	0.93	7.58
McKenzie Banking Company	McKenzie	Progressive Financial Services, Inc.	02/28/34	8	78	No	123,451	1.34	9.94
Medina Banking Company	Medina	Medina Bancshares, Inc.	04/07/05	3	19	Yes	45,898	0.18	1.12
Merchants & Planters Bank	Bolivar	Merchants & Planters Bancshares, Inc.	10/01/05	4	34	No	85,341	1.01	8.09
Mountain Commerce Bank	Erwin	Mountain Commerce Bancorp, Inc.	01/01/10	5	65	No	411,989	0.67	6.86
Mountain Valley Bank	Dunlap	Sequatchie County Bancorp, Inc.	10/02/05	3	33	No	91,418	0.07	0.71
National Bank of Tennessee	Newport	NBN Corporation	03/14/58	2	44	No	142,665	-0.47	-9.43
Newport Federal Bank	Newport	United Tennessee Bankshares, Inc.	08/01/34	3	34	No	190,752	0.80	8.23
Paragon Bank	Memphis	Paragon Financial Solutions, Inc.	01/19/05	4	74	No	272,107	0.23	2.00
Patriot Bank	Millington	Security Bancorp of Tennessee, Inc.	10/01/01	6	64	No	275,239	0.95	10.71
Peoples Bank	Clifton	P B Bancshares, Inc.	8/28/1890	3	42	No	143,460	0.46	5.28
Peoples Bank	Sardis	1st Jackson Bancshares, Inc.	12/20/20	4	24	No	73,132	0.51	6.11
Peoples Bank & Trust Company	Manchester	Peoples Bancorp, Inc.	01/01/07	1	25	No	84,041	0.52	4.94
People's Bank and Trust Company of Pickett County	Byrdstown	Upper Cumberland Bancshares, Inc.	11/27/78	1	32	No	111,879	1.54	16.39
Peoples Bank of Bedford County	Shelbyville		12/11/00	1	21	No	102,225	0.83	6.79
Peoples Bank of East Tennessee	Madisonville	Peoples Bancshares of TN, Inc.	09/22/97	10	87	No	216,873	0.28	2.99
Peoples Bank of the South	LaFollette		05/22/17	4	40	Yes	143,665	0.94	6.92
Peoples State Bank of Commerce	Nolensville	Commerce Bancshares, Inc.	06/01/16	3	40	No	146,132	0.37	7.01
Pinnacle Bank	Nashville	Pinnacle Financial Partners, Inc.	10/27/00	34	764	No	5,997,867	1.30	9.06
Progressive Savings Bank	Jamestown		06/06/80	7	108	Yes	259,346	0.35	3.85
Putnam 1st Mercantile Bank	Cookeville		11/28/05	3	26	No	110,233	1.28	11.11
Reelfoot Bank	Union City	Reelfoot Bancshares, Inc.	08/02/04	5	58	No	148,859	0.77	8.08
Reliant Bank	Brentwood		01/09/06	4	138	No	449,735	0.93	9.34
Security Bank	Dyersburg	Security Bancorp of Tennessee, Inc.	04/03/31	7	74	No	169,249	1.05	8.98
Security Bank and Trust Company	Paris		01/01/05	5	40	Yes	171,211	1.27	12.89
Security Federal Bank	Elizabethton	SFB Bancorp, Inc.	01/01/63	2	16	No	57,280	1.15	5.10
Security Federal Savings Bank of McMinnville	McMinnville	Security Bancorp, Inc.	01/01/59	3	50	No	175,450	0.85	8.57
Sevier County Bank	Sevierville	Sevier County Bancshares, Inc.	03/09/09	6	71	No	297,434	-4.10	-66.58
SmartBank	Pigeon Forge	SmartFinancial, Inc.	01/08/07	7	114	No	533,900	0.43	4.06
SouthEast Bank	Farragut	Educational Services of America, Inc.	04/29/02	11	143	No	690,885	1.16	11.51



Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Southern Bank of Tennessee	Mount Juliet		03/22/99	4	47	Yes	192,173	0.18	1.54
Southern Community Bank	Tullahoma	Tennessee Bancshares, Inc.	11/28/05	4	43	No	161,001	0.37	3.24
Southern Heritage Bank	Cleveland	First Citizens Bancshares, Inc.	04/12/99	3	64	No	250,362	0.22	1.77
Sumner Bank & Trust	Gallatin		04/04/05	3	34	No	160,250	0.16	1.78
Tennessee State Bank	Pigeon Forge	Tennessee State Bancshares, Inc.	06/19/72	16	200	No	633,830	-0.98	-9.55
TNBANK	Oak Ridge	Tennessee Valley Financial Holdings, Inc.	05/30/95	5	55	No	186,855	0.24	2.45
Traders Bank	Tullahoma	TraCorp, Inc.	1/1/1889	5	48	Yes	154,674	0.81	8.21
Traditions First Bank	Erin		11/30/00	2	25	No	114,692	0.91	8.40
TriStar Bank	Dickson	Tristar Bancshares, Inc.	01/01/00	6	69	No	231,399	0.59	6.69
Tri-State Bank of Memphis	Memphis		12/16/46	3	39	No	125,152	-0.30	-3.05
TriSummit Bank	Kingsport	TriSummit Bancorp, Inc.	02/26/07	6	71	No	318,599	0.07	0.69
Triumph Bank	Memphis	Triumph Bancshares, Inc.	06/05/06	4	97	No	517,847	0.82	8.99
Trust Company Bank	Memphis	Heritage Bancorp, Inc.	01/01/02	4	44	No	29,126	-1.69	-23.45
Truxton Trust Company	Nashville	Truxton Corporation	08/30/04	1	51	No	344,149	1.25	12.74
UBank	Jellico		01/01/18	1	18	Yes	65,235	0.85	6.81
Union Bank	Jamestown	Jamestown Union Bancshares, Inc.	08/15/04	3	50	No	218,170	0.57	6.00
Union Bank & Trust Company	Livingston	Overton Financial Services, Inc.	10/25/32	2	16	Yes	81,520	1.46	12.38
Volunteer Federal Savings Bank	Madisonville		01/01/73	6	68	No	168,781	0.51	3.68
Volunteer State Bank	Portland	Volunteer State Bancshares, Inc.	04/15/77	9	222	Yes	464,109	1.09	10.86
Wayne County Bank	Waynesboro	Wayne County Bancshares, Inc.	02/14/14	6	75	No	300,784	0.54	4.65
Wilson Bank and Trust	Lebanon	Wilson Bank Holding Company	05/11/87	26	396	No	1,862,701	1.17	11.32

Total Assets

Rank	Company Name	City	Total Employees	Number of Offices	Total Deposits (\$000)	Deposits (\$000)/ Office	Assets (\$000)/ Office	Deposits (\$000)/ Employee	Assets (\$000)/ Employee	Total Assets (\$000)
1	First Tennessee Bank, National Association	Memphis	4,019	182	18,246,167	100,254	139,903	4,540	6,335	25,462,316
2	Pinnacle Bank	Nashville	764	34	4,819,921	141,762	176,408	6,309	7,851	5,997,867
3	FirstBank	Lexington	765	47	1,927,049	41,001	51,522	2,519	3,165	2,421,529
4	Home Federal Bank of Tennessee	Knoxville	413	23	1,700,253	73,924	92,428	4,117	5,147	2,125,844
5	First State Bank	Union City	474	32	1,499,016	46,844	60,092	3,162	4,057	1,922,938
6	Wilson Bank and Trust	Lebanon	396	26	1,652,676	63,564	71,642	4,173	4,704	1,862,701
7	Franklin Synergy Bank	Franklin	216	11	1,172,728	106,612	123,237	5,429	6,276	1,355,612
8	First Citizens National Bank	Dyersburg	284	20	1,001,002	50,050	61,604	3,525	4,338	1,232,089
9	First Farmers and Merchants Bank	Columbia	239	19	1,020,225	53,696	61,392	4,269	4,881	1,166,449
10	CapStar Bank	Nashville	158	5	981,057	196,211	225,679	6,209	7,142	1,128,395
11	FSCBank, National Association	Chattanooga	265	26	905,838	34,840	41,163	3,418	4,039	1,070,234
12	Avenue Bank	Nashville	133	6	822,623	137,104	166,342	6,185	7,504	998,054
13	CapitalMark Bank & Trust	Chattanooga	113	4	780,500	195,125	232,594	6,907	8,233	930,377
14	Bank of Tennessee	Kingsport	261	21	767,800	36,562	43,663	2,942	3,513	916,930
15	Independent Bank	Memphis	215	10	740,307	74,031	90,597	3,443	4,214	905,965
16	First Volunteer Bank	Chattanooga	285	25	782,606	31,304	35,229	2,746	3,090	880,718
17	Citizens National Bank	Sevierville	211	19	682,562	35,924	45,367	3,235	4,085	861,978
18	F&M Bank	Clarksville	236	17	695,729	40,925	49,408	2,948	3,559	839,930
19	Commercial Bank	Harrogate	188	19	654,480	34,446	42,529	3,481	4,298	808,050
20	First National Bank of Pulaski	Pulaski	174	12	654,518	54,543	61,181	3,762	4,219	734,170
21	First National Bank of Tennessee	Livingston	129	7	641,315	91,616	103,706	4,971	5,627	725,942
22	Clayton Bank and Trust	Knoxville	199	16	547,005	34,188	44,268	2,749	3,559	708,292
23	SouthEast Bank	Farragut	143	11	610,907	55,537	62,808	4,272	4,831	690,885
24	Landmark Community Bank	Collierville	71	7	547,234	78,176	97,261	7,708	9,589	680,830
25	Commercial Bank & Trust Company	Paris	168	11	600,866	54,624	61,781	3,577	4,045	679,595
26	Citizens Bank	Elizabethton	146	12	505,924	42,160	55,716	3,465	4,579	668,596
27	Citizens Bank of Lafayette	Lafayette	142	15	531,548	35,437	44,443	3,743	4,695	666,644
28	Tennessee State Bank	Pigeon Forge	200	16	534,905	33,432	39,614	2,675	3,169	633,830
29	Citizens Tri-County Bank	Dunlap	217	22	558,358	25,380	28,518	2,573	2,891	627,403
30	Magna Bank	Memphis	153	5	435,713	87,143	113,072	2,848	3,695	565,361
31	Farmers Bank	Portland	145	10	459,240	45,924	55,516	3,167	3,829	555,158
32	SmartBank	Pigeon Forge	114	7	455,463	65,066	76,271	3,995	4,683	533,900
33	Citizens Bank	Carthage	79	8	440,856	55,107	66,636	5,580	6,748	533,088
34	Citizens National Bank	Athens	149	9	440,872	48,986	57,603	2,959	3,479	518,424
35	Triumph Bank	Memphis	97	4	469,585	117,396	129,462	4,841	5,339	517,847
36	First National Bank of McMinnville	McMinnville	108	6	390,568	65,095	79,362	3,616	4,409	476,170
37	Volunteer State Bank	Portland	222	9	374,977	41,664	51,568	1,689	2,091	464,109
38	First Federal Bank	Dickson	130	12	383,960	31,997	38,341	2,954	3,539	460,094
39	First South Bank	Jackson	135	10	369,313	36,931	45,582	2,736	3,376	455,816
40	Reliant Bank	Brentwood	138	4	334,365	83,591	112,434	2,423	3,259	449,735
41	First Advantage Bank	Clarksville	107	7	331,701	47,386	63,197	3,100	4,134	442,381
42	Community First Bank & Trust	Columbia	118	8	398,766	49,846	55,184	3,379	3,741	441,475
43	Hardin County Bank	Savannah	94	5	367,843	73,569	85,710	3,913	4,559	428,549
44	First National Bank	Lenoir City	99	10	354,436	35,444	42,538	3,580	4,297	425,377
45	Cornerstone Community Bank	Chattanooga	104	5	308,956	61,791	83,014	2,971	3,991	415,069
46	Mountain Commerce Bank	Erwin	65	5	354,787	70,957	82,398	5,458	6,338	411,989
47	Legends Bank	Clarksville	84	8	319,692	39,962	48,628	3,806	4,631	389,026
48	Bank of Putnam County	Cookeville	95	8	348,386	43,548	48,157	3,667	4,055	385,256
49	Evolve Bank & Trust	Memphis	370	4	273,703	68,426	94,428	740	1,021	377,710
50	Financial Federal Bank	Memphis	57	1	248,066	248,066	369,706	4,352	6,486	369,706

Net Interest Margin

Rank	Company Name	City	Total Assets (\$000)	Yield on Loans (%)	Loan Growth		Deposit Growth Rate (%)	Loans/ Deposits (%)	Yield on Investment Securities (FTE) (%)	Net Interest Margin (%)
					Rate (%)	Cost of Funds (%)				
1	Bank of Camden	Camden	354,602	10.08	10.45	0.78	14.60	100.94	3.38	8.25
2	Farmers & Merchants Bank	Trezevant	304,916	6.55	5.73	0.78	2.00	99.40	5.52	5.66
3	Clayton Bank and Trust	Knoxville	708,292	6.83	4.33	0.77	3.95	102.96	4.32	5.60
4	Citizens Community Bank	Winchester	204,489	7.29	1.77	0.49	10.77	69.83	3.18	5.38
5	Union Bank & Trust Company	Livingston	81,520	6.72	1.29	0.30	1.76	80.96	2.09	5.28
6	Bank of Cleveland	Cleveland	216,773	6.15	-4.28	0.19	-1.36	97.31	0.49	5.21
7	Citizens Savings Bank and Trust Company	Nashville	103,281	6.62	22.53	0.60	5.54	85.22	3.34	5.20
8	American City Bank	Tullahoma	264,347	6.17	2.39	0.72	0.25	101.90	4.54	5.11
9	Citizens Bank	New Tazewell	153,311	5.65	9.48	0.26	0.95	93.61	2.49	5.04
10	Coffee County Bank	Manchester	132,525	6.61	10.04	0.88	8.02	93.55	1.97	5.01
10	Peoples Bank of the South	LaFollette	143,665	5.80	7.07	0.39	-4.16	102.63	5.81	5.01
12	First Bank of Tennessee	Spring City	253,179	5.97	5.91	0.45	-0.28	100.51	2.95	5.00
13	Citizens State Bank	Jasper	134,281	6.67	-2.01	0.44	1.49	67.52	2.29	4.99
14	Decatur County Bank	Decaturville	86,312	6.50	-3.84	0.59	-0.17	71.60	3.52	4.97
15	Independent Bank	Memphis	905,965	5.30	9.52	0.32	9.29	103.25	4.11	4.89
16	Andrew Johnson Bank	Greeneville	300,000	5.50	6.10	0.35	3.67	95.27	3.04	4.88
17	Bank of Perry County	Lobelville	147,126	6.21	-1.09	0.92	0.79	99.40	1.98	4.85
18	Bank of Lincoln County	Fayetteville	130,022	6.79	2.25	0.70	2.52	77.02	3.57	4.84
18	Citizens First Bank	Wartburg	147,776	6.13	0.26	0.61	-2.26	82.98	2.77	4.84
20	Peoples Bank of East Tennessee	Madisonville	216,873	6.66	-4.49	0.48	-2.35	70.00	1.99	4.83
20	Peoples Bank	Sardis	73,132	6.64	7.67	0.59	-0.66	62.00	3.11	4.83
22	Citizens Bank	Hartsville	176,792	6.23	13.50	0.61	8.29	85.30	2.30	4.77
23	SouthEast Bank	Farragut	690,885	5.79	33.19	0.67	33.81	99.73	2.68	4.75
24	People's Bank and Trust Company of Pickett County	Byrdstown	111,879	6.69	3.91	0.73	-1.30	85.21	2.72	4.72
25	UBank	Jellico	65,235	7.33	-0.43	0.47	-11.41	64.17	2.57	4.69
26	First Freedom Bank	Lebanon	290,780	5.83	10.48	0.68	3.05	99.81	2.73	4.63
27	Cumberland Bank & Trust	Clarksville	170,210	5.81	1.40	0.61	5.29	86.79	2.96	4.60
28	Bank of Fayette County	Piperton	340,452	5.65	10.44	0.54	-1.62	100.24	1.87	4.59
29	McKenzie Banking Company	McKenzie	123,451	7.83	5.22	0.36	1.99	48.56	2.21	4.57
30	Greenfield Banking Company	Greenfield	51,500	5.85	3.40	0.81	3.27	95.50	1.39	4.54
30	First Volunteer Bank	Chattanooga	880,718	5.93	8.53	0.27	2.41	80.47	2.31	4.54
32	Athens Federal Community Bank	Athens	302,279	5.70	5.13	0.71	-0.61	95.54	2.88	4.50
32	Peoples Bank	Clifton	143,460	6.25	9.86	0.95	5.52	85.05	2.34	4.50
34	First Vision Bank of Tennessee	Tullahoma	162,109	5.78	6.52	0.62	2.94	94.41	3.04	4.47
34	Security Federal Bank	Elizabethton	57,280	6.02	3.41	0.69	-1.36	92.65	3.38	4.47
36	Traders Bank	Tullahoma	154,674	5.63	9.26	0.44	-0.23	79.64	2.82	4.46
36	Farmers State Bank	Mountain City	133,900	6.35	1.86	0.64	-1.93	71.67	3.08	4.46
38	Wayne County Bank	Waynesboro	300,784	6.27	-3.17	0.92	-3.89	89.75	2.95	4.45
39	Volunteer State Bank	Portland	464,109	5.10	19.50	0.46	14.71	100.46	3.92	4.43
40	BankTennessee	Collierville	269,248	5.16	12.14	0.57	9.53	90.61	3.86	4.42
41	Farmers and Merchants Bank	Adamsville	34,285	6.91	-5.20	0.49	-4.98	60.14	3.37	4.41
42	Citizens Tri-County Bank	Dunlap	627,403	7.13	3.31	0.59	4.55	54.07	2.92	4.40
43	Merchants & Planters Bank	Bolivar	85,341	5.87	-8.69	0.39	-2.69	65.48	3.71	4.39
44	Community Bank	Lexington	119,612	5.36	14.69	0.64	11.17	89.52	5.86	4.38
45	Carroll Bank and Trust	Huntingdon	272,931	5.55	3.10	0.41	-0.10	77.53	2.63	4.36
45	First Advantage Bank	Clarksville	442,381	5.19	7.81	0.79	11.40	110.62	4.54	4.36
47	Civis Bank	Rogersville	112,444	5.86	-3.99	0.38	-2.39	72.44	1.43	4.33
48	Franklin County UNITED Bank	Decherd	86,948	5.89	2.68	0.76	1.04	85.29	2.12	4.32
49	American Bank & Trust of the Cumberlands	Livingston	190,586	5.91	28.68	1.04	31.72	92.30	1.93	4.31
50	Bank of Waynesboro	Waynesboro	144,311	5.97	-5.00	0.49	-1.84	79.87	1.79	4.30

Noninterest Income

Rank	Company Name	City	Total Assets (\$000)	Net Income (\$000)	Service Charges on Deposits/ Avg Assets (%)	Gain on Sale of Loans/ Avg Asset (%)	Net Servicing Fees/ Avg Assets (%)	Net Gains on OREO/ Avg Assets (%)	Total Noninterest Income (\$000)	Noninterest Income/ Avg Assets (%)
1	Trust Company Bank	Memphis	29,126	-499	0.26	9.77	1.45	0.00	4,420	14.98
2	Evolve Bank & Trust	Memphis	377,710	1,658	0.03	7.30	2.71	0.00	42,728	12.68
3	First Community Bank of Bedford County	Shelbyville	347,393	2,573	0.20	4.40	0.00	0.00	18,731	5.71
4	Volunteer State Bank	Portland	464,109	7,402	0.46	2.94	1.66	-0.01	18,731	4.25
5	McKenzie Banking Company	McKenzie	123,451	1,622	0.82	0.00	0.00	0.04	2,988	2.46
6	First Tennessee Bank, National Association	Memphis	25,462,316	257,309	0.47	0.18	0.08	0.00	538,179	2.26
7	Magna Bank	Memphis	565,361	5,107	0.04	1.34	0.47	0.21	11,658	2.13
8	FirstBank	Lexington	2,421,529	33,382	0.32	1.41	-0.01	0.01	48,069	2.09
9	Truxton Trust Company	Nashville	344,149	4,214	0.07	0.00	0.00	0.00	6,854	2.03
10	Patriot Bank	Millington	275,239	2,644	0.25	1.41	0.00	-0.11	4,973	1.78
11	Security Bank	Dyersburg	169,249	1,782	0.37	0.08	0.00	-0.03	2,785	1.64
12	Progressive Savings Bank	Jamestown	259,346	1,388	0.26	0.00	0.08	-0.09	4,119	1.59
13	First South Bank	Jackson	455,816	6,654	0.38	0.06	0.00	-0.01	6,775	1.53
14	Athens Federal Community Bank	Athens	302,279	2,869	0.65	0.14	0.10	-0.01	4,465	1.49
15	F&M Bank	Clarksville	839,930	5,270	0.21	0.94	0.00	-0.04	11,785	1.43
16	Reelfoot Bank	Union City	148,859	1,142	0.75	0.00	0.00	0.00	2,004	1.35
17	INSOUTH Bank	Brownsville	290,479	2,009	0.70	0.04	0.01	0.09	3,951	1.33
18	Civis Bank	Rogersville	112,444	-598	0.18	1.32	0.00	-0.48	1,480	1.29
19	Bank of Putnam County	Cookeville	385,256	3,869	0.48	0.00	0.00	0.03	4,684	1.22
19	Bank of Bartlett	Bartlett	346,077	-178	0.41	0.41	0.00	-0.04	4,251	1.22
21	Independent Bank	Memphis	905,965	8,589	0.14	0.12	0.01	0.00	10,216	1.19
22	Security Federal Savings Bank of McMinnville	McMinnville	175,450	1,450	0.31	0.07	0.05	-0.02	2,008	1.17
23	Commercial Bank & Trust Company	Paris	679,595	10,102	0.20	0.06	0.00	-0.02	7,514	1.14
24	Citizens First Bank	Wartburg	147,776	1,158	0.60	0.02	0.00	0.08	1,680	1.13
24	FSGBank, National Association	Chattanooga	1,070,234	4,795	0.31	0.28	0.00	-0.03	11,369	1.13
26	Bank of Tennessee	Kingsport	916,930	10,000	0.26	0.15	0.00	0.02	9,937	1.09
27	Reliant Bank	Brentwood	449,735	3,895	0.04	0.83	0.00	0.00	4,465	1.07
28	First State Bank	Union City	1,922,938	22,348	0.30	0.22	0.03	0.06	20,451	1.06
29	First Citizens National Bank	Dyersburg	1,232,089	14,011	0.38	0.09	0.00	-0.03	12,511	1.05
30	Tri-State Bank of Memphis	Memphis	125,152	-400	0.61	0.00	0.00	-0.03	1,383	1.04
31	Andrew Johnson Bank	Greeneville	300,000	3,546	0.18	0.00	0.00	0.00	2,960	1.00
32	Central Bank	Savannah	107,323	260	0.84	0.00	0.00	-0.15	1,099	0.99
33	Citizens State Bank	Jasper	134,281	828	0.62	0.00	0.02	0.01	1,304	0.96
34	First Century Bank	Tazewell	244,647	648	0.32	0.05	0.09	0.05	2,326	0.95
34	SouthEast Bank	Farragut	690,885	7,049	0.33	0.38	0.00	-0.02	5,728	0.95
36	Financial Federal Bank	Memphis	369,706	6,604	0.00	0.33	0.17	0.00	3,387	0.94
36	Bank of Camden	Camden	354,602	10,061	0.13	0.00	0.02	0.45	3,114	0.94
38	First Farmers and Merchants Bank	Columbia	1,166,449	10,470	0.27	0.03	0.00	0.05	10,472	0.93
39	First Federal Bank	Dickson	460,094	7,254	0.31	0.12	0.04	-0.07	4,195	0.92
39	First Volunteer Bank	Chattanooga	880,718	8,888	0.57	0.12	0.00	-0.13	8,059	0.92
41	Brighton Bank	Brighton	54,397	96	0.33	0.00	0.00	-0.01	495	0.89
41	Wilson Bank and Trust	Lebanon	1,862,701	21,107	0.24	0.15	0.00	0.00	16,046	0.89
43	TriStar Bank	Dickson	231,399	1,312	0.33	0.12	0.11	0.00	1,956	0.88
43	Bank of Cleveland	Cleveland	216,773	3,541	0.17	0.47	0.00	-0.02	1,932	0.88
45	Bank of Milan	Milan	63,013	544	0.45	0.00	0.00	0.00	542	0.87
45	Community National Bank	Dayton	204,937	1,781	0.40	0.00	0.00	0.02	1,776	0.87
45	Bank of Frankewing	Frankewing	207,139	2,052	0.45	0.00	0.00	0.12	1,825	0.87
48	Franklin Synergy Bank	Franklin	1,355,612	9,451	0.09	0.43	0.24	-0.01	8,969	0.86
48	Pinnacle Bank	Nashville	5,997,867	73,599	0.20	0.11	0.00	-0.01	48,833	0.86
48	Coffee County Bank	Manchester	132,525	3,240	0.29	0.05	0.00	0.11	1,100	0.86

Total Overhead

Rank	Company Name	City	Total Assets (\$000)	Efficiency Ratio (FTE) (%)	Total Employees	Number of Offices	Personnel Expense/ Avg. Assets (%)	Occupancy Expense/ Avg. Assets (%)	Other Expense/ Avg. Assets (%)	Total Overhead/ Avg. Assets (%)
1	Southern Heritage Bank	Cleveland	250,362	66	64	3	0.49	0.06	0.22	0.78
2	Elizabethton Federal Savings Bank	Elizabethton	326,930	52	34	5	0.88	0.14	0.38	1.40
3	Citizens Bank	Carthage	533,088	29	79	8	0.85	0.16	0.48	1.49
4	Landmark Community Bank	Collierville	680,830	51	71	7	1.12	0.23	0.57	1.92
5	Newport Federal Bank	Newport	190,752	55	34	3	0.97	0.26	0.73	1.96
6	Bank of Crockett	Bells	141,232	53	38	6	0.96	0.34	0.68	1.99
7	Bank of Gleason	Gleason	121,876	49	23	2	1.23	0.18	0.62	2.02
8	Gates Banking and Trust Company	Gates	42,285	54	11	1	1.06	0.22	0.75	2.03
9	Home Federal Bank of Tennessee	Knoxville	2,125,844	68	413	23	1.24	0.29	0.51	2.05
10	Security Bank and Trust Company	Paris	171,211	47	40	5	1.37	0.20	0.56	2.13
11	First National Bank of Manchester	Manchester	231,925	56	57	4	1.19	0.45	0.50	2.15
12	First Capital Bank	Germantown	231,189	63	26	2	1.18	0.27	0.71	2.16
13	Cumberland County Bank	Crossville	282,417	72	40	4	1.09	0.27	0.80	2.17
14	First National Bank of McMinnville	McMinnville	476,170	60	108	6	1.26	0.22	0.70	2.18
15	Bank of Halls	Halls	71,077	53	15	2	1.00	0.34	0.84	2.19
16	Pinnacle Bank	Nashville	5,997,867	52	764	34	1.46	0.35	0.45	2.27
17	Citizens Bank of Lafayette	Lafayette	666,644	54	142	15	1.26	0.29	0.72	2.27
18	First Federal Bank	Dickson	460,094	55	130	12	1.13	0.28	0.87	2.28
19	CapitalMark Bank & Trust	Chattanooga	930,377	58	113	4	1.49	0.22	0.63	2.34
20	InsBank	Nashville	262,333	62	31	1	1.44	0.21	0.72	2.36
21	Bank of Jackson	Jackson	152,902	70	26	3	1.16	0.37	0.88	2.41
22	Clayton Bank and Trust	Knoxville	708,292	40	199	16	1.62	0.21	0.59	2.41
23	Foothills Bank & Trust	Maryville	191,369	70	32	3	1.25	0.38	0.83	2.46
24	Citizens Community Bank	Winchester	204,489	46	45	3	1.53	0.23	0.71	2.46
25	Citizens National Bank	Sevierville	861,978	63	211	19	1.27	0.42	0.78	2.47
26	Bank of Dickson	Dickson	222,702	65	50	4	1.32	0.37	0.79	2.48
27	First National Bank of Tennessee	Livingston	725,942	71	129	7	1.44	0.38	0.67	2.48
28	Commercial Bank	Harrogate	808,050	64	188	19	1.24	0.40	0.87	2.50
29	First Commerce Bank	Lewisburg	282,359	58	52	4	1.45	0.28	0.79	2.52
30	Citizens Bank of Blount County	Maryville	312,448	66	81	10	1.04	0.30	1.18	2.52
31	Mountain Commerce Bank	Erwin	411,989	65	65	5	1.41	0.34	0.78	2.53
32	First National Bank of Pulaski	Pulaski	734,170	64	174	12	1.50	0.38	0.66	2.54
33	American City Bank	Tullahoma	264,347	49	65	5	1.62	0.17	0.76	2.54
34	Citizens Bank	Elizabethton	668,596	55	146	12	1.38	0.47	0.70	2.55
35	Bank of Putnam County	Cookeville	385,256	70	95	8	1.53	0.29	0.76	2.58
36	Wilson Bank and Trust	Lebanon	1,862,701	58	396	26	1.55	0.36	0.70	2.61
37	Macon Bank and Trust Company	Lafayette	350,255	68	91	7	1.68	0.25	0.68	2.61
38	Wayne County Bank	Waynesboro	300,784	59	75	6	1.36	0.29	0.97	2.61
39	Union Bank	Jamestown	218,170	64	50	3	1.25	0.51	0.85	2.62
40	Citizens Bank & Trust Company	Atwood	25,908	86	8	1	1.30	0.23	1.10	2.62
41	First Freedom Bank	Lebanon	290,780	57	51	3	1.49	0.29	0.85	2.63
42	Avenue Bank	Nashville	998,054	71	133	6	1.55	0.36	0.72	2.64
43	Citizens Bank and Trust Company of Grainger County	Rutledge	196,164	64	51	5	1.46	0.21	0.97	2.64
44	Financial Federal Bank	Memphis	369,706	57	57	1	1.72	0.25	0.68	2.65
45	CapStar Bank	Nashville	1,128,395	71	158	5	1.64	0.20	0.82	2.66
46	First National Bank	Lenoir City	425,377	73	99	10	1.53	0.45	0.69	2.67
47	Commerce Union Bank	Springfield	295,168	60	49	3	1.69	0.26	0.73	2.67
48	First National Bank of Oneida	Oneida	200,606	68	57	5	1.35	0.32	1.01	2.68
49	Bank of Waynesboro	Waynesboro	144,311	57	49	4	1.58	0.29	0.83	2.69
50	Coffee County Bank	Manchester	132,525	48	35	2	1.36	0.24	1.09	2.70

Asset Quality

Rank	Company Name	City	Total Assets (\$000)	Gross Loans (\$000)	Loan Loss Reserves/ Gross Loans (%)	Adj 30-89PD/ Gross Loans (%)	Adj 90+PD/ Gross Loans (%)	Adj NPLs + Adj OREO/ Gross Loans (%)	Net Chargeoffs/ Avg Loans (%)	Asset Quality Composite (%)
1	Security Bank and Trust Company	Paris	171,211	118,894	0.51	0.04	0.01	0.00	0.01	0.06
2	Bank of Putnam County	Cookeville	385,256	177,350	0.63	0.24	0.03	0.05	0.16	0.48
3	InsBank	Nashville	262,333	219,580	1.25	0.00	0.00	0.48	0.05	0.53
4	Commerce Union Bank	Springfield	295,168	245,193	1.40	0.00	0.00	0.64	0.00	0.64
5	Franklin Synergy Bank	Franklin	1,355,612	806,709	0.83	0.15	0.04	0.43	0.10	0.72
6	Cumberland County Bank	Crossville	282,417	112,495	1.22	0.12	0.18	0.38	0.12	0.79
7	Southern Bank of Tennessee	Mount Juliet	192,173	133,326	0.91	0.31	0.00	0.58	-0.10	0.80
8	Truxton Trust Company	Nashville	344,149	229,331	1.19	0.05	0.00	0.75	0.06	0.86
9	Avenue Bank	Nashville	998,054	722,513	1.18	0.00	0.00	0.96	0.05	1.01
10	First State Bank	Union City	1,922,938	1,159,285	1.32	0.30	0.00	0.58	0.20	1.09
11	Bank of Milan	Milan	63,013	31,258	1.74	0.58	0.00	0.53	0.06	1.16
12	First National Bank	Lenoir City	425,377	253,283	1.54	0.39	0.01	0.47	0.32	1.19
13	First Farmers and Merchants Bank	Columbia	1,166,449	652,406	1.22	0.23	0.01	0.87	0.11	1.22
14	First Community Bank of Bedford County	Shelbyville	347,393	216,197	0.94	0.30	0.00	0.70	0.28	1.28
15	Pinnacle Bank	Nashville	5,997,867	4,604,065	1.46	0.39	0.01	0.79	0.10	1.29
16	First Commerce Bank	Lewisburg	282,359	200,943	1.59	0.30	0.00	0.83	0.23	1.36
17	Southern Community Bank	Tullahoma	161,001	122,314	1.00	0.14	0.00	1.20	0.03	1.37
18	CapStar Bank	Nashville	1,128,395	729,979	1.55	0.23	0.00	1.14	0.15	1.52
19	Landmark Community Bank	Collierville	680,830	564,490	1.07	0.71	0.00	0.68	0.20	1.59
20	FSGBank, National Association	Chattanooga	1,070,234	736,547	1.16	0.25	0.01	1.30	0.07	1.63
21	Commercial Bank & Trust Company	Paris	679,595	431,425	1.60	0.24	0.01	1.25	0.17	1.68
22	Wilson Bank and Trust	Lebanon	1,862,701	1,366,243	1.66	0.82	0.11	0.68	0.07	1.69
23	Financial Federal Bank	Memphis	369,706	348,986	1.96	0.17	0.00	1.42	0.14	1.74
24	Triumph Bank	Memphis	517,847	407,513	1.32	0.13	0.00	1.44	0.24	1.81
25	Legends Bank	Clarksville	389,026	245,980	1.24	0.57	0.01	1.01	0.24	1.83
26	Volunteer State Bank	Portland	464,109	376,685	0.94	0.12	0.02	1.72	0.04	1.91
27	Traditions First Bank	Erin	114,692	69,355	1.09	0.20	0.00	1.74	-0.03	1.91
28	American Bank & Trust of the Cumberlands	Livingston	190,586	155,330	1.11	1.15	0.00	0.66	0.10	1.91
29	CapitalMark Bank & Trust	Chattanooga	930,377	719,716	1.00	0.09	0.00	1.36	0.46	1.91
30	Foothills Bank & Trust	Maryville	191,369	136,726	1.80	0.05	0.00	1.59	0.31	1.95
31	First Vision Bank of Tennessee	Tullahoma	162,109	130,873	1.46	0.46	0.15	1.41	0.03	2.05
32	First National Bank of Tennessee	Livingston	725,942	442,666	1.74	0.25	0.00	1.84	0.04	2.13
33	TriSummit Bank	Kingsport	318,599	225,981	0.84	0.22	0.00	1.88	0.04	2.14
34	Home Federal Bank of Tennessee	Knoxville	2,125,844	919,372	0.91	0.65	0.00	1.48	0.05	2.18
35	Southern Heritage Bank	Cleveland	250,362	123,266	0.05	0.27	0.02	1.97	0.01	2.27
36	BankTennessee	Collierville	269,248	212,706	1.69	0.23	0.00	1.64	0.50	2.37
37	First Freedom Bank	Lebanon	290,780	240,049	1.33	0.44	0.02	2.00	-0.07	2.38
38	Citizens State Bank	Jasper	134,281	82,824	0.64	0.85	0.31	1.15	0.12	2.43
39	SouthEast Bank	Farragut	690,885	609,421	0.43	0.73	0.03	1.46	0.23	2.46
40	Andrew Johnson Bank	Greeneville	300,000	255,584	1.82	0.58	0.00	1.61	0.28	2.47
41	Citizens Bank	Hartsville	176,792	133,023	1.52	0.41	0.00	1.98	0.12	2.50
42	Security Federal Savings Bank of McMinnville	McMinnville	175,450	128,929	0.85	1.29	0.00	0.88	0.37	2.54
43	Bank of Tennessee	Kingsport	916,930	618,526	1.20	0.52	0.01	1.82	0.24	2.59
44	Evolve Bank & Trust	Memphis	377,710	324,844	1.30	0.62	0.14	1.71	0.13	2.59
45	Home Banking Company	Selmer	91,116	37,980	1.02	0.96	0.29	1.21	0.15	2.62
46	FirstBank	Lexington	2,421,529	1,604,672	2.01	0.37	0.12	2.12	0.04	2.65
47	Reliant Bank	Brentwood	449,735	343,866	2.14	0.15	0.00	2.71	-0.11	2.75
48	Cumberland Bank & Trust	Clarksville	170,210	130,821	1.42	0.59	0.34	1.93	0.04	2.90
49	TriStar Bank	Dickson	231,399	122,334	1.03	1.04	0.45	1.37	0.10	2.95
50	First Citizens National Bank	Dyersburg	1,232,089	592,296	1.26	0.73	0.07	2.00	0.17	2.97

Return on Average Equity

Rank	Company Name	City	Total Assets (\$000)	LTM Net Income (\$000)	Total Employees	LTM Net Income (\$000)/ Employee	2013Q4 LTM Net Income (\$000)	2012Q4 LTM Net Income (\$000)	ROAA (%)	ROAE (%)
1	Bank of Camden	Camden	354,602	10,061	87	116	9,665	5,189	3.03	20.09
2	People's Bank and Trust Company of Pickett County	Byrdstown	111,879	1,719	32	54	566	-1,060	1.54	16.39
3	Citizens Community Bank	Winchester	204,489	3,313	45	74	3,001	2,507	1.73	15.37
4	Citizens Bank	Carthage	533,088	12,149	79	154	11,885	9,480	2.31	14.48
5	Farmers & Merchants Bank	Trezevant	304,916	3,466	85	41	3,476	3,160	1.14	13.15
6	Coffee County Bank	Manchester	132,525	3,240	35	93	2,656	1,850	1.65	13.07
7	Security Bank and Trust Company	Paris	171,211	3,406	40	85	3,330	3,670	1.27	12.89
8	Truxton Trust Company	Nashville	344,149	4,214	51	83	3,582	2,904	1.25	12.74
9	Union Bank & Trust Company	Livingston	81,520	1,831	16	114	1,665	1,772	1.46	12.38
10	Citizens Bank	Hartsville	176,792	1,881	53	35	1,332	1,498	1.11	12.38
11	Clayton Bank and Trust	Knoxville	708,292	22,111	199	111	26,958	21,073	2.16	12.31
12	Andrew Johnson Bank	Greeneville	300,000	3,546	103	34	2,878	2,501	1.20	12.29
13	First Commerce Bank	Lewisburg	282,359	3,358	52	65	3,448	2,466	1.22	12.27
14	First Bank of Tennessee	Spring City	253,179	5,061	76	67	4,017	3,290	1.31	12.14
15	American Trust Bank of East Tennessee	Knoxville	135,457	1,914	37	52	2,370	-96	1.40	12.12
16	Bank of Perry County	Lobelville	147,126	2,670	38	70	2,578	2,688	1.17	11.92
17	American Bank & Trust of the Cumberlands	Livingston	190,586	2,566	44	58	2,429	2,307	0.97	11.64
18	First State Bank	Union City	1,922,938	22,348	474	47	18,586	17,732	1.16	11.52
19	SouthEast Bank	Farragut	690,885	7,049	143	49	4,047	1,041	1.16	11.51
20	Wilson Bank and Trust	Lebanon	1,862,701	21,107	396	53	16,116	12,382	1.17	11.32
21	Cumberland Bank & Trust	Clarksville	170,210	1,896	45	42	1,908	1,864	1.14	11.28
22	Putnam 1st Mercantile Bank	Cookeville	110,233	1,296	26	50	1,009	732	1.28	11.11
23	First Citizens National Bank	Dyersburg	1,232,089	14,011	284	49	14,050	13,878	1.17	11.10
24	Citizens Bank of Lafayette	Lafayette	666,644	7,401	142	52	5,415	4,792	1.12	10.99
25	Volunteer State Bank	Portland	464,109	7,402	222	33	7,668	15,695	1.09	10.86
26	Franklin Synergy Bank	Franklin	1,355,612	9,451	216	44	4,985	4,230	0.91	10.83
27	First Freedom Bank	Lebanon	290,780	3,324	51	65	2,239	2,017	1.18	10.78
28	Patriot Bank	Millington	275,239	2,644	64	41	2,465	2,678	0.95	10.71
29	Heritage Bank & Trust	Columbia	101,844	807	25	32	409	42	0.78	10.60
30	Landmark Community Bank	Collierville	680,830	6,160	71	87	4,014	2,450	0.97	10.49
31	Bank of Halls	Halls	71,077	832	15	55	842	921	1.23	10.47
32	Civic Bank & Trust	Nashville	139,877	1,970	20	99	1,460	978	1.40	10.36
33	First Volunteer Bank	Chattanooga	880,718	8,888	285	31	9,253	7,481	1.01	10.27
34	First National Bank of Pulaski	Pulaski	734,170	6,806	174	39	6,549	7,181	0.95	10.15
35	Bank of Crockett	Bells	141,232	1,585	38	42	1,371	1,427	1.14	9.96
36	McKenzie Banking Company	McKenzie	123,451	1,622	78	21	1,318	1,315	1.34	9.94
37	First Farmers and Merchants Bank	Columbia	1,166,449	10,470	239	44	10,034	7,672	0.93	9.90
38	Gates Banking and Trust Company	Gates	42,285	465	11	42	463	472	1.10	9.57
39	Bank of Cleveland	Cleveland	216,773	3,541	63	56	3,562	4,046	1.60	9.49
40	FirstBank	Lexington	2,421,529	33,382	765	44	28,005	25,097	0.94	9.43
41	Hardin County Bank	Savannah	428,549	3,406	94	36	3,938	4,047	0.81	9.37
42	Citizens Tri-County Bank	Dunlap	627,403	8,913	217	41	7,719	6,072	0.93	9.36
43	Reliant Bank	Brentwood	449,735	3,895	138	28	3,235	2,194	0.93	9.34
44	Bank of Frankewing	Frankewing	207,139	2,052	54	38	1,412	1,383	0.98	9.27
45	Legends Bank	Clarksville	389,026	3,320	84	40	3,421	3,227	0.87	9.24
46	Bank of Waynesboro	Waynesboro	144,311	1,775	49	36	1,645	1,555	1.19	9.16
47	Pinnacle Bank	Nashville	5,997,867	73,599	764	96	60,961	45,314	1.30	9.06
48	Chester County Bank	Henderson	69,320	580	26	22	565	581	0.84	9.04
49	Commercial Bank & Trust Company	Paris	679,595	10,102	168	60	9,638	8,325	0.99	9.00
50	Triumph Bank	Memphis	517,847	3,905	97	40	3,434	2,122	0.82	8.99

Overall Ranking

Rank	Company Name	City	Total Assets (\$000)	Net Interest Margin Rank	Noninterest Income Rank	Total Overhead Rank	Asset Quality Rank	ROAE Rank	Overall Rank
1	Security Bank and Trust Company	Paris	171,211	83	81	10	1	7	36.4
2	SouthEast Bank	Farragut	690,885	23	34	104	39	19	43.8
3	Wilson Bank and Trust	Lebanon	1,862,701	105	41	36	22	20	44.8
4	Clayton Bank and Trust	Knoxville	708,292	3	86	22	105	11	45.4
4	First State Bank	Union City	1,922,938	119	28	52	10	18	45.4
4	Pinnacle Bank	Nashville	5,997,867	101	48	16	15	47	45.4
7	American Bank & Trust of the Cumberlands	Livingston	190,586	49	68	69	28	17	46.2
8	Andrew Johnson Bank	Greeneville	300,000	16	31	137	40	12	47.2
9	Coffee County Bank	Manchester	132,525	10	48	50	123	6	47.4
10	Franklin Synergy Bank	Franklin	1,355,612	101	48	59	5	26	47.8
11	Bank of Camden	Camden	354,602	1	36	83	121	1	48.4
12	Citizens Community Bank	Winchester	204,489	4	136	24	83	3	50.0
13	First Freedom Bank	Lebanon	290,780	26	120	41	37	27	50.2
14	First Commerce Bank	Lewisburg	282,359	58	142	29	16	13	51.6
15	Volunteer State Bank	Portland	464,109	39	4	170	26	25	52.8
16	Commercial Bank & Trust Company	Paris	679,595	97	23	77	21	49	53.4
17	Farmers & Merchants Bank	Trezevant	304,916	2	99	94	71	5	54.2
18	Truxton Trust Company	Nashville	344,149	162	9	91	8	8	55.6
19	Citizens Bank	Hartsville	176,792	22	150	57	41	10	56.0
20	Cumberland Bank & Trust	Clarksville	170,210	27	124	61	48	21	56.2
21	Bank of Cleveland	Cleveland	216,773	6	43	88	112	39	57.6
21	First Farmers and Merchants Bank	Columbia	1,166,449	138	38	62	13	37	57.6
23	First Citizens National Bank	Dyersburg	1,232,089	123	29	64	50	23	57.8
24	Commerce Union Bank	Springfield	295,168	62	115	47	4	62	58.0
25	Financial Federal Bank	Memphis	369,706	108	36	44	23	82	58.6
26	Union Bank & Trust Company	Livingston	81,520	5	105	56	119	9	58.8
27	Bank of Putnam County	Cookeville	385,256	172	19	35	2	70	59.6
28	First Volunteer Bank	Chattanooga	880,718	30	39	93	106	33	60.2
29	Independent Bank	Memphis	905,965	15	21	129	65	75	61.0
30	American City Bank	Tullahoma	264,347	8	139	33	78	53	62.2
31	Security Federal Savings Bank of McMinnville	McMinnville	175,450	131	22	68	42	56	63.8
32	Triumph Bank	Memphis	517,847	95	99	54	24	50	64.4
33	Bank of Perry County	Lobelville	147,126	17	110	72	111	16	65.2
34	InsBank	Nashville	262,333	111	139	20	3	55	65.6
35	Athens Federal Community Bank	Athens	302,279	32	14	158	67	58	65.8
36	Citizens Bank	Carthage	533,088	68	130	3	127	4	66.4
37	Landmark Community Bank	Collierville	680,830	117	163	4	19	30	66.6
38	FirstBank	Lexington	2,421,529	84	8	160	46	40	67.6
38	Bank of Waynesboro	Waynesboro	144,311	50	83	49	110	46	67.6
38	First Bank of Tennessee	Spring City	253,179	12	81	99	132	14	67.6
38	First National Bank of Pulaski	Pulaski	734,170	128	72	32	72	34	67.6
42	First Vision Bank of Tennessee	Tullahoma	162,109	34	115	78	31	83	68.2
43	Cumberland County Bank	Crossville	282,417	173	53	13	6	97	68.4
43	Legends Bank	Clarksville	389,026	79	120	73	25	45	68.4
45	Citizens Tri-County Bank	Dunlap	627,403	42	56	65	143	42	69.6
46	Reliant Bank	Brentwood	449,735	80	27	155	47	43	70.4
47	Citizens Bank	Elizabethton	668,596	92	64	34	85	81	71.2
48	First National Bank of McMinnville	McMinnville	476,170	168	54	14	57	64	71.4
49	Farmers Bank	Portland	555,158	69	56	74	82	77	71.6
50	American Trust Bank of East Tennessee	Knoxville	135,457	59	136	89	61	15	72.0