

SMARTFINANCIAL, INC.

	CPP Disbursement Date 09/25/2009	RSSD (Holding Company) 4103842	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$328	\$464	41.6%	
Loans	\$234	\$311	32.7%	
Construction & development	\$33	\$43	32.0%	
Closed-end 1-4 family residential	\$50	\$72	45.7%	
Home equity	\$9	\$11	24.8%	
Credit card	\$0	\$0	63.6%	
Other consumer	\$2	\$3	43.8%	
Commercial & Industrial	\$32	\$32	2.1%	
Commercial real estate	\$102	\$129	25.8%	
Unused commitments	\$34	\$46	36.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$25	\$44	79.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$14	\$10	-28.4%	
Cash & balances due	\$37	\$76	104.2%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$283	\$412	45.5%	
Deposits	\$278	\$404	45.1%	
Total other borrowings	\$4	\$4	7.3%	
FHLB advances	\$2	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$45	\$52	16.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$11	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	13.5%	10.9%	--	
Tier 1 risk based capital ratio	18.1%	16.1%	--	
Total risk based capital ratio	19.3%	17.3%	--	
Return on equity ¹	3.7%	49.9%	--	
Return on assets ¹	0.5%	6.1%	--	
Net interest margin ¹	3.8%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	1426.6%	42.6%	--	
Loss provision to net charge-offs (qtr)	143.3%	11850.0%	--	
Net charge-offs to average loans and leases ¹	0.3%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	0.0%	9.9%	0.4%	0.0%
Closed-end 1-4 family residential	0.5%	3.3%	0.0%	0.0%
Home equity	0.0%	5.4%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	0.0%	0.3%	0.0%	0.0%
Total loans	0.1%	2.8%	0.1%	0.0%