



BANKS STREET PARTNERS

Lee Burrows, (404) 848-8480	lburrows@banksstreetpartners.com	Will Brackett, (404) 848-0890	wbrackett@banksstreetpartners.com
Mark Saunders, (404) 848-2686	msaunders@banksstreetpartners.com	Joe Maloney, (404) 848-2662	jmaloney@banksstreetpartners.com
Gary McNorrill, (704) 624-9277	gmcnorrill@banksstreetpartners.com	Jeff Adams, (404) 924-6382	jadams@banksstreetpartners.com
Matt Kennedy, (704) 927-6251	mkennedy@banksstreetpartners.com	William Izlar, (404) 848-2665	wizlar@banksstreetpartners.com

Main (404) 848-1571

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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%		City	Top Level Ticker	Texas Ratio 2014Q2	Leverage Ratio (%) 2014Q2	Tier 1 Shortfall (to 8%) 2014Q2	TCE/ TA (%) 2014Q2	Total Assets (\$000) 2014Q2	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q2	Brokered % 2014Q2	ROAA (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Worthington Federal Bank		Huntsville		59.4	8.29	0	8.40	133,647	-12.8%	109,230	2.8%	-4.13	3.75	-5,970
Bank of Vernon		Vernon		58.0	14.42	0	14.84	142,592	-5.1%	120,105	2.4%	0.32	4.29	470
Citizens State Bank		Vernon		56.1	11.98	0	11.78	83,195	-3.9%	64,050	18.4%	1.07	3.35	912
Covenant Bank		Leeds		55.4	8.84	0	8.42	87,472	-2.0%	74,989	0.0%	-0.93	3.81	-785
Commonwealth National Bank		Mobile		53.8	7.84	148	7.84	57,869	-6.4%	53,081	0.0%	-1.50	4.86	-902
Farmers Exchange Bank		Louisville		51.3	9.12	0	8.82	134,449	-9.8%	122,411	0.8%	0.04	4.23	48
SouthFirst Bank		Sylacauga	SZBI	45.5	9.80	0	6.96	96,945	-6.6%	84,347	0.0%	0.42	3.97	410
Merchants Bank of Alabama		Cullman		45.3	9.44	0	9.36	248,944	0.7%	224,327	0.0%	0.57	3.82	1,404
Community Spirit Bank		Red Bay		42.0	9.51	0	9.53	143,420	3.7%	124,356	0.0%	0.86	4.54	1,212
Bay Bank		Mobile	FBMS	40.9	5.11	1,718	7.30	78,005	-5.0%	59,072	0.0%	-0.22	4.15	-174
Troy Bank & Trust Company		Troy		37.3	9.54	0	9.99	834,929	0.1%	697,673	0.0%	0.56	3.45	4,701
Peoples Bank of Alabama		Cullman		36.9	9.29	0	8.68	527,600	1.1%	440,688	1.8%	0.60	4.26	3,215
Phenix-Girard Bank		Phenix City		35.1	14.78	0	12.80	176,618	6.2%	136,814	7.8%	1.30	3.18	2,180
Citizens Bank of Valley Head		Valley Head		34.8	10.29	0	10.61	26,416	-0.4%	23,537	0.0%	0.03	5.23	9
CB&S Bank		Russellville		34.6	9.73	0	9.36	1,485,522	18.8%	1,214,022	0.0%	1.38	3.59	20,142
SouthPoint Bank		Birmingham		34.3	8.78	0	8.65	204,932	4.7%	171,102	3.8%	1.11	3.42	2,249
Vantage Bank of Alabama		Albertville		30.4	11.74	0	10.95	108,813	39.6%	95,577	0.0%	0.46	4.32	388
Bank of Wedowee		Wedowee		29.6	10.09	0	11.59	113,828	-4.1%	100,081	0.0%	0.22	2.90	246
EvaBank		Cullman		29.4	13.39	0	13.58	335,920	-0.4%	269,371	6.6%	2.83	8.38	9,208
Peoples Independent Bank		Boaz		29.3	9.60	0	10.65	185,879	2.2%	165,518	0.0%	1.17	4.40	2,136
AmeriFirst Bank		Union Springs		28.2	10.03	0	10.16	144,198	-4.6%	127,854	0.0%	-1.05	3.50	-1,537
Commercial Bank of Ozark		Ozark		27.4	8.37	0	8.22	82,618	7.1%	74,577	0.0%	0.38	3.94	300
Citizens Bank of Fayette		Fayette		27.0	17.77	0	17.67	195,997	0.1%	158,785	0.0%	0.31	2.63	609
First Federal Bank, A FSB		Tuscaloosa		26.4	11.44	0	11.52	139,473	-6.4%	105,863	4.0%	-0.01	3.70	-8
PrimeSouth Bank		Tallassee		26.4	10.24	0	10.36	184,362	7.6%	159,132	5.2%	0.70	4.13	1,277
United Bank		Atmore	UBAB	25.7	9.28	0	9.83	497,170	1.6%	445,150	0.2%	0.45	3.47	2,172
First Jackson Bank		Stevenson		25.0	9.99	0	9.37	219,768	-0.2%	189,877	2.5%	0.80	3.82	1,752
Merchants Bank		Jackson		24.6	10.32	0	10.02	205,458	-2.1%	183,935	0.0%	0.65	3.94	1,338
Citizens' Bank, Inc.		Robertsdale		24.5	11.02	0	11.08	97,705	-16.8%	86,336	2.5%	0.07	4.00	68
First National Bank of Talladega		Talladega		24.1	13.46	0	13.93	389,601	-4.5%	300,301	0.0%	1.10	3.55	4,332
City Bank of Hartford		Hartford		22.8	11.17	0	11.39	54,959	-2.4%	48,539	0.0%	1.01	3.92	547
First Community Bank		Chatom		22.6	10.20	0	9.79	320,132	-0.9%	271,448	0.0%	0.92	4.38	2,879
Citizens Bank & Trust		Guntersville	CBTH	22.4	10.20	0	10.01	330,110	6.0%	286,231	0.0%	0.78	4.57	2,471
First United Security Bank		Thomasville	USBI	22.2	11.37	0	12.92	570,692	1.1%	483,372	2.4%	0.75	5.79	4,258
Bank of Evergreen		Evergreen		22.1	10.01	0	9.94	54,411	7.6%	48,830	6.3%	1.20	4.51	639
Bank of Moundville		Moundville		21.9	8.22	0	7.44	102,498	-7.5%	94,627	0.0%	-0.11	2.91	-124
Trinity Bank		Dothan		20.8	11.45	0	11.52	93,480	23.7%	78,568	0.0%	2.36	4.53	2,084
Traditions Bank		Cullman		20.7	9.33	0	9.16	274,444	16.2%	242,590	6.4%	1.10	6.08	2,804
Marion Bank and Trust Company		Marion		20.0	10.62	0	11.02	251,378	-4.2%	209,548	0.0%	1.14	3.57	2,948
First Federal Bank		Fort Payne		19.8	8.49	0	8.51	90,994	-2.6%	83,022	0.0%	0.36	3.00	331

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Bank of Brewton		Brewton		19.8	17.49	0	17.41	54,685	-11.0%	45,081	0.0%	0.05	3.75	26
Regions Bank		Birmingham	RF	19.7	10.69	0	10.37	117,957,348	-0.8%	96,315,978	4.2%	1.08	3.33	1,263,579
Capstone Bank		Tuscaloosa		19.5	10.27	0	10.26	420,283	8.7%	362,483	7.1%	0.87	4.38	3,551
First Bank of the South		Rainsville		18.8	9.01	0	8.76	84,091	-3.0%	75,672	0.0%	0.47	4.29	389
HNB First Bank		Headland		18.7	12.05	0	11.99	103,078	-2.1%	88,719	0.0%	0.17	3.50	178
First State Bank of DeKalb County		Fort Payne		18.1	16.21	0	16.23	90,174	5.8%	75,359	0.0%	0.23	3.65	203
Friend Bank		Slocomb		18.0	10.63	0	10.78	70,427	-3.2%	62,728	0.0%	0.43	4.26	301
Southern Independent Bank		Opp		17.4	9.53	0	9.24	208,126	12.7%	184,923	0.0%	0.80	3.29	1,574
First Bank		Wadley		17.3	9.56	0	11.57	72,076	2.8%	63,448	1.6%	1.12	4.14	782
FNB Bank		Scottsboro		17.3	11.92	0	11.76	363,656	-1.3%	319,832	0.0%	0.59	4.28	2,124
First National Bank of Central Alabama		Tuscaloosa		17.2	11.02	0	11.22	227,216	-3.8%	195,262	0.6%	0.26	3.30	576
PeoplesTrust Bank		Hamilton		17.0	9.87	0	9.92	82,780	-4.7%	73,594	3.5%	0.56	3.53	471
State Bank & Trust		Winfield		16.7	12.26	0	11.88	217,108	4.8%	189,861	0.0%	1.15	3.66	2,353
Premier Bank of the South		Cullman		15.6	9.73	0	9.66	142,113	-4.6%	126,352	0.0%	1.03	4.69	1,462
Community Neighbor Bank		Camden		15.4	13.98	0	13.88	109,524	-0.2%	91,664	0.0%	0.71	4.20	764
Brantley Bank and Trust Company		Brantley		15.2	15.21	0	15.29	66,166	0.6%	55,840	0.0%	1.29	4.82	844
CCB Community Bank		Andalusia		15.1	10.48	0	10.26	435,681	3.8%	356,519	2.4%	1.97	5.04	8,290
First Citizens Bank		Luverne		14.3	11.18	0	11.34	225,548	-2.7%	185,639	0.0%	1.24	4.05	2,756
Traders & Farmers Bank		Haleyville		14.0	14.44	0	12.75	361,260	-0.4%	286,258	0.0%	0.65	3.97	2,316
Southern States Bank		Anniston		13.8	15.93	0	15.32	282,148	-8.3%	227,098	0.0%	1.14	5.32	3,010
NobleBank & Trust		Anniston		13.7	10.09	0	10.17	176,132	-0.5%	152,844	0.1%	0.74	3.73	1,283
Merchants & Farmers Bank of Greene County		Eutaw		13.5	9.90	0	11.46	59,446	1.3%	50,480	0.0%	0.75	4.01	458
HomeTown Bank of Alabama		Oneonta		12.7	11.54	0	11.43	304,663	0.2%	258,732	0.0%	1.59	4.48	4,831
First National Bank of Brundidge		Brundidge		12.7	11.86	0	12.63	96,064	-3.5%	79,643	0.0%	0.59	3.73	576
Bank of Walker County		Jasper		12.7	14.41	0	13.89	73,436	-10.6%	63,096	0.0%	0.60	4.01	431
Metro Bank		Pell City		12.5	12.34	0	12.26	662,797	0.2%	579,325	0.0%	1.27	4.80	8,284
AloStar Bank of Commerce		Birmingham		12.1	19.09	0	18.84	912,003	22.0%	649,285	0.0%	0.17	4.69	1,436
Liberty Bank		Geraldine		12.1	13.43	0	13.58	108,189	1.6%	93,165	0.0%	1.03	5.11	1,092
Exchange Bank of Alabama		Altoona		12.0	11.89	0	11.66	251,576	4.3%	219,362	0.0%	1.21	3.98	3,017
Small Town Bank		Wedowee		11.7	14.36	0	14.67	217,518	-6.1%	175,173	0.0%	1.29	4.51	2,855
Progress Bank and Trust		Huntsville		11.7	10.15	0	9.84	563,051	15.6%	482,526	6.1%	0.51	3.28	2,739
Bank Independent		Sheffield		11.7	11.16	0	10.48	1,107,356	1.8%	938,113	0.0%	1.05	5.95	11,481
West Alabama Bank & Trust		Reform		11.7	11.30	0	10.51	559,526	-2.1%	454,398	1.0%	1.05	3.55	5,670
FirstState Bank		Lineville		11.4	10.07	0	9.88	211,474	3.9%	163,545	0.2%	1.19	4.37	2,452
Keystone Bank		Auburn		11.2	10.50	0	10.45	243,040	4.3%	210,017	2.4%	1.12	4.03	2,649
First Cahawba Bank		Selma		11.2	12.27	0	12.26	92,961	5.6%	77,882	0.0%	0.96	3.93	899
Farmers and Merchants Bank		LaFayette		11.1	14.11	0	14.13	127,171	4.4%	102,936	0.0%	1.09	4.43	1,349
First Southern Bank		Florence		11.0	9.16	0	9.01	206,563	6.5%	184,667	0.0%	0.71	4.17	1,410
Sweet Water State Bank		Sweet Water		11.0	9.53	0	9.58	92,719	1.2%	80,383	0.0%	1.24	6.08	1,137
Peoples Bank of Greensboro		Greensboro		10.5	8.71	0	8.68	94,383	4.7%	82,507	1.9%	1.20	3.16	1,102

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MidSouth Bank		Dothan		10.2	10.62	0	10.69	381,128	1.0%	339,387	0.0%	0.11	2.65	432
Peoples Exchange Bank of Monroe County		Monroeville		9.9	13.91	0	13.42	63,457	-0.5%	54,691	0.0%	0.19	4.73	119
Cadence Bank, N.A.		Birmingham		9.6	11.28	0	11.49	7,032,995	21.7%	5,839,567	6.3%	1.72	4.65	110,910
Reliance Bank		Athens		9.6	12.61	0	12.60	146,362	2.0%	113,853	0.0%	0.58	3.38	823
First National Bank of Hartford		Hartford		9.6	12.35	0	12.28	122,457	-5.6%	102,107	0.0%	0.53	3.99	657
Escambia County Bank		Flomaton		9.5	13.83	0	13.80	78,798	-5.9%	66,734	0.0%	1.05	3.03	869
First National Bank and Trust		Atmore		9.5	11.94	0	11.35	129,564	-10.2%	114,579	2.6%	0.22	3.85	304
Cullman Savings Bank (MHC)		Cullman	CULL	9.2	16.04	0	16.03	227,701	5.4%	149,122	0.0%	0.84	4.20	1,885
River Bank & Trust		Prattville		8.8	9.36	0	9.18	438,089	8.6%	379,834	0.0%	0.79	3.59	3,374
Bank of Pine Hill		Pine Hill		8.6	12.78	0	12.21	25,544	3.4%	22,412	0.0%	0.13	2.57	31
First National Bank of Dozier		Dozier		8.5	11.82	0	12.00	40,418	7.2%	31,803	0.0%	0.70	3.13	278
Citizens Bank		Enterprise		7.9	10.14	0	11.25	102,946	8.7%	91,125	0.0%	1.94	3.28	1,929
First Partners Bank		Birmingham		7.9	13.63	0	10.67	192,680	15.7%	156,017	4.8%	1.09	4.73	2,020
Horizon Bank		Fyffe		7.4	16.93	0	16.80	89,625	-5.2%	71,685	0.0%	0.75	4.25	690
AuburnBank		Auburn	AUBN	7.3	9.91	0	10.05	776,024	0.4%	686,498	2.4%	0.88	3.20	6,740
ServisFirst Bank		Birmingham	SFBS	7.1	9.39	0	9.20	3,762,371	31.5%	3,212,325	0.0%	1.36	3.77	47,071
First Community Bank of Cullman		Cullman	SCBS	7.0	11.48	0	10.77	74,293	12.6%	62,782	0.0%	0.30	3.71	195
Bryant Bank		Tuscaloosa		6.7	9.22	0	9.10	1,229,547	7.8%	1,034,229	0.5%	0.92	3.27	11,157
First Community Bank of Central Alabama		Wetumpka		6.7	8.44	0	8.25	318,801	4.6%	291,184	1.7%	1.84	4.07	5,741
Samson Banking Company, Inc.		Samson		6.1	17.23	0	17.19	53,043	-8.3%	43,857	0.0%	1.12	3.38	624
Farmers & Merchants Bank		Piedmont		6.0	13.34	0	13.36	188,616	-3.7%	154,651	0.4%	0.80	4.24	1,538
Peoples Southern Bank		Clanton		5.9	14.14	0	14.14	155,457	3.2%	133,299	0.0%	1.08	3.19	1,639
Cheaha Bank		Oxford		5.1	10.46	0	10.46	185,628	1.6%	158,115	0.0%	1.55	5.06	2,840
Robertson Banking Company		Demopolis		4.8	10.57	0	10.56	261,866	2.6%	226,348	1.8%	1.45	3.96	3,698
Peoples Bank of Red Level		Red Level		4.2	12.38	0	12.59	15,122	-3.3%	13,174	0.0%	0.98	5.48	150
Town-Country National Bank		Camden		3.9	14.65	0	14.55	101,127	1.1%	85,510	0.0%	1.76	4.77	1,789
Southern Bank Company		Gadsden	SRNN	3.7	14.71	0	14.98	94,569	-5.5%	72,692	0.0%	-0.25	2.46	-238
Pinnacle Bank		Jasper	PCLB	3.6	11.37	0	11.59	225,437	7.5%	198,322	8.1%	0.93	3.70	2,063
Central State Bank		Calera		3.3	12.37	0	12.03	196,250	11.7%	169,883	0.2%	1.28	4.60	2,388
First Progressive Bank		Brewton		3.2	25.16	0	24.84	32,240	3.1%	24,193	0.0%	0.31	3.20	99
Citizens Bank of Winfield		Winfield		3.2	21.07	0	21.79	206,475	4.5%	138,877	0.0%	1.83	4.79	3,635
BankSouth		Dothan		3.0	19.65	0	20.10	168,799	-6.2%	134,351	1.9%	1.39	3.95	2,442
Generations Bank		Centre		2.4	10.92	0	10.60	79,483	16.5%	70,787	0.0%	0.54	3.93	393
Citizens Bank		Greensboro		2.3	11.95	0	12.18	100,754	3.0%	83,803	0.0%	1.02	3.69	994
First Metro Bank		Muscle Shoals		2.3	10.79	0	10.22	530,034	4.0%	473,869	0.0%	1.50	3.90	7,744
First Southern State Bank		Stevenson		2.2	9.76	0	9.64	356,464	0.4%	318,207	0.0%	1.15	3.69	4,063
National Bank of Commerce		Birmingham		2.0	11.79	0	11.56	782,662	20.9%	668,084	0.0%	0.67	3.31	4,789
First National Bank		Hamilton		1.8	14.48	0	14.97	278,334	-2.5%	228,392	0.0%	1.59	4.18	4,411
First State Bank of the South, Inc.		Sulligent		1.5	15.18	0	16.06	95,953	-0.1%	78,351	0.0%	0.97	4.15	927
Bank of York		York		0.9	10.17	0	9.97	102,302	15.8%	72,290	0.0%	0.78	2.93	702

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Valley State Bank			Russellville	0.8	13.96	0	14.21	128,223	2.6%	109,780	0.0%	0.50	2.51	639
Security Federal Savings Bank			Jasper	0.7	11.30	0	11.62	37,971	0.8%	27,368	0.0%	0.47	3.76	174
Farmers & Merchants Bank			Waterloo	0.4	20.99	0	20.93	72,002	1.1%	56,707	0.0%	1.60	3.88	1,134
First Bank of Boaz			Boaz	0.1	16.45	0	16.87	191,482	2.4%	138,050	0.0%	1.56	3.42	2,859
Oakworth Capital Bank			Birmingham	0.0	16.32	0	16.41	276,616	14.2%	219,356	0.0%	1.17	3.81	3,065
First Bank of Linden			Linden	0.0	13.49	0	14.10	81,326	1.0%	69,508	0.0%	1.01	4.57	812

Alabama Companies, Texas Ratios > 75%		Top Level Ticker	Texas Ratio 2014Q2	Leverage Ratio (%) 2014Q2	Tier 1 Shortfall (to 8%) 2014Q2	TCE/ TA (%) 2014Q2	Total Assets (\$000) 2014Q2	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q2	Brokered % 2014Q2	ROAA (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Community Bank & Trust - Alabama	Union Springs		205.0	6.09	1,163	5.14	64,815	-8.7%	61,254	0.0%	-1.28	3.95	-864
SunSouth Bank	Dothan		156.1	5.12	3,018	5.17	150,772	-14.3%	135,054	13.9%	-3.79	3.42	-6,306
First Tuskegee Bank	Tuskegee		137.1	8.14	0	8.09	57,133	-9.3%	51,419	0.0%	-0.86	4.39	-501
Alamerica Bank	Birmingham		130.9	16.35	0	16.63	38,804	6.3%	32,228	3.8%	-3.00	4.66	-1,164
North Alabama Bank	Hazel Green		109.8	8.51	0	10.66	97,777	-8.0%	86,739	0.0%	0.49	4.86	485
Union State Bank	Pell City		108.6	6.15	4,688	5.47	229,091	-8.0%	215,051	0.0%	-1.43	3.39	-3,395
First Financial Bank	Bessemer		84.9	8.88	0	8.18	183,196	-5.8%	140,408	0.0%	0.26	2.76	492

Florida Companies, Texas Ratios < 75%		City	Top Level Ticker	Texas Ratio 2014Q2	Leverage Ratio (%) 2014Q2	Tier 1 Shortfall (to 8%) 2014Q1	TCE/ TA (%) 2014Q2	Total Assets (\$000) 2014Q2	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q2	Brokered % 2014Q2	ROAA (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
International Finance Bank		Miami		59.4	9.74	0	11.99	357,807	0.0%	312,548	0.0%	0.11	3.67	393
Flagler Bank		West Palm Beach		71.5	9.58	0	9.37	163,936	0.0%	140,322	0.0%	1.41	3.68	2,245
Home Federal Bank of Hollywood		Hallandale Beach		66.8	6.98	591	6.98	48,181	0.0%	38,131	2.6%	-0.07	4.81	-34
Charlotte State Bank & Trust		Port Charlotte		66.2	9.17	0	9.01	276,609	0.0%	248,007	0.0%	1.17	3.56	3,179
Bank of Coral Gables		Coral Gables		65.6	6.12	1,675	6.38	98,865	0.0%	92,085	0.0%	0.19	2.73	199
First State Bank of Arcadia		Arcadia		61.5	11.24	0	11.24	142,240	0.0%	122,775	0.0%	0.81	4.01	1,122
First Bank of the Palm Beaches		West Palm Beach		37.4	11.31	0	11.62	94,495	0.0%	80,303	0.0%	-0.11	3.79	-96
American Enterprise Bank of Florida		Jacksonville		45.5	8.10	0	8.66	201,460	0.0%	178,160	15.9%	-0.03	3.38	-55
Pilot Bank		Tampa	PLBN	64.2	6.87	1,570	9.42	216,069	0.0%	183,618	10.2%	-0.35	3.52	-705
Wauchula State Bank		Wauchula		55.1	10.53	0	10.50	601,491	0.0%	523,364	0.1%	1.58	4.57	9,187
Gibraltar Private Bank & Trust Co.		Coral Gables		46.0	8.12	0	8.14	1,571,582	0.0%	1,224,434	6.0%	-0.45	3.13	-7,246
Englewood Bank & Trust		Englewood		51.0	8.80	0	8.61	210,702	0.0%	191,123	0.1%	0.88	3.52	1,774
BAC Florida Bank		Coral Gables		54.7	8.35	0	7.78	1,492,512	0.0%	1,167,958	18.5%	0.65	2.76	9,122
First National Bank of Wauchula		Wauchula		48.2	9.91	0	9.37	78,482	0.0%	69,414	0.0%	0.24	4.29	179
Florida Citizens Bank		Gainesville		48.6	8.30	0	7.97	240,342	0.0%	218,963	6.3%	0.28	3.32	682
Flagship Community Bank		Clearwater		58.1	12.08	0	13.33	94,424	0.0%	76,505	10.1%	0.00	3.88	1
Floridian Community Bank, Inc.		Davie		51.2	8.91	0	8.73	310,100	0.0%	239,460	0.0%	0.18	3.42	535
1st National Bank of South Florida		Homestead		48.0	9.39	0	8.98	318,308	0.0%	257,742	0.0%	0.59	3.33	1,846
Peoples National Bank		Niceville		41.5	9.57	0	8.08	115,522	0.0%	105,991	0.0%	0.38	3.79	440
Nature Coast Bank		Hernando	NCBF	40.9	10.46	0	12.85	57,976	0.0%	50,413	0.0%	0.36	3.96	210
Landmark Bank, National Association		Fort Lauderdale		108.3	13.62	0	11.66	365,156	0.0%	287,845	0.0%	1.05	3.95	2,911
Jacksonville Bank		Jacksonville	JAXB	49.9	9.92	0	9.95	493,725	0.0%	422,820	2.5%	0.26	3.89	1,319
First Citrus Bank		Tampa	FCIT	35.7	10.34	0	10.06	234,351	0.0%	185,142	10.3%	0.18	4.34	402
Capital City Bank		Tallahassee	CCBG	41.3	10.41	0	10.16	2,549,198	0.0%	2,125,183	0.0%	0.44	3.46	11,171
C1 Bank		Saint Petersburg	BNK	41.0	9.73	0	9.58	1,449,214	0.0%	1,135,451	2.9%	1.04	4.48	13,820
First Bank		Clewiston		44.4	8.45	0	8.58	269,360	0.0%	244,956	2.2%	0.44	4.26	1,115
First State Bank of the Florida Keys		Key West		36.9	9.05	0	9.67	792,873	0.0%	560,741	0.0%	0.66	2.89	5,449
Sanibel Captiva Community Bank		Sanibel		40.7	9.98	0	9.54	254,623	0.0%	214,722	0.0%	0.78	4.16	1,840
Commerce National Bank & Trust		Winter Park		39.7	10.79	0	10.24	80,180	0.0%	68,657	0.0%	0.64	3.63	495
Atlantic Coast Bank		Jacksonville	ACFC	45.0	10.17	0	9.76	711,596	0.0%	446,487	0.0%	-1.03	2.39	-7,420
Citizens Bank and Trust		Lake Wales		42.8	8.97	0	8.83	453,558	0.0%	386,346	0.0%	0.85	4.02	3,590
United Southern Bank		Umatilla		38.5	10.19	0	10.57	403,564	0.0%	357,294	0.0%	0.51	3.74	2,037
CBC National Bank		Fernandina Beach	CBCO	37.4	10.33	0	9.78	442,064	0.0%	292,398	13.5%	0.29	3.96	1,117
Patriot Bank		Trinity		34.8	9.05	0	11.75	125,423	0.0%	108,395	0.0%	0.50	4.27	620
Madison County Community Bank		Madison		32.9	8.59	0	8.15	108,932	0.0%	99,961	0.0%	0.45	3.08	471
Fidelity Bank of Florida, National Association		Merritt Island		30.4	7.32	3,113	11.44	262,230	0.0%	181,748	0.0%	4.87	3.53	13,515
Mackinac Savings Bank, FSB		Boynton Beach		16.1	7.84	90	7.90	111,020	0.0%	101,618	0.0%	0.02	2.21	20
Ocean Bank		Miami		38.8	8.99	0	11.98	3,273,128	0.0%	2,860,951	0.0%	1.03	3.77	34,062
Brannen Bank		Inverness		29.9	7.27	2,271	7.75	425,458	0.0%	391,985	0.0%	0.79	3.30	3,303
FirstCity Bank of Commerce		Palm Beach Garde		62.8	10.27	0	9.85	60,959	0.0%	49,311	2.3%	0.26	3.86	157

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Marine Bank & Trust Company		Vero Beach	23.4	8.25	0	7.26	151,301	0.0%	136,871	0.0%	2.48	3.65	3,602
First National Bank of Mount Dora		Mount Dora FLBD	34.3	14.00	0	13.70	203,812	0.0%	167,879	0.0%	0.75	3.89	1,478
First Home Bank		Seminole	13.6	8.78	0	8.22	76,096	0.0%	64,104	0.0%	0.53	4.17	377
CNLBank		Orlando CNLB	35.2	5.91	25,166	8.93	1,275,394	0.0%	1,026,614	0.0%	0.12	3.20	1,448
Helm Bank USA		Miami	31.8	11.19	0	11.20	778,231	0.0%	685,559	0.0%	0.24	3.82	1,883
First National Bank Northwest Florida		Panama City	28.1	14.27	0	14.06	106,798	0.0%	91,637	0.0%	0.33	3.16	361
Merchants & Southern Bank		Gainesville	24.6	10.11	0	10.06	416,765	0.0%	328,493	0.0%	1.07	3.31	4,424
Sunshine State Federal Savings and Loan Association		Plant City SBCP	34.5	8.04	0	8.42	311,779	0.0%	165,907	0.0%	-0.09	3.15	-187
Farmers & Merchants Bank		Monticello	37.9	9.17	0	8.66	417,250	0.0%	347,620	0.0%	0.45	3.83	1,911
First America Bank		Bradenton FAHO	27.3	10.09	0	10.97	265,835	0.0%	221,993	0.0%	0.21	3.37	547
Sunstate Bank		Miami	32.7	12.63	0	13.94	165,942	0.0%	142,243	0.0%	2.01	3.14	3,233
Citizens First Bank		The Villages	32.2	7.94	0	8.55	1,627,945	0.0%	1,393,486	0.0%	0.63	2.80	10,264
Capital Bank, National Association		Coral Gables CBF	26.6	14.14	0	15.11	6,625,503	0.0%	5,205,707	3.0%	0.87	4.50	57,098
FirstAtlantic Bank		Jacksonville	22.0	12.40	0	12.20	388,853	0.0%	327,250	0.1%	0.89	4.85	3,486
Floridian Bank		Daytona Beach	10.5	11.02	0	12.69	388,046	0.0%	327,044	1.2%	5.93	4.94	11,958
Intercredit Bank, NA		Miami	22.5	9.16	0	8.85	313,500	0.0%	232,968	0.0%	0.34	3.16	1,091
Urban Trust Bank		Lake Mary	30.5	14.40	0	14.54	617,161	0.0%	467,658	0.0%	0.58	3.80	3,663
Cornerstone Community Bank		Saint Petersburg	31.5	10.25	0	11.69	222,093	0.0%	194,557	0.0%	0.60	3.77	1,369
First Bank of Miami		Coral Gables	32.2	8.64	0	8.65	192,800	0.0%	175,422	0.0%	-1.21	2.88	-2,433
Alarion Bank		Ocala ARFS	26.3	8.03	450	8.77	282,804	0.0%	237,198	1.5%	0.43	3.43	1,206
Platinum Bank		Brandon	25.9	11.35	0	10.99	462,473	0.0%	376,059	7.2%	0.78	3.83	3,470
Calusa Bank		Punta Gorda	28.1	9.49	0	10.30	163,132	0.0%	132,965	5.3%	0.98	3.90	1,521
Community Bank of the South		Merritt Island	15.8	9.79	0	10.07	142,225	0.0%	119,196	0.0%	0.42	2.76	585
SouthBank, A Federal Savings Bank		Palm Beach Garde	24.0	9.06	0	8.02	22,747	0.0%	20,828	0.0%	-1.48	1.34	-345
CenterState Bank of Florida, National Association		Winter Haven CSFL	23.3	9.89	0	8.77	3,888,623	0.0%	3,307,445	1.1%	0.36	4.71	9,751
Preferred Community Bank		Fort Myers	25.3	10.14	0	12.06	88,414	0.0%	75,635	0.0%	0.48	4.08	397
Freedom Bank of America		Saint Petersburg	27.2	10.78	0	12.15	111,156	0.0%	90,452	0.0%	3.16	4.22	3,164
Mainstreet Community Bank of Florida		Deland	20.6	9.49	0	9.21	249,322	0.0%	219,358	4.4%	1.25	4.01	2,960
FNBT.Com Bank		Fort Walton Beach	30.0	12.14	0	11.94	375,680	0.0%	306,225	0.0%	0.94	2.87	3,471
Community State Bank		Starke	27.3	12.74	0	12.54	61,801	0.0%	53,987	0.0%	0.31	4.09	182
Florida Community Bank, National Association		Weston FCB	21.9	10.76	0	10.38	5,568,445	0.0%	3,966,466	0.0%	0.61	3.52	26,055
Bay Cities Bank		Tampa	22.9	11.06	0	12.16	536,760	0.0%	453,460	12.5%	0.80	4.00	4,109
1st United Bank		Boca Raton FUBC	20.3	9.45	0	9.60	1,695,123	0.0%	1,407,395	5.4%	0.51	5.04	8,847
Citizens Bank of Florida		Oviedo	21.1	8.89	0	8.65	230,442	0.0%	203,637	11.8%	0.06	3.58	138
Citizens State Bank		Perry	29.0	8.15	0	8.09	221,024	0.0%	201,156	9.4%	1.43	6.41	2,877
Heartland National Bank		Sebring	20.4	9.26	0	9.18	309,186	0.0%	277,510	0.0%	0.52	3.22	1,543
Gateway Bank of Central Florida		Ocala	20.7	10.03	0	10.40	187,826	0.0%	143,171	1.2%	0.66	4.08	1,211
BankFIRST		Winter Park	17.1	11.23	0	10.94	685,283	0.0%	516,901	0.1%	0.61	4.30	4,049
Florida Bank of Commerce		Orlando	19.8	9.93	0	10.70	241,775	0.0%	211,986	3.2%	0.63	4.24	1,566
EverBank		Jacksonville EVER	17.9	8.27	0	8.44	19,749,765	0.0%	13,958,973	26.3%	0.69	3.37	123,906

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Paradise Bank		Boca Raton		11.9	10.05	0	9.52	311,645	0.0%	279,973	2.6%	1.87	3.78	5,719
Seacoast National Bank		Stuart	SBCF	20.2	9.80	0	11.35	2,291,658	0.0%	1,806,459	0.5%	2.24	3.18	50,253
Bank of Tampa		Tampa		20.0	8.16	0	7.97	1,319,479	0.0%	1,209,566	2.5%	0.65	3.31	8,479
Sunshine Savings Bank		Tallahassee	SSNF	22.6	12.39	0	13.76	148,626	0.0%	127,501	0.0%	0.00	4.05	5
Sunrise Bank		Cocoa Beach		17.6	9.98	0	10.58	111,076	0.0%	96,058	0.0%	0.85	3.90	937
Drummond Community Bank		Chiefland		17.5	12.70	0	12.44	369,826	0.0%	312,138	1.0%	1.30	5.20	4,728
Executive National Bank		Miami		8.1	9.12	0	9.25	340,192	0.0%	290,791	7.7%	0.55	3.75	1,726
Oculina Bank		Fort Pierce		17.8	9.67	0	9.63	170,361	0.0%	144,605	0.0%	0.79	3.64	1,291
American National Bank		Oakland Park		13.6	12.57	0	12.34	255,071	0.0%	219,975	4.1%	0.73	3.65	1,752
JGB Bank, National Association		Miami	SAB	19.1	9.22	0	9.54	480,780	0.0%	346,402	4.6%	-0.08	2.08	-422
Gateway Bank of Southwest Florida		Sarasota		17.8	8.96	0	9.31	225,017	0.0%	202,910	11.0%	0.60	3.76	1,384
Palm Beach Community Bank		West Palm Beach		19.8	12.49	0	12.18	250,594	0.0%	210,250	0.0%	1.32	4.32	3,155
First Avenue National Bank		Ocala		16.1	12.45	0	13.73	95,564	0.0%	79,127	0.0%	0.21	4.24	204
Apollo Bank		Miami		16.0	9.94	0	10.34	296,435	0.0%	259,813	0.0%	1.81	3.95	4,867
Harbor Community Bank		Indiantown		16.7	11.56	0	10.90	694,523	0.0%	563,977	0.0%	0.73	4.37	4,441
Banescos USA		Coral Gables		20.4	9.65	0	9.51	864,076	0.0%	761,786	6.3%	0.24	4.26	1,997
First Federal Bank of Florida		Lake City		15.3	11.79	0	12.05	1,036,084	0.0%	850,906	1.4%	0.84	4.13	8,345
Peoples Bank of Graceville		Graceville		13.8	13.70	0	13.81	84,934	0.0%	72,870	0.0%	1.52	3.06	1,247
Old Florida National Bank		Orlando		13.3	9.44	0	9.47	833,294	0.0%	744,103	7.3%	0.78	4.17	6,348
Seaside National Bank & Trust		Orlando		11.8	8.89	0	9.77	1,020,958	0.0%	879,189	9.5%	0.17	3.12	1,583
Stonegate Bank		Pompano Beach	SGBK	10.6	10.43	0	9.75	1,657,571	0.0%	1,414,721	13.2%	0.63	3.62	8,721
First National Bank of Pasco		Dade City		17.4	9.49	0	10.31	143,407	0.0%	127,849	0.0%	0.44	3.53	640
Florida Traditions Bank		Dade City	HOMB	8.8	9.42	0	9.88	307,251	0.0%	272,624	0.0%	1.04	4.10	3,121
Community Bank and Trust of Florida		Ocala		11.1	10.63	0	10.46	620,370	0.0%	553,747	0.0%	0.77	3.32	4,604
Intercontinental Bank		West Miami		10.2	11.42	0	11.72	155,396	0.0%	135,986	0.0%	0.02	2.02	40
Marquis Bank		Coral Gables		10.8	11.76	0	9.93	252,937	0.0%	216,228	3.2%	0.54	3.30	1,214
United Legacy Bank		Longwood		10.1	8.88	0	10.02	233,522	0.0%	202,930	0.0%	0.28	3.58	628
Edison National Bank		Fort Myers		9.8	8.02	0	8.25	248,567	0.0%	216,919	0.0%	0.45	2.74	1,093
GulfShore Bank		Tampa		10.3	9.19	0	8.98	262,656	0.0%	223,244	7.1%	0.40	3.44	985
Encore Bank, National Association		Naples		8.6	8.79	0	8.78	341,351	0.0%	295,357	0.1%	0.00	3.13	-11
Eastern National Bank		Miami		7.5	9.54	0	10.47	379,830	0.0%	322,157	0.0%	1.67	3.43	6,301
USAmeriBank		Clearwater	USAB	17.7	8.78	0	8.76	2,985,572	0.0%	2,456,461	4.3%	1.24	3.71	35,562
Sabal Palm Bank		Sarasota		0.8	10.19	0	13.47	103,471	0.0%	89,110	3.9%	-1.25	3.54	-1,194
First National Bank of the Gulf Coast		Naples		9.1	8.87	0	9.76	875,976	0.0%	650,309	1.1%	0.20	3.32	1,550
Florida Business Bank		Melbourne		10.8	12.65	0	13.60	107,462	0.0%	92,529	0.0%	0.61	3.46	680
Gateway Bank of Florida		Daytona Beach		8.7	9.60	0	9.97	254,918	0.0%	228,815	35.7%	0.26	3.07	665
Continental National Bank		Miami		14.7	9.21	0	7.64	364,384	0.0%	322,811	0.0%	0.37	3.63	1,262
Insignia Bank		Sarasota		9.4	11.23	0	12.31	171,695	0.0%	139,577	0.8%	0.43	3.84	688
First Colony Bank of Florida		Maitland		9.1	11.21	0	11.64	155,672	0.0%	137,069	4.0%	1.40	3.64	2,194
NorthStar Bank		Tampa		8.4	9.02	0	10.13	208,254	0.0%	135,893	0.0%	0.14	3.21	281

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Professional Bank		Coral Gables		9.2	8.72	0	8.25	246,128	0.0%	213,390	0.0%	0.67	3.38	1,472
Raymond James Bank, National Association		Saint Petersburg	RJF	8.5	10.35	0	10.33	12,141,114	0.0%	10,276,342	3.0%	1.42	3.02	160,454
Coconut Grove Bank		Miami		8.6	16.11	0	16.11	611,178	0.0%	499,056	0.0%	4.11	2.28	25,189
Prime Meridian Bank		Tallahassee		7.3	8.96	0	9.13	206,195	0.0%	184,187	0.0%	0.40	3.56	808
Community Southern Bank		Lakeland	CMUY	7.0	11.62	0	10.76	244,829	0.0%	191,482	5.4%	0.44	3.46	1,007
HomeBanc National Association		Lake Mary		6.7	8.67	0	7.14	856,283	0.0%	630,942	2.3%	0.49	2.33	3,621
1st Manatee Bank		Parrish		6.5	10.61	0	10.44	105,684	0.0%	90,566	0.0%	1.23	4.41	1,280
Florida Bank		Tampa		4.6	10.51	0	10.60	523,605	0.0%	405,777	2.7%	0.14	3.57	785
Terrabank, N.A.		Miami		6.3	10.33	0	10.45	277,635	0.0%	241,594	2.6%	0.61	3.51	1,670
Bank of Belle Glade		Belle Glade		5.4	8.54	0	8.41	90,174	0.0%	82,508	0.0%	0.33	2.25	295
New Traditions Bank		Orlando		5.5	9.56	0	9.41	518,173	0.0%	461,673	0.0%	0.60	2.82	3,070
Southern Commerce Bank, National Association		Tampa		5.4	19.12	0	33.40	75,457	0.0%	49,809	0.0%	16.42	2.21	12,410
Central Bank		Tampa		5.3	13.35	0	13.47	80,224	0.0%	66,263	0.0%	-0.32	3.89	-231
Broward Bank of Commerce		Fort Lauderdale		5.1	11.24	0	11.74	168,483	0.0%	144,689	7.3%	1.08	3.91	1,745
First National Bank of South Miami		South Miami	FMIA	5.6	8.45	0	7.79	558,413	0.0%	451,700	0.0%	0.26	2.66	1,373
FineMark National Bank & Trust		Fort Myers		4.0	8.47	0	8.31	767,526	0.0%	618,869	3.7%	0.37	2.74	2,611
Biscayne Bank		Coconut Grove		3.8	8.86	0	8.58	398,363	0.0%	346,297	13.0%	1.28	3.95	4,509
First Florida Bank		Destin		6.3	11.88	0	10.71	270,353	0.0%	241,166	0.2%	1.12	3.80	2,725
Reunion Bank of Florida		Tavares		4.0	9.81	0	9.26	260,375	0.0%	235,806	0.0%	0.61	3.80	1,427
Bank of Central Florida		Lakeland		3.7	10.52	0	8.33	346,252	0.0%	304,459	14.3%	0.72	3.52	2,382
TCM Bank, National Association		Tampa		2.5	24.91	0	24.05	176,084	0.0%	120,918	20.5%	1.72	9.56	2,980
BankUnited, National Association		Miami Lakes	BKU	2.2	9.87	0	9.82	16,858,264	0.0%	12,245,414	0.8%	1.45	5.24	213,860
First Green Bank		Mount Dora		2.7	12.53	0	11.54	287,979	0.0%	253,012	0.0%	0.73	4.59	1,836
Bank of the South		Pensacola		1.8	20.46	0	18.93	75,757	0.0%	61,403	0.0%	-0.12	2.29	-82
Summit Bank, National Association		Panama City		3.0	13.44	0	12.69	295,003	0.0%	243,074	4.1%	0.93	4.37	2,495
Jefferson Bank of Florida		Oldsmar	JFBF	2.3	11.67	0	11.16	208,499	0.0%	159,865	4.3%	0.39	3.19	756
Hillsboro Bank		Plant City		2.0	12.36	0	12.49	117,216	0.0%	101,839	0.0%	0.98	3.38	1,150
Intracoastal Bank		Palm Coast		0.7	8.89	0	8.19	228,602	0.0%	208,897	2.1%	1.32	3.45	2,710
Bank of Pensacola		Pensacola		0.2	19.72	0	18.37	64,490	0.0%	52,626	0.0%	-0.71	2.13	-416
Warrington Bank		Pensacola		0.0	18.23	0	17.71	82,522	0.0%	67,885	0.0%	0.32	2.44	250
One South Bank		Chipley		0.0	15.60	0	14.62	38,096	0.0%	29,963	1.7%	0.16	4.13	55
Plus International Bank		Miami		0.0	14.62	0	13.62	97,285	0.0%	83,437	31.1%	0.36	4.71	319

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First City Bank of Florida		Fort Walton Beach	593.2	2.40	13,177	2.40	225,966	-11.8%	209,965	0.0%	-0.20	3.05	-477
Beach Community Bank		Fort Walton Beach BCBF	564.0	4.81	17,407	4.82	569,486	-3.0%	505,011	0.0%	-0.48	2.62	-2,751
Pinnacle Bank		Orange City	400.1	2.16	9,179	1.50	167,648	-1.2%	144,871	11.3%	-2.30	2.80	-3,836
First National Bank of Crestview		Crestview	372.9	2.64	4,243	2.49	83,202	-14.4%	80,868	0.0%	-1.73	3.10	-1,566
Gulf Coast Community Bank		Pensacola	358.9	4.20	5,932	3.77	150,129	-15.6%	133,392	0.0%	0.05	4.15	77
Bank of Commerce		Sarasota	312.0	3.08	10,856	2.23	212,510	-5.2%	172,072	0.0%	-0.28	3.08	-623
Independent Bankers' Bank of Florida		Lake Mary	228.1	4.39	7,187	4.03	168,925	-26.1%	118,126	0.0%	-1.91	1.82	-3,765
ProBank		Tallahassee	184.2	5.97	1,271	5.26	50,818	-23.2%	45,027	0.0%	-1.67	3.43	-972
OptimumBank		Plantation OPHC	152.7	5.69	4,377	5.99	128,168	-5.6%	96,842	0.0%	-0.33	4.04	-429
Friends Bank		New Smyrna Beach FRIE	151.5	6.07	1,978	6.07	99,076	-9.7%	92,771	0.0%	-0.23	3.18	-231
U.S. Century Bank		Doral	139.8	5.39	22,930	-0.70	853,887	-10.2%	757,509	0.0%	-0.26	3.47	-2,325
Regent Bank		Davie	128.6	7.22	2,262	7.42	357,033	-14.8%	319,164	3.9%	-3.51	3.86	-13,041
Anchor Commercial Bank		Juno Beach	126.3	8.69	0	10.27	105,802	-0.6%	94,635	0.0%	1.97	3.52	2,081
TransCapital Bank		Sunrise	116.1	13.96	0	14.42	166,642	-16.2%	141,179	0.0%	1.30	3.61	2,415
Florida Capital Bank, N.A.		Jacksonville	108.8	6.33	10,283	5.81	399,114	-34.5%	345,089	0.1%	-2.29	2.78	-10,062
Landmark Bank, National Association		Fort Lauderdale	108.3	13.62	0	11.66	365,156	44.3%	287,845	0.0%	1.05	3.95	2,911
Interamerican Bank, A FSB		Miami	107.2	9.56	0	11.02	222,005	-1.0%	196,515	0.0%	0.32	3.62	720
Peoples State Bank		Lake City	104.1	8.87	0	9.46	70,596	3.0%	63,545	0.0%	0.23	4.19	158
Surety Bank		Deland	98.5	10.66	0	10.73	97,703	-7.6%	86,881	0.0%	-0.67	4.17	-674
Grand Bank & Trust of Florida		West Palm Beach	96.3	9.70	0	9.78	211,921	-14.2%	187,970	0.0%	0.70	3.65	1,542
Century Bank of Florida		Tampa	93.7	8.06	0	7.83	72,225	-0.2%	53,907	0.0%	0.10	3.37	71
Columbia Bank		Lake City	91.2	10.01	0	9.94	185,982	-4.4%	156,110	0.7%	-1.05	3.23	-1,975
Community Bank of Florida, Inc.		Homestead CBKS	84.6	7.88	636	9.11	487,709	-2.3%	441,671	0.5%	0.56	3.87	2,730
Highlands Independent Bank		Sebring	80.0	5.47	6,282	5.45	251,430	-0.9%	235,251	0.0%	-0.19	3.21	-482

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Citizens Exchange Bank		Pearson		74.2	7.58	96	7.50	27,330	-6.8%	25,253	0.0%	-0.36	2.87	-97
Citizens Bank of Cochran		Cochran		72.7	11.00	0	11.53	74,810	14.5%	65,969	0.0%	0.23	3.40	169
Talbot State Bank		Fayetteville		72.2	8.30	0	7.39	70,509	-1.3%	65,163	52.6%	0.43	3.89	294
Southeastern Bank		Darien	SEBC	70.4	9.38	0	9.24	386,453	3.6%	349,690	0.0%	0.42	3.49	1,551
Rabun County Bank		Clayton		69.4	9.62	0	9.63	158,732	-13.5%	131,942	1.5%	0.67	3.65	1,111
Peach State Bank & Trust		Gainesville		68.9	9.02	0	9.30	141,690	3.3%	122,318	0.0%	1.38	3.66	1,895
Carver State Bank		Savannah		67.2	10.45	0	10.44	41,191	-3.4%	33,317	17.3%	0.00	5.54	2
Pineland State Bank		Metter		64.2	8.89	0	9.37	56,389	-9.7%	50,790	0.0%	-0.44	3.80	-249
Community Bank of the South		Smyrna		61.0	7.94	1,665	8.06	346,467	-5.1%	317,262	0.0%	1.11	4.11	3,881
First National Community Bank		Chatsworth		60.2	8.83	0	8.58	124,088	-5.8%	112,995	0.0%	0.20	3.93	253
Farmers State Bank		Lumpkin		57.4	3.67	1,926	3.85	45,918	-1.9%	44,052	0.0%	-0.66	3.79	-293
Bank of Monticello		Monticello		55.5	5.90	2,004	5.78	96,501	2.2%	90,432	0.0%	0.77	4.10	716
Southern Bank		Sardis		55.2	10.05	0	10.07	82,293	-1.4%	73,623	0.0%	0.05	5.22	40
North Georgia National Bank		Calhoun		55.0	9.68	0	10.29	116,224	-10.0%	102,113	6.1%	0.23	3.35	280
Spivey State Bank		Swainsboro		53.7	11.11	0	10.89	91,622	-3.7%	81,491	0.0%	1.31	4.09	1,188
Bank of Wrightsville		Wrightsville		52.0	8.09	0	6.76	52,751	-1.3%	48,422	0.0%	-0.44	3.50	-236
Bank of Hazlehurst		Hazlehurst		52.0	9.42	0	9.12	112,748	4.8%	99,194	0.0%	0.91	3.49	990
Liberty First Bank		Monroe		49.3	10.46	0	10.48	113,385	6.1%	94,975	0.0%	1.14	3.58	1,315
State Bank of Georgia		Fayetteville		47.6	13.68	0	11.33	68,699	-6.2%	55,225	0.0%	0.72	4.07	510
Citizens Bank		Nashville		47.3	10.68	0	10.77	261,085	-7.8%	231,983	0.2%	0.28	3.78	754
Bank of Camilla		Camilla		46.8	13.93	0	14.76	95,090	-4.0%	80,630	3.4%	0.29	3.83	287
Mountain Valley Community Bank		Cleveland		46.6	10.49	0	9.82	160,227	11.9%	132,729	0.0%	0.50	3.88	755
Private Bank of Buckhead		Atlanta		46.5	10.23	0	9.59	229,858	13.3%	186,311	2.7%	0.55	4.78	1,195
Trust Bank		Lenox		44.4	9.68	0	9.37	32,510	-1.3%	28,901	0.0%	0.48	6.27	153
Community Bank of Georgia		Baxley		44.4	11.35	0	10.77	74,236	2.8%	65,858	0.0%	0.67	3.74	487
Coastal Bank		Savannah	ABCB	44.3	8.87	0	9.99	435,713	-1.6%	369,039	0.0%	-0.37	4.40	-1,579
Brand Banking Company		Lawrenceville		43.2	9.04	0	10.90	1,822,276	19.3%	1,549,355	6.6%	0.35	3.84	5,959
Greater Community Bank		Rome		43.1	9.61	0	9.50	127,942	-1.8%	106,202	1.1%	0.18	4.72	221
First Bank of Pike		Molena		42.8	11.32	0	10.64	41,948	4.1%	36,981	0.0%	0.44	5.72	180
Geo. D. Warthen Bank		Sandersville		42.6	9.06	0	8.64	160,595	-2.5%	139,032	0.0%	0.06	4.18	92
Queensborough National Bank & Trust Company		Louisville		42.0	10.06	0	10.11	819,346	-5.6%	717,129	3.5%	0.63	3.80	5,275
Thomas County Federal Savings & Loan Association		Thomasville		41.6	14.22	0	14.46	263,754	-4.1%	214,057	0.0%	-0.99	3.54	-2,666
First National Bank of Griffin		Griffin		41.5	4.71	8,850	4.44	233,770	-2.9%	216,989	0.0%	0.38	3.16	899
First Bank of Coastal Georgia		Pembroke		40.8	10.29	0	10.73	122,798	-3.3%	102,471	0.0%	0.51	3.60	621
First State Bank		Wrens		40.4	7.28	1,144	7.74	89,820	-1.4%	82,478	0.0%	2.43	5.00	2,176
Citizens Trust Bank		Atlanta	CZBS	38.5	10.38	0	11.55	406,413	3.2%	353,775	6.5%	0.47	3.73	1,875
Claxton Bank		Claxton		38.2	9.86	0	9.36	109,877	1.7%	99,326	0.0%	0.70	4.45	759
Northeast Georgia Bank		Lavonia		37.8	10.16	0	9.12	404,679	-1.9%	362,466	0.0%	0.74	3.45	2,966
Citizens Bank of Forsyth County		Cumming		37.6	9.67	0	9.36	234,100	8.9%	203,458	0.0%	0.98	3.87	2,184
Ameris Bank		Moultrie	ABCB	36.1	9.77	0	9.78	3,524,038	23.2%	3,026,295	0.4%	0.87	4.90	27,686

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Quantum National Bank		Suwanee		35.3	10.68	0	10.44	333,233	0.4%	286,038	10.1%	1.11	4.89	3,707
Georgia Banking Company		Atlanta		35.0	12.61	0	11.07	233,232	-6.8%	170,812	5.7%	0.15	2.96	319
Colony Bank		Fitzgerald	CBAN	34.0	11.10	0	10.82	1,114,942	-0.1%	949,373	3.0%	0.61	3.67	6,910
River City Bank		Rome	RCXF	33.6	13.41	0	10.22	164,834	4.2%	136,757	0.0%	2.55	3.42	4,136
South Georgia Bank		Glennville		33.0	10.03	0	10.21	124,654	0.2%	108,811	0.0%	1.49	5.58	1,882
Metro City Bank		Doraville		31.9	11.81	0	10.60	581,075	16.6%	489,705	2.0%	2.21	4.69	11,511
First Century Bank, National Association		Gainesville		31.1	7.07	696	7.17	89,886	0.0%	82,958	0.0%	-1.52	3.41	-1,322
Citizens National Bank of Quitman		Quitman		30.9	11.30	0	11.68	97,628	-6.5%	82,643	1.2%	0.88	3.79	889
Century Bank & Trust		Milledgeville		30.5	10.28	0	10.26	219,581	-4.5%	194,507	0.0%	1.17	4.34	2,602
Farmers Bank		Greensboro		30.2	11.77	0	12.25	96,601	-7.0%	76,160	0.0%	1.01	3.15	1,043
S Bank		Glennville		28.8	10.20	0	10.99	98,159	-1.8%	86,082	0.0%	0.09	3.86	88
Morris Bank		Dublin		28.8	10.56	0	10.25	469,667	11.6%	397,245	17.2%	2.13	4.80	9,426
Altamaha Bank and Trust Company		Vidalia		28.3	9.92	0	9.72	149,296	-9.1%	134,435	0.0%	0.98	5.08	1,485
Bank of Atlanta		Atlanta		28.1	10.99	0	13.01	195,262	3.0%	156,959	0.0%	3.39	3.47	6,363
Alliance National Bank		Dalton	ANBD	26.9	9.84	0	9.46	161,047	0.3%	132,078	9.3%	0.57	4.20	907
PeoplesSouth Bank		Colquitt		25.3	11.20	0	10.57	474,254	-6.0%	393,010	0.0%	1.10	4.04	5,224
Peoples State Bank & Trust		Baxley		25.2	12.12	0	11.78	79,936	2.4%	69,619	0.0%	0.93	4.78	724
Exchange Bank		Milledgeville	EXCH	25.0	10.78	0	10.95	224,374	-0.7%	199,169	0.0%	0.77	3.82	1,720
Bank of Dudley		Dublin		24.5	11.00	0	11.13	184,196	0.9%	163,494	0.0%	0.82	4.10	1,513
Bank of Madison		Madison		24.2	15.08	0	14.61	195,272	-7.8%	155,517	0.0%	0.82	4.00	1,670
Newton Federal Bank		Covington		24.1	16.13	0	16.13	221,093	-2.5%	180,261	0.0%	1.14	4.15	2,527
Monroe County Bank		Forsyth		23.9	8.73	0	8.62	94,323	9.1%	85,876	0.0%	0.31	3.58	282
Commercial Banking Company		Valdosta		23.9	13.49	0	13.13	216,779	-2.3%	170,878	2.4%	0.68	3.48	1,483
Piedmont Bank		Norcross		23.6	9.29	0	12.31	384,729	18.7%	331,661	0.0%	0.62	4.12	2,224
Oconee State Bank		Watkinsville		23.3	8.76	0	9.12	274,687	1.7%	249,297	0.0%	0.53	3.27	1,468
Citizens Bank of Swainsboro		Swainsboro		23.3	9.98	0	10.01	149,132	0.6%	132,698	0.0%	1.01	4.53	1,505
Citizens Bank		Cairo		23.3	10.80	0	10.39	43,878	-1.5%	39,252	0.0%	-0.48	2.99	-194
Wilcox County State Bank		Abbeville		23.3	9.85	0	9.97	79,792	-5.6%	71,631	0.0%	0.77	3.97	622
First American Bank and Trust Company		Athens		23.1	9.31	0	9.29	457,979	-13.4%	373,685	0.0%	0.72	2.87	3,625
Century Bank of Georgia		Cartersville		23.0	12.37	0	12.60	155,443	-0.6%	134,835	0.6%	1.04	3.99	1,635
Citizens State Bank of Taylor County		Reynolds		22.9	11.47	0	11.53	48,892	22.8%	43,003	0.0%	-0.01	3.80	-5
Atlantic National Bank		Brunswick		22.8	10.49	0	10.43	146,238	-2.9%	125,462	0.0%	0.93	3.23	1,345
Fidelity Bank		Atlanta	LION	22.8	10.37	0	9.15	2,733,526	8.0%	2,235,638	2.3%	1.03	3.75	26,379
First Peoples Bank		Pine Mountain		22.8	16.21	0	16.35	70,143	1.9%	57,939	0.0%	0.62	5.10	431
Farmers and Merchants Bank		Sylvania		22.8	13.15	0	12.47	113,660	-5.2%	98,980	0.0%	0.27	4.16	308
Highland Commercial Bank		Marietta		22.3	10.86	0	10.74	122,381	-3.6%	103,290	6.2%	0.56	3.90	689
Pinnacle Bank		Elberton		22.2	10.42	0	10.03	599,731	3.6%	521,876	1.2%	1.07	4.61	6,223
Bank of Terrell		Dawson		22.2	10.87	0	10.70	141,142	-3.5%	125,306	0.0%	1.52	4.46	2,160
Peoples Bank of Talbotton		Talbotton		22.2	9.87	0	7.80	45,658	19.0%	39,152	4.4%	0.53	4.87	224
SunMark Community Bank		Hawkinsville		22.1	10.90	0	11.10	204,040	-1.9%	178,545	0.0%	1.08	4.29	2,226

Georgia Companies, Texas Ratios < 75%		City	Top Level Ticker	Texas Ratio 2014Q2	Leverage Ratio (%) 2014Q2	Tier 1 Shortfall (to 8%) 2014Q2	TCE/ TA (%) 2014Q2	Total Assets (\$000) 2014Q2	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q2	Brokered % 2014Q2	ROAA (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Bank of Soperton		Soperton		22.0	9.00	0	8.46	36,711	8.6%	33,352	0.0%	1.08	4.98	380
Synovus Bank		Columbus	SNV	21.9	11.43	0	12.55	26,322,184	1.8%	21,218,220	6.4%	0.81	3.55	211,522
Southern Bank & Trust		Clarksville		21.7	11.91	0	11.92	100,893	4.0%	87,728	0.0%	0.87	4.08	873
Flint Community Bank		Albany		21.7	8.68	0	8.52	156,526	7.1%	140,739	11.9%	0.61	3.96	950
First Bank of Dalton		Dalton		21.3	8.05	471	7.88	189,994	5.3%	167,535	0.0%	1.11	4.09	2,073
Glennville Bank		Glennville		21.3	11.34	0	10.98	209,423	0.4%	184,907	0.0%	1.22	4.45	2,513
First National Bank of Decatur County		Bainbridge		21.2	11.28	0	11.70	103,398	-10.3%	86,107	0.6%	0.66	3.04	738
Family Bank		Pelham		20.9	9.98	0	9.75	90,318	0.5%	80,914	0.0%	0.59	4.31	528
Commercial Bank		Crawford		20.4	10.06	0	10.57	106,088	9.2%	89,386	0.0%	1.53	4.42	1,568
SouthCrest Bank, N.A.		Peachtree City	SCSG	20.4	8.21	0	8.71	546,503	252.4%	490,281	0.0%	-0.53	4.90	-1,837
BankSouth		Greensboro		20.3	10.41	0	10.50	370,051	5.1%	309,845	0.0%	1.69	4.68	6,082
SunTrust Bank		Atlanta	STI	20.2	9.69	0	9.40	178,360,920	6.3%	136,879,143	6.0%	0.70	3.21	1,191,075
Hamilton State Bank		Hoschton	HMBH	20.2	13.63	0	13.36	1,649,962	21.9%	1,373,763	0.0%	0.40	5.52	6,395
Bank of Early		Blakely		19.9	11.72	0	11.28	94,406	0.6%	81,664	2.7%	0.77	4.59	707
First National Bank of Coffee County		Douglas		19.9	12.56	0	12.22	128,568	-4.1%	109,519	0.0%	1.71	3.94	2,196
First Bank of Georgia		Augusta	GEGR	19.3	11.77	0	11.55	518,604	5.9%	417,951	4.3%	0.83	3.63	4,195
First Federal Savings and Loan Association of Valdosta		Valdosta		19.2	16.85	0	17.16	164,144	-1.4%	117,746	0.0%	0.01	3.99	17
United National Bank		Cairo		19.1	13.64	0	13.22	179,422	3.5%	140,196	17.0%	1.47	4.98	2,581
F&M Bank		Washington		18.9	16.58	0	16.90	260,090	-4.9%	202,806	0.0%	0.88	4.05	2,301
Southeast First National Bank		Summerville		18.8	10.35	0	10.17	64,857	-8.9%	58,135	0.0%	0.36	2.76	238
Commercial State Bank		Donalsonville		18.7	12.89	0	13.53	101,942	-6.9%	86,627	0.0%	0.73	3.60	782
South Georgia Banking Company		Tifton		18.5	10.10	0	10.37	438,021	20.4%	381,742	0.0%	1.29	3.90	5,156
Durden Banking Company, Incorporated		Twin City		18.5	12.66	0	12.56	157,364	-4.9%	137,068	0.0%	1.65	4.44	2,611
Metro Bank		Douglasville		18.4	12.08	0	11.66	211,296	29.1%	184,293	4.3%	0.59	4.43	1,132
Bank of La Fayette, Georgia		Lafayette		18.3	12.82	0	11.89	238,898	-1.7%	207,629	0.0%	0.71	3.18	1,666
Touchmark National Bank		Alpharetta	TMAK	18.0	17.86	0	18.78	146,493	21.4%	110,353	5.7%	0.38	3.76	503
Capital Bank		Fort Oglethorpe		17.9	9.03	0	9.28	114,025	-3.7%	97,223	0.0%	0.43	4.32	490
First National Bank South		Alma		17.5	14.33	0	14.09	327,108	5.6%	277,497	0.0%	0.99	5.19	3,101
Mount Vernon Bank		Vidalia		17.0	10.37	0	9.50	129,166	-10.8%	114,180	0.1%	1.06	3.33	1,400
First Port City Bank		Bainbridge		16.9	11.13	0	11.79	143,677	0.9%	124,102	0.0%	1.11	3.90	1,605
LaGrange Banking Company		LaGrange		16.4	11.09	0	11.02	138,259	10.1%	119,904	0.0%	0.59	4.06	778
Citizens Bank of Washington County		Sandersville		16.2	10.23	0	10.13	216,484	-5.2%	170,086	0.0%	0.48	4.06	1,057
Vinings Bank		Smyrna		16.1	11.49	0	12.17	245,082	7.2%	203,681	0.0%	1.41	4.02	3,257
Citizens Bank & Trust, Inc.		Trenton		15.9	10.75	0	10.65	92,334	0.1%	81,215	0.0%	0.71	5.17	645
State Bank of Cochran		Cochran		15.7	14.27	0	14.38	207,493	-7.5%	176,850	0.0%	1.56	4.47	3,282
Four County Bank		Allentown		15.6	11.24	0	11.26	59,529	-1.9%	52,699	0.0%	1.35	4.09	827
HeritageBank of the South		Albany	HBOS	15.5	8.18	0	7.74	1,482,901	8.5%	1,217,757	9.4%	0.61	5.23	8,439
Farmers State Bank		Lincolnton		15.4	13.23	0	13.24	124,196	-8.7%	102,284	0.0%	1.37	3.85	1,702
Bank of Dawson		Dawson		15.2	15.88	0	16.06	116,583	-4.2%	97,095	0.0%	0.71	4.13	857
Douglas National Bank		Douglas		15.1	12.86	0	12.74	154,526	7.1%	134,163	7.3%	2.40	4.90	3,567

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First Intercontinental Bank	Doraville	FIEB	14.9	15.82	0	12.88	271,014	1.5%	225,002	0.0%	1.34	3.68	3,675
Merchants & Citizens Bank	McRae		14.9	13.03	0	12.17	105,088	1.6%	87,988	8.2%	0.88	3.69	907
Midtown Bank & Trust Company	Atlanta		14.3	9.41	0	10.15	205,436	11.8%	163,891	1.9%	0.68	3.79	1,347
Peoples Community National Bank	Bremen		14.2	23.89	0	24.56	88,364	18.6%	63,422	0.0%	1.09	4.26	902
United Bank	Zebulon		13.4	11.21	0	11.03	1,024,619	-1.5%	906,334	0.0%	1.48	3.61	15,035
Wilkinson County Bank	Irwinton		13.3	14.61	0	12.84	46,213	-13.0%	39,799	0.6%	0.91	4.06	436
AB&T National Bank	Albany	ALBY	13.2	9.37	0	9.19	128,183	-1.9%	107,065	0.0%	0.73	3.86	929
Farmers State Bank	Dublin		13.1	13.57	0	13.42	115,049	-1.4%	99,314	0.0%	1.13	4.21	1,304
Columbus Community Bank	Columbus	CCBK	13.1	11.73	0	11.77	120,269	-5.7%	100,777	0.0%	1.35	4.16	1,608
Peoples Bank	Lyons		13.0	9.25	0	9.68	55,275	13.0%	49,633	0.0%	0.43	4.35	222
Rochelle State Bank	Rochelle		12.6	15.06	0	14.56	27,384	-7.5%	23,370	0.0%	0.57	3.31	158
Pelham Banking Company	Pelham		12.5	14.95	0	14.85	68,883	0.5%	58,208	0.0%	1.08	3.58	727
Waycross Bank & Trust	Waycross		12.3	9.18	0	8.97	201,182	7.0%	182,244	0.0%	0.52	3.49	1,025
Georgia Bank & Trust Company of Augusta	Augusta	SBFC	12.1	9.30	0	9.09	1,777,705	3.7%	1,535,260	12.2%	1.00	3.33	17,080
United Community Bank	Blairsville	UCBI	11.7	9.41	0	11.33	7,331,344	7.1%	6,199,061	8.2%	0.95	3.44	69,606
First Landmark Bank	Marietta		11.6	11.53	0	11.80	206,467	2.2%	170,787	0.0%	0.68	3.79	1,434
National Bank of Georgia	Athens		11.0	9.23	0	9.12	367,173	11.2%	294,516	0.7%	1.04	4.03	3,561
Citizens Community Bank	Hahira		10.9	10.13	0	9.74	129,818	3.4%	114,871	0.0%	1.44	4.61	1,851
Bank of Lumber City	Lumber City		10.8	16.98	0	17.38	19,783	-12.3%	15,865	0.0%	-0.02	5.80	-4
Embassy National Bank	Lawrenceville		10.6	13.23	0	12.16	68,111	30.2%	59,367	0.0%	0.67	4.55	386
Heritage First Bank	Rome		10.2	11.98	0	12.00	93,417	-5.8%	82,105	3.7%	0.85	4.74	823
Bank of Edison	Edison		10.2	9.96	0	9.18	40,806	-8.3%	35,574	0.0%	0.65	3.84	269
American Pride Bank	Macon		9.3	23.59	0	22.94	113,252	-1.5%	74,709	2.8%	1.19	4.91	1,351
Georgia Commerce Bank	Atlanta		8.4	10.51	0	10.58	961,685	31.8%	831,395	0.9%	0.57	4.64	4,853
Community & Southern Bank	Atlanta		8.4	10.93	0	11.02	3,056,495	19.5%	2,501,640	0.0%	0.32	5.43	9,079
Vidalia Federal Savings Bank	Vidalia		8.3	12.38	0	12.38	229,079	0.1%	200,504	0.0%	0.35	2.18	800
Thomasville National Bank	Thomasville	THVB	8.2	8.68	0	8.59	593,258	14.6%	528,641	5.5%	1.35	3.53	7,666
CharterBank	West Point	CHFV	8.2	19.51	0	19.47	1,035,609	-8.9%	771,093	0.0%	0.66	3.29	7,179
Security State Bank	McRae		7.9	13.95	0	13.84	42,055	4.1%	36,085	0.0%	1.32	4.62	532
Planters and Citizens Bank	Camilla		7.5	9.44	0	9.81	103,298	-4.5%	92,705	0.0%	0.22	2.88	222
Guardian Bank	Valdosta		7.0	10.96	0	10.72	243,281	2.9%	216,337	1.4%	1.84	3.98	4,333
Bank of Dade	Trenton		6.9	11.39	0	10.77	92,157	-3.5%	82,031	0.0%	1.38	3.85	1,305
NOA Bank	Duluth		6.5	13.09	0	12.72	175,217	29.8%	148,883	5.1%	3.45	4.29	5,415
Citizens Bank of Americus	Americus		6.2	9.39	0	9.73	234,410	-5.8%	210,833	0.0%	-0.41	3.66	-1,001
First State Bank of Randolph County	Cuthbert		6.2	9.44	0	8.24	71,576	-2.7%	65,267	0.0%	0.34	3.35	248
Atlantic Capital Bank	Atlanta		5.7	11.10	0	11.07	1,206,636	7.9%	995,399	8.8%	0.51	2.79	5,777
Southwest Georgia Bank	Moultrie	SGB	4.8	8.34	0	8.36	374,851	2.6%	314,831	0.0%	0.84	3.95	3,164
Wheeler County State Bank	Alamo		4.8	13.48	0	13.54	88,435	-5.1%	76,115	0.0%	1.17	4.44	1,032
West Central Georgia Bank	Thomaston		4.2	23.79	0	22.84	117,306	1.9%	84,213	0.0%	1.23	4.59	1,394
Bank of Alapaha	Alapaha		3.9	11.80	0	11.00	133,028	4.5%	117,997	0.0%	0.93	3.87	1,189

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First National Bank of Waynesboro	Waynesboro		3.4	15.64	0	16.15	112,895	-3.9%	87,961	0.0%	1.22	4.52	1,370
Bank of Hancock County	Sparta		3.2	21.60	0	21.70	84,729	-2.9%	66,058	0.0%	1.10	4.16	943
Elberton Federal Savings & Loan Association	Elberton		3.0	23.66	0	24.11	20,639	7.4%	15,626	0.0%	-0.76	4.16	-149
Independence Bank of Georgia	Braselton		3.0	12.63	0	12.28	168,303	19.9%	141,357	0.0%	0.82	3.96	1,300
First Madison Bank & Trust	Athens		2.9	10.17	0	10.10	165,810	7.3%	142,832	0.0%	1.20	4.63	1,923
Community Business Bank	Cumming		2.6	13.14	0	12.66	148,874	14.4%	118,662	0.0%	0.78	3.26	1,067
Peoples Bank	Willacoochee		2.3	11.16	0	11.20	71,124	7.1%	63,022	0.0%	1.00	3.92	679
Resurgens Bank	Atlanta		2.3	12.99	0	12.29	120,621	38.8%	100,321	0.0%	1.27	4.36	1,265
Community Banking Company of Fitzgerald	Fitzgerald	CBHC	2.0	10.65	0	10.82	125,076	-0.8%	108,974	0.0%	1.21	3.74	1,510
KeyWorth Bank	Johns Creek		1.9	10.85	0	10.80	371,722	9.5%	321,517	0.0%	0.75	3.38	2,687
State Bank and Trust Company	Macon	STBZ	1.7	14.67	0	14.79	2,585,676	-2.1%	2,169,735	3.3%	1.05	8.08	26,722
First State Bank of Blakely	Blakely		1.3	12.57	0	12.03	400,802	9.0%	331,098	6.3%	1.28	4.25	4,899
Greenville Banking Company	Greenville		0.7	14.91	0	15.00	27,555	-2.5%	23,252	0.0%	0.47	4.00	132
Barwick Banking Company	Barwick		0.1	7.25	130	7.26	12,157	5.0%	11,270	0.0%	-0.24	1.61	-29
Chattahoochee Bank of Georgia	Gainesville		0.0	18.55	0	17.49	110,268	17.1%	77,958	0.0%	0.47	3.33	482

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Capitol City Bank & Trust Company	Atlanta	CPTY	591.0	2.46	15,997	1.96	283,129	-5.3%	271,054	0.8%	-0.99	3.21	-2,837
Peoples Bank	Conyers		543.5	3.38	4,775	3.17	96,228	-11.6%	92,832	0.0%	-1.03	3.45	-1,049
Foothills Community Bank	Dawsonville		450.1	2.65	5,032	1.92	83,123	-11.2%	81,388	0.0%	0.13	4.27	118
Gwinnett Community Bank	Duluth		427.8	3.61	19,167	3.20	401,726	-10.6%	367,697	0.0%	0.63	2.45	2,630
WestSide Bank	Hiram		419.1	4.69	4,106	4.92	117,026	-3.2%	110,786	0.0%	-0.55	3.79	-647
Bank of Georgia	Peachtree City	GABA	392.5	3.89	11,972	4.70	325,869	-1.6%	301,263	0.0%	-0.92	3.35	-2,908
Farmers & Merchants Bank	Lakeland		351.1	3.06	28,924	2.87	553,491	-5.3%	535,086	0.0%	0.10	3.86	566
Providence Bank	Alpharetta		328.4	6.04	2,117	8.75	121,781	4.3%	103,690	0.0%	0.30	3.16	359
Northside Bank	Adairsville		293.0	5.59	3,186	5.09	138,047	3.7%	123,591	0.0%	-0.34	3.97	-454
Community Bank & Trust - West Georgia	LaGrange		279.6	4.35	3,042	3.94	89,613	-2.4%	85,625	0.0%	-1.78	3.85	-1,587
CornerstoneBank	Atlanta		272.1	3.01	14,220	2.89	271,891	-13.3%	227,384	0.0%	-1.11	2.91	-3,319
Legacy State Bank	Loganville		259.3	5.95	1,274	4.65	69,449	-0.5%	60,481	0.0%	0.54	3.01	376
Citizens State Bank	Kingsland		244.0	5.12	1,579	6.21	62,761	-6.4%	58,644	0.0%	-1.97	3.80	-1,220
Heritage Bank	Jonesboro	CCFH	241.7	4.97	11,238	4.79	374,786	3.6%	338,537	0.0%	0.05	3.88	185
Peoples Bank & Trust	Buford		226.5	6.21	5,652	5.92	272,441	-10.7%	255,472	0.0%	1.35	3.50	3,776
Bank of Eastman	Eastman		219.0	6.19	6,090	6.16	193,469	-5.9%	167,927	0.0%	0.90	3.53	1,751
Heritage Bank	Hinesville		219.0	4.68	22,227	4.02	550,889	-21.0%	525,105	8.5%	0.69	3.22	4,087
Signature Bank of Georgia	Sandy Springs		218.2	8.19	399	7.57	93,539	-24.7%	79,562	0.0%	-0.19	3.67	-209
First Chatham Bank	Savannah		210.6	5.23	11,217	5.09	379,395	-11.8%	344,855	0.0%	0.28	3.00	1,070
Georgia Heritage Bank	Dallas		209.8	4.72	2,404	3.48	68,724	7.7%	62,781	0.0%	1.19	4.27	776
First Southern Bank	Patterson		207.4	5.64	2,727	5.43	91,071	-17.7%	85,458	0.0%	-1.35	4.26	-1,268
F & M Bank and Trust Company	Manchester		206.9	5.57	1,589	5.38	77,636	-15.8%	67,845	19.7%	-0.70	3.70	-537
Bank of Perry	Perry		198.4	6.98	451	6.70	117,985	5.4%	100,157	0.0%	0.32	4.17	356
Stephens Federal Bank	Toccoa		173.3	4.01	6,129	4.01	153,048	-10.5%	146,501	0.0%	-0.59	3.62	-929
Northwest Georgia Bank	Ringgold		170.8	3.30	17,492	2.31	337,558	-22.5%	307,370	0.0%	-1.10	2.89	-4,031
Farmers & Merchants Bank	Statesboro		165.7	5.30	4,744	5.36	159,666	-9.2%	149,121	0.0%	0.11	3.85	175
Affinity Bank	Atlanta		151.5	4.49	9,651	4.32	267,638	-3.3%	221,706	1.8%	0.26	2.65	728
Farmers Bank	Forsyth		137.0	8.11	0	7.86	63,668	-2.1%	58,517	0.0%	0.33	3.90	212
Community Bank of Pickens County	Jasper		135.7	7.52	2,516	7.68	342,560	8.0%	312,086	0.0%	1.91	4.06	6,502
Georgia Primary Bank	Atlanta		134.2	10.08	0	6.74	166,586	-20.8%	148,165	0.0%	0.50	3.86	923
Peoples Bank	Eatonton		123.6	8.21	0	7.98	133,630	-0.3%	111,998	0.0%	-0.41	3.27	-537
First Covenant Bank	Commerce		121.3	7.53	983	8.59	159,847	-9.7%	145,500	0.0%	1.02	4.29	1,661
Bank of Newington	Newington		111.4	7.24	622	5.23	80,222	7.0%	73,452	4.1%	1.20	4.39	928
Farmers & Merchants Bank	Eatonton		96.9	11.49	0	12.00	195,739	-5.7%	153,567	0.0%	0.53	3.52	1,068
Woodbury Banking Company	Woodbury		89.9	6.75	295	6.40	22,865	-1.6%	21,334	0.0%	0.00	4.83	-1
Alma Exchange Bank & Trust	Alma		83.3	8.75	0	8.96	86,844	0.7%	78,731	0.0%	-0.49	3.52	-416
Citizens Bank & Trust Company	Eastman		79.2	6.35	2,217	6.16	130,216	-7.7%	117,752	0.0%	-0.03	3.71	-44
PrimeSouth Bank	Blackshear		77.1	7.03	4,876	7.39	332,532	-3.4%	306,820	0.3%	1.21	4.90	4,055
PlantersFirst	Cordele		75.5	7.16	3,066	7.12	275,350	-3.6%	253,591	0.0%	0.94	4.10	2,592

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First State Financial, Inc.		Middlesboro		66.9	10.46	0	10.51	357,278	-5.3%	302,307	0.4%	0.73	4.34	2,632
Grant County Deposit Bank		Williamstown		60.6	10.44	0	11.25	75,724	-11.2%	64,207	0.0%	-0.52	3.52	-417
First Federal Savings Bank of Elizabethtown		Elizabethtown	FFKY	59.7	8.46	0	7.86	803,302	-14.5%	723,715	3.3%	0.35	3.04	2,959
United Bank & Trust Company		Versailles	FFKT	58.5	10.31	0	11.75	523,416	-2.7%	392,461	0.0%	0.38	3.36	2,040
Century Bank of Kentucky, Inc.		Lawrenceburg		57.2	10.21	0	10.06	108,746	1.5%	92,315	0.0%	1.33	4.22	1,414
Whitaker Bank, Inc.		Lexington		53.2	10.13	0	10.53	1,349,181	-6.6%	1,105,175	0.1%	0.30	3.79	4,123
Peoples Bank & Trust Company of Madison County		Berea		51.6	9.82	0	10.62	382,903	-2.4%	296,378	1.8%	0.34	4.06	1,292
Bank of Columbia		Columbia		46.0	10.21	0	9.85	125,713	-2.8%	109,417	0.0%	0.73	4.10	928
Hancock Bank and Trust Company		Hawesville		44.9	9.39	0	9.59	286,464	-13.7%	254,098	0.0%	-0.38	3.49	-1,137
Madison Bank		Richmond		44.5	9.45	0	9.81	122,378	1.4%	102,368	0.0%	0.17	4.04	211
Citizens Union Bank of Shelbyville		Shelbyville		41.0	10.20	0	11.71	524,479	-4.8%	429,609	7.5%	0.39	3.97	2,100
Citizens Bank & Trust Company		Campbellsville		39.2	16.75	0	17.33	173,348	-5.8%	136,857	0.0%	1.25	4.17	2,247
PBK Bank, Inc.		Stanford		38.2	10.66	0	10.58	106,226	-1.1%	92,122	0.0%	0.64	3.87	676
Owingsville Banking Company		Owingsville		37.9	11.05	0	9.82	60,613	-7.6%	51,481	0.0%	0.27	4.82	168
First National Bank of Russell Springs		Russell Springs		37.8	12.68	0	12.36	205,500	5.1%	179,145	0.0%	0.38	4.23	749
Peoples Bank and Trust Company of Clinton County		Albany		37.7	8.17	0	8.01	32,436	-0.2%	29,582	0.0%	-0.13	4.89	-42
Peoples Bank		Taylorsville		37.1	11.54	0	12.33	106,461	-8.5%	89,160	0.0%	1.40	3.67	1,535
Citizens Bank of Northern Kentucky, Inc.		Newport	FFKT	35.3	9.81	0	10.26	244,385	-2.3%	198,316	0.0%	0.02	3.76	63
Peoples Bank & Trust Company of Hazard		Hazard		35.2	8.96	0	8.83	280,957	1.3%	249,413	0.0%	0.96	4.19	2,676
United Cumberland Bank		Whitley City		35.1	11.57	0	11.48	283,462	101.6%	231,866	0.4%	1.51	5.07	2,644
United Citizens Bank of Southern Kentucky, Inc.		Columbia		33.5	11.47	0	11.34	134,128	-3.9%	117,995	0.0%	0.83	4.36	1,127
Casey County Bank		Liberty		33.5	12.95	0	12.95	165,922	0.6%	139,457	0.0%	0.92	4.45	1,497
Heritage Bank, Inc.		Erlanger		32.9	11.25	0	10.82	515,901	8.5%	435,262	3.8%	1.12	4.36	5,501
Peoples Bank of Bullitt County		Shepherdsville		32.2	12.51	0	11.81	229,424	-1.6%	201,288	0.0%	0.43	3.41	983
Citizens National Bank of Somerset		Somerset		31.6	11.87	0	11.03	333,963	-0.8%	279,660	0.0%	1.43	3.83	4,808
Kentucky Neighborhood Bank		Elizabethtown		31.1	11.09	0	11.54	126,365	0.8%	100,378	5.5%	0.85	4.40	1,092
First Citizens Bank		Elizabethtown	FFKT	30.6	9.20	0	9.32	316,648	1.8%	274,834	0.0%	2.13	3.73	6,779
Hometown Bank of Corbin, Inc.		Corbin		30.2	9.26	0	9.25	137,477	0.2%	115,184	0.0%	-0.06	4.18	-82
Citizens Bank & Trust Co. of Jackson		Jackson		30.1	9.15	0	9.14	134,579	0.8%	117,992	10.1%	0.76	4.54	1,005
Town & Country Bank and Trust Company		Bardstown		29.8	10.25	0	10.32	252,285	-5.4%	224,434	0.0%	0.57	3.62	1,446
Farmers Bank & Capital Trust Company		Frankfort	FFKT	29.0	9.71	0	10.21	695,099	1.0%	553,588	0.0%	0.78	3.29	5,435
Alliance Banking Company		Winchester		28.7	9.97	0	9.81	62,243	5.2%	52,172	0.0%	0.30	3.82	183
Forcht Bank, National Association		Lexington		27.9	11.01	0	10.86	920,200	-5.6%	728,914	0.0%	0.73	3.97	7,022
Central Bank & Trust Company		Lexington		27.5	9.74	0	9.91	1,906,959	-1.8%	1,597,497	0.6%	0.74	3.94	14,151
Community Trust Bank, Inc.		Pikeville	CTBI	26.3	11.32	0	11.40	3,630,591	-0.6%	2,895,623	0.0%	1.17	4.07	42,551
Bank of Jamestown		Jamestown		26.1	10.53	0	10.32	170,102	1.0%	132,311	0.0%	0.67	3.93	1,130
United Southern Bank		Hopkinsville		25.7	10.45	0	10.38	257,415	-1.8%	220,196	0.0%	0.65	4.04	1,637
First Federal Savings and Loan Association (MHC)		Hazard	KFFB	25.3	19.79	0	19.79	80,230	-13.9%	59,927	0.0%	0.54	3.57	448
Bedford Loan & Deposit Bank		Bedford		25.0	12.93	0	12.98	88,746	-0.9%	75,475	0.0%	0.57	3.96	510
First Farmers Bank and Trust Company		Owenton		24.5	12.23	0	12.72	107,475	-7.4%	87,599	2.3%	1.22	4.52	1,384

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Peoples Bank		Marion		24.1	9.80	0	9.44	35,944	-4.2%	30,661	0.0%	0.12	4.44	44
First & Farmers National Bank, Inc.		Somerset		24.0	9.71	0	10.02	483,383	-2.3%	398,018	0.0%	0.82	3.94	3,911
First Federal Savings Bank of Frankfort (MHC)		Frankfort	KFFB	23.6	14.77	0	14.80	228,855	-9.5%	166,346	0.0%	0.67	4.09	1,612
Home Federal Bank Corporation		Middlesboro	HFBA	23.5	10.46	0	10.32	338,708	-1.5%	264,073	0.0%	0.61	4.07	2,055
Commonwealth Bank and Trust Company		Louisville		23.5	9.22	0	8.86	825,993	2.6%	677,349	7.2%	-0.29	3.56	-2,173
Central Bank of Jefferson County		Louisville		23.3	9.01	0	9.73	194,274	-2.8%	165,893	0.0%	0.27	3.10	540
Traditional Bank, Inc.		Mount Sterling		23.0	9.91	0	10.23	1,143,249	5.6%	927,664	17.2%	1.49	3.79	16,562
Peoples Exchange Bank		Stanton		22.5	9.37	0	9.37	323,196	-5.3%	266,666	0.0%	0.72	4.17	2,350
Cumberland Valley National Bank & Trust Company		London		21.0	10.57	0	10.47	422,984	3.5%	359,165	0.0%	0.40	3.48	1,594
First Federal Savings and Loan Association		Morehead		20.9	26.56	0	26.69	34,857	-2.6%	25,294	0.0%	0.17	3.61	59
Blue Grass Federal Savings and Loan Association		Paris		20.5	26.76	0	26.76	40,704	-1.4%	29,741	0.0%	0.20	3.92	82
King Southern Bank		Chaplin		20.5	10.18	0	10.13	183,196	2.1%	132,127	0.0%	1.45	4.81	2,574
Peoples Bank & Trust Company		Owenton		20.2	19.29	0	19.98	57,586	-10.6%	44,098	0.0%	0.99	4.55	585
First Capital Bank of Kentucky		Louisville	FCBE	19.7	8.69	0	8.61	501,080	6.9%	391,163	2.2%	0.34	3.27	1,631
Kentucky Federal Savings and Loan Association		Covington		19.5	8.40	0	8.42	36,939	-5.7%	32,462	0.0%	-0.32	3.21	-124
Farmers Bank		Nicholasville		19.5	11.39	0	11.44	106,471	-2.1%	93,511	0.0%	0.66	4.27	710
Home Savings Bank, FSB		Ludlow		19.5	14.91	0	14.91	27,580	-6.4%	20,925	0.0%	-0.33	3.35	-93
Farmers National Bank of Danville		Danville	BYLB	18.6	11.41	0	12.18	436,328	-6.1%	365,077	0.0%	0.84	3.51	3,737
Republic Bank & Trust Company		Louisville	RBCAA	18.5	12.91	0	13.04	3,461,096	5.1%	2,136,747	5.0%	0.77	3.48	25,863
Kentucky Bank		Paris	KTYB	18.4	8.68	0	8.69	784,992	11.0%	598,878	0.0%	0.82	3.83	6,303
Bank of the Bluegrass & Trust Co.		Lexington		18.4	14.47	0	14.26	217,354	2.7%	178,971	0.0%	1.32	4.07	2,894
Farmers & Traders Bank of Campton		Campton		18.4	9.59	0	9.58	48,179	2.5%	38,787	0.0%	0.63	4.35	296
First National Bank of Carrollton		Carrollton		17.6	11.21	0	10.76	103,562	0.8%	91,960	0.0%	0.64	3.83	636
South Central Bank, Inc.		Glasgow		17.4	11.93	0	11.86	274,987	-3.4%	236,273	0.0%	0.63	3.90	1,750
Auburn Banking Company		Auburn		17.2	8.27	0	7.25	74,453	4.7%	59,720	0.0%	1.64	4.01	1,208
Citizens Guaranty Bank		Irvine		17.1	8.51	0	8.66	135,629	8.5%	108,963	0.0%	0.57	4.48	755
Monticello Banking Company		Monticello		16.9	9.99	0	10.09	560,138	1.3%	471,705	0.7%	0.95	4.15	5,222
Farmers Deposit Bank		Middleburg		16.8	9.85	0	9.58	49,005	1.7%	39,543	0.0%	0.59	4.35	280
Bank of the Mountains, Inc.		West Liberty		16.6	10.42	0	10.38	66,722	-1.0%	57,874	0.0%	0.66	5.75	432
Citizens National Bank of Paintsville		Paintsville	CZNL	16.5	10.32	0	10.81	524,345	-6.3%	417,131	0.0%	0.72	3.64	3,882
First Southern National Bank		Lancaster		15.8	9.47	0	9.63	667,859	-8.5%	582,398	0.0%	0.91	3.95	6,371
Kentucky Home Bank, Inc.		Bardstow		15.8	14.41	0	14.15	111,352	0.0%	86,484	0.0%	0.80	3.85	878
South Central Bank of Bowling Green, Inc.		Bowling Green		15.5	13.29	0	13.06	221,834	-0.1%	181,522	0.0%	0.75	3.31	1,656
Farmers Bank of Milton		Milton		15.2	13.16	0	13.38	225,313	2.2%	190,274	0.0%	0.99	3.43	2,206
Cecilian Bank		Cecilia		15.1	8.94	0	9.16	579,511	4.6%	472,866	0.0%	0.95	3.61	5,349
Bank of Kentucky, Inc.		Crestview Hills	BKYF	15.0	10.11	0	10.19	1,856,814	1.9%	1,575,444	0.0%	1.19	3.44	21,568
Citizens Bank of Cumberland County		Burkesville		14.6	11.71	0	11.99	69,320	-1.8%	57,362	0.0%	1.83	4.76	1,291
Citizens Bank		Mount Vernon		14.6	10.26	0	10.18	143,026	5.5%	113,196	0.0%	0.77	4.37	1,076
Bank of Harlan		Harlan		14.5	11.55	0	12.03	123,049	-2.7%	104,804	0.0%	0.39	3.75	484
South Central Bank of Hardin County, Inc.		Elizabethtown		14.3	11.00	0	10.61	82,542	1.2%	67,074	0.0%	0.28	3.43	232

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Citizens Bank		Hartford		14.1	17.37	0	18.18	25,816	-4.5%	21,036	0.0%	-0.19	3.96	-50
Fredonia Valley Bank		Fredonia		14.0	13.04	0	13.09	74,172	3.0%	55,858	0.0%	1.03	4.59	764
Citizens Bank		Morehead		13.6	8.19	0	8.34	119,345	-3.2%	98,697	0.0%	0.90	4.29	1,080
Citizens First Bank, Inc.		Bowling Green	CZFC	13.4	9.66	0	9.84	414,629	-1.7%	346,138	0.0%	0.65	3.96	2,674
Peoples Bank of Kentucky, Inc.		Flemingsburg		13.0	10.71	0	10.79	259,250	-0.8%	222,708	0.0%	0.92	4.10	2,386
Peoples Security Bank		Louisa		12.7	14.31	0	14.22	48,418	-4.4%	41,181	0.0%	0.25	4.32	117
Carrollton Federal Bank		Carrollton		12.4	12.87	0	12.97	35,233	-6.0%	29,027	0.0%	0.39	3.70	140
FNB Bank, Inc.		Mayfield		12.3	8.08	0	8.08	408,991	3.4%	330,022	5.6%	1.06	3.94	4,268
First National Bank and Trust		London		12.2	10.19	0	11.04	211,257	-3.1%	172,005	0.0%	0.59	3.89	1,211
1st Trust Bank, Inc.		Hazard		11.7	8.59	0	8.14	171,462	10.9%	151,711	2.7%	0.64	3.77	1,004
Community Financial Services Bank		Benton		11.7	9.35	0	9.08	688,488	14.1%	606,970	4.6%	0.91	4.28	5,819
Farmers State Bank		Booneville		11.6	9.76	0	10.10	52,788	-4.7%	43,718	0.0%	0.44	4.42	234
Victory Community Bank		Fort Mitchell		11.5	12.28	0	12.43	162,656	-0.5%	123,413	0.0%	2.24	2.97	3,494
Commonwealth Bank, FSB		Mount Sterling		11.5	9.34	0	9.34	19,068	-8.7%	15,345	0.0%	-0.83	4.47	-160
Paducah Bank and Trust Company		Paducah		11.5	11.95	0	12.61	542,790	-0.3%	398,482	4.5%	1.85	4.44	9,901
Taylor County Bank		Campbellsville		11.4	11.67	0	11.48	169,346	-0.2%	140,054	0.0%	2.01	4.61	3,390
Inez Deposit Bank		Inez		11.3	11.52	0	11.30	154,223	-9.7%	136,425	0.0%	0.36	3.11	567
Bank of Hindman		Hindman		11.1	11.05	0	10.52	172,573	1.1%	142,222	0.0%	0.76	3.27	1,284
Citizens Bank		Hickman		11.1	12.65	0	12.18	111,577	0.0%	86,174	6.4%	1.22	4.34	1,345
Farmers Deposit Bank		Cynthiana		10.8	15.66	0	15.28	139,350	117.6%	113,896	0.0%	0.17	3.33	236
South Central Bank of Daviess County, Inc.		Owensboro		10.6	9.35	0	9.00	177,734	-2.2%	153,394	0.0%	0.42	3.24	755
First Security Bank, Inc.		Owensboro	FIIT	10.3	8.15	0	7.76	502,293	14.3%	418,647	0.3%	0.47	3.64	2,257
Winchester Federal Bank		Winchester		9.7	10.27	0	10.36	157,879	-0.3%	96,092	1.9%	1.40	3.19	2,190
Leitchfield Deposit Bank & Trust Company		Leitchfield		9.7	14.73	0	14.79	115,837	-1.7%	88,425	0.0%	1.24	4.30	1,440
First National Bank of Manchester		Manchester		9.4	15.29	0	16.20	142,289	-5.3%	118,729	0.0%	0.59	3.41	862
Morgantown Bank & Trust Company, Incorporated		Morgantown		9.4	8.90	0	8.86	157,006	3.3%	132,922	0.0%	0.64	3.96	996
Peoples Bank		Lebanon		9.3	9.51	0	9.35	52,135	4.0%	44,133	0.0%	0.52	3.70	268
Bank of Edmonson County		Brownsville		9.2	11.85	0	12.00	199,370	-1.0%	171,895	0.0%	1.52	4.00	3,022
Stock Yards Bank & Trust Company		Louisville	SYBT	9.1	9.75	0	9.61	2,406,874	13.8%	1,993,456	0.2%	1.42	3.79	33,114
First National Bank of Grayson		Grayson		9.0	10.23	0	10.27	211,245	-5.7%	186,626	0.0%	1.12	3.88	2,370
Farmers National Bank of Scottsville		Scottsville		9.0	15.13	0	15.34	242,540	-0.9%	196,234	0.0%	0.79	3.71	1,921
Heritage Bank USA, Inc.		Hopkinsville	HFBC	8.9	10.95	0	11.30	945,118	-3.4%	743,992	5.9%	0.40	3.15	3,752
Kentucky Farmers Bank Corporation		Ashland		8.6	21.02	0	23.67	172,253	-1.3%	131,109	0.0%	2.77	5.89	4,654
Bank of Buffalo		Buffalo		8.5	11.28	0	11.58	71,634	-0.8%	58,801	11.3%	2.75	4.43	1,969
Franklin Bank & Trust Company		Franklin		8.5	11.80	0	11.68	362,241	1.1%	295,419	0.3%	0.81	4.09	2,911
Louisa Community Bank		Louisa		8.2	15.82	0	16.03	29,112	-0.5%	23,879	14.3%	1.33	4.60	389
Cumberland Security Bank, Inc.		Somerset		8.1	13.45	0	13.21	166,355	2.4%	138,549	0.0%	1.89	4.52	3,073
Hyden Citizens Bank		Hyden		8.0	8.47	0	9.16	127,241	0.0%	100,745	0.0%	0.94	4.40	1,188
First Guaranty Bank		Martin		7.7	17.51	0	17.69	57,285	-1.5%	45,536	0.0%	1.03	3.10	610
Magnolia Bank		Hodgenville		7.6	10.24	0	10.11	151,320	13.6%	126,136	0.0%	0.28	3.93	392

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BankTrust Financial Corp		Henderson		7.4	9.66	0	9.61	131,273	-4.7%	108,038	0.0%	0.99	4.56	1,296
West Point Bank		Radcliff		7.3	10.24	0	9.95	154,100	-0.8%	83,717	0.0%	0.73	3.10	1,163
South Central Bank of Monroe County		Tompkinsville		7.3	12.02	0	11.43	119,168	-1.3%	100,179	0.0%	0.69	3.63	821
First National Bank of Brooksville		Brooksville		7.3	10.54	0	10.58	63,684	-1.7%	52,600	0.0%	0.39	3.45	252
Eclipse Bank, Inc.		Louisville		7.2	10.63	0	11.25	142,799	1.9%	117,203	14.9%	0.49	3.79	687
First Kentucky Bank, Inc.		Mayfield		7.1	9.67	0	9.68	371,948	-0.6%	302,888	2.5%	1.28	3.97	4,807
Home Federal Savings and Loan Association		Ashland	PBSK	7.1	14.74	0	14.77	429,634	39.2%	325,569	0.0%	0.59	3.83	1,946
Bank of Clarkson		Clarkson		7.0	10.49	0	10.01	117,011	-0.7%	102,009	0.0%	1.06	3.46	1,245
Murray Bank		Murray		7.0	8.69	0	8.71	258,558	4.2%	231,245	0.0%	0.90	3.25	2,252
Wilson & Muir Bank & Trust Company		Bardstown		7.0	7.82	1,532	8.20	420,327	-0.4%	367,184	0.0%	1.33	3.70	5,812
Citizens Deposit Bank & Trust		Vanceburg	PFBI	6.8	9.57	0	9.75	368,269	-0.1%	320,922	0.0%	1.35	3.79	4,982
Bluegrass Community Bank		Danville		6.7	11.20	0	10.80	64,485	16.7%	53,765	0.0%	0.64	3.64	382
Edmonton State Bank		Edmonton		6.6	13.38	0	13.32	453,456	0.1%	370,913	0.0%	1.51	3.61	6,823
Salyersville National Bank		Salyersville		6.3	12.62	0	12.06	118,596	1.6%	102,598	0.0%	0.92	3.71	1,079
Bank of Ohio County, Inc.		Beaver Dam		6.3	21.10	0	21.43	90,641	-2.1%	70,639	0.0%	1.95	4.45	1,739
First National Bank of Muhlenberg County, Kentucky		Central City		6.0	10.34	0	10.69	148,651	-4.6%	113,817	5.1%	1.02	3.70	1,516
River City Bank, Inc.		Louisville		6.0	17.42	0	17.90	278,193	-8.1%	211,576	0.0%	1.43	3.63	4,208
United Citizens Bank & Trust Company		Campbellsburg		5.7	11.87	0	11.70	100,018	3.1%	76,432	0.0%	0.83	3.79	825
First & Peoples Bank and Trust Company		Russell		5.5	18.40	0	17.09	200,373	-0.1%	158,964	0.0%	0.34	3.51	688
Commercial Bank		West Liberty		5.4	10.45	0	10.47	138,951	-3.8%	104,203	0.0%	1.56	3.49	2,175
Farmers National Bank of Lebanon		Lebanon		5.3	11.02	0	10.78	101,518	2.0%	89,550	0.0%	0.52	3.68	516
Security Bank and Trust Company		Maysville		4.9	20.62	0	19.85	52,828	2.4%	42,294	0.0%	1.16	3.45	597
Lewisburg Banking Company		Lewisburg		4.8	9.43	0	9.43	111,395	5.5%	90,117	0.0%	1.56	3.93	1,656
First Commonwealth Bank of Prestonsburg, Inc.		Prestonsburg		4.8	10.41	0	10.73	291,358	-4.9%	224,324	0.0%	1.47	3.67	4,385
Bank of Maysville		Maysville		4.7	16.22	0	16.69	116,623	-1.6%	93,549	0.0%	0.82	3.63	971
Farmers Bank and Trust Company		Marion		4.7	13.64	0	13.72	134,101	-4.5%	105,779	0.0%	2.17	5.12	3,000
Dixon Bank		Dixon		4.6	19.03	0	17.45	88,034	-4.9%	72,447	2.8%	0.82	2.88	720
First Security Bank of Kentucky		Central City		4.1	8.30	0	8.32	91,711	3.4%	81,507	0.0%	0.99	5.11	892
American Bank & Trust Company, Inc.		Bowling Green		4.1	9.28	0	9.40	257,062	2.2%	232,060	0.0%	1.59	4.20	4,089
Metro Bank		Louisville		4.0	16.00	0	15.95	33,036	-1.3%	27,532	9.0%	0.18	2.45	60
Jackson County Bank		McKee		3.9	24.08	0	24.30	132,078	-3.9%	94,951	0.0%	1.10	3.92	1,467
First Community Bank of Western Kentucky, Inc.		Clinton		3.7	9.38	0	9.62	164,326	98.2%	134,538	3.5%	1.14	4.47	1,512
Commonwealth Community Bank, Inc.		Hartford		3.1	13.13	0	13.61	152,141	-6.3%	120,940	0.0%	1.40	4.22	2,129
Farmers Bank		Hardinsburg		2.7	19.05	0	19.34	105,972	1.4%	84,823	0.0%	1.29	4.56	1,349
First United Bank and Trust Company		Madisonville		2.7	12.38	0	13.19	204,333	1.0%	149,381	0.0%	1.63	4.46	3,289
Meade County Bank		Brandenburg		2.6	8.92	0	8.60	175,118	3.7%	149,423	0.0%	1.12	3.41	1,878
Sacramento Deposit Bank		Sacramento		2.4	12.06	0	12.28	69,765	-3.5%	58,195	0.0%	1.93	4.94	1,366
Clinton Bank		Clinton		2.4	16.85	0	16.85	62,298	8.2%	41,965	0.0%	0.92	3.62	552
Springfield State Bank		Springfield		2.3	13.29	0	12.47	283,166	2.0%	210,407	0.0%	1.07	3.58	2,934
Bank of Caneyville		Caneyville		2.2	8.58	0	8.61	50,038	0.0%	45,672	0.0%	0.89	2.64	441

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Lincoln National Bank of Hodgenville	Hodgenville		2.2	15.93	0	15.94	177,115	0.5%	138,144	0.2%	1.00	4.07	1,747
Independence Bank of Kentucky	Owensboro		2.1	8.10	102	7.49	1,397,808	11.6%	1,086,076	3.7%	1.53	4.44	20,860
Bank of Cadiz and Trust Company	Cadiz		2.0	8.27	0	8.28	105,319	-1.6%	90,953	0.0%	1.05	3.55	1,102
First National Bank of Jackson	Jackson		2.0	13.98	0	13.88	105,746	-3.4%	88,424	0.0%	0.15	3.02	160
Pinnacle Bank, Inc.	Vanceburg		1.8	12.30	0	11.88	45,382	30.4%	35,373	2.8%	0.51	5.31	208
Citizens Deposit Bank of Arlington, Inc.	Arlington		1.8	13.71	0	14.16	172,822	-1.6%	124,582	23.5%	1.96	3.93	3,385
Farmers Bank and Trust Company Princeton, Kentucky	Princeton		1.7	17.18	0	17.11	115,522	-4.0%	93,898	0.0%	1.55	4.02	1,790
First State Bank	Irvington		1.7	10.10	0	9.77	165,214	-7.1%	146,061	0.0%	1.12	3.62	1,824
Elkton Bank & Trust Company	Elkton		1.7	13.18	0	13.24	133,387	-2.2%	107,970	0.0%	1.08	4.26	1,401
Citizens National Bank of Lebanon	Lebanon		1.7	10.52	0	10.42	113,030	-6.6%	96,152	0.0%	0.96	2.86	1,095
Planters Bank, Inc.	Hopkinsville		1.5	9.42	0	9.43	811,802	8.5%	621,588	13.7%	1.47	3.81	11,438
Ohio Valley Financial Group	Henderson		1.5	9.74	0	9.81	257,559	5.0%	210,274	0.0%	1.54	4.34	3,907
Commercial Bank of Grayson	Grayson		1.0	15.67	0	15.75	165,114	-1.7%	138,116	0.0%	0.46	3.88	755
Bank of Lexington, Inc.	Lexington		0.9	9.89	0	9.48	229,732	9.0%	188,425	3.2%	0.75	3.88	1,619
Sebree Deposit Bank	Sebree		0.8	11.18	0	10.95	23,915	5.9%	21,008	0.0%	0.22	3.01	52
United Community Bank of West Kentucky, Inc.	Morganfield		0.7	10.82	0	10.74	221,167	3.4%	173,441	0.0%	1.56	4.31	3,362
Citizens Federal Savings and Loan Association	Covington		0.0	26.32	0	26.32	36,088	0.1%	24,377	0.0%	0.53	3.10	189
Bankers' Bank of Kentucky, Inc.	Frankfort		0.0	18.91	0	16.64	73,471	7.0%	60,581	0.0%	0.32	3.37	193
Hart County Bank and Trust Company	Munfordville		0.0	19.64	0	19.36	27,257	-5.1%	21,901	0.0%	1.03	4.69	279
	NA	NA	NA	NA	#VALUE!	NA	NA	NA	NA	NA	NA	NA	NA

Kentucky Companies, Texas Ratios > 75%		Top Level Ticker	Texas Ratio 2014Q2	Leverage Ratio (%) 2014Q2	Tier 1 Shortfall (to 8%) 2014Q2	TCE/ TA (%) 2014Q2	Total Assets (\$000) 2014Q2	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q2	Brokered % 2014Q2	ROAA (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
PBI Bank, Inc.	Louisville	PBIB	152.7	6.51	17,579	6.40	1,050,664	-7.0%	952,411	0.0%	0.15	3.14	1,555
American Founders Bank, Inc.	Lexington		119.0	6.76	3,051	4.20	276,040	-11.7%	248,157	0.0%	-0.21	3.49	-589
Citizens Commerce National Bank	Versailles		86.3	5.22	5,750	3.91	213,296	-1.6%	174,920	0.0%	0.67	3.19	1,384
Peoples Bank MT. Washington	Mount Washington		76.6	11.10	0	11.20	77,673	-14.1%	68,492	0.0%	0.58	4.42	451

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Farmers Bank of Willards	Willards		68.7	10.56	0	10.88	307,925	-4.5%	240,068	0.1%	0.49	4.47	1,515
Presidential Bank, FSB	Bethesda		57.1	9.31	0	9.08	537,038	-2.2%	478,778	0.0%	-0.22	2.80	-1,187
Madison Bank of Maryland	Forest Hill		55.4	12.99	0	13.21	140,873	-7.2%	104,005	0.0%	-0.60	2.82	-871
County First Bank	La Plata	CUMD	53.6	10.80	0	10.56	218,152	9.5%	193,078	4.0%	0.34	3.39	705
Harbor Bank of Maryland	Baltimore	HRBK	52.0	8.01	0	10.30	242,885	-3.2%	210,063	0.0%	-0.28	4.20	-670
Peoples Bank	Chestertown	PEBC	50.3	8.85	0	9.42	236,857	-3.3%	197,614	0.0%	0.17	3.02	413
National Bank of Cambridge	Cambridge	DLMV	48.6	11.14	0	10.95	193,533	-5.8%	167,980	0.0%	-3.91	3.14	-7,598
Talbot Bank of Easton, Maryland	Easton	SHBI	45.3	8.97	14,388	10.97	581,237	-8.3%	510,031	0.5%	-1.78	3.40	-10,228
Bank of Delmarva	Salisbury	DBCP	44.9	9.29	0	10.05	428,080	-0.8%	362,933	3.9%	-0.88	4.01	-3,712
Prince George's Federal Savings Bank	Upper Marlboro	SONA	43.8	12.50	0	12.51	101,387	-5.2%	88,637	0.0%	0.06	3.49	67
First Mariner Bank	Baltimore		42.5	9.56	50,541	5.44	996,803	-23.4%	835,277	0.0%	-1.94	2.15	-20,149
Bay-Vanguard FSB (MHC)	Sparrows Point	BVFL	41.5	9.82	0	10.72	178,464	26.7%	152,959	0.0%	0.38	4.26	690
Hebron Savings Bank	Hebron		40.9	8.01	0	7.97	540,360	6.6%	441,590	0.0%	0.84	4.16	4,360
Severn Savings Bank, FSB	Annapolis	SVBI	40.8	13.21	0	13.22	784,575	-7.3%	562,395	0.7%	-2.99	3.27	-24,571
Colombo Bank	Rockville	IFSB	38.2	9.86	0	10.31	201,917	178.6%	145,013	10.3%	-1.88	4.91	-3,131
Kopernik Federal Bank	Baltimore		37.4	11.45	0	11.44	69,165	0.1%	61,190	1.8%	0.81	3.48	567
Queenstown Bank of Maryland	Queenstown		35.8	10.38	0	10.43	449,559	-1.0%	401,396	0.1%	0.66	3.84	2,986
Harford Bank	Aberdeen	HFBK	35.5	10.21	0	10.14	306,879	5.0%	238,762	0.6%	0.66	4.20	2,002
Chesapeake Bank & Trust Company	Chestertown	CPKB	35.0	10.66	0	11.11	88,918	-11.4%	63,993	0.0%	1.63	3.53	1,556
Midstate Community Bank	Baltimore		34.9	12.82	0	12.46	179,238	-2.4%	155,821	0.0%	0.59	2.94	1,060
Easton Bank & Trust Company	Easton	EASB	34.6	10.17	0	10.17	139,348	-5.3%	118,374	0.6%	0.77	4.30	1,091
First United Bank & Trust	Oakland	FUNC	32.8	11.41	0	11.04	1,322,321	0.4%	981,408	0.5%	0.51	3.35	6,832
Maryland Financial Bank	Towson		32.4	10.04	0	7.21	58,898	-14.5%	36,900	6.2%	-0.86	3.47	-527
American Bank	Bethesda	ABKH	30.1	10.59	0	10.59	456,391	5.3%	318,223	0.1%	0.12	2.00	506
Bay Bank, FSB	Lutherville	BYBK	28.6	12.27	0	12.68	487,561	275.2%	419,242	4.1%	0.59	5.46	2,607
Provident State Bank, Inc.	Preston	PSBP	27.2	8.42	0	7.88	301,328	0.6%	254,049	0.0%	0.58	3.83	1,745
Monument Bank	Bethesda		26.7	9.66	0	7.71	444,865	10.6%	339,252	11.7%	0.67	4.03	2,860
Liberty Bank of Maryland	Baltimore		25.7	15.13	0	15.90	39,208	-9.4%	31,797	0.0%	0.11	3.44	43
Regal Bank & Trust	Owings Mills	RGBM	25.3	9.79	0	9.27	141,621	-6.0%	111,963	8.3%	0.32	3.79	460
Damascus Community Bank	Damascus	DMAS	24.5	8.29	0	8.12	279,637	5.7%	251,897	2.6%	0.35	4.22	940
Fraternity Federal Savings and Loan Association	Baltimore	FRTR	23.3	14.38	0	14.21	165,420	-0.8%	120,993	0.0%	-0.12	2.89	-198
Madison Square Federal Savings Bank	Baltimore	MDSN	22.6	8.98	0	8.75	140,806	-5.9%	127,737	0.0%	0.08	2.54	111
Patapsco Bank	Dundalk	PATD	21.1	8.89	0	9.28	230,545	-2.0%	194,282	0.0%	0.97	3.38	2,223
Hopkins Federal Savings Bank	Baltimore		20.9	11.91	0	11.96	276,535	-12.0%	242,889	0.0%	0.95	2.39	2,772
North Arundel Savings Bank, FSB	Pasadena		20.2	11.30	0	11.09	42,596	3.3%	37,296	0.0%	0.63	3.82	265
Jarrettsville Federal Savings and Loan Association	Jarrettsville		20.0	13.25	0	13.06	117,891	6.1%	92,173	0.0%	-0.39	3.23	-450
First Shore Federal Savings and Loan Association	Salisbury		19.4	13.73	0	13.78	289,387	-6.8%	241,335	0.0%	0.61	3.41	1,801
Fairmount Bank	Rosedale	FMTB	19.2	15.11	0	15.08	76,407	-3.4%	56,535	0.0%	0.13	3.81	97
CNB	Centreville	SHBI	19.2	9.28	0	9.30	472,645	3.6%	420,638	4.9%	0.45	3.59	2,090
Chesapeake Bank of Maryland	Baltimore		17.1	10.34	0	11.43	178,386	-7.5%	156,809	0.0%	-0.20	3.03	-365

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Capital Bank, National Association	Rockville		16.9	9.21	0	8.84	547,267	23.9%	430,590	14.8%	1.19	5.44	5,888
Rosedale Federal Savings and Loan Association	Baltimore		16.1	23.13	0	23.13	803,497	1.0%	616,364	0.0%	1.31	3.87	10,316
Community Bank of the Chesapeake	Waldorf	TCFC	16.1	12.36	0	12.04	1,033,146	6.9%	816,035	7.8%	0.74	3.65	7,337
Middletown Valley Bank	Middletown		15.6	10.90	0	10.67	169,151	8.2%	150,073	0.7%	0.30	3.48	487
Hamilton Bank	Towson	HBK	15.2	15.10	0	14.82	292,868	-8.8%	243,188	0.2%	-0.45	2.99	-1,352
Kosciuszko Federal Savings Bank	Baltimore		14.6	20.66	0	20.64	12,270	-1.2%	9,716	0.0%	0.26	3.92	32
Woodsboro Bank	Woodsboro		13.8	8.07	0	8.23	237,117	3.5%	206,765	0.0%	0.19	3.26	457
Frederick County Bank	Frederick	FCBI	13.7	10.16	0	10.09	330,193	3.8%	275,975	3.7%	0.58	3.80	1,871
New Windsor State Bank	Taneytown	NWID	13.4	8.58	0	8.49	288,677	6.0%	241,975	0.0%	0.45	3.39	1,261
OBA Bank	Germantown	OBAF	12.6	16.07	0	16.12	401,780	4.1%	307,966	12.0%	0.24	3.65	936
Congressional Bank	Bethesda		12.6	8.95	0	8.90	429,523	2.9%	356,059	9.3%	0.48	4.05	2,084
Old Line Bank	Bowie	OLBK	12.4	9.15	0	9.70	1,186,131	37.6%	1,013,557	14.4%	0.92	4.34	10,759
Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	TYCB	11.8	17.17	0	16.83	450,306	5.0%	367,122	0.0%	0.94	3.35	4,221
Columbia Bank	Columbia	FULT	10.9	9.78	0	9.49	2,038,504	2.5%	1,595,059	0.4%	0.91	3.57	18,094
Bank of Glen Burnie	Glen Burnie	GLBZ	10.9	8.35	0	8.43	398,334	2.8%	343,407	0.0%	0.63	3.70	2,402
Sandy Spring Bank	Olney	SASR	9.7	10.17	0	10.09	4,231,088	7.7%	3,046,662	0.0%	0.99	3.58	40,352
Howard Bank	Ellicott City	HBMD	8.2	9.53	0	9.11	533,448	31.1%	424,455	11.0%	0.47	3.95	2,244
Glen Burnie Mutual Savings Bank	Glen Burnie		7.9	7.98	0	8.06	82,086	4.5%	74,780	0.0%	0.14	0.86	116
EagleBank	Bethesda	EGBN	7.1	10.23	0	10.19	3,896,160	17.7%	3,386,211	22.0%	1.48	4.50	53,784
Homewood Federal Savings Bank	Baltimore		6.8	20.83	0	20.75	67,572	-3.7%	53,462	0.0%	0.66	3.52	456
CFG Community Bank	Baltimore		6.2	11.97	0	12.82	532,492	-10.2%	460,316	13.4%	2.58	4.85	13,323
BlueRidge Bank	Frederick		3.9	8.16	0	8.90	180,138	12.4%	158,236	6.4%	0.29	3.37	524
Farmers and Merchants Bank	Upperco	FMFG	3.4	10.06	0	9.93	312,294	16.1%	252,203	3.0%	1.14	4.63	3,386
Carroll Community Bank	Sykesville	CROL	3.4	9.08	0	9.05	110,994	4.5%	93,919	2.7%	0.24	3.68	261
Bank of Ocean City	Ocean City		3.3	11.25	0	10.84	240,954	13.3%	213,642	9.2%	0.94	3.67	2,143
Arundel Federal Savings Bank	Glen Burnie		3.2	12.89	0	12.92	468,783	-1.8%	405,825	0.0%	0.35	2.61	1,657
Saint Casimir's Savings Bank	Baltimore		0.9	21.38	0	21.10	97,095	-4.2%	75,365	0.0%	-1.03	2.12	-1,008
Revere Bank	Laurel	REVB	0.15	9.02	0	8.62	558,558	0.25862865	491,580	0.1019203	0.74	3.94	3,606

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Eastern Savings Bank, FSB	Hunt Valley		571.9	6.75	6,621	6.75	410,242	-11.4%	348,964	1.4%	-0.08	5.38	-329
Cecil Bank	Elkton	CECB	263.9	5.35	8,736	5.40	345,241	-20.6%	267,401	3.2%	-3.56	2.60	-13,104
NBRS Financial Bank	Rising Sun	RSAM	232.1	2.71	9,347	2.69	191,133	-12.6%	183,125	0.0%	-2.57	3.34	-5,245

North Carolina Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio 2014Q2	Leverage Ratio (%) 2014Q2	Tier 1 Shortfall (to 8%) 2014Q2	TCE/ TA (%) 2014Q2	Total Assets (\$000) 2014Q2	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q2	Brokered % 2014Q2	ROAA (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Four Oaks Bank & Trust Company	Four Oaks	FOFN	62.9	5.95	18,888	5.97	832,871	3.9%	666,863	3.7%	0.57	3.11	4,644
Macon Bank, Inc.	Franklin		58.3	7.16	5,795	6.65	819,763	5.3%	713,162	1.5%	0.12	3.74	951
Farmers & Merchants Bank	Salisbury		58.0	11.58	0	11.55	505,834	-3.1%	439,737	0.0%	0.30	4.00	1,522
CommunityOne Bank, National Association	Charlotte	COB	51.5	7.86	5,181	7.32	2,011,329	41.1%	1,764,271	1.4%	0.63	3.59	12,545
Taylorsville Savings Bank, SSB	Taylorsville		49.0	8.38	0	7.77	94,776	3.7%	85,171	0.0%	0.27	3.49	251
KS Bank, Inc.	Smithfield	KSBI	45.3	10.48	0	10.66	308,387	-1.6%	234,958	4.3%	0.37	3.61	1,110
Carolina Bank	Greensboro	CLBH	39.6	9.07	0	9.06	669,530	-0.8%	578,230	2.8%	0.31	3.61	2,066
Lifestore Bank (MHC)	West Jefferson	LSFG	36.0	10.03	0	10.22	253,533	-5.0%	177,914	1.7%	0.21	3.82	550
Oldtown Bank	Waynesville		32.4	8.99	0	9.32	106,474	15.2%	89,374	23.4%	0.60	3.45	610
Carolina Trust Bank	Lincolnton	CART	31.2	8.92	0	7.89	267,781	-2.8%	230,841	2.0%	0.43	4.42	1,140
Lumbee Guaranty Bank	Pembroke		27.7	10.23	0	10.07	317,698	-1.8%	277,033	2.4%	0.69	4.23	2,204
Uwharrie Bank	Albemarle	UWHR	26.8	10.10	0	8.07	509,832	44.5%	453,369	0.4%	0.44	4.44	2,283
First Bank	Southern Pines	FBNC	24.2	11.08	0	11.11	3,266,298	-0.4%	2,760,102	5.4%	0.83	4.94	26,485
High Point Bank and Trust Company	High Point	HPTB	23.8	11.15	0	11.76	786,967	-2.4%	626,995	5.8%	0.42	3.47	3,418
First Carolina Bank	Rocky Mount		23.4	9.29	0	8.96	98,967	36.5%	87,871	0.0%	-1.49	3.07	-1,271
HomeTrust Bank	Asheville	HTBI	23.2	13.37	0	15.92	2,047,849	31.7%	1,595,060	1.0%	0.58	3.75	9,444
Bank of North Carolina	High Point	BNCN	22.8	8.43	0	8.65	3,681,776	25.8%	3,126,548	27.5%	0.73	4.53	23,294
Sound Banking Company	Morehead City	SNBN	22.7	8.14	114	8.14	136,428	15.4%	113,802	4.9%	0.73	4.42	976
Bank of America, National Association	Charlotte	BAC	22.6	9.10	0	8.95	#####	-0.2%	#####	3.8%	0.95	2.55	13,663,000
Bank of Commerce	Charlotte	HTBI	21.8	10.12	0	7.46	122,802	-3.3%	92,829	1.9%	0.27	3.44	348
Union Bank & Trust Company	Oxford		21.4	11.45	0	8.82	234,391	13.7%	196,749	10.2%	0.79	5.23	1,812
Hertford Savings Bank, SSB	Hertford		21.2	13.84	0	13.70	14,391	-3.2%	12,412	0.0%	0.28	3.06	40
Coastal Bank & Trust	Jacksonville		20.7	10.54	0	7.59	62,225	-10.1%	55,666	0.0%	-2.36	3.86	-1,486
First South Bank	Washington	FSBK	20.2	10.93	0	11.92	710,783	2.9%	593,542	0.0%	0.78	4.27	5,329
New Century Bank	Dunn	SLCT	19.0	13.12	0	13.36	507,638	-10.5%	429,962	0.1%	0.38	3.60	2,033
Southern Bank and Trust Company	Mount Olive	SBNC	18.1	8.99	0	9.43	2,135,003	4.1%	1,835,368	0.0%	0.22	4.58	4,940
New Republic Savings Bank	Roanoke Rapids		17.7	10.10	0	10.10	63,643	14.3%	50,478	9.8%	0.80	5.05	479
Asheville Savings Bank, SSB	Asheville	ASBB	17.4	12.88	0	12.18	749,994	0.7%	596,381	4.7%	0.34	2.87	2,491
Paragon Bank	Raleigh		16.4	9.89	0	9.73	1,107,316	13.8%	864,060	25.5%	0.79	3.56	8,059
Bank of Oak Ridge	Oak Ridge	BKOR	15.6	9.10	0	9.32	355,933	2.2%	318,697	10.8%	0.56	4.13	1,959
Roanoke Rapids Savings Bank, SSB	Roanoke Rapids		14.3	14.68	0	14.66	59,029	-2.5%	45,535	1.4%	0.20	3.39	122
Fidelity Bank	Fuquay-Varina		13.9	9.60	0	9.40	1,667,805	-12.3%	1,477,797	0.0%	0.36	2.97	5,706
Peoples Bank	Newton	PEBK	13.6	10.20	0	10.31	1,045,974	3.0%	815,482	1.7%	0.86	3.81	8,788
First Federal Savings Bank of Lincolnton	Lincolnton		13.6	13.99	0	13.87	340,346	9.2%	271,600	4.9%	0.62	3.50	2,044
Branch Banking and Trust Company	Winston-Salem	BBT	13.5	9.18	0	8.77	183,627,331	4.3%	137,818,798	3.6%	0.95	3.36	1,684,190
BlueHarbor Bank	Mooresville	BLHK	13.4	14.51	0	14.96	140,039	7.0%	114,050	17.6%	0.75	4.07	988
Roxboro Savings Bank, SSB	Roxboro		13.1	17.08	0	16.89	213,662	3.1%	149,971	0.0%	0.92	3.15	1,943
VantageSouth Bank	Cary	YDKN	12.9	10.31	0	11.66	2,137,905	91.6%	1,680,306	10.1%	0.58	4.43	12,147
Providence Bank	Rocky Mount		12.8	10.50	0	7.89	248,338	24.3%	211,887	20.9%	1.04	3.48	2,284
Live Oak Banking Company	Wilmington		12.5	10.54	0	9.56	501,837	35.8%	426,868	14.2%	6.23	3.36	29,108

North Carolina Companies, Texas Ratios < 75%		City	Top Level Ticker	Texas Ratio 2014Q2	Leverage Ratio (%) 2014Q2	Tier 1 Shortfall (to 8%) 2014Q2	TCE/ TA (%) 2014Q2	Total Assets (\$000) 2014Q2	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q2	Brokered % 2014Q2	ROAA (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Jackson Savings Bank, SSB	Sylva			11.9	18.58	0	18.36	34,434	-4.9%	27,975	0.0%	-0.05	2.98	-19
Carolina Premier Bank	Charlotte	PARA		11.9	8.46	0	8.88	245,623	4.2%	196,719	14.2%	0.30	4.06	715
First-Citizens Bank & Trust Company	Raleigh	FCNCA		11.4	9.28	0	9.13	21,730,143	3.7%	18,598,938	0.2%	0.56	3.49	118,752
First Federal Bank	Dunn			11.1	11.63	0	12.31	166,375	-1.7%	145,125	1.1%	0.21	3.52	343
North State Bank	Raleigh	NSBC		10.7	8.51	0	8.74	689,796	1.2%	625,887	3.3%	0.57	3.38	3,923
Aquesta Bank	Cornelius	AQFH		10.6	9.54	0	8.48	249,143	19.2%	185,707	4.5%	0.71	4.09	1,644
Morganton Savings Bank, S.S.B.	Morganton			10.3	30.02	0	30.09	80,572	-4.3%	51,159	0.0%	0.34	3.55	277
TrustAtlantic Bank	Raleigh			10.1	9.97	0	10.08	445,509	20.7%	392,412	15.9%	0.96	3.90	4,060
Roanoke Valley Savings Bank, SSB	Roanoke Rapids			9.7	24.59	0	24.66	39,127	-4.8%	28,713	0.0%	-0.10	2.01	-39
Yadkin Bank	Statesville	YDKN		9.6	11.99	0	12.37	1,820	-1.3%	1,510	2.3%	1.03	4.09	19
Surrey Bank & Trust	Mount Airy	SRYB		9.0	13.53	0	13.99	249,418	3.7%	203,381	4.1%	1.20	4.07	2,922
Belmont Federal Savings and Loan Association	Belmont			8.9	16.75	0	16.87	99,646	-3.3%	82,413	0.0%	0.47	2.99	486
Park Sterling Bank	Charlotte	PSTB		8.7	9.89	0	10.78	2,239,233	13.8%	1,870,869	8.8%	0.81	4.11	16,212
Premier Commercial Bank	Greensboro			7.8	9.66	0	10.13	172,502	8.5%	133,312	10.0%	1.28	2.87	2,122
NewBridge Bank	Greensboro	NBBC		7.1	8.68	0	9.57	2,427,272	41.9%	1,862,685	12.8%	0.50	3.86	10,002
Tarboro Savings Bank, SSB	Tarboro			6.9	13.86	0	13.64	42,719	2.7%	36,838	0.0%	0.65	3.64	267
First Savings and Loan Association	Mebane			6.5	19.55	0	19.56	58,359	-4.1%	46,428	0.0%	0.67	3.69	409
Great State Bank	Wilkesboro			6.1	11.28	0	11.14	92,373	14.6%	79,991	0.0%	1.03	3.33	900
Wake Forest Federal Savings and Loan Association (MHC)	Wake Forest	WAKE		5.1	19.24	0	19.25	114,594	-0.3%	91,034	0.0%	0.71	2.60	809
Square 1 Bank	Durham	SQBK		4.1	10.18	0	10.03	2,744,325	39.0%	2,445,562	0.0%	1.24	4.12	29,507
Select Bank & Trust Company	Greenville	SLCT		3.3	11.06	0	11.32	282,250	8.7%	219,929	0.5%	1.09	3.71	3,026
Little Bank, Inc.	Kinston	LTLB		1.6	9.55	0	9.56	327,300	6.5%	266,381	11.7%	0.87	3.62	2,758
Piedmont Federal Savings Bank	Winston-Salem			0.8	23.69	0	23.71	925,366	-0.3%	699,580	0.0%	0.36	2.58	3,344
Black Mountain Savings Bank, SSB	Black Mountain			0.0	12.54	0	12.55	36,577	0.5%	31,204	0.0%	0.28	2.94	101

North Carolina Companies, Texas Ratios > 75%		Top Level Ticker	Texas Ratio 2014Q2	Leverage Ratio (%) 2014Q2	Tier 1 Shortfall (to 8%) 2014Q2	TCE/ TA (%) 2014Q2	Total Assets (\$000) 2014Q2	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q2	Brokered % 2014Q2	ROAA (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Alliance Bank & Trust Company	Gastonia	ABTO	140.2	3.33	7,324	3.16	169,776	-3.6%	144,784	8.8%	-2.03	3.01	-3,381
Cornerstone Bank	Wilson	CBFA	103.0	5.69	3,159	5.52	120,754	-8.6%	104,702	0.0%	0.83	3.19	1,001
NewDominion Bank	Charlotte		100.8	6.11	4,812	4.95	280,888	-8.6%	240,238	1.0%	-0.50	3.42	-1,396
Mechanics and Farmers Bank	Durham	MFBP	78.8	11.59	0	12.06	298,773	11.0%	256,992	36.9%	0.44	3.83	1,321
Bank of the Carolinas	Mocksville	BCAR	77.6	3.43	20,263	3.05	427,727	-1.0%	367,497	0.0%	-0.33	2.80	-1,397

South Carolina Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio 2014Q2	Leverage Ratio (%) 2014Q2	Tier 1 Shortfall (to 8%) 2014Q2	TCE/ TA (%) 2014Q2	Total Assets (\$000) 2014Q2	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q2	Brokered % 2014Q2	ROAA (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Peoples Bank	Iva		70.6	9.61	0	9.95	267,602	2.0%	223,756	4.4%	0.90	3.76	2,409
Cornerstone National Bank	Easley	CTOT	56.9	11.59	0	11.53	147,639	-2.1%	125,116	0.0%	0.48	3.69	716
CoastalStates Bank	Hilton Head Island		54.8	7.47	576	8.33	403,688	-3.3%	322,381	0.1%	-0.69	3.41	-2,608
Bank of Walterboro	Walterboro		53.7	11.93	0	11.87	158,619	-0.6%	139,525	0.0%	0.49	3.54	762
Carolina Bank & Trust Company	Darlington		50.4	11.48	0	11.49	388,837	4.7%	337,558	0.0%	0.58	4.12	2,229
First Palmetto Bank	Camden		48.0	13.55	0	14.02	559,641	-2.2%	441,886	0.0%	0.61	3.41	3,400
CertusBank, National Association	Easley		47.3	7.43	0	7.19	1,560,955	-11.5%	1,349,862	0.0%	-5.07	4.69	-83,942
Anderson Brothers Bank	Mullins		46.5	8.64	0	8.70	473,311	4.0%	429,450	0.0%	1.31	8.12	6,088
VistaBank	Aiken		45.5	8.44	0	8.38	103,555	-5.4%	89,700	0.0%	0.14	3.56	146
First Reliance Bank	Florence	FSRL	45.1	11.05	0	10.78	363,148	-10.1%	298,122	7.7%	-1.81	4.31	-6,447
Bank of Greeleyville	Greeleyville		39.5	9.14	0	9.27	77,771	-2.3%	68,337	0.0%	-0.03	4.90	-23
Atlantic Community Bank	Bluffton	ATBA	38.2	9.33	0	10.02	79,317	3.4%	64,190	7.4%	1.30	3.40	971
GrandSouth Bank	Greenville	GRRB	33.8	11.49	0	11.67	323,255	3.8%	324,655	10.1%	0.91	6.28	3,574
Countybank	Greenwood		32.7	8.01	0	7.57	328,136	2.0%	254,546	1.2%	1.13	3.89	3,677
Congaree State Bank	Cayce	CNRB	31.5	10.33	0	10.91	111,658	-1.4%	92,217	0.0%	0.81	4.06	910
Palmetto Heritage Bank & Trust	Pawleys Island		28.5	9.04	0	8.99	142,228	-5.4%	112,608	5.1%	0.37	3.81	530
Palmetto Bank	Greenville	PLMT	27.6	11.69	0	11.90	1,091,715	-0.7%	929,270	0.0%	2.55	3.90	27,838
Security Federal Bank	Aiken	SFDL	26.8	9.93	0	10.69	844,033	-3.6%	663,210	4.5%	0.63	3.03	5,389
Abbeville First Bank	Abbeville		25.9	10.04	0	10.71	68,193	-4.1%	50,783	0.0%	1.18	3.98	812
First Capital Bank	Bennettsville	FCPB	25.5	12.77	0	12.77	57,015	0.3%	49,222	10.7%	0.58	5.20	335
Blue Ridge Bank	Walhalla		25.1	10.48	0	10.79	101,460	2.0%	89,932	0.0%	0.78	4.85	780
SouthCoast Community Bank	Mount Pleasant	SOCB	23.4	10.40	0	10.59	459,296	4.4%	337,110	3.6%	0.68	3.65	2,983
First National Bank of South Carolina	Holly Hill		22.5	14.42	0	13.95	167,622	1.3%	141,501	0.0%	0.53	3.60	871
Independence National Bank	Greenville	IEBS	22.3	10.67	0	10.10	98,523	-16.5%	88,159	0.0%	0.25	3.88	256
Pickens Savings and Loan Association, FA	Pickens		21.5	9.31	0	9.69	93,235	-4.6%	75,008	0.0%	0.43	3.68	407
Southern First Bank	Greenville	SFST	20.4	9.26	0	9.03	964,886	17.7%	749,508	8.2%	0.71	3.77	6,329
Dedicated Community Bank	Darlington		19.9	11.96	0	11.54	48,069	4.4%	42,493	0.0%	0.46	4.41	208
Conway National Bank	Conway	CNBW	19.6	9.90	0	9.90	961,007	1.9%	800,833	0.0%	0.58	3.09	5,553
First Citizens Bank and Trust Company, Inc.	Columbia	FCBN	18.6	9.31	0	8.92	8,368,735	0.4%	7,201,168	0.0%	0.66	2.87	55,127
Bank of Travelers Rest	Travelers Rest		16.8	9.27	0	9.65	518,221	0.2%	455,009	0.0%	1.17	3.87	5,970
Farmers and Merchants Bank of South Carolina	Holly Hill		16.6	16.27	0	15.92	255,916	-10.3%	213,557	0.0%	0.62	3.50	1,676
Kingstree Savings and Loan Association	Kingstree		15.1	13.99	0	14.11	34,922	4.9%	29,895	0.0%	0.54	2.90	178
SCBT	Columbia	SSB	14.9	8.81	0	8.77	7,997,984	55.7%	6,584,501	1.8%	0.88	5.01	68,361
First Community Bank	Lexington	FCCO	14.0	9.56	0	9.73	784,549	25.5%	643,385	0.5%	0.64	3.40	4,455
CresCom Bank	Charleston	CARO	13.9	10.78	0	10.39	987,491	15.3%	783,728	10.3%	1.28	3.57	11,652
Carolina Alliance Bank	Spartanburg	CRLN	13.8	12.83	0	11.03	410,669	65.9%	340,574	7.9%	2.08	3.92	5,866
Pinnacle Bank of South Carolina	Greenville		13.7	12.79	0	12.17	160,456	10.2%	127,219	22.3%	0.84	4.06	1,236
Citizens Bank	Olanta		12.8	9.00	0	8.77	388,295	-3.3%	341,497	0.0%	0.68	3.78	2,627
Citizens Building and Loan, SSB	Greer		12.5	20.47	0	20.45	119,787	-0.2%	92,031	0.0%	0.85	3.54	1,020
Palmetto State Bank	Hampton		12.0	14.79	0	13.56	478,736	10.0%	403,432	0.0%	1.06	3.68	4,629

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Harbor National Bank	Charleston		11.8	10.85	0	10.59	318,090	12.4%	260,763	3.4%	0.78	3.72	2,298
Pee Dee Federal Savings Bank	Marion		11.6	19.31	0	19.31	37,855	-2.8%	30,491	0.0%	-0.13	3.64	-51
Clover Community Bank	Clover		11.3	9.60	0	9.87	118,757	-2.1%	106,322	0.1%	1.07	4.16	1,260
Sandhills Bank	North Myrtle Beach		10.8	8.46	0	10.45	102,905	38.2%	84,206	3.0%	4.17	4.13	3,545
Greer State Bank	Greer	GRBS	10.4	9.92	0	10.21	362,319	1.4%	262,245	0.0%	1.05	3.19	3,801
Woodruff Federal Savings and Loan Association	Woodruff		8.8	33.51	0	33.51	91,029	-7.0%	58,668	0.0%	0.33	2.62	308
Coastal Carolina National Bank	Myrtle Beach		8.4	10.34	0	9.88	134,725	29.1%	120,840	0.0%	0.16	3.66	193
Heritage Community Bank	Hartsville	RGBC	7.0	10.30	0	10.16	102,683	-0.9%	84,925	4.6%	0.69	4.73	689
Bank of Clarendon	Manning		6.9	13.93	0	14.08	220,449	5.8%	183,460	0.0%	0.96	3.89	2,062
Home Federal Savings and Loan Association	Bamberg		6.1	10.44	0	10.44	42,214	4.8%	37,072	0.0%	0.57	4.16	238
Bank of South Carolina	Charleston	BKSC	5.7	9.86	0	9.93	358,857	9.1%	322,466	0.0%	1.26	4.37	4,287
Bank of York	York		4.4	13.33	0	13.74	187,778	-4.1%	155,924	0.0%	0.85	3.45	1,597
Mutual Savings Bank	Hartsville		4.1	36.04	0	36.47	38,956	-5.2%	24,666	0.0%	-0.12	2.85	-49
Commercial Bank	Honea Path		3.8	14.17	0	14.00	159,252	-0.7%	136,438	0.0%	1.27	3.51	1,989
South Atlantic Bank	Myrtle Beach		3.6	8.08	0	7.46	353,357	19.5%	326,106	5.4%	0.52	3.94	1,670
Oconee Federal Savings and Loan Association (MHC)	Seneca	OFED	3.3	19.61	0	19.57	360,336	-3.6%	285,124	0.0%	1.08	3.28	3,945
First Piedmont Federal Savings and Loan Association of C	Gaffney		2.9	23.41	0	26.76	328,420	3.9%	238,182	0.0%	1.15	4.40	3,701
Spratt Savings and Loan Association	Chester		0.1	25.54	0	25.54	106,419	4.3%	79,059	0.0%	0.30	2.27	313

South Carolina Companies, Texas Ratios > 75%		Top Level Ticker	Texas Ratio 2014Q2	Leverage Ratio (%) 2014Q2	Tier 1 Shortfall (to 8%) 2014Q2	TCE/ TA (%) 2014Q2	Total Assets (\$000) 2014Q2	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q2	Brokered % 2014Q2	ROAA (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
First South Bank	Spartanburg	FSBS	326.5	3.36	13,063	2.34	296,923	-1.0%	274,011	1.1%	0.30	3.23	868
Horry County State Bank	Loris	HCFB	320.9	2.35	25,517	1.96	453,007	-3.3%	419,642	4.4%	0.44	3.26	2,010
South Carolina Community Bank	Columbia		216.9	6.11	1,269	6.13	66,489	-17.7%	62,117	0.2%	-0.58	3.70	-400
Enterprise Bank of South Carolina	Ehrhardt		213.8	3.76	19,864	3.49	330,289	-13.6%	317,563	0.0%	-2.90	3.50	-10,244
Tidelands Bank	Mount Pleasant	TDBK	125.8	5.64	11,554	5.19	484,702	-5.2%	434,769	0.0%	0.14	3.14	697
First Federal of South Carolina, FSB (MHC)	Walterboro	FSGB	109.8	7.30	603	6.66	73,951	-29.8%	67,312	0.0%	-0.68	3.24	-623
Community First Bank	Walhalla	CFOK	96.1	7.30	4,103	6.61	357,281	-15.1%	328,645	0.0%	-1.07	3.22	-4,106
Arthur State Bank	Union		95.1	5.53	12,968	5.57	514,422	-4.2%	446,592	0.0%	0.24	3.69	1,234

Tennessee Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio 2014Q2	Leverage Ratio (%) 2014Q2	Tier 1 Shortfall (to 8%) 2014Q2	TCE/ TA (%) 2014Q2	Total Assets (\$000) 2014Q2	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q2	Brokered % 2014Q2	ROAA (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Peoples Bank	Clifton		70.6	8.60	0	8.63	139,856	3.8%	120,636	6.1%	0.13	4.34	178
Progressive Savings Bank	Jamestown		69.2	8.72	0	8.95	259,340	1.2%	234,449	6.7%	0.54	3.85	1,401
Mountain Valley Bank	Dunlap		67.3	9.22	0	9.29	91,318	-6.0%	82,482	0.0%	0.11	4.28	100
People's Bank and Trust Company of Pickett County	Byrdstown		66.9	9.45	0	9.22	112,160	-4.8%	101,455	0.0%	0.63	4.82	705
Hardin County Bank	Savannah		64.1	8.93	0	8.68	419,699	3.5%	367,237	9.4%	1.03	4.30	4,261
Bank of Lincoln County	Fayetteville		63.3	12.79	0	13.15	127,796	-1.4%	110,423	0.0%	0.92	5.01	1,181
Franklin County UNITED Bank	Decherd		60.8	10.00	0	11.09	87,537	-4.6%	77,612	0.0%	-1.03	4.14	-896
Heritage Bank & Trust	Columbia		57.7	7.54	577	7.36	104,339	-3.5%	92,210	6.6%	0.83	3.90	869
First Community Bank of East Tennessee	Rogersville	FCCT	55.7	9.83	0	10.21	185,291	-7.4%	150,829	0.9%	0.17	3.53	310
Citizens National Bank	Athens		54.6	10.96	0	10.91	521,572	-2.5%	448,188	2.1%	0.63	3.25	3,229
Tri-State Bank of Memphis	Memphis		51.8	8.46	0	7.91	134,177	-8.0%	119,457	17.9%	-0.31	3.82	-445
Citizens First Bank	Wartburg		50.0	8.93	0	8.95	149,121	-1.8%	133,245	0.0%	0.58	4.80	874
Greeneville Federal Bank, FSB	Greeneville		48.7	9.61	0	10.52	161,563	-7.1%	127,060	0.0%	0.35	4.24	581
Johnson County Bank	Mountain City		47.0	13.39	0	13.51	119,559	0.4%	98,691	0.0%	0.57	3.44	687
Peoples Bank of the South	LaFollette		46.9	13.60	0	13.69	142,979	-2.0%	122,611	0.0%	1.05	4.80	1,533
Cornerstone Community Bank	Chattanooga	CSBQ	46.2	8.96	0	9.36	418,940	-2.1%	331,628	0.2%	0.46	3.95	1,954
Citizens Savings Bank and Trust Company	Nashville		46.1	8.14	0	7.58	97,866	7.5%	88,729	46.6%	-0.21	4.83	-204
Wayne County Bank	Waynesboro		45.8	11.48	0	11.50	311,954	1.1%	259,791	2.8%	0.67	4.41	2,086
Bank of Camden	Camden		44.1	12.33	0	12.58	334,896	27.7%	267,755	1.5%	3.27	8.95	9,928
First Federal Bank	Dickson		41.7	10.35	0	11.05	461,224	0.2%	386,650	0.0%	1.71	3.90	7,761
Peoples Bank & Trust Company	Manchester		41.0	10.79	0	10.78	83,961	-2.2%	70,814	0.0%	0.74	3.94	631
Commercial Bank	Harrogate		40.3	10.31	0	10.38	771,092	-3.3%	620,899	6.8%	0.83	3.83	6,276
F&M Bank	Clarksville		38.0	9.28	0	8.11	853,331	6.0%	685,234	15.8%	0.53	3.83	4,288
Community Bank & Trust	Ashland City		37.6	10.01	0	9.43	200,969	-1.9%	173,229	0.0%	-0.12	3.49	-241
First Bank of Tennessee	Spring City		37.3	10.88	0	10.55	253,657	6.3%	213,189	0.0%	1.89	5.02	4,583
First Century Bank	Tazewell		37.0	10.91	0	11.82	246,371	-2.4%	212,862	0.0%	0.38	4.12	928
First Peoples Bank of Tennessee	Jefferson City		36.9	8.63	0	7.82	145,115	8.4%	124,617	0.0%	0.19	4.38	258
Citizens National Bank	Sevierville		36.6	10.29	0	10.54	857,325	0.2%	670,377	10.4%	0.98	4.08	8,313
Farmers State Bank	Mountain City		36.3	14.21	0	14.79	134,324	-5.1%	112,603	0.0%	0.73	4.50	986
Brighton Bank	Brighton		35.9	5.54	1,070	5.82	53,116	-14.5%	49,613	0.0%	-1.29	4.12	-744
TNBANK	Oak Ridge		35.7	8.82	0	9.58	184,516	10.1%	148,460	0.0%	0.17	3.86	296
Bank of Frankewing	Frankewing		35.7	10.75	0	10.48	211,859	-2.0%	187,449	1.8%	0.84	3.98	1,782
Union Bank	Jamestown		35.2	9.84	0	9.76	213,531	2.9%	191,277	0.0%	0.42	4.27	874
Mountain Commerce Bank	Erwin		34.4	9.47	0	9.41	400,929	32.1%	352,368	9.5%	1.83	3.94	6,221
INSOUTH Bank	Brownsville		33.0	8.52	0	10.05	299,858	0.4%	268,203	0.0%	2.89	4.21	8,524
Coffee County Bank	Manchester		32.7	12.97	0	12.86	126,390	3.8%	109,090	0.0%	2.32	4.99	2,839
Citizens Tri-County Bank	Dunlap		32.1	9.27	0	9.39	621,759	1.3%	553,637	0.4%	1.43	4.65	8,697
First Volunteer Bank	Chattanooga		31.9	8.95	0	9.32	878,777	-1.4%	783,950	0.0%	0.97	4.52	8,453
Peoples Bank of Bedford County	Shelbyville		31.7	12.11	0	12.21	101,656	0.1%	88,085	1.4%	0.82	3.99	825
Bank of Perry County	Lobelville		30.2	9.76	0	9.86	147,630	-1.5%	122,454	10.0%	1.73	4.85	2,579

Tennessee Companies, Texas Ratios < 75%		City	Top Level Ticker	Texas Ratio 2014Q2	Leverage Ratio (%) 2014Q2	Tier 1 Shortfall (to 8%) 2014Q2	TCE/ TA (%) 2014Q2	Total Assets (\$000) 2014Q2	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q2	Brokered % 2014Q2	ROAA (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Farmers and Merchants Bank		Adamsville		30.1	10.90	0	11.34	34,626	2.0%	29,294	0.0%	0.57	4.60	200
Citizens Bank		New Tazewell		29.5	8.48	0	8.22	144,416	-1.2%	130,929	0.0%	0.84	4.87	1,224
Community Trust & Banking Company		Ooltewah		29.3	10.72	0	10.83	129,135	-5.8%	114,657	1.3%	0.72	3.98	941
Community National Bank		Dayton		29.2	11.48	0	11.31	207,301	-2.0%	182,688	0.0%	0.81	4.07	1,637
Traders Bank		Tullahoma		27.9	9.98	0	9.74	157,934	0.5%	142,104	0.0%	1.34	4.44	2,075
First Capital Bank		Germantown		26.5	9.82	0	9.59	222,586	9.4%	180,661	0.0%	0.83	3.69	1,803
Bank of Jackson		Jackson		25.5	9.95	0	10.03	150,664	4.2%	131,484	0.0%	0.38	3.32	557
Putnam 1st Mercantile Bank		Cookeville		25.4	12.22	0	11.75	100,084	6.5%	87,864	3.4%	1.14	3.69	1,105
Citizens Bank & Trust Company		Atwood		25.0	8.56	0	8.12	26,885	-2.1%	24,612	0.0%	0.35	2.96	93
Bank of Fayette County		Piperton		23.9	9.93	0	9.21	339,228	7.2%	300,561	2.9%	0.78	4.54	2,496
American City Bank		Tullahoma		23.6	14.47	0	14.49	260,640	5.0%	208,314	2.7%	2.51	5.15	6,561
Clayton Bank and Trust		Knoxville		22.2	17.84	0	18.27	644,121	-9.3%	500,168	2.6%	3.43	5.69	22,888
Sumner Bank & Trust		Gallatin	SBKT	22.2	9.59	0	6.09	163,240	-10.3%	143,724	11.7%	-0.06	2.94	-108
First Tennessee Bank, National Association		Memphis	FHN	21.2	13.56	0	11.57	24,006,604	-3.7%	16,225,213	7.0%	0.46	3.07	109,334
Reelfoot Bank		Union City		20.8	10.19	0	9.77	145,532	-5.4%	129,459	0.0%	0.12	3.92	178
Farmers Bank		Portland		20.8	9.97	0	10.06	544,305	2.1%	470,767	0.0%	0.65	4.24	3,474
Community National Bank of the Lakeway Area		Morristown		20.7	8.68	0	9.41	116,548	6.8%	97,352	0.0%	-0.39	3.51	-444
Security Federal Bank		Elizabethton	SFBK	20.5	22.55	0	22.75	56,439	0.4%	42,841	0.0%	1.14	4.54	643
Citizens Bank of Lafayette		Lafayette		20.2	9.68	0	10.07	658,804	38.1%	532,304	0.0%	1.10	4.35	6,663
FirstBank		Lexington		20.1	7.96	4,374	8.07	2,303,638	3.8%	1,843,876	0.3%	1.45	3.92	32,343
Reliant Bank		Brentwood	RLTB	19.8	10.30	0	9.38	434,551	18.2%	341,826	14.1%	1.00	4.16	3,888
Bank of Waynesboro		Waynesboro		19.8	12.93	0	13.08	147,629	-0.1%	127,635	0.0%	1.24	4.37	1,818
Paragon Bank		Memphis	PGNN	19.4	10.70	0	11.01	288,769	14.9%	239,217	11.2%	1.71	3.68	4,668
Athens Federal Community Bank		Athens	AFCB	19.4	11.18	0	11.24	298,954	1.2%	258,063	0.0%	0.87	4.39	2,611
Patriot Bank		Millington		19.1	8.41	0	8.62	286,105	2.8%	244,247	0.0%	0.88	3.54	2,417
First National Bank of Oneida		Oneida		18.9	10.51	0	10.83	208,319	2.2%	180,290	0.0%	1.07	4.03	2,228
Citizens Bank		Elizabethton		18.4	13.65	0	13.72	642,193	3.8%	500,062	2.3%	1.67	4.39	10,374
First National Bank of Pulaski		Pulaski		18.2	9.42	0	9.42	720,827	3.4%	643,778	0.0%	0.96	3.57	6,770
Citizens Bank and Trust Company of Grainger County		Rutledge		18.0	16.89	0	17.00	192,419	0.9%	158,559	0.0%	1.04	4.07	1,969
Citizens Bank		Hartsville		17.9	9.43	0	9.01	169,522	0.0%	145,543	0.0%	1.02	4.67	1,657
First South Bank		Jackson		17.8	10.45	0	10.53	440,675	2.5%	364,694	0.0%	1.33	3.80	5,776
Farmers Bank		Parsons		17.8	12.38	0	12.42	36,322	2.1%	31,606	0.0%	0.52	4.09	184
Lawrenceburg Federal Bank		Lawrenceburg		17.8	22.25	0	22.25	56,914	9.4%	42,118	0.0%	0.69	3.76	380
UBank		Jellico		17.7	12.24	0	12.74	66,843	6.0%	57,595	0.0%	1.32	4.94	901
Bank of Tennessee		Kingsport		17.5	8.96	0	9.21	899,399	-3.1%	752,621	1.9%	0.99	3.81	8,994
Citizens Bank of Blount County		Maryville		17.5	16.30	0	16.16	319,445	-2.9%	264,854	0.0%	0.04	3.51	138
Volunteer Federal Savings Bank		Madisonville		17.5	13.77	0	13.77	171,258	-3.3%	128,463	0.0%	0.44	3.83	751
Community Bank		Lexington		17.3	9.15	0	9.58	113,792	9.8%	98,101	0.0%	0.87	4.84	934
Security Bank		Dyersburg		17.2	11.08	0	11.70	170,193	-2.6%	138,966	0.0%	1.04	3.69	1,778
Evolve Bank & Trust		Memphis		16.8	7.70	0	7.34	362,775	36.4%	250,134	0.4%	1.09	4.05	3,059

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SmartBank		Pigeon Forge		16.7	11.04	0	10.61	502,617	14.1%	442,392	8.0%	0.51	4.20	2,520
Volunteer State Bank		Portland		16.5	9.58	0	9.49	464,732	14.8%	390,011	0.6%	1.69	4.43	6,995
FSGBank, National Association		Chattanooga	FSGI	16.4	8.83	0	7.99	1,012,408	-2.7%	868,357	8.4%	0.10	3.00	1,016
Union Bank & Trust Company		Livingston		16.4	11.73	0	11.66	81,051	-0.4%	71,314	0.0%	2.39	5.54	1,898
Carroll Bank and Trust		Huntingdon		16.2	10.19	0	10.16	258,368	-3.4%	230,178	0.0%	0.71	4.45	1,825
Triumph Bank		Memphis		15.8	9.14	0	8.56	488,181	17.2%	429,464	11.1%	0.75	3.95	3,276
Citizens Community Bank		Winchester		15.5	11.34	0	11.26	191,084	5.6%	167,269	0.0%	1.75	5.71	3,243
Bank of Cleveland		Cleveland		15.4	16.90	0	16.56	227,514	8.0%	188,792	0.0%	1.61	5.31	3,540
Foothills Bank & Trust		Maryville		14.9	9.88	0	9.60	190,863	14.4%	164,954	3.0%	0.47	3.34	855
Merchants & Planters Bank		Bolivar		14.8	11.53	0	12.29	84,847	-8.4%	72,259	0.0%	0.96	4.39	850
Magna Bank		Memphis	MGBK	14.8	12.42	0	9.02	548,224	14.6%	419,805	5.4%	0.88	3.58	4,632
Bank of Halls		Halls		14.6	11.44	0	11.97	67,890	3.0%	58,930	0.0%	1.30	3.99	871
SouthEast Bank		Athens		14.5	9.85	0	9.53	607,550	29.0%	536,875	1.1%	1.00	4.96	5,354
CapitalMark Bank & Trust		Chattanooga		14.4	10.52	0	8.27	878,996	11.3%	735,995	12.1%	0.81	3.85	6,738
Cumberland Bank & Trust		Clarksville		14.3	10.32	0	10.11	166,190	3.8%	147,647	3.6%	1.18	4.80	1,921
First Freedom Bank		Lebanon		14.3	11.00	0	10.64	289,750	7.9%	250,448	7.3%	0.97	4.56	2,618
Bank of Crockett		Bells		14.1	10.85	0	11.25	141,715	4.7%	122,994	0.0%	1.06	3.51	1,473
Peoples Bank		Sardis		14.1	8.43	0	7.80	70,813	-1.3%	64,095	0.0%	0.52	4.64	375
Bank of Dickson		Dickson		14.0	11.99	0	12.53	220,949	2.0%	185,945	0.0%	0.81	3.46	1,760
Farmers & Merchants Bank		Trezevant		13.9	8.42	0	8.49	304,385	6.0%	259,754	6.7%	1.19	5.73	3,534
McKenzie Banking Company		McKenzie		13.8	13.39	0	13.74	119,296	-1.3%	101,905	0.0%	1.11	4.44	1,339
Civic Bank & Trust		Nashville		13.1	13.56	0	13.36	142,670	3.9%	107,607	0.0%	0.88	3.52	1,237
Bank of Ripley		Ripley		12.9	13.15	0	14.68	202,921	-6.2%	171,166	0.0%	0.12	4.18	255
MidSouth Bank		Murfreesboro	FRFN	12.7	10.44	0	7.90	281,110	11.7%	244,301	7.8%	-0.09	3.78	-231
First National Bank of Pikeville		Pikeville		12.3	10.38	0	10.43	110,565	1.0%	98,885	0.0%	0.60	4.03	652
First National Bank of McMinnville		McMinnville		11.5	12.26	0	12.15	481,901	-3.1%	400,512	0.0%	0.95	2.89	4,560
First Advantage Bank		Clarksville	FABK	11.5	14.46	0	14.46	416,296	13.9%	315,546	0.1%	0.86	4.41	3,445
CapStar Bank		Nashville		11.5	8.58	0	7.59	1,013,651	-0.2%	871,030	11.2%	0.50	3.38	5,168
First National Bank of Manchester		Manchester		11.4	12.13	0	12.35	229,010	-5.2%	195,635	0.0%	1.02	3.22	2,345
Citizens State Bank		Jasper		11.3	7.18	995	7.12	138,243	0.2%	126,865	2.4%	0.65	5.22	874
First National Bank of Tennessee		Livingston		11.1	9.58	0	9.56	705,053	3.4%	625,240	0.0%	1.02	3.10	7,028
First Farmers and Merchants Bank		Columbia	FFMH	11.1	9.00	0	8.82	1,110,065	0.0%	967,016	0.0%	0.86	3.59	9,442
First Citizens National Bank		Dyersburg	FIZN	11.0	9.68	0	9.72	1,199,550	1.6%	968,176	0.8%	1.26	3.86	14,763
Greenfield Banking Company		Greenfield		11.0	12.82	0	12.85	48,829	-5.6%	39,533	0.0%	0.63	4.56	317
BankTennessee		Collierville		10.8	9.88	0	9.75	247,931	-3.6%	204,563	0.0%	1.08	4.46	2,647
American Trust Bank of East Tennessee		Knoxville		10.8	11.85	0	12.03	134,502	4.4%	114,087	0.0%	2.52	4.07	3,403
Andrew Johnson Bank		Greeneville		10.6	9.73	0	9.58	296,754	2.2%	266,548	0.0%	1.03	5.04	3,002
First Vision Bank of Tennessee		Tullahoma		10.5	11.50	0	12.07	161,320	11.3%	136,816	13.8%	0.85	4.51	1,355
Lauderdale County Bank		Halls		9.9	8.89	0	9.12	50,770	1.7%	45,454	0.0%	0.47	3.75	231
Citizens Bank		Carthage		9.8	16.20	0	15.80	525,799	1.1%	441,132	0.0%	2.29	4.93	11,909

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Newport Federal Bank	Newport	UNTN	9.7	9.68	0	9.55	191,174	1.0%	171,167	1.2%	0.83	3.70	1,552
TriSummit Bank	Kingsport		9.5	8.52	0	4.52	226,443	-13.2%	190,105	5.4%	-0.25	3.48	-626
American Bank & Trust of the Cumberlands	Livingston		9.2	8.63	0	8.20	172,540	15.0%	152,030	0.0%	1.61	4.42	2,508
Southern Heritage Bank	Cleveland		9.1	13.42	0	13.38	243,248	0.8%	209,024	0.0%	1.12	3.91	2,688
Traditions First Bank	Erin		8.4	10.67	0	11.10	111,723	-2.6%	97,249	0.0%	0.88	3.77	992
Farmers & Merchants Bank	Dyer		8.4	10.73	0	9.87	96,674	-7.1%	80,348	0.0%	0.61	3.62	615
TriStar Bank	Dickson		8.2	8.63	0	8.44	217,462	-0.8%	184,885	3.5%	0.54	3.59	1,174
Legends Bank	Clarksville		8.1	9.72	0	9.59	379,467	4.4%	321,146	14.7%	0.89	4.36	3,363
CedarStone Bank	Lebanon		8.0	8.68	0	9.10	166,600	-0.1%	139,774	8.2%	0.51	3.79	863
Wilson Bank and Trust	Lebanon	WBHC	8.0	10.30	0	10.09	1,810,652	6.4%	1,609,674	0.0%	1.05	3.75	18,271
Independent Bank	Memphis		7.8	11.44	0	11.15	884,836	9.7%	733,815	18.3%	0.96	4.50	7,789
Commerce Union Bank	Springfield	CUBN	7.7	12.82	0	12.71	274,585	17.6%	216,634	2.8%	0.87	4.24	2,184
Macon Bank and Trust Company	Lafayette		7.4	12.36	0	12.37	346,669	0.3%	297,023	0.0%	0.73	3.55	2,475
Commercial Bank & Trust Company	Paris		7.3	10.49	0	10.69	657,200	-2.7%	578,123	0.0%	1.51	3.93	9,928
Decatur County Bank	Decaturville		7.2	9.75	0	9.48	87,128	-2.4%	72,438	3.7%	0.96	4.85	846
Chester County Bank	Henderson		7.2	9.41	0	9.36	69,142	-1.4%	62,117	0.0%	0.90	4.08	619
Southern Bank of Tennessee	Mount Juliet		6.9	11.34	0	10.62	182,086	44.8%	156,264	0.0%	-0.36	3.28	-585
Financial Federal Bank	Memphis		6.5	16.33	0	15.98	363,290	12.8%	241,710	2.1%	1.82	3.74	6,217
Gates Banking and Trust Company	Gates		6.4	10.97	0	11.52	43,316	6.2%	37,756	0.0%	1.08	3.77	452
Avenue Bank	Nashville		6.2	8.78	0	8.89	955,099	25.7%	784,788	20.3%	0.40	3.25	3,572
First State Bank	Union City		6.2	10.29	0	10.10	1,941,198	10.3%	1,555,184	15.9%	1.14	3.72	21,343
Security Federal Savings Bank of McMinnville	McMinnville	SCYT	6.1	9.86	0	9.68	173,411	4.6%	143,669	0.0%	0.72	3.42	1,194
Medina Banking Company	Medina		6.0	15.17	0	15.84	43,627	-0.1%	36,638	0.0%	0.17	4.15	75
Elizabethon Federal Savings Bank	Elizabethon		5.9	31.54	0	31.54	332,208	-1.4%	216,057	0.0%	0.77	2.70	2,563
Southern Community Bank	Tullahoma		5.8	10.41	0	10.23	153,152	5.8%	133,878	0.0%	0.24	3.98	353
Pinnacle Bank	Nashville	PNFP	5.8	10.46	0	10.28	5,770,461	14.2%	4,679,505	7.2%	1.23	3.81	66,955
Landmark Community Bank	Collierville		5.7	9.33	0	7.93	633,640	50.8%	483,567	19.0%	0.87	3.80	5,090
First Commerce Bank	Lewisburg		5.4	9.74	0	9.74	278,936	1.9%	249,335	4.0%	1.40	4.18	3,780
First Community Bank of Bedford County	Shelbyville		3.8	14.16	0	13.92	339,320	3.5%	231,171	1.3%	0.77	3.98	2,419
InsBank	Nashville		3.7	10.47	0	10.28	240,741	20.2%	180,074	19.1%	0.87	3.70	1,905
Franklin Synergy Bank	Franklin	FRFN	3.6	8.34	0	7.35	871,260	43.1%	747,531	4.1%	0.88	3.55	6,739
Bank of Gleason	Gleason		3.4	17.74	0	18.68	121,117	-1.8%	97,571	0.0%	1.13	4.14	1,371
Home Federal Bank of Tennessee	Knoxville		3.3	16.79	0	16.57	2,101,038	1.1%	1,677,760	0.0%	0.58	2.71	12,161
Highland Federal Savings & Loan Association	Crossville		2.9	21.23	0	21.23	64,012	-0.7%	49,682	0.0%	0.07	3.20	43
Truxton Trust Company	Nashville	TRUX	2.8	9.95	0	10.03	332,742	10.0%	268,350	0.8%	1.26	3.32	4,062
Bank of Milan	Milan		2.3	9.31	0	8.81	62,026	-3.4%	55,678	0.0%	0.88	3.99	543
Bank of Putnam County	Cookeville		2.1	8.14	27	8.09	382,027	-0.7%	345,889	0.0%	0.96	2.61	3,672
Home Banking Company	Selmer		2.0	9.06	0	9.17	86,108	5.1%	77,067	0.0%	0.49	4.00	411
First National Bank	Lenoir City		1.5	10.34	0	10.42	410,781	3.1%	345,161	2.2%	0.72	3.52	2,864
Cumberland County Bank	Crossville		1.2	7.78	757	7.63	280,708	-2.3%	254,593	0.0%	0.74	2.25	2,079

Tennessee Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio 2014Q2	Leverage Ratio (%) 2014Q2	Tier 1 Shortfall (to 8%) 2014Q2	TCE/ TA (%) 2014Q2	Total Assets (\$000) 2014Q2	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q2	Brokered % 2014Q2	ROAA (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
Security Bank and Trust Company	Paris		0.0	9.78	0	9.64	177,596	4.5%	157,478	13.7%	1.96	4.29	3,418
Farmers Bank, Woodland Mills, Tennessee	Woodland Mills		0.0	15.99	0	16.37	11,915	1.7%	9,951	0.0%	-0.11	3.04	-13

Tennessee Companies, Texas Ratios > 75%		Top Level Ticker	Texas Ratio 2014Q2	Leverage Ratio (%) 2014Q2	Tier 1 Shortfall (to 8%) 2014Q2	TCE/ TA (%) 2014Q2	Total Assets (\$000) 2014Q2	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q2	Brokered % 2014Q2	ROAA (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
American Patriot Bank	Greeneville		553.8	2.28	4,429	2.30	71,912	-8.6%	69,728	0.0%	-1.05	3.87	-786
Trust Company Bank	Memphis		226.0	2.08	1,767	2.10	29,797	-11.2%	24,888	0.0%	-4.46	3.43	-1,415
Civis Bank	Rogersville		163.5	5.21	2,895	5.11	115,021	-4.8%	106,072	0.0%	-0.13	4.50	-158
Sevier County Bank	Sevierville		158.6	4.01	10,617	7.55	310,833	1.5%	286,023	0.0%	-0.20	3.35	-609
Central Bank	Savannah		116.8	6.16	2,480	6.24	110,334	-20.8%	101,923	0.0%	-0.38	4.38	-451
Heritage Community Bank	Greeneville		105.6	6.21	1,792	6.12	95,680	-6.0%	84,830	0.0%	-0.05	3.93	-51
Tennessee State Bank	Pigeon Forge		102.7	10.27	0	10.19	647,662	-11.2%	549,885	7.1%	-0.15	3.57	-973
Peoples State Bank of Commerce	Nolensville		89.7	5.41	3,758	5.27	147,929	-0.4%	139,701	0.0%	-0.83	4.09	-1,202
First Alliance Bank	Cordova	FABR	88.4	9.22	0	10.39	117,733	-4.0%	98,567	0.0%	0.05	4.31	56
Bank of Bartlett	Bartlett		88.0	5.57	7,854	6.90	352,712	-3.7%	311,135	0.0%	-0.04	2.99	-129
Community First Bank & Trust	Columbia		82.2	8.87	0	8.43	450,389	-9.9%	408,841	0.0%	0.76	3.50	3,405
National Bank of Tennessee	Newport		80.3	5.69	3,305	5.04	146,793	-11.5%	138,424	0.0%	-2.02	3.14	-3,084
Peoples Bank of East Tennessee	Madisonville		79.6	9.47	0	9.07	218,578	0.5%	196,537	0.0%	0.46	5.23	994
Homeland Community Bank	McMinnville		78.4	9.40	0	8.99	139,506	0.8%	125,831	0.0%	0.31	3.07	417

Virginia Companies, Texas Ratios < 75%		Top Level Ticker	Texas Ratio 2014Q2	Leverage Ratio (%) 2014Q2	Tier 1 Shortfall (to 8%) 2014Q2	TCE/ TA (%) 2014Q2	Total Assets (\$000) 2014Q2	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q2	Brokered % 2014Q2	ROAA (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
New Peoples Bank, Inc.	Honaker	NWPP	67.0	7.48	3,202	7.99	682,870	-3.6%	621,587	1.7%	0.11	3.96	783
Bank of Fincastle	Fincastle		59.5	12.59	0	12.38	210,815	5.8%	183,937	3.2%	0.32	3.47	660
Grayson National Bank	Independence	GSON	55.0	8.83	0	9.09	329,600	-1.0%	278,669	0.0%	0.16	3.39	521
Virginia Community Bank	Louisa	VCBS	51.4	8.63	0	9.34	208,620	-7.6%	188,159	0.0%	-0.01	4.10	-16
Lee Bank and Trust Company	Pennington Gap		49.7	14.21	0	13.94	155,802	-7.0%	133,425	0.0%	0.56	4.38	888
Martinsville First Savings Bank	Martinsville		49.4	12.83	0	12.88	44,715	-2.3%	38,903	0.0%	0.47	2.90	212
Highlands Union Bank	Abingdon	HBKA	44.6	7.39	11,568	8.33	605,466	1.3%	486,097	0.0%	0.17	3.43	1,006
Blue Grass Valley Bank	Blue Grass		41.7	11.50	0	11.41	37,803	2.6%	33,338	0.0%	0.56	4.42	212
Pioneer Bank	Stanley	PNBI	41.3	10.98	0	10.99	170,797	0.1%	140,692	5.6%	1.12	5.52	1,900
Bank of Hampton Roads	Virginia Beach	HMPR	36.6	10.07	0	10.72	1,653,307	-4.0%	1,312,030	3.4%	0.80	3.45	13,086
Colonial Virginia Bank	Gloucester	XBKS	35.9	10.21	0	10.57	115,096	-2.3%	100,897	9.9%	0.13	4.56	150
Carter Bank & Trust	Martinsville	CARE	31.7	7.02	55,804	6.97	4,653,337	0.6%	4,249,177	0.0%	0.62	2.39	28,924
HomeTown Bank	Roanoke	HMTA	30.4	9.84	0	9.75	417,361	10.8%	349,296	10.7%	0.83	3.96	3,314
Farmers Bank	Windsor	FBVA	29.2	10.44	0	11.14	414,769	6.4%	339,352	5.9%	0.94	3.54	3,846
Bank of Floyd	Floyd	CDBK	28.5	7.55	2,529	6.94	264,540	-4.8%	236,977	0.0%	-2.08	2.97	-5,542
First Sentinel Bank	Richlands		27.6	9.81	0	9.52	174,546	3.6%	151,042	0.0%	1.11	5.14	1,870
Miners Exchange Bank	Coeburn		27.2	9.04	0	9.23	108,670	-20.6%	97,582	0.0%	0.48	4.61	602
Peoples Community Bank	Montross	PBVA	26.0	8.60	0	8.59	154,229	-0.5%	135,165	4.6%	0.48	3.87	748
Old Point National Bank of Phoebus	Hampton	OPOF	26.0	10.01	0	9.30	855,989	-3.5%	717,447	1.1%	0.35	3.38	3,086
Bank of Botetourt	Buchanan	BORT	25.5	9.41	0	9.44	310,627	3.9%	279,549	0.0%	0.70	3.81	2,146
Bank of Virginia	Midlothian	BVA	24.3	8.90	5,287	8.47	295,526	18.0%	246,969	8.7%	0.15	3.28	367
Virginia Commonwealth Bank	Petersburg		23.9	11.31	0	10.88	241,789	-8.7%	208,685	0.0%	0.30	3.33	761
EVB	Tappahannock	EVBS	23.6	9.13	0	9.49	1,057,040	-3.2%	857,083	2.9%	-0.02	3.81	-239
Peoples Bank	Rose Hill		23.5	9.71	0	9.75	97,181	8.7%	83,616	0.6%	1.86	4.44	1,738
Franklin Federal Savings Bank	Glen Allen	FRNK	23.5	18.73	0	19.00	1,081,737	8.5%	687,576	0.0%	0.69	2.86	7,121
Citizens National Bank	Windsor		23.1	11.93	0	11.55	56,227	-2.3%	49,584	1.0%	-0.51	4.49	-283
Chesapeake Bank	Kilmarnock	CPKF	21.6	11.01	0	11.80	649,696	1.8%	555,496	9.2%	0.99	4.78	6,414
Valley Bank	Roanoke	VYFC	21.4	9.61	0	9.24	886,215	11.8%	708,282	11.2%	0.88	3.74	7,291
Shore Bank	Onley	HMPR	21.2	10.76	0	10.71	330,176	4.0%	267,024	1.9%	0.65	3.83	2,136
First Bank	Strasburg	FXNC	20.6	11.26	0	11.57	524,815	-2.3%	455,813	1.1%	2.21	3.78	11,721
Citizens Bank and Trust Company	Blackstone	CZBT	19.7	12.25	0	12.36	336,931	-1.2%	285,940	0.0%	1.16	3.99	3,870
TruPoint Bank	Grundy		19.4	7.96	1,615	9.01	424,455	-5.2%	366,747	0.0%	0.67	3.57	2,898
Grundy National Bank	Grundy		19.0	19.84	0	18.54	344,180	2.7%	279,763	0.0%	0.96	3.89	3,155
Bank of Marion	Marion		18.4	10.84	0	10.98	357,056	2.2%	290,425	0.1%	0.82	3.55	2,893
TowneBank	Portsmouth	TOWN	17.9	10.16	0	8.15	4,909,837	12.2%	3,817,827	6.1%	0.92	3.51	42,900
First Capital Bank	Glen Allen	FCVA	17.8	9.81	0	9.60	577,498	9.8%	471,789	5.0%	0.86	3.71	4,713
Union First Market Bank	Richmond	UBSH	17.6	11.52	0	10.16	7,276,243	80.2%	5,743,669	0.3%	0.98	5.09	45,611
Bank of McKenney	McKenney	BOMK	16.8	10.43	0	10.46	220,345	0.1%	193,775	0.0%	0.79	4.75	1,718
Essex Bank	Richmond	ESXB	16.7	9.90	0	9.83	1,114,589	-0.1%	916,724	10.5%	0.63	4.38	6,942
Bank of Charlotte County	Phenix		16.6	13.09	0	13.34	128,709	6.8%	106,518	1.4%	1.03	4.66	1,293

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First and Citizens Bank	Monterey		16.4	11.31	0	11.35	122,939	3.6%	108,683	0.0%	0.53	3.55	642
Farmers & Merchants Bank	Timberville	FMBM	16.2	11.28	0	11.16	568,506	0.4%	473,092	4.2%	0.86	4.15	4,840
First Community Bank	Bluefield	FCBC	15.8	9.03	0	8.81	2,552,221	-5.4%	1,931,538	3.1%	0.90	4.11	23,419
Bank of Clarke County	Berryville	EFSI	15.7	12.12	0	12.29	598,042	3.6%	492,697	2.4%	1.19	4.31	6,950
Middleburg Bank	Middleburg	MBRG	15.4	9.20	0	9.30	1,246,720	3.2%	1,005,570	6.0%	0.58	3.47	7,094
Bank of Lancaster	Kilmarnock	BAYK	15.2	9.56	0	8.84	338,509	3.2%	270,632	0.0%	0.41	3.89	1,369
First National Bank	Altavista	PPBN	14.8	9.44	0	9.33	357,279	-1.3%	320,444	0.0%	0.67	3.60	2,375
Old Dominion National Bank	North Garden		14.5	15.50	0	15.21	53,818	22.1%	45,379	0.0%	-3.77	2.83	-1,827
Sonabank	McLean	SONA	14.1	13.89	0	12.79	774,355	8.4%	570,464	7.9%	0.94	4.79	6,703
First Bank and Trust Company	Lebanon		14.0	11.51	0	11.39	1,364,889	7.0%	1,161,604	10.2%	1.41	3.97	18,627
Capital One Bank (USA), National Association	Glen Allen	COF	13.8	10.11	0	8.79	84,782,677	7.1%	35,852,927	11.4%	3.62	12.21	2,906,275
Select Bank	Forest		13.8	9.35	0	9.68	124,758	13.7%	112,395	0.0%	0.53	4.05	618
Farmers and Miners Bank	Pennington Gap		13.1	13.09	0	13.08	133,250	0.2%	115,376	0.0%	0.76	4.70	1,018
Franklin Community Bank, National Association	Rocky Mount	MREE	12.9	13.80	0	14.28	165,588	-7.8%	140,017	1.7%	0.50	3.76	850
CornerStone Bank, National Association	Lexington		12.7	11.73	0	11.61	106,070	15.2%	93,474	0.0%	2.67	4.00	2,729
Capital One, National Association	McLean	COF	12.3	9.42	0	8.92	239,590,178	-1.5%	192,135,816	0.4%	0.67	4.15	1,592,963
Bank @LANTEC	Virginia Beach		12.0	10.44	0	11.28	108,685	6.6%	79,457	0.0%	0.06	3.48	59
Community Bankers' Bank	Midlothian		11.8	10.76	0	10.43	148,414	-8.3%	130,416	13.8%	0.45	2.76	666
Benchmark Community Bank	Kenbridge	BMBN	11.6	11.04	0	11.09	480,971	6.2%	423,707	1.4%	1.29	4.60	6,002
Bank of the James	Lynchburg	BOTJ	11.1	9.31	0	9.05	447,637	4.6%	402,765	0.0%	0.80	4.12	3,509
Burke & Herbert Bank & Trust Company	Alexandria	BHRB	11.1	11.24	0	11.86	2,595,809	-0.6%	2,176,542	1.9%	1.28	3.92	33,022
River Community Bank, N.A.	Martinsville		10.8	9.04	0	8.65	107,815	5.0%	87,727	5.7%	0.75	5.51	748
National Bank of Blacksburg	Blacksburg	NKSH	10.7	14.04	0	13.14	1,126,156	2.8%	967,626	0.0%	1.63	4.11	18,140
WashingtonFirst Bank	Reston	WFBI	10.7	8.27	0	7.49	1,388,086	30.6%	1,203,312	5.7%	0.82	3.91	9,323
Highlands Community Bank	Covington		9.6	10.38	0	10.92	128,776	1.5%	113,899	0.0%	1.18	4.06	1,491
Community Capital Bank of Virginia	Christiansburg		9.4	15.11	0	13.33	77,851	42.8%	63,017	14.6%	0.52	3.20	367
United Bank	Vienna	UBSI	9.1	10.42	0	9.49	7,229,122	104.2%	4,740,410	3.0%	1.06	3.75	52,369
Xenith Bank	Richmond	XBKS	9.0	9.85	0	8.64	768,082	32.6%	656,226	10.0%	0.19	3.65	1,267
Citizens Community Bank	South Hill	CZYB	8.9	12.51	0	10.68	162,660	1.0%	139,663	0.7%	0.53	3.76	865
Freedom Bank of Virginia	Fairfax	FDVA	8.7	9.37	0	9.01	300,562	25.4%	272,403	11.1%	0.50	3.79	1,375
Citizens and Farmers Bank	West Point	CFFI	8.2	9.29	0	9.22	1,344,576	36.3%	1,040,057	0.2%	1.20	7.09	13,861
Virginia Partners Bank	Fredericksburg		8.1	8.66	0	8.43	250,566	20.8%	218,546	7.2%	0.38	3.47	895
Fauquier Bank	Warrenton	FBSS	7.9	9.29	0	9.25	598,701	0.7%	523,149	1.6%	0.87	3.68	5,174
Powell Valley National Bank	Jonesville		7.7	15.87	0	16.47	252,550	1.1%	207,928	0.0%	1.24	4.40	3,068
Virginia National Bank	Charlottesville	VABK	7.6	10.16	0	10.14	506,777	3.2%	443,679	6.0%	1.33	3.16	6,662
MainStreet Bank	Fairfax	MNSB	7.4	8.51	0	8.30	315,861	17.2%	288,195	7.1%	0.42	4.14	1,175
Bank of Southside Virginia	Carson	BSSC	6.4	15.46	0	16.09	544,850	-1.7%	452,349	0.2%	1.57	3.97	8,511
Farmers Bank of Appomattox	Appomattox	FBPA	6.4	12.35	0	12.38	209,562	1.4%	180,585	0.0%	0.99	3.99	2,027
First Virginia Community Bank	Fairfax	FRCV	6.3	11.63	0	11.95	534,575	27.4%	466,648	14.0%	0.62	3.57	3,046
New Horizon Bank, National Association	Powhatan		6.0	12.38	0	12.85	55,179	22.2%	47,938	3.3%	2.13	4.39	1,094

Virginia Companies, Texas Ratios < 75%		City	Top Level Ticker	Texas Ratio 2014Q2	Leverage Ratio (%) 2014Q2	Tier 1 Shortfall (to 8%) 2014Q2	TCE/ TA (%) 2014Q2	Total Assets (\$000) 2014Q2	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q2	Brokered % 2014Q2	ROAA (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
American National Bank and Trust Company		Danville	AMNB	5.4	11.85	0	12.16	1,298,663	0.4%	1,038,891	2.8%	1.13	3.94	14,699
Virginia Company Bank		Newport News	VGNA	4.5	9.78	0	5.94	132,057	-1.5%	111,834	15.0%	-0.18	3.98	-234
Frontier Community Bank		Waynesboro		4.0	10.19	0	10.42	90,932	3.7%	79,796	1.3%	0.10	3.04	92
Farmers & Merchants Bank of Craig County		New Castle		4.0	17.93	0	17.81	55,687	2.6%	45,621	0.0%	0.78	4.00	427
Monarch Bank		Chesapeake	MNRK	3.8	11.31	0	10.95	1,023,589	-2.9%	891,268	11.9%	1.09	4.29	10,784
Virginia Heritage Bank		Vienna	VGBK	3.6	11.32	0	9.21	955,685	18.7%	776,116	17.2%	0.99	3.60	8,752
Heritage Bank		Norfolk	HBKS	2.5	10.60	0	10.40	336,863	5.0%	273,574	0.0%	0.76	3.14	2,421
Virginia Bank and Trust Company		Danville	VABB	2.4	14.41	0	13.95	172,878	-2.8%	147,332	0.0%	1.02	4.29	1,765
John Marshall Bank		Reston	JMSB	2.2	13.57	0	13.20	721,403	26.0%	572,896	14.6%	1.14	4.30	7,514
Cardinal Bank		McLean	CFNL	2.2	10.82	0	10.68	3,242,363	15.4%	2,454,678	12.6%	0.86	3.71	25,052
Access National Bank		Reston	ANCX	1.6	9.36	0	8.79	998,663	14.1%	797,948	28.7%	1.38	3.87	12,144
Blue Ridge Bank		Luray	BRBS	1.2	8.38	0	8.36	224,160	2.9%	173,150	12.8%	0.87	3.50	1,892
Oak View National Bank		Warrenton	OAKV	0.0	9.25	0	9.81	162,854	16.4%	133,210	0.0%	1.07	3.58	1,634
Chain Bridge Bank, National Association		McLean		0.0	8.19	0	8.21	376,956	20.1%	345,028	0.5%	0.54	3.17	1,784

Virginia Companies, Texas Ratios > 75%		City	Top Level Ticker	Texas Ratio 2014Q2	Leverage Ratio (%) 2014Q2	Tier 1 Shortfall (to 8%) 2014Q2	TCE/ TA (%) 2014Q2	Total Assets (\$000) 2014Q2	1-Year Change in Total Assets	Total Deposits (\$000) 2014Q2	Brokered % 2014Q2	ROAA (%) LTM	NIM (FTE) (%) LTM	Net Income (\$000) LTM
First State Bank		Danville		309.4	4.02	1,584	4.29	39,564	0.8%	37,704	0.0%	-0.15	4.84	-58
Village Bank		Midlothian	VBFC	148.9	6.96	4,694	6.59	438,807	-9.9%	389,658	2.2%	-0.98	3.61	-4,427

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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Source: SNL Financial