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# Southeast Banks & Thrifts Texas Ratios

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Texas Ratio is calculated as (Nonperforming Assets + Loans 90+ Days Past Due - Government Guaranteed Delinquent Loans and OREO)/ (Tangible Equity + Reserves)

All data included in this book is derived directly from SNL Financial.

Alabama Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio (%)	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets (%)	Total Deposits (\$000)	Brokered (%)	LTM ROAA (%)	NIM (FTE) (%)	LTM Net Income (\$000)
		City											
First Progressive Bank	Brewton		3.4	25.44	0	25.42	31,642	-0.2%	23,575	0.0%	0.26	3.28	82
Citizens Bank of Winfield	Winfield		3.0	21.31	0	22.98	206,169	3.9%	135,617	0.0%	1.78	4.56	3,630
Farmers & Merchants Bank	Waterloo		0.2	20.22	0	20.55	75,146	7.5%	59,143	0.0%	1.39	3.73	1,019
BankSouth	Dothan		4.5	20.07	0	19.75	173,124	-3.4%	138,501	0.0%	1.39	4.01	2,395
AloStar Bank of Commerce	Birmingham		9.5	19.30	0	19.46	902,851	11.4%	634,626	0.0%	0.62	3.95	5,595
Bank of Brewton	Brewton		18.6	18.56	0	19.33	49,801	-6.1%	40,095	0.0%	0.06	3.86	30
Citizens Bank of Fayette	Fayette		24.2	17.84	0	18.05	196,615	1.4%	156,424	0.0%	1.01	2.68	1,979
First Bank of Boaz	Boaz		0.4	16.82	0	18.47	186,656	3.6%	130,474	0.0%	1.53	3.22	2,884
Horizon Bank	Fyffe		8.1	16.37	0	16.28	90,801	-0.2%	72,837	0.0%	0.44	4.19	402
Samson Banking Company, Inc.	Samson		6.0	16.15	0	16.19	57,752	0.7%	48,341	0.0%	1.03	3.69	574
First State Bank of DeKalb County	Fort Payne		14.1	16.10	0	15.76	95,020	3.8%	79,858	0.0%	0.48	3.71	433
Cullman Savings Bank (MHC)	Cullman	CULL	9.8	15.91	0	15.99	231,750	2.7%	150,260	0.0%	0.96	4.17	2,198
Town-Country National Bank	Camden		5.2	15.31	0	14.98	100,268	-4.4%	84,251	0.0%	1.78	4.84	1,797
Oakworth Capital Bank	Birmingham		0.0	15.26	0	14.23	334,179	32.6%	274,925	2.2%	1.17	3.80	3,321
Small Town Bank	Wedowee		9.2	15.21	0	15.52	217,867	-2.0%	174,021	0.0%	1.44	4.57	3,130
First State Bank of the South, Inc.	Sulligent		3.3	15.09	0	15.84	96,401	2.7%	78,976	0.0%	0.83	4.08	805
Southern States Bank	Anniston		12.4	15.07	0	14.53	304,681	19.7%	241,325	1.3%	1.10	5.05	3,040
Bank of Vernon	Vernon		50.7	15.03	0	15.38	140,697	-2.4%	117,615	1.5%	0.67	4.35	959
Bank of Walker County	Jasper		7.9	15.03	0	15.11	70,277	-0.8%	59,542	0.0%	0.75	4.12	537
First National Bank	Hamilton		2.1	15.00	0	15.43	282,596	1.4%	238,347	0.0%	1.54	4.15	4,275
Phenix-Girard Bank	Phenix City		30.8	14.88	0	13.46	180,276	5.5%	138,911	7.7%	1.05	3.10	1,818
Traders & Farmers Bank	Haleyville		10.9	14.79	0	14.21	362,614	3.1%	281,937	0.0%	0.99	4.04	3,561
EvaBank	Cullman		30.4	14.75	0	15.51	330,728	2.3%	259,014	7.3%	2.99	8.34	9,871
Valley State Bank	Russellville		4.0	14.58	0	15.04	124,316	1.2%	105,361	0.0%	0.56	2.66	721
Southern Bank Company	Gadsden	SRNN	3.1	14.22	0	14.67	95,827	1.5%	73,013	0.0%	-0.38	2.90	-362
Brantley Bank and Trust Company	Brantley		10.5	14.18	0	14.75	67,036	1.4%	56,100	0.0%	1.20	4.82	795
Peoples Exchange Bank of Monroe Cou	Monroeville		6.0	14.10	0	14.15	62,657	1.9%	53,723	1.9%	0.71	4.77	453
Community Neighbor Bank	Camden		10.5	13.96	0	13.50	110,164	1.1%	92,651	0.0%	0.79	4.24	851
SouthBank, A Federal Savings Bank	Huntsville		49.5	13.79	0	13.36	112,747	-33.3%	92,987	0.0%	-0.94	2.63	-1,488
Escambia County Bank	Flomaton		17.0	13.78	0	14.01	83,172	2.0%	71,409	0.0%	0.56	3.12	459
First National Bank of Talladega	Talladega		21.2	13.76	0	13.62	408,836	1.0%	319,675	0.0%	1.16	3.67	4,542
First Federal Bank, A FSB	Tuscaloosa		31.3	13.75	0	13.83	114,985	-12.2%	94,683	0.0%	0.53	3.21	663
Peoples Southern Bank	Clanton		5.3	13.70	0	13.66	163,029	7.0%	140,575	0.0%	1.03	3.10	1,598
Liberty Bank	Geraldine		12.8	13.57	0	14.03	107,287	2.9%	91,812	0.0%	1.03	5.11	1,099
Farmers and Merchants Bank	LaFayette		9.3	13.57	0	13.92	133,927	6.4%	109,279	0.0%	1.06	4.27	1,377
First Partners Bank	Birmingham		7.0	13.04	0	10.55	206,545	-3.0%	165,304	2.1%	1.23	4.85	2,414

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First Cahawba Bank		Selma	10.1	12.97	0	12.82	92,648	-4.8%	76,968	0.0%	0.76	4.09	719	
Farmers & Merchants Bank		Piedmont	6.2	12.97	0	12.27	211,675	4.6%	177,102	0.3%	0.83	4.17	1,591	
First National Bank of Hartford		Hartford	9.5	12.89	0	13.27	118,986	-1.2%	97,849	0.0%	0.63	3.99	770	
Central State Bank		Calera	3.2	12.63	0	12.69	197,114	6.9%	169,162	0.2%	1.35	4.58	2,630	
Metro Bank		Pell City	16.7	12.63	0	12.56	661,429	2.4%	575,625	0.0%	1.27	4.83	8,300	
Bank of Pine Hill		Pine Hill	5.5	12.61	0	12.41	25,445	3.3%	22,281	0.0%	-0.06	2.65	-15	
First National Bank of Dozier		Dozier	0.1	12.54	0	13.06	38,659	-2.7%	29,862	0.0%	0.78	3.19	313	
HomeTown Bank of Alabama		Oneonta	12.5	12.31	0	12.35	308,818	1.5%	259,243	0.0%	1.66	4.61	5,069	
First National Bank and Trust		Atmore	5.7	12.24	0	11.97	130,132	-2.4%	114,226	0.0%	0.27	3.88	366	
Exchange Bank of Alabama		Altoona	8.6	12.20	0	12.27	249,353	1.7%	216,091	0.0%	0.94	3.96	2,353	
First National Bank of Brundidge		Brundidge	9.4	12.17	0	12.77	97,563	-4.0%	80,738	0.0%	0.67	3.81	645	
Citizens State Bank		Vernon	51.7	12.12	0	11.90	84,282	-0.3%	62,955	16.7%	0.77	2.97	644	
Cadence Bank, N.A.		Birmingham	7.7	12.10	0	11.09	7,925,958	23.1%	6,601,309	11.5%	0.68	4.22	48,119	
HNB First Bank		Headland	16.1	12.08	0	12.06	103,716	2.0%	89,206	0.0%	0.55	3.57	565	
State Bank & Trust		Winfield	16.5	12.07	0	12.42	220,172	8.4%	191,460	0.0%	1.13	3.57	2,412	
Reliance Bank		Athens	7.4	12.06	0	11.96	158,451	9.5%	125,443	0.0%	0.70	3.38	1,033	
FNB Bank		Scottsboro	4.0	12.04	0	12.34	362,522	2.2%	315,573	0.0%	1.06	4.21	3,836	
First Bank of Linden		Linden	0.0	11.99	0	12.82	81,511	2.0%	70,205	0.0%	1.01	4.25	819	
First US Bank		Thomasville	USBI	19.2	11.85	0	13.22	572,609	0.5%	483,723	1.8%	0.69	5.57	3,921
Citizens Bank		Greensboro		1.6	11.72	0	12.30	100,027	1.4%	82,857	0.0%	1.24	3.65	1,221
Peoples Bank of Red Level		Red Level		5.1	11.67	0	11.72	15,933	4.4%	14,038	0.0%	1.02	5.27	158
FNB of Central Alabama		Tuscaloosa		16.6	11.58	0	11.25	232,605	1.3%	200,120	0.6%	0.58	3.08	1,312
West Alabama Bank & Trust		Reform		9.1	11.46	0	11.07	564,027	1.5%	455,802	1.2%	1.12	3.49	6,144
Security Federal Savings Bank		Jasper		0.2	11.30	0	11.09	38,676	1.4%	27,144	0.0%	0.59	3.68	222
Pinnacle Bank		Jasper	PCLB	3.2	11.28	0	11.94	218,899	-0.6%	191,286	8.6%	0.94	3.64	2,102
Citizens Bank of Valley Head		Valley Head		37.0	11.26	0	11.17	26,141	1.2%	23,207	0.0%	0.58	5.22	153
Cheaha Bank		Oxford		2.4	11.24	0	11.56	186,810	2.7%	157,548	0.0%	1.72	5.09	3,179
Citizens' Bank, Inc.		Robertsdale		24.3	11.20	0	11.46	96,173	-7.6%	84,639	2.5%	0.21	4.21	210
Trinity Bank		Dothan		23.6	11.20	0	11.12	101,239	12.6%	89,760	0.0%	1.57	4.49	1,482
Keystone Bank		Auburn		10.5	11.18	0	11.26	239,075	1.8%	204,579	2.4%	1.08	3.90	2,598
First Citizens Bank		Luverne		10.5	11.13	0	11.49	228,454	2.7%	187,088	0.0%	1.21	4.07	2,718
First Community Bank of Cullman		Cullman	SCBS	6.0	11.12	0	10.68	76,835	13.4%	64,671	0.0%	0.46	3.49	322
Marion Bank and Trust Company		Marion		11.9	11.03	0	11.63	248,956	-3.4%	205,786	0.0%	1.32	3.67	3,332
Friend Bank		Slocomb		10.9	11.01	0	11.11	68,786	-2.8%	61,031	0.0%	0.90	4.41	617
Bank Independent		Sheffield		13.2	10.90	0	9.95	1,175,539	6.7%	1,001,025	0.0%	1.00	5.92	11,149
First Metro Bank		Muscle Shoals		1.4	10.89	0	10.86	525,155	2.6%	466,349	0.0%	1.49	3.91	7,842

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		City											
Merchants Bank	Jackson		31.0	10.78	0	10.56	203,383	-0.7%	179,104	0.0%	0.72	3.94	1,464
MidSouth Bank	Dothan		10.2	10.72	0	10.63	383,285	-3.8%	341,396	0.0%	0.08	2.66	305
Vantage Bank of Alabama	Albertville		10.3	10.66	0	11.06	111,095	39.6%	97,221	0.0%	0.39	4.16	393
Regions Bank	Birmingham	RF	18.6	10.64	0	10.17	118,801,412	1.9%	96,443,142	4.1%	1.11	3.29	1,307,339
First Bank	Wadley		14.3	10.55	0	12.08	68,233	-4.5%	59,727	0.0%	1.06	3.86	753
FirstState Bank	Lineville		10.3	10.51	0	10.80	210,972	3.7%	161,558	0.2%	1.30	4.31	2,717
First Community Bank	Chatom		21.8	10.48	0	10.57	320,587	3.0%	269,344	1.5%	0.97	4.30	3,100
CCB Community Bank	Andalusia		17.3	10.47	0	10.55	434,586	1.8%	353,793	5.6%	1.85	4.95	7,868
CB&S Bank	Russellville		30.6	10.41	0	10.43	1,476,204	-0.4%	1,215,983	0.0%	0.98	3.69	14,625
Robertson Banking Company	Demopolis		2.8	10.40	0	10.58	256,996	1.3%	221,752	1.7%	1.41	3.86	3,659
AmeriFirst Bank	Union Spring		20.2	10.34	0	10.54	143,222	-0.6%	123,631	0.0%	0.18	3.54	262
SouthFirst Bank	Sylacauga	SZBI	40.8	10.31	0	7.36	92,408	-6.4%	79,901	0.0%	0.04	3.75	42
Capstone Bank	Tuscaloosa		18.9	10.30	0	10.37	431,282	5.7%	372,016	5.7%	0.87	4.20	3,641
NobleBank & Trust	Anniston		10.3	10.27	0	10.51	177,535	3.3%	152,972	0.0%	0.68	3.78	1,201
First Jackson Bank	Stevenson		20.6	10.26	0	9.98	224,210	1.2%	192,581	0.6%	0.81	3.80	1,783
Progress Bank and Trust	Huntsville		9.2	10.21	0	9.99	580,039	9.4%	498,448	5.3%	0.55	3.21	3,048
AuburnBank	Auburn	AUBN	4.5	10.16	0	10.30	790,110	5.0%	695,702	2.4%	0.99	3.19	7,629
PrimeSouth Bank	Tallassee		18.4	10.13	0	10.23	190,281	4.6%	164,731	5.8%	0.74	4.23	1,404
Sweet Water State Bank	Sweet Water		12.8	10.13	0	9.78	96,345	2.0%	82,820	0.0%	1.23	6.03	1,152
Southern Independent Bank	Opp		13.5	10.05	0	10.22	200,334	2.1%	170,340	0.0%	0.99	3.31	2,038
Bank of Evergreen	Evergreen		17.3	10.03	0	10.02	57,530	1.7%	51,505	5.9%	1.14	4.49	624
Citizens Bank	Enterprise		8.8	9.96	0	11.07	110,652	14.7%	98,233	0.0%	0.60	3.30	630
Merchants & Farmers Bank of Greene C	Eutaw		14.0	9.94	0	10.45	63,719	-2.3%	54,823	8.5%	0.26	3.86	160
PeoplesTrust Bank	Hamilton		14.3	9.92	0	10.07	83,869	2.9%	74,527	2.8%	0.53	3.73	437
Bank of Wedowee	Wedowee		28.5	9.86	0	11.60	116,878	5.9%	100,661	0.0%	0.33	2.96	380
Community Spirit Bank	Red Bay		19.0	9.75	0	9.72	145,034	3.7%	125,865	0.0%	0.16	4.47	226
River Bank & Trust	Prattville		8.7	9.68	0	9.59	446,707	0.7%	389,027	0.0%	0.81	3.65	3,500
Farmers Exchange Bank	Louisville		47.0	9.68	0	9.37	136,627	2.5%	123,606	0.2%	0.90	4.21	1,199
Peoples Independent Bank	Boaz		23.2	9.63	0	10.67	186,582	2.8%	166,192	0.0%	1.25	4.35	2,312
Citizens Bank & Trust	Guntersville	CBTH	18.6	9.61	0	9.60	357,341	13.1%	296,396	2.4%	0.90	4.58	3,004
Premier Bank of the South	Cullman		12.0	9.54	0	9.50	150,113	6.0%	134,648	5.2%	1.06	4.64	1,554
Merchants Bank of Alabama	Cullman		36.5	9.53	0	9.49	249,815	1.5%	224,729	0.0%	0.59	3.79	1,453
United Bank	Atmore	UBAB	24.1	9.45	0	10.24	488,731	0.5%	435,700	0.3%	0.45	3.52	2,219
Peoples Bank of Alabama	Cullman		31.4	9.42	0	9.04	614,294	9.9%	517,077	0.4%	0.86	4.68	4,933
Bryant Bank	Tuscaloosa		5.0	9.41	0	9.08	1,315,986	2.6%	1,099,652	0.4%	1.11	3.40	13,858
Traditions Bank	Cullman		19.3	9.36	0	9.47	283,173	12.5%	249,951	8.7%	1.11	5.97	3,039

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SouthPoint Bank	Birmingham		26.4	9.27	0	9.81	203,680	-12.3%	162,535	14.1%	1.54	3.65	3,173
Bank of Moundville	Moundville		12.2	9.20	0	8.84	94,242	-12.0%	85,770	0.0%	0.03	2.94	28
Troy Bank & Trust Company	Troy		36.8	9.16	0	9.57	836,553	-0.9%	697,140	0.0%	0.64	3.56	5,363
First Southern State Bank	Stevenson		3.3	9.13	0	9.15	365,682	1.0%	328,140	0.0%	1.02	3.70	3,613
Compass Bank	Birmingham	BBVA	7.7	9.03	0	8.89	79,624,593	11.0%	61,357,473	6.1%	0.58	3.05	438,303
Bank of York	York		0.8	9.02	0	9.68	107,627	18.1%	74,247	0.0%	0.72	2.84	710
First Bank of the South	Rainsville		18.5	9.01	0	8.91	84,201	4.4%	75,674	0.0%	0.37	4.13	305
ServisFirst Bank	Birmingham	SFBS	4.9	8.92	0	8.94	4,098,628	16.5%	3,459,771	0.0%	1.43	3.72	53,560
Peoples Bank of Greensboro	Greensboro		6.0	8.86	0	9.29	88,461	-2.2%	76,489	2.0%	1.35	3.74	1,243
First Fidelity Bank	Fort Payne		17.0	8.75	0	8.78	89,735	0.8%	81,634	0.0%	0.34	2.97	308
American Bank of Huntsville	Huntsville		44.3	8.66	0	8.77	123,347	-12.1%	99,951	1.0%	-0.37	3.88	-491
National Bank of Commerce	Birmingham		4.1	8.56	0	8.04	907,983	14.8%	775,539	6.3%	0.71	3.79	5,746
First Southern Bank	Florence		10.0	8.52	0	7.93	233,226	19.8%	211,475	0.0%	0.70	4.05	1,437
Commercial Bank of Ozark	Ozark		28.7	8.25	0	8.16	84,244	3.5%	76,120	0.0%	0.20	3.81	157
Covenant Bank	Leeds		72.1	8.24	0	8.56	75,908	-7.9%	64,328	0.0%	-1.23	3.66	-1,030
First Community Bank of Central Alabama	Wetumpka		8.9	8.12	0	7.88	335,236	8.7%	306,441	1.7%	1.83	4.12	5,846
Commonwealth National Bank	Mobile		40.6	7.57	254	7.36	58,720	-1.5%	54,030	0.0%	-0.75	4.60	-441

Alabama Companies, Texas Ratios > 75%		Top Level Ticker	Texas Ratio (%)	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets (%)	Total Deposits (\$000)	Brokered (%)	LTM ROAA (%)	NIM (FTE) (%)	LTM Net Income (\$000)
SunSouth Bank	Dothan		137.6	5.45	3,837	5.25	154,221	-6.9%	133,158	9.2%	-1.33	3.56	-2,065
Union State Bank	Pell City		88.1	6.45	3,507	5.64	233,616	-1.6%	219,271	0.0%	0.20	3.66	460
Community Bank & Trust - Alabama	Union Springs		142.1	6.52	902	6.13	59,916	-13.5%	56,105	0.0%	-0.49	3.77	-315
First Tuskegee Bank	Tuskegee		130.4	8.00	0	8.08	52,339	-9.8%	47,053	0.0%	-1.05	4.64	-589
North Alabama Bank	Hazel Green		103.9	9.01	0	11.45	94,441	-5.9%	83,401	0.0%	0.59	4.63	580
First Financial Bank	Bessemer		76.4	9.26	0	9.14	167,875	-8.8%	134,993	0.0%	0.24	2.56	436
Alamerica Bank	Birmingham		133.9	14.89	0	14.36	40,502	-2.0%	31,476	3.9%	-3.60	4.68	-1,411

Florida Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio (%)	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets (%)	Total Deposits (\$000)	Brokered (%)	LTM ROAA (%)	NIM (FTE) (%)	LTM Net Income (\$000)
		City											
TCM Bank, National Association	Tampa		2.6	25.06	0	23.05	191,557	4.0%	130,745	27.1%	1.80	9.34	3,156
Southern Commerce Bank, National As	Tampa		4.5	21.62	0	36.33	70,238	-11.7%	44,294	0.0%	0.64	2.56	503
Bank of the South	Pensacola		1.1	20.43	0	20.30	70,504	1.4%	56,186	0.0%	-0.13	2.92	-89
Bank of Pensacola	Pensacola		0.0	18.23	0	16.72	68,804	15.4%	57,281	0.0%	-0.92	2.18	-562
Warrington Bank	Pensacola		0.0	17.13	0	17.20	86,006	10.5%	71,163	0.0%	0.17	2.40	138
Sunshine Bank	Plant City	SBCP	15.5	16.99	0	17.98	229,808	18.2%	181,955	0.0%	-1.11	2.97	-2,386
Coconut Grove Bank	Miami		7.5	15.66	0	15.17	645,943	9.2%	532,696	0.0%	0.10	2.27	591
One South Bank	Chipley		0.0	15.06	0	14.09	40,389	17.7%	32,633	0.8%	0.49	4.36	178
First National Bank of Mount Dora	Mount Dora	FLBD	23.6	14.15	0	14.33	204,840	4.3%	167,892	0.0%	0.52	3.82	1,053
Axiom Bank	Maitland		31.2	13.75	0	13.87	657,159	12.4%	490,131	3.0%	0.55	3.61	3,640
Pacific National Bank	Miami		10.3	13.68	0	14.11	378,898	7.8%	198,749	0.0%	0.01	0.59	57
Hillsboro Bank	Plant City		1.8	13.65	0	13.90	114,576	-1.2%	97,727	0.0%	1.03	3.64	1,184
First National Bank Northwest Florida	Panama City		13.0	13.61	0	14.31	106,858	1.4%	91,410	0.0%	0.47	3.19	508
Capital Bank, National Association	Coral Gables	CBF	18.9	13.52	0	14.29	6,830,545	3.2%	5,311,961	6.0%	0.90	4.33	59,485
Landmark Bank, National Association	Fort Lauderdale		56.9	13.45	0	13.42	340,365	26.8%	258,885	0.0%	1.53	4.40	4,869
First Federal Bank of Florida	Lake City		13.7	13.36	0	13.70	972,551	-1.4%	824,328	1.3%	1.09	3.93	11,015
Drummond Community Bank	Chiefland		10.9	13.30	0	13.37	373,203	2.6%	320,303	0.4%	1.47	5.15	5,383
FirstAtlantic Bank	Jacksonville		9.7	13.14	0	12.98	383,183	-1.0%	326,793	0.2%	0.98	4.86	3,777
Florida Business Bank	Melbourne		7.9	13.07	0	14.49	104,063	-4.0%	88,027	0.0%	0.58	3.36	630
Peoples Bank of Graceville	Graceville		13.1	12.91	0	13.82	86,336	4.9%	73,482	0.0%	1.57	3.18	1,310
City National Bank of Florida	Miami		3.4	12.85	0	14.81	5,353,359	11.0%	4,159,160	2.4%	0.84	3.29	42,948
Community State Bank	Starke		19.2	12.59	0	12.82	61,062	5.8%	53,121	0.0%	0.07	4.17	45
First State Bank of Arcadia	Arcadia		55.6	12.25	0	11.96	136,075	-1.2%	117,456	0.0%	0.57	3.92	787
Palm Beach Community Bank	West Palm Be		20.5	12.24	0	12.20	268,532	16.6%	212,833	0.0%	1.47	4.40	3,663
Sunshine Savings Bank	Tallahassee	SSNF	19.8	12.21	0	13.62	150,949	4.4%	129,809	0.0%	0.04	4.11	58
Harbor Community Bank	Indiantown		16.8	12.16	0	11.59	1,197,116	90.8%	998,635	0.0%	1.00	3.87	7,980
Summit Bank, National Association	Panama City		2.2	12.14	0	12.26	321,381	24.6%	256,938	4.6%	0.91	3.99	2,667
First Green Bank	Mount Dora		2.6	12.00	0	11.57	329,698	32.8%	289,589	0.0%	0.71	4.51	2,007
FNBT.Com Bank	Fort Walton B		23.9	11.99	0	12.20	362,963	1.5%	303,489	0.0%	0.96	2.84	3,557
American National Bank	Oakland Park		11.6	11.97	0	12.31	266,547	12.1%	229,685	3.7%	0.79	3.57	2,034
C1 Bank	Saint Petersburg	BNK	29.9	11.91	0	12.02	1,536,583	16.1%	1,168,016	4.1%	0.46	4.29	6,724
Florida Bank	Tampa		2.0	11.82	0	16.62	565,102	5.4%	409,112	2.0%	7.69	3.53	40,803
Central Bank	Tampa		5.4	11.80	0	11.70	94,836	29.1%	73,092	4.4%	0.17	3.86	142
Flagship Community Bank	Clearwater		42.0	11.79	0	13.34	94,898	2.2%	76,971	11.0%	0.04	3.98	35
First Florida Bank	Destin		4.1	11.78	0	11.54	267,704	13.4%	236,578	0.0%	1.06	3.81	2,740
Bay Cities Bank	Tampa		17.1	11.61	0	13.01	519,002	-2.0%	426,776	7.4%	0.80	4.28	4,303

Florida Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio (%)	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets (%)	Total Deposits (\$000)	Brokered (%)	LTM ROAA (%)	NIM (FTE) (%)	LTM Net Income (\$000)
		City											
Nature Coast Bank	Hernando	NCBF	39.1	11.49	0	14.18	53,478	-6.5%	45,840	0.0%	0.38	4.08	216
Community Southern Bank	Lakeland	CMUY	5.7	11.47	0	11.20	245,552	6.1%	186,274	7.5%	0.47	3.33	1,121
Plus International Bank	Miami		5.8	11.46	0	10.96	128,585	45.7%	113,826	38.7%	1.13	4.25	1,125
First Avenue National Bank	Ocala		13.2	11.43	0	12.77	103,155	9.7%	88,272	0.0%	0.09	4.44	85
Helm Bank USA	Miami		25.5	11.38	0	12.14	730,685	-7.9%	637,145	0.0%	0.28	3.71	2,191
Intercontinental Bank	West Miami		1.3	11.32	0	11.79	155,355	-10.1%	136,282	0.0%	-0.10	1.91	-160
Jefferson Bank of Florida	Oldsmar	JFBF	3.6	11.30	0	10.66	224,137	15.6%	172,168	2.6%	0.40	3.21	849
Marquis Bank	Coral Gables		10.2	11.18	0	9.31	278,954	24.6%	239,515	2.9%	0.58	3.29	1,437
Platinum Bank	Brandon		23.0	11.04	0	10.71	496,356	8.3%	406,372	9.3%	0.88	4.01	4,041
Floridian Bank	Daytona Beach		6.7	11.02	0	12.57	399,977	185.2%	335,657	10.1%	3.66	4.33	12,250
Commerce National Bank & Trust	Winter Park		40.3	11.02	0	11.33	75,890	-2.3%	61,100	0.0%	0.80	3.74	629
Insignia Bank	Sarasota		9.4	10.97	0	11.95	180,955	15.5%	145,833	0.7%	0.46	3.89	790
Raymond James Bank, National Association	Saint Petersburg	RJF	6.8	10.93	0	10.23	13,563,392	20.4%	11,449,893	2.9%	1.34	3.02	163,146
Stonegate Bank	Pompano Beach	SGBK	7.1	10.88	0	9.92	1,723,666	53.9%	1,452,702	16.2%	0.76	3.65	12,782
Sunstate Bank	Miami		29.5	10.84	0	11.95	189,647	17.9%	166,129	0.0%	1.62	2.93	2,793
First Bank of the Palm Beaches	West Palm Beach		24.0	10.81	0	11.20	108,415	23.8%	93,063	0.0%	-0.31	4.07	-309
Sunrise Bank	Cocoa Beach		10.5	10.81	0	11.16	111,817	5.4%	95,276	10.4%	0.84	3.87	947
Paradise Bank	Boca Raton		11.9	10.79	0	10.75	305,085	-0.3%	270,773	0.4%	1.96	3.86	6,047
Florida Bank of Commerce	Orlando		14.3	10.75	0	10.91	248,719	3.9%	216,193	0.4%	0.80	4.33	2,005
Capital City Bank	Tallahassee	CCBG	36.8	10.70	0	9.53	2,607,137	0.6%	2,162,299	0.0%	0.42	3.43	10,737
TotalBank	Miami	POP	13.9	10.69	0	11.47	2,637,163	3.7%	1,826,274	3.8%	0.40	3.11	10,586
Flagler Bank	West Palm Beach		49.8	10.65	0	10.07	166,286	7.7%	149,387	0.0%	1.60	4.03	2,588
Bank of Central Florida	Lakeland		3.4	10.60	0	8.32	362,654	9.2%	321,871	11.5%	0.77	3.49	2,619
Cornerstone Community Bank	Saint Petersburg		27.3	10.54	0	11.70	225,283	-3.2%	187,167	0.0%	0.56	3.80	1,241
CBC National Bank	Fernandina Beach	CBCO	36.1	10.51	0	10.60	421,354	12.3%	285,738	17.8%	0.85	4.10	3,507
First National Bank of Wauchula	Wauchula		47.2	10.49	0	10.22	73,191	1.3%	63,918	0.0%	0.28	4.25	217
First America Bank	Bradenton	FAHO	27.0	10.43	0	11.42	260,121	4.1%	215,686	0.0%	0.28	3.35	744
Florida Community Bank, National Association	Weston	FCB	17.9	10.42	0	10.50	5,833,874	50.3%	4,009,095	8.4%	0.68	3.63	36,332
Terrabank, N.A.	Miami		5.9	10.41	0	10.61	279,800	4.0%	242,725	3.7%	0.40	3.56	1,109
First National Bank of Pasco	Dade City		16.3	10.37	0	11.11	140,444	-3.1%	124,360	0.0%	0.44	3.57	634
First Colony Bank of Florida	Maitland		8.7	10.37	0	10.93	171,606	10.3%	152,732	3.1%	1.44	3.51	2,429
Wauchula State Bank	Wauchula		45.1	10.36	0	10.39	592,566	2.9%	517,119	0.1%	1.69	4.50	9,914
1st Manatee Bank	Parrish		4.9	10.36	0	9.64	117,625	14.4%	104,601	0.0%	0.45	4.35	484
Atlantic Coast Bank	Jacksonville	ACFC	41.0	10.35	0	10.08	708,565	-3.6%	443,974	0.0%	0.18	2.64	1,317
Jacksonville Bank	Jacksonville	JAXB	33.2	10.31	0	10.56	487,793	-3.7%	416,989	2.0%	0.71	3.99	3,516
Marine Bank & Trust Company	Vero Beach		13.4	10.19	0	9.98	163,476	12.8%	144,219	0.0%	0.62	3.73	934



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		City											
Gateway Bank of Central Florida	Ocala		18.5	10.15	0	10.36	199,741	11.5%	150,508	8.7%	0.83	4.26	1,563
Peoples National Bank	Niceville		33.9	10.10	0	10.01	106,942	-4.0%	96,110	0.0%	0.66	3.73	758
Apollo Bank	Miami		12.9	10.05	0	10.46	463,758	75.6%	407,374	0.0%	0.01	3.65	45
Preferred Community Bank	Fort Myers		8.0	10.03	0	11.70	93,197	9.4%	78,238	1.3%	0.40	3.97	355
Gateway Bank of Southwest Florida	Sarasota		18.5	10.02	0	9.78	226,369	1.1%	198,040	11.2%	0.65	3.94	1,485
Sanibel Captiva Community Bank	Sanibel		28.0	10.01	0	9.50	272,093	7.4%	227,450	0.0%	1.05	4.21	2,577
Executive National Bank	Miami		15.9	10.00	0	10.19	318,775	7.6%	270,107	7.3%	0.64	3.69	2,106
New Traditions Bank	Orlando		5.1	9.99	0	10.32	505,699	-0.3%	447,652	0.0%	0.94	3.43	4,845
United Southern Bank	Umatilla		39.7	9.97	0	10.24	404,909	1.7%	359,922	0.0%	0.56	3.66	2,278
Merchants & Southern Bank	Gainesville		19.0	9.95	0	9.36	472,487	9.9%	335,803	0.0%	1.19	3.30	4,951
Community Bank of the South	Merritt Island		14.8	9.94	0	10.23	144,260	1.9%	120,815	0.0%	0.47	2.46	684
Community Bank and Trust of Florida	Ocala		12.3	9.85	0	9.84	607,827	4.5%	520,872	0.0%	0.98	3.35	5,967
BanESCO USA	Coral Gables		12.3	9.81	0	9.29	920,480	12.2%	776,479	14.2%	0.25	4.12	2,093
Oculina Bank	Fort Pierce		14.0	9.74	0	9.95	183,118	12.9%	155,593	6.9%	1.51	3.54	2,622
International Finance Bank	Miami		19.5	9.72	0	12.81	332,211	-7.9%	286,363	0.0%	0.05	3.86	172
First Citrus Bank	Tampa	FCIT	30.9	9.71	0	9.90	241,837	4.7%	187,103	11.8%	0.28	4.36	662
Gateway Bank of Florida	Daytona Beach		8.3	9.71	0	10.82	244,091	-5.3%	212,908	18.2%	0.67	3.25	1,698
NorthStar Bank	Tampa		5.5	9.69	0	10.87	195,752	-6.2%	148,985	0.0%	0.10	3.42	199
Mainstreet Community Bank of Florida	Deland		19.7	9.59	0	9.70	246,934	4.0%	219,369	3.4%	1.47	4.11	3,621
1st National Bank of South Florida	Homestead		51.9	9.56	0	9.48	318,960	6.2%	257,250	0.0%	0.54	3.31	1,710
Prime Meridian Bank	Tallahassee		0.8	9.52	0	9.34	210,265	1.9%	187,470	0.0%	0.51	3.75	1,075
Eastern National Bank	Miami		4.8	9.51	0	10.33	393,752	4.2%	322,301	0.0%	0.33	3.41	1,290
Freedom Bank of America	Saint Petersburg		24.9	9.48	0	11.56	118,936	20.9%	97,212	0.3%	2.78	4.25	3,108
FirstCity Bank of Commerce	Palm Beach Gardens		47.8	9.46	0	9.63	64,010	4.1%	52,390	5.9%	0.18	3.74	112
Natbank, National Association	Hollywood	NA	12.6	9.46	0	9.65	164,092	-1.2%	142,243	19.6%	0.42	3.91	693
CenterState Bank of Florida, National Association	Winter Haven	CSFL	18.7	9.44	0	9.52	3,765,711	56.3%	3,094,854	4.5%	0.46	4.49	15,768
Farmers & Merchants Bank	Monticello		28.9	9.44	0	9.14	424,240	1.7%	348,909	0.0%	0.92	3.79	3,881
GulfShore Bank	Tampa		8.0	9.43	0	9.53	280,737	13.6%	238,059	9.7%	0.39	3.44	1,039
Heartland National Bank	Sebring		15.9	9.41	0	9.01	325,571	11.3%	293,182	0.0%	0.58	3.19	1,786
Intercredit Bank, NA	Miami		26.8	9.39	0	8.81	332,429	3.6%	250,222	0.0%	0.07	3.37	234
Reunion Bank of Florida	Tavares		3.7	9.38	0	9.38	276,507	13.0%	250,092	0.0%	0.62	3.79	1,587
Sabal Palm Bank	Sarasota		0.0	9.38	0	12.36	115,295	18.8%	100,752	1.4%	0.34	3.61	356
Sabadell United Bank, N.A.	Miami	SAB	13.4	9.32	0	9.80	4,605,891	19.0%	3,594,456	0.7%	0.51	3.49	22,267
First State Bank of the Florida Keys	Key West		32.5	9.30	0	9.62	806,717	-4.4%	564,773	0.0%	0.91	3.11	7,433
Old Florida Bank	Orlando		12.0	9.30	0	9.23	908,362	9.1%	815,828	6.8%	0.93	4.31	7,994
Mercantil Commercebank, National Association	Coral Gables	MVZ.A	5.8	9.27	0	9.20	7,903,578	15.9%	6,318,376	3.4%	0.38	2.24	27,683

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		City											
Calusa Bank		Punta Gorda	18.8	9.27	0	10.28	165,559	6.2%	128,779	4.9%	0.26	3.79	420
Ocean Bank		Miami	32.7	9.27	0	12.38	3,217,738	-1.3%	2,789,824	0.0%	0.88	3.78	28,782
Peoples State Bank		Lake City	72.0	9.20	0	9.98	68,619	3.5%	61,514	0.0%	0.36	4.23	249
Charlotte State Bank & Trust		Port Charlotte	51.4	9.14	0	9.17	281,111	6.5%	252,000	0.0%	1.38	3.49	3,822
SouthBank, A Federal Savings Bank		Palm Beach Gardens	23.9	9.12	0	8.43	21,651	-4.0%	19,704	0.0%	-1.66	1.03	-381
BankUnited, National Association		Miami Lakes	2.6	9.10	0	8.84	19,061,584	28.1%	13,718,514	2.5%	1.26	4.70	208,531
Intracoastal Bank		Palm Coast	0.6	9.10	0	8.81	236,807	18.4%	214,703	0.6%	1.40	3.44	3,061
Continental National Bank		Miami	12.3	9.08	0	7.94	362,397	6.3%	319,726	0.0%	0.41	3.54	1,463
Englewood Bank & Trust		Englewood	41.7	9.07	0	8.59	214,273	12.1%	194,549	0.0%	1.09	3.59	2,255
Citizens Bank and Trust		Lake Wales	27.5	9.05	0	9.43	436,190	7.9%	370,953	0.0%	0.80	3.89	3,561
Bank of Belle Glade		Belle Glade	11.3	9.05	0	8.21	93,521	-3.1%	85,705	0.0%	0.32	2.26	285
USAmeriBank		Clearwater	15.7	9.05	0	8.90	3,075,790	6.1%	2,554,332	3.6%	1.02	3.68	30,077
Seacoast National Bank		Stuart	16.6	9.04	0	10.01	3,093,602	36.5%	2,416,526	0.3%	0.28	3.33	7,001
Seaside National Bank & Trust		Orlando	7.4	9.00	0	9.48	1,079,017	14.5%	895,811	12.6%	0.32	3.18	3,251
Floridian Community Bank, Inc.		Davie	42.0	8.87	0	8.57	350,497	15.1%	257,336	0.0%	0.44	3.62	1,423
First Home Bank		Seminole	11.0	8.74	0	8.03	82,348	9.1%	68,919	0.0%	0.89	4.19	652
Citizens Bank of Florida		Oviedo	16.3	8.73	0	9.15	234,158	5.4%	207,277	9.8%	0.37	3.65	839
Citizens State Bank		Perry	12.5	8.72	0	8.22	275,740	44.0%	252,722	11.3%	1.02	6.38	2,321
First Bank		Clewiston	32.3	8.71	0	8.77	268,572	8.4%	243,672	2.9%	0.57	4.30	1,494
Madison County Community Bank		Madison	26.9	8.67	0	8.26	111,123	3.4%	101,692	0.0%	0.53	3.05	571
Gibraltar Private Bank & Trust Co.		Coral Gables	38.8	8.64	0	8.66	1,529,412	-1.8%	1,159,028	1.5%	0.36	3.21	5,671
United Legacy Bank		Longwood	8.0	8.60	0	10.26	227,116	4.9%	196,924	0.0%	0.01	0.17	18
BAC Florida Bank		Coral Gables	44.7	8.58	0	7.54	1,611,908	13.2%	1,275,847	17.7%	0.72	2.78	10,777
Patriot Bank		Trinity	17.8	8.56	0	11.32	131,743	8.2%	114,271	0.0%	0.24	4.27	306
Bank of Tampa		Tampa	14.7	8.54	0	8.55	1,296,924	3.0%	1,155,846	2.5%	0.75	3.32	9,735
Florida Citizens Bank		Gainesville	35.5	8.45	0	8.56	231,387	-2.5%	209,881	6.9%	0.31	3.49	734
Professional Bank		Coral Gables	2.8	8.44	0	8.57	240,735	11.2%	209,350	0.0%	0.38	3.36	913
Legacy Bank of Florida		Boca Raton	37.6	8.42	0	11.07	271,487	8.6%	227,818	0.0%	4.05	3.42	10,501
Citizens First Bank		The Villages	23.5	8.36	0	8.88	1,638,290	4.0%	1,410,839	0.0%	0.91	2.50	14,935
Encore Bank, National Association		Naples	26.3	8.32	0	7.88	354,161	1.3%	310,700	0.1%	-0.52	3.17	-1,781
FineMark National Bank & Trust		Fort Myers	2.1	8.31	0	8.03	886,033	23.4%	714,188	2.6%	0.50	2.92	3,922
First National Bank of South Miami		South Miami	3.0	8.31	0	7.58	599,175	14.9%	480,062	0.0%	0.38	2.62	2,146
Biscayne Bank		Coconut Grove	2.7	8.30	0	7.68	505,535	49.7%	403,899	12.1%	1.30	4.05	5,251
Community Bank of Florida, Inc.		Homestead	62.4	8.26	0	9.72	461,765	-0.8%	415,536	0.4%	0.51	4.07	2,467
First Florida Integrity Bank		Naples	8.3	8.26	0	8.95	989,965	33.4%	751,731	1.1%	0.23	3.40	2,032
EverBank		Jacksonville	31.4	8.21	0	8.07	21,610,491	22.5%	15,584,054	28.6%	0.80	3.21	154,786

Florida Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio (%)	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets (%)	Total Deposits (\$000)	Brokered (%)	LTM ROAA (%)	NIM (FTE) (%)	LTM Net Income (\$000)
		City											
American Enterprise Bank of Florida	Jacksonville		38.3	8.19	0	8.96	198,662	3.6%	180,120	18.6%	0.13	3.50	264
Century Bank of Florida	Tampa		71.6	8.10	0	8.39	68,915	-2.1%	50,632	0.0%	0.29	3.83	201
Edison National Bank	Fort Myers		5.4	8.08	0	7.80	256,935	7.2%	229,160	0.0%	0.49	2.70	1,203
Fidelity Bank of Florida, National Assn	Merritt Island		22.2	8.00	8	12.76	243,980	-13.9%	162,521	0.0%	0.40	3.59	1,046
Mackinac Savings Bank, FSB	Boynton Beach		4.9	7.80	215	7.88	110,050	-2.5%	100,695	0.0%	-0.23	2.24	-254
HomeBanc National Association	Lake Mary		5.6	7.50	4,440	6.63	905,309	28.0%	643,265	9.9%	0.53	2.54	4,369
Brannen Bank	Inverness		26.2	7.15	3,644	8.07	424,939	3.6%	390,423	0.0%	0.80	3.24	3,411
Espirito Santo Bank	Miami		18.8	7.04	6,582	7.35	660,496	-16.8%	449,144	7.3%	-1.47	3.08	-10,583
Florida Capital Bank, N.A.	Jacksonville		57.6	7.02	3,821	6.89	378,840	-7.7%	324,557	0.1%	-0.84	3.35	-3,301
Pilot Bank	Tampa	PLBN	44.1	7.00	2,129	9.83	219,996	10.6%	184,101	11.9%	-0.22	3.58	-473
Home Federal Bank of Hollywood	Hallandale Beach		41.2	6.63	586	6.63	42,755	-13.7%	33,258	1.2%	-0.65	4.43	-308
CNLBank	Orlando	CNLB	27.4	6.30	21,675	9.03	1,308,585	6.1%	1,063,297	0.0%	0.46	3.23	5,802

Florida Companies, Texas Ratios > 75%		Top Level Ticker	Texas Ratio (%)	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets (%)	Total Deposits (\$000)	Brokered (%)	LTM ROAA (%)	NIM (FTE) (%)	LTM Net Income (\$000)
		City											
Pinnacle Bank	Orange City		326.9	2.31	9,011	2.08	154,361	-5.5%	130,921	8.7%	-0.37	2.78	-605
First City Bank of Florida	Fort Walton B		571.1	2.59	12,226	2.59	222,437	-4.7%	206,150	0.0%	0.07	3.23	153
Bank of Commerce	Sarasota		231.0	3.04	10,579	3.00	212,339	-1.6%	170,193	0.0%	-0.15	3.15	-333
Beach Community Bank	Fort Walton B	BCBF	615.5	3.83	23,416	3.92	550,485	-2.1%	501,132	0.0%	-1.13	2.57	-6,375
Independent Bankers' Bank of Florida	Lake Mary		131.7	4.26	6,092	4.12	153,922	-18.0%	102,196	0.0%	-0.85	1.86	-1,474
Gulf Coast Community Bank	Pensacola		335.4	4.46	4,983	4.44	137,283	-13.8%	120,108	0.0%	0.15	4.33	215
U.S. Century Bank	Doral		141.1	4.94	26,751	-1.10	839,016	-9.8%	761,424	0.0%	-0.43	3.40	-3,796
Lafayette State Bank	Mayo		273.2	5.55	2,159	5.51	88,648	-8.7%	83,283	7.2%	-4.80	4.90	-4,680
ProBank	Tallahassee		117.9	6.21	861	5.88	46,697	-16.1%	40,818	0.0%	-0.57	3.63	-290
Friends Bank	New Smyrna	FRIE	192.9	6.34	1,606	6.47	95,394	-5.4%	89,002	0.0%	0.19	3.54	191
OptimumBank	Plantation	OPHC	101.7	7.67	395	10.54	129,227	0.5%	92,145	0.0%	5.60	4.19	7,165
Anchor Commercial Bank	Juno Beach		104.8	9.24	0	10.54	102,739	-0.6%	91,657	0.0%	1.64	3.58	1,738
Columbia Bank	Lake City		80.1	9.58	0	10.15	177,652	-4.4%	158,304	0.0%	-0.52	3.23	-982
Regent Bank	Davie	RGTB	89.8	10.09	0	9.88	357,783	3.9%	291,119	3.8%	0.43	3.78	1,532
Grand Bank & Trust of Florida	West Palm Be		88.0	10.23	0	10.14	207,759	-3.7%	184,573	0.0%	0.50	3.82	1,064
Interamerican Bank, A FSB	Miami		108.9	10.41	0	11.86	209,103	-4.6%	183,472	0.0%	0.33	3.58	732
Surety Bank	Deland		78.5	11.51	0	12.11	91,802	-7.9%	80,462	0.0%	0.26	4.53	255
TransCapital Bank	Sunrise		105.6	15.05	0	15.08	166,902	-10.0%	140,524	0.0%	1.34	3.94	2,301

Georgia Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio (%)	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets (%)	Total Deposits (\$000)	Brokered (%)	LTM ROAA (%)	NIM (FTE) (%)	LTM Net Income (\$000)
		City											
West Central Georgia Bank	Thomaston		3.4	24.67	0	24.67	112,241	2.4%	83,327	0.0%	1.16	4.55	1,303
American Commerce Bank, National A	Bremen		12.0	23.15	0	21.74	102,591	26.5%	72,650	1.4%	1.20	4.34	1,089
American Pride Bank	Macon		7.5	22.79	0	22.39	121,104	6.5%	81,129	5.8%	1.04	4.60	1,194
Elberton Federal Savings & Loan Assoc	Elberton		1.5	22.63	0	23.12	21,280	8.1%	16,304	0.0%	-0.41	4.08	-84
Bank of Hancock County	Sparta		3.3	21.68	0	22.03	87,670	3.3%	68,188	0.0%	1.11	4.26	944
CharterBank	West Point	CHFN	7.3	18.31	0	18.47	978,362	-9.0%	734,834	0.0%	0.72	3.29	7,456
Newton Federal Bank	Covington		15.1	17.70	0	19.00	224,712	2.2%	177,504	0.0%	3.60	4.25	7,998
F&M Bank	Washington		18.8	17.06	0	17.33	260,911	0.9%	202,903	0.0%	0.96	4.00	2,485
Bank of Dawson	Dawson		16.7	17.01	0	16.72	114,008	-8.0%	94,297	0.0%	0.76	4.18	894
Chattahoochee Bank of Georgia	Gainesville		0.0	16.61	0	16.43	124,150	16.2%	91,053	0.0%	1.04	3.46	1,139
First Federal Savings and Loan Associa	Valdosta		21.0	16.58	0	16.98	164,413	1.7%	117,928	0.0%	-0.08	3.98	-125
Bank of Lumber City	Lumber City		8.0	16.55	0	16.35	21,592	10.9%	17,581	0.0%	0.27	6.05	56
Touchmark National Bank	Alpharetta	TMAK	11.5	16.53	0	17.52	160,890	22.7%	123,692	5.1%	0.71	3.57	1,042
First Peoples Bank	Pine Mountai		17.8	16.37	0	16.66	70,715	1.0%	58,253	0.0%	0.72	5.41	506
First National Bank of Waynesboro	Waynesboro		4.3	16.15	0	16.43	113,778	-3.4%	88,565	0.0%	1.28	4.47	1,451
Greenville Banking Company	Greenville		0.7	15.98	0	15.51	27,013	0.8%	22,636	0.0%	0.11	3.87	30
Wilkinson County Bank	Irwinton		18.7	15.50	0	14.85	43,290	-6.2%	36,760	0.7%	0.85	4.20	394
Rochelle State Bank	Rochelle		11.8	15.37	0	15.13	27,832	4.6%	23,590	0.0%	0.49	3.41	137
Bank of Madison	Madison		28.7	15.19	0	14.32	201,194	-2.8%	161,438	0.0%	1.02	4.19	2,021
Pelham Banking Company	Pelham		9.5	14.65	0	14.81	69,738	2.5%	58,895	0.0%	1.05	3.54	725
Security State Bank	McRae		7.3	14.52	0	14.66	42,859	3.3%	36,475	0.0%	1.38	4.49	570
First National Bank South	Alma		17.0	14.50	0	14.49	321,893	2.1%	272,738	0.0%	1.59	5.36	5,123
Hamilton State Bank	Hoschton	HMBH	13.9	14.42	0	14.10	1,633,072	6.0%	1,347,454	0.0%	0.60	5.89	9,755
Wheeler County State Bank	Alamo		7.6	14.36	0	14.37	86,504	1.6%	73,804	0.0%	1.10	4.39	964
State Bank of Cochran	Cochran		12.8	14.29	0	13.96	211,140	2.5%	181,050	0.0%	1.53	4.56	3,177
Bank of Camilla	Camilla		31.8	14.29	0	14.01	103,632	1.1%	88,748	3.1%	0.49	3.95	477
South Coast Bank & Trust	Brunswick		12.1	14.25	0	13.73	28,142	8.6%	24,241	0.0%	0.00	0.46	1
Merchants & Citizens Bank	McRae		16.0	13.96	0	13.22	105,024	0.8%	86,792	0.0%	0.97	3.57	1,031
Farmers State Bank	Dublin		12.3	13.81	0	13.98	113,645	-0.2%	97,453	0.0%	1.14	4.15	1,315
Durden Banking Company, Incorporated	Twin City		17.2	13.78	0	13.55	156,356	2.0%	134,934	0.0%	1.90	4.62	2,964
State Bank of Georgia	Fayetteville		27.6	13.69	0	11.79	70,083	-1.7%	56,162	0.0%	0.79	3.96	548
Thomas County Federal Savings & Loa	Thomasville		65.2	13.53	0	12.51	254,490	-4.4%	207,809	0.0%	-0.90	3.42	-2,382
United National Bank	Cairo		23.7	13.47	0	14.01	177,755	3.0%	140,920	19.0%	1.35	5.02	2,403
Farmers and Merchants Bank	Sylvania		21.7	13.36	0	12.59	119,913	4.3%	104,565	0.0%	0.41	4.07	467
Farmers State Bank	Lincolnton		14.7	13.36	0	13.81	126,651	1.8%	103,925	0.0%	1.31	3.88	1,629
Commercial State Bank	Donalsonville		27.1	13.35	0	13.07	108,873	-5.0%	93,261	0.0%	0.72	3.73	758

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		City											
Bank of LaFayette, Georgia	Lafayette		17.8	13.34	0	12.70	236,411	3.7%	203,561	0.0%	0.78	3.30	1,838
Community Business Bank	Cumming		2.5	13.18	0	13.05	149,061	13.6%	122,244	0.0%	0.70	3.24	1,016
Independence Bank of Georgia	Braselton		3.3	13.17	0	12.88	168,228	4.8%	137,134	0.0%	0.91	4.05	1,502
Commercial Banking Company	Valdosta		20.1	13.04	0	12.90	219,244	1.3%	173,647	1.9%	0.72	3.61	1,550
State Bank and Trust Company	Macon	STBZ	7.9	12.84	0	12.68	2,880,380	10.6%	2,477,289	2.0%	1.24	5.97	32,528
Resurgens Bank	Atlanta		4.4	12.78	0	12.52	125,061	29.0%	101,448	0.0%	1.18	4.23	1,359
Metro City Bank	Doraville		16.0	12.73	0	11.66	582,909	13.2%	466,938	1.4%	2.24	4.70	12,497
Farmers Bank	Greensboro		16.2	12.65	0	11.62	107,427	0.4%	87,899	0.0%	0.26	3.10	254
First National Bank of Coffee County	Douglas		19.1	12.65	0	12.56	129,049	1.5%	108,371	0.0%	1.71	3.95	2,188
Vidalia Federal Savings Bank	Vidalia		6.2	12.58	0	12.58	226,954	1.2%	198,371	0.0%	0.24	2.00	540
Heritage First Bank	Rome		5.1	12.47	0	12.49	94,042	-0.6%	80,237	0.0%	1.13	5.13	1,064
First Intercontinental Bank	Doraville	FIEB	11.4	12.41	0	12.76	316,754	16.1%	272,885	0.0%	1.73	3.74	4,928
NOA Bank	Duluth		5.2	12.38	0	12.21	196,608	23.2%	168,805	8.5%	3.29	4.31	5,834
Citizens National Bank of Quitman	Quitman		27.0	12.37	0	12.14	95,677	-10.2%	80,630	1.2%	0.90	3.85	889
Columbus Community Bank	Columbus	CCBK	13.9	12.25	0	12.31	120,566	-1.8%	100,118	0.0%	0.97	4.17	1,185
First State Bank of Blakely	Blakely		1.6	12.23	0	12.44	408,833	8.3%	337,457	8.6%	1.30	4.26	5,156
Community Bank of Georgia	Baxley		41.1	12.20	0	11.92	72,205	-1.3%	63,305	0.0%	0.86	3.94	629
Embassy National Bank	Lawrenceville		9.4	12.17	0	11.74	74,223	29.7%	65,190	3.4%	1.08	4.55	702
Bank of Early	Blakely		13.3	12.09	0	11.59	95,302	-0.2%	82,169	1.8%	0.95	4.76	868
Southern Bank & Trust	Clarkesville		17.8	12.05	0	12.18	103,527	2.4%	89,680	0.0%	0.84	4.14	850
Citizens State Bank of Taylor County	Reynolds		26.2	11.98	0	11.35	49,936	6.6%	44,124	0.0%	0.41	3.82	196
Peoples Bank	Willacoochee		2.3	11.95	0	11.52	72,270	4.3%	63,843	0.0%	1.08	3.67	756
First Madison Bank & Trust	Athens		1.9	11.95	0	11.86	167,923	5.7%	141,813	0.0%	1.21	4.64	2,000
Douglas National Bank	Douglas		14.1	11.92	0	11.91	173,170	12.4%	151,886	8.4%	2.55	4.70	4,003
Four County Bank	Allentown		12.4	11.86	0	12.02	59,846	-2.4%	51,839	0.0%	1.39	4.29	838
Bank of Dade	Trenton		7.8	11.80	0	11.08	97,668	5.3%	86,721	0.0%	1.24	3.81	1,175
First Port City Bank	Bainbridge		14.6	11.69	0	11.92	147,333	0.6%	128,166	0.0%	1.14	4.11	1,657
River City Bank	Rome		35.2	11.62	0	9.32	167,388	1.5%	143,106	0.0%	0.44	3.28	714
Exchange Bank	Milledgeville	EXCH	18.4	11.48	0	11.78	225,286	1.3%	198,119	0.0%	0.93	3.85	2,095
Georgia Banking Company	Atlanta		30.6	11.48	0	10.29	257,892	13.4%	193,422	16.0%	0.08	3.05	169
Vinings Bank	Smyrna		16.3	11.46	0	11.82	269,577	18.7%	215,076	0.0%	1.42	4.05	3,427
Quantum National Bank	Suwanee		23.0	11.44	0	10.86	334,959	0.2%	293,819	9.3%	1.03	4.95	3,425
Community Banking Company of Fitzgerald	Fitzgerald	CBHC	2.2	11.43	0	10.98	131,782	2.2%	113,157	0.0%	1.21	3.95	1,530
Synovus Bank	Columbus	SNV	17.4	11.39	0	12.27	26,777,424	3.5%	21,774,216	7.5%	0.89	3.54	232,155
Guardian Bank	Valdosta		4.4	11.37	0	11.32	251,319	7.8%	221,827	1.4%	1.67	3.86	4,057
First National Bank of Decatur County	Bainbridge		7.5	11.35	0	9.69	126,680	1.1%	109,188	2.8%	0.64	3.25	697

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		City												
First Bank of Pike		Molena	56.0	11.31	0	10.93	40,487	4.2%	35,589	0.0%	0.29	5.62	121	
Citizens Bank		Nashville	38.6	11.31	0	11.26	258,537	-2.0%	228,380	0.0%	0.54	3.81	1,419	
Liberty First Bank		Monroe	47.7	11.30	0	11.53	111,154	-3.8%	94,426	0.0%	1.08	3.59	1,243	
Peoples State Bank & Trust		Baxley	25.3	11.30	0	11.57	78,121	3.7%	68,154	0.0%	1.44	4.98	1,130	
PeoplesSouth Bank		Colquitt	19.7	11.28	0	10.93	492,872	3.6%	407,674	0.0%	1.05	4.17	5,028	
SunMark Community Bank		Hawkinsville	32.2	11.24	0	10.38	221,066	3.4%	195,006	0.0%	1.27	4.38	2,630	
Atlantic National Bank		Brunswick	17.7	11.19	0	11.09	145,553	2.3%	125,110	0.0%	1.09	3.32	1,573	
Commercial Bank		Crawford	19.2	11.16	0	9.99	118,150	12.4%	96,966	0.0%	2.07	4.85	2,120	
Citizens Bank		Cairo	18.6	11.13	0	10.54	43,557	6.2%	38,925	0.0%	-0.06	3.04	-26	
Highland Commercial Bank		Marietta	8.4	11.11	0	11.22	122,470	1.9%	100,191	6.3%	0.69	3.83	840	
Mount Vernon Bank		Vidalia	6.0	11.04	0	10.67	130,500	0.1%	114,794	0.1%	1.11	3.55	1,439	
Bank of Dudley		Dublin	25.9	10.99	0	10.99	194,222	5.2%	172,723	0.0%	0.84	4.09	1,580	
Century Bank & Trust		Milledgeville	28.4	10.98	0	11.02	219,368	1.5%	192,487	0.0%	1.12	4.28	2,491	
Citizens Trust Bank		Atlanta	CZBS	26.7	10.96	0	12.22	395,238	2.0%	341,008	7.3%	0.48	3.56	1,959
First Bank of Georgia		Augusta	STBZ	19.0	10.92	0	11.01	516,959	0.2%	422,449	3.7%	0.65	3.68	3,344
North Georgia National Bank		Calhoun		39.8	10.91	0	11.30	117,360	2.1%	101,862	3.8%	1.17	3.27	1,360
Citizens Bank & Trust, Inc.		Trenton		14.9	10.88	0	10.84	93,522	3.8%	81,945	0.0%	0.81	5.13	749
KeyWorth Bank		Johns Creek		13.1	10.87	0	10.93	383,735	4.7%	332,778	0.0%	0.73	3.45	2,730
Bank of Alapaha		Alapaha		3.1	10.83	0	10.56	140,364	9.0%	125,123	0.0%	0.79	3.84	1,049
BankSouth		Greensboro		20.8	10.79	0	10.88	380,330	7.2%	308,086	0.0%	2.11	4.92	7,682
Georgia Commerce Bank		Atlanta		5.0	10.79	0	10.56	1,019,129	8.8%	859,581	1.0%	0.95	4.74	9,252
South Georgia Bank		Glennville		30.5	10.76	0	10.37	129,881	3.3%	113,338	0.0%	1.62	5.58	2,050
Citizens Bank of Washington County		Sandersville		17.3	10.71	0	11.03	204,645	-7.2%	165,578	0.0%	0.61	4.18	1,318
Northeast Georgia Bank		Lavonia		31.7	10.70	0	9.19	418,625	3.8%	373,499	0.0%	1.05	3.34	4,233
Southern Bank		Sardis		46.1	10.70	0	10.53	81,135	-2.0%	72,391	0.0%	0.41	5.25	336
Southeast First National Bank		Summerville		13.7	10.68	0	10.68	61,715	-4.4%	54,995	0.0%	0.27	2.79	173
Carver State Bank		Savannah		70.5	10.68	0	10.30	41,568	3.2%	33,657	7.9%	0.16	5.70	64
Altamaha Bank and Trust Company		Vidalia		15.5	10.62	0	10.38	148,819	-2.5%	133,212	0.0%	1.27	5.17	1,879
Family Bank		Pelham		23.3	10.58	0	10.46	87,551	-0.1%	78,011	0.0%	0.52	4.24	474
LaGrange Banking Company		LaGrange		12.6	10.58	0	10.51	142,593	14.0%	124,324	0.0%	0.32	3.90	447
Citizens Bank of Swainsboro		Swainsboro		25.4	10.52	0	10.35	153,475	1.1%	136,098	0.0%	1.01	4.56	1,513
Glennville Bank		Glennville		22.7	10.52	0	10.45	210,161	2.8%	187,085	0.0%	1.17	4.48	2,425
Morris Bank		Dublin		17.2	10.50	0	10.04	503,858	9.2%	433,400	15.1%	2.21	4.89	10,168
Colony Bank		Fitzgerald	CBAN	33.3	10.50	0	9.97	1,144,956	0.0%	985,053	2.7%	0.73	3.66	8,277
Atlantic Capital Bank		Atlanta		5.4	10.48	0	10.51	1,314,923	7.0%	1,108,531	9.4%	0.61	2.87	7,534
Community & Southern Bank		Atlanta		8.4	10.47	0	10.57	3,399,089	21.2%	2,881,026	2.3%	0.22	5.05	6,849

Georgia Companies, Texas Ratios < 75%		City	Top Level Ticker	Texas Ratio (%)	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets (%)	Total Deposits (\$000)	Brokered (%)	LTM ROAA (%)	NIM (FTE) (%)	LTM Net Income (\$000)
Citizens Community Bank	Hahira			11.0	10.45	0	10.47	125,817	-0.2%	112,493	0.0%	1.33	4.60	1,708
Queensborough National Bank & Trust	Louisville			33.4	10.42	0	10.19	842,864	0.8%	738,324	2.4%	0.69	3.97	5,689
First Bank of Coastal Georgia	Pembroke			22.6	10.36	0	11.19	125,063	0.0%	110,859	0.0%	0.43	3.59	544
Pinnacle Bank	Elberton			17.1	10.33	0	9.99	630,071	6.4%	549,419	1.1%	1.40	4.48	8,364
Century Bank of Georgia	Cartersville			21.8	10.30	0	10.64	153,300	-4.2%	135,532	0.6%	1.01	3.91	1,583
Wilcox County State Bank	Abbeville			25.8	10.28	0	10.08	81,754	-0.6%	73,301	0.0%	0.77	4.13	614
Mountain Valley Community Bank	Cleveland			41.0	10.25	0	10.29	163,611	7.5%	134,767	0.0%	0.56	3.86	895
Rabun County Bank	Clayton			55.7	10.23	0	10.29	151,216	-6.8%	127,329	1.6%	0.48	3.69	755
Bank of Hazlehurst	Hazlehurst			44.7	10.23	0	10.46	110,705	2.6%	96,110	0.0%	1.45	3.73	1,615
Claxton Bank	Claxton			30.8	10.20	0	9.44	114,103	5.4%	103,090	0.0%	0.64	4.48	703
South Georgia Banking Company	Tifton			15.2	10.20	0	9.94	460,892	26.4%	404,845	0.0%	1.22	4.01	5,403
United Bank	Zebulon			13.7	10.15	0	10.09	1,106,057	8.6%	986,950	0.0%	1.44	3.75	15,226
First National Community Bank	Chatsworth			39.7	10.08	0	10.14	129,105	7.1%	115,547	0.0%	1.03	4.07	1,283
First Landmark Bank	Marietta			17.2	10.05	0	10.12	434,018	97.2%	349,441	0.9%	0.67	3.95	1,768
National Bank of Georgia	Athens			17.3	10.04	0	9.82	361,642	10.0%	294,391	1.0%	1.13	3.96	4,002
Ameris Bank	Moultrie	ABCB		32.9	10.01	0	10.05	4,040,577	10.3%	3,432,017	0.1%	1.15	4.93	42,831
Greater Community Bank	Rome			26.1	9.99	0	10.19	122,362	2.7%	100,213	0.4%	0.49	4.82	612
Fidelity Bank	Norcross	LION		21.6	9.76	0	8.56	3,083,087	20.4%	2,465,530	4.6%	1.09	3.69	29,675
Bank of Edison	Edison			7.9	9.71	0	9.31	41,936	3.2%	36,735	0.0%	0.51	3.79	208
First American Bank and Trust Company	Athens			27.9	9.67	0	10.02	440,819	-11.7%	358,931	0.0%	0.60	3.12	2,811
Bank of Terrell	Dawson			24.2	9.65	0	9.51	144,623	-0.7%	130,363	0.0%	-0.07	4.46	-103
Citizens Bank of Americus	Americus			6.1	9.58	0	8.64	267,979	4.2%	241,155	0.0%	1.03	3.68	2,467
SunTrust Bank	Atlanta	STI		18.1	9.57	0	9.29	185,909,845	8.6%	143,269,869	4.7%	0.98	3.10	1,737,829
Brand Banking Company	Lawrenceville			39.8	9.55	0	10.98	1,865,454	10.5%	1,547,261	6.5%	0.51	3.92	9,262
Private Bank of Buckhead	Atlanta			33.9	9.50	0	9.20	245,738	20.8%	186,050	2.2%	0.85	4.80	1,931
Citizens Bank of Forsyth County	Cumming			29.7	9.48	0	9.68	231,513	3.6%	203,080	0.0%	0.92	3.82	2,124
Piedmont Bank	Norcross			22.5	9.46	0	11.59	426,363	21.1%	371,408	0.0%	0.82	4.11	3,178
Georgia Bank & Trust Company of Augusta	Augusta	SBFC		11.3	9.44	0	9.75	1,729,060	2.5%	1,468,532	12.8%	1.00	3.29	17,404
Pineland State Bank	Metter			47.2	9.42	0	9.86	53,607	-2.2%	48,081	0.0%	0.13	3.79	71
Geo. D. Warthen Bank	Sandersville			41.7	9.33	0	9.01	161,831	1.5%	138,551	0.0%	0.60	4.50	964
First State Bank of Randolph County	Cuthbert			8.7	9.33	0	8.82	72,177	0.8%	65,397	0.0%	0.57	3.24	414
Capital Bank	Fort Oglethorpe			13.7	9.32	0	9.60	113,129	0.2%	96,161	0.0%	0.57	4.25	653
United Community Bank	Blairsville	UCBI		10.2	9.25	0	10.72	7,530,159	1.9%	6,360,101	7.2%	1.04	3.43	77,086
Bank of Soperton	Soperton			21.8	9.24	0	8.50	39,140	13.4%	35,549	0.0%	1.30	5.30	482
Planters and Citizens Bank	Camilla			14.0	9.23	0	9.56	107,175	3.6%	96,551	0.0%	0.28	2.83	297
Alma Exchange Bank & Trust	Alma			62.3	9.21	0	9.55	81,979	-3.4%	73,928	0.0%	0.03	3.64	24



Georgia Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio (%)	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets (%)	Total Deposits (\$000)	Brokered (%)	LTM ROAA (%)	NIM (FTE) (%)	LTM Net Income (\$000)
		City											
S Bank	Glennville		29.6	9.18	0	10.52	94,408	-1.3%	83,798	0.0%	-0.82	4.22	-795
Southeastern Bank	Darien	SEBC	43.5	9.16	0	11.11	389,765	5.3%	345,395	0.0%	2.07	3.38	7,956
Oconee State Bank	Watkinsville		17.0	9.08	0	9.40	282,706	0.9%	255,304	0.0%	0.57	3.30	1,561
Peoples Bank of Talbotton	Talbotton		30.1	9.06	0	7.11	50,538	16.6%	45,986	7.6%	0.38	4.93	173
Peach State Bank & Trust	Gainesville		60.6	9.05	0	9.98	143,718	6.2%	124,688	0.0%	1.16	3.69	1,625
Waycross Bank & Trust	Waycross		19.6	8.96	0	8.98	206,131	5.0%	186,688	0.0%	0.44	3.54	889
Trust Bank	Lenox		42.2	8.91	0	8.59	35,252	11.0%	31,594	0.0%	0.28	6.13	89
Southwest Georgia Bank	Moultrie	SGB	3.5	8.81	0	8.82	373,629	0.1%	310,650	0.0%	0.78	3.98	2,972
Community Bank of the South	Smyrna		44.5	8.69	0	8.72	348,216	-0.6%	308,286	0.0%	1.45	4.17	5,031
AB&T National Bank	Albany	ALBY	12.0	8.55	0	11.87	145,194	6.8%	113,498	0.0%	5.86	3.79	7,426
Barwick Banking Company	Barwick		0.1	8.55	0	7.28	15,553	15.8%	14,418	0.0%	-0.36	1.64	-45
PrimeSouth Bank	Blackshear		56.1	8.52	0	8.97	326,172	-0.6%	293,768	0.3%	1.84	4.85	6,156
Flint Community Bank	Albany		23.4	8.49	0	8.28	170,632	10.3%	152,817	11.4%	0.90	4.01	1,419
Thomasville National Bank	Thomasville	THVB	7.8	8.46	0	8.07	649,718	9.7%	560,064	7.0%	1.42	3.54	8,477
PlantersFirst	Cordele		67.8	8.41	0	8.51	267,507	-3.6%	243,158	0.0%	1.53	4.22	4,184
Bank of Wrightsville	Wrightsville		34.2	8.38	0	7.74	53,403	2.8%	48,473	0.0%	0.14	3.14	75
HeritageBank of the South	Albany	HBOS	13.8	8.38	0	8.24	1,701,294	23.6%	1,326,085	8.1%	0.54	4.69	8,191
First Bank of Dalton	Dalton		31.3	8.34	0	8.25	196,055	4.5%	173,485	0.0%	1.06	4.15	2,032
SouthCrest Bank, N.A.	Tyrone	SCSG	24.5	8.17	0	8.67	561,582	265.9%	505,206	0.0%	-0.22	4.67	-1,224
Citizens Bank of Cochran	Cochran		53.3	8.14	0	9.99	75,714	7.4%	67,313	0.0%	-1.97	3.49	-1,485
Talbot State Bank	Fayetteville		60.5	8.10	0	8.20	70,580	3.2%	64,661	52.3%	0.43	3.79	299
First State Bank	Wrens		31.5	7.97	29	8.40	93,043	3.8%	84,896	0.0%	1.04	5.26	946
First Century Bank, National Associati	Gainesville		19.0	7.57	379	7.69	91,278	9.4%	80,730	0.0%	0.09	3.26	77
Peoples Bank	Lyons		12.2	7.22	564	7.55	72,137	42.9%	66,496	0.0%	0.37	4.11	221
Bank of Monticello	Monticello		50.5	6.50	1,441	6.62	94,481	3.2%	87,742	0.0%	1.10	3.95	1,054
First National Bank of Griffin	Griffin		37.4	4.82	7,545	4.60	239,540	1.3%	216,905	0.0%	0.59	3.23	1,404
Farmers State Bank	Lumpkin		46.0	3.84	1,847	4.09	47,217	5.1%	45,215	0.0%	-0.68	3.57	-305

Georgia Companies, Texas Ratios > 75%		Top Level Ticker	Texas Ratio (%)	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets (%)	Total Deposits (\$000)	Brokered (%)	LTM ROAA (%)	NIM (FTE) (%)	LTM Net Income (\$000)
		City											
Foothills Community Bank	Dawsonville		315.7	2.61	4,338	2.28	79,080	-11.6%	77,165	0.0%	0.27	4.53	226
Bank of Georgia	Peachtree City	GABA	422.2	3.06	15,319	4.17	309,168	-1.0%	286,118	0.0%	-0.76	3.48	-2,387
CornerstoneBank	Atlanta		241.2	3.10	12,160	2.98	248,011	-17.4%	210,687	0.0%	-0.39	3.02	-1,071
Gwinnett Community Bank	Duluth		446.3	3.14	18,472	3.01	374,298	-11.2%	342,101	0.0%	-0.45	2.28	-1,799
Farmers & Merchants Bank	Lakeland		313.7	3.48	24,797	3.32	552,594	-0.1%	532,432	0.0%	0.73	3.91	4,022
Northwest Georgia Bank	Ringgold		154.9	3.54	12,990	2.91	282,397	-20.3%	252,224	0.0%	-0.80	2.86	-2,687
Community Bank & Trust - West Georg	LaGrange		257.8	4.48	3,155	4.26	91,254	3.3%	87,082	0.0%	-1.42	3.88	-1,269
WestSide Bank	Hiram		455.7	4.75	3,709	5.08	112,127	-5.6%	106,037	0.0%	0.19	3.99	214
Affinity Bank	Atlanta		124.7	4.84	8,170	4.84	250,548	-10.1%	213,243	1.6%	0.33	2.73	881
F & M Bank and Trust Company	Manchester		177.4	4.87	2,551	4.85	81,500	7.0%	71,968	6.3%	-0.96	3.83	-750
Northside Bank	Adairsville		285.2	5.07	3,993	4.60	133,745	-1.3%	124,351	0.0%	-0.58	4.12	-780
Heritage Bank	Hinesville		190.1	5.50	13,161	5.03	540,320	-8.8%	509,863	4.1%	0.69	3.27	3,845
Farmers & Merchants Bank	Statesboro		99.0	5.73	3,560	5.78	156,057	-2.8%	145,397	0.0%	0.45	3.84	715
Georgia Heritage Bank	Dallas		147.0	5.73	1,584	5.50	70,546	8.2%	64,305	0.0%	2.23	4.49	1,522
First Chatham Bank	Savannah		179.8	5.84	8,126	5.74	374,092	-3.3%	337,260	0.0%	0.70	3.16	2,677
Legacy State Bank	Loganville		260.3	5.84	1,501	4.69	68,492	0.0%	59,622	0.0%	1.01	3.21	706
Citizens State Bank	Kingsland		168.4	5.85	1,308	6.90	59,881	0.8%	55,610	0.0%	-1.72	4.21	-1,044
First Southern Bank	Patterson		173.4	5.93	1,825	5.79	89,424	-6.2%	80,694	0.0%	0.06	4.57	54
Woodbury Banking Company	Woodbury		143.2	6.15	441	6.06	23,186	-3.1%	21,738	0.0%	-0.53	4.65	-125
Bank of Eastman	Eastman		217.0	6.19	3,488	6.43	187,419	-1.5%	161,788	0.0%	1.45	3.75	2,790
Citizens Bank & Trust Company	Eastman		82.8	6.61	1,764	6.44	129,145	-0.9%	117,443	0.0%	0.02	3.71	29
Providence Bank	Alpharetta		281.4	7.01	1,138	9.80	114,718	-3.2%	96,113	0.0%	0.51	3.28	615
Peoples Bank & Trust	Buford		178.9	7.05	2,624	6.99	273,424	-0.4%	253,859	0.0%	1.48	3.48	4,066
Heritage Bank	Jonesboro	CCFH	151.0	7.10	3,299	7.00	364,770	-1.3%	326,087	0.0%	0.09	3.97	333
Signature Bank of Georgia	Sandy Springs		204.5	7.21	765	6.79	98,089	1.2%	84,412	0.0%	-0.97	3.83	-919
Bank of Newington	Newington		90.7	7.28	602	5.55	82,110	10.3%	74,980	2.7%	1.21	4.57	966
Peoples Bank	Eatonton		130.9	7.52	655	7.47	134,949	5.6%	113,964	0.0%	-0.73	3.06	-967
First Covenant Bank	Commerce		120.4	7.88	194	8.25	158,059	4.5%	144,544	0.0%	0.37	4.40	608
Farmers Bank	Forsyth		128.1	7.91	60	7.91	63,111	2.6%	58,041	0.0%	-0.10	3.99	-65
Community Bank of Pickens County	Jasper		138.5	8.34	0	8.52	334,034	-0.7%	301,494	0.0%	0.88	4.05	3,024
Georgia Primary Bank	Atlanta		92.6	10.67	0	7.01	155,119	-15.8%	137,790	0.0%	-0.48	3.79	-812
Farmers & Merchants Bank	Eatonton		86.2	11.11	0	11.66	201,048	-0.3%	160,135	0.0%	-0.06	3.49	-122

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		City											
First Federal Savings and Loan Associat	Morehead		16.9	27.85	0	27.90	33,373	-5.4%	23,829	0.0%	0.17	3.64	59
Blue Grass Federal Savings and Loan A	Paris		18.6	27.04	0	27.04	40,268	-0.6%	29,307	0.0%	-0.12	3.94	-47
Citizens Federal Savings and Loan Assc	Covington		0.0	26.99	0	26.99	35,389	-1.5%	23,860	0.0%	0.48	3.15	173
Jackson County Bank	McKee		4.2	25.07	0	25.46	127,416	-1.5%	89,959	0.0%	1.14	3.89	1,515
Bank of Ohio County, Inc.	Beaver Dam		3.8	21.67	0	21.34	93,483	3.0%	72,985	0.0%	2.13	4.13	1,928
First Federal Savings and Loan Associat	Hazard	KFFB	16.9	21.38	0	21.38	75,944	-8.4%	55,629	0.0%	0.38	3.53	308
Kentucky Farmers Bank Corporation	Ashland		7.7	21.22	0	23.55	175,129	1.8%	133,347	0.0%	2.52	5.70	4,268
Farmers Bank	Hardinsburg		3.4	20.37	0	20.58	103,845	1.3%	81,388	0.0%	1.76	4.66	1,862
Security Bank and Trust Company	Maysville		4.3	19.97	0	19.99	51,998	2.5%	40,310	0.0%	1.05	3.48	539
Peoples Bank & Trust Company	Owenton		13.6	19.63	0	20.58	55,919	-5.5%	42,328	0.0%	1.25	4.95	720
Hart County Bank and Trust Company	Munfordville		0.0	19.52	0	19.64	27,490	1.0%	21,985	0.0%	0.96	4.66	259
Dixon Bank	Dixon		3.4	19.35	0	19.15	87,759	2.0%	70,636	0.0%	0.86	2.82	754
Bankers' Bank of Kentucky, Inc.	Frankfort		0.0	19.20	0	14.66	85,025	19.4%	59,867	0.0%	0.49	3.58	322
River City Bank, Inc.	Louisville		5.4	18.83	0	18.58	276,945	0.3%	201,523	0.0%	1.45	3.81	4,234
First & Peoples Bank and Trust Compar	Russell		5.9	18.42	0	17.50	198,995	1.0%	162,228	0.0%	0.22	3.42	446
First Guaranty Bank	Martin		6.7	17.99	0	18.47	54,847	-11.8%	42,589	0.0%	0.81	3.06	467
Farmers Deposit Bank	Cynthiana		13.5	17.47	0	17.37	138,280	2.5%	110,979	0.0%	1.51	3.30	2,085
Clinton Bank	Clinton		3.5	17.36	0	17.34	62,208	3.1%	43,582	1.7%	0.97	3.70	590
Citizens Bank & Trust Company	Campbellsvill		21.2	17.23	0	16.95	182,093	2.8%	144,517	0.0%	1.18	4.16	2,111
Bank of Maysville	Maysville		4.1	17.09	0	17.03	116,025	-1.1%	92,580	0.0%	0.85	3.65	1,003
Metro Bank	Louisville		4.5	16.96	0	16.04	33,748	1.1%	28,102	15.4%	0.12	2.51	38
Citizens Bank	Hartford		7.8	16.91	0	14.33	32,374	18.8%	27,337	0.0%	-0.01	0.29	-3
Farmers Bank and Trust Company Prin	Princeton		5.6	16.36	0	15.86	118,758	3.3%	96,611	0.0%	1.61	4.04	1,854
Lincoln National Bank of Hodgenville	Hodgenville		2.4	15.98	0	16.00	181,973	5.6%	143,062	0.0%	1.00	4.13	1,767
First National Bank of Manchester	Manchester		10.0	15.91	0	16.63	139,818	-4.2%	116,115	0.0%	0.52	3.37	750
Louisa Community Bank	Louisa		14.7	15.64	0	15.49	31,115	5.9%	23,544	15.2%	1.23	4.64	366
Commercial Bank of Grayson	Grayson		1.6	15.39	0	15.22	168,447	3.4%	141,799	0.0%	0.47	3.88	774
First Federal Savings Bank of Frankfort	Frankfort	KFFB	19.8	15.29	0	15.31	228,303	-3.2%	152,985	0.0%	0.78	4.25	1,812
Farmers National Bank of Scottsville	Scottsville		5.2	15.22	0	15.49	245,941	0.1%	198,960	0.0%	0.85	3.83	2,083
Home Savings Bank, FSB	Ludlow		4.6	15.19	0	15.19	27,384	-2.8%	21,302	0.0%	0.33	3.37	91
Town Square Bank	Ashland	PBSK	11.7	15.07	0	15.19	414,518	43.5%	325,939	0.0%	0.77	4.23	3,044
Leitchfield Deposit Bank & Trust Comp	Leitchfield		9.1	14.84	0	15.15	118,077	6.1%	89,377	0.0%	1.34	4.28	1,573
Kentucky Home Bank, Inc.	Bardstown		13.5	14.67	0	14.58	110,359	0.4%	86,377	0.0%	0.89	4.00	975
Bank of the Bluegrass & Trust Co.	Lexington		9.6	14.08	0	14.02	214,404	-1.9%	177,084	1.0%	1.27	4.18	2,744
Citizens Deposit Bank of Arlington, Inc.	Arlington		2.1	13.80	0	14.17	180,103	3.6%	133,336	21.9%	1.69	3.81	2,969
Commonwealth Community Bank, Inc.	Hartford		1.4	13.72	0	14.51	149,927	-0.9%	118,829	0.0%	1.30	3.96	1,972

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		City											
Farmers Bank of Milton	Milton		19.8	13.69	0	13.96	223,626	1.1%	190,004	0.0%	0.76	3.44	1,718
Farmers Bank and Trust Company	Marion		4.0	13.67	0	13.76	138,670	0.4%	101,854	0.0%	2.24	5.29	3,060
First National Bank of Jackson	Jackson		2.3	13.63	0	13.74	108,349	5.8%	92,673	0.0%	0.19	2.93	200
Cumberland Security Bank, Inc.	Somerset		11.8	13.49	0	13.54	164,068	1.8%	137,610	0.0%	2.26	4.59	3,672
Springfield State Bank	Springfield		1.4	13.48	0	12.85	288,342	3.1%	210,271	0.0%	1.11	3.54	3,082
Elkton Bank & Trust Company	Elkton		1.6	13.43	0	13.54	130,081	3.7%	103,551	0.0%	1.16	4.13	1,516
Edmonton State Bank	Edmonton		4.9	13.43	0	13.69	452,436	-0.1%	366,632	0.0%	1.44	3.74	6,528
Bedford Loan & Deposit Bank	Bedford		19.7	13.21	0	13.55	87,252	0.8%	73,142	0.0%	0.49	3.93	437
Victory Community Bank	Fort Mitchell		14.7	13.06	0	13.20	162,765	2.3%	121,797	0.0%	2.21	3.09	3,514
Fredonia Valley Bank	Fredonia		14.9	13.03	0	12.80	77,674	1.3%	60,688	0.0%	0.99	4.52	741
Citizens Bank	Hickman		9.9	13.01	0	13.35	109,429	0.6%	89,210	6.7%	1.32	4.33	1,456
First United Bank and Trust Company	Madisonville		2.8	12.65	0	13.78	202,762	1.6%	153,816	0.0%	1.71	4.48	3,466
Carrollton Federal Bank	Carrollton		2.1	12.60	0	12.73	35,983	1.6%	27,463	0.0%	0.23	3.82	80
Peoples Bank of Bullitt County	Shepherdsvill		29.3	12.60	0	12.34	233,616	4.5%	203,917	0.0%	0.76	3.22	1,752
Casey County Bank	Liberty		28.6	12.56	0	12.80	163,803	2.5%	138,697	0.0%	0.65	4.46	1,059
Citizens Bank of Cumberland County	Burkesville		14.9	12.56	0	12.76	69,484	-1.2%	57,421	0.0%	1.79	4.85	1,259
First National Bank of Russell Springs	Russell Spring		29.2	12.49	0	12.67	203,372	4.4%	176,124	0.0%	0.59	3.90	1,185
Taylor County Bank	Campbellsvill		8.9	12.49	0	12.35	165,474	-1.2%	137,393	0.0%	2.15	4.66	3,621
Republic Bank & Trust Company	Louisville	RBCAA	17.5	12.21	0	12.12	3,742,760	15.0%	2,192,178	5.1%	0.85	3.49	30,144
Paducah Bank and Trust Company	Paducah		10.7	12.19	0	12.68	545,917	0.4%	400,899	6.7%	1.95	4.48	10,466
South Central Bank, Inc.	Glasgow		13.6	12.10	0	11.98	282,977	3.6%	243,127	0.0%	0.69	3.79	1,930
United Citizens Bank of Southern Kentu	Columbia		32.0	12.03	0	11.94	132,049	-1.2%	115,470	0.0%	0.85	4.41	1,134
Pinnacle Bank, Inc.	Vanceburg		7.2	12.01	0	11.68	47,895	13.3%	35,639	2.8%	0.69	5.17	307
Bank of Edmonson County	Brownsville		16.8	11.96	0	11.94	199,287	0.9%	169,023	0.0%	1.51	4.04	3,008
Forcht Bank, National Association	Lexington		24.0	11.96	0	11.98	948,996	-0.2%	780,335	0.0%	0.82	4.13	7,744
United Cumberland Bank	Whitley City		32.3	11.87	0	11.87	275,939	101.0%	225,628	0.3%	1.18	4.90	2,905
Inez Deposit Bank	Inez		9.8	11.84	0	12.07	149,656	-7.8%	131,178	0.0%	0.34	3.12	530
First Farmers Bank and Trust Company	Owenton		21.7	11.80	0	11.76	113,960	1.6%	93,531	1.1%	1.24	4.45	1,396
United Citizens Bank & Trust Company	Campbellsbur		4.0	11.71	0	11.31	105,486	6.0%	79,420	0.0%	0.72	3.62	737
Citizens National Bank of Paintsville	Paintsville	CZNL	18.0	11.67	0	11.04	567,715	6.3%	458,285	0.0%	1.05	3.64	5,507
First National Bank of Carrollton	Carrollton		15.7	11.60	0	11.42	101,422	1.9%	87,381	0.0%	1.49	3.86	1,503
Bank of Harlan	Harlan		13.9	11.57	0	11.82	126,345	3.5%	108,309	0.0%	0.38	3.72	473
Citizens National Bank of Somerset	Somerset		31.5	11.52	0	10.90	351,196	3.6%	291,973	0.0%	1.37	3.76	4,698
Bluegrass Community Bank	Danville		13.5	11.50	0	11.35	64,825	6.8%	53,255	0.0%	0.93	3.64	584
Community Trust Bank, Inc.	Pikeville	CTBI	26.4	11.47	0	11.50	3,699,771	3.9%	2,882,344	0.0%	1.14	3.99	41,787
Sacramento Deposit Bank	Sacramento		3.5	11.45	0	11.34	71,444	1.1%	60,740	0.0%	1.85	4.89	1,307

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		City												
Commercial Bank		West Liberty	5.1	11.43	0	11.04	149,796	4.4%	107,845	0.0%	2.23	3.61	3,119	
Peoples Bank MT. Washington		Mount Washi	58.6	11.42	0	11.53	79,452	2.9%	69,869	0.0%	0.89	4.32	689	
Farmers Bank		Nicholasville	13.0	11.38	0	11.30	111,145	3.1%	97,810	0.0%	0.58	4.25	626	
United Community Bank of West Kentu		Morganfield	0.9	11.29	0	11.39	219,906	3.9%	175,008	0.0%	1.55	4.28	3,401	
Peoples Bank		Taylorsville	33.4	11.19	0	11.87	111,226	0.8%	93,908	0.0%	1.37	3.72	1,489	
Bank of Hindman		Hindman	10.7	11.13	0	10.77	171,307	2.7%	140,289	0.0%	0.82	3.02	1,391	
Sebree Deposit Bank		Sebree	1.8	11.12	0	11.20	23,170	0.0%	20,033	0.0%	-0.35	3.10	-82	
Bank of Clarkson		Clarkson	6.2	11.11	0	10.89	118,123	-0.1%	102,376	0.0%	1.18	3.62	1,380	
Franklin Bank & Trust Company		Franklin	8.3	11.11	0	11.10	386,597	6.8%	318,951	0.3%	0.92	4.13	3,364	
PBK Bank, Inc.		Stanford	35.7	11.11	0	11.27	103,051	-1.8%	88,681	0.0%	0.50	3.94	530	
United Bank & Trust Company		Versailles	FFKT	44.4	11.08	0	12.03	524,293	-2.9%	390,052	0.0%	0.50	3.36	2,617
Bank of Jamestown		Jamestown	24.9	11.05	0	10.84	168,631	-0.3%	131,862	0.0%	0.64	3.80	1,078	
Farmers National Bank of Lebanon		Lebanon	11.4	11.02	0	10.91	102,467	3.1%	90,443	0.0%	0.57	3.66	576	
Town & Country Bank and Trust Comp		Bardstown	27.0	11.01	0	11.12	252,480	-1.2%	222,995	0.0%	1.04	3.63	2,649	
Eclipse Bank, Inc.		Louisville	6.4	11.01	0	11.67	141,337	2.6%	117,509	14.0%	0.46	3.75	648	
Salyersville National Bank		Salyersville	4.0	10.99	0	11.10	136,631	15.9%	96,993	0.0%	0.74	3.42	944	
Heritage Bank USA, Inc.		Hopkinsville	HFBC	7.5	10.98	0	11.38	932,319	-3.6%	731,807	5.1%	0.32	3.20	3,023
Owingsville Banking Company		Owingsville	31.4	10.93	0	8.85	62,101	-1.7%	53,201	0.0%	0.22	4.93	137	
Peoples Bank of Kentucky, Inc.		Flemingsburg	14.2	10.92	0	11.05	259,744	1.9%	218,797	0.0%	0.91	4.10	2,368	
Century Bank of Kentucky, Inc.		Lawrenceburg	62.5	10.88	0	10.62	110,012	1.7%	90,629	0.0%	1.64	4.03	1,780	
Citizens Union Bank of Shelbyville		Shelbyville	31.4	10.81	0	12.15	524,620	0.2%	417,004	3.0%	0.73	4.12	3,826	
Home Federal Bank Corporation		Middlesboro	HFBA	20.9	10.78	0	10.70	334,863	0.0%	258,453	0.0%	0.65	4.04	2,200
First State Bank		Irvington	1.3	10.75	0	10.58	166,059	1.0%	146,007	0.0%	1.05	3.61	1,718	
Heritage Bank, Inc.		Erlanger	34.0	10.71	0	10.76	524,268	6.0%	443,586	3.3%	1.07	4.31	5,424	
Bank of the Mountains, Inc.		West Liberty	14.9	10.71	0	10.69	65,947	0.0%	57,039	0.0%	0.65	5.66	432	
Bank of Buffalo		Buffalo	9.2	10.69	0	10.83	72,922	3.5%	61,101	17.5%	2.45	4.35	1,759	
Kentucky Neighborhood Bank		Elizabethtown	27.6	10.65	0	10.90	132,171	2.7%	107,332	5.2%	0.83	4.41	1,079	
First National Bank of Brooksville		Brooksville	10.4	10.64	0	10.55	63,313	0.8%	52,467	0.0%	0.61	3.44	389	
Citizens National Bank of Lebanon		Lebanon	0.7	10.60	0	10.10	114,467	1.2%	97,211	0.0%	1.23	3.08	1,417	
West Point Bank		Radcliff	10.7	10.52	0	10.19	161,530	0.9%	80,860	0.0%	0.87	3.25	1,369	
Farmers National Bank of Danville		Danville	BYLB	16.7	10.50	0	10.83	448,110	0.4%	383,584	0.1%	0.95	3.57	4,200
First National Bank of Muhlenberg Cou		Central City	7.8	10.49	0	10.79	148,317	3.0%	112,637	2.2%	0.94	3.65	1,414	
Bank of Kentucky, Inc.		Crestview Hil	BKYF	10.8	10.34	0	10.24	1,930,114	4.0%	1,619,665	0.0%	1.10	3.39	20,262
King Southern Bank		Chaplin	11.2	10.33	0	10.40	182,553	2.0%	128,377	0.0%	1.51	4.78	2,728	
Whitaker Bank, Inc.		Lexington	49.2	10.33	0	10.54	1,371,264	-1.0%	1,119,544	0.1%	0.30	3.72	4,101	
Farmers Deposit Bank		Middleburg	8.1	10.31	0	10.47	46,503	-3.0%	38,398	0.0%	1.06	4.47	503	

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First Commonwealth Bank of Prestonsburg	Prestonsburg		5.1	10.30	0	10.61	303,249	0.2%	228,284	0.0%	1.40	3.59	4,162
Citizens Bank	Mount Vernon		11.7	10.28	0	10.42	140,898	1.0%	113,902	0.0%	0.96	4.36	1,355
Cumberland Valley National Bank & Trust	London		17.9	10.26	0	10.58	417,945	4.4%	362,255	0.0%	0.23	3.38	953
First National Bank and Trust	London		11.9	10.25	0	11.11	216,122	5.7%	175,693	0.0%	0.58	3.81	1,222
First National Bank of Grayson	Grayson		10.5	10.24	0	10.15	215,532	5.3%	189,901	0.0%	1.08	3.99	2,289
Winchester Federal Bank	Winchester		3.4	10.23	0	10.57	163,499	0.1%	96,218	0.0%	1.39	3.15	2,196
Peoples Bank	Lebanon		8.2	10.23	0	9.93	54,155	3.7%	46,586	0.0%	0.77	3.73	400
Monticello Banking Company	Monticello		13.1	10.19	0	10.43	531,673	-2.6%	474,763	0.4%	1.02	4.16	5,591
Madison Bank	Richmond		35.2	10.11	0	10.21	122,557	-3.1%	101,764	0.0%	0.44	3.85	534
Citizens Bank of Northern Kentucky, Inc.	Newport	FFKT	30.9	10.11	0	9.90	254,248	0.7%	208,525	0.0%	0.05	3.75	117
Traditional Bank, Inc.	Mount Sterling		18.5	10.05	0	10.53	1,167,564	2.4%	954,278	21.1%	1.64	3.81	18,642
Stock Yards Bank & Trust Company	Louisville	SYBT	6.1	10.04	0	9.83	2,561,014	7.4%	2,126,616	0.3%	1.51	3.74	36,092
Bank of Columbia	Columbia		33.8	10.04	0	10.02	124,751	-1.8%	108,567	0.0%	0.71	4.13	900
Magnolia Bank	Hodgenville		4.5	10.03	0	9.80	164,706	14.3%	130,411	6.9%	1.15	3.85	1,727
Commonwealth Bank and Trust Company	Louisville		12.6	9.99	0	9.68	822,125	11.7%	669,692	5.6%	1.00	3.49	7,820
Peoples Bank & Trust Company of Madison	Berea		52.0	9.98	0	10.97	381,928	0.5%	289,640	1.9%	0.23	3.93	886
Lewisburg Banking Company	Lewisburg		5.5	9.98	0	9.98	112,500	7.2%	91,898	0.0%	1.53	3.84	1,692
Farmers State Bank	Booneville		19.0	9.89	0	10.68	52,559	-0.9%	43,804	0.0%	0.88	4.06	464
Central Bank & Trust Company	Lexington		27.5	9.88	0	10.07	1,938,519	0.9%	1,619,513	0.6%	0.86	3.99	16,467
Citizens First Bank, Inc.	Bowling Green	CZFC	11.3	9.78	0	9.84	412,921	0.7%	342,572	0.3%	0.86	3.95	3,561
Bank of Lexington, Inc.	Lexington		5.7	9.77	0	9.59	241,702	12.1%	198,665	1.6%	0.83	3.83	1,893
Peoples Bank	Marion		20.2	9.75	0	10.15	36,314	0.6%	30,590	0.0%	0.68	4.81	244
Hancock Bank and Trust Company	Hawesville		35.9	9.74	0	9.95	275,154	-7.6%	242,822	0.0%	-0.21	3.68	-608
Farmers & Traders Bank of Campton	Campton		17.3	9.71	0	10.34	46,321	0.2%	39,114	0.0%	0.63	4.20	295
United Southern Bank	Hopkinsville		21.8	9.60	0	9.36	266,613	6.4%	228,263	0.0%	0.66	4.03	1,689
First & Farmers National Bank, Inc.	Somerset		19.4	9.59	0	10.14	489,107	5.2%	412,181	0.0%	0.70	3.88	3,369
Central Bank of Jefferson County	Lexington		17.3	9.58	0	10.47	184,388	-7.5%	153,276	0.0%	0.28	3.30	538
Field & Main Bank	Henderson		1.6	9.50	0	9.57	260,552	0.7%	207,804	0.0%	1.04	4.29	2,698
First Kentucky Bank, Inc.	Mayfield		5.9	9.50	0	9.55	371,644	-0.9%	306,957	4.1%	1.22	3.95	4,524
First Southern National Bank	Lancaster		11.5	9.45	0	9.53	683,163	-2.6%	597,081	0.0%	0.91	3.96	6,214
First Citizens Bank	Elizabethtown	FFKT	29.6	9.44	0	9.56	311,752	-2.2%	268,635	0.0%	2.09	3.66	6,642
Farmers Bank & Capital Trust Company	Frankfort	FFKT	26.7	9.40	0	10.01	686,948	-0.3%	554,664	0.0%	1.05	3.26	7,327
Alliance Banking Company	Winchester		40.8	9.39	0	9.46	60,933	-1.2%	51,757	0.0%	-0.44	3.78	-267
American Bank & Trust Company, Inc.	Bowling Green		11.6	9.36	0	9.38	261,093	2.6%	235,701	0.0%	1.50	4.16	3,880
Hometown Bank of Corbin, Inc.	Corbin		21.3	9.24	0	9.44	138,796	5.9%	115,485	0.0%	0.38	4.18	511
Citizens Deposit Bank & Trust	Vanceburg	PFBI	6.8	9.20	0	9.38	373,064	2.6%	324,672	0.0%	1.14	3.78	4,278

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		City											
Peoples Exchange Bank	Stanton		18.3	9.19	0	9.06	336,096	4.8%	272,626	0.0%	0.83	4.19	2,684
Community Financial Services Bank	Benton		12.2	9.16	0	9.14	726,055	13.4%	640,514	9.3%	0.99	4.25	6,740
Citizens Bank & Trust Co. of Jackson	Jackson		21.3	9.14	0	8.96	143,090	8.9%	126,020	9.0%	0.89	4.56	1,212
First State Financial, Inc.	Middlesboro		58.2	9.11	0	9.62	342,575	-6.2%	306,781	1.1%	-0.87	4.01	-3,120
First Community Bank of the Heartland	Clinton		3.3	9.07	0	9.28	173,952	46.9%	145,170	8.5%	1.14	4.21	1,798
Auburn Banking Company	Auburn		15.9	9.06	0	8.22	72,937	0.9%	59,775	0.0%	1.80	4.09	1,337
Planters Bank, Inc.	Hopkinsville		1.9	9.03	0	9.27	856,847	9.3%	674,056	13.5%	1.57	3.86	12,647
Morgantown Bank & Trust Company, L	Morgantown		6.6	9.02	0	8.98	157,421	3.6%	133,015	0.0%	0.61	3.96	960
Cecilian Bank	Cecilia		17.2	8.86	0	9.09	586,632	3.8%	475,831	0.0%	0.90	3.60	5,211
Bank of Caneyville	Caneyville		3.2	8.83	0	8.75	50,181	1.6%	45,704	0.0%	0.91	2.65	456
First Capital Bank of Kentucky	Louisville	FCBE	17.3	8.83	0	8.90	503,552	6.3%	371,723	18.0%	0.49	3.32	2,437
Murray Bank	Murray		5.1	8.80	0	8.97	265,243	6.6%	238,167	0.0%	0.88	3.20	2,260
Meade County Bank	Brandenburg		2.1	8.75	0	8.62	183,494	10.4%	152,515	0.0%	1.08	3.36	1,891
Kentucky Federal Savings and Loan Ass	Covington		16.4	8.74	0	8.76	35,640	-6.8%	31,269	0.0%	0.02	3.23	6
Peoples Bank & Trust Company of Haz	Hazard		35.3	8.62	0	8.59	281,405	1.5%	255,298	0.0%	0.58	4.07	1,643
Hyden Citizens Bank	Hyden		11.2	8.62	0	9.32	130,138	2.5%	99,174	0.0%	0.95	4.39	1,204
Citizens Guaranty Bank	Irvine		26.4	8.61	0	8.52	139,201	3.5%	106,712	0.0%	0.47	4.35	636
First Security Bank of Kentucky	Central City		3.4	8.59	0	8.12	98,976	12.1%	83,959	0.0%	1.02	4.91	953
Commonwealth Bank, FSB	Mount Sterling		17.8	8.46	0	8.46	19,534	1.4%	14,931	0.0%	-1.14	4.35	-220
Peoples Bank and Trust Company of Cl	Albany		30.4	8.45	0	8.52	32,060	1.5%	29,033	0.0%	0.49	5.12	159
Kentucky Bank	Paris	KTYB	23.1	8.44	0	8.23	854,298	10.9%	656,444	0.4%	0.89	3.77	7,066
Bank of Cadiz and Trust Company	Cadiz		12.9	8.28	0	8.31	107,470	3.6%	92,814	0.0%	0.99	3.62	1,050
Wilson & Muir Bank & Trust Company	Bardstown		6.2	8.18	0	8.13	457,455	2.6%	389,402	0.0%	1.39	3.67	6,114
Citizens Bank	Morehead		13.3	8.04	0	8.05	126,501	6.7%	104,153	0.0%	0.83	4.11	1,008
Independence Bank of Kentucky	Owensboro		2.4	8.03	0	7.69	1,569,868	13.7%	1,262,930	4.4%	1.54	4.40	22,147
FNB Bank, Inc.	Mayfield		9.4	8.02	0	8.25	419,880	2.6%	362,312	7.0%	1.07	3.94	4,375
First Security Bank, Inc.	Owensboro	FIIT	8.8	7.96	218	7.69	546,102	14.4%	416,671	0.0%	0.73	3.71	3,695
1st Trust Bank, Inc.	Hazard		21.4	7.81	364	7.48	195,377	25.5%	177,043	7.3%	0.69	3.84	1,173

Kentucky Companies, Texas Ratios > 75%		Top Level Ticker	Texas Ratio (%)	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets (%)	Total Deposits (\$000)	Brokered (%)	LTM ROAA (%)	NIM (FTE) (%)	LTM Net Income (\$000)
Citizens Commerce National Bank	Versailles		77.7	5.19	6,039	4.64	213,856	2.5%	174,328	0.0%	0.05	3.11	116
PBI Bank, Inc.	Louisville	PBIB	149.9	5.78	22,848	5.64	1,016,665	-5.4%	928,116	0.0%	-0.85	3.18	-8,862
American Founders Bank, Inc.	Lexington		122.2	6.49	4,237	3.84	290,973	5.4%	255,297	0.7%	-0.21	3.51	-578



Maryland Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio (%)	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets (%)	Total Deposits (\$000)	Brokered (%)	LTM ROAA (%)	NIM (FTE) (%)	LTM Net Income (\$000)
		City											
Rosedale Federal Savings and Loan Ass	Baltimore		13.6	23.94	0	23.94	798,890	1.6%	606,962	0.0%	1.34	3.80	10,680
Homewood Federal Savings Bank	Baltimore		5.0	22.47	0	22.36	64,350	-6.6%	49,887	0.0%	0.87	3.54	585
Saint Casimir's Savings Bank	Baltimore		0.9	21.65	0	21.34	95,305	-2.6%	73,659	0.0%	-0.36	2.16	-352
Kosciuszko Federal Savings Bank	Baltimore		7.1	20.92	0	20.95	12,044	-4.1%	9,501	0.0%	0.17	3.78	21
Madison Bank of Maryland	Forest Hill	MBCQ	30.7	17.00	0	17.00	150,517	4.1%	106,947	0.0%	-0.93	2.86	-1,318
Calvin B. Taylor Banking Company of H	Berlin	TYCB	12.0	16.08	0	16.74	447,427	0.8%	366,341	0.0%	1.00	3.24	4,496
Fairmount Bank	Rosedale	FMTB	11.7	15.50	0	15.34	77,375	1.8%	53,214	0.0%	0.23	3.90	177
Liberty Bank of Maryland	Baltimore		20.6	15.49	0	15.93	38,160	-4.6%	30,951	0.0%	0.05	3.43	19
Hamilton Bank	Towson	HBK	18.8	15.27	0	15.70	280,721	-3.4%	227,661	0.1%	-0.25	2.89	-728
Fraternity Federal Savings and Loan As	Baltimore	FRTR	12.0	14.57	0	14.53	163,409	-1.8%	118,708	0.0%	0.05	2.84	84
Severn Savings Bank, FSB	Annapolis	SVBI	35.0	13.84	0	13.84	773,050	-2.8%	548,394	0.5%	0.52	3.33	4,120
First Shore Federal Savings and Loan A	Salisbury		20.1	13.64	0	13.71	295,614	1.8%	244,758	0.0%	0.58	3.42	1,699
Jarrettsville Federal Savings and Loan A	Jarrettsville		19.8	13.50	0	13.30	115,741	-3.7%	90,260	0.0%	-0.36	3.10	-425
Arundel Federal Savings Bank	Glen Burnie		4.8	13.02	0	13.03	466,354	-0.3%	402,616	0.0%	0.24	2.60	1,110
Midstate Community Bank	Baltimore		31.0	13.00	0	12.96	176,984	-0.1%	153,007	0.0%	0.54	2.96	956
Bay Bank, FSB	Lutherville	BYBK	22.2	12.94	0	13.28	480,013	14.5%	387,942	2.3%	0.69	5.40	3,161
Hopkins Federal Savings Bank	Baltimore		15.6	12.58	0	13.24	256,497	-13.0%	221,724	0.0%	0.41	2.43	1,107
American Bank	Bethesda	ABKH	15.7	12.46	0	12.46	395,549	-3.7%	273,014	0.1%	0.35	2.00	1,494
Middletown Valley Bank	Middletown		13.9	12.17	0	11.91	175,349	9.4%	151,158	0.7%	0.30	3.59	507
Community Bank of the Chesapeake	Waldorf	TCFC	21.7	12.10	0	11.73	1,081,084	5.8%	869,233	9.6%	0.74	3.71	7,634
Kopernik Federal Bank	Baltimore		39.0	11.93	0	11.92	68,433	-3.8%	60,189	1.7%	0.73	3.36	504
CFG Community Bank	Baltimore		2.9	11.76	0	12.10	591,245	22.9%	514,738	12.0%	1.74	5.05	9,490
North Arundel Savings Bank, FSB	Pasadena		19.3	11.48	0	11.47	42,960	4.0%	37,424	0.0%	0.59	3.94	252
First United Bank & Trust	Oakland	FUNC	30.9	11.43	0	10.87	1,327,227	0.0%	983,059	0.4%	0.42	3.17	5,645
1880 Bank	Cambridge	DLMV	37.3	11.32	0	11.41	191,843	0.7%	165,710	0.0%	0.66	3.29	1,264
EagleBank	Bethesda	EGBN	6.8	11.09	0	10.31	5,230,016	39.3%	4,357,179	21.0%	1.37	4.58	56,272
Chesapeake Bank of Maryland	Baltimore		13.9	11.05	0	12.15	169,888	-5.7%	148,096	0.0%	0.29	3.30	506
Farmers Bank of Willards	Willards		65.6	10.92	0	11.17	304,062	0.6%	237,593	0.0%	0.47	4.47	1,450
County First Bank	La Plata	CUMD	42.2	10.86	0	11.11	209,480	0.7%	184,210	4.0%	0.33	3.51	696
Queenstown Bank of Maryland	Queenstown		30.8	10.77	0	10.97	438,053	-0.8%	388,213	0.1%	0.83	3.96	3,702
Harford Bank	Aberdeen	HFBK	32.2	10.72	0	10.67	303,726	-2.4%	241,212	0.7%	0.93	4.07	2,815
Maryland Financial Bank	Towson		18.7	10.63	0	7.63	56,844	-8.6%	33,499	1.6%	0.07	3.48	41
Bay-Vanguard FSB (MHC)	Sparrows Poi	BVFL	37.5	10.58	0	11.50	170,983	-4.7%	145,019	0.0%	0.46	4.25	809
Easton Bank & Trust Company	Easton	EASB	38.3	10.52	0	10.80	133,295	-6.9%	112,105	0.6%	0.55	4.22	775
Bank of Ocean City	Ocean City		4.6	10.45	0	10.91	244,954	9.3%	216,551	10.4%	0.89	3.51	2,105
First Mariner Bank	Baltimore		45.1	10.40	0	6.15	832,470	-18.0%	690,129	0.0%	-1.13	2.43	-10,473

Maryland Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio (%)	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets (%)	Total Deposits (\$000)	Brokered (%)	LTM ROAA (%)	NIM (FTE) (%)	LTM Net Income (\$000)
		City											
Frederick County Bank	Frederick	FCBI	13.5	10.18	0	10.01	341,869	7.9%	286,892	5.3%	0.57	3.71	1,889
Farmers and Merchants Bank	Upperco	FMFG	2.7	10.16	0	10.13	322,787	7.7%	261,232	2.9%	1.15	4.55	3,574
Sandy Spring Bank	Olney	SASR	8.1	10.11	0	9.82	4,394,299	7.1%	3,074,466	0.0%	0.93	3.44	38,973
Regal Bank & Trust	Owings Mills	RGBM	18.4	9.78	0	9.65	136,648	-4.4%	107,079	9.3%	0.03	3.85	43
Chesapeake Bank & Trust Company	Chestertown	CPKB	41.6	9.68	0	9.71	102,049	-0.1%	65,479	0.0%	1.59	3.64	1,525
Bank of Delmarva	Salisbury	DBCP	41.2	9.60	0	9.96	447,797	7.7%	379,196	6.3%	0.84	4.07	3,641
Colombo Bank	Rockville	IFSB	36.4	9.49	0	10.01	200,842	1.1%	145,156	22.6%	-0.76	3.08	-1,520
Columbia Bank	Columbia	FULT	10.0	9.43	0	9.31	2,091,215	6.6%	1,642,628	0.4%	0.79	3.46	16,029
Capital Bank, National Association	Rockville		11.9	9.41	0	8.95	612,713	26.1%	502,214	16.5%	1.25	5.58	6,735
Old Line Bank	Bowie	OLBK	6.9	9.37	0	9.70	1,220,603	5.4%	1,020,379	14.1%	0.63	4.00	7,525
Patapsco Bank	Dundalk	PATD	18.4	9.30	0	9.80	226,465	-1.4%	184,161	0.0%	1.05	3.37	2,414
Congressional Bank	Bethesda		11.3	9.27	0	8.72	455,604	0.6%	380,531	7.2%	0.50	4.25	2,185
CNB	Centreville	SHBI	15.7	9.25	0	9.32	487,705	6.9%	434,617	4.8%	0.58	3.58	2,758
Carroll Community Bank	Sykesville	CROL	5.9	9.15	0	8.92	115,907	7.6%	97,038	5.0%	0.35	3.69	385
Presidential Bank, FSB	Bethesda		62.1	9.05	0	8.96	539,494	-2.7%	481,614	0.0%	0.24	3.14	1,264
Peoples Bank	Chestertown	PEBC	48.9	8.97	0	9.64	234,698	-2.9%	197,015	0.0%	0.24	3.10	575
New Windsor State Bank	Taneytown	NWID	9.9	8.93	0	8.87	282,974	1.2%	240,276	0.0%	0.53	3.62	1,513
Talbot Bank of Easton, Maryland	Easton	SHBI	32.7	8.91	0	11.02	590,486	1.3%	520,172	0.5%	0.32	3.27	1,870
Monument Bank	Rockville		21.0	8.86	0	7.87	445,116	3.6%	337,380	10.1%	0.38	3.94	1,684
Harbor Bank of Maryland	Baltimore	HRBK	44.5	8.69	0	10.70	234,929	-3.4%	201,988	0.0%	-0.53	4.19	-1,261
Howard Bank	Ellicott City	HBMD	15.5	8.54	0	8.37	691,345	38.3%	555,395	4.1%	1.92	4.00	10,694
Provident State Bank, Inc.	Preston	PSBP	26.2	8.41	0	8.24	296,246	-2.4%	250,169	0.0%	0.62	3.83	1,871
Woodsboro Bank	Woodsboro		13.0	8.38	0	8.62	232,711	-1.0%	202,164	0.0%	0.28	3.31	653
Bank of Glen Burnie	Glen Burnie	GLBZ	8.2	8.35	0	8.55	392,267	4.5%	337,318	0.0%	0.49	3.42	1,930
Revere Bank	Laurel	REVB	1.6	8.15	0	7.96	642,462	33.0%	554,390	16.6%	0.81	4.00	4,505
Damascus Community Bank	Damascus	DMAS	29.6	8.01	0	8.18	284,593	4.1%	250,556	2.4%	0.11	4.03	302
Glen Burnie Mutual Savings Bank	Glen Burnie		6.8	7.91	79	7.95	83,449	4.1%	76,141	0.0%	0.09	0.83	72
Hebron Savings Bank	Hebron		50.3	7.89	616	7.94	550,572	4.9%	444,569	0.0%	0.60	4.11	3,221
BlueRidge Bank	Frederick		0.0	7.85	292	8.09	201,112	12.6%	175,260	9.0%	0.22	3.38	404

Maryland Companies, Texas Ratios > 75%		Top Level Ticker	Texas Ratio (%)	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets (%)	Total Deposits (\$000)	Brokered (%)	LTM ROAA (%)	NIM (FTE) (%)	LTM Net Income (\$000)
Cecil Bank	Elkton	CECB	269.5	4.27	12,703	4.57	339,557	-4.6%	267,789	1.5%	-2.70	2.86	-9,371
Eastern Savings Bank, FSB	Hunt Valley		310.4	13.79	0	13.79	406,091	-4.4%	316,150	0.3%	0.25	5.38	1,031

North Carolina Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio (%)	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets (%)	Total Deposits (\$000)	Brokered (%)	LTM ROAA (%)	NIM (FTE) (%)	LTM Net Income (\$000)
		City											
Morganton Savings Bank, S.S.B.	Morganton		11.3	30.95	0	30.86	79,443	-1.9%	49,823	0.0%	0.56	3.90	450
Roanoke Valley Savings Bank, SSB	Roanoke Rapids		11.3	24.59	0	24.63	38,925	-2.4%	28,556	0.0%	-0.19	2.03	-74
Piedmont Federal Savings Bank	Winston-Salem		0.8	24.02	0	24.03	920,117	0.1%	694,216	0.0%	0.36	2.59	3,328
First Savings and Loan Association	Mebane		4.8	20.16	0	20.16	57,264	-6.6%	45,276	0.0%	0.57	3.76	335
Wake Forest Federal Savings and Loan	Wake Forest	WAKE	4.3	19.71	0	19.71	112,541	1.0%	88,868	0.0%	0.78	2.76	887
Jackson Savings Bank, SSB	Sylva		13.8	18.62	0	18.54	34,484	1.6%	27,982	0.0%	0.21	3.04	73
Belmont Federal Savings and Loan Assn	Belmont		9.7	17.84	0	17.89	94,965	-5.2%	77,550	0.0%	0.49	3.09	494
Roxboro Savings Bank, SSB	Roxboro		13.1	17.47	0	17.52	214,346	1.9%	150,768	0.0%	0.96	3.23	2,040
BlueHarbor Bank	Mooreville	BLHK	7.7	15.28	0	16.00	135,437	6.4%	107,057	16.0%	0.85	4.13	1,154
Roanoke Rapids Savings Bank, SSB	Roanoke Rapids		12.6	14.83	0	15.10	57,591	-2.7%	44,045	1.5%	0.18	3.46	105
First Capital Bank	Laurinburg	FCPB	32.2	14.09	0	14.09	52,911	-7.9%	44,944	4.1%	0.75	5.42	422
First Federal Savings Bank of Lincoln	Lincolnton		11.7	13.76	0	13.78	344,227	6.0%	275,192	4.8%	0.17	3.45	581
Surrey Bank & Trust	Mount Airy	SRYP	9.3	13.65	0	14.20	252,580	5.1%	207,654	2.6%	1.40	4.11	3,477
Hertford Savings Bank, SSB	Hertford		18.7	13.57	0	13.85	13,959	-1.3%	12,018	0.0%	0.17	3.96	24
Tarboro Savings Bank, SSB	Tarboro		4.9	13.26	0	13.71	43,301	8.4%	37,338	0.0%	0.62	3.48	261
Select Bank & Trust Company	Dunn	SLCT	14.3	12.61	0	12.88	763,971	45.6%	621,892	0.1%	0.43	3.92	2,684
Black Mountain Savings Bank, SSB	Black Mountain		3.2	12.27	0	12.27	37,742	7.0%	31,770	0.0%	0.29	1.94	106
Asheville Savings Bank, SSB	Asheville	ASBB	17.1	12.26	0	11.52	757,402	4.7%	605,696	4.0%	0.37	2.94	2,767
First Federal Bank	Dunn		9.9	12.18	0	12.76	160,582	-2.5%	139,499	1.1%	0.19	3.46	308
Macon Bank, Inc.	Franklin	ENFC	33.3	11.91	0	11.46	903,208	15.2%	720,769	1.3%	0.75	3.43	6,223
First Bank	Southern Pines	FBNC	25.4	11.55	0	11.51	3,217,774	1.0%	2,701,217	3.3%	0.85	4.61	27,343
Bank of the Carolinas	Mocksville	BCAR	22.9	11.46	0	11.74	385,554	-9.0%	338,515	0.0%	-1.19	3.04	-4,945
Farmers & Merchants Bank	Salisbury		45.3	11.42	0	11.48	509,125	2.7%	445,988	0.0%	0.37	4.03	1,874
Union Bank & Trust Company	Oxford		14.9	11.41	0	8.91	241,105	3.6%	202,792	11.5%	0.69	5.25	1,620
Coastal Bank & Trust	Jacksonville		11.4	11.39	0	8.17	68,683	11.0%	61,202	0.0%	1.13	3.97	705
Providence Bank	Rocky Mount		10.3	11.15	0	9.79	236,995	8.8%	203,723	20.8%	0.94	3.43	2,193
Great State Bank	Wilkesboro		4.4	11.14	0	11.32	93,616	7.5%	80,870	1.5%	0.78	3.34	714
High Point Bank and Trust Company	High Point	HPTB	16.3	11.03	0	11.27	828,421	0.5%	663,983	4.5%	0.58	3.52	4,671
New Republic Savings Bank	Roanoke Rapids		11.8	10.95	0	10.95	59,851	2.0%	47,380	12.3%	0.44	4.87	274
Lumbee Guaranty Bank	Pembroke		30.9	10.66	0	10.52	315,494	-0.6%	273,216	1.7%	0.71	4.24	2,276
Peoples Bank	Newton	PEBK	11.3	10.33	0	11.00	1,038,366	0.6%	817,621	1.5%	0.95	3.92	9,851
Yadkin Bank	Statesville	YDKN	9.8	10.13	0	10.84	4,260,974	136.3%	3,250,190	9.0%	0.67	4.74	19,918
CommunityOne Bank, National Association	Charlotte	COB	23.9	9.94	0	14.22	2,210,134	11.5%	1,800,452	2.1%	7.45	3.48	149,402
Uwharrie Bank	Albemarle	UWHR	22.1	9.90	0	7.93	517,333	0.3%	460,842	0.0%	0.46	3.77	2,377
Lifestore Bank (MHC)	West Jefferson	LSFG	34.2	9.85	0	10.13	258,799	0.3%	183,209	1.3%	0.26	3.83	657
TrustAtlantic Bank	Raleigh		14.8	9.84	0	10.05	468,024	7.6%	414,768	14.8%	1.01	3.78	4,482
HomeTrust Bank, National Association	Asheville	HTBI	18.6	9.84	0	11.29	2,615,026	63.7%	1,978,566	0.7%	0.39	3.80	7,646

North Carolina Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio (%)	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets (%)	Total Deposits (\$000)	Brokered (%)	LTM ROAA (%)	NIM (FTE) (%)	LTM Net Income (\$000)
		City											
KS Bank, Inc.	Smithfield	KSBI	41.4	9.80	0	9.97	318,203	4.2%	249,123	5.6%	0.45	3.69	1,396
Bank of North Carolina	High Point	BNCN	16.2	9.74	0	9.51	4,069,900	26.1%	3,406,113	25.6%	0.93	4.65	32,947
First South Bank	Washington	FSBK	15.9	9.65	0	9.50	885,235	31.4%	789,168	1.3%	0.57	4.15	4,131
Fidelity Bank	Fuquay-Varin		9.2	9.64	0	9.56	1,637,052	3.1%	1,447,897	0.0%	0.44	2.93	7,238
First Carolina Bank	Rocky Mount		13.1	9.63	0	9.11	112,264	30.8%	99,843	2.5%	-0.32	3.50	-315
Bank of America, National Association	Charlotte	BAC	17.5	9.62	0	9.46	1,574,093mm	9.8%	1,213,119mm	3.3%	1.16	3.21	17,075mm
Premier Commercial Bank	Greensboro		4.4	9.62	0	10.53	168,705	-6.3%	130,390	12.1%	0.05	2.81	82
Paragon Commercial Bank	Raleigh		14.0	9.61	0	9.61	1,165,371	12.6%	885,318	24.8%	0.80	3.59	8,706
Little Bank, Inc.	Kinston	LTLB	3.6	9.58	0	9.59	339,215	8.7%	277,467	11.0%	0.88	3.65	2,925
Park Sterling Bank	Charlotte	PSTB	7.2	9.56	0	10.55	2,356,416	21.0%	1,863,148	7.7%	0.66	4.03	14,385
Square 1 Bank	Durham	SQBK	5.5	9.44	0	9.45	3,096,286	33.2%	2,786,475	0.0%	1.27	4.17	34,518
Live Oak Banking Company	Wilmington		7.7	9.34	0	8.24	634,053	52.4%	561,684	18.2%	4.03	3.93	21,913
Bank of Oak Ridge	Oak Ridge	BKOR	12.1	9.31	0	9.72	354,828	1.9%	313,694	11.2%	0.61	4.05	2,150
Branch Banking and Trust Company	Winston-Salem	BBT	9.6	9.30	0	8.82	182,489,046	1.9%	136,977,855	6.4%	1.09	3.21	1,973,831
First-Citizens Bank & Trust Company	Raleigh	FCNCA	10.7	9.30	0	9.09	21,553,919	3.3%	18,373,805	0.2%	0.48	3.28	104,777
Oldtown Bank	Waynesville		28.3	9.28	0	10.25	110,771	8.2%	90,243	22.1%	1.61	3.59	1,733
North State Bank	Raleigh	NSBC	8.8	9.27	0	9.15	685,958	1.9%	619,678	2.9%	0.75	3.61	5,245
Carolina Bank	Greensboro	CLBH	31.6	9.11	0	9.21	679,799	2.7%	595,976	3.3%	0.54	3.83	3,567
Carolina Trust Bank	Lincolnton	CART	20.6	9.03	0	9.30	293,307	10.1%	237,176	4.7%	2.63	4.36	7,138
Southern Bank and Trust Company	Mount Olive	SBNC	13.3	9.00	0	9.02	2,181,013	-1.9%	1,878,607	0.0%	0.32	4.28	6,833
NewBridge Bank	Greensboro	NBBC	4.4	8.95	0	9.55	2,518,181	28.2%	1,838,694	14.5%	0.65	3.81	15,126
Aquesta Bank	Cornelius	AQFH	13.1	8.90	0	7.93	263,729	12.7%	206,398	2.6%	0.70	3.99	1,729
Taylorsville Savings Bank, SSB	Taylorsville		47.1	8.71	0	8.28	92,904	3.8%	83,156	0.0%	0.16	3.60	149
Sound Banking Company	Morehead City	SNBN	26.2	8.30	0	8.49	147,163	10.0%	128,703	5.7%	0.71	4.29	1,008
Carolina Premier Bank	Charlotte	PARA	6.3	7.92	197	9.04	241,839	-3.0%	204,251	13.7%	0.29	4.19	705
Four Oaks Bank & Trust Company	Four Oaks	FOFN	26.5	7.19	6,878	7.50	820,454	0.1%	665,142	2.9%	-0.38	2.97	-3,128

North Carolina Companies, Texas Ratios > 75%		Top Level Ticker	Texas Ratio (%)	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets (%)	Total Deposits (\$000)	Brokered (%)	LTM ROAA (%)	NIM (FTE) (%)	LTM Net Income (\$000)
Alliance Bank & Trust Company	Gastonia	ABTO	122.0	2.83	8,497	2.79	163,786	-1.2%	139,687	1.5%	-0.97	3.11	-1,602
Nantahala Bank & Trust Company	Franklin		273.9	4.96	4,571	3.33	150,476	-2.0%	129,272	0.0%	0.02	3.34	38
NewDominion Bank	Charlotte		87.0	5.55	7,132	4.39	299,769	8.6%	247,406	0.0%	-0.32	3.55	-892
Cornerstone Bank	Wilson	CBFA	90.5	6.18	2,086	6.31	111,966	-5.4%	97,066	0.0%	0.78	3.33	920
Mechanics and Farmers Bank	Durham	MFBP	83.5	11.54	0	11.91	298,182	-1.0%	256,465	38.3%	0.43	3.76	1,291

South Carolina Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio (%)	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets (%)	Total Deposits (\$000)	Brokered (%)	LTM ROAA (%)	NIM (FTE) (%)	LTM Net Income (\$000)
		City											
Mutual Savings Bank	Hartsville		8.4	36.51	0	36.95	37,558	-2.7%	23,597	0.0%	-0.92	2.75	-352
Woodruff Federal Savings and Loan As	Woodruff		5.2	33.96	0	33.96	89,070	-4.9%	57,048	0.0%	-0.14	2.81	-124
Spratt Savings and Loan Association	Chester		0.2	25.09	0	25.12	109,203	4.3%	81,577	0.0%	0.33	2.31	358
First Piedmont Federal Savings and Loa	Gaffney		2.3	23.96	0	27.31	329,380	3.9%	236,876	0.0%	1.17	4.39	3,813
Citizens Building and Loan, SSB	Greer		11.2	20.33	0	20.38	122,659	0.3%	91,036	0.0%	0.79	3.50	939
Pee Dee Federal Savings Bank	Marion		10.3	19.28	0	19.28	37,643	-3.2%	30,362	0.0%	-0.28	3.56	-106
Farmers and Merchants Bank of South C	Holly Hill		17.1	15.54	0	12.76	326,201	4.6%	283,290	0.0%	0.61	3.42	1,663
Oconee Federal Savings and Loan Assoc	Seneca	OFED	9.4	15.19	0	15.19	488,560	35.5%	410,875	0.0%	1.07	3.48	4,219
Kingstree Savings and Loan Associatio	Kingstree		14.6	14.79	0	14.90	33,449	2.8%	28,379	0.0%	0.39	2.88	130
Bank of Clarendon	Manning		5.4	14.63	0	14.25	222,495	2.1%	185,876	0.0%	0.98	3.89	2,158
First National Bank of South Carolina	Holly Hill		21.5	14.16	0	13.83	169,496	3.9%	143,413	0.0%	0.53	3.62	882
Commercial Bank	Honea Path		2.4	14.02	0	14.59	161,491	5.0%	137,441	0.0%	1.28	3.55	2,026
Palmetto State Bank	Hampton		16.1	13.38	0	13.74	481,769	14.3%	403,705	0.0%	1.13	3.67	5,236
First Palmetto Bank	Camden		47.5	13.27	0	13.82	559,320	-0.3%	442,515	0.0%	0.61	3.29	3,459
Pinnacle Bank of South Carolina	Greenville		11.5	13.04	0	12.97	154,241	6.6%	123,043	20.5%	0.98	4.14	1,472
Bank of York	York		5.5	12.68	0	13.32	192,140	1.9%	162,341	0.0%	0.69	3.23	1,332
Cornerstone National Bank	Easley	CTOT	56.7	12.48	0	12.64	142,969	-2.3%	119,292	0.0%	0.72	3.70	1,053
Dedicated Community Bank	Darlington		18.9	12.37	0	12.21	46,594	1.8%	40,791	0.0%	0.51	4.49	234
Carolina Alliance Bank	Spartanburg	CRLN	14.5	12.13	0	11.21	418,311	69.0%	338,659	9.5%	1.79	4.14	6,616
Palmetto Bank	Greenville	PLMT	22.7	12.13	0	11.86	1,119,011	2.6%	928,804	0.0%	0.90	3.85	9,848
GrandSouth Bank	Greenville	GRRB	25.0	11.88	0	12.17	379,044	-2.7%	308,253	9.4%	1.15	6.32	4,504
Carolina Bank & Trust Company	Darlington		44.4	11.77	0	11.73	389,928	2.9%	340,289	0.0%	0.63	4.09	2,465
Bank of Walterboro	Walterboro		52.0	11.66	0	11.62	165,511	6.1%	145,888	0.0%	0.48	3.34	769
First Reliance Bank	Florence	FSRL	21.3	11.28	0	11.77	366,850	3.4%	288,334	7.9%	1.39	4.63	4,967
Home Federal Savings and Loan Associ	Bamberg		11.7	11.01	0	11.01	40,949	-0.7%	35,672	0.0%	0.51	4.08	214
Security Federal Bank	Aiken	SFDL	25.5	10.64	0	11.25	825,076	-2.8%	664,882	5.8%	0.74	3.11	6,179
Independence National Bank	Greenville	IEBS	19.4	10.63	0	10.68	98,847	-0.5%	83,008	0.0%	0.23	4.02	226
SouthCoast Community Bank	Mount Pleasant	SOCB	19.8	10.61	0	10.27	470,814	6.1%	336,355	3.7%	0.87	3.71	3,851
Congaree State Bank	Cayce	CNRB	29.9	10.57	0	11.58	112,598	0.1%	87,960	0.0%	0.94	4.01	1,062
Blue Ridge Bank	Walhalla		20.2	10.44	0	10.51	102,804	3.6%	91,400	0.0%	0.63	4.71	636
Heritage Community Bank	Hartsville	RGBC	9.0	10.26	0	10.26	102,357	7.0%	85,560	8.1%	0.63	4.77	634
Abbeville First Bank	Abbeville		28.5	10.26	0	11.10	66,398	-2.1%	47,773	0.0%	1.08	4.01	740
Greer State Bank	Greer	GRBS	8.7	10.11	0	10.74	353,217	-1.3%	245,215	0.0%	1.04	3.23	3,738
Peoples Bank	Iva		63.8	9.92	0	10.56	268,445	4.1%	223,283	4.4%	0.92	3.76	2,495
Bank of Greeleyville	Greeleyville		27.1	9.84	0	9.78	81,274	2.6%	71,129	0.0%	0.39	4.80	312
Coastal Carolina National Bank	Myrtle Beach		7.7	9.76	0	9.77	148,082	22.1%	128,432	0.0%	0.77	3.76	1,026

South Carolina Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio (%)	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets (%)	Total Deposits (\$000)	Brokered (%)	LTM ROAA (%)	NIM (FTE) (%)	LTM Net Income (\$000)
		City											
Pickens Savings and Loan Association,	Pickens		15.2	9.74	0	10.18	92,025	-1.4%	73,459	0.0%	0.51	3.74	470
Clover Community Bank	Clover		7.7	9.73	0	10.26	120,567	2.6%	107,442	0.1%	1.04	4.19	1,246
First Community Bank	Lexington	FCCO	13.5	9.56	0	9.82	810,270	28.1%	672,385	0.3%	0.76	3.48	5,879
Bank of Travelers Rest	Travelers Rest		13.9	9.53	0	10.03	528,940	5.0%	462,858	0.0%	1.20	3.86	6,185
Conway National Bank	Conway	CNBW	17.0	9.49	0	9.73	982,419	5.0%	803,308	0.0%	0.63	3.06	6,189
CresCom Bank	Charleston	CARO	5.9	9.40	0	8.71	1,198,823	36.2%	969,049	8.0%	0.92	3.71	9,120
Bank of South Carolina	Charleston	BKSC	7.9	9.37	0	9.93	367,138	7.7%	323,067	0.0%	1.29	4.30	4,586
South State Bank	Columbia	SSB	12.8	9.30	0	9.42	7,827,707	-1.3%	6,473,170	1.4%	1.05	4.85	83,095
Citizens Bank	Olanta		11.2	9.30	0	9.25	381,600	0.6%	333,844	0.0%	0.68	3.84	2,616
Southern First Bank	Greenville	SFST	18.0	9.08	0	8.89	1,027,335	15.5%	794,872	7.5%	0.78	3.75	7,435
Palmetto Heritage Bank & Trust	Pawleys Islan		32.2	9.07	0	9.03	145,909	3.0%	115,671	3.2%	0.49	3.80	702
Atlantic Community Bank	Bluffton	ATBA	32.5	8.92	0	10.36	78,457	0.9%	68,150	13.5%	1.39	4.08	1,041
Anderson Brothers Bank	Mullins		35.0	8.85	0	8.87	489,919	6.5%	443,508	0.0%	1.25	7.79	5,996
VistaBank	Aiken		36.7	8.60	0	8.60	105,542	4.5%	91,738	0.0%	0.27	3.76	288
South Atlantic Bank	Myrtle Beach		2.5	8.53	0	8.08	362,240	13.9%	330,114	4.7%	0.59	4.01	2,018
Sandhills Bank	North Myrtle		19.0	8.14	0	10.84	102,263	25.4%	81,339	3.1%	3.58	3.94	3,447
First Federal of South Carolina, FSB (M)	Walterboro	FSGB	72.3	8.11	0	5.77	71,679	-27.0%	65,599	0.0%	0.00	3.46	-1
Countybank	Greenwood		25.5	8.02	0	7.68	336,158	4.2%	267,949	2.7%	1.09	3.82	3,599
CoastalStates Bank	Hilton Head I		46.1	6.90	4,089	8.50	389,720	5.5%	292,952	0.1%	-0.56	3.38	-2,132
CertusBank, National Association	Easley		43.6	4.64	51,240	4.70	1,483,012	-10.5%	1,365,243	0.0%	-4.47	4.37	-69,998



South Carolina Companies, Texas Ratios > 75%		Top Level Ticker	Texas Ratio (%)	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets (%)	Total Deposits (\$000)	Brokered (%)	LTM ROAA (%)	NIM (FTE) (%)	LTM Net Income (\$000)
Horry County State Bank	Loris	HCFB	308.5	2.53	23,599	2.39	421,476	-3.0%	391,453	3.6%	0.25	3.13	1,123
First South Bank	Spartanburg	FSBS	285.6	3.50	11,681	3.21	253,407	-13.0%	229,258	0.0%	-0.36	3.10	-1,015
Enterprise Bank of South Carolina	Ehrhardt		200.0	4.03	12,576	3.87	313,007	-3.2%	299,676	0.0%	0.43	2.93	1,424
South Carolina Community Bank	Columbia		366.1	5.40	1,560	5.45	58,914	-12.3%	55,442	0.0%	-1.40	3.37	-900
Tidelands Bank	Mount Pleasant	TDBK	107.8	5.71	10,948	5.50	475,256	-2.1%	428,114	0.0%	0.05	3.06	236
Arthur State Bank	Union		77.4	5.89	10,815	6.49	515,067	1.9%	442,352	0.0%	0.99	3.61	5,069
Community First Bank	Walhalla	CFOK	79.9	8.30	0	7.52	368,826	-2.8%	336,322	0.0%	0.54	3.11	1,970

Tennessee Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio (%)	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets (%)	Total Deposits (\$000)	Brokered (%)	LTM ROAA (%)	NIM (FTE) (%)	LTM Net Income (\$000)
		City											
Elizabethton Federal Savings Bank	Elizabethton		5.5	32.37	0	32.37	326,930	-1.9%	211,722	0.0%	0.71	2.69	2,358
Lawrenceburg Federal Bank	Lawrenceburg		15.0	23.24	0	22.86	56,758	2.7%	41,572	0.0%	0.90	3.70	506
Security Federal Bank	Elizabethton	SFBK	16.6	22.85	0	23.07	57,280	1.9%	42,218	0.0%	1.15	4.62	656
Highland Federal Savings & Loan Assn	Crossville		2.0	21.76	0	21.76	62,693	-2.6%	48,315	0.0%	0.10	3.16	66
Bank of Gleason	Gleason		2.3	18.24	0	19.62	121,876	-5.0%	96,727	0.0%	1.14	4.11	1,374
Citizens Bank	Carthage		9.8	17.19	0	16.98	533,088	3.2%	440,856	0.0%	2.31	4.89	12,149
Clayton Bank and Trust	Knoxville		21.2	17.07	0	16.91	708,292	4.4%	547,005	1.7%	3.33	5.67	22,111
Home Federal Bank of Tennessee	Knoxville		3.8	16.89	0	16.65	2,125,844	1.4%	1,700,253	0.0%	0.59	2.67	12,519
Citizens Bank and Trust Company of G	Rutledge		22.4	16.82	0	16.99	196,164	5.1%	161,968	0.0%	0.86	3.87	1,654
Citizens Bank of Blount County	Maryville		4.5	16.44	0	16.59	312,448	-1.2%	258,487	0.0%	0.36	3.42	1,146
Bank of Cleveland	Cleveland		16.4	16.28	0	16.56	216,773	-1.5%	179,725	0.0%	1.60	5.21	3,541
Financial Federal Bank	Memphis		7.5	15.85	0	16.00	369,706	5.0%	248,066	6.1%	1.84	3.72	6,604
Farmers Bank, Woodland Mills, Tennes	Woodland Mills		6.1	15.72	0	15.97	12,018	-1.1%	10,076	0.0%	-0.37	2.70	-45
Farmers State Bank	Mountain City		32.0	14.91	0	15.46	133,900	-0.1%	111,117	0.0%	0.79	4.56	1,061
Medina Banking Company	Medina		10.4	14.86	0	15.67	45,898	6.4%	38,616	0.0%	0.27	4.16	118
American City Bank	Tullahoma		17.7	14.82	0	14.68	264,347	-1.8%	210,079	3.8%	2.32	5.19	5,991
Civic Bank & Trust	Nashville		9.0	14.50	0	15.11	139,877	-2.0%	107,225	0.0%	1.40	3.29	1,970
Volunteer Federal Savings Bank	Madisonville		19.0	14.24	0	14.22	168,781	-3.5%	130,109	0.0%	0.51	3.82	868
Bank of Ripley	Ripley		8.7	14.15	0	15.57	199,098	-4.8%	166,168	0.0%	0.57	4.15	1,151
First Advantage Bank	Clarksville	FABK	14.7	13.90	0	13.71	442,381	8.5%	331,701	8.3%	0.75	4.41	3,112
McKenzie Banking Company	McKenzie		18.2	13.75	0	13.78	123,451	3.1%	105,927	0.0%	1.34	4.75	1,622
Peoples Bank of the South	LaFollette		52.9	13.68	0	13.55	143,665	-1.7%	121,006	0.0%	1.45	5.06	2,078
Johnson County Bank	Mountain City		59.8	13.47	0	13.73	118,413	-0.8%	97,848	0.0%	0.52	3.47	624
Bank of Camden	Camden		27.8	13.17	0	13.22	354,602	16.3%	278,232	1.4%	3.03	8.35	10,061
Coffee County Bank	Manchester		28.4	13.10	0	12.99	132,525	8.4%	113,537	0.0%	2.54	5.01	3,240
Bank of Waynesboro	Waynesboro		20.7	12.92	0	13.52	144,311	-1.1%	124,086	0.0%	1.19	4.34	1,775
First Tennessee Bank, National Associa	Memphis	FHN	17.7	12.72	0	10.32	25,462,316	8.1%	18,246,167	10.3%	1.08	3.04	257,309
Bank of Lincoln County	Fayetteville		58.5	12.71	0	13.10	130,022	2.9%	112,707	0.0%	0.92	4.94	1,183
First Community Bank of Bedford Cou	Shelbyville		3.1	12.70	0	13.42	347,393	12.6%	241,590	1.1%	0.78	3.87	2,573
UBank	Jellico		20.1	12.69	0	13.33	65,235	-9.1%	55,949	0.0%	1.30	4.88	881
First National Bank of Manchester	Manchester		12.6	12.63	0	12.51	231,925	2.0%	199,986	0.0%	1.05	3.33	2,429
First Vision Bank of Tennessee	Tullahoma		9.2	12.58	0	12.49	162,109	1.7%	138,547	5.4%	0.88	4.52	1,440
Macon Bank and Trust Company	Lafayette		6.3	12.57	0	12.66	350,255	4.6%	298,846	0.0%	0.80	3.56	2,742
Peoples Bank of Bedford County	Shelbyville		22.6	12.54	0	12.59	102,225	1.9%	87,304	1.4%	0.83	4.09	843
Putnam 1st Mercantile Bank	Cookeville		27.6	12.54	0	11.61	110,233	14.2%	97,060	10.3%	1.28	3.71	1,296
Farmers Bank	Parsons		27.2	12.54	0	12.72	35,909	3.4%	31,197	0.0%	0.52	4.06	188

Tennessee Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio (%)	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets (%)	Total Deposits (\$000)	Brokered (%)	LTM ROAA (%)	NIM (FTE) (%)	LTM Net Income (\$000)
		City											
Citizens Bank	Elizabethton		16.5	12.43	0	13.12	668,596	4.7%	505,924	3.1%	1.64	4.24	10,411
Merchants & Planters Bank	Bolivar		9.8	12.37	0	12.87	85,341	-4.4%	72,204	0.0%	1.01	4.58	870
Union Bank & Trust Company	Livingston		26.8	12.34	0	12.70	81,520	2.1%	70,971	0.0%	2.25	5.33	1,831
Bank of Dickson	Dickson		9.4	12.19	0	12.81	222,702	3.0%	184,381	0.0%	0.82	3.45	1,796
Commerce Union Bank	Springfield	CUBN	4.0	12.18	0	12.05	295,168	16.6%	236,993	11.3%	1.07	4.21	2,900
Magna Bank	Memphis	MGBK	13.8	12.16	0	8.86	565,361	7.2%	435,713	13.0%	0.93	3.55	5,107
First National Bank of McMinnville	McMinnville		11.2	12.11	0	12.29	476,170	0.4%	390,568	0.0%	1.00	3.00	4,755
Wayne County Bank	Waynesboro		50.6	11.93	0	12.09	300,784	-2.8%	248,593	2.4%	0.54	4.48	1,655
Greenfield Banking Company	Greenfield		10.9	11.82	0	11.89	51,500	2.4%	42,202	0.0%	0.51	4.54	257
American Trust Bank of East Tennessee	Knoxville		9.4	11.78	0	12.20	135,457	-1.5%	114,338	0.0%	1.40	4.20	1,914
Athens Federal Community Bank	Athens	AFCB	19.1	11.66	0	11.77	302,279	2.6%	253,785	0.0%	0.96	4.55	2,869
Farmers and Merchants Bank	Adamsville		16.0	11.56	0	11.84	34,285	-4.6%	29,080	0.0%	0.65	4.51	227
Community Trust & Banking Company	Ooltewah		24.4	11.55	0	11.56	128,181	-1.7%	112,919	1.5%	0.87	4.16	1,119
Community National Bank	Dayton		24.5	11.52	0	11.72	204,937	3.2%	179,877	0.0%	0.87	4.03	1,781
Citizens National Bank	Athens		39.6	11.47	0	11.66	518,424	2.7%	440,872	1.9%	0.90	3.43	4,676
Bank of Frankewing	Frankewing		35.2	11.45	0	11.44	207,139	-0.9%	181,803	0.8%	0.98	4.16	2,052
Security Bank	Dyersburg		18.2	11.22	0	12.00	169,249	-1.4%	134,101	0.0%	1.05	3.74	1,782
Citizens Community Bank	Winchester		22.5	11.17	0	10.85	204,489	10.5%	179,853	0.0%	1.73	5.53	3,313
First Freedom Bank	Lebanon		13.6	11.16	0	11.11	290,780	8.6%	240,014	7.8%	1.18	4.63	3,324
Independent Bank	Memphis		7.6	11.14	0	11.04	905,965	12.3%	740,307	19.3%	1.00	4.90	8,589
Southern Heritage Bank	Cleveland	FIZN	9.3	11.13	0	11.03	250,362	5.7%	211,589	0.0%	0.22	1.03	556
First Farmers and Commercial Bank	Pikeville		10.9	10.95	0	10.86	109,067	-0.2%	97,077	0.0%	0.65	4.05	712
Southern Bank of Tennessee	Mount Juliet		5.2	10.95	0	10.72	192,173	20.0%	165,205	0.0%	0.28	3.27	514
Paragon Bank	Memphis	PGNN	13.2	10.92	0	12.02	272,107	-0.2%	223,555	3.6%	0.23	3.70	632
First Century Bank	Tazewell		27.3	10.91	0	11.94	244,647	0.8%	213,120	0.0%	0.26	3.91	648
First Bank of Tennessee	Spring City		41.5	10.88	0	11.20	253,179	5.1%	211,295	0.0%	2.01	5.05	5,061
SmartBank	Pigeon Forge		20.0	10.83	0	10.34	533,900	4.9%	455,463	12.3%	0.43	4.12	2,178
Peoples Bank & Trust Company	Manchester		32.1	10.79	0	10.90	84,041	-0.3%	72,313	0.0%	0.52	4.17	442
Citizens National Bank	Sevierville		39.2	10.73	0	10.77	861,978	1.4%	682,562	7.0%	1.10	4.09	9,382
Traditions First Bank	Erin		9.1	10.67	0	10.91	114,692	0.5%	100,139	0.0%	0.91	3.78	1,029
Bank of Crockett	Bells		8.6	10.61	0	11.30	141,232	-2.6%	122,299	0.0%	1.14	3.67	1,585
Pinnacle Bank	Nashville	PNFP	5.5	10.59	0	10.35	5,997,867	8.2%	4,819,921	6.9%	1.30	3.85	73,599
First Federal Bank	Dickson		13.5	10.59	0	11.54	460,094	2.3%	383,960	0.0%	1.59	3.76	7,254
Community Bank & Trust	Ashland City		31.0	10.58	0	10.28	199,212	0.8%	169,743	0.0%	0.28	3.35	552
Farmers & Merchants Bank	Dyer		13.3	10.56	0	10.35	96,698	-3.2%	80,352	0.0%	0.30	3.47	298
People's Bank and Trust Company of P	Byrdstown		39.0	10.55	0	10.56	111,879	0.8%	99,691	0.0%	1.54	4.78	1,719

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		City											
First National Bank of Oneida	Oneida		14.8	10.55	0	11.19	200,606	-1.0%	173,372	0.0%	0.86	4.11	1,794
Wilson Bank and Trust	Lebanon	WBHC	5.0	10.52	0	10.48	1,862,701	7.5%	1,652,676	0.0%	1.17	3.78	21,107
Farmers Bank	Portland		17.1	10.46	0	10.12	555,158	3.0%	459,240	0.0%	0.81	4.32	4,345
First State Bank	Union City		3.1	10.44	0	10.59	1,922,938	0.5%	1,499,016	14.9%	1.16	3.74	22,348
Security Bank and Trust Company	Paris		0.1	10.42	0	10.61	171,211	-1.7%	151,620	14.2%	1.95	4.25	3,406
Reelfoot Bank	Union City		17.3	10.41	0	10.32	148,859	0.1%	131,826	0.0%	0.77	3.92	1,142
Commercial Bank & Trust Company	Paris		7.1	10.38	0	10.30	679,595	0.2%	600,866	0.0%	1.53	3.95	10,102
First Community Bank of East Tennessee	Rogersville	FCCT	57.7	10.36	0	10.87	182,805	1.4%	147,494	0.7%	0.35	3.26	647
Cumberland Bank & Trust	Clarksville		15.1	10.29	0	10.45	170,210	5.5%	150,730	6.6%	1.14	4.66	1,896
Bank of Halls	Halls		14.6	10.28	0	11.23	71,077	-3.0%	61,821	0.0%	1.23	4.07	832
First National Bank	Lenoir City		2.6	10.27	0	10.15	425,377	6.1%	354,436	2.1%	0.64	3.36	2,627
Gates Banking and Trust Company	Gates		6.1	10.26	0	11.86	42,285	3.0%	36,576	0.0%	1.10	3.89	465
CapitalMark Bank & Trust	Chattanooga		9.6	10.25	0	8.28	930,377	12.3%	780,500	8.7%	0.83	3.81	7,367
Commercial Bank	Harrogate		28.1	10.22	0	10.25	808,050	6.6%	654,480	8.1%	0.87	3.87	6,848
Newport Federal Bank	Newport	UNTN	7.7	10.15	0	10.09	190,752	4.4%	169,552	0.7%	0.80	3.52	1,511
Truxton Trust Company	Nashville	TRUX	4.5	10.11	0	10.34	344,149	4.9%	283,840	0.7%	1.25	3.18	4,214
Union Bank	Jamestown		25.1	10.09	0	9.99	218,170	2.4%	194,787	0.0%	0.57	4.25	1,233
Citizens Bank of Lafayette	Lafayette		18.2	10.08	0	10.51	666,644	2.8%	531,548	0.0%	1.12	3.77	7,401
Carroll Bank and Trust	Huntingdon		12.1	10.04	0	10.00	272,931	4.4%	233,666	0.0%	0.64	4.46	1,664
Traders Bank	Tullahoma		26.8	10.02	0	10.18	154,674	0.7%	138,519	0.0%	1.24	4.56	1,913
Security Federal Savings Bank of McMinnville	McMinnville	SCYT	6.1	9.98	0	10.03	175,450	10.3%	149,321	0.0%	0.85	3.46	1,450
Bank of Perry County	Lobelville		20.5	9.97	0	10.00	147,126	-0.5%	122,772	7.8%	1.80	4.85	2,670
Andrew Johnson Bank	Greeneville		11.8	9.97	0	9.97	300,000	4.2%	268,286	0.0%	1.20	4.96	3,546
First Commerce Bank	Lewisburg		5.3	9.89	0	10.12	282,359	7.2%	252,090	4.6%	1.22	4.31	3,358
Foothills Bank & Trust	Maryville		10.0	9.88	0	10.08	191,369	5.9%	161,970	3.1%	0.57	3.42	1,085
InsBank	Nashville		3.7	9.88	0	9.75	262,333	16.6%	199,317	21.6%	0.88	3.70	2,108
First Capital Bank	Germantown		16.5	9.86	0	9.67	231,189	5.0%	185,024	0.0%	0.76	3.66	1,720
Legends Bank	Clarksville		6.2	9.85	0	9.67	389,026	4.6%	319,692	16.5%	0.87	4.22	3,320
Southern Community Bank	Tullahoma		8.7	9.84	0	9.85	161,001	10.2%	141,275	0.0%	0.37	4.02	551
First South Bank	Jackson		15.3	9.83	0	9.94	455,816	3.8%	369,313	0.0%	1.50	3.71	6,654
First National Bank of Tennessee	Livingston		10.4	9.79	0	9.75	725,942	5.0%	641,315	0.0%	0.99	3.05	7,001
First National Bank of Pulaski	Pulaski		17.1	9.78	0	9.53	734,170	3.7%	654,518	0.0%	0.95	3.56	6,806
Bank of Jackson	Jackson		16.8	9.76	0	10.28	152,902	5.5%	133,127	0.0%	0.50	3.35	750
Greeneville Federal Bank, FSB	Greeneville		24.5	9.72	0	10.55	162,760	-1.3%	129,349	0.0%	0.28	4.14	462
Reliant Bank	Brentwood	RLTB	18.7	9.71	0	9.45	449,735	16.9%	334,365	25.7%	0.93	4.06	3,895
Mountain Commerce Bank	Erwin		25.5	9.66	0	9.49	411,989	27.0%	354,787	8.8%	0.67	3.90	2,501

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		City											
Citizens First Bank	Wartburg		38.7	9.60	0	9.58	147,776	-1.2%	131,393	0.0%	0.78	4.92	1,158
Volunteer State Bank	Portland		14.0	9.59	0	10.14	464,109	16.5%	374,977	9.7%	1.68	4.50	7,402
Chester County Bank	Henderson		8.4	9.56	0	9.84	69,320	1.2%	62,081	0.0%	0.84	3.96	580
Homeland Community Bank	McMinnville		64.1	9.52	0	9.56	138,342	2.5%	123,848	0.0%	0.38	3.13	519
First Alliance Bank	Cordova	FABR	55.4	9.48	0	10.53	120,126	2.9%	101,954	0.0%	0.38	4.29	454
Bank of Fayette County	Piperton		26.6	9.42	0	9.43	340,452	6.8%	276,867	4.9%	0.77	4.62	2,524
SouthEast Bank	Farragut		15.5	9.42	0	8.95	690,885	30.7%	610,907	10.4%	1.16	4.76	7,049
F&M Bank	Clarksville		32.8	9.38	0	8.50	839,930	2.4%	695,729	15.7%	0.64	3.83	5,270
Cornerstone Community Bank	Chattanooga	CSBQ	33.8	9.38	0	9.57	415,069	-3.2%	308,956	0.0%	0.46	3.96	1,943
BankTennessee	Collierville		12.4	9.35	0	9.18	269,248	10.5%	234,422	1.5%	0.93	4.50	2,331
Mountain Valley Bank	Dunlap		63.5	9.34	0	9.28	91,418	-2.7%	82,623	0.0%	0.07	4.18	60
Citizens Bank	Hartsville		14.3	9.34	0	9.27	176,792	8.4%	155,942	0.0%	1.11	4.77	1,881
Landmark Community Bank	Collierville		5.6	9.33	0	8.11	680,830	14.5%	547,234	19.0%	0.97	3.68	6,160
Community First Bank & Trust	Columbia		68.1	9.32	0	8.91	441,475	-1.2%	398,766	0.0%	0.66	3.49	2,943
Bank of Milan	Milan		2.6	9.31	0	9.35	63,013	0.8%	56,277	0.0%	0.87	3.95	544
First Volunteer Bank	Chattanooga		26.7	9.31	0	9.66	880,718	2.2%	782,606	0.0%	1.01	4.55	8,888
First Citizens National Bank	Dyersburg	FIZN	10.0	9.26	0	9.46	1,232,089	4.8%	1,001,002	0.5%	1.17	3.83	14,011
Avenue Bank	Nashville	AVNU	7.2	9.21	0	8.91	998,054	12.2%	822,623	29.5%	0.60	3.33	5,623
First Farmers and Merchants Bank	Columbia	FFMH	5.2	9.16	0	8.86	1,166,449	7.1%	1,020,225	0.0%	0.93	3.50	10,470
Home Banking Company	Selmer		6.5	9.08	0	9.24	91,116	5.5%	81,425	0.0%	0.56	4.04	484
Sumner Bank & Trust	Gallatin	SBKT	21.9	9.06	0	6.64	160,250	-15.7%	138,298	6.4%	0.16	3.00	267
Lauderdale County Bank	Halls		10.2	9.05	0	9.17	51,751	4.3%	46,250	0.0%	0.52	3.76	264
Citizens Bank & Trust Company	Atwood		11.4	9.05	0	8.53	25,908	-0.7%	23,625	0.0%	0.33	2.85	88
Citizens Tri-County Bank	Dunlap		26.9	9.04	0	9.45	627,403	5.6%	558,358	0.8%	1.43	4.64	8,913
Bank of Tennessee	Kingsport		12.3	9.02	0	9.26	916,930	0.9%	767,800	1.3%	1.10	3.86	10,000
Peoples Bank	Sardis		19.1	8.99	0	8.47	73,132	1.3%	65,736	0.0%	0.51	4.84	364
TriSummit Bank	Kingsport		13.0	8.99	0	9.68	318,599	26.6%	270,556	2.0%	0.07	3.66	204
Peoples Bank	Clifton		72.5	8.98	0	8.87	143,460	5.6%	123,786	8.3%	0.46	4.55	639
Progressive Savings Bank	Jamestown		72.6	8.92	0	8.96	259,346	-1.3%	234,235	6.7%	0.54	4.08	1,388
FSGBank, National Association	Chattanooga	FSGI	10.3	8.88	0	7.94	1,070,234	9.5%	905,838	11.6%	0.48	3.37	4,795
Triumph Bank	Memphis		11.8	8.88	0	8.62	517,847	18.5%	469,585	10.3%	0.82	3.81	3,905
CedarStone Bank	Lebanon		17.6	8.86	0	9.23	170,605	-0.1%	136,904	7.6%	0.50	3.83	845
Tri-State Bank of Memphis	Memphis		48.1	8.86	0	7.90	125,152	-9.0%	108,135	7.0%	-0.30	4.09	-400
TNBANK	Oak Ridge		40.0	8.79	0	9.94	186,855	8.6%	149,947	0.0%	0.24	3.77	438
Hardin County Bank	Savannah		54.3	8.68	0	8.54	428,549	3.0%	367,843	10.6%	0.81	4.31	3,406
Patriot Bank	Millington		21.9	8.62	0	9.24	275,239	5.0%	239,444	0.0%	0.95	3.57	2,644

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		City												
INSOUTH Bank		Brownsville	31.3	8.62	0	10.14	290,479	-3.6%	259,408	0.0%	0.68	4.18	2,009	
First Peoples Bank of Tennessee		Jefferson City	37.1	8.59	0	8.39	140,632	1.0%	123,365	0.0%	0.36	4.28	507	
CapStar Bank		Nashville	7.7	8.55	0	7.11	1,128,395	11.8%	981,057	7.5%	0.47	3.26	4,992	
American Bank & Trust of the Cumberland		Livingston	5.8	8.54	0	8.28	190,586	27.1%	168,280	0.0%	1.49	4.33	2,566	
Farmers & Merchants Bank		Trezevant	16.4	8.53	0	8.76	304,916	3.1%	260,554	8.0%	1.14	5.67	3,466	
Franklin Synergy Bank		Franklin	FRFN	3.2	8.52	0	7.46	1,355,612	70.3%	1,172,728	7.4%	0.91	3.78	9,451
Citizens Bank		New Tazewell	33.4	8.51	0	8.27	153,311	6.8%	132,156	0.0%	0.61	5.04	900	
Community Bank		Lexington	18.6	8.49	0	9.18	119,612	15.2%	100,156	0.0%	0.80	4.72	899	
Evolve Bank & Trust		Memphis	16.5	8.27	0	8.54	377,710	36.1%	273,703	0.4%	0.49	4.11	1,658	
TriStar Bank		Dickson	10.9	8.26	0	8.31	231,399	6.0%	199,374	4.3%	0.59	3.87	1,312	
Bank of Putnam County		Cookeville	0.5	8.22	0	8.25	385,256	0.8%	348,386	0.0%	1.01	2.58	3,869	
Heritage Bank & Trust		Columbia	45.7	8.14	0	8.01	101,844	-2.8%	89,765	8.2%	0.78	4.01	807	
FirstBank		Lexington	15.9	8.10	0	8.18	2,421,529	7.3%	1,927,049	0.3%	1.45	4.00	33,382	
Citizens Savings Bank and Trust Company		Nashville	38.1	7.91	93	7.52	103,281	6.2%	93,551	45.6%	0.24	5.20	241	
Decatur County Bank		Decaturville	11.9	7.77	198	7.47	86,312	-0.5%	72,473	6.5%	-1.56	4.98	-1,356	
Cumberland County Bank		Crossville	2.7	7.72	805	7.63	282,417	1.5%	256,270	0.0%	0.75	2.31	2,113	
Citizens State Bank		Jasper	11.4	7.60	537	7.53	134,281	1.6%	122,668	2.0%	0.61	5.03	828	
Heritage Community Bank		Greeneville	44.0	6.02	1,951	6.13	95,494	-2.4%	87,773	0.0%	-0.12	3.81	-118	
National Bank of Tennessee		Newport	64.3	5.81	3,170	5.45	142,665	-5.7%	134,065	0.0%	-0.47	3.14	-688	
Peoples State Bank of Commerce		Nolensville	73.0	5.58	3,596	5.39	146,132	0.6%	137,851	0.0%	0.37	4.04	539	
Brighton Bank		Brighton	35.9	5.51	1,365	5.66	54,397	-4.7%	51,146	0.0%	0.17	4.06	96	

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		City											
American Patriot Bank	Greeneville		582.6	2.03	4,259	1.69	70,662	-5.7%	68,715	0.0%	-1.02	3.69	-745
Sevier County Bank	Sevierville	SVRH	270.7	3.67	13,045	3.73	297,434	-2.7%	284,308	0.0%	-4.10	3.23	-12,619
Trust Company Bank	Memphis		150.8	4.08	1,113	4.01	29,126	-9.2%	25,301	0.0%	-1.69	3.11	-499
Civis Bank	Rogersville		169.6	4.94	3,484	4.83	112,444	-2.9%	104,290	0.0%	-0.52	4.33	-598
Bank of Bartlett	Bartlett		93.5	5.66	7,985	7.23	346,077	-2.2%	310,716	0.0%	-0.05	3.10	-178
Central Bank	Savannah		101.1	6.53	1,587	6.49	107,323	-7.5%	98,993	0.0%	0.23	4.34	260
Peoples Bank of East Tennessee	Madisonville		80.6	9.60	0	9.44	216,873	-1.3%	194,498	0.0%	0.28	4.89	603
Tennessee State Bank	Pigeon Forge		90.1	9.65	0	9.71	633,830	-3.6%	534,905	7.4%	-0.98	3.54	-6,236
Franklin County UNITED Bank	Decherd		84.1	10.15	0	11.43	86,948	1.8%	76,581	0.0%	0.53	4.34	453

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		City											
Grundy National Bank	Grundy		17.3	21.02	0	20.48	322,468	0.6%	255,855	0.0%	0.83	3.54	2,733
Farmers & Merchants Bank of Craig Co	New Castle		2.4	18.23	0	18.15	55,743	2.6%	45,533	0.0%	0.82	4.00	449
Powell Valley National Bank	Jonesville		8.1	15.64	0	16.02	267,739	9.0%	221,399	0.0%	1.24	4.31	3,136
Bank of Southside Virginia	Carson	BSSC	5.6	15.50	0	16.07	546,745	0.7%	454,718	0.1%	1.63	3.87	8,846
Community Capital Bank of Virginia	Christiansburg		14.0	14.68	0	13.46	82,955	14.0%	67,154	13.6%	0.61	3.09	484
National Bank of Blacksburg	Blacksburg	NKSH	12.2	14.41	0	13.73	1,152,528	4.0%	982,695	0.0%	1.54	3.99	17,357
Lee Bank and Trust Company	Pennington G		45.0	14.31	0	13.03	160,183	-1.1%	137,447	0.0%	0.67	4.35	1,045
Virginia Bank and Trust Company	Danville	VABB	14.2	14.20	0	13.36	178,144	3.9%	152,188	0.0%	1.10	4.19	1,920
Old Dominion National Bank	North Garder		23.6	13.68	0	13.88	47,660	-4.1%	40,743	0.0%	-5.88	2.65	-2,967
Martinsville First Savings Bank	Martinsville		49.3	13.56	0	13.59	43,083	-5.5%	37,152	0.0%	0.31	2.98	136
Bank of Charlotte County	Phenix		16.9	13.30	0	13.56	130,163	5.0%	107,347	0.0%	1.06	4.56	1,344
John Marshall Bank	Reston	JMSB	3.4	13.07	0	12.66	786,838	18.8%	617,613	15.3%	1.11	4.24	8,019
First Bank	Strasburg	FXNC	14.9	12.90	0	12.69	517,515	-1.0%	446,770	0.4%	1.53	3.92	8,012
Farmers and Miners Bank	Pennington G		15.7	12.87	0	12.83	135,905	2.6%	118,121	0.0%	0.83	4.63	1,117
Farmers & Merchants Bank	Timberville	FMBM	12.9	12.70	0	12.22	604,971	9.5%	492,719	7.0%	1.05	4.30	6,052
Citizens Bank and Trust Company	Blackstone	CZBT	18.1	12.62	0	12.42	336,527	1.6%	285,898	0.0%	1.14	3.95	3,815
Citizens Community Bank	South Hill	CZYB	7.6	12.57	0	10.60	167,009	4.6%	142,879	0.7%	0.51	3.77	852
Farmers Bank of Appomattox	Appomattox	FBPA	4.9	12.47	0	12.44	213,946	6.3%	185,397	0.0%	0.96	3.92	2,015
Bank of Clarke County	Berryville	EFSI	23.5	12.28	0	12.24	624,282	7.2%	505,510	4.3%	1.21	4.21	7,180
New Horizon Bank, National Association	Powhatan		13.8	12.10	0	12.65	56,966	9.6%	49,586	3.3%	0.35	4.33	187
Bank of Fincastle	Fincastle		54.4	12.04	0	12.17	219,401	4.1%	191,844	0.0%	0.60	3.31	1,279
Citizens National Bank	Windsor		9.2	11.99	0	12.02	55,623	2.6%	48,836	1.0%	0.52	4.73	290
MainStreet Bank	Fairfax	MNSB	1.2	11.99	0	11.53	344,976	24.4%	302,354	6.8%	0.56	4.14	1,753
First Bank and Trust Company	Lebanon		13.6	11.78	0	11.57	1,389,052	3.9%	1,184,600	10.1%	1.39	3.94	18,709
Burke & Herbert Bank & Trust Company	Alexandria	BHRB	8.3	11.67	0	12.07	2,615,678	2.2%	2,147,013	1.9%	1.31	3.98	33,652
Virginia Commonwealth Bank	Petersburg		18.2	11.66	0	11.39	282,147	14.8%	219,097	0.0%	2.04	3.49	5,186
Sonabank	McLean	SONA	14.0	11.53	0	11.01	915,996	27.9%	743,510	11.7%	0.95	4.66	7,590
Monarch Bank	Chesapeake	MNRK	3.6	11.45	0	10.95	1,066,426	5.0%	919,454	13.4%	1.17	4.29	11,628
First and Citizens Bank	Monterey		11.4	11.27	0	11.35	125,468	0.3%	111,073	0.0%	0.54	3.47	668
CornerStone Bank, National Association	Lexington		10.7	11.23	0	11.29	112,849	8.9%	99,756	0.0%	2.57	4.29	2,754
Benchmark Community Bank	Kenbridge	BMBN	11.3	11.22	0	11.37	489,936	5.6%	431,244	1.1%	1.30	4.56	6,213
American National Bank and Trust Company	Danville	AMNB	4.5	11.15	0	11.32	1,338,465	2.5%	1,080,888	2.5%	1.03	3.74	13,415
Blue Grass Valley Bank	Blue Grass		36.4	11.13	0	11.18	38,804	-2.4%	33,797	0.0%	0.71	4.45	268
Bank of Marion	Marion		16.7	11.13	0	11.36	356,158	1.1%	298,066	0.1%	0.81	3.57	2,878
Pioneer Bank	Stanley	PNBI	43.4	11.08	0	11.16	171,521	1.5%	143,384	5.8%	1.15	5.39	1,978
Community Bankers' Bank	Midlothian		6.5	11.03	0	11.31	142,550	-0.7%	124,209	20.0%	0.31	2.69	465



Virginia Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio (%)	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets (%)	Total Deposits (\$000)	Brokered (%)	LTM ROAA (%)	NIM (FTE) (%)	LTM Net Income (\$000)
		City											
First Virginia Community Bank	Fairfax	FRCV	4.6	10.96	0	11.02	604,756	19.3%	504,220	15.3%	0.76	3.67	4,133
Highlands Community Bank	Covington		11.5	10.90	0	11.71	129,852	3.6%	114,098	0.0%	1.21	4.09	1,558
Bank of McKenney	McKenney	BOMK	20.5	10.84	0	10.92	216,133	1.3%	189,081	0.0%	0.86	4.66	1,879
Farmers Bank	Windsor	FBVA	30.4	10.83	0	11.26	426,587	3.4%	343,990	4.4%	0.90	3.58	3,753
Cardinal Bank	McLean	CFNL	1.0	10.77	0	10.78	3,362,800	16.7%	2,558,052	12.1%	1.17	3.67	37,010
Frontier Community Bank	Waynesboro		3.7	10.73	0	10.94	94,579	3.0%	82,786	0.0%	0.82	3.02	764
Shore Bank	Onley	HMPR	14.3	10.70	0	10.77	338,672	3.3%	281,106	1.8%	0.66	3.86	2,186
Bank @LANTEC	Virginia Beach		8.0	10.67	0	11.46	109,076	14.2%	81,793	0.0%	0.26	3.48	271
Blue Ridge Bank, Inc.	Luray	BRBS	1.7	10.57	0	10.16	238,610	11.5%	184,064	7.5%	0.91	3.62	2,046
Chesapeake Bank	Kilmarnock	CPKF	21.0	10.49	0	11.40	657,851	0.0%	562,267	9.7%	0.95	4.73	6,203
Heritage Bank	Norfolk	HBKS	3.0	10.31	0	10.37	337,843	10.6%	267,255	0.0%	0.88	3.07	2,911
Xenith Bank	Richmond	XBKS	9.7	10.30	0	10.12	914,382	34.8%	772,911	11.2%	0.19	3.56	1,570
Union Bank & Trust	Richmond	UBSH	12.1	10.30	0	10.26	7,333,085	76.5%	5,649,009	0.1%	0.95	4.82	59,258
Bank of Hampton Roads	Virginia Beach	HMPR	30.6	10.17	0	10.89	1,660,975	1.9%	1,316,236	3.4%	0.78	3.29	12,900
HSBC Bank USA, National Association	McLean	HSBA	10.2	10.06	0	9.78	178,676,927	-0.6%	132,528,586	5.6%	0.32	1.43	557,607
Old Point National Bank of Phoebus	Hampton	OPOF	19.8	10.01	0	9.35	871,691	1.4%	718,370	1.4%	0.45	3.58	3,872
First Sentinel Bank	Richlands		21.1	10.01	0	9.96	173,783	4.4%	148,510	0.2%	1.05	5.22	1,793
HomeTown Bank	Roanoke	HMTA	25.7	10.00	0	10.00	428,209	6.4%	363,002	11.1%	0.85	3.92	3,510
Valley Bank	Roanoke	VYFC	22.2	9.98	0	9.57	900,562	9.2%	717,720	10.9%	0.91	3.64	7,841
United Bank	Vienna	UBSI	9.4	9.97	0	9.49	7,333,356	100.4%	4,782,011	10.9%	1.18	3.79	79,620
Miners Exchange Bank	Coeburn		29.1	9.95	0	9.82	104,439	-11.6%	93,245	0.0%	0.43	5.09	469
TowneBank	Portsmouth	TOWN	15.6	9.94	0	8.19	4,982,485	6.6%	3,867,042	5.5%	0.87	3.41	42,169
Virginia National Bank	Charlottesville	VABK	5.2	9.86	0	9.80	536,449	4.6%	464,432	4.0%	0.42	3.06	2,145
First Capital Bank	Glen Allen	FCVA	15.7	9.77	0	9.70	597,780	9.2%	484,638	6.3%	0.87	3.67	4,987
Bank of the James	Lynchburg	BOTJ	10.1	9.63	0	9.36	460,960	6.1%	399,262	0.0%	0.88	4.09	3,916
Peoples Bank	Rose Hill		11.9	9.56	0	9.29	104,860	7.5%	89,948	0.6%	1.35	4.54	1,303
Bank of Botetourt	Buchanan	BORT	26.3	9.55	0	9.56	313,743	2.2%	281,772	0.0%	0.77	3.83	2,390
Middleburg Bank	Middleburg	MBRG	14.1	9.50	0	9.72	1,216,724	-0.4%	991,829	4.9%	0.65	3.46	7,896
Essex Bank	Richmond	ESXB	20.0	9.50	0	9.44	1,155,482	6.2%	926,855	7.9%	0.72	4.24	8,052
Fauquier Bank	Warrenton	FBSS	4.2	9.48	0	9.45	604,394	-1.5%	525,867	1.2%	0.86	3.61	5,152
EVB	Tappahannoc	EVBS	19.0	9.40	0	9.63	1,181,146	15.0%	953,375	5.8%	0.74	3.89	7,852
Virginia Partners Bank	Fredericksburg		4.3	9.40	0	9.22	265,128	12.2%	229,618	6.9%	0.41	3.44	1,019
Freedom Bank of Virginia	Fairfax	FDVA	2.3	9.39	0	8.67	342,612	24.9%	311,691	17.6%	0.53	3.89	1,600
First National Bank	Altavista	PPBN	16.4	9.36	0	9.04	361,493	0.9%	325,220	0.0%	0.65	3.61	2,318
Virginia Community Bank	Louisa	VCBS	34.2	9.33	0	9.87	206,093	0.3%	184,905	0.0%	0.21	4.04	431
Bank of Lancaster	Kilmarnock	BAYK	14.1	9.07	0	8.16	387,784	17.8%	310,087	2.5%	0.49	4.02	1,655

Virginia Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio (%)	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets (%)	Total Deposits (\$000)	Brokered (%)	LTM ROAA (%)	NIM (FTE) (%)	LTM Net Income (\$000)
		City											
Citizens and Farmers Bank	West Point	CFFI	6.7	9.07	0	9.76	1,336,295	38.2%	1,026,225	0.3%	1.04	6.63	13,806
Access National Bank	Reston	ANCX	1.9	9.02	0	8.60	1,052,329	24.3%	765,429	23.1%	1.56	3.84	14,948
Chain Bridge Bank, National Association	McLean		0.0	8.94	0	9.42	337,330	5.0%	291,899	1.6%	0.57	2.98	2,013
Oak View National Bank	Warrenton	OAKV	2.3	8.94	0	9.40	172,965	12.6%	143,136	0.0%	0.27	3.53	439
Capital One, National Association	McLean	COF	11.0	8.90	0	8.43	255,011,219	6.9%	192,528,566	0.4%	0.64	3.99	1,550,691
First Community Bank	Bluefield	FCBC	13.9	8.87	0	9.13	2,584,917	0.4%	2,024,219	2.9%	1.00	4.16	25,868
Select Bank	Forest		10.9	8.85	0	9.06	137,248	17.2%	124,395	0.0%	0.56	3.93	703
Grayson National Bank	Independence	GSON	41.8	8.73	0	8.94	332,878	0.5%	282,152	0.0%	0.30	3.47	991
River Community Bank, National Association	Martinsville		15.6	8.63	0	8.46	113,647	16.1%	93,305	7.2%	1.12	5.51	1,181
Peoples Community Bank	Montross	PBVA	22.8	8.57	0	8.71	157,129	3.8%	137,755	4.2%	0.52	3.89	818
WashingtonFirst Bank	Reston	WFBI	9.4	8.33	0	8.31	1,333,430	18.4%	1,109,550	4.9%	0.89	3.89	11,142
Bank of Virginia	Midlothian	BVA	21.7	8.24	0	8.01	318,861	35.1%	267,379	7.9%	0.11	3.07	323
New Peoples Bank, Inc.	Honaker	NWPP	60.9	8.19	0	8.86	650,690	-4.9%	586,620	1.5%	0.16	3.81	1,056
TruPoint Bank	Grundy		21.0	8.12	0	8.93	443,413	0.6%	388,641	0.0%	0.40	3.54	1,719
Highlands Union Bank	Abingdon	HBKA	40.3	7.71	1,729	8.63	605,885	1.2%	484,777	0.0%	0.49	3.46	2,978
Carter Bank & Trust	Martinsville	CARE	38.0	7.32	30,966	7.35	4,629,941	-0.7%	4,213,957	0.0%	0.72	2.66	33,460
Bank of Floyd	Floyd	CDBK	15.2	6.94	2,873	6.62	275,049	2.9%	235,537	0.0%	0.06	3.10	164

Virginia Companies, Texas Ratios > 75%		Top Level Ticker	Texas Ratio (%)	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year Change in Total Assets (%)	Total Deposits (\$000)	Brokered (%)	LTM ROAA (%)	NIM (FTE) (%)	LTM Net Income (\$000)
	City												
First State Bank	Danville		296.6	4.02	1,553	4.60	39,065	-0.5%	37,137	0.0%	0.02	5.07	7
Village Bank	Midlothian	VBFC	125.9	7.18	3,488	6.97	429,986	-2.7%	378,944	0.9%	-0.15	3.49	-664

# Excluded Companies

## Florida tables exclude:

Banco Do Brasil Americas  
Canandaigua National Trust Company of Florida  
Desjardins Bank, National Association  
MEMBERS Trust Company  
Mercantil Commercebank Trust Company, National Association  
Mercantil Commercebank Trust Company, National Association  
Natbank, National Association  
Raymond James Trust, National Association

## Georgia tables exclude:

Atlantic Trust Company, National Association  
Synovus Trust Company, National Association

## Kentucky tables exclude:

Unified Trust Company, National Association

## North Carolina tables exclude:

Cedar Hill National Bank  
RBC Bank (Georgia), National Association

## Tennessee tables exclude:

Independence Trust Company

## Virginia tables exclude:

Capital One Bank (USA), NA  
E\*TRADE Savings Bank  
Old Point Trust & Financial Services, N.A.  
Trust Company of Virginia  
VNBTrust, National Association

Excluded companies are usually special-purpose banks (such as trust banks), subsidiaries of foreign companies, or companies for which necessary data

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