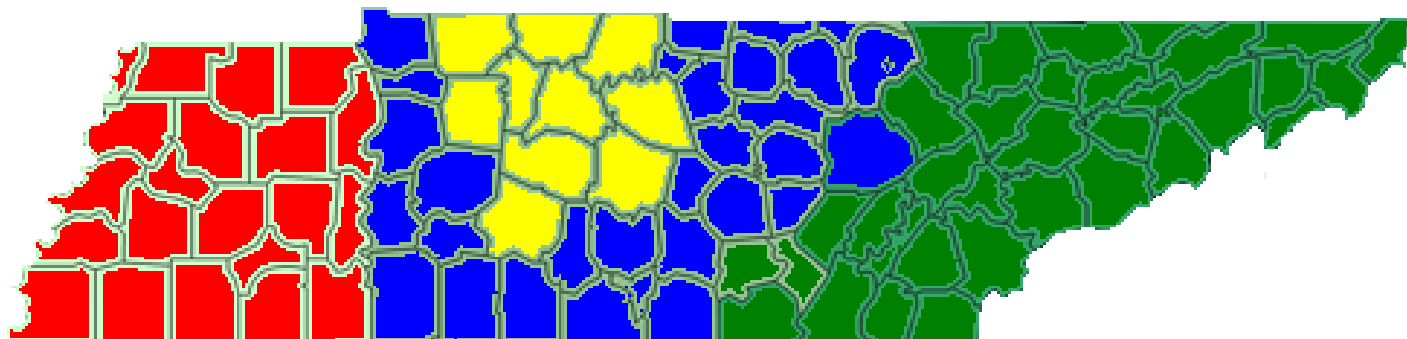
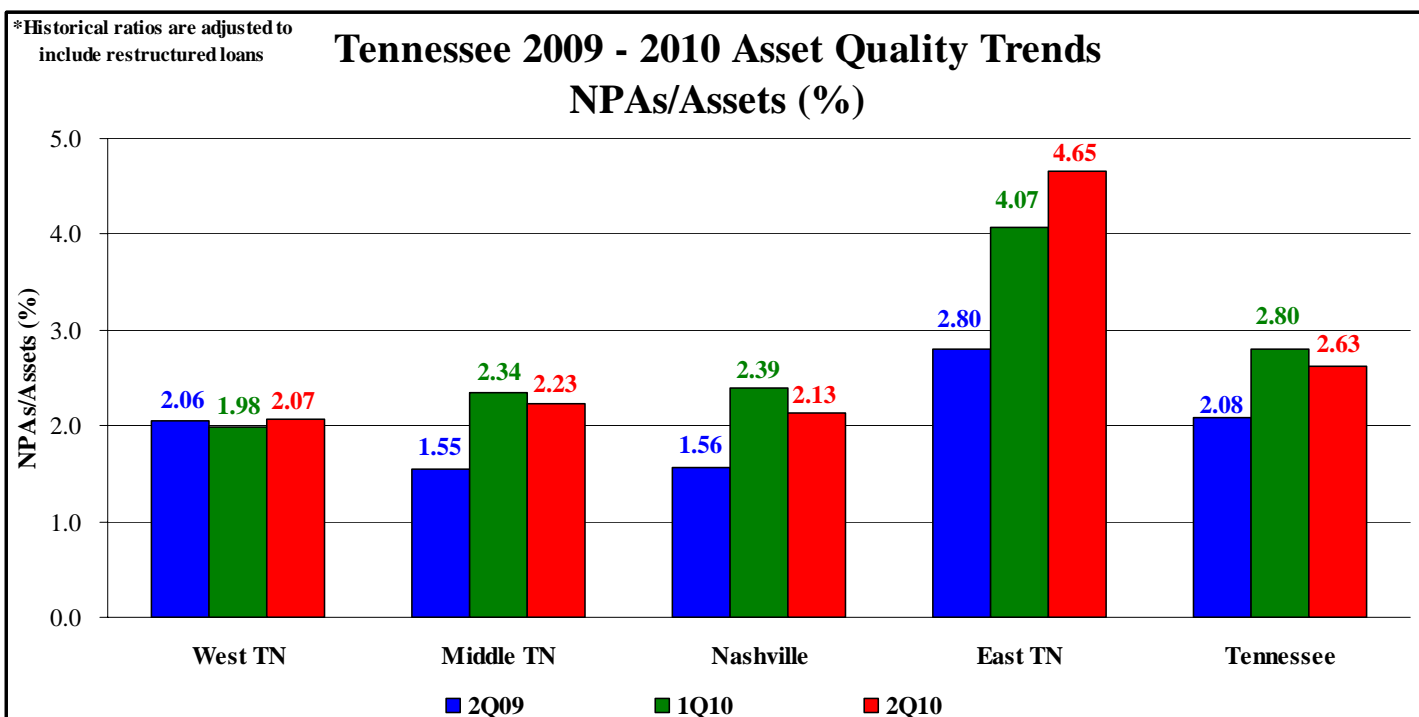


Tennessee Asset Quality Review



- The statewide NPA/Assets ratio decreased during the most recent quarter from 2.80% to 2.63%, the only southeastern state to see a decline.
- Tennessee Banks continue to exhibit earnings power with a statewide ROA of 0.62%. Middle Tennessee was the best performing region with a median ROA of 0.78% and even East Tennessee, despite the asset quality issues, had a median ROA of 0.35%.
- East Tennessee banks continue to be the most affected by poor asset quality. The East region’s median of 4.65% is more than double any other region and accounts for 5 of the state’s 9 banks with a Texas ratio above 100%.
- The rate of bank failures nationally has increased with 109 failures so far in 2010 compared to 140 for all of 2009. The Southeast region accounts for 34% of this year’s failures but none were in Tennessee.



Asset Quality Review - West Tennessee

Company			Highlights (6/30/10)				Past Due, Restructured & Nonperforming Assets (6/30/10)						Asset Quality Ratios (6/30/10)					
Name	Location	Year Est.	Total Assets (\$000)	Total Loans (\$000)	Tang. Equity (\$000)	ROA YTD (1) (%)	Restruct. Loans (\$000)	30-89 Days PD (\$000)	90+ Days PD (\$000)	Nonaccrual Assets (\$000)	OREO (\$000)	Total NPAs (2) (\$000)	2nd Qtr Increase (%)	NPAs / Assets (%)	Texas Ratio (3) (%)	Reserve / Loans (%)	NCOs / Avg. Lns (%)	Reserve / NPAs (%)
Community South Bank	Parsons	1968	\$680,913	\$576,231	\$59,602	0.62%	\$33,290	\$30,807	\$52	\$55,910	\$8,446	\$97,698	17%	14.35%	147.1%	1.18%	0.33%	7%
INSOUTH Bank	Brownsville	1869	351,480	246,843	24,180	(0.99)	15,363	6,101	563	20,271	7,767	43,964	1%	12.51	137.7	3.14	1.73	18
Bank of Bartlett	Bartlett	1980	397,161	238,990	27,279	0.41	2,482	8,905	0	27,363	13,819	43,664	16%	10.99	122.8	3.46	1.87	19
Tri State Bank of Memphis	Memphis	1946	125,690	84,231	17,859	0.15	1,989	5,415	1,355	7,337	381	11,062	28%	8.80	57.4	1.67	0.49	13
Brighton Bank	Brighton	1910	79,137	51,060	6,546	(0.28)	0	1,255	1,175	1,178	3,650	6,003	26%	7.59	83.4	1.27	0.94	11
Paragon National Bank	Memphis	2005	254,306	195,183	25,612	(0.61)	2,166	543	0	9,296	5,758	17,220	7%	6.77	57.3	2.28	0.53	26
First Alliance Bank	Cordova	1999	134,581	105,291	11,626	(0.49)	1,802	4,155	0	4,381	1,137	7,320	49%	5.44	49.3	3.05	0.18	44
Bank of Gleason	Gleason	1901	109,721	45,437	19,164	1.34	4,260	667	72	1,014	263	5,609	(1%)	5.11	27.3	2.97	0.53	24
BankTennessee	Collierville	1934	254,049	195,091	21,203	0.77	968	3,126	0	6,335	4,294	11,597	5%	4.56	46.4	1.95	0.85	33
First Bank	Lexington	1906	2,269,485	1,480,756	179,916	(0.88)	0	30,247	6,325	66,469	29,010	101,804	(1%)	4.49	44.1	3.45	1.14	50
First Capital Bank	Germentown	2003	183,163	135,810	23,424	0.28	0	3,941	0	2,664	3,748	6,412	(48%)	3.50	24.2	2.25	0.33	48
Bank of Fayette County	Moscow	1905	297,886	219,246	25,604	0.41	3,147	2,674	806	3,935	1,784	9,672	(14%)	3.25	33.7	1.42	0.38	32
Central Bank	Savannah	1967	159,300	129,543	14,777	0.50	0	1,471	1,593	228	3,145	4,966	83%	3.12	30.6	1.11	0.28	29
First State Bank	Union City	1887	1,465,135	994,074	134,178	0.38	15,945	2,751	0	12,158	11,822	39,925	(7%)	2.73	26.0	1.97	1.28	49
McKenzie Banking Company	McKenzie	1934	113,030	56,503	14,377	1.51	0	1,992	770	2,026	203	2,999	(4%)	2.65	18.7	2.90	0.21	55
Farmers & Merchants Bank	Trezevant	1916	215,304	185,319	18,463	0.60	0	4,451	218	3,051	2,218	5,487	6%	2.55	27.0	0.99	0.50	33
Farmers & Merchants Bank	Adamsville	1909	30,051	15,172	3,653	(1.71)	116	272	105	519	19	759	3%	2.53	19.4	1.69	6.72	34
Bank of Ripley	Ripley	1939	179,154	85,707	28,007	0.52	0	2,279	205	894	3,101	4,200	(4%)	2.34	14.6	1.00	0.28	20
Patriot Bank	Millington	2002	219,094	149,913	18,942	0.86	849	980	107	508	3,548	5,012	(10%)	2.29	23.3	1.69	0.42	51
Triumph Bank	Memphis	2006	215,688	169,749	20,045	0.68	1,801	152	0	1,472	1,598	4,871	4%	2.26	21.7	1.42	0.33	49
First South Bank	Jackson, TN	1903	432,876	276,929	39,609	0.93	525	1,386	68	6,397	2,636	9,626	5%	2.22	22.1	1.45	0.65	42
Security Bank	Newbern	1931	163,008	75,070	18,888	0.94	1,287	2,296	17	1,812	496	3,612	37%	2.22	17.9	1.68	0.06	35
First Citizens National Bank	Dyersburg	1889	962,237	578,467	86,613	0.92	3,024	4,907	1,214	3,367	13,344	20,949	3%	2.18	22.1	1.40	1.98	39
Bank of Camden	Camden	1931	171,971	112,901	18,163	1.23	745	2,771	0	1,571	1,383	3,699	13%	2.15	18.1	2.06	0.37	63
Lauderdale County Bank	Halls	1979	41,712	22,946	4,103	0.64	153	45	16	622	80	871	(12%)	2.09	20.1	1.01	0.04	27
Citizens Bank & Trust Co.	Atwood	1927	24,666	14,331	2,154	1.07	0	568	485	0	30	515	(27%)	2.09	23.0	0.57	0.14	16
Bank of Jackson	Jackson	1997	128,728	80,518	14,746	0.53	760	2,872	0	1,588	295	2,643	4%	2.05	16.3	1.83	0.19	56
Farmers Bank	Woodland Mills	1910	11,114	4,225	2,052	(0.26)	0	46	0	210	0	210	(1%)	1.89	9.7	2.56	0.00	51
Reelfoot Bank	Union City	1904	142,696	86,379	13,390	0.42	1,506	640	10	355	821	2,692	(9%)	1.89	18.5	1.38	0.12	44
Farmers Bank	Parsons	1907	37,670	20,525	4,078	(1.36)	52	698	0	65	589	706	44%	1.87	15.9	1.80	2.31	52
Chester County Bank	Henderson	1968	51,446	26,722	5,010	1.07	116	456	383	458	0	957	93%	1.86	17.4	1.83	0.25	51
Somerville Bank & Trust Co.	Somerville	1910	181,138	102,721	16,525	1.26	8	1,969	0	779	2,134	2,921	15%	1.61	16.4	1.25	0.15	44
Merchants & Planters Bank	Bolivar	1905	93,577	60,548	9,959	0.32	6	376	0	540	911	1,457	4%	1.56	13.7	1.14	0.18	47
Landmark Community Bank	Collierville	1999	240,151	154,990	21,694	0.57	314	208	0	2,852	520	3,686	(22%)	1.53	15.6	1.23	0.33	52
Decatur County Bank	Decaturville	1899	84,046	50,515	9,162	0.14	0	1,454	2	976	311	1,289	(8%)	1.53	13.1	1.33	0.02	52
Carroll Bank & Trust	Huntingdon	1907	237,946	147,138	21,287	0.60	458	3,646	523	1,914	693	3,588	10%	1.51	15.9	0.82	0.48	34
Evolve Bank & Trust	West Memphis	1925	153,574	101,750	13,012	1.16	1,549	351	0	267	51	1,867	100%	1.22	13.5	0.84	0.00	46
Bank of Halls	Halls	1899	62,726	26,335	7,373	1.10	25	1,135	0	504	176	705	14%	1.12	9.1	1.42	0.44	53
Peoples Bank	Sardis	1920	73,756	36,363	4,622	0.79	0	389	20	449	336	805	(12%)	1.09	16.2	0.98	0.74	44
Greenfield Banking Company	Greenfield	1935	50,220	36,637	6,019	0.50	0	1,439	66	389	56	511	10%	1.02	8.0	1.09	0.13	78
Farmers & Merchants Bank	Dyer	1895	90,209	39,667	8,490	0.54	0	1,223	167	521	100	788	2%	0.87	9.0	0.75	0.13	38
Gates Banking and Trust Co.	Gates	1904	40,124	14,603	4,501	1.24	0	290	0	337	0	337	79%	0.84	7.0	2.11	0.03	91
Commercial Bank & Trust Co.	Paris	1877	608,241	435,356	53,106	1.24	0	962	116	2,202	2,684	5,002	6%	0.82	8.2	1.74	0.03	152
Hardin County Bank	Savannah	1973	326,728	255,603	23,585	1.03	653	5,632	0	497	1,322	2,472	3%	0.76	9.4	1.08	0.06	112
Community Nat'l Bank of TN	Lexington	1961	90,411	64,053	8,563	1.23	342	503	32	108	0	482	(78%)	0.53	5.2	1.06	0.01	141
Independent Bank	Memphis	1998	783,265	689,544	68,254	0.96	0	8,016	551	2,784	630	3,965	(5%)	0.51	5.2	1.11	0.64	193
Bank of Mason	Mason	1902	30,154	15,168	4,066	(0.76)	0	169	0	148	0	148	42%	0.49	3.5	1.05	0.36	107
Home Banking Company	Selmer	1915	64,568	37,229	6,343	0.82	0	115	14	177	46	237	(11%)	0.37	3.5	1.32	(0.06)	208
Medina Banking Company	Medina	1905	36,732	11,935	6,269	0.83	0	270	77	0	0	77	(30%)	0.21	1.2	1.63	0.05	252
Bank of Milan	Milan	1993	61,116	34,279	6,020	0.92	0	157	0	64	0	64	100%	0.10	1.0	1.17	(0.04)	627
Security Bank & Trust Co.	Paris	1905	172,614	108,278	15,423	2.36	0	0	0	124	0	124	55%	0.07	0.8	0.64	0.01	561
Bank of Crockett	Bells	1887	118,310	45,075	13,974	1.36	0	736	0	54	0	54	(37%)	0.05	0.4	2.19	0.06	nm

Source: SNL Financial

Average	\$259,655	\$175,518	\$23,683	0.55%	\$1,840	\$3,037	\$329	\$4,983	\$2,603	\$9,756	10%	2.85%	26.7%	1.62%	0.56%	79%
Median	\$148,135	\$86,043	\$15,100	0.63%	\$84	\$1,239	\$17	\$935	\$610	\$3,294	4%	2.07%	17.7%	1.42%	0.31%	47%
Tennessee Median	\$181,138	\$124,781	\$19,859	0.62%	\$193	\$1,923	\$23	\$2,202	\$1,733	\$5,633	3%	2.63%	24.1%	1.59%	0.44%	47%

(1) Average & Median does not include banks est. 07-08

(2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO + Restructured Loans

(3) Texas Ratio = NPAs/(LLR+Tg. Equity)

Asset Quality Review - Middle Tennessee*

Company			Highlights (6/30/10)				Past Due, Restructured & Nonperforming Assets (6/30/10)							Asset Quality Ratios (6/30/10)				
Name	Location	Year Est.	Total Assets (\$000)	Total Loans (\$000)	Tang. Equity (\$000)	ROA YTD (1) (%)	Restruct. Loans (\$000)	30-89 Days PD (\$000)	90+ Days PD (\$000)	Nonaccrual Assets (\$000)	OREO (\$000)	Total NPAs (2) (\$000)	2nd Qtr Increase (%)	NPAs / Assets (%)	Texas Ratio (3) (%)	Reserve / Loans (%)	NCOs / Avg. Lns (%)	Reserve / NPAs (%)
Bank of Lincoln County	Fayetteville	2002	\$148,486	\$100,614	\$14,235	0.40%	\$0	\$4,483	\$0	\$6,847	\$9,866	\$16,713	11%	11.26%	105.3%	1.63%	0.46%	10%
Franklin County United Bank	Decherd	2004	98,958	74,412	12,005	(0.14)	3,199	1,020	26	3,242	2,226	8,693	2%	8.78	64.5	1.98	1.30	17
Coffee County Bank	Manchester	1975	123,364	97,486	11,981	0.84	0	4,494	0	5,250	5,200	10,450	(1%)	8.47	74.4	2.12	1.65	20
Community First Bank & Trust	Columbia	1999	671,658	528,304	56,944	0.46	4,287	19,800	1	27,392	14,249	45,929	8%	6.84	65.9	2.40	1.10	28
Putnam 1st Mercantile Bank	Cookeville	2005	81,559	63,409	10,130	0.73	710	217	0	2,106	2,668	5,484	3%	6.72	49.5	1.48	0.51	17
Heritage Bank & Trust	Columbia	2006	137,547	115,805	12,128	0.01	171	278	0	7,079	1,655	8,905	(6%)	6.47	60.6	2.22	0.86	29
People's B&T Co. of Pickett	Byrdstown	1978	129,108	101,941	11,699	0.78	0	6,388	2,398	2,831	2,662	7,891	8%	6.11	58.3	1.79	1.15	23
Mountain Valley Bank	Dunlap	1905	96,242	72,069	8,076	0.15	0	4,255	520	3,908	1,253	5,681	1%	5.90	59.3	2.08	0.94	26
Citizens Bank of Spencer	Spencer	1914	43,344	28,181	2,137	(4.07)	0	1,665	476	1,459	567	2,502	(23%)	5.77	81.7	3.28	11.16	37
Citizens Tri-County Bank	Dunlap	1972	510,596	320,789	45,219	0.97	0	11,045	3,910	9,802	10,141	23,853	26%	4.67	45.6	2.23	0.98	30
Wayne County Bank	Waynesboro	1914	262,295	219,946	28,507	0.85	0	6,970	5,314	2,843	3,183	11,340	(1%)	4.32	31.4	3.44	0.63	67
Community Bk of Cumberlands	Jamestown	2001	129,484	87,924	16,235	(1.17)	513	4,492	0	2,904	1,930	5,347	41%	4.13	27.4	3.75	2.00	62
Farmers Bank of Lynchburg	Lynchburg	1888	210,751	140,240	21,194	(0.37)	2,672	2,376	125	3,134	2,615	8,546	19%	4.06	35.1	2.23	2.55	37
Traders National Bank	Tullahoma	1889	160,537	116,718	12,320	0.16	0	2,378	0	1,927	3,237	5,164	(26%)	3.22	36.9	1.43	2.00	32
Peoples Bank	Clifton	1890	128,550	100,754	11,270	0.60	889	3,748	0	1,151	1,995	4,035	16%	3.14	30.8	1.83	0.10	46
First Farmers & Merchants Bank	Columbia	1909	940,238	574,133	96,180	0.66	10,675	1,291	45	7,574	10,851	29,145	(3%)	3.10	27.6	1.63	0.38	32
First Vision Bank of Tennessee	Tullahoma	2005	116,616	88,300	15,308	0.36	1,328	848	0	617	1,667	3,612	(4%)	3.10	22.2	1.07	1.08	26
Citizens Community Bank	Winchester	1992	168,690	128,314	17,641	0.91	0	2,029	651	1,503	2,286	4,440	(25%)	2.63	22.5	1.66	1.96	48
Peoples Bank & Trust Co.	Manchester	1905	76,516	48,772	8,400	0.60	778	1,208	0	684	346	1,808	75%	2.36	20.1	1.23	0.08	33
Bank of Perry County	Lobelville	1905	134,515	107,273	13,520	1.91	0	4,449	565	1,164	1,275	3,004	8%	2.23	20.1	1.36	0.41	49
Peoples Bank of Bedford Cnty	Shelbyville	2000	101,604	69,471	9,993	0.62	0	817	227	0	2,037	2,264	(2%)	2.23	20.9	1.20	0.30	37
Liberty State Bank	Liberty	1904	137,806	86,775	13,232	0.63	0	3,437	1,135	1,325	457	2,917	(13%)	2.12	19.9	1.65	1.14	49
Union Bank & Trust Company	Livingston	1932	79,143	49,301	8,454	2.16	0	377	0	1,312	317	1,629	0%	2.06	17.6	1.60	0.38	48
First Nat'l Bank of Manchester	Manchester	1900	194,167	117,186	23,501	1.04	0	2,397	48	3,146	627	3,821	(0%)	1.97	15.2	1.41	0.04	43
First National Bank of TN	Livingston	1965	593,509	464,085	66,012	0.94	8,796	2,702	5	1,591	1,085	11,477	(7%)	1.93	16.0	1.22	0.04	49
Union Bank	Jamestown	1904	172,492	109,274	20,413	0.79	0	4,591	2,160	324	690	3,174	19%	1.84	14.7	1.06	0.37	36
First Community Bk of Bedford	Shelbyville	1988	289,055	189,379	35,420	1.82	0	732	0	2,171	2,634	4,805	(30%)	1.66	12.8	1.09	1.97	43
American City Bank	Tullahoma	1974	227,018	168,613	25,431	0.99	0	1,745	831	981	1,733	3,545	(2%)	1.56	12.9	1.23	1.04	58
F&M Bank	Clarksville	1906	802,512	652,106	59,769	0.80	694	5,791	523	2,462	8,257	11,936	(9%)	1.49	18.2	0.87	0.26	47
Bank of Waynesboro	Waynesboro	1904	144,732	108,077	16,399	1.00	0	1,923	0	569	1,501	2,070	7%	1.43	11.0	2.19	0.15	114
Homeland Community Bank	McMinnville	2003	107,142	79,723	11,368	0.95	0	1,427	0	917	190	1,107	30%	1.03	9.0	1.10	(0.01)	79
First Commerce Bank	Lewisburg	2002	251,796	152,181	21,583	0.89	0	327	0	1,272	1,005	2,277	(9%)	0.90	9.7	1.22	0.07	82
Bank of Tullahoma	Tullahoma	2005	104,451	68,264	15,195	1.35	0	20	624	0	100	724	45%	0.69	4.6	1.00	0.12	95
Cumberland Bank & Trust	Clarksville	2001	138,416	113,989	10,970	0.89	0	791	4	736	149	889	(47%)	0.64	7.4	0.92	(0.03)	118
Legends Bank	Clarksville	1998	318,718	194,288	29,511	0.64	0	1,030	0	1,102	646	1,748	(3%)	0.55	5.4	1.41	0.36	157
Traditions First Bank	Erin	2000	94,045	68,633	9,235	0.64	0	440	8	249	170	427	(55%)	0.45	4.2	1.26	0.45	203
American B&T of Cumberlands	Livingston	1978	119,758	96,098	9,503	0.08	0	953	6	489	0	495	(66%)	0.41	4.6	1.33	(0.01)	259
First Nat'l Bank of McMinnville	McMinnville	1874	387,553	252,212	57,198	0.98	0	2,483	308	1,001	250	1,559	(43%)	0.40	2.5	1.64	0.00	266
Bank of Putnam County	Cookeville	1901	341,604	175,052	25,913	0.97	0	240	13	20	451	484	(27%)	0.14	1.7	1.03	0.34	372

Source: SNL Financial

	Average	\$230,117	\$162,310	\$22,929	0.59%	\$890	\$2,966	\$511	\$2,900	\$2,620	\$6,920	-2%	3.25%	29.4%	1.67%	0.98%	72%
Median	\$138,416	\$108,077	\$15,195	0.78%	\$0	\$1,923	\$8	\$1,459	\$1,655	\$3,821	-1%	2.23%	20.1%	1.48%	0.45%	46%	
Tennessee Median	\$181,138	\$124,781	\$19,859	0.62%	\$193	\$1,923	\$23	\$2,202	\$1,733	\$5,633	3%	2.63%	24.1%	1.59%	0.44%	47%	

*Excludes Nashville Region

(1) Average & Median does not include banks est. 07-08

(2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO + Restructured Loans

(3) Texas Ratio = NPAs/(LLR+Tg. Equity)

Asset Quality Review - Nashville Region

Company			Highlights (6/30/10)				Past Due, Restructured & Nonperforming Assets (6/30/10)						Asset Quality Ratios (6/30/10)					
Name	Location	Year Est.	Total Assets (\$000)	Total Loans (\$000)	Tang. Equity (\$000)	ROA YTD (1) (%)	Restruct. Loans (\$000)	30-89 Days PD (\$000)	90+ Days PD (\$000)	Nonaccrual Assets (\$000)	OREO (\$000)	Total NPAs (2) (\$000)	2nd Qtr Increase (%)	NPAs / Assets (%)	Texas Ratio (3) (%)	Reserve / Loans (%)	NCOs / Avg. Lns (%)	Reserve / NPAs (%)
MidSouth Bank	Murfreesboro	2004	\$243,323	\$179,858	\$23,519	0.45%	\$2,907	\$1,532	\$0	\$13,294	\$1,553	\$17,754	22%	7.30%	57.8%	4.00%	1.46%	41%
American Security B&T Co.	Hendersonville	2004	168,386	123,175	21,227	(0.24)	59	620	0	4,710	3,207	7,976	(10%)	4.74	34.6	1.50	1.24	23
Reliant Bank	Brentwood	2006	387,005	327,466	35,668	0.18	203	2,962	0	15,595	1,706	17,504	13%	4.52	42.1	1.80	0.64	34
Wilson Bank & Trust	Lebanon	1987	1,514,280	1,107,671	133,969	0.58	20,645	13,320	4,017	24,480	11,290	60,432	30%	3.99	38.9	1.94	0.60	36
Pinnacle National Bank	Nashville	2000	4,950,936	3,355,717	433,817	(1.12)	10,861	19,039	3,116	118,331	42,616	174,924	6%	3.53	33.6	2.60	2.78	50
First Freedom Bank	Lebanon	2006	235,163	169,380	28,869	0.45	0	165	1	2,879	4,180	7,060	(27%)	3.00	22.2	1.77	0.41	42
Avenue Bank	Nashville	1911	515,648	357,446	47,472	0.11	3,190	0	0	4,773	6,204	14,167	(4%)	2.75	26.9	1.44	0.65	36
Tennessee Commerce Bank	Franklin	2000	1,380,258	1,197,058	122,010	0.73	99	26,685	2,943	34,042	795	37,879	(9%)	2.74	26.6	1.70	1.46	54
Farmers Bank	Portland	1912	519,009	358,511	48,165	0.86	950	3,766	1,939	8,201	2,911	14,001	(31%)	2.70	26.7	1.19	0.86	31
Volunteer State Bank	Portland	1977	328,653	270,259	27,966	1.54	644	2,290	97	6,094	1,927	8,762	2%	2.67	27.9	1.25	0.44	39
Civic Bank & Trust	Nashville	2005	126,834	82,515	13,431	0.16	22	4,139	0	1,656	1,546	3,224	(20%)	2.54	20.0	3.25	0.00	83
Community Bank & Trust	Ashland City	1999	219,316	146,720	22,339	0.86	200	1,673	64	1,646	3,259	5,169	9%	2.36	21.3	1.28	0.39	36
Peoples State Bk of Commerce	Nolensville	1916	299,562	204,798	22,524	0.10	0	3,100	36	1,538	5,440	7,014	(5%)	2.34	28.5	1.01	0.28	30
Summer Bank & Trust	Gallatin	2005	129,500	84,138	11,170	0.34	1,100	1,366	0	1,075	578	2,753	2%	2.13	22.5	1.27	0.64	39
Citizens Savings B&T Co.	Nashville	1904	84,043	60,488	8,016	0.53	1,219	742	166	318	30	1,733	32%	2.06	19.5	1.41	0.23	49
Franklin Synergy Bank	Franklin	2007	304,465	184,408	32,787	0.53	0	0	0	4,143	1,490	5,633	32%	1.85	15.8	1.59	0.00	52
Citizens Bank	Carthage	1929	503,756	258,516	79,506	2.06	0	8,536	897	3,576	3,938	8,411	(8%)	1.67	10.2	1.04	0.69	32
Citizens Bank	Hartsville	1905	140,555	106,687	12,277	0.72	279	3,060	4	1,050	802	2,135	12%	1.52	15.8	1.18	0.32	59
TriStar Bank	Dickson	2000	147,387	89,389	13,181	0.99	843	735	28	725	539	2,135	13%	1.45	14.7	1.46	0.29	61
Citizens Bank of Lafayette	Lafayette	1909	411,361	207,343	35,163	0.84	0	5,985	2,680	1,993	1,162	5,835	6%	1.42	15.3	1.47	0.28	52
Commerce Union Bank	Springfield	2006	172,712	104,816	31,546	0.43	0	75	0	1,381	349	1,730	(4%)	1.00	5.3	1.34	0.12	81
CedarStone Bank	Lebanon	2004	148,220	110,961	12,813	0.41	1,152	1,057	0	34	143	1,329	53%	0.90	9.0	1.69	0.06	141
Bank of Dickson	Dickson	1954	184,582	101,777	25,861	0.81	990	646	0	422	223	1,635	18%	0.89	5.9	1.87	0.16	116
Macon Bank and Trust Co.	Lafayette	1919	312,396	130,180	35,232	0.88	0	3,525	734	940	100	1,774	0%	0.57	4.8	1.34	0.56	99
InsBank	Nashville	2000	138,865	102,913	12,603	(1.05)	0	1,906	0	75	126	201	(89%)	0.14	1.3	2.92	0.20	nm
Nashville Bank and Trust Co.	Nashville	2004	212,644	163,603	21,872	0.48	0	0	0	0	0	0	0%	0.00	0.0	1.34	0.00	nm
CapStar Bank	Nashville	2008	400,614	245,233	68,733	(1.61)	0	724	0	0	0	0	0%	0.00	0.0	1.72	0.00	nm

Source: SNL Financial

	Average	\$525,166	\$364,112	\$51,175	0.48%	\$1,680	\$3,987	\$619	\$9,369	\$3,560	\$15,229	2%	2.25%	20.3%	1.72%	0.55%	55%
Median	\$243,323	\$169,380	\$27,966	0.48%	\$200	\$1,673	\$1	\$1,656	\$1,490	\$5,633	2%	2.13%	20.0%	1.47%	0.39%	46%	
Tennessee Median	\$181,138	\$124,781	\$19,859	0.62%	\$193	\$1,923	\$23	\$2,202	\$1,733	\$5,633	3%	2.63%	24.1%	1.59%	0.44%	47%	

(1) Average & Median does not include banks est. 07-08

(2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO + Restructured Loans

(3) Texas Ratio = NPAs/(LLR+Tg. Equity)

Asset Quality Review - East Tennessee

Company			Highlights (6/30/10)				Past Due, Restructured & Nonperforming Assets (6/30/10)							Asset Quality Ratios (6/30/10)				
Name	Location	Year Est.	Total Assets (\$000)	Total Loans (\$000)	Tang. Equity (\$000)	ROA YTD (1) (%)	Restruct. Loans (\$000)	30-89 Days PD (\$000)	90+ Days PD (\$000)	Nonaccrual Assets (\$000)	OREO (\$000)	Total NPAs (2) (\$000)	2nd Qtr Increase (%)	NPAs / Assets (%)	Texas Ratio (3)	Reserve / Loans (%)	NCOs / Avg. Lns (%)	Reserve / NPAs (%)
American Patriot Bank	Greeneville	2001	\$108,210	\$86,063	\$4,118	(2.26%)	\$0	\$3,042	\$13,276	\$5,690	\$4,401	\$23,367	6%	21.59%	349.0%	3.00%	2.97%	11%
Sevier County Bank	Sevierville	1909	389,838	244,691	40,378	0.26	2,500	10,782	2,397	22,508	41,282	68,687	8%	17.62	151.8	2.00	0.28	7
Mountain National Bank	Sevierville	1998	602,062	396,457	60,603	0.23	27,585	7,333	170	59,689	14,843	102,287	8%	16.99	144.5	2.57	0.75	10
Tennessee State Bank	Pigeon Forge	1972	796,687	538,250	60,115	0.74	31,244	7,249	9	48,898	20,461	100,612	(0%)	12.63	137.8	2.39	0.43	13
Citizens Bank of East TN	Rogersville	1906	139,909	112,135	11,578	(0.22)	593	1,838	3,185	10,267	2,459	16,504	31%	11.80	120.1	1.93	0.59	13
Farmers State Bank	Mountain City	1934	134,385	89,613	20,256	0.45	2,275	3,247	887	6,222	1,269	13,053	7%	9.71	58.3	2.36	(0.09)	16
Heritage Community Bank	Greeneville	2003	123,573	93,069	9,175	0.77	2,165	5,219	0	5,000	2,975	10,140	11%	8.21	90.9	2.12	0.14	19
Citizens Bk of Blount County	Maryville	1973	332,971	222,046	52,868	0.08	19,292	371	0	4,904	2,778	26,974	82%	8.10	44.8	3.28	0.77	27
TNBank	Oak Ridge	1995	186,850	121,803	17,889	(0.75)	0	794	0	7,683	6,515	14,198	23%	7.60	72.4	1.40	1.23	12
First Cmnty Bank of East TN	Rogersville	1993	230,336	166,866	25,224	0.14	5,579	767	62	6,254	4,267	16,162	(1%)	7.02	56.1	2.15	0.58	22
BankEast	Knoxville	1968	284,526	216,791	22,037	(3.39)	4,530	6,850	573	13,135	1,501	19,739	(33%)	6.94	68.0	3.22	7.32	35
Citizens National Bank	Athens	1915	555,955	456,854	47,674	(0.61)	7,406	6,143	977	22,409	6,852	37,644	22%	6.77	65.3	2.19	1.69	27
Community Bank of East TN	Clinton	1999	70,677	44,292	7,105	(1.61)	1,002	0	0	3,270	474	4,746	(35%)	6.72	58.8	2.19	1.90	20
GreenBank	Greeneville	1890	2,525,866	1,929,004	307,438	0.55	18,285	29,439	640	64,342	76,697	159,964	7%	6.33	44.7	2.59	0.88	31
National Bank of Tennessee	Newport	1958	180,227	126,540	12,958	(0.59)	584	2,085	65	5,005	5,711	11,365	(2%)	6.31	74.1	1.88	1.01	21
Johnson County Bank	Mountain City	1975	117,283	84,127	14,725	1.09	2,816	4,009	0	2,346	2,204	7,366	2%	6.28	46.0	1.55	0.25	18
Peoples Bank of the South	LaFollette	1917	150,173	125,965	19,003	1.14	3,938	6,217	354	2,103	2,776	9,171	68%	6.11	44.4	1.30	(0.01)	18
FSGBank, National Association	Chattanooga	2000	1,332,766	851,352	131,766	(0.47)	2,657	23,014	342	58,339	18,387	79,725	8%	5.98	50.3	3.15	1.68	34
Citizens First Bank	Wartburg	1997	161,820	115,134	11,755	0.33	612	4,774	435	5,815	2,789	9,651	29%	5.96	74.8	0.99	0.83	12
First Bank of Tennessee	Spring City	1890	228,949	187,140	19,904	1.13	0	4,613	962	7,919	3,994	12,875	41%	5.62	56.9	1.45	0.14	21
Cornerstone Community Bank	Chattanooga	1996	520,557	318,796	31,572	0.22	5,895	6,266	0	13,105	9,864	28,864	50%	5.54	74.9	2.19	0.87	24
Citizens Bank	New Tazewell	1912	153,375	103,590	13,271	0.32	2,763	2,650	6	3,952	1,448	8,169	31%	5.33	55.7	1.34	0.27	17
Community Nat'l Bk of Lakeway	Morristown	2003	122,896	73,391	12,810	0.12	1,766	1,387	0	2,236	2,148	6,150	(11%)	5.00	43.3	1.92	0.59	23
Bank of Cleveland	Cleveland	1987	250,089	224,919	31,323	1.56	1,753	347	216	3,966	6,322	12,257	41%	4.90	34.3	1.96	0.20	36
Community Trust & Banking Co.	Ooltewah	1999	148,862	115,123	11,720	(4.52)	0	916	0	2,093	5,157	7,250	(7%)	4.87	48.8	2.71	4.63	43
First Century Bank	Tazewell	1899	290,748	176,776	29,181	0.35	5,077	7,820	0	3,270	5,736	14,083	(3%)	4.84	42.3	2.32	1.37	29
First Trust and Savings Bk	Oneida	1923	143,326	115,240	14,354	1.52	314	3,025	94	4,585	1,700	6,693	38%	4.67	42.5	1.20	0.49	21
Mountain Commerce Bank	Erwin	1910	333,053	256,968	31,111	0.32	427	611	227	6,877	7,950	15,481	(19%)	4.65	43.3	1.82	0.57	30
Peoples Bank of East TN	Madisonville	1997	173,056	126,019	15,702	0.35	1,082	2,661	684	3,517	2,557	7,840	4%	4.53	44.8	1.44	0.77	23
First National Bank of Pikeville	Pikeville	1913	96,015	61,291	9,902	0.25	0	805	0	2,307	1,911	4,218	143%	4.39	39.6	1.21	0.60	18
Community National Bank	Dayton	1964	221,676	150,782	22,204	0.29	299	2,512	57	6,504	2,829	9,689	5%	4.37	39.1	1.70	0.83	26
Commercial Bank	Harrogate	1976	805,788	587,075	70,794	0.76	0	5,567	2,322	8,664	22,070	33,056	11%	4.10	40.5	1.83	0.41	33
Jefferson Federal Bank	Morristown	1960	653,827	445,180	57,950	(0.45)	0	4,900	0	19,508	6,851	26,359	2%	4.03	39.7	1.90	1.11	32
First Nat'l Bank of Oneida	Oneida	1904	206,929	151,373	20,876	1.43	0	3,813	480	6,353	1,497	8,330	1%	4.03	36.1	1.44	0.26	26
Southern Heritage Bank	Cleveland	1999	209,845	150,311	24,142	0.63	193	610	2,769	3,030	2,332	8,324	20%	3.97	29.8	2.52	0.62	45
First Peoples Bank of TN	Jefferson City	1975	126,287	91,351	8,733	(0.67)	0	1,305	0	1,517	3,463	4,980	16%	3.94	51.9	0.94	1.60	17
Citizens National Bank	Sevierville	1973	878,171	593,898	71,550	0.77	497	11,225	768	9,146	23,261	33,672	16%	3.83	41.9	1.49	0.26	26
American Trust Bk of East TN	Knoxville	2004	127,922	80,185	13,909	0.89	1,700	3,016	213	919	1,713	4,545	(20%)	3.55	28.1	2.85	1.19	50
First National Bank of La Follette	LaFollette	1904	182,183	124,781	15,610	(1.14)	0	1,892	0	2,482	3,948	6,430	(16%)	3.53	34.6	2.37	1.92	46
Bank of Tennessee	Kingsport	1974	648,149	471,381	55,995	0.95	6,689	2,318	23	4,866	10,094	21,672	13%	3.34	34.6	1.39	1.56	30
Clayton Bank and Trust	Knoxville	1889	637,208	527,298	72,812	1.17	4,594	9,954	0	7,196	9,339	21,129	15%	3.32	24.1	2.81	0.84	70
Andrew Johnson Bank	Greeneville	1975	261,594	231,733	21,482	0.66	3,839	3,672	0	3,038	1,731	8,608	1%	3.29	35.7	1.14	0.22	31
First National Bank	Lenoir City	1907	403,667	245,179	37,589	0.54	1,108	1,783	0	5,165	6,714	12,987	8%	3.22	30.1	2.27	1.58	43
Carter Cnty Bk of Elizabethton	Elizabethton	1939	283,580	212,543	23,905	0.93	906	1,468	0	1,635	4,925	7,466	(11%)	2.63	26.9	1.80	0.28	51
First Volunteer Bank of TN	Chattanooga	1904	656,633	493,195	61,295	0.70	1,754	4,963	2,178	5,359	6,933	16,224	(13%)	2.47	24.1	1.23	1.30	37
Citizens Bank	Elizabethton	1934	597,851	439,082	71,210	1.01	4,291	4,069	1,142	4,392	4,224	14,049	(41%)	2.35	18.0	1.58	0.47	49
Citizens B&T Co. of Grainger	Rutledge	1919	167,412	75,133	29,589	1.37	1,088	1,784	911	1,118	648	3,765	37%	2.25	12.3	1.42	0.15	28
SouthEast Bank & Trust	Athens	2002	272,378	214,035	20,542	0.52	0	1,989	83	3,721	2,318	6,122	(9%)	2.25	25.8	1.47	0.67	52
SmartBank	Pigeon Forge	2007	297,270	232,393	31,594	0.29	5,629	2,664	0	99	844	6,572	152%	2.21	19.0	1.30	0.05	46
CapitalMark Bank & Trust	Chattanooga	2007	414,437	319,877	45,769	0.76	0	1,471	0	3,440	4,379	7,819	2%	1.89	15.3	1.69	0.13	69
Citizens State Bank	Jasper	1970	64,032	47,839	5,148	0.81	0	847	398	126	303	827	51%	1.29	14.9	0.85	0.21	49
Union Bank	Jellico	1918	60,540	39,582	7,512	1.67	0	1,435	136	522	59	717	0%	1.18	9.0	1.07	0.45	59
Foothills Bank & Trust	Maryville	2007	121,463	79,832	17,079	0.12	290	26	0	448	0	738	154%	0.61	4.1	1.30	0.15	141
Cumberland County Bank	Crossville	1961	248,129	137,773	18,204	0.83	60	963	103	129	1,210	1,502	(6%)	0.61	7.6	1.20	0.44	110
TriSummit Bank	Kingsport	2007	279,186	119,859	30,384	(0.04)	0	0	0	793	437	1,230	181%	0.44	3.9	1.22	0.53	119

Source: SNL Financial

Average	\$358,385	\$255,309	\$35,516	0.19%	\$3,365	\$4,155	\$675	\$9,278	\$7,083	\$20,401	20%	5.49%	53.2%	1.87%	0.93%	35%
Median	\$230,336	\$151,373	\$22,037	0.35%	\$1,082	\$2,661	\$83	\$4,866	\$3,463	\$10,140	8%	4.65%	42.5%	1.82%	0.59%	28%
Tennessee Median	\$181,138	\$124,781	\$19,859	0.62%	\$193	\$1,923	\$23	\$2,202	\$1,733	\$5,633	3%	2.63%	24.1%	1.59%	0.44%	47%

(1) Average & Median does not include banks est. 07-08

(2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO + Restructured Loans

(3) Texas Ratio = NPAs/(LLR+Tg. Equity)