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# Southeast Banks & Thrifts

## Texas Ratios

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

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

Alabama Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio 2013Q4	Leverage Ratio (%) 2013Q4	Tier 1 Shortfall (to 8%) 2013Q4	TCE/ TA (%) 2013Q4	Total Assets (\$000) 2013Q4	1-Year Change in Total Assets	Total Deposits (\$000) 2013Q4	Brokered % 2013Q4	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
First Progressive Bank	Brewton		3.6	25.16	0	25.10	31,716	3.6%	23,724	0.0%	0.33	0.26	3.21	102
AloStar Bank of Commerce	Birmingham		8.4	22.07	0	20.79	808,999	4.0%	534,802	0.0%	0.13	0.96	5.04	972
Citizens Bank of Winfield	Winfield		3.9	21.28	0	19.71	198,357	1.1%	136,795	0.0%	1.91	1.13	4.87	3,729
Farmers & Merchants Bank	Waterloo		0.7	19.91	0	18.47	69,872	-1.7%	56,567	0.0%	1.38	0.92	3.91	961
BankSouth	Dothan		3.2	18.52	0	18.60	179,180	-0.3%	145,356	2.6%	1.49	0.66	4.07	2,655
Bank of Brewton	Brewton		19.8	17.75	0	17.38	53,052	-5.3%	43,829	0.0%	0.33	0.11	3.67	192
Citizens Bank of Fayette	Fayette		27.9	17.59	0	17.09	193,972	-0.6%	157,453	0.0%	0.38	0.58	2.62	745
Oakworth Capital Bank	Birmingham		0.0	17.10	0	17.12	252,080	-3.7%	207,516	0.0%	1.12	0.20	3.74	2,808
Southern States Bank	Anniston		14.2	16.31	0	16.36	254,557	-11.2%	205,790	0.0%	1.05	0.70	5.19	2,904
First Bank of Boaz	Boaz		1.5	16.26	0	15.72	180,265	-3.2%	131,526	0.0%	1.64	1.05	3.52	3,019
First State Bank of DeKalb County	Fort Payne		21.2	16.25	0	15.68	91,547	3.6%	76,989	0.3%	0.57	0.55	3.85	491
Vantage Bank of Alabama	Albertville		3.8	16.23	0	16.28	79,582	2.2%	66,259	0.0%	0.95	0.63	4.55	744
Horizon Bank	Fyffe		18.7	16.10	0	16.05	90,975	-1.5%	73,303	0.0%	0.87	0.45	4.10	813
Samson Banking Company, Inc.	Samson		6.8	15.82	0	15.56	57,354	0.1%	48,363	0.0%	1.01	0.31	3.04	580
Cullman Savings Bank (MHC)	Cullman	CULL	7.9	15.65	0	15.39	225,620	4.2%	147,155	0.0%	0.94	1.18	4.46	2,077
Phenix-Girard Bank	Phenix City		36.9	15.11	0	11.71	170,891	4.6%	133,979	6.3%	1.03	0.51	3.29	1,728
First State Bank of the South, Inc.	Sulligent		1.5	14.94	0	15.10	93,865	-3.7%	77,503	0.0%	0.99	0.66	4.13	954
Southern Bank Company	Gadsden	SRNN	4.8	14.54	0	14.50	94,391	-9.0%	71,993	0.0%	-0.30	1.00	2.27	-299
Bank of Walker County	Jasper		14.7	14.42	0	14.12	70,813	-14.1%	60,763	0.0%	0.64	0.58	3.75	490
Peoples Southern Bank	Clanton		5.4	14.39	0	13.86	152,334	1.9%	131,059	0.0%	1.01	0.25	3.25	1,503
Valley State Bank	Russellville		2.0	14.29	0	14.18	122,878	0.7%	105,282	0.0%	0.47	0.81	2.38	581
First National Bank	Hamilton		2.0	14.19	0	13.85	278,580	-2.9%	227,021	0.0%	1.52	0.45	4.16	4,256
Farmers and Merchants Bank	LaFayette		12.9	14.14	0	12.80	125,886	4.1%	103,734	0.0%	1.07	0.48	4.43	1,296
Brantley Bank and Trust Company	Brantley		8.9	14.07	0	14.04	66,137	-1.7%	56,715	0.0%	1.33	0.50	4.76	875
Peoples Exchange Bank of Monroe County	Monroeville		10.5	14.00	0	12.86	61,462	-4.0%	53,518	0.0%	-0.02	0.48	4.89	-10
Small Town Bank	Wedowee		10.8	13.96	0	13.43	222,279	-4.0%	182,196	0.0%	1.16	1.28	4.35	2,634
Traders & Farmers Bank	Haleyville		18.6	13.85	0	10.83	351,764	-2.8%	284,862	0.0%	0.58	1.15	3.95	2,080
Community Neighbor Bank	Camden		13.9	13.69	0	13.63	108,922	1.2%	91,401	0.0%	0.85	0.50	4.28	922
Town-Country National Bank	Camden		4.4	13.68	0	13.11	104,921	4.2%	89,987	0.0%	1.59	0.78	4.78	1,594
Bank of Vernon	Vernon		63.2	13.63	0	14.30	144,121	-1.7%	121,850	2.4%	0.30	0.87	4.23	447
Escambia County Bank	Flomaton		12.4	13.44	0	11.75	81,534	-4.6%	70,019	0.0%	0.68	0.46	2.96	571
Liberty Bank	Geraldine		13.2	13.37	0	13.55	104,236	-2.4%	89,915	0.0%	0.96	0.51	4.89	1,020
First Bank of Linden	Linden		0.0	13.27	0	13.44	79,894	0.8%	68,979	0.0%	1.00	0.64	4.86	803
First Partners Bank	Birmingham		1.8	13.15	0	9.42	212,944	31.2%	178,607	1.6%	1.15	0.65	4.72	1,976
Bank of Pine Hill	Pine Hill		12.1	13.13	0	11.62	24,641	-2.3%	21,765	0.0%	0.34	0.95	2.53	83
First National Bank of Talladega	Talladega		28.4	13.11	0	12.29	404,986	-2.8%	322,110	0.0%	0.68	0.96	3.43	2,725
State Bank & Trust	Winfield		18.7	12.85	0	11.34	203,153	0.4%	178,666	0.0%	1.30	1.46	3.80	2,624
Central State Bank	Calera		4.9	12.77	0	11.98	184,393	8.3%	159,630	0.2%	1.20	0.52	4.57	2,143
Farmers & Merchants Bank	Piedmont		10.9	12.39	0	11.75	202,400	-1.1%	169,824	0.4%	0.64	0.64	4.16	1,250
Reliance Bank	Athens		11.7	12.33	0	12.40	144,766	0.6%	114,041	3.4%	0.54	0.89	3.27	755

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First Cahawba Bank	Selma		10.5	12.07	0	11.07	97,313	11.1%	81,287	0.0%	0.93	0.44	3.87	843
First National Bank of Hartford	Hartford		16.7	12.05	0	11.19	120,397	-9.4%	101,714	0.0%	0.14	0.59	3.77	175
EvaBank	Cullman		50.6	11.99	0	11.71	323,275	-5.0%	266,001	3.0%	2.40	1.14	6.79	7,859
First National Bank and Trust	Atmore		13.0	11.94	0	9.80	133,294	-9.9%	119,969	2.5%	0.55	0.40	3.94	770
First Community Bank of Cullman	Cullman	SCBS	6.1	11.93	0	11.56	67,759	1.9%	57,532	0.0%	0.69	0.35	3.85	439
First National Bank of Dozier	Dozier		6.3	11.90	0	11.02	39,752	2.9%	31,706	0.0%	0.52	0.62	2.98	199
Headland National Bank	Headland		21.4	11.88	0	11.82	101,682	-3.8%	87,693	0.0%	0.10	0.82	3.44	101
Metro Bank	Pell City		21.7	11.80	0	11.87	645,867	-1.3%	567,329	0.0%	1.02	0.78	4.32	6,650
National Bank of Commerce	Birmingham		4.3	11.74	0	11.05	793,184	14.5%	678,793	0.0%	0.62	0.44	3.29	4,080
FNB Bank	Scottsboro		18.0	11.67	0	11.13	354,758	-1.2%	313,419	0.0%	0.76	0.67	4.23	2,729
Exchange Bank of Alabama	Altoona		14.8	11.65	0	11.17	245,280	5.1%	214,775	0.0%	1.08	0.54	4.00	2,648
Peoples Bank of Red Level	Red Level		7.0	11.56	0	11.77	15,265	-0.7%	13,412	0.0%	1.24	0.22	5.42	191
First United Security Bank	Thomasville	USBI	29.5	11.55	0	12.39	569,801	0.5%	484,352	3.1%	0.76	0.60	6.05	4,255
First Federal Bank, A FSB	Tuscaloosa		41.6	11.54	0	11.62	130,970	-19.3%	103,223	4.1%	-0.47	1.02	3.63	-662
Generations Bank	Centre		12.9	11.39	0	11.14	70,832	0.9%	62,663	0.0%	0.56	0.45	3.91	389
Citizens State Bank	Vernon		47.7	11.28	0	10.65	84,572	-2.1%	65,415	18.4%	0.92	1.65	3.40	798
West Alabama Bank & Trust	Reform		15.3	11.23	0	9.43	555,687	-3.9%	456,517	1.0%	0.96	0.99	3.60	5,225
Citizens Bank	Greensboro		5.0	11.21	0	11.23	98,612	-1.1%	82,906	0.0%	1.11	0.92	3.80	1,084
First National Bank of Brundidge	Brundidge		10.1	11.21	0	11.36	101,576	-2.4%	85,769	0.0%	0.69	0.84	3.82	683
Pinnacle Bank	Jasper	PCLB	4.6	11.14	0	10.95	220,220	5.8%	189,649	5.8%	0.93	0.29	3.84	2,010
First National Bank of Central Alabama	Tuscaloosa		22.5	11.11	0	10.64	229,624	-2.2%	197,505	1.1%	0.23	0.64	3.31	522
Bank Independent	Sheffield		13.3	11.00	0	10.25	1,102,019	1.9%	938,005	0.0%	1.00	0.33	6.09	10,836
HomeTown Bank of Alabama	Oneonta		16.2	10.96	0	9.86	304,154	3.1%	263,026	0.0%	1.46	1.08	4.30	4,431
Security Federal Savings Bank	Jasper		1.4	10.91	0	11.13	38,124	0.7%	27,655	0.0%	0.30	0.65	4.02	113
City Bank of Hartford	Hartford		25.0	10.89	0	11.01	52,983	-4.7%	46,751	0.0%	0.80	0.49	3.73	434
First Bank	Wadley		11.9	10.82	0	10.89	71,470	-2.3%	63,444	1.6%	1.15	0.54	3.75	799
Cadence Bank, N.A.	Birmingham		12.6	10.71	0	11.09	6,437,850	12.8%	5,352,334	6.8%	1.77	0.33	5.13	104,565
First Citizens Bank	Luverne		18.4	10.71	0	10.39	222,509	-6.5%	183,351	0.0%	1.05	0.58	3.91	2,389
Friend Bank	Slocomb		18.9	10.69	0	10.48	70,778	-0.5%	63,223	0.0%	0.61	0.46	4.24	438
Regions Bank	Birmingham	RF	28.3	10.67	0	10.16	116,608,550	-3.2%	93,981,742	4.4%	1.11	0.28	3.31	1,298,770
MidSouth Bank, National Association	Dothan		10.6	10.61	0	10.23	398,613	3.8%	356,703	0.0%	0.17	0.55	2.84	644
Citizens Bank of Valley Head	Valley Head		40.8	10.58	0	10.74	25,839	4.2%	23,052	0.0%	-0.08	0.47	5.58	-22
First Metro Bank	Muscle Shoals		2.2	10.53	0	9.34	512,082	3.4%	462,410	0.0%	1.43	0.55	3.87	7,242
Progress Bank and Trust	Huntsville		15.0	10.44	0	9.85	530,092	11.7%	453,245	6.5%	0.62	0.72	3.45	3,137
Bank of York	York		3.0	10.42	0	10.11	91,123	2.7%	71,775	0.0%	0.72	0.75	3.02	625
Keystone Bank	Auburn		11.6	10.38	0	10.25	234,926	6.7%	202,798	2.4%	1.17	0.83	4.06	2,712
Robertson Banking Company	Demopolis		1.9	10.31	0	10.27	253,788	-1.8%	219,662	0.6%	1.44	0.79	3.93	3,655
CCB Community Bank	Andalusia		15.7	10.30	0	10.12	427,008	4.9%	349,771	3.0%	1.88	0.56	5.12	7,779
First Community Bank	Chatom		22.4	10.29	0	9.30	311,341	-1.6%	264,130	0.5%	0.40	0.56	4.33	1,276
Trinity Bank	Dothan		26.5	10.25	0	9.91	89,150	17.3%	78,652	0.0%	0.87	0.69	4.42	700

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PrimeSouth Bank	Tallassee		29.4	10.23	0	10.16	181,972	9.2%	157,567	4.0%	0.68	1.03	4.06	1,187
Citizens Bank & Trust	Guntersville	CBTH	16.4	10.18	0	10.00	315,933	4.9%	269,502	0.0%	0.90	0.70	4.48	2,804
Citizens' Bank, Inc.	Robertsdale		23.0	10.17	0	10.30	104,038	-8.5%	87,795	2.5%	0.19	0.51	3.71	207
NobleBank & Trust	Anniston		13.7	10.16	0	9.89	171,855	0.1%	149,674	0.1%	0.59	0.34	3.68	1,024
Cheaha Bank	Oxford		8.5	10.16	0	9.66	181,918	1.1%	156,506	0.0%	1.44	0.67	4.94	2,630
Merchants & Farmers Bank of Greene County	Eutaw		12.5	10.14	0	9.65	65,243	15.4%	56,749	1.6%	0.93	0.56	4.15	543
Bank of Wedowee	Wedowee		37.0	10.12	0	11.25	110,348	-7.6%	97,417	0.0%	0.11	0.77	3.12	132
Capstone Bank	Tuscaloosa		7.0	10.10	0	10.04	408,035	4.5%	351,194	5.9%	0.92	0.56	4.51	3,635
Merchants Bank	Jackson		36.0	10.06	0	9.31	204,842	-3.3%	184,531	0.0%	0.59	0.67	4.01	1,215
AmeriFirst Bank	Union Springs		31.4	10.02	0	9.80	144,154	-7.8%	128,438	0.0%	-1.58	0.88	3.55	-2,349
Marion Bank and Trust Company	Marion		23.9	9.94	0	10.08	257,659	-3.0%	217,385	0.0%	1.18	1.60	3.59	3,077
AuburnBank	Auburn	AUBN	13.0	9.94	0	9.33	752,287	-1.1%	671,252	2.5%	0.88	0.92	3.22	6,647
FirstState Bank	Lineville		13.3	9.87	0	8.88	203,517	-0.4%	158,718	0.3%	1.32	1.30	4.49	2,687
Sweet Water State Bank	Sweet Water		6.4	9.81	0	9.28	94,444	4.7%	84,532	0.0%	1.19	0.50	5.90	1,074
Southern Independent Bank	Opp		21.4	9.79	0	8.79	196,229	1.7%	174,979	0.0%	0.78	0.78	3.28	1,473
Peachtree Bank	Maplesville	SCSG	13.1	9.77	0	10.19	53,934	0.7%	45,920	0.0%	-0.01	0.19	3.06	-6
Premier Bank of the South	Cullman		15.7	9.76	0	9.25	141,558	-1.5%	127,422	0.0%	0.99	0.37	4.61	1,429
PeoplesTrust Bank	Hamilton		14.9	9.64	0	9.51	81,505	-5.0%	72,988	3.9%	0.45	0.58	3.48	382
First Jackson Bank	Stevenson		33.7	9.60	0	8.47	221,453	-3.2%	193,512	3.5%	0.85	1.57	3.77	1,878
SouthFirst Bank	Sylacauga	SZBI	48.5	9.60	0	6.75	98,741	-6.6%	86,329	0.0%	0.85	0.65	4.20	852
First Southern State Bank	Stevenson		2.8	9.58	0	8.84	361,931	3.4%	320,464	0.0%	1.13	0.83	3.60	4,005
Traditions Bank	Cullman		15.4	9.53	0	9.43	251,677	9.8%	218,824	4.4%	1.10	0.47	6.10	2,629
Peoples Independent Bank	Boaz		31.2	9.51	0	10.18	181,438	2.7%	162,404	0.0%	1.09	0.77	4.18	1,972
CB&S Bank	Russellville		41.9	9.50	0	7.85	1,481,480	17.9%	1,232,906	0.0%	1.43	0.75	3.63	19,040
Troy Bank & Trust Company	Troy		37.8	9.43	0	9.65	844,234	0.9%	707,671	0.0%	0.79	1.19	3.58	6,697
Community Spirit Bank	Red Bay		37.3	9.41	0	9.18	139,813	0.4%	122,996	0.2%	0.87	0.78	4.58	1,208
Bank of Evergreen	Evergreen		21.5	9.28	0	8.70	56,587	6.7%	51,349	6.0%	0.95	0.63	4.51	493
River Bank & Trust	Prattville		8.9	9.25	0	8.54	443,483	5.1%	395,695	0.0%	0.73	0.40	3.57	2,983
United Bank	Atmore	UBAB	30.2	9.23	0	9.74	486,237	4.2%	436,062	0.2%	0.42	0.39	3.46	2,011
Merchants Bank of Alabama	Cullman		52.9	9.22	0	9.10	246,084	3.0%	222,404	0.0%	0.51	0.46	3.91	1,235
Covenant Bank	Leeds		60.7	9.19	0	8.87	82,518	-12.6%	70,085	0.0%	-0.53	0.91	3.78	-464
Citizens Bank	Enterprise		13.5	9.17	0	11.19	96,426	7.8%	85,482	0.0%	0.92	0.38	3.04	871
First Southern Bank	Florence		14.7	9.07	0	8.91	194,698	-1.0%	171,968	0.0%	0.79	0.55	4.03	1,544
First Bank of the South	Rainsville		26.1	9.06	0	8.65	80,686	-4.5%	72,583	0.0%	0.50	0.35	4.36	419
Commonwealth National Bank	Mobile		56.1	9.01	0	7.66	59,980	1.8%	55,032	0.0%	-0.51	0.15	5.26	-311
ServisFirst Bank	Birmingham		9.3	8.98	0	8.94	3,519,541	21.1%	3,022,239	0.0%	1.36	0.43	3.85	42,763
Peoples Bank of Alabama	Cullman		44.6	8.87	0	7.44	559,096	5.4%	471,379	3.0%	0.77	0.55	4.35	4,048
Bryant Bank	Tuscaloosa		10.5	8.87	0	8.34	1,282,905	12.9%	1,074,729	0.5%	0.80	0.38	3.18	9,401
Farmers Exchange Bank	Louisville		62.7	8.60	0	7.96	133,252	-14.7%	122,418	2.5%	-0.62	0.95	4.18	-880
Peoples Bank of Greensboro	Greensboro		10.8	8.51	0	8.17	90,472	2.9%	78,343	2.0%	1.19	0.83	3.02	1,078

<b>Alabama Companies, Texas Ratios &lt; 75%</b>		Top Level Ticker	Texas Ratio 2013Q4	Leverage Ratio (%) 2013Q4	Tier 1 Shortfall (to 8%) 2013Q4	TCE/ TA (%) 2013Q4	Total Assets (\$000) 2013Q4	1-Year Change in Total Assets	Total Deposits (\$000) 2013Q4	Brokered % 2013Q4	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Commercial Bank of Ozark	Ozark		28.3	8.49	0	7.78	81,376	2.4%	73,814	0.0%	0.52	0.34	4.13	408
First Community Bank of Central Alabama	Wetumpka		7.8	8.49	0	7.63	308,543	4.8%	283,844	1.4%	1.76	0.62	4.19	5,363
First Federal Bank	Fort Payne		17.6	8.48	0	8.46	89,009	-3.2%	81,307	0.0%	0.28	0.52	2.93	257
SouthPoint Bank	Birmingham		40.7	8.36	0	6.85	232,245	11.8%	203,460	5.4%	0.89	1.27	3.16	1,780
Worthington Federal Bank	Huntsville		60.1	8.04	0	8.11	140,318	-12.3%	115,053	2.6%	-4.03	1.34	3.63	-6,160
Bank of Moundville	Moundville		31.3	7.77	249	5.87	107,091	3.2%	99,065	0.0%	0.49	0.96	2.99	548
Bay Bank	Mobile		35.2	5.62	1,840	7.01	78,679	-3.6%	57,531	0.2%	0.06	0.88	4.16	47

<b>Alabama Companies, Texas Ratios &gt; 75%</b>		Top Level Ticker	Texas Ratio 2013Q4	Leverage Ratio (%) 2013Q4	Tier 1 Shortfall (to 8%) 2013Q4	TCE/ TA (%) 2013Q4	Total Assets (\$000) 2013Q4	1-Year Change in Total Assets	Total Deposits (\$000) 2013Q4	Brokered % 2013Q4	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Union State Bank	Pell City		127.0	6.10	4,509	4.25	237,750	-5.3%	226,411	0.0%	-1.60	0.38	2.68	-3,896
SunSouth Bank	Dothan		162.2	6.17	3,105	6.04	165,930	-2.2%	146,248	14.9%	-2.67	1.23	3.57	-4,633
Community Bank & Trust - Alabama	Union Springs		237.1	6.31	1,149	4.26	69,284	-4.5%	66,142	0.0%	-0.98	0.58	4.04	-679
North Alabama Bank	Hazel Green		136.1	8.02	0	9.91	100,310	-6.8%	90,066	0.0%	0.29	0.68	4.93	297
First Tuskegee Bank	Tuskegee		173.0	8.39	0	7.96	58,011	-4.2%	52,208	0.0%	-0.89	0.33	4.09	-535
First Financial Bank	Bessemer		94.2	8.78	0	7.50	184,095	-2.5%	142,693	0.0%	0.39	0.85	2.83	735
Alamerica Bank	Birmingham		91.1	18.82	0	17.55	41,325	12.8%	31,977	3.9%	-1.48	1.22	4.18	-543

Florida Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio 2013Q4	Leverage Ratio (%) 2013Q4	Tier 1 Shortfall (to 8%) 2013Q4	TCE/ TA (%) 2013Q4	Total Assets (\$000) 2013Q4	1-Year Change in Total Assets	Total Deposits (\$000) 2013Q4	Brokered % 2013Q4	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
TCM Bank, National Association	Tampa		3.2	23.78	0	22.23	184,156	0.1%	129,913	23.7%	1.97	0.70	9.65	3,391
Southern Commerce Bank, National Association	Tampa		4.4	21.16	0	31.26	79,517	-1.4%	53,913	0.0%	15.42	0.43	1.99	11,598
First Navy Bank	Pensacola		0.2	20.74	0	20.24	59,624	-4.9%	47,463	0.0%	-0.52	0.12	2.14	-304
Bank of the South	Pensacola		0.0	20.53	0	20.50	69,542	3.5%	55,281	0.0%	-0.08	0.13	2.23	-56
Warrington Bank	Pensacola		0.0	18.88	0	18.49	77,827	0.2%	63,411	0.0%	0.06	0.13	2.48	47
One South Bank	Chipley		0.1	15.74	0	15.94	34,308	-2.6%	28,781	1.7%	0.07	0.77	3.91	24
Coconut Grove Bank	Miami		7.7	15.53	0	16.34	591,502	-3.2%	480,304	0.0%	4.24	0.53	2.39	25,940
Landmark Bank, National Association	Fort Lauderdale		56.9	15.51	0	15.30	268,522	4.9%	203,848	0.0%	1.10	0.96	4.12	2,839
Urban Trust Bank	Lake Mary		32.8	14.85	0	14.97	584,449	3.3%	456,820	0.0%	1.10	1.53	4.15	6,704
Plus International Bank	Miami		0.0	14.66	0	13.70	88,252	12.9%	75,587	32.7%	0.21	0.64	4.57	170
Republic Bank	Port Richey	RBCAA	26.4	14.41	0	15.12	113,525	1.4%	87,078	0.4%	0.50	0.22	4.05	585
Central Bank	Tampa		5.5	14.33	0	14.60	73,487	6.0%	59,608	0.0%	0.03	0.87	4.06	20
First National Bank of Mount Dora	Mount Dora	FLBD	41.5	14.28	0	13.50	196,341	2.0%	158,015	0.0%	0.81	0.29	3.86	1,582
Summit Bank, National Association	Panama City		2.4	13.87	0	13.81	257,946	13.4%	198,204	8.3%	0.95	0.33	4.35	2,450
First National Bank Northwest Florida	Panama City		38.3	13.41	0	14.02	105,344	1.3%	90,446	0.0%	0.21	0.39	3.53	227
Capital Bank, National Association	Coral Gables	CBF	38.7	13.38	0	14.62	6,619,863	-9.3%	5,296,291	2.4%	0.75	0.42	4.56	51,274
First Southern Bank	Boca Raton	FSOF	29.4	13.31	0	12.69	1,044,130	3.6%	887,000	2.5%	0.30	0.50	3.47	3,042
Peoples Bank of Graceville	Graceville		11.9	13.16	0	12.59	82,284	5.1%	71,167	0.0%	1.48	0.71	3.04	1,208
Community State Bank	Starke		26.1	13.15	0	13.09	57,734	1.7%	50,104	0.0%	-0.11	0.16	3.80	-63
Sunshine State Federal Savings and Loan Association	Plant City		34.8	13.14	0	13.66	194,448	0.2%	165,467	0.0%	0.07	0.22	3.18	141
American National Bank	Oakland Park		19.1	12.72	0	12.80	237,742	4.5%	202,522	4.7%	0.77	0.40	3.73	1,764
Sunshine Savings Bank	Tallahassee	SSNF	19.9	12.67	0	14.11	144,575	-1.9%	123,694	0.0%	0.30	0.32	4.05	437
Palm Beach Community Bank	West Palm Beach		17.8	12.54	0	13.10	230,324	7.2%	196,251	0.0%	1.30	0.66	4.33	2,993
Sunstate Bank	Miami		25.8	12.50	0	12.58	160,793	2.2%	137,412	0.0%	2.18	0.44	3.34	3,514
Community Southern Bank	Lakeland	CMUY	8.5	12.48	0	10.96	231,461	12.1%	175,079	6.0%	0.71	0.83	3.56	1,517
Marquis Bank	Coral Gables		11.2	12.46	0	10.86	223,915	30.8%	187,237	3.7%	0.51	0.58	3.41	981
Hillsboro Bank	Plant City		2.3	12.43	0	11.63	115,928	4.6%	101,710	0.0%	0.82	0.42	3.18	969
Drummond Community Bank	Chieffland		22.9	12.34	0	11.27	363,761	66.2%	311,085	1.3%	1.18	0.13	5.19	4,372
FNBT.Com Bank	Fort Walton Beach		34.3	12.09	0	12.48	357,429	-0.3%	295,990	0.0%	1.07	0.27	3.11	3,990
Flagship Community Bank	Clearwater		52.5	12.04	0	13.59	92,826	-4.8%	74,965	8.7%	0.49	0.67	3.89	469
First Florida Bank	Destin		3.8	12.02	0	11.33	236,144	12.4%	209,277	0.2%	1.47	0.53	3.66	3,351
Florida Community Bank, National Association	Weston		8.2	12.02	0	11.46	3,881,837	19.8%	2,931,789	0.0%	0.53	0.78	3.65	18,131
Harbor Community Bank	Indiantown		15.8	11.99	0	11.52	627,371	49.7%	510,383	0.0%	0.62	0.43	4.70	3,104
First Federal Bank of Florida	Lake City		16.4	11.97	0	12.03	987,121	4.0%	847,505	2.6%	1.11	0.26	4.18	10,757
Stonegate Bank	Fort Lauderdale	SGBK	14.1	11.94	0	11.65	1,119,984	18.5%	935,652	15.8%	0.87	0.72	3.73	9,317
FirstAtlantic Bank	Jacksonville		33.6	11.91	0	11.53	387,167	14.3%	321,818	0.1%	1.14	0.67	4.30	4,310
Broward Bank of Commerce	Fort Lauderdale		5.6	11.89	0	11.61	158,674	11.2%	136,149	7.8%	0.67	0.72	4.09	1,001
First Avenue National Bank	Ocala		25.2	11.89	0	13.79	94,055	-7.8%	79,236	0.0%	0.41	0.60	4.12	397
Insignia Bank	Sarasota		10.4	11.88	0	13.21	156,722	7.8%	126,439	0.8%	0.61	0.57	3.90	912
Florida Business Bank	Melbourne		26.4	11.64	0	13.01	108,413	-0.9%	92,591	0.0%	0.56	0.53	3.47	633

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First State Bank of Arcadia	Arcadia		65.4	11.63	0	11.18	137,774	-5.0%	117,010	0.0%	1.08	0.42	4.08	1,527
First Green Bank	Mount Dora		2.7	11.56	0	9.37	248,258	24.0%	212,487	0.0%	0.60	0.82	4.46	1,389
First Colony Bank of Florida	Maitland		9.6	11.54	0	11.09	155,640	19.0%	138,255	3.6%	1.37	0.37	3.73	2,005
Community Bank of the South	Merritt Island		21.2	11.49	0	11.31	141,596	9.0%	117,070	0.0%	0.42	0.42	3.01	563
Bay Cities Bank	Tampa		26.1	11.34	0	11.96	529,723	-18.6%	441,432	13.2%	0.70	0.66	3.68	3,736
CBC National Bank	Fernandina Beach	CBCO	42.4	11.33	0	10.76	375,205	-21.0%	292,262	14.5%	0.46	0.87	3.74	1,825
Jefferson Bank of Florida	Oldsmar		2.3	11.31	0	8.60	193,893	11.8%	148,534	6.8%	0.41	0.40	3.15	749
Platinum Bank	Brandon		28.1	11.19	0	10.79	458,457	10.0%	373,207	7.8%	0.81	0.93	3.74	3,477
Orange Bank of Florida	Orlando		44.9	11.05	0	10.89	205,575	-14.6%	170,953	16.4%	0.36	0.45	3.64	793
Intercontinental Bank	West Miami		12.1	10.98	0	10.35	172,829	2.5%	153,632	0.0%	0.50	0.43	2.11	814
Community Bank and Trust of Florida	Ocala		15.5	10.97	0	10.38	581,758	2.3%	519,391	0.0%	0.81	0.45	3.37	4,776
BankFIRST	Winter Park		21.2	10.93	0	10.86	652,434	-1.5%	492,531	0.1%	0.50	0.25	4.10	3,335
Helm Bank USA	Miami		36.6	10.93	0	10.16	793,220	-8.3%	705,799	0.0%	1.27	0.08	3.66	10,530
Floridian Bank	Daytona Beach		32.6	10.78	0	10.22	140,265	1.1%	122,729	1.8%	0.54	0.40	3.94	735
1st Manatee Bank	Parrish		7.0	10.73	0	10.38	102,788	8.7%	91,174	0.0%	1.39	0.95	4.43	1,387
Raymond James Bank, National Association	Saint Petersburg	RJF	8.7	10.68	0	10.11	11,262,169	11.5%	10,012,375	3.1%	1.54	0.09	3.18	163,102
Freedom Bank of America	Saint Petersburg		48.2	10.63	0	10.75	98,387	10.9%	87,620	0.0%	0.27	0.52	4.27	249
BankUnited, National Association	Miami Lakes	BKU	3.5	10.58	0	10.64	14,874,509	27.0%	10,687,385	1.0%	1.64	0.81	5.89	215,826
First National Bank of Wauchula	Wauchula		59.0	10.58	0	9.52	72,285	-0.5%	63,699	0.0%	0.04	0.70	4.14	29
Commerce National Bank & Trust	Winter Park		56.1	10.54	0	9.93	77,710	-2.6%	66,747	0.0%	0.46	0.69	3.64	357
Sabal Palm Bank	Sarasota		18.8	10.53	0	13.93	97,062	16.5%	83,150	0.0%	-1.82	0.47	3.44	-1,615
Capital City Bank	Tallahassee	CCBG	46.9	10.48	0	9.92	2,590,767	-0.8%	2,146,055	0.0%	0.31	0.14	3.62	7,928
Apollo Bank	Miami		17.8	10.42	0	11.36	264,174	4.7%	222,958	0.0%	1.95	0.42	4.13	4,895
Preferred Community Bank	Fort Myers		28.6	10.40	0	12.09	85,244	16.3%	70,883	2.8%	0.47	0.86	3.97	362
First Citrus Bank	Tampa	FCIT	52.4	10.39	0	10.12	231,007	6.5%	187,306	9.4%	0.17	0.73	4.34	371
Reunion Bank of Florida	Tavares		4.5	10.36	0	8.89	244,604	28.5%	222,569	0.0%	0.66	0.90	3.75	1,414
Bank of Central Florida	Lakeland		5.4	10.35	0	7.94	332,037	1.7%	288,991	13.3%	0.72	0.39	3.48	2,257
Terrabank, NA	Miami		17.2	10.33	0	10.52	269,082	0.3%	233,782	5.5%	0.62	0.67	3.54	1,683
First America Bank	Bradenton	FAHO	31.1	10.29	0	11.46	249,927	7.8%	206,661	0.0%	0.10	0.76	3.34	242
Nature Coast Bank	Hernando	NCBF	51.1	10.25	0	12.74	57,211	-3.7%	49,881	0.0%	0.36	0.49	3.90	210
United Southern Bank	Umatilla		42.3	10.21	0	10.39	398,214	3.2%	353,694	0.0%	0.42	0.25	3.85	1,643
FirstCity Bank of Commerce	Palm Beach Garde		39.5	10.03	0	9.43	61,492	10.6%	49,071	2.3%	0.37	0.89	3.90	219
Wauchula State Bank	Wauchula		59.8	10.01	0	9.83	575,773	-2.4%	504,852	0.1%	1.31	0.54	4.61	7,668
Sanibel Captiva Community Bank	Sanibel		53.6	9.99	0	9.18	253,456	7.5%	201,403	0.0%	0.88	0.70	4.30	2,005
Sunrise Bank	Cocoa Beach		33.9	9.95	0	10.29	106,134	4.9%	92,065	0.0%	2.22	0.41	3.81	2,383
Lafayette State Bank	Mayo		72.8	9.94	0	9.75	97,114	4.7%	76,303	13.6%	0.23	0.47	5.14	223
Executive National Bank	Miami		20.9	9.90	0	10.20	296,157	4.9%	249,253	0.0%	0.52	0.31	3.89	1,551
First Bank of the Palm Beaches	West Palm Beach		69.8	9.90	0	9.13	87,545	-2.8%	70,392	0.0%	-0.13	0.58	3.58	-113
Oculina Bank	Fort Pierce		18.5	9.86	0	9.79	162,201	14.6%	140,053	0.0%	-0.31	0.83	3.99	-458
BanESCO USA	Coral Gables		18.0	9.75	0	9.40	820,234	6.6%	715,255	13.4%	0.33	0.45	4.10	2,608



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Gateway Bank of Central Florida	Ocala		21.9	9.75	0	10.01	179,148	3.9%	141,306	1.2%	0.60	0.69	3.86	1,077
Atlantic Coast Bank	Jacksonville	ACFC	44.1	9.73	0	8.78	735,405	-5.0%	462,971	0.0%	-1.54	1.83	2.33	-11,415
Calusa National Bank	Punta Gorda		22.3	9.69	0	10.42	155,876	6.7%	125,433	5.6%	1.80	0.45	4.08	2,679
Eastern National Bank	Miami		19.2	9.68	0	10.43	377,739	1.2%	325,313	0.0%	1.81	0.49	3.48	6,750
Mainstreet Community Bank of Florida	Deland		28.3	9.67	0	9.07	237,330	2.1%	209,878	4.2%	1.01	0.46	3.85	2,327
Florida Bank	Tampa		17.4	9.64	0	9.58	536,400	-12.1%	414,708	3.4%	-0.91	0.67	3.47	-5,149
Paradise Bank	Boca Raton		21.2	9.56	0	8.80	306,013	8.2%	277,658	2.6%	1.90	0.44	3.59	5,729
Seacoast National Bank	Stuart	SBCF	22.3	9.51	0	10.93	2,266,837	4.4%	1,806,964	0.5%	2.34	0.24	3.21	51,088
Florida Bank of Commerce	Orlando		22.3	9.48	0	10.34	239,492	4.3%	210,494	3.2%	0.48	0.31	4.17	1,138
Citizens Bank and Trust	Lake Wales		46.6	9.48	0	8.85	404,297	-1.0%	349,625	0.0%	0.65	0.25	3.93	2,712
Intracoastal Bank	Palm Coast		0.8	9.47	0	8.04	199,964	11.6%	182,962	0.7%	1.50	0.59	3.50	2,866
1st National Bank of South Florida	Homestead		48.4	9.45	0	9.15	300,215	2.6%	240,507	0.0%	0.49	0.64	3.43	1,500
Old Florida National Bank	Orlando		14.9	9.41	0	9.09	832,857	22.2%	741,946	5.7%	0.75	0.41	4.03	5,822
Biscayne Bank	Coconut Grove		9.6	9.40	0	9.36	337,614	29.6%	297,502	14.9%	1.30	0.79	3.91	4,010
Continental National Bank	Miami		10.2	9.38	0	7.70	340,771	5.9%	299,106	0.0%	0.34	0.51	3.72	1,125
NorthStar Bank	Tampa		9.1	9.35	0	9.67	208,630	9.0%	162,172	0.0%	0.38	0.80	2.92	747
Cornerstone Community Bank	Saint Petersburg		28.9	9.35	0	10.60	232,656	-2.1%	206,523	0.0%	0.53	0.42	3.65	1,236
Heartland National Bank	Sebring		30.4	9.34	0	9.28	292,543	0.2%	262,292	0.0%	0.49	0.35	3.09	1,468
Gateway Bank of Florida	Daytona Beach		10.8	9.33	0	7.95	257,787	11.7%	236,547	40.1%	0.98	1.01	3.35	2,495
Jacksonville Bank	Jacksonville	JAXB	42.8	9.33	0	9.20	506,452	-10.2%	437,832	2.4%	0.31	0.68	4.00	1,626
Florida Traditions Bank	Dade City		11.9	9.32	0	9.60	295,784	7.0%	262,917	0.0%	0.93	0.83	3.95	2,655
Floridian Community Bank, Inc.	Davie		28.8	9.30	0	8.25	304,528	11.9%	247,085	0.0%	0.23	0.90	3.23	633
International Finance Bank	Miami		72.2	9.30	0	11.70	360,844	5.4%	316,839	0.0%	0.08	0.35	3.57	263
First National Bank of Pasco	Dade City		14.2	9.30	0	9.63	144,932	-2.1%	130,131	0.0%	0.41	0.79	3.63	606
C1 Bank	Saint Petersburg		64.3	9.28	0	9.07	1,328,380	41.6%	1,041,043	2.2%	1.11	0.67	4.49	12,243
United Legacy Bank	Longwood		11.9	9.23	0	10.15	216,567	4.1%	184,514	0.0%	0.21	0.48	3.46	445
GulfShore Bank	Tampa		17.7	9.18	0	9.04	247,166	5.4%	208,728	8.8%	0.38	0.58	3.19	914
Englewood Bank & Trust	Englewood		64.0	9.16	0	8.68	191,168	5.3%	173,164	0.0%	0.91	0.13	3.59	1,758
First National Bank of the Gulf Coast	Naples		23.6	9.13	0	9.17	742,289	21.1%	542,370	0.0%	1.76	0.55	3.41	11,646
SouthBank, A Federal Savings Bank	Palm Beach Garde		31.2	9.11	0	6.15	22,550	-6.0%	21,109	0.0%	-2.32	0.93	1.31	-547
Gateway Bank of Southwest Florida	Sarasota		20.6	9.09	0	8.12	223,513	2.2%	196,427	11.7%	0.80	0.66	3.79	1,834
Seaside National Bank & Trust	Orlando		11.9	9.04	0	9.89	942,438	15.9%	823,647	9.5%	0.22	0.56	3.16	1,880
Merchants & Southern Bank	Gainesville		36.7	9.03	0	8.81	429,877	-0.7%	322,688	0.0%	0.85	0.31	3.23	3,504
Intercredit Bank, NA	Miami		32.8	9.03	0	7.83	320,988	7.8%	236,808	0.0%	-0.48	0.71	3.22	-1,520
Peoples National Bank	Niceville		55.5	9.00	0	6.79	111,410	1.7%	103,736	0.0%	-0.01	0.46	3.61	-16
EverBank	Jacksonville	EVER	22.3	8.99	0	9.15	17,638,918	-3.2%	13,340,062	25.6%	0.79	1.07	3.40	142,418
Encore Bank, National Association	Naples		11.0	8.92	0	8.24	349,862	-1.1%	305,546	0.1%	-0.02	0.61	2.99	-59
First State Bank of the Florida Keys	Key West		48.6	8.92	0	8.42	843,580	-0.7%	601,040	0.0%	0.43	0.64	2.75	3,625
New Traditions Bank	Orlando		6.3	8.91	0	9.13	507,242	7.4%	454,217	0.0%	0.04	0.08	0.48	189
1st United Bank	Boca Raton	FUBC	26.3	8.86	0	8.19	1,839,183	17.9%	1,563,768	4.1%	0.45	0.27	5.31	7,361

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HomeBanc National Association	Lake Mary		6.7	8.86	0	7.65	707,304	30.3%	564,424	4.7%	0.62	0.71	2.09	3,924
First Bank of Miami	Coral Gables		32.5	8.84	0	8.66	204,436	-1.1%	186,051	0.0%	-0.85	0.25	3.02	-1,751
Madison County Community Bank	Madison		42.4	8.83	0	7.65	107,479	3.2%	99,191	0.0%	0.49	0.62	3.09	499
First Bank	Clewiston		46.5	8.82	0	9.10	247,797	4.7%	224,276	2.4%	0.49	0.42	4.38	1,192
USAmeriBank	Clearwater	USAB	12.7	8.78	0	8.48	2,899,494	11.7%	2,461,722	3.7%	1.40	0.65	3.82	38,171
Farmers & Merchants Bank	Monticello		33.9	8.70	0	7.59	417,059	-1.2%	352,331	0.0%	0.07	0.26	3.89	297
Patriot Bank	Trinity		42.7	8.66	0	11.90	121,809	1.4%	103,172	0.3%	0.06	0.70	3.94	79
JGB Bank, National Association	Miami		18.3	8.65	0	8.81	515,931	14.5%	380,472	10.7%	0.02	0.46	2.34	109
Professional Bank	Coral Gables		9.2	8.59	0	8.09	216,567	25.9%	188,041	0.0%	0.78	0.68	3.44	1,474
Citizens Bank of Florida	Oviedo		35.9	8.57	0	8.21	222,238	-4.2%	196,373	9.9%	-0.27	0.45	3.43	-611
BAC Florida Bank	Coral Gables		59.0	8.51	0	7.86	1,424,018	8.7%	1,092,763	19.0%	0.59	0.93	2.75	7,821
Bank of Belle Glade	Belle Glade		7.5	8.51	0	7.46	96,562	5.6%	89,238	0.0%	0.33	0.24	2.23	300
Shamrock Bank of Florida	Naples		43.6	8.43	0	6.99	91,528	-15.9%	80,934	4.6%	-1.42	0.69	3.15	-1,463
Prime Meridian Bank	Tallahassee		1.4	8.41	0	7.89	206,421	21.7%	184,014	0.0%	0.63	0.42	3.61	1,171
CenterState Bank of Florida, National Association	Winter Haven	CSFL	26.6	8.32	0	8.10	2,409,733	2.3%	2,057,223	0.0%	0.61	0.26	4.79	14,584
FineMark National Bank & Trust	Fort Myers		3.0	8.32	0	7.97	717,990	36.8%	574,449	2.9%	0.34	0.66	2.72	2,109
Marine Bank & Trust Company	Vero Beach		49.2	8.20	0	6.37	144,971	3.8%	128,935	0.0%	2.40	0.34	3.58	3,374
Edison National Bank	Fort Myers		11.7	8.14	0	8.02	239,583	1.2%	212,958	0.0%	0.44	0.08	2.75	1,041
Ocean Bank	Miami		47.1	8.13	0	11.41	3,259,964	-2.7%	2,850,113	0.0%	1.00	0.47	3.65	33,318
Citizens State Bank	Perry		24.4	8.08	0	7.89	191,437	48.7%	175,201	0.0%	1.22	1.01	5.48	2,192
Gibraltar Private Bank & Trust Co.	Coral Gables		63.3	8.06	0	8.06	1,556,669	-9.0%	1,261,934	8.7%	-0.58	0.76	3.04	-9,340
American Enterprise Bank of Florida	Jacksonville		64.7	8.01	0	8.97	191,670	2.3%	173,215	11.8%	0.06	0.82	3.46	122
First National Bank of South Miami	Miami	FMIA	8.3	8.00	0	6.92	521,586	11.6%	422,729	0.0%	0.17	0.41	2.67	879
Bank of Tampa	Tampa		20.6	7.92	1,070	7.87	1,259,572	4.3%	1,155,765	3.0%	0.67	0.09	3.33	8,486
Citizens First Bank	The Villages		34.7	7.90	1,549	8.20	1,575,894	4.9%	1,375,115	0.0%	0.89	0.12	3.10	14,083
Mackinac Savings Bank, FSB	Boynton Beach		31.1	7.85	165	7.91	112,822	-4.4%	102,207	0.0%	0.19	0.38	2.29	221
Alarion Bank	Ocala	ARFS	28.9	7.79	566	8.41	279,048	0.5%	230,319	1.5%	0.25	0.86	3.33	712
Florida Citizens Bank	Gainesville		61.0	7.78	563	7.29	237,301	-6.8%	217,734	6.6%	0.05	1.12	2.90	123
Pilot Bank	Tampa	PLBN	57.1	7.46	1,036	10.13	198,831	-3.5%	167,428	4.7%	-0.31	0.85	3.32	-611
Brannen Bank	Inverness		41.9	7.42	2,383	7.19	410,186	0.5%	380,562	0.0%	1.05	0.17	3.36	4,326
Fidelity Bank of Florida, National Association	Merritt Island		67.6	6.54	3,906	9.82	283,532	-8.1%	205,152	0.0%	5.16	2.20	3.59	15,058
Bank of Coral Gables	Coral Gables		69.4	6.53	1,505	6.28	102,733	-6.1%	95,817	0.0%	0.26	0.72	2.79	271
CNLBank	Orlando	CNLB	37.3	5.80	26,319	8.81	1,233,579	-3.5%	954,063	0.0%	0.01	0.64	3.21	145
First Home Bank	Seminole		64.2	5.74	1,585	5.31	75,494	0.7%	66,748	0.0%	0.13	0.41	4.10	90

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Gulf Coast Community Bank	Pensacola		623.0	2.29	8,989	1.35	159,235	-14.0%	146,081	0.0%	-0.12	0.77	3.72	-201
First City Bank of Florida	Fort Walton Beach		639.1	2.39	13,309	2.29	233,307	-6.6%	217,455	0.0%	-0.24	0.46	2.86	-599
Valley Bank	Fort Lauderdale		124.0	2.42	4,919	5.07	88,780	-10.0%	69,318	0.0%	-0.34	1.05	2.33	-326
First National Bank of Crestview	Crestview		386.0	3.02	4,554	2.49	90,311	-8.2%	87,845	0.0%	-2.38	0.29	3.02	-2,266
Bank of Commerce	Sarasota		540.8	3.08	10,882	1.38	215,722	-5.2%	177,103	0.0%	-0.33	0.91	3.13	-739
Pinnacle Bank	Orange City		308.7	3.69	7,187	2.45	165,253	-2.9%	140,849	15.3%	-1.05	1.32	2.88	-1,769
Independent Bankers' Bank of Florida	Lake Mary		310.1	4.13	7,865	3.34	187,776	-18.6%	136,870	0.0%	-3.08	0.87	1.78	-6,800
Friends Bank	New Smyrna Beach	FRIE	212.0	4.30	3,779	4.33	100,788	-10.5%	96,275	0.0%	-0.64	0.72	3.06	-676
OptimumBank	Plantation	OPHC	252.9	4.51	4,462	4.48	128,656	-10.5%	99,388	0.0%	-4.73	1.43	2.98	-6,326
Beach Community Bank	Fort Walton Beach	BCBF	553.9	4.88	17,845	5.13	563,092	-4.5%	482,390	0.0%	-0.29	1.08	2.54	-1,728
U.S. Century Bank	Doral		146.0	5.05	27,770	-0.53	931,120	-7.8%	833,176	0.0%	-0.28	0.56	3.39	-2,718
Florida Capital Bank, N.A.	Jacksonville		140.8	5.06	13,588	4.99	410,617	-38.4%	361,342	0.1%	-2.06	0.99	2.47	-11,234
Highlands Independent Bank	Sebring		101.5	5.32	6,703	5.24	242,330	-3.7%	227,385	0.0%	-0.38	0.24	3.25	-947
ProBank	Tallahassee		216.8	5.34	1,628	4.89	55,996	-15.7%	50,021	0.0%	-2.25	0.75	3.49	-1,468
Home Federal Bank of Hollywood	Hallandale Beach		97.4	6.34	822	6.34	49,549	-18.2%	39,659	3.5%	-1.90	1.29	4.14	-1,067
Regent Bank	Davie		138.3	6.89	4,180	7.48	344,339	-16.1%	306,197	4.1%	-3.52	0.56	3.96	-13,901
Community Bank of Florida, Inc.	Homestead	CBKS	77.1	7.59	1,937	9.07	465,493	-8.3%	421,585	0.6%	0.35	0.61	3.81	1,725
Century Bank of Florida	Tampa		102.5	7.71	208	7.89	70,386	2.0%	52,282	0.0%	0.02	1.54	3.19	14
Legacy Bank of Florida	Boca Raton		98.1	8.00	0	7.22	250,009	-4.8%	226,329	0.0%	0.32	0.70	3.46	829
Anchor Commercial Bank	Juno Beach		156.2	8.11	0	8.21	103,085	-3.6%	94,328	0.0%	0.12	0.45	3.46	123
Peoples State Bank	Lake City		100.9	8.63	0	9.85	66,316	-4.4%	59,565	0.0%	0.20	0.69	4.18	139
Community Bank of Broward	Dania Beach		82.0	8.89	0	7.97	481,475	3.6%	409,667	0.0%	0.46	0.46	3.95	2,205
Charlotte State Bank & Trust	Port Charlotte		75.2	9.05	0	8.46	264,046	4.1%	238,289	0.0%	0.85	0.19	3.60	2,244
Grand Bank & Trust of Florida	West Palm Beach		102.0	9.19	0	9.15	215,831	-15.6%	192,543	0.0%	0.51	0.51	3.59	1,174
Interamerican Bank, A FSB	Miami		106.0	9.41	0	10.98	219,100	-3.2%	194,149	0.0%	0.33	0.46	3.69	743
Flagler Bank	West Palm Beach		82.6	9.44	0	9.19	154,371	13.5%	137,525	0.0%	1.15	0.81	3.41	1,722
Columbia Bank	Lake City		89.8	9.98	0	9.70	185,807	-5.1%	156,394	0.7%	-2.13	0.84	3.23	-4,099
Surety Bank	Deland		109.2	10.58	0	10.00	99,656	-4.9%	89,325	0.0%	0.56	1.38	4.02	587
TransCapital Bank	Sunrise		135.6	12.01	0	12.33	185,470	-9.0%	161,557	0.0%	1.18	0.88	3.61	2,341

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Peoples Community National Bank	Bremen			12.8	26.35	0	26.19	81,111	12.8%	56,481	0.0%	0.82	0.74	4.12	617
Elberton Federal Savings & Loan Association	Elberton			2.9	24.92	0	25.39	19,694	3.8%	14,630	0.0%	-0.26	0.38	4.22	-51
West Central Georgia Bank	Thomaston			5.2	23.31	0	23.17	109,561	-3.2%	83,070	0.0%	1.33	0.40	4.60	1,522
American Pride Bank	Macon			5.9	22.81	0	22.00	113,704	-0.2%	74,840	2.8%	1.30	0.64	4.86	1,499
Bank of Hancock County	Sparta			4.4	20.86	0	20.35	84,878	-1.2%	67,496	0.0%	0.93	1.00	3.80	807
Touchmark National Bank	Alpharetta	TMAK		20.1	19.38	0	20.36	131,091	3.7%	81,362	9.1%	0.36	0.79	3.88	448
CharterBank	West Point	CHFN		10.6	19.05	0	18.77	1,075,353	4.0%	806,635	0.6%	0.59	0.75	3.59	6,386
Chattahoochee Bank of Georgia	Gainesville			0.0	18.06	0	17.45	106,819	12.9%	78,357	0.0%	0.46	0.73	3.39	457
Bank of Lumber City	Lumber City			20.3	17.37	0	16.81	19,477	-11.8%	15,727	0.0%	0.45	0.50	5.62	94
First Federal Savings and Loan Association of Valdosta	Valdosta			23.7	17.08	0	17.33	161,703	-2.0%	120,901	0.0%	0.06	0.89	3.93	103
First Peoples Bank	Pine Mountain			28.3	16.32	0	16.27	70,048	-1.3%	57,916	0.0%	0.66	0.31	5.05	457
F&M Bank	Washington			21.8	16.31	0	16.28	258,702	-10.9%	201,592	0.0%	0.72	0.84	3.81	1,942
Newton Federal Bank	Covington			26.9	15.79	0	15.79	219,802	-4.3%	180,798	0.0%	0.62	1.38	3.93	1,392
Bank of Dawson	Dawson			16.0	15.66	0	14.12	123,951	7.5%	105,757	0.0%	0.70	0.78	4.01	838
First National Bank of Waynesboro	Waynesboro			3.8	15.59	0	14.92	117,723	0.9%	93,547	0.0%	1.21	0.51	4.46	1,379
Resurgens Bank	Atlanta			2.6	15.58	0	14.87	96,981	11.4%	79,277	0.0%	1.18	0.92	4.31	1,052
Greenville Banking Company	Greenville			4.0	15.47	0	14.91	26,788	-6.9%	22,518	0.0%	0.57	0.24	4.20	157
Rochelle State Bank	Rochelle			13.6	15.41	0	13.44	26,611	-6.4%	22,987	0.0%	0.64	0.69	3.17	179
Pelham Banking Company	Pelham			13.2	14.98	0	13.98	68,034	2.8%	58,031	0.0%	1.23	0.46	3.70	819
Security State Bank	McRae			8.1	14.61	0	13.53	41,505	4.5%	35,791	0.0%	1.34	0.47	5.19	534
Thomas County Federal Savings & Loan Association	Thomasville			46.8	14.50	0	15.11	269,495	-1.1%	217,015	0.0%	0.72	0.80	3.74	1,971
State Bank and Trust Company	Macon	STBZ		3.6	14.28	0	14.18	2,602,496	-2.3%	2,184,690	3.2%	0.53	0.36	8.37	13,708
Wilkinson County Bank	Irwinton			5.7	14.24	0	12.03	46,136	-17.7%	40,133	0.6%	0.81	0.38	3.96	410
Bank of Madison	Madison			28.0	14.21	0	12.67	206,965	-1.2%	170,008	0.0%	0.86	0.52	3.94	1,786
Community Business Bank	Cumming			2.7	14.08	0	13.94	131,161	-7.3%	102,823	0.0%	0.80	0.57	3.30	1,045
Embassy National Bank	Lawrenceville			21.1	13.98	0	14.00	57,205	7.6%	48,799	1.0%	0.64	0.64	5.17	343
Wheeler County State Bank	Alamo			7.1	13.97	0	13.94	85,161	-9.1%	72,965	0.0%	1.12	0.44	4.46	1,003
NOA Bank	Duluth			5.6	13.92	0	12.89	159,647	24.0%	138,372	7.0%	3.26	0.94	4.20	4,591
Durden Banking Company, Incorporated	Twin City			13.7	13.87	0	13.61	153,218	-3.1%	132,123	0.0%	1.47	0.50	4.26	2,359
First National Bank South	Alma			24.6	13.85	0	13.62	315,120	3.3%	269,595	0.0%	1.14	0.60	5.20	3,513
Merchants & Citizens Bank	McRae			26.5	13.84	0	9.84	104,142	5.2%	89,523	8.0%	1.14	0.49	3.86	1,150
State Bank of Cochran	Cochran			16.6	13.78	0	13.75	205,931	-6.5%	176,967	0.0%	1.87	0.45	4.36	4,045
Hamilton State Bank	Hoschton	HMBH		19.1	13.47	0	13.12	1,541,355	12.6%	1,287,067	0.0%	0.57	0.41	5.25	8,562
Farmers State Bank	Dublin			14.9	13.39	0	13.07	113,830	-1.1%	98,627	0.0%	1.08	0.42	4.23	1,254
Farmers and Merchants Bank	Sylvania			31.2	13.32	0	11.09	114,901	-5.1%	101,896	0.0%	0.25	0.75	4.17	284
Citizens State Bank of Taylor County	Reynolds			24.5	13.29	0	11.49	46,865	18.0%	41,301	0.0%	0.64	0.70	4.21	258
Douglas National Bank	Douglas			17.4	13.29	0	12.95	154,037	10.9%	133,259	4.9%	2.48	0.62	4.96	3,594
Bank of Camilla	Camilla			50.1	13.28	0	13.24	102,545	-4.4%	88,654	3.1%	0.32	0.67	3.73	325
Commercial Banking Company	Valdosta			24.2	13.12	0	12.44	216,376	1.5%	172,099	3.3%	0.77	0.96	3.46	1,695
United National Bank	Cairo			24.2	13.06	0	13.49	172,584	-1.8%	138,757	16.5%	1.36	0.89	4.95	2,391

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Metro Bank	Douglasville		20.2	13.05	0	12.28	196,590	21.4%	167,565	5.5%	0.65	0.72	4.65	1,133
Bank of La Fayette, Georgia	Lafayette		25.3	13.05	0	11.46	227,874	-6.7%	199,310	0.0%	0.58	0.65	2.82	1,366
Georgia Commerce Bank	Atlanta		10.4	13.02	0	10.30	936,670	28.7%	806,931	1.0%	0.40	0.57	4.39	2,991
River City Bank	Rome	RCXF	48.0	13.01	0	7.64	161,022	-1.7%	137,492	0.0%	0.51	0.56	3.57	814
Farmers State Bank	Lincolnton		19.5	12.85	0	11.15	124,411	-1.5%	102,330	0.0%	1.52	1.03	3.80	1,947
First National Bank of Coffee County	Douglas		22.6	12.78	0	12.43	127,143	-0.4%	106,119	0.0%	1.75	0.52	3.88	2,267
Independence Bank of Georgia	Braselton		3.2	12.64	0	12.16	160,539	17.9%	134,719	0.0%	0.81	0.65	4.08	1,203
State Bank of Georgia	Fayetteville		37.2	12.63	0	10.17	71,276	-5.6%	58,427	0.0%	0.61	1.13	4.05	443
Georgia Banking Company	Atlanta		34.8	12.58	0	11.41	227,465	-37.0%	160,058	9.3%	0.84	0.85	3.39	2,043
Commercial State Bank	Donalsonville		22.6	12.56	0	11.58	114,607	1.3%	100,279	0.0%	0.80	0.91	3.49	872
Vidalia Federal Savings Bank	Vidalia		7.0	12.49	0	12.49	224,316	-2.5%	196,280	0.0%	0.37	1.21	2.31	833
Community & Southern Bank	Atlanta		7.2	12.25	0	12.08	2,805,106	8.5%	2,298,476	0.1%	0.50	0.61	5.62	13,162
First Intercontinental Bank	Doraville	FIEB	48.5	12.09	0	9.71	272,819	1.2%	235,379	0.0%	0.92	0.55	3.55	2,530
Metro City Bank	Doraville		35.5	12.07	0	10.96	514,914	10.9%	413,033	2.5%	2.12	0.64	4.71	10,179
Citizens Bank	Cairo		29.5	11.98	0	11.20	41,029	9.0%	36,377	0.0%	-0.26	0.28	2.93	-113
First Bank of Georgia	Augusta	GECR	21.6	11.93	0	10.87	516,135	2.0%	420,137	4.4%	1.30	0.49	3.61	6,388
Ameris Bank	Moultrie	ABCB	36.2	11.93	0	9.53	3,664,330	21.5%	3,002,782	0.4%	0.76	0.33	5.03	21,732
LaGrange Banking Company	LaGrange		15.3	11.90	0	11.73	125,109	2.0%	107,328	0.0%	0.80	0.46	4.10	1,003
Century Bank of Georgia	Cartersville		30.9	11.84	0	11.82	160,059	4.2%	135,196	0.6%	1.02	0.54	4.53	1,593
Peoples Bank	Willacoochee		4.4	11.80	0	11.30	69,285	3.4%	61,371	0.0%	0.90	0.55	4.45	586
Vinings Bank	Smyrna		22.2	11.75	0	12.02	227,167	-5.3%	192,001	0.0%	1.49	0.60	3.88	3,380
First State Bank of Blakely	Blakely		2.8	11.73	0	12.02	377,575	3.1%	311,174	8.3%	1.20	0.71	4.13	4,538
Verity Bank	Winder		9.5	11.73	0	12.43	162,020	-6.0%	141,495	0.0%	0.41	0.62	3.70	689
First Bank of Pike	Molena		47.8	11.63	0	11.20	38,871	3.2%	34,081	0.0%	0.31	0.66	5.61	125
Atlantic Capital Bank	Atlanta		8.1	11.59	0	10.43	1,229,327	2.3%	1,084,072	8.1%	0.47	0.36	2.77	5,274
Southern Bank & Trust	Clarksville		23.4	11.56	0	11.05	101,113	2.5%	88,905	0.0%	0.83	0.53	4.09	813
Columbus Community Bank	Columbus	CCBK	17.1	11.55	0	10.79	122,816	6.0%	104,256	0.0%	1.76	0.60	3.91	2,067
Peoples State Bank & Trust	Baxley		27.7	11.49	0	11.80	75,310	2.8%	65,462	0.0%	0.98	0.38	4.70	757
First National Bank of Decatur County	Bainbridge		22.3	11.42	0	9.54	125,284	-6.2%	108,123	2.7%	0.63	0.81	2.80	725
KeyWorth Bank	Johns Creek		2.9	11.37	0	10.26	366,355	5.2%	318,429	0.0%	0.73	0.96	3.29	2,496
Bank of Dade	Trenton		9.4	11.37	0	9.41	92,751	-2.6%	83,826	0.0%	1.49	0.29	3.86	1,402
Bank of Alapaha	Alapaha		4.4	11.31	0	10.72	128,725	2.9%	114,587	0.0%	0.97	0.70	3.83	1,225
Bank of Early	Blakely		22.0	11.30	0	10.95	95,539	1.1%	83,131	2.7%	0.66	0.68	4.39	605
Community Bank of Georgia	Baxley		46.3	11.27	0	10.06	73,170	2.3%	65,740	0.0%	0.62	0.60	3.60	448
First Port City Bank	Bainbridge		17.6	11.27	0	11.06	146,389	2.9%	126,442	0.0%	1.18	0.70	3.93	1,670
Heritage First Bank	Rome		12.5	11.23	0	11.26	94,583	-7.5%	83,839	3.7%	0.91	0.53	4.55	900
Bank of Dudley	Dublin		23.3	11.22	0	10.79	184,535	6.9%	164,517	0.0%	0.69	0.31	4.09	1,240
Citizens National Bank of Quitman	Quitman		36.0	11.09	0	10.16	106,556	1.5%	89,228	1.1%	0.71	1.09	3.93	720
Bank of Atlanta	Atlanta		32.0	11.03	0	13.31	186,458	0.9%	144,965	0.0%	3.27	0.60	3.32	6,147
Synovus Bank	Columbus	SNV	29.8	10.94	0	12.35	25,878,030	-2.1%	21,077,897	5.2%	0.75	0.33	3.55	194,100

Georgia Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio 2013Q4	Leverage Ratio (%) 2013Q4	Tier 1 Shortfall (to 8%) 2013Q4	TCE/ TA (%) 2013Q4	Total Assets (\$000) 2013Q4	1-Year Change in Total Assets	Total Deposits (\$000) 2013Q4	Brokered % 2013Q4	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Glennville Bank	Glennville		26.8	10.90	0	10.25	204,417	-0.5%	181,928	0.0%	1.11	0.59	4.22	2,274
United Bank	Zebulon		15.9	10.89	0	10.33	1,018,794	-1.5%	907,786	0.0%	1.49	0.39	3.65	15,180
SunMark Community Bank	Hawkinsville		24.6	10.86	0	10.15	213,880	1.4%	189,535	0.0%	0.81	0.35	4.27	1,655
Spivey State Bank	Swainsboro		67.7	10.85	0	10.26	88,141	-4.5%	78,955	0.0%	1.03	0.45	3.97	942
First Landmark Bank	Marietta		12.3	10.85	0	10.50	220,127	14.4%	184,248	0.0%	0.69	0.48	3.70	1,418
Citizens Bank & Trust, Inc.	Trenton		20.4	10.85	0	10.62	90,115	-0.3%	78,993	0.0%	0.81	0.64	5.20	738
PeoplesSouth Bank	Colquitt		31.9	10.84	0	9.75	475,745	-6.6%	413,169	2.0%	0.83	0.65	3.91	4,045
Guardian Bank	Valdosta		7.4	10.77	0	10.48	233,041	0.0%	207,657	0.0%	1.64	0.61	4.07	3,791
Community Banking Company of Fitzgerald	Fitzgerald	CBHC	2.9	10.77	0	10.38	128,992	7.5%	111,883	0.0%	1.17	0.53	3.65	1,435
Colony Bank	Fitzgerald	CBAN	41.1	10.72	0	9.92	1,145,328	0.8%	988,952	2.7%	0.48	0.70	3.67	5,339
Private Bank of Buckhead	Atlanta		49.0	10.70	0	10.14	203,371	-10.5%	165,411	5.2%	1.15	0.57	4.81	2,430
Exchange Bank	Milledgeville	EXCH	34.4	10.66	0	10.31	222,315	-1.3%	195,191	0.0%	0.87	0.67	3.84	1,940
First American Bank and Trust Company	Athens		27.1	10.64	0	10.60	499,424	-8.7%	367,682	0.0%	0.81	0.63	2.83	4,236
Four County Bank	Allentown		17.6	10.63	0	10.34	61,299	4.1%	54,899	0.0%	1.17	0.74	3.87	715
Morris Bank	Dublin		24.0	10.62	0	9.82	461,346	21.2%	394,555	17.5%	1.89	0.62	4.76	8,090
Mountain Valley Community Bank	Cleveland		56.9	10.61	0	9.48	152,255	5.2%	127,022	1.0%	0.41	0.69	3.81	595
Citizens Trust Bank	Atlanta	CZBS	42.3	10.60	0	11.57	387,410	-2.0%	336,973	7.1%	0.39	0.26	3.78	1,548
Bank of Terrell	Dawson		23.6	10.54	0	10.12	145,586	1.1%	130,304	0.0%	1.35	1.06	4.33	1,933
Citizens Bank	Nashville		59.4	10.48	0	10.49	263,787	-7.9%	235,105	0.3%	0.20	0.86	3.63	543
Highland Commercial Bank	Marietta		38.4	10.44	0	10.38	120,215	-5.1%	102,004	7.3%	0.41	0.81	3.99	514
Pinnacle Bank	Elberton		27.9	10.41	0	9.18	591,943	2.2%	519,499	1.2%	1.08	0.23	4.73	6,167
BankSouth	Greensboro		24.4	10.38	0	10.44	354,733	0.8%	300,746	0.0%	2.07	0.74	4.95	7,333
Century Bank & Trust	Milledgeville		41.7	10.35	0	9.85	216,599	-0.8%	191,279	0.0%	1.15	0.56	4.38	2,541
Liberty First Bank	Monroe		73.1	10.28	0	9.62	115,527	9.4%	98,631	0.0%	0.95	0.85	3.61	1,048
Quantum National Bank	Suwanee		34.4	10.28	0	9.86	334,363	-0.3%	286,961	10.1%	0.92	0.64	4.76	3,030
Farmers Bank	Greensboro		37.0	10.24	0	9.55	106,951	2.3%	89,520	0.0%	0.87	0.76	3.06	893
Fidelity Bank	Atlanta	LION	28.6	10.14	0	9.17	2,561,135	3.5%	2,214,281	3.0%	1.13	0.51	3.72	28,818
Northeast Georgia Bank	Lavonia		49.0	10.10	0	7.90	403,142	-1.9%	364,329	0.0%	0.62	0.33	3.47	2,494
Atlantic National Bank	Brunswick		34.0	10.10	0	10.20	142,285	-3.7%	123,406	0.0%	0.81	0.74	3.08	1,185
Planters and Citizens Bank	Camilla		9.3	10.08	0	9.62	103,478	-9.4%	93,093	0.0%	0.28	0.29	2.84	286
Commercial Bank	Crawford		27.0	10.07	0	9.18	105,097	6.1%	89,998	0.0%	1.03	0.36	4.43	995
Southern Bank	Sardis		73.8	10.06	0	9.86	82,803	-1.3%	74,436	0.0%	0.39	0.73	5.16	319
Citizens Bank of Swainsboro	Swainsboro		16.3	10.04	0	9.51	151,757	2.2%	135,996	0.0%	0.97	0.49	4.44	1,423
Queensborough National Bank & Trust Company	Louisville		51.5	10.02	0	9.50	836,474	-1.8%	738,055	4.6%	0.60	0.72	3.70	5,061
South Georgia Banking Company	Tifton		13.4	10.01	0	9.73	364,567	-0.5%	318,749	0.0%	0.97	0.44	3.88	3,435
Mount Vernon Bank	Vidalia		21.0	10.01	0	8.54	130,400	-5.7%	116,449	0.2%	0.96	0.70	3.18	1,319
Family Bank	Pelham		27.1	9.99	0	9.54	87,634	0.8%	78,808	0.0%	0.62	0.74	4.48	542
S Bank	Glennville		25.5	9.98	0	11.15	95,654	-3.2%	84,273	0.0%	0.26	0.80	3.72	254
Claxton Bank	Claxton		30.5	9.97	0	8.88	108,217	3.4%	98,472	0.0%	0.55	0.42	4.44	595
Southeast First National Bank	Summerville		20.1	9.96	0	9.79	64,526	-2.0%	58,176	0.0%	0.29	0.42	2.66	197



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Peoples Bank of Talbotton	Talbotton		18.8	9.95	0	7.55	43,335	13.7%	39,108	8.6%	0.42	0.56	4.65	166
Alliance National Bank	Dalton	ANBD	24.3	9.91	0	8.96	156,051	-2.8%	129,655	11.8%	0.56	0.61	3.86	888
First Madison Bank & Trust	Athens		9.5	9.90	0	9.95	158,803	3.3%	136,540	0.0%	1.02	0.83	4.62	1,592
Peoples Bank	Lyons		24.7	9.85	0	10.33	50,487	0.9%	45,046	0.0%	0.46	0.30	4.41	232
Greater Rome Bank	Rome		54.2	9.82	0	9.97	119,159	-9.4%	97,589	1.7%	0.10	0.53	4.47	119
Bank of Edison	Edison		10.4	9.79	0	8.50	40,633	-1.9%	34,958	0.0%	0.79	0.77	3.75	334
Altamaha Bank and Trust Company	Vidalia		30.2	9.79	0	9.27	152,618	-1.5%	138,230	0.0%	0.96	0.47	4.87	1,501
SunTrust Bank	Atlanta	STI	22.4	9.78	0	9.42	171,261,678	1.3%	132,947,193	6.1%	0.70	0.29	3.28	1,179,378
National Bank of Georgia	Athens		9.7	9.78	0	9.69	328,682	4.1%	252,865	0.9%	0.97	0.87	4.14	3,152
First Bank of Coastal Georgia	Pembroke		55.3	9.72	0	8.46	125,009	-4.6%	107,618	0.0%	0.15	0.50	3.51	181
North Georgia National Bank	Calhoun		63.3	9.69	0	10.22	114,949	0.9%	100,432	6.5%	0.21	0.85	3.44	252
Citizens Community Bank	Hahira		15.4	9.62	0	9.14	126,052	3.8%	114,326	0.0%	1.28	0.69	4.65	1,614
United Community Bank	Blairsville	UCBI	11.5	9.61	0	11.61	7,392,483	8.8%	6,240,260	7.6%	3.67	0.27	3.50	258,829
Citizens Bank of Forsyth County	Cumming		39.1	9.56	0	9.04	223,381	2.2%	196,004	0.0%	1.23	0.52	3.99	2,683
Bank of Chickamauga	Chickamauga	SCSG	15.6	9.55	0	9.89	48,503	-5.2%	43,295	0.0%	-0.48	0.32	3.31	-242
South Georgia Bank	Glennville		48.2	9.51	0	9.12	125,784	-2.6%	109,167	0.0%	0.96	0.72	5.49	1,202
Citizens Bank of Washington County	Sandersville		19.1	9.49	0	9.67	220,564	-3.5%	169,837	0.0%	0.48	0.60	4.03	1,076
First State Bank of Randolph County	Cuthbert		31.2	9.45	0	6.90	71,602	1.4%	66,236	0.0%	0.37	0.74	3.24	270
Wilcox County State Bank	Abbeville		23.4	9.41	0	9.16	82,258	-1.8%	74,554	0.0%	0.75	0.40	3.81	615
Coastal Bank	Savannah		50.8	9.36	0	10.17	432,787	-0.6%	364,445	0.0%	0.32	0.51	4.09	1,379
Trust Bank	Lenox		45.6	9.25	0	8.88	31,750	-12.9%	28,316	0.0%	0.56	0.50	5.93	184
Capital Bank	Fort Oglethorpe		24.2	9.12	0	9.42	112,915	-2.8%	96,193	0.0%	0.58	0.50	4.61	672
Bank of Hazlehurst	Hazlehurst		63.8	9.12	0	8.61	107,864	1.7%	95,241	0.0%	0.66	0.38	3.09	711
First National Bank of Polk County	Cedartown	SCSG	13.7	9.07	0	9.27	153,484	1.2%	136,298	0.0%	0.02	0.19	3.51	36
Georgia Bank & Trust Company of Augusta	Augusta	SBFC	15.4	9.07	0	8.69	1,687,075	1.8%	1,459,752	11.1%	1.00	0.57	3.44	16,922
Geo. D. Warthen Bank	Sandersville		52.1	8.97	0	8.33	159,376	-8.8%	139,915	0.0%	-0.80	0.59	4.05	-1,298
Citizens Bank of Americus	Americus		9.3	8.96	0	8.65	257,246	6.4%	231,296	0.0%	-0.41	0.34	3.63	-1,008
Monroe County Bank	Forsyth		31.0	8.96	0	9.02	88,532	5.0%	80,367	0.0%	0.28	1.14	3.59	245
Rabun County Bank	Clayton		68.3	8.95	0	9.12	162,274	-14.0%	136,051	1.5%	0.77	0.61	3.56	1,373
Bank of Soperton	Soperton		40.2	8.81	0	8.22	34,530	5.3%	31,431	0.0%	0.60	0.32	4.71	202
Waycross Bank & Trust	Waycross		7.6	8.77	0	8.46	196,265	1.8%	178,789	0.0%	0.44	0.44	3.49	861
Midtown Bank & Trust Company	Atlanta		13.0	8.72	0	9.73	203,103	5.0%	162,793	1.8%	0.96	1.06	3.84	1,853
AB&T National Bank	Albany	ALBY	20.7	8.67	0	8.06	135,895	3.5%	122,419	0.0%	0.43	0.37	3.80	546
HeritageBank of the South	Albany	HBOS	18.6	8.53	0	7.79	1,376,686	25.8%	1,086,347	10.3%	0.92	0.62	5.44	11,907
Peach State Bank & Trust	Gainesville		61.4	8.48	0	9.09	135,279	-2.2%	118,718	0.0%	1.25	0.54	3.49	1,733
Southwest Georgia Bank	Moultrie	SGB	4.6	8.42	0	8.07	373,308	7.7%	311,058	0.0%	0.78	0.50	4.01	2,845
Oconee State Bank	Watkinsville		34.7	8.32	0	8.07	280,148	1.8%	257,198	0.0%	0.33	0.46	3.43	906
Thomasville National Bank	Thomasville	THVB	18.8	8.24	0	7.91	592,201	14.2%	531,382	6.2%	1.37	0.50	3.64	7,275
Flint Community Bank	Albany		22.7	8.20	0	8.26	154,779	5.0%	139,463	9.8%	0.53	0.53	3.88	805
Brand Banking Company	Lawrenceville		59.7	8.13	0	10.21	1,688,232	17.9%	1,407,630	7.3%	-0.17	0.61	3.54	-2,708

<b>Georgia Companies, Texas Ratios &lt; 75%</b>		Top Level Ticker	Texas Ratio 2013Q4	Leverage Ratio (%) 2013Q4	Tier 1 Shortfall (to 8%) 2013Q4	TCE/ TA (%) 2013Q4	Total Assets (\$000) 2013Q4	1-Year Change in Total Assets	Total Deposits (\$000) 2013Q4	Brokered % 2013Q4	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
First Century Bank, National Association	Gainesville		19.3	7.73	223	6.77	83,465	6.5%	77,226	0.0%	-1.11	0.07	3.78	-959
SouthCrest Bank	Thomaston	SCSG	21.7	7.64	1,025	8.03	285,136	-4.9%	259,102	0.0%	-1.22	0.45	4.08	-3,577
First Bank of Dalton	Dalton		27.9	7.63	697	7.23	187,617	5.3%	165,039	0.0%	0.95	1.02	4.01	1,712
Barwick Banking Company	Barwick		0.0	7.51	59	6.79	13,432	6.8%	12,516	0.0%	-0.26	0.45	1.74	-31
First State Bank	Wrens		61.2	6.65	1,176	7.08	89,644	-5.3%	83,022	0.0%	2.38	0.56	4.76	2,117
Piedmont Bank	Norcross		33.9	6.52	4,918	10.13	352,154	9.1%	303,190	0.0%	0.49	0.82	4.01	1,645
Bank of Monticello	Monticello		53.9	5.51	2,302	5.25	91,600	-2.3%	86,342	0.0%	0.38	0.65	4.10	357
First National Bank of Griffin	Griffin		54.1	4.21	9,060	3.67	236,514	0.6%	217,741	0.0%	-0.15	0.34	3.16	-364



Georgia Companies, Texas Ratios > 75%		Top Level Ticker	Texas Ratio 2013Q4	Leverage Ratio (%) 2013Q4	Tier 1 Shortfall (to 8%) 2013Q4	TCE/ TA (%) 2013Q4	Total Assets (\$000) 2013Q4	1-Year Change in Total Assets	Total Deposits (\$000) 2013Q4	Brokered % 2013Q4	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Eastside Commercial Bank	Conyers		NA	2.16	10,357	1.41	170,055	-6.7%	160,686	0.3%	-0.33	0.73	2.57	-593
Foothills Community Bank	Dawsonville		629.2	2.29	5,584	0.88	89,855	-2.6%	86,941	0.0%	-0.42	0.94	4.14	-400
Capitol City Bank & Trust Company	Atlanta	CPTY	587.0	2.92	14,654	2.08	287,861	-4.2%	275,630	1.7%	-1.41	1.14	3.23	-4,154
Farmers & Merchants Bank	Lakeland		362.7	2.97	27,957	2.75	555,334	-7.3%	538,038	0.0%	0.12	1.04	3.73	691
CornerstoneBank	Atlanta		294.3	3.01	15,043	2.79	300,774	-8.2%	262,611	0.0%	-0.66	0.83	3.08	-2,080
Northwest Georgia Bank	Ringgold		284.1	3.51	16,577	1.09	354,204	-21.5%	325,172	0.0%	-1.76	0.62	2.67	-7,022
Peoples Bank	Conyers		583.5	3.54	4,577	3.10	101,769	-6.3%	98,418	0.0%	-0.94	0.31	3.35	-998
Farmers State Bank	Lumpkin		101.6	3.65	1,849	3.14	44,944	-3.9%	43,495	0.0%	0.09	0.56	3.88	41
Gwinnett Community Bank	Duluth		527.1	3.68	18,575	2.99	423,587	-8.0%	389,633	0.0%	0.54	1.29	2.49	2,391
Bank of Georgia	Peachtree City	GABA	419.5	3.98	12,613	4.93	312,940	-7.0%	288,472	0.0%	-0.63	0.77	3.40	-2,064
Georgia Heritage Bank	Dallas		249.7	4.10	2,493	2.69	65,187	3.8%	59,849	0.0%	0.77	0.51	4.03	489
Affinity Bank	Atlanta		156.5	4.11	11,022	3.86	278,618	5.2%	235,684	1.7%	0.26	1.10	2.67	728
Heritage Bank	Hinesville		308.2	4.17	22,543	2.58	592,691	-15.0%	573,227	9.0%	0.57	0.78	3.10	3,680
Stephens Federal Bank	Toccoa		202.4	4.20	6,019	4.19	158,267	-9.3%	151,318	0.0%	-0.39	0.45	3.55	-647
WestSide Bank	Hiram		476.2	4.36	4,364	4.57	118,718	-8.7%	112,959	4.2%	-1.77	0.85	3.57	-2,156
Bank of Eastman	Eastman		300.9	4.69	6,457	4.54	190,243	-8.5%	167,933	0.0%	-0.89	0.94	3.48	-1,779
Legacy State Bank	Loganville		320.2	4.75	2,288	2.92	68,500	-1.8%	60,785	0.0%	-1.71	0.74	2.84	-1,194
Heritage Bank	Jonesboro	CCFH	257.3	4.92	11,547	4.64	369,581	3.1%	332,007	0.0%	0.06	0.46	3.76	207
First Chatham Bank	Savannah		236.5	5.00	11,640	4.49	387,047	-18.2%	354,308	0.6%	0.52	0.79	2.69	2,162
First Southern Bank	Patterson		229.0	5.01	2,864	4.62	95,357	-10.9%	90,240	2.2%	-1.13	0.55	4.20	-1,143
Farmers & Merchants Bank	Statesboro		192.5	5.09	4,713	5.12	160,516	-9.2%	150,532	0.0%	0.05	0.41	4.21	84
F & M Bank and Trust Company	Manchester		201.3	5.23	2,101	5.06	76,168	-12.7%	64,791	22.3%	-2.06	1.47	3.32	-1,709
Citizens State Bank	Kingsland		201.4	5.33	1,657	7.08	59,383	-11.0%	54,998	0.0%	-1.68	0.62	3.66	-1,096
Peoples Bank & Trust	Buford		324.3	5.51	6,897	5.03	274,455	-8.0%	259,871	0.0%	1.06	0.95	3.37	3,117
Flint River National Bank	Camilla		137.1	5.51	593	6.93	19,135	-35.7%	17,724	0.0%	-1.74	0.60	3.18	-431
Northside Bank	Adairsville		266.8	5.87	2,832	5.34	135,835	6.2%	123,342	0.0%	0.30	0.71	3.86	395
Community Bank & Trust - West Georgia	LaGrange		282.0	5.94	1,831	5.30	88,332	-3.5%	83,443	0.0%	-0.62	0.48	4.18	-563
Providence Bank	Alpharetta		392.0	6.08	2,160	8.70	118,344	7.7%	100,643	0.0%	0.43	0.81	2.79	502
Citizens Bank & Trust Company	Eastman		103.6	6.38	2,127	4.77	130,376	-6.7%	117,828	0.0%	-0.19	0.59	3.70	-257
Signature Bank of Georgia	Sandy Springs		314.0	6.39	1,980	7.08	96,968	-27.0%	83,200	0.0%	0.12	0.52	3.72	151
PrimeSouth Bank	Blackshear		88.2	6.41	5,182	6.40	328,252	-3.2%	306,142	0.3%	1.04	0.63	4.88	3,480
Woodbury Banking Company	Woodbury		115.7	6.53	359	5.83	23,937	-7.9%	22,496	0.0%	0.41	0.45	4.60	100
Bank of Newington	Newington		122.9	6.63	1,058	4.82	74,418	1.8%	68,416	4.4%	0.69	1.42	4.28	523
PlantersFirst	Cordele		93.8	6.82	3,189	6.61	277,559	-2.9%	256,895	0.0%	1.01	0.42	3.98	2,806
Community Bank of Pickens County	Jasper		151.9	6.84	3,911	6.93	336,299	9.7%	308,519	0.0%	1.81	1.13	4.07	5,869
Community Bank of the South	Smyrna		100.7	7.12	3,089	7.12	350,482	-3.0%	325,008	0.0%	0.54	0.77	4.07	1,934
Citizens Exchange Bank	Pearson		83.5	7.64	96	7.43	25,918	-5.7%	23,963	0.0%	-1.09	0.26	2.85	-306
Bank of Perry	Perry		148.2	7.87	139	7.07	109,270	1.8%	101,376	0.0%	1.02	0.35	4.13	1,113
Peoples Bank	Eatonton		150.0	7.90	130	7.60	127,783	-3.7%	107,377	0.0%	-0.20	0.57	3.23	-261
First Covenant Bank	Commerce		143.0	7.99	17	8.10	151,222	-6.2%	138,487	0.0%	1.82	0.06	4.40	3,015

<b>Georgia Companies, Texas Ratios &gt; 75%</b>		Top Level Ticker	City	Texas Ratio 2013Q4	Leverage Ratio (%) 2013Q4	Tier 1 Shortfall (to 8%) 2013Q4	TCE/ TA (%) 2013Q4	Total Assets (\$000) 2013Q4	1-Year Change in Total Assets	Total Deposits (\$000) 2013Q4	Brokered % 2013Q4	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Bank of Wrightsville			Wrightsville	91.8	8.09	0	5.52	51,926	-4.4%	48,148	0.0%	-0.61	0.47	3.55	-322
Talbot State Bank			Fayetteville	84.7	8.18	0	5.48	68,410	-3.9%	64,527	53.3%	-0.25	3.13	3.87	-177
Farmers Bank			Forsyth	156.6	8.20	0	7.70	61,541	-6.2%	56,720	0.0%	0.30	0.33	3.68	195
First National Community Bank			Chatsworth	98.5	8.35	0	7.80	120,582	-10.9%	110,818	0.0%	-0.83	0.29	3.53	-1,072
Pineland State Bank			Metter	80.5	8.79	0	9.53	54,832	-13.1%	49,364	0.0%	-0.47	0.49	3.83	-278
Alma Exchange Bank & Trust			Alma	82.4	8.85	0	9.11	84,892	3.1%	76,939	0.0%	-0.98	0.41	3.56	-838
Georgia Primary Bank			Atlanta	199.0	9.25	0	6.06	184,203	-18.0%	166,354	0.0%	0.28	0.74	3.82	579
Carver State Bank			Savannah	96.8	9.28	0	9.27	40,388	-5.3%	32,988	15.7%	0.08	0.86	5.02	32
Southeastern Bank		SEBC	Darien	77.6	9.65	0	9.32	370,058	-9.0%	334,766	0.0%	0.32	0.27	3.52	1,159
Farmers & Merchants Bank			Eatonton	106.6	11.07	0	10.88	201,666	-2.6%	161,652	0.0%	0.04	0.73	3.37	90
Citizens Bank of Cochran			Cochran	83.0	11.77	0	10.84	70,522	6.5%	62,631	0.0%	1.44	1.06	3.08	987

Kentucky Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio 2013Q4	Leverage Ratio (%) 2013Q4	Tier 1 Shortfall (to 8%) 2013Q4	TCE/ TA (%) 2013Q4	Total Assets (\$000) 2013Q4	1-Year Change in Total Assets	Total Deposits (\$000) 2013Q4	Brokered % 2013Q4	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Blue Grass Federal Savings and Loan Association	Paris		17.3	27.01	0	27.01	40,512	-4.7%	29,476	0.0%	0.22	1.05	4.14	91
First Federal Savings and Loan Association	Morehead		22.2	26.16	0	26.25	35,296	-2.8%	25,820	0.0%	0.24	0.80	3.64	84
Citizens Federal Savings and Loan Association	Covington		0.0	26.10	0	26.10	35,937	0.2%	24,251	0.0%	0.44	1.04	3.07	156
Jackson County Bank	McKee		3.5	24.10	0	23.92	129,395	-5.3%	93,541	0.0%	1.20	0.75	3.92	1,617
Bankers' Bank of Kentucky, Inc.	Frankfort		6.5	20.87	0	17.06	71,209	-1.3%	58,445	0.0%	0.62	0.08	3.36	379
Bank of Ohio County, Inc.	Beaver Dam		7.6	20.69	0	19.51	90,752	-1.9%	72,517	0.0%	2.16	0.50	4.69	1,931
Kentucky Farmers Bank Corporation	Ashland		9.9	20.17	0	22.12	172,096	-1.6%	133,567	0.0%	2.74	0.37	5.87	4,556
Security Bank and Trust Company	Maysville		6.5	20.17	0	20.57	50,727	2.8%	38,993	0.0%	1.23	0.29	3.41	633
First Federal Savings and Loan Association (MHC)	Hazard	KFFB	24.1	18.95	0	18.95	82,900	-14.7%	62,738	0.0%	0.66	0.99	3.57	584
Farmers Bank	Hardinsburg		4.8	18.87	0	19.03	102,533	-0.2%	82,207	0.0%	1.29	0.49	4.71	1,332
Hart County Bank and Trust Company	Munfordville		0.0	18.77	0	18.89	27,209	-3.9%	22,008	0.0%	0.96	0.45	4.58	267
Dixon Bank	Dixon		4.6	18.64	0	14.92	86,026	-4.9%	72,961	2.7%	0.85	0.91	2.88	767
First & Peoples Bank and Trust Company	Russell		6.6	18.32	0	16.40	197,086	-0.5%	163,900	0.0%	0.31	0.24	3.44	618
Citizens Bank	Hartford		12.6	18.24	0	17.64	27,257	2.9%	22,385	0.0%	0.59	0.26	4.24	156
Peoples Bank & Trust Company	Owenton		24.7	17.96	0	18.40	59,178	-8.4%	46,259	0.0%	0.46	0.58	4.56	285
Clinton Bank	Clinton		1.2	17.13	0	16.64	60,311	7.1%	40,919	0.0%	1.00	0.49	3.66	582
Farmers Bank and Trust Company Princeton, Kentucky	Princeton		2.4	16.98	0	16.65	114,944	-2.6%	92,754	0.0%	1.51	0.45	4.03	1,772
River City Bank, Inc.	Louisville		7.5	16.97	0	16.43	276,014	-0.9%	214,753	0.0%	1.37	0.36	3.41	4,122
Citizens Bank & Trust Company	Campbellsville		4.9	16.65	0	15.83	177,150	0.9%	133,000	0.0%	1.24	0.50	4.05	2,238
First Guaranty Bank	Martin		7.7	16.57	0	16.27	62,205	0.2%	48,814	0.0%	1.11	0.41	3.13	658
Bank of Maysville	Maysville		5.9	16.39	0	15.92	117,331	-0.4%	95,054	0.0%	0.85	0.29	3.72	1,001
Home Federal Savings and Loan Association	Ashland	PBSK	2.7	16.16	0	15.94	288,940	-8.1%	218,254	0.0%	0.83	0.86	3.50	2,511
Farmers Deposit Bank	Carlisle		32.6	16.03	0	14.75	134,878	118.1%	110,582	0.0%	0.11	0.57	3.71	136
Metro Bank	Louisville		6.5	15.98	0	16.16	33,393	2.0%	27,716	8.9%	0.38	0.53	2.36	129
Lincoln National Bank of Hodgenville	Hodgenville		1.6	15.68	0	15.80	172,389	1.8%	135,484	0.6%	0.96	0.92	3.95	1,660
Commercial Bank of Grayson	Grayson		2.1	15.62	0	15.85	162,847	-0.8%	136,016	0.0%	0.51	0.14	3.93	844
First National Bank of Manchester	Manchester		11.7	15.10	0	15.16	145,930	-2.2%	123,309	0.0%	0.61	0.54	3.57	896
Louisa Community Bank	Louisa		4.8	15.04	0	15.26	29,372	0.2%	24,413	14.2%	0.86	0.79	4.58	251
Farmers National Bank of Scottsville	Scottsville		12.9	14.99	0	14.73	245,761	0.9%	200,454	0.0%	0.84	0.85	3.84	2,049
Peoples Security Bank	Louisa		16.6	14.52	0	14.00	47,106	-4.9%	40,091	0.0%	0.35	0.27	4.45	168
Home Savings Bank, FSB	Ludlow		31.8	14.44	0	14.44	28,171	-6.3%	22,404	0.0%	-0.37	1.13	3.21	-107
First National Bank of Jackson	Jackson		1.8	14.20	0	13.64	102,394	-5.0%	87,251	0.0%	0.08	0.67	2.95	84
Leitchfield Deposit Bank & Trust Company	Leitchfield		15.1	14.15	0	14.67	111,269	-2.0%	85,558	0.0%	1.20	0.72	4.20	1,404
Kentucky Home Bank, Inc.	Bardstown		22.9	14.10	0	13.81	109,972	4.4%	85,367	0.0%	0.73	0.57	3.92	800
First Federal Savings Bank of Frankfort (MHC)	Frankfort	KFFB	18.2	13.95	0	13.98	235,784	72.1%	164,335	0.0%	1.23	0.62	4.09	3,060
Citizens Deposit Bank of Arlington, Inc.	Arlington		2.5	13.40	0	13.33	173,776	-0.9%	125,766	24.0%	1.99	1.50	3.93	3,461
Bank of the Bluegrass & Trust Co.	Lexington		23.5	13.35	0	13.04	218,540	2.7%	185,868	0.0%	1.02	0.48	3.88	2,207
Elkton Bank & Trust Company	Elkton		1.3	13.30	0	13.48	125,493	-1.2%	99,642	0.0%	1.09	0.59	4.18	1,404
Farmers Bank of Milton	Milton		12.8	13.20	0	12.76	221,102	5.2%	187,498	0.0%	0.82	1.09	3.44	1,789
Pinnacle Bank, Inc.	Vanceburg		2.2	13.12	0	12.31	42,281	33.7%	32,445	3.1%	0.35	0.48	5.40	126

Kentucky Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio 2013Q4	Leverage Ratio (%) 2013Q4	Tier 1 Shortfall (to 8%) 2013Q4	TCE/ TA (%) 2013Q4	Total Assets (\$000) 2013Q4	1-Year Change in Total Assets	Total Deposits (\$000) 2013Q4	Brokered % 2013Q4	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Cumberland Security Bank, Inc.	Somerset		8.9	13.11	0	13.32	161,239	-0.5%	135,301	0.0%	2.03	0.31	4.55	3,309
Springfield State Bank	Springfield		3.6	13.10	0	11.78	279,786	0.9%	207,581	0.0%	1.09	1.46	3.58	2,975
Bedford Loan & Deposit Bank	Bedford		30.1	13.09	0	12.56	86,525	-0.6%	73,455	0.0%	0.71	0.81	4.04	621
Edmonton State Bank	Edmonton		5.7	13.03	0	13.08	452,711	1.9%	369,395	0.0%	1.54	0.75	3.67	6,943
South Central Bank of Bowling Green, Inc.	Bowling Green		18.4	12.99	0	12.26	222,205	-1.4%	183,269	0.0%	0.69	0.55	3.40	1,527
Commonwealth Community Bank	Hartford		1.7	12.90	0	12.13	151,229	-6.9%	121,220	0.0%	1.37	0.63	4.24	2,150
Salyersville National Bank	Salyersville		8.0	12.89	0	10.75	117,877	6.3%	103,390	0.0%	0.95	0.36	3.87	1,087
First National Bank of Russell Springs	Russell Springs		40.8	12.75	0	12.37	194,711	2.2%	169,754	0.0%	0.60	0.88	4.43	1,171
Peoples Bank of Bullitt County	Shepherdsville		33.6	12.74	0	11.84	227,153	-1.6%	199,711	0.0%	0.57	0.75	3.30	1,291
Republic Bank & Trust Company	Louisville	RBCAA	20.8	12.73	0	12.95	3,253,875	-1.0%	2,035,466	5.8%	0.80	0.68	3.56	26,301
Casey County Bank	Liberty		37.8	12.68	0	13.05	159,863	-1.5%	134,166	0.0%	1.10	1.03	4.41	1,795
Carrollton Federal Bank	Carrollton		4.0	12.59	0	12.60	35,402	-3.4%	29,152	0.0%	0.37	0.96	3.76	135
Fredonia Valley Bank	Fredonia		14.7	12.51	0	11.86	76,646	2.8%	60,748	0.0%	1.12	0.80	4.63	818
Farmers Bank and Trust Company	Marion		4.6	12.49	0	12.34	138,178	-1.5%	107,254	0.0%	1.92	0.74	5.00	2,683
Victory Community Bank	Fort Mitchell		10.1	12.30	0	12.41	159,077	2.9%	121,078	0.0%	3.21	0.91	3.02	5,013
Citizens Bank	Hickman		10.3	12.19	0	11.24	108,792	-3.7%	91,957	6.3%	1.41	1.01	4.29	1,571
Citizens Bank of Cumberland County	Burkesville		16.6	12.04	0	11.93	70,350	-1.3%	56,513	0.0%	1.62	0.70	4.72	1,130
Bank of McCreary County	Whitley City		37.3	12.02	0	12.11	137,317	2.0%	105,261	0.9%	1.54	0.82	4.43	2,144
United Citizens Bank & Trust Company	Campbellsburg		7.6	12.01	0	11.07	99,535	4.4%	76,202	0.0%	0.87	0.71	3.71	840
Town Square Bank, Inc.	Ashland		37.6	11.97	0	12.05	149,960	-9.5%	121,613	0.0%	1.28	0.59	4.70	2,021
First United Bank and Trust Company	Madisonville		3.8	11.96	0	12.58	199,583	-3.1%	156,825	0.0%	1.55	0.42	4.46	3,142
South Central Bank, Inc.	Glasgow		26.8	11.95	0	11.35	273,148	-4.5%	234,628	0.0%	0.67	0.45	3.93	1,849
Citizens National Bank of Somerset	Somerset		29.5	11.87	0	10.00	338,884	0.9%	285,109	0.0%	1.51	0.33	3.83	5,029
South Central Bank of Monroe County	Tompkinsville		18.4	11.79	0	11.10	115,148	-4.6%	97,928	0.0%	0.64	0.80	3.57	766
Sebree Deposit Bank	Sebree		1.3	11.64	0	11.23	23,172	4.5%	20,288	0.0%	0.05	0.84	2.85	12
Bank of Edmonson County	Brownsville		9.7	11.63	0	11.52	197,424	-0.9%	171,429	0.0%	1.50	1.00	4.00	3,007
Paducah Bank and Trust Company	Paducah		9.3	11.59	0	11.75	543,945	-2.0%	430,106	4.4%	1.81	0.24	4.38	9,670
Bluegrass Community Bank	Danville		0.0	11.52	0	10.96	60,780	14.9%	50,293	0.0%	0.76	1.18	3.76	430
Bank of Harlan	Harlan		20.1	11.38	0	11.49	122,057	-2.9%	104,774	0.0%	0.40	0.32	3.70	503
First Farmers Bank and Trust Company	Owenton		11.5	11.36	0	11.41	112,176	-3.7%	92,642	2.2%	1.13	0.71	4.58	1,286
Franklin Bank & Trust Company	Franklin		9.1	11.32	0	11.35	361,837	4.4%	301,124	0.3%	0.75	0.80	4.17	2,717
Farmers National Bank of Danville	Danville	BYLB	23.1	11.26	0	11.38	446,202	-6.5%	379,311	0.0%	0.89	0.83	3.41	4,035
Taylor County Bank	Campbellsville		11.6	11.17	0	10.63	167,485	1.9%	139,500	0.0%	2.44	0.76	4.76	4,073
Farmers Bank	Nicholasville		12.7	11.15	0	10.58	107,771	1.1%	95,574	0.0%	0.64	0.36	4.34	681
Inez Deposit Bank	Inez		12.1	11.12	0	9.55	162,235	-4.5%	146,326	0.0%	0.25	0.80	3.08	407
United Citizens Bank of Southern Kentucky, Inc.	Columbia		32.4	11.12	0	11.04	133,669	-4.9%	112,850	0.0%	0.82	1.03	4.23	1,131
Farmers National Bank of Lebanon	Lebanon		11.3	11.11	0	10.77	99,389	5.2%	87,619	0.0%	0.49	0.71	3.83	483
Sacramento Deposit Bank	Sacramento		4.5	11.07	0	11.02	70,683	-0.9%	59,789	0.0%	1.68	0.90	4.77	1,191
Magnolia Bank	Hodgenville		8.7	11.07	0	10.73	144,381	4.8%	119,367	0.0%	1.26	0.96	3.98	1,730
South Central Bank of Hardin County, Inc.	Elizabethtown		18.7	11.04	0	10.09	82,588	-8.8%	67,403	0.0%	0.29	1.15	3.37	234

Kentucky Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio 2013Q4	Leverage Ratio (%) 2013Q4	Tier 1 Shortfall (to 8%) 2013Q4	TCE/ TA (%) 2013Q4	Total Assets (\$000) 2013Q4	1-Year Change in Total Assets	Total Deposits (\$000) 2013Q4	Brokered % 2013Q4	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Bank of Hindman	Hindman		6.9	11.03	0	10.44	166,954	-3.5%	140,216	0.0%	0.77	0.75	3.31	1,301
Community Trust Bank, Inc.	Pikeville	CTBI	29.3	11.03	0	11.06	3,559,631	-1.6%	2,861,039	0.0%	1.21	0.39	4.12	43,900
Heritage Bank, Inc.	Erlanger		31.5	10.93	0	10.76	494,650	1.0%	420,170	3.7%	1.12	0.64	4.35	5,389
Peoples Bank	Taylorsville		44.5	10.89	0	11.17	110,292	-5.0%	93,233	0.0%	1.00	0.67	3.48	1,114
PBK Bank, Inc.	Stanford		47.8	10.89	0	10.89	104,891	-3.3%	90,574	0.0%	0.60	0.65	3.88	640
First National Bank of Carrollton	Carrollton		25.9	10.87	0	10.62	99,515	-0.6%	88,468	0.0%	0.35	0.60	3.76	346
Heritage Bank USA, Inc.	Hopkinsville	HFBC	10.8	10.76	0	10.42	967,372	0.3%	763,519	6.1%	0.49	1.17	3.13	4,683
Owingsville Banking Company	Owingsville		49.0	10.75	0	9.36	63,148	-4.7%	54,271	0.0%	0.24	0.73	4.91	155
Kentucky Neighborhood Bank	Elizabethtown		33.6	10.73	0	10.89	128,709	1.5%	107,059	5.4%	0.99	0.79	4.45	1,251
Bank of the Mountains, Inc.	West Liberty		16.0	10.72	0	10.59	65,940	-2.2%	57,118	0.0%	0.59	0.53	5.71	389
Bank of Buffalo	Buffalo		10.3	10.71	0	10.93	70,447	-3.2%	57,632	11.5%	2.74	1.00	4.31	1,977
Cumberland Valley National Bank & Trust Company	London		20.6	10.70	0	10.83	400,420	-3.6%	340,506	0.0%	0.41	0.46	3.49	1,651
Winchester Federal Bank	Winchester		12.4	10.68	0	10.67	163,391	-0.4%	94,587	1.9%	1.37	1.31	3.17	2,131
Forcht Bank, National Association	Lexington		31.3	10.66	0	9.53	951,283	0.1%	743,311	0.0%	0.58	0.35	3.97	5,563
Peoples Bank of Kentucky, Inc.	Flemingsburg		11.9	10.58	0	10.66	255,249	30.2%	218,682	0.0%	1.01	0.73	4.38	2,572
Bank of Jamestown	Jamestown		23.9	10.54	0	9.95	169,167	1.2%	129,457	0.0%	0.74	1.03	3.87	1,231
Eclipse Bank, Inc.	Louisville		10.6	10.54	0	11.04	137,786	-11.4%	116,615	14.1%	0.52	0.68	4.03	737
First National Bank of Muhlenberg County, Kentucky	Central City		4.6	10.51	0	10.61	143,988	-1.1%	114,181	3.8%	0.97	0.95	3.70	1,462
United Community Bank of West Kentucky, Inc.	Morganfield		1.0	10.50	0	10.07	211,624	1.5%	171,764	0.0%	1.55	0.45	4.36	3,296
United Southern Bank	Hopkinsville		24.2	10.50	0	10.12	250,669	0.9%	217,533	0.0%	0.61	0.50	4.00	1,541
Home Federal Bank Corporation	Middlesboro	HFBA	29.5	10.44	0	9.96	334,742	-2.6%	263,864	0.0%	0.58	0.83	4.11	1,954
First National Bank of Brooksville	Brooksville		6.7	10.43	0	10.40	62,839	-2.9%	51,446	0.0%	0.31	0.70	3.44	204
First National Bank and Trust	London		14.1	10.43	0	10.53	204,519	-8.0%	167,231	0.0%	0.51	0.31	3.83	1,065
Lewisburg Banking Company	Lewisburg		7.0	10.39	0	9.85	104,988	1.1%	89,163	0.0%	1.64	0.44	4.00	1,700
Century Bank of Kentucky, Inc.	Lawrenceburg		66.6	10.38	0	9.49	108,137	-0.1%	92,934	0.0%	1.11	0.50	4.40	1,164
Grant County Deposit Bank	Williamstown		58.5	10.36	0	10.56	80,475	-8.8%	68,160	0.0%	-0.55	0.53	3.57	-457
Bank of Clarkson	Clarkson		6.9	10.33	0	9.31	118,193	6.5%	104,098	0.0%	1.00	0.61	3.37	1,172
Citizens National Bank of Lebanon	Lebanon		1.5	10.33	0	9.43	113,083	-7.1%	97,199	0.0%	0.71	0.80	2.50	828
Citizens Bank	Mount Vernon		24.5	10.27	0	9.71	139,504	3.0%	110,658	0.0%	0.62	0.94	4.50	850
First State Financial, Inc.	Middlesboro		73.1	10.21	0	10.00	365,239	-4.2%	319,909	0.8%	0.66	0.64	4.29	2,464
Bank of Lexington, Inc.	Lexington		6.8	10.14	0	9.76	215,608	12.8%	178,268	3.4%	0.74	0.74	3.95	1,533
First Commonwealth Bank of Prestonsburg, Inc.	Prestonsburg		4.1	10.12	0	9.76	302,612	-2.8%	223,999	0.0%	1.56	0.36	3.75	4,748
Peoples Bank & Trust Company of Madison County	Berea		43.0	10.11	0	10.44	379,850	-2.8%	290,838	1.9%	0.35	0.41	4.17	1,361
First National Bank of Grayson	Grayson		15.1	10.01	0	10.08	204,750	-8.4%	178,212	0.0%	1.13	0.22	3.72	2,455
King Southern Bank	Chaplin		24.8	10.00	0	9.90	179,021	2.0%	120,873	0.0%	1.48	0.98	4.86	2,639
Citizens National Bank of Paintsville	Paintsville	CZNL	21.7	9.97	0	10.02	534,278	-4.4%	424,798	0.0%	0.71	0.79	3.56	3,860
Town & Country Bank and Trust Company	Bardstown		58.9	9.97	0	9.41	255,556	-10.0%	229,808	0.0%	0.42	0.25	3.63	1,079
First Security Trust Bank, Inc.	Florence		33.1	9.92	0	9.58	83,364	-13.5%	71,374	0.2%	-0.85	0.31	3.53	-759
Monticello Banking Company	Monticello		18.9	9.90	0	9.74	545,937	-2.1%	461,195	0.0%	0.84	0.78	4.10	4,621
Farmers Deposit Bank	Middleburg		24.7	9.88	0	9.56	47,961	0.2%	38,554	0.0%	0.61	1.13	4.27	289

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Alliance Banking Company	Winchester		31.2	9.87	0	9.71	61,659	3.6%	53,917	0.0%	0.42	0.80	3.81	252
Commercial Bank	West Liberty		5.8	9.85	0	9.43	143,550	-2.8%	112,892	0.0%	1.31	0.57	3.09	1,868
First State Bank	Irvington		2.2	9.82	0	8.80	164,331	-8.3%	147,148	0.0%	0.85	0.40	2.93	1,603
Citizens Union Bank of Shelbyville	Shelbyville		59.1	9.74	0	11.30	523,728	-2.1%	429,687	7.4%	0.21	1.06	3.64	1,126
Commonwealth Bank, FSB	Mount Sterling		15.5	9.72	0	9.72	19,263	-3.3%	15,169	0.0%	-0.63	0.85	4.43	-124
Citizens Bank & Trust Co. of Jackson	Jackson		24.5	9.72	0	9.65	131,362	3.0%	114,361	10.8%	0.88	0.82	4.53	1,150
Whitaker Bank, Inc.	Lexington		48.8	9.67	0	9.79	1,384,836	-3.9%	1,142,537	0.1%	0.21	0.48	3.90	3,005
United Bank & Trust Company	Versailles	FFKT	66.0	9.67	0	10.74	540,200	0.1%	411,019	0.0%	0.19	0.78	3.31	1,029
Citizens Bank of Northern Kentucky, Inc.	Newport	FFKT	31.6	9.67	0	9.67	252,383	0.6%	207,585	0.0%	0.36	0.66	3.87	898
Bank of Kentucky, Inc.	Crestview Hills	BKYF	15.4	9.66	0	9.56	1,856,362	0.7%	1,590,480	0.0%	1.14	0.27	3.46	20,423
Citizens First Bank, Inc.	Bowling Green	CZFC	17.0	9.62	0	9.53	410,060	0.9%	343,190	0.0%	0.53	0.76	4.02	2,212
Traditional Bank, Inc.	Mount Sterling		28.3	9.61	0	9.41	1,140,070	5.8%	940,672	16.5%	1.47	0.78	3.85	15,998
Farmers Bank & Capital Trust Company	Frankfort	FFKT	32.4	9.60	0	9.60	689,184	-1.4%	553,747	0.0%	0.70	0.67	3.27	4,819
Ohio Valley Financial Group	Henderson		4.9	9.59	0	9.37	258,664	9.3%	210,449	0.0%	1.64	0.46	4.37	4,037
Bank of Columbia	Columbia		54.6	9.56	0	8.53	126,988	-4.1%	113,849	0.0%	0.10	0.67	4.13	134
Farmers & Traders Bank of Campton	Campton		18.6	9.54	0	8.67	46,247	-0.8%	38,100	0.0%	0.58	0.49	4.40	271
Citizens Deposit Bank & Trust	Vanceburg	PFBI	9.5	9.52	0	9.37	363,451	-3.1%	318,091	0.0%	1.37	0.41	3.74	5,081
Hometown Bank of Corbin, Inc.	Corbin		32.0	9.52	0	9.55	131,097	-3.1%	109,483	0.0%	0.17	0.43	4.25	224
First & Farmers National Bank, Inc.	Somerset		29.3	9.47	0	9.70	464,835	-4.7%	391,693	0.0%	0.89	0.70	4.01	4,310
Community Financial Services Bank	Benton		12.7	9.46	0	9.18	640,061	4.9%	543,215	3.5%	0.82	0.94	4.26	5,030
First Community Bank of Western Kentucky, Inc.	Clinton		2.6	9.45	0	9.51	118,379	34.7%	99,001	5.0%	1.43	0.63	4.83	1,487
Farmers State Bank	Booneville		18.9	9.43	0	9.00	53,012	-5.9%	43,402	0.0%	0.75	0.73	4.33	408
West Point Bank	Radcliff		10.6	9.40	0	8.58	160,025	-2.8%	82,578	0.0%	0.55	0.37	2.79	874
Peoples Bank	Lebanon		16.8	9.38	0	8.99	52,238	6.7%	45,294	0.0%	0.91	0.57	3.78	463
Planters Bank, Inc.	Hopkinsville		2.4	9.32	0	9.42	783,821	7.4%	619,947	15.0%	1.49	0.85	3.84	11,330
Central Bank & Trust Company	Lexington		36.4	9.26	0	9.52	1,921,853	-1.3%	1,603,811	0.6%	0.68	0.41	3.82	13,191
First Capital Bank of Kentucky	Louisville	FCBE	21.2	9.25	0	9.03	473,525	3.1%	382,152	2.3%	0.48	0.91	3.28	2,225
BankTrust Financial Corp	Henderson		7.5	9.25	0	9.18	133,467	61.6%	107,954	0.0%	1.00	0.78	4.48	1,347
Stock Yards Bank & Trust Company	Louisville	SYBT	12.3	9.24	0	8.99	2,383,571	11.2%	1,988,434	0.2%	1.42	0.30	3.88	31,557
Meade County Bank	Brandenburg		2.9	9.21	0	8.31	166,196	9.6%	141,575	0.0%	1.01	0.37	3.37	1,631
First Kentucky Bank, Inc.	Mayfield		10.0	9.21	0	9.07	374,868	1.7%	314,859	2.4%	1.20	0.60	4.05	4,493
American Bank & Trust Company, Inc.	Bowling Green		9.4	9.07	0	9.14	254,436	3.8%	229,544	0.0%	1.58	0.96	4.22	4,028
Peoples Bank & Trust Company of Hazard	Hazard		38.2	9.05	0	8.72	277,338	-3.0%	246,199	0.0%	0.97	0.82	4.23	2,713
First Southern National Bank	Lancaster		17.6	9.05	0	9.15	701,667	0.4%	616,446	0.0%	0.82	0.41	3.90	5,899
First Citizens Bank	Elizabethtown	FFKT	33.4	9.03	0	8.71	318,702	2.9%	276,793	0.0%	2.22	0.67	3.86	7,008
Morgantown Bank & Trust Company, Incorporated	Morgantown		8.8	9.01	0	8.83	151,967	3.3%	125,042	0.0%	0.68	0.88	3.96	1,028
Madison Bank	Richmond		49.1	9.00	0	9.21	126,530	3.7%	107,639	0.0%	0.30	0.37	4.15	361
Peoples Exchange Bank	Stanton		25.8	8.91	0	9.12	320,841	-5.8%	267,516	0.0%	0.52	0.49	4.11	1,736
Commonwealth Bank and Trust Company	Louisville		37.0	8.90	0	8.02	736,219	-15.0%	593,338	8.8%	-0.44	0.46	3.49	-3,410
Cecilian Bank	Cecilia		21.9	8.87	0	8.70	565,377	4.9%	459,611	0.0%	1.00	1.05	3.82	5,512



<b>Kentucky Companies, Texas Ratios &lt; 75%</b>		Top Level Ticker	Texas Ratio 2013Q4	Leverage Ratio (%) 2013Q4	Tier 1 Shortfall (to 8%) 2013Q4	TCE/ TA (%) 2013Q4	Total Assets (\$000) 2013Q4	1-Year Change in Total Assets	Total Deposits (\$000) 2013Q4	Brokered % 2013Q4	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Bank of Caneyville	Caneyville		8.2	8.83	0	8.71	49,394	0.4%	45,029	0.0%	0.70	0.93	2.59	343
Kentucky Bank	Paris	KTYB	20.9	8.75	0	8.01	769,102	9.7%	618,460	0.0%	0.90	0.51	3.94	6,530
Murray Bank	Murray		9.5	8.73	0	8.46	248,789	0.2%	223,460	0.0%	0.87	0.86	3.19	2,139
Auburn Banking Company	Auburn		16.7	8.63	0	6.64	72,292	5.9%	60,169	0.0%	1.65	0.44	4.15	1,171
South Central Bank of Daviess County, Inc.	Owensboro		25.5	8.51	0	7.57	200,736	-3.0%	149,782	0.0%	0.41	0.43	3.24	748
1st Trust Bank, Inc.	Hazard		17.4	8.51	0	8.64	155,629	1.6%	136,453	0.0%	0.62	0.72	3.60	943
First Security Bank of Kentucky	Central City		6.0	8.51	0	8.34	88,305	10.2%	78,555	0.0%	1.02	0.76	5.07	878
Citizens Guaranty Bank	Irvine		16.7	8.48	0	8.65	134,524	8.5%	108,554	0.0%	0.60	0.50	4.67	766
Hyden Citizens Bank	Hyden		10.6	8.47	0	8.02	126,904	-1.1%	97,378	0.0%	1.00	0.60	4.35	1,261
Central Bank of Jefferson County	Louisville		27.9	8.47	0	9.39	199,342	2.5%	167,567	0.0%	0.25	0.84	3.12	492
Peoples Bank	Marion		25.9	8.43	0	8.29	36,103	-0.7%	30,683	0.0%	0.14	1.20	4.21	50
Peoples Bank and Trust Company of Clinton County	Albany		57.2	8.17	0	8.01	31,593	-3.5%	28,819	0.0%	-0.23	1.07	4.78	-73
Kentucky Federal Savings and Loan Association	Covington		31.7	8.13	0	8.15	38,230	-4.7%	32,863	0.0%	-0.23	0.79	3.11	-91
FNB Bank, Inc.	Mayfield		11.5	8.05	0	7.74	409,107	3.7%	337,437	6.1%	1.09	0.39	3.95	4,312
Bank of Cadiz and Trust Company	Cadiz		6.4	8.05	0	7.33	103,769	-0.9%	89,504	0.0%	0.63	0.71	3.38	654
Citizens Bank	Morehead		18.0	8.01	0	8.01	118,574	-2.0%	97,323	0.0%	0.91	0.41	4.14	1,104
Independence Bank of Kentucky	Owensboro		1.2	8.00	0	7.18	1,381,024	11.1%	1,090,848	6.0%	1.53	0.77	4.40	19,749
Wilson & Muir Bank & Trust Company	Bardstown		11.5	7.96	187	7.52	445,725	0.4%	383,676	0.0%	1.38	0.21	3.80	5,903
First Security Bank	Owensboro		12.3	7.62	1,792	7.27	477,397	11.6%	397,307	0.3%	0.40	1.02	3.71	1,814

<b>Kentucky Companies, Texas Ratios &gt; 75%</b>		Top Level Ticker	Texas Ratio 2013Q4	Leverage Ratio (%) 2013Q4	Tier 1 Shortfall (to 8%) 2013Q4	TCE/ TA (%) 2013Q4	Total Assets (\$000) 2013Q4	1-Year Change in Total Assets	Total Deposits (\$000) 2013Q4	Brokered % 2013Q4	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Citizens Commerce National Bank	Versailles		112.4	5.36	5,426	2.41	208,566	-6.1%	172,938	0.0%	0.80	0.98	3.06	1,682
PBI Bank, Inc.	Louisville	PBIB	194.6	6.28	18,545	5.84	1,074,597	-7.3%	989,520	0.0%	0.00	1.04	3.19	52
American Founders Bank, Inc.	Lexington		125.2	6.63	3,831	3.91	276,028	-19.9%	249,021	0.0%	-0.43	0.73	3.30	-1,291
First Federal Savings Bank of Elizabethtown	Elizabethtown	FFKY	79.9	8.02	0	6.87	859,080	-14.7%	783,633	3.5%	0.35	0.90	3.01	3,207
Hancock Bank and Trust Company	Hawesville		87.3	9.12	0	9.13	297,664	-11.8%	265,022	0.0%	-1.99	1.26	3.37	-6,369
Peoples Bank MT. Washington	Mount Washington		81.0	10.67	0	10.62	77,215	-12.8%	68,511	0.0%	0.77	0.54	4.30	638



Maryland Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio 2013Q4	Leverage Ratio (%) 2013Q4	Tier 1 Shortfall (to 8%) 2013Q4	TCE/ TA (%) 2013Q4	Total Assets (\$000) 2013Q4	1-Year Change in Total Assets	Total Deposits (\$000) 2013Q4	Brokered % 2013Q4	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Rosedale Federal Savings and Loan Association	Baltimore		15.4	22.97	0	22.97	786,097	-1.4%	604,371	0.0%	1.31	0.64	3.78	10,294
Saint Casimir's Savings Bank	Baltimore		0.3	21.52	0	21.15	98,327	-3.6%	76,029	0.0%	-0.56	0.43	2.05	-568
Homewood Federal Savings Bank	Baltimore		14.5	20.14	0	20.01	68,899	-3.3%	55,026	0.0%	0.53	1.10	3.44	374
Kosciuszko Federal Savings Bank	Baltimore		6.4	19.94	0	19.91	12,557	-2.5%	10,037	0.0%	0.38	1.01	4.05	47
OBA Bank	Germantown	OBAF	9.0	16.47	0	16.46	385,570	1.2%	294,750	8.5%	0.28	0.67	3.76	1,099
Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	TYCB	10.3	16.18	0	16.61	443,721	1.1%	364,174	0.0%	0.96	0.13	3.50	4,238
Hamilton Bank	Towson	HBK	15.4	15.30	0	14.67	290,547	-13.0%	241,334	0.2%	-0.38	0.83	2.91	-1,189
Fairmount Bank	Rosedale	FMTB	25.6	15.11	0	15.08	75,982	-2.6%	56,176	0.0%	0.30	1.23	3.77	234
Liberty Bank of Maryland	Baltimore		11.3	14.73	0	15.32	40,007	-7.0%	33,764	0.0%	0.06	0.97	3.29	25
Fraternity Federal Savings and Loan Association	Baltimore	FRTR	26.5	14.19	0	13.84	166,352	-2.0%	122,533	0.0%	-0.06	1.40	2.81	-92
Jarrettsville Federal Savings and Loan Association	Jarrettsville		18.5	13.35	0	13.11	120,171	9.3%	93,968	0.0%	0.54	0.79	3.59	600
First Shore Federal Savings and Loan Association	Salisbury		29.9	13.31	0	13.33	290,362	-6.5%	243,366	0.0%	0.49	1.31	3.20	1,481
Seyern Savings Bank, FSB	Annapolis	SVBI	45.2	12.93	0	12.94	795,337	-6.0%	575,311	0.5%	-2.85	1.18	3.36	-24,170
CFG Community Bank	Baltimore		10.7	12.90	0	14.60	481,195	5.7%	379,879	3.0%	4.93	0.60	4.34	25,595
Arundel Federal Savings Bank	Glen Burnie		2.8	12.74	0	12.76	467,533	-1.5%	405,242	0.0%	0.40	1.08	2.56	1,872
Madison Bank of Maryland	Forest Hill		51.5	12.58	0	12.79	144,632	-6.3%	107,735	0.0%	-0.61	1.17	2.81	-926
Community Bank of the Chesapeake	Waldorf	TCFC	20.7	12.45	0	11.94	1,022,222	4.5%	820,600	6.9%	0.76	0.84	3.60	7,367
Midstate Community Bank	Baltimore		41.9	12.28	0	12.10	177,123	-4.8%	154,248	0.0%	0.53	1.55	2.79	970
Prince George's Federal Savings Bank	Upper Marlboro	PCGO	43.2	12.24	0	12.25	103,732	0.4%	90,850	0.0%	0.34	0.51	3.58	357
First United Bank & Trust	Oakland	FUNC	35.6	11.93	0	10.69	1,326,857	0.9%	983,400	0.6%	0.64	0.77	3.41	8,395
American Bank	Bethesda	ABKH	24.7	11.62	0	11.60	410,770	-4.3%	273,727	0.2%	0.17	1.18	2.24	732
North Arundel Savings Bank, FSB	Pasadena		22.5	11.30	0	10.50	41,310	0.5%	36,834	0.0%	0.51	1.12	3.70	214
Middletown Valley Bank	Middletown		21.1	11.27	0	10.69	160,224	5.1%	142,199	0.7%	0.10	0.13	3.39	161
Hopkins Federal Savings Bank	Baltimore		21.4	11.10	0	11.15	295,446	-7.6%	262,070	0.0%	1.06	0.88	2.27	3,309
Bay Bank, FSB	Lutherville	BYBK	17.7	11.08	0	12.51	422,578	217.3%	361,225	3.2%	1.55	0.45	5.38	5,529
County First Bank	La Plata	CUMD	45.9	11.04	0	11.01	207,922	4.6%	182,914	4.2%	0.42	0.38	3.58	858
Kopernik Federal Bank	Baltimore		41.7	10.77	0	10.76	71,103	4.5%	63,195	1.8%	0.72	0.92	3.73	497
Bank of Ocean City	Ocean City		2.6	10.71	0	11.22	224,153	5.3%	197,318	11.4%	0.95	0.39	3.65	2,129
National Bank of Cambridge	Cambridge	DLMV	56.7	10.67	0	10.63	190,432	-8.2%	165,858	0.0%	-3.97	0.57	2.94	-7,951
Columbia Bank	Columbia	FULT	12.1	10.55	0	10.40	1,961,399	-1.8%	1,531,258	0.4%	0.84	0.30	3.55	16,685
Farmers Bank of Willards	Willards		74.7	10.50	0	10.95	302,117	-5.0%	239,081	0.1%	0.44	0.91	4.35	1,390
Frederick County Bank	Frederick	FCBI	12.8	10.36	0	10.16	316,822	1.5%	268,915	3.8%	0.62	0.54	3.81	1,944
Maryland Financial Bank	Towson		45.1	10.32	0	7.03	62,412	-10.7%	43,659	5.2%	-0.27	0.88	3.38	-174
Colombo Bank	Rockville	IFSB	45.6	10.23	0	10.51	198,384	163.9%	141,497	10.6%	-3.23	2.68	6.13	-3,334
EagleBank	Bethesda	EGBN	8.4	10.22	0	9.68	3,755,584	10.5%	3,244,634	22.7%	1.38	0.38	4.39	47,264
Chesapeake Bank of Maryland	Baltimore		19.0	10.21	0	11.14	180,142	-5.8%	158,819	0.0%	-0.43	0.84	2.78	-817
Sandy Spring Bank	Olney	SASR	9.1	10.12	0	9.97	4,103,337	3.8%	2,885,262	0.0%	1.13	0.55	3.63	45,159
Harford Bank	Aberdeen	HFBK	24.1	10.02	0	9.72	311,311	5.0%	251,547	2.4%	0.62	0.70	4.40	1,839
Farmers and Merchants Bank	Upperco	FMFG	7.3	10.00	0	9.78	299,697	8.7%	239,302	2.3%	1.15	0.49	4.66	3,261
Chesapeake Bank & Trust Company	Chestertown	CPKB	39.3	9.99	0	9.93	102,142	9.1%	69,180	0.0%	1.73	0.50	3.36	1,633

Maryland Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio 2013Q4	Leverage Ratio (%) 2013Q4	Tier 1 Shortfall (to 8%) 2013Q4	TCE/ TA (%) 2013Q4	Total Assets (\$000) 2013Q4	1-Year Change in Total Assets	Total Deposits (\$000) 2013Q4	Brokered % 2013Q4	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Queenstown Bank of Maryland	Queenstown		45.7	9.94	0	10.23	441,613	-1.6%	395,132	0.0%	0.45	0.85	3.78	2,036
Easton Bank & Trust Company	Easton	EASB	38.7	9.80	0	9.54	143,198	-1.4%	122,656	0.5%	0.66	0.73	4.13	942
Monument Bank	Bethesda		14.0	9.79	0	7.52	429,564	7.1%	319,484	12.2%	0.91	0.60	4.14	3,706
Howard Bank	Ellicott City	HBMD	8.8	9.77	0	9.49	499,849	24.5%	390,813	11.0%	0.53	0.48	4.02	2,261
Revere Bank	Laurel	REVB	0.7	9.66	0	9.44	483,234	20.2%	420,006	7.3%	0.58	0.84	3.78	2,637
Bay-Vanguard FSB (MHC)	Sparrows Point	BVFL	39.6	9.56	0	10.45	179,478	24.6%	153,304	0.0%	0.38	0.58	4.00	663
Regal Bank & Trust	Owings Mills	RGBM	40.6	9.27	0	8.62	142,977	-6.9%	114,954	9.5%	0.31	0.94	3.66	456
CNB	Centreville	SHBI	26.8	9.16	0	9.35	456,273	-0.6%	406,624	3.3%	0.53	0.53	3.70	2,433
Presidential Bank, FSB	Bethesda		69.5	8.98	0	8.75	554,350	2.2%	496,512	0.0%	-0.07	0.35	2.84	-414
Capital Bank, National Association	Rockville		15.9	8.80	0	8.71	485,792	11.3%	374,422	11.3%	1.49	0.59	5.42	7,021
Old Line Bank	Bowie	OLBK	13.5	8.76	0	9.39	1,158,312	35.5%	976,789	12.3%	0.83	0.41	4.38	8,732
Damascus Community Bank	Damascus	DMAS	24.9	8.69	0	8.11	273,352	4.8%	244,448	2.3%	0.61	0.48	4.20	1,592
Patapsco Bank	Dundalk	PATD	24.2	8.65	0	8.56	229,777	-3.8%	194,943	0.0%	0.27	0.82	3.45	623
Madison Square Federal Savings Bank	Baltimore	MDSN	10.8	8.62	0	7.96	146,141	-3.5%	132,313	0.0%	0.08	0.90	2.44	113
New Windsor State Bank	Taneytown	NWID	22.3	8.61	0	8.44	279,527	3.8%	245,691	0.0%	0.34	0.87	3.23	932
Congressional Bank	Bethesda		7.7	8.59	0	8.23	452,702	12.0%	372,315	9.8%	0.78	0.58	3.86	3,275
Bank of Glen Burnie	Glen Burnie	GLBZ	16.0	8.59	0	8.34	375,320	-2.7%	322,496	0.0%	0.70	0.76	3.73	2,662
Harbor Bank of Maryland	Baltimore	HRBK	53.0	8.59	0	10.26	243,299	-2.2%	210,475	0.0%	-0.12	0.50	4.29	-286
Bank of Delmarva	Salisbury	DBCP	50.3	8.33	0	9.73	415,865	-3.3%	353,804	0.9%	-1.30	0.68	3.83	-5,531
Peoples Bank	Chestertown	PEBC	63.5	8.28	0	9.08	241,748	-2.9%	201,685	0.0%	0.13	0.96	3.10	305
BlueRidge Bank	Frederick		9.1	8.16	0	8.77	178,673	11.9%	161,343	6.3%	0.29	0.68	3.41	486
Glen Burnie Mutual Savings Bank	Glen Burnie		7.1	8.05	0	8.20	80,180	3.6%	72,933	0.0%	0.14	3.03	0.90	112
Hebron Savings Bank	Hebron		47.0	7.97	165	7.85	524,638	4.9%	433,232	0.0%	0.86	1.12	4.09	4,388
Woodsboro Bank	Woodsboro		19.1	7.96	101	7.96	234,952	3.1%	205,646	0.0%	0.24	0.60	3.28	549
Provident State Bank, Inc.	Preston	PSBP	34.3	7.76	729	7.26	303,443	2.8%	259,145	0.0%	0.51	0.70	3.77	1,523
Carroll Community Bank	Sykesville	CROL	18.1	7.44	606	7.53	107,713	5.1%	91,888	2.7%	0.21	0.91	3.65	222
Talbot Bank of Easton, Maryland	Easton	SHBI	63.8	4.98	17,180	7.33	582,862	-18.3%	529,654	3.1%	-1.99	0.77	3.28	-12,111

Maryland Companies, Texas Ratios > 75%	City	Top Level Ticker	Texas Ratio 2013Q4	Leverage Ratio (%) 2013Q4	Tier 1		Total Assets (\$000) 2013Q4	1-Year Change in Total Assets	Total Deposits (\$000) 2013Q4	Brokered % 2013Q4	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
					Shortfall (to 8%) 2013Q4	TCE/ TA (%) 2013Q4								
Slavie Federal Savings Bank (MHC)	Bel Air	SFBI	283.2	2.18	8,309	2.18	142,825	-10.9%	113,747	0.0%	-2.37	1.47	2.44	-3,619
First Mariner Bank	Baltimore	FMARQ	161.7	3.28	49,796	3.21	1,014,796	-26.3%	925,665	0.0%	-1.33	1.02	2.51	-15,995
NBRS Financial Bank	Rising Sun	RSAM	168.6	3.61	9,099	3.26	206,543	-6.0%	197,120	0.5%	-1.49	0.54	3.52	-3,159
Cecil Bank	Elkton	CECB	292.0	5.63	8,680	5.69	359,122	-18.2%	275,564	3.2%	-2.59	1.32	2.75	-10,580
Eastern Savings Bank, FSB	Hunt Valley		629.8	6.18	7,729	6.18	424,881	-11.5%	365,002	1.3%	0.14	1.32	6.77	627

North Carolina Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio 2013Q4	Leverage Ratio (%) 2013Q4	Tier 1 Shortfall (to 8%) 2013Q4	TCE/ TA (%) 2013Q4	Total Assets (\$000) 2013Q4	1-Year Change in Total Assets	Total Deposits (\$000) 2013Q4	Brokered % 2013Q4	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Morganton Savings Bank, S.S.B.	Morganton		8.0	29.65	0	29.77	81,044	-5.2%	51,796	0.0%	0.29	0.82	3.59	243
Roanoke Valley Savings Bank, SSB	Roanoke Rapids		9.7	24.14	0	24.22	39,865	-3.9%	29,465	0.0%	0.00	0.77	2.04	0
Piedmont Federal Savings Bank	Winston-Salem		0.8	23.69	0	23.70	918,852	-0.5%	696,049	0.0%	0.36	0.96	2.54	3,341
Wake Forest Federal Savings and Loan Association (MHC)	Wake Forest	WAKE	11.0	19.53	0	19.53	111,389	-1.9%	88,648	0.0%	0.63	1.42	2.57	711
Jackson Savings Bank, SSB	Sylva		17.5	18.31	0	18.63	33,928	-7.6%	27,477	0.0%	0.31	0.74	2.91	113
First Savings and Loan Association	Mebane		3.4	18.28	0	18.28	61,325	1.7%	49,699	0.0%	0.57	1.12	3.73	349
Roxboro Savings Bank, SSB	Roxboro		15.6	16.84	0	16.26	210,272	3.9%	149,380	0.0%	1.01	0.74	3.14	2,107
Belmont Federal Savings and Loan Association	Belmont		13.0	16.42	0	16.49	100,155	5.3%	83,217	0.0%	0.43	0.57	2.94	442
HomeTrust Bank	Asheville	HTBI	22.3	15.59	0	18.11	1,597,558	3.4%	1,239,459	1.3%	0.75	0.51	3.76	11,905
BlueHarbor Bank	Mooreville	BLHK	26.3	14.97	0	15.91	127,262	-2.1%	103,128	19.5%	0.72	0.60	4.09	942
Roanoke Rapids Savings Bank, SSB	Roanoke Rapids		9.1	14.26	0	14.51	59,210	-1.4%	45,824	1.4%	0.20	1.15	3.40	119
First Federal Savings Bank of Lincolnton	Lincolnton		14.9	14.25	0	14.04	324,338	2.7%	262,456	5.4%	0.52	0.94	3.50	1,658
Tarboro Savings Bank, SSB	Tarboro		7.8	13.84	0	14.20	39,936	-3.5%	34,202	0.0%	0.61	1.17	3.79	254
Hertford Savings Bank, SSB	Hertford		13.5	13.45	0	13.79	14,144	-4.2%	12,186	0.0%	0.66	0.55	3.90	97
Surrey Bank & Trust	Mount Airy	SRBY	9.7	13.31	0	13.89	240,317	4.8%	195,844	3.1%	1.23	0.75	4.11	2,913
Black Mountain Savings Bank, SSB	Black Mountain		0.0	12.82	0	12.83	35,271	-3.5%	30,585	0.0%	0.38	0.82	3.14	135
Asheville Savings Bank, SSB	Asheville	ASBB	21.9	12.67	0	12.06	723,684	-1.4%	574,274	4.6%	0.22	0.67	2.79	1,630
New Century Bank	Dunn	NCBC	24.4	12.34	0	12.63	524,841	-10.3%	449,726	0.1%	0.58	1.02	3.55	3,201
CapStone Bank	Raleigh	CPSE	4.0	11.68	0	11.69	381,604	60.2%	279,672	6.6%	2.42	0.48	4.34	8,756
First Federal Bank	Dunn		12.3	11.57	0	12.23	164,707	-2.9%	142,716	1.1%	0.17	0.74	3.55	288
Farmers & Merchants Bank	Salisbury		62.9	11.52	0	11.67	495,545	-4.5%	427,918	0.5%	0.32	0.32	4.05	1,641
Great State Bank	Wilkesboro		6.4	11.42	0	11.34	87,070	14.3%	75,552	0.0%	0.93	0.77	3.22	767
New Republic Savings Bank	Roanoke Rapids		21.6	11.32	0	11.32	58,662	5.9%	44,524	13.6%	1.15	0.75	5.35	651
Union Bank & Trust Company	Oxford		20.0	11.29	0	8.42	232,736	14.5%	202,289	12.9%	0.82	0.64	5.13	1,776
Yadkin Bank	Elkin	YDKN	10.2	11.24	0	11.86	1,803,095	-6.2%	1,520,312	2.3%	1.09	0.59	3.93	19,840
First South Bank	Washington	FSBK	22.8	11.18	0	11.93	673,858	-4.7%	586,596	0.0%	0.92	0.42	4.37	6,284
First Bank	Southern Pines	FBNC	25.7	11.10	0	11.09	3,184,673	-1.9%	2,756,496	4.2%	0.70	0.35	4.95	22,602
Select Bank & Trust Company	Greenville		1.8	10.55	0	10.66	280,589	8.8%	227,285	0.5%	0.93	0.96	3.69	2,502
Providence Bank	Rocky Mount		13.6	10.51	0	8.60	217,906	13.1%	182,039	24.6%	1.01	1.21	3.47	2,112
Forest Commercial Bank	Asheville		7.6	10.45	0	10.81	175,199	27.1%	145,387	10.0%	0.12	0.64	3.46	178
Park Sterling Bank	Charlotte	PSTB	10.0	10.40	0	11.45	1,948,151	-3.1%	1,610,353	10.3%	0.83	0.33	4.26	16,105
Live Oak Banking Company	Wilmington		13.4	10.39	0	10.32	416,078	23.3%	356,624	7.2%	4.81	1.15	3.04	19,941
High Point Bank and Trust Company	High Point	HPTB	29.3	10.38	0	10.85	824,487	0.7%	657,138	5.5%	0.32	0.61	3.41	2,602
KS Bank, Inc.	Smithfield	KSBI	40.5	10.24	0	10.55	305,279	-3.0%	230,344	4.3%	0.38	1.03	3.55	1,179
VantageSouth Bank	Cary	VSBI	12.4	10.16	0	11.39	2,118,921	95.3%	1,680,431	8.6%	0.47	0.49	4.55	8,358
Lumbree Guaranty Bank	Pembroke		31.2	10.01	0	9.27	317,438	-2.7%	275,628	2.9%	0.57	0.72	4.17	1,837
Paragon Bank	Raleigh		19.0	9.93	0	10.05	1,034,631	8.2%	770,862	31.4%	0.57	1.08	3.45	5,707
Fidelity Bank	Fuquay-Varina		13.9	9.81	0	9.82	1,588,108	-14.1%	1,399,161	0.0%	0.30	0.19	2.75	5,172
Peoples Bank	Newton	PEBK	14.7	9.79	0	9.73	1,032,042	2.1%	813,270	2.0%	0.67	0.55	3.59	6,854
Aquesta Bank	Cornelius	ATBK	17.6	9.74	0	8.11	233,931	14.3%	183,447	4.6%	0.68	0.60	4.16	1,469

North Carolina Companies, Texas Ratios < 75%														
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Lifestore Bank (MHC)	West Jefferson	LSFG	36.2	9.73	0	9.84	257,957	-3.0%	183,511	2.0%	0.15	1.00	3.81	406
Premier Commercial Bank	Greensboro		13.5	9.72	0	8.25	177,851	11.8%	143,672	9.9%	0.45	0.98	2.84	725
Little Bank, Inc.	Kinston	LTLB	3.3	9.71	0	9.53	311,952	1.9%	261,462	10.1%	0.91	0.59	3.54	2,788
Bank of Commerce	Charlotte	BONC	10.7	9.68	0	6.52	129,315	-1.7%	93,799	0.0%	0.34	0.56	3.46	441
TrustAtlantic Bank	Raleigh		16.2	9.65	0	9.71	434,970	17.6%	382,305	16.3%	0.91	0.85	3.98	3,645
First Carolina Bank	Rocky Mount		26.5	9.55	0	9.20	85,882	18.3%	75,729	0.0%	-0.90	0.51	4.61	-685
Uwharrie Bank	Albemarle	UWHR	30.7	9.55	0	7.60	515,596	47.6%	460,063	0.4%	0.39	0.57	4.53	1,684
Home Savings Bank of Albemarle, Inc., SSB	Albemarle	SSFC	64.5	9.52	0	8.96	279,179	-0.9%	235,170	2.3%	0.17	0.95	3.33	480
First-Citizens Bank & Trust Company	Raleigh	FCNCA	11.2	9.36	0	9.29	20,857,559	-0.2%	17,905,571	0.3%	0.81	0.27	3.87	168,937
Branch Banking and Trust Company	Winston-Salem	BBT	17.5	9.36	0	7.10	179,126,294	0.6%	133,558,001	3.6%	0.84	0.45	3.51	1,471,098
Oldtown Bank	Waynesville		36.1	9.22	0	8.57	102,335	11.9%	84,409	22.3%	0.46	1.03	3.36	439
Bank of America, National Association (\$M)	Charlotte	BAC	26.4	9.20	0	8.79	1,433,716	-2.7%	1,114,103	3.9%	1.16	0.22	2.65	16,516
Bank of Oak Ridge	Oak Ridge	BKOR	22.6	9.01	0	9.08	348,227	1.6%	313,736	10.9%	0.41	0.54	4.12	1,404
Bank of North Carolina	High Point	BNCN	22.3	8.96	0	8.96	3,227,841	5.1%	2,708,476	32.7%	0.64	1.06	4.36	19,194
Carolina Bank	Greensboro	CLBH	43.9	8.86	0	8.99	661,743	-4.3%	579,619	2.7%	0.64	0.59	3.64	4,274
Taylorsville Savings Bank, SSB	Taylorsville		52.6	8.56	0	8.02	89,534	0.8%	80,241	0.0%	0.50	0.47	3.46	450
North State Bank	Raleigh	NSBC	16.4	8.55	0	8.53	673,309	-5.4%	602,069	3.3%	0.41	0.39	3.39	2,851
Southern Bank and Trust Company	Mount Olive	SBNC	19.3	8.50	0	8.82	2,223,447	10.7%	1,900,171	0.0%	0.33	0.39	4.52	6,952
Carolina Premier Bank	Charlotte	PARA	4.6	8.29	0	8.40	249,322	-6.3%	215,968	8.1%	0.31	0.72	3.79	728
Carolina Trust Bank	Lincolnton	CART	39.6	8.24	0	7.11	266,435	-1.7%	228,885	2.1%	-0.54	0.88	4.25	-1,448
Coastal Bank & Trust	Jacksonville		22.8	8.20	0	8.17	62,152	-9.6%	56,961	0.0%	-3.67	0.68	3.91	-2,457
Square 1 Bank	Durham		7.0	8.16	0	8.11	2,323,739	29.0%	2,106,850	0.0%	1.13	0.04	3.98	23,578
Sound Banking Company	Morehead City	SNBN	16.0	8.03	0	7.64	133,742	17.3%	104,723	4.8%	0.69	0.44	4.50	851
NewBridge Bank	Greensboro	NBBC	10.0	8.03	0	9.11	1,963,671	15.0%	1,559,933	11.5%	1.21	0.33	3.97	21,351
CommunityOne Bank, National Association	Asheboro	COB	63.1	7.49	10,135	6.73	1,982,826	35.1%	1,749,342	1.7%	0.02	0.57	3.82	319
Macon Bank, Inc.	Franklin		73.3	7.02	7,605	6.06	783,997	1.8%	684,700	1.7%	-0.01	0.92	3.64	-59

<b>North Carolina Companies, Texas Ratios &gt; 75%</b>		Top Level Ticker	Texas Ratio 2013Q4	Leverage Ratio (%) 2013Q4	Tier 1 Shortfall (to 8%) 2013Q4	TCE/ TA (%) 2013Q4	Total Assets (\$000) 2013Q4	1-Year Change in Total Assets	Total Deposits (\$000) 2013Q4	Brokered % 2013Q4	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Bank of the Carolinas	Mocksville	BCAR	120.2	3.08	20,972	3.02	426,526	-2.4%	366,587	0.0%	-0.02	1.03	2.80	-98
Alliance Bank & Trust Company	Gastonia	ABTO	143.5	3.79	6,939	3.65	165,817	-10.2%	140,024	9.1%	-3.38	0.92	2.92	-5,861
Nantahala Bank & Trust Company	Franklin		267.1	4.82	4,864	3.07	153,595	-5.0%	130,815	0.0%	-0.93	0.85	3.45	-1,466
Cornerstone Bank	Wilson	CBFA	119.3	5.11	3,474	4.77	118,386	-12.2%	103,108	0.0%	0.20	0.97	2.78	246
Four Oaks Bank & Trust Company	Four Oaks	FOFN	75.7	5.50	20,409	5.46	820,207	-5.0%	658,157	3.9%	0.13	0.98	3.05	1,092
NewDominion Bank	Charlotte		122.3	6.01	5,532	4.89	275,982	-11.5%	239,719	2.7%	-0.82	0.97	3.05	-2,393
Harrington Bank, FSB	Chapel Hill		99.1	9.59	0	10.78	225,416	-16.4%	196,989	0.0%	-0.20	0.28	4.29	-477
Mechanics and Farmers Bank	Durham	MFBP	76.0	10.69	0	11.55	301,300	2.6%	260,856	39.8%	0.19	0.31	3.86	549

South Carolina Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio 2013Q4	Leverage Ratio (%) 2013Q4	Tier 1 Shortfall (to 8%) 2013Q4	TCE/ TA (%) 2013Q4	Total Assets (\$000) 2013Q4	1-Year Change in Total Assets	Total Deposits (\$000) 2013Q4	Brokered % 2013Q4	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Mutual Savings Bank	Hartsville		1.6	36.43	0	36.87	38,596	-6.3%	24,286	0.0%	-0.15	0.11	2.99	-62
Woodruff Federal Savings and Loan Association	Woodruff		8.1	32.43	0	32.43	93,657	-4.3%	61,512	0.0%	0.38	0.70	2.54	366
Spratt Savings and Loan Association	Chester		0.3	25.78	0	25.67	104,706	2.3%	77,610	0.0%	0.33	0.78	2.19	346
First Piedmont Federal Savings and Loan Association of C	Gaffney		4.3	23.93	0	27.18	317,086	2.9%	228,348	0.0%	1.39	0.03	4.43	4,426
Oconee Federal Savings and Loan Association (MHC)	Seneca	OFED	4.5	20.05	0	19.80	360,441	-3.6%	285,967	0.0%	1.09	0.63	3.29	4,022
Citizens Building and Loan, SSB	Greer		21.2	19.63	0	19.47	122,256	1.2%	93,674	0.0%	0.94	1.07	3.60	1,142
Pee Dee Federal Savings Bank	Marion		11.5	18.95	0	18.95	38,875	-1.7%	31,497	0.0%	0.05	0.24	3.77	20
Farmers and Merchants Bank of South Carolina	Holly Hill		17.4	15.55	0	12.37	311,966	3.5%	272,064	0.0%	0.71	0.22	3.51	1,950
Kingstree Savings and Loan Association	Kingstree		13.5	14.81	0	14.92	32,545	-2.3%	27,586	0.0%	0.55	1.14	2.93	182
First National Bank of South Carolina	Holly Hill		24.1	14.58	0	13.76	163,094	1.4%	138,395	0.0%	0.42	0.23	3.54	686
Palmetto State Bank	Hampton		18.2	14.43	0	14.86	421,534	-3.8%	350,328	0.0%	1.00	0.31	3.61	4,377
Bank of Clarendon	Manning		4.8	14.39	0	13.66	217,863	6.6%	183,179	0.0%	1.00	0.21	4.07	2,087
Commercial Bank	Honea Path		3.6	14.16	0	13.41	153,790	-4.1%	132,748	0.0%	1.25	0.40	3.39	1,995
Bank of York	York		6.5	13.21	0	12.96	188,471	0.5%	160,124	0.0%	0.76	0.15	3.39	1,439
First Palmetto Bank	Camden		52.1	13.17	0	13.73	560,811	-2.2%	444,780	0.0%	0.19	0.66	3.71	1,084
Pinnacle Bank of South Carolina	Greenville		17.0	12.84	0	13.35	144,727	-4.2%	116,207	24.9%	0.79	0.32	4.04	1,160
Carolina Alliance Bank	Spartanburg	CRLN	16.1	12.61	0	10.91	247,489	-0.7%	203,598	13.3%	0.44	0.38	3.83	1,083
Dedicated Community Bank	Darlington		21.3	12.46	0	11.90	45,761	1.2%	40,250	0.0%	0.32	0.32	4.13	142
First Capital Bank	Bennettsville	FCPB	41.6	12.25	0	12.25	57,483	-4.4%	50,064	10.5%	0.36	1.05	5.03	205
Bank of Walterboro	Walterboro		61.9	11.84	0	11.70	156,049	0.5%	137,394	0.0%	0.42	0.51	3.59	660
GrandSouth Bank	Greenville	GRRB	34.5	11.58	0	11.59	389,736	2.9%	321,648	7.3%	0.80	0.69	6.08	3,058
Carolina Bank & Trust Company	Darlington		64.6	11.40	0	11.46	378,996	3.3%	331,960	0.0%	0.51	0.32	4.17	1,899
Harbor National Bank	Charleston		12.1	11.14	0	10.84	298,399	9.2%	243,025	4.4%	0.78	0.57	3.79	2,228
Palmetto Bank	Greenville	PLMT	35.7	11.03	0	11.31	1,090,431	-4.8%	907,864	0.0%	2.51	0.23	3.88	27,509
CresCom Bank	Charleston	CARO	17.1	11.01	0	10.90	880,029	-0.9%	701,307	8.8%	1.93	0.65	3.52	17,164
Coastal Carolina National Bank	Myrtle Beach		8.4	10.93	0	10.70	121,274	20.2%	107,829	0.0%	0.19	0.66	3.60	212
Congaree State Bank	Cayce	CNRB	33.3	10.80	0	11.02	112,515	-0.8%	91,132	0.0%	0.91	0.47	4.13	1,024
Greer State Bank	Greer	GRBS	13.1	10.78	0	10.44	357,918	-0.5%	253,648	0.0%	2.55	0.83	3.15	9,178
First Reliance Bank	Florence	FSRL	50.7	10.67	0	10.79	354,727	-15.2%	285,831	8.0%	-1.90	0.67	3.90	-7,304
Clover Community Bank	Clover		11.5	10.43	0	10.26	117,463	0.1%	104,791	0.1%	1.19	0.39	4.16	1,408
Home Federal Savings and Loan Association	Bamberg		13.0	10.41	0	10.41	41,231	2.7%	36,400	0.0%	0.62	1.12	4.25	251
First Community Bank	Lexington	FCCO	13.0	10.30	0	10.10	632,321	4.8%	499,792	0.0%	0.73	0.59	3.29	4,545
Heritage Community Bank	Hartsville		11.5	10.28	0	10.60	95,618	-8.6%	81,995	2.3%	0.83	0.34	4.60	834
SouthCoast Community Bank	Mount Pleasant	SOCB	29.6	10.23	0	10.45	443,781	1.7%	318,246	0.4%	1.95	0.95	3.64	8,385
Independence National Bank	Greenville	IEBS	18.3	10.21	0	9.15	99,307	-20.5%	89,948	1.8%	-0.61	0.49	3.55	-666
Blue Ridge Bank	Walhalla		25.6	10.18	0	10.62	99,200	-3.3%	88,153	0.0%	0.87	0.30	4.79	866
Bank of Greeleyville	Greeleyville		44.2	9.76	0	9.17	79,193	3.5%	69,688	0.0%	1.20	0.81	4.95	950
Bank of South Carolina	Charleston	BKSC	7.4	9.73	0	10.11	340,773	4.6%	305,926	0.0%	1.29	0.14	4.54	4,247
Conway National Bank	Conway	CNBW	23.1	9.62	0	9.82	935,634	-1.0%	776,229	0.0%	0.51	0.30	3.10	4,852
Security Federal Bank	Aiken	SFDL	26.8	9.58	0	9.90	848,991	-4.6%	662,877	3.9%	0.48	0.90	2.93	4,159

South Carolina Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio 2013Q4	Leverage Ratio (%) 2013Q4	Tier 1 Shortfall (to 8%) 2013Q4	TCE/ TA (%) 2013Q4	Total Assets (\$000) 2013Q4	1-Year Change in Total Assets	Total Deposits (\$000) 2013Q4	Brokered % 2013Q4	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Peoples Bank	Iva		74.3	9.50	0	9.28	257,834	0.6%	217,070	2.2%	0.91	0.58	3.77	2,371
Sandhills Bank	North Myrtle Beach		20.2	9.42	0	8.82	81,581	13.9%	68,153	0.0%	0.77	0.70	4.24	586
Abbeville First Bank	Abbeville		37.1	9.26	0	9.61	67,842	-5.0%	50,949	0.0%	0.57	0.92	3.91	395
Pickens Savings and Loan Association, FA	Pickens		38.9	9.25	0	9.26	93,371	-3.4%	75,085	0.0%	0.43	0.75	3.55	410
SCBT	Columbia	SCBT	17.8	9.16	0	9.11	7,933,259	54.6%	6,568,016	1.8%	0.85	0.17	5.03	53,823
First Citizens Bank and Trust Company, Inc.	Columbia	FCBN	20.2	9.12	0	8.55	8,311,659	1.5%	7,197,983	0.0%	0.63	0.13	2.86	51,897
Bank of Travelers Rest	Travelers Rest		14.0	9.12	0	9.03	503,841	1.5%	444,786	0.0%	1.14	0.47	3.91	5,752
Southern First Bank	Greenville	SFST	19.9	9.09	0	8.79	889,320	11.5%	683,318	9.3%	0.68	0.89	3.80	5,734
Atlantic Community Bank	Bluffton	ATBA	60.7	8.93	0	9.08	77,788	-2.9%	62,549	9.1%	0.30	1.63	3.11	234
Citizens Bank	Olanta		12.6	8.76	0	8.31	379,274	-1.0%	335,108	0.0%	0.69	0.42	3.75	2,698
Palmetto Heritage Bank & Trust	Pawleys Island		40.0	8.70	0	8.80	141,714	-6.5%	114,195	5.0%	0.19	0.87	3.61	284
CertusBank, National Association	Easley		53.4	8.67	0	8.38	1,665,629	-8.6%	1,469,701	0.0%	-3.63	0.56	4.45	-64,263
South Atlantic Bank	Myrtle Beach		4.3	8.61	0	7.48	318,007	11.6%	285,837	6.2%	0.54	0.46	3.83	1,660
CoastalStates Bank	Hilton Head Island		56.3	8.12	0	9.23	369,447	-16.0%	284,142	0.0%	0.18	0.72	3.39	703
Countybank	Greenwood		31.2	8.09	0	7.20	322,683	2.2%	249,295	1.3%	1.27	0.17	3.83	4,100
Allendale County Bank	Fairfax		32.6	5.95	1,152	6.32	54,505	-2.9%	50,955	0.0%	0.02	0.55	4.10	10



<b>South Carolina Companies, Texas Ratios &gt; 75%</b>		Top Level Ticker	Texas Ratio 2013Q4	Leverage Ratio (%) 2013Q4	Tier 1 Shortfall (to 8%) 2013Q4	TCE/ TA (%) 2013Q4	Total Assets (\$000) 2013Q4	1-Year Change in Total Assets	Total Deposits (\$000) 2013Q4	Brokered % 2013Q4	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Enterprise Bank of South Carolina	Ehrhardt		376.4	-0.04	28,424	-0.90	323,445	-13.6%	325,319	0.0%	-3.96	0.55	3.23	-15,308
Horry County State Bank	Loris	HCFB	438.4	2.25	25,441	0.85	434,732	-7.6%	406,277	4.6%	0.12	0.89	3.21	542
First South Bank	Spartanburg	FSBS	512.8	3.12	14,326	1.11	291,317	-7.1%	272,148	1.1%	0.30	0.94	3.35	900
First Federal of South Carolina, FSB (MHC)	Walterboro	FSGB	159.5	5.21	2,718	4.59	98,175	-6.4%	91,918	0.0%	-1.02	0.27	3.06	-1,055
Arthur State Bank	Union		107.6	5.43	13,242	5.44	505,290	-5.3%	440,498	0.0%	0.21	0.52	3.74	1,091
Tidelands Bank	Mount Pleasant	TDBK	155.0	5.48	12,338	4.84	485,444	-7.5%	436,923	0.0%	-0.09	1.07	2.95	-451
South Carolina Community Bank	Columbia		201.2	6.06	1,319	5.73	67,883	-15.3%	63,659	0.2%	-0.57	0.54	3.99	-428
Provident Community Bank, National Association	Rock Hill	PCBS	106.0	7.01	3,244	4.28	322,514	-7.7%	262,723	0.0%	-0.75	0.74	2.40	-2,556
Anderson Brothers Bank	Mullins		75.2	8.06	0	8.13	460,153	6.4%	420,501	0.0%	1.01	0.46	7.79	4,607
Community First Bank	Walhalla	CFOK	100.0	8.11	0	5.62	383,648	-14.9%	353,674	0.0%	-0.26	0.42	3.20	-1,035
VistaBank	Aiken		77.0	8.20	0	7.79	101,030	-5.6%	89,900	0.0%	0.16	0.62	3.45	169
Cornerstone National Bank	Easley	CTOT	75.6	11.45	0	10.99	146,322	-3.3%	124,576	0.1%	0.13	0.66	3.75	190

Tennessee Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio 2013Q4	Leverage Ratio (%) 2013Q4	Tier 1 Shortfall (to 8%) 2013Q4	TCE/ TA (%) 2013Q4	Total Assets (\$000) 2013Q4	1-Year Change in Total Assets	Total Deposits (\$000) 2013Q4	Brokered % 2013Q4	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Elizabethton Federal Savings Bank	Elizabethton		5.9	31.04	0	31.04	333,347	-0.8%	217,494	0.0%	0.86	0.65	2.82	2,875
Lawrenceburg Federal Bank	Lawrenceburg		9.5	22.55	0	22.55	55,292	6.9%	41,638	0.0%	0.85	0.83	4.30	450
Security Federal Bank	Elizabethton	SFBK	19.2	22.51	0	22.35	56,150	0.4%	42,800	0.0%	1.11	0.77	4.82	624
Highland Federal Savings & Loan Association	Crossville		3.1	21.09	0	21.09	64,395	0.7%	50,152	0.0%	0.12	0.28	3.21	77
Citizens Bank and Trust Company of Grainger County	Rutledge		11.6	17.24	0	17.07	186,716	0.0%	153,765	0.0%	1.09	0.39	4.19	2,035
Bank of Cleveland	Cleveland		19.5	17.06	0	16.81	220,181	-4.7%	182,204	0.0%	1.64	0.21	5.36	3,562
Bank of Gleason	Gleason		16.7	16.89	0	16.43	128,271	0.4%	106,750	0.0%	1.10	0.80	4.18	1,351
Citizens Bank	Carthage		10.1	16.73	0	16.06	516,723	1.2%	432,197	0.0%	2.30	0.60	4.97	11,885
Farmers Bank, Woodland Mills, Tennessee	Woodland Mills		7.8	16.61	0	16.16	12,155	5.3%	10,170	0.0%	-0.03	0.40	3.29	-3
Home Federal Bank of Tennessee	Knoxville		4.6	16.53	0	16.32	2,095,966	1.0%	1,677,985	0.0%	0.61	0.50	2.75	12,625
Financial Federal Bank	Memphis		11.1	16.33	0	15.76	352,008	10.1%	220,690	0.0%	1.74	0.56	3.69	5,647
Citizens Bank of Blount County	Maryville		19.0	15.96	0	15.86	316,270	-6.3%	264,083	0.0%	0.47	0.18	3.53	1,509
Clayton Bank and Trust	Knoxville		21.9	15.66	0	15.68	678,563	-5.5%	526,198	2.5%	3.88	0.89	5.94	26,958
Medina Banking Company	Medina		8.7	15.15	0	14.69	43,151	-0.9%	36,750	0.0%	0.57	0.42	4.07	245
First Advantage Bank	Clarksville	FABK	15.5	14.36	0	14.27	407,664	14.1%	297,769	0.0%	0.83	0.89	4.43	3,143
First Community Bank of Bedford County	Shelbyville		7.1	13.93	0	14.60	308,587	-4.1%	221,982	1.5%	1.41	0.82	3.88	4,498
Commerce Union Bank	Springfield	CUBN	3.9	13.62	0	13.42	253,147	9.2%	197,044	3.0%	0.83	0.86	4.28	1,964
Southern Heritage Bank	Cleveland		7.8	13.60	0	12.60	236,853	-2.4%	205,607	0.0%	1.18	0.52	4.09	2,824
Farmers State Bank	Mountain City		53.7	13.54	0	14.40	134,049	-3.2%	113,306	0.0%	0.61	0.83	4.44	841
Independent Bank	Memphis		7.9	13.52	0	13.19	806,582	0.3%	677,393	14.7%	1.01	0.47	4.37	7,919
Volunteer Federal Savings Bank	Madisonville		19.3	13.24	0	13.24	174,958	0.2%	127,715	0.0%	0.51	1.04	3.79	885
Coffee County Bank	Manchester		46.5	13.22	0	12.92	122,205	0.9%	105,109	0.0%	2.20	0.97	4.98	2,656
Johnson County Bank	Mountain City		48.2	13.18	0	13.10	119,338	1.1%	98,580	0.0%	0.65	0.86	3.46	776
Bank of Waynesboro	Waynesboro		23.8	13.07	0	12.89	145,970	0.8%	126,409	0.0%	1.14	0.56	4.30	1,645
Civic Bank & Trust	Nashville		10.2	13.03	0	12.15	142,793	4.1%	109,935	0.0%	1.06	1.05	3.71	1,460
Peoples Bank of the South	LaFollette		47.6	12.91	0	13.17	146,167	0.1%	126,253	0.0%	1.14	0.47	4.80	1,684
Citizens Bank	Elizabethton		14.4	12.87	0	12.58	638,724	-1.9%	507,223	2.3%	1.68	0.44	4.41	10,438
Bank of Ripley	Ripley		5.0	12.83	0	13.71	209,043	-3.6%	178,635	0.0%	0.11	0.62	4.27	243
Southern Bank of Tennessee	Mount Juliet		6.9	12.81	0	11.67	160,094	41.7%	129,201	0.0%	-1.18	0.69	3.09	-1,658
American City Bank	Tullahoma		33.2	12.80	0	12.78	269,057	15.0%	209,556	1.7%	2.39	0.95	4.87	6,063
McKenzie Banking Company	McKenzie		18.5	12.73	0	12.76	119,726	1.1%	103,859	0.0%	1.10	0.40	4.34	1,318
First Tennessee Bank, National Association	Memphis	FHN	24.0	12.70	0	11.09	23,559,261	-6.8%	16,825,465	8.7%	0.32	0.35	3.09	76,247
First Vision Bank of Tennessee	Tullahoma		10.7	12.61	0	11.88	159,441	11.2%	134,584	1.7%	0.91	0.74	4.74	1,347
Farmers Bank	Parsons		34.2	12.53	0	12.71	34,738	-8.4%	30,168	0.0%	0.53	0.49	4.18	190
Magna Bank	Memphis	MGBK	18.8	12.51	0	8.88	527,588	6.9%	389,498	6.0%	0.95	0.84	3.64	4,746
Greenfield Banking Company	Greenfield		9.0	12.45	0	12.61	50,289	-3.1%	40,867	0.0%	0.66	0.90	4.63	334
TriSummit Bank	Kingsport		3.9	12.41	0	8.55	251,585	-7.3%	205,249	5.7%	0.39	0.64	3.45	1,006
Union Bank & Trust Company	Livingston		15.6	12.34	0	12.43	79,881	0.8%	69,743	0.0%	2.10	0.36	5.49	1,665
Macon Bank and Trust Company	Lafayette		7.6	12.23	0	11.98	334,939	-0.4%	290,275	0.0%	0.80	0.85	3.48	2,706
Putnam 1st Mercantile Bank	Cookeville		29.4	12.21	0	10.99	96,497	-0.2%	85,526	3.5%	1.07	1.20	3.69	1,009

Tennessee Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio 2013Q4	Leverage Ratio (%) 2013Q4	Tier 1 Shortfall (to 8%) 2013Q4	TCE/ TA (%) 2013Q4	Total Assets (\$000) 2013Q4	1-Year Change in Total Assets	Total Deposits (\$000) 2013Q4	Brokered % 2013Q4	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
First National Bank of Manchester	Manchester		12.5	12.21	0	12.17	227,404	-1.7%	194,593	0.5%	1.07	0.58	3.21	2,474
Bank of Camden	Camden		23.4	12.15	0	12.31	305,013	21.8%	242,779	1.6%	3.58	0.89	9.59	9,665
Peoples Bank of Bedford County	Shelbyville		32.0	12.08	0	11.86	100,348	-3.2%	87,580	0.0%	0.79	1.03	3.86	799
Bank of Dickson	Dickson		10.5	12.02	0	12.32	216,285	1.2%	183,580	0.0%	0.81	0.83	3.48	1,721
Merchants & Planters Bank	Bolivar		13.9	11.89	0	12.13	89,260	-1.6%	74,200	0.0%	1.03	0.53	4.24	932
First National Bank of McMinnville	McMinnville		19.0	11.80	0	11.33	474,289	-5.7%	403,419	0.0%	0.86	1.18	2.76	4,185
Community National Bank	Dayton		33.1	11.28	0	11.50	198,641	-5.1%	174,715	0.0%	0.74	0.35	4.05	1,537
Wayne County Bank	Waynesboro		50.0	11.25	0	11.20	309,503	1.0%	258,650	0.4%	0.65	1.00	4.33	2,014
First Freedom Bank	Lebanon		20.8	11.23	0	11.06	267,694	1.3%	232,899	7.8%	0.85	0.82	4.21	2,239
Citizens Community Bank	Winchester		15.7	11.12	0	11.04	185,127	6.1%	162,361	0.0%	1.65	0.59	5.71	3,001
Citizens National Bank	Athens		61.5	11.09	0	11.14	504,779	-3.9%	436,957	2.2%	0.69	0.57	3.17	3,616
UBank	Jellico		35.6	11.04	0	11.19	71,776	15.7%	63,153	0.0%	1.35	0.57	5.18	873
CapitalMark Bank & Trust	Chattanooga		15.2	10.87	0	8.09	828,163	6.2%	684,751	15.3%	0.73	0.52	3.78	5,811
Athens Federal Community Bank	Athens	AFCB	21.9	10.84	0	10.81	294,674	1.1%	255,340	0.0%	0.84	0.87	4.29	2,502
American Trust Bank of East Tennessee	Knoxville		30.9	10.82	0	10.58	137,480	10.2%	117,476	0.0%	1.81	0.61	4.00	2,370
MidSouth Bank	Murfreesboro	MIBA	17.6	10.73	0	7.73	276,676	9.6%	242,004	8.0%	0.58	0.40	3.64	1,504
First Trust and Savings Bank, Oneida, Tennessee	Oneida		43.0	10.73	0	10.54	142,551	-2.6%	122,146	0.0%	0.32	0.93	3.90	460
First Century Bank	Tazewell		45.8	10.69	0	11.74	242,620	-4.7%	208,616	0.0%	0.51	0.46	4.22	1,269
SmartBank	Pigeon Forge		12.0	10.67	0	10.15	508,723	10.0%	448,058	8.4%	0.59	0.54	4.16	2,731
BankTennessee	Collierville		31.0	10.66	0	10.53	243,642	-1.7%	214,017	0.0%	1.09	0.75	4.24	2,724
Paragon National Bank	Memphis	PGNN	22.1	10.65	0	11.08	272,721	8.2%	232,093	8.0%	1.78	0.51	3.48	4,647
First Bank of Tennessee	Spring City		45.0	10.64	0	10.61	240,839	0.8%	211,879	0.0%	1.68	0.53	5.04	4,017
Farmers and Merchants Bank	Adamsville		27.2	10.62	0	10.36	35,943	7.8%	30,604	0.0%	-0.50	0.62	4.64	-171
Bank of Frankewing	Frankewing		33.6	10.58	0	10.04	209,029	-1.1%	186,000	1.8%	0.66	0.99	3.92	1,412
SouthEast Bank	Athens		20.1	10.54	0	10.15	529,508	81.5%	456,552	0.2%	0.84	0.60	5.06	4,047
Security Bank	Dyersburg		19.4	10.54	0	10.71	171,420	2.0%	137,615	0.0%	0.85	0.47	3.67	1,456
First National Bank	Lenoir City		2.2	10.53	0	10.62	400,798	3.3%	335,706	2.2%	0.82	0.42	3.73	3,208
Pinnacle Bank	Nashville	PNFP	9.4	10.52	0	10.07	5,544,747	10.4%	4,554,902	7.8%	1.17	0.29	3.87	60,961
Southern Community Bank	Tullahoma		3.0	10.52	0	10.48	146,080	0.1%	125,810	0.0%	0.16	0.74	3.86	237
Citizens National Bank	Sevierville		45.6	10.46	0	10.15	850,221	2.9%	675,594	8.4%	1.03	0.86	3.94	8,525
Volunteer State Bank	Portland		20.4	10.40	0	10.60	398,410	-5.8%	326,893	0.8%	1.90	0.63	4.24	7,668
First National Bank of Pikeville	Pikeville		27.3	10.38	0	10.35	109,315	2.1%	97,658	0.0%	0.68	0.72	4.16	732
First National Bank of Oneida	Oneida		21.4	10.36	0	10.60	202,562	-2.2%	175,712	0.0%	0.82	1.12	3.97	1,700
Security Federal Savings Bank of McMinnville	McMinnville	SCYT	9.0	10.36	0	10.35	159,055	-2.5%	138,853	0.0%	0.69	0.69	3.34	1,126
Franklin County UNITED Bank	Decherd		61.9	10.31	0	11.46	85,802	-8.1%	75,796	0.0%	-0.55	0.88	3.94	-490
Community Bank & Trust	Ashland City		37.9	10.29	0	8.98	197,704	-2.7%	171,345	0.0%	0.07	0.58	3.63	132
Peoples Bank & Trust Company	Manchester		42.7	10.29	0	10.04	84,331	1.6%	71,837	0.0%	0.63	0.46	3.68	542
Reliant Bank	Brentwood	RLTB	21.5	10.26	0	9.85	384,572	0.0%	289,801	11.6%	0.86	0.55	4.25	3,235
Bank of Halls	Halls		11.3	10.21	0	10.07	73,287	5.2%	65,209	0.0%	1.29	0.60	3.93	842
Commercial Bank	Harrogate		54.5	10.21	0	9.99	757,751	-2.9%	593,213	7.1%	0.67	0.82	3.77	5,141

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Commercial Bank & Trust Company	Paris		9.7	10.20	0	9.64	678,054	-0.7%	603,534	0.0%	1.46	0.42	3.90	9,638
First South Bank	Jackson		19.9	10.20	0	9.93	439,235	-2.2%	369,367	0.0%	1.48	0.42	3.97	6,379
Farmers & Merchants Bank	Dyer		14.9	10.18	0	7.66	99,852	-2.3%	85,372	0.0%	0.66	0.65	3.62	686
Traditions First Bank	Erin		6.9	10.18	0	10.42	114,065	1.7%	98,272	0.0%	0.89	0.86	3.83	1,000
Reelfoot Bank	Union City		28.4	10.18	0	9.20	149,606	-2.0%	134,072	0.0%	0.56	0.52	3.92	855
Gates Banking and Trust Company	Gates		11.6	10.17	0	11.01	41,044	1.5%	36,371	0.0%	1.12	0.54	3.70	463
Community Trust & Banking Company	Ooltewah		36.0	10.16	0	10.28	130,382	-5.1%	116,559	1.3%	0.74	0.74	3.93	994
Bank of Crockett	Bells		16.9	10.14	0	9.93	145,053	4.3%	128,178	0.0%	1.01	0.50	3.45	1,371
Farmers Bank	Portland		32.4	10.13	0	9.62	539,212	4.1%	460,411	0.0%	0.59	0.65	4.18	3,039
First Federal Bank	Dickson		23.9	10.13	0	9.91	449,701	-1.7%	379,676	0.0%	1.54	0.55	4.08	7,004
Cumberland Bank & Trust	Clarksville		13.4	10.13	0	10.00	161,336	5.5%	143,156	3.7%	1.19	0.61	4.82	1,908
Wilson Bank and Trust	Lebanon	WBHC	13.2	10.10	0	9.84	1,733,276	4.2%	1,542,538	0.0%	0.95	0.71	3.76	16,116
Carroll Bank and Trust	Huntingdon		16.9	10.07	0	9.80	261,333	-3.4%	233,902	0.0%	0.72	0.51	4.34	1,883
Foothills Bank & Trust	Maryville		16.6	10.06	0	9.49	180,704	9.3%	156,299	3.2%	0.42	0.67	3.33	731
Evolve Bank & Trust	Memphis		18.9	10.04	0	9.42	278,157	1.3%	197,129	0.5%	1.08	0.68	3.92	2,824
First State Bank	Union City		7.8	10.01	0	9.31	1,914,298	10.1%	1,555,845	14.2%	1.03	0.73	3.63	18,586
Truxton Trust Company	Nashville	TRUX	3.9	9.95	0	9.18	328,192	9.4%	280,719	3.3%	1.17	0.44	3.40	3,582
Newport Federal Bank	Newport	UNTN	9.9	9.95	0	9.54	182,632	-2.2%	163,380	1.2%	0.90	0.62	3.80	1,669
First Commerce Bank	Lewisburg		6.1	9.93	0	10.12	263,516	-1.3%	234,911	4.1%	1.28	0.67	4.02	3,448
Union Bank	Jamestown		47.2	9.92	0	8.93	213,179	5.7%	192,526	0.0%	0.21	0.81	4.32	431
Bank of Milan	Milan		2.5	9.90	0	8.40	62,532	-1.0%	54,641	0.0%	1.07	0.36	4.15	675
Bank of Jackson	Jackson		21.0	9.88	0	9.63	144,895	0.2%	126,730	0.0%	0.13	0.59	3.17	188
American Bank & Trust of the Cumberlands	Livingston		9.8	9.86	0	9.29	149,936	-0.1%	127,759	0.0%	1.62	1.10	4.23	2,429
InsBank	Nashville		4.0	9.85	0	9.07	225,033	10.2%	169,620	20.9%	0.85	1.14	3.57	1,743
Security Bank and Trust Company	Paris		0.3	9.83	0	9.59	174,180	3.1%	155,938	13.1%	1.94	0.56	4.33	3,330
First National Bank of Tennessee	Livingston		13.9	9.81	0	9.81	691,256	3.5%	612,662	0.0%	0.98	0.52	3.19	6,647
Traders National Bank	Tullahoma		27.4	9.77	0	9.35	153,570	-2.5%	138,841	2.2%	1.14	0.59	4.33	1,770
Community National Bank of the Lakeway Area	Morristown	CNLA	15.5	9.76	0	9.44	113,228	1.0%	95,191	0.0%	0.05	0.61	3.74	52
First Community Bank of East Tennessee	Rogersville	FCCT	32.7	9.70	0	9.85	180,259	-8.9%	147,120	0.9%	-1.14	0.64	3.43	-2,162
First Capital Bank	Germantown		32.0	9.68	0	8.98	220,163	9.5%	179,302	0.0%	0.88	0.88	3.71	1,845
Bank of Perry County	Lobelville		23.2	9.66	0	9.73	147,825	-1.6%	121,807	7.8%	1.73	1.02	4.97	2,578
Jefferson Federal Bank	Morristown	JFBI	25.2	9.65	0	11.42	498,045	-4.2%	388,927	0.0%	0.43	0.59	3.76	2,142
Franklin Synergy Bank	Franklin		4.1	9.58	0	6.89	795,998	37.8%	682,033	5.9%	0.78	0.67	3.43	4,985
Andrew Johnson Bank	Greeneville		13.6	9.58	0	9.47	287,848	2.8%	258,797	0.0%	1.00	0.45	5.11	2,878
Landmark Community Bank	Collierville		6.7	9.55	0	7.90	594,432	43.2%	438,259	17.3%	0.83	0.70	3.89	4,014
Bank of Fayette County	Collierville		48.2	9.50	0	9.23	318,690	2.9%	281,418	2.2%	0.71	0.69	4.47	2,245
F&M Bank	Clarksville		38.8	9.42	0	8.08	820,042	0.4%	669,376	13.9%	0.58	0.70	3.74	4,580
Citizens Bank of Lafayette	Lafayette		25.7	9.41	0	9.45	648,295	38.6%	529,898	0.0%	1.05	1.22	4.45	5,415
First National Bank of Pulaski	Pulaski		20.6	9.39	0	8.95	708,025	3.9%	630,771	0.0%	0.95	0.62	3.60	6,549
First Citizens National Bank	Dyersburg	FIZN	12.4	9.32	0	9.11	1,175,337	-0.2%	969,202	0.9%	1.21	0.58	3.84	14,050

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First Volunteer Bank	Chattanooga		37.7	9.30	0	9.68	862,016	-2.3%	764,183	0.1%	1.05	0.32	4.55	9,253
Triumph Bank	Memphis		16.1	9.30	0	9.06	436,956	9.6%	380,891	12.3%	0.82	0.69	4.02	3,434
Home Banking Company	Selmer		3.5	9.24	0	8.31	86,325	9.8%	78,068	0.0%	0.36	0.50	3.89	296
Legends Bank	Clarksville		12.1	9.24	0	8.71	371,887	2.9%	307,033	15.6%	0.92	0.88	4.45	3,421
Sumner Bank & Trust	Gallatin	SBKT	29.2	9.21	0	5.10	190,362	3.5%	165,682	10.2%	0.32	0.75	2.97	586
Decatur County Bank	Decaturville		5.9	9.17	0	8.30	86,760	-2.2%	72,594	3.7%	1.10	0.67	5.00	975
TNBANK	Oak Ridge		34.0	9.16	0	10.03	171,993	3.1%	141,284	0.0%	0.16	0.66	3.94	275
Mountain Commerce Bank	Erwin		36.6	9.13	0	10.03	324,292	5.7%	280,764	5.2%	2.07	0.59	4.00	6,546
Avenue Bank	Nashville		8.1	9.12	0	8.96	889,577	23.1%	705,805	18.2%	0.50	0.51	3.20	3,981
Greeneville Federal Bank, FSB	Greeneville		56.6	9.12	0	10.10	164,832	-5.0%	131,803	0.0%	0.31	0.52	4.17	518
First Farmers and Merchants Bank	Columbia	FFMH	6.9	9.11	0	8.40	1,088,914	0.3%	957,360	0.0%	0.92	0.30	3.67	10,034
Citizens Tri-County Bank	Dunlap		43.2	9.10	0	8.50	594,167	0.3%	534,053	1.1%	1.28	0.67	4.60	7,719
Citizens Bank	Hartsville		22.4	9.07	0	8.64	163,093	2.3%	144,002	0.0%	0.82	0.76	4.46	1,332
Community Bank	Lexington		20.9	9.04	0	9.55	103,847	-1.8%	90,094	0.0%	0.92	0.71	4.93	958
Lauderdale County Bank	Halls		17.0	9.01	0	8.72	49,609	-1.2%	44,658	0.0%	0.50	0.67	3.73	244
Mountain Valley Bank	Dunlap		73.6	9.00	0	8.90	93,995	-5.4%	85,140	0.0%	-0.02	0.57	4.35	-19
First Peoples Bank of Tennessee	Jefferson City		44.1	8.99	0	7.55	139,209	5.5%	124,169	0.0%	0.16	0.39	4.39	210
Chester County Bank	Henderson		4.1	8.96	0	8.64	68,513	-1.3%	61,975	0.0%	0.82	0.62	4.07	565
CapStar Bank	Nashville		7.4	8.96	0	7.87	1,009,485	-2.2%	879,165	12.6%	0.62	0.71	3.50	6,409
Citizens Bank & Trust Company	Atwood		21.8	8.89	0	7.94	26,087	-2.2%	23,932	0.0%	0.38	0.63	2.93	101
Bank of Tennessee	Kingsport		21.6	8.88	0	8.61	908,779	38.5%	764,441	3.1%	0.83	0.49	3.72	7,602
Progressive Savings Bank	Jamestown		69.2	8.88	0	8.74	262,642	5.9%	237,947	6.4%	0.52	0.80	3.70	1,339
Citizens First Bank	Wartburg		45.3	8.81	0	8.66	149,582	0.6%	134,438	0.0%	0.66	0.96	4.84	991
INSOUTH Bank	Brownsville		43.3	8.78	0	10.06	301,440	2.2%	269,694	0.0%	2.90	0.49	4.06	8,435
FSGBank, National Association	Chattanooga	FSGI	19.9	8.74	0	7.90	977,364	-8.1%	858,693	8.7%	-1.15	0.89	2.51	-11,947
Cornerstone Community Bank	Chattanooga	CSBQ	48.0	8.57	0	8.89	428,701	-2.6%	341,664	0.2%	0.44	0.88	3.91	1,887
Hardin County Bank	Savannah		61.5	8.49	0	7.99	415,731	6.1%	359,037	9.6%	1.00	0.82	4.25	4,029
TriStar Bank	Dickson		3.3	8.43	0	7.82	218,396	-1.8%	187,715	4.4%	0.56	1.00	3.29	1,208
Patriot Bank	Millington		25.1	8.42	0	8.35	262,020	-1.8%	231,740	0.0%	0.90	0.51	3.54	2,465
Farmers & Merchants Bank	Trezevant		13.4	8.27	0	8.41	295,749	6.3%	255,438	6.8%	1.21	0.85	5.92	3,476
Citizens Bank	New Tazewell		40.7	8.21	0	7.65	143,574	-3.1%	130,915	0.0%	0.95	0.32	4.63	1,397
CedarStone Bank	Lebanon		6.9	8.14	0	8.37	170,723	3.7%	143,901	8.1%	0.48	0.85	3.68	812
Citizens Savings Bank and Trust Company	Nashville		56.1	8.10	0	6.85	97,215	9.0%	88,637	45.6%	-0.37	0.61	4.69	-343
Tri-State Bank of Memphis	Memphis		40.7	8.04	0	7.77	138,259	8.0%	123,468	19.0%	-0.25	0.34	3.69	-359
First Bank	Lexington		30.3	7.98	329	7.60	2,256,415	1.1%	1,808,207	0.3%	1.28	0.50	3.82	28,005
Bank of Putnam County	Cookeville		1.0	7.93	269	7.93	382,188	1.0%	347,591	0.0%	1.03	0.53	2.63	3,948
Peoples Bank	Sardis		15.4	7.80	143	6.72	72,221	-1.1%	66,174	0.0%	0.86	0.68	4.57	618
Cumberland County Bank	Crossville		2.2	7.56	1,240	7.56	278,271	-1.7%	252,960	0.0%	0.73	0.44	2.25	2,085
Citizens State Bank	Jasper		11.1	7.46	716	7.33	132,163	2.4%	120,683	2.1%	0.44	0.52	4.53	588
Heritage Bank & Trust	Columbia		68.1	6.95	1,108	6.61	104,764	-2.4%	95,570	6.4%	0.38	0.89	3.81	409

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Brighton Bank	Brighton		37.3	6.12	1,103	6.29	57,408	-8.5%	53,421	0.0%	-0.95	0.79	4.17	-573

Tennessee Companies, Texas Ratios > 75%	City	Top Level Ticker	Texas Ratio 2013Q4	Leverage Ratio (%) 2013Q4	Tier 1		Total Assets (\$000) 2013Q4	1-Year Change in Total Assets	Total Deposits (\$000) 2013Q4	Brokered % 2013Q4	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
					Shortfall (to 8%) 2013Q4	TCE/ TA (%) 2013Q4								
Trust Company Bank	Memphis		198.5	2.03	1,839	2.09	32,060	-2.0%	26,647	0.0%	-5.34	1.00	3.58	-1,805
American Patriot Bank	Greeneville		607.1	2.25	4,337	2.21	74,904	-10.0%	72,668	0.0%	-0.33	0.62	4.15	-257
Sevier County Bank	Sevierville		168.3	4.28	11,183	7.71	305,798	-0.1%	280,419	0.0%	-0.47	0.72	3.44	-1,436
Civis Bank	Rogersville		142.6	5.41	3,034	4.99	115,829	-9.7%	106,843	0.0%	0.27	0.45	4.24	332
Bank of Bartlett	Bartlett		102.4	5.67	7,971	6.23	353,838	-4.5%	308,510	0.0%	0.22	0.32	2.89	793
Peoples State Bank of Commerce	Nolensville		93.1	5.67	3,375	5.48	145,213	0.2%	136,822	0.0%	-0.62	0.70	3.93	-912
National Bank of Tennessee	Newport		101.4	5.89	3,255	4.57	151,304	-9.3%	143,566	0.0%	-2.59	0.31	3.25	-4,120
Heritage Community Bank	Greeneville		83.0	5.93	2,057	5.84	97,818	-5.7%	87,155	0.0%	-0.57	0.67	3.98	-571
Central Bank	Savannah		105.3	6.08	2,342	6.29	116,680	-20.2%	107,687	0.0%	0.29	0.62	4.47	380
Community First Bank & Trust	Columbia		107.4	8.41	0	7.79	446,929	-12.2%	408,429	0.0%	0.52	0.78	3.28	2,443
Peoples Bank	Clifton		86.1	8.63	0	8.55	135,826	3.6%	117,311	6.3%	0.17	1.09	4.05	225
People's Bank and Trust Company of Pickett County	Byrdstown		94.6	8.90	0	8.71	111,018	-6.3%	101,006	0.0%	0.50	0.84	4.85	566
Peoples Bank of East Tennessee	Madisonville		87.6	9.09	0	8.41	219,721	0.0%	199,181	0.0%	0.36	0.71	4.89	773
First Alliance Bank	Cordova	FABR	80.2	9.16	0	10.33	116,770	-4.9%	98,275	0.0%	0.05	0.85	4.28	59
Homeland Community Bank	McMinnville		83.1	9.40	0	8.66	135,137	0.2%	122,333	0.0%	0.48	0.94	3.03	661
Tennessee State Bank	Pigeon Forge		96.6	10.24	0	10.05	657,532	-12.0%	560,205	8.0%	0.24	0.65	3.52	1,640
Bank of Lincoln County	Fayetteville		99.1	12.39	0	12.76	126,331	-1.6%	109,936	0.0%	0.59	0.81	4.81	765



<b>Virginia Companies, Texas Ratios &lt; 75%</b>		Top Level Ticker	Texas Ratio 2013Q4	Leverage Ratio (%) 2013Q4	Tier 1 Shortfall (to 8%) 2013Q4	TCE/ TA (%) 2013Q4	Total Assets (\$000) 2013Q4	1-Year Change in Total Assets	Total Deposits (\$000) 2013Q4	Brokered % 2013Q4	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Grundy National Bank	Grundy		15.0	20.71	0	18.20	320,402	-8.2%	261,614	0.0%	1.12	0.39	4.35	3,701
Old Dominion National Bank	North Garden		15.1	19.60	0	17.97	49,681	11.7%	40,029	0.0%	-1.69	0.92	3.26	-757
Franklin Federal Savings Bank	Glen Allen	FRNK	25.2	18.85	0	19.03	1,044,765	3.2%	668,581	0.2%	0.57	1.75	2.68	5,710
Farmers & Merchants Bank of Craig County	New Castle		3.2	17.91	0	18.09	54,329	0.4%	44,434	0.0%	0.75	0.76	4.03	410
Community Capital Bank of Virginia	Christiansburg		9.9	15.86	0	14.03	72,754	33.4%	58,082	15.4%	0.40	1.51	3.23	250
Powell Valley National Bank	Jonesville		9.1	15.36	0	15.98	245,656	-2.2%	202,227	0.0%	0.98	0.47	4.27	2,416
Bank of Southside Virginia	Carson	BSSC	5.9	14.44	0	14.18	542,505	-1.5%	457,942	0.2%	1.56	0.44	4.09	8,532
Virginia Bank and Trust Company	Danville	VABB	10.4	14.39	0	13.67	171,495	0.7%	146,725	0.0%	0.60	0.30	4.27	1,029
Sonabank	McLean	SONA	20.9	14.12	0	13.57	715,907	-0.8%	541,114	7.4%	0.90	0.78	4.81	6,370
John Marshall Bank	Reston	JMSB	1.7	14.12	0	13.68	662,540	17.6%	514,926	17.5%	1.18	0.73	4.45	7,089
National Bank of Blacksburg	Blacksburg	NKSH	12.3	13.83	0	12.30	1,107,992	0.6%	960,219	0.0%	1.66	0.63	4.19	18,192
Lee Bank and Trust Company	Pennington Gap		50.7	13.64	0	13.09	161,902	-4.2%	139,843	0.0%	0.59	0.67	4.46	960
Franklin Community Bank, National Association	Rocky Mount	MREE	18.8	12.98	0	13.58	168,361	-7.7%	143,398	2.8%	0.09	0.70	3.68	153
Farmers and Miners Bank	Pennington Gap		18.4	12.95	0	12.76	132,427	0.8%	115,097	0.0%	0.81	0.38	4.77	1,081
New Horizon Bank, National Association	Powhatan		0.0	12.91	0	13.39	51,997	15.0%	44,841	3.4%	2.18	1.01	4.54	1,036
Bank of Charlotte County	Phenix		15.4	12.88	0	13.22	123,917	2.9%	102,403	1.5%	1.06	1.10	4.81	1,293
First Virginia Community Bank	Fairfax	FRCV	7.2	12.57	0	12.01	506,717	19.9%	430,039	12.1%	0.50	0.74	3.61	2,228
Farmers Bank of Appomattox	Appomattox	FBPA	7.6	12.43	0	12.13	201,344	0.7%	174,034	0.0%	0.99	0.70	4.07	2,018
Bank of Fincastle	Fincastle		55.0	12.42	0	12.19	210,828	7.7%	184,293	0.0%	0.36	0.59	3.69	722
Citizens Community Bank	South Hill	CZYB	18.1	12.32	0	10.55	159,712	-1.7%	132,883	0.0%	-0.27	1.05	3.78	-429
Martinsville First Savings Bank	Martinsville		55.5	12.18	0	12.21	45,575	-1.7%	39,960	0.0%	0.40	1.34	2.85	183
Citizens Bank and Trust Company	Blackstone	CZBT	25.4	12.09	0	11.85	331,251	-1.1%	283,353	0.0%	1.10	0.69	3.95	3,694
Bank of Clarke County	Berryville	EFSI	15.2	11.89	0	11.96	582,472	-1.1%	488,006	2.5%	1.29	0.44	4.32	7,423
Bank @LANTEC	Virginia Beach		12.7	11.83	0	12.81	95,537	-6.4%	77,829	0.0%	0.17	0.63	3.27	173
Virginia Heritage Bank	Vienna	VGBK	2.8	11.72	0	9.04	894,841	14.5%	711,400	16.7%	1.10	0.71	3.60	9,000
Cardinal Bank	McLean	CFNL	1.3	11.69	0	11.28	2,882,309	-4.9%	2,067,520	14.7%	1.03	0.86	3.59	28,431
Citizens National Bank	Windsor		26.4	11.45	0	11.42	54,225	-1.5%	47,917	1.0%	-0.59	1.28	4.15	-334
American National Bank and Trust Company	Danville	AMNB	5.9	11.43	0	11.69	1,305,540	1.8%	1,060,547	3.0%	1.26	0.53	4.18	16,371
StellarOne Bank	Christiansburg	UBSH	12.6	11.43	0	11.47	3,061,932	1.5%	2,473,143	0.4%	0.97	0.51	3.78	29,241
First Bank and Trust Company	Lebanon		14.4	11.25	0	11.05	1,337,033	4.8%	1,137,977	11.1%	1.38	0.56	3.97	17,721
United Bank	Vienna	UBSI	15.9	11.18	0	10.13	3,659,845	1.5%	2,502,873	4.0%	0.74	0.45	3.67	26,164
First and Citizens Bank	Monterey		18.4	11.10	0	10.88	124,932	6.5%	111,091	0.0%	0.59	0.82	3.57	710
Heritage Bank	Norfolk	HBKS	2.5	11.09	0	11.33	305,533	-8.7%	264,584	0.0%	0.82	0.31	3.32	2,615
Virginia Commonwealth Bank	Petersburg		37.0	11.08	0	10.50	245,853	-10.4%	219,344	0.0%	0.32	0.61	3.13	842
Burke & Herbert Bank & Trust Company	Alexandria	BHRB	9.8	10.97	0	11.15	2,558,967	-2.3%	2,157,815	2.0%	1.34	0.42	3.96	34,570
Blue Grass Valley Bank	Blue Grass		38.2	10.95	0	10.50	39,742	4.5%	33,441	0.0%	0.53	0.90	4.37	198
Pioneer Bank	Stanley	PNBI	40.4	10.89	0	10.92	168,945	-0.3%	134,811	5.4%	1.24	0.45	5.62	2,105
Benchmark Community Bank	Kenbridge	BMBN	13.3	10.87	0	10.94	463,839	5.8%	410,210	1.5%	1.38	0.80	4.70	6,251
Monarch Bank	Chesapeake	MNRK	2.2	10.84	0	10.52	1,015,892	-16.4%	893,072	12.4%	1.13	0.46	4.25	11,640
Bank of Marion	Marion		19.1	10.78	0	10.61	352,362	1.8%	295,722	0.1%	0.77	0.56	3.52	2,682



Virginia Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio 2013Q4	Leverage Ratio (%) 2013Q4	Tier 1 Shortfall (to 8%) 2013Q4	TCE/ TA (%) 2013Q4	Total Assets (\$000) 2013Q4	1-Year Change in Total Assets	Total Deposits (\$000) 2013Q4	Brokered % 2013Q4	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Chesapeake Bank	Kilmarnock	CPKF	26.6	10.71	0	10.97	657,809	-0.8%	571,479	9.5%	1.11	0.67	4.93	7,109
First Bank	Strasburg	FXNC	22.6	10.71	0	10.91	522,504	-1.9%	456,121	1.1%	1.93	0.52	3.77	10,286
Colonial Virginia Bank	Gloucester	CNVB	35.0	10.55	0	10.56	114,921	-2.5%	99,474	9.8%	0.47	0.55	4.36	544
Community Bankers' Bank	Midlothian		18.9	10.50	0	10.37	143,538	-8.4%	126,467	11.9%	0.45	0.32	2.88	704
Frontier Community Bank	Waynesboro		7.4	10.38	0	10.38	91,851	10.0%	80,721	1.2%	0.49	1.35	3.11	427
Xenith Bank	Richmond	XBKS	7.8	10.37	0	9.53	678,566	20.6%	569,198	12.5%	0.37	0.69	3.90	2,230
Farmers Bank	Windsor	FBVA	33.7	10.37	0	10.45	412,436	5.0%	344,644	5.8%	0.85	0.89	3.56	3,381
TowneBank	Portsmouth	TOWN	19.5	10.29	0	8.34	4,672,997	6.1%	3,584,467	5.1%	0.93	0.68	3.63	41,762
Bank of McKenney	McKenney	BOMK	17.8	10.27	0	10.34	213,367	0.7%	187,969	0.0%	0.78	0.66	4.80	1,698
Capital One Bank (USA), National Association	Glen Allen	COF	16.9	10.26	0	8.66	81,905,574	1.6%	36,804,073	13.8%	3.48	1.06	12.24	2,760,931
Virginia National Bank	Charlottesville	VABK	8.1	10.20	0	9.68	512,949	1.1%	438,895	5.7%	1.44	0.23	3.22	7,084
Access National Bank	Reston	ANCX	2.8	10.20	0	10.03	846,686	-1.9%	578,822	13.3%	1.63	0.48	3.88	13,903
Union First Market Bank	Richmond	UBSH	20.6	10.19	0	9.94	4,155,026	1.7%	3,246,942	1.0%	0.95	0.51	4.30	38,518
Highlands Community Bank	Covington		10.9	10.15	0	10.24	125,380	2.8%	112,030	0.0%	1.13	1.22	3.97	1,419
Freedom Bank of Virginia	Fairfax	FDVA	9.9	10.09	0	9.51	274,202	15.0%	247,160	12.3%	0.54	0.87	3.78	1,372
Shore Bank	Onley	HMPR	22.3	10.01	0	10.03	327,813	4.8%	262,876	2.3%	0.36	0.60	3.94	1,157
Valley Bank	Roanoke	VYFC	31.6	9.90	0	9.16	824,497	7.9%	677,181	7.9%	0.93	0.53	3.80	7,385
HomeTown Bank	Roanoke	HMTA	31.1	9.87	0	9.49	402,438	8.7%	341,122	10.8%	0.73	0.64	3.95	2,825
Virginia Company Bank	Newport News	VGNA	11.9	9.85	0	5.96	131,127	-6.7%	107,916	15.7%	-0.23	0.62	3.90	-309
Old Point National Bank of Phoebus	Hampton	OPOF	28.3	9.74	0	8.69	859,578	-4.9%	726,021	1.1%	0.33	0.59	3.24	2,921
CornerStone Bank, National Association	Lexington		22.2	9.69	0	9.64	103,583	16.7%	93,081	0.0%	0.74	0.94	4.00	715
First Capital Bank	Glen Allen	FCVA	13.1	9.66	0	9.62	547,398	0.9%	459,624	5.1%	0.83	1.04	3.67	4,410
Oak View National Bank	Warrenton	OAKV	0.1	9.64	0	10.30	153,673	9.8%	124,334	0.0%	1.30	0.88	3.57	1,856
Bank of Hampton Roads	Virginia Beach	HMPR	45.4	9.63	0	10.24	1,630,476	-6.5%	1,285,938	3.5%	0.50	0.65	3.49	8,460
MainStreet Bank	Fairfax	MNSB	15.4	9.54	0	9.12	277,314	2.1%	250,362	8.0%	0.38	0.82	4.04	1,013
Essex Bank	Tappahannock	ESXB	18.9	9.50	0	9.45	1,087,821	-5.6%	892,664	11.8%	0.57	0.69	4.36	6,372
First Sentinel Bank	Richlands		27.0	9.50	0	9.66	166,386	0.1%	149,094	0.0%	1.14	0.88	5.28	1,933
WashingtonFirst Bank	Reston	WFBI	20.5	9.47	0	8.89	1,126,608	-1.7%	959,684	6.9%	0.77	0.57	3.95	8,129
Farmers & Merchants Bank	Timberville	FMBM	28.1	9.41	0	9.32	552,401	-7.2%	464,227	3.8%	0.82	0.93	4.03	4,601
Citizens and Farmers Bank	West Point	CFFI	7.8	9.40	0	9.30	966,795	-0.2%	700,913	0.3%	1.61	0.91	7.77	15,767
River Community Bank, N.A.	Martinsville		15.7	9.36	0	9.06	97,911	-1.3%	83,488	7.4%	0.53	0.90	5.55	534
First National Bank	Altavista	PPBN	19.0	9.25	0	9.13	358,190	2.9%	322,135	0.0%	0.90	0.98	3.47	3,207
Business Bank	Vienna	CFNL	3.1	9.25	0	9.15	333,547	1.6%	301,423	0.0%	0.30	0.61	3.73	967
Chain Bridge Bank, National Association	McLean		0.0	9.24	0	9.08	321,357	9.9%	290,000	0.2%	0.71	0.27	3.47	2,180
Bank of Lancaster	Kilmarnock	BAYK	21.2	9.23	0	8.72	329,261	-2.4%	272,679	0.0%	0.41	0.95	3.64	1,355
Bank of Botetourt	Buchanan	BORT	27.1	9.16	0	9.20	307,085	4.0%	277,087	0.0%	0.66	1.02	3.82	1,978
Bank of the James	Lynchburg	BOTJ	12.0	9.11	0	8.56	434,615	-1.5%	390,178	0.0%	0.83	0.47	4.19	3,557
Select Bank	Forest		17.1	9.09	0	10.02	117,123	5.4%	105,175	0.0%	0.44	1.36	3.93	503
Middleburg Bank	Middleburg	MBRG	23.7	9.08	0	8.84	1,222,639	-0.6%	984,808	6.2%	0.59	0.58	3.46	7,099
Capital One, National Association	McLean	COF	13.3	9.00	0	8.54	238,482,903	-5.0%	188,346,286	0.5%	0.68	0.55	4.36	1,622,467

<b>Virginia Companies, Texas Ratios &lt; 75%</b>		Top Level Ticker	Texas Ratio 2013Q4	Leverage Ratio (%) 2013Q4	Tier 1 Shortfall (to 8%) 2013Q4	TCE/ TA (%) 2013Q4	Total Assets (\$000) 2013Q4	1-Year Change in Total Assets	Total Deposits (\$000) 2013Q4	Brokered % 2013Q4	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Peoples Bank	Rose Hill		34.8	8.98	0	8.45	97,520	5.5%	86,132	0.6%	1.11	0.43	4.45	1,010
Fauquier Bank	Warrenton	FBSS	21.5	8.89	0	8.64	613,669	2.4%	540,747	2.9%	0.80	0.53	3.68	4,748
Virginia Community Bank	Louisa	VCBS	58.2	8.79	0	9.11	205,551	-8.6%	185,884	0.0%	0.50	0.55	4.17	1,069
Virginia Partners Bank	Fredericksburg		5.3	8.68	0	8.59	236,248	12.9%	213,855	7.4%	0.32	1.05	3.49	700
First Community Bank	Bluefield	FCBC	20.0	8.63	0	8.19	2,575,113	-4.8%	1,958,550	3.1%	0.88	0.75	4.13	23,180
Blue Ridge Bank	Luray	BRBS	0.8	8.57	0	8.38	214,004	3.3%	168,598	12.1%	0.86	0.81	3.44	1,833
Grayson National Bank	Independence	GSON	66.9	8.49	0	8.40	331,128	-1.4%	282,394	0.0%	0.04	1.00	3.35	127
EVB	Tappahannock	EVBS	26.4	8.43	0	8.98	1,026,959	-4.5%	870,220	2.4%	-0.20	0.81	3.51	-2,165
Peoples Community Bank	Montross	PBVA	32.6	8.37	0	8.27	151,404	2.4%	133,311	3.2%	0.49	0.69	3.79	747
Miners Exchange Bank	Coeburn		22.1	7.83	216	7.78	117,959	-14.8%	107,947	0.0%	0.48	0.35	4.29	658
TruPoint Bank	Grundy		19.5	7.52	2,016	8.13	440,765	-2.9%	381,938	0.0%	0.62	0.40	3.51	2,692
New Peoples Bank, Inc.	Honaker	NWPP	74.2	7.49	3,485	7.88	684,554	-4.9%	623,908	1.7%	0.31	0.66	4.10	2,138
Bank of Floyd	Floyd	CDBK	28.1	7.24	2,053	5.78	267,252	-4.0%	242,237	0.0%	-2.40	0.91	2.88	-6,539
Carter Bank & Trust	Martinsville	CARE	35.0	6.62	64,289	6.65	4,661,811	4.9%	4,269,653	0.0%	0.56	1.25	2.30	26,076
Central Virginia Bank	Powhatan	CFFI	16.3	6.18	6,066	7.43	346,679	-10.3%	308,551	0.0%	0.19	0.07	1.10	651
Bank of Virginia	Midlothian	BVA	50.6	6.09	4,432	5.83	235,954	31.1%	211,025	0.2%	0.58	0.84	3.68	1,347
Highlands Union Bank	Abingdon	HBKA	61.2	5.98	11,829	6.76	598,771	1.1%	489,222	0.0%	0.38	0.96	3.47	2,241

<b>Virginia Companies, Texas Ratios &gt; 75%</b>		Top Level Ticker	Texas Ratio 2013Q4	Leverage Ratio (%) 2013Q4	Tier 1 Shortfall (to 8%) 2013Q4	TCE/ TA (%) 2013Q4	Total Assets (\$000) 2013Q4	1-Year Change in Total Assets	Total Deposits (\$000) 2013Q4	Brokered % 2013Q4	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
First State Bank	Danville		365.3	3.99	1,569	3.87	39,274	1.2%	37,639	0.0%	-0.02	0.77	5.13	-9
Village Bank	Midlothian	VBFC	183.9	6.92	4,851	6.18	442,004	-12.7%	391,089	2.2%	-0.76	0.95	3.74	-3,626

# Excluded Companies

## Alabama tables exclude:

Compass Bank

## Florida tables exclude:

Banco Do Brasil Americas  
Canandaigua National Trust Company of Florida  
City National Bank of Florida  
Desjardins Bank, National Association  
Espirito Santo Bank  
MEMBERS Trust Company  
Mercantil Commercebank Trust Company, National Association  
Mercantil Commercebank, National Association  
Natbank, National Association  
Pacific National Bank  
Raymond James Trust, National Association  
Sabadell United Bank, N.A.  
TotalBank

## Georgia tables exclude:

Atlantic Trust Company, National Association  
Invesco National Trust Company  
RBC Bank (Georgia), National Association  
Synovus Trust Company, National Association

## Kentucky tables exclude:

Unified Trust Company, National Association

## Maryland tables exclude:

Legg Mason Investment Counsel & Trust Company, National Associat

## North Carolina tables exclude:

Cedar Hill National Bank  
Mount Gilead Savings and Loan Association

## Tennessee tables exclude:

Independence Trust Company

## Virginia tables exclude:

E\*TRADE Bank  
E\*TRADE Savings Bank  
HSBC Bank USA, National Association  
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

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