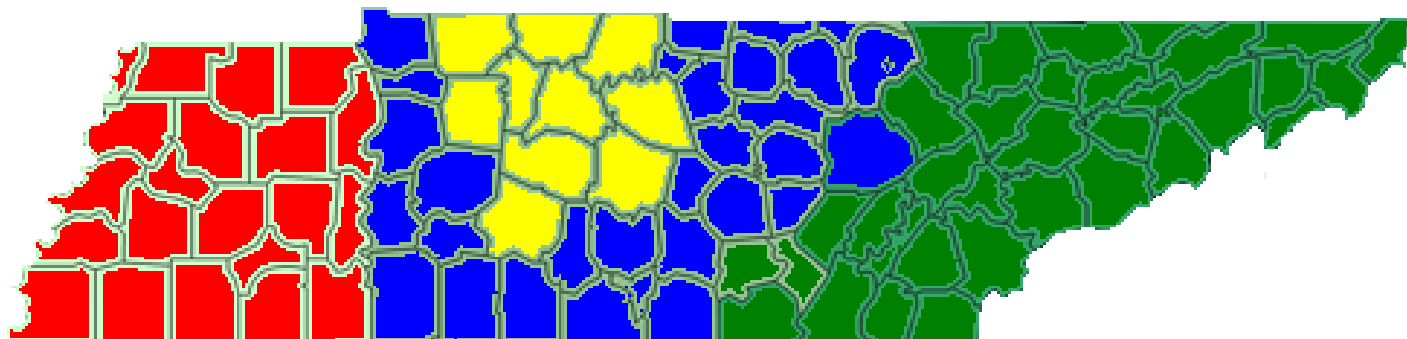


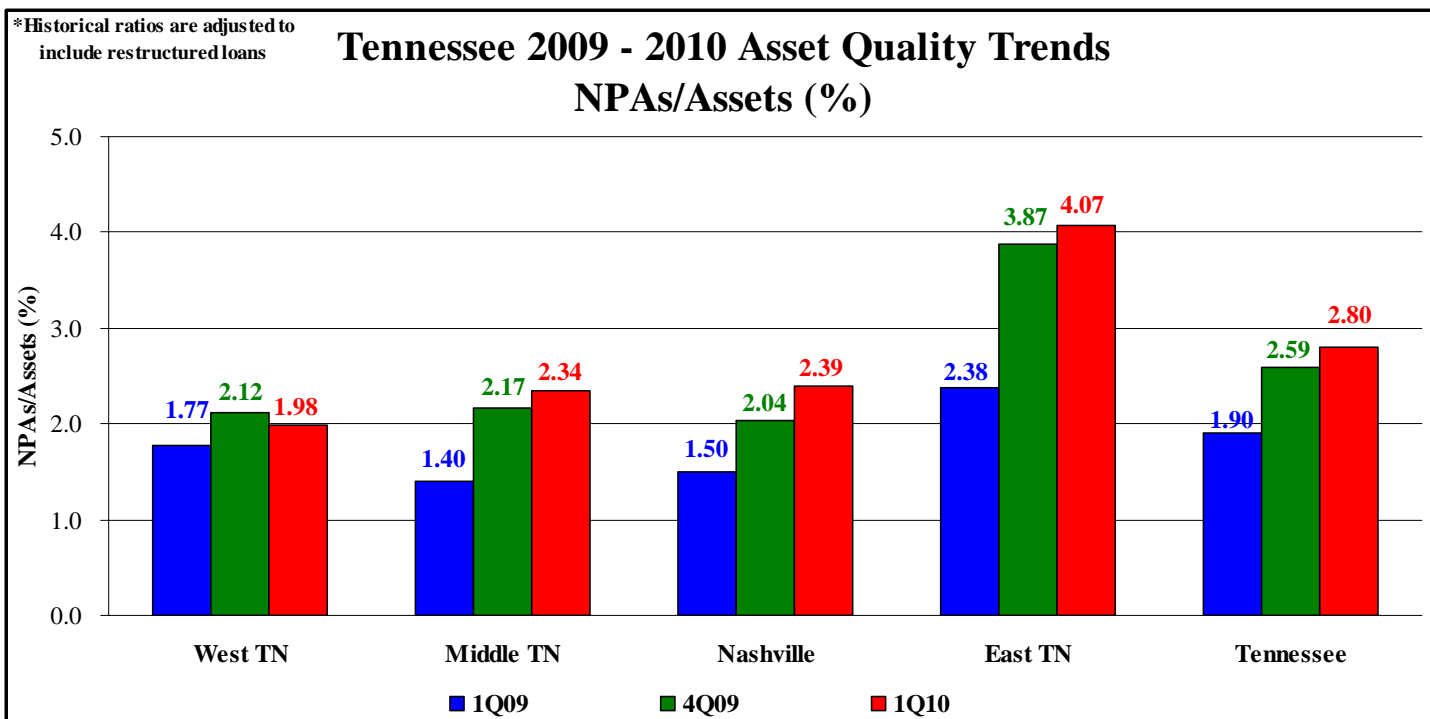
# Tennessee Asset Quality Review



- Tennessee banks remain well positioned relative to the Southeast Region, boasting a statewide NPA/Assets ratio of 2.80%.
- As of 3/31/10, there were 6 Tennessee banks with Texas ratios exceeding 100%, compared to none at 3/31/09. No banks have failed in Tennessee during the recent financial crisis.

State Median	Asset Quality Ratios (3/31/10)				
	NPAs/Assets (1) (%)	Texas Ratio (2) (%)	Reserve/Loans (%)	NCOs/Avg. Lns (c) (%)	Reserve/NPAs (%)
Alabama	2.25	20.4	1.53	0.28	39
Florida	5.63	48.5	2.23	0.84	25
Georgia	5.86	53.9	2.11	0.64	25
North Carolina	4.08	34.2	1.88	0.58	27
South Carolina	4.08	38.5	1.81	0.82	36
<b>Tennessee</b>	<b>2.80</b>	<b>25.3</b>	<b>1.59</b>	<b>0.33</b>	<b>45</b>
Virginia	2.10	17.8	1.42	0.25	52

(1) NPAs = 90+ Days PD + Nonaccruals + OREO + Restruct. Lns  
 (2) Texas Ratio = NPAs/(LLR+Tg. Equity)



***New methodology begins this issue:** Over the past several quarters, we have observed an increasing number of banks reporting restructured loans (ie. loans whose terms have been modified because of a deterioration in the financial condition of the borrower to provide for a reduction of either interest or principal). While we agree that a “sub-performing” asset is preferable to a nonperforming asset, these credits certainly represent a problem/troubled asset with inherently greater risk. Therefore, restructured loans are now included in total nonperforming assets and all corresponding ratios.*

# Asset Quality Review - West Tennessee

Company			Highlights (3/31/10)				Past Due, Restructured & Nonperforming Assets (3/31/10)							Asset Quality Ratios (3/31/10)				
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)	1st Qtr Increase (%)	NPAs / Assets (%)	Texas Ratio (3) (%)	Reserve / Loans (%)	NCOs / Avg. Lns (%)	Reserve / NPAs (%)
Community South Bank	Parsons	1968	\$664,889	\$559,541	\$56,221	(0.16%)	\$30,029	\$24,752	\$2,864	\$42,403	\$8,379	\$83,675	1%	12.58%	130.9%	1.38%	1.42%	9%
Bank of Bartlett	Bartlett	1980	414,303	244,283	27,518	0.00	2,784	8,945	0	21,429	14,533	38,746	9%	9.35	108.2	3.39	0.13	21
INSOUTH Bank	Brownsville	1869	374,520	252,507	26,804	(1.85)	15,543	4,549	664	8,433	7,117	31,757	(6%)	8.48	99.7	2.00	2.65	16
Tri State Bank of Memphis	Memphis	1946	128,226	86,030	17,752	0.01	1,688	11,753	650	5,895	409	8,642	28%	6.74	44.8	1.77	0.31	18
First Capital Bank	Germantown	2003	185,152	137,478	23,016	0.17	5,024	2,744	0	3,638	3,593	12,255	(14%)	6.62	46.9	2.27	0.48	25
Brighton Bank	Brighton	1910	78,120	53,739	6,586	(0.15)	0	2,206	551	570	3,657	4,778	(5%)	6.12	66.4	1.13	1.07	13
Paragon National Bank	Memphis	2005	272,951	201,370	25,620	(0.87)	26	1,085	0	9,191	6,938	16,155	(8%)	5.92	54.1	2.11	0.83	26
Bank of Gleason	Gleason	1901	105,424	45,101	18,700	1.88	4,276	597	28	1,022	363	5,689	(2%)	5.40	28.4	2.88	0.85	23
First Bank	Lexington	1906	2,346,171	1,530,159	164,929	(0.75)	0	33,132	16,590	58,378	28,142	103,110	3%	4.39	48.2	3.21	(0.09)	48
BankTennessee	Collierville	1934	270,389	199,618	20,955	1.36	1,137	5,726	0	5,889	4,029	11,055	(22%)	4.09	43.8	2.13	0.33	39
First Alliance Bank	Cordova	1999	134,632	104,568	12,090	0.17	1,783	3,602	0	2,026	1,109	4,918	(43%)	3.65	32.8	2.79	0.01	59
Bank of Fayette County	Moscow	1905	320,240	215,763	25,007	0.29	3,329	2,690	256	5,592	2,135	11,312	21%	3.53	40.1	1.49	0.29	28
First State Bank	Union City	1887	1,468,310	987,924	131,343	0.43	14,771	2,033	0	11,035	17,095	42,901	(8%)	2.92	28.6	1.89	2.33	43
McKenzie Banking Company	McKenzie	1934	110,537	55,374	14,279	1.96	0	2,108	781	2,135	221	3,137	(3%)	2.84	19.8	2.87	0.22	51
Citizens Bank & Trust Co.	Atwood	1927	25,271	13,892	2,102	0.96	0	519	599	77	30	706	141%	2.79	32.2	0.66	0.00	13
Patriot Bank	Millington	2002	217,253	144,617	18,163	0.75	1,509	932	245	162	3,658	5,574	11%	2.57	27.1	1.65	0.42	43
Community Nat'l Bank of TN	Lexington	1961	86,405	61,520	8,224	1.41	2,041	522	0	103	20	2,164	(2%)	2.50	24.3	1.11	0.00	32
Farmers & Merchants Bank	Trezevant	1916	209,187	180,479	18,295	0.58	36	2,908	221	3,422	1,515	5,194	4%	2.48	26.0	0.94	0.64	33
Bank of Ripley	Ripley	1939	179,324	80,187	27,341	0.08	0	1,325	60	889	3,404	4,353	(11%)	2.43	15.5	0.99	0.59	18
Farmers & Merchants Bank	Adamsville	1909	31,107	14,571	3,798	(1.19)	0	138	117	559	60	736	(50%)	2.37	18.7	0.91	10.95	18
Lauderdale County Bank	Halls	1979	42,555	22,263	3,997	0.62	154	86	33	615	190	992	9%	2.33	23.6	0.97	0.09	22
Landmark Community Bank	Collierville	1999	207,737	147,908	17,507	0.14	673	233	0	3,526	520	4,719	18%	2.27	24.4	1.22	0.41	38
First South Bank	Jackson	1903	431,161	267,583	39,157	1.13	0	3,232	23	6,108	3,050	9,181	20%	2.13	21.4	1.42	0.31	41
First Citizens National Bank	Dyersburg	1889	954,629	578,646	84,837	0.96	1,128	8,604	1,640	6,502	11,035	20,305	(4%)	2.13	21.6	1.55	1.24	44
Reelfoot Bank	Union City	1904	142,342	83,434	12,883	0.37	1,550	380	8	374	1,031	2,963	(12%)	2.08	21.2	1.29	0.37	36
Trust One Bank	Memphis	1995	359,784	257,766	39,581	0.53	0	1,789	0	7,036	321	7,357	(52%)	2.04	15.9	2.57	1.01	90
Bank of Jackson	Jackson	1997	127,957	80,651	14,572	0.44	0	1,002	0	1,279	1,254	2,533	14%	1.98	15.9	1.73	0.25	55
Bank of Camden	Camden	1931	168,744	109,284	17,574	1.22	0	3,293	2	1,228	2,049	3,279	(17%)	1.94	16.6	1.96	0.45	65
Farmers Bank	Woodland Mills	1910	11,740	3,987	2,057	(0.30)	0	19	0	212	0	212	(0%)	1.81	9.8	2.71	0.00	51
Central Bank	Savannah	1967	155,609	126,866	14,397	0.62	0	3,302	1,393	368	958	2,719	(33%)	1.75	17.3	1.04	0.44	49
Decatur County Bank	Decaturville	1899	84,743	49,757	8,424	0.09	0	572	0	1,035	363	1,398	90%	1.65	15.4	1.30	(0.02)	46
Security Bank	Newbern	1931	161,545	76,002	18,259	0.92	960	1,934	93	1,236	345	2,634	(6%)	1.63	13.5	1.60	0.12	46
Merchants & Planters Bank	Bolivar	1905	92,468	59,116	9,873	0.40	22	704	0	418	962	1,402	(5%)	1.52	13.2	1.24	(0.11)	52
Somerville Bank & Trust Co.	Somerville	1910	183,555	104,577	16,673	1.78	8	3,695	0	522	2,009	2,539	9%	1.38	14.1	1.23	0.17	51
Carroll Bank & Trust	Huntingdon	1907	238,280	142,792	20,668	0.62	458	4,494	214	1,801	777	3,250	42%	1.36	14.8	0.95	0.13	42
Farmers Bank	Parsons	1907	36,788	21,232	4,373	0.40	28	2,483	17	308	137	490	(53%)	1.33	10.4	1.52	0.21	66
Triumph Bank	Memphis	2006	215,288	170,714	17,736	0.66	0	260	0	1,561	1,125	2,686	25%	1.25	13.2	1.50	0.04	95
Peoples Bank	Sardis	1920	77,173	35,580	4,431	0.89	0	576	459	123	337	919	(41%)	1.19	19.6	0.74	0.63	29
Chester County Bank	Henderson	1968	48,729	25,480	4,869	1.01	0	875	0	497	0	497	2%	1.02	9.2	1.98	0.14	102
Bank of Halls	Halls	1899	62,694	24,919	7,091	1.02	25	555	16	489	91	621	63%	0.99	8.3	1.46	0.57	59
Greenfield Banking Company	Greenfield	1935	50,281	35,454	6,004	0.66	0	694	101	306	56	463	(41%)	0.92	7.2	1.09	0.03	83
Farmers & Merchants Bank	Dyer	1895	87,951	39,223	7,499	(0.23)	0	823	155	499	118	772	(52%)	0.88	9.9	0.80	0.10	41
Commercial Bank & Trust Co.	Paris	1877	614,257	431,900	51,053	1.17	0	1,502	44	1,774	2,901	4,719	(8%)	0.77	8.1	1.67	0.01	153
Hardin County Bank	Savannah	1973	323,473	249,346	22,691	1.07	712	4,906	0	615	1,077	2,404	9%	0.74	9.7	0.89	0.09	92
Independent Bank	Memphis	1998	778,307	666,450	66,383	0.98	0	8,372	391	3,167	630	4,188	(4%)	0.54	5.6	1.16	0.61	185
Gates Banking and Trust Co.	Gates	1904	40,488	14,034	4,329	1.24	0	201	0	188	0	188	(43%)	0.46	4.1	2.19	0.03	164
Bank of Mason	Mason	1902	23,906	13,529	4,076	(1.33)	0	98	0	104	0	104	154%	0.44	2.4	1.26	0.38	164
Home Banking Company	Selmer	1915	63,243	37,266	6,134	0.76	0	228	12	207	46	265	1%	0.42	4.0	1.27	(0.03)	178
Medina Banking Company	Medina	1905	36,509	11,517	6,055	0.58	0	958	88	22	0	110	(46%)	0.30	1.8	1.71	(0.21)	179
Bank of Crockett	Bells	1887	114,804	43,506	13,476	1.44	0	413	0	86	0	86	9%	0.07	0.6	2.30	(0.02)	nm
Security Bank & Trust Co.	Paris	1905	172,917	102,938	15,164	2.44	0	19	0	80	0	80	(82%)	0.05	0.5	0.68	0.01	nm
Evolve Bank & Trust	West Memphis	1925	143,263	88,068	12,370	0.72	0	567	0	33	27	60	(98%)	0.04	0.5	0.88	(0.03)	nm
Bank of Milan	Milan	1993	61,840	32,371	5,745	0.63	0	212	0	6	0	6	(25%)	0.01	0.1	1.23	(0.04)	nm

Source: SNL Financial

Average	\$262,965	\$175,903	\$23,183	0.54%	\$1,692	\$3,195	\$534	\$4,249	\$2,600	\$9,075	(2%)	2.59%	24.7%	1.60%	0.58%	59%
Median	\$143,263	\$86,030	\$15,164	0.62%	\$0	\$1,085	\$16	\$889	\$630	\$2,719	(4%)	1.98%	16.6%	1.46%	0.22%	44%
Tennessee Median	\$184,530	\$126,800	\$18,993	0.62%	\$22	\$2,183	\$48	\$2,251	\$1,555	\$5,535	5%	2.80%	25.3%	1.59%	0.33%	45%

(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 (3/31/10)				Past Due, Restructured & Nonperforming Assets (3/31/10)							Asset Quality Ratios (3/31/10)				
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)	1st Qtr Increase (%)	NPAs / Assets (%)	Texas Ratio (3)	Reserve / Loans (%)	NCOs / Avg. Lns (%)	Reserve / NPAs (%)
Bank of Lincoln County	Fayetteville	2002	\$159,302	\$110,179	\$14,056	0.40%	\$0	\$5,480	\$3,549	\$5,645	\$5,802	\$14,996	52%	9.41%	94.5%	1.65%	0.00%	12%
Coffee County Bank	Manchester	1975	126,616	101,500	11,683	0.66	0	4,505	0	6,862	3,732	10,594	1%	8.37	76.4	2.15	1.04	21
Heritage Bank & Trust	Columbia	2006	136,381	113,460	11,997	0.01	257	317	0	7,184	2,033	9,474	25%	6.95	64.4	2.40	0.39	29
Citizens Bank of Spencer	Spencer	1914	49,022	32,495	5,925	1.31	0	847	1,067	1,621	541	3,229	6%	6.59	49.4	1.87	0.01	19
Community First Bank & Trust	Columbia	1999	676,627	538,962	56,052	0.47	0	10,329	12	31,135	11,488	42,635	8%	6.30	62.0	2.35	1.33	30
People's B&T Co. of Pickett	Byrdstown	1978	126,019	97,675	11,381	0.61	0	4,304	1,989	2,665	2,632	7,286	10%	5.78	55.6	1.77	1.43	24
Putnam 1st Mercantile Bank	Cookeville	2005	83,349	63,564	9,805	0.77	717	287	0	1,933	2,698	5,348	12%	6.42	50.2	1.33	1.09	16
Mountain Valley Bank	Dunlap	1905	97,752	73,406	7,940	(0.08)	519	3,946	765	3,013	1,329	5,626	18%	5.76	59.9	1.97	1.19	26
Franklin County United Bank	Decherd	2004	97,912	73,615	12,038	0.15	3,652	1,469	0	3,613	1,287	8,552	55%	8.73	64.2	1.73	0.89	15
Traders National Bank	Tullahoma	1889	154,185	117,202	12,505	0.91	0	1,649	234	4,256	2,511	7,001	21%	4.54	48.0	1.79	0.27	30
Wayne County Bank	Waynesboro	1914	259,892	215,646	28,013	0.68	0	5,823	5,660	3,033	2,742	11,435	3%	4.40	32.4	3.40	0.33	64
Citizens Tri-County Bank	Dunlap	1972	516,606	324,818	44,269	1.05	0	20,327	1,011	8,927	9,030	18,968	8%	3.67	37.1	2.10	0.81	36
Citizens Community Bank	Winchester	1992	171,478	123,441	17,460	0.85	0	2,881	665	2,013	3,235	5,913	(37%)	3.45	30.3	1.67	2.25	35
Farmers Bank of Lynchburg	Lynchburg	1888	217,909	143,880	21,685	0.22	0	2,354	159	4,241	2,800	7,200	(28%)	3.30	29.4	1.97	3.88	39
Liberty State Bank	Liberty	1904	132,669	85,903	13,110	0.85	0	3,808	814	1,858	684	3,356	5%	2.53	23.2	1.60	0.34	41
Community Bk of Cumberlands	Jamestown	2001	130,869	91,952	16,425	(1.36)	537	4,599	0	1,851	1,413	3,801	(3%)	2.90	18.9	3.96	1.35	96
First Community Bk of Bedford	Shelbyville	1988	279,774	160,224	34,163	1.77	0	463	0	3,935	2,921	6,856	14%	2.45	18.7	1.60	0.19	37
Peoples Bank of Bedford Cnty	Shelbyville	2000	99,315	71,581	9,651	0.55	0	1,372	198	1,080	1,042	2,320	9%	2.34	22.1	1.17	(0.11)	36
First Nat'l Bank of Manchester	Manchester	1900	188,262	114,685	23,127	0.95	0	1,616	110	3,034	688	3,832	15%	2.04	15.5	1.40	0.04	42
Bank of Perry County	Lobelville	1905	137,285	107,854	13,292	1.85	0	4,815	525	1,329	924	2,778	(17%)	2.02	18.9	1.31	0.29	51
Union Bank & Trust Company	Livingston	1932	80,357	48,448	7,889	2.20	0	601	0	1,263	359	1,622	25%	2.02	18.9	1.46	0.42	43
Peoples Bank	Clifton	1890	128,928	104,590	10,996	0.43	0	2,814	0	772	1,820	2,592	(29%)	2.01	20.2	1.78	0.07	72
First Vision Bank of Tennessee	Tullahoma	2005	123,258	87,221	15,037	0.41	1,343	399	0	916	1,486	3,745	83%	3.04	23.3	1.15	1.41	27
First Farmers & Merchants Bank	Columbia	1909	959,193	574,537	95,478	0.50	11,487	1,506	47	8,892	9,602	30,028	0%	3.13	28.7	1.58	0.63	30
F&M Bank	Clarksville	1906	796,013	628,759	58,208	0.76	397	7,558	3,702	3,928	5,143	13,170	10%	1.65	20.7	0.85	0.17	40
Union Bank	Jamestown	1904	169,662	106,011	20,338	0.95	0	3,038	2,070	135	493	2,698	(11%)	1.59	12.6	1.00	0.17	39
American City Bank	Tullahoma	1974	228,748	166,005	24,138	0.67	0	1,895	73	2,107	1,438	3,618	4%	1.58	13.7	1.34	0.95	62
Peoples Bank & Trust Co.	Manchester	1905	78,414	49,680	8,241	0.67	0	482	1	686	345	1,032	(2%)	1.32	11.8	1.08	0.00	52
Bank of Waynesboro	Waynesboro	1904	147,828	107,733	15,920	0.80	0	2,414	0	541	1,398	1,939	32%	1.31	10.6	2.18	0.04	121
American B&T of Cumberlands	Livingston	1978	112,947	90,224	9,000	0.08	0	1,040	182	708	555	1,445	(20%)	1.28	14.2	1.32	0.17	82
Clarksville	Clarksville	2001	135,598	108,251	10,568	0.70	0	729	780	329	555	1,664	42%	1.23	14.3	0.97	(0.05)	63
Traditions First Bank	Erin	2000	90,916	67,628	8,928	0.56	0	703	0	673	268	941	68%	1.04	9.6	1.27	0.44	91
First Commerce Bank	Lewisburg	2002	250,787	153,768	21,032	0.86	0	403	0	1,511	1,002	2,513	20%	1.00	11.0	1.14	0.04	70
Homeland Community Bank	McMinnville	2003	111,012	76,984	10,901	0.98	0	941	0	834	20	854	67%	0.77	7.3	1.10	(0.01)	99
First Nat'l Bank of McMinnville	McMinnville	1874	370,811	245,527	56,548	0.81	0	1,869	786	1,731	215	2,732	13%	0.74	4.5	1.60	(0.02)	144
First National Bank of TN	Livingston	1965	587,156	463,080	64,712	0.99	8,654	2,227	0	2,404	1,274	12,332	11%	2.10	17.6	1.14	0.04	43
Legends Bank	Clarksville	1998	322,469	186,556	29,096	0.63	0	3,011	51	166	1,582	1,799	(15%)	0.56	5.7	1.40	0.69	145
Bank of Tullahoma	Tullahoma	2005	99,444	66,668	15,025	2.58	0	5	366	116	18	500	4%	0.50	3.2	1.00	0.04	134
Bank of Putnam County	Cookeville	1901	337,660	175,230	25,491	0.95	0	102	21	337	307	665	47%	0.20	2.4	1.01	0.30	266

Source: SNL Financial

	Average	\$230,062	\$160,742	\$22,619	0.75%	\$707	\$2,896	\$637	\$3,264	\$2,241	\$6,848	14%	3.21%	28.8%	1.63%	0.58%	60%
Median	\$137,285	\$107,854	\$15,025	0.70%	\$0	\$1,869	\$73	\$1,858	\$1,398	\$3,745	10%	2.34%	20.2%	1.58%	0.30%	41%	
Tennessee Median	\$184,530	\$126,800	\$18,993	0.62%	\$22	\$2,183	\$48	\$2,251	\$1,555	\$5,535	5%	2.80%	25.3%	1.59%	0.33%	45%	

\*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 (3/31/10)				Past Due, Restructured & Nonperforming Assets (3/31/10)								Asset Quality Ratios (3/31/10)				
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)	1st Qtr Increase (%)	NPAs / Assets (%)	Texas Ratio (3) (%)	Reserve / Loans (%)	NCOs / Avg. Lns (%)	Reserve / NPAs (%)	
Citizens Savings B&T Co.	Nashville	1904	\$78,854	\$60,380	\$7,822	0.50%	\$5,916	\$1,408	\$1	\$208	\$32	\$6,157	399%	7.81%	70.9%	1.43%	-0.01%	14%	
MidSouth Bank	Murfreesboro	2004	250,604	189,883	22,216	1.07	187	754	0	11,999	1,942	14,128	(12%)	5.64	47.5	3.98	1.09	53	
American Security B&T Co.	Hendersonville	2004	171,618	120,759	21,515	(0.29)	0	35	0	5,599	3,239	8,838	(6%)	5.15	37.6	1.64	1.42	22	
Bank of Nashville	Nashville	1989	691,544	530,566	63,146	(4.72)	0	7,147	1,500	25,120	5,428	32,048	21%	4.63	38.4	3.82	4.06	63	
First Freedom Bank	Lebanon	2006	224,515	169,783	28,670	0.67	0	3,635	0	4,919	4,803	9,722	27%	4.33	30.9	1.65	0.03	29	
Reliant Bank	Brentwood	2006	395,222	331,960	36,085	0.24	4,548	628	0	9,624	1,344	15,516	124%	3.93	38.6	1.24	0.85	27	
Farmers Bank	Portland	1912	523,138	351,808	46,898	0.82	5,353	1,889	1,300	10,109	3,664	20,426	(7%)	3.90	40.2	1.12	1.06	19	
Pinnacle National Bank	Nashville	2000	5,021,470	3,491,147	426,046	(0.19)	8,599	53,321	395	131,381	24,704	165,079	(9%)	3.29	32.0	2.58	1.71	55	
Civic Bank & Trust	Nashville	2005	127,289	80,733	13,028	(0.94)	0	2,535	0	1,629	2,409	4,038	13%	3.17	25.9	3.14	0.00	63	
Wilson Bank & Trust	Lebanon	1987	1,521,440	1,111,012	132,044	0.72	8,965	17,369	2,453	29,640	5,273	46,331	38%	3.05	31.0	1.57	0.48	38	
Tennessee Commerce Bank	Franklin	2000	1,373,121	1,186,171	118,830	0.75	104	53,412	6,232	34,793	480	41,609	94%	3.03	29.9	1.70	1.50	48	
Avenue Bank	Nashville	1911	492,158	335,903	46,460	0.14	3,164	846	0	6,894	4,712	14,770	39%	3.00	28.6	1.54	0.72	35	
Volunteer State Bank	Portland	1977	316,353	251,068	27,506	1.14	370	1,103	980	5,021	2,261	8,632	9%	2.73	28.0	1.33	0.58	39	
Peoples State Bk of Commerce	Nolensville	1916	283,112	194,890	22,103	0.16	0	3,055	21	3,116	4,213	7,350	5%	2.60	30.6	0.98	0.16	26	
Community Bank & Trust	Ashland City	1999	217,628	148,268	21,713	0.80	200	2,640	338	1,005	3,217	4,760	(35%)	2.19	20.2	1.27	0.35	40	
Summer Bank & Trust	Gallatin	2005	125,523	80,066	10,618	0.36	845	1,873	1	1,268	578	2,692	1%	2.14	22.8	1.49	0.37	44	
Citizens Bank	Carthage	1929	501,513	262,128	77,195	2.37	0	7,051	1,828	3,910	3,450	9,188	17%	1.83	11.6	0.81	0.63	23	
Franklin Synergy Bank	Franklin	2007	284,841	169,420	31,440	0.57	0	1,636	500	2,229	1,525	4,254	(41%)	1.49	12.4	1.65	0.00	66	
Citizens Bank	Hartsville	1905	137,425	102,851	11,867	0.57	280	2,481	2	801	824	1,907	(27%)	1.39	14.6	1.13	0.64	61	
Citizens Bank of Lafayette	Lafayette	1909	408,686	201,435	33,718	0.90	0	6,578	2,411	1,981	1,103	5,495	26%	1.34	15.1	1.27	0.31	46	
TriStar Bank	Dickson	2000	144,501	90,605	12,749	0.99	946	1,075	7	309	624	1,886	293%	1.31	13.4	1.47	0.20	70	
InsBank	Nashville	2000	143,004	99,425	13,231	0.41	0	1,522	1,193	368	202	1,763	340%	1.23	11.7	1.84	0.00	104	
Commerce Union Bank	Springfield	2006	157,678	98,795	30,919	0.50	0	497	0	1,623	180	1,803	100%	1.14	5.6	1.37	0.00	75	
Bank of Dickson	Dickson	1954	187,016	102,414	25,509	0.87	890	801	0	339	152	1,381	(31%)	0.74	5.0	1.94	0.00	144	
CedarStone Bank	Lebanon	2004	146,601	112,587	12,511	0.35	634	523	0	180	53	867	23%	0.59	6.1	1.60	0.03	208	
Macon Bank and Trust Co.	Lafayette	1919	311,277	129,454	34,609	1.10	0	3,544	446	1,089	239	1,774	3%	0.57	4.9	1.36	0.81	99	
Nashville Bank and Trust Co.	Nashville	2004	189,410	147,592	21,456	0.43	0	0	0	0	0	0	0%	0.00	0.0	1.32	0.00	nm	
CapStar Bank	Nashville	2008	327,439	207,386	68,508	(1.63)	0	0	0	0	0	0	0%	0.00	0.0	1.67	0.00	nm	

Source: SNL Financial

	Average	\$526,892	\$369,946	\$50,658	0.40%	\$1,464	\$6,334	\$700	\$10,541	\$2,738	\$15,443	50%	2.58%	23.3%	1.71%	0.61%	58%
Median	\$266,858	\$169,602	\$28,088	0.57%	\$146	\$1,755	\$5	\$2,105	\$1,435	\$5,826	11%	2.39%	24.4%	1.51%	0.36%	47%	
Tennessee Median	\$184,530	\$126,800	\$18,993	0.62%	\$22	\$2,183	\$48	\$2,251	\$1,555	\$5,535	5%	2.80%	25.3%	1.59%	0.33%	45%	

(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 (3/31/10)				Past Due, Restructured & Nonperforming Assets (3/31/10)							Asset Quality Ratios (3/31/10)				
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)	1st Qtr Increase (%)	NPAs / Assets (%)	Texas Ratio (3) (%)	Reserve / Loans (%)	NCOs / Avg. Lns (%)	Reserve / NPAs (%)
American Patriot Bank	Greeneville	2001	\$114,877	\$90,119	\$4,713	(2.34%)	\$0	\$6,664	\$10,373	\$7,780	\$4,033	\$22,186	49%	19.31%	314.5%	2.60%	5.09%	11%
Sevier County Bank	Sevierville	1909	392,830	252,087	39,824	0.11	147	1,780	0	28,021	35,660	63,828	(0%)	16.25	140.4	2.24	(0.85)	9
Mountain National Bank	Sevierville	1998	645,759	404,025	59,810	0.25	22,816	6,418	85	57,330	14,217	94,448	23%	14.63	133.4	2.72	0.58	12
Tennessee State Bank	Pigeon Forge	1972	778,802	547,490	58,619	0.79	33,728	6,063	258	48,138	18,867	100,991	56%	12.97	142.1	2.27	0.54	12
Community Bank of East TN	Clinton	1999	74,890	46,353	7,470	(0.85)	1,009	530	0	4,097	2,185	7,291	11%	9.74	86.6	2.06	1.75	13
BankEast	Knoxville	1968	316,284	229,494	25,667	(1.45)	7,533	3,372	4,396	15,652	1,936	29,517	74%	9.33	85.6	3.83	0.86	30
Farmers State Bank	Mountain City	1934	136,688	89,362	19,996	0.47	3,316	1,926	43	8,581	258	12,198	(2%)	8.92	56.0	1.99	0.10	15
Citizens Bank of East TN	Rogersville	1906	142,317	115,113	11,690	(0.15)	245	6,504	700	10,180	1,466	12,591	18%	8.85	91.1	1.86	0.31	17
Heritage Community Bank	Greeneville	2003	126,936	98,609	9,101	1.41	2,096	3,197	225	6,036	743	9,100	15%	7.17	82.4	1.98	0.04	21
First Cmnty Bank of East TN	Rogersville	1993	234,082	174,362	24,470	(0.95)	2,270	6,876	3,959	8,448	1,600	16,277	74%	6.95	57.9	2.10	0.99	22
National Bank of Tennessee	Newport	1958	183,907	129,996	12,983	(0.21)	584	2,161	138	6,468	4,531	11,721	2%	6.37	77.1	1.71	1.41	19
Johnson County Bank	Mountain City	1975	119,170	84,633	14,404	1.06	3,287	2,914	0	1,752	2,204	7,243	4%	6.08	46.0	1.60	0.10	19
TNBank	Oak Ridge	1995	193,309	127,703	17,939	(0.61)	0	4,516	4	7,580	3,967	11,551	2%	5.98	56.9	1.84	0.44	20
GreenBank	Greeneville	1890	2,566,534	1,994,629	305,053	0.56	14,235	32,292	149	63,470	71,607	149,461	4%	5.82	42.1	2.52	0.77	34
Mountain Commerce Bank	Erwin	1910	330,464	249,892	30,587	0.28	2,287	2,744	1,608	11,795	3,407	19,097	(1%)	5.78	53.7	1.98	0.22	26
Community Nat'l Bk of Lakeway	Morristown	2003	125,089	74,471	12,705	0.12	2,850	725	0	2,272	1,785	6,907	42%	5.52	48.7	2.00	0.00	22
FSGBank, National Association	Chattanooga	2000	1,368,392	905,512	134,080	(0.36)	719	19,676	3,993	50,305	18,933	73,950	9%	5.40	46.2	2.88	2.04	35
First Century Bank	Tazewell	1899	280,851	175,618	28,897	0.37	4,579	7,391	2	3,939	5,948	14,468	16%	5.15	43.5	2.50	1.49	30
Citizens National Bank	Athens	1915	598,524	476,572	49,395	0.19	2,895	8,472	982	21,317	5,550	30,744	13%	5.14	52.7	1.87	1.15	29
Community Trust & Banking Co.	Ooltewah	1999	152,725	124,758	10,300	(4.43)	102	2,443	217	2,423	5,016	7,758	9%	5.08	57.9	2.48	2.29	40
Citizens First Bank	Wartburg	1997	164,282	114,592	11,511	0.21	346	7,141	5	4,742	2,367	7,460	71%	4.54	57.9	1.20	0.53	18
First National Bank of La Follette	Lafollette	1904	182,992	128,745	15,382	(2.14)	364	3,070	0	3,196	4,620	8,180	4%	4.47	44.7	2.26	2.41	36
American Trust Bk of East TN	Knoxville	2004	127,902	83,999	13,764	1.32	2,053	3,611	1,190	1,468	996	5,707	13%	4.46	35.4	2.83	0.91	42
Peoples Bank of East TN	Madisonville	1997	173,083	126,734	15,478	0.35	358	1,877	435	4,198	2,542	7,533	(23%)	4.35	42.9	1.65	0.33	28
Citizens Bk of Blount County	Maryville	1973	347,958	229,574	52,303	(0.09)	11,076	421	2	974	2,778	14,830	8%	4.26	25.0	3.10	0.08	48
Community National Bank	Dayton	1964	216,612	155,257	21,761	0.30	330	1,084	267	6,628	1,977	9,202	26%	4.25	37.7	1.70	0.49	29
First Bank of Tennessee	Spring City	1890	220,951	184,484	19,122	0.99	0	2,885	929	4,900	3,300	9,129	30%	4.13	42.5	1.28	0.07	26
Citizens Bank	New Tazewell	1912	152,413	101,941	12,554	0.26	1,186	3,306	0	3,495	1,557	6,238	2%	4.09	44.5	1.42	0.33	23
Citizens Bank	Elizabethton	1934	592,283	429,174	68,362	1.02	4,290	10,049	636	11,133	7,956	24,015	(47%)	4.05	31.9	1.62	0.22	29
First Nat'l Bank of Oneida	Oneida	1904	208,415	153,598	20,639	1.51	0	5,289	2,976	3,875	1,423	8,274	131%	3.97	36.1	1.46	0.28	27
Jefferson Federal Bank	Morristown	1960	663,900	454,066	58,664	0.21	0	9,991	0	21,203	4,653	25,856	9%	3.89	40.4	1.19	1.10	21
Commercial Bank	Harrogate	1976	800,419	594,307	69,091	0.76	0	18,329	1,512	7,172	21,169	29,853	22%	3.73	37.1	1.91	0.24	38
Peoples Bank of the South	LaFollette	1917	147,897	125,031	18,864	1.01	21	7,880	0	3,852	1,583	5,456	(5%)	3.69	26.8	1.22	0.01	28
Cornerstone Community Bank	Chattanooga	1996	559,048	325,948	30,647	0.36	2,576	6,669	0	8,469	8,240	19,285	7%	3.45	51.6	2.07	0.19	35
First Trust and Savings Bk	Oneida	1923	141,408	111,601	14,126	1.52	314	2,913	141	2,857	1,552	4,864	(10%)	3.44	31.3	1.28	0.25	29
Citizens National Bank	Sevierville	1973	847,277	590,288	70,411	0.85	497	1,565	600	9,550	18,416	29,063	(19%)	3.43	36.8	1.47	0.43	30
Bank of Cleveland	Cleveland	1987	255,036	228,550	30,817	1.52	1,743	853	967	207	5,749	8,666	46%	3.40	24.7	1.86	0.10	49
First Peoples Bank of TN	Jefferson City	1975	127,429	93,576	8,712	0.31	0	1,620	366	477	3,445	4,288	3%	3.37	44.7	0.94	0.77	21
Southern Heritage Bank	Cleveland	1999	212,691	151,672	23,616	0.67	395	5,113	1,085	3,098	2,373	6,951	21%	3.27	25.7	2.24	1.41	49
Clayton Bank and Trust	Knoxville	1889	608,123	503,007	70,350	1.15	2,218	7,424	1	6,663	9,517	18,399	22%	3.03	22.2	2.47	1.12	68
Bank of Tennessee	Kingsport	1974	633,575	473,979	55,197	0.65	5,046	6,982	0	4,615	9,455	19,116	11%	3.02	30.6	1.52	1.37	38
Carter Cnty Bk of Elizabethton	Elizabethton	1939	290,150	216,006	23,485	0.55	885	3,910	0	3,051	4,498	8,434	(4%)	2.91	31.3	1.59	0.42	41
First National Bank	Lenoir City	1907	416,106	254,951	36,535	0.58	1,108	2,204	0	4,260	6,640	12,008	(5%)	2.89	28.3	2.29	1.66	49
First Volunteer Bank of TN	Chattanooga	1904	667,239	491,833	61,034	0.87	1,758	5,536	950	10,509	5,506	18,723	7%	2.81	27.5	1.42	0.47	37
SouthEast Bank & Trust	Athens	2002	279,226	215,675	20,011	0.57	0	2,379	208	4,062	2,464	6,734	24%	2.41	29.2	1.43	0.62	46
Andrew Johnson Bank	Greeneville	1975	259,557	224,814	21,172	0.63	0	4,531	0	3,245	1,886	5,131	69%	1.98	21.7	1.10	0.24	48
First National Bank of Pikeville	Pikeville	1913	94,006	62,375	9,932	0.73	0	2,095	81	136	1,518	1,735	(6%)	1.85	16.5	0.91	0.35	33
Citizens B&T Co. of Grainger	Rutledge	1919	169,430	74,505	29,283	1.31	95	2,367	1,000	1,181	481	2,757	0%	1.63	9.1	1.49	0.09	40
Cohutta Banking Company	Chattanooga	1906	376,908	259,521	35,186	(0.45)	0	4,340	11	4,254	930	5,195	55%	1.38	12.6	2.35	1.71	118
CapitalMark Bank & Trust	Chattanooga	2007	407,406	321,702	43,148	0.70	0	27	49	1,046	4,345	5,440	17%	1.34	11.4	1.48	0.26	87
Union Bank	Jellico	1918	59,732	38,986	7,419	1.84	0	955	361	344	9	714	242%	1.20	9.2	0.98	0.34	54
SmartBank	Pigeon Forge	2007	281,431	220,977	30,816	0.28	1,691	28	0	608	308	2,607	(39%)	0.93	7.7	1.30	0.01	110
Citizens State Bank	Jasper	1970	64,354	48,558	4,945	0.39	0	1,036	72	423	52	547	(30%)	0.85	10.2	0.81	0.12	72
Cumberland County Bank	Crossville	1961	245,611	139,554	17,945	0.84	60	637	26	934	576	1,596	14%	0.65	8.1	1.25	0.11	109
Foothills Bank & Trust	Maryville	2007	114,292	75,707	16,739	0.13	290	0	0	0	0	290	0%	0.25	1.6	1.36	0.00	356
TriSummit Bank	Kingsport	2007	270,979	114,035	29,314	(0.38)	0	0	0	0	437	437	(34%)	0.16	1.4	1.25	0.00	326

Source: SNL Financial

Average	\$361,831	\$259,109	\$35,108	0.29%	\$2,561	\$4,728	\$732	\$9,150	\$6,236	\$18,679	19%	4.89%	48.4%	1.83%	0.69%	48%
Median	\$239,847	\$164,810	\$22,623	0.43%	\$446	\$3,134	\$112	\$4,226	\$2,660	\$8,883	9%	4.07%	39.0%	1.78%	0.39%	30%
Tennessee Median	\$184,530	\$126,800	\$18,993	0.62%	\$22	\$2,183	\$48	\$2,251	\$1,555	\$5,535	5%	2.80%	25.3%	1.59%	0.33%	45%

(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)