

CRE portfolios of banks headquartered in the Nashville MSA, Q1'14

Company name (top-level ticker)	City, state	Total loans (\$M)	CRE loans (\$M)	Growth (%)		CRE concentration (%) ¹	CRE delinquency (%) ²
				QOQ	YOY		
Pinnacle Bank (PNFP)	Nashville, TN	4,195.7	1,823.7	2.87	10.74	43.47	0.98
Wilson Bank and Trust (WBHC)	Lebanon, TN	1,222.0	741.0	0.66	4.58	60.63	0.86
Avenue Bank	Nashville, TN	642.2	360.8	14.36	24.36	56.19	0.00
Franklin Synergy Bank (FRFN)	Franklin, TN	463.1	261.0	9.70	54.55	56.35	0.76
First Farmers and Merchants Bank (FFMH)	Columbia, TN	620.2	237.1	7.30	7.30	38.23	2.35
CapStar Bank	Nashville, TN	683.6	233.7	7.11	7.37	34.19	1.98
Farmers Bank	Portland, TN	319.2	175.6	-0.77	8.78	55.03	4.83
Volunteer State Bank	Portland, TN	356.6	138.4	2.57	1.22	38.81	1.02
InsBank	Nashville, TN	186.6	136.1	6.28	31.59	72.92	0.00
Reliant Bank (RLTB)	Brentwood, TN	295.3	132.9	10.31	8.23	45.00	0.59
Community First Bank & Trust	Columbia, TN	263.5	124.6	-2.14	-11.63	47.28	10.68
First Freedom Bank	Lebanon, TN	224.7	124.5	4.02	16.82	55.40	0.03
MidSouth Bank (MIBA)	Murfreesboro, TN	177.7	116.6	7.66	38.82	65.60	1.25
Commerce Union Bank (CUBN)	Springfield, TN	221.3	94.6	5.29	12.95	42.75	1.17
Citizens Bank of Lafayette	Lafayette, TN	322.9	86.3	4.13	69.78	26.73	4.72
Citizens Bank	Carthage, TN	203.2	78.8	-1.97	4.98	38.76	1.40
Truxton Trust Co. (TRUX)	Nashville, TN	200.4	64.9	6.67	13.58	32.38	0.00
Citizens Savings Bank and Trust Co.	Nashville, TN	71.3	61.3	12.56	14.16	86.02	4.74
Southern Bank of Tennessee	Mount Juliet, TN	107.9	55.3	3.86	106.30	51.23	1.22
First Federal Bank	Dickson, TN	188.9	54.2	-2.58	-16.22	28.70	2.25
Citizens Bank	Hartsville, TN	117.3	44.8	1.94	10.18	38.22	1.58
Community Bank & Trust	Ashland City, TN	87.7	40.3	-4.58	-27.56	45.93	6.59
Civic Bank & Trust	Nashville, TN	66.8	39.6	7.97	-0.02	59.25	2.65
TriStar Bank	Dickson, TN	105.8	39.4	-1.06	4.56	37.21	2.69
CedarStone Bank	Lebanon, TN	107.1	38.5	-2.06	-7.02	35.95	0.35
Macon Bank and Trust Co.	Lafayette, TN	141.4	36.8	-0.79	11.39	25.99	6.00
Sumner Bank & Trust (SBKT)	Gallatin, TN	82.6	32.8	-14.27	-26.93	39.66	0.62
Heritage Bank & Trust	Columbia, TN	77.1	31.1	-5.11	-17.50	40.34	7.28
Bank of Dickson	Dickson, TN	125.2	29.4	-5.00	-14.25	23.49	1.50
Peoples State Bank of Commerce	Nolensville, TN	89.3	24.5	4.91	4.75	27.47	6.09

As of June 24, 2014.

List includes all operating commercial and savings banks headquartered in the Nashville-Davidson-Murfreesboro-Franklin metropolitan statistical area.

CRE loans are comprised of nonresidential property loans, construction and land development loans, multifamily loans, and loans for commercial real estate not secured by real estate.

¹ Concentration represents total commercial real estate loans as a percentage of total loans and leases.

² Delinquencies include loans 30 days or more past due and nonaccruals.

Source: SNL Financial

