

Rank The Banks

Tennessee - 2018 Q1

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Rankings Per State

Bank Listing

Company Name - City - Parent Company - Date Established - Number of Offices - Total Employees - S Corp? - Total Assets - ROAA - ROAE

Top 50 Ranking by...

Total Assets

City - Total Employees- Number of Offices - Total Deposits - Deposits/Office - Assets/Office - Deposits/Employee - Assets/Employee - **Total Assets**

Net Interest Margin

City - Total Assets - Yield on Loans - Loan Growth Rate - Cost of Funds - Deposit Growth Rate - Loans/Deposits - Yield on Investment Securities (FTE) - **Net Interest Margin**

Noninterest Income

City - Total Assets - Net Income - Service Charge on Deposits/Avg Assets - Gain on Sale of Loans/Avg. Assets - Net Servicing Fees/Avg Assets - Net Gains on OREO/Avg. Assets - Total Noninterest Income - **Noninterest Income/Avg Assets**

Total Overhead

City - Total Assets - Efficiency Ratio (FTE) - Total Employees - Number of Offices - Personnel Expense/Avg. Assets - Occupancy Expense/Avg. Assets - Other Expense/Avg. Assets - **Total Overhead/Avg Assets**

Asset Quality

City - Total Assets - Gross Loans - LLR/Gross Loans - Adj Loans 30-89PD/Gross Loans - Adj 90+ PD/Gross Loans - Adj NPLs + Adj OREO/Gross Loans - NCO/Avg Loans - **Asset Quality Composite**

ROAE

City - Total Assets - LTM Net Income - Total Employees - LTM Net Income/Employee - 2017Q1 LTM Net Income - 2016Q1 LTM Net Income - ROAA - **ROAE**

Overall

City - Total Assets - Net Interest Margin Rank - Noninterest Income Rank - Total Overhead Rank - Asset Quality Rank - ROAE Rank - **Overall Rank**

Excluded Banks & Calculation Notes

Excluded Banks:

- ▶ Excluded banks are usually special-purpose banks (such as trust banks), subsidiaries of foreign companies, or companies for which necessary data is not available as of this report
 - ▶ Bank3
 - ▶ Studio Bank
 - ▶ Tennessee Bank and Trust

Calculation Notes:

- ▶ All data in this report is bank level and is as of or for the 12 months ending March 31, 2018 (unless noted otherwise)
- ▶ For banks that elect subchapter S status, return on average assets and return on average equity are adjusted to reflect the impact of a 32.5% corporate tax rate (The corporate tax rate is calculated using the average of a 35% corporate tax rate for quarters in 2017 and a 25% corporate tax rate for quarters in 2018)
- ▶ Asset quality index is the sum of: (Adjusted Loans 30-89 PD/Loans) + (Adjusted Loans 90 PD/Loans) + (Adjusted NPLs/Loans) + (Adjusted OREO/Loans) + (Net Chargeoffs/ Avg Loans). Adjustments are made to exclude loans for which repayment of principal is wholly or partially guaranteed by the US government
- ▶ Overall ranking is based on an unweighted average of Net Interest Margin rank, Noninterest Income rank, Total Overhead rank, Asset Quality rank and ROAE rank
- ▶ As usual, this quarter's BSP Rank The Banks utilizes only reported numbers per call reports filed by the institutions with regulators. LTM figures for some companies in this report may include material one-time charges incurred in the fourth quarter of 2017 primarily related to the change in tax laws

Tennessee – Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
American Bank & Trust of the Cumberlands	Livingston	American Bancshares Corp.	8/13/1979	3	49	Yes	223,493	0.93	10.37
Andrew Johnson Bank	Greeneville	Andrew Johnson Bancshares, Inc.	5/12/1975	8	98	No	370,644	1.00	9.82
Apex Bank	Camden	Apex Bancorp, Inc.	2/27/1931	13	160	No	546,195	3.74	24.09
Athens Federal Community Bank, National Association	Athens	Athens Bancshares Corporation	8/1/1934	10	114	No	482,009	1.06	10.02
Atlantic Capital Bank, National Association	Chattanooga	Atlantic Capital Bancshares, Inc.	1/1/1999	15	339	No	2,717,979	0.03	0.21
Bank of Bartlett	Bartlett	West Tennessee Bancshares, Inc.	5/19/1980	8	114	No	361,944	0.34	4.38
Bank of Cleveland	Cleveland	Bradley County Financial Corp.	5/8/1987	5	62	No	271,109	1.38	8.74
Bank of Crockett	Bells	Security Bancorp of Tennessee, Inc.	1/1/1888	5	35	No	157,252	1.36	12.37
Bank of Dickson	Dickson	Dickson Financial Corporation	5/26/1954	4	49	No	226,287	0.77	5.99
Bank of Fayette County	Piperton	Moscow Bancshares, Inc.	5/10/1905	11	119	No	564,508	1.01	11.88
Bank of Frankewing	Frankewing	Frankewing Bancshares, Inc.	2/1/1921	3	57	No	248,647	0.98	8.34
Bank of Gleason	Gleason	Bancshares of Gleason, Inc.	1/1/1901	2	23	No	113,014	1.28	5.90
Bank of Halls	Halls	Security Bancorp of Tennessee, Inc.	10/8/1899	2	17	No	80,144	1.20	10.88
Bank of Jackson	Jackson	WestTenn Bancorp Inc.	10/1/1996	3	24	No	183,159	0.87	8.75
Bank of Lincoln County	Fayetteville	BOLC Corp.	7/22/2002	3	40	No	136,157	1.35	9.64
Bank of Milan	Milan	Hometown Bancorp, Inc.	11/12/1993	2	16	Yes	67,665	0.61	6.57
Bank of Perry County	Lobelville		9/1/1905	3	39	Yes	162,306	1.11	11.48
Bank of Putnam County	Cookeville	B.P.C. Corporation	11/1/1901	14	171	Yes	796,862	0.87	11.62
Bank of Ripley	Ripley	Bancshares of Ripley, Inc.	7/14/1939	4	66	No	231,517	0.46	3.22
Bank of Tennessee	Kingsport	BancTenn Corp.	5/13/1974	23	276	Yes	1,242,481	0.90	10.44
Bank of Waynesboro	Waynesboro	FCB Corporation	1/1/1904	5	58	No	163,033	1.66	11.97
BankTennessee	Collierville	BankTennessee Bancshares, Inc.	10/1/1934	8	76	Yes	284,035	0.92	8.82
Brighton Bank	Brighton	Brighton Bancorp, Inc.	10/10/1910	2	53	No	58,392	0.44	8.01
CapStar Bank	Nashville	CapStar Financial Holdings, Inc.	7/14/2008	5	182	No	1,382,576	0.37	3.97
Carroll Bank and Trust	Huntingdon	Carroll Financial Services, Inc.	9/9/1907	8	85	No	281,383	0.72	7.34
CBBC Bank	Maryville	Twin Cities Financial Services, Inc.	9/24/1973	8	80	No	350,757	0.82	5.62
CedarStone Bank	Lebanon	CedarStone Financial, Inc.	4/19/2004	3	32	No	197,598	0.76	7.77
Centennial Bank	Trezevant	F & M Bancshares, Inc.	1/21/1916	11	98	No	375,966	0.89	8.80
Central Bank	Savannah		7/1/1967	3	41	No	94,794	1.08	11.36
Chester County Bank	Henderson	Chester County Bancshares, Inc.	4/22/1968	4	24	No	71,758	0.77	7.18
Citizens Bank	Carthage		10/26/1929	8	77	No	581,589	2.16	12.43
Citizens Bank	Hartsville	Cumberland Bancshares, Inc.	10/1/1905	3	53	No	212,541	1.14	11.04
Citizens Bank	Elizabethton	Citco Community Bancshares, Inc.	11/3/1934	13	188	Yes	838,377	1.17	9.62
Citizens Bank & Trust Company	Atwood	Bumpushares, Inc.	2/5/1927	1	5	Yes	26,311	0.45	5.06
Citizens Bank and Trust Company of Grainger County	Rutledge	Citizens of Grainger County Corporation	11/1/1919	5	48	No	211,925	0.91	5.44
Citizens Bank of Lafayette	Lafayette	Citizens Bancorp Investment, Inc.	7/1/1909	19	214	No	918,455	1.13	10.46
Citizens Community Bank	Winchester	Citizens Community Bancshares, Inc.	11/19/1992	3	45	No	228,748	1.58	13.63
Citizens First Bank	Wartburg	CFB Bancshares, Inc.	2/10/1997	5	68	No	171,460	0.79	9.08
Citizens National Bank	Sevierville	CNB Bancshares, Inc.	2/5/1973	19	219	Yes	1,012,557	1.00	9.40
Citizens Savings Bank and Trust Company	Nashville	CSB&T Bancorp, Inc.	1/4/1904	4	26	No	101,278	(2.98)	(38.16)
Citizens Tri-County Bank	Dunlap	Sequatchie Valley Bancshares, Inc.	10/2/1972	26	267	Yes	853,997	1.12	11.08
Civis Bank	Rogersville	Volunteer Bancorp, Inc.	4/1/1906	3	35	No	98,364	(1.11)	(29.53)
Coffee County Bank	Manchester	Coffee County Bancshares, Incorporated	8/25/1975	3	42	Yes	182,583	1.76	15.23
Commercial Bank	Harrogate	Commercial Bancgroup, Inc.	11/1/1976	27	250	No	1,209,729	1.14	11.21
Commercial Bank & Trust Company	Paris	Commercial Holding Company	5/15/1877	11	186	Yes	744,114	1.24	11.27

Tennessee – Bank Listing, continued

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Community Bank	Lexington	Community National Corporation	8/4/1961	3	43	No	150,086	0.89	9.59
Community Bank & Trust	Ashland City	Tennessee Community Bank Holdings, Inc.	10/4/1999	5	56	No	235,255	0.98	10.10
Community National Bank	Dayton		11/2/1964	6	57	Yes	218,736	0.72	6.06
Decatur County Bank	Decaturville	Decatur Bancshares, Inc.	11/16/1899	3	35	Yes	102,517	0.55	6.65
Elizabethton Federal Savings Bank	Elizabethton		6/15/1937	5	31	No	304,981	0.66	1.78
Evolve Bank & Trust	Memphis	Evolve Bancorp, Inc.	6/5/1925	4	377	No	460,488	0.69	7.75
F&M Bank	Clarksville	F&M Financial Corporation	1/1/1906	17	264	No	1,048,916	0.91	8.04
Farmers & Merchants Bank	Dyer	Dyer F & M Bancshares, Inc.	4/9/1895	4	33	Yes	100,264	(0.26)	(3.01)
Farmers and Merchants Bank	Adamsville	Chester County Bancshares, Inc.	1/1/1909	1	12	No	41,003	0.90	7.73
Farmers Bank	Parsons	Townsend Financial Corporation	3/9/1907	1	16	No	36,277	0.60	4.71
Farmers Bank	Portland	First Farmers Bancshares, Inc.	7/12/1912	10	152	No	646,356	1.23	10.94
Farmers State Bank	Mountain City	Farmers State Bancshares, Inc.	1/3/1902	3	45	No	144,010	0.52	3.45
Financial Federal Bank	Memphis	Financial FedCorp, Inc.	1/1/1973	1	56	Yes	540,690	1.14	8.25
First Advantage Bank	Clarksville	First Advantage Bancorp	1/1/1954	8	119	No	589,572	0.84	7.21
First Alliance Bank	Cordova	First Alliance Bancshares, Inc.	9/27/1999	4	38	No	132,834	0.40	3.87
First Bank of Tennessee	Spring City		5/31/1890	6	78	Yes	328,140	0.98	9.53
First Capital Bank	Germantown	Germantown Capital Corporation, Inc.	5/19/2003	2	27	No	306,131	0.84	8.13
First Century Bank	Tazewell	Claiborne Holding Company, Inc.	10/10/1899	8	85	No	355,073	1.12	11.65
First Citizens National Bank	Dyersburg	First Citizens Bancshares, Inc.	1/1/1889	24	346	No	1,636,069	1.12	9.77
First Commerce Bank	Lewisburg	First Commerce Bancorp, Inc.	12/2/2002	4	58	No	372,895	1.20	13.57
First Community Bank of East Tennessee	Rogersville	First Community Corporation	4/26/1993	6	56	No	182,486	0.83	6.93
First Community Bank of Tennessee	Shelbyville	First Community Bancorp, Inc.	4/28/1988	5	468	No	492,103	1.69	13.95
First Farmers and Commercial Bank	Pikeville	First Pikeville Bancshares, Inc.	9/30/1913	3	29	No	120,212	0.66	5.83
First Farmers and Merchants Bank	Columbia	First Farmers and Merchants Corporation	1/1/1909	22	268	No	1,372,238	0.84	9.51
First Federal Bank	Dickson	Southeastern Bancorp, Inc.	10/16/1936	17	172	Yes	698,711	1.06	9.56
First Freedom Bank	Lebanon	First Freedom Bancshares, Inc.	4/3/2006	6	74	No	460,545	0.85	8.47
First National Bank of Manchester	Manchester	FCB Corporation	1/2/1900	4	65	No	278,922	1.40	11.22
First National Bank of Middle Tennessee	McMinnville	First McMinnville Corporation	10/30/1874	8	133	No	507,535	1.01	7.93
First National Bank of Oneida	Oneida		1/1/1904	5	58	Yes	216,336	0.85	7.80
First National Bank of Pulaski	Pulaski	First Pulaski National Corporation	1/12/1938	11	173	No	834,731	0.92	8.98
First National Bank of Tennessee	Livingston		10/25/1965	7	137	Yes	830,114	0.88	8.73
First Peoples Bank of Tennessee	Jefferson City	First Peoples Bancorp, Inc.	1/2/1975	5	41	No	143,152	0.53	6.03
First Tennessee Bank, National Association	Memphis	First Horizon National Corporation	1/1/1864	347	5,527	No	40,245,547	0.86	7.60
First Vision Bank of Tennessee	Tulahoma	First Vision Financial, Inc.	11/28/2005	4	43	No	217,420	0.95	8.45
First Volunteer Bank	Chattanooga	First Volunteer Corporation	5/3/1904	24	271	No	985,138	1.54	14.32
FirstBank	Nashville	FB Financial Corporation	1/1/1906	63	1,383	No	4,723,010	1.56	13.07
Foothills Bank & Trust	Maryville	Foothills Bancorp, Inc.	6/4/2007	3	32	No	214,576	0.83	8.41
Franklin Synergy Bank	Franklin	Franklin Financial Network, Inc.	11/5/2007	14	295	No	4,080,827	0.93	9.58
Gates Banking and Trust Company	Gates	Security Bancorp of Tennessee, Inc.	9/1/1904	1	10	No	46,374	0.98	8.53
Greeneville Federal Bank, FSB	Greeneville		8/2/1960	4	37	No	157,789	0.33	2.48
Greenfield Banking Company	Greenfield	Greenfield Bancshares, Inc.	8/16/1935	2	19	No	55,561	0.40	3.39
Hardin County Bank	Savannah	Hardin County Bancshares, Inc.	3/12/1973	5	89	No	496,598	0.91	10.97
Heritage Bank & Trust	Columbia		3/6/2006	2	36	No	140,721	0.84	9.03
Heritage Community Bank	Greeneville		12/3/2003	3	30	Yes	102,351	0.68	7.45
Highland Federal Savings & Loan Association	Crossville		2/16/1961	2	16	No	62,096	(0.01)	(0.03)

Tennessee – Bank Listing, continued

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Home Banking Company	Selmer	Home Bancshares, Inc.	3/15/1915	5	24	No	93,833	0.37	3.73
Home Federal Bank of Tennessee	Knoxville		1/1/1924	23	402	No	2,166,027	0.48	2.72
Homeland Community Bank	McMinnville		11/24/2003	3	32	No	142,652	0.19	2.17
Independent Bank	Memphis	Independent Holdings, Inc.	4/20/1998	9	217	No	957,896	0.90	7.37
InsBank	Nashville	InsCorp, Inc.	11/20/2000	2	51	No	465,838	0.79	7.57
INSOUTH Bank	Brownsville	Independent Southern Bancshares, Inc.	2/12/1869	6	94	No	315,523	0.99	10.24
Johnson County Bank	Mountain City		7/24/1975	1	23	No	119,965	0.92	6.24
Landmark Community Bank	Collierville		3/16/1999	8	75	No	934,597	0.76	8.71
Lauderdale County Bank	Halls	Lauderdale County Bancshares, Inc.	4/4/1979	2	16	No	50,470	0.65	6.31
Lawrenceburg Federal Bank	Lawrenceburg		10/1/1934	1	12	No	63,190	0.83	3.65
Legends Bank	Clarksville	Legends Financial Holdings, Inc.	11/12/1998	8	95	No	464,420	0.74	7.75
Macon Bank and Trust Company	Lafayette	Macon Banctrust, Inc.	7/1/1919	7	92	No	387,946	0.52	4.17
McKenzie Banking Company	McKenzie	Progressive Financial Services, Inc.	2/28/1934	8	83	No	132,347	1.75	12.91
Millennium Bank	Ooltewah	Millennium Bancshares, Inc.	6/21/1999	5	40	Yes	171,966	1.01	9.52
Mountain Commerce Bank	Knoxville	Mountain Commerce Bancorp, Inc.	1/1/1910	5	81	No	782,704	0.97	9.85
Mountain Valley Bank	Dunlap	Sequatchie County Bancorp, Inc.	10/2/1905	3	36	No	99,575	0.23	2.54
Newport Federal Bank	Newport	United Tennessee Bankshares, Inc.	8/1/1934	3	37	No	205,755	0.65	6.27
Paragon Bank	Memphis	Paragon Financial Solutions, Inc.	1/19/2005	4	81	No	393,632	0.53	5.12
Patriot Bank	Millington	Patriot of Tennessee Corporation	10/1/2001	6	74	No	320,174	0.95	10.25
Peoples Bank	Clifton	P B Bancshares, Inc.	8/28/1890	3	49	No	188,781	0.77	8.57
Peoples Bank	Sardis	1st Jackson Bancshares, Inc.	12/20/1920	4	24	No	80,328	0.43	4.38
Peoples Bank & Trust Company	Manchester	Peoples Bancorp, Inc.	1/1/1907	1	25	No	97,028	0.66	6.14
People's Bank and Trust Company of Pickett County	Byrdstown	Upper Cumberland Bancshares, Inc.	11/27/1978	1	34	No	121,568	1.09	8.78
Peoples Bank of East Tennessee	Madisonville	Peoples Bancshares of TN, Inc.	9/22/1997	9	80	No	206,283	0.88	7.33
Peoples Bank of Middle Tennessee	Shelbyville		12/11/2000	1	23	No	145,931	0.82	7.34
Peoples Bank of the South	La Follette		5/22/1917	4	38	Yes	147,078	1.53	10.96
Pinnacle Bank	Nashville	Pinnacle Financial Partners, Inc.	10/27/2000	117	2,148	No	22,809,894	1.18	6.46
Progressive Savings Bank	Jamestown	Progressive Financial Group, Inc.	6/6/1980	7	107	Yes	293,556	0.76	8.40
Putnam 1st Mercantile Bank	Cookeville	First Mercantile Financial Corporation	11/28/2005	3	24	Yes	125,554	1.05	9.31
Reliant Bank	Brentwood	Reliant Bancorp, Inc.	8/14/2006	15	265	No	1,607,776	0.97	8.37
Security Bank	Dyersburg	Security Bancorp of Tennessee, Inc.	4/3/1931	7	73	No	195,545	1.04	9.26
Security Bank and Trust Company	Paris		1/1/1905	9	80	Yes	371,217	1.07	10.47
Security Federal Bank	Elizabethton	SFB Bancorp, Inc.	1/1/1963	2	17	No	67,005	0.54	3.50
Security Federal Savings Bank of McMinnville	McMinnville	Security Bancorp, Inc.	1/1/1959	3	52	No	211,153	0.81	8.07
Sevier County Bank	Sevierville	Sevier County Bancshares, Inc.	3/9/1909	6	69	No	320,872	(0.18)	(3.29)
SmartBank	Pigeon Forge	SmartFinancial, Inc.	1/8/2007	26	321	No	1,717,757	0.69	6.62
SouthEast Bank	Farragut	Educational Services of America, Inc.	4/29/2002	13	214	No	1,469,177	0.93	11.03
Southern Bank of Tennessee	Mount Juliet		3/22/1999	4	60	Yes	268,245	0.80	7.25
Southern Community Bank	Tullahoma	SmartFinancial, Inc.	11/28/2005	4	41	No	237,031	1.10	10.25
Sumner Bank & Trust	Gallatin		4/4/2005	3	34	No	167,934	0.72	8.18
Tennessee State Bank	Pigeon Forge	Tennessee State Bancshares, Inc.	6/19/1972	16	199	No	641,226	1.01	9.71
TNBANK	Oak Ridge	Tennessee Valley Financial Holdings, Inc.	5/30/1995	5	58	No	228,636	0.43	4.82
Tower Community Bank	Jasper	General Bancshares, Inc.	1/2/1970	7	66	No	170,838	0.40	4.81
Traditions First Bank	Erin		11/30/2000	3	30	No	146,085	0.75	7.53
TriStar Bank	Dickson	TriStar Bancshares, Inc.	1/1/2000	6	70	No	284,328	0.66	7.61

Tennessee – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Tri-State Bank of Memphis	Memphis		12/16/1946	2	28	No	91,169	(0.40)	(2.66)
Triumph Bank	Memphis	Triumph Bancshares, Inc.	6/5/2006	5	133	No	696,100	0.76	8.27
Truxton Trust Company	Nashville	Truxton Corporation	8/30/2004	1	59	No	437,176	1.37	12.86
UBank	Jellico		1/1/1918	1	15	Yes	67,135	0.76	5.64
Union Bank	Jamestown	Jamestown Union Bancshares, Inc.	8/15/1904	3	50	No	210,275	0.36	3.26
Union Bank & Trust Company	Livingston	Overton Financial Services, Inc.	10/25/1932	2	14	Yes	84,466	1.42	10.89
Volunteer Federal Savings Bank	Madisonville		1/1/1973	6	71	No	199,806	0.52	3.71
Volunteer State Bank	Portland	Volunteer State Bancshares, Inc.	4/15/1977	10	237	Yes	671,485	1.03	10.19
Wayne County Bank	Waynesboro	Wayne County Bancshares, Inc.	2/14/1914	6	85	No	317,047	1.05	7.65
Wilson Bank and Trust	Lebanon	Wilson Bank Holding Co.	5/11/1987	27	469	No	2,391,769	1.11	9.71

Tennessee – Total Asset Ranking

Rank	Company Name	City	Total Employees	Number of Offices	Total Deposits (\$000)	Deposits (\$000)/ Office	Assets (\$000)/ Office	Deposits (\$000)/ Employee	Assets (\$000)/ Employee	Total Assets (\$000)
1	First Tennessee Bank, National Association	Memphis	5,527	347	31,048,801	89,478	115,981	5,618	7,282	40,245,547
2	Pinnacle Bank	Nashville	2,148	117	16,587,015	141,769	194,956	7,722	10,619	22,809,894
3	FirstBank	Nashville	1,383	63	3,790,406	60,165	74,968	2,741	3,415	4,723,010
4	Franklin Synergy Bank	Franklin	295	14	3,359,367	239,955	291,488	11,388	13,833	4,080,827
5	Atlantic Capital Bank, National Association	Chattanooga	339	15	2,109,984	140,666	181,199	6,224	8,018	2,717,979
6	Wilson Bank and Trust	Lebanon	469	27	2,111,244	78,194	88,584	4,502	5,100	2,391,769
7	Home Federal Bank of Tennessee	Knoxville	402	23	1,696,039	73,741	94,175	4,219	5,388	2,166,027
8	SmartBank	Pigeon Forge	321	26	1,505,514	57,904	66,068	4,690	5,351	1,717,757
9	First Citizens National Bank	Dyersburg	346	24	1,356,448	56,519	68,170	3,920	4,729	1,636,069
10	Reliant Bank	Brentwood	265	15	1,350,579	90,039	107,185	5,097	6,067	1,607,776
11	SouthEast Bank	Farragut	214	13	1,329,890	102,299	113,014	6,214	6,865	1,469,177
12	CapStar Bank	Nashville	182	5	1,142,564	228,513	276,515	6,278	7,597	1,382,576
13	First Farmers and Merchants Bank	Columbia	268	22	1,203,766	54,717	62,374	4,492	5,120	1,372,238
14	Bank of Tennessee	Kingsport	276	23	1,022,969	44,477	54,021	3,706	4,502	1,242,481
15	Commercial Bank	Harrogate	250	27	1,001,412	37,089	44,805	4,006	4,839	1,209,729
16	F&M Bank	Clarksville	264	17	839,742	49,397	61,701	3,181	3,973	1,048,916
17	Citizens National Bank	Sevierville	219	19	865,709	45,564	53,292	3,953	4,624	1,012,557
18	First Volunteer Bank	Chattanooga	271	24	868,498	36,187	41,047	3,205	3,635	985,138
19	Independent Bank	Memphis	217	9	813,374	90,375	106,433	3,748	4,414	957,896
20	Landmark Community Bank	Collierville	75	8	776,320	97,040	116,825	10,351	12,461	934,597
21	Citizens Bank of Lafayette	Lafayette	214	19	716,816	37,727	48,340	3,350	4,292	918,455
22	Citizens Tri-County Bank	Dunlap	267	26	765,157	29,429	32,846	2,866	3,198	853,997
23	Citizens Bank	Elizabethton	188	13	686,563	52,813	64,491	3,652	4,459	838,377
24	First National Bank of Pulaski	Pulaski	173	11	744,276	67,661	75,885	4,302	4,825	834,731
25	First National Bank of Tennessee	Livingston	137	7	729,379	104,197	118,588	5,324	6,059	830,114
26	Bank of Putnam County	Cookeville	171	14	727,914	51,994	56,919	4,257	4,660	796,862
27	Mountain Commerce Bank	Knoxville	81	5	698,351	139,670	156,541	8,622	9,663	782,704
28	Commercial Bank & Trust Company	Paris	186	11	661,116	60,101	67,647	3,554	4,001	744,114
29	First Federal Bank	Dickson	172	17	603,747	35,515	41,101	3,510	4,062	698,711
30	Triumph Bank	Memphis	133	5	504,448	100,890	139,220	3,793	5,234	696,100
31	Volunteer State Bank	Portland	237	10	498,469	49,847	67,149	2,103	2,833	671,485
32	Farmers Bank	Portland	152	10	546,648	54,665	64,636	3,596	4,252	646,356
33	Tennessee State Bank	Pigeon Forge	199	16	566,981	35,436	40,077	2,849	3,222	641,226
34	First Advantage Bank	Clarksville	119	8	472,739	59,092	73,697	3,973	4,954	589,572
35	Citizens Bank	Carthage	77	8	482,356	60,295	72,699	6,264	7,553	581,589
36	Bank of Fayette County	Piperton	119	11	468,637	42,603	51,319	3,938	4,744	564,508
37	Apex Bank	Camden	160	13	467,730	35,979	42,015	2,923	3,414	546,195
38	Financial Federal Bank	Memphis	56	1	381,959	381,959	540,690	6,821	9,655	540,690
39	First National Bank of Middle Tennessee	McMinnville	133	8	400,987	50,123	63,442	3,015	3,816	507,535
40	Hardin County Bank	Savannah	89	5	437,410	87,482	99,320	4,915	5,580	496,598
41	First Community Bank of Tennessee	Shelbyville	468	5	306,662	61,332	98,421	655	1,052	492,103
42	Athens Federal Community Bank, National Association	Athens	114	10	425,165	42,517	48,201	3,730	4,228	482,009
43	InsBank	Nashville	51	2	365,815	182,908	232,919	7,173	9,134	465,838
44	Legends Bank	Clarksville	95	8	411,057	51,382	58,053	4,327	4,889	464,420
45	First Freedom Bank	Lebanon	74	6	385,257	64,210	76,758	5,206	6,224	460,545
46	Evolve Bank & Trust	Memphis	377	4	359,699	89,925	115,122	954	1,221	460,488
47	Truxton Trust Company	Nashville	59	1	368,843	368,843	437,176	6,252	7,410	437,176
48	Paragon Bank	Memphis	81	4	321,036	80,259	98,408	3,963	4,860	393,632
49	Macon Bank and Trust Company	Lafayette	92	7	331,029	47,290	55,421	3,598	4,217	387,946
50	Centennial Bank	Trezevant	98	11	321,183	29,198	34,179	3,277	3,836	375,966

Tennessee – Net Interest Margin Ranking

Rank	Company Name	City	Total Assets (\$000)	Yield on Loans (%)	Loan Growth Rate (%)	Cost of Funds (%)	Deposit Growth Rate (%)	Loans/Deposits (%)	Yield on Investment Securities (FTE) (%)	Net Interest Margin (%)
1	Apex Bank	Camden	546,195	11.38	9.18	0.92	10.81	92.25	5.78	9.48
2	McKenzie Banking Company	McKenzie	132,347	7.04	14.95	0.30	60.31	2.05	5.67	
3	Union Bank & Trust Company	Livingston	84,466	6.77	(0.92)	0.31	2.04	77.46	2.31	5.24
4	Centennial Bank	Trezevant	375,966	6.36	3.87	0.83	1.10	98.67	3.10	5.22
5	Citizens Community Bank	Winchester	228,748	6.85	5.71	0.42	4.12	74.33	2.65	5.06
6	Bank of Lincoln County	Fayetteville	136,157	6.37	(3.01)	0.54	(5.92)	88.62	3.06	4.95
6	Peoples Bank of the South	La Follette	147,078	5.73	2.04	0.42	(4.28)	107.32	5.04	4.95
8	First Volunteer Bank	Chattanooga	985,138	5.82	9.34	0.17	3.92	89.53	2.07	4.94
9	Peoples Bank	Clifton	188,781	6.22	10.31	0.79	12.16	86.48	2.19	4.83
10	Bank of Perry County	Lobelville	162,306	5.95	1.73	0.85	1.78	98.57	1.83	4.82
11	FirstBank	Nashville	4,723,010	5.96	61.47	0.52	38.74	96.54	2.89	4.81
12	Bank of Waynesboro	Waynesboro	163,033	6.09	1.56	0.39	6.99	79.95	2.57	4.78
13	Coffee County Bank	Manchester	182,583	6.22	9.47	0.86	8.00	96.19	1.30	4.77
13	People's Bank and Trust Company of Pickett County	Byrdstown	121,568	6.60	4.66	0.71	5.22	83.40	2.56	4.77
15	Independent Bank	Memphis	957,896	5.40	(1.98)	0.51	(4.90)	98.02	3.22	4.75
16	Wayne County Bank	Waynesboro	317,047	6.34	2.77	0.95	0.72	87.13	2.84	4.74
17	INSOUTH Bank	Brownsville	315,523	5.51	5.80	0.31	1.84	88.26	2.26	4.70
18	Decatur County Bank	Decaturville	102,517	6.58	31.37	0.48	12.51	74.02	3.28	4.69
19	Bank of Cleveland	Cleveland	271,109	5.34	2.46	0.37	4.05	97.52	2.39	4.68
20	UBank	Jellico	67,135	6.62	12.72	0.58	2.16	77.98	2.66	4.66
21	Peoples Bank of East Tennessee	Madisonville	206,283	5.77	4.66	0.27	3.17	79.64	2.16	4.65
22	Citizens Bank	Hartsville	212,541	5.88	9.10	0.73	(1.64)	97.87	2.20	4.64
23	Millennium Bank	Ooltewah	171,966	6.27	3.53	0.62	2.76	85.22	2.56	4.63
23	Brighton Bank	Brighton	58,392	6.02	21.05	0.59	5.06	88.43	1.01	4.63
23	Tower Community Bank	Jasper	170,838	6.07	14.06	0.50	8.29	76.45	2.08	4.63
26	Citizens Tri-County Bank	Dunlap	853,997	7.00	14.97	0.54	4.42	66.61	2.39	4.57
26	Citizens First Bank	Wartburg	171,460	6.20	(0.04)	0.57	3.03	75.84	2.42	4.57
28	Carroll Bank and Trust	Huntingdon	281,383	5.46	3.84	0.41	2.01	83.29	2.56	4.55
29	Central Bank	Savannah	94,794	6.46	2.91	0.32	(4.74)	68.27	2.63	4.53
30	Mountain Valley Bank	Dunlap	99,575	5.81	15.53	0.37	4.98	80.10	1.78	4.50
30	BankTennessee	Collierville	284,035	5.39	1.86	0.50	(2.51)	89.29	3.30	4.50
32	Citizens Savings Bank and Trust Company	Nashville	101,278	5.80	(5.73)	0.85	1.24	94.94	1.61	4.46
32	Andrew Johnson Bank	Greeneville	370,644	5.20	3.01	0.36	4.64	90.48	2.96	4.46
34	Tri-State Bank of Memphis	Memphis	91,169	5.52	(10.04)	0.16	(2.48)	74.61	1.73	4.45
34	Community National Bank	Dayton	218,736	6.20	11.89	0.24	(0.20)	75.65	1.67	4.45
36	Farmers State Bank	Mountain City	144,010	5.96	7.44	0.48	(0.97)	75.24	2.99	4.42
36	Evolve Bank & Trust	Memphis	460,488	5.57	4.33	0.87	12.92	111.94	1.63	4.42
38	First Bank of Tennessee	Spring City	328,140	5.69	7.66	0.64	5.96	94.55	2.71	4.41
39	Civis Bank	Rogersville	98,364	5.77	(6.32)	0.39	(6.67)	69.95	1.87	4.39
40	First Advantage Bank	Clarksville	589,572	5.56	12.29	1.01	10.22	106.18	3.55	4.35
41	Peoples Bank of Middle Tennessee	Shelbyville	145,931	5.72	(2.23)	0.68	0.23	84.42	2.10	4.31
42	First Alliance Bank	Cordova	132,834	5.33	4.13	0.53	9.65	92.57	2.34	4.29
42	Community Bank	Lexington	150,086	5.28	7.18	0.78	4.60	94.63	5.80	4.29
44	Farmers Bank	Portland	646,356	5.88	7.62	0.56	5.03	76.31	3.47	4.28
44	SmartBank	Pigeon Forge	1,717,757	5.33	70.18	0.59	66.69	91.28	2.12	4.28
46	Greenfield Banking Company	Greenfield	55,561	5.60	9.22	0.80	5.48	96.74	2.41	4.27
46	Citizens Bank	Elizabethton	838,377	5.47	7.29	0.53	3.81	86.56	3.65	4.27
48	First Vision Bank of Tennessee	Tullahoma	217,420	5.42	12.62	0.51	8.05	89.25	2.10	4.23
48	Peoples Bank	Sardis	80,328	5.77	6.10	0.54	3.84	80.04	2.27	4.23
48	Greeneville Federal Bank, FSB	Greeneville	157,789	5.23	1.17	0.54	(4.40)	111.09	1.69	4.23

Tennessee – Noninterest Income Ranking

Rank	Company Name	City	Total Assets (\$000)	Net Income (\$000)	Service Charges on Deposits/ Avg Assets (%)	Gain on Sale of Loans/ Avg Asset (%)	Net Servicing Fees/ Avg Assets (%)	Net Gains on OREO/ Avg Assets (%)	Total Noninterest Income (\$000)	NonInterest Income/ Avg Assets (%)
1	First Community Bank of Tennessee	Shelbyville	492,103	8,159	0.13	9.55	0.88	0.00	50,539	10.45
2	Evolve Bank & Trust	Memphis	460,488	3,076	0.19	7.14	0.19	0.00	40,139	9.00
3	Brighton Bank	Brighton	58,392	261	0.21	5.89	0.08	(0.01)	3,755	6.35
4	Volunteer State Bank	Portland	671,485	8,989	0.35	3.33	-0.47	0.00	20,574	3.49
5	FirstBank	Nashville	4,723,010	65,122	0.14	2.58	0.29	0.00	143,715	3.44
6	Truxton Trust Company	Nashville	437,176	5,887	0.08	0.00	0.00	0.00	10,042	2.34
7	McKenzie Banking Company	McKenzie	132,347	2,265	0.67	0.00	0.00	0.06	2,690	2.07
8	F&M Bank	Clarksville	1,048,916	9,218	0.14	1.48	0.00	0.01	20,489	2.03
9	Progressive Savings Bank	Jamestown	293,556	3,418	0.23	0.00	0.07	(0.37)	6,149	2.02
10	Tower Community Bank	Jasper	170,838	642	0.45	0.00	0.00	0.01	2,919	1.82
11	First National Bank of Middle Tennessee	McMinnville	507,535	4,963	0.09	1.22	0.00	0.00	7,905	1.60
12	Citizens Bank	Elizabethton	838,377	14,565	0.15	1.01	0.09	(0.01)	13,339	1.58
13	First Tennessee Bank, National Association	Memphis	40,245,547	281,214	0.30	0.01	0.00	0.00	495,592	1.52
14	Security Bank	Dyersburg	195,545	1,938	0.30	0.15	0.00	(0.01)	2,817	1.51
14	Patriot Bank	Millington	320,174	3,008	0.18	1.13	0.00	0.02	4,775	1.51
16	Bank of Bartlett	Bartlett	361,944	1,200	0.34	0.91	0.00	(0.07)	5,278	1.50
17	Independent Bank	Memphis	957,896	8,715	0.10	0.19	0.00	0.00	13,987	1.44
18	Commercial Bank & Trust Company	Paris	744,114	13,338	0.18	0.09	0.00	(0.02)	9,761	1.34
19	Bank of Putnam County	Cookeville	796,862	9,983	0.38	0.00	0.00	0.02	9,485	1.23
20	Bank of Waynesboro	Waynesboro	163,033	2,542	0.46	0.00	0.00	0.01	1,835	1.20
20	INSOUTH Bank	Brownsville	315,523	3,063	0.64	0.00	0.00	0.01	3,731	1.20
22	Athens Federal Community Bank, National Association	Athens	482,009	4,915	0.51	0.10	0.09	0.01	5,493	1.18
22	Tri-State Bank of Memphis	Memphis	91,169	(349)	0.73	0.00	0.00	(0.02)	1,038	1.18
24	First Volunteer Bank	Chattanooga	985,138	14,698	0.36	0.11	0.00	(0.01)	11,108	1.16
24	Paragon Bank	Memphis	393,632	1,938	0.13	0.77	0.07	(0.03)	4,263	1.16
26	Wilson Bank and Trust	Lebanon	2,391,769	25,441	0.26	0.19	0.00	0.00	23,618	1.03
26	Citizens First Bank	Wartburg	171,460	1,326	0.65	0.02	0.00	0.05	1,724	1.03
28	Central Bank	Savannah	94,794	1,008	0.85	0.00	0.00	(0.25)	945	1.01
29	Peoples Bank of the South	La Follette	147,078	3,328	0.48	0.00	0.00	0.23	1,418	0.96
30	First Citizens National Bank	Dyersburg	1,636,069	18,166	0.33	0.18	0.00	0.00	15,445	0.95
31	Farmers Bank	Portland	646,356	7,646	0.41	0.15	0.00	0.00	5,789	0.93
32	Security Bank and Trust Company	Paris	371,217	5,512	0.38	0.00	0.00	(0.01)	3,198	0.92
32	First Farmers and Merchants Bank	Columbia	1,372,238	11,422	0.24	0.05	0.00	0.00	12,453	0.92
34	Apex Bank	Camden	546,195	19,431	0.09	0.06	0.02	0.34	4,678	0.90
35	Bank of Tennessee	Kingsport	1,242,481	15,483	0.21	0.26	0.00	0.09	10,342	0.89
36	CapStar Bank	Nashville	1,382,576	5,101	0.12	0.58	0.00	0.00	11,922	0.88
36	Community National Bank	Dayton	218,736	2,300	0.42	0.00	0.00	0.03	1,896	0.88
38	Bank of Cleveland	Cleveland	271,109	3,531	0.11	0.57	0.00	(0.04)	2,226	0.87
39	TriStar Bank	Dickson	284,328	1,708	0.27	0.12	0.13	(0.02)	2,200	0.86
40	First Century Bank	Tazewell	355,073	3,875	0.36	0.04	0.07	0.00	2,933	0.85
41	Security Federal Savings Bank of McMinnville	McMinnville	211,153	1,621	0.23	0.11	0.09	0.00	1,669	0.83
42	Highland Federal Savings & Loan Association	Crossville	62,096	(4)	0.22	0.00	0.18	0.00	507	0.81
43	Johnson County Bank	Mountain City	119,965	1,115	0.31	0.00	0.00	0.29	970	0.80
43	Citizens Tri-County Bank	Dunlap	853,997	13,680	0.58	0.07	0.00	(0.04)	6,563	0.80
45	Heritage Bank & Trust	Columbia	140,721	1,074	0.30	0.00	0.00	0.07	1,013	0.79
46	First Federal Bank	Dickson	698,711	8,667	0.24	0.00	0.03	(0.05)	4,319	0.78
47	Pinnacle Bank	Nashville	22,809,894	231,267	0.11	0.13	0.01	0.00	150,357	0.77
48	UBank	Jellico	67,135	753	0.48	0.00	0.00	0.00	510	0.76
49	Peoples Bank of East Tennessee	Madisonville	206,283	1,773	0.35	0.00	0.00	0.03	1,482	0.73
50	Bank of Ripley	Ripley	231,517	1,017	0.45	0.00	0.00	(0.03)	1,560	0.71

Tennessee – Total Overhead Ranking

Rank	Company Name	City	Total Assets (\$000)	Efficiency Ratio (FTE) (%)	Total Employees	Number of Offices	Personnel Expense/ Avg. Assets (%)	Occupancy Expense/ Avg. Assets (%)	Other Expense/ Avg. Assets (%)	Total Overhead/ Avg. Assets (%)
1	Citizens Bank	Carthage	581,589	29.18	77	8	0.74	0.13	0.44	1.31
2	Elizabeththn Federal Savings Bank	Elizabeththn	304,981	52.57	31	5	0.89	0.16	0.37	1.41
3	Landmark Community Bank	Collierville	934,597	52.72	75	8	0.91	0.21	0.42	1.54
4	Franklin Synergy Bank	Franklin	4,080,827	50.92	295	14	0.96	0.21	0.48	1.65
5	Bank of Crockett	Bells	157,252	46.15	35	5	0.84	0.28	0.57	1.69
6	First Capital Bank	Germantown	306,131	54.00	27	2	1.05	0.22	0.53	1.81
7	Mountain Commerce Bank	Knoxville	782,704	51.04	81	5	1.07	0.23	0.59	1.90
8	Pinnacle Bank	Nashville	22,809,894	47.12	2,148	117	1.11	0.22	0.60	1.93
9	Gates Banking and Trust Company	Gates	46,374	62.01	10	1	1.00	0.21	0.77	1.99
10	Bank of Jackson	Jackson	183,159	60.29	24	3	0.97	0.30	0.73	2.00
11	Newport Federal Bank	Newport	205,755	62.90	37	3	1.07	0.27	0.74	2.09
12	Bank of Halls	Halls	80,144	53.30	17	2	1.07	0.32	0.71	2.10
13	Financial Federal Bank	Memphis	540,690	53.94	56	1	1.51	0.19	0.41	2.11
14	Home Federal Bank of Tennessee	Knoxville	2,166,027	71.70	402	23	1.36	0.28	0.49	2.13
15	First Commerce Bank	Lewisburg	372,895	51.88	58	4	1.38	0.20	0.62	2.20
16	First Federal Bank	Dickson	698,711	55.52	172	17	1.19	0.21	0.80	2.21
17	Foothills Bank & Trust	Maryville	214,576	61.18	32	3	1.16	0.35	0.77	2.27
18	Citizens Community Bank	Winchester	228,748	46.23	45	3	1.52	0.19	0.63	2.34
19	Citizens National Bank	Sevierville	1,012,557	59.30	219	19	1.28	0.36	0.72	2.35
20	Commercial Bank	Harrogate	1,209,729	56.99	250	27	1.25	0.37	0.74	2.36
21	First National Bank of Tennessee	Livingston	830,114	63.59	137	7	1.39	0.35	0.64	2.39
22	Coffee County Bank	Manchester	182,583	44.70	42	3	1.26	0.19	0.94	2.39
23	Bank of Gleason	Gleason	113,014	61.61	23	2	1.53	0.16	0.71	2.39
24	Citizens Bank and Trust Company of Grainger County	Rutledge	211,925	66.67	48	5	1.38	0.18	0.85	2.40
25	First Farmers and Commercial Bank	Pikeville	120,212	68.37	29	3	1.42	0.44	0.55	2.41
26	First National Bank of Manchester	Manchester	278,922	52.63	65	4	1.35	0.47	0.59	2.41
27	InsBank	Nashville	465,838	62.13	51	2	1.41	0.24	0.77	2.41
28	Citizens Bank of Lafayette	Lafayette	918,455	56.18	214	19	1.45	0.25	0.72	2.43
29	First Freedom Bank	Lebanon	460,545	57.98	74	6	1.34	0.31	0.80	2.45
30	Southern Community Bank	Tullahoma	237,031	58.68	41	4	1.17	0.27	1.02	2.46
31	Bank of Dickson	Dickson	226,287	69.04	49	4	1.32	0.33	0.82	2.46
32	Citizens Bank & Trust Company	Atwood	26,311	75.38	5	1	1.23	0.20	1.04	2.47
33	Putnam 1st Mercantile Bank	Cookeville	125,554	58.18	24	3	1.29	0.30	0.87	2.47
34	CapStar Bank	Nashville	1,382,576	61.65	182	5	1.55	0.21	0.74	2.49
35	Hardin County Bank	Savannah	496,598	61.19	89	5	1.61	0.30	0.59	2.50
36	First National Bank of Pulaski	Pulaski	834,731	59.91	173	11	1.49	0.31	0.72	2.52
37	Bank of Putnam County	Cookeville	796,862	61.91	171	14	1.57	0.29	0.68	2.54
38	CBBC Bank	Maryville	350,757	71.64	80	8	1.36	0.28	0.92	2.55
39	Bank of Fayette County	Piperton	564,508	59.32	119	11	1.62	0.26	0.68	2.56
40	Macon Bank and Trust Company	Lafayette	387,946	70.17	92	7	1.62	0.24	0.72	2.57
41	Union Bank & Trust Company	Livingston	84,466	48.35	14	2	1.55	0.18	0.89	2.62
42	Security Bank and Trust Company	Paris	371,217	57.27	80	9	1.56	0.21	0.87	2.64
43	Atlantic Capital Bank, National Association	Chattanooga	2,717,979	69.48	339	15	1.70	0.30	0.66	2.65
44	Wilson Bank and Trust	Lebanon	2,391,769	56.64	469	27	1.61	0.36	0.69	2.65
45	First National Bank of Oneida	Oneida	216,336	63.13	58	5	1.44	0.31	0.91	2.65
46	CedarStone Bank	Lebanon	197,598	69.53	32	3	1.26	0.44	0.97	2.67
47	SouthEast Bank	Farragut	1,469,177	64.84	214	13	1.21	0.21	1.25	2.68
48	First Farmers and Merchants Bank	Columbia	1,372,238	68.18	268	22	1.54	0.32	0.82	2.68
49	Citizens Tri-County Bank	Dunlap	853,997	56.31	267	26	1.61	0.33	0.76	2.70
50	First Vision Bank of Tennessee	Tullahoma	217,420	61.04	43	4	1.50	0.26	0.98	2.75

Tennessee – Asset Quality Ranking

Rank	Company Name	City	Total Assets (\$000)	Gross Loans (\$000)	Loan Loss Reserves/ Gross Loans (%)	Adj 30-89PD/ Gross Loans (%)	Adj 90+PD/ Gross Loans (%)	Adj NPLs + Adj OREO/ Gross Loans (%)	Net Chargeoffs/ Avg Loans (%)	Asset Quality Composite (%)
1	Truxton Trust Company	Nashville	437,176	304,787	1.03	0.03	0.00	0.08	0.00	0.11
2	Peoples Bank & Trust Company	Manchester	97,028	66,286	1.31	0.06	0.00	0.04	0.01	0.11
3	Southern Bank of Tennessee	Mount Juliet	268,245	207,147	0.84	0.15	0.01	0.00	(0.01)	0.14
4	Bank of Milan	Milan	67,665	39,986	0.52	0.12	0.00	0.10	0.02	0.24
5	First National Bank of Middle Tennessee	McMinnville	507,535	322,789	1.03	0.22	0.05	0.08	(0.06)	0.29
6	Franklin Synergy Bank	Franklin	4,080,827	2,325,114	0.94	0.13	0.01	0.21	(0.03)	0.32
7	First Commerce Bank	Lewisburg	372,895	269,288	1.16	0.13	0.00	0.14	0.10	0.37
8	Foothills Bank & Trust	Maryville	214,576	153,034	1.55	0.31	0.00	0.00	0.08	0.39
9	Financial Federal Bank	Memphis	540,690	517,728	1.33	0.07	0.00	0.32	0.01	0.40
10	First Farmers and Merchants Bank	Columbia	1,372,238	863,150	1.06	0.09	0.00	0.32	0.00	0.41
11	Security Bank and Trust Company	Paris	371,217	261,349	0.46	0.25	0.02	0.16	0.00	0.43
12	First Community Bank of Tennessee	Shelbyville	492,103	347,162	0.74	0.07	0.00	0.35	0.01	0.43
13	CBBC Bank	Maryville	350,757	197,359	1.66	0.14	0.06	0.15	0.10	0.45
14	Volunteer State Bank	Portland	671,485	575,276	0.98	0.00	0.02	0.43	0.01	0.46
15	Sumner Bank & Trust	Gallatin	167,934	109,943	1.06	0.01	0.00	0.48	(0.03)	0.46
16	Community Bank	Lexington	150,086	119,379	1.32	0.32	0.08	0.08	0.03	0.51
17	Legends Bank	Clarksville	464,420	343,994	1.01	0.06	0.04	0.42	0.01	0.53
18	Bank of Putnam County	Cookeville	796,862	443,601	0.74	0.21	0.00	0.10	0.24	0.54
19	SmartBank	Pigeon Forge	1,717,757	1,375,017	0.47	0.16	0.06	0.33	0.01	0.55
20	Traditions First Bank	Erin	146,085	78,348	0.81	0.20	0.18	0.08	0.09	0.56
21	Wilson Bank and Trust	Lebanon	2,391,769	1,840,925	1.36	0.29	0.05	0.20	0.03	0.57
22	SouthEast Bank	Farragut	1,469,177	1,307,406	0.36	0.17	0.01	0.41	0.01	0.59
23	Commercial Bank & Trust Company	Paris	744,114	474,751	1.40	0.20	0.02	0.28	0.10	0.60
24	Gates Banking and Trust Company	Gates	46,374	15,515	1.97	0.24	0.00	0.45	0.00	0.69
25	Southern Community Bank	Tullahoma	237,031	191,216	1.06	0.05	0.00	0.58	0.09	0.71
26	CedarStone Bank	Lebanon	197,598	138,161	0.85	0.12	0.00	0.42	0.18	0.72
27	F&M Bank	Clarksville	1,048,916	842,565	0.32	0.46	0.00	0.28	0.03	0.77
28	First Century Bank	Tazewell	355,073	309,702	1.30	0.17	0.01	0.71	(0.07)	0.82
29	Atlantic Capital Bank, National Association	Chattanooga	2,717,979	1,963,709	1.01	0.23	0.04	0.38	0.18	0.82
30	InsBank	Nashville	465,838	392,493	1.14	0.01	0.00	0.79	0.11	0.91
31	Pinnacle Bank	Nashville	22,809,894	16,444,873	0.43	0.23	0.01	0.61	0.11	0.96
32	Bank of Crockett	Bells	157,252	51,620	1.74	0.64	0.00	0.38	0.00	1.02
33	Heritage Bank & Trust	Columbia	140,721	113,861	1.84	0.03	0.00	1.17	(0.14)	1.06
34	Farmers and Merchants Bank	Adamsville	41,003	21,665	2.02	0.30	0.22	0.64	(0.06)	1.09
35	First Citizens National Bank	Dyersburg	1,636,069	923,967	1.16	0.28	0.03	0.76	0.03	1.10
36	BankTennessee	Collierville	284,035	226,006	1.43	0.14	0.00	0.66	0.30	1.10
37	Bank of Tennessee	Kingsport	1,242,481	967,534	0.85	0.33	0.00	0.83	(0.05)	1.10
38	Reliant Bank	Brentwood	1,607,776	1,130,768	0.86	0.13	0.00	0.93	0.05	1.10
39	Paragon Bank	Memphis	393,632	323,873	1.35	0.22	0.17	0.55	0.16	1.11
40	First Vision Bank of Tennessee	Tullahoma	217,420	170,389	1.22	0.86	0.00	0.19	0.06	1.11
41	Peoples Bank of Middle Tennessee	Shelbyville	145,931	108,085	1.82	0.23	0.07	0.74	0.07	1.11
42	Triumph Bank	Memphis	696,100	536,287	1.14	0.04	0.02	0.95	0.11	1.12
43	Millennium Bank	Ooltewah	171,966	129,738	1.23	0.06	0.06	0.88	(0.04)	1.16
44	Landmark Community Bank	Collierville	934,597	755,645	0.95	0.45	0.00	0.64	0.08	1.17
45	CapStar Bank	Nashville	1,382,576	1,094,847	1.33	0.05	0.00	0.23	0.91	1.19
46	First Advantage Bank	Clarksville	589,572	501,932	1.14	0.12	0.00	1.07	0.08	1.27
47	Citizens Bank	Hartsville	212,541	175,536	1.46	0.77	0.03	0.47	0.03	1.29
48	First Capital Bank	Germantown	306,131	256,388	0.86	0.05	0.00	1.11	0.18	1.34
49	FirstBank	Nashville	4,723,010	3,659,181	0.67	0.44	0.19	0.77	(0.06)	1.34
50	Chester County Bank	Henderson	71,758	24,363	0.89	1.05	0.00	0.17	0.12	1.34

Tennessee – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets (\$000)	LTM Net Income (\$000)	Total Employees	LTM Net Income (\$000)/ Employee	2017Q1 LTM Net Income (\$000)	2016Q1 LTM Net Income (\$000)	ROAA (%)	ROAE (%)
1	Apex Bank	Camden	546,195	19,431	160	121	19,799	13,062	3.74	24.09
2	Coffee County Bank	Manchester	182,583	4,591	42	109	4,317	3,705	1.76	15.23
3	First Volunteer Bank	Chattanooga	985,138	14,698	271	54	12,745	11,209	1.54	14.32
4	First Community Bank of Tennessee	Shelbyville	492,103	8,159	468	17	7,544	5,585	1.69	13.95
5	Citizens Community Bank	Winchester	228,748	3,534	45	79	3,502	3,108	1.58	13.63
6	First Commerce Bank	Lewisburg	372,895	4,302	58	74	4,312	3,696	1.20	13.57
7	FirstBank	Nashville	4,723,010	65,122	1,383	47	36,825	52,026	1.56	13.07
8	McKenzie Banking Company	McKenzie	132,347	2,265	83	27	3,223	1,156	1.75	12.91
9	Truxton Trust Company	Nashville	437,176	5,887	59	100	5,270	5,163	1.37	12.86
10	Citizens Bank	Carthage	581,589	12,516	77	163	12,745	12,273	2.16	12.43
11	Bank of Crockett	Bells	157,252	2,159	35	62	2,047	1,696	1.36	12.37
12	Bank of Waynesboro	Waynesboro	163,033	2,542	58	44	2,012	1,852	1.66	11.97
13	Bank of Fayette County	Piperton	564,508	5,449	119	46	4,031	3,288	1.01	11.88
14	First Century Bank	Tazewell	355,073	3,875	85	46	2,029	170	1.12	11.65
15	Bank of Putnam County	Cookeville	796,862	9,983	171	58	7,765	4,415	0.87	11.62
16	Bank of Perry County	Lobelville	162,306	2,609	39	67	2,655	2,625	1.11	11.48
17	Central Bank	Savannah	94,794	1,008	41	25	766	571	1.08	11.36
18	Commercial Bank & Trust Company	Paris	744,114	13,338	186	72	11,396	11,335	1.24	11.27
19	First National Bank of Manchester	Manchester	278,922	3,726	65	57	3,115	3,196	1.40	11.22
20	Commercial Bank	Harrogate	1,209,729	11,260	250	45	7,351	7,422	1.14	11.21
21	Citizens Tri-County Bank	Dunlap	853,997	13,680	267	51	11,872	10,591	1.12	11.08
22	Citizens Bank	Hartsville	212,541	2,398	53	45	2,309	2,196	1.14	11.04
23	SouthEast Bank	Farragut	1,469,177	13,074	214	61	8,954	9,491	0.93	11.03
24	Hardin County Bank	Savannah	496,598	4,301	89	48	5,054	129	0.91	10.97
25	Peoples Bank of the South	La Follette	147,078	3,328	38	88	2,562	2,543	1.53	10.96
26	Farmers Bank	Portland	646,356	7,646	152	50	7,883	6,771	1.23	10.94
27	Union Bank & Trust Company	Livingston	84,466	1,767	14	126	1,725	1,694	1.42	10.89
28	Bank of Halls	Halls	80,144	916	17	54	862	940	1.20	10.88
29	Security Bank and Trust Company	Paris	371,217	5,512	80	69	5,661	3,235	1.07	10.47
30	Citizens Bank of Lafayette	Lafayette	918,455	10,185	214	48	9,145	8,966	1.13	10.46
31	Bank of Tennessee	Kingsport	1,242,481	15,483	276	56	12,797	12,218	0.90	10.44
32	American Bank & Trust of the Cumberlands	Livingston	223,493	2,951	49	60	2,631	2,820	0.93	10.37
33	Southern Community Bank	Tullahoma	237,031	2,710	41	66	1,933	1,154	1.10	10.25
33	Patriot Bank	Millington	320,174	3,008	74	41	3,411	2,816	0.95	10.25
35	INSOUTH Bank	Brownsville	315,523	3,063	94	33	2,251	1,862	0.99	10.24
36	Volunteer State Bank	Portland	671,485	8,989	237	38	11,226	13,751	1.03	10.19
37	Community Bank & Trust	Ashland City	235,255	2,264	56	40	1,169	804	0.98	10.10
38	Athens Federal Community Bank, National Association	Athens	482,009	4,915	114	43	3,705	3,278	1.06	10.02
39	Mountain Commerce Bank	Knoxville	782,704	6,931	81	86	5,181	3,714	0.97	9.85
40	Andrew Johnson Bank	Greeneville	370,644	3,489	98	36	3,284	3,262	1.00	9.82
41	First Citizens National Bank	Dyersburg	1,636,069	18,166	346	53	17,370	13,925	1.12	9.77
42	Tennessee State Bank	Pigeon Forge	641,226	6,557	199	33	3,338	1,303	1.01	9.71
42	Wilson Bank and Trust	Lebanon	2,391,769	25,441	469	54	26,845	24,192	1.11	9.71
44	Bank of Lincoln County	Fayetteville	136,157	1,884	40	47	1,632	1,000	1.35	9.64
45	Citizens Bank	Elizabethton	838,377	14,565	188	77	11,581	8,512	1.17	9.62
46	Community Bank	Lexington	150,086	1,298	43	30	1,351	1,439	0.89	9.59
47	Franklin Synergy Bank	Franklin	4,080,827	33,798	295	115	32,139	20,541	0.93	9.58
48	First Federal Bank	Dickson	698,711	8,667	172	50	7,566	7,010	1.06	9.56
49	First Bank of Tennessee	Spring City	328,140	4,496	78	58	3,872	4,340	0.98	9.53
50	Millennium Bank	Ooltewah	171,966	2,573	40	64	2,148	1,770	1.01	9.52

Tennessee – Overall Ranking

Rank	Company Name	City	Total Assets (\$000)	Net Interest Margin Rank	Noninterest Income Rank	Total Overhead Rank	Asset Quality Rank	ROAE Rank	Overall Rank
1	Coffee County Bank	Manchester	182,583	13	51	22	95	2	36.6
2	Security Bank and Trust Company	Paris	371,217	78	32	42	11	29	38.4
3	First Century Bank	Tazewell	355,073	67	40	59	28	14	41.6
4	FirstBank	Nashville	4,723,010	11	5	141	49	7	42.6
5	Wilson Bank and Trust	Lebanon	2,391,769	82	26	44	21	42	43.0
6	First Volunteer Bank	Chattanooga	985,138	8	24	92	89	3	43.2
7	Commercial Bank & Trust Company	Paris	744,114	74	18	84	23	18	43.4
8	Bank of Waynesboro	Waynesboro	163,033	12	20	82	93	12	43.8
8	First Commerce Bank	Lewisburg	372,895	68	123	15	7	6	43.8
10	Bank of Putnam County	Cookeville	796,862	138	19	37	18	15	45.4
11	First National Bank of Manchester	Manchester	278,922	52	53	26	80	19	46.0
12	Farmers Bank	Portland	646,356	44	31	81	56	26	47.6
13	Citizens Bank	Hartsville	212,541	22	90	62	47	22	48.6
14	Southern Community Bank	Tullahoma	237,031	80	83	30	25	33	50.2
15	Truxton Trust Company	Nashville	437,176	121	6	116	1	9	50.6
16	Volunteer State Bank	Portland	671,485	58	4	142	14	36	50.8
16	Citizens Tri-County Bank	Dunlap	853,997	26	43	49	115	21	50.8
18	Citizens Community Bank	Winchester	228,748	5	112	18	124	5	52.8
19	INSOUTH Bank	Brownsville	315,523	17	20	129	67	35	53.6
19	Bank of Tennessee	Kingsport	1,242,481	70	35	95	37	31	53.6
21	First Citizens National Bank	Dyersburg	1,636,069	107	30	57	35	41	54.0
21	Citizens Bank	Carthage	581,589	85	104	1	70	10	54.0
23	Citizens Bank	Elizabethton	838,377	46	12	110	58	45	54.2
24	First Farmers and Merchants Bank	Columbia	1,372,238	134	32	48	10	51	55.0
25	Pinnacle Bank	Nashville	22,809,894	87	47	8	31	103	55.2
25	Bank of Crockett	Bells	157,252	127	101	5	32	11	55.2
27	Athens Federal Community Bank, National Association	Athens	482,009	62	22	105	52	38	55.8
28	Citizens Bank of Lafayette	Lafayette	918,455	91	53	28	78	30	56.0
29	Peoples Bank of the South	La Follette	147,078	6	29	101	121	25	56.4
29	American Bank & Trust of the Cumberland	Livingston	223,493	51	53	69	77	32	56.4
31	SouthEast Bank	Farragut	1,469,177	82	109	47	22	23	56.6
31	Community Bank	Lexington	150,086	42	102	77	16	46	56.6
33	McKenzie Banking Company	McKenzie	132,347	2	7	136	132	8	57.0
34	First Federal Bank	Dickson	698,711	116	46	16	60	48	57.2
35	First Community Bank of Tennessee	Shelbyville	492,103	126	1	144	12	4	57.4
36	First Vision Bank of Tennessee	Tullahoma	217,420	48	83	50	40	68	57.8
36	Financial Federal Bank	Memphis	540,690	120	73	13	9	74	57.8
38	BankTennessee	Collierville	284,035	30	93	73	36	58	58.0
39	Apex Bank	Camden	546,195	1	34	124	134	1	58.8
40	Bank of Perry County	Lobelville	162,306	10	99	72	98	16	59.0
41	Bank of Cleveland	Cleveland	271,109	19	38	74	103	62	59.2
42	First Freedom Bank	Lebanon	460,545	65	82	29	57	67	60.0
43	Andrew Johnson Bank	Greeneville	370,644	32	80	86	66	40	60.8
43	First National Bank of Pulaski	Pulaski	834,731	94	53	36	64	57	60.8
45	Patriot Bank	Millington	320,174	132	14	66	61	33	61.2
45	Legends Bank	Clarksville	464,420	81	62	63	17	83	61.2
45	Union Bank & Trust Company	Livingston	84,466	3	118	41	117	27	61.2
48	Peoples Bank & Trust Company	Manchester	97,028	53	68	83	2	107	62.6
49	Heritage Bank & Trust	Columbia	140,721	61	45	120	33	56	63.0
50	Commercial Bank	Harrogate	1,209,729	76	97	20	106	20	63.8



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