



BANKS STREET PARTNERS

Rank the Banks Report

Tennessee

First Quarter 2015



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 March 31, 2015.
- ▶ 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 rate 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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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	3	45	Yes	193,038	0.92	11.34
American City Bank	Tullahoma	Clayton HC, Inc.	07/01/74	5	59	Yes	257,933	1.55	8.69
American Patriot Bank	Greeneville	American Patriot Financial Group, Inc.	07/09/01	2	21	No	67,318	-1.06	-50.23
American Trust Bank of East Tennessee	Knoxville		02/05/04	4	35	No	136,939	1.38	11.57
Andrew Johnson Bank	Greeneville	Andrew Johnson Bancshares, Inc.	05/12/75	8	100	No	312,777	1.18	11.96
Apex Bank	Camden	Clayton HC, Inc.	02/27/31	8	95	No	368,506	3.60	23.60
Athens Federal Community Bank	Athens	Athens Bancshares Corporation	08/01/34	7	100	No	309,480	0.93	8.09
Avenue Bank	Nashville	Avenue Financial Holdings, Inc.	09/08/11	6	132	No	1,036,543	0.69	7.28
Bank of Bartlett	Bartlett	West Tennessee Bancshares, Inc.	05/19/80	8	107	No	342,608	-0.06	-0.85
Bank of Cleveland	Cleveland	Bradley County Financial Corp.	05/08/87	5	62	No	236,923	1.57	9.44
Bank of Crockett	Bells	Security Bancorp of Tennessee, Inc.	1/1/1888	6	36	No	138,837	1.19	10.01
Bank of Dickson	Dickson	Dickson Financial Corporation	05/26/54	4	50	No	223,249	0.74	5.80
Bank of Fayette County	Piperton	Moscow Bancshares, Inc.	05/10/05	9	91	No	352,317	0.83	8.69
Bank of Frankewing	Frankewing	Frankewing Bancshares, Inc.	02/01/21	3	54	No	210,202	0.92	8.45
Bank of Gleason	Gleason	Bancshares of Gleason, Inc.	01/01/01	2	23	No	120,196	1.21	6.28
Bank of Halls	Halls	Security Bancorp of Tennessee, Inc.	10/8/1899	2	15	No	71,590	1.20	10.13
Bank of Jackson	Jackson	Security Bancorp of Tennessee, Inc.	10/01/96	3	23	No	153,409	0.59	5.64
Bank of Lincoln County	Fayetteville		07/22/02	3	36	No	132,613	1.02	7.84
Bank of Milan	Milan	Hometown Bancorp, Inc.	11/12/93	2	16	Yes	63,582	0.93	10.26
Bank of Perry County	Lobelville		09/01/05	3	39	Yes	149,824	1.18	11.93
Bank of Putnam County	Cookeville	B.P.C. Corporation	11/01/01	9	93	Yes	412,472	0.62	7.67
Bank of Ripley	Ripley	Bancshares of Ripley, Inc.	07/14/39	4	71	No	206,924	0.53	3.50
Bank of Tennessee	Kingsport	BancTenn Corp.	05/13/74	21	257	Yes	925,017	0.73	8.04
Bank of Waynesboro	Waynesboro	FCB Corporation	01/01/04	4	47	No	146,867	1.11	8.40
BankTennessee	Collierville	BankTennessee Bancshares, Inc.	10/01/34	8	67	Yes	275,069	0.55	5.19
Brighton Bank	Brighton	Brighton Bancorp, Inc.	10/10/10	3	15	No	55,577	-0.41	-7.41
CapitalMark Bank & Trust	Chattanooga		03/05/07	4	114	No	968,268	0.88	8.59
CapStar Bank	Nashville		07/14/08	5	153	No	1,137,683	0.49	5.28
Carroll Bank and Trust	Huntingdon	Carroll Financial Services, Inc.	09/09/07	7	83	No	266,983	0.63	5.99
CedarStone Bank	Lebanon	CedarStone Financial, Inc.	04/19/04	3	33	No	173,374	0.51	5.63
Central Bank	Savannah		07/01/67	3	41	No	107,265	0.23	3.58
Chester County Bank	Henderson	Chester County Bancshares, Inc.	04/22/68	4	24	No	70,387	0.65	6.82
Citizens Bank	Carthage		10/26/29	8	75	No	536,339	2.41	14.85
Citizens Bank	Hartsville	Cumberland Bancshares, Inc.	10/01/05	2	52	No	177,839	1.15	12.54
Citizens Bank	Elizabethton	Citco Community Bancshares, Inc.	11/03/34	12	143	Yes	689,516	1.05	7.39
Citizens Bank	New Tazewell	Citizens Bancorp, Inc.	01/01/12	5	53	No	159,096	0.64	7.88
Citizens Bank & Trust Company	Atwood	Bumpushares, Inc.	02/05/27	1	8	Yes	26,467	0.21	2.61
Citizens Bank and Trust Company of Grainger County	Rutledge	Citizens of Grainger County Corporation	11/01/19	5	50	No	200,861	0.82	4.82
Citizens Bank of Blount County	Maryville	Twin Cities Financial Services, Inc.	09/24/73	9	79	No	321,842	0.28	1.71
Citizens Bank of Lafayette	Lafayette	Citizens Bancorp Investment, Inc.	07/01/09	20	140	No	672,951	1.16	11.25
Citizens Community Bank	Winchester	Citizens Community Bancshares, Inc.	11/19/92	3	47	No	192,590	1.68	14.74
Citizens First Bank	Wartburg	CFB Bancshares, Inc.	02/10/97	5	59	No	152,549	0.84	9.07
Citizens National Bank	Athens	Citizens National Bancorp, Inc.	01/01/08	9	146	Yes	531,520	0.71	6.35
Citizens National Bank	Sevierville	CNB Bancshares, Inc.	02/05/73	19	212	Yes	895,725	0.66	6.22
Citizens Savings Bank and Trust Company	Nashville	CSB&T Bancorp, Inc.	01/04/04	3	30	No	103,322	0.50	6.52
Citizens State Bank	Jasper	General Bancshares, Inc.	01/02/70	8	45	Yes	139,194	0.35	4.32
Citizens Tri-County Bank	Dunlap	Sequatchie Valley Bancshares, Inc.	10/02/72	22	224	Yes	659,960	0.86	8.44
Civic Bank & Trust	Nashville		07/25/05	1	20	No	143,565	1.25	8.81
Civis Bank	Rogersville	Volunteer Bancorp, Inc.	04/01/06	3	52	No	113,700	-0.53	-10.84
Clayton Bank and Trust	Knoxville	Clayton HC, Inc.	1/1/1889	17	196	Yes	710,635	2.18	12.23
Coffee County Bank	Manchester	Coffee County Bancshares, Incorporated	08/25/75	2	35	Yes	135,211	1.65	13.02



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	Brentwood	Commerce Union Bancshares, Inc.	08/14/06	8	50	No	304,442	1.07	8.52
Commercial Bank	Harrogate	Robertson Holding Company, L.P.	11/01/76	19	188	No	818,289	0.84	8.12
Commercial Bank & Trust Company	Paris	Commercial Holding Company	5/15/1877	11	168	Yes	671,846	1.02	9.07
Community Bank	Lexington	Community National Corporation	08/04/61	3	35	No	121,409	0.86	9.13
Community Bank & Trust	Ashland City	Tennessee Community Bank Holdings, Inc.	10/04/99	5	55	No	199,339	0.43	4.38
Community First Bank & Trust	Columbia	Community First, Inc.	05/18/99	8	116	No	451,908	0.70	7.86
Community National Bank	Dayton		11/02/64	6	64	Yes	209,744	0.59	5.11
Community Trust & Banking Company	Ooltewah		06/21/99	4	34	Yes	126,296	0.61	5.45
Cornerstone Community Bank	Chattanooga	Cornerstone Bancshares, Inc.	02/20/96	5	101	No	425,475	0.50	5.24
Cumberland Bank & Trust	Clarksville	Cumberland Bancorp, Inc.	03/07/01	5	43	No	167,741	1.09	10.61
Cumberland County Bank	Crossville	B.P.C. Corporation	04/01/61	4	37	Yes	286,672	0.51	6.64
Decatur County Bank	Decaturville	Decatur Bancshares, Inc	11/16/1899	3	30	Yes	87,013	-0.93	-10.57
Elizabethton Federal Savings Bank	Elizabethton		06/15/37	5	33	No	323,706	0.73	2.30
Evolve Bank & Trust	Memphis	Evolve Bancorp, Inc.	06/05/25	4	375	No	384,492	0.50	5.83
F&M Bank	Clarksville	F&M Financial Corporation	01/01/06	17	237	No	857,014	0.68	8.03
Farmers & Merchants Bank	Dyer	Dyer F & M Bancshares, Inc.	4/9/1895	5	35	Yes	100,372	0.12	1.15
Farmers & Merchants Bank	Trezevant	F & M Bancshares, Inc.	01/21/16	6	85	No	305,268	1.16	13.23
Farmers and Merchants Bank	Adamsville	Chester County Bancshares, Inc.	01/01/09	1	14	No	34,988	0.36	3.16
Farmers Bank	Parsons	Townsend Financial Corporation	03/09/07	1	17	No	36,228	0.59	4.67
Farmers Bank	Portland	First Farmers Bancshares, Inc.	07/12/12	10	145	No	564,772	0.90	8.48
Farmers Bank, Woodland Mills, Tennessee	Woodland Mills		07/01/10	1	4	No	12,643	-0.50	-3.15
Farmers State Bank	Mountain City	Farmers State Bancshares, Inc.	01/15/34	3	44	No	137,405	0.78	5.18
Financial Federal Bank	Memphis	Financial FedCorp, Inc.	01/01/73	1	57	Yes	392,899	1.26	7.89
First Advantage Bank	Clarksville	First Advantage Bancorp	01/01/54	7	108	No	449,507	0.71	5.03
First Alliance Bank	Cordova	First Alliance Bancshares, Inc.	09/27/99	4	36	No	119,320	0.46	4.45
First Bank of Tennessee	Spring City		5/31/1890	6	75	Yes	261,896	1.27	11.69
First Capital Bank	Germantown	Germantown Capital Corporation, Inc.	05/19/03	2	27	No	231,261	0.74	7.71
First Century Bank	Tazewell	Claiborne Holding Company, Inc.	10/10/1899	9	104	No	253,651	0.16	1.32
First Citizens National Bank	Dyersburg	First Citizens Bancshares, Inc.	1/1/1889	20	280	No	1,272,123	1.11	10.44
First Commerce Bank	Lewisburg	First Commerce Bancorp, Inc.	12/02/02	4	54	No	295,463	1.22	12.20
First Community Bank of Bedford County	Shelbyville	First Community Bancorp, Inc.	04/28/88	4	301	No	376,019	1.10	7.92
First Community Bank of East Tennessee	Rogersville	First Community Corporation	04/26/93	6	52	No	189,299	0.37	3.56
First Farmers and Commercial Bank	Pikeville	First Pikeville Bancshares, Inc.	09/30/13	3	31	No	111,807	0.68	6.32
First Farmers and Merchants Bank	Columbia	First Farmers and Merchants Corporation	01/01/09	19	230	No	1,214,774	0.95	9.86
First Federal Bank	Dickson	Southeastern Bancorp, Inc.	10/16/36	12	131	Yes	476,484	0.95	8.01
First Freedom Bank	Lebanon	First Freedom Bancshares, Inc.	04/03/06	3	52	No	312,034	1.22	11.25
First National Bank	Lenoir City	United Community Banks, Inc.	05/02/07	10	96	No	443,114	0.64	6.19
First National Bank of Manchester	Manchester	FCB Corporation	01/02/00	4	59	No	240,044	1.10	8.81
First National Bank of McMinnville	McMinnville	First McMinnville Corporation	10/30/1874	6	113	No	479,234	1.01	8.17
First National Bank of Oneida	Oneida		01/01/04	5	56	Yes	203,244	0.61	5.59
First National Bank of Pulaski	Pulaski	First Pulaski National Corporation	01/12/38	12	172	No	741,047	0.98	10.34
First National Bank of Tennessee	Livingston		10/25/65	7	134	Yes	744,691	0.66	6.86
First Peoples Bank of Tennessee	Jefferson City	First Peoples Bancorp, Inc.	01/02/75	7	52	No	137,287	0.26	3.05
First South Bank	Jackson	Hardeman County Investment Company, Inc.	04/18/03	10	135	Yes	447,956	0.98	7.98
First State Bank	Union City	Simmons First National Corporation	8/23/1887	33	474	No	2,009,556	1.18	10.83
First Tennessee Bank, National Association	Memphis	First Horizon National Corporation	1/1/1864	178	4,014	No	25,505,763	0.58	4.52
First Vision Bank of Tennessee	Tullahoma	First Vision Financial, Inc.	11/28/05	4	45	No	175,764	0.94	7.74
First Volunteer Bank	Chattanooga	First Volunteer Corporation	05/03/04	25	288	No	898,007	1.04	10.59
FirstBank	Lexington	First South Bancorp, Inc.	01/01/06	46	807	Yes	2,518,742	1.04	10.30
Foothills Bank & Trust	Maryville		06/04/07	3	32	No	197,536	0.62	6.34
Franklin County UNITED Bank	Decherd	Franklin County UNITED Bancshares, Inc.	12/06/04	2	25	No	85,343	0.33	2.86



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	207	No	1,509,316	0.92	10.23
FSGBank, National Association	Chattanooga	First Security Group, Inc.	01/01/99	26	259	No	1,059,357	0.49	6.05
Gates Banking and Trust Company	Gates	Security Bancorp of Tennessee, Inc.	09/01/04	1	11	No	44,489	1.17	10.08
Greeneville Federal Bank, FSB	Greeneville		08/02/60	3	41	No	146,057	0.38	3.52
Greenfield Banking Company	Greenfield	Greenfield Bancshares, Inc.	08/16/35	2	19	No	51,394	0.46	3.71
Hardin County Bank	Savannah	Hardin County Bancshares, Inc.	03/12/73	5	94	No	435,280	0.66	7.57
Heritage Bank & Trust	Columbia		03/06/06	2	27	No	100,341	0.69	8.98
Heritage Community Bank	Greeneville		12/03/03	3	29	Yes	90,613	-0.07	-1.03
Highland Federal Savings & Loan Association	Crossville		02/16/61	2	17	No	62,911	0.18	0.87
Home Banking Company	Selmer	Home Bancshares, Inc.	03/15/15	5	25	No	93,424	0.56	5.89
Home Federal Bank of Tennessee	Knoxville		01/01/24	23	409	No	2,126,287	0.58	3.54
Homeland Community Bank	McMinnville		11/24/03	3	29	No	138,298	0.43	4.64
Independent Bank	Memphis	Independent Holdings, Inc.	04/20/98	10	217	No	904,051	1.06	8.35
InsBank	Nashville	InsCorp, Inc.	11/20/00	1	33	No	266,569	0.86	8.50
INSOUTH Bank	Brownsville	Independent Southern Bancshares, Inc.	2/12/1869	6	90	No	296,637	0.71	6.95
Johnson County Bank	Mountain City		07/24/75	1	24	No	120,038	0.53	3.97
Landmark Community Bank	Collierville		03/16/99	7	71	No	687,890	0.98	10.53
Lauderdale County Bank	Halls	Lauderdale County Bancshares, Inc.	04/04/79	2	18	No	52,146	0.51	5.53
Lawrenceburg Federal Bank	Lawrenceburg		10/01/34	1	13	No	57,477	0.86	3.78
Legends Bank	Clarksville	Legends Financial Holdings, Inc.	11/12/98	8	85	No	403,189	0.82	8.58
Macon Bank and Trust Company	Lafayette	Macon Banctrust, Inc.	07/01/19	7	91	No	366,909	0.89	7.04
Magna Bank	Memphis		01/27/99	5	153	No	589,201	0.98	7.99
McKenzie Banking Company	McKenzie	Progressive Financial Services, Inc.	02/28/34	8	75	No	125,384	1.54	11.17
Medina Banking Company	Medina	Medina Bancshares, Inc.	04/07/05	3	19	Yes	45,084	0.16	1.01
Merchants & Planters Bank	Bolivar	Merchants & Planters Bancshares, Inc.	10/01/05	4	34	No	87,571	1.01	8.00
Mountain Commerce Bank	Erwin	Mountain Commerce Bancorp, Inc.	01/01/10	5	67	No	428,680	0.67	7.04
Mountain Valley Bank	Dunlap	Sequatchie County Bancorp, Inc.	10/02/05	3	33	No	91,880	0.11	1.14
National Bank of Tennessee	Newport	NBN Corporation	03/14/58	2	44	No	145,678	-0.20	-3.78
Newport Federal Bank	Newport	United Tennessee Bankshares, Inc.	08/01/34	3	34	No	195,293	0.82	8.34
Paragon Bank	Memphis	Paragon Financial Solutions, Inc.	01/19/05	4	76	No	287,467	0.11	0.99
Patriot Bank	Millington	Security Bancorp of Tennessee, Inc.	10/01/01	6	64	No	282,713	0.98	10.78
Peoples Bank	Clifton	P B Bancshares, Inc.	8/28/1890	3	42	No	148,141	0.62	7.02
Peoples Bank	Sardis	1st Jackson Bancshares, Inc.	12/20/20	4	24	No	71,879	0.50	5.75
Peoples Bank & Trust Company	Manchester	Peoples Bancorp, Inc.	01/01/07	1	25	No	83,864	0.53	4.91
People's Bank and Trust Company of Pickett County	Byrdstown	Upper Cumberland Bancshares, Inc.	11/27/78	1	32	No	114,233	1.76	17.69
Peoples Bank of Bedford County	Shelbyville		12/11/00	1	23	No	103,569	0.80	6.48
Peoples Bank of East Tennessee	Madisonville	Peoples Bancshares of TN, Inc.	09/22/97	10	85	No	214,351	0.22	2.34
Peoples Bank of the South	LaFollette		05/22/17	4	41	Yes	142,356	0.98	7.09
Peoples State Bank of Commerce	Nolensville	Commerce Bancshares, Inc.	06/01/16	3	39	No	151,693	0.47	8.87
Pinnacle Bank	Nashville	Pinnacle Financial Partners, Inc.	10/27/00	34	775	No	6,295,524	1.36	9.59
Progressive Savings Bank	Jamestown		06/06/80	7	107	Yes	265,899	0.34	3.78
Putnam 1st Mercantile Bank	Cookeville		11/28/05	3	27	No	115,920	1.17	10.06
Reelfoot Bank	Union City	Reelfoot Bancshares, Inc.	08/02/04	5	57	No	148,493	0.62	6.26
Security Bank	Dyersburg	Security Bancorp of Tennessee, Inc.	04/03/31	7	74	No	176,219	1.03	8.60
Security Bank and Trust Company	Paris		01/01/05	5	40	Yes	178,931	1.27	12.68
Security Federal Bank	Elizabethton	SFB Bancorp, Inc.	01/01/63	2	18	No	58,295	1.15	5.02
Security Federal Savings Bank of McMinnville	McMinnville	Security Bancorp, Inc.	01/01/59	3	50	No	183,891	0.80	8.20
Sevier County Bank	Sevierville	Sevier County Bancshares, Inc.	03/09/09	6	72	No	297,909	-4.30	-83.37
SmartBank	Pigeon Forge	SmartFinancial, Inc.	01/08/07	7	116	No	529,253	0.41	3.84
SouthEast Bank	Farragut	Educational Services of America, Inc.	04/29/02	10	150	No	723,590	1.28	12.97
Southern Bank of Tennessee	Mount Juliet		03/22/99	4	47	Yes	198,446	0.28	2.39



Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Southern Community Bank	Tullahoma	Tennessee Bancshares, Inc.	11/28/05	4	42	No	161,804	0.46	4.16
Southern Heritage Bank	Cleveland	First Citizens Bancshares, Inc.	04/12/99	3	62	No	250,161	1.09	8.08
Sumner Bank & Trust	Gallatin		04/04/05	3	35	No	156,819	0.44	4.83
Tennessee State Bank	Pigeon Forge	Tennessee State Bancshares, Inc.	06/19/72	16	196	No	619,729	-0.88	-8.62
TNBANK	Oak Ridge	Tennessee Valley Financial Holdings, Inc.	05/30/95	5	55	No	188,926	0.25	2.59
Traditions First Bank	Erin		11/30/00	2	25	No	121,157	0.88	8.12
TriStar Bank	Dickson	TriStar Bancshares, Inc.	01/01/00	6	73	No	233,283	0.65	7.30
Tri-State Bank of Memphis	Memphis		12/16/46	3	41	No	123,327	-0.64	-6.46
TriSummit Bank	Kingsport	TriSummit Bancorp, Inc.	02/26/07	6	71	No	312,996	0.18	1.86
Triumph Bank	Memphis	Triumph Bancshares, Inc.	06/05/06	5	100	No	503,916	0.91	9.88
Trust Company Bank	Memphis	Heritage Bancorp, Inc.	01/01/02	4	42	No	27,353	-2.18	-35.28
Truxton Trust Company	Nashville	Truxton Corporation	08/30/04	1	52	No	352,983	1.25	12.42
UBank	Jellico		01/01/18	1	17	Yes	67,054	0.82	6.38
Union Bank	Jamestown	Jamestown Union Bancshares, Inc.	08/15/04	3	48	No	219,200	0.55	5.62
Union Bank & Trust Company	Livingston	Overton Financial Services, Inc.	10/25/32	2	16	Yes	82,477	1.50	12.62
Volunteer Federal Savings Bank	Madisonville		01/01/73	6	68	No	171,955	0.53	3.81
Volunteer State Bank	Portland	Volunteer State Bancshares, Inc.	04/15/77	9	222	Yes	506,481	1.20	12.11
Wayne County Bank	Waynesboro	Wayne County Bancshares, Inc.	02/14/14	6	75	No	305,376	0.60	5.15
Wilson Bank and Trust	Lebanon	Wilson Bank Holding Company	05/11/87	26	434	No	1,916,136	1.22	11.69

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	4,014	178	18,796,774	105,600	143,291	4,683	6,354	25,505,763
2	Pinnacle Bank	Nashville	775	34	4,829,977	142,058	185,162	6,232	8,123	6,295,524
3	FirstBank	Lexington	807	46	2,025,058	44,023	54,755	2,509	3,121	2,518,742
4	Home Federal Bank of Tennessee	Knoxville	409	23	1,698,433	73,845	92,447	4,153	5,199	2,126,287
5	First State Bank	Union City	474	33	1,567,106	47,488	60,896	3,306	4,240	2,009,556
6	Wilson Bank and Trust	Lebanon	434	26	1,698,267	65,318	73,698	3,913	4,415	1,916,136
7	Franklin Synergy Bank	Franklin	207	11	1,284,792	116,799	137,211	6,207	7,291	1,509,316
8	First Citizens National Bank	Dyersburg	280	20	1,040,037	52,002	63,606	3,714	4,543	1,272,123
9	First Farmers and Merchants Bank	Columbia	230	19	1,064,027	56,001	63,935	4,626	5,282	1,214,774
10	CapStar Bank	Nashville	153	5	995,603	199,121	227,537	6,507	7,436	1,137,683
11	FSGBank, National Association	Chattanooga	259	26	923,848	35,533	40,745	3,567	4,090	1,059,357
12	Avenue Bank	Nashville	132	6	816,610	136,102	172,757	6,186	7,853	1,036,543
13	CapitalMark Bank & Trust	Chattanooga	114	4	840,426	210,107	242,067	7,372	8,494	968,268
14	Bank of Tennessee	Kingsport	257	21	785,925	37,425	44,048	3,058	3,599	925,017
15	Independent Bank	Memphis	217	10	746,048	74,605	90,405	3,438	4,166	904,051
16	First Volunteer Bank	Chattanooga	288	25	798,580	31,943	35,920	2,773	3,118	898,007
17	Citizens National Bank	Sevierville	212	19	713,376	37,546	47,143	3,365	4,225	895,725
18	F&M Bank	Clarksville	237	17	712,510	41,912	50,413	3,006	3,616	857,014
19	Commercial Bank	Harrogate	188	19	659,930	34,733	43,068	3,510	4,353	818,289
20	First National Bank of Tennessee	Livingston	134	7	660,362	94,337	106,384	4,928	5,557	744,691
21	First National Bank of Pulaski	Pulaski	172	12	659,665	54,972	61,754	3,835	4,308	741,047
22	SouthEast Bank	Farragut	150	10	640,431	64,043	72,359	4,270	4,824	723,590
23	Clayton Bank and Trust	Knoxville	196	17	544,122	32,007	41,802	2,776	3,626	710,635
24	Citizens Bank	Elizabethton	143	12	522,586	43,549	57,460	3,654	4,822	689,516
25	Landmark Community Bank	Collierville	71	7	533,657	76,237	98,270	7,516	9,689	687,890
26	Citizens Bank of Lafayette	Lafayette	140	20	544,539	27,227	33,648	3,890	4,807	672,951
27	Commercial Bank & Trust Company	Paris	168	11	591,873	53,807	61,077	3,523	3,999	671,846
28	Citizens Tri-County Bank	Dunlap	224	22	587,583	26,708	29,998	2,623	2,946	659,960
29	Tennessee State Bank	Pigeon Forge	196	16	525,540	32,846	38,733	2,681	3,162	619,729
30	Magna Bank	Memphis	153	5	451,792	90,358	117,840	2,953	3,851	589,201
31	Farmers Bank	Portland	145	10	472,820	47,282	56,477	3,261	3,895	564,772
32	Citizens Bank	Carthage	75	8	447,226	55,903	67,042	5,963	7,151	536,339
33	Citizens National Bank	Athens	146	9	454,590	50,510	59,058	3,114	3,641	531,520
34	SmartBank	Pigeon Forge	116	7	467,045	66,721	75,608	4,026	4,563	529,253
35	Volunteer State Bank	Portland	222	9	390,803	43,423	56,276	1,760	2,281	506,481
36	Triumph Bank	Memphis	100	5	430,732	86,146	100,783	4,307	5,039	503,916
37	First National Bank of McMinnville	McMinnville	113	6	393,171	65,529	79,872	3,479	4,241	479,234
38	First Federal Bank	Dickson	131	12	401,795	33,483	39,707	3,067	3,637	476,484
39	Community First Bank & Trust	Columbia	116	8	407,545	50,943	56,489	3,513	3,896	451,908
40	First Advantage Bank	Clarksville	108	7	342,638	48,948	64,215	3,173	4,162	449,507
41	First South Bank	Jackson	135	10	366,673	36,667	44,796	2,716	3,318	447,956
42	First National Bank	Lenoir City	96	10	376,549	37,655	44,311	3,922	4,616	443,114
43	Hardin County Bank	Savannah	94	5	382,798	76,560	87,056	4,072	4,631	435,280
44	Mountain Commerce Bank	Erwin	67	5	377,031	75,406	85,736	5,627	6,398	428,680
45	Cornerstone Community Bank	Chattanooga	101	5	333,576	66,715	85,095	3,303	4,213	425,475
46	Bank of Putnam County	Cookeville	93	9	375,082	41,676	45,830	4,033	4,435	412,472
47	Legends Bank	Clarksville	85	8	341,944	42,743	50,399	4,023	4,743	403,189
48	Financial Federal Bank	Memphis	57	1	254,769	254,769	392,899	4,470	6,893	392,899
49	Evolve Bank & Trust	Memphis	375	4	267,381	66,845	96,123	713	1,025	384,492
50	First Community Bank of Bedford County	Shelbyville	301	4	249,774	62,444	94,005	830	1,249	376,019

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	Apex Bank	Camden	368,506	10.93	4.56	0.78	8.84	95.34	2.98	8.87
2	Farmers & Merchants Bank	Trezevant	305,268	6.52	4.84	0.78	0.12	101.10	5.31	5.66
3	Clayton Bank and Trust	Knoxville	710,635	6.79	5.83	0.77	5.36	105.70	4.34	5.52
4	Union Bank & Trust Company	Livingston	82,477	6.86	0.47	0.30	2.61	78.92	2.11	5.37
5	Citizens Community Bank	Winchester	192,590	7.20	0.99	0.47	2.43	75.31	3.13	5.33
6	Citizens Savings Bank and Trust Company	Nashville	103,322	6.56	14.48	0.62	2.82	87.25	3.23	5.22
7	Peoples Bank of the South	LaFollette	142,356	5.74	3.19	0.36	-3.04	100.89	5.82	5.05
8	Decatur County Bank	Decaturville	87,013	6.52	-3.17	0.54	0.39	69.82	3.59	5.04
9	Bank of Cleveland	Cleveland	236,923	6.03	-3.29	0.19	6.33	90.31	NA	5.00
9	Independent Bank	Memphis	904,051	5.41	8.51	0.33	5.12	102.54	4.10	5.00
9	First Bank of Tennessee	Spring City	261,896	5.98	5.91	0.43	2.14	98.09	2.98	5.00
12	Coffee County Bank	Manchester	135,211	6.52	9.13	0.86	7.97	90.86	1.91	4.97
12	Citizens Bank	New Tazewell	159,096	5.57	13.38	0.26	9.59	86.75	2.49	4.97
14	American City Bank	Tullahoma	257,933	5.91	5.44	0.69	-1.43	104.75	4.55	4.96
15	Citizens State Bank	Jasper	139,194	6.63	-4.32	0.44	-0.50	62.73	2.13	4.94
16	Citizens First Bank	Wartburg	152,549	6.18	3.16	0.58	0.16	82.09	2.68	4.89
17	Andrew Johnson Bank	Greeneville	312,777	5.43	4.85	0.33	4.82	92.47	3.01	4.83
18	Bank of Perry County	Lobelville	149,824	6.18	-1.20	0.92	0.51	98.72	2.02	4.81
18	Peoples Bank	Sardis	71,879	6.56	5.84	0.59	-2.39	65.47	3.07	4.81
20	Citizens Bank	Hartsville	177,839	6.20	13.99	0.61	8.16	85.45	2.19	4.80
20	Bank of Lincoln County	Fayetteville	132,613	6.77	2.37	0.67	1.53	77.53	3.54	4.80
22	People's Bank and Trust Company of Pickett County	Byrdstown	114,233	6.66	6.84	0.71	0.39	83.31	2.71	4.75
23	Peoples Bank of East Tennessee	Madisonville	214,351	6.50	-1.58	0.44	-2.76	71.75	1.91	4.73
24	UBank	Jellico	67,054	7.31	3.37	0.48	-6.07	61.53	2.56	4.70
25	SouthEast Bank	Farragut	723,590	5.65	36.86	0.67	26.11	101.68	2.81	4.65
26	Bank of Fayette County	Piperton	352,317	5.62	11.54	0.51	0.47	97.03	1.86	4.61
26	McKenzie Banking Company	McKenzie	125,384	7.79	6.24	0.36	-0.21	47.66	2.20	4.61
28	Peoples Bank	Clifton	148,141	6.25	9.65	0.92	9.53	82.44	2.39	4.57
29	First Freedom Bank	Lebanon	312,034	5.81	10.01	0.68	11.34	95.13	2.68	4.56
29	Security Federal Bank	Elizabethton	58,295	6.04	-2.43	0.66	0.60	86.01	3.31	4.56
29	First Volunteer Bank	Chattanooga	898,007	5.88	11.61	0.25	1.19	81.10	2.29	4.56
32	Greenfield Banking Company	Greenfield	51,394	5.77	4.53	0.80	4.47	93.96	1.43	4.54
33	Athens Federal Community Bank	Athens	309,480	5.61	6.94	0.68	-1.10	94.66	2.97	4.51
33	Cumberland Bank & Trust	Clarksville	167,741	5.75	-0.43	0.61	5.12	86.58	2.86	4.51
33	First Vision Bank of Tennessee	Tullahoma	175,764	5.75	7.94	0.59	2.63	86.78	2.94	4.51
36	Wayne County Bank	Waynesboro	305,376	6.26	-1.85	0.89	-4.39	89.15	2.96	4.49
37	Farmers State Bank	Mountain City	137,405	6.29	4.51	0.61	0.40	69.91	3.09	4.46
38	BankTennessee	Collierville	275,069	5.14	10.61	0.57	12.86	88.84	3.87	4.39
39	Community Bank	Lexington	121,409	5.35	11.77	0.63	10.29	86.12	5.82	4.37
39	Merchants & Planters Bank	Bolivar	87,571	5.86	-4.48	0.37	0.89	62.32	3.70	4.37
39	First Advantage Bank	Clarksville	449,507	5.19	10.33	0.78	11.23	109.69	4.54	4.37
42	Carroll Bank and Trust	Huntingdon	266,983	5.52	5.47	0.40	1.91	78.98	2.62	4.36
43	Citizens Tri-County Bank	Dunlap	659,960	7.09	5.77	0.58	4.62	52.55	2.84	4.35
43	First Alliance Bank	Cordova	119,320	5.46	3.14	0.72	1.13	93.81	2.68	4.35
45	Civis Bank	Rogersville	113,700	5.86	-0.57	0.36	-0.94	73.47	1.36	4.34
45	Volunteer State Bank	Portland	506,481	4.99	17.66	0.44	15.39	107.35	3.83	4.34
47	Bank of Waynesboro	Waynesboro	146,867	6.00	-4.35	0.48	-3.48	78.98	1.78	4.31
47	Farmers and Merchants Bank	Adamsville	34,988	6.81	-13.21	0.46	-3.60	54.98	3.25	4.31
49	Franklin County UNITED Bank	Decherd	85,343	5.79	-5.43	0.72	-0.94	80.16	2.12	4.25
50	American Trust Bank of East Tennessee	Knoxville	136,939	5.55	3.01	0.56	-0.71	92.15	2.72	4.24

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	27,353	-629	0.24	10.25	1.19	-0.01	4,276	14.80
2	Evolve Bank & Trust	Memphis	384,492	1,828	0.03	6.49	3.06	0.00	42,543	11.71
3	First Community Bank of Bedford County	Shelbyville	376,019	3,729	0.19	4.68	0.00	0.00	21,660	6.39
4	Volunteer State Bank	Portland	506,481	8,503	0.44	3.48	1.76	0.00	21,561	4.67
5	McKenzie Banking Company	McKenzie	125,384	1,875	0.80	0.00	0.00	0.40	3,162	2.60
6	FirstBank	Lexington	2,518,742	37,585	0.31	1.92	-0.01	-0.01	56,648	2.42
7	Magna Bank	Memphis	589,201	5,458	0.04	1.45	0.46	0.20	12,507	2.24
8	First Tennessee Bank, National Association	Memphis	25,505,763	141,026	0.45	0.18	0.01	0.00	527,581	2.18
9	Truxton Trust Company	Nashville	352,983	4,276	0.06	0.00	0.00	0.00	7,061	2.07
10	Patriot Bank	Millington	282,713	2,753	0.24	1.36	0.00	-0.13	4,730	1.69
11	F&M Bank	Clarksville	857,014	5,651	0.20	1.15	0.00	-0.03	13,804	1.66
12	Progressive Savings Bank	Jamestown	265,899	1,366	0.25	0.00	0.09	-0.08	4,208	1.63
13	Security Bank	Dyersburg	176,219	1,742	0.37	0.08	0.00	-0.06	2,733	1.61
14	First South Bank	Jackson	447,956	6,715	0.37	0.07	0.00	-0.01	6,982	1.57
15	Athens Federal Community Bank	Athens	309,480	2,805	0.65	0.16	0.10	-0.02	4,483	1.49
16	INSOUTH Bank	Brownsville	296,637	2,090	0.71	0.03	0.01	0.11	4,062	1.38
17	FSCBank, National Association	Chattanooga	1,059,357	5,009	0.29	0.38	0.00	-0.01	13,734	1.33
18	Bank of Bartlett	Bartlett	342,608	-208	0.41	0.47	0.00	-0.01	4,496	1.30
19	Bank of Putnam County	Cookeville	412,472	3,709	0.48	0.00	0.00	0.03	4,777	1.24
20	Civis Bank	Rogersville	113,700	-604	0.22	0.97	0.00	-0.28	1,380	1.20
20	Independent Bank	Memphis	904,051	9,373	0.14	0.14	0.01	0.00	10,563	1.20
22	Commercial Bank & Trust Company	Paris	671,846	10,341	0.20	0.07	0.00	-0.02	7,661	1.16
23	Apex Bank	Camden	368,506	12,395	0.13	0.00	0.02	0.52	3,954	1.15
23	Citizens First Bank	Wartburg	152,549	1,242	0.59	0.02	0.00	0.09	1,703	1.15
25	Reelfoot Bank	Union City	148,493	922	0.70	0.00	0.00	-0.03	1,666	1.13
26	Bank of Tennessee	Kingsport	925,017	10,355	0.26	0.17	0.00	0.01	10,152	1.11
27	Security Federal Savings Bank of McMinnville	McMinnville	183,891	1,412	0.29	0.07	0.06	-0.06	1,931	1.10
28	Southern Heritage Bank	Cleveland	250,161	2,675	0.18	0.58	0.00	-0.02	2,682	1.09
28	Tri-State Bank of Memphis	Memphis	123,327	-833	0.59	0.00	0.00	-0.07	1,424	1.09
30	First State Bank	Union City	2,009,556	22,777	0.30	0.24	0.02	0.05	20,521	1.07
31	Financial Federal Bank	Memphis	392,899	7,132	0.00	0.39	0.16	0.00	3,814	1.04
32	First Citizens National Bank	Dyersburg	1,272,123	13,431	0.37	0.10	0.00	-0.03	12,423	1.03
33	Central Bank	Savannah	107,265	250	0.84	0.00	0.00	-0.13	1,117	1.02
34	Bank of Cleveland	Cleveland	236,923	3,498	0.16	0.52	0.00	-0.03	2,208	0.99
35	SouthEast Bank	Farragut	723,590	8,236	0.31	0.28	0.00	-0.02	6,326	0.98
36	Andrew Johnson Bank	Greeneville	312,777	3,526	0.18	0.00	0.00	0.01	2,913	0.97
37	First Volunteer Bank	Chattanooga	898,007	9,210	0.55	0.12	0.00	-0.10	8,431	0.96
38	Pinnacle Bank	Nashville	6,295,524	79,392	0.20	0.12	0.00	-0.01	54,709	0.94
38	Wilson Bank and Trust	Lebanon	1,916,136	22,527	0.24	0.17	0.00	0.01	17,331	0.94
40	Brighton Bank	Brighton	55,577	-221	0.33	0.00	0.00	0.01	500	0.92
40	Citizens State Bank	Jasper	139,194	739	0.61	0.00	0.00	-0.02	1,255	0.92
40	First Farmers and Merchants Bank	Columbia	1,214,774	10,816	0.27	0.03	0.00	0.05	10,507	0.92
40	Franklin Synergy Bank	Franklin	1,509,316	10,907	0.10	0.48	0.20	-0.01	10,889	0.92
44	First Century Bank	Tazewell	253,651	386	0.30	0.05	0.11	0.02	2,250	0.91
45	Highland Federal Savings & Loan Association	Crossville	62,911	118	0.25	0.25	0.15	0.00	570	0.89
45	TriStar Bank	Dickson	233,283	1,465	0.33	0.12	0.12	-0.01	1,999	0.89
47	Bank of Milan	Milan	63,582	895	0.44	0.00	0.00	0.00	549	0.88
47	Community National Bank	Dayton	209,744	1,867	0.39	0.00	0.00	0.02	1,819	0.88
47	Coffee County Bank	Manchester	135,211	3,306	0.26	0.07	0.00	0.12	1,140	0.88
47	Merchants & Planters Bank	Bolivar	87,571	864	0.50	0.00	0.01	-0.06	750	0.88

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	Elizabethton Federal Savings Bank	Elizabethton	323,706	51	33	5	0.86	0.14	0.39	1.39
2	Citizens Bank	Carthage	536,339	28	75	8	0.85	0.14	0.49	1.48
3	Landmark Community Bank	Collierville	687,890	51	71	7	1.12	0.24	0.55	1.91
4	Newport Federal Bank	Newport	195,293	55	34	3	0.96	0.26	0.72	1.94
5	Bank of Crockett	Bells	138,837	52	36	6	0.96	0.34	0.69	1.99
6	Gates Banking and Trust Company	Gates	44,489	52	11	1	1.05	0.20	0.75	2.00
7	Bank of Gleason	Gleason	120,196	49	23	2	1.23	0.18	0.60	2.02
8	Home Federal Bank of Tennessee	Knoxville	2,126,287	68	409	23	1.25	0.29	0.51	2.05
9	First Capital Bank	Germantown	231,261	64	27	2	1.21	0.27	0.68	2.16
10	Cumberland County Bank	Crossville	286,672	71	37	4	1.10	0.27	0.81	2.17
11	Security Bank and Trust Company	Paris	178,931	49	40	5	1.41	0.21	0.56	2.17
12	First National Bank of Manchester	Manchester	240,044	56	59	4	1.23	0.46	0.51	2.20
13	Bank of Halls	Halls	71,590	54	15	2	1.02	0.35	0.85	2.22
14	Citizens Bank of Lafayette	Lafayette	672,951	54	140	20	1.25	0.29	0.71	2.25
15	Pinnacle Bank	Nashville	6,295,524	51	775	34	1.45	0.35	0.47	2.26
16	First Federal Bank	Dickson	476,484	57	131	12	1.14	0.27	0.88	2.29
17	First National Bank of McMinnville	McMinnville	479,234	62	113	6	1.35	0.24	0.71	2.30
18	CapitalMark Bank & Trust	Chattanooga	968,268	58	114	4	1.49	0.22	0.64	2.34
19	Bank of Jackson	Jackson	153,409	68	23	3	1.15	0.36	0.85	2.35
20	Clayton Bank and Trust	Knoxville	710,635	39	196	17	1.63	0.18	0.56	2.37
21	InsBank	Nashville	266,569	61	33	1	1.44	0.21	0.73	2.38
22	First National Bank of Tennessee	Livingston	744,691	69	134	7	1.38	0.38	0.66	2.42
23	Foothills Bank & Trust	Maryville	197,536	68	32	3	1.25	0.38	0.80	2.43
24	American City Bank	Tullahoma	257,933	48	59	5	1.54	0.17	0.74	2.45
25	Citizens Community Bank	Winchester	192,590	47	47	3	1.52	0.22	0.72	2.46
26	Commercial Bank	Harrogate	818,289	64	188	19	1.24	0.39	0.85	2.48
27	Bank of Dickson	Dickson	223,249	65	50	4	1.33	0.36	0.80	2.48
28	Citizens National Bank	Sevierville	895,725	64	212	19	1.28	0.42	0.81	2.51
29	Mountain Commerce Bank	Erwin	428,680	64	67	5	1.39	0.33	0.79	2.51
30	First Commerce Bank	Lewisburg	295,463	58	54	4	1.46	0.27	0.79	2.52
31	Citizens Bank	Elizabethton	689,516	56	143	12	1.37	0.46	0.71	2.55
32	First National Bank of Pulaski	Pulaski	741,047	63	172	12	1.50	0.38	0.68	2.55
33	Citizens Bank of Blount County	Maryville	321,842	69	79	9	1.08	0.32	1.17	2.57
34	Citizens Bank & Trust Company	Atwood	26,467	87	8	1	1.28	0.23	1.06	2.58
35	Macon Bank and Trust Company	Lafayette	366,909	68	91	7	1.67	0.25	0.68	2.60
36	Wilson Bank and Trust	Lebanon	1,916,136	57	434	26	1.55	0.36	0.69	2.60
37	Wayne County Bank	Waynesboro	305,376	59	75	6	1.35	0.28	0.99	2.62
38	First National Bank	Lenoir City	443,114	72	96	10	1.53	0.44	0.65	2.62
39	Financial Federal Bank	Memphis	392,899	56	57	1	1.75	0.27	0.61	2.63
40	Commerce Union Bank	Brentwood	304,442	59	50	8	1.66	0.26	0.72	2.63
41	Union Bank	Jamestown	219,200	65	48	3	1.24	0.54	0.86	2.64
42	Bank of Putnam County	Cookeville	412,472	72	93	9	1.55	0.30	0.80	2.64
43	Avenue Bank	Nashville	1,036,543	70	132	6	1.57	0.34	0.73	2.65
44	Citizens Bank and Trust Company of Grainger County	Rutledge	200,861	65	50	5	1.45	0.22	0.99	2.66
45	CapStar Bank	Nashville	1,137,683	70	153	5	1.63	0.20	0.83	2.66
46	Coffee County Bank	Manchester	135,211	48	35	2	1.33	0.24	1.10	2.67
47	Johnson County Bank	Mountain City	120,038	74	24	1	1.57	0.19	0.92	2.68
48	First Freedom Bank	Lebanon	312,034	57	52	3	1.56	0.28	0.85	2.70
49	First National Bank of Oneida	Oneida	203,244	68	56	5	1.37	0.32	1.03	2.71
50	First State Bank	Union City	2,009,556	59	474	33	1.72	0.49	0.51	2.72

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	178,931	127,206	0.48	0.10	0.01	0.00	0.01	0.12
2	Southern Bank of Tennessee	Mount Juliet	198,446	135,002	0.82	0.31	0.00	0.01	0.08	0.40
3	Franklin Synergy Bank	Franklin	1,509,316	898,398	0.81	0.28	0.04	0.15	0.09	0.55
4	Bank of Putnam County	Cookeville	412,472	189,700	0.61	0.19	0.11	0.13	0.15	0.58
5	Avenue Bank	Nashville	1,036,543	750,568	1.16	0.00	0.00	0.55	0.05	0.60
6	InsBank	Nashville	266,569	228,580	1.23	0.16	0.00	0.44	0.07	0.67
7	Truxton Trust Company	Nashville	352,983	235,810	1.16	0.16	0.00	0.49	0.06	0.71
8	Bank of Milan	Milan	63,582	31,179	0.99	0.29	0.00	0.40	0.06	0.74
9	Cumberland County Bank	Crossville	286,672	119,721	1.14	0.16	0.04	0.40	0.18	0.78
10	Commerce Union Bank	Brentwood	304,442	253,447	1.40	0.25	0.00	0.61	0.00	0.86
11	First Community Bank of Bedford County	Shelbyville	376,019	242,706	0.88	0.15	0.00	0.70	0.04	0.89
12	Legends Bank	Clarksville	403,189	257,440	1.19	0.12	0.12	0.65	0.04	0.92
13	Commercial Bank & Trust Company	Paris	671,846	422,211	1.85	0.19	0.02	0.77	-0.03	0.95
14	First National Bank	Lenoir City	443,114	253,405	1.54	0.20	0.00	0.49	0.35	1.04
15	CapStar Bank	Nashville	1,137,683	763,622	1.49	0.02	0.00	0.86	0.16	1.05
16	First Farmers and Merchants Bank	Columbia	1,214,774	675,751	1.18	0.14	0.00	0.81	0.11	1.06
17	Southern Community Bank	Tullahoma	161,804	126,056	1.00	0.11	0.00	0.94	0.02	1.07
18	First State Bank	Union City	2,009,556	1,139,344	0.06	0.32	0.00	0.65	0.15	1.13
19	Pinnacle Bank	Nashville	6,295,524	4,672,117	1.42	0.30	0.03	0.73	0.11	1.18
20	First Freedom Bank	Lebanon	312,034	247,615	1.38	0.12	0.03	1.20	0.05	1.39
21	First Commerce Bank	Lewisburg	295,463	201,818	1.58	0.24	0.00	1.03	0.23	1.51
22	Landmark Community Bank	Collierville	687,890	564,926	1.10	0.64	0.00	0.69	0.18	1.51
23	Volunteer State Bank	Portland	506,481	419,517	0.87	0.01	0.13	1.47	0.03	1.64
24	CedarStone Bank	Lebanon	173,374	113,596	1.15	0.44	0.00	1.09	0.17	1.70
25	Financial Federal Bank	Memphis	392,899	369,754	1.86	0.36	0.00	1.31	0.08	1.75
26	CapitalMark Bank & Trust	Chattanooga	968,268	767,312	0.96	0.05	0.00	1.29	0.46	1.79
27	FSGBank, National Association	Chattanooga	1,059,357	758,462	1.14	0.55	0.05	1.13	0.11	1.84
28	Traditions First Bank	Erin	121,157	72,408	1.03	0.33	0.00	1.54	0.01	1.89
29	Foothills Bank & Trust	Maryville	197,536	136,371	1.91	0.00	0.00	1.58	0.31	1.89
30	Peoples Bank & Trust Company	Manchester	83,864	48,264	1.74	0.33	0.00	1.00	0.59	1.91
31	American Bank & Trust of the Cumberlands	Livingston	193,038	157,451	1.20	1.25	0.00	0.70	0.07	2.02
32	Southern Heritage Bank	Cleveland	250,161	131,661	0.14	0.35	0.00	1.69	-0.03	2.02
33	Wilson Bank and Trust	Lebanon	1,916,136	1,394,765	1.62	0.94	0.18	0.84	0.09	2.06
34	SouthEast Bank	Farragut	723,590	651,347	0.38	0.53	0.02	1.37	0.20	2.13
35	First National Bank of Tennessee	Livingston	744,691	456,580	1.68	0.39	0.00	1.82	0.08	2.29
36	Home Federal Bank of Tennessee	Knoxville	2,126,287	923,223	0.93	0.92	0.01	1.34	0.05	2.31
37	Andrew Johnson Bank	Greeneville	312,777	259,932	1.86	0.99	0.00	1.07	0.27	2.33
38	TriSummit Bank	Kingsport	312,996	218,105	0.92	0.69	0.00	1.62	0.02	2.34
39	Evolve Bank & Trust	Memphis	384,492	334,980	1.35	0.33	0.00	1.96	0.11	2.40
40	Triumph Bank	Memphis	503,916	407,529	1.31	0.77	0.01	1.41	0.25	2.44
41	Magna Bank	Memphis	589,201	480,031	0.98	0.46	0.00	1.97	0.06	2.49
42	Bank of Tennessee	Kingsport	925,017	627,818	1.21	0.50	0.03	1.72	0.24	2.49
43	Security Federal Savings Bank of McMinnville	McMinnville	183,891	128,395	0.85	0.98	0.00	1.17	0.43	2.58
44	FirstBank	Lexington	2,518,742	1,726,832	1.69	0.53	0.10	1.82	0.15	2.61
45	Gates Banking and Trust Company	Gates	44,489	12,617	2.44	0.96	0.00	1.65	0.00	2.61
46	TriStar Bank	Dickson	233,283	128,435	1.01	0.71	0.42	1.30	0.18	2.61
47	Home Banking Company	Selmer	93,424	37,080	1.00	1.00	0.28	1.12	0.24	2.64
48	First Advantage Bank	Clarksville	449,507	375,849	1.41	0.32	0.00	2.20	0.14	2.66
49	First Citizens National Bank	Dyersburg	1,272,123	602,614	1.25	0.77	0.01	1.82	0.16	2.77
50	Paragon Bank	Memphis	287,467	224,052	1.26	0.29	0.00	2.50	0.02	2.81

Return on Average Equity

Rank	Company Name	City	Total Assets (\$000)	LTM Net Income (\$000)	Total Employees	LTM Net Income (\$000)/ Employee	2014Q1 LTM Net Income (\$000)	2013Q1 LTM Net Income (\$000)	ROAA (%)	ROAE (%)
1	Apex Bank	Camden	368,506	12,395	95	130	10,240	4,369	3.60	23.60
2	People's Bank and Trust Company of Pickett County	Byrdstown	114,233	1,967	32	61	599	-1,013	1.76	17.69
3	Citizens Bank	Carthage	536,339	12,733	75	170	11,775	10,374	2.41	14.85
4	Citizens Community Bank	Winchester	192,590	3,239	47	69	3,134	2,576	1.68	14.74
5	Farmers & Merchants Bank	Trezevant	305,268	3,544	85	42	3,482	3,199	1.16	13.23
6	Coffee County Bank	Manchester	135,211	3,306	35	94	2,658	2,197	1.65	13.02
7	SouthEast Bank	Farragut	723,590	8,236	150	55	3,884	3,937	1.28	12.97
8	Security Bank and Trust Company	Paris	178,931	3,414	40	85	3,388	3,494	1.27	12.68
9	Union Bank & Trust Company	Livingston	82,477	1,891	16	118	1,833	1,690	1.50	12.62
10	Citizens Bank	Hartsville	177,839	1,979	52	38	1,462	1,449	1.15	12.54
11	Truxton Trust Company	Nashville	352,983	4,276	52	82	3,806	3,040	1.25	12.42
12	Clayton Bank and Trust	Knoxville	710,635	22,601	196	115	25,001	24,700	2.18	12.23
13	First Commerce Bank	Lewisburg	295,463	3,412	54	63	3,640	2,407	1.22	12.20
14	Volunteer State Bank	Portland	506,481	8,503	222	38	7,070	15,962	1.20	12.11
15	Andrew Johnson Bank	Greeneville	312,777	3,526	100	35	2,924	2,584	1.18	11.96
16	Bank of Perry County	Lobelville	149,824	2,687	39	69	2,606	2,672	1.18	11.93
17	Wilson Bank and Trust	Lebanon	1,916,136	22,527	434	52	17,324	12,533	1.22	11.69
18	First Bank of Tennessee	Spring City	261,896	4,979	75	66	4,398	3,383	1.27	11.69
19	American Trust Bank of East Tennessee	Knoxville	136,939	1,883	35	54	2,433	-162	1.38	11.57
20	American Bank & Trust of the Cumberlands	Livingston	193,038	2,576	45	57	2,360	2,452	0.92	11.34
21	Citizens Bank of Lafayette	Lafayette	672,951	7,691	140	55	6,025	4,692	1.16	11.25
21	First Freedom Bank	Lebanon	312,034	3,543	52	68	2,289	2,045	1.22	11.25
23	McKenzie Banking Company	McKenzie	125,384	1,875	75	25	1,434	1,565	1.54	11.17
24	First State Bank	Union City	2,009,556	22,777	474	48	20,476	17,641	1.18	10.83
25	Patriot Bank	Millington	282,713	2,753	64	43	2,420	2,631	0.98	10.78
26	Cumberland Bank & Trust	Clarksville	167,741	1,825	43	42	1,925	1,876	1.09	10.61
27	First Volunteer Bank	Chattanooga	898,007	9,210	288	32	8,484	8,804	1.04	10.59
28	Landmark Community Bank	Collierville	687,890	6,417	71	90	4,509	2,890	0.98	10.53
29	First Citizens National Bank	Dyersburg	1,272,123	13,431	280	48	14,310	13,933	1.11	10.44
30	First National Bank of Pulaski	Pulaski	741,047	7,118	172	41	6,606	6,312	0.98	10.34
31	FirstBank	Lexington	2,518,742	37,585	807	47	29,830	23,997	1.04	10.30
32	Bank of Milan	Milan	63,582	895	16	56	603	732	0.93	10.26
33	Franklin Synergy Bank	Franklin	1,509,316	10,907	207	53	5,785	4,515	0.92	10.23
34	Bank of Halls	Halls	71,590	820	15	55	860	903	1.20	10.13
35	Gates Banking and Trust Company	Gates	44,489	502	11	46	454	473	1.17	10.08
36	Putnam 1st Mercantile Bank	Cookeville	115,920	1,228	27	45	1,082	692	1.17	10.06
37	Bank of Crockett	Bells	138,837	1,632	36	45	1,394	1,395	1.19	10.01
38	Triumph Bank	Memphis	503,916	4,426	100	44	3,346	2,571	0.91	9.88
39	First Farmers and Merchants Bank	Columbia	1,214,774	10,816	230	47	9,052	10,166	0.95	9.86
40	Pinnacle Bank	Nashville	6,295,524	79,392	775	102	64,036	50,237	1.36	9.59
41	Bank of Cleveland	Cleveland	236,923	3,498	62	56	3,577	3,865	1.57	9.44
42	Community Bank	Lexington	121,409	1,009	35	29	923	822	0.86	9.13
43	Commercial Bank & Trust Company	Paris	671,846	10,341	168	62	9,671	8,443	1.02	9.07
44	Citizens First Bank	Wartburg	152,549	1,242	59	21	974	-369	0.84	9.07
45	Heritage Bank & Trust	Columbia	100,341	710	27	26	746	25	0.69	8.98
46	Peoples State Bank of Commerce	Nolensville	151,693	693	39	18	-1,280	-3,078	0.47	8.87
47	Civic Bank & Trust	Nashville	143,565	1,754	20	88	1,395	1,146	1.25	8.81
47	First National Bank of Manchester	Manchester	240,044	2,537	59	43	2,370	2,351	1.10	8.81
49	American City Bank	Tullahoma	257,933	6,116	59	104	6,096	4,860	1.55	8.69
50	Bank of Fayette County	Piperton	352,317	2,764	91	30	2,276	2,104	0.83	8.69

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	178,931	79	93	11	1	8	38.4
1	SouthEast Bank	Farragut	723,590	25	35	91	34	7	38.4
3	Pinnacle Bank	Nashville	6,295,524	95	38	15	19	40	41.4
4	Clayton Bank and Trust	Knoxville	710,635	3	81	20	98	12	42.8
5	First Freedom Bank	Lebanon	312,034	29	97	48	20	21	43.0
6	Wilson Bank and Trust	Lebanon	1,916,136	97	38	36	33	17	44.2
7	Franklin Synergy Bank	Franklin	1,509,316	95	40	64	3	33	47.0
8	American Bank & Trust of the Cumberlands	Livingston	193,038	51	72	62	31	20	47.2
9	First State Bank	Union City	2,009,556	115	30	50	18	24	47.4
10	Andrew Johnson Bank	Greeneville	312,777	17	36	133	37	15	47.6
11	Coffee County Bank	Manchester	135,211	12	47	46	130	6	48.2
12	Apex Bank	Camden	368,506	1	23	84	141	1	50.0
13	Volunteer State Bank	Portland	506,481	45	4	168	23	14	50.8
14	Citizens Community Bank	Winchester	192,590	5	132	25	93	4	51.8
14	Commercial Bank & Trust Company	Paris	671,846	104	22	77	13	43	51.8
16	First Commerce Bank	Lewisburg	295,463	56	147	30	21	13	53.4
17	Bank of Cleveland	Cleveland	236,923	9	34	89	95	41	53.6
18	Independent Bank	Memphis	904,051	9	20	132	56	60	55.4
19	Financial Federal Bank	Memphis	392,899	109	31	39	25	75	55.8
20	American City Bank	Tullahoma	257,933	14	114	24	79	49	56.0
21	Union Bank & Trust Company	Livingston	82,477	4	126	54	90	9	56.6
22	Citizens Bank	Carthage	536,339	66	95	2	118	3	56.8
23	Commerce Union Bank	Brentwood	304,442	67	114	40	10	54	57.0
23	Farmers & Merchants Bank	Trezevant	305,268	2	95	99	84	5	57.0
25	Citizens Bank	Hartsville	177,839	20	150	56	52	10	57.6
26	Truxton Trust Company	Nashville	352,983	160	9	102	7	11	57.8
27	First Farmers and Merchants Bank	Columbia	1,214,774	140	40	57	16	39	58.4
28	First Citizens National Bank	Dyersburg	1,272,123	123	32	61	49	29	58.8
29	Cumberland Bank & Trust	Clarksville	167,741	33	121	58	57	26	59.0
30	Bank of Milan	Milan	63,582	87	47	124	8	32	59.6
31	First Volunteer Bank	Chattanooga	898,007	29	37	92	114	27	59.8
32	Bank of Putnam County	Cookeville	412,472	171	19	42	4	81	63.4
32	Farmers Bank	Portland	564,772	61	58	74	68	56	63.4
32	First National Bank of Pulaski	Pulaski	741,047	126	64	32	65	30	63.4
35	InsBank	Nashville	266,569	110	128	21	6	55	64.0
36	Community Bank	Lexington	121,409	39	109	68	63	42	64.2
36	Bank of Perry County	Lobelville	149,824	18	107	76	104	16	64.2
38	FirstBank	Lexington	2,518,742	78	6	164	44	31	64.6
39	Security Federal Savings Bank of McMinnville	McMinnville	183,891	132	27	60	43	62	64.8
40	Landmark Community Bank	Collierville	687,890	118	158	3	22	28	65.8
40	Southern Heritage Bank	Cleveland	250,161	123	28	79	32	67	65.8
42	Athens Federal Community Bank	Athens	309,480	33	15	156	60	66	66.0
42	CapitalMark Bank & Trust	Chattanooga	968,268	94	140	18	26	52	66.0
44	Cumberland County Bank	Crossville	286,672	172	57	10	9	93	68.2
44	First Community Bank of Bedford County	Shelbyville	376,019	83	3	170	11	74	68.2
44	First National Bank of Manchester	Manchester	240,044	136	59	12	87	47	68.2
47	Legends Bank	Clarksville	403,189	83	118	78	12	53	68.8
48	First Bank of Tennessee	Spring City	261,896	9	77	109	132	18	69.0
49	Avenue Bank	Nashville	1,036,543	138	79	43	5	85	70.0
50	Patriot Bank	Millington	282,713	144	10	101	71	25	70.2