

PUBLIC DISCLOSURE

June 12, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**Tennessee State Bank
2210 Parkway
Pigeon Forge, Tennessee 37863**

RSSD ID NUMBER: 479839

**FEDERAL RESERVE BANK OF ATLANTA
1000 Peachtree Street,
N.E. Atlanta, Georgia
30309-4470**

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to the institution does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

TABLE OF CONTENTS

	PAGE
INSTITUTION'S CRA RATING	
Institution's Community Reinvestment Act (CRA) Rating.....	1
Summary of Major Factors Supporting Rating.....	1
INSTITUTION	
Scope of Examination.....	2
Description of Institution.....	3
Conclusions with Respect to Performance Tests.....	5
Responsiveness to Substantiated Complaints.....	6
Fair Lending and Other Illegal Credit Practices Review.....	8
NONMETROPOLITAN AREA – SEVIER COUNTY – FULL-SCOPE REVIEW	
Description of Institution's Operations.....	9
Conclusions with Respect to Performance Tests.....	14
NONMETROPOLITAN AREA – COCKE COUNTY – LIMITED-SCOPE REVIEW	
Description of Institution's Operations.....	21
Conclusions with Respect to Performance Tests.....	21
METROPOLITAN AREAS – KNOX AND JEFFERSON COUNTIES – LIMITED-SCOPE REVIEWS	
Description of Institution's Operations in Knox County.....	22
Description of Institution's Operations in Jefferson County.....	22
Conclusions with Respect to Performance Tests.....	22
APPENDICES	
Appendix A – Scope of Examination.....	24
Appendix B – Demographic and Lending Distribution Tables: Limited-Scope Assessment Areas.....	25
Appendix C – Definitions and General Information.....	49
Appendix D – Glossary.....	50

INSTITUTION'S CRA RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory**.

The Lending Test is rated: Satisfactory.

The Community Development Test is rated: Satisfactory.

The following table indicates the performance level of Tennessee State Bank with respect to the Lending and Community Development Tests.

PERFORMANCE LEVELS	Tennessee State Bank	
	PERFORMANCE TESTS	
	Lending Test	Community Development Test
Outstanding		
Satisfactory	X	X
Needs to Improve		
Substantial Noncompliance		

**Note: The Lending Test and the Community Development Test are weighted equally when arriving at an overall rating.

Major factors supporting the institution's rating include the following:

- The bank's LTD ratio is reasonable.
- A substantial majority of loans were made in the assessment areas.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.
- The distribution of loans reflects reasonable penetration among businesses of different sizes and individuals of different income levels.
- Considering the bank's asset size, capacity, and the availability of community development opportunities, the level of qualified community development loans, investments, and services reflects adequate responsiveness to community development needs in its assessment areas.

INSTITUTION

SCOPE OF EXAMINATION

The CRA performance evaluation assesses the bank's record of meeting the credit needs of its community, including LMI neighborhoods, within the context of information such as asset size and financial condition of the institution, competitive factors, as well as the economic and demographic characteristics of its defined assessment areas (AAs). Tennessee State Bank's CRA performance evaluation was based on CRA activities within its AAs using the Interagency Intermediate Small Institution Examination Procedures. Under these procedures, effective as of September 1, 2005, institutions meeting the threshold size are evaluated using two separately rated tests: a Lending Test and a Community Development Test. The Community Development Test includes an evaluation of community development loans, investments, and services, considering community needs within its AA and the capacity of the bank.

Tennessee State Bank's CRA rating was determined by conducting a full-scope review of one of its four AAs: Sevier, Tennessee, which is in a nonmetropolitan statistical area (non MSA). When determining the overall rating, the greatest weight was placed on the bank's performance in the Sevier AA as it includes the majority of the bank's lending and deposits as well as the majority of branches. Limited-scope reviews were conducted on the remaining three AAs. The ratings in the limited-scope review AAs did not affect the overall CRA rating for the bank. AA details are described in the *Description of Institution* section for each AA.

Given the bank's asset size and offices located in an MSA, it submits annual reports regarding its residential real estate loan originations and applications, pursuant to the HMDA. These loans are referred to as "HMDA-reportable" loans in this evaluation. Based on Tennessee State Bank's asset size, it is not required to report small business loan data; however, the bank voluntarily collects and reports small business loan data. A small business loan is defined as a business loan with an original amount of \$1 million or less and typically is either secured by nonfarm or nonresidential real estate or classified as a commercial loan. CRA small farm loans were not considered in the overall assessment due to minimal lending volume.

The Lending Test evaluation included an analysis of the bank's average LTD ratio from January 1, 2018, through December 31, 2022, along with an analysis of HMDA and small business loans originated from January 1, 2021, through December 31, 2022. Since CRA small business loans represented a higher volume, in both units and dollars, CRA small business lending was given more consideration than HMDA-reportable lending in evaluating the bank's lending performance.

For the Community Development Test, the examination covered community development loans, investments, and services from April 1, 2019, through December 31, 2022. The CRA defines a community development activity as having a primary purpose of providing any of the following: affordable housing or community services for LMI persons; economic development through the financing of small businesses or farms; or revitalization or stabilization of LMI geographies, designated disaster areas, or distressed or underserved non MSA middle-income geographies that benefit the AA or a larger statewide or regional area that includes the AA.

As part of this evaluation, one community contact was made with an economic development representative who is familiar with the economic and demographic characteristics, as well as the community development opportunities in Sevier County. Information obtained from the contact was used to establish a context for the communities in which the bank operates and to gather information on the bank's performance. Specific information obtained from the community contact is included in the full-scope AA section of the evaluation.

DESCRIPTION OF INSTITUTION

Tennessee State Bank is a community bank headquartered in Pigeon Forge, Tennessee. The bank is a wholly owned subsidiary of Tennessee State Bancshares, Inc., which is also headquartered in Pigeon Forge. According to bank management, Tennessee State Bank has been a niche commercial lender specializing in the hospitality and tourism industry, particularly lending to hotels, motels, and other overnight rental businesses.

Branch Offices

Tennessee State Bank currently operates 16 branch offices and 32 stand-alone ATMs in its AAs. During the review period, the bank opened one branch office and eight stand-alone ATMs and closed two stand-alone ATMs. During the period between the last examination and the current review period, the bank opened eight stand-alone ATMs and closed three stand-alone ATMs and one branch office.

Loan Portfolio

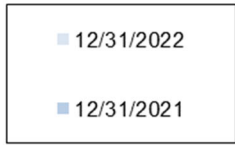
According to the December 31, 2022, Report of Condition, the bank’s assets totaled \$1.0 billion, an increase of approximately \$383.7 million (62.3 percent) since the bank’s previous CRA evaluation dated June 10, 2019. During 2020 and 2021, the bank experienced an unprecedented level of deposit and asset growth due to pandemic-related stimulus programs and changes in consumer savings during that time.

The following table and graphs show the composition of the loan portfolio according to the Consolidated Reports of Condition and Income (Call Report).

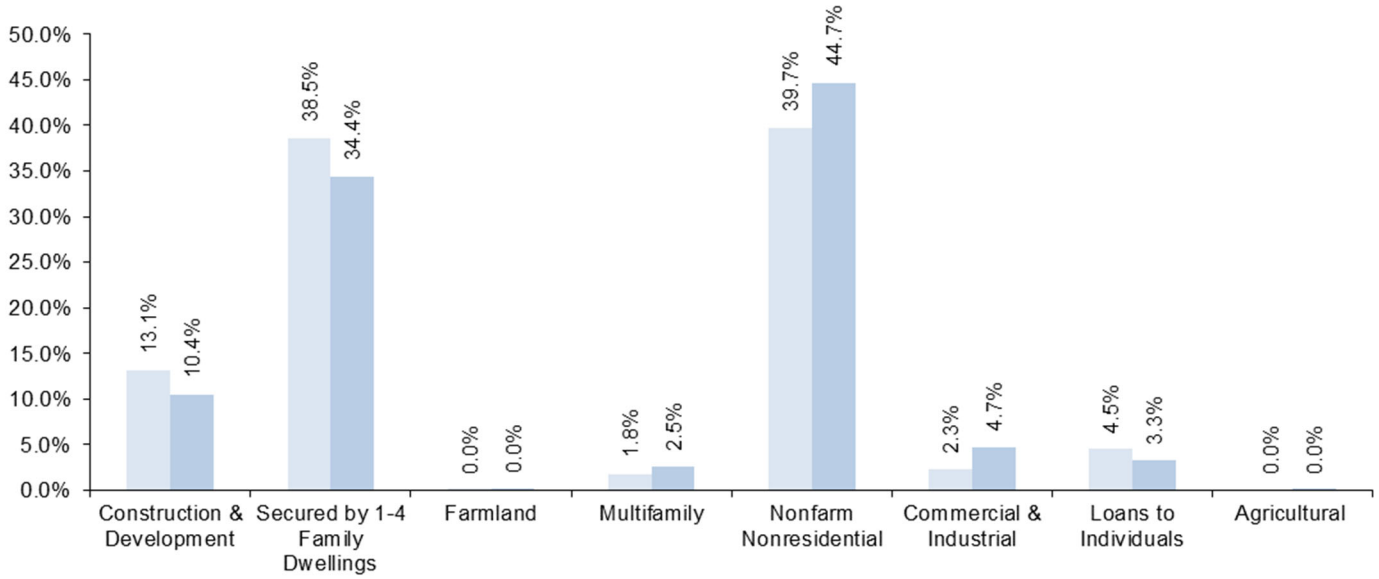
COMPOSITION OF LOAN PORTFOLIO					
Loan Type	12/31/2022		12/31/2021		% Change
	\$ (000s)	Percent	\$ (000s)	Percent	
Construction and Development	73,114	13.1%	53,987	10.4%	35.4%
Secured by One- to Four- Family Dwellings	215,136	38.5%	178,532	34.4%	20.5%
Other Real Estate: Farmland	238	0.0%	246	0.0%	-3.3%
Multifamily	9,999	1.8%	13,234	2.5%	-24.4%
Nonfarm nonresidential	221,782	39.7%	232,069	44.7%	-4.4%
Commercial and Industrial	12,622	2.3%	24,560	4.7%	-48.6%
Loans to Individuals	25,219	4.5%	16,925	3.3%	49.0%
Agricultural Loans	0	0.0%	23	0.0%	-100.0%
Total	\$558,110	100.00%	\$519,576	100.00%	

* This table does not include the entire loan portfolio. Specifically, it excludes loans to depository institutions, bankers acceptances, lease financing receivables, obligations of state and political subdivisions, and other loans that do not meet any other category. Contra assets are also not included in this table.

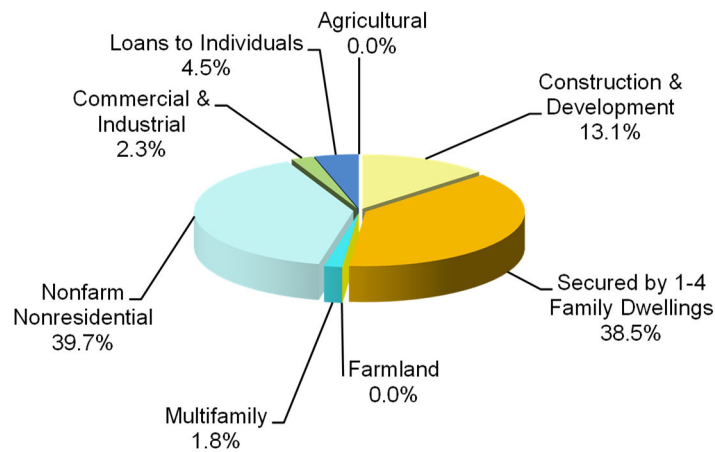
As shown, the loan portfolio experienced an increase in the dollar volume of loans secured by construction and one- to four-family dwellings between 2021 and 2022. At the same time, the proportion of the portfolio secured by nonfarm nonresidential property (commercial real estate) has declined, yet it remains the largest share of the portfolio, slightly ahead of loans secured by one- to four-family dwellings. As of December 31, 2022, loans secured by nonfarm nonresidential property made up the largest percentage of the loan portfolio by dollar with 39.7 percent of total loans, followed by loans secured by one- to four-family dwellings at 38.5 percent. Total loans increased by 7.4 percent over the period shown.



Loan Portfolio Trend



Loan Portfolio as of 12/31/2022



Credit Products

The bank offers a variety of consumer and commercial loan products to meet the credit needs of individuals and businesses in its AAs. As mentioned above, Tennessee State Bank has been a niche commercial lender specializing in the hospitality industry. The bank offers the following types of credit products: personal loans (including installment loans, secured and unsecured lines of credit, home equity lines of credit, and credit cards), residential mortgages (including conventional, FHA, VA, USDA, and construction mortgage loans), and commercial loans (including lines of credit, vehicle/equipment loans, commercial mortgages, term loans, and business credit cards).

COVID-19 Response

The bank participated in the SBA Paycheck Protection Program (PPP), which was established as part of the Coronavirus Aid, Relief, and Economic Security (CARES) Act. PPP loans were designed to help businesses retain workers and staff during the economic crisis caused by the pandemic. In the universe of small business loans in 2021, the bank originated 325 PPP loans in amounts of \$1 million or less for a total dollar amount of \$13.5 million. Of these loans, 273 (84 percent) were originated inside the bank's AAs. PPP loans were considered responsive to the needs of small businesses during the COVID-19 pandemic. Additional details regarding the bank's PPP lending are discussed in the performance test sections below.

Assessment Areas

For purposes of the CRA, Tennessee State Bank has defined four AAs, which are listed below.

- Sevier (non MSA) – entire county
- Jefferson (Morristown MSA) – entire county
- Knox (Knoxville MSA) – entire county
- Cocke (non MSA) – portion of the county (five census tracts)

Tennessee State Bank complies with the requirements of the CRA. No known legal impediments exist that would restrict the bank from meeting the credit needs of its AAs. The bank received a "Satisfactory" rating at its previous examination conducted by the Federal Reserve Bank of Atlanta dated June 10, 2019, under the Intermediate Small Bank examination procedures.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Overview

Tennessee State Bank's overall performance rating for the Lending Test is satisfactory. The bank's LTD ratio is reasonable, and a substantial majority of the loans by number and dollar amount were originated inside the bank's AAs. The geographic distribution of loans is reasonable, and the distribution of loans by business revenue size and borrower income level is reasonable. The bank has not received any CRA-related complaints since the previous examination. Performance context information such as demographics, economic conditions, competition, and business strategy and opportunities, was considered in evaluating the bank's lending performance. Details on the distribution of small business and HMDA-reportable lending can be found in the full-scope AA section of this report.

LTD Ratio

The bank's average LTD ratio for the 20 quarters ending December 31, 2022, was 68.3 percent, which is considered reasonable given the bank's size, financial condition, and AA credit needs. The bank's average LTD ratio was compared with the average LTD ratios of other financial institutions of comparable asset size with

branch offices in the bank’s AAs. The average LTD ratios for these institutions ranged from 81.3 percent to 89.7 percent. While the bank’s average LTD ratio was lower than other financial institutions during the review period, performance is deemed reasonable given performance context factors. The bank witnessed a significant decline in its LTD ratio beginning in the second quarter of 2020, just as the COVID-19 pandemic began to affect the U.S. economy. However, the ratio started rising in 2022 and the bank has experienced two consecutive quarters of growth in its LTD. Performance has not yet returned to pre-pandemic levels but is improving.

Assessment Area Concentration

Tennessee State Bank originated a substantial majority (90.4 percent) of its total loans to borrowers and businesses residing in or located within the bank’s AAs. The following table illustrates, by product type, the number and percentage of loans reviewed that were located inside and outside of the bank’s AAs.

Lending Inside and Outside the Assessment Area

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	11	100.0	\$987	100.0	0	0.0	\$0	0.0
Home Purchase - Conventional	241	95.3	\$118,037	98.4	12	4.7	\$1,958	1.6
Multi-Family Housing	11	100.0	\$12,825	100.0	0	0.0	\$0	0.0
Other Purpose Closed-End	6	100.0	\$2,133	100.0	0	0.0	\$0	0.0
Refinancing	75	96.2	\$16,309	94.9	3	3.8	\$874	5.1
Total HMDA related	344	95.8	\$150,291	98.2	15	4.2	\$2,832	1.8
Small Business	463	86.7	\$45,278	90.8	71	13.3	\$4,603	9.2
Total Small Bus. related	463	86.7	\$45,278	90.8	71	13.3	\$4,603	9.2
TOTAL LOANS	807	90.4	\$195,569	96.3	86	9.6	\$7,435	3.7

Note: Affiliate loans not included

As reflected in the above table, 86.7 percent (by number) and 90.8 percent (by loan amount) of small business loans were originated within the bank’s AAs. Additionally, 95.8 percent (by number) and 98.2 percent (by loan amount) of the HMDA-reportable loans were originated within the bank’s AAs. This level of lending indicates the bank’s willingness to originate loans that meet the credit needs of its AAs.

Distribution of Lending by Geography, Borrower Income, and Business Size

For this analysis, the geographic and borrower distribution of small business and HMDA lending was compared to available demographic and aggregate information, as applicable. Performance context information was also taken into consideration. Considering these factors, the bank’s overall geographic distribution of small business and HMDA-reportable loans reflects reasonable penetration throughout the AAs, given the opportunity and competition in these markets. The overall distribution of lending to borrowers reflects reasonable penetration to businesses of different sizes and among customers of different income levels, given the product lines offered. The analyses of small business and HMDA-reportable lending within each AA are discussed in detail later in this report.

Responsiveness to Substantiated Complaints

Neither the bank nor the Reserve Bank has received any CRA-related complaints since the previous examination.

COMMUNITY DEVELOPMENT TEST

The bank’s Community Development Test is satisfactory. Considering the bank’s capacity, the level of competition, and the need for and availability of opportunities in the AAs, the bank demonstrates adequate responsiveness to community development needs through a combination of community development investments, qualified donations, and community development services. The bank’s performance is summarized in the following table with additional descriptions of activities below.

Summary of Community Development Activities							
Assessment Area	Investments				Contributions		Service Hours
	# of New	\$ of New	# of Prior Period	\$ of Prior Period	#	\$	
Sevier	2	\$181,653	0	\$0	16	\$79,094	364
Cocke	0	\$0	0	\$0	\$0		413
Jefferson	1	\$1,000,000	0	\$0	\$0		5
Knox	8	\$2,391,871	1	\$490,569	\$0		2
BSRA*	5	\$1,936,476	5	\$2,011,403	5	\$51,500	36
Total	16	\$5,510,000	6	\$2,501,972	21	\$130,594	820

*BSRA – Broader Statewide or Regional Area that includes one or more of the bank’s AAs. The BSRA activities above benefited Sevier, Cocke, and Jefferson Counties. Conclusions in these AAs were positively impacted by BSRA totals.

The current period investments were responsive to affordable housing needs through bonds with the Tennessee Housing Development Authority and through investments in mortgage-backed securities (MBS) benefiting LMI borrowers. Additionally, one investment supported revitalization and stabilization by providing healthcare to rural and underserved areas. Investments made in a prior period but still outstanding as of December 31, 2022, supported financing for affordable housing for LMI borrowers through investments in MBS and through Multifamily Tax Exempt Mortgage-backed bonds. In addition, the bank had prior-period investments in securities guaranteed by the SBA and in Small Business Investment Companies (SBIC), which promote economic development by providing financing to small businesses.

As shown, the bank made 21 qualified contributions totaling \$130,594 to organizations with a purpose of community development during the review period. Donations were made to organizations providing community services to LMI individuals, including to entities that provide shelter, food, and education for children and families in crisis situations; to one entity that provides healthcare for the uninsured; and to another entity that provides care for the elderly in need.

Bank representatives used their financial and technical expertise to provide financial services to community development organizations that benefit LMI individuals and provide services that revitalize and stabilize geographies. During the review period, bank staff provided 820 hours of qualified community development services through 47 activities to community organizations serving the bank’s AAs. The majority of hours were focused on employees developing and teaching financial education programs to LMI individuals in schools. Bank staff also provided technical expertise by serving as board or committee members, primarily with organizations engaged in providing community services targeted to LMI individuals.

More detail on the bank’s community development performance in each AA is included in subsequent sections of the report.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

NONMETROPOLITAN AREA – SEVIER, TENNESSEE
Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN SEVIER ASSESSMENT AREA

Overview

The AA has not changed since the previous examination and includes all of Sevier County, which is non MSA Tennessee. The bank’s main office and ten branch offices are located in this AA, representing 68.8 percent of the bank’s total branch network. There are four branches in moderate-income census tracts, six branches in middle-income census tracts, and one branch in an upper-income census tract. Of the bank’s total lending in 2021 and 2022, the Sevier AA includes 84.3 percent of the bank’s HMDA-reportable lending and 72.1 percent of small business lending. As of June 30, 2022, 79.9 percent of the institution’s total deposits are in the AA. This AA continues to represent the highest concentration of combined deposits and lending across the bank’s AAs and has had the greatest effect on the institution’s performance rating across the two tests.

Population and Income Characteristics

According to the 2020 U.S. Census, the population in the bank’s AA was 98,380, which is an increase of 5.1 percent since 2015. For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income (MFI) for the relevant area. The following table sets forth the estimated MFI for 2021 and 2022 for non MSA Tennessee. It also provides a breakdown of the estimated annual income based on income category (low, moderate, middle, and upper).

Borrower Income Levels
Tennessee State Non-metro

FFIEC Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2021	\$53,700	0 - \$26,849	\$26,850 - \$42,959	\$42,960 - \$64,439	\$64,440 - & above
2022	\$64,700	0 - \$32,349	\$32,350 - \$51,759	\$51,760 - \$77,639	\$77,640 - & above

The FFIEC estimated MFI for non MSA Tennessee was \$53,700 for 2021 and \$64,700 for 2022, reflecting an increase of 20.5 percent. According to the 2022 FFIEC census data, there were 26,718 families in the AA. Of those families, 17.9 percent were low-income; 17.1 percent were moderate-income; 21.1 percent were middle-income; and 44.0 percent were upper-income. Additionally, 10.4 percent of families had incomes below the poverty level.

Housing Characteristics

According to the 2022 FFIEC census data, there were 58,161 total housing units in the AA, of which 46.4 percent were owner-occupied, 18.9 percent were rental units, and 34.7 percent were vacant. When considering total housing units by tract income level, 30.3 percent of all housing units in moderate-income tracts are rental units, indicating reduced opportunities for mortgage origination in these geographies. The median age of housing stock across the AA is 35 years, compared to a median age of 31 years in non MSA Tennessee. The median housing value is \$189,240 compared to the median housing value in non MSA Tennessee at \$131,942. The housing affordability ratio in the AA is 27.2 compared to non MSA Tennessee at 33.0. All of these factors indicate that housing in the AA is more expensive and less affordable than in non MSA Tennessee. A 2021 housing study published by the Sevier County Economic Development Council indicated that 46.2 percent of employed persons in Sevier County commute in from surrounding areas due to the lack of new, quality, affordable housing options

within the county.¹ As noted above, housing in Sevier County is less affordable than in other non MSA areas of the state. The above factors indicate that residential lending opportunities, particularly in the moderate-income tracts, may be more limited.

Employment and Economic Conditions

Sevier County continues to be a major tourist destination since the establishment of the Great Smoky Mountains National Park, which continues to be the most visited national park in the country.² The county has more than 10 million visitors per year.³ Besides the Great Smoky Mountains National Park, other popular attractions in the county include Dollywood, a theme park that is jointly owned by entertainer Dolly Parton and Herschend Family Entertainment; WonderWorks, an indoor amusement park; Ripley's Aquarium of the Smokies; Ober Gatlinburg, a skiing area and amusement park; The Apple Barn, a cider mill and general store; and numerous hiking trails and cabins available to rent.

The AA's tourism-reliant economy experienced a challenging year in 2020, as the COVID-19 pandemic dramatically reduced tourist activity.⁴ However, tourism in the area grew by double-digits in both 2021 and 2022, as the effects of the pandemic moderated and pent-up demand for travel was released.⁵ Due to its plethora of outdoor experiences and private accommodations (i.e. cabin rentals), Sevier County was an attractive tourist destination for those wishing to travel but minimize risk of contracting COVID-19.⁶

While tourism has benefited the county economically, it has also presented major stress on the county's infrastructure. To curb traffic congestion issues, over half a dozen road construction projects by the Tennessee Department of Transportation were either underway or in the planning process in 2022.⁷ Public utility access has also been an issue; east Sevier County residents have reported inconsistent access to clean water in their homes for years.⁸

The following table shows the unemployment rates for Sevier County, non MSA Tennessee, and the state of Tennessee for 2021 and 2022. The table shows that the unemployment rate for the AA decreased from 9.7 percent in 2021 to 3.9 percent in 2022. While Sevier County's unemployment rate was 2.3 percent higher than the state of Tennessee in 2021, it was 0.4 percent lower in 2022. Similar differences were noted between Sevier County and non MSA Tennessee. As the effects of the COVID-19 pandemic waned in 2021 and 2022, tourism levels nationwide and in Sevier County increased, causing the unemployment rate in Sevier County to fall.

¹ Updated Housing Study: Sevier County Tennessee. *Sevier County Economic Development Council*, <http://scedc.com/wp-content/uploads/2021/10/10-18-21-Sevier-County-Update-Executive-Summary.pdf>. Accessed 21 Jun. 2023.

² Bloom, Laura. The 15 Most Visited National Parks in America (And The Least). *Forbes*, <https://www.forbes.com/sites/laurabegleybloom/2023/02/28/the-15-most-popular-national-parks-in-america-and-the-least/?sh=571a69f26192>. Accessed 21 Jun. 2023.

³ Area Information: Sevier County, Tennessee. *Visit My Smokies*, <http://www.visitmysmokies.com/area-information/sevier-county-tennessee/>. Accessed 21 Jun. 2023.

⁴ Greeley, Marc. COVID-19's Impact on the Greater Gatlinburg, Tennessee Lodging Market. *Hospitality Net*, <https://www.hospitalitynet.org/opinion/4102712.html> Accessed 21 Jun. 2023.

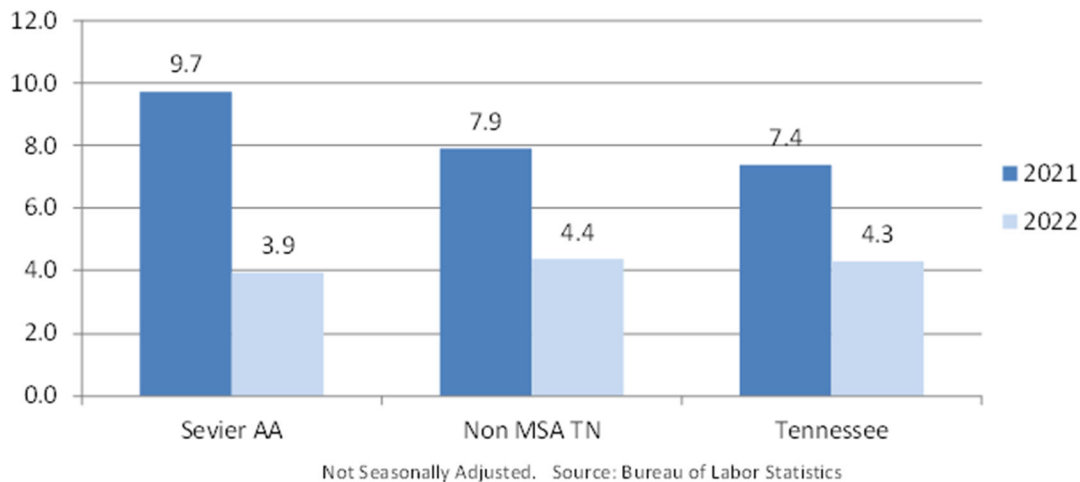
⁵ Grainger, Kyle. Tourism commissioner celebrates a record year in Sevier County. *WVLT*, <https://www.wvlt.tv/2022/10/05/tourism-commissioner-celebrates-record-year-sevier-county/>. Accessed 21 Jun. 2023.

⁶ Clouse, Allie. Sevier County cities optimistic about 2021 tourism after year-end recovery. *Knoxville News Sentinel*, <https://www.knoxnews.com/story/money/2020/12/23/how-sevier-county-tourism-survived-amid-coronavirus-pandemic-pigeon-forge/3864674001/>. Accessed 21 Jun. 2023.

⁷ Grainger, Kyle. Dozens of road projects planned for Sevier County. *WVLT*, <https://www.wvlt.tv/2022/10/05/dozens-road-projects-planned-sevier-county/>. Accessed 21 Jun. 2023.

⁸ Lunsford, Erica and Simpson, Carissa. English Mountain residents fight for clean water in Sevier County. *WVLT*; <https://www.wvlt.tv/2022/08/12/english-mountain-residents-fight-clean-water-sevier-county/>. Accessed 21 Jun. 2023.

Unemployment Rates - Sevier



Competition

According to the June 30, 2022, FDIC Summary of Deposits Report, Tennessee State Bank ranks 3rd out of 7 financial institutions operating in the AA with an 18.6 percent deposit market share. The top financial institution by deposit market share is SmartBank with 35.6 percent, followed by Citizens National Bank with 29.9 percent market share.

HMDA-reportable lending is competitive with 454 HMDA reporters operating in the AA in 2022. Tennessee State Bank ranked 7th with 2.3 percent of all HMDA-reportable loans in 2022. Movement Mortgage, LLC had the largest share of HMDA loan originations and purchases at 7.3 percent, followed by Mortgage Investors Group, Inc. at 5.5 percent. Large national lenders, including Rocket Mortgage, PennyMac, Wells Fargo, and JP Morgan Chase are also active HMDA lenders in the AA.

Community Contacts

As part of the CRA examination, information was obtained from an economic development representative operating in the AA. The contact discussed general housing and economic conditions and indicated that as the economy has opened up after the pandemic, the biggest need in the area is an increased labor force and increased housing supply. According to the contact, there is a severe housing shortage, and in response, many of the area’s largest employers are building apartments for their employees. In addition, there is a strategic plan being finalized that will provide more housing in the area which will include housing for different income groups, including LMI housing. The contact stated that the area continues to have a need for smaller dollar business loans to support its small business sector, also noting that the area has seen an uptick in larger businesses, which has helped to create a better balanced mix of small, moderate, and large businesses in the area. The contact also stated that banks in the area are receptive to the needs of the community and seek out small businesses and LMI borrowers. In addition, the contact noted that Tennessee State Bank is active in investing in the area, is a funding partner for nonprofits, and is well known throughout the area.

Assessment Area Demographics

The following tables provide demographic characteristics of the bank’s AA used to analyze the bank’s CRA performance. The first table is based on 2021 FFIEC census data and 2021 Dun and Bradstreet (D&B) information used for the analysis of 2021 CRA performance. The second table is based on 2022 FFIEC census data and 2022 D&B information used for analysis of 2022 CRA performance.

As shown in the tables, the AA had no low-income tracts and only one moderate-income tract in 2021. In 2022, the AA still had no low-income tracts, but the number of moderate-income tracts increased to five.

Combined Demographics Report - 2021

Assessment Area: Sevier

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	4,294	16.6%
Moderate-income	1	5.6%	586	2.3%	209	35.7%	4,614	17.8%
Middle-income	12	66.7%	17,681	68.4%	2,126	12.0%	5,316	20.6%
Upper-income	4	22.2%	7,594	29.4%	557	7.3%	11,637	45.0%
Unknown-income	1	5.6%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	18	100.0%	25,861	100.0%	2,892	11.2%	25,861	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	1,712	257	1.1%	15.0%	696	40.7%	759	44.3%
Middle-income	41,794	16,109	66.0%	38.5%	9,174	22.0%	16,511	39.5%
Upper-income	12,735	8,054	33.0%	63.2%	2,427	19.1%	2,254	17.7%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	56,241	24,420	100.0%	43.4%	12,297	21.9%	19,524	34.7%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	354	7.4%	321	7.2%	25	8.3%	8	24.2%
Middle-income	3,504	72.8%	3,249	72.5%	238	79.1%	17	51.5%
Upper-income	947	19.7%	902	20.1%	37	12.3%	8	24.2%
Unknown-income	8	0.2%	7	0.2%	1	0.3%	0	0.0%
Total Assessment Area	4,813	100.0%	4,479	100.0%	301	100.0%	33	100.0%
Percentage of Total Businesses:			93.1%		6.3%		0.7%	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	3	5.1%	3	5.3%	0	0.0%	0	0.0%
Middle-income	41	69.5%	40	70.2%	0	0.0%	1	50.0%
Upper-income	15	25.4%	14	24.6%	0	0.0%	1	50.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	59	100.0%	57	100.0%	0	0.0%	2	100.0%
Percentage of Total Farms:			96.6%		0.0%		3.4%	

Based on 2021 FFIEC Census Data and 2021 D&B Information

Combined Demographics Report - 2022

Assessment Area: Sevier

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	4,777	17.9%
Moderate-income	5	18.5%	4,833	18.1%	648	13.4%	4,562	17.1%
Middle-income	15	55.6%	13,753	51.5%	1,572	11.4%	5,626	21.1%
Upper-income	6	22.2%	8,125	30.4%	568	7.0%	11,753	44.0%
Unknown-income	1	3.7%	7	0.0%	0	0.0%	0	0.0%
Total Assessment Area	27	100.0%	26,718	100.0%	2,788	10.4%	26,718	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	10,223	4,244	15.7%	41.5%	3,093	30.3%	2,886	28.2%
Middle-income	33,999	14,178	52.5%	41.7%	5,557	16.3%	14,264	42.0%
Upper-income	13,932	8,576	31.8%	61.6%	2,338	16.8%	3,018	21.7%
Unknown-income	7	7	0.0%	100.0%	0	0.0%	0	0.0%
Total Assessment Area	58,161	27,005	100.0%	46.4%	10,988	18.9%	20,168	34.7%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1,092	22.8%	1,009	22.7%	73	25.0%	10	29.4%
Middle-income	2,601	54.4%	2,414	54.2%	170	58.2%	17	50.0%
Upper-income	1,056	22.1%	1,002	22.5%	48	16.4%	6	17.6%
Unknown-income	31	0.6%	29	0.7%	1	0.3%	1	2.9%
Total Assessment Area	4,780	100.0%	4,454	100.0%	292	100.0%	34	100.0%
Percentage of Total Businesses:				93.2%		6.1%		0.7%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	10	16.9%	10	17.5%	0	0.0%	0	0.0%
Middle-income	35	59.3%	34	59.6%	0	0.0%	1	50.0%
Upper-income	14	23.7%	13	22.8%	0	0.0%	1	50.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	59	100.0%	57	100.0%	0	0.0%	2	100.0%
Percentage of Total Farms:				96.6%		0.0%		3.4%

Based on 2022 FFIEC Census Data and 2022 D&B information

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN SEVIER COUNTY AA

LENDING TEST

Overview

As mentioned, the bank’s lending performance was evaluated through an analysis of small business and HMDA loans originated between January 1, 2021 and December 31, 2022. During that time, Tennessee State Bank made 334 small business loans and 290 HMDA-reportable loans in the AA. As such, small business lending received greater weight for the lending test evaluation in the AA.

Geographic Distribution of Loans

The overall geographic distribution of loans reflects reasonable dispersion throughout the AA. For this analysis, the geographic distribution of small business loans and HMDA-reportable loans was compared to available demographic information. HMDA-reportable lending was also compared to the aggregate performance of lenders in the AA. Performance context issues were also taken into consideration.

Small Business Lending

The following table shows the geographic distribution of small business loans made in the AA in 2021 and 2022. Based on the bank’s performance across the two years of analysis, the geographic distribution of the bank’s small business loans reflects reasonable dispersion throughout the bank’s AA.

Geographic Distribution of Small Business Loans

Assessment Area: Sevier

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data									
		2021					2022				
		Count		Dollar		Total Businesses	Count		Dollar		Total Businesses
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
	Moderate	17	6.3%	1,064	5.2%	7.4%	6	9.4%	1,079	8.1%	22.8%
	Middle	195	72.2%	17,071	82.7%	72.8%	47	73.4%	11,867	88.6%	54.4%
	Upper	58	21.5%	2,497	12.1%	19.7%	11	17.2%	442	3.3%	22.1%
	Unknown	0	0.0%	0	0.0%	0.2%	0	0.0%	0	0.0%	0.6%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0	0.0%	
	<i>Total</i>	<i>270</i>	<i>100%</i>	<i>20,632</i>	<i>100%</i>	<i>100%</i>	<i>64</i>	<i>100%</i>	<i>13,388</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

As previously noted, in 2021, the AA had no low-income tracts and only one moderate-income tract in 2021. In 2021, the bank originated 17 loans (6.3 percent) to small businesses in the moderate-income tract, which is similar to the percentage of small businesses located in this tract at 7.4 percent. Additionally, of the 270 total small business loans made in 2021, 206 (76.3 percent) were made as part of the PPP, as were 16 of the 17 loans (94.1 percent) made in moderate-income tracts. For 2021, bank performance was deemed excellent. In 2022, the bank originated six loans (9.4 percent) to small businesses in moderate-income tracts, which was significantly less than the 22.8 percent of small businesses located in these tracts. Despite an increase in the relative share of loans made to small businesses between 2021 and 2022, the bank’s lending did not match the increase in opportunity in 2022. Thus, performance in 2022 was deemed poor.

Residential Real Estate (HMDA) Lending

The following table shows the geographic distribution of HMDA-reportable loans in 2021 and 2022 in the AA. The table includes demographic information and a comparison of the bank's lending to the aggregate lending activity reported by all HMDA lenders within the AA. As presented, the bank's lending performance for geographic distribution of HMDA lending reflects reasonable dispersion throughout the bank's AA.

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Sevier

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data														
		2021							2022							
		Count			Dollar				Owner Occupied Units %	Count			Dollar			Owner Occupied Units %
		Bank #	%	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %	Bank #		%	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %		
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Moderate	3	2.5%	0.7%	686	1.2%	0.7%	1.1%	7	7.7%	11.2%	3,147	6.2%	9.7%	15.7%	
	Middle	104	86.7%	75.7%	51,140	90.6%	80.8%	66.0%	70	76.9%	63.8%	39,364	78.0%	71.5%	52.5%	
	Upper	13	10.8%	23.6%	4,642	8.2%	18.5%	33.0%	14	15.4%	24.9%	7,968	15.8%	18.6%	31.8%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.2%	0.0%	
	Total	120	100%	100%	56,468	100%	100%	100%	91	100%	100%	50,479	100%	100%	100%	
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Moderate	0	0.0%	1.0%	0	0.0%	0.7%	1.1%	7	22.6%	12.5%	2,020	23.9%	10.7%	15.7%	
	Middle	23	76.7%	66.1%	4,992	87.4%	69.4%	66.0%	21	67.7%	58.2%	5,402	63.9%	65.1%	52.5%	
	Upper	7	23.3%	32.9%	722	12.6%	29.8%	33.0%	3	9.7%	29.2%	1,036	12.2%	24.2%	31.8%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0.0%	
	Total	30	100%	100%	5,714	100%	100%	100%	31	100%	100%	8,458	100%	100%	100%	
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	1.1%	0	0.0%	13.9%	0	0.0%	12.5%	15.7%	
	Middle	1	33.3%	57.8%	27	7.9%	63.7%	66.0%	1	50.0%	47.4%	75	73.5%	53.0%	52.5%	
	Upper	2	66.7%	42.2%	314	92.1%	36.3%	33.0%	1	50.0%	38.7%	27	26.5%	34.4%	31.8%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Total	3	100%	100%	341	100%	100%	100%	2	100%	100%	102	100%	100%	100%	
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Moderate	0	0.0%	9.7%	0	0.0%	2.9%	10.8%	1	50.0%	47.1%	128	4.0%	10.6%	29.5%	
	Middle	8	100.0%	74.2%	9,565	100.0%	89.5%	77.6%	1	50.0%	47.1%	3,060	96.0%	87.4%	54.8%	
	Upper	0	0.0%	16.1%	0	0.0%	7.6%	11.6%	0	0.0%	5.9%	0	0.0%	2.0%	15.7%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Total	8	100%	100%	9,565	100%	100%	100%	2	100%	100%	3,188	100%	100%	100%	
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	1.1%	0	0.0%	9.4%	0	0.0%	9.4%	15.7%	
	Middle	0	0.0%	63.2%	0	0.0%	61.0%	66.0%	0	0.0%	52.6%	0	0.0%	57.8%	52.5%	
	Upper	0	0.0%	36.8%	0	0.0%	39.0%	33.0%	0	0.0%	38.0%	0	0.0%	32.8%	31.8%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Total	0	0.0%	100%	0	0.0%	100%	100%	0	0.0%	100%	0	0.0%	100%	100%	

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: Sevier

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data														
		2021							2022							
		Count			Dollar				Owner Occupied Units	Count			Dollar			Owner Occupied Units
		Bank	Agg		Bank	Agg		Bank		Agg		Bank	Agg			
#	%	%	\$ (000s)	\$ %	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	%			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	1.1%	1	50.0%	16.4%	181	67.8%	16.6%	15.7%	
	Middle	1	100.0%	68.3%	79	100.0%	79.4%	66.0%	1	50.0%	58.2%	86	32.2%	74.1%	52.5%	
	Upper	0	0.0%	31.7%	0	0.0%	20.6%	33.0%	0	0.0%	25.4%	0	0.0%	9.3%	31.8%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>79</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>2</i>	<i>100%</i>	<i>100%</i>	<i>267</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	1.1%	0	0.0%	9.4%	0	0.0%	1.6%	15.7%	
	Middle	0	0.0%	57.1%	0	0.0%	56.9%	66.0%	0	0.0%	31.3%	0	0.0%	76.0%	52.5%	
	Upper	0	0.0%	42.9%	0	0.0%	43.1%	33.0%	0	0.0%	59.4%	0	0.0%	22.4%	31.8%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Moderate	3	1.9%	0.8%	686	1.0%	0.7%	1.1%	16	12.5%	11.8%	5,476	8.8%	10.0%	15.7%	
	Middle	137	84.6%	71.0%	65,803	91.2%	77.2%	66.0%	94	73.4%	60.8%	47,987	76.8%	70.2%	52.5%	
	Upper	22	13.6%	28.1%	5,678	7.9%	22.1%	33.0%	18	14.1%	27.4%	9,031	14.5%	19.6%	31.8%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.2%	0.0%	
	<i>Total</i>	<i>162</i>	<i>100%</i>	<i>100%</i>	<i>72,167</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>128</i>	<i>100%</i>	<i>100%</i>	<i>62,494</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

As mentioned previously, there were no low-income tracts and only one moderate-income tract in the AA for 2021. As shown in the table above, the bank originated three HMDA loans (1.9 percent) in the moderate-income tract. Bank performance was above both the percentage of owner-occupied units (1.1 percent) and the aggregate lending in the moderate-income tract (0.8 percent). For 2021, bank performance was excellent.

As shown in the table above, the bank originated 16 HMDA loans (12.5 percent) in moderate-income tracts in 2022. Bank performance was below the percentage of owner-occupied units (15.7 percent) but was in line with the aggregate lending (11.8 percent). For 2022, bank performance was reasonable.

For 2021 and 2022, the bank had loans across all moderate-income tracts and no conspicuous lending gaps were noted.

Lending to Businesses of Different Sizes and Borrowers of Different Incomes

The overall distribution of the bank’s small business loans by business revenue and HMDA-reportable loans by borrower income reflects reasonable penetration throughout the bank’s AA. For this analysis, the distribution of small business loans across business revenue sizes and HMDA-reportable loans across borrower income levels was compared to available demographic information. Performance context issues were also taken into consideration. As previously noted, performance in small business lending carried more weight than performance in HMDA lending.

Small Business Lending

The following table shows, by business revenue and loan size, the number and dollar volume of small business loans originated by Tennessee State Bank in 2021 and 2022 in the AA. Based on the bank’s performance, the distribution of the bank’s small business loans reflects reasonable penetration among businesses of different sizes.

Small Business Loans by Business Revenue & Loan Size

Assessment Area: Sevier

		Bank Lending & Demographic Data									
		2021					2022				
		Count		Dollar		Total Businesses	Count		Dollar		Total Businesses
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%
Revenue	\$1 Million or Less	214	79.3%	9,648	46.8%	93.1%	42	65.6%	4,787	35.8%	93.2%
	Over \$1 Million	56	20.7%	10,984	53.2%	6.3%	22	34.4%	8,601	64.2%	6.1%
	Total Rev. available	270	100.0%	20,632	100.0%	99.3%	64	100.0%	13,388	100.0%	99.3%
	Rev. Not Known	0	0.0%	0	0.0%	0.7%	0	0.0%	0	0.0%	0.7%
	Total	270	100%	20,632	100%	100%	64	100%	13,388	100%	100%
Loan Size	\$100,000 or Less	221	81.9%	5,421	26.3%		36	56.3%	1,369	10.2%	
	\$100,001 - \$250,000	23	8.5%	3,551	17.2%		10	15.6%	1,856	13.9%	
	\$250,001 - \$1 Million	26	9.6%	11,660	56.5%		18	28.1%	10,163	75.9%	
	Total	270	100%	20,632	100%		64	100%	13,388	100%	
Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	194	90.7%	3,887	40.3%		30	71.4%	1,109	23.2%	
	\$100,001 - \$250,000	10	4.7%	1,465	15.2%		5	11.9%	891	18.6%	
	\$250,001 - \$1 Million	10	4.7%	4,296	44.5%		7	16.7%	2,787	58.2%	
	Total	214	100%	9,648	100%		42	100%	4,787	100%	

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

Of the 270 small business loans originated by the bank in 2021, 214 loans (79.3 percent) were to businesses with annual gross revenues of \$1 million or less, which is below the 93.1 percent of total businesses in the AA considered to be small businesses. However, of those 214 loans made to small businesses, 204 (95.3 percent) were originated to small businesses in amounts of \$250,000 or less. This shows the bank’s willingness to lend to small businesses in smaller loan amounts, an important credit need noted by the community contact. Additionally, of the 214 loans made to small businesses in 2021, 167 (78.0 percent) were made as part of the PPP, and all 167 of those were made to small businesses in amounts of \$250,000 or less. In 2021, bank performance in small business lending was reasonable.

Of the 64 small business loans originated by the bank in 2022, 42 loans (65.6 percent) were to businesses with annual gross revenues of \$1 million or less, which is below the 93.2 percent of total businesses in the AA considered to be small businesses. However, of those 42 loans made to small businesses, 35 (83.3 percent) were originated to small businesses in amounts of \$250,000 or less. This shows the bank’s willingness to lend to small businesses in smaller loan amounts, an important credit need noted by the community contact. For 2022, bank performance in small business lending was reasonable.

Residential Real Estate (HMDA) Lending

The following table shows the distribution of the bank’s 2021 and 2022 HMDA-reportable loans by the income level of the borrowers within the AA. The table also includes a comparison of the bank’s HMDA lending to the aggregate HMDA lenders within the AA. As described, the bank’s HMDA-reportable lending by borrower income reflects poor dispersion throughout the bank’s AA.

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Sevier

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data														
		2021							2022							
		Count			Dollar				Families by Family Income %	Count			Dollar			Families by Family Income %
		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #		%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		
HOME PURCHASE	Low	0	0.0%	0.7%	0	0.0%	0.3%	16.6%	0	0.0%	1.2%	0	0.0%	0.5%	17.9%	
	Moderate	2	1.7%	4.7%	209	0.4%	2.0%	17.8%	1	1.1%	5.2%	144	0.3%	2.3%	17.1%	
	Middle	3	2.5%	9.7%	475	0.8%	5.8%	20.6%	4	4.4%	9.0%	490	1.0%	5.0%	21.1%	
	Upper	47	39.2%	67.4%	17,468	30.9%	73.7%	45.0%	31	34.1%	62.3%	16,205	32.1%	69.6%	44.0%	
	Unknown	68	56.7%	17.5%	38,316	67.9%	18.2%	0.0%	55	60.4%	22.4%	33,640	66.6%	22.6%	0.0%	
	<i>Total</i>	<i>120</i>	<i>100%</i>	<i>100%</i>	<i>56,468</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>91</i>	<i>100%</i>	<i>100%</i>	<i>50,479</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	
REFINANCE	Low	0	0.0%	2.6%	0	0.0%	1.3%	16.6%	1	3.2%	5.3%	60	0.7%	2.2%	17.9%	
	Moderate	2	6.7%	7.9%	161	2.8%	5.0%	17.8%	4	12.9%	12.2%	680	8.0%	7.0%	17.1%	
	Middle	2	6.7%	17.0%	148	2.6%	12.9%	20.6%	3	9.7%	19.8%	451	5.3%	14.2%	21.1%	
	Upper	11	36.7%	49.7%	1,820	31.9%	57.0%	45.0%	7	22.6%	43.4%	1,822	21.5%	52.0%	44.0%	
	Unknown	15	50.0%	22.8%	3,585	62.7%	23.8%	0.0%	16	51.6%	19.3%	5,445	64.4%	24.5%	0.0%	
	<i>Total</i>	<i>30</i>	<i>100%</i>	<i>100%</i>	<i>5,714</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>31</i>	<i>100%</i>	<i>100%</i>	<i>8,458</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	
HOME IMPROVEMENT	Low	0	0.0%	1.9%	0	0.0%	0.6%	16.6%	0	0.0%	4.1%	0	0.0%	2.1%	17.9%	
	Moderate	1	33.3%	4.5%	14	4.1%	2.1%	17.8%	0	0.0%	13.5%	0	0.0%	9.0%	17.1%	
	Middle	2	66.7%	17.5%	327	95.9%	15.3%	20.6%	0	0.0%	21.8%	0	0.0%	17.0%	21.1%	
	Upper	0	0.0%	74.0%	0	0.0%	81.7%	45.0%	1	50.0%	56.8%	27	26.5%	67.8%	44.0%	
	Unknown	0	0.0%	1.9%	0	0.0%	0.4%	0.0%	1	50.0%	3.8%	75	73.5%	4.2%	0.0%	
	<i>Total</i>	<i>3</i>	<i>100%</i>	<i>100%</i>	<i>341</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>2</i>	<i>100%</i>	<i>100%</i>	<i>102</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	16.6%	0	0.0%	0.0%	0	0.0%	0.0%	17.9%	
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.8%	0	0.0%	0.0%	0	0.0%	0.0%	17.1%	
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.6%	0	0.0%	0.0%	0	0.0%	0.0%	21.1%	
	Upper	2	25.0%	16.1%	1,849	19.3%	6.0%	45.0%	0	0.0%	17.6%	0	0.0%	3.7%	44.0%	
	Unknown	6	75.0%	83.9%	7,716	80.7%	94.0%	0.0%	2	100.0%	82.4%	3,188	100.0%	96.3%	0.0%	
	<i>Total</i>	<i>8</i>	<i>100%</i>	<i>100%</i>	<i>9,565</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>2</i>	<i>100%</i>	<i>100%</i>	<i>3,188</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	
OTHER PURPOSE LOC	Low	0	0.0%	4.4%	0	0.0%	2.2%	16.6%	0	0.0%	4.1%	0	0.0%	1.5%	17.9%	
	Moderate	0	0.0%	7.4%	0	0.0%	5.3%	17.8%	0	0.0%	8.2%	0	0.0%	4.4%	17.1%	
	Middle	0	0.0%	8.8%	0	0.0%	8.1%	20.6%	0	0.0%	24.0%	0	0.0%	18.7%	21.1%	
	Upper	0	0.0%	76.5%	0	0.0%	83.5%	45.0%	0	0.0%	60.8%	0	0.0%	73.1%	44.0%	
	Unknown	0	0.0%	2.9%	0	0.0%	0.9%	0.0%	0	0.0%	2.9%	0	0.0%	2.3%	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

Borrower Distribution of HMDA Loans - Table 2 of 2
Assessment Area: Sevier

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data														
		2021							2022							
		Count			Dollar				Families by Family Income %	Count			Dollar			Families by Family Income %
		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #		%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	3.2%	0	0.0%	1.2%	16.6%	1	50.0%	7.5%	86	32.2%	2.8%	17.9%	
	Moderate	0	0.0%	17.5%	0	0.0%	6.7%	17.8%	0	0.0%	16.4%	0	0.0%	6.4%	17.1%	
	Middle	0	0.0%	12.7%	0	0.0%	3.8%	20.6%	1	50.0%	6.0%	181	67.8%	2.7%	21.1%	
	Upper	1	100.0%	61.9%	79	100.0%	82.7%	45.0%	0	0.0%	58.2%	0	0.0%	80.4%	44.0%	
	Unknown	0	0.0%	4.8%	0	0.0%	5.6%	0.0%	0	0.0%	11.9%	0	0.0%	7.6%	0.0%	
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>79</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>2</i>	<i>100%</i>	<i>100%</i>	<i>267</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	16.6%	0	0.0%	0.0%	0	0.0%	0.0%	17.9%	
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.8%	0	0.0%	0.0%	0	0.0%	0.0%	17.1%	
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.6%	0	0.0%	0.0%	0	0.0%	0.0%	21.1%	
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	45.0%	0	0.0%	0.0%	0	0.0%	0.0%	44.0%	
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	
HMDA TOTALS	Low	0	0.0%	1.6%	0	0.0%	0.6%	16.6%	2	1.6%	2.6%	146	0.2%	0.9%	17.9%	
	Moderate	5	3.1%	6.2%	384	0.5%	2.9%	17.8%	5	3.9%	7.8%	824	1.3%	3.4%	17.1%	
	Middle	7	4.3%	12.9%	950	1.3%	7.9%	20.6%	8	6.3%	13.0%	1,122	1.8%	7.1%	21.1%	
	Upper	61	37.7%	59.7%	21,216	29.4%	67.1%	45.0%	39	30.5%	56.0%	18,054	28.9%	63.9%	44.0%	
	Unknown	89	54.9%	19.8%	49,617	68.8%	21.5%	0.0%	74	57.8%	20.5%	42,348	67.8%	24.7%	0.0%	
	<i>Total</i>	<i>162</i>	<i>100%</i>	<i>100%</i>	<i>72,167</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>128</i>	<i>100%</i>	<i>100%</i>	<i>62,494</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

For 2021, the bank made no HMDA-reportable loans to low-income borrowers, which is significantly below the percentage of low-income families in the AA at 16.6 percent. Aggregate lenders struggled to reach these borrowers as well, only extending 1.6 percent of loans to low-income borrowers. As a result, bank performance to low-income borrowers was deemed poor in 2021. Additionally, the bank’s HMDA-reportable lending to moderate-income borrowers at 3.1 percent was also significantly less than the percentage of moderate-income families in the AA at 17.8 percent and below aggregate lending (6.2 percent). This represents poor performance to moderate-income borrowers in 2021.

For 2022, the bank extended 1.6 percent of its HMDA-reportable loans to low-income borrowers, which was significantly less than the percentage of families considered low-income at 17.9 percent and below aggregate lending at 2.6 percent. This represents poor performance to low-income borrowers in 2022. The bank’s HMDA-reportable lending to moderate-income borrowers at 3.9 percent was also significantly less than the percentage of moderate-income families in the AA at 17.1 percent and below aggregate lending at 7.8 percent. This represents poor performance to moderate-income borrowers in 2022.

COMMUNITY DEVELOPMENT TEST

Considering the bank’s asset size, capacity, and the availability of community development opportunities in the AA, the bank demonstrates adequate responsiveness to the community development needs through a combination of qualified community development investments, qualified donations, and services.

The bank made two current period investments totaling \$181,653 that funded government-guaranteed MBS that supported affordable housing for LMI families. Qualified donations totaling \$79,094 were made to organizations providing community services to LMI individuals, including to entities that provide shelter, food, and education for children and families in crisis situations, to one entity that provides healthcare for the uninsured, and to another entity that provides care for the elderly in need. The donations to the entity that provides healthcare to the uninsured were noted as particularly impactful due to the amount (\$40,000), the purpose of expanding the facility, and their location in a non MSA area with less access to such services.

During the review period, employees engaged in qualified community development service activities totaling 364 hours within the AA. The most notable of its services is the bank's efforts serving on committees of a nonprofit that provides medical care to the uninsured.

As previously noted in the Community Development Test under the *Institution* section, the bank also made several community development activities including investments, donations, and services, that served a BSRA that included Sevier County. These activities had a positive impact and further support the adequate conclusion in this AA.

NONMETROPOLITAN AREA – COCKE, TENNESSEE
LIMITED-SCOPE REVIEW

The following AA was reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution’s CRA performance are drawn from a review of available facts and data, including performance and demographic information. The limited-scope review revealed the bank’s CRA performance in this AA is consistent with the area that received a full-scope review. Please refer to the tables in Appendix B for information regarding this area.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE COCKE ASSESSMENT AREA

Description of Assessment Area

The AA consists of five census tracts out of a total of eight census tracts in Cocke County. According to the 2020 U.S. Census, the population of the AA was 35,999 which is a 1.9 percent increase since 2015. In 2022, the AA consists of three moderate- income and two middle-income tracts. In 2021, both middle-income tracts were designated as distressed due to poverty; however in 2022, none of the tracts in the county were designated as distressed. In 2022, 53.1 percent of families are LMI and 16.3 percent of families live below the poverty level. The bank operates one branch office with an ATM and five stand-alone ATMs in this AA. According to the FDIC Deposit Market Share Report as of June 30, 2022, there were five financial institutions operating eight branch offices, and the bank ranked 4th with a deposit market share of 13.1 percent. Newport Federal Bank had the highest deposit market share at 33.2 percent followed by Commercial Bank at 25.3 percent.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Tennessee State Bank has a small presence in the Cocke AA. The lending levels were considerably lower than in the Sevier AA; however, the bank’s lending performance in the area is consistent with the bank’s overall performance. The geographic distribution of the bank’s small business loans and HMDA loans each reflect reasonable dispersion throughout the AA. Additionally, the distribution of lending to businesses of different revenue sizes and borrowers of different income levels is reasonable.

Regarding community development activities, the bank did not have any community development loans, investments, or donations in the AA. Bank staff provided 413 hours of community development services by delivering financial education that benefited LMI individuals. Additionally, bank staff provided financial and technical assistance to two organizations by serving as board or committee members.

As previously noted in the Community Development Test under the *Institution* section, the bank also made several community development activities including investments, donations, and services that served a BSRA that included Cocke County. These activities had a positive impact and further support the consistent conclusion in this AA.

Performance in the Limited-Scope Review Nonmetropolitan AA		
AA	Lending Test	Community Development Test
Cocke	Consistent	Consistent

METROPOLITAN AREAS – KNOX AND JEFFERSON, TENNESSEE

LIMITED-SCOPE REVIEWS

The following AAs were reviewed using limited-scope procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from a review of available facts and data, including performance and demographic information. The limited-scope reviews revealed the bank's CRA performance in these AAs was consistent with the overall performance. Please refer to the tables in Appendix B for additional information regarding the area.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE KNOX ASSESSMENT AREA

Description of Assessment Area

The AA consists of all of Knox County, which is one of eight counties in the Knoxville, Tennessee MSA. According to the 2020 U.S. Census, the population of the AA was 478,971 which is an increase of 7.8 percent since 2015. In 2022, the AA consists of 121 census tracts: 12 are low-income; 16 are moderate-income; 44 are middle-income; 45 are upper-income; and 4 have unknown income levels. 35.3 percent of families are LMI and 8.5 percent of families live below the poverty level. In the AA, the bank operates three branch offices with ATMs and three stand-alone ATMs, one of which closed in May of 2022. According to the FDIC Deposit Market Share Report as of June 30, 2022, the bank had a deposit market share of 0.5 percent and ranked 16th out of 30 financial institutions that operate in the AA. First Horizon Bank had the highest deposit market share at 19.5 percent followed by Truist Bank at 18.9 percent.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE JEFFERSON ASSESSMENT AREA

Description of Assessment Area

The AA consists of all of Jefferson County, which is one of three counties in the Morristown, Tennessee MSA. According to the 2020 U.S. Census, the population of the AA was 54,683 which is an increase of 4.2 percent since 2015. In 2022, the AA consists of nine middle-income census tracts and three upper-income census tracts. 35.7 percent of families are LMI and 10.3 percent of families live below the poverty level. The bank operates one branch office with an ATM in this AA. According to the FDIC Deposit Market Share Report as of June 30, 2022, the bank had a deposit market share of 1.0 percent and ranked last out of the eight financial institutions that operate in the AA. FirstBank had the highest deposit market share with 28.0 percent, followed by Citizens National Bank with 18.7 percent.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Tennessee State Bank has a small presence in both the Knox and Jefferson AAs. While lending levels were lower than in the Sevier full-scope AA, the bank's lending performance in both assessment areas is consistent with the bank's overall performance.

For the Knox AA, the geographic distribution of the bank's small business loans reflects excellent dispersion throughout the AA, while HMDA lending reflects reasonable dispersion throughout the AA. Additionally, the distribution of lending to businesses of different revenue sizes and borrowers of different income levels is reasonable. For the Jefferson AA, the geographic distribution of the bank's small business and HMDA lending reflects reasonable dispersion throughout the AA. Additionally, the distribution of lending to businesses of different revenue sizes and borrowers of different income levels is reasonable.

Regarding community development activities, the bank made eight current period investments for \$2.4 million that supported affordable housing for LMI families in the Knox AA. In addition, the bank had one prior period investment for \$490,569 that supported affordable housing for LMI families. The bank did not have any qualified

donations in the AA. Bank staff provided two hours of community development services by serving on a committee dedicated to protecting LMI seniors from fraud. In the Jefferson AA, the bank had one current period investment for \$1 million that supported affordable housing for LMI families in the AA. A bank employee provided five hours of financial education at a school that serves primarily LMI students.

As previously noted in the Community Development Test under the *Institution* section, the bank also made several community development activities including investments, donations, and services that served a BSRA that included Jefferson County. These activities had a positive impact and further support the consistent conclusion in this AA.

Performance in the Limited-Scope Review Metropolitan AAs		
Assessment Area	Lending Test	Community Development Test
Knox	Consistent	Consistent
Jefferson	Consistent	Consistent

APPENDIX A

SCOPE OF EXAMINATION			
TIME PERIOD REVIEWED			
January 1, 2021, through December 31, 2022 –AA– Lending Test			
April 1, 2019, through December 31, 2022 – Community Development Test			
FINANCIAL INSTITUTION			PRODUCTS REVIEWED
Tennessee State Bank, Pigeon Forge, Tennessee			HMDA-reportable and small business loans
AFFILIATE(S)	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED	
N/A	N/A	N/A	
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
<i>ASSESSMENT AREAS</i>	<i>TYPE OF EXAMINATION</i>	<i>BRANCHES VISITED</i>	<i>OTHER INFORMATION</i>
Sevier, Tennessee	Full-scope Review	N/A	N/A
Cocke, Tennessee	Limited-scope Review	N/A	N/A
Knox, Tennessee (Knoxville MSA)	Limited-scope Review	N/A	N/A
Jefferson, Tennessee (Morristown MSA)	Limited-scope Review	N/A	N/A

APPENDIX B – LIMITED SCOPE AA DEMOGRAPHIC AND LENDING TABLES

Combined Demographics Report - 2021

Assessment Area: Cocke

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	2,302	32.0%
Moderate-income	3	60.0%	4,296	59.8%	1,388	32.3%	1,108	15.4%
Middle-income	2	40.0%	2,889	40.2%	371	12.8%	1,275	17.7%
Upper-income	0	0.0%	0	0.0%	0	0.0%	2,500	34.8%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	5	100.0%	7,185	100.0%	1,759	24.5%	7,185	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	7,709	4,110	59.5%	53.3%	2,734	35.5%	865	11.2%
Middle-income	4,840	2,802	40.5%	57.9%	1,028	21.2%	1,010	20.9%
Upper-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	12,549	6,912	100.0%	55.1%	3,762	30.0%	1,875	14.9%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	511	74.2%	456	72.7%	47	90.4%	8	80.0%
Middle-income	178	25.8%	171	27.3%	5	9.6%	2	20.0%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	689	100.0%	627	100.0%	52	100.0%	10	100.0%
Percentage of Total Businesses:			91.0%		7.5%		1.5%	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	10	50.0%	10	52.6%	0	0.0%	0	0.0%
Middle-income	10	50.0%	9	47.4%	1	100.0%	0	0.0%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	20	100.0%	19	100.0%	1	100.0%	0	0.0%
Percentage of Total Farms:			95.0%		5.0%		0.0%	

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX B – LIMITED SCOPE AA DEMOGRAPHIC AND LENDING TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: Cocke

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	1,673	24.7%
Moderate-income	3	60.0%	4,210	62.1%	808	19.2%	1,930	28.5%
Middle-income	2	40.0%	2,572	37.9%	300	11.7%	1,300	19.2%
Upper-income	0	0.0%	0	0.0%	0	0.0%	1,879	27.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	5	100.0%	6,782	100.0%	1,108	16.3%	6,782	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	7,924	3,884	59.2%	49.0%	2,371	29.9%	1,669	21.1%
Middle-income	4,636	2,681	40.8%	57.8%	1,038	22.4%	917	19.8%
Upper-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	12,560	6,565	100.0%	52.3%	3,409	27.1%	2,586	20.6%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	506	73.3%	454	72.1%	43	89.6%	9	75.0%
Middle-income	184	26.7%	176	27.9%	5	10.4%	3	25.0%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	690	100.0%	630	100.0%	48	100.0%	12	100.0%
	Percentage of Total Businesses:		91.3%		7.0%		1.7%	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	8	50.0%	8	53.3%	0	0.0%	0	0.0%
Middle-income	8	50.0%	7	46.7%	1	100.0%	0	0.0%
Upper-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	16	100.0%	15	100.0%	1	100.0%	0	0.0%
	Percentage of Total Farms:		93.8%		6.3%		0.0%	

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX B – LIMITED SCOPE AA DEMOGRAPHIC AND LENDING TABLES (Continued)

Geographic Distribution of Small Business Loans

Assessment Area: Cocke

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data									
		2021					2022				
		Count		Dollar		Total Businesses	Count		Dollar		Total Businesses
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
	Moderate	18	56.3%	921	56.6%	74.2%	7	41.2%	671	66.3%	73.3%
	Middle	14	43.8%	706	43.4%	25.8%	10	58.8%	341	33.7%	26.7%
	Upper	0	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0	0.0%	
	<i>Total</i>	<i>32</i>	<i>100%</i>	<i>1,627</i>	<i>100%</i>	<i>100%</i>	<i>17</i>	<i>100%</i>	<i>1,012</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

APPENDIX B – LIMITED SCOPE AA DEMOGRAPHIC AND LENDING TABLES (Continued)
Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Cocke

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data														
		2021							2022							
		Count			Dollar				Owner Occupied Units %	Count			Dollar			Owner Occupied Units %
		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #		%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Moderate	0	0.0%	56.9%	0	0.0%	46.8%	59.5%	0	0.0%	60.2%	0	0.0%	56.5%	59.2%	
	Middle	5	100.0%	43.1%	1,454	100.0%	53.2%	40.5%	4	100.0%	39.8%	830	100.0%	43.5%	40.8%	
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	<i>Total</i>	<i>5</i>	<i>100%</i>	<i>100%</i>	<i>1,454</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>4</i>	<i>100%</i>	<i>100%</i>	<i>830</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Moderate	0	0.0%	48.6%	0	0.0%	47.6%	59.5%	0	0.0%	47.4%	0	0.0%	41.2%	59.2%	
	Middle	1	100.0%	51.4%	37	100.0%	52.4%	40.5%	1	100.0%	52.6%	295	100.0%	58.8%	40.8%	
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>37</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>295</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Moderate	1	100.0%	60.0%	70	100.0%	66.9%	59.5%	1	50.0%	71.0%	47	42.3%	65.3%	59.2%	
	Middle	0	0.0%	40.0%	0	0.0%	33.1%	40.5%	1	50.0%	29.0%	64	57.7%	34.7%	40.8%	
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>70</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>2</i>	<i>100%</i>	<i>100%</i>	<i>111</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Moderate	0	0.0%	33.3%	0	0.0%	91.0%	98.2%	0	0.0%	100.0%	0	0.0%	100.0%	92.6%	
	Middle	1	100.0%	66.7%	72	100.0%	9.0%	1.8%	0	0.0%	0.0%	0	0.0%	0.0%	7.4%	
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>72</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Moderate	0	0.0%	20.0%	0	0.0%	53.0%	59.5%	0	0.0%	30.8%	0	0.0%	39.3%	59.2%	
	Middle	0	0.0%	80.0%	0	0.0%	47.0%	40.5%	0	0.0%	69.2%	0	0.0%	60.7%	40.8%	
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX B – LIMITED SCOPE AA DEMOGRAPHIC AND LENDING TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Cocke

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data															
		2021							2022								
		Count			Dollar				Owner Occupied Units	Count			Dollar				Owner Occupied Units
		Bank #	Agg %	%	Bank \$ (000s)	Agg \$ %	\$ %	Bank #		Agg %	%	Bank \$ (000s)	Agg \$ %	\$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	Moderate	0	0.0%	75.0%	0	0.0%	75.4%	59.5%	0	0.0%	37.5%	0	0.0%	42.3%	59.2%		
	Middle	0	0.0%	25.0%	0	0.0%	24.6%	40.5%	1	100.0%	62.5%	144	100.0%	57.7%	40.8%		
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>144</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	Moderate	0	0.0%	85.7%	0	0.0%	72.1%	59.5%	0	0.0%	50.0%	0	0.0%	52.7%	59.2%		
	Middle	0	0.0%	14.3%	0	0.0%	27.9%	40.5%	0	0.0%	50.0%	0	0.0%	47.3%	40.8%		
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>		
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	Moderate	1	12.5%	53.7%	70	4.3%	48.3%	59.5%	1	12.5%	55.2%	47	3.4%	51.4%	59.2%		
	Middle	7	87.5%	46.3%	1,563	95.7%	51.7%	40.5%	7	87.5%	44.8%	1,333	96.6%	48.6%	40.8%		
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	<i>Total</i>	<i>8</i>	<i>100%</i>	<i>100%</i>	<i>1,633</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>8</i>	<i>100%</i>	<i>100%</i>	<i>1,380</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX B – LIMITED SCOPE AA DEMOGRAPHIC AND LENDING TABLES (Continued)
Small Business Loans by Business Revenue & Loan Size

Assessment Area: Cocke

		Bank Lending & Demographic Data									
		2021					2022				
		Count		Dollar		Total Businesses	Count		Dollar		Total Businesses
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%
Revenue	\$1 Million or Less	28	87.5%	1,080	66.4%	91.0%	15	88.2%	980	96.8%	91.3%
	Over \$1 Million	3	9.4%	298	18.3%	7.5%	2	11.8%	32	3.2%	7.0%
	<i>Total Rev. available</i>	31	96.9%	1,378	84.7%	98.5%	17	100.0%	1,012	100.0%	98.3%
	Rev. Not Known	1	3.1%	249	15.3%	1.5%	0	0.0%	0	0.0%	1.7%
	<i>Total</i>	32	100%	1,627	100%	100%	17	100%	1,012	100%	100%
Loan Size	\$100,000 or Less	26	81.3%	676	41.5%		13	76.5%	293	29.0%	
	\$100,001 - \$250,000	6	18.8%	951	58.5%		3	17.6%	438	43.3%	
	\$250,001 - \$1 Million	0	0.0%	0	0.0%		1	5.9%	281	27.8%	
	<i>Total</i>	32	100%	1,627	100%		17	100%	1,012	100%	
Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	24	85.7%	490	45.4%		11	73.3%	261	26.6%	
	\$100,001 - \$250,000	4	14.3%	590	54.6%		3	20.0%	438	44.7%	
	\$250,001 - \$1 Million	0	0.0%	0	0.0%		1	6.7%	281	28.7%	
	<i>Total</i>	28	100%	1,080	100%		15	100%	980	100%	

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

APPENDIX B – LIMITED SCOPE AA DEMOGRAPHIC AND LENDING TABLES (Continued)
Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Cocke

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021						2022							
		Count		Dollar				Families by Family Income %	Count		Dollar				Families by Family Income %
		Bank #	Agg %	Bank \$ (000s)	Agg %	Bank \$ %	Agg %		Bank #	Agg %	Bank \$ (000s)	Agg %	Bank \$ %	Agg %	
HOME PURCHASE	Low	0	0.0%	4.1%	0	0.0%	2.1%	32.0%	0	0.0%	6.1%	0	0.0%	3.1%	24.7%
	Moderate	0	0.0%	18.0%	0	0.0%	12.7%	15.4%	0	0.0%	22.2%	0	0.0%	16.5%	28.5%
	Middle	1	20.0%	28.0%	170	11.7%	22.6%	17.7%	1	25.0%	24.7%	152	18.3%	21.4%	19.2%
	Upper	0	0.0%	31.0%	0	0.0%	40.2%	34.8%	3	75.0%	33.0%	678	81.7%	44.5%	27.7%
	Unknown	4	80.0%	18.9%	1,284	88.3%	22.4%	0.0%	0	0.0%	14.0%	0	0.0%	14.5%	0.0%
	<i>Total</i>	<i>5</i>	<i>100%</i>	<i>100%</i>	<i>1,454</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>4</i>	<i>100%</i>	<i>100%</i>	<i>830</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>
REFINANCE	Low	0	0.0%	4.5%	0	0.0%	2.2%	32.0%	0	0.0%	5.8%	0	0.0%	2.9%	24.7%
	Moderate	0	0.0%	15.3%	0	0.0%	10.3%	15.4%	0	0.0%	21.1%	0	0.0%	14.7%	28.5%
	Middle	0	0.0%	24.3%	0	0.0%	19.1%	17.7%	0	0.0%	24.0%	0	0.0%	24.9%	19.2%
	Upper	1	100.0%	32.6%	37	100.0%	38.3%	34.8%	0	0.0%	37.4%	0	0.0%	43.1%	27.7%
	Unknown	0	0.0%	23.3%	0	0.0%	30.1%	0.0%	1	100.0%	11.7%	295	100.0%	14.3%	0.0%
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>37</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>295</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>
HOME IMPROVEMENT	Low	0	0.0%	5.0%	0	0.0%	1.1%	32.0%	0	0.0%	12.9%	0	0.0%	7.0%	24.7%
	Moderate	0	0.0%	20.0%	0	0.0%	26.4%	15.4%	0	0.0%	19.4%	0	0.0%	17.6%	28.5%
	Middle	0	0.0%	20.0%	0	0.0%	20.6%	17.7%	2	100.0%	35.5%	111	100.0%	25.1%	19.2%
	Upper	1	100.0%	50.0%	70	100.0%	49.7%	34.8%	0	0.0%	29.0%	0	0.0%	44.4%	27.7%
	Unknown	0	0.0%	5.0%	0	0.0%	2.3%	0.0%	0	0.0%	3.2%	0	0.0%	6.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>70</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>2</i>	<i>100%</i>	<i>100%</i>	<i>111</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	32.0%	0	0.0%	0.0%	0	0.0%	0.0%	24.7%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.4%	0	0.0%	0.0%	0	0.0%	0.0%	28.5%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.7%	0	0.0%	0.0%	0	0.0%	0.0%	19.2%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	34.8%	0	0.0%	0.0%	0	0.0%	0.0%	27.7%
	Unknown	1	100.0%	100.0%	72	100.0%	100.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>72</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>
OTHER PURPOSE LOC	Low	0	0.0%	20.0%	0	0.0%	19.8%	32.0%	0	0.0%	15.4%	0	0.0%	9.8%	24.7%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.4%	0	0.0%	15.4%	0	0.0%	11.5%	28.5%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.7%	0	0.0%	30.8%	0	0.0%	28.0%	19.2%
	Upper	0	0.0%	80.0%	0	0.0%	80.2%	34.8%	0	0.0%	30.8%	0	0.0%	41.1%	27.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	7.7%	0	0.0%	9.6%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX B – LIMITED SCOPE AA DEMOGRAPHIC AND LENDING TABLES (Continued)
Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Cocke

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data															
		2021							2022								
		Count			Dollar				Families by Family Income	Count			Dollar				Families by Family Income
		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #		%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %			
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	8.3%	0	0.0%	2.8%	32.0%	0	0.0%	12.5%	0	0.0%	5.8%	24.7%		
	Moderate	0	0.0%	50.0%	0	0.0%	31.2%	15.4%	0	0.0%	31.3%	0	0.0%	28.6%	28.5%		
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.7%	0	0.0%	12.5%	0	0.0%	8.2%	19.2%		
	Upper	0	0.0%	41.7%	0	0.0%	66.0%	34.8%	1	100.0%	43.8%	144	100.0%	57.5%	27.7%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>144</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	32.0%	0	0.0%	0.0%	0	0.0%	0.0%	24.7%		
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.4%	0	0.0%	0.0%	0	0.0%	0.0%	28.5%		
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	17.7%	0	0.0%	0.0%	0	0.0%	0.0%	19.2%		
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	34.8%	0	0.0%	0.0%	0	0.0%	0.0%	27.7%		
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%		
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>		
HMDA TOTALS	Low	0	0.0%	4.5%	0	0.0%	2.2%	32.0%	0	0.0%	6.8%	0	0.0%	3.3%	24.7%		
	Moderate	0	0.0%	17.1%	0	0.0%	11.8%	15.4%	0	0.0%	21.6%	0	0.0%	16.0%	28.5%		
	Middle	1	12.5%	25.1%	170	10.4%	20.5%	17.7%	3	37.5%	24.8%	263	19.1%	22.4%	19.2%		
	Upper	2	25.0%	32.3%	107	6.6%	39.1%	34.8%	4	50.0%	34.3%	822	59.6%	44.0%	27.7%		
	Unknown	5	62.5%	21.1%	1,356	83.0%	26.5%	0.0%	1	12.5%	12.5%	295	21.4%	14.3%	0.0%		
	<i>Total</i>	<i>8</i>	<i>100%</i>	<i>100%</i>	<i>1,633</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>8</i>	<i>100%</i>	<i>100%</i>	<i>1,380</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX B – LIMITED SCOPE AA DEMOGRAPHIC AND LENDING TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: Knox

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	8.0%	6,480	5.9%	3,041	46.9%	22,457	20.3%
Moderate-income	20	17.9%	15,856	14.4%	3,274	20.6%	17,144	15.5%
Middle-income	42	37.5%	44,859	40.6%	3,942	8.8%	21,064	19.1%
Upper-income	39	34.8%	43,277	39.2%	1,786	4.1%	49,821	45.1%
Unknown-income	2	1.8%	14	0.0%	14	100.0%	0	0.0%
Total Assessment Area	112	100.0%	110,486	100.0%	12,057	10.9%	110,486	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	14,132	3,711	3.2%	26.3%	8,868	62.8%	1,553	11.0%
Moderate-income	37,256	14,019	12.1%	37.6%	18,993	51.0%	4,244	11.4%
Middle-income	78,803	49,259	42.6%	62.5%	22,782	28.9%	6,762	8.6%
Upper-income	67,767	48,591	42.0%	71.7%	14,408	21.3%	4,768	7.0%
Unknown-income	161	4	0.0%	2.5%	94	58.4%	63	39.1%
Total Assessment Area	198,119	115,584	100.0%	58.3%	65,145	32.9%	17,390	8.8%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	982	4.9%	844	4.7%	134	7.2%	4	3.4%
Moderate-income	2,852	14.2%	2,510	13.9%	331	17.8%	11	9.4%
Middle-income	6,422	32.0%	5,890	32.5%	503	27.0%	29	24.8%
Upper-income	9,769	48.6%	8,808	48.6%	889	47.7%	72	61.5%
Unknown-income	63	0.3%	55	0.3%	7	0.4%	1	0.9%
Total Assessment Area	20,088	100.0%	18,107	100.0%	1,864	100.0%	117	100.0%
Percentage of Total Businesses:				90.1%		9.3%		0.6%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	4	2.5%	4	2.5%	0	0.0%	0	0.0%
Moderate-income	20	12.5%	20	12.7%	0	0.0%	0	0.0%
Middle-income	56	35.0%	55	35.0%	1	33.3%	0	0.0%
Upper-income	79	49.4%	77	49.0%	2	66.7%	0	0.0%
Unknown-income	1	0.6%	1	0.6%	0	0.0%	0	0.0%
Total Assessment Area	160	100.0%	157	100.0%	3	100.0%	0	0.0%
Percentage of Total Farms:				98.1%		1.9%		0.0%

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX B – LIMITED SCOPE AA DEMOGRAPHIC AND LENDING TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: Knox

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	9.9%	7,531	6.5%	3,006	39.9%	22,256	19.1%
Moderate-income	16	13.2%	13,294	11.4%	1,867	14.0%	18,858	16.2%
Middle-income	44	36.4%	45,562	39.1%	3,514	7.7%	23,231	19.9%
Upper-income	45	37.2%	50,102	43.0%	1,509	3.0%	52,283	44.8%
Unknown-income	4	3.3%	139	0.1%	19	13.7%	0	0.0%
Total Assessment Area	121	100.0%	116,628	100.0%	9,915	8.5%	116,628	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	19,057	4,556	3.7%	23.9%	11,422	59.9%	3,079	16.2%
Moderate-income	28,077	14,574	11.8%	51.9%	11,038	39.3%	2,465	8.8%
Middle-income	79,164	48,948	39.7%	61.8%	23,599	29.8%	6,617	8.4%
Upper-income	78,993	55,154	44.7%	69.8%	18,249	23.1%	5,590	7.1%
Unknown-income	2,320	40	0.0%	1.7%	1,956	84.3%	324	14.0%
Total Assessment Area	207,611	123,272	100.0%	59.4%	66,264	31.9%	18,075	8.7%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,175	5.9%	1,011	5.6%	157	8.7%	7	5.7%
Moderate-income	2,009	10.1%	1,778	9.9%	221	12.3%	10	8.1%
Middle-income	6,311	31.6%	5,776	32.0%	508	28.2%	27	22.0%
Upper-income	10,234	51.2%	9,272	51.4%	886	49.1%	76	61.8%
Unknown-income	242	1.2%	207	1.1%	32	1.8%	3	2.4%
Total Assessment Area	19,971	100.0%	18,044	100.0%	1,804	100.0%	123	100.0%
Percentage of Total Businesses:				90.4%		9.0%		0.6%
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	8	4.9%	8	5.0%	0	0.0%	0	0.0%
Moderate-income	7	4.3%	6	3.8%	1	33.3%	0	0.0%
Middle-income	69	42.3%	69	43.1%	0	0.0%	0	0.0%
Upper-income	77	47.2%	76	47.5%	1	33.3%	0	0.0%
Unknown-income	2	1.2%	1	0.6%	1	33.3%	0	0.0%
Total Assessment Area	163	100.0%	160	100.0%	3	100.0%	0	0.0%
Percentage of Total Farms:				98.2%		1.8%		0.0%

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX B – LIMITED SCOPE AA DEMOGRAPHIC AND LENDING TABLES (Continued)

Geographic Distribution of Small Business Loans

Assessment Area: Knox

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data									
		2021					2022				
		Count		Dollar		Total Businesses	Count		Dollar		Total Businesses
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%
SMALL BUSINESSES	Low	3	5.5%	270	8.9%	4.9%	1	14.3%	23	1.4%	5.9%
	Moderate	6	10.9%	137	4.5%	14.2%	1	14.3%	38	2.3%	10.1%
	Middle	28	50.9%	857	28.3%	32.0%	2	28.6%	90	5.5%	31.6%
	Upper	18	32.7%	1,765	58.3%	48.6%	3	42.9%	1,487	90.8%	51.2%
	Unknown	0	0.0%	0	0.0%	0.3%	0	0.0%	0	0.0%	1.2%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0	0.0%	
	<i>Total</i>	<i>55</i>	<i>100%</i>	<i>3,029</i>	<i>100%</i>	<i>100%</i>	<i>7</i>	<i>100%</i>	<i>1,638</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

APPENDIX B – LIMITED SCOPE AA DEMOGRAPHIC AND LENDING TABLES (Continued)
Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Knox

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data															
		2021							2022								
		Count			Dollar				Owner Occupied Units %	Count			Dollar				Owner Occupied Units %
		Bank #	Agg %	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %	Bank #		Agg %	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %			
HOME PURCHASE	Low	0	0.0%	3.6%	0	0.0%	2.1%	3.2%	0	0.0%	4.9%	0	0.0%	2.8%	3.7%		
	Moderate	0	0.0%	12.0%	0	0.0%	8.0%	12.1%	1	14.3%	12.6%	128	7.9%	9.1%	11.8%		
	Middle	1	33.3%	40.8%	109	7.1%	34.1%	42.6%	5	71.4%	39.2%	1,113	68.7%	33.3%	39.7%		
	Upper	2	66.7%	43.6%	1,424	92.9%	55.8%	42.0%	1	14.3%	43.1%	380	23.4%	54.7%	44.7%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.2%	0	0.0%	0.1%	0.0%		
	<i>Total</i>	<i>3</i>	<i>100%</i>	<i>100%</i>	<i>1,533</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>7</i>	<i>100%</i>	<i>100%</i>	<i>1,621</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
REFINANCE	Low	0	0.0%	1.8%	0	0.0%	1.1%	3.2%	0	0.0%	3.9%	0	0.0%	2.6%	3.7%		
	Moderate	1	50.0%	8.0%	44	32.6%	5.3%	12.1%	1	14.3%	11.1%	90	7.9%	8.1%	11.8%		
	Middle	1	50.0%	38.4%	91	67.4%	31.3%	42.6%	5	71.4%	42.1%	889	77.7%	35.4%	39.7%		
	Upper	0	0.0%	51.8%	0	0.0%	62.3%	42.0%	1	14.3%	42.8%	165	14.4%	53.7%	44.7%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.1%	0.0%		
	<i>Total</i>	<i>2</i>	<i>100%</i>	<i>100%</i>	<i>135</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>7</i>	<i>100%</i>	<i>100%</i>	<i>1,144</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
HOME IMPROVEMENT	Low	0	0.0%	2.0%	0	0.0%	1.4%	3.2%	0	0.0%	3.0%	0	0.0%	4.3%	3.7%		
	Moderate	0	0.0%	8.6%	0	0.0%	6.6%	12.1%	1	50.0%	9.8%	122	37.1%	6.7%	11.8%		
	Middle	0	0.0%	34.3%	0	0.0%	28.6%	42.6%	0	0.0%	33.9%	0	0.0%	27.6%	39.7%		
	Upper	0	0.0%	55.1%	0	0.0%	63.4%	42.0%	1	50.0%	53.3%	207	62.9%	61.4%	44.7%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.1%	0	0.0%	0.0%	0.0%		
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>2</i>	<i>100%</i>	<i>100%</i>	<i>329</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
MULTI FAMILY	Low	0	0.0%	17.4%	0	0.0%	7.3%	12.3%	0	0.0%	25.5%	0	0.0%	21.0%	19.6%		
	Moderate	0	0.0%	34.1%	0	0.0%	22.3%	32.7%	0	0.0%	12.7%	0	0.0%	6.0%	13.9%		
	Middle	0	0.0%	25.8%	0	0.0%	27.2%	33.5%	0	0.0%	28.2%	0	0.0%	27.1%	29.3%		
	Upper	0	0.0%	22.7%	0	0.0%	43.1%	21.1%	0	0.0%	32.7%	0	0.0%	45.7%	32.0%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.4%	0	0.0%	0.9%	0	0.0%	0.2%	5.1%		
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>		
OTHER PURPOSE LOC	Low	0	0.0%	1.2%	0	0.0%	1.0%	3.2%	0	0.0%	1.0%	0	0.0%	0.3%	3.7%		
	Moderate	0	0.0%	4.8%	0	0.0%	2.9%	12.1%	0	0.0%	8.3%	0	0.0%	5.2%	11.8%		
	Middle	0	0.0%	33.9%	0	0.0%	23.0%	42.6%	0	0.0%	32.9%	0	0.0%	25.4%	39.7%		
	Upper	0	0.0%	60.1%	0	0.0%	73.1%	42.0%	0	0.0%	57.6%	0	0.0%	68.8%	44.7%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.2%	0	0.0%	0.3%	0.0%		
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>		

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX B – LIMITED SCOPE AA DEMOGRAPHIC AND LENDING TABLES (Continued)
Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: Knox

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Owner Occupied Units	Count			Dollar			Owner Occupied Units
		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	1.4%	0	0.0%	0.4%	3.2%	0	0.0%	3.9%	0	0.0%	2.9%	3.7%
	Moderate	0	0.0%	9.6%	0	0.0%	6.0%	12.1%	0	0.0%	10.1%	0	0.0%	6.6%	11.8%
	Middle	0	0.0%	38.9%	0	0.0%	25.4%	42.6%	0	0.0%	35.2%	0	0.0%	22.9%	39.7%
	Upper	0	0.0%	50.0%	0	0.0%	68.2%	42.0%	1	100.0%	50.3%	1,500	100.0%	64.3%	44.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.5%	0	0.0%	3.3%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>1,500</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	4.1%	0	0.0%	2.8%	3.2%	0	0.0%	7.4%	0	0.0%	5.5%	3.7%
	Moderate	0	0.0%	20.5%	0	0.0%	15.2%	12.1%	0	0.0%	13.0%	0	0.0%	10.7%	11.8%
	Middle	0	0.0%	48.6%	0	0.0%	44.4%	42.6%	0	0.0%	47.2%	0	0.0%	49.8%	39.7%
	Upper	0	0.0%	26.7%	0	0.0%	37.6%	42.0%	0	0.0%	32.4%	0	0.0%	34.0%	44.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>
HMDA TOTALS	Low	0	0.0%	2.6%	0	0.0%	2.0%	3.2%	0	0.0%	4.3%	0	0.0%	5.5%	3.7%
	Moderate	1	20.0%	9.8%	44	2.6%	7.8%	12.1%	3	17.6%	11.6%	340	7.4%	8.2%	11.8%
	Middle	2	40.0%	39.1%	200	12.0%	32.1%	42.6%	10	58.8%	39.1%	2,002	43.6%	32.4%	39.7%
	Upper	2	40.0%	48.5%	1,424	85.4%	58.1%	42.0%	4	23.5%	44.9%	2,252	49.0%	53.8%	44.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.2%	0	0.0%	0.2%	0.0%
	<i>Total</i>	<i>5</i>	<i>100%</i>	<i>100%</i>	<i>1,668</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>17</i>	<i>100%</i>	<i>100%</i>	<i>4,594</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX B – LIMITED SCOPE AA DEMOGRAPHIC AND LENDING TABLES (Continued)

Small Business Loans by Business Revenue & Loan Size

Assessment Area: Knox

		Bank Lending & Demographic Data									
		2021					2022				
		Count		Dollar		Total Businesses	Count		Dollar		Total Businesses
#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%		
Revenue	\$1 Million or Less	47	85.5%	2,240	74.0%	90.1%	5	71.4%	1,096	66.9%	90.4%
	Over \$1 Million	7	12.7%	735	24.3%	9.3%	2	28.6%	542	33.1%	9.0%
	<i>Total Rev. available</i>	54	98.2%	2,975	98.2%	99.4%	7	100.0%	1,638	100.0%	99.4%
	Rev. Not Known	1	1.8%	54	1.8%	0.6%	0	0.0%	0	0.0%	0.6%
	<i>Total</i>	55	100%	3,029	100%	100%	7	100%	1,638	100%	100%
Loan Size	\$100,000 or Less	48	87.3%	1,203	39.7%		5	71.4%	243	14.8%	
	\$100,001 - \$250,000	6	10.9%	879	29.0%		0	0.0%	0	0.0%	
	\$250,001 - \$1 Million	1	1.8%	947	31.3%		2	28.6%	1,395	85.2%	
	<i>Total</i>	55	100%	3,029	100%		7	100%	1,638	100%	
Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	44	93.6%	1,014	45.3%		4	80.0%	151	13.8%	
	\$100,001 - \$250,000	2	4.3%	279	12.5%		0	0.0%	0	0.0%	
	\$250,001 - \$1 Million	1	2.1%	947	42.3%		1	20.0%	945	86.2%	
	<i>Total</i>	47	100%	2,240	100%		5	100%	1,096	100%	

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

APPENDIX B – LIMITED SCOPE AA DEMOGRAPHIC AND LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Knox

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data															
		2021							2022								
		Count			Dollar				Families by Family Income %	Count			Dollar				Families by Family Income %
		Bank #	Agg %	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %	Bank #		Agg %	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %			
HOME PURCHASE	Low	0	0.0%	5.0%	0	0.0%	2.6%	20.3%	0	0.0%	5.4%	0	0.0%	2.6%	19.1%		
	Moderate	0	0.0%	18.3%	0	0.0%	12.6%	15.5%	0	0.0%	17.5%	0	0.0%	12.0%	16.2%		
	Middle	0	0.0%	19.1%	0	0.0%	16.5%	19.1%	0	0.0%	20.5%	0	0.0%	17.9%	19.9%		
	Upper	2	66.7%	42.2%	1,424	92.9%	53.6%	45.1%	1	14.3%	39.4%	180	11.1%	51.7%	44.8%		
	Unknown	1	33.3%	15.3%	109	7.1%	14.8%	0.0%	6	85.7%	17.2%	1,441	88.9%	15.8%	0.0%		
	<i>Total</i>	<i>3</i>	<i>100%</i>	<i>100%</i>	<i>1,533</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>7</i>	<i>100%</i>	<i>100%</i>	<i>1,621</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
REFINANCE	Low	1	50.0%	5.2%	91	67.4%	2.7%	20.3%	0	0.0%	11.1%	0	0.0%	6.5%	19.1%		
	Moderate	0	0.0%	14.6%	0	0.0%	9.8%	15.5%	0	0.0%	21.4%	0	0.0%	16.4%	16.2%		
	Middle	1	50.0%	18.7%	44	32.6%	15.2%	19.1%	0	0.0%	21.6%	0	0.0%	19.8%	19.9%		
	Upper	0	0.0%	41.8%	0	0.0%	51.7%	45.1%	1	14.3%	31.9%	76	6.6%	42.9%	44.8%		
	Unknown	0	0.0%	19.7%	0	0.0%	20.5%	0.0%	6	85.7%	13.9%	1,068	93.4%	14.4%	0.0%		
	<i>Total</i>	<i>2</i>	<i>100%</i>	<i>100%</i>	<i>135</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>7</i>	<i>100%</i>	<i>100%</i>	<i>1,144</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
HOME IMPROVEMENT	Low	0	0.0%	5.3%	0	0.0%	2.5%	20.3%	0	0.0%	8.0%	0	0.0%	4.8%	19.1%		
	Moderate	0	0.0%	14.6%	0	0.0%	10.6%	15.5%	0	0.0%	14.9%	0	0.0%	10.6%	16.2%		
	Middle	0	0.0%	17.0%	0	0.0%	14.0%	19.1%	0	0.0%	20.3%	0	0.0%	15.8%	19.9%		
	Upper	0	0.0%	60.4%	0	0.0%	69.2%	45.1%	0	0.0%	53.5%	0	0.0%	65.3%	44.8%		
	Unknown	0	0.0%	2.8%	0	0.0%	3.7%	0.0%	2	100.0%	3.4%	329	100.0%	3.5%	0.0%		
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>2</i>	<i>100%</i>	<i>100%</i>	<i>329</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.3%	0	0.0%	0.0%	0	0.0%	0.0%	19.1%		
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	15.5%	0	0.0%	0.9%	0	0.0%	0.0%	16.2%		
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.1%	0	0.0%	0.0%	0	0.0%	0.0%	19.9%		
	Upper	0	0.0%	7.6%	0	0.0%	1.5%	45.1%	0	0.0%	5.5%	0	0.0%	0.8%	44.8%		
	Unknown	0	0.0%	92.4%	0	0.0%	98.5%	0.0%	0	0.0%	93.6%	0	0.0%	99.2%	0.0%		
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>		
OTHER PURPOSE LOC	Low	0	0.0%	3.2%	0	0.0%	1.4%	20.3%	0	0.0%	6.5%	0	0.0%	3.7%	19.1%		
	Moderate	0	0.0%	12.3%	0	0.0%	5.5%	15.5%	0	0.0%	15.6%	0	0.0%	9.1%	16.2%		
	Middle	0	0.0%	16.9%	0	0.0%	13.3%	19.1%	0	0.0%	19.9%	0	0.0%	13.6%	19.9%		
	Upper	0	0.0%	64.2%	0	0.0%	77.4%	45.1%	0	0.0%	54.2%	0	0.0%	70.4%	44.8%		
	Unknown	0	0.0%	3.4%	0	0.0%	2.3%	0.0%	0	0.0%	3.8%	0	0.0%	3.1%	0.0%		
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>		

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX B – LIMITED SCOPE AA DEMOGRAPHIC AND LENDING TABLES (Continued)
Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Knox

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021						2022							
		Count			Dollar			Families by Family Income	Count			Dollar			Families by Family Income
		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	7.7%	0	0.0%	3.4%	20.3%	0	0.0%	9.8%	0	0.0%	5.1%	19.1%
	Moderate	0	0.0%	13.5%	0	0.0%	6.8%	15.5%	0	0.0%	11.9%	0	0.0%	6.4%	16.2%
	Middle	0	0.0%	20.2%	0	0.0%	12.4%	19.1%	0	0.0%	21.8%	0	0.0%	15.2%	19.9%
	Upper	0	0.0%	53.8%	0	0.0%	72.3%	45.1%	1	100.0%	49.7%	1,500	100.0%	66.0%	44.8%
	Unknown	0	0.0%	4.8%	0	0.0%	5.1%	0.0%	0	0.0%	6.7%	0	0.0%	7.3%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>1,500</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.7%	0	0.0%	0.5%	20.3%	0	0.0%	1.9%	0	0.0%	0.8%	19.1%
	Moderate	0	0.0%	2.7%	0	0.0%	2.0%	15.5%	0	0.0%	0.9%	0	0.0%	1.3%	16.2%
	Middle	0	0.0%	0.7%	0	0.0%	0.7%	19.1%	0	0.0%	0.9%	0	0.0%	1.5%	19.9%
	Upper	0	0.0%	0.7%	0	0.0%	1.4%	45.1%	0	0.0%	0.0%	0	0.0%	0.0%	44.8%
	Unknown	0	0.0%	95.2%	0	0.0%	95.4%	0.0%	0	0.0%	96.3%	0	0.0%	96.4%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>
HMDA TOTALS	Low	1	20.0%	5.1%	91	5.5%	2.4%	20.3%	0	0.0%	7.5%	0	0.0%	3.2%	19.1%
	Moderate	0	0.0%	16.0%	0	0.0%	10.2%	15.5%	0	0.0%	18.0%	0	0.0%	11.0%	16.2%
	Middle	1	20.0%	18.6%	44	2.6%	14.5%	19.1%	0	0.0%	20.6%	0	0.0%	15.4%	19.9%
	Upper	2	40.0%	43.0%	1,424	85.4%	49.3%	45.1%	3	17.6%	39.2%	1,756	38.2%	43.1%	44.8%
	Unknown	1	20.0%	17.4%	109	6.5%	23.5%	0.0%	14	82.4%	14.7%	2,838	61.8%	27.3%	0.0%
	<i>Total</i>	<i>5</i>	<i>100%</i>	<i>100%</i>	<i>1,668</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>17</i>	<i>100%</i>	<i>100%</i>	<i>4,594</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX B – LIMITED SCOPE AA DEMOGRAPHIC AND LENDING TABLES (Continued)

Combined Demographics Report - 2021

Assessment Area: Jefferson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	2,431	17.3%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	2,490	17.7%
Middle-income	6	66.7%	9,767	69.4%	1,191	12.2%	2,920	20.8%
Upper-income	3	33.3%	4,301	30.6%	434	10.1%	6,227	44.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	9	100.0%	14,068	100.0%	1,625	11.6%	14,068	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Middle-income	16,677	9,567	66.3%	57.4%	4,134	24.8%	2,976	17.8%
Upper-income	6,915	4,872	33.7%	70.5%	1,106	16.0%	937	13.6%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	23,592	14,439	100.0%	61.2%	5,240	22.2%	3,913	16.6%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	911	67.2%	842	67.4%	58	69.0%	11	52.4%
Upper-income	444	32.8%	408	32.6%	26	31.0%	10	47.6%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	1,355	100.0%	1,250	100.0%	84	100.0%	21	100.0%
Percentage of Total Businesses:			92.3%		6.2%		1.5%	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	20	58.8%	19	61.3%	0	0.0%	1	33.3%
Upper-income	14	41.2%	12	38.7%	0	0.0%	2	66.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	34	100.0%	31	100.0%	0	0.0%	3	100.0%
Percentage of Total Farms:			91.2%		0.0%		8.8%	

Based on 2021 FFIEC Census Data and 2021 D&B Information

APPENDIX B – LIMITED SCOPE AA DEMOGRAPHIC AND LENDING TABLES (Continued)

Combined Demographics Report - 2022

Assessment Area: Jefferson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	2,449	16.9%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	2,730	18.8%
Middle-income	9	75.0%	10,737	74.1%	1,172	10.9%	3,031	20.9%
Upper-income	3	25.0%	3,759	25.9%	317	8.4%	6,286	43.4%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	12	100.0%	14,496	100.0%	1,489	10.3%	14,496	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Middle-income	18,638	11,021	72.6%	59.1%	3,929	21.1%	3,688	19.8%
Upper-income	5,715	4,153	27.4%	72.7%	935	16.4%	627	11.0%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	24,353	15,174	100.0%	62.3%	4,864	20.0%	4,315	17.7%
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	1,041	77.5%	971	78.1%	59	72.8%	11	55.0%
Upper-income	303	22.5%	272	21.9%	22	27.2%	9	45.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	1,344	100.0%	1,243	100.0%	81	100.0%	20	100.0%
Percentage of Total Businesses:			92.5%		6.0%		1.5%	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	25	75.8%	24	80.0%	0	0.0%	1	33.3%
Upper-income	8	24.2%	6	20.0%	0	0.0%	2	66.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	33	100.0%	30	100.0%	0	0.0%	3	100.0%
Percentage of Total Farms:			90.9%		0.0%		9.1%	

Based on 2022 FFIEC Census Data and 2022 D&B information

APPENDIX B – LIMITED SCOPE AA DEMOGRAPHIC AND LENDING TABLES (Continued)
Geographic Distribution of Small Business Loans

Assessment Area: Jefferson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data									
		2021					2022				
		Count		Dollar		Total Businesses	Count		Dollar		Total Businesses
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
	Middle	9	64.3%	144	8.1%	67.2%	3	75.0%	1,183	54.5%	77.5%
	Upper	5	35.7%	1,638	91.9%	32.8%	1	25.0%	987	45.5%	22.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0	0.0%	
	<i>Total</i>	<i>14</i>	<i>100%</i>	<i>1,782</i>	<i>100%</i>	<i>100%</i>	<i>4</i>	<i>100%</i>	<i>2,170</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

APPENDIX B – LIMITED SCOPE AA DEMOGRAPHIC AND LENDING TABLES (Continued)
Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Jefferson

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data															
		2021							2022								
		Count			Dollar				Owner Occupied Units %	Count			Dollar				Owner Occupied Units %
		Bank #	Agg %	Bank \$ (000s)	Agg %	Bank \$ %	Agg %	Bank #		Agg %	Bank \$ (000s)	Agg %	Bank \$ %	Agg %			
HOME PURCHASE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	Middle	1	100.0%	66.1%	1,135	100.0%	66.7%	66.3%	10	100.0%	76.8%	4,517	100.0%	78.5%	72.6%		
	Upper	0	0.0%	33.9%	0	0.0%	33.3%	33.7%	0	0.0%	23.2%	0	0.0%	21.5%	27.4%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>1,135</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>10</i>	<i>100%</i>	<i>100%</i>	<i>4,517</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
REFINANCE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	Middle	3	100.0%	68.6%	526	100.0%	69.6%	66.3%	0	0.0%	76.5%	0	0.0%	75.9%	72.6%		
	Upper	0	0.0%	31.4%	0	0.0%	30.4%	33.7%	0	0.0%	23.5%	0	0.0%	24.1%	27.4%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	<i>Total</i>	<i>3</i>	<i>100%</i>	<i>100%</i>	<i>526</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>		
HOME IMPROVEMENT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	Middle	1	100.0%	76.1%	34	100.0%	76.0%	66.3%	0	0.0%	77.3%	0	0.0%	79.5%	72.6%		
	Upper	0	0.0%	23.9%	0	0.0%	24.0%	33.7%	0	0.0%	22.7%	0	0.0%	20.5%	27.4%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>34</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>		
MULTIFAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	Middle	0	0.0%	36.4%	0	0.0%	36.8%	92.2%	0	0.0%	62.5%	0	0.0%	82.1%	91.3%		
	Upper	0	0.0%	63.6%	0	0.0%	63.2%	7.8%	0	0.0%	37.5%	0	0.0%	17.9%	8.7%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>		
OTHER PURPOSE LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	Middle	0	0.0%	59.3%	0	0.0%	57.8%	66.3%	0	0.0%	71.7%	0	0.0%	70.9%	72.6%		
	Upper	0	0.0%	40.7%	0	0.0%	42.2%	33.7%	0	0.0%	28.3%	0	0.0%	29.1%	27.4%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%		
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>		

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX B – LIMITED SCOPE AA DEMOGRAPHIC AND LENDING TABLES (Continued)
Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Jefferson

PRODUCT TYPE	Tract Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Owner Occupied Units	Count			Dollar			Owner Occupied Units
		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	1	100.0%	66.7%	143	100.0%	73.4%	66.3%	0	0.0%	88.5%	0	0.0%	91.9%	72.6%
	Upper	0	0.0%	33.3%	0	0.0%	26.6%	33.7%	0	0.0%	11.5%	0	0.0%	8.1%	27.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>143</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	0	0.0%	86.4%	0	0.0%	85.3%	66.3%	0	0.0%	78.6%	0	0.0%	74.7%	72.6%
	Upper	0	0.0%	13.6%	0	0.0%	14.7%	33.7%	0	0.0%	21.4%	0	0.0%	25.3%	27.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>
HMDA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	Middle	6	100.0%	67.3%	1,838	100.0%	67.8%	66.3%	10	100.0%	76.6%	4,517	100.0%	77.8%	72.6%
	Upper	0	0.0%	32.7%	0	0.0%	32.2%	33.7%	0	0.0%	23.4%	0	0.0%	22.2%	27.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<i>Total</i>	<i>6</i>	<i>100%</i>	<i>100%</i>	<i>1,838</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>10</i>	<i>100%</i>	<i>100%</i>	<i>4,517</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX B – LIMITED SCOPE AA DEMOGRAPHIC AND LENDING TABLES (Continued)

Small Business Loans by Business Revenue & Loan Size

Assessment Area: Jefferson

		Bank Lending & Demographic Data									
		2021					2022				
		Count		Dollar		Total Businesses	Count		Dollar		Total Businesses
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	%
Revenue	\$1 Million or Less	14	100.0%	1,782	100.0%	92.3%	4	100.0%	2,170	100.0%	92.5%
	Over \$1 Million	0	0.0%	0	0.0%	6.2%	0	0.0%	0	0.0%	6.0%
	<i>Total Rev. available</i>	14	100.0%	1,782	100.0%	98.5%	4	100.0%	2,170	100.0%	98.5%
	Rev. Not Known	0	0.0%	0	0.0%	1.5%	0	0.0%	0	0.0%	1.5%
	<i>Total</i>	14	100%	1,782	100%	100%	4	100%	2,170	100%	100%
Loan Size	\$100,000 or Less	11	78.6%	183	10.3%		1	25.0%	24	1.1%	
	\$100,001 - \$250,000	0	0.0%	0	0.0%		0	0.0%	0	0.0%	
	\$250,001 - \$1 Million	3	21.4%	1,599	89.7%		3	75.0%	2,146	98.9%	
	<i>Total</i>	14	100%	1,782	100%		4	100%	2,170	100%	
Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	11	78.6%	183	10.3%		1	25.0%	24	1.1%	
	\$100,001 - \$250,000	0	0.0%	0	0.0%		0	0.0%	0	0.0%	
	\$250,001 - \$1 Million	3	21.4%	1,599	89.7%		3	75.0%	2,146	98.9%	
	<i>Total</i>	14	100%	1,782	100%		4	100%	2,170	100%	

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data; 2021 & 2022 D&B information

APPENDIX B – LIMITED SCOPE AA DEMOGRAPHIC AND LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Jefferson

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data															
		2021							2022								
		Count			Dollar				Families by Family Income %	Count			Dollar				Families by Family Income %
		Bank #	Agg %	Bank \$ (000s)	Agg %	Bank \$ %	Agg %	Bank #		Agg %	Bank \$ (000s)	Agg %	Bank \$ %	Agg %			
HOME PURCHASE	Low	0	0.0%	3.0%	0	0.0%	1.4%	17.3%	0	0.0%	3.7%	0	0.0%	1.6%	16.9%		
	Moderate	0	0.0%	14.1%	0	0.0%	8.9%	17.7%	1	10.0%	15.3%	255	5.6%	9.4%	18.8%		
	Middle	0	0.0%	21.0%	0	0.0%	16.6%	20.8%	1	10.0%	25.3%	225	5.0%	20.6%	20.9%		
	Upper	0	0.0%	44.8%	0	0.0%	56.9%	44.3%	7	70.0%	40.6%	3,717	82.3%	54.2%	43.4%		
	Unknown	1	100.0%	17.1%	1,135	100.0%	16.2%	0.0%	1	10.0%	15.1%	320	7.1%	14.3%	0.0%		
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>1,135</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>10</i>	<i>100%</i>	<i>100%</i>	<i>4,517</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>		
REFINANCE	Low	0	0.0%	3.9%	0	0.0%	2.2%	17.3%	0	0.0%	9.0%	0	0.0%	4.9%	16.9%		
	Moderate	0	0.0%	12.3%	0	0.0%	7.7%	17.7%	0	0.0%	21.6%	0	0.0%	14.4%	18.8%		
	Middle	1	33.3%	17.8%	43	8.2%	13.6%	20.8%	0	0.0%	22.4%	0	0.0%	19.1%	20.9%		
	Upper	1	33.3%	43.5%	133	25.3%	50.9%	44.3%	0	0.0%	32.6%	0	0.0%	40.4%	43.4%		
	Unknown	1	33.3%	22.4%	350	66.5%	25.5%	0.0%	0	0.0%	14.4%	0	0.0%	21.2%	0.0%		
	<i>Total</i>	<i>3</i>	<i>100%</i>	<i>100%</i>	<i>526</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>		
HOME IMPROVEMENT	Low	0	0.0%	6.5%	0	0.0%	4.5%	17.3%	0	0.0%	8.7%	0	0.0%	4.5%	16.9%		
	Moderate	0	0.0%	13.0%	0	0.0%	12.4%	17.7%	0	0.0%	13.3%	0	0.0%	9.5%	18.8%		
	Middle	1	100.0%	17.4%	34	100.0%	17.2%	20.8%	0	0.0%	22.7%	0	0.0%	16.8%	20.9%		
	Upper	0	0.0%	63.0%	0	0.0%	66.0%	44.3%	0	0.0%	54.7%	0	0.0%	68.6%	43.4%		
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.7%	0	0.0%	0.6%	0.0%		
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>34</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>		
MULTI FAMILY	Low	0	0.0%	0.0%	0	0.0%	0.0%	17.3%	0	0.0%	0.0%	0	0.0%	0.0%	16.9%		
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.7%	0	0.0%	0.0%	0	0.0%	0.0%	18.8%		
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.8%	0	0.0%	0.0%	0	0.0%	0.0%	20.9%		
	Upper	0	0.0%	18.2%	0	0.0%	10.6%	44.3%	0	0.0%	12.5%	0	0.0%	7.9%	43.4%		
	Unknown	0	0.0%	81.8%	0	0.0%	89.4%	0.0%	0	0.0%	87.5%	0	0.0%	92.1%	0.0%		
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>		
OTHER PURPOSE LOC	Low	0	0.0%	7.4%	0	0.0%	2.5%	17.3%	0	0.0%	5.4%	0	0.0%	4.0%	16.9%		
	Moderate	0	0.0%	5.6%	0	0.0%	4.1%	17.7%	0	0.0%	12.0%	0	0.0%	12.5%	18.8%		
	Middle	0	0.0%	22.2%	0	0.0%	22.0%	20.8%	0	0.0%	29.3%	0	0.0%	22.1%	20.9%		
	Upper	0	0.0%	61.1%	0	0.0%	63.4%	44.3%	0	0.0%	52.2%	0	0.0%	60.9%	43.4%		
	Unknown	0	0.0%	3.7%	0	0.0%	8.0%	0.0%	0	0.0%	1.1%	0	0.0%	0.4%	0.0%		
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>		

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX B – LIMITED SCOPE AA DEMOGRAPHIC AND LENDING TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Jefferson

PRODUCT TYPE	Borrower Income Levels	Bank & Aggregate Lending; Demographic Data													
		2021							2022						
		Count			Dollar			Families by Family Income	Count			Dollar			Families by Family Income
		Bank #	Agg %	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %		Bank #	Agg %	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	8.3%	0	0.0%	3.0%	17.3%	0	0.0%	7.7%	0	0.0%	5.4%	16.9%
	Moderate	0	0.0%	8.3%	0	0.0%	10.1%	17.7%	0	0.0%	23.1%	0	0.0%	17.0%	18.8%
	Middle	0	0.0%	16.7%	0	0.0%	8.6%	20.8%	0	0.0%	26.9%	0	0.0%	17.5%	20.9%
	Upper	1	100.0%	62.5%	143	100.0%	77.1%	44.3%	0	0.0%	42.3%	0	0.0%	60.1%	43.4%
	Unknown	0	0.0%	4.2%	0	0.0%	1.1%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>143</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	0.0%	0	0.0%	0.0%	17.3%	0	0.0%	0.0%	0	0.0%	0.0%	16.9%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.7%	0	0.0%	0.0%	0	0.0%	0.0%	18.8%
	Middle	0	0.0%	4.5%	0	0.0%	4.1%	20.8%	0	0.0%	0.0%	0	0.0%	0.0%	20.9%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	44.3%	0	0.0%	0.0%	0	0.0%	0.0%	43.4%
	Unknown	0	0.0%	95.5%	0	0.0%	95.9%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>100%</i>
HMDA TOTALS	Low	0	0.0%	3.6%	0	0.0%	1.8%	17.3%	0	0.0%	5.7%	0	0.0%	2.6%	16.9%
	Moderate	0	0.0%	12.8%	0	0.0%	8.3%	17.7%	1	10.0%	16.8%	255	5.6%	10.8%	18.8%
	Middle	2	33.3%	19.2%	77	4.2%	15.1%	20.8%	1	10.0%	24.2%	225	5.0%	19.8%	20.9%
	Upper	2	33.3%	44.5%	276	15.0%	54.1%	44.3%	7	70.0%	39.4%	3,717	82.3%	50.5%	43.4%
	Unknown	2	33.3%	19.9%	1,485	80.8%	20.7%	0.0%	1	10.0%	13.9%	320	7.1%	16.4%	0.0%
	<i>Total</i>	<i>6</i>	<i>100%</i>	<i>100%</i>	<i>1,838</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>10</i>	<i>100%</i>	<i>100%</i>	<i>4,517</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2022 FFIEC Census Data; 2016-2020 ACS data

APPENDIX C – DEFINITIONS AND GENERAL INFORMATION

Definitions

ATM	Automated Teller Machine
CDC	Community Development Corporation
CDFI	Community Development Financial Institution
CRA	Community Reinvestment Act (Regulation BB)
FDIC	Federal Deposit Insurance Corporation
FFIEC	Federal Financial Institutions Examination Council
HMDA	Home Mortgage Disclosure Act (Regulation C)
HUD	Department of Housing and Urban Development
LMI	Low- and Moderate-Income
LTD	Loan-to-Deposit
LTV	Loan-to-Value Ratio
MD	Metropolitan Division
MSA	Metropolitan Statistical Area
OMB	Office of Management and Budget
REIS	Regional Economic Information System
SBA	Small Business Administration
USDA	United States Department of Agriculture

Rounding Convention

Because the percentages presented in tables were rounded to the nearest tenth in most cases, some columns may not total exactly 100 percent.

General Information

The CRA requires each federal financial supervisory agency to use its authority when examining financial institutions subject to its supervision to assess the institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

This document is an evaluation of the CRA performance of Tennessee State Bank prepared by the **Federal Reserve Bank of Atlanta**, the institution's supervisory agency, as of **June 12, 2023**. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 228.

APPENDIX D – GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/AA.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of MSAs. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: All Agencies have adopted the following language. Affordable housing (including multi-family rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration’s Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System (Board), Office of the Comptroller of the Currency (OCC), and the Federal Deposit Insurance Corporation (FDIC) have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- I. Low-or moderate-income geographies;
- II. Designated disaster areas; or
- III. Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, FDIC, and OCC, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Consumer loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

Full-scope review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

APPENDIX D – GLOSSARY (Continued)

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a MSA to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multi-family (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-scope review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/AA.

Metropolitan area (MA): A MSA or a metropolitan division (MD) as defined by the Office of Management and Budget. An MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. An MD is a division of an MSA based on specific criteria including commuting patterns. Only an MSA that has a population of at least 2.5 million may be divided into MDs.

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

APPENDIX D – GLOSSARY (Continued)

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated area: A rated area is a state or multistate MA. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate MA, the institution will receive a rating for the multistate MA.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Call Report and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Call Report. These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-income: Individual income that is at least 120 percent of the area median income, or a median family income at least 120 percent, in the case of a geography.