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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 2014Q1	Leverage Ratio (%) 2014Q1	Tier 1 Shortfall (to 8%) 2014Q1	TCE/ TA (%) 2014Q1	Total Assets (\$000) 2014Q1	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q1	Brokered % 2014Q1	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
First Progressive Bank	Brewton		5.2	25.12	0	25.25	31,571	1.0%	23,566	0.0%	0.33	0.24	3.20	103
Citizens Bank of Winfield	Winfield		3.1	21.07	0	20.55	204,896	3.7%	140,078	0.0%	1.94	1.10	4.85	3,821
Farmers & Merchants Bank	Waterloo		0.1	20.70	0	19.96	71,045	-0.3%	56,596	0.0%	1.60	0.89	4.11	1,121
AloStar Bank of Commerce	Birmingham		13.5	19.89	0	19.16	888,003	18.8%	627,340	0.0%	0.19	0.97	4.83	1,466
BankSouth	Dothan		1.7	19.19	0	19.32	175,571	-2.4%	141,309	1.8%	1.51	0.62	3.98	2,675
Citizens Bank of Fayette	Fayette		27.9	17.60	0	17.24	196,074	0.2%	159,842	0.0%	0.32	0.57	2.60	622
Bank of Brewton	Brewton		21.0	17.13	0	17.07	54,797	-10.8%	45,410	0.0%	0.07	0.10	3.69	42
Oakworth Capital Bank	Birmingham		0.0	16.97	0	16.58	266,464	10.0%	220,452	0.0%	1.15	0.19	3.79	2,922
First Bank of Boaz	Boaz		0.1	16.77	0	16.70	183,957	-1.7%	132,589	0.0%	1.66	1.05	3.51	3,046
Samson Banking Company, Inc.	Samson		6.6	16.57	0	16.92	53,204	-8.0%	44,130	0.0%	1.09	0.29	3.23	621
Southern States Bank	Anniston		14.9	16.38	0	15.61	271,282	-11.8%	220,182	0.0%	1.09	0.55	5.33	2,904
Horizon Bank	Fyffe		8.1	16.25	0	16.08	91,159	-3.5%	73,712	0.0%	0.84	0.41	4.23	777
First State Bank of DeKalb County	Fort Payne		16.7	16.24	0	15.92	90,359	6.0%	75,760	0.0%	0.43	0.54	3.78	372
Vantage Bank of Alabama	Albertville		14.1	15.94	0	16.03	81,772	4.9%	68,562	0.0%	0.77	0.59	4.48	610
Cullman Savings Bank (MHC)	Cullman	CULL	9.6	15.83	0	15.71	226,723	5.0%	147,165	0.0%	0.88	1.17	4.34	1,972
First State Bank of the South, Inc.	Sulligent		0.9	15.14	0	15.42	95,353	-0.7%	78,420	0.0%	1.00	0.63	4.13	955
Phenix-Girard Bank	Phenix City		34.1	15.12	0	12.29	173,762	4.5%	135,353	7.9%	1.27	0.51	3.23	2,131
Bank of Walker County	Jasper		9.6	14.76	0	14.40	70,562	-14.1%	60,303	0.0%	0.57	0.54	3.87	418
Brantley Bank and Trust Company	Brantley		11.7	14.75	0	14.99	64,916	-1.3%	55,090	0.0%	1.41	0.47	4.87	924
Southern Bank Company	Gadsden	SRNN	4.6	14.55	0	14.63	95,903	-4.2%	73,126	0.0%	-0.36	0.96	2.38	-352
Peoples Southern Bank	Clanton		6.0	14.37	0	14.08	153,701	2.0%	131,890	0.0%	0.99	0.24	3.21	1,485
Traders & Farmers Bank	Haleyville		18.2	14.26	0	11.62	358,409	-1.2%	287,850	0.0%	0.61	1.11	3.94	2,191
First National Bank	Hamilton		2.0	14.20	0	14.33	279,817	-1.9%	231,326	0.0%	1.55	0.42	4.17	4,325
Town-Country National Bank	Camden		3.8	14.10	0	13.74	103,924	3.9%	88,768	0.0%	1.63	0.75	4.78	1,647
Valley State Bank	Russellville		1.0	14.02	0	14.02	126,738	1.4%	108,723	0.0%	0.48	0.75	2.43	608
Small Town Bank	Wedowee		10.7	14.01	0	13.92	217,710	-6.0%	177,108	0.0%	1.27	1.16	4.44	2,838
Peoples Exchange Bank of Monroe County	Monroeville		8.6	13.95	0	12.75	63,626	-0.2%	55,411	0.0%	0.06	0.44	4.77	36
Community Neighbor Bank	Camden		16.6	13.93	0	13.71	110,168	0.4%	92,321	0.0%	0.83	0.47	4.23	902
Bank of Vernon	Vernon		60.2	13.87	0	14.50	143,590	-4.4%	120,673	2.4%	0.31	0.82	4.22	460
Farmers and Merchants Bank	LaFayette		9.9	13.80	0	13.61	125,523	3.0%	102,420	0.0%	1.10	0.46	4.44	1,343
First Bank of Linden	Linden		0.0	13.65	0	13.74	81,408	1.2%	70,018	0.0%	1.02	0.61	4.69	820
Liberty Bank	Geraldine		10.2	13.55	0	13.28	108,459	1.8%	93,733	0.0%	1.02	0.48	5.03	1,086
Escambia County Bank	Flomaton		11.7	13.30	0	12.06	82,852	-1.1%	72,488	0.0%	0.84	0.39	3.03	696
First National Bank of Talladega	Talladega		26.3	13.17	0	13.22	393,550	-3.6%	308,244	0.0%	1.10	0.91	3.48	4,357
First Partners Bank	Birmingham		1.2	12.91	0	10.64	186,138	11.8%	152,297	5.0%	1.02	0.62	4.65	1,827
Bank of Pine Hill	Pine Hill		8.8	12.89	0	11.65	25,473	3.1%	22,496	0.0%	0.29	0.90	2.53	72
Farmers & Merchants Bank	Piedmont		7.4	12.85	0	12.78	191,604	-2.2%	158,365	0.4%	0.70	0.61	4.21	1,343
Central State Bank	Calera		4.7	12.55	0	11.92	192,393	9.5%	166,870	0.2%	1.20	0.50	4.56	2,191
State Bank & Trust	Winfield		16.3	12.53	0	11.75	208,075	0.5%	182,269	0.0%	1.22	1.44	3.71	2,476

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Reliance Bank			Athens	10.8	12.52	0	12.78	142,963	-0.4%	110,140	0.0%	0.60	0.81	3.32	847
EvaBank			Cullman	51.0	12.30	0	12.17	333,752	-1.0%	274,885	6.4%	2.42	1.09	7.04	7,881
Metro Bank			Pell City	15.0	12.16	0	12.13	650,879	-1.6%	569,574	0.0%	1.17	0.75	4.65	7,625
First National Bank of Hartford			Hartford	12.2	12.10	0	11.55	123,475	-4.8%	103,980	0.0%	0.25	0.55	3.87	318
HNB First Bank			Headland	20.3	12.01	0	11.90	102,653	-2.5%	88,487	0.0%	0.09	0.81	3.41	96
First National Bank of Dozier			Dozier	5.9	11.91	0	11.42	40,564	7.6%	32,217	0.0%	0.65	0.57	3.07	250
Peoples Bank of Red Level			Red Level	4.7	11.91	0	11.96	15,334	-1.9%	13,476	0.0%	1.18	0.21	5.41	181
First Federal Bank, A FSB			Tuscaloosa	27.3	11.84	0	11.93	129,601	-13.0%	103,744	4.1%	-0.39	0.93	3.79	-526
First Community Bank of Cullman		SCBS	Cullman	7.0	11.80	0	11.32	69,994	6.1%	59,703	0.0%	0.60	0.34	3.80	385
FNB Bank			Scottsboro	18.4	11.79	0	11.36	361,683	-1.9%	319,995	0.0%	0.65	0.68	4.27	2,348
First Cahawba Bank			Selma	9.7	11.75	0	11.54	95,956	9.0%	81,209	0.0%	0.94	0.41	3.90	869
Exchange Bank of Alabama			Altoona	12.5	11.74	0	11.17	252,171	4.5%	220,938	0.0%	1.15	0.52	3.99	2,845
Citizens State Bank			Vernon	47.0	11.67	0	11.13	83,899	-3.0%	63,946	18.4%	1.05	1.63	3.40	900
First National Bank and Trust			Atmore	10.5	11.67	0	10.35	133,099	-7.7%	119,052	2.5%	0.44	0.36	4.04	607
Citizens Bank			Greensboro	5.4	11.67	0	11.55	100,471	2.7%	84,218	0.0%	1.10	0.87	3.74	1,074
First National Bank of Brundidge			Brundidge	11.7	11.61	0	11.94	98,513	-1.0%	82,474	0.0%	0.70	0.82	3.75	691
West Alabama Bank & Trust			Reform	11.5	11.45	0	10.32	548,331	-4.0%	446,653	1.0%	1.01	0.96	3.58	5,453
National Bank of Commerce			Birmingham	4.2	11.44	0	11.85	750,468	15.9%	637,039	0.0%	0.65	0.42	3.31	4,484
HomeTown Bank of Alabama			Oneonta	16.5	11.42	0	10.73	304,313	0.1%	259,876	0.0%	1.59	1.02	4.39	4,830
Cadence Bank, N.A.			Birmingham	11.3	11.36	0	11.84	6,679,672	15.6%	5,532,223	6.6%	1.71	0.33	4.85	105,008
Pinnacle Bank		PCLB	Jasper	3.9	11.17	0	11.19	224,829	7.2%	197,583	8.1%	0.91	0.27	3.77	2,004
Bank Independent			Sheffield	12.7	11.10	0	10.26	1,115,392	2.5%	947,506	0.0%	1.03	0.32	5.99	11,156
City Bank of Hartford			Hartford	24.2	11.08	0	10.91	55,083	-2.2%	48,976	0.0%	0.99	0.47	3.85	535
Friend Bank			Slocomb	15.7	11.02	0	10.87	70,234	-3.5%	62,478	0.0%	0.69	0.43	4.26	490
Generations Bank			Centre	9.1	11.02	0	10.68	75,000	10.0%	66,798	0.0%	0.52	0.39	3.88	373
First United Security Bank		USBI	Thomasville	26.2	10.99	0	12.49	575,716	2.0%	490,244	2.4%	0.74	0.57	5.90	4,194
First National Bank of Central Alabama			Tuscaloosa	19.0	10.95	0	10.73	233,048	-1.3%	201,530	0.6%	0.27	0.58	3.29	599
Security Federal Savings Bank			Jasper	0.8	10.91	0	11.14	38,798	3.0%	28,331	0.0%	0.41	0.65	3.90	152
First Citizens Bank			Luverne	14.8	10.76	0	10.56	225,693	-2.6%	188,339	0.0%	1.17	0.54	3.97	2,614
Citizens Bank			Enterprise	10.7	10.76	0	11.52	98,873	4.4%	87,226	0.0%	2.16	0.39	3.18	2,071
Regions Bank		RF	Birmingham	22.9	10.68	0	10.27	117,078,660	-1.6%	95,031,143	4.3%	1.09	0.26	3.32	1,269,670
Keystone Bank			Auburn	11.5	10.59	0	10.36	240,061	3.0%	207,450	2.4%	1.10	0.78	4.03	2,586
First Metro Bank			Muscle Shoals	1.7	10.59	0	9.53	532,551	4.5%	478,985	0.0%	1.49	0.51	3.88	7,576
Citizens' Bank, Inc.			Robertsdale	24.2	10.54	0	10.89	98,892	-15.8%	87,597	2.5%	0.15	0.46	3.88	161
Citizens Bank of Valley Head			Valley Head	45.2	10.51	0	10.44	26,664	0.5%	23,824	0.0%	0.00	0.46	5.40	1
Robertson Banking Company			Demopolis	1.7	10.50	0	10.31	261,475	2.4%	226,666	1.8%	1.46	0.71	3.96	3,712
MidSouth Bank			Dothan	9.7	10.49	0	10.59	382,655	1.4%	341,116	0.0%	0.12	0.54	2.69	458
Cheaha Bank			Oxford	8.5	10.47	0	10.20	184,632	1.1%	157,873	0.0%	1.49	0.62	5.00	2,734
First Bank			Wadley	11.4	10.38	0	11.17	73,583	4.9%	65,130	1.6%	1.25	0.50	3.94	873

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First Community Bank			Chatom	22.0	10.37	0	9.46	321,220	-0.6%	273,767	0.0%	0.79	0.53	4.37	2,489
CCB Community Bank			Andalusia	15.4	10.35	0	10.31	428,555	2.1%	349,827	2.4%	2.01	0.54	5.09	8,368
Bank of York			York	0.9	10.35	0	10.46	93,263	5.5%	75,167	0.0%	0.70	0.73	2.92	617
Trinity Bank			Dothan	25.1	10.29	0	10.19	89,672	18.6%	79,863	0.0%	0.91	0.66	4.47	761
Progress Bank and Trust			Huntsville	14.5	10.29	0	9.81	546,390	12.2%	466,513	6.4%	0.54	0.70	3.36	2,817
Capstone Bank			Tuscaloosa	20.1	10.22	0	10.22	411,187	6.4%	353,720	7.2%	0.91	0.53	4.47	3,649
FirstState Bank			Lineville	12.3	10.17	0	9.50	207,571	2.0%	161,010	0.2%	1.39	1.27	4.43	2,848
Marion Bank and Trust Company			Marion	22.1	10.16	0	10.36	257,197	-2.0%	216,472	0.0%	1.18	1.55	3.57	3,062
Merchants Bank			Jackson	34.7	10.14	0	9.51	206,484	-1.6%	186,095	0.0%	0.63	0.65	3.94	1,304
PrimeSouth Bank			Tallasse	24.9	10.13	0	10.00	187,431	9.4%	162,429	5.1%	0.71	0.94	4.10	1,265
Bank of Wedowee			Wedowee	32.2	10.12	0	11.37	112,959	-4.8%	99,605	0.0%	0.14	0.72	2.95	157
Citizens Bank & Trust		CBTH	Guntersville	25.9	10.07	0	10.00	320,211	2.9%	277,127	0.0%	0.74	0.65	4.51	2,328
NobleBank & Trust			Anniston	14.1	10.04	0	9.71	178,247	0.7%	155,674	0.1%	0.69	0.34	3.73	1,184
AmeriFirst Bank			Union Springs	26.8	9.89	0	9.90	144,928	-4.1%	128,971	0.0%	-1.17	0.87	3.53	-1,732
AuburnBank		AUBN	Auburn	10.2	9.87	0	9.55	774,235	0.2%	689,443	2.4%	0.90	0.85	3.23	6,789
CB&S Bank			Russellville	37.3	9.86	0	8.76	1,496,306	19.6%	1,235,973	0.0%	1.42	0.70	3.61	19,752
Sweet Water State Bank			Sweet Water	6.2	9.83	0	9.51	95,256	3.9%	84,877	0.0%	1.22	0.47	6.10	1,108
PeoplesTrust Bank			Hamilton	17.3	9.82	0	9.51	83,555	-3.8%	74,666	3.5%	0.39	0.56	3.48	329
First Jackson Bank			Stevenson	30.3	9.81	0	8.92	219,456	-0.3%	190,688	2.5%	0.88	1.51	3.82	1,939
Troy Bank & Trust Company			Troy	37.0	9.80	0	10.00	837,239	0.4%	699,908	0.0%	0.76	1.14	3.49	6,409
First Southern State Bank			Stevenson	2.8	9.79	0	9.32	355,886	0.3%	318,752	0.0%	1.13	0.81	3.63	3,989
SouthFirst Bank		SZBI	Sylacauga	46.0	9.73	0	6.87	97,855	-5.7%	85,280	0.0%	0.67	0.63	4.09	671
Southern Independent Bank			Opp	17.6	9.71	0	9.16	199,964	8.3%	177,699	0.0%	0.79	0.74	3.27	1,511
Bank of Evergreen			Evergreen	21.5	9.69	0	9.67	53,820	6.4%	48,489	6.4%	1.08	0.63	4.52	571
Premier Bank of the South			Cullman	14.0	9.61	0	9.32	144,221	-3.2%	129,670	0.0%	1.00	0.35	4.63	1,434
Merchants & Farmers Bank of Greene County			Eutaw	12.3	9.57	0	10.18	64,795	10.4%	56,068	0.0%	0.95	0.54	4.11	568
Community Spirit Bank			Red Bay	38.7	9.54	0	9.36	141,232	2.1%	122,565	0.0%	0.90	0.74	4.58	1,249
Peoples Independent Bank			Boaz	29.3	9.50	0	10.32	186,143	2.4%	166,527	0.0%	1.11	0.71	4.30	2,023
River Bank & Trust			Prattville	10.4	9.43	0	9.05	435,463	8.0%	375,280	0.0%	0.75	0.38	3.57	3,150
Traditions Bank			Cullman	17.5	9.39	0	9.13	268,213	13.6%	237,664	6.5%	1.07	0.48	6.10	2,641
Merchants Bank of Alabama			Cullman	59.2	9.37	0	9.09	250,377	1.3%	226,402	0.0%	0.53	0.44	3.86	1,298
ServisFirst Bank		SFBS	Birmingham	7.9	9.28	0	9.20	3,572,232	24.8%	3,035,112	0.0%	1.37	0.42	3.82	45,094
United Bank		UBAB	Atmore	26.7	9.24	0	9.73	492,685	0.7%	441,874	0.2%	0.42	0.37	3.44	2,027
First Southern Bank			Florence	13.0	9.17	0	8.82	203,796	5.1%	182,270	0.0%	0.79	0.49	4.12	1,552
Bryant Bank			Tuscaloosa	9.0	9.11	0	9.06	1,224,859	7.4%	1,022,153	0.5%	0.87	0.36	3.20	10,391
Farmers Exchange Bank			Louisville	61.1	9.05	0	8.62	131,569	-11.8%	119,968	0.8%	-0.68	0.89	4.18	-937
First Bank of the South			Rainsville	17.9	8.98	0	8.53	83,459	-3.7%	75,285	0.0%	0.44	0.34	4.31	365
Peoples Bank of Alabama			Cullman	39.3	8.97	0	8.38	530,817	1.8%	438,772	1.8%	0.61	0.53	4.20	3,264
Covenant Bank			Leeds	58.6	8.87	0	8.26	86,613	-2.9%	74,346	0.0%	-0.91	0.90	3.77	-773

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Peoples Bank of Greensboro	Greensboro		9.5	8.73	0	8.50	91,382	1.3%	79,874	1.9%	1.28	0.81	3.14	1,166
Commercial Bank of Ozark	Ozark		31.4	8.49	0	7.57	79,895	3.6%	72,195	0.0%	0.41	0.32	3.98	320
First Federal Bank	Fort Payne		17.5	8.37	0	8.36	91,255	-2.3%	83,381	0.0%	0.32	0.48	2.97	288
First Community Bank of Central Alabama	Wetumpka		12.0	8.33	0	7.62	323,009	6.0%	296,979	1.7%	1.81	0.59	4.12	5,590
SouthPoint Bank	Birmingham		36.8	8.30	0	8.22	201,903	3.2%	172,616	3.8%	0.95	1.21	3.28	1,913
Worthington Federal Bank	Huntsville		69.6	8.10	0	8.18	140,016	-8.7%	110,264	2.7%	-4.14	1.29	3.67	-6,151
Bank of Moundville	Moundville		26.8	8.01	0	6.84	105,345	-4.9%	97,898	0.0%	0.27	0.93	2.94	299
Commonwealth National Bank	Mobile		55.3	7.75	148	7.17	58,945	-4.7%	54,333	0.0%	-1.26	0.14	5.09	-769
Bay Bank	Mobile		32.6	5.74	1,718	7.33	77,976	-5.0%	56,838	0.0%	0.09	0.83	4.15	71

Alabama Companies, Texas Ratios > 75%		Top Level Ticker	Texas Ratio 2014Q1	Leverage Ratio (%) 2014Q1	Tier 1 Shortfall (to 8%) 2014Q1	TCE/ TA (%) 2014Q1	Total Assets (\$000) 2014Q1	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q1	Brokered % 2014Q1	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Union State Bank	Pell City		116.4	6.02	4,688	4.72	236,708	-4.9%	223,967	0.0%	-1.63	0.37	2.97	-3,924
Community Bank & Trust - Alabama	Union Springs		227.1	6.29	1,163	4.75	67,811	-4.5%	64,342	0.0%	-1.25	0.56	4.05	-858
SunSouth Bank	Dothan		144.8	6.35	2,718	6.32	160,563	-8.7%	141,769	13.2%	-2.54	1.17	3.52	-4,341
First Tuskegee Bank	Tuskegee		162.0	8.01	0	7.73	58,294	-7.4%	52,728	0.0%	-1.03	0.31	4.21	-607
North Alabama Bank	Hazel Green		127.1	8.13	0	10.18	99,574	-6.4%	89,037	0.0%	0.40	0.65	4.92	406
First Financial Bank	Bessemer		89.9	8.93	0	7.77	185,712	-4.6%	143,595	0.0%	0.32	0.84	2.81	608
Alamerica Bank	Birmingham		121.6	15.38	0	16.72	38,661	5.9%	32,056	3.8%	-3.24	1.14	4.32	-1,239

Florida Companies, Texas Ratios < 75%		Top Level Ticker	City	Texas Ratio 2014Q1	Leverage Ratio (%) 2014Q1	Tier 1 Shortfall (to 8%) 2014Q1	TCE/ TA (%) 2014Q1	Total Assets (\$000) 2014Q1	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q1	Brokered % 2014Q1	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
TCM Bank, National Association			Tampa	2.9	23.84	0	23.68	175,351	3.5%	120,733	20.6%	1.92	0.70	9.71	3,299
Bank of the South			Pensacola	2.5	20.91	0	20.24	70,576	-0.4%	56,283	0.0%	-0.13	0.13	2.18	-90
Bank of Pensacola			Pensacola	0.2	20.51	0	19.30	62,105	-2.1%	50,078	0.0%	-0.58	0.12	2.12	-341
Warrington Bank			Pensacola	0.0	18.53	0	18.25	79,519	1.7%	64,985	0.0%	0.24	0.13	2.45	187
Southern Commerce Bank, National Association			Tampa	5.5	18.15	0	31.03	80,584	0.8%	54,865	0.0%	15.85	0.40	2.14	11,929
Coconut Grove Bank			Miami	7.7	16.21	0	16.11	607,046	1.3%	495,635	0.0%	4.17	0.47	2.32	25,512
One South Bank			Chipley	0.0	16.21	0	15.81	34,901	-3.3%	29,339	1.7%	0.14	0.72	4.13	50
Landmark Bank, National Association			Fort Lauderdale	46.4	15.26	0	15.01	278,517	10.1%	215,205	0.0%	1.06	0.93	4.06	2,757
Plus International Bank			Miami	0.0	14.78	0	13.87	91,771	15.9%	78,445	33.1%	0.30	0.61	4.73	255
First National Bank of Mount Dora		FLBD	Mount Dora	36.5	14.44	0	13.85	199,503	0.3%	164,046	0.0%	0.83	0.28	3.88	1,620
Urban Trust Bank			Lake Mary	30.7	14.25	0	14.38	614,567	-4.1%	482,879	0.0%	0.79	1.50	3.84	4,829
Central Bank			Tampa	5.4	14.07	0	14.30	74,826	11.2%	62,039	0.0%	-0.27	0.86	4.02	-192
First National Bank Northwest Florida			Panama City	34.0	13.86	0	13.67	108,420	0.2%	93,484	0.0%	0.22	0.39	3.35	239
Summit Bank, National Association			Panama City	2.3	13.78	0	13.12	279,250	7.2%	218,684	4.6%	0.95	0.35	4.37	2,492
Capital Bank, National Association		CBF	Coral Gables	31.9	13.70	0	15.00	6,552,052	-7.6%	5,286,730	2.9%	0.84	0.39	4.55	56,103
Peoples Bank of Graceville			Graceville	15.1	13.57	0	13.72	81,294	-2.3%	69,869	0.0%	1.54	0.65	3.12	1,253
Community State Bank			Starke	24.8	13.27	0	12.42	61,373	4.1%	53,633	0.0%	0.02	0.15	3.95	13
Palm Beach Community Bank			West Palm Beach	17.5	13.20	0	13.21	235,552	7.3%	198,182	0.0%	1.32	0.63	4.30	3,118
Sunshine State Federal Savings and Loan Association			Plant City	33.4	12.71	0	13.20	201,412	-1.4%	172,436	0.0%	0.10	0.21	3.20	196
Drummond Community Bank			Chiefland	19.8	12.69	0	11.97	364,993	-1.9%	317,818	1.0%	1.28	0.12	5.29	4,681
American National Bank			Oakland Park	18.8	12.69	0	12.74	242,770	5.8%	207,957	4.3%	0.79	0.37	3.76	1,853
First Avenue National Bank			Ocala	17.2	12.59	0	13.77	94,620	-5.2%	78,457	0.0%	0.28	0.55	4.19	271
Sunstate Bank			Miami	32.5	12.55	0	12.60	162,735	-0.7%	139,184	0.0%	1.46	0.39	3.25	2,350
Hillsboro Bank			Plant City	2.1	12.44	0	11.84	116,258	-4.7%	101,729	0.0%	0.93	0.39	3.26	1,099
FNBT.Com Bank			Fort Walton Beach	24.9	12.40	0	12.28	366,009	-1.8%	300,966	0.0%	1.05	0.27	3.05	3,885
First Florida Bank			Destin	4.3	12.32	0	11.20	247,356	13.1%	219,521	0.2%	1.17	0.52	3.73	2,755
Flagship Community Bank			Clearwater	51.9	12.31	0	13.10	96,669	-1.8%	78,421	9.9%	0.18	0.65	3.86	170
Sunshine Savings Bank		SSNF	Tallahassee	20.7	12.30	0	13.69	149,298	-0.7%	128,304	0.0%	0.20	0.31	4.02	286
FirstAtlantic Bank			Jacksonville	31.8	12.22	0	11.93	386,057	14.7%	324,244	0.1%	1.28	0.62	4.56	4,997
Broward Bank of Commerce			Fort Lauderdale	5.3	12.19	0	11.23	171,842	18.3%	143,399	7.4%	0.99	0.72	4.07	1,519
Marquis Bank			Coral Gables	11.0	12.11	0	10.24	241,421	41.9%	205,232	3.4%	0.53	0.59	3.32	1,117
Florida Business Bank			Melbourne	10.3	12.04	0	13.01	109,911	-4.1%	95,336	0.0%	0.55	0.52	3.44	623
Harbor Community Bank			Indiantown	16.6	11.97	0	11.48	644,808	51.1%	525,519	0.0%	0.67	0.43	4.52	3,707
First Federal Bank of Florida			Lake City	16.3	11.83	0	12.00	1,013,889	5.9%	871,264	1.4%	1.00	0.27	4.17	9,803
First Green Bank			Mount Dora	2.6	11.75	0	11.29	261,779	15.6%	224,522	0.0%	0.69	0.78	4.52	1,680
Community Southern Bank		CMUY	Lakeland	7.5	11.66	0	10.69	236,768	11.8%	179,811	5.8%	0.46	0.82	3.49	1,007
Insignia Bank			Sarasota	9.4	11.65	0	12.47	167,988	16.4%	137,418	0.8%	0.54	0.57	3.85	826
Platinum Bank			Brandon	27.4	11.44	0	11.45	444,225	3.4%	357,169	7.6%	0.76	0.87	3.72	3,355
First State Bank of Arcadia			Arcadia	64.6	11.43	0	11.01	142,209	-3.3%	123,198	0.0%	0.94	0.39	4.05	1,316

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CBC National Bank	Fernandina Beach	CBCO	41.6	11.41	0	9.98	409,828	1.1%	290,295	13.6%	0.22	0.81	3.81	833
BankFIRST	Winter Park		21.8	11.39	0	10.87	670,936	0.3%	507,806	0.1%	0.55	0.24	4.20	3,681
Freedom Bank of America	Saint Petersburg		26.0	11.34	0	12.54	107,062	20.2%	93,392	0.0%	3.28	0.50	4.24	3,130
Intercontinental Bank	West Miami		11.6	11.32	0	10.90	167,017	4.8%	147,488	0.0%	0.43	0.43	2.00	696
Florida Community Bank, National Association	Weston		24.6	11.24	0	10.59	5,073,029	55.9%	3,747,926	0.0%	0.52	0.75	3.58	19,598
Helm Bank USA	Miami		34.1	11.22	0	10.74	781,358	-7.9%	693,007	0.0%	1.26	0.07	3.82	10,181
Community Bank and Trust of Florida	Ocala		11.8	11.03	0	10.27	609,221	4.2%	544,142	0.0%	0.79	0.43	3.33	4,683
Bay Cities Bank	Tampa		24.0	10.85	0	12.04	534,230	0.1%	447,716	12.7%	0.67	0.65	3.98	3,378
First Colony Bank of Florida	Maitland		9.4	10.77	0	10.31	170,385	21.0%	152,029	3.6%	1.35	0.34	3.65	2,077
Jefferson Bank of Florida	Oldsmar		2.2	10.77	0	10.21	201,782	9.6%	153,968	4.4%	0.39	0.39	3.17	726
Commerce National Bank & Trust	Winter Park		43.2	10.73	0	10.29	77,141	-4.6%	65,920	0.0%	0.57	0.68	3.66	435
1st Manatee Bank	Parrish		7.1	10.68	0	10.26	105,117	6.0%	89,375	0.0%	1.22	0.86	4.39	1,241
Stonegate Bank	Pompano Beach	SGBK	12.3	10.67	0	9.21	1,710,840	64.5%	1,473,965	12.6%	0.74	0.66	3.66	9,082
Bank of Central Florida	Lakeland		4.0	10.62	0	8.23	336,378	7.9%	294,730	14.8%	0.74	0.38	3.54	2,364
Raymond James Bank, National Association	Saint Petersburg	RJF	8.1	10.42	0	10.19	11,799,490	14.2%	10,422,247	3.0%	1.46	0.08	3.10	158,478
Nature Coast Bank	Hernando	NCBF	47.2	10.41	0	12.98	56,770	-0.6%	49,309	0.0%	0.33	0.44	3.95	191
Capital City Bank	Tallahassee	CCBG	45.3	10.40	0	9.94	2,612,997	1.2%	2,175,692	0.0%	0.43	0.13	3.53	10,889
Reunion Bank of Florida	Tavares		4.2	10.39	0	9.40	244,554	17.5%	217,159	0.0%	0.63	0.87	3.80	1,400
First Citrus Bank	Tampa	FCIT	46.0	10.38	0	10.28	228,698	7.4%	184,851	10.3%	0.17	0.67	4.31	367
Terrabank, N.A.	Miami		6.5	10.38	0	10.36	277,014	3.7%	241,326	2.6%	0.65	0.62	3.51	1,767
BankUnited, National Association	Miami Lakes	BKU	2.6	10.35	0	10.43	15,602,915	24.2%	11,316,220	0.8%	1.62	0.77	5.63	223,610
Sabal Palm Bank	Sarasota		10.4	10.32	0	12.80	107,041	20.0%	92,977	3.8%	-1.53	0.47	3.51	-1,402
Apollo Bank	Miami		16.9	10.30	0	10.97	276,333	12.8%	239,996	0.0%	1.92	0.42	4.04	4,959
United Southern Bank	Umatilla		41.6	10.26	0	10.30	407,073	3.1%	361,926	0.0%	0.47	0.23	3.80	1,886
First America Bank	Bradenton	FAHO	32.8	10.16	0	10.82	267,369	7.9%	223,784	0.0%	0.12	0.73	3.33	315
Wauchula State Bank	Wauchula		59.8	10.15	0	10.14	584,927	-1.8%	510,473	0.1%	1.30	0.53	4.57	7,556
FirstCity Bank of Commerce	Palm Beach Garde		38.1	10.15	0	9.64	61,501	5.0%	50,266	2.2%	0.37	0.88	3.89	225
First National Bank of Wauchula	Wauchula		55.1	10.14	0	8.85	80,356	8.3%	71,563	0.0%	0.14	0.67	4.19	104
Atlantic Coast Bank	Jacksonville	ACFC	42.7	10.13	0	9.47	710,710	-5.1%	462,444	0.0%	-1.26	1.80	2.33	-9,178
Floridian Bank	Daytona Beach		31.3	10.13	0	9.17	160,438	17.5%	144,393	2.8%	0.64	0.39	4.02	899
Sunrise Bank	Cocoa Beach		20.0	10.10	0	9.87	114,897	6.7%	100,334	0.0%	2.19	0.40	3.88	2,374
First Bank of the Palm Beaches	West Palm Beach		63.1	10.07	0	9.39	93,944	15.7%	79,956	0.0%	-0.13	0.55	3.60	-113
Florida Bank	Tampa		6.7	10.07	0	10.04	530,934	-7.0%	415,189	2.6%	-0.46	0.63	3.54	-2,559
Gateway Bank of Central Florida	Ocala		22.2	9.97	0	10.07	185,635	2.5%	145,489	1.2%	0.58	0.65	3.94	1,045
Cornerstone Community Bank	Saint Petersburg		30.3	9.96	0	11.15	228,129	-0.7%	201,169	0.0%	0.59	0.39	3.69	1,349
Preferred Community Bank	Fort Myers		26.1	9.96	0	12.12	86,610	14.6%	73,027	0.0%	0.47	0.78	4.04	380
Sanibel Captiva Community Bank	Sanibel		43.3	9.87	0	9.32	253,516	11.6%	214,434	0.0%	0.74	0.67	4.22	1,719
Banesco USA	Coral Gables		16.4	9.85	0	9.85	810,555	4.5%	713,179	6.8%	0.29	0.45	4.22	2,332
Community Bank of the South	Merritt Island		27.0	9.82	0	9.77	145,591	9.6%	122,752	0.0%	0.36	0.41	2.90	501

Florida Companies, Texas Ratios < 75%		Top Level Ticker	City	Texas Ratio 2014Q1	Leverage Ratio (%) 2014Q1	Tier 1 Shortfall (to 8%) 2014Q1	TCE/ TA (%) 2014Q1	Total Assets (\$000) 2014Q1	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q1	Brokered % 2014Q1	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
C1 Bank			Saint Petersburg	44.3	9.80	0	9.58	1,412,871	45.7%	1,115,282	3.0%	1.17	0.68	4.44	14,183
Jacksonville Bank		JAXB	Jacksonville	46.3	9.74	0	9.60	495,870	-4.6%	426,386	2.4%	0.23	0.64	3.86	1,180
Mainstreet Community Bank of Florida			Deland	25.1	9.74	0	9.47	240,358	7.0%	211,728	4.5%	1.18	0.43	3.94	2,750
Florida Traditions Bank			Dade City	11.9	9.65	0	9.41	312,005	11.2%	277,715	0.0%	1.04	0.80	4.04	3,060
Flagler Bank			West Palm Beach	74.0	9.63	0	9.04	166,089	18.2%	146,883	0.0%	1.30	0.80	3.52	2,018
Paradise Bank			Boca Raton	21.1	9.59	0	9.03	309,327	-8.9%	279,701	2.6%	1.95	0.40	3.68	5,936
Gateway Bank of Florida			Daytona Beach	9.8	9.58	0	9.17	249,158	1.5%	225,679	36.2%	0.78	1.22	3.11	1,995
International Finance Bank			Miami	74.2	9.56	0	12.31	346,582	3.2%	302,073	0.0%	0.09	0.33	3.58	324
Executive National Bank			Miami	19.3	9.53	0	9.36	329,405	13.1%	282,044	8.0%	0.58	0.30	3.84	1,765
Eastern National Bank			Miami	10.5	9.52	0	10.64	373,743	0.5%	320,441	0.0%	1.75	0.49	3.45	6,566
Calusa Bank			Punta Gorda	27.1	9.48	0	10.12	162,547	8.4%	131,876	5.4%	1.67	0.44	3.99	2,544
First National Bank of the Gulf Coast			Naples	10.4	9.48	0	9.67	864,825	34.4%	653,106	1.1%	1.54	0.51	3.35	10,873
1st National Bank of South Florida			Homestead	49.4	9.46	0	8.92	313,358	3.6%	253,162	0.0%	0.53	0.62	3.37	1,623
Seacoast National Bank		SBCF	Stuart	21.0	9.46	0	10.95	2,313,730	5.2%	1,820,071	0.5%	2.32	0.23	3.19	51,270
Florida Bank of Commerce			Orlando	21.7	9.44	0	9.49	265,684	16.9%	236,226	2.9%	0.55	0.28	4.19	1,331
Merchants & Southern Bank			Gainesville	33.9	9.42	0	9.67	409,295	-0.6%	327,388	0.0%	0.86	0.29	3.25	3,574
Oculina Bank			Fort Pierce	19.3	9.36	0	9.31	173,947	21.3%	151,399	0.0%	0.20	0.81	3.79	316
Peoples National Bank			Niceville	47.4	9.32	0	7.44	113,767	2.1%	105,197	0.0%	0.16	0.45	3.70	182
Biscayne Bank			Coconut Grove	4.3	9.29	0	8.89	368,237	33.4%	324,828	13.8%	1.26	0.77	3.93	4,171
Citizens Bank and Trust			Lake Wales	42.7	9.22	0	8.44	450,606	7.2%	391,821	0.0%	0.81	0.22	3.98	3,398
Heartland National Bank			Sebring	22.4	9.22	0	9.24	298,662	0.2%	267,919	0.0%	0.49	0.33	3.16	1,471
Old Florida National Bank			Orlando	14.8	9.19	0	9.13	843,397	10.2%	756,544	7.2%	0.78	0.37	4.05	6,271
GulfShore Bank			Tampa	10.5	9.17	0	9.18	254,036	8.4%	214,952	7.4%	0.39	0.55	3.33	955
New Traditions Bank			Orlando	6.1	9.17	0	8.97	529,030	6.4%	474,644	0.0%	0.58	0.42	2.58	2,930
Continental National Bank			Miami	9.7	9.15	0	7.63	357,286	8.9%	316,136	0.0%	0.36	0.50	3.67	1,216
First National Bank of Pasco			Dade City	12.1	9.14	0	9.23	155,182	3.3%	140,078	0.0%	0.40	0.73	3.54	589
Gateway Bank of Southwest Florida			Sarasota	18.7	9.12	0	8.38	239,418	4.2%	210,396	10.7%	0.71	0.70	3.80	1,626
EverBank		EVER	Jacksonville	21.7	9.11	0	9.30	17,628,002	-3.7%	13,366,009	27.5%	0.76	1.02	3.40	135,130
HomeBanc National Association			Lake Mary	7.3	9.09	0	8.01	750,608	42.5%	610,309	2.4%	0.53	0.70	2.21	3,651
SouthBank, A Federal Savings Bank			Palm Beach Garde	26.3	9.07	0	7.18	23,084	-5.2%	21,349	0.0%	-2.71	0.92	1.31	-635
1st United Bank		FUBC	Boca Raton	23.5	9.07	0	8.99	1,734,623	11.6%	1,444,700	5.3%	0.50	0.25	5.27	8,432
Charlotte State Bank & Trust			Port Charlotte	72.2	9.06	0	8.39	279,341	3.2%	252,265	0.0%	0.82	0.18	3.54	2,194
JGB Bank, National Association			Miami	18.7	9.05	0	9.13	503,818	1.1%	367,388	4.3%	-0.03	0.45	2.23	-177
United Legacy Bank			Longwood	10.9	9.05	0	9.79	229,299	9.7%	199,716	0.0%	0.25	0.47	3.56	532
Englewood Bank & Trust			Englewood	56.8	9.01	0	8.31	207,015	4.6%	188,269	0.1%	0.83	0.13	3.53	1,633
NorthStar Bank			Tampa	9.0	8.99	0	9.82	207,047	6.5%	142,417	0.0%	0.14	0.80	3.06	281
Farmers & Merchants Bank			Monticello	33.2	8.91	0	7.98	423,014	-2.5%	355,691	0.0%	0.17	0.25	3.83	721
Citizens Bank of Florida			Oviedo	23.5	8.87	0	8.22	231,141	1.6%	205,788	11.7%	-0.17	0.42	3.51	-379
Patriot Bank			Trinity	41.6	8.86	0	12.07	121,035	-1.3%	104,647	0.0%	0.31	0.65	4.10	390

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Seaside National Bank & Trust			Orlando	13.9	8.86	0	9.59	982,269	15.9%	865,972	9.7%	0.19	0.52	3.12	1,712
Floridian Community Bank, Inc.			Davie	49.6	8.84	0	8.58	309,013	11.6%	249,819	0.0%	0.11	0.87	3.25	322
USAmeriBank		USAB	Clearwater	10.4	8.84	0	8.56	2,958,030	12.5%	2,439,811	4.3%	1.36	0.63	3.78	37,861
Intercredit Bank, NA			Miami	31.0	8.79	0	8.09	329,530	6.0%	236,033	0.0%	-0.57	0.72	3.14	-1,858
Madison County Community Bank			Madison	40.6	8.78	0	8.23	104,557	0.5%	95,827	0.0%	0.47	0.56	3.09	480
Intracoastal Bank			Palm Coast	0.8	8.76	0	7.83	213,144	12.1%	195,632	2.3%	1.45	0.59	3.45	2,873
First State Bank of the Florida Keys			Key West	43.8	8.74	0	8.64	852,400	-1.1%	611,301	0.0%	0.57	0.61	2.79	4,789
First Bank of Miami			Coral Gables	30.0	8.72	0	8.98	192,813	-7.6%	174,762	0.0%	-0.97	0.26	2.96	-1,981
Ocean Bank			Miami	38.6	8.69	0	11.72	3,265,400	-3.1%	2,857,079	0.0%	1.05	0.45	3.71	34,890
Prime Meridian Bank			Tallahassee	7.6	8.68	0	8.69	214,206	19.2%	189,465	0.0%	0.59	0.38	3.59	1,141
First National Bank of South Miami		FMIA	Miami	5.2	8.68	0	7.69	540,695	8.8%	430,494	0.0%	0.20	0.39	2.69	1,048
CenterState Bank of Florida, National Association		CSFL	Winter Haven	26.3	8.65	0	8.13	2,999,043	25.8%	2,561,132	1.5%	0.46	0.25	4.79	11,548
Encore Bank, National Association			Naples	10.5	8.59	0	8.39	351,652	7.6%	306,740	0.1%	0.00	0.61	3.07	15
First Bank			Clewiston	44.1	8.55	0	8.56	265,929	11.6%	242,026	2.2%	0.45	0.39	4.31	1,106
BAC Florida Bank			Coral Gables	55.2	8.49	0	7.87	1,455,137	11.4%	1,124,890	19.2%	0.62	0.91	2.75	8,425
Bank of Belle Glade			Belle Glade	6.3	8.42	0	8.03	91,812	3.8%	84,389	0.0%	0.33	0.22	2.21	297
Citizens State Bank			Perry	23.2	8.39	0	7.75	210,751	19.9%	193,154	9.8%	1.33	0.98	5.77	2,542
Bank of Tampa			Tampa	20.8	8.27	0	7.84	1,299,051	6.1%	1,191,727	2.5%	0.64	0.08	3.32	8,156
Professional Bank			Coral Gables	8.6	8.25	0	8.08	230,526	30.6%	200,063	0.0%	0.80	0.70	3.43	1,639
American Enterprise Bank of Florida			Jacksonville	63.1	8.23	0	8.53	201,114	4.6%	183,027	15.5%	-0.02	0.80	3.42	-32
Florida Citizens Bank			Gainesville	54.9	8.21	0	7.54	239,798	-5.6%	219,537	6.2%	0.11	1.02	3.10	285
First Home Bank			Seminole	35.8	8.21	0	8.26	71,561	-0.7%	63,438	0.0%	0.30	0.39	4.12	212
Marine Bank & Trust Company			Vero Beach	37.9	8.14	0	7.02	151,967	8.9%	137,784	0.0%	2.46	0.32	3.64	3,490
FineMark National Bank & Trust			Fort Myers	4.4	8.11	0	7.88	741,140	27.8%	597,906	3.8%	0.30	0.63	2.71	1,990
Edison National Bank			Fort Myers	10.8	8.04	0	7.75	253,764	3.2%	224,400	0.0%	0.40	0.07	2.74	950
Citizens First Bank			The Villages	32.2	8.01	0	8.28	1,641,037	4.1%	1,409,209	0.0%	0.81	0.11	2.97	12,923
Gibraltar Private Bank & Trust Co.			Coral Gables	57.2	8.00	0	8.02	1,568,124	-3.3%	1,303,932	5.6%	-0.61	0.75	3.04	-9,788
Mackinac Savings Bank, FSB			Boynton Beach	38.9	7.92	90	7.98	111,043	-5.1%	101,597	0.0%	0.12	0.39	2.23	132
Alarion Bank		ARFS	Ocala	28.1	7.84	450	8.56	282,863	1.0%	241,713	1.4%	0.35	0.83	3.34	991
Brannen Bank			Inverness	38.2	7.46	2,271	7.40	424,655	0.5%	392,983	0.0%	0.90	0.16	3.33	3,725
Pilot Bank		PLBN	Tampa	59.9	7.21	1,570	9.57	213,589	5.5%	180,919	10.4%	-0.23	0.81	3.45	-446
Fidelity Bank of Florida, National Association			Merritt Island	39.8	6.82	3,113	10.81	268,093	-10.5%	188,502	0.0%	4.90	2.18	3.53	13,981
Home Federal Bank of Hollywood			Hallandale Beach	73.9	6.81	591	6.81	49,815	-16.2%	39,777	2.5%	-1.10	1.23	4.65	-591
Bank of Coral Gables			Coral Gables	65.4	6.37	1,675	6.22	103,385	-0.5%	96,530	0.0%	0.32	0.70	2.76	329
CNLBank		CNLB	Orlando	34.8	5.90	25,166	8.78	1,272,046	0.6%	1,031,049	0.0%	0.02	0.61	3.20	205

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Valley Bank			Fort Lauderdale	299.8	0.55	6,342	0.52	81,843	-20.3%	66,541	0.0%	-3.17	1.04	2.20	-2,973
Pinnacle Bank			Orange City	359.2	2.38	9,179	1.26	166,680	-1.7%	144,258	11.4%	-2.63	1.29	2.83	-4,388
First City Bank of Florida			Fort Walton Beach	638.9	2.39	13,177	2.16	237,340	-7.4%	221,590	0.0%	-0.23	0.42	2.94	-546
Bank of Commerce			Sarasota	459.4	3.07	10,856	1.76	218,396	-2.6%	178,894	0.0%	-0.32	0.89	3.09	-709
First National Bank of Crestview			Crestview	354.6	3.26	4,243	2.93	89,105	-8.4%	86,231	0.0%	-1.40	0.27	3.10	-1,299
Gulf Coast Community Bank			Pensacola	391.2	4.13	5,932	3.29	156,711	-11.9%	140,489	0.0%	-0.22	0.67	3.92	-345
Independent Bankers' Bank of Florida			Lake Mary	254.3	4.18	7,187	3.56	177,031	-22.6%	126,705	0.0%	-2.25	0.91	1.80	-4,717
OptimumBank		OPHC	Plantation	242.3	4.62	4,377	4.62	132,607	-2.3%	102,694	0.0%	-3.05	1.18	3.25	-4,003
Beach Community Bank			Fort Walton Beach	595.1	4.91	17,407	4.93	561,077	-4.4%	494,009	0.0%	-0.46	1.00	2.59	-2,677
Florida Capital Bank, N.A.			Jacksonville	127.5	5.34	10,283	4.94	377,006	-38.1%	329,419	0.1%	-2.45	0.95	2.61	-11,872
U.S. Century Bank			Doral	148.4	5.40	22,930	-0.59	862,023	-9.3%	764,930	0.0%	-0.31	0.53	3.40	-2,923
Highlands Independent Bank			Sebring	87.6	5.44	6,282	5.31	247,936	-2.3%	232,444	0.0%	-0.22	0.22	3.22	-544
ProBank			Tallahassee	147.2	5.68	1,271	4.70	52,318	-21.0%	46,733	0.0%	-2.50	0.73	3.41	-1,550
Friends Bank			New Smyrna Beac	162.9	6.00	1,978	5.97	99,398	-9.4%	93,198	0.0%	-0.56	0.66	3.06	-580
Regent Bank			Davie	136.6	7.36	2,262	7.13	364,684	-12.9%	327,450	3.8%	-3.66	0.55	3.95	-13,936
Community Bank of Florida, Inc.		CBKS	Homestead	76.6	7.86	636	8.88	484,991	-2.9%	440,298	0.5%	0.37	0.56	3.80	1,822
Century Bank of Florida			Tampa	88.8	8.09	0	8.00	69,910	-3.4%	51,735	0.0%	0.03	1.48	3.22	22
Legacy Bank of Florida			Boca Raton	75.1	8.11	0	7.38	254,459	-0.1%	227,571	0.0%	0.37	0.67	3.49	935
Anchor Commercial Bank			Juno Beach	123.0	8.77	0	10.17	104,954	-1.4%	94,021	0.0%	1.91	0.44	3.50	1,993
Peoples State Bank			Lake City	98.4	8.89	0	9.75	67,915	-0.9%	60,938	0.0%	0.19	0.61	4.15	128
Community Bank of Broward			Dania Beach	75.5	8.96	0	8.02	492,525	0.9%	419,078	0.0%	0.55	0.43	3.99	2,623
Grand Bank & Trust of Florida			West Palm Beach	99.2	9.32	0	9.21	222,451	-9.9%	198,787	0.0%	0.63	0.45	3.60	1,411
Interamerican Bank, A FSB			Miami	109.3	9.44	0	10.95	221,660	-1.2%	196,482	0.0%	0.44	0.43	3.63	987
Lafayette State Bank			Mayo	79.8	9.84	0	9.63	99,927	8.5%	85,117	12.2%	0.20	0.44	5.14	196
Columbia Bank			Lake City	91.1	9.91	0	9.73	186,095	-4.3%	156,690	0.7%	-1.80	0.83	3.20	-3,436
Surety Bank			Deland	119.2	10.54	0	10.12	99,921	-5.5%	89,495	0.0%	-0.08	1.27	4.10	-77
TransCapital Bank			Sunrise	126.5	12.87	0	13.28	176,554	-11.2%	151,983	0.0%	1.29	0.87	3.66	2,497

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Elberton Federal Savings & Loan Association	Elberton			0.0	24.88	0	25.35	19,638	2.2%	14,638	0.0%	-0.39	0.35	4.20	-76
Peoples Community National Bank	Bremen			12.4	24.59	0	23.58	91,135	22.3%	64,351	0.0%	0.97	0.71	4.26	763
West Central Georgia Bank	Thomaston			4.1	23.64	0	22.94	113,776	-1.2%	86,492	0.0%	1.30	0.37	4.58	1,477
American Pride Bank	Macon			5.7	23.41	0	22.84	111,382	-3.1%	72,564	2.9%	1.21	0.60	4.92	1,384
Bank of Hancock County	Sparta			4.5	21.27	0	21.14	85,445	-2.1%	67,144	0.0%	1.07	0.87	4.03	929
CharterBank	West Point	CHFN		8.1	19.25	0	19.04	1,073,905	-5.5%	807,236	0.0%	0.61	0.72	3.36	6,709
Touchmark National Bank	Alpharetta	TMAK		18.3	18.92	0	20.15	135,023	11.9%	94,992	6.6%	0.44	0.78	3.84	549
Chattahoochee Bank of Georgia	Gainesville			0.0	18.36	0	18.56	102,325	8.7%	73,674	0.0%	0.53	0.70	3.36	541
First Federal Savings and Loan Association of Valdosta	Valdosta			14.4	17.28	0	17.59	160,194	-3.8%	119,009	0.0%	0.10	0.84	3.96	161
Bank of Lumber City	Lumber City			17.7	17.03	0	16.02	20,863	-7.6%	16,600	0.0%	0.26	0.46	5.78	52
F&M Bank	Washington			19.7	16.47	0	16.32	264,277	-3.3%	208,247	0.0%	0.84	0.69	3.95	2,190
First Peoples Bank	Pine Mountain			26.8	16.36	0	16.13	70,368	2.3%	58,329	0.0%	0.63	0.28	5.03	439
Newton Federal Bank	Covington			22.3	15.86	0	15.86	221,742	-2.2%	181,862	0.0%	1.12	1.32	4.04	2,500
Bank of Dawson	Dawson			15.7	15.61	0	14.76	123,499	1.5%	104,599	0.0%	0.71	0.72	4.09	855
First National Bank of Waynesboro	Waynesboro			3.7	15.11	0	15.58	115,651	-1.6%	90,933	0.0%	1.22	0.48	4.52	1,370
Pelham Banking Company	Pelham			13.1	14.79	0	14.21	69,662	1.6%	59,332	0.0%	1.15	0.44	3.65	773
Rochelle State Bank	Rochelle			12.9	14.70	0	13.13	28,806	-2.7%	24,986	0.0%	0.65	0.66	3.27	180
State Bank and Trust Company	Macon	STBZ		3.6	14.44	0	14.28	2,619,390	-0.9%	2,196,778	3.2%	0.75	0.36	8.58	19,190
Resurgens Bank	Atlanta			2.6	14.43	0	13.32	108,336	24.7%	90,548	0.0%	1.24	0.92	4.35	1,147
Greenville Banking Company	Greenville			0.2	14.28	0	13.72	29,543	4.5%	25,349	0.0%	0.54	0.22	4.08	150
First National Bank South	Alma			21.1	14.17	0	14.09	318,502	2.8%	271,128	0.0%	1.23	0.58	5.10	3,821
Bank of Madison	Madison			24.6	14.05	0	13.44	204,495	-3.4%	165,910	0.0%	0.76	0.51	3.97	1,579
Wilkinson County Bank	Irwinton			15.8	13.99	0	11.54	50,247	-5.4%	43,940	0.6%	0.87	0.36	3.99	427
Security State Bank	McRae			8.9	13.95	0	13.50	41,064	1.6%	35,409	0.0%	1.35	0.45	4.83	541
Durden Banking Company, Incorporated	Twin City			16.5	13.94	0	13.19	161,109	-2.6%	139,406	0.0%	1.56	0.46	4.38	2,474
Thomas County Federal Savings & Loan Association	Thomasville			45.2	13.91	0	14.14	267,122	-2.9%	217,583	0.0%	-0.55	0.76	3.65	-1,490
United National Bank	Cairo			18.7	13.87	0	13.90	171,558	-1.0%	139,956	17.0%	1.42	0.86	5.00	2,491
Community Business Bank	Cumming			2.7	13.87	0	13.13	141,273	8.5%	111,670	0.0%	0.87	0.58	3.32	1,148
State Bank of Cochran	Cochran			17.3	13.83	0	13.60	213,116	-4.9%	183,449	0.0%	1.79	0.44	4.42	3,815
Hamilton State Bank	Hoschton	HMBH		19.4	13.76	0	12.77	1,684,933	24.5%	1,413,982	0.0%	0.37	0.38	5.37	5,874
Bank of Camilla	Camilla			45.4	13.59	0	13.71	99,202	0.2%	85,338	3.2%	0.13	0.62	3.76	137
Embassy National Bank	Lawrenceville			12.9	13.58	0	13.22	61,439	17.5%	52,933	0.0%	0.35	0.63	4.76	193
Georgia Banking Company	Atlanta			34.5	13.55	0	11.87	217,642	-13.0%	152,867	6.4%	0.43	0.86	3.11	949
Farmers State Bank	Dublin			17.4	13.53	0	13.03	116,812	0.1%	101,364	0.0%	1.11	0.41	4.24	1,288
NOA Bank	Duluth			5.6	13.46	0	12.79	164,698	22.0%	142,509	5.4%	3.51	0.91	4.21	5,204
River City Bank	Rome	RCXF		30.3	13.43	0	10.39	161,839	2.3%	133,630	0.0%	2.68	0.51	3.50	4,288
First Intercontinental Bank	Doraville	FIEB		28.2	13.31	0	9.92	281,309	5.3%	242,798	0.0%	1.14	0.53	3.59	3,133
Farmers and Merchants Bank	Sylvania			26.3	13.30	0	11.67	115,718	-3.5%	101,895	0.0%	0.27	0.71	4.12	312
Wheeler County State Bank	Alamo			5.1	13.22	0	12.87	90,008	-3.4%	78,108	0.0%	1.11	0.41	4.49	981

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Commercial Banking Company	Valdosta		24.6	13.19	0	12.69	217,810	-1.8%	172,710	2.4%	0.72	0.89	3.43	1,577
State Bank of Georgia	Fayetteville		49.1	13.01	0	10.99	68,740	-6.1%	55,537	0.0%	0.69	1.10	4.07	494
Merchants & Citizens Bank	McRae		21.2	13.00	0	10.61	108,640	5.1%	92,702	7.7%	0.79	0.50	3.80	800
Farmers State Bank	Lincolnton		16.8	12.97	0	12.02	126,631	-7.0%	103,094	0.0%	1.22	1.00	3.74	1,543
Douglas National Bank	Douglas		14.3	12.94	0	12.93	151,333	4.9%	131,109	7.5%	2.51	0.59	4.94	3,689
Independence Bank of Georgia	Braselton		3.1	12.78	0	12.33	162,931	16.1%	136,386	0.0%	0.83	0.65	4.04	1,273
Metro Bank	Douglasville		19.6	12.76	0	12.43	199,088	21.6%	171,972	4.6%	0.61	0.70	4.53	1,132
Bank of La Fayette, Georgia	Lafayette		22.6	12.73	0	11.57	234,744	-3.5%	205,032	0.0%	0.68	0.62	3.01	1,585
Verity Bank	Winder		9.2	12.62	0	12.47	165,154	-1.0%	144,071	0.0%	0.45	0.61	3.73	764
First State Bank of Blakely	Blakely		2.5	12.41	0	12.38	377,332	2.6%	309,072	6.7%	1.24	0.68	4.20	4,708
Vidalia Federal Savings Bank	Vidalia		5.7	12.37	0	12.37	227,767	-0.5%	199,380	0.0%	0.36	1.19	2.20	816
Commercial State Bank	Donalsonville		21.8	12.30	0	12.54	108,966	-0.4%	94,183	0.0%	0.78	0.83	3.50	848
First National Bank of Coffee County	Douglas		21.9	12.17	0	11.34	131,621	-1.8%	112,987	0.0%	1.68	0.49	3.91	2,164
Community & Southern Bank	Atlanta		7.5	12.17	0	12.13	2,814,342	10.0%	2,277,935	0.1%	0.39	0.57	5.61	10,450
Citizens Bank	Cairo		25.8	12.16	0	11.92	38,295	-14.1%	33,683	0.0%	-0.39	0.27	2.90	-165
Metro City Bank	Doraville		33.7	12.10	0	10.78	550,976	10.5%	450,130	2.2%	2.12	0.62	4.73	10,554
Century Bank of Georgia	Cartersville		23.4	12.08	0	12.27	157,311	0.6%	137,035	0.6%	1.03	0.52	4.26	1,619
First Bank of Georgia	Augusta	GEGR	21.0	12.06	0	11.23	523,066	6.8%	427,863	4.2%	0.99	0.46	3.61	4,927
Peoples State Bank & Trust	Baxley		26.2	12.05	0	11.85	77,535	-0.7%	67,156	0.0%	0.88	0.36	4.77	681
Southern Bank & Trust	Clarkesville		22.4	11.80	0	11.40	102,115	5.3%	89,517	0.0%	0.85	0.50	4.08	848
Citizens State Bank of Taylor County	Reynolds		26.6	11.73	0	11.53	47,710	19.8%	41,998	0.0%	0.42	0.66	3.89	176
Columbus Community Bank	Columbus	CCBK	15.4	11.68	0	11.23	122,100	-4.3%	102,624	0.0%	1.56	0.59	4.04	1,838
LaGrange Banking Company	LaGrange		14.7	11.59	0	11.03	135,326	7.8%	117,254	0.0%	0.71	0.47	4.07	906
Atlantic Capital Bank	Atlanta		5.9	11.57	0	11.68	1,122,719	0.4%	915,099	9.6%	0.54	0.33	2.82	5,988
Vinings Bank	Smyrna		21.6	11.49	0	11.94	235,628	3.1%	199,398	0.0%	1.39	0.57	3.96	3,154
First Bank of Pike	Molena		46.7	11.35	0	10.63	41,324	2.6%	36,464	0.0%	0.36	0.60	5.72	145
United Bank	Zebulon		15.5	11.33	0	10.74	1,029,678	-1.1%	914,381	0.0%	1.54	0.36	3.67	15,659
Synovus Bank	Columbus	SNV	26.7	11.22	0	12.44	26,105,598	1.0%	21,154,231	6.5%	0.81	0.32	3.54	211,255
Guardian Bank	Valdosta		5.7	11.19	0	10.91	240,852	1.9%	213,814	1.4%	1.84	0.60	4.02	4,280
Bank of Alapaha	Alapaha		3.5	11.18	0	11.09	127,622	0.3%	113,134	0.0%	0.97	0.67	3.84	1,232
Peoples Bank	Willacoochee		4.7	11.16	0	11.06	71,833	8.2%	63,771	0.0%	0.97	0.54	4.15	646
Heritage First Bank	Rome		10.8	11.14	0	11.16	96,694	-2.5%	85,789	3.6%	0.90	0.50	4.71	879
Bank of Dade	Trenton		10.2	11.11	0	9.69	93,869	-1.7%	84,621	0.0%	1.41	0.27	3.84	1,334
Community Bank of Georgia	Baxley		43.7	11.09	0	10.50	73,275	1.5%	65,285	0.0%	0.62	0.58	3.64	448
Glennville Bank	Glennville		27.6	11.08	0	10.51	208,671	0.0%	185,110	0.0%	1.13	0.55	4.27	2,314
Morris Bank	Dublin		24.1	11.07	0	10.59	457,362	8.7%	389,748	17.5%	2.03	0.60	4.83	8,858
First Port City Bank	Bainbridge		19.5	10.95	0	10.99	150,321	5.6%	130,051	0.0%	1.19	0.67	3.91	1,708
Spivey State Bank	Swainsboro		54.1	10.94	0	10.22	93,530	-1.7%	83,828	0.0%	1.21	0.40	4.05	1,098
First Landmark Bank	Marietta		11.9	10.89	0	11.28	211,281	4.6%	175,751	0.0%	0.70	0.44	3.71	1,467

Georgia Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio 2014Q1	Leverage Ratio (%) 2014Q1	Tier 1 Shortfall (to 8%) 2014Q1	TCE/ TA (%) 2014Q1	Total Assets (\$000) 2014Q1	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q1	Brokered % 2014Q1	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
PeoplesSouth Bank	Colquitt		27.1	10.88	0	10.05	471,642	-6.5%	404,314	0.0%	0.96	0.59	4.08	4,592
Bank of Early	Blakely		20.2	10.85	0	11.08	93,770	-0.1%	81,467	2.7%	0.78	0.62	4.58	716
Colony Bank	Fitzgerald	CBAN	38.4	10.84	0	10.27	1,138,526	2.0%	978,124	2.9%	0.52	0.66	3.68	5,856
KeyWorth Bank	Johns Creek		2.7	10.82	0	10.16	381,442	12.4%	333,328	0.0%	0.71	0.95	3.34	2,493
Bank of Dudley	Dublin		23.1	10.80	0	10.65	190,349	4.2%	169,883	0.0%	0.75	0.31	4.06	1,373
Highland Commercial Bank	Marietta		22.5	10.76	0	10.36	123,511	-2.7%	105,001	6.1%	0.47	0.76	3.97	585
Bank of Terrell	Dawson		24.7	10.73	0	10.57	142,889	-2.3%	127,179	0.0%	1.59	1.02	4.44	2,278
First National Bank of Decatur County	Bainbridge		22.9	10.73	0	10.85	107,746	-6.6%	90,856	0.6%	0.66	0.79	2.95	748
Farmers Bank	Greensboro		33.1	10.70	0	10.99	100,211	-3.6%	81,774	0.0%	1.04	0.73	3.14	1,079
Exchange Bank	Milledgeville	EXCH	34.4	10.67	0	10.35	228,221	1.0%	200,259	0.0%	0.75	0.65	3.82	1,670
Community Banking Company of Fitzgerald	Fitzgerald	CBHC	2.1	10.66	0	10.61	128,753	2.1%	112,808	0.0%	1.19	0.49	3.67	1,469
Four County Bank	Allentown		17.6	10.64	0	10.50	60,585	-0.1%	54,096	0.0%	1.26	0.65	3.96	774
Georgia Commerce Bank	Atlanta		10.4	10.59	0	10.10	979,409	34.3%	852,253	0.9%	0.48	0.52	4.50	3,869
Mountain Valley Community Bank	Cleveland		57.4	10.58	0	9.65	155,195	8.4%	130,426	0.0%	0.46	0.64	3.81	675
Citizens Bank	Nashville		48.2	10.53	0	10.53	265,100	-6.4%	236,111	0.1%	0.25	0.79	3.73	675
Citizens National Bank of Quitman	Quitman		35.4	10.53	0	10.66	104,537	0.1%	86,839	1.2%	0.73	1.05	3.72	735
Citizens Trust Bank	Atlanta	CZBS	40.9	10.52	0	11.38	399,851	1.5%	348,799	6.6%	0.42	0.26	3.76	1,679
Bank of Atlanta	Atlanta		30.4	10.51	0	12.69	198,314	4.6%	161,183	0.0%	3.34	0.55	3.38	6,245
SunMark Community Bank	Hawkinsville		23.6	10.47	0	10.33	214,417	3.1%	189,598	0.0%	0.99	0.33	4.30	2,029
Southeast First National Bank	Summerville		19.4	10.45	0	10.19	63,514	-10.8%	56,972	0.0%	0.34	0.39	2.71	227
Citizens Bank & Trust, Inc.	Trenton		21.8	10.39	0	10.23	93,645	1.5%	82,826	0.0%	0.58	0.61	5.20	527
Private Bank of Buckhead	Atlanta		48.5	10.37	0	9.77	218,896	7.9%	178,609	2.9%	0.80	0.53	4.87	1,700
Fidelity Bank	Atlanta	LION	24.5	10.36	0	9.46	2,550,664	0.8%	2,211,516	2.4%	1.10	0.48	3.65	28,141
S Bank	Glennville		27.8	10.31	0	10.96	97,406	-2.5%	86,194	0.0%	0.08	0.78	3.62	75
Atlantic National Bank	Brunswick		25.7	10.29	0	10.18	146,787	-2.5%	126,359	0.0%	0.90	0.69	3.14	1,307
Quantum National Bank	Suwanee		27.5	10.23	0	9.88	343,212	3.4%	297,373	9.7%	0.97	0.61	4.86	3,230
Alliance National Bank	Dalton	ANBD	25.5	10.22	0	9.50	156,762	-2.4%	129,503	9.5%	0.65	0.58	4.01	1,026
BankSouth	Greensboro		24.5	10.22	0	10.29	364,292	3.5%	307,404	0.0%	1.92	0.71	4.94	6,866
Pinnacle Bank	Elberton		21.1	10.20	0	9.23	614,868	6.2%	539,662	1.2%	1.15	0.21	4.66	6,652
Liberty First Bank	Monroe		71.0	10.14	0	9.52	117,041	9.5%	100,524	0.0%	1.05	0.82	3.57	1,195
Century Bank & Trust	Milledgeville		39.3	10.04	0	9.46	228,547	-0.6%	204,373	0.0%	1.13	0.54	4.37	2,512
Southern Bank	Sardis		68.0	10.03	0	9.99	82,870	-0.7%	74,241	0.0%	0.44	0.70	5.20	361
Mount Vernon Bank	Vidalia		18.6	10.02	0	8.57	132,049	-8.8%	118,008	0.1%	1.02	0.64	3.28	1,374
Northeast Georgia Bank	Lavonia		42.6	9.98	0	8.50	408,979	-0.9%	369,062	0.0%	0.65	0.32	3.48	2,614
Peoples Bank of Talbotton	Talbotton		18.5	9.95	0	7.64	44,798	16.8%	40,439	4.3%	0.47	0.54	4.75	191
First Madison Bank & Trust	Athens		5.7	9.93	0	9.85	162,272	5.0%	139,650	0.0%	1.11	0.82	4.62	1,765
Citizens Bank of Swainsboro	Swainsboro		21.8	9.91	0	9.54	152,137	2.6%	136,200	0.0%	0.98	0.48	4.48	1,446
Citizens Community Bank	Hahira		11.3	9.90	0	9.32	130,711	4.1%	118,273	0.0%	1.33	0.65	4.62	1,692
Citizens Bank of Washington County	Sandersville		16.9	9.87	0	9.68	222,936	-2.4%	177,995	0.0%	0.50	0.53	4.06	1,112

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Citizens Bank of Forsyth County	Cumming		34.7	9.82	0	9.31	226,314	5.2%	197,264	0.0%	1.26	0.50	3.93	2,772
Queensborough National Bank & Trust Company	Louisville		49.8	9.81	0	9.62	835,557	-3.7%	735,703	3.4%	0.62	0.69	3.76	5,198
Greater Community Bank	Rome		44.8	9.80	0	9.72	123,946	-4.8%	102,482	1.1%	0.14	0.52	4.59	171
Coastal Bank	Savannah		45.2	9.79	0	10.68	426,230	-3.8%	365,085	0.0%	0.37	0.45	4.29	1,578
SunTrust Bank	Atlanta	STI	21.7	9.78	0	9.42	175,463,961	4.6%	136,261,353	6.0%	0.72	0.28	3.24	1,222,815
North Georgia National Bank	Calhoun		59.1	9.77	0	10.05	117,807	-8.8%	103,822	6.0%	0.14	0.81	3.39	165
Family Bank	Pelham		25.7	9.77	0	9.46	91,144	1.4%	82,055	0.0%	0.64	0.70	4.45	569
Commercial Bank	Crawford		24.8	9.74	0	9.58	107,057	10.1%	91,362	0.0%	1.33	0.34	4.53	1,318
Altamaha Bank and Trust Company	Vidalia		27.2	9.70	0	9.39	149,092	-9.2%	134,846	0.0%	0.95	0.43	5.03	1,474
Bank of Edison	Edison		9.2	9.70	0	8.75	41,595	-6.5%	36,327	0.0%	0.67	0.76	3.78	283
South Georgia Bank	Glennville		43.0	9.66	0	9.33	128,411	3.2%	111,324	0.0%	1.24	0.68	5.56	1,544
First Bank of Coastal Georgia	Pembroke		45.8	9.63	0	9.51	126,354	-0.5%	107,254	0.0%	0.26	0.45	3.55	315
Claxton Bank	Claxton		38.6	9.60	0	8.74	111,507	3.2%	101,289	0.0%	0.67	0.40	4.42	723
Wilcox County State Bank	Abbeville		24.9	9.60	0	9.39	82,793	-2.1%	74,826	0.0%	0.78	0.38	3.90	634
National Bank of Georgia	Athens		9.5	9.57	0	9.15	359,466	8.9%	282,542	0.8%	1.00	0.88	4.09	3,313
Rabun County Bank	Clayton		65.4	9.52	0	9.35	162,922	-11.2%	136,321	1.5%	0.86	0.53	3.61	1,481
Planters and Citizens Bank	Camilla		8.9	9.48	0	9.02	111,517	3.1%	100,990	0.0%	0.25	0.26	2.88	255
Ameris Bank	Moultrie	ABCB	34.8	9.43	0	9.56	3,485,840	21.8%	3,015,154	0.4%	0.85	0.32	4.95	25,708
Trust Bank	Lenox		44.4	9.38	0	9.09	32,079	-2.6%	28,541	0.0%	0.45	0.45	6.08	142
Bank of Hazlehurst	Hazlehurst		56.8	9.36	0	9.05	108,222	0.6%	95,138	0.0%	0.75	0.35	3.30	814
South Georgia Banking Company	Tifton		24.5	9.32	0	9.65	452,928	24.5%	398,480	0.0%	1.26	0.42	3.83	4,764
Georgia Bank & Trust Company of Augusta	Augusta	SBFC	13.3	9.31	0	8.85	1,744,841	1.8%	1,508,365	12.5%	1.00	0.55	3.38	16,980
Midtown Bank & Trust Company	Atlanta		13.8	9.26	0	10.20	200,005	8.9%	159,027	1.9%	0.81	1.03	3.81	1,582
Peoples Bank	Lyons		24.0	9.21	0	9.54	55,017	12.5%	49,565	0.0%	0.43	0.29	4.23	218
Citizens Bank of Americus	Americus		8.0	9.15	0	9.29	242,278	-2.6%	219,069	0.0%	-0.41	0.32	3.64	-1,005
First State Bank of Randolph County	Cuthbert		24.3	9.12	0	7.42	72,222	-1.8%	66,467	0.0%	0.30	0.71	3.33	220
Waycross Bank & Trust	Waycross		14.9	9.12	0	8.77	197,705	5.2%	179,502	0.0%	0.47	0.40	3.49	914
United Community Bank	Blairsville	UCBI	12.0	9.07	0	10.97	7,376,836	7.8%	6,285,328	8.0%	3.66	0.24	3.46	263,086
Bank of Soperton	Soperton		34.2	9.01	0	8.03	36,920	9.2%	33,722	0.0%	0.91	0.29	4.88	313
First American Bank and Trust Company	Athens		21.8	8.99	0	9.39	470,611	-11.0%	377,908	0.0%	0.78	0.61	2.82	4,052
Geo. D. Warthen Bank	Sandersville		43.8	8.98	0	8.51	159,939	-2.9%	139,906	0.0%	-0.68	0.55	4.00	-1,091
AB&T National Bank	Albany	ALBY	20.0	8.91	0	8.89	127,776	-2.2%	109,840	0.0%	0.58	0.35	3.82	744
Capital Bank	Fort Oglethorpe		18.3	8.87	0	8.99	115,093	-2.8%	98,681	0.0%	0.45	0.48	4.46	524
Peach State Bank & Trust	Gainesville		58.7	8.86	0	9.35	137,021	-0.1%	118,034	0.0%	1.35	0.49	3.62	1,862
Monroe County Bank	Forsyth		25.5	8.85	0	8.33	96,569	11.7%	88,293	0.0%	0.29	1.11	3.59	256
Oconee State Bank	Watkinsville		26.5	8.76	0	8.57	276,236	2.2%	252,171	0.0%	0.43	0.43	3.42	1,184
Flint Community Bank	Albany		21.9	8.52	0	8.47	153,476	5.0%	138,453	12.1%	0.60	0.48	3.93	921
Piedmont Bank	Norcross		28.0	8.50	0	11.56	372,064	14.8%	316,017	0.0%	0.53	0.83	4.04	1,830
Thomasville National Bank	Thomasville	THVB	16.5	8.45	0	8.60	567,389	9.6%	503,963	5.8%	1.35	0.48	3.59	7,442

Georgia Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio 2014Q1	Leverage Ratio (%) 2014Q1	Tier 1 Shortfall (to 8%) 2014Q1	TCE/ TA (%) 2014Q1	Total Assets (\$000) 2014Q1	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q1	Brokered % 2014Q1	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
SouthCrest Bank, N.A.	Peachtree City	SCSG	23.0	8.43	0	8.64	549,132	254.1%	493,452	0.0%	-0.34	0.27	4.20	-859
HeritageBank of the South	Albany	HBOS	16.1	8.38	0	7.85	1,409,159	3.1%	1,136,150	10.1%	0.69	0.62	5.31	9,331
Bank of Wrightsville	Wrightsville		58.0	8.18	0	6.11	53,730	0.5%	49,645	0.0%	-0.48	0.46	3.55	-252
Brand Banking Company	Lawrenceville		52.6	8.12	0	9.89	1,753,801	14.8%	1,523,356	6.7%	0.27	0.59	3.70	4,496
Southwest Georgia Bank	Moultrie	SGB	2.8	8.07	0	7.67	394,163	7.8%	332,239	0.0%	0.80	0.49	3.97	2,977
First Bank of Dalton	Dalton		28.1	7.75	471	7.40	191,870	6.4%	171,838	0.0%	1.01	1.01	4.01	1,852
First Century Bank, National Association	Gainesville		44.1	7.22	696	6.71	91,212	1.5%	84,604	0.0%	-1.52	0.05	3.56	-1,317
Barwick Banking Company	Barwick		0.0	6.98	130	7.34	12,121	4.7%	11,226	0.0%	-0.31	0.43	1.65	-37
Woodbury Banking Company	Woodbury		71.7	6.76	295	6.45	22,832	-1.8%	21,313	0.0%	0.30	0.42	4.69	73
First State Bank	Wrens		56.4	6.71	1,144	7.22	90,532	-0.6%	83,718	0.0%	2.43	0.55	4.91	2,165
Bank of Monticello	Monticello		61.0	5.84	2,004	5.46	95,435	1.1%	89,754	0.0%	0.61	0.62	4.13	563
First National Bank of Griffin	Griffin		43.6	4.26	8,850	3.78	239,938	-0.4%	222,299	0.0%	-0.22	0.31	3.16	-531

Georgia Companies, Texas Ratios > 75%		Top Level Ticker	City	Texas Ratio 2014Q1	Leverage Ratio (%) 2014Q1	Tier 1 Shortfall (to 8%) 2014Q1	TCE/ TA (%) 2014Q1	Total Assets (\$000) 2014Q1	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q1	Brokered % 2014Q1	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Eastside Commercial Bank			Conyers	NM	1.78	10,699	1.14	169,021	-6.0%	161,620	0.3%	-0.56	0.70	2.57	-997
Capitol City Bank & Trust Company		CPTY	Atlanta	614.1	2.42	15,997	1.77	283,588	-5.2%	272,271	0.8%	-1.67	1.11	3.18	-4,867
Foothills Community Bank			Dawsonville	515.6	2.75	4,699	1.66	86,815	-7.2%	85,250	0.0%	-0.28	0.90	4.22	-261
Farmers & Merchants Bank			Lakeland	361.0	2.84	28,924	2.58	565,978	-3.4%	549,416	0.0%	-0.09	0.96	3.81	-492
ComerstoneBank			Atlanta	318.0	3.05	14,220	2.83	286,925	-8.5%	249,245	0.0%	-1.01	0.84	2.95	-3,093
Northwest Georgia Bank			Ringgold	206.8	3.26	17,492	1.43	365,566	-16.0%	335,221	0.0%	-1.74	0.55	2.83	-6,634
Peoples Bank			Conyers	569.2	3.28	4,775	2.95	99,807	-8.3%	96,608	0.0%	-1.16	0.27	3.35	-1,213
Farmers State Bank			Lumpkin	83.8	3.59	1,926	3.47	45,401	-3.0%	43,737	0.0%	-0.11	0.54	3.82	-48
Gwinnett Community Bank			Duluth	501.3	3.85	17,241	3.29	410,271	-8.7%	375,629	0.0%	0.73	1.24	2.48	3,134
Stephens Federal Bank			Toccoa	196.6	4.05	6,129	4.05	155,298	-9.2%	148,711	0.0%	-0.36	0.40	3.56	-582
Bank of Georgia		GABA	Peachtree City	403.8	4.08	11,972	5.00	310,465	-6.2%	285,997	0.0%	-0.73	0.74	3.39	-2,335
Heritage Bank			Hinesville	258.4	4.29	22,227	3.39	585,937	-15.9%	562,641	8.0%	0.63	0.70	3.16	3,873
Georgia Heritage Bank			Dallas	229.5	4.33	2,404	2.97	66,932	4.9%	61,780	0.0%	0.86	0.45	4.13	554
Affinity Bank			Atlanta	149.5	4.41	9,651	4.11	271,016	-2.0%	226,015	1.7%	0.22	1.06	2.65	598
WestSide Bank			Hiram	448.1	4.46	4,106	4.69	116,307	-3.8%	110,497	0.0%	-0.02	0.77	3.70	-19
Community Bank & Trust - West Georgia			LaGrange	307.2	4.55	3,042	4.05	88,015	-4.1%	84,155	0.0%	-2.03	0.46	3.87	-1,825
Bank of Eastman			Eastman	289.9	4.83	6,090	4.67	193,834	-5.7%	171,105	0.0%	-0.82	0.92	3.50	-1,622
Heritage Bank		CCFH	Jonesboro	246.2	4.95	11,238	4.62	375,434	3.8%	342,025	0.0%	-0.07	0.42	3.82	-243
Farmers & Merchants Bank			Statesboro	177.8	5.09	4,744	5.02	164,511	-6.5%	154,223	0.0%	-0.02	0.35	4.17	-27
First Chatham Bank			Savannah	226.8	5.10	11,217	4.68	389,472	-9.4%	355,978	0.0%	0.27	0.73	2.81	1,070
First Southern Bank			Patterson	221.9	5.11	2,727	5.00	91,128	-17.6%	85,906	0.0%	-1.34	0.48	4.19	-1,306
Citizens State Bank			Kingsland	244.3	5.29	1,579	6.58	59,551	-11.1%	55,418	0.0%	-2.00	0.57	3.72	-1,269
Northside Bank			Adairsville	321.9	5.34	3,520	4.95	134,380	0.9%	122,110	0.0%	-0.39	0.67	3.94	-527
F & M Bank and Trust Company			Manchester	201.0	5.91	1,589	5.85	75,692	-17.9%	64,517	20.7%	-0.98	1.40	3.39	-779
Peoples Bank & Trust			Buford	245.6	5.94	5,652	5.49	274,977	-9.8%	259,066	0.0%	1.23	0.93	3.43	3,544
Legacy State Bank			Loganville	305.8	6.17	1,274	4.47	71,436	2.4%	62,498	0.0%	0.23	0.72	2.89	162
Providence Bank			Alpharetta	380.7	6.18	2,117	8.71	121,864	4.3%	103,864	0.0%	0.40	0.80	3.06	462
Citizens Bank & Trust Company			Eastman	95.0	6.33	2,217	5.21	134,104	-5.0%	120,750	0.0%	-0.01	0.54	3.70	-12
PrimeSouth Bank			Blackshear	82.1	6.55	4,876	6.66	339,865	-1.2%	316,259	0.3%	1.08	0.58	4.90	3,590
PlantersFirst			Cordele	81.0	6.90	3,066	6.85	278,788	-2.4%	257,476	0.0%	1.16	0.38	4.10	3,175
Bank of Newington			Newington	108.1	7.17	622	5.03	76,608	2.2%	70,200	4.2%	0.84	1.39	4.38	643
Community Bank of Pickens County			Jasper	142.6	7.26	2,516	7.29	341,646	7.7%	312,174	0.0%	1.93	1.08	4.09	6,436
First Covenant Bank			Commerce	133.8	7.41	983	7.59	172,719	-2.4%	159,043	0.0%	1.66	0.06	4.42	2,707
Community Bank of the South			Smyrna	84.7	7.52	1,665	7.55	348,369	-4.6%	320,889	0.0%	0.83	0.73	4.08	2,936
Signature Bank of Georgia			Sandy Springs	307.7	7.57	399	6.96	91,948	-26.0%	78,663	0.0%	-0.56	0.53	3.68	-678
Bank of Perry			Perry	107.5	7.60	451	7.04	111,120	-0.7%	103,086	0.0%	0.70	0.31	4.20	765
Citizens Exchange Bank			Pearson	81.7	7.64	96	7.21	27,406	-6.5%	25,405	0.0%	-1.00	0.24	2.85	-275
Farmers Bank			Forsyth	156.1	8.21	0	7.62	64,243	-1.2%	59,225	0.0%	0.35	0.31	3.76	222
Peoples Bank			Eatonton	105.6	8.41	0	7.96	131,884	-1.6%	110,561	0.0%	-0.44	0.54	3.27	-570

Georgia Companies, Texas Ratios > 75%		Top Level Ticker	Texas Ratio 2014Q1	Leverage Ratio (%) 2014Q1	Tier 1 Shortfall (to 8%) 2014Q1	TCE/ TA (%) 2014Q1	Total Assets (\$000) 2014Q1	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q1	Brokered % 2014Q1	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
First National Community Bank	Chatsworth		92.2	8.47	0	7.80	125,101	-5.0%	114,922	0.0%	-0.59	0.27	3.58	-747
Talbot State Bank	Fayetteville		79.2	8.48	0	6.52	69,370	-2.9%	64,711	52.9%	0.07	3.10	3.90	49
Alma Exchange Bank & Trust	Alma		90.9	8.89	0	8.96	85,985	-0.3%	77,981	0.0%	-0.79	0.40	3.52	-681
Pineland State Bank	Metter		77.5	9.01	0	9.14	57,240	-8.4%	51,772	0.0%	-0.50	0.47	3.75	-289
Carver State Bank	Savannah		80.8	9.27	0	9.00	41,382	-2.9%	34,072	16.9%	0.00	0.83	5.37	1
Southeastern Bank	Darien	SEBC	75.1	9.50	0	9.14	382,367	2.5%	346,526	0.0%	0.36	0.25	3.53	1,332
Georgia Primary Bank	Atlanta		175.5	9.60	0	6.41	175,623	-16.5%	157,594	0.0%	0.47	0.69	3.87	917
Citizens Bank of Cochran	Cochran		75.5	10.80	0	11.07	73,091	11.9%	64,799	0.0%	1.45	0.97	3.26	1,023
Farmers & Merchants Bank	Eatonton		104.2	11.25	0	11.31	200,050	-3.6%	158,691	0.0%	0.51	0.70	3.48	1,023

Kentucky Companies, Texas Ratios < 75%		Top Level Ticker	City	Texas Ratio 2014Q1	Leverage Ratio (%) 2014Q1	Tier 1 Shortfall (to 8%) 2014Q1	TCE/ TA (%) 2014Q1	Total Assets (\$000) 2014Q1	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q1	Brokered % 2014Q1	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Blue Grass Federal Savings and Loan Association			Paris	16.6	26.72	0	26.72	40,982	-0.8%	29,927	0.0%	0.69	1.02	4.05	288
First Federal Savings and Loan Association			Morehead	20.7	26.68	0	26.81	34,646	-3.2%	25,113	0.0%	0.18	0.76	3.62	62
Citizens Federal Savings and Loan Association			Covington	0.0	26.12	0	26.12	36,138	0.2%	24,480	0.0%	0.46	1.05	3.07	164
Jackson County Bank			McKee	3.7	24.18	0	23.66	133,256	-3.0%	96,698	0.0%	1.14	0.73	3.94	1,528
Bank of Ohio County, Inc.			Beaver Dam	6.0	20.92	0	20.23	91,720	-0.9%	72,678	0.0%	2.05	0.48	4.55	1,828
Kentucky Farmers Bank Corporation			Ashland	10.4	20.82	0	22.63	172,584	-1.1%	133,317	0.0%	2.94	0.36	5.99	4,891
Security Bank and Trust Company			Maysville	7.2	20.31	0	20.26	51,539	-0.1%	41,066	0.0%	1.20	0.28	3.40	622
Bankers' Bank of Kentucky, Inc.			Frankfort	0.0	19.87	0	17.92	68,312	-0.5%	55,439	0.0%	0.53	0.07	3.37	324
Hart County Bank and Trust Company			Munfordville	0.0	19.40	0	19.47	26,761	-6.8%	21,483	0.0%	1.04	0.43	4.46	284
First Federal Savings and Loan Association (MHC)		KFFB	Hazard	22.7	19.35	0	19.35	81,785	-12.2%	61,385	0.0%	0.60	1.00	3.61	513
Farmers Bank			Hardinsburg	4.1	19.04	0	18.71	106,885	2.3%	86,549	0.0%	1.27	0.46	4.60	1,317
Dixon Bank			Dixon	3.2	18.85	0	15.84	88,030	-4.9%	73,961	2.7%	0.86	0.89	2.90	768
First & Peoples Bank and Trust Company			Russell	5.8	18.51	0	16.76	197,710	-1.4%	162,823	0.0%	0.31	0.23	3.48	625
Peoples Bank & Trust Company			Owenton	18.3	18.48	0	18.92	59,121	-8.3%	45,984	0.0%	0.86	0.54	4.40	519
Citizens Bank			Hartford	16.2	17.52	0	17.75	26,889	-0.5%	22,067	0.0%	0.32	0.27	4.06	85
Clinton Bank			Clinton	3.1	16.89	0	16.95	61,004	5.9%	42,963	0.0%	1.02	0.49	3.74	605
First Guaranty Bank			Martin	7.8	16.86	0	17.48	57,914	-0.5%	46,151	0.0%	1.09	0.39	3.17	650
Citizens Bank & Trust Company			Campbellsville	2.9	16.75	0	16.01	184,169	0.1%	138,456	0.0%	1.27	0.49	4.15	2,295
Farmers Bank and Trust Company Princeton, Kentucky			Princeton	2.5	16.48	0	16.19	117,946	-2.0%	96,999	0.0%	1.51	0.43	4.00	1,758
Bank of Maysville			Maysville	6.0	16.28	0	15.84	120,536	1.7%	98,208	0.0%	0.83	0.28	3.68	977
Metro Bank			Louisville	5.9	16.04	0	16.07	33,139	-1.0%	27,592	8.9%	0.28	0.50	2.40	94
Lincoln National Bank of Hodgenville			Hodgenville	2.5	15.82	0	15.65	176,997	0.5%	140,185	0.2%	0.98	0.85	4.00	1,704
Commercial Bank of Grayson			Grayson	0.7	15.72	0	15.44	167,582	-0.2%	140,891	0.0%	0.51	0.13	3.90	844
Farmers Deposit Bank			Carlisle	17.2	15.66	0	14.56	140,231	118.9%	115,734	0.0%	-0.10	0.53	3.59	-134
Louisa Community Bank			Louisa	8.2	15.40	0	15.68	29,120	-0.5%	24,020	14.3%	1.35	0.77	4.62	391
First National Bank of Manchester			Manchester	9.0	15.11	0	15.44	146,590	-2.4%	123,538	0.0%	0.61	0.52	3.50	897
Farmers National Bank of Scottsville			Scottsville	12.3	14.96	0	14.97	246,405	0.7%	200,027	0.0%	0.80	0.81	3.74	1,948
River City Bank, Inc.			Louisville	7.7	14.63	0	16.04	301,636	-0.3%	236,174	0.0%	1.39	0.38	3.48	4,078
Leitchfield Deposit Bank & Trust Company			Leitchfield	6.0	14.58	0	14.66	114,096	-3.2%	89,049	0.0%	1.19	0.68	4.21	1,382
Home Savings Bank, FSB			Ludlow	29.2	14.55	0	14.55	28,001	-5.0%	21,783	0.0%	-0.36	1.09	3.26	-103
Peoples Security Bank			Louisa	14.3	14.41	0	13.96	48,538	-4.1%	41,412	0.0%	0.30	0.26	4.40	144
Home Federal Savings and Loan Association		PBSK	Ashland	7.3	14.29	0	14.22	435,522	41.1%	331,982	0.0%	0.66	0.77	3.58	1,981
First Federal Savings Bank of Frankfort (MHC)		KFFB	Frankfort	18.9	14.19	0	14.23	235,068	-7.0%	171,624	0.0%	0.81	0.57	4.09	1,965
Kentucky Home Bank, Inc.			Bardstown	21.5	14.15	0	13.97	110,611	-0.6%	86,032	0.0%	0.69	0.52	3.87	760
First National Bank of Jackson			Jackson	2.0	14.13	0	13.63	105,481	-3.6%	90,433	0.0%	0.12	0.67	2.96	123
Bank of the Bluegrass & Trust Co.			Lexington	18.5	13.87	0	13.63	219,385	3.7%	185,272	0.0%	1.14	0.44	3.98	2,498
Citizens Deposit Bank of Arlington, Inc.			Arlington	1.3	13.80	0	14.11	173,475	-1.2%	124,895	23.4%	2.05	1.47	3.94	3,553
South Central Bank of Bowling Green, Inc.			Bowling Green	17.6	13.31	0	12.77	220,390	-0.7%	180,894	0.0%	0.76	0.51	3.38	1,667
Springfield State Bank			Springfield	2.2	13.25	0	12.23	280,523	1.0%	210,164	0.0%	1.10	1.41	3.59	3,008

Kentucky Companies, Texas Ratios < 75%		Top Level Ticker	Leverage Ratio (%) 2014Q1	Tier 1 Shortfall (to 8%) 2014Q1	TCE/ TA (%) 2014Q1	Total Assets (\$000) 2014Q1	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q1	Brokered % 2014Q1	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM	
Commonwealth Community Bank, Inc.	Hartford		4.3	13.24	0	13.15	151,500	-6.7%	122,110	0.0%	1.42	0.59	4.21	2,194
Cumberland Security Bank, Inc.	Somerset		4.9	13.18	0	13.49	162,362	0.0%	136,064	0.0%	1.94	0.28	4.52	3,171
Farmers Bank of Milton	Milton		15.5	13.15	0	12.89	227,170	3.1%	193,433	0.0%	0.75	1.05	3.43	1,643
Edmonton State Bank	Edmonton		5.2	13.13	0	13.20	453,497	0.1%	376,236	0.0%	1.47	0.70	3.62	6,627
Casey County Bank	Liberty		30.4	13.09	0	13.13	161,673	-2.0%	135,615	0.0%	0.96	0.99	4.41	1,558
Elkton Bank & Trust Company	Elkton		1.1	13.07	0	12.90	135,039	-1.0%	110,223	0.0%	1.04	0.54	4.23	1,343
Farmers Bank and Trust Company	Marion		4.1	13.01	0	13.03	136,273	-3.0%	108,336	0.0%	1.97	0.68	5.06	2,744
First National Bank of Russell Springs	Russell Springs		38.5	12.98	0	12.98	192,064	-1.7%	166,373	0.0%	0.52	0.85	4.39	1,010
Salyersville National Bank	Salyersville		7.3	12.80	0	11.21	121,993	4.5%	106,648	0.0%	0.96	0.35	3.71	1,111
Peoples Bank of Bullitt County	Shepherdsville		34.8	12.62	0	10.99	230,644	-1.1%	204,452	0.0%	0.43	0.73	3.35	967
Fredonia Valley Bank	Fredonia		12.3	12.62	0	12.03	76,831	6.7%	61,684	0.0%	1.02	0.75	4.55	754
Victory Community Bank	Fort Mitchell		9.8	12.56	0	12.69	157,086	-4.0%	118,557	0.0%	2.81	0.87	3.01	4,384
Citizens Bank	Hickman		10.6	12.54	0	11.74	109,479	-1.9%	89,631	6.1%	1.31	0.96	4.34	1,453
Pinnacle Bank, Inc.	Vanceburg		2.3	12.50	0	12.23	43,257	24.3%	33,376	3.0%	0.46	0.46	5.40	180
Republic Bank & Trust Company	Louisville	RBCAA	20.5	12.34	0	12.66	3,392,794	3.0%	2,122,856	5.0%	0.77	0.66	3.49	25,363
First United Bank and Trust Company	Madisonville		3.3	12.26	0	12.89	200,013	-1.2%	156,941	0.0%	1.57	0.37	4.45	3,169
Carrollton Federal Bank	Carrollton		9.0	12.25	0	12.31	36,616	-2.3%	30,378	0.0%	0.33	0.92	3.72	122
United Cumberland Bank	Whitley City		30.1	12.19	0	12.03	139,846	-0.5%	109,358	0.9%	1.51	0.80	4.36	2,115
United Citizens Bank & Trust Company	Campbellsburg		6.7	11.92	0	11.30	101,388	4.5%	78,057	0.0%	0.86	0.69	3.73	843
Citizens National Bank of Somerset	Somerset		29.4	11.91	0	10.39	339,093	0.8%	285,843	0.0%	1.46	0.30	3.84	4,892
Franklin Bank & Trust Company	Franklin		8.8	11.85	0	11.49	362,520	1.2%	302,465	0.3%	0.71	0.76	4.11	2,561
South Central Bank of Monroe County	Tompkinsville		7.4	11.84	0	11.17	117,693	-2.5%	100,163	0.0%	0.66	0.77	3.61	782
Bedford Loan & Deposit Bank	Bedford		27.3	11.80	0	12.87	87,073	-2.8%	73,800	0.0%	0.63	0.76	4.03	563
Bank of Edmonson County	Brownsville		11.4	11.77	0	11.53	201,057	-0.1%	175,090	0.0%	1.51	0.96	3.99	3,011
Paducah Bank and Trust Company	Paducah		11.6	11.63	0	12.12	543,650	-0.2%	432,546	4.2%	1.77	0.22	4.41	9,460
Sacramento Deposit Bank	Sacramento		2.9	11.62	0	11.46	71,421	-1.2%	60,268	0.0%	1.78	0.87	4.89	1,262
Bank of Harlan	Harlan		21.9	11.61	0	11.74	122,897	-2.9%	105,038	0.0%	0.38	0.30	3.72	471
Bank of Buffalo	Buffalo		9.6	11.61	0	11.52	72,091	-0.2%	59,467	11.1%	2.77	0.93	4.39	1,985
South Central Bank, Inc.	Glasgow		16.6	11.59	0	11.22	283,134	-0.5%	245,177	0.0%	0.67	0.42	3.93	1,841
First Farmers Bank and Trust Company	Owenton		7.2	11.51	0	11.26	116,901	0.7%	96,650	2.1%	1.20	0.64	4.55	1,359
Inez Deposit Bank	Inez		10.6	11.39	0	10.36	158,300	-7.3%	141,611	0.0%	0.30	0.76	3.09	484
First National Bank of Carrollton	Carrollton		16.7	11.37	0	11.04	99,890	-2.7%	88,420	0.0%	0.52	0.56	3.79	520
Bluegrass Community Bank	Danville		0.0	11.35	0	11.10	60,089	8.8%	49,623	0.0%	0.51	1.17	3.67	299
Farmers National Bank of Danville	Danville	BYLB	21.1	11.32	0	11.54	448,949	-3.4%	381,750	0.0%	0.89	0.79	3.47	4,010
Sebree Deposit Bank	Sebree		2.8	11.32	0	11.29	23,147	2.5%	20,267	0.0%	0.20	0.79	2.96	47
First Community Bank of Western Kentucky, Inc.	Clinton		4.0	11.29	0	9.64	158,827	91.6%	137,998	3.4%	1.25	0.54	4.72	1,465
Farmers Bank	Nicholasville		13.6	11.28	0	10.86	108,564	-0.2%	95,999	0.0%	0.64	0.34	4.31	685
Peoples Bank	Taylorsville		42.1	11.25	0	11.62	108,935	-6.4%	91,939	0.0%	1.16	0.62	3.51	1,282
Heritage Bank, Inc.	Erlanger		30.5	11.21	0	10.92	496,265	4.4%	408,819	4.1%	1.11	0.63	4.37	5,408

Kentucky Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio 2014Q1	Leverage Ratio (%) 2014Q1	Tier 1 Shortfall (to 8%) 2014Q1	TCE/ TA (%) 2014Q1	Total Assets (\$000) 2014Q1	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q1	Brokered % 2014Q1	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Community Trust Bank, Inc.	Pikeville	CTBI	27.8	11.18	0	11.04	3,646,711	-0.2%	2,931,339	0.0%	1.17	0.37	4.10	42,333
Taylor County Bank	Campbellsville		9.5	11.17	0	10.89	170,663	0.6%	143,079	0.0%	2.18	0.73	4.67	3,663
Citizens Bank of Cumberland County	Burkesville		19.7	11.15	0	11.01	71,539	1.3%	58,796	0.0%	1.57	0.65	4.71	1,103
Farmers National Bank of Lebanon	Lebanon		9.6	11.14	0	10.68	101,073	1.5%	89,262	0.0%	0.50	0.67	3.75	491
Bank of Hindman	Hindman		12.3	11.13	0	10.59	168,668	-1.2%	140,983	0.0%	0.68	0.76	3.27	1,136
United Citizens Bank of Southern Kentucky, Inc.	Columbia		31.2	11.04	0	10.99	134,789	-3.4%	119,304	0.0%	0.82	0.96	4.25	1,124
Owingsville Banking Company	Owingsville		46.2	10.96	0	9.52	62,644	-4.5%	53,520	0.0%	0.35	0.79	4.86	222
Cumberland Valley National Bank & Trust Company	London		21.6	10.92	0	10.91	400,651	-2.0%	341,287	0.0%	0.38	0.44	3.49	1,521
Forcht Bank, National Association	Lexington		29.9	10.88	0	10.33	938,784	-3.7%	753,818	0.0%	0.63	0.31	3.98	6,057
Magnolia Bank	Hodgenville		4.9	10.83	0	10.83	141,262	6.0%	115,123	0.0%	0.52	0.91	3.98	721
South Central Bank of Hardin County, Inc.	Elizabethtown		13.0	10.81	0	10.24	83,309	2.2%	67,983	0.0%	0.28	1.15	3.43	229
Peoples Bank MT. Washington	Mount Washington		72.6	10.80	0	10.77	77,956	-13.8%	69,135	0.0%	0.34	0.51	4.40	274
Kentucky Neighborhood Bank	Elizabethtown		35.2	10.77	0	10.69	132,840	5.9%	111,557	5.0%	0.95	0.73	4.44	1,225
Bank of the Mountains, Inc.	West Liberty		17.6	10.73	0	10.70	65,696	-2.6%	56,815	0.0%	0.60	0.50	5.76	391
Grant County Deposit Bank	Williamstown		56.3	10.72	0	10.86	79,359	-7.0%	67,146	0.0%	-0.28	0.51	3.55	-230
First National Bank and Trust	London		12.8	10.65	0	11.08	202,108	-7.3%	163,363	0.0%	0.54	0.30	3.90	1,100
Heritage Bank USA, Inc.	Hopkinsville	HFBC	10.5	10.65	0	10.75	959,327	-1.9%	762,098	5.8%	0.42	1.10	3.13	4,008
First National Bank of Brooksville	Brooksville		4.6	10.61	0	10.30	64,327	-0.7%	53,137	0.0%	0.34	0.67	3.46	218
Peoples Bank of Kentucky, Inc.	Flemingsburg		12.7	10.60	0	10.48	263,265	0.7%	226,740	0.0%	0.93	0.70	4.19	2,380
United Community Bank of West Kentucky, Inc.	Morganfield		1.1	10.48	0	10.00	225,282	5.3%	187,133	0.0%	1.57	0.43	4.35	3,366
PBK Bank, Inc.	Stanford		43.1	10.45	0	10.35	106,478	-0.9%	92,691	0.0%	0.58	0.62	3.85	615
Home Federal Bank Corporation	Middlesboro	HFBA	24.5	10.43	0	10.02	339,336	-1.4%	265,745	0.0%	0.61	0.78	4.09	2,059
Eclipse Bank, Inc.	Louisville		10.2	10.43	0	11.21	139,408	-0.5%	117,246	14.9%	0.57	0.68	4.09	801
Bank of Clarkson	Clarkson		8.1	10.42	0	9.55	119,475	1.4%	104,956	0.0%	1.06	0.57	3.44	1,250
United Southern Bank	Hopkinsville		23.8	10.37	0	9.94	261,304	-0.3%	229,910	0.0%	0.67	0.47	4.06	1,699
First State Financial, Inc.	Middlesboro		67.3	10.34	0	10.33	358,532	-4.9%	310,449	0.4%	0.62	0.61	4.32	2,273
Bank of Jamestown	Jamestown		26.1	10.34	0	9.53	172,070	2.2%	132,759	0.0%	0.66	0.97	3.94	1,108
Citizens National Bank of Lebanon	Lebanon		1.4	10.32	0	9.55	116,482	-3.7%	100,272	0.0%	0.84	0.74	2.67	968
First Commonwealth Bank of Prestonsburg, Inc.	Prestonsburg		4.5	10.27	0	10.34	292,556	-4.5%	227,725	0.0%	1.51	0.35	3.70	4,549
First National Bank of Grayson	Grayson		9.8	10.26	0	9.84	215,219	-4.0%	190,986	0.0%	1.17	0.20	3.79	2,481
Citizens Bank	Mount Vernon		17.6	10.18	0	9.87	143,222	5.6%	113,870	0.0%	0.66	0.93	4.42	908
King Southern Bank	Chaplin		21.1	10.16	0	10.17	178,650	-0.4%	127,111	0.0%	1.43	0.94	4.83	2,549
Peoples Bank & Trust Company of Madison County	Berea		52.8	10.14	0	10.43	383,455	-2.3%	297,075	1.8%	0.42	0.39	4.11	1,630
Winchester Federal Bank	Winchester		9.5	10.12	0	10.16	158,122	-0.1%	97,230	1.9%	1.41	1.28	3.18	2,197
Citizens National Bank of Paintsville	Paintsville	CZNL	20.2	10.11	0	10.25	538,618	-3.8%	432,152	0.0%	0.72	0.74	3.59	3,883
Century Bank of Kentucky, Inc.	Lawrenceburg		59.4	10.07	0	9.47	110,041	2.7%	94,210	0.0%	1.22	0.48	4.30	1,276
Commercial Bank	West Liberty		5.6	10.06	0	10.32	137,509	-4.8%	106,500	0.0%	1.43	0.54	3.31	2,017
Bank of Columbia	Columbia		48.1	10.01	0	9.18	127,592	-1.3%	113,885	0.0%	0.68	0.61	4.11	873
First State Bank	Irvington		1.9	10.00	0	9.14	168,727	-5.1%	149,172	0.0%	1.09	0.38	3.49	1,815

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Alliance Banking Company			Winchester	33.4	9.97	0	9.94	60,905	2.9%	53,236	0.0%	0.32	0.78	3.82	189
First National Bank of Muhlenberg County, Kentucky			Central City	5.4	9.96	0	9.97	153,500	-1.5%	118,609	4.9%	0.99	0.92	3.69	1,478
Whitaker Bank, Inc.			Lexington	51.6	9.94	0	10.11	1,372,710	-4.9%	1,129,854	0.1%	0.21	0.45	3.85	2,983
Farmers Deposit Bank			Middleburg	20.1	9.94	0	9.84	47,473	-1.5%	38,039	0.0%	0.57	1.08	4.30	269
Citizens Union Bank of Shelbyville			Shelbyville	55.5	9.93	0	11.24	533,515	-3.2%	439,690	7.4%	0.25	0.99	3.71	1,314
First Security Trust Bank, Inc.			Florence	31.5	9.91	0	9.78	82,289	-11.2%	70,802	0.2%	-0.65	0.29	3.53	-563
Traditional Bank, Inc.			Mount Sterling	24.4	9.89	0	9.89	1,124,440	3.8%	911,544	17.5%	1.47	0.75	3.82	16,073
Monticello Banking Company			Monticello	18.2	9.89	0	9.74	559,354	1.1%	473,177	0.7%	0.89	0.71	4.15	4,893
United Bank & Trust Company		FFKT	Versailles	63.4	9.84	0	11.08	532,567	-1.0%	402,636	0.0%	0.14	0.74	3.32	737
Town & Country Bank and Trust Company			Bardstown	52.9	9.83	0	9.75	256,072	-4.0%	229,178	0.0%	0.31	0.19	3.55	804
Bank of Kentucky, Inc.		BKYF	Crestview Hills	16.7	9.82	0	9.87	1,858,292	2.0%	1,586,607	0.0%	1.16	0.25	3.46	20,997
Bank of Lexington, Inc.			Lexington	6.2	9.82	0	9.57	220,968	4.9%	180,647	3.3%	0.70	0.72	3.86	1,487
Farmers Bank & Capital Trust Company		FFKT	Frankfort	30.8	9.81	0	9.89	703,537	2.2%	564,563	0.0%	0.74	0.64	3.29	5,153
First & Farmers National Bank, Inc.			Somerset	27.0	9.80	0	9.76	480,811	-2.8%	401,317	0.0%	0.86	0.65	3.95	4,158
Lewisburg Banking Company			Lewisburg	6.2	9.71	0	9.30	110,247	4.4%	91,774	0.0%	1.59	0.42	3.98	1,657
Citizens First Bank, Inc.		CZFC	Bowling Green	12.8	9.65	0	9.50	419,987	-0.5%	352,473	0.0%	0.67	0.73	3.97	2,787
Stock Yards Bank & Trust Company		SYBT	Louisville	9.8	9.61	0	9.57	2,349,938	11.1%	1,991,817	0.2%	1.41	0.29	3.82	32,281
First Citizens Bank		FFKT	Elizabethtown	30.4	9.60	0	9.53	317,413	2.1%	272,625	0.0%	2.17	0.63	3.77	6,928
Citizens Deposit Bank & Trust		PFBI	Vanceburg	6.6	9.59	0	9.55	370,604	0.5%	323,172	0.0%	1.41	0.37	3.78	5,205
Farmers State Bank			Booneville	15.7	9.58	0	9.57	52,577	-5.1%	44,404	0.0%	0.60	0.68	4.40	322
Citizens Bank of Northern Kentucky, Inc.		FFKT	Newport	36.9	9.56	0	9.66	253,641	1.4%	208,826	0.0%	0.10	0.63	3.82	264
West Point Bank			Radcliff	10.7	9.56	0	9.18	159,857	2.9%	84,279	0.0%	0.67	0.35	2.98	1,064
Central Bank & Trust Company			Lexington	28.1	9.55	0	9.57	1,941,267	0.0%	1,627,643	0.6%	0.70	0.36	3.87	13,501
Peoples Bank			Lebanon	16.5	9.54	0	8.97	53,276	6.3%	46,575	0.0%	0.96	0.53	3.85	494
Ohio Valley Financial Group			Henderson	1.8	9.53	0	9.57	258,476	5.3%	217,861	0.0%	1.57	0.45	4.35	3,911
Farmers & Traders Bank of Campton			Campton	20.5	9.50	0	9.01	47,079	0.2%	40,080	0.0%	0.64	0.47	4.37	296
Commonwealth Bank, FSB			Mount Sterling	16.4	9.47	0	9.47	19,215	-8.0%	15,424	0.0%	-0.81	0.79	4.38	-158
Hometown Bank of Corbin, Inc.			Corbin	33.6	9.45	0	9.23	136,251	-0.7%	114,120	0.0%	0.02	0.41	4.20	31
BankTrust Financial Corp			Henderson	8.4	9.45	0	9.52	130,401	-5.3%	107,015	0.0%	1.05	0.72	4.58	1,400
Citizens Bank & Trust Co. of Jackson			Jackson	23.9	9.41	0	9.41	134,957	1.1%	118,007	10.1%	0.80	0.79	4.54	1,059
Community Financial Services Bank			Benton	10.0	9.41	0	9.24	656,393	8.8%	577,487	4.8%	0.89	0.91	4.27	5,528
Peoples Exchange Bank			Stanton	24.6	9.38	0	9.22	326,644	-4.3%	271,118	0.0%	0.73	0.47	4.14	2,390
First Kentucky Bank, Inc.			Mayfield	9.5	9.38	0	9.29	372,117	-0.6%	313,291	2.4%	1.17	0.59	4.01	4,416
American Bank & Trust Company, Inc.			Bowling Green	8.8	9.33	0	9.28	254,850	1.3%	230,607	0.0%	1.50	0.93	4.20	3,848
Planters Bank, Inc.			Hopkinsville	2.5	9.32	0	9.51	788,769	5.4%	630,928	13.5%	1.47	0.81	3.80	11,293
Commonwealth Bank and Trust Company			Louisville	27.7	9.10	0	8.62	722,328	-10.3%	600,257	8.1%	-0.34	0.41	3.50	-2,584
Meade County Bank			Brandenburg	2.6	9.10	0	8.29	175,341	3.9%	149,956	0.0%	1.10	0.38	3.44	1,812
Madison Bank			Richmond	44.6	9.04	0	9.67	122,874	1.8%	105,623	0.0%	0.38	0.34	4.09	467
Peoples Bank			Marion	12.7	9.04	0	8.80	35,696	-4.8%	30,557	0.0%	0.12	1.18	4.27	42

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Peoples Bank & Trust Company of Hazard			Hazard	37.8	8.98	0	8.79	279,476	0.7%	248,167	0.0%	0.97	0.79	4.23	2,700
Cecilian Bank			Cecilia	20.8	8.96	0	8.85	576,372	4.0%	470,008	0.0%	1.00	1.01	3.79	5,600
South Central Bank of Daviess County, Inc.			Owensboro	10.3	8.92	0	8.87	176,190	-3.1%	151,987	0.0%	0.44	0.40	3.26	795
First Southern National Bank			Lancaster	16.9	8.91	0	9.12	681,297	-6.7%	597,769	0.0%	0.87	0.37	3.92	6,177
Morgantown Bank & Trust Company, Incorporated			Morgantown	8.9	8.83	0	8.54	160,336	5.5%	133,536	0.0%	0.69	0.81	3.94	1,052
First Capital Bank of Kentucky		FCBE	Louisville	21.5	8.80	0	8.41	502,759	7.2%	394,164	2.2%	0.41	0.91	3.24	1,945
Central Bank of Jefferson County			Louisville	24.5	8.73	0	9.35	200,708	0.4%	172,193	0.0%	0.23	0.80	3.07	464
Murray Bank			Murray	7.1	8.71	0	8.62	256,202	3.3%	228,982	0.0%	0.88	0.84	3.25	2,173
1st Trust Bank, Inc.			Hazard	13.2	8.69	0	8.61	159,294	3.0%	144,711	2.9%	0.63	0.71	3.71	979
Kentucky Bank		KTYB	Paris	21.2	8.57	0	8.38	782,467	10.7%	629,163	0.0%	0.82	0.51	3.86	6,128
Citizens Guaranty Bank			Irvine	12.6	8.49	0	8.57	136,269	9.0%	109,689	0.0%	0.59	0.50	4.56	765
Citizens Bank			Morehead	16.4	8.44	0	8.13	122,247	-0.9%	100,686	0.0%	0.93	0.27	4.30	1,122
Bank of Caneyville			Caneyville	3.2	8.44	0	8.45	50,025	0.0%	45,745	0.0%	0.71	0.88	2.63	348
Hyden Citizens Bank			Hyden	9.5	8.43	0	8.50	128,530	1.0%	99,456	0.0%	0.99	0.56	4.37	1,251
Kentucky Federal Savings and Loan Association			Covington	24.4	8.34	0	8.36	37,610	-4.0%	33,081	0.0%	-0.22	0.77	3.18	-87
Auburn Banking Company			Auburn	21.6	8.33	0	6.69	76,643	7.8%	64,210	0.0%	1.66	0.42	4.11	1,201
Peoples Bank and Trust Company of Clinton County			Albany	43.2	8.21	0	7.97	32,048	-1.4%	29,224	0.0%	-0.15	1.04	4.88	-47
First Security Bank, Inc.			Owensboro	11.8	8.21	0	7.74	486,735	10.8%	412,835	0.3%	0.44	1.00	3.68	2,047
Bank of Cadiz and Trust Company			Cadiz	6.3	8.19	0	7.72	107,175	0.1%	93,316	0.0%	0.98	0.69	3.45	1,023
First Federal Savings Bank of Elizabethtown		FFKY	Elizabethtown	58.8	8.15	0	7.36	836,799	-11.0%	759,377	3.2%	0.27	0.82	3.05	2,388
FNB Bank, Inc.			Mayfield	11.8	8.09	0	8.15	398,115	0.7%	341,550	5.4%	1.07	0.37	3.94	4,268
First Security Bank of Kentucky			Central City	4.0	8.02	0	7.85	94,359	6.4%	84,503	0.0%	1.09	0.73	5.11	965
Independence Bank of Kentucky			Owensboro	1.6	7.99	102	7.40	1,376,427	9.9%	1,122,465	3.6%	1.53	0.73	4.41	20,339
Wilson & Muir Bank & Trust Company			Bardstown	11.2	7.66	1,532	7.57	445,416	5.5%	387,663	0.0%	1.32	0.18	3.73	5,725

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Citizens Commerce National Bank	Versailles		86.1	5.25	5,750	3.30	207,957	-4.1%	171,989	0.0%	0.69	0.97	3.12	1,433
PBI Bank, Inc.	Louisville	PBIB	183.4	6.36	17,579	6.06	1,062,177	-6.0%	976,739	0.0%	-0.03	1.02	3.17	-276
American Founders Bank, Inc.	Lexington		119.7	6.86	3,051	4.07	271,977	-13.0%	241,134	0.0%	-0.72	0.68	3.39	-2,073
Hancock Bank and Trust Company	Hawesville		75.5	9.03	0	9.03	297,251	-10.5%	265,121	0.0%	-1.14	1.16	3.39	-3,541

Maryland Companies, Texas Ratios < 75%		Top Level Ticker	City	Texas Ratio 2014Q1	Leverage Ratio (%) 2014Q1	Tier 1 Shortfall (to 8%) 2014Q1	TCE/ TA (%) 2014Q1	Total Assets (\$000) 2014Q1	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q1	Brokered % 2014Q1	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Rosedale Federal Savings and Loan Association	Baltimore			14.6	22.89	0	22.89	801,098	0.7%	615,144	0.0%	1.31	0.63	3.83	10,336
Saint Casimir's Savings Bank	Baltimore			0.3	21.46	0	21.11	97,584	-3.7%	75,793	0.0%	-0.94	0.41	2.10	-935
Kosciuszko Federal Savings Bank	Baltimore			13.3	20.32	0	20.31	12,317	-0.8%	9,793	0.0%	0.28	0.95	3.96	34
Homewood Federal Savings Bank	Baltimore			13.2	20.27	0	20.18	68,928	-1.8%	54,805	0.0%	0.78	1.07	3.47	543
Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	TYCB		11.3	16.92	0	17.10	436,361	1.7%	354,484	0.0%	0.95	0.12	3.41	4,229
OBA Bank	Germantown	OBAF		13.0	15.94	0	15.95	402,129	4.2%	309,600	12.0%	0.28	0.65	3.74	1,074
Fairmount Bank	Rosedale	FMTB		22.5	15.20	0	15.09	76,778	-2.9%	56,862	0.0%	0.35	1.22	3.79	269
Hamilton Bank	Towson	HBK		11.4	15.15	0	14.71	292,988	-8.7%	243,356	0.2%	-0.32	0.79	2.99	-987
Liberty Bank of Maryland	Baltimore			11.2	14.95	0	15.41	40,015	-7.6%	33,205	0.0%	0.13	0.92	3.41	53
Fraternity Federal Savings and Loan Association	Baltimore	FRTR		25.4	14.26	0	14.03	165,557	-0.7%	121,463	0.0%	-0.12	1.34	2.86	-205
First Shore Federal Savings and Loan Association	Salisbury			18.2	13.50	0	13.56	290,425	-6.5%	242,867	0.0%	0.56	1.23	3.30	1,676
Jarrettsville Federal Savings and Loan Association	Jarrettsville			20.4	13.28	0	13.06	119,298	7.4%	93,233	0.0%	0.11	0.79	3.45	128
Severn Savings Bank, FSB	Annapolis	SVBI		43.6	13.17	0	13.18	789,515	-6.7%	568,563	0.7%	-2.84	1.15	3.30	-23,785
Arundel Federal Savings Bank	Glen Burnie			3.9	12.87	0	12.90	465,756	-2.4%	403,184	0.0%	0.37	1.05	2.57	1,724
CFG Community Bank	Baltimore			6.1	12.85	0	13.32	513,617	-13.4%	418,451	14.7%	4.26	0.60	4.57	22,261
Midstate Community Bank	Baltimore			40.8	12.75	0	12.36	177,562	-3.3%	154,907	0.0%	0.57	1.49	2.88	1,024
Madison Bank of Maryland	Forest Hill			55.8	12.67	0	12.89	144,209	-5.0%	107,384	0.0%	-0.57	1.13	2.79	-849
Community Bank of the Chesapeake	Waldorf	TCFC		22.5	12.37	0	12.12	1,015,112	5.0%	808,094	7.9%	0.77	0.80	3.62	7,530
Prince George's Federal Savings Bank	Upper Marlboro	PCGO		41.5	12.23	0	12.24	103,893	-2.9%	91,110	0.0%	0.18	0.47	3.51	189
First United Bank & Trust	Oakland	FUNC		34.5	11.98	0	10.95	1,350,417	2.5%	1,003,299	0.5%	0.58	0.75	3.36	7,649
Hopkins Federal Savings Bank	Baltimore			24.4	11.52	0	11.56	284,567	-9.4%	251,170	0.0%	0.97	0.81	2.29	2,946
Bay Bank, FSB	Lutherville	BYBK		23.8	11.44	0	12.02	429,697	230.7%	372,068	4.6%	0.86	0.41	5.30	3,663
Bank of Ocean City	Ocean City			3.0	11.35	0	11.71	219,360	3.2%	192,258	10.2%	0.96	0.36	3.66	2,177
American Bank	Bethesda	ABKH		21.7	11.32	0	11.31	426,046	-1.7%	288,446	0.1%	0.14	1.17	2.14	611
Middletown Valley Bank	Middletown			16.2	11.28	0	10.74	164,363	5.1%	145,612	0.7%	0.10	0.13	3.44	164
Kopernik Federal Bank	Baltimore			39.1	11.20	0	11.19	69,399	0.5%	61,458	1.8%	0.89	0.89	3.57	627
North Arundel Savings Bank, FSB	Pasadena			26.9	11.16	0	10.73	42,474	3.0%	37,836	0.0%	0.60	1.09	3.75	252
County First Bank	La Plata	CUMD		42.3	11.03	0	10.77	214,410	7.7%	189,107	4.1%	0.38	0.35	3.48	784
National Bank of Cambridge	Cambridge	DLMV		24.9	10.94	0	10.75	192,485	-6.3%	167,442	0.0%	-3.97	0.50	3.03	-7,822
Farmers Bank of Willards	Willards			73.1	10.55	0	10.80	307,573	-4.6%	242,141	0.1%	0.45	0.87	4.41	1,400
Colombo Bank	Rockville	IFSB		35.9	10.41	0	10.77	194,208	168.0%	137,590	10.9%	-2.20	2.34	5.47	-2,957
Queenstown Bank of Maryland	Queenstown			42.8	10.37	0	10.27	449,606	-1.0%	401,921	0.1%	0.59	0.80	3.80	2,650
Chesapeake Bank & Trust Company	Chestertown	CPKB		43.4	10.25	0	10.58	96,046	-4.3%	63,736	0.0%	1.49	0.47	3.36	1,418
Sandy Spring Bank	Olney	SASR		9.0	10.24	0	10.09	4,166,832	6.0%	2,967,068	0.0%	1.13	0.54	3.59	45,535
Frederick County Bank	Frederick	FCBI		12.8	10.22	0	9.87	332,753	4.6%	284,054	3.6%	0.62	0.53	3.82	1,988
Farmers and Merchants Bank	Upperco	FMFG		6.4	10.20	0	9.98	303,196	12.7%	240,765	3.1%	1.12	0.46	4.62	3,238
Chesapeake Bank of Maryland	Baltimore			18.5	10.16	0	11.23	181,104	-6.1%	159,595	0.0%	-0.18	0.75	2.88	-342
EagleBank	Bethesda	EGBN		10.7	10.16	0	10.04	3,785,480	14.4%	3,292,250	22.6%	1.38	0.35	4.45	48,565
Harford Bank	Aberdeen	HFBK		19.4	10.13	0	10.01	306,575	4.9%	242,245	0.6%	0.62	0.67	4.30	1,841

Maryland Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio 2014Q1	Leverage Ratio (%) 2014Q1	Tier 1 Shortfall (to 8%) 2014Q1	TCE/ TA (%) 2014Q1	Total Assets (\$000) 2014Q1	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q1	Brokered % 2014Q1	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Easton Bank & Trust Company	Easton	EASB	37.2	9.93	0	9.79	143,057	-2.8%	122,231	0.5%	0.83	0.66	4.27	1,181
Maryland Financial Bank	Towson		21.6	9.89	0	6.66	63,908	-7.2%	41,406	5.5%	-0.65	0.84	3.39	-406
Columbia Bank	Columbia	FULT	11.1	9.68	0	9.53	1,995,535	0.4%	1,555,846	0.4%	0.87	0.29	3.58	17,396
Monument Bank	Bethesda		16.2	9.67	0	7.42	450,338	12.0%	343,495	11.5%	0.77	0.59	4.10	3,196
Bay-Vanguard FSB (MHC)	Sparrows Point	BVFL	43.5	9.62	0	10.60	179,232	27.2%	153,796	0.0%	0.40	0.53	4.05	724
Howard Bank	Ellicott City	HBMD	8.8	9.62	0	9.40	507,923	24.8%	403,211	11.6%	0.45	0.48	3.99	2,036
Regal Bank & Trust	Owings Mills	RGBM	39.3	9.51	0	8.88	142,348	-5.5%	114,076	8.2%	0.36	0.91	3.70	524
Revere Bank	Laurel	REVB	0.3	9.34	0	9.14	512,412	15.5%	448,841	11.2%	0.68	0.82	3.88	3,183
Bank of Delmarva	Salisbury	DBCP	49.4	9.28	0	9.87	425,207	-1.5%	364,926	3.8%	-1.05	0.63	3.92	-4,452
Carroll Community Bank	Sykesville	CROL	5.8	9.20	0	8.96	110,493	4.0%	94,041	2.7%	0.23	0.82	3.69	241
CNB	Centreville	SHBI	20.9	9.15	0	9.24	468,845	2.7%	417,588	4.9%	0.54	0.48	3.64	2,504
Presidential Bank, FSB	Bethesda		59.9	9.03	0	8.81	548,953	-0.1%	492,181	0.0%	-0.18	0.34	2.76	-991
Old Line Bank	Bowie	OLBK	11.8	8.94	0	9.45	1,185,741	37.6%	1,012,601	14.4%	0.81	0.39	4.36	9,125
Madison Square Federal Savings Bank	Baltimore	MDSN	15.5	8.78	0	8.32	143,899	-3.8%	131,282	0.0%	0.08	0.84	2.50	122
Patapsco Bank	Dundalk	PATD	22.1	8.77	0	8.70	229,895	-2.3%	194,828	0.0%	0.24	0.81	3.36	547
Capital Bank, National Association	Rockville		17.4	8.65	0	8.56	505,894	14.5%	405,051	15.7%	1.45	0.59	5.40	7,036
Congressional Bank	Bethesda		13.1	8.64	0	8.58	433,244	3.8%	361,002	9.2%	0.48	0.59	3.98	2,082
Bank of Glen Burnie	Glen Burnie	GLBZ	14.1	8.61	0	8.40	389,333	0.5%	335,429	0.0%	0.68	0.73	3.75	2,609
New Windsor State Bank	Taneytown	NWID	14.2	8.59	0	8.51	283,495	4.1%	246,128	0.0%	0.40	0.79	3.28	1,096
Peoples Bank	Chestertown	PEBC	58.6	8.52	0	9.30	237,516	-3.0%	199,319	0.0%	0.15	0.90	3.05	375
Damascus Community Bank	Damascus	DMAS	26.4	8.18	0	7.98	277,435	4.8%	248,887	2.6%	0.38	0.45	4.21	1,015
Hebron Savings Bank	Hebron		38.9	8.15	0	8.01	530,406	4.7%	436,989	0.0%	0.89	1.02	4.14	4,573
Woodsboro Bank	Woodsboro		18.0	8.15	0	8.07	235,543	2.8%	205,720	0.0%	0.24	0.58	3.26	556
Harbor Bank of Maryland	Baltimore	HRBK	44.9	8.12	0	10.04	244,349	-2.6%	212,094	0.0%	-0.11	0.45	4.19	-261
BlueRidge Bank	Frederick		8.8	8.07	0	8.77	181,453	13.2%	160,621	6.3%	0.31	0.68	3.40	533
Provident State Bank, Inc.	Preston	PSBP	29.3	8.06	0	7.79	296,630	-1.0%	251,507	0.0%	0.54	0.64	3.80	1,609
Glen Burnie Mutual Savings Bank	Glen Burnie		16.1	8.06	0	8.07	81,555	3.8%	74,804	0.0%	0.11	3.01	0.87	91
Talbot Bank of Easton, Maryland	Easton	SHBI	68.1	5.38	14,388	7.62	566,351	-10.7%	514,473	0.5%	-1.93	0.65	3.42	-11,352

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First Mariner Bank	Baltimore	FMAQE	171.7	2.90	50,541	2.88	956,833	-26.4%	888,761	0.0%	-1.80	0.94	2.57	-20,110
NBRS Financial Bank	Rising Sun	RSAM	143.2	3.42	9,347	3.22	206,123	-5.7%	196,634	0.0%	-1.79	0.53	3.45	-3,729
Cecil Bank	Elkton	CECB	264.7	5.52	8,736	5.32	361,988	-16.8%	283,220	3.0%	-3.34	1.29	2.63	-12,964
Eastern Savings Bank, FSB	Hunt Valley		608.2	6.43	6,621	6.43	421,008	-9.1%	360,255	1.4%	-0.15	1.26	5.56	-674

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Morganton Savings Bank, S.S.B.			Morganton	9.1	29.91	0	29.38	82,420	-2.1%	53,056	0.0%	0.30	0.76	3.65	246
Roanoke Valley Savings Bank, SSB			Roanoke Rapids	9.7	24.36	0	24.50	39,372	-4.2%	28,986	0.0%	-0.03	0.73	2.03	-14
Piedmont Federal Savings Bank			Winston-Salem	1.0	23.77	0	23.78	919,049	-1.0%	694,135	0.0%	0.36	0.90	2.55	3,296
Wake Forest Federal Savings and Loan Association (MHC)	Wake Forest	WAKE		7.0	19.50	0	19.51	112,155	-2.4%	88,857	0.0%	0.64	1.36	2.50	728
First Savings and Loan Association			Mebane	6.6	18.96	0	18.97	59,650	-2.0%	47,872	0.0%	0.58	1.05	3.66	352
Jackson Savings Bank, SSB			Sylva	16.1	18.63	0	18.79	33,860	-6.5%	27,374	0.0%	0.30	0.68	2.92	106
Roxboro Savings Bank, SSB			Roxboro	14.3	17.16	0	16.59	212,848	2.7%	150,228	0.0%	1.00	0.70	3.15	2,104
Belmont Federal Savings and Loan Association			Belmont	8.6	16.35	0	16.46	101,456	-1.5%	84,346	0.0%	0.48	0.52	2.93	494
BlueHarbor Bank		BLHK	Mooreville	14.2	15.00	0	15.37	134,146	2.5%	107,583	18.7%	0.77	0.57	4.08	1,001
Roanoke Rapids Savings Bank, SSB			Roanoke Rapids	15.4	14.56	0	14.66	58,770	-3.0%	45,356	1.4%	0.23	1.13	3.38	135
HomeTrust Bank		HTBI	Asheville	22.6	14.54	0	17.03	1,604,268	3.1%	1,261,853	1.2%	0.70	0.47	3.74	11,095
Tarboro Savings Bank, SSB			Tarboro	4.7	14.12	0	14.05	40,901	-1.7%	35,076	0.0%	0.58	1.16	3.81	239
First Federal Savings Bank of Lincolnton			Lincolnton	13.5	14.11	0	13.94	333,788	7.0%	265,830	5.0%	0.64	0.93	3.49	2,064
Hertford Savings Bank, SSB			Hertford	23.5	14.10	0	14.29	13,946	-6.2%	11,943	0.0%	0.60	0.51	3.88	87
Surrey Bank & Trust		SRYB	Mount Airy	9.6	13.60	0	13.64	249,770	3.8%	205,229	4.0%	1.23	0.72	4.09	2,936
New Century Bank		NCBC	Dunn	21.5	12.84	0	12.87	519,353	-8.4%	442,459	0.1%	0.50	0.99	3.61	2,678
Asheville Savings Bank, SSB		ASBB	Asheville	21.3	12.82	0	12.07	739,378	-0.7%	587,886	4.8%	0.18	0.64	2.83	1,316
Black Mountain Savings Bank, SSB			Black Mountain	0.0	12.45	0	12.46	36,608	0.6%	31,203	0.0%	0.31	0.80	3.04	112
Yadkin Bank		YDKN	Elkin	8.4	11.71	0	12.10	1,810,340	-1.8%	1,526,652	2.3%	1.06	0.52	4.06	19,104
Farmers & Merchants Bank			Salisbury	61.7	11.59	0	11.56	503,936	-3.4%	436,274	0.0%	0.31	0.29	4.00	1,602
First Federal Bank			Dunn	10.8	11.41	0	12.09	168,121	-0.7%	147,120	1.1%	0.15	0.70	3.53	247
Union Bank & Trust Company			Oxford	21.5	11.33	0	8.55	235,929	14.4%	200,876	10.0%	0.80	0.58	5.22	1,790
First Bank		FBNC	Southern Pines	24.9	11.19	0	10.78	3,314,140	1.0%	2,791,857	5.4%	0.79	0.32	5.06	25,136
First South Bank		FSBK	Washington	17.8	11.16	0	11.80	699,881	1.4%	593,391	0.0%	0.85	0.40	4.29	5,814
Great State Bank			Wilkesboro	6.3	11.15	0	11.06	90,585	12.3%	78,857	0.0%	0.84	0.74	3.25	714
Select Bank & Trust Company			Greenville	2.1	10.87	0	11.06	279,422	7.6%	224,947	0.5%	1.00	0.92	3.70	2,741
High Point Bank and Trust Company		HPTB	High Point	26.5	10.73	0	11.23	812,204	0.7%	644,045	5.7%	0.37	0.58	3.44	2,999
Providence Bank			Rocky Mount	13.1	10.67	0	8.65	221,307	10.8%	184,265	24.1%	1.02	1.20	3.44	2,190
Square 1 Bank		SQBK	Durham	3.5	10.67	0	10.25	2,467,574	25.0%	2,191,410	0.0%	1.26	0.03	4.07	27,949
Park Sterling Bank		PSTB	Charlotte	8.3	10.56	0	11.38	1,998,705	1.6%	1,654,040	10.0%	0.83	0.35	4.20	16,160
KS Bank, Inc.		KSBI	Smithfield	50.8	10.55	0	10.65	305,881	-2.4%	235,839	4.3%	0.38	0.97	3.58	1,146
Live Oak Banking Company			Wilmington	13.0	10.40	0	9.02	475,353	28.7%	417,224	14.6%	5.17	1.15	3.02	22,640
Lumbee Guaranty Bank			Pembroke	29.2	10.22	0	9.91	318,909	-1.4%	277,301	2.4%	0.62	0.67	4.20	1,973
Peoples Bank		PEBK	Newton	13.9	10.22	0	10.14	1,036,646	2.1%	812,361	1.7%	0.75	0.50	3.69	7,700
VantageSouth Bank		VSB	Cary	11.9	10.14	0	11.65	2,105,347	88.7%	1,663,343	10.2%	0.58	0.45	4.52	11,801
Paragon Bank			Raleigh	18.7	10.10	0	9.99	1,064,259	9.4%	822,989	26.7%	0.64	1.00	3.52	6,428
TrustAtlantic Bank			Raleigh	13.8	10.08	0	10.14	432,282	17.1%	378,346	16.5%	0.97	0.78	3.95	4,007
New Republic Savings Bank			Roanoke Rapids	19.9	9.97	0	9.97	63,367	13.8%	50,121	9.8%	1.09	0.76	5.27	637
Uwharrie Bank		UWHR	Albemarle	29.8	9.94	0	7.79	514,171	45.7%	457,535	0.4%	0.40	0.51	4.49	1,885

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Fidelity Bank	Fuquay-Varina		14.6	9.94	0	9.56	1,633,759	-14.1%	1,444,504	0.0%	0.33	0.18	2.91	5,328
Bank of Commerce	Charlotte	BONC	21.4	9.90	0	7.08	126,381	-0.5%	97,420	1.8%	0.35	0.57	3.44	459
First Carolina Bank	Rocky Mount		24.8	9.79	0	9.51	88,585	22.2%	77,898	0.0%	-1.20	0.63	3.54	-963
Premier Commercial Bank	Greensboro		7.3	9.76	0	10.35	166,075	4.4%	127,374	10.4%	1.48	0.92	2.86	2,413
Aquesta Bank	Cornelius	AQFH	6.8	9.73	0	8.59	237,042	13.4%	184,389	4.5%	0.69	0.57	4.15	1,550
Lifestore Bank (MHC)	West Jefferson	LSFG	35.3	9.71	0	9.86	259,993	-2.5%	184,910	1.7%	0.18	0.97	3.82	477
Little Bank, Inc.	Kinston	LTLB	2.7	9.61	0	9.46	322,027	4.8%	262,664	11.9%	0.89	0.56	3.57	2,769
Branch Banking and Trust Company	Winston-Salem	BBT	13.8	9.30	0	8.86	180,652,467	2.6%	135,012,074	3.7%	1.00	0.43	3.45	1,761,744
First-Citizens Bank & Trust Company	Raleigh	FCNCA	11.9	9.21	0	8.89	21,848,242	4.3%	18,804,376	0.2%	0.64	0.25	3.61	135,335
Bank of North Carolina	High Point	BNCN	20.5	9.14	0	9.27	3,204,243	9.5%	2,759,370	31.1%	0.71	0.94	4.48	21,785
Bank of America, NA (\$M)	Charlotte	BAC	25.1	9.08	0	8.75	1,457,856	0.0%	1,126,981	3.8%	1.00	0.19	2.62	14,278
Bank of Oak Ridge	Oak Ridge	BKOR	19.9	9.08	0	9.15	355,989	2.2%	319,464	10.8%	0.46	0.53	4.11	1,603
Oldtown Bank	Waynesville		29.3	9.00	0	8.90	105,876	14.6%	87,257	23.9%	0.58	0.95	3.42	567
Carolina Bank	Greensboro	CLBH	41.5	8.97	0	9.11	657,089	-2.6%	576,122	2.8%	0.42	0.55	3.58	2,780
Southern Bank and Trust Company	Mount Olive	SBNC	19.2	8.74	0	9.02	2,203,905	7.5%	1,906,339	0.0%	0.26	0.32	4.49	5,590
Carolina Trust Bank	Lincolnton	CART	42.0	8.51	0	7.58	266,549	-3.3%	230,646	2.0%	-0.36	0.84	4.34	-972
Taylorsville Savings Bank, SSB	Taylorsville		50.8	8.50	0	7.82	92,165	0.8%	82,726	0.0%	0.33	0.43	3.50	301
North State Bank	Raleigh	NSBC	14.8	8.38	0	8.08	726,691	6.6%	654,498	3.1%	0.49	0.36	3.35	3,339
Carolina Premier Bank	Charlotte	PARA	4.8	8.38	0	8.93	239,954	1.8%	197,935	14.1%	0.33	0.71	3.95	778
NewBridge Bank	Greensboro	NBBC	9.8	8.21	0	9.05	2,036,419	19.0%	1,627,583	14.7%	1.10	0.32	3.92	20,163
Coastal Bank & Trust	Jacksonville		27.2	8.09	0	7.81	61,087	-11.8%	56,186	0.0%	-4.47	0.64	3.92	-2,901
Sound Banking Company	Morehead City	SNBN	22.0	7.92	114	7.65	138,965	17.6%	110,520	5.0%	0.64	0.41	4.46	821
CommunityOne Bank, National Association	Asheboro	COB	58.0	7.74	5,181	6.92	2,006,172	40.8%	1,768,696	1.4%	0.32	0.52	3.90	6,434
Macon Bank, Inc.	Franklin		58.1	7.26	5,795	6.57	788,771	1.3%	685,161	1.5%	0.16	0.88	3.78	1,226
Four Oaks Bank & Trust Company	Four Oaks	FOFN	72.4	5.68	18,888	5.72	815,348	1.8%	651,281	3.8%	0.26	0.96	3.10	2,101

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Bank of the Carolinas	Mocksville	BCAR	88.9	3.24	20,263	2.38	427,914	-0.9%	370,147	0.0%	-0.70	1.01	2.79	-3,003
Alliance Bank & Trust Company	Gastonia	ABTO	143.0	3.57	7,324	3.38	166,044	-5.7%	140,816	9.0%	-3.52	0.90	2.91	-5,944
Nantahala Bank & Trust Company	Franklin		266.0	4.75	4,989	3.04	153,917	-3.8%	133,460	0.0%	-0.67	0.82	3.53	-1,046
Cornerstone Bank	Wilson	CBFA	108.5	5.39	3,159	5.06	123,691	-6.4%	106,747	0.0%	0.50	0.84	2.95	616
NewDominion Bank	Charlotte		116.9	6.23	4,812	4.88	278,623	-9.3%	228,769	1.0%	-0.79	0.90	3.26	-2,245
Mechanics and Farmers Bank	Durham	MFBP	83.2	11.10	0	11.78	299,818	11.4%	258,890	36.6%	0.27	0.30	3.88	807

South Carolina Companies, Texas Ratios < 75%		Top Level Ticker	City	Texas Ratio 2014Q1	Leverage Ratio (%) 2014Q1	Tier 1 Shortfall (to 8%) 2014Q1	TCE/ TA (%) 2014Q1	Total Assets (\$000) 2014Q1	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q1	Brokered % 2014Q1	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Mutual Savings Bank			Hartsville	2.5	36.95	0	37.39	38,149	-7.2%	23,770	0.0%	0.13	0.11	2.94	52
Woodruff Federal Savings and Loan Association			Woodruff	10.0	33.00	0	33.00	92,236	-5.8%	59,905	0.0%	0.34	0.63	2.54	323
Spratt Savings and Loan Association			Chester	0.1	25.62	0	25.57	105,692	3.5%	78,424	0.0%	0.32	0.78	2.22	338
First Piedmont Federal Savings and Loan Association of (Gaffney			Gaffney	3.4	23.19	0	26.54	327,696	3.7%	238,667	0.0%	1.18	0.03	4.39	3,774
Oconee Federal Savings and Loan Association (MHC)		OFED	Seneca	4.2	20.45	0	20.31	359,325	-3.8%	283,214	0.0%	1.10	0.58	3.24	4,044
Citizens Building and Loan, SSB			Greer	13.7	20.41	0	20.34	118,775	-1.0%	91,640	0.0%	0.88	1.00	3.54	1,057
Pee Dee Federal Savings Bank			Marion	11.7	18.59	0	18.59	39,379	1.1%	32,025	0.0%	-0.10	0.23	3.67	-37
Kingstree Savings and Loan Association			Kingstree	13.0	14.73	0	14.85	32,899	-1.2%	27,910	0.0%	0.54	1.13	2.95	178
First National Bank of South Carolina			Holly Hill	20.9	14.68	0	13.69	166,857	0.8%	141,402	0.0%	0.48	0.22	3.54	794
Palmetto State Bank			Hampton	18.8	14.62	0	14.89	426,794	-1.9%	353,345	0.0%	0.98	0.29	3.58	4,249
Commercial Bank			Honea Path	3.1	14.21	0	13.55	156,135	-2.7%	134,416	0.0%	1.28	0.39	3.47	2,012
Bank of Clarendon			Manning	5.4	13.91	0	13.77	220,559	5.9%	184,286	0.0%	0.97	0.21	3.97	2,053
Farmers and Merchants Bank of South Carolina			Holly Hill	16.5	13.67	0	14.45	275,299	-3.5%	234,018	0.0%	0.68	0.22	3.49	1,869
Bank of York			York	6.0	13.57	0	12.99	193,268	-1.3%	160,928	0.0%	0.80	0.15	3.41	1,528
First Palmetto Bank			Camden	50.7	13.51	0	13.82	564,840	-1.3%	447,630	0.0%	0.36	0.65	3.52	2,008
Pinnacle Bank of South Carolina			Greenville	22.5	12.93	0	12.68	150,189	3.1%	122,269	23.3%	0.80	0.31	4.07	1,162
Carolina Alliance Bank		CRLN	Spartanburg	16.2	12.75	0	10.93	250,616	1.2%	203,937	13.2%	0.40	0.36	3.83	990
First Capital Bank		FCPB	Bennettsville	43.2	12.28	0	12.28	58,342	2.6%	50,763	10.4%	0.52	1.01	5.21	298
Bank of Walterboro			Walterboro	62.8	12.02	0	11.59	159,272	-0.2%	140,525	0.0%	0.47	0.48	3.58	742
Dedicated Community Bank			Darlington	23.7	11.63	0	11.50	47,364	2.8%	41,851	0.0%	0.33	0.28	4.19	151
GrandSouth Bank		GRRB	Greenville	32.7	11.56	0	11.34	401,477	5.9%	333,215	9.9%	0.87	0.65	6.20	3,367
Cornerstone National Bank		CTOT	Easley	63.0	11.49	0	11.15	147,402	-2.2%	125,486	0.0%	0.12	0.62	3.72	180
Palmetto Bank		PLMT	Greenville	31.9	11.37	0	11.51	1,099,577	0.0%	929,087	0.0%	2.51	0.16	3.93	27,353
Carolina Bank & Trust Company			Darlington	57.7	11.25	0	10.99	397,757	7.1%	346,818	0.0%	0.51	0.30	4.15	1,938
CresCom Bank		CARO	Charleston	14.1	11.13	0	10.82	917,314	7.1%	748,838	10.8%	1.65	0.63	3.56	14,844
First Reliance Bank		FSRL	Florence	47.4	11.08	0	10.95	352,837	-12.7%	288,650	8.0%	-1.92	0.56	4.12	-7,038
Harbor National Bank			Charleston	11.5	10.97	0	10.75	305,866	8.0%	249,514	3.6%	0.78	0.55	3.78	2,247
Coastal Carolina National Bank			Myrtle Beach	8.2	10.79	0	10.29	127,542	22.3%	114,008	0.0%	0.17	0.63	3.65	196
Congaree State Bank		CNRB	Cayce	32.8	10.74	0	11.21	113,083	-0.2%	91,206	0.0%	0.86	0.44	4.10	965
Independence National Bank		IEBS	Greenville	24.8	10.47	0	9.81	96,511	-18.2%	86,852	0.0%	-0.44	0.42	3.77	-464
Blue Ridge Bank			Walhalla	25.5	10.46	0	10.73	100,600	1.2%	89,492	0.0%	0.84	0.26	4.84	840
SouthCoast Community Bank		SOCB	Mount Pleasant	24.3	10.42	0	10.61	447,376	1.7%	334,282	3.7%	1.85	0.92	3.67	7,995
Home Federal Savings and Loan Association			Bamberg	8.8	10.34	0	10.34	42,144	4.6%	37,121	0.0%	0.56	1.06	4.18	230
Heritage Community Bank			Hartsville	11.1	10.23	0	10.20	100,443	-3.0%	83,180	4.7%	0.78	0.29	4.65	773
Bank of South Carolina		BKSC	Charleston	7.0	10.12	0	10.41	336,403	2.3%	300,506	0.0%	1.26	0.14	4.44	4,215
First Community Bank		FCCO	Lexington	14.5	10.08	0	9.23	795,747	27.3%	657,315	0.5%	0.67	0.55	3.34	4,417
Conway National Bank		CNBW	Conway	21.9	9.86	0	9.71	962,102	2.0%	794,279	0.0%	0.60	0.27	3.09	5,765
Security Federal Bank		SFDL	Aiken	22.4	9.80	0	10.20	848,521	-3.1%	671,628	4.4%	0.56	0.83	2.97	4,791
Greer State Bank		GRBS	Greer	12.9	9.69	0	9.51	361,436	1.2%	266,526	0.0%	2.70	0.80	3.15	9,713

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Clover Community Bank	Clover		14.3	9.59	0	9.57	118,011	-2.7%	106,017	0.1%	1.21	0.38	4.19	1,423
Abbeville First Bank	Abbeville		34.8	9.49	0	10.20	67,416	-5.2%	50,443	0.0%	0.60	0.92	3.98	417
Pickens Savings and Loan Association, FA	Pickens		25.6	9.33	0	9.43	93,907	-3.9%	75,896	0.0%	0.39	0.68	3.62	365
Bank of Greeleyville	Greeleyville		43.8	9.29	0	9.00	79,447	-0.2%	70,037	0.0%	0.48	0.73	4.85	381
Bank of Travelers Rest	Travelers Rest		18.4	9.29	0	9.25	519,347	0.4%	456,441	0.0%	1.14	0.42	3.89	5,810
Atlantic Community Bank	Bluffton	ATBA	52.6	9.25	0	10.31	69,215	-9.8%	54,927	8.6%	0.31	1.53	3.22	232
Sandhills Bank	North Myrtle Beach		18.0	9.21	0	8.55	91,076	22.3%	72,196	3.5%	1.00	0.68	4.20	796
Southern First Bank	Greenville	SFST	18.9	9.17	0	8.76	934,991	14.0%	726,069	8.5%	0.70	0.84	3.79	6,042
Peoples Bank	Iva		71.6	9.16	0	9.24	272,895	4.0%	230,631	4.2%	0.91	0.54	3.72	2,424
First Citizens Bank and Trust Company, Inc.	Columbia	FCBN	19.5	9.10	0	8.55	8,463,317	1.6%	7,329,413	0.0%	0.66	0.12	2.84	54,493
Citizens Bank	Olanta		11.4	8.97	0	8.35	391,753	-2.5%	346,111	0.0%	0.69	0.40	3.76	2,681
Palmetto Heritage Bank & Trust	Pawleys Island		36.2	8.83	0	8.91	141,577	-5.9%	112,932	5.1%	0.28	0.82	3.69	413
VistaBank	Aiken		50.8	8.67	0	8.24	104,107	-4.9%	91,317	0.0%	0.15	0.58	3.54	151
SCBT	Columbia	SCBT	17.2	8.54	0	8.45	7,994,908	55.7%	6,640,755	1.7%	0.87	0.16	5.05	61,481
Anderson Brothers Bank	Mullins		50.5	8.45	0	8.30	476,913	4.8%	434,862	0.0%	1.17	0.42	8.04	5,369
South Atlantic Bank	Myrtle Beach		3.7	8.36	0	7.65	330,602	11.9%	298,678	5.9%	0.53	0.44	3.89	1,663
Countybank	Greenwood		28.6	8.16	0	7.36	324,604	0.9%	249,610	1.3%	1.22	0.17	3.82	3,962
CertusBank, National Association	Easley		51.6	8.08	0	7.89	1,570,969	-11.0%	1,398,281	0.0%	-4.42	0.51	4.58	-76,023
CoastalStates Bank	Hilton Head Island		58.0	7.84	576	8.94	375,825	-9.9%	294,842	0.1%	-0.08	0.70	3.39	-302

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Enterprise Bank of South Carolina	Ehrhardt		268.7	2.23	19,864	1.71	333,234	-12.9%	326,216	0.0%	-4.38	0.50	3.06	-16,306
Horry County State Bank	Loris	HCFB	344.1	2.33	25,517	1.48	457,879	-2.3%	426,651	4.4%	0.37	0.88	3.25	1,703
First South Bank	Spartanburg	FSBS	395.4	3.46	13,063	1.93	289,354	-3.5%	267,869	1.1%	0.34	0.91	3.34	991
Arthur State Bank	Union		98.0	5.44	12,968	5.46	514,563	-4.2%	447,409	0.0%	0.41	0.49	3.77	2,110
Tidelands Bank	Mount Pleasant	TDBK	137.7	5.60	11,554	5.12	476,148	-6.9%	427,114	0.0%	-0.02	1.04	3.08	-122
South Carolina Community Bank	Columbia		184.0	6.12	1,269	5.98	67,412	-16.6%	63,138	0.2%	-0.41	0.52	4.10	-289
First Federal of South Carolina, FSB (MHC)	Walterboro	FSGB	127.2	7.18	603	6.42	74,273	-29.5%	67,805	0.0%	-0.29	0.23	3.11	-290
Community First Bank	Walhalla	CFOK	91.0	7.74	1,039	6.67	367,970	-12.6%	334,869	0.0%	0.08	0.34	3.26	299

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Elizabethton Federal Savings Bank			Elizabethton	6.3	31.24	0	31.24	333,272	-1.1%	217,233	0.0%	0.81	0.64	2.74	2,713
Lawrenceburg Federal Bank			Lawrenceburg	13.2	22.48	0	22.48	55,939	7.5%	42,187	0.0%	0.79	0.83	3.94	427
Security Federal Bank		SFBK	Elizabethton	18.9	22.45	0	22.27	57,047	1.5%	43,319	0.0%	1.18	0.75	4.68	663
Highland Federal Savings & Loan Association			Crossville	0.6	20.96	0	20.96	64,618	0.2%	50,393	0.0%	0.03	0.27	3.22	17
Bank of Gleason			Gleason	20.2	17.38	0	17.73	122,018	-1.1%	99,958	0.0%	1.08	0.76	4.15	1,326
Bank of Cleveland			Cleveland	24.3	17.21	0	16.52	225,900	7.2%	187,312	0.0%	1.66	0.20	5.38	3,577
Citizens Bank and Trust Company of Grainger County			Rutledge	16.3	17.18	0	16.63	195,295	2.4%	161,896	0.0%	1.04	0.36	4.11	1,950
Clayton Bank and Trust			Knoxville	21.0	16.85	0	17.10	654,689	-7.8%	516,424	2.5%	3.67	0.85	5.82	25,001
Home Federal Bank of Tennessee			Knoxville	2.9	16.67	0	16.45	2,097,959	1.0%	1,677,330	0.0%	0.59	0.49	2.74	12,381
Financial Federal Bank			Memphis	8.9	16.54	0	16.22	349,967	8.7%	221,092	2.3%	1.74	0.53	3.73	5,770
Citizens Bank of Blount County			Maryville	19.6	16.45	0	16.18	318,021	-3.4%	264,327	0.0%	0.45	0.17	3.55	1,443
Citizens Bank			Carthage	10.6	15.75	0	15.07	525,112	1.0%	443,862	0.0%	2.27	0.56	4.95	11,775
Farmers Bank, Woodland Mills, Tennessee			Woodland Mills	0.0	15.62	0	15.77	12,444	6.2%	10,471	0.0%	-0.03	0.39	3.21	-4
Medina Banking Company			Medina	4.7	15.01	0	14.78	44,799	2.6%	38,114	0.0%	0.44	0.40	4.13	189
First Advantage Bank		FABK	Clarksville	15.2	14.51	0	14.60	405,067	10.8%	308,040	0.1%	0.84	0.84	4.38	3,283
First Community Bank of Bedford County			Shelbyville	4.1	14.25	0	14.72	312,129	-4.8%	220,202	1.4%	1.11	0.76	3.88	3,501
Farmers State Bank			Mountain City	40.2	13.89	0	14.32	135,824	-4.1%	114,659	0.0%	0.68	0.78	4.47	936
Volunteer Federal Savings Bank			Madisonville	12.0	13.65	0	13.65	170,817	-3.6%	127,796	0.0%	0.43	0.99	3.80	741
Southern Heritage Bank			Cleveland	11.6	13.63	0	12.92	244,929	1.5%	211,709	0.0%	1.14	0.50	4.02	2,718
American City Bank			Tullahoma	27.0	13.54	0	13.84	259,483	4.5%	207,046	2.7%	2.36	0.88	4.92	6,096
Commerce Union Bank		CUBN	Springfield	3.9	13.41	0	13.09	263,349	12.8%	205,576	2.9%	0.84	0.82	4.27	2,040
Citizens Bank			Elizabethton	17.8	13.38	0	13.57	626,308	1.3%	514,339	2.2%	1.69	0.43	4.40	10,522
Johnson County Bank			Mountain City	45.9	13.33	0	13.16	120,823	1.4%	99,920	0.0%	0.62	0.83	3.43	750
Independent Bank			Memphis	7.6	13.31	0	13.05	827,036	2.5%	709,680	18.9%	0.96	0.40	4.33	7,590
Peoples Bank of the South			LaFollette	37.0	13.29	0	13.44	144,468	-1.0%	124,300	0.0%	1.11	0.47	4.77	1,628
Civic Bank & Trust			Nashville	15.7	13.21	0	12.87	141,385	2.9%	108,632	0.0%	1.00	1.00	3.64	1,395
Bank of Waynesboro			Waynesboro	23.5	13.10	0	12.84	150,834	2.1%	130,547	0.0%	1.23	0.53	4.37	1,791
First Tennessee Bank, National Association		FHN	Memphis	22.1	12.99	0	11.27	23,714,876	-4.8%	16,766,338	6.8%	0.32	0.34	3.07	75,291
Bank of Ripley			Ripley	12.5	12.99	0	13.91	208,963	-3.4%	178,078	0.0%	0.17	0.58	4.22	355
TriSummit Bank			Kingsport	5.8	12.98	0	8.78	247,959	-5.0%	201,327	5.1%	0.29	0.63	3.45	746
McKenzie Banking Company			McKenzie	15.5	12.74	0	12.84	123,821	2.4%	106,762	0.0%	1.19	0.38	4.41	1,434
Coffee County Bank			Manchester	39.2	12.55	0	12.37	124,282	2.1%	107,844	0.0%	2.19	0.94	4.97	2,658
Greenfield Banking Company			Greenfield	9.3	12.49	0	12.48	50,025	-3.3%	40,701	0.0%	0.77	0.87	4.60	389
Southern Bank of Tennessee			Mount Juliet	6.2	12.45	0	11.05	173,567	38.0%	145,159	0.0%	-0.69	0.70	3.26	-1,038
Bank of Camden			Camden	31.0	12.38	0	12.09	329,812	25.7%	264,482	1.5%	3.58	0.84	9.42	10,240
Macon Bank and Trust Company			Lafayette	7.4	12.34	0	11.77	350,828	1.5%	302,882	0.0%	0.80	0.81	3.51	2,720
Farmers Bank			Parsons	11.2	12.29	0	12.28	36,330	2.1%	31,698	0.0%	0.47	0.46	4.15	166
Peoples Bank of Bedford County			Shelbyville	36.6	12.27	0	11.90	103,099	1.5%	89,720	1.4%	0.84	0.95	3.93	848
Putnam 1st Mercantile Bank			Cookeville	27.4	12.24	0	11.23	99,390	5.8%	87,821	3.4%	1.14	1.16	3.69	1,082

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Magna Bank	Memphis	MGBK	17.0	12.19	0	8.68	546,942	14.4%	398,494	5.7%	0.86	0.81	3.56	4,408
First National Bank of McMinnville	McMinnville		11.1	12.17	0	11.71	481,316	-3.3%	401,546	0.0%	0.91	1.12	2.82	4,386
Merchants & Planters Bank	Bolivar		12.2	12.15	0	12.72	86,910	-6.1%	73,633	0.0%	0.99	0.48	4.33	884
First National Bank of Manchester	Manchester		11.9	12.14	0	11.89	237,197	-1.8%	204,185	0.0%	1.02	0.55	3.24	2,370
Bank of Dickson	Dickson		13.6	11.98	0	12.21	220,890	2.0%	186,500	0.0%	0.82	0.80	3.45	1,762
Community National Bank	Dayton		30.6	11.63	0	11.49	202,711	-4.1%	178,410	0.0%	0.80	0.32	4.10	1,626
UBank	Jellico		24.4	11.58	0	11.70	70,183	11.3%	61,300	0.0%	1.30	0.53	5.03	874
First Vision Bank of Tennessee	Tullahoma		10.7	11.57	0	11.13	173,793	19.9%	148,254	12.7%	0.86	0.70	4.61	1,323
Wayne County Bank	Waynesboro		45.8	11.48	0	11.20	315,045	2.1%	263,576	2.7%	0.76	1.00	4.39	2,359
Citizens Community Bank	Winchester		15.4	11.46	0	11.31	187,122	3.4%	163,295	0.0%	1.71	0.56	5.71	3,134
Union Bank & Trust Company	Livingston		19.3	11.22	0	11.30	79,938	-1.8%	70,680	0.0%	2.31	0.34	5.51	1,833
First Freedom Bank	Lebanon		14.5	11.19	0	10.98	275,591	2.6%	233,346	7.8%	0.86	0.77	4.32	2,289
First Bank of Tennessee	Spring City		43.4	11.14	0	11.04	245,370	2.8%	214,545	0.0%	1.83	0.51	5.06	4,398
Bank of Halls	Halls		12.4	11.08	0	11.58	67,021	1.7%	57,859	0.0%	1.30	0.57	3.96	860
Security Bank	Dyersburg		17.7	11.00	0	10.93	177,908	1.8%	146,432	0.0%	0.98	0.43	3.67	1,682
First Century Bank	Tazewell		41.8	10.91	0	11.73	245,151	-2.9%	212,167	0.0%	0.39	0.41	4.14	959
American Trust Bank of East Tennessee	Knoxville		26.5	10.89	0	10.91	136,742	6.2%	116,149	0.0%	1.82	0.59	3.99	2,433
SmartBank	Pigeon Forge		16.1	10.88	0	10.60	496,812	12.8%	437,780	8.1%	0.68	0.50	4.25	3,247
Citizens National Bank	Athens		57.0	10.85	0	10.52	525,276	-1.8%	454,830	2.1%	0.53	0.52	3.16	2,756
Gates Banking and Trust Company	Gates		10.7	10.83	0	11.36	41,767	2.4%	36,779	0.0%	1.09	0.51	3.73	454
InsBank	Nashville		3.4	10.79	0	10.26	235,809	17.8%	176,142	19.5%	0.87	1.09	3.65	1,835
Athens Federal Community Bank	Athens	AFCB	22.3	10.75	0	10.78	303,742	2.9%	264,230	0.0%	0.88	0.82	4.29	2,618
Farmers and Merchants Bank	Adamsville		26.5	10.73	0	10.58	36,313	7.0%	31,092	0.0%	0.94	0.59	4.63	328
MidSouth Bank	Murfreesboro	MIBA	13.9	10.71	0	8.20	274,474	9.1%	237,915	8.1%	0.48	0.37	3.70	1,263
Peoples Bank & Trust Company	Manchester		39.9	10.65	0	10.34	84,900	-1.1%	71,953	0.0%	0.69	0.43	3.86	592
Paragon Bank	Memphis	PGNN	19.3	10.65	0	11.08	280,631	11.7%	238,940	11.2%	1.75	0.46	3.64	4,683
Community Trust & Banking Company	Ooltewah		31.4	10.60	0	10.56	129,128	-5.8%	115,047	1.3%	0.70	0.69	3.91	921
Bank of Frankewing	Frankewing		33.8	10.54	0	10.06	211,224	-2.3%	187,642	1.8%	0.72	0.92	3.96	1,533
Southern Community Bank	Tullahoma		2.2	10.54	0	10.63	145,201	0.3%	126,279	0.0%	0.17	0.73	3.88	244
First National Bank	Lenoir City		1.9	10.53	0	10.39	411,564	3.3%	346,027	2.2%	0.77	0.41	3.64	3,055
Franklin County UNITED Bank	Decherd		59.8	10.51	0	11.60	85,868	-6.4%	75,704	0.0%	-0.57	0.86	4.00	-497
Pinnacle Bank	Nashville	PNFP	7.4	10.51	0	10.31	5,581,997	10.5%	4,524,273	7.5%	1.20	0.26	3.83	64,036
Farmers & Merchants Bank	Dyer		7.4	10.51	0	8.53	100,284	-3.6%	84,819	0.0%	0.71	0.62	3.62	732
Reliant Bank	Brentwood	RLTB	19.6	10.47	0	10.08	392,062	6.6%	305,759	15.8%	0.97	0.51	4.22	3,656
Citizens National Bank	Sevierville		39.4	10.46	0	10.10	881,863	3.1%	686,870	10.2%	1.15	0.78	4.02	9,667
First National Bank of Oneida	Oneida		20.2	10.45	0	10.53	207,738	1.9%	180,760	0.0%	0.90	1.08	3.96	1,860
CapitalMark Bank & Trust	Chattanooga		15.4	10.44	0	7.91	883,151	11.8%	751,000	11.9%	0.82	0.50	3.85	6,670
First National Bank of Pikeville	Pikeville		25.5	10.41	0	10.25	112,327	2.6%	100,597	0.0%	0.66	0.68	4.06	721
Traditions First Bank	Erin		6.5	10.41	0	10.63	114,192	-0.5%	99,976	0.0%	0.89	0.83	3.80	1,012

Tennessee Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio 2014Q1	Leverage Ratio (%) 2014Q1	Tier 1 Shortfall (to 8%) 2014Q1	TCE/ TA (%) 2014Q1	Total Assets (\$000) 2014Q1	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q1	Brokered % 2014Q1	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
First South Bank	Jackson		17.4	10.38	0	10.22	444,297	3.4%	375,247	0.0%	1.39	0.41	3.87	6,026
Volunteer State Bank	Portland		17.2	10.32	0	9.78	435,492	7.5%	338,680	0.7%	1.76	0.58	4.36	7,070
Commercial Bank & Trust Company	Paris		10.2	10.29	0	10.11	666,878	-1.2%	590,876	0.0%	1.47	0.39	3.92	9,671
Commercial Bank	Harrogate		47.7	10.26	0	10.09	773,270	-3.0%	630,231	6.7%	0.76	0.80	3.82	5,747
Security Federal Savings Bank of McMinnville	McMinnville	SCYT	7.1	10.26	0	9.70	172,471	4.1%	143,046	0.0%	0.73	0.64	3.39	1,192
Bank of Crockett	Bells		14.9	10.22	0	10.67	141,031	4.2%	123,465	0.0%	1.01	0.49	3.45	1,394
Wilson Bank and Trust	Lebanon	WBHC	9.5	10.19	0	9.84	1,788,468	5.1%	1,591,245	0.0%	1.01	0.68	3.74	17,324
Bank of Jackson	Jackson		19.2	10.13	0	9.80	148,011	2.3%	129,282	0.0%	0.20	0.54	3.27	287
First Federal Bank	Dickson		18.8	10.12	0	10.35	461,908	0.3%	389,596	0.0%	1.59	0.51	3.99	7,244
First State Bank	Union City		6.5	10.07	0	9.63	1,927,390	9.5%	1,591,525	15.5%	1.11	0.67	3.68	20,476
Community Bank & Trust	Ashland City		44.4	10.05	0	9.05	203,348	-0.8%	176,334	0.0%	-0.18	0.54	3.57	-364
Foothills Bank & Trust	Maryville		16.7	10.03	0	9.67	184,825	10.8%	159,846	3.1%	0.44	0.66	3.33	780
Carroll Bank and Trust	Huntingdon		13.5	10.03	0	10.07	256,226	-4.2%	228,503	0.0%	0.72	0.48	4.40	1,874
BankTennessee	Collierville		29.3	10.00	0	9.90	241,267	-6.2%	212,823	0.0%	1.11	0.68	4.37	2,732
SouthEast Bank	Athens		19.8	9.99	0	9.65	575,860	22.2%	507,844	1.2%	0.77	0.57	4.96	3,884
Cumberland Bank & Trust	Clarksville		12.2	9.98	0	10.19	159,684	-0.2%	141,396	3.7%	1.19	0.61	4.78	1,925
Reelfoot Bank	Union City		18.0	9.89	0	9.17	148,627	-3.4%	133,317	0.0%	0.11	0.50	3.93	173
Traders Bank	Tullahoma		27.5	9.86	0	9.41	155,152	-1.2%	140,145	0.0%	1.14	0.55	4.38	1,760
Newport Federal Bank	Newport	UNTN	9.7	9.84	0	9.61	188,586	-0.3%	168,670	1.2%	0.85	0.58	3.75	1,577
Farmers Bank	Portland		27.4	9.81	0	9.62	551,988	3.5%	475,051	0.0%	0.58	0.62	4.17	3,065
First Commerce Bank	Lewisburg		11.6	9.81	0	9.81	270,864	-1.0%	242,171	4.1%	1.35	0.59	4.11	3,640
Bank of Perry County	Lobelville		28.8	9.80	0	9.63	150,549	0.5%	124,909	9.8%	1.75	0.97	4.93	2,606
Bank of Fayette County	Collierville		32.6	9.79	0	9.42	322,029	1.8%	283,011	3.1%	0.72	0.64	4.48	2,276
Truxton Trust Company	Nashville	TRUX	2.9	9.73	0	9.37	337,921	11.7%	286,572	0.7%	1.21	0.43	3.35	3,806
Union Bank	Jamestown		40.3	9.71	0	8.96	220,384	6.2%	199,016	0.0%	0.36	0.76	4.30	737
Legends Bank	Clarksville		9.1	9.69	0	9.04	382,190	5.2%	319,152	14.8%	0.93	0.86	4.44	3,490
First Capital Bank	Germantown		32.3	9.68	0	9.26	222,613	9.4%	181,555	0.0%	0.86	0.87	3.69	1,827
Security Bank and Trust Company	Paris		0.0	9.67	0	9.40	176,760	4.0%	158,638	13.6%	1.96	0.51	4.33	3,388
First Community Bank of East Tennessee	Rogersville	FCCT	48.2	9.65	0	9.53	190,998	-4.6%	157,462	0.8%	0.03	0.55	3.52	53
Evolve Bank & Trust	Memphis		18.9	9.58	0	8.72	296,209	11.3%	201,495	0.5%	1.33	0.67	4.04	3,474
Decatur County Bank	Decaturville		5.9	9.58	0	8.95	86,949	-2.6%	72,694	3.7%	1.01	0.66	4.93	894
Andrew Johnson Bank	Greeneville		13.0	9.55	0	9.24	297,739	2.5%	268,181	0.0%	1.01	0.42	5.10	2,924
First Citizens National Bank	Dyersburg	FIZN	11.1	9.55	0	9.28	1,202,516	1.8%	986,774	0.8%	1.23	0.56	3.84	14,310
First Volunteer Bank	Chattanooga		30.9	9.46	0	9.49	888,098	-0.4%	789,180	0.0%	0.97	0.31	4.52	8,484
Citizens Bank of Lafayette	Lafayette		21.9	9.44	0	9.62	659,302	38.2%	539,316	0.0%	1.07	1.15	4.38	6,025
First National Bank of Tennessee	Livingston		13.8	9.44	0	9.37	697,493	2.3%	620,970	0.0%	0.97	0.50	3.14	6,682
Landmark Community Bank	Collierville		6.2	9.44	0	7.79	623,080	48.3%	473,655	19.4%	0.85	0.67	3.82	4,509
F&M Bank	Clarksville		39.3	9.41	0	8.15	831,761	3.4%	675,670	16.1%	0.50	0.68	3.76	4,012
First National Bank of Pulaski	Pulaski		20.2	9.38	0	8.92	728,964	4.6%	650,278	0.0%	0.95	0.60	3.59	6,606

Tennessee Companies, Texas Ratios < 75%		City	Top Level Ticker	Texas Ratio 2014Q1	Leverage Ratio (%) 2014Q1	Tier 1		Total Assets (\$000) 2014Q1	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q1	Brokered % 2014Q1	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
						Shortfall (to 8%) 2014Q1	TCE/ TA (%) 2014Q1								
Community Bank	Lexington			23.5	9.33	0	9.49	110,139	6.3%	95,493	0.0%	0.88	0.69	4.90	923
Greenville Federal Bank, FSB	Greenville			51.3	9.30	0	10.27	163,188	-6.2%	130,259	0.0%	0.24	0.47	4.25	406
Mountain Commerce Bank	Erwin			34.6	9.30	0	9.55	348,801	15.0%	299,695	11.2%	2.01	0.56	4.00	6,511
Triumph Bank	Memphis			16.5	9.28	0	8.99	452,960	8.8%	387,105	12.3%	0.78	0.68	3.98	3,346
First Alliance Bank	Cordova	FABR		73.8	9.25	0	10.11	120,217	-2.0%	101,362	0.0%	0.02	0.82	4.34	22
Chester County Bank	Henderson			4.5	9.18	0	9.05	68,266	-2.7%	61,604	0.0%	0.96	0.62	4.06	660
Mountain Valley Bank	Dunlap			72.8	9.17	0	9.05	92,855	-4.4%	84,136	0.0%	-0.08	0.51	4.34	-77
Citizens Bank	Hartsville			22.0	9.17	0	8.86	164,094	-3.2%	144,670	0.0%	0.90	0.71	4.50	1,462
First Farmers and Merchants Bank	Columbia	FFMH		10.4	9.15	0	8.53	1,123,224	1.1%	986,299	0.0%	0.84	0.28	3.65	9,221
Sumner Bank & Trust	Gallatin	SBKT		26.6	9.14	0	5.44	172,958	-5.0%	153,770	10.9%	-0.10	0.68	2.90	-175
Citizens Tri-County Bank	Dunlap			38.6	9.11	0	8.69	625,639	2.0%	561,628	0.4%	1.40	0.65	4.62	8,462
Community National Bank of the Lakeway Area	Morristown	CNLA		18.1	9.11	0	9.25	118,390	8.5%	98,547	0.0%	0.00	0.61	3.63	-5
TNBANK	Oak Ridge			35.8	9.08	0	9.50	185,509	10.7%	150,277	0.0%	0.13	0.64	3.92	224
FSGBank, National Association	Chattanooga	FSGI		17.1	9.04	0	8.02	980,178	-5.8%	842,790	8.6%	-0.41	0.79	2.74	-4,144
American Bank & Trust of the Cumberlands	Livingston			8.1	8.97	0	8.11	164,883	9.9%	145,294	0.0%	1.56	1.05	4.34	2,360
Home Banking Company	Selmer			4.4	8.92	0	8.32	90,154	10.0%	81,564	0.0%	0.47	0.47	3.92	388
Bank of Tennessee	Kingsport			21.9	8.90	0	8.74	917,916	-1.1%	769,516	1.8%	0.90	0.44	3.75	8,226
Comerstone Community Bank	Chattanooga	CSBQ		49.1	8.87	0	9.17	426,180	-0.5%	342,220	0.1%	0.46	0.83	3.92	1,955
Bank of Milan	Milan			2.6	8.82	0	7.94	62,555	-2.6%	56,955	0.0%	0.96	0.33	4.05	603
Avenue Bank	Nashville			7.7	8.81	0	8.72	941,928	24.0%	738,109	21.6%	0.45	0.49	3.21	3,780
Lauderdale County Bank	Halls			12.4	8.74	0	8.73	51,072	2.3%	45,981	0.0%	0.49	0.64	3.76	239
First Peoples Bank of Tennessee	Jefferson City			39.4	8.72	0	7.87	139,084	3.9%	124,045	0.0%	0.12	0.38	4.41	157
Citizens First Bank	Wartburg			47.4	8.71	0	8.58	151,490	-0.2%	135,937	0.0%	0.65	0.86	4.80	974
Hardin County Bank	Savannah			58.6	8.70	0	8.32	420,027	3.6%	370,013	9.3%	1.04	0.75	4.29	4,249
INSOUTH Bank	Brownsville			31.1	8.68	0	10.14	303,806	1.7%	271,767	0.0%	2.93	0.47	4.11	8,576
Citizens Bank & Trust Company	Atwood			22.5	8.66	0	7.92	27,083	-1.4%	24,850	0.0%	0.38	0.61	2.94	101
Progressive Savings Bank	Jamestown			72.3	8.65	0	8.67	265,083	3.5%	240,318	6.5%	0.48	0.70	3.74	1,233
Tri-State Bank of Memphis	Memphis			37.7	8.64	0	8.11	132,310	-9.3%	117,389	18.2%	-0.26	0.34	3.67	-380
CapStar Bank	Nashville			15.0	8.53	0	7.18	1,052,063	3.6%	913,831	10.7%	0.56	0.68	3.48	5,788
TriStar Bank	Dickson			9.3	8.50	0	8.10	217,251	-0.9%	186,073	3.4%	0.51	0.96	3.42	1,113
CedarStone Bank	Lebanon			13.4	8.49	0	8.79	168,207	0.8%	139,360	8.2%	0.49	0.79	3.73	820
Franklin Synergy Bank	Franklin	FRFN		3.6	8.41	0	6.78	866,109	42.2%	739,862	4.1%	0.83	0.65	3.52	5,785
Citizens Bank	New Tazewell			29.1	8.35	0	7.82	144,926	-0.8%	132,081	0.0%	0.81	0.29	4.75	1,174
Patriot Bank	Millington			22.5	8.34	0	8.29	278,677	0.1%	247,696	0.0%	0.88	0.49	3.53	2,420
Farmers & Merchants Bank	Trezevant			12.0	8.25	0	8.31	303,175	5.5%	260,742	6.7%	1.19	0.82	5.86	3,482
Peoples Bank	Sardis			12.4	8.17	0	7.12	72,127	0.5%	65,813	0.0%	0.65	0.64	4.62	466
Bank of Putnam County	Cookeville			2.3	7.99	27	8.03	381,248	-1.0%	345,370	0.0%	0.99	0.49	2.62	3,827
FirstBank	Lexington			23.3	7.80	4,374	7.49	2,323,931	4.7%	1,883,903	0.3%	1.35	0.46	3.86	29,830
Cumberland County Bank	Crossville			1.2	7.73	757	7.54	278,933	-2.9%	253,673	0.0%	0.69	0.41	2.24	1,958

Tennessee Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio 2014Q1	Leverage Ratio (%) 2014Q1	Tier 1 Shortfall (to 8%) 2014Q1	TCE/ TA (%) 2014Q1	Total Assets (\$000) 2014Q1	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q1	Brokered % 2014Q1	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Citizens Savings Bank and Trust Company	Nashville		37.9	7.50	479	7.11	100,027	9.9%	91,009	45.5%	-0.35	0.60	4.76	-334
Heritage Bank & Trust	Columbia		67.8	7.44	577	7.05	104,951	-3.0%	93,484	6.5%	0.70	0.83	3.87	746
Citizens State Bank	Jasper		9.9	7.27	995	7.02	139,795	1.3%	128,412	2.3%	0.66	0.47	5.32	872
Brighton Bank	Brighton		39.5	6.16	1,070	6.45	55,531	-10.6%	51,595	0.0%	-1.12	0.75	4.14	-658

Tennessee Companies, Texas Ratios > 75%		Top Level Ticker	Texas Ratio 2014Q1	Leverage Ratio (%) 2014Q1	Tier 1 Shortfall (to 8%) 2014Q1	TCE/ TA (%) 2014Q1	Total Assets (\$000) 2014Q1	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q1	Brokered % 2014Q1	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Trust Company Bank	Memphis		243.1	2.07	1,727	2.09	30,649	-8.7%	25,782	0.0%	-5.55	0.96	3.47	-1,827
American Patriot Bank	Greeneville		591.6	2.09	4,429	2.08	74,286	-5.6%	72,204	0.0%	-0.95	0.61	4.04	-724
Sevier County Bank	Sevierville		162.6	4.39	10,617	7.62	309,054	1.0%	284,039	0.0%	-0.30	0.66	3.52	-925
Peoples State Bank of Commerce	Nolensville		94.0	5.42	3,758	5.22	146,318	-1.5%	137,854	0.0%	-0.88	0.68	3.99	-1,280
Civis Bank	Rogersville		142.0	5.47	2,895	5.21	114,524	-5.2%	106,397	0.0%	0.22	0.42	4.43	255
Bank of Bartlett	Bartlett		97.9	5.67	7,854	6.59	348,291	-4.9%	308,208	0.0%	0.08	0.30	2.98	292
National Bank of Tennessee	Newport		96.2	5.81	3,305	4.61	153,661	-7.4%	145,656	0.0%	-2.60	0.29	3.18	-4,044
Central Bank	Savannah		110.6	5.86	2,480	5.88	115,431	-17.2%	107,004	0.0%	-0.42	0.55	4.44	-529
Heritage Community Bank	Greeneville		84.8	6.16	1,792	6.05	96,805	-4.9%	86,051	0.0%	-0.42	0.65	3.97	-414
Peoples Bank	Clifton		91.9	8.58	0	8.64	136,616	1.4%	117,081	6.3%	0.11	1.06	4.18	144
Community First Bank & Trust	Columbia		91.6	8.64	0	8.05	449,676	-10.0%	409,991	0.0%	0.66	0.70	3.37	3,028
Peoples Bank of East Tennessee	Madisonville		91.1	9.29	0	8.72	217,957	0.2%	196,742	0.0%	0.47	0.64	5.19	1,023
People's Bank and Trust Company of Pickett County	Byrdstown		76.1	9.30	0	9.07	111,244	-5.6%	100,775	0.0%	0.53	0.80	4.86	599
Homeland Community Bank	McMinnville		77.3	9.53	0	8.78	137,111	-0.9%	123,976	0.0%	0.35	0.88	3.03	475
Tennessee State Bank	Pigeon Forge		110.0	10.41	0	10.21	653,001	-10.5%	554,659	7.1%	0.09	0.61	3.53	611
Bank of Lincoln County	Fayetteville		89.9	12.62	0	12.62	129,961	0.3%	112,975	0.0%	0.73	0.78	4.90	943

Virginia Companies, Texas Ratios < 75%		Top Level Ticker	City	Texas Ratio 2014Q1	Leverage Ratio (%) 2014Q1	Tier 1 Shortfall (to 8%) 2014Q1	TCE/ TA (%) 2014Q1	Total Assets (\$000) 2014Q1	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q1	Brokered % 2014Q1	ROAA (%) LTM	Cost of Funds (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Grundy National Bank			Grundy	19.5	20.80	0	18.01	341,310	1.9%	279,099	0.0%	1.05	0.37	4.15	3,412
Franklin Federal Savings Bank		FRNK	Glen Allen	25.1	18.68	0	18.89	1,066,611	7.0%	676,187	0.0%	0.58	1.73	2.73	5,880
Farmers & Merchants Bank of Craig County			New Castle	3.3	18.15	0	17.71	55,272	1.8%	45,355	0.0%	0.74	0.70	4.00	405
Old Dominion National Bank			North Garden	11.6	17.83	0	17.45	50,766	15.2%	41,834	0.0%	-2.86	0.86	3.05	-1,316
Powell Valley National Bank			Jonesville	8.9	15.79	0	16.29	247,529	-0.9%	202,818	0.0%	1.04	0.44	4.37	2,554
Community Capital Bank of Virginia			Christiansburg	22.3	15.46	0	13.69	75,226	38.0%	60,424	15.2%	0.44	1.39	3.19	294
Bank of Southside Virginia		BSSC	Carson	6.2	15.15	0	15.36	548,269	-1.1%	459,388	0.2%	1.60	0.41	4.02	8,719
Virginia Bank and Trust Company		VABB	Danville	1.8	14.55	0	13.54	175,581	-1.2%	150,360	0.0%	0.68	0.28	4.30	1,169
Sonabank		SONA	McLean	14.0	14.18	0	13.76	712,930	-0.2%	557,329	8.1%	0.92	0.75	4.76	6,486
National Bank of Blacksburg		NKSH	Blacksburg	11.4	14.02	0	12.86	1,121,087	2.3%	964,556	0.0%	1.67	0.59	4.15	18,489
John Marshall Bank		JMSB	Reston	3.2	13.83	0	13.55	685,948	19.8%	541,659	15.4%	1.16	0.72	4.38	7,322
Lee Bank and Trust Company			Pennington Gap	50.7	13.79	0	13.36	160,378	-4.3%	138,142	0.0%	0.58	0.64	4.39	924
Franklin Community Bank, National Association		MREE	Rocky Mount	17.4	13.43	0	13.99	165,851	-7.7%	140,591	1.7%	0.10	0.66	3.67	165
Farmers and Miners Bank			Pennington Gap	15.8	13.08	0	12.72	134,865	1.5%	117,103	0.0%	0.79	0.36	4.70	1,049
Bank of Charlotte County			Phenix	17.6	12.99	0	13.14	128,027	6.2%	105,817	1.4%	1.08	1.07	4.78	1,339
Martinsville First Savings Bank			Martinsville	48.2	12.58	0	12.61	44,765	-2.2%	39,073	0.0%	0.43	1.30	2.88	195
Bank of Fincastle			Fincastle	61.5	12.55	0	12.43	209,860	5.3%	182,798	3.2%	0.36	0.58	3.61	738
United Bank		UBSI	Vienna	10.6	12.53	0	9.76	6,893,802	94.8%	4,507,809	3.1%	0.91	0.41	3.71	37,392
New Horizon Bank, National Association			Powhatan	0.0	12.52	0	12.91	54,417	20.5%	47,185	3.3%	2.16	0.98	4.47	1,071
Citizens Community Bank		CZYB	South Hill	8.8	12.42	0	10.37	165,338	2.7%	141,911	0.7%	0.57	1.01	3.79	921
Farmers Bank of Appomattox		FBPA	Appomattox	6.0	12.41	0	12.10	207,669	0.5%	179,347	0.0%	0.99	0.67	4.03	2,022
Citizens Bank and Trust Company		CZBT	Blackstone	22.2	12.21	0	11.93	338,558	-0.7%	287,772	0.0%	1.16	0.64	3.98	3,901
Bank of Clarke County		EFSI	Berryville	17.3	12.13	0	12.03	591,817	2.5%	483,750	2.5%	1.21	0.40	4.30	6,981
Citizens National Bank			Windsor	24.3	12.00	0	11.84	53,863	-6.4%	47,373	1.1%	-0.35	1.20	4.32	-195
First Virginia Community Bank		FRCV	Fairfax	6.9	11.88	0	11.79	527,887	25.8%	459,470	14.2%	0.51	0.72	3.55	2,411
American National Bank and Trust Company		AMNB	Danville	7.3	11.77	0	12.01	1,297,729	0.4%	1,054,422	2.7%	1.21	0.50	4.06	15,656
Blue Grass Valley Bank			Blue Grass	36.4	11.36	0	11.35	37,390	1.5%	32,983	0.0%	0.53	0.85	4.38	198
First Bank and Trust Company			Lebanon	18.8	11.31	0	11.20	1,353,720	6.1%	1,151,289	10.3%	1.32	0.54	3.95	17,177
Farmers & Merchants Bank		FMBM	Timberville	21.3	11.29	0	10.87	572,838	1.2%	474,434	4.2%	0.81	0.88	4.08	4,530
Monarch Bank		MNRK	Chesapeake	2.6	11.29	0	10.69	1,021,912	-3.1%	894,143	11.9%	1.07	0.42	4.27	10,691
Virginia Heritage Bank		VGBK	Vienna	2.5	11.28	0	9.25	917,409	14.0%	737,062	18.1%	1.08	0.68	3.59	9,162
First and Citizens Bank			Monterey	17.5	11.22	0	11.12	123,967	4.5%	109,872	0.0%	0.55	0.77	3.56	666
Burke & Herbert Bank & Trust Company		BHRB	Alexandria	9.3	11.16	0	11.29	2,642,589	1.2%	2,213,002	1.8%	1.30	0.39	3.94	33,441
Benchmark Community Bank		BMBN	Kenbridge	10.7	11.13	0	11.10	472,268	4.2%	415,374	1.5%	1.33	0.75	4.65	6,115
Bank @LANTEC			Virginia Beach	12.4	11.12	0	11.99	101,956	0.0%	79,242	0.0%	0.07	0.57	3.36	64
First Bank		FXNC	Strasburg	22.7	10.99	0	10.97	534,183	-0.5%	466,778	1.1%	1.95	0.46	3.76	10,387
ComerStone Bank, National Association			Lexington	16.4	10.98	0	10.84	102,753	11.6%	91,286	0.0%	1.72	0.87	3.99	1,708
Bank of Marion			Marion	16.8	10.96	0	10.86	356,498	2.0%	298,832	0.1%	0.81	0.52	3.53	2,819
Pioneer Bank		PNBI	Stanley	42.8	10.87	0	10.90	170,181	-0.3%	136,844	5.8%	1.13	0.44	5.57	1,921

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Community Bankers' Bank	Midlothian		14.4	10.84	0	10.33	147,509	-8.8%	129,897	13.8%	0.52	0.31	2.81	793
Heritage Bank	Norfolk	HBKS	2.5	10.84	0	10.50	331,926	3.5%	272,290	0.0%	0.81	0.31	3.26	2,557
Virginia Commonwealth Bank	Petersburg		41.0	10.82	0	10.27	255,111	-3.7%	214,270	0.0%	0.20	0.56	3.23	517
Chesapeake Bank	Kilmarnock	CPKF	25.4	10.79	0	11.21	664,237	4.1%	575,162	8.9%	0.97	0.62	4.86	6,293
Cardinal Bank	McLean	CFNL	1.9	10.64	0	10.75	3,107,874	10.6%	2,387,574	12.9%	0.92	0.83	3.65	25,903
Capital One Bank (USA), National Association	Glen Allen	COF	14.7	10.53	0	9.71	78,333,343	-1.1%	35,473,251	11.6%	3.58	0.99	12.30	2,845,875
Colonial Virginia Bank	Gloucester	CNVB	33.8	10.51	0	10.23	120,136	1.9%	104,535	9.5%	0.39	0.52	4.37	453
Xenith Bank	Richmond	XBKS	8.5	10.50	0	9.70	682,512	17.8%	569,950	11.5%	0.32	0.64	3.78	2,041
Shore Bank	Onley	HMPR	21.4	10.42	0	10.31	326,469	2.8%	265,357	1.9%	0.46	0.58	3.90	1,491
TowneBank	Portsmouth	TOWN	19.1	10.42	0	8.34	4,775,236	9.1%	3,697,800	6.3%	0.92	0.66	3.56	42,422
Bank of McKenney	McKenney	BOMK	19.4	10.39	0	10.13	222,244	1.0%	196,251	0.0%	0.77	0.62	4.82	1,669
Frontier Community Bank	Waynesboro		7.3	10.39	0	10.35	93,283	6.4%	81,967	1.2%	0.42	1.32	3.05	377
Highlands Community Bank	Covington		10.3	10.23	0	10.52	127,722	0.7%	113,666	0.0%	1.13	1.14	4.01	1,433
Farmers Bank	Windsor	FBVA	32.4	10.22	0	10.64	419,544	7.6%	345,422	5.8%	0.88	0.83	3.54	3,528
Virginia Company Bank	Newport News	VGNA	9.8	10.05	0	5.95	133,478	-0.5%	108,940	15.4%	-0.11	0.58	3.96	-142
Virginia National Bank	Charlottesville	VABK	7.6	10.04	0	9.47	533,865	8.7%	468,544	5.7%	1.41	0.22	3.20	7,005
Bank of Hampton Roads	Virginia Beach	HMPR	43.5	10.01	0	10.61	1,627,261	-5.5%	1,277,536	3.5%	0.67	0.62	3.49	11,202
HomeTown Bank	Roanoke	HMTA	27.3	9.89	0	9.63	410,747	9.0%	349,765	10.7%	0.79	0.62	3.97	3,102
Old Point National Bank of Phoebus	Hampton	OPOF	26.6	9.87	0	8.89	865,222	-2.4%	724,146	1.1%	0.34	0.56	3.30	3,002
Essex Bank	Richmond	ESXB	18.4	9.83	0	9.62	1,101,550	-1.3%	906,615	10.6%	0.61	0.67	4.38	6,767
Access National Bank	Reston	ANCX	2.6	9.82	0	9.21	926,270	5.8%	811,389	28.2%	1.47	0.44	3.89	12,592
First Capital Bank	Glen Allen	FCVA	18.0	9.80	0	9.61	563,710	7.2%	464,351	5.1%	0.87	1.00	3.69	4,690
Valley Bank	Roanoke	VYFC	29.7	9.71	0	9.05	867,835	9.5%	698,180	11.3%	0.91	0.50	3.78	7,369
Oak View National Bank	Warrenton	OAKV	0.0	9.64	0	10.20	155,764	11.3%	126,333	0.0%	1.17	0.85	3.60	1,715
First Sentinel Bank	Richlands		25.9	9.59	0	9.62	168,554	0.0%	151,183	0.0%	1.13	0.85	5.24	1,918
Bank of Lancaster	Kilmarnock	BAYK	18.3	9.57	0	8.98	327,642	-0.1%	270,841	0.0%	0.41	0.88	3.75	1,364
Union First Market Bank	Richmond	UBSH	20.9	9.52	0	9.57	4,207,592	4.2%	3,255,935	0.6%	0.81	0.48	4.28	33,050
Bank of Botetourt	Buchanan	BORT	25.3	9.38	0	9.32	308,964	3.3%	278,384	0.0%	0.67	0.99	3.81	2,032
Bank of the James	Lynchburg	BOTJ	12.9	9.29	0	8.78	442,690	3.4%	400,656	0.0%	0.80	0.46	4.16	3,474
First National Bank	Altavista	PPBN	18.1	9.28	0	9.15	360,408	-0.5%	323,838	0.0%	0.97	0.85	3.54	3,448
Middleburg Bank	Middleburg	MBRG	19.3	9.26	0	9.25	1,202,827	-0.4%	963,631	6.2%	0.60	0.54	3.48	7,286
Select Bank	Forest		15.9	9.26	0	9.92	119,779	9.2%	107,656	0.0%	0.48	1.27	4.02	553
Capital One, National Association	McLean	COF	12.7	9.23	0	8.85	236,546,436	-2.7%	193,941,929	0.4%	0.68	0.54	4.26	1,603,746
Freedom Bank of Virginia	Fairfax	FDVA	10.3	9.22	0	9.04	293,555	22.5%	265,914	11.4%	0.53	0.85	3.83	1,419
Fauquier Bank	Warrenton	FBSS	9.2	9.18	0	9.02	602,479	1.3%	528,185	1.6%	0.80	0.49	3.69	4,773
River Community Bank, N.A.	Martinsville		12.1	9.15	0	8.79	100,686	-2.0%	85,925	5.8%	0.49	0.74	5.55	484
Citizens and Farmers Bank	West Point	CFFI	9.5	9.15	0	9.10	1,335,838	35.4%	1,027,635	0.2%	1.38	0.86	7.38	14,666
MainStreet Bank	Fairfax	MNSB	7.6	9.04	0	8.38	304,805	13.1%	278,076	7.3%	0.35	0.79	4.09	947
Peoples Bank	Rose Hill		32.3	8.97	0	9.07	95,351	6.7%	83,538	0.6%	1.27	0.40	4.50	1,171

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Virginia Community Bank	Louisa	VCBS	61.7	8.87	0	9.15	206,971	-8.4%	186,913	0.0%	0.16	0.50	4.11	333
Virginia Partners Bank	Fredericksburg		6.3	8.83	0	8.54	243,192	17.3%	220,231	7.2%	0.36	1.03	3.47	821
First Community Bank	Bluefield	FCBC	19.9	8.81	0	8.39	2,587,919	-4.1%	1,983,251	3.0%	0.82	0.74	4.10	21,564
Chain Bridge Bank, National Association	McLean		0.0	8.75	0	8.49	353,323	12.6%	322,145	0.5%	0.59	0.26	3.30	1,853
Miners Exchange Bank	Coeburn		24.3	8.72	0	8.39	114,998	-16.0%	104,281	0.0%	0.46	0.33	4.43	604
Grayson National Bank	Independence	GSON	58.5	8.67	0	8.69	333,964	0.3%	283,863	0.0%	0.15	0.96	3.42	488
WashingtonFirst Bank	Reston	WFBI	23.4	8.67	0	7.83	1,275,706	20.0%	1,105,998	6.2%	0.78	0.57	3.87	8,534
EVB	Tappahannock	EVBS	23.8	8.62	0	9.13	1,059,174	-3.0%	864,408	2.9%	-0.12	0.67	3.67	-1,258
Blue Ridge Bank	Luray	BRBS	1.1	8.61	0	8.32	219,593	0.8%	168,831	13.2%	0.92	0.80	3.50	1,951
Peoples Community Bank	Montross	PBVA	29.3	8.50	0	8.33	155,398	0.2%	136,795	4.5%	0.38	0.65	3.81	591
TruPoint Bank	Grundy		16.6	7.63	1,615	8.41	440,778	-1.5%	380,421	0.0%	0.75	0.37	3.55	3,250
New Peoples Bank, Inc.	Honaker	NWPP	73.7	7.53	3,202	7.79	696,405	-1.7%	634,985	1.6%	0.29	0.63	4.06	1,996
Bank of Floyd	Floyd	CDBK	42.8	7.05	2,529	6.07	269,705	-2.9%	237,150	0.0%	-2.46	0.86	2.95	-6,668
Carter Bank & Trust	Martinsville	CARE	34.3	6.79	55,804	6.84	4,626,690	0.0%	4,227,886	0.0%	0.57	1.20	2.31	26,544
Highlands Union Bank	Abingdon	HBKA	54.1	6.06	11,568	6.85	605,651	1.3%	494,924	0.0%	0.39	0.93	3.48	2,310
Bank of Virginia	Midlothian	BVA	45.9	5.81	5,287	4.95	275,513	10.0%	235,239	9.1%	0.37	0.82	3.41	892

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First State Bank	Danville		349.2	3.98	1,584	4.12	39,357	0.3%	37,637	0.0%	-0.11	0.75	5.07	-41
Village Bank	Midlothian	VBFC	176.6	6.94	4,694	6.25	447,496	-8.1%	396,642	2.2%	-0.82	0.90	3.65	-3,767

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 Association

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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