

**PUBLIC DISCLOSURE**

**November 9, 2020**

**COMMUNITY REINVESTMENT ACT  
PERFORMANCE EVALUATION**

**Reliant Bank  
1736 Carothers Parkway  
Suite 100  
Brentwood, Tennessee 37027**

**RSSD ID NUMBER: 3415463**

**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.**

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**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 Reliant Bank with respect to the lending and community development tests.

PERFORMANCE LEVELS	Reliant 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 bank’s loan-to-deposit (LTD) ratio was reasonable given the bank’s size, financial condition, and assessment area credit needs.
- The geographic distribution of loans reflects excellent dispersion.
- The distribution of borrowers reflects reasonable penetration among businesses of different sizes and individuals of different income levels.
- A majority of loans were made in the assessment area.
- The level of qualified investments, community development loans and services reflects reasonable responsiveness to community development needs in the bank’s assessment areas.
- The bank has not received any CRA-related complaints since the previous examination.

## **INSTITUTION**

### **SCOPE OF EXAMINATION**

The CRA performance evaluation assesses the bank's record of meeting the credit needs of its community, including low- and moderate-income 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 area. Reliant Bank's CRA performance evaluation was based on CRA activities within its assessment area 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 that includes an evaluation of community development loans, investments, and services in light of community needs within its assessment areas and the capacity of the bank.

A full scope review was conducted for the Nashville assessment area, which is one of the bank's three assessment areas. When determining the overall rating, the greatest weight was placed on the bank's performance in the Nashville assessment area because the majority of the bank's branches and lending was in this assessment area.

The evaluation included an analysis of HMDA and small business loans from January 1, 2018 through December 31, 2019. Given its asset size during the review period, Reliant was not required to report CRA small business loan data. However, the bank does submit annual reports about its residential real estate loan applications and originations pursuant to the Home Mortgage Disclosure Act (HMDA). These loans are referred to as "HMDA-reportable" loans in this evaluation and the HMDA loan categories are home purchase, home refinance, home improvement, and multifamily loans. 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 commercial loans.

For the community development test, the examination covered community development loans, qualified investments, and community development services from January 1, 2017 through December 31, 2019. The CRA defines a community development activity as having a primary purpose of providing any of the following: affordable housing or community services for low- or moderate- income persons, economic development through the financing of small businesses, revitalizing or stabilizing low- or moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies that benefit the assessment area or a larger statewide or regional area that includes the assessment area.

As part of this evaluation, information from two community contacts were used from small business and affordable housing representatives who are familiar with the economic and demographic characteristics as well as community development opportunities in Nashville. Information obtained from these contacts 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 contacts is included in the applicable section of the evaluation.

**DESCRIPTION OF INSTITUTION**

Reliant Bank is a wholly owned subsidiary of Reliant Bancorp, Inc., a Financial Holding Company (formerly Commerce Union Bancshares (CUB) – Bank Holding Company). The bank operates as a full-service bank with banking offices in Tennessee. As of June 30, 2020, the bank’s assets totaled almost \$3 billion. The bank’s assets have more than tripled since the bank’s last CRA evaluation in 2016, primarily due to bank acquisitions. However, the bank did not meet the Large Institution asset size threshold for two consecutive years. As previously mentioned, this evaluation utilizes Interagency Intermediate Small Institution Examination Procedures to evaluate the bank’s CRA activities. The bank had three mergers since the previous examination. Reliant bank merged with Community First Bank & Trust in Columbia, Tennessee in January 2018. In January 2020, the bank acquired Community Bank and Trust in Ashville, Tennessee and in April 2020, they acquired First Advantage Bank in Clarksville, Tennessee.

Reliant Bank's business model did not change with the mergers. The core business focus continues to be on small business/commercial lending and commercial deposits, and consumer/mortgage loans and deposits. The bank offers personal and business loans, depository accounts and credit card services.

Branch Offices

The bank’s main office is located in Brentwood, Tennessee. As of the examination date, the bank operates 18 branches located throughout its assessment areas: 15 in Nashville; 2 in Hickman; and 1 in Chattanooga. Since the date of the previous examination, the bank has opened or acquired 11 branches: 8 in Nashville (Davidson County; Rutherford County; Williamson County; and 5 branches in Maury County); 2 in Hickman (both in Hickman County); and 1 in Chattanooga (Hamilton County).

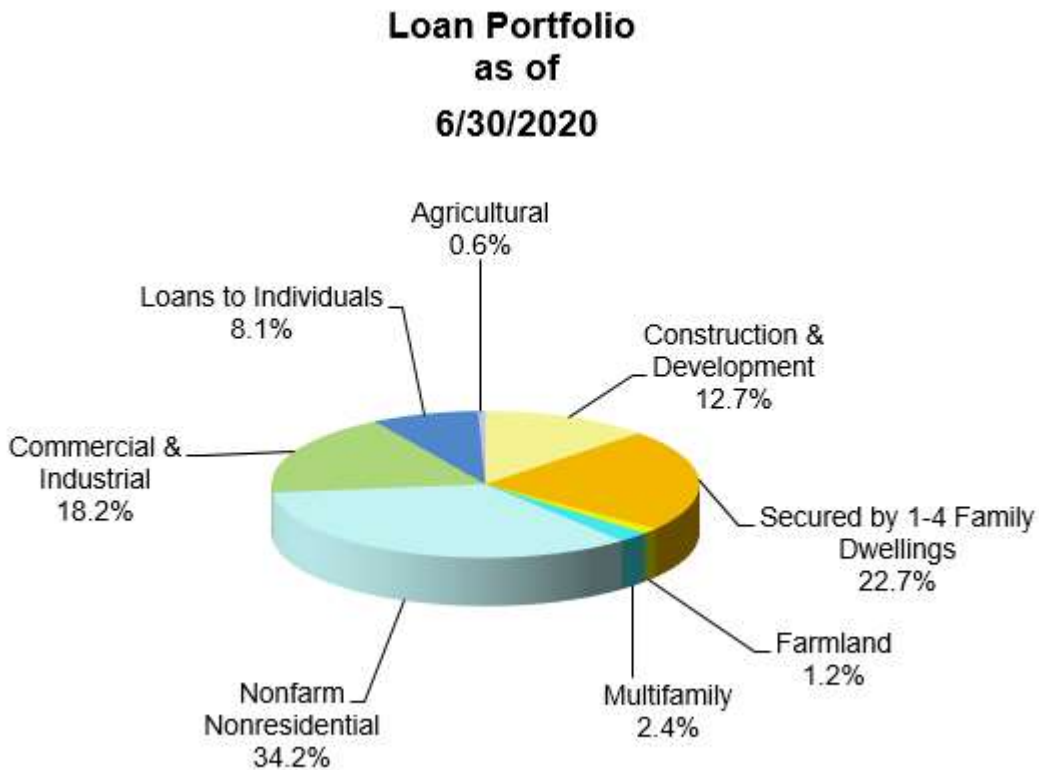
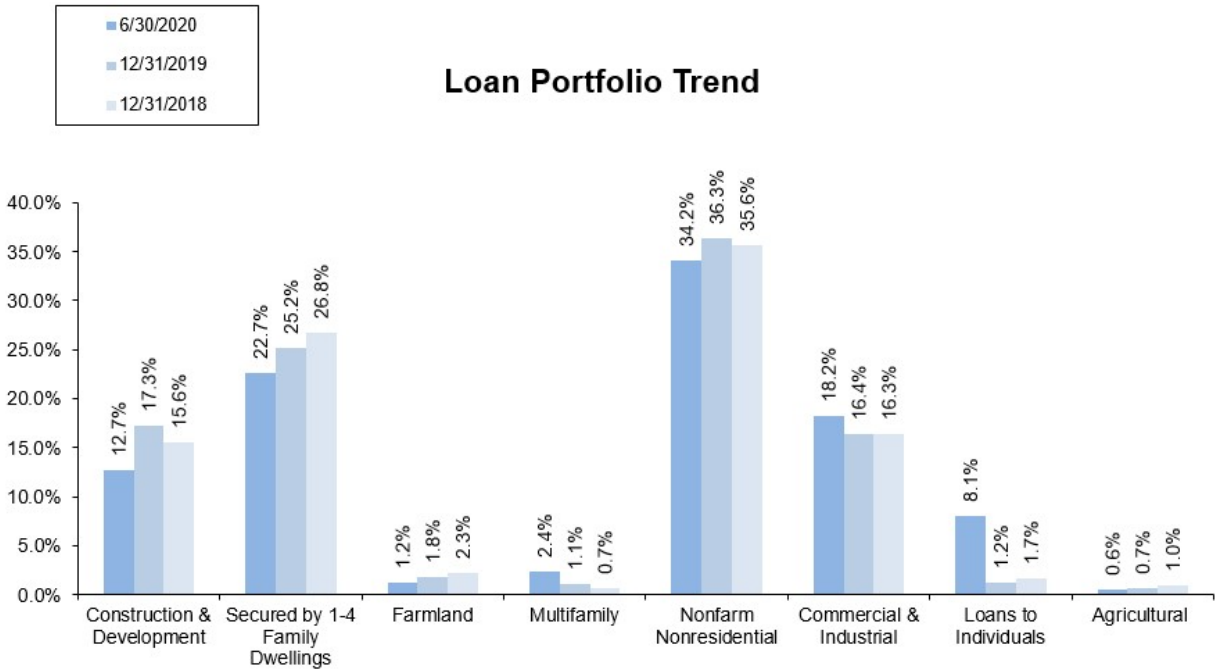
Loan Portfolio

According to the June 30, 2020, Report of Condition (ROC), the bank’s assets totaled nearly \$3.0 billion, an increase of approximately \$2.1 billion since the bank’s last CRA evaluation conducted in October 2016.

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

COMPOSITION OF LOAN PORTFOLIO						
Loan Type	6/30/2020		12/31/2019		12/31/2018	
	\$ (000s)	Percent	\$ (000s)	Percent	\$ (000s)	Percent
Construction and Development	307,513	12.7%	247,576	17.3%	192,496	15.6%
Secured by One- to Four- Family Dwellings	547,537	22.7%	361,233	25.2%	329,798	26.8%
Other Real Estate: Farmland	29,945	1.2%	26,296	1.8%	28,305	2.3%
Multifamily	57,957	2.4%	16,010	1.1%	8,888	0.7%
Nonfarm nonresidential	825,794	34.2%	520,835	36.3%	438,952	35.6%
Commercial and Industrial	439,158	18.2%	235,507	16.4%	201,437	16.3%
Loans to Individuals	195,511	8.1%	16,855	1.2%	20,495	1.7%
Agricultural Loans	13,470	0.6%	10,008	0.7%	12,413	1.0%
<b>Total</b>	<b>\$2,416,885</b>	<b>100.00%</b>	<b>\$1,434,320</b>	<b>100.00%</b>	<b>\$1,232,784</b>	<b>100.00%</b>

\* 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 in the charts above, the composition of the loan portfolio by loan type did not change significantly during the review period, however, overall lending increased by 96.1 percent. The bank's core business focus continues to be on small business/commercial lending and commercial deposits, and consumer/mortgage loans and deposits. This can be seen in the bank's loan portfolio where loans secured by nonfarm nonresidential properties, one-to-four family dwellings and commercial &

industrial made up the largest percentage of loans (34.2 percent, 22.7 percent and 18.2 percent respectively). The bank saw growth in loans secured by nonfarm nonresidential by 88.1 percent, one-to-four family dwellings by 66.0 percent and commercial and industrial by 118.0 percent.

#### Credit Products

The bank's business loans include lines of credit, equipment loans and lines of credit for working capital. In addition to commercial lending, the bank offers various consumer credit products including residential real estate mortgage loans, home equity lines of credit, personal loans, construction loans and credit cards.

#### Assessment Areas

At the previous examination, the bank had one assessment area which included Davidson, Robertson, Sumner and Williamson counties in the Nashville MSA. Since the previous examination the bank has merged with three institutions and now has three assessment areas which are listed below.

- Nashville (full-scope review)
- Chattanooga
- Hickman

Reliant 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 assessment areas. The bank received a "Satisfactory" rating at its previous evaluation conducted by the Federal Reserve Bank of Atlanta dated October 24, 2016, under the small bank examination procedures.

### **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

#### LENDING TEST

##### Overview

Reliant Bank's overall performance rating for the lending test is satisfactory. The bank's loan-to-deposit ratio is reasonable. A majority of the loans were originated inside the assessment areas. The geographic distribution of loans is excellent and the distribution of loans by borrower income level and business revenue size is reasonable. Performance context information was considered in evaluating the bank's lending performance, such as factors related to competition, demographics, economic conditions, business strategy, and opportunities. For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details on the geographic and borrower distribution of the HMDA-reportable and small business loans can be found in the full-scope assessment area sections of this report.

##### Loan-to-Deposit Ratio

The bank's loan-to-deposit ratio is reasonable given the bank's size, financial condition and assessment area credit needs. The bank's net average loan-to-deposit ratio for the 15 quarters ending June 30, 2020, was 87.5 percent. The bank's loan-to-deposit ratio ranged from a low of 83.0 percent as of March 31, 2018, to a high of 96.6 percent as of March 30, 2020, and showed a stable trend. The bank's average loan-to-deposit ratio was compared with the average loan-to-deposit ratios of six other financial institutions

of comparable asset size located in the bank's assessment areas. The average loan-to-deposit ratios for these financial institutions ranged from 57.7 percent to 105.5 percent. Overall, the bank's average loan-to-deposit ratio compares favorably with the ratios of the comparable banks.

Assessment Area Concentration

The bank originated a majority of the total HMDA-reportable and small business loans included in the review to borrowers in its assessment areas. The following table shows, by product type, the number and percentage of loans reviewed that were located inside and outside the bank's assessment areas.

**Lending Inside and Outside the Assessment Area**

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	21	80.8	\$3,955	93	5	19.2	\$299	7
Home Purchase - Conventional	435	69	\$119,132	71.3	195	31	\$48,033	28.7
Home Purchase - FHA	81	44.8	\$16,787	48.7	100	55.2	\$17,654	51.3
Home Purchase - VA	18	36.7	\$5,332	47.5	31	63.3	\$5,890	52.5
Loan Purpose Not Applicable	0	0	\$0	0	1	100	\$191	100
Multi-Family Housing	20	76.9	\$23,533	77.8	6	23.1	\$6,728	22.2
Other Purpose Closed-End	27	73	\$4,029	62.6	10	27	\$2,406	37.4
Refinancing	278	79	\$58,144	76.8	74	21	\$17,611	23.2
<b>Total HMDA related</b>	<b>880</b>	<b>67.6</b>	<b>\$230,912</b>	<b>70</b>	<b>422</b>	<b>32.4</b>	<b>\$98,812</b>	<b>30</b>
Small Business	675	88.4	\$151,272	87.9	89	11.6	\$20,891	12.1
<b>Total Small Bus. related</b>	<b>675</b>	<b>88.4</b>	<b>\$151,272</b>	<b>87.9</b>	<b>89</b>	<b>11.6</b>	<b>\$20,891</b>	<b>12.1</b>
<b>TOTAL LOANS</b>	<b>1,555</b>	<b>75.3</b>	<b>\$382,184</b>	<b>76.1</b>	<b>511</b>	<b>24.7</b>	<b>\$119,703</b>	<b>23.9</b>

Note: Affiliate loans not included

As shown in the table above, 67.6 percent of HMDA-reportable loans and 88.4 percent of small business loans were extended to businesses located within the bank's assessment areas. Overall, 75.3 percent of total loans were made to borrowers inside the assessment areas. This indicates the bank's willingness to originate loans that help meet the credit needs of its assessment area.

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

Based on the following analysis, the overall geographic distribution of the bank's residential real estate and small business lending reflects excellent dispersion throughout the bank's assessment area and does not reveal any unexplained gaps in lending patterns. For this analysis, the geographic distribution of HMDA-reportable and small business loans was compared to available demographic information and aggregate lending data. Additionally, a geographic analysis of loans by tract income categories reflects reasonable penetration throughout the assessment area, and particularly in low- and moderate-income tracts, given the opportunities in this market. Performance context issues were also taken into consideration.

The distribution of lending to borrowers reflects reasonable penetration among customers of different income levels and to businesses of different sizes. The analyses of HMDA-reportable and small business lending within each assessment area are discussed in detail later in this report.

Responsiveness to the Credit Needs of Low- and Moderate-Income individuals and to small businesses.

Considering the excellent geographic distribution of loans and the reasonable distribution of loans by borrower income and business revenue, the bank exhibits a satisfactory record of serving the credit needs of low- and moderate-income individuals, geographies, and small businesses.



**COMMUNITY DEVELOPMENT TEST**

Reliant Bank's rating for the community development test is satisfactory. The bank demonstrated adequate responsiveness to its assessment areas' community development needs through a combination of loans, investments and contributions, and services, considering the bank's capacity and the availability of opportunities in the assessment areas. In evaluating community development performance, consideration was given also to the level of competition in the assessment areas.

During the review period, Reliant Bank made 17 community development loans totaling approximately \$35.8 million. Loans made in Nashville showed responsiveness to the assessment area's need for affordable housing. A loan made in Nashville for \$12 million was to construct a low-income housing tax credit (LIHTC) apartment complex for 100 units, all of which house low- and moderate-income families. Other loans were to organizations that improve housing conditions and assist low- and moderate-income individuals and families in acquiring affordable houses.

The bank had community development investments valued at approximately \$12.7 million with a majority to Rural Business Investment Companies (RBICs) and Small Business Investment Companies (SBICs). In addition, the bank made contributions totaling \$30,000 primarily benefiting low- and moderate-income individuals. Bank staff contributed 686 hours of qualified community development services that benefited low- and moderate-income individuals and small businesses in the assessment areas. Activities included service as board members, officers, or committee members of organizations that improve housing conditions, or provide services to low- and moderate-income individuals.

The bank's community development activities are discussed in more detail in the individual assessment area sections.

**RESPONSIVENESS TO SUBSTANTIATED COMPLAINTS**

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

**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.

**METROPOLITAN AREA – NASHVILLE, TENNESSEE  
FULL-SCOPE REVIEW**

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE NASHVILLE ASSESSMENT AREA**

Overview

The Nashville assessment area has changed since the previous examination. At the previous examination, the assessment area consisted of Davidson, Robertson, Sumner and Williamson counties. Between 2017 through 2019 the bank’s assessment area has grown, primarily due to the bank’s acquisitions. The current assessment area includes Davidson, Maury, Robertson, Rutherford, Sumner and Williamson. Also, in 2019, Hickman County was removed from the Nashville MSA and became a separate assessment area. The bank currently operates 15 branch offices, including two stand-alone ATMs, in the assessment area. Of the 15 branches, six were acquired and two were opened during the review period.

According to the June 30, 2020 FDIC Summary of Deposits Report, there were 57 financial institutions operating 477 branches within the assessment area with \$74.3 billion in total deposits. Reliant Bank ranked 9th in deposit market share with \$1.7 billion which was 2.3 percent of total deposits in the assessment area.

Population Information and Income Characteristics

As of April 1, 2020, the population of the 14-county Nashville-Davidson-Murfreesboro-Franklin MSA was estimated to be 2.0 million, representing an average annual increase of 32,750 or 1.8 percent, since 2012.<sup>2</sup> Between 2010 and 2018, the assessment area experienced a population growth of 12.2 percent while the population for the state of Tennessee grew by 4.8 percent. Davidson County is the largest of the six counties in the bank's assessment area, with approximately 684,017 residents in 2018, followed by Rutherford County with 307,128 residents, Williamson County with 218,648 residents, Sumner County with 179,473 residents, Maury County with 89,776 residents and Robertson County with 69,344 residents.<sup>3</sup>

According to the 2019 FFIEC census data, the assessment area contains a total of 320 census tracts. Of these tracts 33 (10.3 percent) are low income, 71 (22.1 percent) are moderate income, 122 (38.1 percent) are middle income and 89 (27.8 percent) are upper income.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Nashville-Davidson-Murfreesboro-Franklin TN MSA. The following table sets forth the estimated median family income for 2018 and 2019. As shown, the median family income decreased slightly from \$73,200 to \$73,100. The table also provides a breakdown of the estimated annual income based on income category (low, moderate, middle and upper).

<sup>2</sup> “HUD PD&R Housing Market Profiles: Nashville - Davidson - Murfreesboro-Franklin, TN.” *U.S Department of Housing and Urban Development – Office of Policy Development and Research*, 1 April 2020, [www.huduser.gov/portal/periodicals/USHMC/reg//NashvilleTN-HMP-April20.pdf](http://www.huduser.gov/portal/periodicals/USHMC/reg//NashvilleTN-HMP-April20.pdf). Accessed 24 November 2020.

<sup>3</sup> “Custom Regions: Davidson, Maury, Robertson, Rutherford, Sumner and Williamson.” *United States Census Bureau*, n.d., [www.policymap.com/](http://www.policymap.com/). Accessed 16 November 2020.

**Borrower Income Levels**  
**Nashville-Davidson-Murfreesboro-Franklin, TN MSA**

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
<b>2018</b>	<b>\$73,200</b>	0 - \$36,599	\$36,600 - \$58,559	\$58,560 - \$87,839	\$87,840 - & above
<b>2019</b>	<b>\$73,100</b>	0 - \$36,549	\$36,550 - \$58,479	\$58,480 - \$87,719	\$87,720 - & above

The median family income varies among the counties in the assessment area, from a high of \$108,990 in Williamson County to a low of \$58,844 in Maury County.

According to the 2015 census data, there were 358,933 households that were families in the assessment area. Of those families, 6.6 percent were low-income, 20.4 percent were moderate-income, 40.7 percent were middle-income and 32.2 percent were upper-income. Of the total families in the Nashville assessment area, 10.0 percent had incomes below the poverty level.

There are income disparities within the assessment area. In Davidson County, the percentage of families below the poverty level was 13.8 percent, while in Williamson County the percentage of families below the poverty level was 4.2 percent.

Demographic Data by Census Tracts

The following tables provide demographic characteristics of the assessment area used to analyze the bank’s lending performance. The first table is based on 2018 FFIEC census data along with 2018 Dun & Bradstreet (D&B) information and is used for analysis of 2018 lending performance. The second table is based on 2019 FFIEC census data and 2019 D&B information and is used for analysis of 2019 lending performance.

The total number of tracts in the assessment area decreased slightly from 326 to 320 from 2018 to 2019. The change was due primarily to the removal of Hickman County from the assessment area. The number of low-income tracts remained the same at 33, moderate-income tracts decreased from 76 to 71; middle-income tracts increased from 122 to 123; upper-income tracts and tracts with unknown income levels both remained the same at 5 in each category. According to the 2019 data, 32.6 percent of the tracts in the assessment area were low- or moderate-income.

**Combined Demographics Report**  
Assessment Area: Nashville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	33	10.1	23,784	6.5	8,456	35.6	74,693	20.5
Moderate-income	76	23.3	78,464	21.5	14,002	17.8	63,493	17.4
Middle-income	123	37.7	146,790	40.2	10,618	7.2	74,074	20.3
Upper-income	89	27.3	115,695	31.7	3,676	3.2	152,792	41.9
Unknown-income	5	1.5	319	0.1	34	10.7	0	0
<b>Total Assessment Area</b>	<b>326</b>	<b>100.0</b>	<b>365,052</b>	<b>100.0</b>	<b>36,786</b>	<b>10.1</b>	<b>365,052</b>	<b>100.0</b>
	<b>Housing</b>	<b>Housing Types by Tract</b>						
	<b>Units by Tract</b>	<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	49,728	14,095	3.9	28.3	29,461	59.2	6,172	12.4
Moderate-income	148,011	63,103	17.6	42.6	70,350	47.5	14,558	9.8
Middle-income	236,989	152,308	42.5	64.3	68,144	28.8	16,537	7
Upper-income	175,067	128,887	35.9	73.6	35,848	20.5	10,332	5.9
Unknown-income	509	372	0.1	73.1	82	16.1	55	10.8
<b>Total Assessment Area</b>	<b>610,304</b>	<b>358,765</b>	<b>100.0</b>	<b>58.8</b>	<b>203,885</b>	<b>33.4</b>	<b>47,654</b>	<b>7.8</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	
Low-income	5,936	8.3	5,069	7.9	818	13.1	49	8.1
Moderate-income	14,567	20.4	13,002	20.2	1,469	23.6	96	15.9
Middle-income	21,432	30	19,974	31	1,320	21.2	138	22.8
Upper-income	28,767	40.3	26,004	40.3	2,447	39.2	316	52.2
Unknown-income	655	0.9	467	0.7	182	2.9	6	1
<b>Total Assessment Area</b>	<b>71,357</b>	<b>100.0</b>	<b>64,516</b>	<b>100.0</b>	<b>6,236</b>	<b>100.0</b>	<b>605</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>90.4</b>		<b>8.7</b>		<b>.8</b>
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	
Low-income	22	2.3	22	2.4	0	0	0	0
Moderate-income	115	12	109	11.7	4	25	2	18.2
Middle-income	483	50.3	464	49.7	11	68.8	8	72.7
Upper-income	332	34.5	330	35.3	1	6.3	1	9.1
Unknown-income	9	0.9	9	1	0	0	0	0
<b>Total Assessment Area</b>	<b>961</b>	<b>100.0</b>	<b>934</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>
	<b>Percentage of Total Farms:</b>			<b>97.2</b>		<b>1.7</b>		<b>1.1</b>

2018 FFIEC Census Data and 2018 D&B Information

**Combined Demographics Report**  
Assessment Area: Nashville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	33	10.3	23,784	6.6	8,456	35.6	72,715	20.3
Moderate-income	71	22.2	73,075	20.4	13,131	18	62,048	17.3
Middle-income	122	38.1	146,060	40.7	10,590	7.3	72,831	20.3
Upper-income	89	27.8	115,695	32.2	3,676	3.2	151,339	42.2
Unknown-income	5	1.6	319	0.1	34	10.7	0	0
<b>Total Assessment Area</b>	<b>320</b>	<b>100.0</b>	<b>358,933</b>	<b>100.0</b>	<b>35,887</b>	<b>10.0</b>	<b>358,933</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	49,728	14,095	4	28.3	29,461	59.2	6,172	12.4
Moderate-income	138,843	57,223	16.3	41.2	68,543	49.4	13,077	9.4
Middle-income	235,876	151,395	43	64.2	67,975	28.8	16,506	7
Upper-income	175,067	128,887	36.6	73.6	35,848	20.5	10,332	5.9
Unknown-income	509	372	0.1	73.1	82	16.1	55	10.8
<b>Total Assessment Area</b>	<b>600,023</b>	<b>351,972</b>	<b>100.0</b>	<b>58.7</b>	<b>201,909</b>	<b>33.7</b>	<b>46,142</b>	<b>7.7</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	
Low-income	6,139	8.5	5,285	8.1	801	13.2	53	9.2
Moderate-income	14,201	19.7	12,750	19.5	1,379	22.7	72	12.6
Middle-income	21,827	30.3	20,404	31.2	1,290	21.2	133	23.2
Upper-income	29,260	40.6	26,524	40.5	2,426	39.9	310	54.1
Unknown-income	687	1	501	0.8	181	3	5	0.9
<b>Total Assessment Area</b>	<b>72,114</b>	<b>100.0</b>	<b>65,464</b>	<b>100.0</b>	<b>6,077</b>	<b>100.0</b>	<b>573</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>90.8</b>		<b>8.4</b>		<b>.8</b>
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	
Low-income	22	2.3	22	2.4	0	0	0	0
Moderate-income	89	9.4	83	9	4	26.7	2	28.6
Middle-income	486	51.5	472	51.2	10	66.7	4	57.1
Upper-income	339	35.9	337	36.6	1	6.7	1	14.3
Unknown-income	8	0.8	8	0.9	0	0	0	0
<b>Total Assessment Area</b>	<b>944</b>	<b>100.0</b>	<b>922</b>	<b>100.0</b>	<b>15</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>				<b>97.7</b>		<b>1.6</b>		<b>.7</b>

2019 FFIEC Census Data and 2019 D&B Information

### Housing Characteristics

The 2019 FFIEC census data shows 600,023 housing units located in the assessment area. Of the total units, 58.7 percent were owner-occupied, 33.7 percent were rental units, and 7.7 percent were vacant. In low-income tracts, more than half (59.2 percent) of the housing units were rental units, and 12.4 percent of the units were vacant. In moderate-income tracts, 49.4 percent of the housing units were rental units and 9.4 percent of units were vacant. This higher percentage of rental and vacant housing units in low- and moderate-income tracts may indicate reduced opportunities for HMDA-reportable lending in these geographies.

The percentage of owner-occupied units varied significantly within the assessment area with Williamson County having the highest with 77.9 percent of total units, and Davidson County having the lowest percentage at 49.2 percent of total housing units. The median age of the housing stock in the assessment area was 36 years, although older in low-income tracts at 53 years and 43 years in moderate-income tracts. The housing stock was newest in Williamson County, with a median age of 20 years, and oldest in Davidson County at 37 years.

The housing demand is strong in Nashville. Home values increased significantly in 2016 and continued through the first half of 2018. The median housing value in the assessment area was \$180,326 according to 2019 FFIEC census data. Median housing values varied widely throughout the assessment area. Williamson County had the highest median housing value of \$417,700 whereas Maury County had the lowest at \$170,400.<sup>4</sup> For a family of four earning 80 percent of the area median income (AMI) or below between 2014 and 2018, 22.2 percent of homes in Maury County were likely affordable.<sup>5</sup>

The assessment area's overall affordability ratio is 30.6 compared to the state of Tennessee at 31.8, indicating housing in the assessment area is less affordable than elsewhere in the state. The affordability ratio is defined as the median household income divided by the median housing value. A higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable. Rutherford County is the most affordable in the assessment area with an affordability ratio of 35.0 followed by Robertson County with an affordability ratio of 34.1. Of the six counties in the bank's assessment area, Williamson County is the least affordable.

Single-family home sales in the assessment area decreased by 13.1 percent between 2016 and 2017, from 29,914 to 25,996. However, the median sale price of a single-family home rose from \$213,050 in 2016 to \$230,242 in 2017. The median gross rent for the assessment area has also increased. The median gross rent between 2014 to 2018 was \$1,034 compared to \$841 between 2009 to 2013. In general, housing prices are rising faster than rents. This could discourage home buying in Nashville, as many families become priced out of the market.

### Employment and Economic Conditions

Nashville is the largest employment center in the region. The metropolitan area is a leading hub in the country for the healthcare industry, which directly employed 121,000 workers and contributed an

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<sup>4</sup> "Custom Regions: Davidson, Maury, Robertson, Rutherford, Sumner and Williamson." *United States Census Bureau*, n.d., [www.policymap.com](http://www.policymap.com). Accessed 24. November 2020.

<sup>5</sup> "Custom Regions: Davidson, Maury, Robertson, Rutherford, Sumner and Williamson." *PolicyMap, United States Census Bureau and U.S. Housing and Urban Development*, n.d., [www.policymap.com](http://www.policymap.com). Accessed 16 November 2020.

estimated \$46.8 billion in overall economic benefit in 2018.<sup>6</sup> Along with a strong healthcare industry, Nashville also has a large banking and transportation industry and is home to a number of colleges and universities including Vanderbilt University.<sup>7</sup>

Figures from the Bureau of Economic Analysis shows that Nashville's 2018 gross domestic product (GDP) increased by more than two points from 2017.<sup>8</sup> The Nashville metropolitan area has continued to increase jobs at a strong rate. Nonfarm payrolls rose to an average of 1.1 million jobs during the first quarter of 2020, an increase of 31,500 jobs, or 3.1 percent, from the first quarter of 2019. From 2010 through 2019, total nonfarm payrolls expanded an average of 3.3 percent annually, more than double the 1.4-percent annual rate for the nation during the same period.<sup>9</sup> Between 2014 and 2018, the health care and social assistance industry employed the most people in Nashville with 14.9 percent. They were followed by the retail trade industry which employed 10.6 percent and accommodation and food services industry which employed 9.4 percent of total employees.<sup>10</sup> Between 2017 and 2018 Williamson County and Rutherford County saw the biggest increase in people employed at 5.1 percent, followed by Maury County at 5.0 percent, Sumner County at 4.7 percent, Robertson County at 3.7 percent and Davidson County at 2.8 percent. Total employment in the assessment area was 859,407 in 2018 which was a 4.0 percent increase from 2017.<sup>11</sup>

Apart from state government, the leading private sector employer is Vanderbilt University Medical Center, which is the largest private employer in the metropolitan area with 27,350 workers. HCA Healthcare, Inc., the largest for-profit operator of healthcare facilities in the world, manages more than 270 medical facilities throughout the United States and the United Kingdom, and Community Health Systems, Inc., which operates more than 200 hospitals throughout the nation, are both headquartered in the metropolitan area, employing approximately 10,750 and 4,700 workers, respectively. Notable expansions in the sector have contributed significantly to recent job growth in the area.<sup>12</sup> Other leading private sector employers include, Nissan North America Inc., Saint Thomas Health Services, and Randstad.<sup>13</sup>

According to 2018 Dun & Bradstreet information, there were 54,025 businesses within the Nashville assessment area, 89.7 percent of which had total annual revenues less than or equal to \$1 million and

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<sup>6</sup> "HUD PD&R Housing Market Profiles: Nashville - Davidson - Murfreesboro-Franklin, TN." *U.S. Department of Housing and Urban Development – Office of Policy Development and Research*, n.d., [www.huduser.gov/portal/periodicals/USHMC/reg//NashvilleTN-HMP-April20.pdf](http://www.huduser.gov/portal/periodicals/USHMC/reg//NashvilleTN-HMP-April20.pdf). Accessed 24 November 2020.

<sup>7</sup> "Best Places for Business and Careers 2019 – Nashville, TN." *Forbes*, n.d., [www.forbes.com/places/tn/nashville/?sh=3da98d145c05](http://www.forbes.com/places/tn/nashville/?sh=3da98d145c05). Accessed 27 November 2020.

<sup>8</sup> "Area GDP growth topped 6% in '18." *Nashville Post*, 13 December 2019, [Area GDP growth topped 6% in '18 | Nashville Post](http://www.nashvillepost.com/news/area-gdp-growth-topped-6-in-18). Accessed 27 November 2020.

<sup>9</sup> "HUD PD&R Housing Market Profiles: Nashville - Davidson - Murfreesboro-Franklin, TN." *U.S. Department of Housing and Urban Development – Office of Policy Development and Research*, n.d., [www.huduser.gov/portal/periodicals/USHMC/reg//NashvilleTN-HMP-April20.pdf](http://www.huduser.gov/portal/periodicals/USHMC/reg//NashvilleTN-HMP-April20.pdf). Accessed 24 November 2020.

<sup>10</sup> "Community Profile Report of City: Nashville- Davidson metropolitan government (balance)." *United States Census Bureau*, n.d., [Online GIS Reports | PolicyMap](https://www.census.gov/popest/data/totals/onlinegisreports). Accessed 27 November 2020.

<sup>11</sup> Custom Regions: Davidson, Maury, Robertson, Rutherford, Sumner and Williamson. *U.S. Bureau of Labor Statistics*, n.d., [www.policymap.com](http://www.policymap.com). Accessed 24 November 2020.

<sup>12</sup> "HUD PD&R Housing Market Profiles: Nashville - Davidson - Murfreesboro-Franklin, TN." *U.S. Department of Housing and Urban Development – Office of Policy Development and Research*, n.d., [www.huduser.gov/portal/periodicals/USHMC/reg//NashvilleTN-HMP-April20.pdf](http://www.huduser.gov/portal/periodicals/USHMC/reg//NashvilleTN-HMP-April20.pdf). Accessed 24 November 2020.

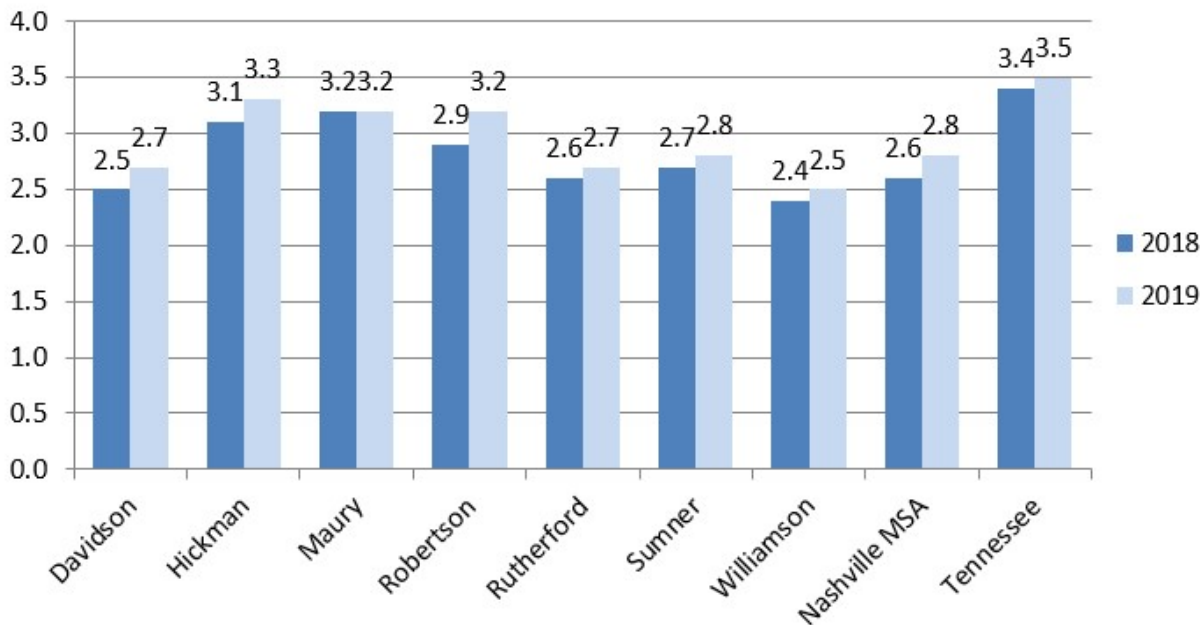
<sup>13</sup> "Nashville 2020 Regional Economic Development Guide." *Nashville Chamber of Commerce*, n.d., [https://s3.amazonaws.com/nashvillechamber.com/2020\\_Regional\\_ECD\\_Guide\\_jh.pdf](https://s3.amazonaws.com/nashvillechamber.com/2020_Regional_ECD_Guide_jh.pdf). Accessed 24 November 2020.

were therefore considered to be small businesses. In the assessment area, available data indicates that the majority of small business loans in the assessment area were originated in Davidson and Williamson counties.<sup>14</sup>

The following table shows the unemployment rates for the counties in the bank’s assessment area, the Nashville MSA and the state of Tennessee for 2018 and 2019. The table shows that the unemployment rate for the assessment area increased from 2.6 percent in 2018 to 2.8 percent in 2019, which is lower than the Tennessee statewide unemployment rate. The table includes Hickman County which moved out of the Nashville MSA in 2019 and became its own assessment area.

Although the unemployment rate increased, the overall unemployment rate is comparable to the national rate of 3.5 as of December 2019.<sup>15</sup>

**Unemployment Rates - TN Nashville (including Hickman)**



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

**Competition**

Financial institutions in the Nashville assessment area include a number of community banks with competition from regional and national banks. According to the FDIC Deposit Market Share Report as of June 30, 2020, 57 financial institutions operated 25,163 offices inside the assessment area. Reliant Bank ranked 9th in deposit market share with \$1,718 million, or 2.3 percent of total deposits. Bank of America held the largest deposit market share with 18.0 percent followed by Pinnacle Bank with 17.6 percent.

<sup>14</sup> “1-1 Small Business Loans – Originations FFIEC CRA Aggregate Report. MSA: 34980 – Nashville-Davidson-Murfreesboro-Franklin, TN.” *FFIEC: CRA Data*, n.d., [A1-13498047.PDF \(ffiec.gov\)](#). Accessed 24 November 2020.

<sup>15</sup> “National Employment Monthly Update.” *National Conference of State Legislatures*, 7 August 2020, [National Employment Monthly Update \(ncsl.org\)](#). Accessed 24 November 2020.



### Credit and Community Development Needs

A heightened concern in the metro-Nashville area is affordable housing. The Metropolitan Nashville-Davidson County 2018–2023 Consolidated Plan for Housing and Community Development listed the following five out of six priorities regarding affordable housing: increase the number of decent, safe affordable units and help low and moderate income households access affordable housing; preserve existing affordable housing units and help low- and moderate-income households retain housing; support facilities and services for the homeless and persons with HIV/AIDS; create pathways to self-sufficiency for low and moderate income persons and families and; revitalize distressed neighborhoods and underserved areas.<sup>16</sup>

As part of the CRA examination, information was obtained from a local nonprofit organization that focuses on affordable housing in the area. The mentioned that one of the biggest affordable housing efforts underway in Nashville is the Rental Assistance Demonstration project, where MDHA (the city's housing authority) has moved all of the city's public housing stock into private ownership. MDHA is currently redeveloping the largest public housing project in the city into a mixed-income community, and has long term plans for similar redevelopment of most of the city's public housing stock.

According to another contact that focuses on assisting small businesses and entrepreneurs, while the economy in Nashville is growing, it is almost completely centralized in and around Downtown. This concentration of growth has caused rent prices to increase significantly pricing lower-earners out of the area. As mentioned in the Consolidated Plan, affordable housing is a concern for the city and according to another contact, displacement has been most noticeable in the East and Northwest part of Nashville. Due to the aforementioned displacement, a large-majority of the area's LMI residents commutes a great distance for work.

In regards to small businesses in the Nashville area, both contacts mentioned the need for more capital and more technical assistance. While an entrepreneur may have the knowledge/skillset/product to start a successful company, they often struggle to find affordable ways to scale up their endeavor. Repeated assistance with marketing, legal/permitting, and accounting help are often too expensive, preventing a growing business from expanding. While a few organizations provide these services in bits and pieces, the need far exceeds the supply.

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<sup>16</sup> "2013-2018 Consolidated Plan." *Metropolitan Development and Housing Agency*, n.d., [Metropolitan Development and Housing Agency | CONSOLIDATED PLAN \(nashville-mdha.org\)](https://www.mdhha.org/consolidated-plan). Accessed 24 November 2020.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

### LENDING TEST

#### Overview

The bank's lending performance is adequate. The lending test analysis included 790 HMDA-reportable loans and 596 small business loans made in the assessment area. As a result, HMDA-reportable lending received slightly greater weight in determining the bank's lending test rating in the assessment area. Loans made in 2018 were analyzed using 2018 FFIEC census data and 2018 D&B information, while loans made in 2019 were analyzed using 2019 FFIEC census data and 2019 D&B information. Therefore, in the discussions of the geographic distribution of loans and lending to businesses of different sizes or borrowers of different income levels, separate tables are presented depicting lending in 2018 and lending in 2019.

#### Geographic Distribution of Loans

Based on the following analysis, the overall geographic distribution of the bank's HMDA-reportable and small business loans reflects excellent dispersion throughout the bank's assessment area and does not reveal any unexplained gaps in lending patterns.

#### *Residential Real Estate (HMDA) Lending*

The following table shows the geographic distribution of Reliant Bank's HMDA-reportable loans for 2018 and 2019 within its Nashville assessment area and also includes a comparison of the bank's HMDA-reportable lending to the aggregate HMDA lenders within the assessment area. The HMDA aggregate lenders' data are the combined total of lending activity reported by all lenders subject to HMDA in the MSA section of the assessment area.

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Nashville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2018					2018						
		Bank		Owner Occupied Units		Count	Bank		Agg		Dollar		Agg
		Count	Dollar	Dollar	%		Bank	Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	23	9.2%	\$5,694	8.9%	3.9%	23	9.2%	5.3%	\$5,694	8.9%	5.2%	
	Moderate	56	22.4%	\$9,455	14.8%	17.6%	56	22.4%	15.6%	\$9,455	14.8%	11.4%	
	Middle	100	40.0%	\$23,697	37.0%	42.5%	100	40.0%	43.1%	\$23,697	37.0%	36.1%	
	Upper	71	28.4%	\$25,187	39.3%	35.9%	71	28.4%	35.9%	\$25,187	39.3%	47.2%	
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%	
	<i>Total</i>	<i>250</i>	<i>100.0%</i>	<i>\$64,033</i>	<i>100.0%</i>	<i>100.0%</i>	<i>250</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$64,033</i>	<i>100.0%</i>	<i>100.0%</i>	
REFINANCE	Low	12	9.5%	\$3,583	14.6%	3.9%	12	9.5%	4.4%	\$3,583	14.6%	3.8%	
	Moderate	36	28.6%	\$4,404	18.0%	17.6%	36	28.6%	16.0%	\$4,404	18.0%	11.0%	
	Middle	54	42.9%	\$9,132	37.2%	42.5%	54	42.9%	44.3%	\$9,132	37.2%	37.4%	
	Upper	23	18.3%	\$7,290	29.7%	35.9%	23	18.3%	35.1%	\$7,290	29.7%	47.6%	
	Unknown	1	0.8%	\$115	0.5%	0.1%	1	0.8%	0.2%	\$115	0.5%	0.1%	
	<i>Total</i>	<i>126</i>	<i>100.0%</i>	<i>\$24,524</i>	<i>100.0%</i>	<i>100.0%</i>	<i>126</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$24,524</i>	<i>100.0%</i>	<i>100.0%</i>	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.9%	0	0.0%	3.5%	\$0	0.0%	3.2%	
	Moderate	1	20.0%	\$22	1.3%	17.6%	1	20.0%	13.2%	\$22	1.3%	9.8%	
	Middle	2	40.0%	\$176	10.3%	42.5%	2	40.0%	39.2%	\$176	10.3%	32.5%	
	Upper	2	40.0%	\$1,506	88.4%	35.9%	2	40.0%	44.1%	\$1,506	88.4%	54.5%	
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$1,704</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,704</i>	<i>100.0%</i>	<i>100.0%</i>	
MULTI FAMILY	Low	2	25.0%	\$1,174	9.3%	13.6%	2	25.0%	20.0%	\$1,174	9.3%	8.8%	
	Moderate	3	37.5%	\$1,258	9.9%	35.2%	3	37.5%	37.3%	\$1,258	9.9%	24.4%	
	Middle	2	25.0%	\$2,723	21.5%	29.6%	2	25.0%	30.0%	\$2,723	21.5%	38.8%	
	Upper	1	12.5%	\$7,500	59.3%	21.6%	1	12.5%	12.7%	\$7,500	59.3%	28.1%	
	Unknown	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>100.0%</i>	<i>\$12,655</i>	<i>100.0%</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$12,655</i>	<i>100.0%</i>	<i>100.0%</i>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	3.9%	0	0.0%	2.6%	\$0	0.0%	2.1%	
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	10.0%	\$0	0.0%	6.6%	
	Middle	0	0.0%	\$0	0.0%	42.5%	0	0.0%	35.7%	\$0	0.0%	25.0%	
	Upper	0	0.0%	\$0	0.0%	35.9%	0	0.0%	51.7%	\$0	0.0%	66.3%	
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	

Originations & Purchases  
2018 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Nashville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2018					Bank & Aggregate Lending Comparison 2018					
		Bank		Owner Occupied Units	Count		Bank		Dollar		Agg	
		Count	Dollar		Bank	Agg	Bank	Agg				
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	3	17.6%	\$284	11.0%	3.9%	3	17.6%	4.3%	\$284	11.0%	3.8%
	Moderate	5	29.4%	\$276	10.7%	17.6%	5	29.4%	17.3%	\$276	10.7%	10.3%
	Middle	5	29.4%	\$491	19.0%	42.5%	5	29.4%	39.2%	\$491	19.0%	26.2%
	Upper	4	23.5%	\$1,538	59.4%	35.9%	4	23.5%	39.1%	\$1,538	59.4%	59.7%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>17</i>	<i>100.0%</i>	<i>\$2,589</i>	<i>100.0%</i>	<i>100.0%</i>	<i>17</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,589</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	3.9%	0	0.0%	5.6%	\$0	0.0%	3.9%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	23.5%	\$0	0.0%	15.9%
	Middle	0	0.0%	\$0	0.0%	42.5%	0	0.0%	49.0%	\$0	0.0%	43.9%
	Upper	0	0.0%	\$0	0.0%	35.9%	0	0.0%	21.8%	\$0	0.0%	36.3%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	40	9.9%	\$10,735	10.2%	3.9%	40	9.9%	4.9%	\$10,735	10.2%	5.1%
	Moderate	101	24.9%	\$15,415	14.6%	17.6%	101	24.9%	15.5%	\$15,415	14.6%	12.4%
	Middle	163	40.1%	\$36,219	34.3%	42.5%	163	40.1%	42.9%	\$36,219	34.3%	36.4%
	Upper	101	24.9%	\$43,021	40.8%	35.9%	101	24.9%	36.7%	\$43,021	40.8%	46.1%
	Unknown	1	0.2%	\$115	0.1%	0.1%	1	0.2%	0.1%	\$115	0.1%	0.1%
	<i>Total</i>	<i>406</i>	<i>100.0%</i>	<i>\$105,505</i>	<i>100.0%</i>	<i>100.0%</i>	<i>406</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$105,505</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

2018 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Nashville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2019					2019						
		Bank		Owner Occupied Units		Count	Bank		Agg		Dollar		Agg
		Count	Dollar	Dollar	%		Bank	Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	28	12.7%	\$8,433	13.4%	4.0%	28	12.7%	6.0%	\$8,433	13.4%	5.7%	
	Moderate	51	23.1%	\$10,173	16.2%	16.3%	51	23.1%	15.1%	\$10,173	16.2%	11.3%	
	Middle	94	42.5%	\$24,199	38.4%	43.0%	94	42.5%	42.6%	\$24,199	38.4%	35.6%	
	Upper	48	21.7%	\$20,183	32.0%	36.6%	48	21.7%	36.3%	\$20,183	32.0%	47.3%	
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%	
	<i>Total</i>	<i>221</i>	<i>100.0%</i>	<i>\$62,988</i>	<i>100.0%</i>	<i>100.0%</i>	<i>221</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$62,988</i>	<i>100.0%</i>	<i>100.0%</i>	
REFINANCE	Low	13	9.6%	\$2,240	7.1%	4.0%	13	9.6%	4.1%	\$2,240	7.1%	3.6%	
	Moderate	26	19.3%	\$4,062	12.9%	16.3%	26	19.3%	12.9%	\$4,062	12.9%	8.8%	
	Middle	52	38.5%	\$10,132	32.2%	43.0%	52	38.5%	43.0%	\$10,132	32.2%	35.7%	
	Upper	44	32.6%	\$15,012	47.7%	36.6%	44	32.6%	39.9%	\$15,012	47.7%	51.8%	
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%	
	<i>Total</i>	<i>135</i>	<i>100.0%</i>	<i>\$31,446</i>	<i>100.0%</i>	<i>100.0%</i>	<i>135</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$31,446</i>	<i>100.0%</i>	<i>100.0%</i>	
HOME IMPROVEMENT	Low	1	11.1%	\$197	12.4%	4.0%	1	11.1%	3.7%	\$197	12.4%	3.3%	
	Moderate	1	11.1%	\$284	17.9%	16.3%	1	11.1%	13.4%	\$284	17.9%	10.1%	
	Middle	5	55.6%	\$570	36.0%	43.0%	5	55.6%	36.9%	\$570	36.0%	31.2%	
	Upper	2	22.2%	\$533	33.6%	36.6%	2	22.2%	45.9%	\$533	33.6%	55.3%	
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%	
	<i>Total</i>	<i>9</i>	<i>100.0%</i>	<i>\$1,584</i>	<i>100.0%</i>	<i>100.0%</i>	<i>9</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,584</i>	<i>100.0%</i>	<i>100.0%</i>	
MULTI FAMILY	Low	2	20.0%	\$1,772	21.3%	13.6%	2	20.0%	20.5%	\$1,772	21.3%	17.2%	
	Moderate	5	50.0%	\$1,897	22.8%	35.0%	5	50.0%	33.8%	\$1,897	22.8%	21.2%	
	Middle	1	10.0%	\$2,264	27.2%	29.7%	1	10.0%	32.3%	\$2,264	27.2%	45.7%	
	Upper	2	20.0%	\$2,376	28.6%	21.6%	2	20.0%	13.3%	\$2,376	28.6%	16.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>10</i>	<i>100.0%</i>	<i>\$8,309</i>	<i>100.0%</i>	<i>100.0%</i>	<i>10</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$8,309</i>	<i>100.0%</i>	<i>100.0%</i>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	4.0%	0	0.0%	2.8%	\$0	0.0%	1.7%	
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	9.5%	\$0	0.0%	5.7%	
	Middle	0	0.0%	\$0	0.0%	43.0%	0	0.0%	35.6%	\$0	0.0%	26.8%	
	Upper	0	0.0%	\$0	0.0%	36.6%	0	0.0%	52.1%	\$0	0.0%	65.8%	
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Nashville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2019					Bank & Aggregate Lending Comparison 2019					
		Bank		Owner Occupied Units		Count			Dollar			
		Count		Dollar		Bank	Agg	Bank		Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	1	11.1%	\$48	4.9%	4.0%	1	11.1%	6.0%	\$48	4.9%	4.4%
	Moderate	2	22.2%	\$114	11.8%	16.3%	2	22.2%	15.3%	\$114	11.8%	8.0%
	Middle	4	44.4%	\$437	45.1%	43.0%	4	44.4%	39.7%	\$437	45.1%	23.0%
	Upper	2	22.2%	\$371	38.2%	36.6%	2	22.2%	38.8%	\$371	38.2%	64.6%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.0%
	<i>Total</i>	<i>9</i>	<i>100.0%</i>	<i>\$970</i>	<i>100.0%</i>	<i>100.0%</i>	<i>9</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$970</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	4.0%	0	0.0%	6.1%	\$0	0.0%	3.8%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	23.2%	\$0	0.0%	16.6%
	Middle	0	0.0%	\$0	0.0%	43.0%	0	0.0%	48.6%	\$0	0.0%	44.3%
	Upper	0	0.0%	\$0	0.0%	36.6%	0	0.0%	22.2%	\$0	0.0%	35.3%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	45	11.7%	\$12,690	12.1%	4.0%	45	11.7%	5.1%	\$12,690	12.1%	5.7%
	Moderate	85	22.1%	\$16,530	15.7%	16.3%	85	22.1%	14.1%	\$16,530	15.7%	11.0%
	Middle	156	40.6%	\$37,602	35.7%	43.0%	156	40.6%	42.2%	\$37,602	35.7%	36.1%
	Upper	98	25.5%	\$38,475	36.5%	36.6%	98	25.5%	38.5%	\$38,475	36.5%	47.1%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<i>Total</i>	<i>384</i>	<i>100.0%</i>	<i>\$105,297</i>	<i>100.0%</i>	<i>100.0%</i>	<i>384</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$105,297</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

2019 FFIEC Census Data and 2015 ACS Data

The geographic distribution of HMDA-reportable loans is excellent. In both years, the percentage of the bank's total loans exceeded both the demographic comparison (the percentage of owner-occupied housing units) and the aggregate comparison in both low- and moderate-income tracts. As shown in the table above, in 2018, 9.9 percent of Reliant Bank's HMDA-reportable loans were made in low-income tracts, exceeding the percentage of owner-occupied units at 3.9 percent and the aggregate lenders at 4.9 percent. Additionally, in 2019, 11.7 percent of Reliant Bank's HMDA-reportable loans were made in low-income tracts, exceeding the percentage of owner-occupied units at 4.0 percent and the aggregate lenders at 5.1 percent.

Small Business Lending

The following table shows the geographic distribution of small business loans made in the Nashville assessment area in 2018 and 2019. This analysis includes a comparison of the bank's small business lending with available demographic information.

### Geographic Distribution of Small Business Loans

Assessment Area: Nashville

Tract Income Levels	Bank Lending & Demographic Data Comparison 2018				
	Count		Bank Dollar		Total Businesses
	#	%	\$ (000s)	\$ %	%
Low	37	13.5%	\$7,352	12.9%	8.3%
Moderate	75	27.4%	\$12,673	22.2%	20.4%
Middle	81	29.6%	\$15,529	27.2%	30.0%
Upper	77	28.1%	\$19,829	34.7%	40.3%
Unknown	4	1.5%	\$1,751	3.1%	0.9%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>274</i>	<i>100.0%</i>	<i>\$57,133</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2018 FFIEC Census Data and 2018 D&B Information

### Geographic Distribution of Small Business Loans

Assessment Area: Nashville

Tract Income Levels	Bank Lending & Demographic Data Comparison 2019				
	Count		Bank Dollar		Total Businesses
	#	%	\$ (000s)	\$ %	%
Low	46	14.3%	\$8,264	10.7%	8.5%
Moderate	67	20.8%	\$13,963	18.1%	19.7%
Middle	88	27.3%	\$15,518	20.1%	30.3%
Upper	119	37.0%	\$39,119	50.7%	40.6%
Unknown	2	0.6%	\$285	0.4%	1.0%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>322</i>	<i>100.0%</i>	<i>\$77,149</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2019 D&B Information

The geographic distribution of small business loans is excellent. In both years the percentage of the bank's loans made in low-income tracts as well as moderate-income tracts exceeded the percentage of businesses located in those tracts.

#### Lending to Borrowers of Different Incomes and Businesses of Different Sizes

Based on the following analysis, the overall distribution of the bank's residential real estate and small business lending by borrower income and business revenue reflects reasonable dispersion of lending to borrowers of different incomes and businesses of different sizes.

Residential Real Estate (HMDA) Lending

The following tables shows the distribution of the bank’s residential real estate loans by the income level of the borrowers for 2018 and 2019. The tables also include a comparison of the bank’s HMDA-reportable lending to the aggregate HMDA lenders in the assessment area.

**Borrower Distribution of HMDA Loans - Table 1 of 2**

Assessment Area: Nashville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2018					2018					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	12	4.8%	\$1,654	2.6%	20.5%	12	4.8%	4.8%	\$1,654	2.6%	2.5%
	Moderate	37	14.8%	\$6,419	10.0%	17.4%	37	14.8%	18.6%	\$6,419	10.0%	12.6%
	Middle	60	24.0%	\$13,532	21.1%	20.3%	60	24.0%	20.9%	\$13,532	21.1%	17.8%
	Upper	110	44.0%	\$35,023	54.7%	41.9%	110	44.0%	39.9%	\$35,023	54.7%	51.7%
	Unknown	31	12.4%	\$7,405	11.6%	0.0%	31	12.4%	15.8%	\$7,405	11.6%	15.4%
	<i>Total</i>	<i>250</i>	<i>100.0%</i>	<i>\$64,033</i>	<i>100.0%</i>	<i>100.0%</i>	<i>250</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$64,033</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	16	12.7%	\$1,222	5.0%	20.5%	16	12.7%	9.3%	\$1,222	5.0%	5.0%
	Moderate	26	20.6%	\$3,555	14.5%	17.4%	26	20.6%	19.6%	\$3,555	14.5%	13.4%
	Middle	29	23.0%	\$4,299	17.5%	20.3%	29	23.0%	21.1%	\$4,299	17.5%	17.8%
	Upper	45	35.7%	\$11,525	47.0%	41.9%	45	35.7%	37.2%	\$11,525	47.0%	49.6%
	Unknown	10	7.9%	\$3,923	16.0%	0.0%	10	7.9%	12.9%	\$3,923	16.0%	14.2%
	<i>Total</i>	<i>126</i>	<i>100.0%</i>	<i>\$24,524</i>	<i>100.0%</i>	<i>100.0%</i>	<i>126</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$24,524</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.5%	0	0.0%	4.9%	\$0	0.0%	3.1%
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	14.6%	\$0	0.0%	9.6%
	Middle	2	40.0%	\$162	9.5%	20.3%	2	40.0%	21.4%	\$162	9.5%	16.6%
	Upper	2	40.0%	\$494	29.0%	41.9%	2	40.0%	52.7%	\$494	29.0%	59.8%
	Unknown	1	20.0%	\$1,048	61.5%	0.0%	1	20.0%	6.5%	\$1,048	61.5%	11.0%
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$1,704</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,704</i>	<i>100.0%</i>	<i>100.0%</i>
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.5%	0	0.0%	0.7%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	1.3%	\$0	0.0%	0.1%
	Upper	4	50.0%	\$2,405	19.0%	41.9%	4	50.0%	16.0%	\$2,405	19.0%	0.8%
	Unknown	4	50.0%	\$10,250	81.0%	0.0%	4	50.0%	82.0%	\$10,250	81.0%	99.1%
	<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>\$12,655</i>	<i>100.0%</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$12,655</i>	<i>100.0%</i>	<i>100.0%</i>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	20.5%	0	0.0%	6.0%	\$0	0.0%	3.0%
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	14.6%	\$0	0.0%	8.5%
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	20.4%	\$0	0.0%	14.5%
	Upper	0	0.0%	\$0	0.0%	41.9%	0	0.0%	56.7%	\$0	0.0%	71.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.3%	\$0	0.0%	2.2%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases  
2018 FFIEC Census Data and 2015 ACS Data



**Borrower Distribution of HMDA Loans - Table 2 of 2**

Assessment Area: Nashville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2018					Bank & Aggregate Lending Comparison 2018					
		Count		Bank Dollar		Families by Family Income	Count			Dollar		
		#	%	\$ (000s)	\$ %		%	Bank		Agg	Bank	
						#		%	\$ (000s)		\$ %	\$ %
OTHER PURPOSE CI OSFD/EXEMPT	Low	7	41.2%	\$565	21.8%	20.5%	7	41.2%	9.6%	\$565	21.8%	4.7%
	Moderate	2	11.8%	\$77	3.0%	17.4%	2	11.8%	17.7%	\$77	3.0%	10.4%
	Middle	3	17.6%	\$365	14.1%	20.3%	3	17.6%	19.0%	\$365	14.1%	10.9%
	Upper	4	23.5%	\$1,542	59.6%	41.9%	4	23.5%	45.6%	\$1,542	59.6%	62.4%
	Unknown	1	5.9%	\$40	1.5%	0.0%	1	5.9%	8.1%	\$40	1.5%	11.6%
	<i>Total</i>	<i>17</i>	<i>100.0%</i>	<i>\$2,589</i>	<i>100.0%</i>	<i>100.0%</i>	<i>17</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,589</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	20.5%	0	0.0%	4.2%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	2.6%	\$0	0.0%	1.8%
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	2.5%	\$0	0.0%	1.8%
	Upper	0	0.0%	\$0	0.0%	41.9%	0	0.0%	2.5%	\$0	0.0%	1.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	88.3%	\$0	0.0%	93.4%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	35	8.6%	\$3,441	3.3%	20.5%	35	8.6%	6.1%	\$3,441	3.3%	2.9%
	Moderate	65	16.0%	\$10,051	9.5%	17.4%	65	16.0%	18.1%	\$10,051	9.5%	11.4%
	Middle	94	23.2%	\$18,358	17.4%	20.3%	94	23.2%	20.6%	\$18,358	17.4%	15.8%
	Upper	165	40.6%	\$50,989	48.3%	41.9%	165	40.6%	40.1%	\$50,989	48.3%	46.7%
	Unknown	47	11.6%	\$22,666	21.5%	0.0%	47	11.6%	15.1%	\$22,666	21.5%	23.2%
	<i>Total</i>	<i>406</i>	<i>100.0%</i>	<i>\$105,505</i>	<i>100.0%</i>	<i>100.0%</i>	<i>406</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$105,505</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2018 FFIEC Census Data and 2015 ACS Data

**Borrower Distribution of HMDA Loans - Table 1 of 2**

Assessment Area: Nashville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	10	4.5%	\$1,161	1.8%	20.3%	10	4.5%	4.1%	\$1,161	1.8%	2.1%
	Moderate	45	20.4%	\$8,171	13.0%	17.3%	45	20.4%	18.4%	\$8,171	13.0%	12.4%
	Middle	38	17.2%	\$8,970	14.2%	20.3%	38	17.2%	21.7%	\$8,970	14.2%	18.2%
	Upper	92	41.6%	\$30,646	48.7%	42.2%	92	41.6%	42.9%	\$30,646	48.7%	54.5%
	Unknown	36	16.3%	\$14,040	22.3%	0.0%	36	16.3%	12.9%	\$14,040	22.3%	12.8%
	<i>Total</i>	<i>221</i>	<i>100.0%</i>	<i>\$62,988</i>	<i>100.0%</i>	<i>100.0%</i>	<i>221</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$62,988</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	15	11.1%	\$1,231	3.9%	20.3%	15	11.1%	5.9%	\$1,231	3.9%	2.8%
	Moderate	31	23.0%	\$4,446	14.1%	17.3%	31	23.0%	15.2%	\$4,446	14.1%	9.6%
	Middle	30	22.2%	\$5,637	17.9%	20.3%	30	22.2%	18.8%	\$5,637	17.9%	15.1%
	Upper	45	33.3%	\$13,752	43.7%	42.2%	45	33.3%	40.7%	\$13,752	43.7%	52.3%
	Unknown	14	10.4%	\$6,380	20.3%	0.0%	14	10.4%	19.3%	\$6,380	20.3%	20.2%
	<i>Total</i>	<i>135</i>	<i>100.0%</i>	<i>\$31,446</i>	<i>100.0%</i>	<i>100.0%</i>	<i>135</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$31,446</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	2	22.2%	\$219	13.8%	20.3%	2	22.2%	4.9%	\$219	13.8%	2.9%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	14.3%	\$0	0.0%	10.0%
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	21.5%	\$0	0.0%	17.0%
	Upper	5	55.6%	\$727	45.9%	42.2%	5	55.6%	56.5%	\$727	45.9%	65.5%
	Unknown	2	22.2%	\$638	40.3%	0.0%	2	22.2%	2.8%	\$638	40.3%	4.6%
	<i>Total</i>	<i>9</i>	<i>100.0%</i>	<i>\$1,584</i>	<i>100.0%</i>	<i>100.0%</i>	<i>9</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,584</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.5%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	2.1%	\$0	0.0%	0.1%
	Upper	3	30.0%	\$889	10.7%	42.2%	3	30.0%	12.8%	\$889	10.7%	0.9%
	Unknown	7	70.0%	\$7,420	89.3%	0.0%	7	70.0%	84.6%	\$7,420	89.3%	99.0%
	<i>Total</i>	<i>10</i>	<i>100.0%</i>	<i>\$8,309</i>	<i>100.0%</i>	<i>100.0%</i>	<i>10</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$8,309</i>	<i>100.0%</i>	<i>100.0%</i>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	5.0%	\$0	0.0%	2.3%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	12.4%	\$0	0.0%	6.8%
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	19.9%	\$0	0.0%	13.2%
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	60.7%	\$0	0.0%	75.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.0%	\$0	0.0%	2.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

**Borrower Distribution of HMDA Loans - Table 2 of 2**

Assessment Area: Nashville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data 2019					Bank & Aggregate Lending Comparison 2019					
		Count		Bank Dollar		Families by Family Income %	Count			Dollar		
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %		
OTHER PURPOSE CATEGORIES	Low	2	22.2%	\$87	9.0%	20.3%	2	22.2%	6.3%	\$87	9.0%	2.9%
	Moderate	1	11.1%	\$125	12.9%	17.3%	1	11.1%	15.6%	\$125	12.9%	6.5%
	Middle	4	44.4%	\$633	65.3%	20.3%	4	44.4%	21.0%	\$633	65.3%	13.4%
	Upper	2	22.2%	\$125	12.9%	42.2%	2	22.2%	50.5%	\$125	12.9%	66.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.7%	\$0	0.0%	10.8%
	<i>Total</i>	<i>9</i>	<i>100.0%</i>	<i>\$970</i>	<i>100.0%</i>	<i>100.0%</i>	<i>9</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$970</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	1.2%	\$0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	1.0%	\$0	0.0%	0.9%
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	1.3%	\$0	0.0%	1.6%
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	1.8%	\$0	0.0%	3.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	94.7%	\$0	0.0%	93.2%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	29	7.6%	\$2,698	2.6%	20.3%	29	7.6%	4.8%	\$2,698	2.6%	2.2%
	Moderate	77	20.1%	\$12,742	12.1%	17.3%	77	20.1%	16.6%	\$12,742	12.1%	10.3%
	Middle	72	18.8%	\$15,240	14.5%	20.3%	72	18.8%	20.3%	\$15,240	14.5%	15.6%
	Upper	147	38.3%	\$46,139	43.8%	42.2%	147	38.3%	43.0%	\$46,139	43.8%	50.2%
	Unknown	59	15.4%	\$28,478	27.0%	0.0%	59	15.4%	15.3%	\$28,478	27.0%	21.7%
	<i>Total</i>	<i>384</i>	<i>100.0%</i>	<i>\$105,297</i>	<i>100.0%</i>	<i>100.0%</i>	<i>384</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$105,297</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

Overall, the distribution of loans by borrower income level is reasonable. In 2018, the percentage of total HMDA-reportable loans made to low- and moderate-income borrowers was less than the percentage of low- and moderate-income families in the assessment area. The bank exceeded the percentage of loans made to low-income borrowers as compared to aggregate lenders, however, they were slightly below the percentage of loans made to moderate-income borrowers as compared to aggregate lenders. In 2019, the bank improved their lending to low- and moderate-income borrowers. Although, the percentage of HMDA-reportable loans made to low-income borrowers was less than the percentage of low-income families in the assessment area, the percentage of the bank's loans to moderate-income borrowers exceeded the percentage of moderate-income families. Furthermore, the percentage of total HMDA-reportable loans made to low-and moderate-income borrowers in 2019 exceeded aggregate lenders.

Small Business Lending

Small business lending by business revenue reflects reasonable penetration among businesses of different sizes in the assessment area. The following tables show, by business revenue and loan size, the number and dollar volume of small business loans made within the Nashville assessment area in 2018 and 2019. For this analysis, the distribution of the loans was compared with available demographic information.

**Small Business Loans by Business Revenue & Loan Size**

Assessment Area: Nashville

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison 2018				
		Bank				Total Businesses %
		Count		\$ (000s)		
		#	%	\$	%	
BUSINESS REVENUE	\$1million or Less	153	55.8%	\$27,746	48.6%	90.4%
	Over \$1 Million	75	27.4%	\$15,490	27.1%	8.7%
	<i>Total Rev. available</i>	228	83.2%	\$43,236	75.7%	99.1%
	Rev. Not Known	46	16.8%	\$13,897	24.3%	0.8%
	<i>Total</i>	<i>274</i>	<i>100.0%</i>	<i>\$57,133</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE	\$100,000 or Less	141	51.5%	\$6,836	12.0%	
	\$100,001 - \$250,000	62	22.6%	\$11,263	19.7%	
	\$250,001 - \$1 Million	71	25.9%	\$39,034	68.3%	
	<i>Total</i>	<i>274</i>	<i>100.0%</i>	<i>\$57,133</i>	<i>100.0%</i>	
LOAN SIZE & Rev \$1 Mill or Less	\$100,000 or Less	88	57.5%	\$3,969	14.3%	
	\$100,001 - \$250,000	35	22.9%	\$6,088	21.9%	
	\$250,001 - \$1 Million	30	19.6%	\$17,689	63.8%	
	<i>Total</i>	<i>153</i>	<i>100.0%</i>	<i>\$27,746</i>	<i>100.0%</i>	

Originations & Purchases  
2018 FFIEC Census Data and 2018 D&B Information

**Small Business Loans by Business Revenue & Loan Size**

Assessment Area: Nashville

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison 2019				
		Bank				Total Businesses
		Count		\$ (000s)		%
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	195	60.6%	\$38,633	50.1%	90.8%
	Over \$1 Million	89	27.6%	\$26,460	34.3%	8.4%
	<i>Total Rev. available</i>	284	88.2%	\$65,093	84.4%	99.2%
	Rev. Not Known	38	11.8%	\$12,056	15.6%	0.8%
	<i>Total</i>	322	100.0%	\$77,149	100.0%	100.0%
LOAN SIZE	\$100,000 or Less	144	44.7%	\$7,288	9.4%	
	\$100,001 - \$250,000	78	24.2%	\$13,867	18.0%	
	\$250,001 - \$1 Million	100	31.1%	\$55,993	72.6%	
	<i>Total</i>	322	100.0%	\$77,149	100.0%	
LOAN SIZE & Rev \$1 Mill or Less	\$100,000 or Less	104	53.3%	\$4,764	12.3%	
	\$100,001 - \$250,000	41	21.0%	\$6,870	17.8%	
	\$250,001 - \$1 Million	50	25.6%	\$26,999	69.9%	
	<i>Total</i>	195	100.0%	\$38,633	100.0%	

Originations & Purchases  
2019 FFIEC Census Data and 2019 D&B Information

In 2018 the bank originated 153 loans to small businesses with reported revenues of \$1 million or less, which was 55.8 percent of total business loans originated by the bank. This was less than the percentage of businesses in the assessment area that were considered small businesses, which was 90.4 percent. Of the 153 loans, the bank originated 123 loans (80.1 percent) with a loan size of \$250,000 or less, which typically represents the loan amounts requested by small businesses.

In 2019 the bank originated 195 loans to small businesses with reported revenues of \$1 million or less, which was 60.6 percent of total business loans originated by the bank. This was less than the percentage of businesses in the assessment area that were considered small businesses, which was 90.8 percent. Of the 195 loans, the bank originated 145 loans (74.3 percent) with a loan size of \$250,000 or less, which typically represents the loan amounts requested by small businesses.

In 2018 and 2019, the bank's origination of small business loans with reported revenues of \$1 million or less, was below the total businesses in the assessment area with revenue of \$1 million. However, the bank consistently makes small dollar loans, which shows their willingness to help meet the credit needs of businesses in its community. Additionally, while the bank is not a CRA-reporter, a review of the bank's performance relative to other lenders indicates that the bank exceeded aggregate lending in percentage of loans to businesses with revenues \$1.0 million or less. Finally, Nashville has a competitive market for small business lending which was also taken into consideration in evaluating the bank's performance.

COMMUNITY DEVELOPMENT TEST

Reliant Bank's community development performance in the Nashville assessment area is adequate. The bank demonstrated adequate responsiveness to its assessment areas' community development needs through a combination of loans, investments and contributions, and services, considering the bank's capacity and the availability of opportunities in the assessment area.

During the review period, Reliant Bank made 17 community development loans in the assessment area totaling approximately \$35.8 million. A majority of the community development loans submitted were responsive to the affordable housing needs within the Nashville assessment area. The bank made qualified investments totaling approximately \$5.1 million. The investments supported financing for small businesses, including a \$4.0 million investment in a SBIC and a \$1.1 million investment in a CDFI serving the Nashville assessment area. In addition, the bank made investments totaling \$7.6 million that benefited a broader statewide or regional area that benefits the Nashville assessment area. The bank also made donations totaling \$30,000 to support organization engaged in providing community services to low- and moderate-income individuals. Bank staff contributed approximately 166 hours of qualified community development services in the Nashville assessment area. A majority of the service hours were to organizations that offer community services to low- and moderate-income families.

**METROPOLITAN AREA – CHATTANOOGA, TENNESSEE  
LIMITED-SCOPE REVIEW**

The following assessment areas were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the Institution’s CRA performance are drawn from the review of available facts and data, including performance and demographic information. The limited-scope review revealed the bank’s CRA performance in this assessment area is consistent with the area that received a full-scope review. Please refer to the tables in Appendix D for additional information regarding the area. The following table compares the assessment area reviewed using limited-scope examination procedures to the bank’s overall performance.

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE CHATTANOOGA ASSESSMENT AREA**

The assessment area consists of Hamilton County, Tennessee, which is one of the three counties that make up the Chattanooga, Tennessee-Georgia MSA. The assessment area has been added since the previous evaluation after the bank converted a loan processing center (LPO) into a branch in October 2018. The bank operates one branch office with an ATM in the Chattanooga assessment area. According to the FDIC Deposit Market Share Report as of June 30, 2020, the bank had total deposits of \$45.8 million. With a deposit market share of 0.5 percent, Reliant Bank was ranked 13th out of 19 financial institutions that operated in the assessment area. First Horizon Bank had the greatest deposit market share with 28.1 percent.

According to 2019 FFIEC census data, the assessment area contains 82 census tracts, of which 10 (12.2 percent) are low-income; 12 (14.6 percent) are moderate-income; 31 (37.8 percent) are middle-income; 27 (32.9 percent) are upper-income; and two (2.4 percent) has an unknown income level. Of the families in the assessment area, 20.4 percent are low- or moderate-income, and 11.3 percent live below the poverty level. Over half of the housing units in the assessment area are owner-occupied at 57.2 percent, 31.5 percent are rental units and 11.3 percent are vacant. Of total businesses in the assessment area, 91.1 percent have total annual revenues of \$1 million or less and are therefore considered to be small businesses.

**CONCLUSION WITH RESPECT TO PERFORMANCE TESTS IN THE CHATTANOOGA ASSESSMENT AREA**

The following table compares conclusions regarding the Bank’s performance in the Chattanooga assessment area to the bank’s overall performance.

<b>Performance in the Limited-Scope Review Metropolitan Assessment Areas</b>		
<b>Assessment Area</b>	<b>Lending Test</b>	<b>Community Development Test</b>
<b>Chattanooga</b>	Consistent	Not Consistent (Below)

For the lending test, Reliant Bank received a rating of satisfactory for the institution. Performance in the metropolitan limited-scope assessment area was consistent with the overall institution performance. For the geographic distribution of loans, the lending performance was reasonable for both HMDA-reportable loans and small business loans in the Chattanooga assessment area. Performance was poor

for the borrower distribution of loans. The bank made 63 HMDA-reportable and 58 small business loans; therefore equal weight was given to HMDA-reportable and small business lending for the rating of the assessment area. Regarding community development activities, the bank did not make any community development loans, investments or provide any services during the review period. The bank has one branch in the assessment area that opened in October 2018 which could contribute to the poor community development activities.



**NONMETROPOLITAN AREA - HICKMAN, TENNESSEE  
LIMITED-SCOPE REVIEW**

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

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN HICKMAN, TENNESSEE**

The assessment area consists of Hickman County, Tennessee, which was part of the Nashville MSA until 2019 until it was removed and therefore had to be considered a separate assessment area. The bank operates two branch offices without ATMs in the Hickman assessment area. According to the FDIC Deposit Market Share Report as of June 30, 2020, the bank had total deposits of \$129.6 million. With a deposit market share of 52.4 percent, Reliant Bank was ranked first out of three financial institutions that operated in the assessment area.

According to 2019 FFIEC census data, the assessment area contains six census tracts which are all middle income tracts. Of the families in the assessment area, 38.2 percent are low- or moderate-income, and 14.7 percent live below the poverty level. Over half of the housing units in the assessment area are owner-occupied at 66.1 percent and the median age of housing stock is 29 years. Of total businesses in the assessment area, 91.8 percent have total annual revenues of \$1 million or less and are therefore considered to be small businesses.

**CONCLUSION WITH RESPECT TO PERFORMANCE TESTS IN HICKMAN, TENNESSEE**

The following table compares conclusions regarding the Bank’s performance in the Hickman assessment area to the bank’s overall performance.

<b>Performance in the Limited-Scope Review Non-Metropolitan Assessment Areas</b>		
<b>Assessment Area</b>	<b>Lending Test</b>	<b>Community Development Test</b>
<b>Hickman</b>	Consistent	Not Consistent (Below)

The bank’s lending performance in the Hickman non-metropolitan limited scope assessment area was consistent with the institution lending test performance. The lending test was based only on the analysis of the distribution of loans to borrowers of different income levels and businesses of different sizes since there were no low- or moderate-income tracts in the assessment area. For the borrower distribution of loans, the lending performance was reasonable for both HMDA-reportable loans and small business loans. Regarding community development activities, the bank did not make any qualified community

development loans in the assessment area. However, the bank made investments totaling \$7.6 million that benefited a broader statewide or regional area that benefits both limited scope assessment areas. Overall, bank staff participated in approximately 140 hours of qualified community development services.

APPENDIX A

<b>SCOPE OF EXAMINATION</b>			
<b>TIME PERIOD REVIEWED</b>			
HMDA and Small Business Lending: January 1, 2018 through December 31, 2019			
Community Development Activities: January 1, 2017 through December 31, 2019			
<b>Reliant Bank</b> Reliant Bank, Brentwood, Tennessee		<b>PRODUCTS REVIEWED</b> HMDA Loans Small Business Loans	
<b>AFFILIATE(S)</b> N/A	<b>AFFILIATE RELATIONSHIP</b> N/A	<b>PRODUCTS REVIEWED</b> N/A	
<b>LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION</b>			
<i>ASSESSMENT AREA</i>	<i>TYPE OF EXAMINATION</i>	<i>BRANCHES VISITED</i>	<i>OTHER INFORMATION</i>
Nashville, Tennessee – MSA (Davidson, Maury, Robertson, Rutherford, Sumner and Williamson counties)	Full-scope Review	None	None
Chattanooga, Tennessee – MSA (Hamilton County)	Limited-scope Review	None	None
Hickman, Tennessee (Hickman County)	Limited-scope Review	None	None

## APPENDIX B – 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 Reliant Bank prepared by the **Federal Reserve Bank of Atlanta**, the institution's supervisory agency, as of **November 9, 2020**. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 228.

## APPENDIX C – 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/assessment area.

**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).

## APPENDIX C – GLOSSARY (Continued)

**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).

**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/assessment area.

**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.

**APPENDIX C – GLOSSARY (Continued)**

**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.

**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.

APPENDIX D – DEMOGRAPHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT AREAS

Combined Demographics Report

Assessment Area: Chattanooga

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	12.2	6,571	7.4	2,965	45.1	17,866	20.2
Moderate-income	12	14.6	11,551	13	2,034	17.6	15,075	17
Middle-income	31	37.8	32,204	36.3	3,253	10.1	16,734	18.9
Upper-income	27	32.9	38,303	43.2	1,783	4.7	38,954	44
Unknown-income	2	2.4	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>82</b>	<b>100.0</b>	<b>88,629</b>	<b>100.0</b>	<b>10,035</b>	<b>11.3</b>	<b>88,629</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	14,399	3,725	4.2	25.9	7,893	54.8	2,781	19.3
Moderate-income	22,544	10,286	11.7	45.6	9,143	40.6	3,115	13.8
Middle-income	57,453	32,675	37.2	56.9	18,502	32.2	6,276	10.9
Upper-income	59,334	41,236	46.9	69.5	12,859	21.7	5,239	8.8
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>153,730</b>	<b>87,922</b>	<b>100.0</b>	<b>57.2</b>	<b>48,397</b>	<b>31.5</b>	<b>17,411</b>	<b>11.3</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	1,599	8.2	1,333	7.5	262	16.5	4	2.9
Moderate-income	2,953	15.2	2,620	14.8	315	19.8	18	13.1
Middle-income	6,910	35.6	6,348	35.9	524	33	38	27.7
Upper-income	7,910	40.8	7,361	41.6	475	29.9	74	54
Unknown-income	37	0.2	21	0.1	13	0.8	3	2.2
<b>Total Assessment Area</b>	<b>19,409</b>	<b>100.0</b>	<b>17,683</b>	<b>100.0</b>	<b>1,589</b>	<b>100.0</b>	<b>137</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>91.1</b>		<b>8.2</b>		<b>.7</b>	
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low-income	5	3.7	5	3.7	0	0	0	0
Moderate-income	11	8.1	11	8.1	0	0	0	0
Middle-income	43	31.9	43	31.9	0	0	0	0
Upper-income	76	56.3	76	56.3	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>135</b>	<b>100.0</b>	<b>135</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>100.0</b>		<b>.0</b>		<b>.0</b>	

2019 FFIEC Census Data and 2019 D&B Information



APPENDIX D – DEMOGRAPHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT AREAS  
(Continued)

**Geographic Distribution of Small Business Loans**

Assessment Area: Chattanooga

Tract Income Levels	Bank Lending & Demographic Data Comparison 2018, 2019				
	Count		Bank Dollar		Total Businesses
	#	%	\$ (000s)	\$ %	%
Low	6	10.3%	\$1,624	10.3%	8.2%
Moderate	5	8.6%	\$1,185	7.5%	15.2%
Middle	24	41.4%	\$6,608	41.9%	35.6%
Upper	23	39.7%	\$6,365	40.3%	40.8%
Unknown	0	0.0%	\$0	0.0%	0.2%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>58</i>	<i>100.0%</i>	<i>\$15,783</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2019 D&B Information

**Small Business Loans by Business Revenue & Loan Size**

Assessment Area: Chattanooga

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison 2018, 2019				
		Count		Bank \$ (000s)		Total Businesses
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	28	48.3%	\$5,446	34.5%	91.1%
	Over \$1 Million	21	36.2%	\$8,240	52.2%	8.2%
	<i>Total Rev. available</i>	<i>49</i>	<i>84.5%</i>	<i>\$13,686</i>	<i>86.7%</i>	<i>99.3%</i>
	Rev. Not Known	9	15.5%	\$2,097	13.3%	0.7%
	<i>Total</i>	<i>58</i>	<i>100.0%</i>	<i>\$15,783</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE	\$100,000 or Less	21	36.2%	\$1,277	8.1%	
	\$100,001 - \$250,000	13	22.4%	\$2,321	14.7%	
	\$250,001 - \$1 Million	24	41.4%	\$12,184	77.2%	
	<i>Total</i>	<i>58</i>	<i>100.0%</i>	<i>\$15,783</i>	<i>100.0%</i>	
LOAN SIZE & Rev \$1 Mill or Less	\$100,000 or Less	13	46.4%	\$775	14.2%	
	\$100,001 - \$250,000	6	21.4%	\$991	18.2%	
	\$250,001 - \$1 Million	9	32.1%	\$3,680	67.6%	
	<i>Total</i>	<i>28</i>	<i>100.0%</i>	<i>\$5,446</i>	<i>100.0%</i>	

Originations & Purchases  
2019 FFIEC Census Data and 2019 D&B Information

APPENDIX D – DEMOGRAPHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT AREAS  
(Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Chattanooga

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Bank		Owner Occupied Units		Count	Bank		Dollar			Bank		Dollar				
		Count	Dollar	Count	Dollar		Count	Dollar	Count	Dollar	Count	Dollar						
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	3	5.9%	\$389	3.2%	4.2%	2	12.5%	3.2%	\$342	11.9%	2.7%	1	2.9%	4.1%	\$47	0.5%	2.8%
	Moderate	4	7.8%	\$670	5.5%	11.7%	3	18.8%	10.2%	\$452	15.7%	6.5%	1	2.9%	10.1%	\$218	2.4%	6.7%
	Middle	26	51.0%	\$6,196	51.1%	37.2%	10	62.5%	36.8%	\$1,972	68.4%	31.8%	16	45.7%	36.7%	\$4,224	45.7%	32.9%
	Upper	18	35.3%	\$4,876	40.2%	46.9%	1	6.3%	49.8%	\$116	4.0%	58.9%	17	48.6%	49.2%	\$4,760	51.5%	57.5%
	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	0.0%	0.0%
	<b>Total</b>	<b>51</b>	<b>100.0%</b>	<b>\$12,131</b>	<b>100.0%</b>	<b>100.0%</b>	<b>16</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,882</b>	<b>100.0%</b>	<b>100.0%</b>	<b>35</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,249</b>	<b>100.0%</b>	<b>100.0%</b>
REFINANCE	Low	2	33.3%	\$342	30.9%	4.2%	1	100.0%	3.0%	\$130	100.0%	1.7%	1	20.0%	2.3%	\$212	21.7%	1.7%
	Moderate	1	16.7%	\$262	23.6%	11.7%	0	0.0%	9.4%	\$0	0.0%	7.0%	1	20.0%	8.7%	\$262	26.8%	5.2%
	Middle	1	16.7%	\$160	14.4%	37.2%	0	0.0%	37.3%	\$0	0.0%	32.3%	1	20.0%	35.3%	\$160	16.4%	31.0%
	Upper	2	33.3%	\$344	31.0%	46.9%	0	0.0%	50.3%	\$0	0.0%	59.0%	2	40.0%	53.6%	\$344	35.2%	62.1%
	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	0.0%	0.0%
	<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>\$1,108</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$130</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$978</b>	<b>100.0%</b>	<b>100.0%</b>
HOME IMPROVEMENT	Low	1	16.7%	\$34	5.2%	4.2%	1	20.0%	2.3%	\$34	7.0%	1.6%	0	0.0%	3.7%	\$0	0.0%	1.8%
	Moderate	2	33.3%	\$324	49.3%	11.7%	1	20.0%	10.3%	\$150	31.1%	6.5%	1	100.0%	9.5%	\$174	100.0%	7.8%
	Middle	2	33.3%	\$188	28.6%	37.2%	2	40.0%	30.2%	\$188	38.9%	25.4%	0	0.0%	34.7%	\$0	0.0%	33.3%
	Upper	1	16.7%	\$111	16.9%	46.9%	1	20.0%	57.2%	\$111	23.0%	66.5%	0	0.0%	52.1%	\$0	0.0%	57.1%
	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	0.0%	0.0%
	<b>Total</b>	<b>6</b>	<b>100.0%</b>	<b>\$657</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$483</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$174</b>	<b>100.0%</b>	<b>100.0%</b>
MULTI FAMILY	<b>Multi-Family Units</b>																	
	Low	0	0.0%	\$0	0.0%	16.1%	0	0.0%	23.8%	\$0	0.0%	19.9%	0	0.0%	12.2%	\$0	0.0%	4.1%
	Moderate	0	0.0%	\$0	0.0%	15.2%	0	0.0%	22.5%	\$0	0.0%	6.8%	0	0.0%	25.6%	\$0	0.0%	18.3%
	Middle	2	100.0%	\$2,569	100.0%	35.3%	0	0.0%	31.3%	\$0	0.0%	18.4%	2	100.0%	36.7%	\$2,569	100.0%	30.7%
	Upper	0	0.0%	\$0	0.0%	33.3%	0	0.0%	22.5%	\$0	0.0%	54.9%	0	0.0%	25.6%	\$0	0.0%	47.0%
	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	0.0%	0.0%
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>\$2,569</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,569</b>	<b>100.0%</b>	<b>100.0%</b>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	4.2%	0	0.0%	1.8%	\$0	0.0%	2.7%	0	0.0%	3.4%	\$0	0.0%	1.7%
	Moderate	0	0.0%	\$0	0.0%	11.7%	0	0.0%	4.3%	\$0	0.0%	3.9%	0	0.0%	5.6%	\$0	0.0%	2.1%
	Middle	0	0.0%	\$0	0.0%	37.2%	0	0.0%	35.0%	\$0	0.0%	29.6%	0	0.0%	33.3%	\$0	0.0%	29.4%
	Upper	0	0.0%	\$0	0.0%	46.9%	0	0.0%	58.9%	\$0	0.0%	63.8%	0	0.0%	57.7%	\$0	0.0%	66.8%
	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	0.0%	0.0%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

APPENDIX D – DEMOGRAPHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT AREAS  
(Continued)

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

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Dollar		Owner Occupied Units %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	\$ (000s)	\$ %	\$ %	Bank #	Agg %	\$ (000s)	\$ %	Agg \$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	4.2%	0	0.0%	2.3%	\$0	0.0%	0.9%	0	0.0%	3.4%	\$0	0.0%	4.3%
	Moderate	0	0.0%	\$0	0.0%	11.7%	0	0.0%	9.3%	\$0	0.0%	4.9%	0	0.0%	12.8%	\$0	0.0%	6.4%
	Middle	0	0.0%	\$0	0.0%	37.2%	0	0.0%	26.7%	\$0	0.0%	25.0%	0	0.0%	35.1%	\$0	0.0%	32.7%
	Upper	1	100.0%	\$470	100.0%	46.9%	1	100.0%	61.6%	\$470	100.0%	69.2%	0	0.0%	48.6%	\$0	0.0%	56.6%
	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	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$470</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$470</i>	<i>100.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	4.2%	0	0.0%	5.8%	\$0	0.0%	3.9%	0	0.0%	6.0%	\$0	0.0%	3.2%
	Moderate	0	0.0%	\$0	0.0%	11.7%	0	0.0%	14.2%	\$0	0.0%	11.8%	0	0.0%	19.8%	\$0	0.0%	15.2%
	Middle	0	0.0%	\$0	0.0%	37.2%	0	0.0%	35.4%	\$0	0.0%	30.3%	0	0.0%	37.4%	\$0	0.0%	33.2%
	Upper	0	0.0%	\$0	0.0%	46.9%	0	0.0%	44.5%	\$0	0.0%	54.1%	0	0.0%	36.8%	\$0	0.0%	48.4%
	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	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	6	9.1%	\$765	4.5%	4.2%	4	17.4%	3.2%	\$506	12.8%	3.8%	2	4.7%	3.5%	\$259	2.0%	2.6%
	Moderate	7	10.6%	\$1,256	7.4%	11.7%	4	17.4%	9.9%	\$602	15.2%	6.6%	3	7.0%	9.7%	\$654	5.0%	7.5%
	Middle	31	47.0%	\$9,113	53.8%	37.2%	12	52.2%	36.2%	\$2,160	54.5%	30.6%	19	44.2%	36.0%	\$6,953	53.6%	32.1%
	Upper	22	33.3%	\$5,801	34.3%	46.9%	3	13.0%	50.6%	\$697	17.6%	59.0%	19	44.2%	50.8%	\$5,104	39.4%	57.8%
	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	0.0%	0.0%
	<i>Total</i>	<i>66</i>	<i>100.0%</i>	<i>\$16,935</i>	<i>100.0%</i>	<i>100.0%</i>	<i>23</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,965</i>	<i>100.0%</i>	<i>100.0%</i>	<i>43</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$12,970</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

APPENDIX D – DEMOGRAPHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT AREAS  
(Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Chattanooga

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison											
		2018, 2019					2018					2019						
		Count		Dollar		Families by Family Income	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %
HOME PURCHASE	Low	3	5.9%	\$360	3.0%	20.2%	1	6.3%	3.7%	\$116	4.0%	1.8%	2	5.7%	6.5%	\$244	2.6%	3.4%
	Moderate	6	11.8%	\$887	7.3%	17.0%	3	18.8%	15.6%	\$435	15.1%	10.2%	3	8.6%	19.4%	\$452	4.9%	13.4%
	Middle	4	7.8%	\$842	6.9%	18.9%	1	6.3%	19.6%	\$317	11.0%	16.5%	3	8.6%	20.1%	\$525	5.7%	18.2%
	Upper	29	56.9%	\$7,197	59.3%	44.0%	9	56.3%	43.2%	\$1,602	55.6%	54.7%	20	57.1%	41.6%	\$5,595	60.5%	53.4%
	Unknown	9	17.6%	\$2,845	23.5%	0.0%	2	12.5%	18.0%	\$412	14.3%	16.8%	7	20.0%	12.5%	\$2,433	26.3%	11.6%
	<i>Total</i>	<i>51</i>	<i>100.0%</i>	<i>\$12,131</i>	<i>100.0%</i>	<i>100.0%</i>	<i>16</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,882</i>	<i>100.0%</i>	<i>100.0%</i>	<i>35</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$9,249</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	20.2%	0	0.0%	7.0%	\$0	0.0%	3.8%	0	0.0%	7.5%	\$0	0.0%	3.8%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	15.4%	\$0	0.0%	10.3%	0	0.0%	14.9%	\$0	0.0%	10.0%
	Middle	3	50.0%	\$606	54.7%	18.9%	0	0.0%	20.6%	\$0	0.0%	16.3%	3	60.0%	19.6%	\$606	62.0%	17.1%
	Upper	1	16.7%	\$110	9.9%	44.0%	0	0.0%	40.3%	\$0	0.0%	51.1%	1	20.0%	36.4%	\$110	11.2%	45.8%
	Unknown	2	33.3%	\$392	35.4%	0.0%	1	100.0%	16.7%	\$130	100.0%	18.4%	1	20.0%	21.6%	\$262	26.8%	23.3%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$1,108</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$130</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$978</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	1	16.7%	\$100	15.2%	20.2%	1	20.0%	5.5%	\$100	20.7%	3.0%	0	0.0%	7.6%	\$0	0.0%	4.3%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	12.9%	\$0	0.0%	7.7%	0	0.0%	17.2%	\$0	0.0%	11.7%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	18.6%	\$0	0.0%	14.2%	0	0.0%	21.5%	\$0	0.0%	19.8%
	Upper	1	16.7%	\$150	22.8%	44.0%	1	20.0%	56.4%	\$150	31.1%	64.1%	0	0.0%	50.3%	\$0	0.0%	58.3%
	Unknown	4	66.7%	\$407	61.9%	0.0%	3	60.0%	6.6%	\$233	48.2%	11.0%	1	100.0%	3.4%	\$174	100.0%	5.9%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$657</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$483</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$174</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.2%	0	0.0%	1.3%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	4.4%	\$0	0.0%	0.2%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	44.0%	0	0.0%	30.0%	\$0	0.0%	3.6%	0	0.0%	10.0%	\$0	0.0%	1.2%
	Unknown	2	100.0%	\$2,569	100.0%	0.0%	0	0.0%	68.8%	\$0	0.0%	96.4%	2	100.0%	85.6%	\$2,569	100.0%	98.6%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$2,569</i>	<i>100.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,569</i>	<i>100.0%</i>	<i>100.0%</i>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	20.2%	0	0.0%	3.8%	\$0	0.0%	1.7%	0	0.0%	6.3%	\$0	0.0%	2.8%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	13.2%	\$0	0.0%	8.7%	0	0.0%	15.1%	\$0	0.0%	8.2%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	21.1%	\$0	0.0%	14.2%	0	0.0%	21.7%	\$0	0.0%	14.8%
	Upper	0	0.0%	\$0	0.0%	44.0%	0	0.0%	60.0%	\$0	0.0%	72.9%	0	0.0%	54.7%	\$0	0.0%	70.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.0%	\$0	0.0%	2.5%	0	0.0%	2.3%	\$0	0.0%	3.3%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

APPENDIX D – DEMOGRAPHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT AREAS  
(Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Chattanooga

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison											
		2018, 2019					2018						2019					
		Count		Dollar		Families by Family Income %	Count		Dollar				Count		Dollar			
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	20.2%	0	0.0%	4.7%	\$0	0.0%	1.8%	0	0.0%	14.2%	\$0	0.0%	8.4%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	15.7%	\$0	0.0%	10.6%	0	0.0%	14.2%	\$0	0.0%	8.6%
	Middle	1	100.0%	\$470	100.0%	18.9%	1	100.0%	16.9%	\$470	100.0%	12.2%	0	0.0%	19.6%	\$0	0.0%	13.0%
	Upper	0	0.0%	\$0	0.0%	44.0%	0	0.0%	53.5%	\$0	0.0%	65.0%	0	0.0%	39.2%	\$0	0.0%	52.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.3%	\$0	0.0%	10.4%	0	0.0%	12.8%	\$0	0.0%	17.8%
	<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>\$470</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$470</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	20.2%	0	0.0%	0.7%	\$0	0.0%	0.3%	0	0.0%	1.1%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	3.3%	\$0	0.0%	2.6%	0	0.0%	1.6%	\$0	0.0%	2.5%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	2.6%	\$0	0.0%	1.6%	0	0.0%	1.1%	\$0	0.0%	1.8%
	Upper	0	0.0%	\$0	0.0%	44.0%	0	0.0%	4.0%	\$0	0.0%	8.3%	0	0.0%	1.1%	\$0	0.0%	2.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	89.4%	\$0	0.0%	87.1%	0	0.0%	95.1%	\$0	0.0%	92.3%
	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	4	6.1%	\$460	2.7%	20.2%	2	8.7%	4.6%	\$216	5.4%	2.1%	2	4.7%	6.8%	\$244	1.9%	3.1%
	Moderate	6	9.1%	\$887	5.2%	17.0%	3	13.0%	14.9%	\$435	11.0%	9.3%	3	7.0%	17.3%	\$452	3.5%	10.8%
	Middle	8	12.1%	\$1,918	11.3%	18.9%	2	8.7%	19.3%	\$787	19.8%	14.9%	6	14.0%	19.7%	\$1,131	8.7%	15.8%
	Upper	31	47.0%	\$7,457	44.0%	44.0%	10	43.5%	43.2%	\$1,752	44.2%	50.2%	21	48.8%	40.2%	\$5,705	44.0%	45.7%
	Unknown	17	25.8%	\$6,213	36.7%	0.0%	6	26.1%	18.0%	\$775	19.5%	23.6%	11	25.6%	16.0%	\$5,438	41.9%	24.6%
	<b>Total</b>	<b>66</b>	<b>100.0%</b>	<b>\$16,935</b>	<b>100.0%</b>	<b>100.0%</b>	<b>23</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,965</b>	<b>100.0%</b>	<b>100.0%</b>	<b>43</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$12,970</b>	<b>100.0%</b>	<b>100.0%</b>

Originations & Purchases

2019 FFIEC Census Data and 2015 ACS Data

APPENDIX D – DEMOGRAPHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT AREAS  
(Continued)

**Combined Demographics Report**

**Assessment Area: Hickman**

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	1,198	19.6
Moderate-income	0	0	0	0	0	0	1,138	18.6
Middle-income	6	100	6,119	100	899	14.7	1,324	21.6
Upper-income	0	0	0	0	0	0	2,459	40.2
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>6</b>	<b>100.0</b>	<b>6,119</b>	<b>100.0</b>	<b>899</b>	<b>14.7</b>	<b>6,119</b>	<b>100.0</b>
	<b>Housing</b>	<b>Housing Types by Tract</b>						
	<b>Units by Tract</b>	<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	10,281	6,793	100	66.1	1,976	19.2	1,512	14.7
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>10,281</b>	<b>6,793</b>	<b>100.0</b>	<b>66.1</b>	<b>1,976</b>	<b>19.2</b>	<b>1,512</b>	<b>14.7</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	599	100	550	100	39	100	10	100
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>599</b>	<b>100.0</b>	<b>550</b>	<b>100.0</b>	<b>39</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>91.8</b>		<b>6.5</b>		<b>1.7</b>
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	36	100	36	100	0	0	0	0
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>36</b>	<b>100.0</b>	<b>36</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	<b>0</b>	<b>.0</b>
	<b>Percentage of Total Farms:</b>			<b>100.0</b>		<b>.0</b>		<b>.0</b>

2019 FFIEC Census Data and 2019 D&B Information

APPENDIX D – DEMOGRAPHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT AREAS  
(Continued)

Geographic Distribution of Small Business Loans

Assessment Area: Hickman

Tract Income Levels	Bank Lending & Demographic Data Comparison 2019				
	Count		Bank Dollar		Total Businesses
	#	%	\$ (000s)	\$ %	%
Low	0	0.0%	\$0	0.0%	0.0%
Moderate	0	0.0%	\$0	0.0%	0.0%
Middle	21	100.0%	\$1,207	100.0%	100.0%
Upper	0	0.0%	\$0	0.0%	0.0%
Unknown	0	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>21</i>	<i>100.0%</i>	<i>\$1,207</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2019 D&B Information

Small Business Loans by Business Revenue & Loan Size

Assessment Area: Hickman

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison 2019				
		Count		Bank \$ (000s)		Total Businesses
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	13	61.9%	\$785	65.1%	91.8%
	Over \$1 Million	7	33.3%	\$406	33.7%	6.5%
	<i>Total Rev. available</i>	20	95.2%	\$1,192	98.8%	98.3%
	Rev. Not Known	1	4.8%	\$15	1.3%	1.7%
	<i>Total</i>	<i>21</i>	<i>100.0%</i>	<i>\$1,207</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE	\$100,000 or Less	19	90.5%	\$832	68.9%	
	\$100,001 - \$250,000	2	9.5%	\$375	31.1%	
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>21</i>	<i>100.0%</i>	<i>\$1,207</i>	<i>100.0%</i>	
LOAN SIZE & Rev \$1 Mill or Less	\$100,000 or Less	12	92.3%	\$535	68.2%	
	\$100,001 - \$250,000	1	7.7%	\$250	31.8%	
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>13</i>	<i>100.0%</i>	<i>\$785</i>	<i>100.0%</i>	

Originations & Purchases  
2019 FFIEC Census Data and 2019 D&B Information

APPENDIX D – DEMOGRAPHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT AREAS  
(Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Hickman

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2019					Bank & Aggregate Lending Comparison 2019					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			#	%	%	Bank		Agg
		#	%	\$ (000s)	\$ %	\$ (000s)				\$ %	\$ %	
HOME PURCHASE	Low	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%
	Middle	12	100.0%	\$2,099	100.0%	100.0%	12	100.0%	100.0%	\$2,099	100.0%	100.0%
	Upper	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%
	<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$2,099</i>	<i>100.0%</i>	<i>100.0%</i>	<i>12</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,099</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	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%
	Middle	11	100.0%	\$1,066	100.0%	100.0%	11	100.0%	100.0%	\$1,066	100.0%	100.0%
	Upper	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%
	<i>Total</i>	<i>11</i>	<i>100.0%</i>	<i>\$1,066</i>	<i>100.0%</i>	<i>100.0%</i>	<i>11</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,066</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	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%
	Middle	1	100.0%	\$10	100.0%	100.0%	1	100.0%	100.0%	\$10	100.0%	100.0%
	Upper	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%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$10</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$10</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	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%
	Middle	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	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%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
OTHER PURPOSE LOC	Low	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%
	Middle	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	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%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data



APPENDIX D – DEMOGRAPHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT AREAS  
(Continued)

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Hickman

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2019					Bank & Aggregate Lending Comparison 2019					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	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%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	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%
	Middle	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	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%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	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%
	Middle	24	100.0%	\$3,175	100.0%	100.0%	24	100.0%	100.0%	\$3,175	100.0%	100.0%
	Upper	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%
	<i>Total</i>	<i>24</i>	<i>100.0%</i>	<i>\$3,175</i>	<i>100.0%</i>	<i>100.0%</i>	<i>24</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,175</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

APPENDIX D – DEMOGRAPHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT AREAS  
(Continued)

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: Hickman

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2019					2019					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	1	8.3%	\$86	4.1%	19.6%	1	8.3%	1.7%	\$86	4.1%	0.8%
	Moderate	2	16.7%	\$258	12.3%	18.6%	2	16.7%	16.3%	\$258	12.3%	11.4%
	Middle	1	8.3%	\$147	7.0%	21.6%	1	8.3%	25.7%	\$147	7.0%	22.8%
	Upper	8	66.7%	\$1,608	76.6%	40.2%	8	66.7%	39.4%	\$1,608	76.6%	48.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.8%	\$0	0.0%	16.3%
	<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$2,099</i>	<i>100.0%</i>	<i>100.0%</i>	<i>12</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,099</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	2	18.2%	\$125	11.7%	19.6%	2	18.2%	4.9%	\$125	11.7%	2.5%
	Moderate	4	36.4%	\$311	29.2%	18.6%	4	36.4%	13.2%	\$311	29.2%	8.6%
	Middle	1	9.1%	\$91	8.5%	21.6%	1	9.1%	21.9%	\$91	8.5%	17.5%
	Upper	3	27.3%	\$289	27.1%	40.2%	3	27.3%	37.0%	\$289	27.1%	44.0%
	Unknown	1	9.1%	\$250	23.5%	0.0%	1	9.1%	23.0%	\$250	23.5%	27.3%
	<i>Total</i>	<i>11</i>	<i>100.0%</i>	<i>\$1,066</i>	<i>100.0%</i>	<i>100.0%</i>	<i>11</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,066</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	19.6%	0	0.0%	5.6%	\$0	0.0%	3.1%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	16.7%	\$0	0.0%	15.1%
	Middle	0	0.0%	\$0	0.0%	21.6%	0	0.0%	22.2%	\$0	0.0%	22.5%
	Upper	1	100.0%	\$10	100.0%	40.2%	1	100.0%	55.6%	\$10	100.0%	59.3%
	Unknown	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>100.0%</i>	<i>\$10</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$10</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.2%	0	0.0%	50.0%	\$0	0.0%	34.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	50.0%	\$0	0.0%	65.2%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	14.3%	\$0	0.0%	9.4%
	Middle	0	0.0%	\$0	0.0%	21.6%	0	0.0%	21.4%	\$0	0.0%	23.2%
	Upper	0	0.0%	\$0	0.0%	40.2%	0	0.0%	64.3%	\$0	0.0%	67.4%
	Unknown	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>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data

APPENDIX D – DEMOGRAPHIC AND LENDING TABLES FOR LIMITED-SCOPE ASSESSMENT AREAS  
(Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: Hickman

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison					
		2019					2019					
		Count		Bank Dollar		Families by Family Income	Count			Dollar		
		#	%	\$ (000s)	\$ %	%	Bank #	Bank %	Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %
OTHER PURPOSE CI OSFDI/FXFMPT	Low	0	0.0%	\$0	0.0%	19.6%	0	0.0%	5.3%	\$0	0.0%	1.5%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	15.8%	\$0	0.0%	7.0%
	Middle	0	0.0%	\$0	0.0%	21.6%	0	0.0%	31.6%	\$0	0.0%	27.8%
	Upper	0	0.0%	\$0	0.0%	40.2%	0	0.0%	47.4%	\$0	0.0%	63.6%
	Unknown	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>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	3	12.5%	\$211	6.6%	19.6%	3	12.5%	3.0%	\$211	6.6%	1.5%
	Moderate	6	25.0%	\$569	17.9%	18.6%	6	25.0%	14.9%	\$569	17.9%	10.2%
	Middle	2	8.3%	\$238	7.5%	21.6%	2	8.3%	24.0%	\$238	7.5%	20.6%
	Upper	12	50.0%	\$1,907	60.1%	40.2%	12	50.0%	39.2%	\$1,907	60.1%	47.0%
	Unknown	1	4.2%	\$250	7.9%	0.0%	1	4.2%	18.9%	\$250	7.9%	20.7%
	<i>Total</i>	<i>24</i>	<i>100.0%</i>	<i>\$3,175</i>	<i>100.0%</i>	<i>100.0%</i>	<i>24</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,175</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2019 FFIEC Census Data and 2015 ACS Data