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BANKS STREET PARTNERS

May 14, 2015

Southeast Banks & Thrifts

Texas Ratios

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Atlanta: 1380 West Paces Ferry Road, Suite 2060 Atlanta GA 30327

Charlotte: 200 Providence Road, Suite 210, Charlotte NC 28207

Main (404) 848-1571

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%		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)
First Progressive Bank	Brewton			3.4	25.35	0	25.18	32,047	1.5%	23,948	0.0%	0.31	3.27	97
Citizens Bank of Winfield	Winfield			2.7	21.17	0	23.03	208,662	1.8%	136,759	0.0%	1.75	4.50	3,606
Farmers & Merchants Bank	Waterloo			0.3	20.76	0	21.62	75,967	6.9%	58,890	0.0%	1.37	3.73	1,016
AloStar Bank of Commerce	Birmingham			6.7	20.42	0	20.60	860,312	-3.1%	596,356	0.0%	0.64	3.89	5,747
BankSouth	Dothan			3.5	20.22	0	20.01	173,482	-1.2%	136,927	0.0%	1.31	4.02	2,231
Bank of Brewton	Brewton			18.3	18.37	0	18.41	52,733	-3.8%	42,948	0.0%	-0.01	3.92	-3
Citizens Bank of Fayette	Fayette			22.8	18.11	0	18.67	196,603	0.3%	157,432	0.0%	1.21	2.73	2,373
First Bank of Boaz	Boaz			0.4	17.66	0	18.48	193,369	5.1%	135,271	0.0%	1.35	3.15	2,570
First State Bank of DeKalb County	Fort Payne			20.8	16.45	0	16.56	91,559	1.3%	76,300	0.0%	0.58	3.79	529
Horizon Bank	Fyffe			7.3	16.39	0	16.43	91,553	0.4%	73,659	0.0%	0.68	4.10	617
Samson Banking Company, Inc.	Samson			3.3	16.00	0	14.74	63,562	19.5%	54,125	0.0%	0.88	3.69	495
Cullman Savings Bank (MHC)	Cullman	CULL		11.2	15.81	0	15.78	238,979	5.4%	154,264	1.9%	0.93	4.05	2,137
Town-Country National Bank	Camden			4.9	15.47	0	15.46	100,481	-3.3%	84,113	0.0%	1.80	4.88	1,799
EvaBank	Cullman			30.3	15.46	0	16.14	335,264	0.5%	260,915	8.6%	3.08	8.27	10,169
Bank of Vernon	Vernon			38.1	15.12	0	15.16	145,365	1.2%	121,763	1.5%	0.75	4.37	1,064
Bank of Walker County	Jasper			7.2	15.04	0	15.16	70,260	-0.4%	59,420	0.0%	0.81	4.13	577
First State Bank of the South, Inc.	Sulligent			0.2	15.01	0	16.30	96,457	1.2%	78,500	0.0%	0.82	4.05	795
First National Bank	Hamilton			2.1	14.88	0	15.43	289,013	3.3%	243,961	0.0%	1.49	4.12	4,154
Oakworth Capital Bank	Birmingham			0.0	14.78	0	14.74	329,788	23.8%	275,221	0.0%	1.18	3.74	3,558
Traders & Farmers Bank	Haleyville			9.9	14.77	0	14.49	363,910	1.5%	282,110	0.0%	1.01	4.06	3,658
Small Town Bank	Wedowee			8.8	14.65	0	15.29	214,467	-1.5%	171,577	0.0%	1.39	4.50	2,995
Phenix-Girard Bank	Phenix City			36.8	14.47	0	14.60	176,283	1.5%	133,337	8.0%	0.81	3.03	1,430
Peoples Exchange Bank of Monroe County	Monroeville			8.2	14.35	0	14.30	62,606	-1.6%	53,549	1.9%	0.79	4.85	499
Brantley Bank and Trust Company	Brantley			8.8	14.27	0	15.14	67,382	3.8%	56,790	0.0%	1.11	4.76	736
First Federal Bank, A FSB	Tuscaloosa			31.1	13.94	0	13.01	122,167	-5.7%	91,690	0.0%	0.59	3.09	724
Community Neighbor Bank	Camden			9.0	13.88	0	13.82	109,078	-1.0%	91,336	0.0%	0.70	4.19	756
Southern Bank Company	Gadsden	SRNN		4.0	13.81	0	14.52	97,509	1.7%	73,772	0.0%	-0.36	2.94	-346
Southern States Bank	Anniston			11.1	13.76	0	13.10	340,333	25.5%	286,937	1.9%	0.94	4.82	2,758
Farmers and Merchants Bank	LaFayette			8.0	13.64	0	14.47	133,863	6.6%	108,379	0.0%	1.04	4.16	1,372
Peoples Southern Bank	Clanton			5.7	13.62	0	13.84	167,583	9.0%	144,148	0.0%	1.02	3.07	1,623
Liberty Bank	Geraldine			11.7	13.53	0	13.83	111,055	2.4%	95,123	0.0%	0.98	5.14	1,060
Valley State Bank	Russellville			8.2	13.46	0	15.36	124,126	-2.1%	104,713	0.0%	0.57	2.74	728
Escambia County Bank	Flomaton			15.3	13.43	0	13.98	83,186	0.4%	71,508	0.0%	0.53	3.10	433
First National Bank of Talladega	Talladega			20.4	13.41	0	14.25	402,703	2.3%	311,949	0.0%	1.16	3.72	4,592
Farmers & Merchants Bank	Piedmont			4.4	13.16	0	13.70	192,309	0.4%	157,316	0.4%	0.77	4.13	1,491
SouthBank, A Federal Savings Bank	Huntsville			55.7	13.07	0	13.22	110,253	-35.0%	90,474	0.0%	-1.06	2.66	-1,513
First National Bank of Hartford	Hartford			8.6	12.89	0	13.43	122,104	-1.1%	98,844	0.0%	0.68	3.88	825
Metro Bank	Pell City			14.7	12.87	0	12.55	679,496	4.4%	591,726	0.0%	1.25	4.59	8,252
First Cahawba Bank	Selma			8.9	12.86	0	12.68	95,749	-0.2%	79,929	0.0%	0.85	4.16	796
First US Bank	Thomasville	USBI		17.7	12.70	0	13.53	564,853	-1.9%	475,327	1.5%	0.72	5.47	4,056

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Bank of Pine Hill	Pine Hill			7.3	12.65	0	13.04	24,944	-2.1%	21,685	0.0%	-0.08	2.62	-20
Central State Bank	Calera			2.7	12.59	0	12.52	205,235	6.7%	176,699	0.2%	1.36	4.56	2,696
First National Bank of Brundidge	Brundidge			11.0	12.59	0	13.03	97,667	-0.9%	80,590	0.0%	0.68	3.84	652
HomeTown Bank of Alabama	Oneonta			10.9	12.57	0	12.34	316,835	4.1%	266,136	0.0%	1.58	4.62	4,874
First Bank of Linden	Linden			0.0	12.37	0	13.69	79,048	-2.9%	67,689	0.0%	0.94	4.28	761
First National Bank and Trust	Atmore			5.1	12.33	0	12.48	128,988	-3.1%	112,681	0.0%	0.49	3.87	654
FNB Bank	Scottsboro			9.7	12.24	0	12.52	366,330	1.3%	319,421	0.0%	1.16	4.22	4,194
First National Bank of Dozier	Dozier			0.1	12.19	0	12.84	40,456	-0.3%	31,540	0.0%	0.75	3.14	299
HNB First Bank	Headland			26.5	12.18	0	12.27	103,600	0.9%	89,043	0.0%	0.52	3.58	534
First Partners Bank	Birmingham			7.2	12.17	0	9.65	230,211	23.7%	189,788	9.0%	1.24	4.80	2,532
Citizens State Bank	Vernon			49.8	12.16	0	12.41	83,914	0.0%	62,208	16.9%	0.68	2.75	569
Exchange Bank of Alabama	Altoona			8.5	12.14	0	12.07	258,575	2.5%	224,584	0.0%	0.88	3.95	2,214
State Bank & Trust	Winfield			14.2	12.09	0	13.03	222,782	7.1%	192,409	0.0%	1.21	3.53	2,618
Citizens Bank	Greensboro			5.8	12.01	0	12.69	100,148	-0.3%	82,517	0.0%	1.22	3.66	1,208
Reliance Bank	Athens			8.9	11.92	0	11.96	160,530	12.3%	127,249	0.0%	0.66	3.35	989
Peoples Bank of Red Level	Red Level			7.2	11.81	0	11.78	16,102	5.0%	14,181	0.0%	0.94	5.32	148
Cadence Bank, N.A.	Birmingham			6.5	11.79	0	11.31	8,119,935	21.6%	6,770,142	10.3%	0.73	4.05	54,103
West Alabama Bank & Trust	Reform			6.6	11.62	0	11.32	575,210	4.9%	470,792	0.9%	1.11	3.49	6,201
Cheaha Bank	Oxford			1.6	11.47	0	11.77	190,269	3.1%	160,015	0.0%	1.73	5.10	3,236
Security Federal Savings Bank	Jasper			0.1	11.46	0	11.19	38,834	0.1%	28,393	0.0%	0.52	3.65	198
FNB of Central Alabama	Tuscaloosa			15.7	11.25	0	11.21	236,381	1.4%	203,366	0.6%	0.60	3.20	1,358
Vantage Bank of Alabama	Albertville			10.3	11.22	0	10.74	118,342	44.7%	104,311	0.0%	0.63	4.06	676
Citizens' Bank, Inc.	Robertsdale			22.8	11.16	0	11.18	99,028	0.1%	87,433	2.4%	0.17	4.24	166
Citizens Bank of Valley Head	Valley Head			48.9	11.15	0	11.12	26,577	-0.3%	23,585	0.0%	0.65	5.24	173
First Citizens Bank	Luverne			6.9	11.15	0	11.56	228,273	1.1%	187,800	0.0%	0.87	4.12	1,959
Pinnacle Bank	Jasper	PCLB		2.2	11.12	0	11.55	231,910	3.1%	194,803	8.5%	0.97	3.68	2,174
First Community Bank of Cullman	Cullman	SCBS		6.2	11.09	0	10.38	79,966	14.2%	68,061	0.0%	0.48	3.24	350
Keystone Bank	Auburn			11.0	11.07	0	11.00	252,328	5.1%	216,512	2.3%	1.09	3.90	2,652
Marion Bank and Trust Company	Marion			16.2	11.05	0	11.70	252,283	-1.9%	208,757	0.0%	1.29	3.73	3,241
First Metro Bank	Muscle Shoals			4.2	11.04	0	10.88	539,499	1.3%	478,917	0.0%	1.44	3.89	7,642
Bank Independent	Sheffield			13.9	10.91	0	10.00	1,176,254	5.5%	997,234	0.0%	0.91	5.85	10,303
Robertson Banking Company	Demopolis			2.6	10.81	0	10.83	260,960	-0.2%	224,873	1.1%	1.40	3.83	3,621
FirstState Bank	Lineville			14.8	10.73	0	11.03	216,567	4.3%	170,981	0.2%	1.21	4.27	2,565
MidSouth Bank	Dothan			10.0	10.66	0	10.78	380,953	-0.4%	338,912	0.0%	0.16	2.74	622
Merchants Bank	Jackson			29.0	10.58	0	10.48	205,275	-0.6%	183,173	0.0%	0.71	3.92	1,442
Trinity Bank	Dothan			22.2	10.58	0	10.21	110,850	22.0%	99,289	0.0%	0.89	4.39	873
Regions Bank	Birmingham	RF		18.0	10.56	0	10.06	121,434,925	3.7%	99,234,810	4.2%	1.03	3.27	1,211,665
Capstone Bank	Tuscaloosa			10.5	10.52	0	10.52	435,266	5.9%	375,278	6.9%	0.87	4.12	3,703
Citizens Bank	Enterprise			8.7	10.52	0	11.08	111,347	12.6%	98,812	0.0%	0.55	3.27	594
First Bank	Wadley			12.8	10.51	0	12.07	70,328	-4.4%	61,533	0.0%	1.00	3.79	708

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Bank of Wedowee	Wedowee			28.4	10.48	0	11.70	119,994	6.2%	103,386	0.0%	0.36	3.06	414
PeoplesTrust Bank	Hamilton			12.7	10.45	0	10.45	83,710	0.2%	73,938	2.3%	0.59	3.77	489
CCB Community Bank	Andalusia			15.0	10.38	0	10.02	466,977	9.0%	385,478	7.6%	1.88	4.89	8,060
SouthFirst Bank	Sylacauga	SZBI		40.1	10.37	0	7.37	92,877	-5.1%	80,222	0.0%	0.04	3.66	41
First Community Bank	Chatom			19.7	10.25	0	10.27	336,279	4.7%	284,445	1.4%	0.91	4.27	2,944
PrimeSouth Bank	Tallassee			15.6	10.21	0	10.41	190,244	1.5%	163,969	5.6%	0.82	4.30	1,552
AmeriFirst Bank	Union Springs			21.4	10.17	0	10.49	145,894	0.7%	126,051	0.0%	0.24	3.59	341
Southern Independent Bank	Opp			15.3	10.15	0	10.16	205,895	3.0%	175,445	0.0%	1.02	3.31	2,115
Merchants & Farmers Bank of Greene County	Eutaw			13.0	10.11	0	10.57	64,950	0.2%	55,949	10.1%	0.20	3.88	121
Bank of Evergreen	Evergreen			15.2	10.08	0	10.31	57,570	7.0%	51,311	6.0%	0.98	4.45	542
Progress Bank and Trust	Huntsville			8.9	10.06	0	9.72	606,127	10.9%	512,392	7.3%	0.58	3.23	3,324
Sweet Water State Bank	Sweet Water			10.5	10.03	0	9.82	95,262	0.0%	81,773	0.0%	1.26	6.03	1,178
First Jackson Bank	Stevenson			19.6	10.02	0	10.08	228,343	4.0%	196,194	0.0%	0.87	3.82	1,918
AuburnBank	Auburn	AUBN		4.6	9.96	0	10.51	791,058	2.2%	700,595	1.5%	0.98	3.19	7,664
CB&S Bank	Russellville			28.3	9.92	0	10.90	1,490,476	-0.4%	1,219,522	0.0%	0.93	3.67	13,793
Community Spirit Bank	Red Bay			24.0	9.90	0	10.16	140,670	-0.4%	122,874	0.0%	0.12	4.48	171
River Bank & Trust	Prattville			9.5	9.90	0	9.90	445,053	2.2%	386,492	0.0%	0.84	3.69	3,650
Friend Bank	Slocomb			16.7	9.87	0	9.78	121,037	72.3%	108,211	0.0%	0.99	4.34	799
Farmers Exchange Bank	Louisville			41.8	9.84	0	9.93	133,614	1.6%	118,887	0.2%	0.91	4.17	1,210
NobleBank & Trust	Anniston			11.4	9.84	0	9.96	187,349	5.1%	163,151	0.0%	0.56	3.82	1,006
United Bank	Atmore	UBAB		20.3	9.80	0	10.09	506,941	2.9%	453,264	0.2%	0.48	3.55	2,402
Merchants Bank of Alabama	Cullman			33.6	9.62	0	9.49	255,477	2.0%	229,733	0.0%	0.60	3.75	1,481
ServisFirst Bank	Birmingham	SFBS		4.0	9.61	0	9.23	4,392,212	23.0%	3,678,667	0.1%	1.40	3.72	54,921
SouthPoint Bank	Birmingham			20.9	9.54	0	9.80	209,082	3.6%	175,669	11.9%	1.54	3.75	3,165
Bryant Bank	Tuscaloosa			4.3	9.50	0	9.48	1,313,333	7.2%	1,078,447	0.5%	1.17	3.42	14,731
First Financial Bank	Bessemer			66.8	9.50	0	9.19	177,133	-4.6%	137,177	0.0%	0.30	2.56	540
Citizens Bank & Trust	Guntersville	CBTH		15.6	9.48	0	9.66	363,299	13.5%	307,657	2.3%	1.04	4.42	3,588
Peoples Bank of Alabama	Cullman			30.0	9.41	0	9.08	628,114	18.3%	530,991	1.0%	0.94	4.74	5,568
Peoples Independent Bank	Boaz			24.1	9.40	0	10.36	194,322	4.4%	173,687	0.0%	1.20	4.28	2,249
Traditions Bank	Cullman			24.5	9.39	0	9.23	296,841	10.7%	265,092	8.2%	1.12	5.93	3,126
First Southern State Bank	Stevenson			5.1	9.31	0	9.40	366,660	3.0%	327,812	0.0%	0.98	3.68	3,521
Premier Bank of the South	Cullman			11.3	9.31	0	9.30	157,630	9.3%	141,732	5.2%	1.09	4.58	1,623
First Southern Bank	Florence			9.1	9.24	0	9.09	209,486	2.8%	187,072	0.0%	0.72	4.03	1,502
Compass Bank	Birmingham	BBVA		7.9	9.07	0	8.87	81,735,909	9.5%	63,064,577	5.9%	0.60	2.99	470,367
National Bank of Commerce	Birmingham	NCOM		4.9	9.01	0	9.13	1,204,812	60.5%	1,025,561	4.3%	0.74	4.08	6,755
Troy Bank & Trust Company	Troy			43.1	8.92	0	9.80	838,837	0.2%	701,922	0.0%	0.66	3.59	5,513
First Fidelity Bank	Fort Payne			14.2	8.89	0	8.92	89,253	-2.2%	81,000	0.0%	0.31	2.94	282
First Bank of the South	Rainsville			18.7	8.82	0	8.74	87,623	5.0%	78,863	0.0%	0.39	4.04	333
Peoples Bank of Greensboro	Greensboro			4.7	8.81	0	9.34	91,933	0.6%	79,543	1.9%	1.32	3.63	1,211
Bank of York	York			1.5	8.52	0	10.42	105,382	13.0%	73,965	0.0%	0.77	2.81	785

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Bank of Moundville	Moundville		11.6	8.38	0	9.50	93,575	-11.2%	84,458	0.0%	0.28	2.98	275
American Bank of Huntsville	Huntsville		52.9	8.32	0	8.25	126,713	-9.5%	103,773	1.0%	-0.73	3.69	-948
Commercial Bank of Ozark	Ozark		27.4	8.17	0	8.49	84,620	5.9%	76,022	0.0%	0.24	3.83	199
First Community Bank of Central Alabama	Wetumpka		9.0	7.99	29	8.07	338,592	4.8%	308,632	1.7%	1.79	4.09	5,791
Commonwealth National Bank	Mobile		51.7	7.08	539	7.40	57,555	-2.4%	52,938	0.0%	-0.53	4.42	-313

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		120.1	5.43	3,955	5.58	152,463	-4.9%	131,624	8.6%	-1.27	3.63	-1,931
Community Bank & Trust - Alabama	Union Springs		117.6	5.80	1,270	6.00	55,716	-17.8%	52,199	0.0%	-1.51	3.51	-940
Union State Bank	Pell City		79.1	6.67	3,054	5.98	229,533	-3.0%	214,484	0.0%	0.22	3.55	496
Covenant Bank	Leeds		75.3	8.46	0	8.30	76,594	-11.6%	65,161	0.0%	-1.44	3.58	-1,168
North Alabama Bank	Hazel Green		98.8	9.74	0	11.88	94,320	-5.3%	82,712	0.0%	0.78	4.67	762
Alamerica Bank	Birmingham		137.7	14.80	0	15.77	36,797	-4.8%	30,875	4.0%	-1.68	4.72	-644

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											
Sunshine Bank	Plant City	SBCP	1.0	16.62	0	16.71	247,394	22.8%	199,921	0.0%	-1.14	3.00	-2,566
Coconut Grove Bank	Miami		6.9	15.47	0	15.72	629,136	3.6%	513,513	0.0%	0.10	2.25	632
One South Bank	Chipley		0.0	14.38	0	14.24	39,376	12.8%	32,194	0.8%	0.45	4.31	169
City National Bank of Florida	Miami		2.7	14.33	0	14.52	5,574,930	11.1%	4,317,168	2.3%	0.82	3.26	42,585
First National Bank of Mount Dora	Mount Dora	FLBD	23.3	14.28	0	14.74	207,177	3.8%	173,966	0.0%	0.54	3.75	1,095
First National Bank Northwest Florida	Panama City		4.4	14.24	0	13.85	111,237	2.6%	95,657	0.0%	0.56	3.23	611
Florida Business Bank	Melbourne		7.6	13.89	0	13.89	110,292	0.3%	94,450	0.0%	0.59	3.48	633
Pacific National Bank	Miami		9.2	13.83	0	14.01	379,484	8.1%	194,318	0.0%	0.48	3.17	1,780
FirstAtlantic Bank	Jacksonville	FFHD	10.3	13.67	0	13.05	392,601	1.7%	336,531	0.3%	1.02	4.68	3,919
Drummond Community Bank	Chiefland		9.8	13.52	0	13.31	389,663	6.8%	334,864	0.4%	1.44	5.10	5,346
Landmark Bank, National Association	Fort Lauderdale		49.7	13.41	0	12.88	364,170	30.8%	283,987	0.3%	1.59	4.60	5,351
Peoples Bank of Graceville	Graceville		12.4	13.00	0	14.19	87,056	7.1%	74,353	0.0%	1.52	3.19	1,279
Hillsboro Bank	Plant City		1.8	12.90	0	13.17	119,824	3.1%	103,010	0.0%	0.98	3.68	1,124
Marquis Bank	Coral Gables		8.2	12.76	0	10.94	304,590	26.2%	255,591	2.7%	0.53	3.28	1,398
Axiom Bank	Maitland		27.6	12.71	0	13.81	664,935	8.2%	496,799	3.8%	0.57	3.57	3,853
Community State Bank	Starke		22.2	12.65	0	12.22	65,951	7.5%	57,741	0.0%	0.37	4.18	227
First Federal Bank of Florida	Lake City		11.4	12.50	0	11.85	1,155,702	14.0%	972,265	12.8%	1.27	3.92	12,946
Sunshine Savings Bank	Tallahassee	SSNF	19.7	12.44	0	13.38	154,207	3.3%	132,989	0.0%	0.07	4.10	110
Palm Beach Community Bank	West Palm Beach		5.2	12.42	0	10.82	314,586	33.6%	264,816	0.0%	1.55	4.45	3,986
American National Bank	Oakland Park		16.0	12.33	0	12.47	267,468	10.2%	229,604	4.0%	0.84	3.58	2,237
Bay Cities Bank	Tampa		14.1	12.25	0	12.73	540,473	1.2%	461,380	6.5%	0.89	4.35	4,786
Sunstate Bank	Miami		18.3	12.14	0	12.85	179,002	10.0%	155,541	0.0%	1.63	2.84	2,908
Helm Bank USA	Miami		23.8	12.05	0	12.05	750,669	-3.9%	655,987	0.0%	0.21	3.77	1,644
TotalBank	Miami	POP	9.6	12.00	0	11.42	2,692,325	4.8%	1,879,305	5.3%	0.46	3.14	12,076
FNBT.Com Bank	Fort Walton Beach		23.4	11.99	0	11.91	372,405	1.7%	307,358	0.0%	0.88	2.78	3,269
GulfShore Bank	Tampa		6.3	11.98	0	11.51	289,309	13.9%	240,285	10.4%	0.35	3.37	946
C1 Bank	Saint Petersburg	BNK	26.3	11.96	0	11.77	1,596,633	13.0%	1,200,417	5.7%	0.49	4.34	7,373
Commerce National Bank & Trust	Winter Park		35.2	11.91	0	11.81	76,429	-0.9%	62,039	0.0%	1.03	3.81	806
Summit Bank, National Association	Panama City		2.2	11.89	0	11.28	351,622	25.9%	284,180	4.0%	0.86	3.95	2,670
First State Bank of Arcadia	Arcadia		49.1	11.88	0	11.91	138,550	-2.6%	119,613	0.0%	0.58	3.97	789
Intercontinental Bank	West Miami		1.8	11.85	0	11.64	160,738	-3.8%	140,974	0.0%	-0.08	1.91	-136
Flagship Community Bank	Clearwater		30.6	11.84	0	12.60	100,157	3.6%	82,202	12.7%	-0.05	3.98	-48
Harbor Community Bank	Indiantown		18.8	11.80	0	11.32	1,246,625	93.3%	1,005,698	0.0%	0.82	3.72	7,718
Surety Bank	Deland		62.1	11.80	0	12.11	96,461	-3.5%	84,574	0.0%	0.87	4.56	839
Nature Coast Bank	Hernando	NCBF	22.0	11.77	0	13.65	56,081	-1.2%	48,332	0.0%	0.40	4.14	227
Gateway Bank of Florida	Daytona Beach		8.6	11.74	0	11.59	225,911	-9.3%	184,536	1.6%	0.66	3.29	1,632
First Florida Bank	Destin		3.8	11.65	0	10.85	293,225	18.5%	260,896	0.0%	0.99	3.75	2,649
First Green Bank	Mount Dora		1.7	11.65	0	11.59	334,811	27.9%	294,447	0.0%	0.70	4.43	2,112
Jefferson Bank of Florida	Oldsmar	JFBB	3.5	11.61	0	10.68	231,773	14.9%	176,777	2.3%	0.49	3.29	1,051
Paradise Bank	Boca Raton		4.7	11.48	0	10.60	329,269	6.4%	292,571	0.3%	2.05	4.08	6,340
Community Southern Bank	Lakeland	CMUY	5.8	11.41	0	11.14	250,717	5.9%	189,481	6.6%	0.50	3.33	1,221

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											
Floridian Bank		Daytona Beach	4.7	11.28	0	13.18	383,169	138.8%	320,207	9.6%	3.27	4.23	12,921
Plus International Bank		Miami	0.0	11.24	0	11.62	125,817	37.1%	110,364	39.3%	1.29	4.07	1,421
First Colony Bank of Florida		Maitland	8.4	11.22	0	11.31	171,720	0.8%	152,123	3.0%	1.49	3.53	2,535
Central Bank		Tampa	5.3	11.17	0	11.01	101,467	35.6%	79,095	4.1%	0.39	3.81	339
First Bank of the Palm Beaches		West Palm Beach	15.2	11.15	0	11.06	110,736	17.9%	95,322	0.0%	-0.23	4.17	-239
Sunrise Bank		Cocoa Beach	10.2	11.15	0	11.11	115,863	0.8%	99,674	8.7%	0.96	3.86	1,095
Capital Bank, National Association		Coral Gables	22.5	10.89	0	11.33	6,975,792	6.5%	5,577,411	6.1%	0.88	4.22	58,632
Jacksonville Bank		Jacksonville	29.5	10.87	0	10.86	490,076	-1.2%	423,866	0.6%	0.89	4.04	4,404
Raymond James Bank, National Association		Saint Petersburg	6.2	10.84	0	10.41	13,762,885	16.6%	11,692,653	2.9%	1.37	3.04	172,873
First National Bank of Wauchula		Wauchula	43.9	10.81	0	10.46	74,588	-7.2%	65,021	0.0%	0.24	4.21	185
Florida Community Bank, National Association		Weston	19.2	10.75	0	10.57	6,063,638	19.5%	4,242,690	8.0%	0.27	3.65	15,293
Insignia Bank		Sarasota	8.6	10.65	0	11.38	192,770	14.8%	158,319	0.6%	0.48	3.82	854
Platinum Bank		Brandon	21.8	10.64	0	10.00	545,627	22.8%	453,384	8.3%	0.95	4.03	4,474
Stonegate Bank		Pompano Beach	6.4	10.64	0	9.40	2,256,600	31.9%	1,904,284	13.2%	0.87	3.81	15,744
CBC National Bank		Fernandina Beach	34.9	10.63	0	8.93	512,685	25.1%	324,538	25.6%	1.06	4.07	4,518
Wauchula State Bank		Wauchula	42.6	10.63	0	10.71	604,123	3.3%	523,312	0.1%	1.82	4.50	10,734
Peoples National Bank		Niceville	29.5	10.61	0	10.07	110,223	-3.1%	98,995	0.0%	0.59	3.67	672
First Avenue National Bank		Ocala	6.3	10.57	0	11.39	115,269	21.8%	100,441	0.0%	-0.01	4.42	-14
International Finance Bank		Miami	19.5	10.53	0	13.18	323,772	-6.6%	278,317	0.0%	0.01	3.91	24
First National Bank of Pasco		Dade City	15.4	10.46	0	11.39	140,889	-9.2%	124,682	0.0%	0.46	3.64	652
Atlantic Coast Bank		Jacksonville	40.9	10.38	0	9.75	745,404	4.9%	452,682	0.0%	0.21	2.67	1,459
Apollo Bank		Miami	16.0	10.37	0	10.05	491,063	77.7%	433,989	0.0%	0.11	3.78	467
Capital City Bank		Tallahassee	36.3	10.37	0	9.28	2,673,263	2.3%	2,229,111	0.0%	0.32	3.42	8,060
Prime Meridian Bank		Tallahassee	0.7	10.29	0	10.13	220,369	2.9%	194,761	0.0%	0.60	3.92	1,264
Florida Bank of Commerce		Orlando	7.1	10.28	0	10.21	270,923	2.0%	237,833	0.4%	0.84	4.39	2,097
Terrabank, N.A.		Miami	5.6	10.25	0	10.29	295,510	6.7%	258,272	3.4%	0.42	3.64	1,184
Flagler Bank		West Palm Beach	49.3	10.23	0	9.97	174,337	5.0%	156,796	0.0%	1.57	4.05	2,597
Cornerstone Community Bank		Saint Petersburg	29.3	10.20	0	11.29	238,069	4.4%	198,730	0.0%	0.54	3.78	1,198
Ocean Bank		Miami	28.8	10.19	0	12.60	3,236,784	-0.9%	2,809,010	0.0%	0.83	3.78	26,943
Preferred Community Bank		Fort Myers	7.8	10.18	0	11.98	93,724	8.2%	78,909	0.6%	0.51	4.00	462
Community Bank and Trust of Florida		Ocala	10.6	10.15	0	10.25	612,463	0.5%	547,404	0.0%	1.00	3.37	6,075
Sabadell United Bank, N.A.		Miami	11.8	10.10	0	9.75	4,737,834	17.6%	3,712,723	0.7%	0.44	3.43	19,916
Merchants & Southern Bank		Gainesville	14.7	10.00	0	10.49	439,810	7.5%	356,546	0.0%	1.16	3.26	4,906
United Southern Bank		Umatilla	36.8	9.98	0	9.83	429,560	5.5%	383,799	0.0%	0.57	3.61	2,352
Executive National Bank		Miami	14.2	9.95	0	9.77	338,690	2.8%	293,466	6.9%	0.59	3.72	1,945
Freedom Bank of America		Saint Petersburg	24.1	9.93	0	10.59	130,963	22.3%	111,618	0.2%	0.31	4.26	367
Mainstreet Community Bank of Florida		Deland	17.5	9.86	0	9.82	252,792	5.2%	224,182	3.3%	1.44	4.09	3,574
First Citrus Bank		Tampa	26.6	9.84	0	9.60	251,760	10.1%	196,773	12.5%	0.31	4.35	743
Baneco USA		Coral Gables	11.8	9.82	0	9.69	893,483	10.2%	749,001	13.6%	0.27	3.98	2,392
Marine Bank & Trust Company		Vero Beach	12.9	9.79	0	9.90	167,815	10.4%	150,064	0.0%	0.65	3.78	1,011
NorthStar Bank		Tampa	5.3	9.76	0	10.80	200,637	-3.1%	156,568	0.0%	0.37	3.52	745

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		City											
Seacoast National Bank	Stuart	SBCF	15.5	9.75	0	9.82	3,232,048	39.7%	2,609,915	0.3%	0.39	3.50	10,602
Gateway Bank of Southwest Florida	Sarasota		1.7	9.74	0	9.63	238,363	-0.4%	213,913	10.2%	0.71	3.92	1,610
Reunion Bank of Florida	Tavares		3.6	9.71	0	9.68	272,167	11.3%	245,304	0.0%	0.65	3.78	1,732
Oculina Bank	Fort Pierce		17.2	9.66	0	9.40	195,583	12.4%	165,306	6.5%	1.45	3.68	2,571
Gateway Bank of Central Florida	Ocala		19.6	9.65	0	9.74	217,694	17.3%	176,399	4.4%	0.86	4.22	1,685
Bank of Central Florida	Lakeland		3.3	9.61	0	7.58	405,213	20.5%	364,549	22.6%	0.74	3.40	2,649
Eastern National Bank	Miami		4.3	9.59	0	10.25	401,528	7.4%	328,647	0.0%	0.37	3.43	1,440
Calusa Bank	Punta Gorda		18.0	9.53	0	10.40	166,146	2.2%	137,516	3.5%	0.23	3.78	377
FirstCity Bank of Commerce	Palm Beach Gardens		24.2	9.51	0	9.31	66,833	8.7%	55,236	5.6%	0.16	3.59	99
Intracoastal Bank	Palm Coast		0.6	9.49	0	9.18	251,397	17.9%	227,289	2.3%	1.41	3.43	3,173
Citizens Bank of Florida	Oviedo		18.8	9.41	0	9.23	237,478	2.7%	209,587	7.0%	0.34	3.68	788
1st National Bank of South Florida	Homestead		50.1	9.39	0	9.40	331,273	5.7%	268,799	0.0%	0.65	3.33	2,069
CenterState Bank of Florida, National Association	Winter Haven	CSFL	18.2	9.39	0	9.55	3,878,913	29.3%	3,151,702	3.8%	0.65	4.47	23,926
Citizens Bank and Trust	Lake Wales		25.4	9.39	0	9.39	457,776	1.6%	395,144	0.0%	0.94	3.85	4,212
1st Manatee Bank	Parrish		11.6	9.35	0	8.94	128,442	22.2%	116,328	0.0%	0.42	4.33	467
Mercantil Commercebank, National Association	Coral Gables	MVZ.A	5.3	9.35	0	9.11	8,110,427	17.6%	6,396,935	5.1%	0.37	2.25	28,052
Heartland National Bank	Sebring		15.0	9.32	0	9.31	323,939	8.5%	290,019	0.0%	0.69	3.12	2,141
Continental National Bank	Miami		11.6	9.27	0	8.10	377,941	5.8%	332,274	0.0%	0.76	3.56	2,773
Seaside National Bank & Trust	Orlando		2.5	8.99	0	9.32	1,124,029	14.4%	972,502	16.9%	0.39	3.18	4,064
Charlotte State Bank & Trust	Port Charlotte		38.5	9.22	0	8.93	304,505	9.0%	274,278	0.0%	1.38	3.46	3,908
Intercredit Bank, NA	Miami		23.1	9.20	0	9.50	318,627	-3.3%	233,770	0.0%	0.18	3.45	585
First State Bank of the Florida Keys	Key West		31.6	9.15	0	9.32	838,360	-1.6%	589,891	0.0%	0.98	3.15	7,911
Farmers & Merchants Bank	Monticello		23.8	9.13	0	9.13	434,624	2.7%	361,585	0.0%	0.98	3.80	4,121
Sabal Palm Bank	Sarasota		0.0	9.03	0	11.74	122,766	14.7%	107,965	2.0%	0.27	3.58	297
USAmeriBank	Clearwater	USAB	15.4	9.01	0	8.55	3,260,647	10.2%	2,733,508	7.1%	1.01	3.64	30,656
Fidelity Bank of Florida, National Association	Merritt Island		12.6	9.00	0	13.42	232,163	-13.4%	150,655	0.0%	0.37	3.63	928
Community Bank of Florida, Inc.	Homestead	CBKS	64.1	8.94	0	9.58	479,205	-1.2%	431,702	0.4%	0.54	4.11	2,570
Community Bank of the South	Merritt Island		16.2	8.93	0	9.45	137,913	-5.3%	116,138	0.0%	0.46	2.42	671
Florida Citizens Bank	Gainesville		33.5	8.90	0	8.83	231,135	-3.6%	208,930	7.0%	0.39	3.52	917
Englewood Bank & Trust	Englewood		37.7	8.85	0	8.41	228,408	10.3%	207,856	0.0%	1.10	3.62	2,317
SouthBank, A Federal Savings Bank	Palm Beach Gardens		24.2	8.78	0	8.88	20,352	-11.8%	18,432	0.0%	-1.78	0.89	-401
Sanibel Captiva Community Bank	Sanibel		29.5	8.75	0	8.43	281,204	10.9%	248,243	0.0%	1.24	4.23	3,142
Bank of Belle Glade	Belle Glade		11.0	8.72	0	8.12	96,509	5.1%	88,527	0.0%	0.33	2.28	287
First Home Bank	Seminole		10.1	8.72	0	7.78	91,052	27.2%	74,942	0.0%	1.34	4.24	1,000
BankUnited, National Association	Miami Lakes	BKU	3.1	8.67	0	8.65	19,822,955	27.0%	14,509,957	3.7%	1.12	4.43	197,377
First Bank	Clewiston		29.1	8.66	0	8.35	288,501	8.5%	263,005	2.7%	0.61	4.27	1,621
Citizens First Bank	The Villages		21.3	8.65	0	8.55	1,803,610	9.6%	1,474,653	0.0%	1.02	2.62	17,041
HomeBanc National Association	Tampa		1.4	8.65	0	7.22	907,974	21.0%	715,614	14.5%	0.55	2.48	4,631
First Florida Integrity Bank	Naples		9.8	8.64	0	8.98	1,028,462	18.9%	801,247	1.5%	0.33	3.30	3,055
Bank of Tampa	Tampa		16.2	8.57	0	8.26	1,381,175	6.3%	1,261,490	3.0%	0.77	3.33	10,135
Madison County Community Bank	Madison		27.8	8.56	0	8.10	115,651	10.6%	105,975	0.0%	0.56	3.00	613

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Floridian Community Bank, Inc.		Davie		41.8	8.53	0	7.80	400,704	29.7%	303,865	8.6%	0.40	3.54	1,345
BAC Florida Bank		Coral Gables		41.8	8.52	0	7.61	1,635,699	12.4%	1,297,059	17.3%	0.75	2.81	11,593
Citizens State Bank		Perry		13.9	8.38	0	8.42	279,891	32.8%	255,764	11.2%	1.02	6.37	2,526
Patriot Bank		Trinity		14.6	8.37	0	10.78	136,455	12.7%	119,024	0.0%	0.25	4.20	328
First National Bank of South Miami		South Miami	FMIA	1.4	8.32	0	7.71	610,659	12.9%	489,734	0.0%	0.40	2.62	2,298
Gibraltar Private Bank & Trust Co.		Coral Gables		33.5	8.28	0	8.25	1,584,687	1.1%	1,220,609	1.5%	0.26	3.27	4,075
Professional Bank		Coral Gables	PFHD	2.7	8.28	0	7.88	265,933	15.4%	229,295	0.0%	0.17	3.40	420
Legacy Bank of Florida		Boca Raton		36.7	8.25	0	11.06	276,143	8.5%	239,964	0.0%	3.98	3.44	10,570
Biscayne Bank		Coconut Grove		2.8	8.23	0	7.94	536,627	45.7%	442,813	12.1%	1.32	4.01	5,876
Florida Capital Bank, N.A.		Jacksonville		57.8	8.21	0	6.60	382,025	1.3%	307,477	0.1%	0.21	3.39	809
American Enterprise Bank of Florida		Jacksonville		40.0	8.18	0	8.58	209,907	4.4%	191,074	16.7%	0.32	3.51	639
Encore Bank, National Association		Naples		26.0	8.14	0	7.84	364,134	3.5%	329,167	0.1%	-0.50	3.20	-1,734
EverBank		Jacksonville	EVER	30.1	8.13	0	7.48	23,342,621	32.4%	16,161,884	27.0%	0.67	3.14	137,280
FineMark National Bank & Trust		Fort Myers		2.2	8.08	0	7.91	934,596	26.1%	761,303	3.0%	0.55	2.98	4,570
Edison National Bank		Fort Myers		4.2	8.04	0	7.75	276,538	9.0%	246,555	0.0%	0.48	2.69	1,205
Mackinac Savings Bank, FSB		Boynton Beach		6.0	7.87	139	7.95	109,099	-1.8%	99,822	0.0%	-0.17	2.27	-186
Pilot Bank		Tampa	PLBN	30.5	7.79	460	10.12	226,641	6.1%	188,331	10.0%	-0.12	3.61	-253
Brannen Bank		Inverness		23.7	7.46	2,283	8.49	429,158	1.1%	392,376	0.0%	0.86	3.24	3,662
Espirito Santo Bank		Miami		18.0	6.89	7,194	6.90	651,736	-11.3%	458,734	7.2%	-2.13	2.78	-14,741
CNLBank		Orlando	CNLB	26.6	6.86	14,819	8.99	1,364,972	7.3%	1,118,766	0.0%	0.58	3.22	7,551
Home Federal Bank of Hollywood		Hallandale Beach		52.7	5.93	885	6.07	41,872	-15.9%	32,689	0.0%	-1.86	4.00	-855

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	264.3	2.44	8,635	2.22	151,336	-9.2%	127,447	7.9%	-0.21	2.84	-338
First City Bank of Florida		Fort Walton Beach	570.4	2.57	12,258	2.52	231,067	-2.7%	214,649	0.0%	0.09	3.27	206
Bank of Commerce		Sarasota	216.6	3.24	10,150	3.22	218,166	-0.1%	175,309	0.0%	0.07	3.20	156
Beach Community Bank		Fort Walton Beach	614.0	3.76	23,461	3.79	552,203	-1.6%	503,180	0.0%	-1.21	2.48	-6,832
Gulf Coast Community Bank		Pensacola	320.0	4.54	4,742	4.40	139,481	-11.0%	122,175	0.0%	0.07	4.37	94
Independent Bankers' Bank of Florida		Lake Mary	135.2	4.58	5,168	4.68	143,213	-19.1%	92,677	0.0%	-0.58	1.69	-962
Lafayette State Bank		Mayo	261.4	4.76	2,869	4.85	87,200	-8.5%	82,414	7.3%	-0.91	4.70	-860
ProBank		Tallahassee	155.3	6.25	801	6.06	45,423	-13.2%	39,542	0.0%	-0.51	3.61	-249
Friends Bank		New Smyrna Beach	170.9	6.46	1,486	6.37	98,013	-1.4%	91,426	0.0%	0.25	3.57	245
OptimumBank		Plantation	151.7	6.92	1,354	6.92	128,899	-2.8%	92,353	0.0%	1.37	4.08	1,734
Century Bank of Florida		Tampa	77.1	8.14	0	8.32	70,792	1.3%	52,261	0.0%	0.32	3.97	225
U.S. Century Bank		Doral	81.1	9.14	0	5.95	912,502	5.9%	795,684	0.0%	-1.79	3.39	-15,578
Peoples State Bank		Lake City	78.0	9.60	0	9.85	70,361	3.6%	63,200	0.0%	0.38	4.22	263
Columbia Bank		Lake City	75.4	10.09	0	10.28	176,952	-4.9%	157,372	0.0%	-0.35	3.27	-642
Anchor Commercial Bank		Juno Beach	98.4	10.10	0	10.68	104,159	-0.8%	92,807	0.0%	0.37	3.62	389
Regent Bank		Davie	87.4	10.31	0	10.24	349,460	-4.2%	302,434	3.3%	0.49	3.73	1,724
Grand Bank & Trust of Florida		West Palm Beach	83.4	10.71	0	10.45	211,711	-4.8%	187,695	0.0%	0.81	3.81	1,680
Interamerican Bank, A FSB		Miami	110.5	10.75	0	11.32	219,709	-0.9%	193,860	0.0%	0.28	3.55	615
TransCapital Bank		Sunrise	84.8	15.47	0	15.34	169,765	-3.8%	142,502	0.0%	1.54	3.97	2,601

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)
West Central Georgia Bank	Thomaston			2.9	23.75	0	23.68	118,414	4.1%	88,963	0.0%	1.17	4.53	1,325
Elberton Federal Savings & Loan Association	Elberton			1.5	22.60	0	22.74	21,124	7.6%	16,285	0.0%	-0.30	4.01	-62
American Commerce Bank, National Association	Bremen			7.4	21.09	0	20.73	108,971	19.6%	78,944	1.3%	1.19	4.32	1,136
Bank of Hancock County	Sparta			4.2	20.97	0	22.07	89,173	4.4%	69,187	0.0%	1.08	4.23	935
American Pride Bank	Macon			7.8	20.00	0	19.71	126,539	13.6%	88,919	5.6%	1.28	4.50	1,515
Newton Federal Bank	Covington			13.5	19.12	0	18.86	228,677	3.1%	180,727	0.0%	3.58	4.22	7,959
Bank of Dawson	Dawson			15.1	17.23	0	16.95	115,477	-6.5%	95,219	0.0%	0.85	4.30	987
First Federal Savings and Loan Association of Valdosta	Valdosta			18.9	16.87	0	17.18	163,044	1.8%	116,303	0.0%	-0.11	3.93	-188
CharterBank	West Point	CHFEN		7.4	16.73	0	16.42	1,008,950	-6.0%	784,398	4.0%	0.74	3.39	7,473
F&M Bank	Washington			15.5	16.57	0	17.60	263,058	-0.5%	205,959	0.0%	0.94	4.00	2,454
Chattahoochee Bank of Georgia	Gainesville			0.0	16.24	0	14.11	144,808	41.5%	111,829	0.0%	0.98	3.55	1,124
First National Bank of Waynesboro	Waynesboro			4.7	16.23	0	16.89	113,279	-2.1%	87,564	0.0%	1.32	4.53	1,496
Bank of Lumber City	Lumber City			12.9	15.98	0	16.11	22,315	7.0%	18,246	0.0%	0.45	5.93	95
First Peoples Bank	Pine Mountain			15.4	15.92	0	15.72	74,567	6.0%	62,157	0.0%	0.69	5.40	494
Touchmark National Bank	Alpharetta	TMAK		1.7	15.81	0	17.13	166,326	23.2%	129,891	6.2%	0.66	3.57	1,025
Wilkinson County Bank	Irwinton			9.3	15.35	0	14.60	45,915	-8.6%	39,065	0.6%	0.84	4.28	385
First Intercontinental Bank	Doraville	FIEB		7.2	15.20	0	15.51	271,283	-3.6%	224,801	0.0%	1.81	3.81	5,210
First National Bank South	Alma			19.0	15.04	0	15.11	321,357	0.9%	270,303	0.0%	1.55	5.56	5,000
Bank of Camilla	Camilla			22.3	14.93	0	15.64	100,038	0.8%	83,494	3.3%	1.70	4.95	1,672
Hamilton State Bank	Hoschton	HMBH		12.1	14.63	0	14.28	1,672,249	-0.8%	1,368,371	0.0%	0.80	5.87	13,105
Greenville Banking Company	Greenville			0.0	14.61	0	14.12	30,164	2.1%	25,659	0.0%	-0.10	3.74	-26
Bank of Madison	Madison			25.3	14.58	0	14.12	208,219	1.8%	167,528	0.0%	1.05	4.24	2,067
Pelham Banking Company	Pelham			8.3	14.38	0	14.90	72,651	4.3%	61,363	0.0%	1.11	3.54	771
United National Bank	Cairo			22.8	14.28	0	14.49	175,297	2.2%	143,473	19.1%	1.30	4.97	2,329
Wheeler County State Bank	Alamo			7.4	14.22	0	14.25	89,221	-0.9%	76,277	0.0%	1.08	4.38	945
State Bank of Georgia	Fayetteville			23.1	14.12	0	12.42	67,471	-1.8%	53,409	0.0%	0.66	3.88	452
Rochelle State Bank	Rochelle			12.1	14.08	0	14.53	30,141	4.6%	25,681	0.0%	0.45	3.40	127
Farmers State Bank	Dublin			20.0	13.96	0	13.99	116,200	-0.5%	99,738	0.0%	1.16	4.12	1,340
Security State Bank	McRae			7.6	13.88	0	14.53	42,932	4.5%	36,582	0.0%	1.36	4.49	565
Merchants & Citizens Bank	McRae			14.7	13.69	0	13.19	108,680	0.0%	89,994	0.0%	0.94	3.52	997
Thomas County Federal Savings & Loan Association	Thomasville			61.0	13.66	0	12.70	251,642	-5.8%	206,274	1.8%	-1.01	3.42	-2,631
State Bank and Trust Company	Macon	STBZ		7.3	13.42	0	13.30	2,819,449	7.6%	2,410,689	1.9%	1.40	5.53	37,405
Farmers State Bank	Lincolnton			14.3	13.39	0	13.81	130,716	3.2%	107,264	0.0%	1.34	3.91	1,677
Bank of LaFayette, Georgia	Lafayette			16.0	13.38	0	12.88	239,609	2.1%	206,118	0.0%	0.81	3.30	1,906
Durden Banking Company, Incorporated	Twin City			15.9	13.37	0	13.22	162,210	0.7%	140,373	0.0%	1.91	4.58	2,996
State Bank of Cochran	Cochran			12.1	13.36	0	13.33	211,312	-0.8%	182,434	0.0%	1.54	4.51	3,203
Commercial State Bank	Donalsonville			20.9	13.21	0	13.99	104,537	-4.1%	88,483	0.0%	0.77	3.87	796
Commercial Banking Company	Valdosta			20.1	13.17	0	12.93	223,419	2.6%	176,982	1.7%	0.80	3.61	1,744
Farmers and Merchants Bank	Sylvania			23.8	13.09	0	12.93	117,903	1.9%	102,334	0.0%	0.41	4.03	475
Metro City Bank	Doraville			14.9	12.96	0	11.68	607,719	10.3%	501,055	1.2%	2.31	4.81	13,211
Community Business Bank	Cumming			2.5	12.93	0	12.53	154,907	9.7%	126,856	0.0%	0.49	3.18	721
Independence Bank of Georgia	Braselton			3.2	12.84	0	12.82	173,883	6.7%	142,158	0.0%	0.91	4.04	1,526
Resurgens Bank	Atlanta			2.0	12.67	0	12.27	128,186	18.3%	104,595	5.9%	1.39	4.24	1,678

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First State Bank of Blakely		Blakely		1.1	12.66	0	13.01	401,842	6.5%	332,969	8.4%	1.31	4.22	5,312
Columbus Community Bank		Columbus	CCBK	14.0	12.61	0	12.50	122,154	0.0%	96,359	2.1%	0.98	4.35	1,199
Douglas National Bank		Douglas		13.1	12.60	0	13.04	153,465	1.4%	133,010	11.9%	2.57	4.65	4,077
Vidalia Federal Savings Bank		Vidalia		6.7	12.53	0	12.48	229,833	0.9%	200,945	0.0%	0.22	1.98	491
Heritage First Bank		Rome		5.8	12.42	0	12.13	98,697	2.1%	84,625	2.5%	1.22	5.14	1,151
First Madison Bank & Trust		Athens		2.0	12.19	0	12.00	171,826	5.9%	144,791	0.0%	1.32	4.62	2,211
Citizens Bank		Cairo		18.1	12.17	0	13.00	35,416	-7.5%	30,749	0.0%	0.02	3.10	10
Community Bank of Georgia		Baxley		35.1	12.13	0	12.19	72,306	-1.3%	63,215	0.0%	0.80	3.87	584
BankSouth		Greensboro		16.9	11.99	0	11.09	400,401	9.9%	322,634	3.2%	2.98	4.99	10,939
Peoples Bank		Willacoochee		3.1	11.98	0	12.14	69,320	-3.5%	60,820	0.0%	1.05	3.66	736
NOA Bank		Duluth		7.4	11.95	0	11.80	210,881	28.0%	181,403	8.0%	3.29	4.28	6,164
Citizens Trust Bank		Atlanta	CZBS	31.2	11.93	0	12.37	398,165	-0.4%	343,285	6.2%	0.49	3.50	1,988
Four County Bank		Allentown		13.4	11.91	0	12.01	59,532	-1.7%	52,130	0.0%	1.35	4.33	808
First Bank of Georgia		Augusta	STBZ	11.0	11.87	0	11.35	535,214	2.3%	430,592	3.6%	0.67	3.85	3,541
Citizens Bank of Washington County		Sandersville		18.9	11.86	0	11.35	202,295	-9.3%	164,007	0.0%	0.67	4.29	1,410
Embassy National Bank		Lawrenceville		9.3	11.83	0	11.49	76,494	24.5%	66,947	3.3%	0.96	4.58	663
Southern Bank & Trust		Clarkesville		16.3	11.77	0	10.26	126,057	23.4%	112,113	0.0%	0.79	4.21	822
Citizens National Bank of Quitman		Quitman		24.6	11.73	0	12.63	95,347	-8.8%	79,766	1.3%	1.00	4.08	973
Peoples State Bank & Trust		Baxley		24.6	11.73	0	11.68	79,591	2.7%	69,200	0.0%	1.36	4.88	1,070
Farmers Bank		Greensboro		12.0	11.72	0	12.78	101,543	1.3%	81,442	0.0%	-0.18	2.97	-175
Guardian Bank		Valdosta		3.8	11.69	0	10.52	282,614	17.3%	251,972	1.2%	1.48	3.87	3,643
Exchange Bank		Milledgeville	EXCH	28.1	11.65	0	11.94	229,572	0.6%	201,253	0.0%	1.14	3.92	2,547
First National Bank of Coffee County		Douglas		19.6	11.63	0	11.32	135,495	2.9%	115,890	0.0%	1.70	3.92	2,198
River City Bank		Rome		36.3	11.62	0	9.82	160,452	-0.6%	136,074	0.0%	0.46	3.27	749
South Coast Bank & Trust		Brunswick		18.4	11.57	0	9.91	87,014	217.5%	78,308	3.8%	-0.03	3.22	-11
Ameris Bank		Moultrie	ABCB	26.0	11.43	0	11.52	4,156,447	19.2%	3,533,841	0.1%	1.13	4.88	43,880
Liberty First Bank		Monroe		49.7	11.33	0	11.00	113,315	-3.2%	97,358	0.0%	1.10	3.60	1,257
Citizens Bank		Nashville		42.4	11.28	0	11.27	258,152	-2.6%	227,931	0.0%	0.69	3.77	1,784
First Bank of Coastal Georgia		Pembroke		16.4	11.27	0	11.67	127,059	0.6%	111,960	0.0%	0.23	3.55	295
Synovus Bank		Columbus	SNV	16.0	11.25	0	11.99	27,361,912	4.8%	22,337,717	7.2%	0.90	3.51	237,339
First Port City Bank		Bainbridge		13.8	11.22	0	11.78	152,268	1.3%	133,070	0.0%	1.13	4.15	1,656
Bank of Dade		Trenton		8.4	11.21	0	11.54	97,408	3.8%	86,075	0.0%	1.21	3.79	1,151
Community Banking Company of Fitzgerald		Fitzgerald	CBHC	6.5	11.20	0	11.19	132,023	2.5%	114,686	0.0%	1.20	3.99	1,521
KeyWorth Bank		Johns Creek		10.8	11.11	0	11.07	386,494	1.3%	336,576	0.0%	0.73	3.47	2,761
First Bank of Pike		Molena		53.8	11.06	0	10.45	42,425	2.7%	37,484	0.0%	0.22	5.41	92
PeoplesSouth Bank		Colquitt		26.4	11.05	0	10.98	491,892	4.3%	405,917	0.0%	0.93	4.22	4,528
Atlantic National Bank		Brunswick		16.9	11.01	0	10.91	148,189	1.0%	127,702	0.0%	1.05	3.28	1,525
Highland Commercial Bank		Marietta		10.6	11.00	0	10.77	129,628	5.0%	109,933	5.7%	0.69	3.74	853
Glennville Bank		Glennville		21.2	10.98	0	10.97	210,157	0.7%	185,725	0.0%	1.21	4.54	2,533
Southeast First National Bank		Summerville		13.2	10.98	0	10.99	60,469	-4.8%	53,685	0.0%	0.23	2.78	145
North Georgia National Bank		Calhoun		29.1	10.95	0	11.23	117,551	-0.2%	101,135	3.5%	1.02	3.27	1,186
Bank of Dudley		Dublin		15.6	10.94	0	10.91	200,709	5.4%	178,438	0.0%	0.84	4.12	1,601
Citizens State Bank of Taylor County		Reynolds		16.4	10.93	0	11.27	50,722	6.3%	44,824	0.0%	0.42	3.92	206

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Bank of Hazlehurst		Hazlehurst		41.1	10.91	0	10.64	115,690	6.9%	100,393	0.0%	1.64	3.82	1,860
Morris Bank		Dublin		15.7	10.87	0	10.88	490,420	7.2%	418,046	15.6%	2.19	4.90	10,290
Bank of Early		Blakely		14.5	10.86	0	9.83	102,472	9.3%	89,784	1.7%	0.71	4.73	651
Vinings Bank		Smyrna		11.6	10.86	0	11.51	279,945	18.8%	244,623	0.0%	1.40	3.98	3,504
Citizens Bank & Trust, Inc.		Trenton		15.1	10.85	0	10.71	97,206	3.8%	85,629	0.0%	1.07	5.13	1,004
LaGrange Banking Company		LaGrange		13.7	10.85	0	11.06	136,827	1.1%	118,502	0.0%	0.27	3.89	373
Georgia Banking Company		Atlanta		28.3	10.82	0	8.35	326,408	50.0%	249,312	29.7%	0.43	3.19	1,004
Georgia Commerce Bank		Atlanta		6.1	10.79	0	10.38	1,074,665	9.7%	918,490	0.8%	1.07	4.69	10,617
Community & Southern Bank		Atlanta		9.2	10.78	0	10.53	3,505,776	24.6%	2,882,296	3.1%	0.38	4.71	12,467
Bank of Alapaha		Alapaha		2.7	10.77	0	10.86	139,811	9.6%	124,077	0.0%	0.84	3.86	1,134
Southern Bank		Sardis		45.5	10.77	0	10.72	81,230	-2.0%	72,241	0.0%	0.49	5.25	396
Carver State Bank		Savannah		73.5	10.57	0	10.42	41,640	0.6%	33,696	14.5%	-0.65	5.25	-267
Quantum National Bank		Suwanee		20.9	10.56	0	10.41	341,296	-0.6%	300,627	7.9%	1.06	4.91	3,509
Rabun County Bank		Clayton		49.7	10.54	0	10.52	150,703	-7.5%	126,436	1.6%	0.39	3.66	601
Citizens Community Bank		Hahira		13.8	10.53	0	10.62	128,041	-2.0%	114,196	0.0%	1.38	4.58	1,776
Colony Bank		Fitzgerald	CBAN	31.3	10.53	0	10.25	1,154,779	1.4%	990,713	2.6%	0.77	3.65	8,741
Mount Vernon Bank		Vidalia		5.9	10.53	0	10.24	132,834	0.6%	117,504	0.1%	1.14	3.61	1,471
SunMark Community Bank		Hawkinsville		31.1	10.51	0	10.35	226,109	5.5%	199,831	0.0%	1.22	4.37	2,556
Altamaha Bank and Trust Company		Vidalia		14.9	10.49	0	10.31	151,873	1.9%	135,889	0.0%	1.41	5.17	2,073
Family Bank		Pelham		21.1	10.47	0	10.47	89,421	-1.9%	79,583	0.0%	0.50	4.26	452
Century Bank of Georgia		Cartersville		20.4	10.46	0	9.83	168,924	7.4%	151,326	0.5%	0.99	3.79	1,561
United Bank		Zebulon		11.2	10.46	0	10.52	1,136,781	10.4%	1,012,062	0.0%	1.46	3.75	15,777
Atlantic Capital Bank		Atlanta		5.3	10.45	0	10.27	1,380,560	23.0%	1,150,353	12.1%	0.58	2.89	7,373
Century Bank & Trust		Milledgeville		28.8	10.44	0	9.75	234,863	2.8%	208,620	0.0%	1.09	4.21	2,440
Citizens Bank of Swainsboro		Swainsboro		20.3	10.44	0	10.45	151,789	-0.2%	134,260	0.0%	0.99	4.67	1,477
South Georgia Bank		Glennville		22.3	10.42	0	10.36	134,013	4.4%	117,032	0.0%	1.72	5.58	2,199
First National Bank of Decatur County		Bainbridge		5.4	10.41	0	10.72	118,117	9.6%	100,178	1.8%	0.73	3.31	814
Wilcox County State Bank		Abbeville		19.3	10.30	0	10.56	79,957	-3.4%	71,331	0.0%	0.78	4.22	624
Northeast Georgia Bank		Lavonia		32.2	10.28	0	9.12	420,850	2.9%	376,188	0.0%	1.10	3.25	4,465
South Georgia Banking Company		Tifton		15.1	10.20	0	10.48	445,359	-1.7%	388,077	0.0%	0.98	4.05	4,288
Brand Banking Company		Lawrenceville		36.4	10.16	0	10.60	1,959,350	11.7%	1,643,498	6.1%	0.61	3.90	11,165
Greater Community Bank		Rome		19.4	10.14	0	10.08	125,545	1.3%	103,436	0.3%	0.52	4.82	643
First National Community Bank		Chatsworth		35.9	10.11	0	10.09	134,350	7.4%	120,190	0.0%	1.11	4.04	1,406
First Landmark Bank		Marietta		13.8	10.06	0	10.81	418,621	98.1%	335,878	0.9%	0.77	4.15	2,417
Queensborough National Bank & Trust Company		Louisville		26.2	10.03	0	9.92	867,856	3.9%	762,637	1.8%	0.71	3.96	5,904
First American Bank and Trust Company		Athens		16.4	10.00	0	9.83	461,479	-1.9%	367,801	0.0%	0.63	3.28	2,894
National Bank of Georgia		Athens		6.5	9.96	0	9.90	369,807	2.9%	306,392	1.1%	1.14	3.93	4,089
Pinnacle Bank		Elberton		15.7	9.92	0	9.85	650,777	5.8%	567,790	1.2%	1.40	4.41	8,533
Bank of Terrell		Dawson		40.3	9.89	0	9.88	143,024	0.1%	128,298	0.0%	-0.22	4.44	-313
Commercial Bank		Crawford		17.7	9.89	0	10.36	121,267	13.3%	101,838	2.5%	2.14	4.82	2,259
Waycross Bank & Trust		Waycross		14.7	9.88	0	9.67	147,387	-25.5%	132,277	0.0%	0.45	3.47	845
Mountain Valley Community Bank		Cleveland		41.7	9.87	0	10.07	163,157	5.1%	140,919	1.1%	0.62	3.80	998
Southeastern Bank		Darien	SEBC	42.1	9.79	0	10.97	402,217	5.2%	356,943	0.0%	2.08	3.33	8,107

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Georgia Bank & Trust Company of Augusta	Augusta	SBFC		10.0	9.72	0	9.66	1,799,238	3.1%	1,542,088	13.0%	1.02	3.30	17,854
Citizens Bank of Forsyth County	Cumming			27.4	9.65	0	9.50	244,921	8.2%	215,344	0.0%	0.89	3.77	2,081
SunTrust Bank	Atlanta	STI		17.5	9.65	0	9.47	185,315,781	5.6%	146,629,024	4.0%	0.98	3.01	1,766,516
Alma Exchange Bank & Trust	Alma			60.6	9.51	0	9.51	83,508	-2.9%	75,295	0.0%	0.13	3.70	112
Bank of Soperton	Soperton			22.8	9.46	0	8.80	39,623	7.3%	35,981	0.0%	1.30	5.32	492
Claxton Bank	Claxton			25.5	9.45	0	9.16	117,804	5.6%	106,434	0.0%	0.82	4.52	912
Private Bank of Buckhead	Atlanta			35.9	9.39	0	8.70	263,413	20.3%	222,826	1.9%	1.37	4.93	3,199
Planters and Citizens Bank	Camilla			12.9	9.37	0	9.10	120,740	8.3%	109,175	0.0%	0.97	2.76	1,052
Fidelity Bank	Norcross	LION		18.4	9.36	0	8.56	3,202,220	25.5%	2,658,202	4.3%	1.23	3.63	34,998
Capital Bank	Fort Oglethorpe			11.1	9.32	0	9.56	113,745	-1.2%	96,700	0.0%	0.67	4.33	766
Piedmont Bank	Norcross			18.8	9.31	0	12.26	411,801	10.7%	355,570	0.0%	0.89	4.11	3,549
First State Bank of Randolph County	Cuthbert			5.5	9.30	0	9.44	73,597	1.9%	66,272	0.0%	0.60	3.21	441
Peoples Bank of Talbotton	Talbotton			28.8	9.30	0	7.49	49,552	10.6%	44,909	5.0%	0.41	4.97	193
Bank of Edison	Edison			7.2	9.26	0	8.94	44,440	6.8%	39,306	0.0%	0.44	3.65	181
Pineland State Bank	Metter			49.1	9.20	0	9.32	57,160	-0.1%	51,548	0.0%	0.12	3.70	65
Trust Bank	Lenox			43.6	9.09	0	9.26	34,230	6.7%	30,477	0.0%	0.49	6.15	163
Citizens Bank of Americus	Americus			5.9	9.02	0	9.14	256,913	6.0%	227,445	0.0%	1.03	3.64	2,514
Geo. D. Warthen Bank	Sandersville			33.2	8.94	0	8.69	169,776	6.2%	148,928	0.0%	0.49	4.53	786
PrimeSouth Bank	Blackshear			53.0	8.93	0	9.11	338,887	-0.3%	304,688	0.3%	1.89	4.83	6,299
United Community Bank	Blairsville	UCBI		10.7	8.90	0	10.43	7,626,994	3.4%	6,485,363	8.3%	1.05	3.46	78,623
Community Bank of the South	Smyrna			19.2	8.87	0	8.85	362,071	3.9%	323,052	0.0%	1.53	4.22	5,338
Peach State Bank & Trust	Gainesville			47.9	8.79	0	9.81	149,082	8.8%	127,229	0.0%	1.14	3.56	1,621
Oconee State Bank	Watkinsville			15.9	8.78	0	9.36	290,286	5.1%	262,121	0.0%	0.58	3.29	1,604
AB&T National Bank	Albany	ALBY		11.0	8.70	0	12.76	136,463	6.8%	111,102	0.0%	5.63	3.77	7,209
S Bank	Glennville			30.2	8.61	0	9.95	97,433	0.0%	87,300	0.0%	-1.09	4.30	-1,055
Farmers & Merchants Bank	Statesboro			48.1	8.55	0	10.89	169,570	3.1%	149,550	0.0%	4.91	3.85	7,800
PlantersFirst	Cordele			64.0	8.48	0	8.62	272,544	-2.2%	246,645	0.0%	1.49	4.30	4,074
Flint Community Bank	Albany			26.0	8.39	0	8.13	178,883	16.6%	159,694	10.9%	0.92	3.98	1,507
Southwest Georgia Bank	Moultrie	SGB		2.0	8.35	0	8.22	399,253	1.3%	336,606	0.0%	0.80	4.02	3,076
Citizens Bank of Cochran	Cochran			44.8	8.33	0	10.31	77,444	6.0%	68,865	0.0%	-1.81	3.59	-1,375
HeritageBank of the South	Albany	HBOS		17.1	8.33	0	7.78	1,802,614	27.9%	1,396,702	5.0%	0.67	4.73	10,767
First Bank of Dalton	Dalton			29.6	8.30	0	8.13	208,167	8.5%	184,306	0.0%	1.06	4.12	2,063
Thomasville National Bank	Thomasville	THVB		7.8	8.26	0	8.35	643,024	13.3%	549,875	6.4%	1.42	3.51	8,741
Bank of Wrightsville	Wrightsville			33.0	8.21	0	7.78	54,629	1.7%	49,580	0.0%	0.11	3.14	59
SouthCrest Bank, N.A.	Tyrone	SCSG		14.4	8.08	0	8.66	562,420	2.4%	502,280	0.0%	-0.15	4.36	-810
Talbot State Bank	Fayetteville			55.6	8.06	0	8.39	71,788	3.5%	65,624	51.6%	0.23	3.73	159
Barwick Banking Company	Barwick			0.0	8.05	0	8.79	12,720	4.9%	11,598	0.0%	-0.29	1.67	-37
First State Bank	Wrens			28.5	8.05	0	8.58	95,469	5.5%	86,883	0.0%	1.24	5.42	1,136
Peoples Bank	Lyons			16.9	7.44	396	7.76	71,144	29.3%	65,392	0.0%	0.42	4.07	264
First Century Bank, National Association	Gainesville			15.5	7.31	727	7.38	109,663	20.2%	100,922	0.0%	1.28	3.26	1,202
Bank of Monticello	Monticello			41.3	6.81	1,131	6.91	95,472	0.0%	88,366	0.0%	1.16	3.92	1,116
First National Bank of Griffin	Griffin			30.6	4.84	7,554	4.84	243,963	1.7%	221,569	0.0%	0.63	3.24	1,501

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											
Bank of Georgia	Peachtree City	GABA	467.1	2.03	18,098	3.27	300,073	-3.3%	282,782	0.0%	-1.82	3.52	-5,706
Foothills Community Bank	Dawsonville		288.5	2.63	4,201	2.57	77,179	-10.7%	75,076	0.0%	-0.05	4.63	-42
Northwest Georgia Bank	Ringgold		138.2	3.26	14,143	2.93	297,898	-18.5%	267,368	0.0%	-0.72	2.81	-2,288
CornerstoneBank	Atlanta		209.8	3.31	11,520	3.28	242,041	-15.6%	205,339	0.0%	-0.26	3.12	-677
Gwinnett Community Bank	Duluth		442.5	3.31	17,164	3.32	360,661	-11.6%	332,705	0.0%	-0.46	2.29	-1,780
Farmers & Merchants Bank	Lakeland		308.3	3.68	23,904	3.55	553,566	-2.2%	532,042	0.0%	0.79	3.86	4,375
Community Bank & Trust - West Georgia	LaGrange		197.1	4.56	3,115	4.62	91,258	3.7%	86,684	0.0%	0.13	4.33	118
WestSide Bank	Hiram		455.7	4.68	3,743	4.89	114,422	-1.6%	108,365	0.0%	0.10	3.98	110
F & M Bank and Trust Company	Manchester		204.5	4.70	2,731	4.67	83,228	10.0%	73,754	0.0%	-0.75	4.00	-594
Northside Bank	Adairsville		292.7	4.71	4,469	4.39	133,777	-0.4%	124,523	0.0%	-0.63	4.05	-856
Affinity Bank	Atlanta		109.9	5.09	7,398	4.86	259,919	-4.1%	218,931	1.6%	0.41	2.76	1,082
Heritage Bank	Hinesville		188.3	5.14	15,532	4.97	539,275	-8.0%	509,788	4.1%	0.21	3.26	1,147
First Southern Bank	Patterson		166.1	5.30	2,569	5.23	97,004	6.4%	88,344	0.0%	-0.18	4.60	-165
First Chatham Bank	Savannah		185.5	5.57	9,068	5.51	373,236	-4.2%	337,198	0.0%	0.26	3.20	976
Woodbury Banking Company	Woodbury		133.0	5.66	553	5.52	23,435	2.6%	22,080	0.0%	-1.23	4.51	-290
Citizens State Bank	Kingsland		175.2	5.84	1,263	6.84	58,692	-1.4%	54,512	0.0%	-1.47	4.29	-891
Georgia Heritage Bank	Dallas		136.0	6.16	1,304	5.81	72,460	8.3%	64,628	0.0%	2.46	4.54	1,711
Bank of Eastman	Eastman		203.1	6.47	2,886	6.65	189,726	-2.1%	163,552	0.0%	1.54	3.89	2,957
Persons Banking Company	Forsyth		103.5	6.53	5,073	6.60	334,166	420.2%	307,146	0.0%	-4.68	3.94	-6,310
Citizens Bank & Trust Company	Eastman		80.1	6.59	1,820	6.31	128,742	-4.0%	118,705	0.0%	0.11	3.73	136
Legacy State Bank	Loganville		231.6	6.66	924	5.44	69,632	-2.5%	60,174	0.0%	-0.45	3.29	-312
Providence Bank	Alpharetta		280.0	6.67	1,485	9.89	114,609	-6.0%	95,888	0.0%	0.49	3.31	579
Peoples Bank & Trust	Buford		180.0	7.32	1,854	7.38	275,613	0.2%	254,848	0.0%	1.45	3.44	3,961
Signature Bank of Georgia	Sandy Springs		193.6	7.38	565	7.96	84,975	-7.6%	71,238	0.0%	-0.33	4.10	-316
Peoples Bank	Eatonton		128.2	7.48	696	7.41	136,540	3.5%	115,460	0.0%	-0.53	2.99	-714
First Covenant Bank	Commerce		113.7	7.68	549	7.78	177,870	3.0%	163,474	0.0%	0.67	4.36	1,113
Bank of Newington	Newington		91.2	7.79	170	5.84	81,829	6.8%	74,420	2.7%	1.13	4.55	922
Heritage Bank	Jonesboro	CCFH	119.6	7.97	105	7.68	385,705	2.7%	342,453	0.0%	1.12	3.95	4,155
Community Bank of Pickens County	Jasper		132.6	8.40	0	8.64	338,914	-0.8%	305,344	0.0%	0.75	4.02	2,564
Georgia Primary Bank	Atlanta		108.4	10.98	0	7.38	150,586	-14.3%	132,963	0.0%	-0.37	3.89	-600
Farmers & Merchants Bank	Eatonton		90.2	11.16	0	12.09	196,726	-1.7%	155,731	0.0%	-0.50	3.45	-978

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First Federal Savings and Loan Association	Morehead			16.3	27.92	0	27.90	33,432	-3.5%	23,844	0.0%	0.19	3.65	65
Citizens Federal Savings and Loan Association	Covington			0.0	27.24	0	27.38	34,967	-3.2%	23,475	0.0%	0.38	3.18	135
Blue Grass Federal Savings and Loan Association	Paris			21.7	26.92	0	27.05	40,143	-1.9%	29,207	0.0%	-0.12	3.98	-49
Jackson County Bank	McKee			4.5	25.19	0	25.58	128,796	-3.3%	90,916	0.0%	1.15	3.90	1,520
Bank of Ohio County, Inc.	Beaver Dam			3.1	21.80	0	21.46	95,342	3.9%	74,371	0.0%	1.98	3.88	1,810
First Federal Savings and Loan Association (MHC)	Hazard	KFFB		16.5	21.63	0	21.67	75,531	-7.6%	54,990	0.0%	0.40	3.52	313
Kentucky Farmers Bank Corporation	Ashland			8.2	21.17	0	23.14	175,538	1.7%	134,695	0.0%	1.99	5.40	3,390
Farmers Bank	Hardinsburg			2.7	20.57	0	20.12	108,665	1.7%	86,460	0.0%	1.76	4.74	1,866
Security Bank and Trust Company	Maysville			5.9	20.09	0	20.20	51,256	-0.5%	40,872	0.0%	1.07	3.48	552
Peoples Bank & Trust Company	Owenton			10.7	19.83	0	20.23	57,653	-2.5%	43,978	0.0%	1.16	5.00	663
Dixon Bank	Dixon			2.4	19.45	0	19.62	90,092	2.3%	71,988	0.0%	0.86	2.84	763
Hart County Bank and Trust Company	Munfordville			0.0	18.85	0	18.72	27,991	4.6%	22,720	0.0%	0.85	4.73	233
First Guaranty Bank	Martin			5.6	18.62	0	18.78	54,201	-6.4%	42,361	0.0%	0.69	3.03	389
First & Peoples Bank and Trust Company	Russell			5.9	18.48	0	17.48	202,139	2.2%	165,963	0.0%	0.21	3.36	418
Farmers Deposit Bank	Cynthiana			13.6	17.28	0	17.50	138,199	-1.4%	112,612	0.0%	1.48	3.33	2,029
River City Bank, Inc.	Louisville			5.6	17.26	0	18.94	285,645	-5.3%	214,957	0.0%	1.52	3.89	4,361
Clinton Bank	Clinton			3.6	17.14	0	17.80	61,858	1.4%	43,246	1.7%	0.94	3.70	576
Bank of Maysville	Maysville			3.7	17.00	0	16.97	118,906	-1.4%	95,343	0.0%	0.87	3.67	1,023
Metro Bank	Louisville			9.5	16.14	0	16.26	32,952	-0.6%	27,389	15.8%	0.06	2.45	18
First National Bank of Manchester	Manchester			9.2	16.02	0	16.30	145,086	-1.0%	121,059	0.0%	0.50	3.35	707
Lincoln National Bank	Hodgenville			2.2	15.74	0	15.78	186,504	5.4%	147,527	0.0%	0.96	4.10	1,731
Louisa Community Bank	Louisa			12.4	15.72	0	15.53	31,423	7.9%	24,890	14.3%	1.15	4.66	346
Farmers Bank and Trust Company Princeton, Kentucky	Princeton			4.8	15.53	0	15.64	123,433	4.7%	102,323	0.0%	1.65	4.03	1,917
Town Square Bank	Ashland	PBSK		10.8	15.49	0	15.34	416,460	-4.4%	327,495	0.0%	0.92	4.35	3,865
Farmers National Bank of Scottsville	Scottsville			4.8	15.32	0	15.63	250,178	1.5%	202,217	0.0%	0.96	3.89	2,347
Commercial Bank of Grayson	Grayson			0.8	15.31	0	15.22	170,222	1.6%	143,321	0.0%	0.48	3.87	798
Home Savings Bank, FSB	Ludlow			3.6	15.31	0	15.54	26,788	-4.3%	20,676	0.0%	0.32	3.34	88
Bankers' Bank of Kentucky, Inc.	Frankfort			0.0	15.15	0	17.63	71,144	4.1%	57,791	0.0%	0.43	3.73	303
Citizens Bank	Hartford			6.6	15.07	0	14.39	32,351	20.3%	27,333	0.0%	-0.15	3.24	-42
First Federal Savings Bank of Frankfort (MHC)	Frankfort	KFFB		17.5	14.70	0	14.76	228,805	-2.7%	160,692	0.0%	0.82	4.28	1,890
Leitchfield Deposit Bank & Trust Company	Leitchfield			7.7	14.56	0	14.30	128,199	12.4%	96,887	0.0%	1.34	4.23	1,607
Citizens Deposit Bank of Arlington, Inc.	Arlington			1.4	14.30	0	15.31	173,345	-0.1%	126,874	20.7%	1.55	3.74	2,746
Farmers Bank and Trust Company	Marion			3.2	14.17	0	14.48	136,076	-0.1%	106,725	2.9%	2.23	5.31	3,037
Bank of the Bluegrass & Trust Co.	Lexington			11.1	13.88	0	13.83	223,503	1.9%	184,480	1.0%	1.20	4.14	2,590
Commonwealth Community Bank, Inc.	Hartford			1.4	13.88	0	14.60	150,148	-0.9%	119,299	0.0%	1.13	3.93	1,718
Citizens Bank & Trust Company	Campbellsville			21.3	13.86	0	13.79	229,128	24.4%	190,715	0.0%	1.07	3.90	2,019
Farmers Bank of Milton	Milton			19.7	13.84	0	14.15	226,543	-0.3%	194,167	0.0%	0.77	3.46	1,737
Edmonton State Bank	Edmonton			4.5	13.80	0	13.64	461,208	1.7%	375,659	0.0%	1.43	3.79	6,499
Elkton Bank & Trust Company	Elkton			8.8	13.68	0	13.81	130,691	-3.2%	104,662	0.0%	1.12	4.12	1,451
First National Bank of Jackson	Jackson			1.8	13.59	0	13.93	111,303	5.5%	95,111	0.0%	0.30	2.91	327
Cumberland Security Bank, Inc.	Somerset			14.3	13.50	0	13.57	166,948	2.8%	140,266	0.0%	2.30	4.61	3,749
Bedford Loan & Deposit Bank	Bedford			18.9	13.42	0	14.00	86,708	-0.4%	72,322	0.0%	0.52	3.88	452
Springfield State Bank	Springfield			1.1	13.37	0	13.16	290,914	3.7%	214,639	0.0%	1.09	3.50	3,053

Kentucky 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 Bank		Hickman		9.6	13.21	0	13.84	109,561	0.1%	89,331	6.7%	1.32	4.33	1,459
First United Bank and Trust Company		Madisonville		2.6	13.19	0	14.67	197,854	-1.1%	151,044	0.0%	1.71	4.47	3,479
Fredonia Valley Bank		Fredonia		13.5	13.08	0	13.62	75,964	-1.1%	60,864	0.0%	1.04	4.55	789
Victory Community Bank		Fort Mitchell		12.5	12.89	0	12.60	166,655	6.1%	126,321	0.0%	2.27	3.02	3,655
Casey County Bank		Liberty		25.8	12.84	0	12.90	166,203	2.8%	140,701	0.0%	0.73	4.45	1,199
Carrollton Federal Bank		Carrollton		3.3	12.60	0	13.05	35,649	-2.6%	27,907	0.0%	0.27	3.86	96
First National Bank of Russell Springs		Russell Springs		24.5	12.53	0	12.84	207,296	7.9%	179,284	0.0%	0.54	3.77	1,097
Peoples Bank of Bullitt County		Shepherdsville		32.0	12.45	0	12.56	239,214	3.7%	208,324	0.0%	0.64	3.02	1,484
Paducah Bank and Trust Company		Paducah		10.8	12.18	0	12.81	554,845	2.1%	413,423	7.2%	2.00	4.48	10,769
Bank of Edmonson County		Brownsville		16.9	12.14	0	12.26	198,722	-1.2%	170,440	0.0%	1.54	4.11	3,061
Forcht Bank, National Association		Lexington		4.3	12.06	0	12.06	961,689	2.4%	790,030	0.0%	0.89	4.23	8,442
Pinnacle Bank, Inc.		Vanceburg		7.1	11.97	0	11.38	50,188	16.0%	36,890	2.7%	0.71	5.09	327
United Cumberland Bank		Whitley City		32.1	11.97	0	11.82	283,036	102.4%	231,422	0.3%	1.20	4.82	3,376
United Bank & Trust Company		Versailles	FFKT	44.8	11.92	0	12.28	528,420	-0.8%	393,914	0.0%	0.73	3.33	3,864
First Farmers Bank and Trust Company		Owenton		20.4	11.86	0	12.31	111,949	-4.2%	91,616	0.0%	1.21	4.43	1,360
Taylor County Bank		Campbellsville		7.4	11.84	0	11.76	179,540	5.2%	142,811	0.0%	2.25	4.75	3,816
Citizens Bank of Cumberland County		Burkesville		19.4	11.78	0	11.65	71,585	0.1%	60,159	0.0%	1.86	4.88	1,306
United Citizens Bank of Southern Kentucky, Inc.		Columbia		25.4	11.78	0	11.73	133,934	-0.6%	117,609	0.0%	0.88	4.45	1,161
Sebree Deposit Bank		Sebree		1.8	11.67	0	11.58	23,327	0.8%	20,077	0.0%	0.08	3.11	18
Inez Deposit Bank		Inez		9.7	11.66	0	11.70	158,000	-0.2%	139,059	0.0%	0.31	3.11	479
South Central Bank, Inc.		Glasgow		11.1	11.65	0	11.83	883,475	212.0%	751,412	0.0%	0.68	3.62	2,937
First National Bank of Carrollton		Carrollton		13.0	11.64	0	11.52	102,985	3.1%	88,876	0.0%	1.50	3.85	1,518
Republic Bank & Trust Company		Louisville	RBCAA	16.2	11.64	0	11.75	3,949,700	16.4%	2,513,845	7.8%	0.87	3.46	31,813
Salyersville National Bank		Salyersville		3.7	11.63	0	12.00	132,640	8.7%	92,734	0.0%	0.73	3.49	956
Community Trust Bank, Inc.		Pikeville	CTBI	25.2	11.57	0	11.61	3,739,529	2.5%	2,953,337	0.0%	1.16	3.97	42,750
Sacramento Deposit Bank		Sacramento		4.9	11.54	0	11.69	72,148	1.0%	61,243	0.0%	1.66	4.72	1,179
United Community Bank of West Kentucky, Inc.		Morganfield		1.0	11.52	0	11.72	222,517	-1.2%	181,048	0.0%	1.55	4.31	3,414
United Citizens Bank & Trust Company		Campbellsburg		3.5	11.50	0	11.48	107,001	5.5%	80,689	0.0%	0.68	3.55	704
Eclipse Bank, Inc.		Louisville		13.9	11.42	0	11.81	142,237	2.0%	118,304	16.9%	0.40	3.74	561
Peoples Bank of Kentucky, Inc.		Flemingsburg		14.3	11.40	0	11.52	256,517	-2.6%	218,206	0.0%	0.95	4.10	2,470
Farmers Bank		Nicholasville		10.2	11.39	0	11.48	112,022	3.2%	98,326	0.0%	0.58	4.24	638
Peoples Bank MT. Washington		Mount Washington		51.7	11.39	0	11.60	80,821	3.7%	71,105	0.0%	1.10	4.36	865
Bank of Clarkson		Clarkson		6.2	11.38	0	11.28	118,706	-0.6%	102,475	0.0%	1.27	3.57	1,485
Citizens National Bank of Somerset		Somerset		28.4	11.34	0	10.73	363,174	7.1%	299,935	0.0%	1.31	3.71	4,557
PBK Bank, Inc.		Stanford		31.3	11.34	0	11.33	104,323	-2.0%	89,791	0.0%	0.65	4.15	677
Peoples Bank		Taylorsville		30.7	11.27	0	12.07	112,034	2.8%	94,834	0.0%	1.30	3.82	1,417
Franklin Bank & Trust Company		Franklin		7.8	11.25	0	11.05	393,760	8.6%	330,229	0.1%	0.94	4.09	3,513
Commercial Bank		West Liberty		5.5	11.21	0	11.40	149,207	8.5%	104,079	0.0%	2.18	3.60	3,078
Town & Country Bank and Trust Company		Bardstown		25.8	11.14	0	11.08	261,739	2.2%	231,282	0.0%	1.24	3.61	3,167
Farmers National Bank of Lebanon		Lebanon		30.8	11.08	0	11.05	102,927	1.8%	90,666	0.0%	0.62	3.57	634
Citizens Union Bank of Shelbyville		Shelbyville		30.6	11.05	0	12.24	526,101	-1.4%	422,519	3.0%	0.78	4.14	4,064
Heritage Bank, Inc.		Erlanger		32.4	10.97	0	10.80	533,910	7.6%	453,824	2.9%	1.05	4.29	5,390
First State Bank		Irvington		3.1	10.96	0	10.77	170,556	1.1%	148,736	0.0%	1.18	3.57	1,940

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Bank of Buffalo	Buffalo			14.3	10.95	0	11.12	75,483	4.7%	61,893	17.2%	2.34	4.28	1,706
Citizens National Bank of Lebanon	Lebanon			1.9	10.94	0	10.34	118,195	1.5%	100,459	0.0%	1.33	3.13	1,533
Winchester Federal Bank	Winchester			3.9	10.94	0	10.96	160,478	1.5%	97,839	0.0%	1.44	3.18	2,257
Bank of Hindman	Hindman			11.0	10.91	0	10.57	177,949	5.5%	146,214	0.0%	0.79	2.96	1,361
Bank of the Mountains, Inc.	West Liberty			17.8	10.80	0	10.88	65,470	-0.3%	56,548	0.0%	0.68	5.67	449
Peoples Bank & Trust Company of Madison County	Berea			43.6	10.80	0	10.90	393,112	2.5%	299,101	2.0%	0.35	3.88	1,361
Bank of Harlan	Harlan			14.9	10.79	0	11.42	129,685	5.5%	111,881	0.0%	0.35	3.63	439
Farmers National Bank of Danville	Danville	BYLB		15.6	10.77	0	11.30	443,236	-1.3%	378,037	0.1%	0.97	3.62	4,280
Owingsville Banking Company	Owingsville			28.5	10.77	0	8.98	61,606	-1.7%	52,637	0.0%	0.17	4.98	106
Bank of Jamestown	Jamestown			25.3	10.76	0	10.30	173,072	0.6%	134,071	0.0%	0.68	3.70	1,149
Century Bank of Kentucky, Inc.	Lawrenceburg			53.8	10.76	0	10.61	113,836	3.4%	91,448	0.0%	1.68	4.05	1,832
Citizens National Bank of Paintsville	Paintsville	CZNL		19.0	10.73	0	11.09	573,192	6.4%	462,263	0.0%	1.01	3.62	5,392
Home Federal Bank Corporation	Middlesboro	HFBA		25.5	10.73	0	10.70	338,059	-0.4%	262,783	0.0%	0.64	4.04	2,156
Kentucky Neighborhood Bank	Elizabethtown			27.0	10.70	0	11.00	132,005	-0.6%	109,299	5.4%	0.69	4.35	901
Farmers Deposit Bank	Middleburg			11.3	10.65	0	10.73	45,697	-3.7%	38,583	0.0%	1.15	4.58	542
King Southern Bank	Chaplin			10.5	10.65	0	10.95	177,384	-0.7%	126,800	0.0%	1.60	4.78	2,901
Heritage Bank USA, Inc.	Hopkinsville	HFBC		7.4	10.53	0	11.07	894,285	-6.8%	728,001	4.5%	0.44	3.40	4,087
Cumberland Valley National Bank & Trust Company	London			17.8	10.52	0	10.70	418,461	4.4%	365,020	0.0%	0.24	3.37	1,013
West Point Bank	Radcliff			10.0	10.51	0	10.78	158,516	-0.8%	82,932	0.0%	0.97	3.25	1,526
First National Bank and Trust	London			6.6	10.49	0	11.23	213,187	5.5%	175,695	0.0%	0.53	3.74	1,133
Whitaker Bank, Inc.	Lexington			50.2	10.49	0	10.64	1,382,901	0.7%	1,132,584	0.1%	0.29	3.66	3,949
Bank of Columbia	Columbia			26.4	10.47	0	10.39	128,192	0.5%	109,401	0.0%	0.73	4.11	919
First National Bank of Brooksville	Brooksville			11.1	10.47	0	10.52	65,216	1.4%	54,566	0.0%	0.62	3.38	401
Bluegrass Community Bank	Danville			7.7	10.45	0	10.26	67,252	11.9%	56,255	0.0%	0.15	3.69	98
Bank of Kentucky, Inc.	Crestview Hills	BKYF		9.8	10.42	0	10.66	1,900,712	2.3%	1,601,085	0.0%	1.07	3.35	19,945
Madison Bank	Richmond			34.0	10.42	0	10.47	122,784	-0.1%	102,267	0.0%	0.51	3.78	626
Central Bank of Jefferson County	Lexington			14.6	10.41	0	10.86	180,224	-10.2%	150,648	9.8%	0.39	3.47	743
First & Farmers National Bank, Inc.	Somerset			8.8	10.39	0	10.29	499,468	3.9%	413,113	0.0%	0.75	3.91	3,648
Citizens Bank	Mount Vernon			14.1	10.31	0	10.39	144,041	0.6%	116,880	0.0%	0.96	4.31	1,364
First National Bank of Grayson	Grayson			10.6	10.31	0	10.23	219,954	2.2%	194,782	0.0%	1.02	3.99	2,179
Peoples Bank	Marion			47.0	10.29	0	10.27	37,581	5.3%	31,978	0.0%	0.67	4.86	244
First Commonwealth Bank of Prestonsburg, Inc.	Prestonsburg			4.4	10.24	0	10.74	305,881	4.6%	230,548	0.0%	1.41	3.54	4,202
Stock Yards Bank & Trust Company	Louisville	SYBT		5.9	10.21	0	10.36	2,509,623	6.8%	2,112,479	0.3%	1.53	3.73	37,360
Monticello Banking Company	Monticello			11.4	10.18	0	10.28	543,193	-2.9%	485,591	0.1%	1.08	4.14	5,853
Traditional Bank, Inc.	Mount Sterling			17.7	10.18	0	10.75	1,168,423	3.9%	956,803	20.6%	1.69	3.82	19,491
Central Bank & Trust Company	Lexington			19.9	10.17	0	9.97	1,964,704	1.2%	1,655,113	0.9%	0.90	3.95	17,338
Peoples Bank	Lebanon			0.0	10.17	0	9.91	54,702	2.7%	46,855	0.0%	0.75	3.70	397
First Citizens Bank	Elizabethtown	FFKT		29.8	10.09	0	10.18	308,553	-2.8%	264,210	0.0%	2.02	3.65	6,368
Farmers State Bank	Booneville			11.6	10.06	0	11.02	51,268	-2.5%	43,481	0.0%	1.06	4.02	556
Hancock Bank and Trust Company	Hawesville			35.2	10.04	0	10.24	271,793	-8.6%	239,157	0.0%	0.14	3.77	395
Magnolia Bank	Hodgenville			9.1	9.89	0	9.72	172,176	21.9%	132,280	1.5%	1.39	3.85	2,175
Farmers & Traders Bank of Campton	Campton			19.0	9.87	0	10.45	46,617	-1.0%	41,016	0.0%	0.70	4.16	329
Commonwealth Bank and Trust Company	Louisville			12.3	9.86	0	9.74	843,357	16.8%	701,181	6.2%	1.11	3.46	8,990

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Citizens Bank of Northern Kentucky, Inc.	Newport	FFKT		30.5	9.72	0	9.95	256,078	1.0%	209,975	0.0%	0.28	3.65	707
Lewisburg Banking Company	Lewisburg			5.1	9.72	0	9.90	113,671	3.1%	91,408	0.0%	1.54	3.85	1,718
American Bank & Trust Company, Inc.	Bowling Green			10.4	9.71	0	9.66	261,811	2.7%	235,803	0.0%	1.54	4.12	3,988
Citizens First Bank, Inc.	Bowling Green	CZFC		10.9	9.66	0	9.68	431,258	2.7%	366,002	0.2%	0.87	3.95	3,642
First State Financial, Inc.	Middlesboro			56.5	9.64	0	9.85	337,554	-5.9%	301,982	0.7%	-0.75	3.98	-2,654
Bank of Lexington, Inc.	Lexington			6.7	9.55	0	9.31	251,502	13.8%	209,924	1.1%	0.84	3.79	1,965
First Kentucky Bank, Inc.	Mayfield			5.1	9.51	0	9.63	382,733	2.9%	320,281	5.5%	1.23	3.93	4,576
Farmers Bank & Capital Trust Company	Frankfort	FFKT		24.0	9.48	0	10.02	704,331	0.1%	569,425	0.0%	0.99	3.22	6,967
First Community Bank of the Heartland, Inc.	Clinton			2.7	9.43	0	9.69	172,919	8.9%	149,245	9.2%	1.17	4.13	1,946
United Southern Bank	Hopkinsville			22.2	9.38	0	9.30	269,843	3.3%	227,953	0.0%	0.61	4.03	1,591
Citizens Deposit Bank & Trust	Vanceburg	PFBI		10.3	9.33	0	9.23	388,304	4.8%	336,492	0.0%	1.06	3.73	3,987
Field & Main Bank	Henderson			4.8	9.27	0	9.30	384,806	48.9%	308,410	0.0%	0.83	4.39	2,412
Alliance Banking Company	Winchester			34.1	9.25	0	9.52	57,970	-4.8%	49,342	0.0%	-0.92	3.68	-564
Community Financial Services Bank	Benton			10.5	9.21	0	9.27	736,228	12.2%	656,356	8.7%	0.95	4.23	6,707
Hometown Bank of Corbin, Inc.	Corbin			20.7	9.20	0	9.43	140,658	3.2%	118,933	0.0%	0.50	4.14	687
Peoples Exchange Bank	Winchester			16.4	9.17	0	9.10	340,736	4.3%	276,936	0.0%	0.62	4.17	2,047
Auburn Banking Company	Auburn			16.0	9.05	0	8.44	74,362	-3.0%	60,965	0.0%	1.89	4.20	1,401
Cecilian Bank	Cecilia			12.3	9.03	0	9.05	614,497	6.6%	500,791	0.0%	0.91	3.53	5,324
Morgantown Bank & Trust Company, Incorporated	Morgantown			5.9	8.95	0	8.90	161,410	0.7%	139,041	0.0%	0.58	3.98	917
Murray Bank	Murray			4.3	8.94	0	9.15	269,692	5.3%	242,254	0.0%	0.88	3.15	2,291
Planters Bank, Inc.	Hopkinsville			2.5	8.87	0	9.08	882,479	11.9%	691,660	12.6%	1.61	3.86	13,328
Citizens Bank & Trust Co. of Jackson	Jackson			20.2	8.83	0	8.72	150,626	11.6%	133,336	11.3%	0.90	4.46	1,260
First Capital Bank of Kentucky	Louisville	FCBE		17.3	8.80	0	8.75	511,660	1.8%	351,887	13.0%	0.55	3.34	2,765
Hyden Citizens Bank	Hyden			10.4	8.77	0	9.81	124,712	-3.0%	102,562	0.0%	0.94	4.32	1,185
1st Trust Bank, Inc.	Hazard			18.7	8.74	0	8.89	190,125	19.4%	172,337	5.8%	0.69	3.77	1,238
Peoples Bank and Trust Company of Clinton County	Albany			33.3	8.74	0	8.69	32,703	2.0%	29,557	0.0%	0.75	5.15	243
Meade County Bank	Brandenburg			2.0	8.73	0	8.52	191,961	9.5%	157,575	0.0%	1.15	3.27	2,059
Kentucky Federal Savings and Loan Association	Covington			15.8	8.70	0	8.77	35,770	-4.9%	31,475	0.0%	-0.07	3.18	-26
Bank of Caneyville	Caneyville			2.1	8.55	0	8.57	50,267	0.5%	45,927	0.0%	0.88	2.65	438
Peoples Bank & Trust Company of Hazard	Hazard			32.9	8.53	0	8.61	282,808	1.2%	256,715	0.0%	0.55	4.00	1,555
FNB Bank, Inc.	Mayfield			10.2	8.41	0	8.44	420,096	5.5%	360,805	5.8%	1.10	3.96	4,545
Bank of Cadiz and Trust Company	Cadiz			12.5	8.40	0	8.56	106,908	-0.2%	92,160	0.0%	0.76	3.65	808
First Security Bank of Kentucky	Central City			2.7	8.39	0	8.59	96,950	2.7%	86,028	0.0%	0.93	4.85	882
Citizens Bank	Morehead			12.8	8.31	0	8.20	127,824	4.6%	103,527	0.0%	0.79	4.00	982
Citizens Guaranty Bank	Irvine			23.7	8.21	0	8.34	143,192	5.1%	113,974	0.0%	0.44	4.31	610
Kentucky Bank	Paris	KTYB		16.7	8.18	0	8.41	855,035	9.3%	662,546	0.5%	0.81	3.74	6,586
First Security Bank, Inc.	Owensboro	FIIT		7.8	8.15	0	7.90	548,510	12.7%	425,617	0.0%	0.78	3.77	4,101
Wilson & Muir Bank & Trust Company	Bardstown			7.3	8.10	0	8.56	438,704	-1.5%	383,806	0.0%	1.47	3.72	6,470
Independence Bank of Kentucky	Owensboro			2.0	7.94	884	7.83	1,578,182	14.7%	1,298,732	4.4%	1.63	4.34	24,245
First National Bank of Muhlenberg County, Kentucky	Central City			7.6	7.87	204	7.33	154,463	0.6%	120,345	5.9%	0.84	3.38	1,267
Commonwealth Bank, FSB	Mount Sterling			8.2	7.83	32	7.85	19,460	1.3%	15,364	0.0%	-1.50	4.32	-291
First Southern National Bank	Lancaster			17.8	7.57	2,876	7.81	683,354	0.3%	608,500	0.0%	0.82	3.96	5,552
Citizens Commerce National Bank	Versailles			64.9	5.49	5,437	5.24	216,501	4.1%	174,701	0.0%	0.44	3.00	942

Kentucky 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)
American Founders Bank, Inc.		Lexington		120.6	5.60	6,953	4.06	292,617	7.6%	258,973	0.7%	-0.08	3.42	-213
PBI Bank, Inc.		Louisville	PBIB	128.1	5.84	21,752	5.79	1,008,349	-5.1%	931,437	0.0%	-0.77	3.23	-7,950

Maryland 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)
Rosedale Federal Savings and Loan Association	Baltimore			11.2	24.15	0	23.99	806,146	0.6%	610,753	0.0%	1.25	3.76	9,996
Homewood Federal Savings Bank	Baltimore			6.2	22.78	0	22.91	63,143	-8.4%	48,510	0.0%	0.83	3.57	547
Saint Casimir's Savings Bank	Baltimore			0.9	21.48	0	20.91	95,430	-2.2%	73,814	0.0%	-0.55	2.13	-524
Kosciuszko Federal Savings Bank	Baltimore			13.6	20.62	0	20.78	12,000	-2.6%	9,484	0.0%	-0.10	3.65	-12
Madison Bank of Maryland	Forest Hill	MBCQ		32.1	17.62	0	18.15	141,116	-2.1%	98,569	0.0%	-0.98	2.81	-1,395
Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	TYCB		12.1	16.90	0	16.74	454,014	4.0%	371,326	0.0%	1.01	3.22	4,590
Hamilton Bank	Towson	HBK		17.3	15.84	0	15.64	285,004	-2.7%	228,249	0.1%	-0.07	2.90	-188
Fairmount Bank	Rosedale	FMTB		11.4	15.70	0	15.26	78,944	2.8%	55,148	0.0%	0.30	3.95	226
Liberty Bank of Maryland	Baltimore			19.5	15.25	0	15.50	38,680	-3.3%	31,542	0.0%	-0.07	3.41	-26
Fraternity Federal Savings and Loan Association	Baltimore	FRTR		12.2	14.57	0	14.58	163,974	-1.0%	118,712	0.0%	0.12	2.80	199
Severn Savings Bank, FSB	Annapolis	SVBI		35.5	14.01	0	13.91	778,477	-1.4%	552,925	0.3%	0.54	3.33	4,221
First Shore Federal Savings and Loan Association	Salisbury			18.1	13.62	0	13.58	301,596	3.8%	250,479	0.0%	0.51	3.37	1,503
Jarrettsville Federal Savings and Loan Association	Jarrettsville			17.4	13.62	0	13.53	114,969	-3.6%	88,741	0.0%	-0.08	3.11	-91
Midstate Community Bank	Baltimore			29.5	13.48	0	13.21	176,154	-0.8%	151,929	0.0%	0.52	2.91	932
Hopkins Federal Savings Bank	Baltimore			25.0	13.27	0	13.46	256,982	-9.7%	221,283	0.0%	0.28	2.38	721
Middletown Valley Bank	Middletown			11.5	13.17	0	12.89	185,077	12.6%	159,483	0.7%	0.25	3.60	425
Arundel Federal Savings Bank	Glen Burnie			5.0	13.04	0	13.00	468,873	0.7%	405,566	0.0%	0.20	2.56	920
Bay Bank, FSB	Lutherville	BYBK		24.3	13.01	0	12.93	487,055	13.3%	404,353	4.3%	0.71	5.23	3,411
Carroll Community Bank	Sykesville	CROL		1.9	13.00	0	12.83	120,236	8.8%	94,777	5.2%	0.32	3.69	367
American Bank	Bethesda	ABKH		21.3	12.66	0	12.07	416,223	-2.3%	292,482	0.1%	0.47	1.97	1,975
Community Bank of the Chesapeake	Waldorf	TCFC		22.4	12.13	0	11.86	1,086,838	7.1%	855,723	9.9%	0.75	3.74	7,762
Kopernik Federal Bank	Baltimore			54.1	12.00	0	12.07	68,111	-1.9%	59,823	1.6%	0.66	3.14	456
North Arundel Savings Bank, FSB	Pasadena			21.8	11.60	0	11.77	43,123	1.5%	37,429	0.0%	0.64	3.92	275
First Mariner Bank	Baltimore			19.5	11.39	0	6.54	829,848	-13.3%	709,441	0.0%	-0.50	2.89	-4,461
Queenstown Bank of Maryland	Queenstown			30.3	11.37	0	11.27	436,989	-2.8%	385,427	0.1%	0.87	4.04	3,880
1880 Bank	Cambridge	DLMV		31.5	11.33	0	11.33	194,321	1.0%	167,972	0.0%	0.66	3.28	1,278
County First Bank	La Plata	CUMD		39.9	11.16	0	10.76	217,788	1.6%	191,665	3.8%	0.31	3.53	656
First United Bank & Trust	Oakland	FUNC		34.7	11.13	0	10.42	1,334,307	-1.2%	1,001,402	0.4%	0.38	3.16	5,017
Chesapeake Bank of Maryland	Baltimore			9.1	11.08	0	12.06	172,550	-4.7%	150,641	0.0%	0.24	3.42	425
Easton Bank & Trust Company	Easton	EASB		58.3	11.04	0	10.94	133,524	-6.7%	112,183	0.6%	0.49	4.05	667
Farmers Bank of Willards	Willards			62.4	10.98	0	11.22	303,656	-1.3%	238,699	0.0%	0.48	4.45	1,476
Harford Bank	Aberdeen	HFBK		28.8	10.97	0	10.87	301,297	-1.7%	238,785	0.8%	0.91	3.97	2,749
Bank of Ocean City	Ocean City			4.6	10.86	0	10.89	249,503	13.7%	220,935	9.0%	0.86	3.44	2,100
EagleBank	Bethesda	EGBN		5.9	10.69	0	10.25	5,476,287	44.7%	4,721,791	25.6%	1.43	4.57	64,160
Maryland Financial Bank	Towson			26.0	10.65	0	7.67	56,820	-11.1%	36,615	7.3%	0.01	3.41	6
Bay-Vanguard FSB (MHC)	Sparrows Point	BVFL		31.9	10.41	0	11.63	170,578	-4.8%	144,499	0.0%	0.44	4.24	764
Farmers and Merchants Bank	Upperco	FMFG		2.6	10.38	0	10.29	327,582	8.0%	263,067	3.6%	1.16	4.54	3,675
Frederick County Bank	Frederick	FCBI		12.2	10.15	0	9.90	350,267	5.3%	294,553	3.5%	0.55	3.67	1,856
Sandy Spring Bank	Olney	SASR		8.4	10.07	0	10.01	4,399,036	5.6%	3,113,215	0.0%	0.92	3.43	39,268
CFG Community Bank	Baltimore			3.4	9.94	0	9.04	775,101	50.9%	700,033	21.1%	1.61	5.08	9,141
Peoples Bank	Chestertown	PEBC		47.1	9.89	0	10.00	229,184	-3.5%	192,825	0.0%	0.30	3.11	706
Chesapeake Bank & Trust Company	Chestertown	CPKB		41.2	9.88	0	10.18	96,752	0.7%	62,677	0.0%	1.49	3.66	1,426

Maryland 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)
Patapsco Bank		Dundalk	PATD	12.3	9.88	0	10.13	220,656	-4.0%	183,012	0.0%	0.93	3.39	2,119
Regal Bank & Trust		Owings Mills	RGBM	18.0	9.86	0	9.63	138,946	-2.4%	111,996	12.2%	0.04	3.88	59
Bank of Delmarva		Salisbury	DBCP	41.6	9.80	0	9.98	458,404	7.8%	394,414	8.6%	0.75	4.06	3,290
Colombo Bank		Rockville	IFSB	23.1	9.65	0	9.75	203,644	4.9%	148,091	22.2%	-0.73	2.99	-1,476
CNB		Centreville	SHBI	15.4	9.56	0	9.62	481,685	2.7%	427,406	4.3%	0.58	3.58	2,794
Old Line Bank		Bowie	OLBK	4.5	9.49	0	9.60	1,267,582	6.9%	1,054,946	13.3%	0.70	4.01	8,431
Presidential Bank, FSB		Bethesda		61.0	9.39	0	8.91	565,211	3.0%	499,102	0.0%	0.56	3.30	2,998
Columbia Bank		Columbia	FULT	12.2	9.36	0	9.29	2,129,616	6.7%	1,676,246	0.4%	0.75	3.37	15,454
Talbot Bank of Easton, Maryland		Easton	SHBI	31.2	9.36	0	11.20	590,550	4.3%	518,989	0.3%	0.35	3.24	2,055
Revere Bank		Laurel	REVB	3.5	9.19	0	8.80	716,962	39.9%	614,277	14.6%	0.82	4.00	4,941
Congressional Bank		Bethesda		9.1	9.18	0	8.94	455,909	5.2%	382,287	7.2%	0.82	4.22	3,567
New Windsor State Bank		Taneytown	NWID	6.6	9.15	0	8.99	285,979	0.9%	251,079	0.0%	0.58	3.69	1,641
Monument Bank		Rockville		24.0	9.14	0	7.75	463,313	2.9%	348,404	9.2%	0.39	3.92	1,732
Capital Bank, National Association		Rockville		12.4	8.79	0	8.53	663,827	31.2%	546,740	18.0%	1.30	5.53	7,471
Provident State Bank, Inc.		Preston	PSBP	29.8	8.71	0	8.61	292,353	-1.4%	248,089	0.0%	0.62	3.84	1,845
Harbor Bank of Maryland		Baltimore	HRBK	45.2	8.66	0	11.04	231,210	-5.4%	197,962	0.0%	-0.10	4.18	-245
Howard Bank		Ellicott City	HBMD	15.3	8.61	0	8.27	710,266	39.8%	581,870	10.5%	1.84	4.07	11,121
Woodsboro Bank		Woodsboro		12.7	8.44	0	8.76	232,878	-1.1%	201,973	0.0%	0.32	3.35	741
Bank of Glen Burnie		Glen Burnie	GLBZ	10.0	8.42	0	8.46	400,152	2.8%	345,227	0.0%	0.47	3.32	1,869
Damascus Community Bank		Damascus	DMAS	32.4	8.29	0	8.27	289,900	4.5%	259,485	2.2%	0.39	3.86	1,105
Hebron Savings Bank		Hebron		55.9	8.14	0	8.26	542,525	2.3%	437,814	0.0%	0.55	4.07	2,996
BlueRidge Bank		Frederick		0.0	8.13	0	8.17	201,601	11.1%	176,469	9.7%	0.22	3.39	416
Glen Burnie Mutual Savings Bank		Glen Burnie		9.9	7.98	17	7.99	84,455	3.6%	77,591	0.0%	0.19	0.91	160

Maryland 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)
Cecil Bank	Elkton	CECB		324.2	3.93	13,609	4.44	323,186	-10.7%	253,461	1.7%	-2.49	2.76	-8,549
Eastern Savings Bank, FSB	Hunt Valley			302.3	13.86	0	14.15	392,821	-6.7%	302,478	0.3%	-0.05	5.09	-196

North Carolina 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)
Morganton Savings Bank, S.S.B.	Morganton			8.8	30.91	0	30.87	79,636	-3.4%	49,924	0.0%	0.54	3.89	436
Roanoke Valley Savings Bank, SSB	Roanoke Rapids			11.1	24.69	0	24.81	38,615	-1.9%	28,254	0.0%	-0.19	2.04	-74
Piedmont Federal Savings Bank	Winston-Salem			0.5	24.25	0	24.25	915,309	-0.4%	687,341	0.0%	0.36	2.58	3,357
Jackson Savings Bank, SSB	Sylva			12.2	20.62	0	19.27	33,448	-1.2%	26,912	0.0%	0.25	3.09	84
First Savings and Loan Association	Mebane			2.3	20.47	0	20.72	56,001	-6.1%	43,859	0.0%	0.51	3.83	295
Wake Forest Federal Savings and Loan Association (MHC)	Wake Forest	WAKE		4.3	20.45	0	20.55	108,839	-3.0%	85,063	0.0%	0.82	2.88	925
Belmont Federal Savings and Loan Association	Belmont			4.4	17.77	0	17.83	95,963	-5.4%	78,446	0.0%	0.47	3.14	465
Roxboro Savings Bank, SSB	Roxboro			13.4	16.67	0	18.09	213,383	0.3%	149,759	0.0%	0.99	3.24	2,124
BlueHarbor Bank	Mooreville	BLHK		7.5	16.14	0	15.88	138,030	2.9%	110,297	15.6%	0.80	4.13	1,088
Roanoke Rapids Savings Bank, SSB	Roanoke Rapids			8.0	15.20	0	16.05	54,768	-6.8%	43,724	1.5%	0.30	3.45	174
First Capital Bank	Laurinburg	FCPB		40.8	14.35	0	14.49	52,020	-10.8%	44,251	5.7%	0.68	5.41	373
Surrey Bank & Trust	Mount Airy	SRYB		11.7	14.11	0	14.32	255,609	2.3%	210,059	2.4%	1.40	4.12	3,532
Hertford Savings Bank, SSB	Hertford			18.2	14.01	0	14.25	13,561	-2.8%	11,617	0.0%	-0.13	4.05	-18
First Federal Savings Bank of Lincolnton	Lincolnton			11.8	13.83	0	13.59	354,542	6.2%	284,738	4.6%	0.30	3.41	1,015
Tarboro Savings Bank, SSB	Tarboro			4.8	13.68	0	13.75	43,689	6.8%	37,649	0.0%	0.62	3.17	267
Select Bank & Trust Company	Dunn	SLCT		14.0	13.43	0	13.48	747,751	44.0%	603,213	0.1%	0.61	4.10	4,157
Black Mountain Savings Bank, SSB	Black Mountain			3.1	12.62	0	12.72	36,691	0.2%	31,255	0.0%	0.27	2.49	102
Bank of the Carolinas	Mocksville	BCAR		21.8	12.30	0	12.72	363,457	-15.1%	315,530	0.0%	-0.63	3.22	-2,555
First Federal Bank	Dunn			10.0	12.28	0	12.47	160,406	-4.6%	139,409	1.1%	0.15	3.44	242
Asheville Savings Bank, SSB	Asheville	ASBB		18.1	12.24	0	11.49	771,767	4.4%	614,909	4.2%	0.40	2.96	2,999
First Bank	Southern Pines	FBNC		23.5	12.11	0	11.69	3,218,910	-2.9%	2,698,884	2.3%	0.89	4.39	28,789
Macon Bank, Inc.	Franklin	ENFC		29.8	11.96	0	11.77	918,512	16.4%	717,379	1.3%	0.78	3.19	6,751
Providence Bank	Rocky Mount			6.4	11.93	0	10.19	231,907	4.8%	196,895	20.8%	0.93	3.45	2,219
New Republic Savings Bank	Roanoke Rapids			12.0	11.48	0	11.44	58,607	-7.5%	46,163	12.7%	0.50	4.88	303
Farmers & Merchants Bank	Salisbury			40.7	11.42	0	11.06	533,542	5.9%	469,805	0.0%	0.46	4.00	2,340
Union Bank & Trust Company	Oxford			18.4	11.31	0	8.63	253,740	7.5%	211,292	12.5%	0.63	5.22	1,518
High Point Bank and Trust Company	High Point	HPTB		17.9	11.13	0	11.42	829,564	2.1%	673,446	4.5%	0.59	3.47	4,813
Park Sterling Bank	Charlotte	PSTB		7.2	10.82	0	10.60	2,388,825	19.5%	1,889,378	7.2%	0.66	4.01	15,221
Great State Bank	Wilkesboro			4.4	10.79	0	10.92	98,090	8.3%	86,061	1.4%	0.79	3.36	741
Coastal Bank & Trust	Jacksonville			11.4	10.78	0	7.71	73,624	20.5%	66,080	0.0%	1.24	4.01	798
Peoples Bank	Newton	PEBK		9.7	10.75	0	11.23	1,047,244	1.0%	832,341	1.1%	0.93	3.95	9,653
Lumbee Guaranty Bank	Pembroke			29.4	10.74	0	10.68	310,068	-2.8%	268,610	1.7%	0.69	4.25	2,185
Yadkin Bank	Statesville	YDKN		11.1	10.59	0	11.13	4,261,863	135.4%	3,209,738	8.9%	0.75	4.73	26,836
HomeTrust Bank, National Association	Asheville	HTBI		18.1	10.52	0	11.49	2,584,093	61.1%	1,951,918	0.7%	0.24	3.75	5,344
TrustAtlantic Bank	Raleigh			18.7	10.36	0	10.77	442,585	2.4%	388,592	15.7%	0.99	3.69	4,435
Uwharrie Bank	Albemarle	UWHR		20.4	10.01	0	8.14	513,328	-0.2%	456,082	0.0%	0.46	3.74	2,390
Lifestore Bank (MHC)	West Jefferson	LSFG		32.2	9.98	0	10.34	255,568	-1.7%	185,473	0.6%	0.36	3.87	917
First Carolina Bank	Rocky Mount			11.1	9.90	0	9.77	115,351	30.2%	101,899	0.0%	-0.11	3.51	-116
Fidelity Bank	Fuquay-Varina			4.7	9.89	0	9.51	1,659,788	1.6%	1,468,127	0.0%	0.49	2.93	8,177
KS Bank, Inc.	Smithfield	KSBI		35.3	9.80	0	9.93	325,292	6.3%	255,268	5.5%	0.50	3.69	1,577
CommunityOne Bank, National Association	Charlotte	COB		21.6	9.69	0	14.32	2,226,371	11.0%	1,809,959	2.2%	7.31	3.52	150,483
Little Bank, Inc.	Kinston	LTLB		2.5	9.64	0	9.61	347,352	7.9%	284,527	10.5%	0.89	3.64	3,007
Bank of North Carolina	High Point	BNCN		16.7	9.61	0	9.51	4,170,978	30.2%	3,563,020	28.5%	0.95	4.59	35,900
Bank of America, National Association	Charlotte	BAC		16.4	9.51	0	9.38	1,600B	9.7%	1,240B	3.3%	1.21	3.27	18B
NewBridge Bank	Greensboro	NBBC		3.7	9.49	0	9.49	2,732,820	34.2%	2,031,714	14.8%	0.63	3.81	15,628

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Oldtown Bank	Waynesville			26.6	9.48	0	10.48	110,108	4.0%	89,391	22.2%	1.41	3.60	1,539
Branch Banking and Trust Company	Winston-Salem	BBT		9.2	9.45	0	8.72	184,404,609	2.1%	139,265,831	3.5%	1.09	3.15	1,969,497
Bank of Oak Ridge	Oak Ridge	BKOR		14.8	9.44	0	9.64	359,886	1.1%	318,183	11.1%	0.69	4.04	2,462
Paragon Commercial Bank	Raleigh	PBNC		16.1	9.34	0	8.99	1,270,843	19.4%	948,756	23.2%	0.84	3.60	9,462
Square 1 Bank	Durham	SQBK		5.5	9.33	0	9.25	3,329,180	34.9%	3,010,418	0.0%	1.20	4.13	35,146
Aquesta Bank	Cornelius	AQFH		20.1	9.20	0	8.06	263,060	11.0%	199,164	2.7%	0.71	3.97	1,810
Carolina Bank	Greensboro	CLBH		29.6	9.20	0	9.02	710,981	8.2%	625,327	3.2%	0.74	3.83	4,933
Southern Bank and Trust Company	Mount Olive	SBNC		12.3	9.20	0	9.10	2,187,548	-0.7%	1,883,937	0.0%	0.32	4.01	6,859
First South Bank	Washington	FSBK		13.6	8.97	0	9.69	878,933	25.6%	784,780	1.3%	0.49	4.04	3,793
First-Citizens Bank & Trust Company	Raleigh	FCNCA		11.1	8.88	0	8.45	30,643,355	40.3%	26,426,377	0.1%	0.61	3.24	146,257
North State Bank	Raleigh	NSBC		8.5	8.75	0	8.76	734,349	1.1%	665,418	3.0%	0.80	3.65	5,641
Live Oak Banking Company	Wilmington			5.8	8.67	0	9.02	678,531	42.7%	581,727	11.3%	3.60	3.92	22,040
Taylorsville Savings Bank, SSB	Taylorsville			43.0	8.63	0	8.09	96,075	4.2%	86,182	0.0%	0.26	3.64	242
Carolina Premier Bank	Charlotte	PARA		6.0	8.53	0	8.93	248,290	3.5%	210,120	13.3%	0.26	4.15	636
Carolina Trust Bank	Lincolnton	CART		20.9	8.53	0	8.97	305,545	14.6%	259,711	9.8%	2.32	4.31	6,479
Sound Banking Company	Morehead City	SNBN		8.5	8.22	0	8.14	153,970	10.8%	139,758	5.4%	0.72	4.32	1,054
Four Oaks Bank & Trust Company	Four Oaks	FOFN		23.1	7.68	2,574	8.29	766,885	-5.9%	607,217	2.9%	-0.41	2.88	-3,424
Cornerstone Bank	Wilson	CBFA		72.7	6.59	1,549	6.62	109,410	-11.5%	94,152	0.0%	0.63	3.44	723
NewDominion Bank	Charlotte			72.0	6.00	5,724	4.69	295,151	5.9%	259,752	0.0%	-0.43	3.49	-1,221

North Carolina 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)
Nantahala Bank & Trust Company		Franklin		289.9	4.95	4,510	3.33	148,942	-3.2%	128,671	0.0%	0.00	3.29	7
Alliance Bank & Trust Company		Gastonia	ABTO	82.5	4.97	4,810	5.05	155,208	-6.5%	128,213	0.0%	-0.89	3.03	-1,465
Mechanics and Farmers Bank		Durham	MFBP	85.9	12.08	0	11.93	297,548	-0.8%	256,194	37.9%	0.28	3.67	848

South Carolina 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)
Mutual Savings Bank	Hartsville			7.4	36.66	0	36.86	37,575	-1.5%	23,621	0.0%	-1.14	2.82	-436
Woodruff Federal Savings and Loan Association	Woodruff			7.0	34.06	0	34.22	88,666	-3.9%	56,554	0.0%	-0.11	2.88	-99
Spratt Savings and Loan Association	Chester			0.2	25.80	0	25.82	106,985	1.2%	79,132	0.0%	0.38	2.33	412
First Piedmont Federal Savings and Loan Association of Gaffney	Gaffney			2.6	24.08	0	26.91	337,493	3.0%	244,683	0.0%	1.15	4.43	3,775
Citizens Building and Loan, SSB	Greer			13.7	21.48	0	20.84	121,353	2.2%	89,337	0.0%	0.80	3.53	946
Pee Dee Federal Savings Bank	Marion			11.1	18.83	0	19.33	37,447	-4.9%	30,167	0.0%	-0.24	3.54	-92
Oconee Federal Savings and Loan Association (MHC)	Seneca	OFED		19.0	15.14	0	15.12	483,469	34.5%	403,565	0.0%	1.07	3.59	4,569
Kingtree Federal Savings and Loan Association	Kingtree			14.5	14.56	0	14.90	33,611	2.2%	28,503	0.0%	0.36	2.83	123
Bank of Clarendon	Manning			7.7	14.11	0	14.10	229,932	4.2%	190,324	0.0%	1.01	3.96	2,241
Commercial Bank	Honea Path			3.8	14.10	0	14.73	165,433	6.0%	140,431	0.0%	1.24	3.42	1,994
First National Bank of South Carolina	Holly Hill			20.6	14.07	0	13.87	171,612	2.8%	144,936	0.0%	0.48	3.61	805
Palmetto State Bank	Hampton			8.3	13.62	0	13.75	495,784	16.2%	417,168	0.0%	1.24	3.66	5,923
Farmers and Merchants Bank of South Carolina	Holly Hill			15.4	13.53	0	15.13	282,134	2.5%	237,984	0.0%	0.58	3.37	1,602
First Palmetto Bank	Camden			28.7	13.52	0	13.78	568,250	0.6%	449,863	0.0%	0.61	3.26	3,445
Bank of York	York			5.4	13.44	0	13.31	197,803	2.3%	164,674	0.0%	0.84	3.11	1,625
Pinnacle Bank of South Carolina	Greenville			7.9	12.93	0	13.06	153,524	2.2%	122,122	19.6%	0.92	4.18	1,402
Carolina Alliance Bank	Spartanburg	CRLN		13.2	12.33	0	10.97	429,816	71.5%	350,127	9.7%	1.55	4.12	6,395
Cornerstone National Bank	Easley	CTOT		52.3	12.32	0	12.38	144,069	-2.3%	122,251	0.0%	0.75	3.73	1,085
GrandSouth Bank	Greenville	GRRB		20.6	11.92	0	11.64	401,139	-0.1%	334,723	13.5%	1.34	6.47	5,233
Palmetto Bank	Greenville	PLMT		20.6	11.84	0	11.55	1,173,851	6.8%	968,930	0.0%	0.95	3.80	10,499
Carolina Bank & Trust Company	Darlington			41.6	11.78	0	11.46	402,186	1.1%	351,854	0.0%	0.64	4.07	2,487
First Reliance Bank	Florence	FSRL		19.0	11.66	0	11.67	375,148	6.3%	294,589	7.4%	1.42	4.64	5,126
Dedicated Community Bank	Darlington			18.9	11.64	0	11.45	49,319	4.1%	43,584	0.0%	0.46	4.48	212
Bank of Waltherboro	Waltherboro			50.8	11.31	0	11.07	175,418	10.1%	155,647	0.0%	0.49	3.26	790
Independence National Bank	Greenville	IEBS		15.5	11.15	0	10.98	96,554	0.0%	85,796	0.0%	0.16	4.01	159
SouthCoast Community Bank	Mount Pleasant	SOCB		16.2	11.09	0	10.49	486,108	8.7%	359,519	3.6%	1.15	3.74	5,179
Home Federal Savings and Loan Association	Bamberg			8.3	10.97	0	10.82	41,922	-0.5%	36,640	0.0%	0.43	4.09	181
Security Federal Bank	Aiken	SFDL		22.8	10.76	0	11.32	822,835	-3.0%	678,593	6.2%	0.77	3.15	6,384
Congaree State Bank	Cayce	CNRB		22.9	10.59	0	11.79	111,669	-1.3%	87,848	0.0%	0.94	4.03	1,054
Abbeville First Bank	Abbeville			24.5	10.34	0	11.19	67,171	-0.4%	47,950	0.0%	1.05	3.96	721
Greer State Bank	Greer	GRBS		17.7	10.34	0	10.72	363,805	0.7%	262,787	0.0%	0.89	3.25	3,205
Blue Ridge Bank	Walhalla			22.0	10.33	0	10.52	105,436	4.8%	93,288	0.0%	0.61	4.48	626
Heritage Community Bank	Hartsville	RGBC		8.6	10.16	0	10.42	102,347	1.9%	88,041	8.7%	0.65	4.73	660
Peoples Bank	Iva			57.8	10.13	0	10.54	277,315	1.6%	231,028	4.1%	0.91	3.89	2,439
Pickens Savings and Loan Association, FA	Pickens			10.6	9.97	0	10.25	92,912	-1.1%	74,169	0.0%	0.52	3.71	482
Bank of Greeleyville	Greeleyville			18.4	9.88	0	10.51	81,435	2.5%	70,713	0.0%	1.09	4.86	871
Conway National Bank	Conway	CNBW		15.8	9.82	0	9.87	993,573	3.3%	815,125	0.0%	0.66	3.06	6,483
First Community Bank	Lexington	FCCO		12.0	9.82	0	9.71	833,324	4.7%	697,263	0.3%	0.81	3.54	6,445
Bank of South Carolina	Charleston	BKSC		6.6	9.77	0	10.01	376,715	12.0%	333,581	0.0%	1.33	4.32	4,839
Coastal Carolina National Bank	Myrtle Beach			7.5	9.76	0	9.75	151,271	18.6%	133,042	0.0%	0.85	3.75	1,175
Clover Community Bank	Clover			7.2	9.72	0	10.39	121,887	3.3%	108,457	0.1%	1.05	4.19	1,272
Bank of Travelers Rest	Travelers Rest			13.4	9.65	0	9.97	551,642	6.2%	480,860	0.0%	1.24	3.84	6,494
Citizens Bank	Olanta			10.5	9.45	0	9.23	395,948	1.1%	346,556	0.0%	0.69	3.84	2,655
Palmetto Heritage Bank & Trust	Pawleys Island			30.5	9.43	0	9.49	146,587	3.5%	114,924	3.3%	0.55	3.78	796
South State Bank	Columbia	SSB		14.0	9.36	0	8.87	8,023,425	0.4%	6,646,102	1.2%	1.13	4.79	89,358

South Carolina 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)
Southern First Bank		Greenville	SFST	16.3	9.04	0	8.87	1,070,246	14.5%	854,993	9.2%	0.83	3.76	8,274
Anderson Brothers Bank		Mullins		29.9	9.00	0	8.97	506,112	6.1%	456,652	0.0%	1.20	7.66	5,823
Atlantic Community Bank		Bluffton	ATBA	35.1	8.96	0	10.46	78,703	13.7%	69,039	13.4%	1.41	3.98	1,074
CresCom Bank		Charleston	CARO	6.8	8.80	0	8.47	1,275,018	39.0%	994,743	8.7%	0.95	3.72	10,206
VistaBank		Aiken		33.8	8.76	0	8.79	106,106	1.9%	92,107	0.0%	0.37	3.73	395
Sandhills Bank		North Myrtle Beach		13.3	8.55	0	10.92	102,266	12.3%	85,046	3.0%	3.23	3.86	3,226
South Atlantic Bank		Myrtle Beach		9.7	8.47	0	8.30	355,954	7.7%	325,835	4.0%	0.61	4.02	2,138
Community First Bank		Walhalla	CFOK	67.1	8.18	0	8.65	345,549	-5.2%	310,747	0.0%	0.51	3.08	1,845
Countybank		Greenwood		23.2	8.17	0	7.51	347,213	7.0%	271,314	2.6%	1.11	3.71	3,707
First Federal of South Carolina, FSB (MHC)		Walterboro	FSGB	44.0	7.79	152	5.63	71,322	-4.0%	65,427	0.0%	-0.68	3.54	-498
Arthur State Bank		Union		70.2	6.43	8,267	6.65	530,227	3.0%	454,990	0.0%	1.32	3.55	6,813
CoastalStates Bank		Hilton Head Island		47.2	6.41	6,053	8.58	397,258	5.7%	300,683	0.0%	-0.24	3.53	-938

South Carolina 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)
CertusBank, National Association		Greenville		76.1	2.66	77,276	2.78	1,365,898	-13.1%	1,280,217	0.0%	-6.18	4.12	-94,516
Horry County State Bank		Loris	HCFB	171.8	2.74	22,020	2.64	425,007	-7.2%	394,704	2.3%	0.23	3.10	1,009
Enterprise Bank of South Carolina		Ehrhardt		189.1	3.89	12,915	3.89	310,203	-6.9%	296,906	0.0%	0.33	2.97	1,069
First South Bank		Spartanburg	FSBS	234.1	4.00	10,064	3.92	252,992	-12.6%	227,066	0.0%	0.04	3.04	97
South Carolina Community Bank		Columbia		325.7	5.42	1,506	5.54	58,075	-12.4%	54,655	0.0%	-1.01	3.26	-627
Tidelands Bank		Mount Pleasant	TDBK	110.7	5.69	10,919	5.52	476,160	0.0%	429,274	0.0%	-0.04	3.03	-171

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			4.9	32.75	0	32.91	323,706	-2.9%	208,249	0.0%	0.73	2.71	2,424
Security Federal Bank	Elizabethton	SFBK		14.8	23.11	0	22.96	58,295	2.2%	43,579	0.0%	1.15	4.72	654
Lawrenceburg Federal Bank	Lawrenceburg			12.1	22.89	0	22.73	57,477	2.7%	41,460	0.0%	0.86	3.73	485
Highland Federal Savings & Loan Association	Crossville			1.0	21.34	0	21.71	62,911	-2.6%	48,469	0.0%	0.18	3.15	118
Bank of Gleason	Gleason			3.6	18.29	0	20.11	120,196	-1.5%	94,646	0.0%	1.21	4.12	1,456
Clayton Bank and Trust	Knoxville			19.7	17.62	0	17.68	710,635	8.5%	544,122	1.7%	3.35	5.59	22,601
Home Federal Bank of Tennessee	Knoxville			3.4	17.13	0	16.79	2,126,287	1.4%	1,698,433	0.0%	0.58	2.66	12,442
Citizens Bank and Trust Company of Grainger County	Rutledge			23.0	16.65	0	16.91	200,861	2.9%	166,396	0.0%	0.82	3.84	1,594
Citizens Bank of Blount County	Maryville			3.3	16.62	0	16.43	321,842	1.2%	266,613	0.0%	0.28	3.35	883
Citizens Bank	Carthage			9.5	16.28	0	16.15	536,339	2.1%	447,226	0.0%	2.41	4.89	12,733
Financial Federal Bank	Memphis			7.2	16.06	0	15.48	392,899	12.3%	254,769	5.9%	1.94	3.70	7,132
Bank of Cleveland	Cleveland			23.1	16.02	0	15.31	236,923	4.9%	199,171	0.0%	1.57	5.00	3,498
American City Bank	Tullahoma			14.2	15.36	0	15.67	257,933	-0.6%	204,080	3.9%	2.38	5.05	6,116
Farmers Bank, Woodland Mills, Tennessee	Woodland Mills			0.0	15.17	0	15.04	12,643	1.6%	10,733	0.0%	-0.50	2.61	-61
Medina Banking Company	Medina			10.5	14.86	0	16.37	45,084	0.6%	37,608	0.0%	0.25	4.18	109
Civic Bank & Trust	Nashville			8.8	14.55	0	15.03	143,565	1.5%	110,506	0.0%	1.25	3.29	1,754
Farmers State Bank	Mountain City			31.4	14.51	0	15.07	137,405	1.2%	115,123	0.0%	0.78	4.56	1,047
McKenzie Banking Company	McKenzie			11.9	14.23	0	14.25	125,384	1.3%	106,535	0.0%	1.54	4.79	1,875
Volunteer Federal Savings Bank	Madisonville			16.1	14.17	0	14.09	171,955	0.7%	134,099	0.0%	0.53	3.83	906
Bank of Ripley	Ripley			11.3	14.16	0	15.04	206,924	-1.0%	173,769	0.0%	0.53	4.18	1,062
Apex Bank	Camden			33.9	14.08	0	13.94	368,506	11.7%	287,872	1.4%	3.60	8.94	12,395
Peoples Bank of the South	LaFollette			55.2	13.76	0	13.83	142,356	-1.5%	120,519	0.0%	1.50	5.10	2,135
Bank of Waynesboro	Waynesboro			22.9	13.57	0	13.60	146,867	-2.6%	126,002	0.0%	1.11	4.34	1,643
First Advantage Bank	Clarksville	FABK		12.4	13.48	0	13.65	449,507	11.0%	342,638	11.3%	0.71	4.42	3,043
Johnson County Bank	Mountain City			58.0	13.42	0	13.82	120,038	-0.6%	99,224	0.0%	0.53	3.46	643
Bank of Lincoln County	Fayetteville			54.0	12.97	0	13.15	132,613	2.0%	114,699	0.0%	1.02	4.90	1,329
UBank	Jellico			19.4	12.80	0	13.15	67,054	-4.5%	57,581	0.0%	1.26	4.89	841
Coffee County Bank	Manchester			29.3	12.74	0	12.64	135,211	8.8%	116,434	0.0%	2.54	4.97	3,306
Citizens Bank	Elizabethton			13.1	12.68	0	12.93	689,516	10.1%	522,586	2.9%	1.61	4.18	10,403
Peoples Bank of Bedford County	Shelbyville			21.1	12.65	0	12.75	103,569	0.5%	89,169	3.0%	0.80	4.14	819
First National Bank of Manchester	Manchester			11.2	12.57	0	12.37	240,044	1.2%	207,687	0.0%	1.10	3.40	2,537
First Community Bank of Bedford County	Shelbyville			3.4	12.56	0	12.93	376,019	20.5%	249,774	1.2%	1.10	3.90	3,729
Farmers Bank	Parsons			11.4	12.55	0	12.77	36,228	-0.3%	31,456	0.0%	0.59	4.08	212
First National Bank of McMinnville	McMinnville			7.8	12.47	0	12.64	479,234	-0.4%	393,171	0.0%	1.01	3.02	4,819
American Trust Bank of East Tennessee	Knoxville			9.2	12.36	0	12.28	136,939	0.1%	115,319	0.0%	1.38	4.30	1,883
Macon Bank and Trust Company	Lafayette			3.8	12.34	0	12.28	366,909	4.6%	311,503	0.0%	0.89	3.50	3,094
Magna Bank	Memphis	MGBK		12.7	12.25	0	8.72	589,201	7.7%	451,792	13.8%	0.98	3.52	5,458
Greenfield Banking Company	Greenfield			10.2	12.21	0	12.08	51,394	2.7%	42,522	0.0%	0.46	4.54	231
Wayne County Bank	Waynesboro			46.7	12.21	0	12.17	305,376	-3.1%	251,998	3.7%	0.60	4.53	1,855
Bank of Dickson	Dickson			10.6	12.19	0	12.90	223,249	1.1%	187,147	0.0%	0.74	3.48	1,626
Merchants & Planters Bank	Bolivar			12.7	12.12	0	12.86	87,571	0.8%	74,290	0.0%	1.01	4.57	864
First Vision Bank of Tennessee	Tullahoma			8.6	11.99	0	11.80	175,764	1.1%	152,157	14.1%	0.94	4.56	1,541
Putnam 1st Mercantile Bank	Cookeville			16.7	11.95	0	11.45	115,920	16.6%	102,239	9.8%	1.17	3.73	1,228

Tennessee 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)
Commerce Union Bank	Brentwood	CUBN		3.9	11.92	0	11.80	304,442	15.6%	246,940	13.9%	1.07	4.17	3,006
Athens Federal Community Bank	Athens	AFCB		18.1	11.88	0	11.77	309,480	1.9%	261,321	0.0%	0.93	4.57	2,805
Southern Heritage Bank	Cleveland	FIZN		7.9	11.86	0	11.64	250,161	2.1%	210,992	0.0%	1.09	3.83	2,675
Community Trust & Banking Company	Ooltewah			23.1	11.80	0	12.07	126,296	-2.2%	110,602	1.5%	0.94	4.17	1,208
Union Bank & Trust Company	Livingston			14.5	11.67	0	11.73	82,477	3.2%	72,527	0.0%	2.31	5.42	1,891
Citizens Community Bank	Winchester			19.5	11.59	0	11.82	192,590	2.9%	167,255	0.0%	1.68	5.48	3,239
Community National Bank	Dayton			23.6	11.50	0	11.67	209,744	3.5%	184,217	0.0%	0.90	4.02	1,867
Independent Bank	Memphis			7.4	11.38	0	11.21	904,051	9.3%	746,048	20.1%	1.06	5.01	9,373
Security Bank	Dyersburg			17.5	11.36	0	11.91	176,219	-0.9%	142,053	0.0%	1.03	3.75	1,742
Farmers and Merchants Bank	Adamsville			14.6	11.27	0	11.72	34,988	-3.6%	29,972	0.0%	0.36	4.41	126
Citizens National Bank	Athens			35.0	11.26	0	11.33	531,520	1.2%	454,590	2.1%	1.09	3.46	5,703
Bank of Frankewing	Frankewing			27.7	11.12	0	11.17	210,202	-0.5%	185,187	1.7%	0.92	4.23	1,924
Peoples Bank & Trust Company	Manchester			4.7	11.12	0	11.27	83,864	-1.2%	72,910	0.0%	0.53	4.18	447
Bank of Halls	Halls			17.3	11.10	0	11.59	71,590	6.8%	62,388	0.0%	1.20	4.09	820
Bank of Crockett	Bells			6.6	11.08	0	11.95	138,837	-1.6%	118,844	0.0%	1.19	3.77	1,632
Franklin County UNITED Bank	Decherd			62.7	11.03	0	11.61	85,343	-0.6%	74,996	0.0%	0.33	4.27	282
First Bank of Tennessee	Spring City			40.0	11.02	0	11.13	261,896	6.7%	219,126	0.0%	1.95	5.05	4,979
Paragon Bank	Memphis	PGNN		15.7	10.98	0	11.44	287,467	2.4%	239,772	6.3%	0.11	3.58	320
Southern Bank of Tennessee	Mount Juliet			1.7	10.94	0	10.60	198,446	14.3%	171,146	0.0%	0.43	3.28	814
SmartBank	Pigeon Forge			16.9	10.93	0	10.63	529,253	6.5%	467,045	10.2%	0.41	4.00	2,095
First National Bank of Oneida	Oneida			15.6	10.89	0	11.35	203,244	-2.2%	175,438	0.0%	0.94	4.11	1,940
First Community Bank of East Tennessee	Rogersville	FCCT		52.8	10.84	0	10.69	189,299	-0.9%	153,520	0.8%	0.37	3.22	687
First Alliance Bank	Cordova	FABR		66.5	10.79	0	10.74	119,320	-0.7%	102,503	0.0%	0.46	4.35	555
Greeneville Federal Bank, FSB	Greeneville			23.1	10.79	0	11.91	146,057	-10.5%	124,403	0.0%	0.38	4.21	601
People's Bank and Trust Company of Pickett County	Byrdstown			41.7	10.79	0	10.90	114,233	2.7%	101,170	0.0%	1.76	4.81	1,967
First Century Bank	Tazewell			26.3	10.76	0	11.56	253,651	3.5%	221,815	0.0%	0.16	3.81	386
First Freedom Bank	Lebanon			8.4	10.75	0	10.54	312,034	13.2%	259,796	7.2%	1.22	4.56	3,543
Gates Banking and Trust Company	Gates			3.8	10.71	0	11.74	44,489	6.5%	38,841	0.0%	1.17	3.93	502
First Federal Bank	Dickson			13.9	10.67	0	11.30	476,484	3.2%	401,795	0.0%	1.46	3.69	6,723
Traditions First Bank	Erin			8.3	10.65	0	10.55	121,157	6.1%	106,158	0.0%	0.88	3.78	1,007
Avenue Bank	Nashville	AVNU		3.6	10.64	0	10.27	1,036,543	10.0%	816,610	29.7%	0.69	3.38	6,660
Reelfoot Bank	Union City			13.3	10.64	0	10.67	148,493	-0.1%	130,945	0.0%	0.62	3.92	922
First Tennessee Bank, National Association	Memphis	FHN		17.5	10.57	0	10.08	25,505,763	7.6%	18,796,774	8.5%	0.58	3.00	141,026
Community Bank & Trust	Ashland City			29.1	10.50	0	10.55	199,339	-2.0%	169,500	0.0%	0.43	3.28	859
Wilson Bank and Trust	Lebanon	WBHC		6.4	10.50	0	10.44	1,916,136	7.1%	1,698,267	0.0%	1.22	3.79	22,527
Franklin Synergy Bank	Franklin	FSB		1.0	10.48	0	9.65	1,509,316	74.3%	1,284,792	10.6%	0.92	3.79	10,907
CapitalMark Bank & Trust	Chattanooga			9.3	10.48	0	8.29	968,268	9.6%	840,426	9.1%	0.88	3.84	7,986
First Farmers and Commercial Bank	Pikeville			10.7	10.47	0	10.80	111,807	-0.5%	99,515	0.0%	0.68	4.02	742
Citizens National Bank	Sevierville			37.7	10.44	0	10.59	895,725	1.6%	713,376	6.7%	1.02	4.06	8,767
Commercial Bank & Trust Company	Paris			4.2	10.42	0	10.66	671,846	0.7%	591,873	0.0%	1.57	3.93	10,341
Truxton Trust Company	Nashville	TRUX		2.9	10.34	0	10.45	352,983	4.5%	277,945	0.5%	1.25	3.22	4,276
Commercial Bank	Harrogate			26.7	10.33	0	10.30	818,289	5.8%	659,930	6.9%	0.84	3.84	6,720
Cumberland Bank & Trust	Clarksville			13.6	10.31	0	10.58	167,741	5.0%	148,637	6.7%	1.09	4.58	1,825

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											
First South Bank	Jackson			14.0	10.26	0	10.60	447,956	0.8%	366,673	0.0%	1.51	3.72	6,715
Farmers & Merchants Bank	Dyer			9.4	10.20	0	9.89	100,372	0.1%	84,264	0.0%	0.18	3.44	179
Farmers Bank	Portland			14.3	10.16	0	10.21	564,772	2.3%	472,820	0.0%	0.90	4.36	4,899
Carroll Bank and Trust	Huntingdon			11.2	10.11	0	10.18	266,983	4.2%	232,873	0.0%	0.63	4.46	1,656
Foothills Bank & Trust	Maryville			9.6	10.11	0	10.04	197,536	6.9%	169,661	2.9%	0.62	3.43	1,192
Newport Federal Bank	Newport	UNTN		7.9	10.11	0	10.01	195,293	3.6%	173,985	0.7%	0.82	3.41	1,565
Bank of Perry County	Lobelville			16.4	10.05	0	9.86	149,824	-0.5%	125,544	7.6%	1.82	4.81	2,687
Union Bank	Jamestown			41.3	10.04	0	10.10	219,200	-0.5%	195,570	0.0%	0.55	4.22	1,193
Security Bank and Trust Company	Paris			0.1	10.03	0	9.96	178,931	1.2%	159,665	9.4%	1.96	4.26	3,414
First Commerce Bank	Lewisburg			6.4	10.01	0	9.96	295,463	9.1%	263,550	4.5%	1.22	4.33	3,412
Bank of Milan	Milan			1.8	9.99	0	10.21	63,582	1.6%	56,533	0.0%	1.43	4.05	895
Bank of Jackson	Jackson			16.8	9.98	0	10.60	153,409	3.6%	132,192	0.0%	0.59	3.34	883
First National Bank of Tennessee	Livingston			10.3	9.96	0	9.75	744,691	6.8%	660,362	0.0%	1.02	3.01	7,288
Legends Bank	Clarksville			4.8	9.94	0	9.54	403,189	5.5%	341,944	18.6%	0.82	4.15	3,174
InsBank	Nashville			3.5	9.92	0	9.75	266,569	13.0%	197,473	25.0%	0.86	3.69	2,150
First Capital Bank	Germantown			12.4	9.89	0	9.95	231,261	3.9%	184,582	0.0%	0.74	3.61	1,684
Security Federal Savings Bank of McMinnville	McMinnville	SCYT		7.9	9.87	0	9.77	183,891	6.6%	156,614	0.0%	0.80	3.43	1,412
Andrew Johnson Bank	Greeneville			7.9	9.81	0	9.59	312,777	5.1%	281,107	0.0%	1.18	4.90	3,526
Bank of Fayette County	Piperton			32.5	9.79	0	9.42	352,317	9.4%	284,334	3.6%	0.83	4.64	2,764
First National Bank	Lenoir City	UCBI		2.6	9.78	0	9.88	443,114	7.7%	376,549	2.0%	0.64	3.28	2,665
Southern Community Bank	Tullahoma			6.9	9.78	0	9.97	161,804	11.4%	141,653	0.0%	0.46	3.99	714
Homeland Community Bank	McMinnville			56.8	9.77	0	9.91	138,298	0.9%	123,335	0.0%	0.43	3.15	595
Pinnacle Bank	Nashville	PNFP		5.3	9.72	0	10.12	6,295,524	12.8%	4,829,977	6.3%	1.36	3.85	79,392
First National Bank of Pulaski	Pulaski			14.8	9.70	0	9.85	741,047	1.7%	659,665	0.0%	0.98	3.56	7,118
First State Bank	Union City	SFNC		4.4	9.64	0	9.02	2,009,556	4.3%	1,567,106	14.1%	1.18	3.74	22,777
Cornerstone Community Bank	Chattanooga	CSBQ		29.2	9.61	0	9.44	425,475	-0.2%	333,576	0.0%	0.50	3.99	2,067
First Volunteer Bank	Chattanooga			31.4	9.57	0	9.68	898,007	1.1%	798,580	0.0%	1.04	4.57	9,210
Citizens Bank	Hartsville			13.1	9.56	0	9.51	177,839	8.4%	156,482	0.0%	1.15	4.80	1,979
SouthEast Bank	Farragut			14.9	9.51	0	9.05	723,590	25.7%	640,431	15.6%	1.28	4.66	8,236
Community First Bank & Trust	Columbia			67.4	9.45	0	9.04	451,908	0.5%	407,545	0.3%	0.70	3.48	3,100
Chester County Bank	Henderson			10.6	9.42	0	9.94	70,387	3.1%	63,012	0.0%	0.65	3.86	452
Mountain Valley Bank	Dunlap			61.4	9.40	0	9.38	91,880	-1.1%	82,995	0.0%	0.11	4.15	97
TriSummit Bank	Kingsport			10.7	9.39	0	9.99	312,996	26.2%	264,690	1.9%	0.18	3.75	552
First Citizens National Bank	Dyersburg	FIZN		8.7	9.29	0	9.53	1,272,123	5.8%	1,040,037	0.7%	1.11	3.78	13,431
F&M Bank	Clarksville			31.3	9.26	0	8.43	857,014	3.0%	712,510	15.9%	0.68	3.78	5,651
Landmark Community Bank	Collierville			5.5	9.26	0	8.27	687,890	10.4%	533,657	19.4%	0.98	3.62	6,417
Citizens First Bank	Wartburg			33.0	9.25	0	9.46	152,549	0.7%	136,149	0.0%	0.84	4.97	1,242
BankTennessee	Collierville			12.6	9.22	0	9.08	275,069	14.0%	240,200	1.5%	0.84	4.47	2,184
Citizens Tri-County Bank	Dunlap			24.4	9.18	0	9.46	659,960	5.5%	587,583	0.4%	1.32	4.58	8,297
Bank of Tennessee	Kingsport			11.7	9.15	0	9.39	925,017	0.8%	785,925	0.7%	1.13	3.89	10,355
Triumph Bank	Memphis			11.3	9.15	0	9.20	503,916	11.2%	430,732	9.7%	0.91	3.78	4,426
Mountain Commerce Bank	Erwin			24.9	9.12	0	9.36	428,680	22.9%	377,031	13.3%	0.67	3.92	2,682
First Farmers and Merchants Bank	Columbia	FFMH		4.8	9.03	0	8.83	1,214,774	8.2%	1,064,027	0.0%	0.95	3.47	10,816

Tennessee Companies, Texas Ratios < 75%	City	Top Level Ticker	Texas Ratio (%)	Leverage Ratio (%)	Tier 1 Shortfall (to 8%)	TCE/ TA (%)	Total Assets (\$000)	1-Year	Total Deposits (\$000)	Brokered (%)	LTM ROAA (%)	NIM (FTE) (%)	LTM Net Income (\$000)
								Change in Total Assets (%)					
First Peoples Bank of Tennessee	Jefferson City		29.4	9.00	0	8.82	137,287	-1.3%	120,510	0.0%	0.26	4.24	360
Home Banking Company	Selmer		5.8	8.98	0	9.25	93,424	3.6%	83,521	0.0%	0.56	4.06	490
CedarStone Bank	Lebanon		7.1	8.97	0	9.26	173,374	3.1%	139,094	7.6%	0.51	3.86	868
Lauderdale County Bank	Halls		7.9	8.95	0	9.38	52,146	2.1%	46,470	0.0%	0.51	3.77	259
Peoples Bank	Clifton		72.4	8.95	0	8.80	148,141	8.4%	128,236	8.5%	0.62	4.62	871
Progressive Savings Bank	Jamestown		64.7	8.95	0	8.83	265,899	0.3%	240,450	4.5%	0.53	4.08	1,366
Citizens Bank & Trust Company	Atwood		17.3	8.88	0	8.66	26,467	-2.3%	24,084	0.0%	0.33	2.80	88
Citizens Bank of Lafayette	Lafayette		23.3	8.86	0	9.31	672,951	2.1%	544,539	0.0%	1.16	3.78	7,691
INSOUTH Bank	Brownsville		28.8	8.82	0	9.99	296,637	-2.4%	265,690	0.0%	0.71	4.08	2,090
Volunteer State Bank	Portland		13.3	8.82	0	9.53	506,481	16.3%	390,803	9.5%	1.84	4.41	8,503
Farmers & Merchants Bank	Trezevant		17.3	8.80	0	8.88	305,268	0.7%	261,058	8.0%	1.16	5.67	3,544
Patriot Bank	Millington		15.1	8.79	0	9.37	282,713	1.4%	244,785	0.0%	0.98	3.59	2,753
CapStar Bank	Nashville		6.0	8.77	0	7.22	1,137,683	8.1%	995,603	6.0%	0.49	3.22	5,371
Tri-State Bank of Memphis	Memphis		55.3	8.77	0	7.69	123,327	-6.4%	109,817	6.9%	-0.64	4.13	-833
Hardin County Bank	Savannah		44.8	8.75	0	8.56	435,280	3.6%	382,798	11.2%	0.66	4.30	2,792
Evolve Bank & Trust	Memphis		17.8	8.72	0	8.48	384,492	29.8%	267,381	0.4%	0.50	3.99	1,828
Peoples Bank	Sardis		13.2	8.72	0	9.15	71,879	-0.3%	64,242	0.0%	0.50	4.82	361
Sumner Bank & Trust	Gallatin	SBKT	23.8	8.70	0	7.25	156,819	-9.3%	135,305	6.4%	0.44	3.16	709
Community Bank	Lexington		18.1	8.66	0	9.36	121,326	10.2%	105,317	0.9%	0.85	4.72	990
FSGBank, National Association	Chattanooga	FSGI	9.4	8.66	0	8.10	1,059,357	8.1%	923,848	12.4%	0.49	3.43	5,009
TNBANK	Oak Ridge		40.1	8.58	0	9.64	188,926	1.8%	149,162	0.0%	0.25	3.76	470
TriStar Bank	Dickson		10.7	8.45	0	8.31	233,283	7.4%	201,913	3.3%	0.65	3.92	1,465
Citizens Bank	New Tazewell		30.7	8.36	0	8.21	159,096	9.8%	144,742	0.0%	0.64	4.97	963
Heritage Bank & Trust	Columbia		33.9	8.33	0	8.47	100,341	-4.4%	87,998	8.4%	0.69	4.01	710
FirstBank	Lexington		14.3	8.31	0	8.21	2,518,742	8.4%	2,025,058	0.3%	1.60	4.04	37,585
Bank of Putnam County	Cookeville		1.4	8.22	0	7.79	412,472	8.2%	375,082	0.0%	0.96	2.57	3,709
Decatur County Bank	Decaturville		8.1	8.17	0	8.11	87,013	0.1%	72,976	3.7%	-1.43	5.05	-1,248
Citizens Savings Bank and Trust Company	Nashville		34.5	8.11	0	7.95	103,322	3.3%	93,572	45.4%	0.50	5.22	502
American Bank & Trust of the Cumberlands	Livingston		6.5	7.83	325	7.74	193,038	17.1%	171,704	0.0%	1.42	4.23	2,576
Cumberland County Bank	Crossville		2.3	7.81	552	7.63	286,672	2.8%	260,143	0.0%	0.78	2.35	2,199
Citizens State Bank	Jasper		14.4	7.63	506	7.18	139,194	-0.4%	127,767	2.0%	0.54	4.97	739
Heritage Community Bank	Greeneville		40.4	6.65	1,241	6.68	90,613	-6.4%	84,221	0.0%	-0.10	3.86	-94
National Bank of Tennessee	Newport		55.8	5.97	2,884	5.92	145,678	-5.2%	136,251	0.0%	-0.20	3.15	-287
Peoples State Bank of Commerce	Nolensville		65.7	5.71	3,439	5.43	151,693	3.7%	143,187	0.0%	0.47	4.02	693
Brighton Bank	Brighton		65.3	5.11	1,560	5.12	55,577	0.5%	52,563	0.0%	-0.41	3.93	-221

Tennessee 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)
American Patriot Bank	Greeneville			529.1	2.06	4,108	1.57	67,318	-9.4%	65,454	0.0%	-1.06	3.68	-757
Trust Company Bank	Memphis			263.2	2.12	1,659	2.22	27,353	-10.6%	24,252	0.0%	-2.18	3.01	-629
Sevier County Bank	Sevierville	SVRH		271.2	3.53	13,249	3.52	297,909	-3.6%	285,812	0.0%	-4.30	3.15	-13,135
Civis Bank	Rogersville			175.8	4.89	3,528	4.84	113,700	-0.7%	105,393	0.0%	-0.53	4.34	-604
Bank of Bartlett	Bartlett			87.4	5.92	6,955	7.38	342,608	-1.6%	309,565	0.0%	-0.06	3.18	-208
Central Bank	Savannah			85.1	6.59	1,526	6.81	107,265	-7.1%	98,516	0.0%	0.23	4.26	250
Tennessee State Bank	Pigeon Forge			82.1	9.92	0	10.09	619,729	-5.1%	525,540	7.5%	-0.88	3.59	-5,536
Peoples Bank of East Tennessee	Madisonville			77.6	9.93	0	9.74	214,351	-1.7%	191,314	0.0%	0.22	4.78	482

Virginia 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)
Grundy National Bank		Grundy		17.2	21.32	0	21.09	321,332	-5.9%	252,827	0.0%	0.80	3.54	2,639
Farmers & Merchants Bank of Craig County		New Castle		3.8	18.16	0	18.31	55,135	-0.2%	44,847	0.0%	0.85	3.95	473
Powell Valley National Bank		Jonesville		7.2	15.87	0	16.07	269,685	9.0%	223,001	0.0%	1.19	4.22	3,057
Bank of Southside Virginia		Carson	BSSC	7.8	15.47	0	15.84	555,862	1.4%	460,853	0.1%	1.45	3.82	7,909
National Bank of Blacksburg		Blacksburg	NKSH	11.6	14.76	0	14.19	1,162,701	3.7%	985,252	0.0%	1.49	3.94	16,874
Lee Bank and Trust Company		Pennington Gap		43.0	14.32	0	13.65	154,646	-3.6%	131,599	0.0%	0.67	4.35	1,037
Virginia Bank and Trust Company		Danville	VABB	12.5	14.17	0	13.19	181,874	3.6%	155,522	0.0%	1.05	4.13	1,843
Martinsville First Savings Bank		Martinsville		49.3	13.65	0	14.00	42,754	-4.5%	36,733	0.0%	0.29	2.98	126
Community Capital Bank of Virginia		Christiansburg		11.2	13.56	0	13.55	82,999	10.3%	67,174	13.2%	0.58	3.13	476
Bank of Charlotte County		Phenix		15.4	13.43	0	13.80	130,798	2.2%	107,383	0.0%	1.04	4.44	1,330
First Bank		Strasburg	FXNC	13.5	13.17	0	12.64	529,518	-0.9%	440,619	0.1%	1.42	3.98	7,421
Old Dominion National Bank		North Garden		42.6	12.96	0	13.69	43,817	-13.7%	37,530	0.0%	-5.95	2.69	-2,951
Farmers and Miners Bank		Pennington Gap		9.7	12.91	0	12.77	137,615	2.0%	119,454	0.0%	0.81	4.58	1,087
John Marshall Bank		Reston	JMSB	3.3	12.77	0	12.27	831,080	21.2%	650,671	11.9%	1.10	4.20	8,268
Citizens Bank and Trust Company		Blackstone	CZBT	16.7	12.73	0	12.57	341,189	0.8%	288,661	0.0%	1.20	3.89	4,040
Farmers & Merchants Bank		Timberville	FMBM	11.8	12.64	0	11.72	645,539	12.7%	483,977	3.7%	1.13	4.38	6,686
Citizens Community Bank		South Hill	CZYB	6.8	12.63	0	10.41	172,651	4.4%	147,381	0.7%	0.47	3.70	789
Bank of Clarke County		Berryville	EFSI	17.6	12.53	0	12.79	612,589	3.5%	512,273	3.8%	1.21	4.13	7,287
Farmers Bank of Appomattox		Appomattox	FBPA	5.4	12.36	0	12.33	218,364	5.2%	188,763	0.0%	0.93	3.88	1,972
New Horizon Bank, National Association		Powhatan		12.1	12.20	0	12.80	56,822	4.4%	49,344	3.4%	0.34	4.37	188
Citizens National Bank		Windsor		9.0	12.15	0	12.27	55,683	3.4%	48,743	1.0%	0.48	4.71	266
Bank of Fincastle		Fincastle		51.1	12.08	0	11.87	224,230	6.8%	196,682	0.0%	0.58	3.29	1,245
HSBC Bank USA, National Association		McLean	HSBA	8.2	12.02	0	10.29	194,568,977	8.3%	131,304,138	10.8%	0.34	1.47	592,400
First Bank and Trust Company		Lebanon		13.6	11.87	0	11.83	1,388,378	2.6%	1,179,964	10.0%	1.40	3.93	19,022
Burke & Herbert Bank & Trust Company		Alexandria	BHRB	8.6	11.86	0	12.08	2,666,739	0.9%	2,206,163	1.6%	1.32	3.98	34,124
Sonabank		McLean	SONA	13.6	11.65	0	11.04	936,885	31.4%	761,855	11.4%	0.94	4.54	7,945
CornerStone Bank, National Association		Lexington		15.9	11.62	0	11.39	113,571	10.5%	100,291	0.0%	1.64	4.38	1,790
MainStreet Bank		Fairfax	MNSB	1.0	11.54	0	11.19	359,272	17.9%	317,269	6.1%	0.66	4.19	2,150
Benchmark Community Bank		Kenbridge	BMBN	11.6	11.53	0	11.64	492,813	4.4%	431,591	1.1%	1.32	4.60	6,353
Community Bankers' Bank		Midlothian		7.6	11.53	0	11.60	142,155	-3.6%	117,521	19.1%	0.29	2.65	421
American National Bank and Trust Company		Danville	AMNB	5.0	11.40	0	11.30	1,537,939	18.5%	1,248,521	2.6%	1.00	3.75	13,522
Blue Grass Valley Bank		Blue Grass		32.5	11.37	0	11.45	38,562	3.1%	33,442	0.0%	0.73	4.45	278
First Virginia Community Bank		Fairfax	FVCB	8.1	11.36	0	11.31	604,803	14.6%	531,965	15.8%	0.83	3.72	4,740
Bank of Marion		Marion		14.9	11.34	0	11.52	360,079	1.0%	300,909	0.1%	0.84	3.58	2,974
First and Citizens Bank		Monterey		9.3	11.30	0	11.20	128,108	3.3%	113,513	0.0%	0.48	3.44	596
Pioneer Bank		Stanley	PNBI	44.5	11.17	0	11.24	171,517	0.8%	143,354	4.3%	1.24	5.41	2,137
Virginia Commonwealth Bank		Petersburg		19.9	11.16	0	11.16	294,688	15.5%	227,903	0.0%	2.04	3.46	5,317
Monarch Bank		Chesapeake	MNRK	4.3	11.09	0	10.08	1,178,069	15.3%	1,036,886	17.4%	1.22	4.30	12,476
Frontier Community Bank		Waynesboro		3.6	11.05	0	11.22	92,972	-0.3%	80,077	0.0%	0.77	3.02	711
Xenith Bank		Richmond	XBKS	10.2	11.04	0	9.46	989,316	45.0%	843,399	13.8%	0.26	3.59	2,316
Bank of McKenney		McKenney	BOMK	27.2	11.00	0	10.94	219,792	-1.1%	191,962	0.0%	0.88	4.64	1,923

Virginia 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)
Cardinal Bank	McLean	CFNL	0.3	11.00	0	10.96	3,410,146	9.7%	2,672,806	14.4%	1.44	3.63	46,530	
TowneBank	Portsmouth	TOWN	14.1	10.99	0	10.68	5,828,719	22.1%	4,538,540	4.3%	0.88	3.43	45,576	
Blue Ridge Bank, Inc.	Luray	BRBS	1.9	10.98	0	10.73	243,952	11.1%	189,462	6.8%	0.91	3.63	2,098	
Highlands Community Bank	Covington		8.0	10.95	0	11.79	132,543	3.8%	115,941	0.0%	1.21	4.11	1,571	
Union Bank & Trust	Richmond	UBSH	10.5	10.51	0	10.41	7,363,929	75.0%	5,681,111	0.1%	1.02	4.70	71,952	
Bank @LANTEC	Virginia Beach		6.0	10.48	0	11.65	108,026	6.0%	81,603	0.0%	0.31	3.45	336	
Farmers Bank	Windsor	FBVA	29.1	10.43	0	11.37	423,837	1.0%	340,487	4.4%	0.90	3.57	3,771	
Heritage Bank	Norfolk	HBKS	2.5	10.27	0	10.84	324,749	-2.2%	275,966	0.0%	0.90	3.08	3,025	
United Bank	Vienna	UBSI	9.5	10.26	0	10.36	7,044,303	2.2%	4,722,011	10.1%	1.15	3.76	81,865	
Bank of Hampton Roads	Virginia Beach	HMPR	28.3	10.23	0	11.03	1,670,515	2.7%	1,360,914	3.3%	0.59	3.23	9,881	
Valley Bank	Roanoke	VYFC	18.7	10.22	0	10.43	853,331	-1.7%	683,369	9.6%	0.97	3.60	8,357	
Chesapeake Bank	Kilmarnock	CPKF	18.4	10.16	0	10.99	659,423	-0.7%	566,899	9.9%	1.05	4.75	6,769	
Old Point National Bank of Phoebus	Hampton	OPOF	16.5	10.05	0	9.31	882,771	2.0%	730,216	1.3%	0.46	3.61	4,029	
Shore Bank	Onley	HMPR	15.1	9.99	0	9.40	392,947	20.4%	338,901	1.5%	0.59	3.75	2,043	
Essex Bank	Richmond	ESXB	19.6	9.97	0	9.82	1,137,359	3.3%	921,195	7.1%	0.68	4.16	7,691	
HomeTown Bank	Roanoke	HMTA	25.3	9.96	0	10.02	437,369	6.5%	366,775	11.2%	0.83	3.90	3,486	
Bank of Botetourt	Buchanan	BORT	26.0	9.82	0	9.66	316,951	2.6%	284,102	0.0%	0.82	3.83	2,572	
Miners Exchange Bank	Coeburn		26.3	9.78	0	9.91	105,322	-8.4%	93,798	0.0%	0.38	4.95	409	
First Capital Bank	Glen Allen	FCVA	5.4	9.73	0	9.89	602,325	6.9%	500,044	7.7%	0.86	3.69	5,033	
First Sentinel Bank	Richlands		18.0	9.70	0	9.68	180,309	7.0%	154,742	0.2%	1.06	5.20	1,832	
Virginia Partners Bank	Fredericksburg		4.9	9.68	0	9.68	266,718	9.7%	229,817	6.9%	0.34	3.42	859	
Fauquier Bank	Warrenton	FBSS	4.8	9.65	0	9.69	595,440	-1.2%	516,733	3.5%	0.82	3.60	4,892	
Virginia National Bank	Charlottesville	VABK	5.9	9.56	0	9.85	543,422	1.8%	469,437	3.7%	0.41	3.03	2,175	
Virginia Community Bank	Louisa	VCBS	27.0	9.51	0	9.73	215,146	3.9%	193,311	0.0%	0.44	4.12	921	
Citizens and Farmers Bank	West Point	CFFI	6.3	9.49	0	9.69	1,360,139	1.8%	1,051,999	0.3%	1.02	6.57	13,480	
First National Bank	Altavista	PPBN	25.1	9.44	0	8.88	374,991	4.0%	338,250	0.0%	0.63	3.58	2,255	
Oak View National Bank	Warrenton	OAKV	1.2	9.43	0	9.62	171,304	10.0%	141,224	0.0%	0.35	3.52	585	
Bank of the James	Lynchburg	BOTJ	9.4	9.40	0	9.10	488,174	10.3%	440,374	2.7%	0.91	4.05	4,138	
Middleburg Bank	Middleburg	MBRG	13.1	9.39	0	9.61	1,259,258	4.7%	1,024,719	4.1%	0.69	3.42	8,357	
EVB	Tappahannock	EVBS	19.4	9.28	0	9.81	1,194,104	12.7%	967,278	4.0%	0.69	3.92	7,599	
Select Bank	Forest		10.0	9.27	0	9.57	137,846	15.1%	124,363	0.0%	0.62	3.91	808	
Peoples Bank	Rose Hill		6.9	9.25	0	9.32	108,629	13.9%	93,224	1.7%	1.30	4.51	1,297	
Freedom Bank of Virginia	Fairfax	FDVA	1.8	9.17	0	9.02	353,666	20.5%	320,510	15.3%	0.44	3.86	1,395	
First Community Bank	Bluefield	FCBC	15.3	9.13	0	9.27	2,562,842	-1.0%	2,007,662	2.9%	1.01	4.10	26,181	
Bank of Lancaster	Kilmarnock	BAYK	16.6	9.08	0	8.63	390,931	19.3%	309,610	2.6%	0.45	3.97	1,611	
WashingtonFirst Bank	Reston	WFBI	6.3	8.93	0	8.69	1,436,706	12.6%	1,192,389	3.3%	0.94	3.89	12,309	
New Peoples Bank, Inc.	Honaker	NWPP	60.1	8.88	0	8.91	660,024	-5.2%	594,774	1.5%	0.26	3.81	1,725	
Capital One, National Association	McLean	COF	10.6	8.83	0	8.78	253,201,653	7.0%	198,745,120	0.3%	0.65	3.94	1,611,657	
Grayson National Bank	Independence	GSON	35.5	8.82	0	9.29	332,347	-0.5%	280,478	0.0%	0.31	3.44	1,037	
Access National Bank	Reston	ANCX	6.3	8.80	0	8.65	1,068,618	15.4%	794,071	19.7%	1.61	3.82	16,070	
River Community Bank, National Association	Martinsville		16.7	8.74	0	8.42	117,347	16.5%	96,462	7.1%	1.25	5.46	1,368	

Virginia 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)
Peoples Community Bank	Montross	PBVA		26.2	8.67	0	8.68	159,727	2.8%	140,067	6.6%	0.55	3.87	873
Chain Bridge Bank, National Association	McLean			0.0	8.61	0	8.06	402,628	14.0%	369,148	0.2%	0.54	2.92	1,971
Bank of Virginia	Midlothian	BVA		16.9	8.27	0	8.13	324,565	17.8%	267,052	7.9%	0.32	2.92	976
TruPoint Bank	Grundy			20.8	8.03	0	8.96	449,472	2.0%	391,960	0.0%	0.37	3.47	1,614
Highlands Union Bank	Abingdon	HBKA		44.7	7.42	3,515	8.64	610,978	0.9%	489,073	0.0%	0.48	3.46	2,904
Carter Bank & Trust	Martinsville	CARE		37.2	7.41	27,017	7.40	4,701,173	1.6%	4,284,023	0.0%	0.74	2.66	34,375
Bank of Floyd	Floyd	CDBK		12.2	6.87	3,126	6.72	277,486	2.9%	235,384	0.0%	0.09	3.11	229

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	314.5	4.46	1,401	4.47	39,465	0.3%	37,496	0.0%	-0.07	5.05	-28
Village Bank		Midlothian	97.7	8.50	0	8.15	435,751	-2.6%	380,852	0.9%	0.00	3.38	-6

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 is not available as of the report date.

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All financial data is for the twelve months ended March 31, 2015