

**PUBLIC DISCLOSURE**

**June 13, 2022**

**COMMUNITY REINVESTMENT ACT  
PERFORMANCE EVALUATION**

**Commercial Bank  
6710 Cumberland Gap Parkway  
Harrogate, Tennessee 37752**

**RSSD ID NUMBER: 497039**

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

PERFORMANCE LEVELS	Commercial 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 is reasonable.
- A majority of loans were made in the assessment areas.
- The geographic distribution of loans reflects excellent dispersion throughout the assessment areas.
- The distribution of lending reflects reasonable penetration among borrowers of different income levels and businesses of different sizes.
- The bank demonstrates adequate responsiveness to community development needs in its assessment areas through community development loans, qualified investments, and community development services.

## **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 (LMI) neighborhoods, within the context of information such as asset size and financial condition of the institution, competitive factors, as well as the economic and demographic characteristics of its defined assessment areas. Commercial Bank's CRA performance evaluation was based on CRA activities within its assessment areas using the Interagency Intermediate Small Institution Examination Procedures. Under these procedures, 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.

Commercial Bank operates in the states of Tennessee and Kentucky. Full-scope reviews were conducted on two of the bank's eight assessment areas: the Knoxville, Tennessee assessment area and the Southeast Kentucky assessment area. The other six assessment areas were evaluated using limited scope procedures. When determining the overall CRA rating, the greatest weight was placed on performance results in the state of Tennessee where the greatest concentration of branches and loans are located.

The lending test included analyses of Home Mortgage Disclosure Act (HMDA) and small business loans originated from January 1, 2020, through December 31, 2021. Commercial Bank submits annual reports regarding its residential real estate loan originations and applications pursuant to the HMDA; these loans are herein referred to as "HMDA-reportable" loans. A small business loan is defined as a loan for business purposes with an original amount of \$1 million or less and typically is either secured by nonfarm or nonresidential real estate or classified in the bank's records as a commercial loan. Commercial Bank reported a greater number of HMDA-reportable loans than small business loans; therefore, HMDA-reportable lending was given more weight when evaluating the bank's overall lending performance.

For the community development test, the evaluation included community development loans, qualified investments, and service activities from January, 1 2018, through December 31, 2021. The CRA defines a community development activity as having a primary purpose of providing: affordable housing or community services for LMI individuals, economic development through the financing of small businesses, or revitalizing or stabilizing LMI geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies. To be considered under the test, the community development activity must benefit the bank's assessment areas or a larger statewide or regional area that includes the assessment areas.

As part of this evaluation, two community contacts were made with local economic representatives who are familiar with the economic and demographic characteristics as well as community development opportunities in the Knoxville and Southeast Kentucky assessment areas. 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 for each assessment area.

**DESCRIPTION OF INSTITUTION**

Commercial Bank is a community bank headquartered in Harrogate, Tennessee, that opened its doors in 1976. The bank is owned by Commercial Bancgroup, Inc., a one-bank holding company also located in Harrogate, Tennessee. Commercial Bank is an interstate bank with banking offices in the states of Tennessee and Kentucky. Since the previous examination, the bank acquired Citizens Bank (New Tazewell, Tennessee) on January 1, 2018, and First National Bank and Trust (London, Kentucky) on February 1, 2020.

Branch Offices

Commercial Bank is a full-service bank with 30 banking offices and 37 cash-only ATMs, 27 of which are at branch locations. Of the 30 offices, 17 are in Tennessee and 13 are in Kentucky. Since the previous examination, the bank expanded its footprint by opening eight branches: three branches in Tennessee, two of which were acquired, and five branches in Kentucky, four of which were acquired. One branch opened in an existing assessment area in Tennessee and one branch closed in Kentucky.

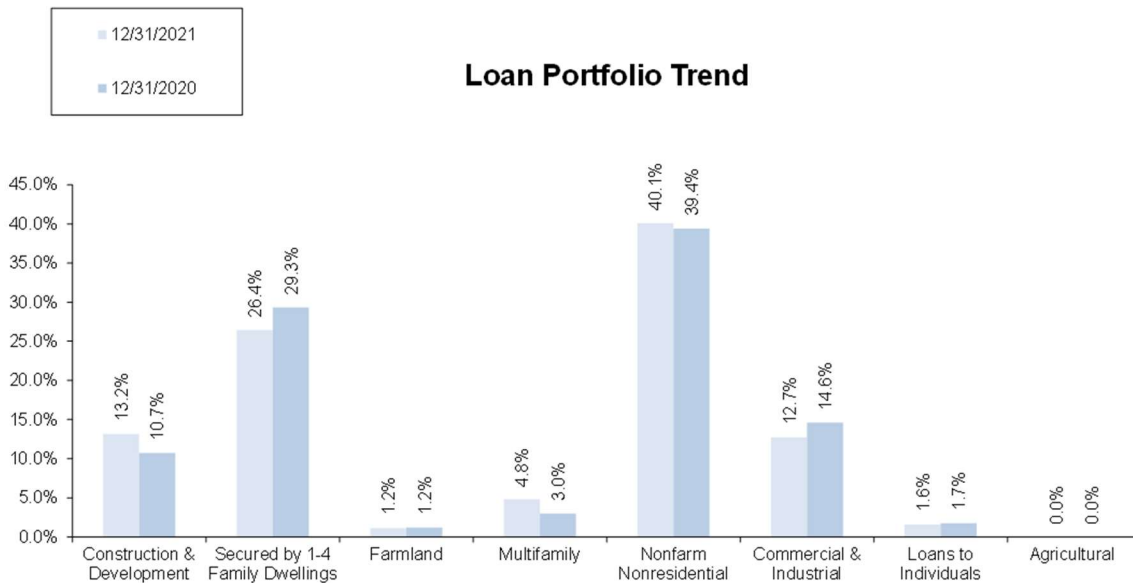
Loan Portfolio and Credit Products

The bank offers a full range of both personal and business loan products to meet the credit needs of its assessment area. According to the December 31, 2021, Report of Condition, the bank’s assets totaled \$1.7 billion, an increase of approximately \$522 million since the June 30, 2018, figures used in the bank’s last CRA evaluation.

The following table and graphs show the composition of the loan portfolio according to the Consolidated Report of Condition and Income (Call Report). As indicated, residential real estate (26.4 percent) and nonfarm nonresidential (i.e., commercial real estate) lending (40.1 percent) are the bank’s primary lending focus. Total loans decreased by approximately 3.5 percent over the period shown, while the loan mix remained relatively consistent.

<b>COMPOSITION OF LOAN PORTFOLIO</b>				
<b>Loan Type</b>	<b>12/31/2021</b>		<b>12/31/2020</b>	
	<b>\$ (000s)</b>	<b>Percent</b>	<b>\$ (000s)</b>	<b>Percent</b>
Construction and Development	155,557	13.2%	131,400	10.7%
Secured by One- to Four- Family Dwellings	312,051	26.4%	358,498	29.3%
Other Real Estate: Farmland	13,621	1.2%	14,947	1.2%
Multifamily	57,046	4.8%	36,513	3.0%
Nonfarm nonresidential	473,305	40.1%	481,761	39.4%
Commercial and Industrial	150,199	12.7%	178,633	14.6%
Loans to Individuals	18,664	1.6%	21,299	1.7%
Agricultural Loans	214	0.0%	298	0.0%
<b>Total</b>	<b>\$1,180,657</b>	<b>100.00%</b>	<b>\$1,223,349</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.



**COVID-19 Response**

Commercial Bank participated in the SBA Paycheck Protection Program (PPP), which was established as part of the Coronavirus Aid, Relief, and Economic Security (CARES) Act. PPP loans were designed to help businesses retain workers and staff during the economic crisis caused by the pandemic. During the review period, Commercial Bank originated 91 PPP loans in amounts of \$1 million or less for a total dollar amount of \$2.8 million; 82.4 percent of the PPP loans were in the bank’s assessment areas. The PPP loans were considered responsive to the needs of small businesses during the COVID-19 pandemic. Additional details regarding the bank’s PPP lending are discussed in the performance test sections below.

**Description of Assessment Areas**

For purposes of the CRA, Commercial Bank has defined the following eight assessment areas:

**Kentucky**

- *Southeast Kentucky assessment area* includes Bell, Harlan, Knox, Laurel and Whitley Counties, non MSA counties.

**Tennessee**

- *Claiborne assessment area* includes Claiborne County, a non MSA county.
- *Johnson City assessment area* includes Washington County which is one of the three counties that comprise the Johnson City MSA.
- *Kingsport assessment area* includes Sullivan County which is one of the five counties that comprise the Kingsport-Bristol, TN-VA Multistate MSA.
- *Knoxville assessment area* includes Knox and Union Counties which are two of the eight counties that comprise the Knoxville MSA.

- *Morristown assessment area* includes Hamblen County which is one of three counties that comprise the Morristown MSA.
- *Newport assessment area* includes Cocke County, a non MSA county.
- *Williamson assessment area* includes Williamson County which is one of thirteen counties that comprise the Nashville-Davidson-Murfreesboro-Franklin MSA.

Commercial 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 December 3, 2018, under the Intermediate Small Bank Examination procedures.



**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

LENDING TEST

Overview

Commercial Bank’s overall performance rating for the lending test is satisfactory. The loan-to-deposit ratio is reasonable, and a majority of loans were originated inside the assessment areas. The geographic distribution of loans is excellent, and the distribution of loans by borrower income and business revenue is reasonable. The performance context information discussed throughout this evaluation was considered in determining the bank’s lending performance.

LTD Ratio

The bank’s net average LTD ratio for the 16-quarter period ending December 31, 2021, was 90.1 percent, which is considered reasonable given the bank’s size, financial condition, and assessment area credit needs. The bank’s average LTD ratio was compared to LTD ratios of three other financial institutions of comparable asset size and operating within the same general region. The average LTD ratios for these three financial institutions ranged from 82.8 percent to 91.8 percent.

Assessment Area Concentration

The bank originated a majority of its HMDA-reportable and small business loans to individuals and businesses located within the bank’s assessment areas. As shown in the following table, 79.8 percent of the HMDA-reportable loans and 81.0 percent of the small business loans were made inside the assessment areas. Additionally, a greater dollar volume of HMDA-reportable lending (72.3 percent) and small business lending (78.3 percent) occurred inside the assessment areas.

**Lending Inside and Outside the Assessment Area**

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	20	100	\$1,202	100	0	0	\$0	0
Home Purchase - Conventional	332	75.8	\$62,717	68.5	106	24.2	\$28,876	31.5
Loan Purpose Not Applicable	1	100	\$260	100	0	0	\$0	0
Multi-Family Housing	17	73.9	\$13,590	64.9	6	26.1	\$7,356	35.1
Other Purpose Closed-End	27	90	\$2,159	91.2	3	10	\$209	8.8
Refinancing	254	83.6	\$36,422	81.9	50	16.4	\$8,047	18.1
<b>Total HMDA</b>	<b>651</b>	<b>79.8</b>	<b>\$116,350</b>	<b>72.3</b>	<b>165</b>	<b>20.2</b>	<b>\$44,488</b>	<b>27.7</b>
<b>Total Small Business</b>	<b>145</b>	<b>81</b>	<b>\$6,748</b>	<b>78.3</b>	<b>34</b>	<b>19</b>	<b>\$1,865</b>	<b>21.7</b>
<b>TOTAL LOANS</b>	<b>796</b>	<b>80</b>	<b>\$123,098</b>	<b>72.6</b>	<b>199</b>	<b>20</b>	<b>\$46,353</b>	<b>27.4</b>

Note: A filiate loans not included

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

The geographic distribution of HMDA and small business loans reflects excellent penetration throughout the assessment areas, given the opportunity and competition in these markets. 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 and small business lending within each assessment area are discussed in detail later in this report.

### COMMUNITY DEVELOPMENT TEST

Overall, Commercial Bank's performance demonstrates adequate responsiveness to the community development needs of its assessment areas through community development loans, qualified investments, and community development services. Notable community development activities are identified later within the applicable section of the evaluation for each benefitting assessment area.

During the review period, the bank originated \$13.8 million in community development loans. The bank also had qualified investments purchased prior to this review period but still outstanding as of this evaluation date totaling \$1.8 million. While the bank had only prior period investments, its current period contributions totaled \$143,150 and consisted primarily of smaller dollar funding for college scholarships to LMI students and larger dollar annual contributions to a local food bank. Contributions impacted assessment areas throughout Tennessee and Kentucky.

Bank representatives used their financial expertise when providing approximately 133 hours of community development service during the review period that benefited LMI individuals, primarily through youth financial education. Of the 133 hours, 44 were provided in Tennessee and 89 were provided in Kentucky.

#### *Smart Cents Student Financial Literacy Program*

Commercial Bank plays a leadership role in teaching financial education to youth in its communities. The bank partnered with the Harlan County Kentucky Board of Education and started to expand into other local schools in their footprint to offer its Smart Cents financial literacy program for youth. Commercial Bank, along with 20 other Youth Savings Pilot banks, participated in the FDIC's Youth Savings Pilot<sup>4</sup> which began in August 2015. The FDIC's Youth Savings Pilot is an initiative designed to help build the financial capability of young people by linking financial education with safe and hands-on savings opportunities. Commercial Bank developed its Smart Cents program using the FDIC's Money Smart modules as the curriculum covers appropriate topics and is easy to use to quickly prepare a lesson based on the student's needs as determined by their teachers. Commercial Bank's Smart Cents program offers students from elementary to middle school the ability to participate in two ways. First, students are able to open Smart Cents interest-earning savings accounts and make deposits onsite at school directly to bank representatives. This is accomplished by bank representatives visiting the schools during the day to pick up student deposits. Second, students participate through in-classroom financial literacy classes taught by bank staff using the FDIC Money Smart curriculum.

### 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.

<sup>4</sup> "Linking Youth Savings with Financial Education: Lessons from the FDIC Pilot." *Federal Deposit Insurance Corporation*. 07 July 2022, [www.fdic.gov/consumers/assistance/protection/depaccounts/youthsavings/documents/lessons-from-the-fdic-pilot.pdf](http://www.fdic.gov/consumers/assistance/protection/depaccounts/youthsavings/documents/lessons-from-the-fdic-pilot.pdf)

## TENNESSEE

### CRA RATING FOR TENNESSEE: Satisfactory

The Lending Test is rated: Satisfactory.

The Community Development Test is rated: Satisfactory.

The major factors supporting the rating include the following:

- The geographic distribution of loans reflects excellent dispersion throughout the assessment areas;
- The distribution of loans by borrower income reflects reasonable penetration among individuals of different income levels and businesses of different sizes;
- The bank's community development performance demonstrates adequate responsiveness to the community development needs of its assessment areas.

### SCOPE OF EXAMINATION

Commercial Bank has designated seven assessment areas within Tennessee. A full-scope review was used to evaluate the Knoxville assessment area, and limited-scope reviews were used to evaluate the Claiborne, Kingsport, Newport, Morristown, Williamson and Johnson City assessment areas. The Knoxville assessment area had the greatest concentration of banking offices and loan volume during the review period.

The evaluation included an analysis of HMDA-reportable loans and small business loans originated from January 1, 2020, through December 31, 2021, and community development activities from January 1, 2018, through December 31, 2021.

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN TENNESSEE

#### Overview

As of June 30, 2021, Commercial Bank had approximately \$881.5 million in deposits in Tennessee comprising 62.8 percent of the bank's total deposits. As of the same date, Commercial Bank operated 17 banking offices in Tennessee, representing 56.7 percent of the bank's total offices. HMDA-reportable lending in Tennessee accounted for 59.8 percent of total institutional HMDA-reportable lending by number of loans and 73.5 percent by dollar volume. Similarly, small business lending in Tennessee accounted for 55.2 percent of total institutional small business lending by number of loans and 67.6 percent by dollar volume.

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**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TENNESSEE**

LENDING TEST

The lending test rating for the state of Tennessee is satisfactory. The geographic distribution of HMDA-reportable loans and small business loans reflects excellent dispersion throughout the state's assessment areas. The distribution of loans reflects reasonable penetration among borrowers of different income levels and businesses of different sizes. The analyses of HMDA and small business lending within each assessment area are discussed in detail later in this report.

COMMUNITY DEVELOPMENT TEST

Commercial Bank's community development performance demonstrates adequate responsiveness to the community development needs of its assessment areas in Tennessee. This analysis included community development loans, qualified investments, and community development services considering the bank's capacity and the need and availability of such opportunities for community development in the assessment areas.

In Tennessee assessment areas, Commercial Bank originated five community development loans totaling \$13.7 million and continues to hold \$1.4 million in prior period qualified investments. The bank also made contributions totaling \$122,900 to Tennessee assessment areas, including \$110,250 in contributions to nonprofits that help provide financial assistance to senior citizens, homelessness programs, and food banks serving multiple assessment areas in Tennessee. While these contributions are not discussed within individual assessment areas, they impact a broader regional area that includes all bank assessment areas in Tennessee. Bank representatives also participated in approximately 44 hours of community development services.

**METROPOLITAN AREA – KNOXVILLE ASSESSMENT AREA  
FULL-SCOPE REVIEW**

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE KNOXVILLE, TENNESSEE  
ASSESSMENT AREA**

Overview

The Knoxville assessment area consists of Knox and Union Counties, which is part of the eight-county Knoxville, Tennessee MSA. Knoxville is the principal city in the Knoxville MSA. Union County borders Knox County to the north. According to 2021 FFIEC data, the assessment area consists of 116 census tracts. Of those tracts, nine (7.8 percent) are low-income tracts; 23 (19.8 percent) are moderate-income tracts; 43 (37.1 percent) are middle-income tracts; 39 (33.6 percent) are upper-income tracts; and two census tracts are without an income designation.

As of December 31, 2021, Commercial Bank operates six, or 20.0 percent, of its total banking offices in the assessment area. No branches were closed during the review period. Of the six banking offices, two are located in moderate-income tracts; three are in middle-income tracts; and one is in an upper-income tract.

Population Information

According to 2021 FFIEC data, the population of the assessment area was 463,444 and includes 115,735 families. According to the US Census Bureau, the assessment area population estimate as of July 1, 2021, was 506,717, representing a 1.6 percent increase in population as of the 2020 US Census Bureau census.

Income Characteristics

For purposes of classifying borrower income, the evaluation was based on the FFIEC estimated median family income for the relevant area. The following table sets forth the estimated median family income for 2020 and 2021 in the Knoxville MSA. The table also shows ranges of the estimated annual income based on income level.

**Borrower Income Levels  
Knoxville, TN MSA**

FFIEC Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
<b>2020</b>	<b>\$67,200</b>	0 - \$33,599	\$33,600 - \$53,759	\$53,760 - \$80,639	\$80,640 - & above
<b>2021</b>	<b>\$69,100</b>	0 - \$34,549	\$34,550 - \$55,279	\$55,280 - \$82,919	\$82,920 - & above

The FFIEC estimated median family income for the Knoxville MSA was \$67,200 for 2020, and \$69,100 for 2021. According to 2021 FFIEC data, 20.8 percent of the families in the assessment area are low-income; 15.9 percent are moderate-income; 19.2 percent are middle-income; and 44.1 percent are upper-income. Of the total families, 11.2 percent have incomes below the poverty level.

Housing Characteristics

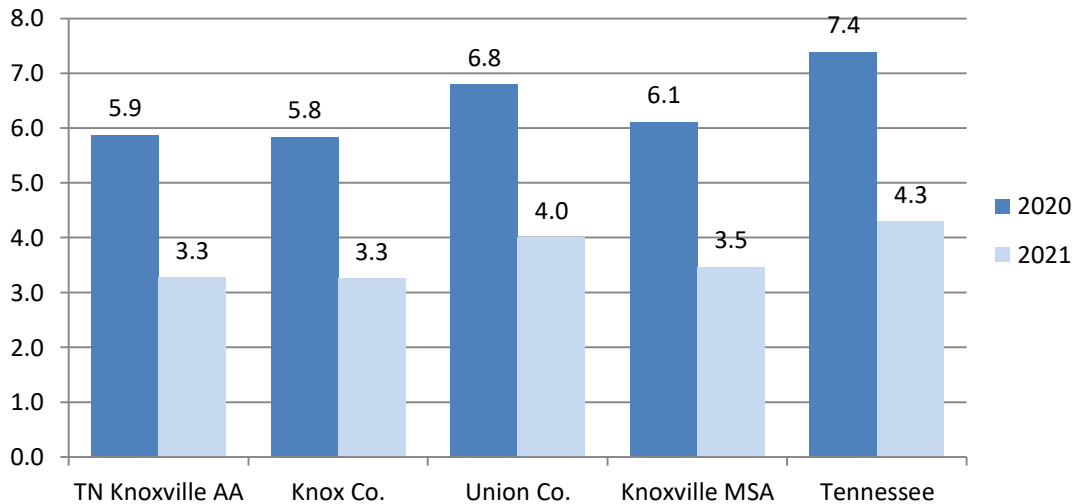
The 2021 FFIEC data indicates there are 207,180 housing units in the assessment area. Of the total units, 58.6 percent are owner-occupied, 32.2 percent are rental units, and 9.2 percent are vacant. The median age of the housing stock in the assessment area is 40 years, and the median housing value is \$158,635.

Employment Statistics

The primary industry sectors in the Knoxville MSA include: trade, transportation, and utilities; professional and business services; government; and education and health services<sup>6</sup>. Included in the education sector is the main campus of the University of Tennessee, the state’s flagship and largest university. Additionally, the Knoxville Chamber of Commerce economic development team recruits new businesses with specific emphasis on five target strategic platforms<sup>7</sup>: communication, health, movement, power and security.

The following graph shows unemployment data for the assessment area as a whole, each county of the assessment area, the Knoxville MSA, and the state of Tennessee. For the 2020 and 2021 period, the state level (Tennessee) has higher unemployment compared to Knox County and the assessment area as a whole. The data shows unemployment rates are declining across the assessment area and the state of Tennessee.

**Unemployment Rates - TN Knoxville**



Competition

The Knoxville assessment area is saturated with competing financial institutions. The June 30, 2021, FDIC Deposit Market Share Report shows 30 financial institutions operated 143 offices inside the assessment area. Commercial Bank ranked 11th in deposit market share holding 1.1 percent of deposits. Truist Bank held the largest deposit market share at 21.9 percent, followed by First Horizon Bank at 18.2 percent, Pinnacle Bank at 12.1 percent, and Regions Bank at 11.0 percent.

The 2021 HMDA Market Peer Report ranks Commercial Bank 62<sup>nd</sup> out of 545 reporters in the assessment area representing a market share of 0.2 percent in HMDA-reportable loans. ORNL Federal Credit Union and Mortgage Investors Group were the top two reporters in the assessment area with a combined market share of 19.7 percent of HMDA-reportable loans originated or purchased in this assessment area.

Community Contacts

As part of the CRA examination, information was obtained from a local small business development organization. According to the contact, the Knoxville economy overall has been stable and growing in its urban areas over the last five years. The largest employers in the region include the U.S. Department of Energy, health care providers (Covenant, Tennova, and University Health Systems), the University of Tennessee, and various school systems.

<sup>6</sup> “Employment on nonfarm payrolls.” Bureau of Labor Statistics, 07 July 2022, [www.bls.gov/regions/southeast/summary/blssummary\\_knoxville.pdf](http://www.bls.gov/regions/southeast/summary/blssummary_knoxville.pdf)

<sup>7</sup> “Path to Prosperity.” Knoxville Chamber of Commerce, 07 July 2022, [www.knoxvillegchamber.com/about-the-chamber/path-to-prosperity/](http://www.knoxvillegchamber.com/about-the-chamber/path-to-prosperity/)

The contact also explained that the COVID-19 pandemic had varying effects on small businesses in the area, with unemployment rates in Knoxville reaching 12.9 percent while surrounding rural counties experienced even higher unemployment rates.

The contact indicated that there are a number of banks serving the Knoxville MSA but not all are adequately serving the needs of small businesses. There is difficulty for new small businesses to receive start-up financing through traditional banks as some banks are unwilling to make small dollar business loans – especially loans in amounts of \$100,000 or less. As a result, CDFIs serve portions of the small businesses in the area. The contact also mentioned that obtaining bank support for community development projects has been challenging. Some opportunities for local financial institutions to assist small businesses in the area include: working with area colleges and vocational schools to improve financial literacy in the area; establish a micro-loan fund for small business start-ups; provide technical assistance with the local entrepreneur center; and assist LMI communities through workforce development and housing.

Assessment Area Demographics

The following table provides demographic characteristics of the Knoxville assessment area used to analyze the bank’s CRA performance. The table is based on 2021 FFIEC data along with 2021 Dun & Bradstreet (D&B) information.

### Combined Demographics Report

#### Assessment Area: TN Knoxville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	7.8	6,480	5.6	3,041	46.9	24,118	20.8
Moderate-income	23	19.8	20,315	17.6	4,083	20.1	18,369	15.9
Middle-income	43	37.1	45,649	39.4	4,073	8.9	22,196	19.2
Upper-income	39	33.6	43,277	37.4	1,786	4.1	51,052	44.1
Unknown-income	2	1.7	14	0	14	100	0	0
<b>Total Assessment Area</b>	<b>116</b>	<b>100.0</b>	<b>115,735</b>	<b>100.0</b>	<b>12,997</b>	<b>11.2</b>	<b>115,735</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	14,132	3,711	3.1	26.3	8,868	62.8	1,553	11
Moderate-income	44,887	18,775	15.5	41.8	20,514	45.7	5,598	12.5
Middle-income	80,233	50,223	41.4	62.6	22,843	28.5	7,167	8.9
Upper-income	67,767	48,591	40.1	71.7	14,408	21.3	4,768	7
Unknown-income	161	4	0	2.5	94	58.4	63	39.1
<b>Total Assessment Area</b>	<b>207,180</b>	<b>121,304</b>	<b>100.0</b>	<b>58.6</b>	<b>66,727</b>	<b>32.2</b>	<b>19,149</b>	<b>9.2</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	982	4.8	844	4.6	134	7.1	4	3.1
Moderate-income	3,219	15.7	2,852	15.4	346	18.4	21	16.4
Middle-income	6,481	31.6	5,948	32.1	503	26.8	30	23.4
Upper-income	9,769	47.6	8,808	47.6	889	47.3	72	56.3
Unknown-income	63	0.3	55	0.3	7	0.4	1	0.8
<b>Total Assessment Area</b>	<b>20,514</b>	<b>100.0</b>	<b>18,507</b>	<b>100.0</b>	<b>1,879</b>	<b>100.0</b>	<b>128</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>90.2</b>		<b>9.2</b>		<b>.6</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	4	2.2	4	2.3	0	0	0	0
Moderate-income	39	21.1	35	19.9	0	0	4	66.7
Middle-income	62	33.5	59	33.5	1	33.3	2	33.3
Upper-income	79	42.7	77	43.8	2	66.7	0	0
Unknown-income	1	0.5	1	0.6	0	0	0	0
<b>Total Assessment Area</b>	<b>185</b>	<b>100.0</b>	<b>176</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>				<b>95.1</b>		<b>1.6</b>		<b>3.2</b>

2021 FFIEC Census Data and 2021 D&B Information



## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

### LENDING TEST

#### Overview

Commercial Bank's lending performance was evaluated using analyses of HMDA-reportable and small business loans originated in calendar years 2020 and 2021. During the review period, the number of HMDA-reportable loans originated exceeded the small business loan volume; therefore, HMDA-reportable loans were given greater weight when determining conclusions regarding lending performance.

#### 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 geographic distribution of HMDA-reportable loans reflects excellent dispersion throughout the assessment area. The following tables show the geographic distribution of Commercial Bank's HMDA-reportable loans for calendar years 2020 and 2021 within the Knoxville assessment area. The tables include demographic information and a comparison of bank lending to aggregate lending.

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TN Knoxville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2020, 2021					Bank & Aggregate Lending Comparison 2020					
		Bank		Owner Occupied Units	Count		Dollar					
		#	%		#	%	Bank	Agg	Bank	Agg		
				\$ (000s)							\$ %	\$ (000s)
HOME PURCHASE	Low	3	3.6%	\$424	1.8%	3.1%	1	1.9%	2.7%	\$80	0.5%	1.5%
	Moderate	26	31.0%	\$4,743	19.9%	15.5%	16	30.2%	13.7%	\$2,297	14.8%	9.2%
	Middle	32	38.1%	\$8,996	37.7%	41.4%	19	35.8%	38.2%	\$5,154	33.1%	32.0%
	Upper	23	27.4%	\$9,685	40.6%	40.1%	17	32.1%	45.4%	\$8,019	51.6%	57.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>84</i>	<i>100.0%</i>	<i>\$23,848</i>	<i>100.0%</i>	<i>100.0%</i>	<i>53</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$15,550</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	4	6.7%	\$382	2.8%	3.1%	3	8.1%	1.1%	\$330	4.6%	0.6%
	Moderate	14	23.3%	\$1,334	9.9%	15.5%	11	29.7%	8.3%	\$1,084	15.0%	5.7%
	Middle	17	28.3%	\$3,448	25.7%	41.4%	8	21.6%	34.7%	\$2,241	31.0%	28.2%
	Upper	25	41.7%	\$8,261	61.5%	40.1%	15	40.5%	55.8%	\$3,564	49.4%	65.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>60</i>	<i>100.0%</i>	<i>\$13,425</i>	<i>100.0%</i>	<i>100.0%</i>	<i>37</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,219</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	1	20.0%	\$80	34.0%	3.1%	1	100.0%	2.1%	\$80	100.0%	1.5%
	Moderate	4	80.0%	\$155	66.0%	15.5%	0	0.0%	11.4%	\$0	0.0%	7.6%
	Middle	0	0.0%	\$0	0.0%	41.4%	0	0.0%	32.6%	\$0	0.0%	25.2%
	Upper	0	0.0%	\$0	0.0%	40.1%	0	0.0%	53.9%	\$0	0.0%	65.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$235</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$80</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY				Multi-Family Units								
	Low	1	25.0%	\$250	9.2%	12.2%	1	33.3%	19.6%	\$250	9.8%	7.3%
	Moderate	2	50.0%	\$404	14.8%	33.7%	1	33.3%	33.3%	\$240	9.4%	10.0%
	Middle	1	25.0%	\$2,074	76.0%	33.0%	1	33.3%	25.5%	\$2,074	80.9%	26.9%
	Upper	0	0.0%	\$0	0.0%	20.8%	0	0.0%	21.6%	\$0	0.0%	55.9%
	Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$2,728</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,564</i>	<i>100.0%</i>	<i>100.0%</i>	
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	3.1%	0	0.0%	1.7%	\$0	0.0%	0.7%
	Moderate	0	0.0%	\$0	0.0%	15.5%	0	0.0%	6.8%	\$0	0.0%	4.3%
	Middle	0	0.0%	\$0	0.0%	41.4%	0	0.0%	31.7%	\$0	0.0%	22.0%
	Upper	0	0.0%	\$0	0.0%	40.1%	0	0.0%	59.8%	\$0	0.0%	73.0%
	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  
2021 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TN Knoxville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2020, 2021					Bank & Aggregate Lending Comparison 2020					
		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%	3.1%	0	0.0%	3.3%	\$0	0.0%	2.0%
	Moderate	1	20.0%	\$57	14.4%	15.5%	0	0.0%	11.7%	\$0	0.0%	8.5%
	Middle	2	40.0%	\$100	25.3%	41.4%	2	50.0%	38.3%	\$100	29.5%	24.8%
	Upper	2	40.0%	\$239	60.4%	40.1%	2	50.0%	46.7%	\$239	70.5%	64.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$396</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$339</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	3.1%	0	0.0%	1.8%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	15.5%	0	0.0%	16.9%	\$0	0.0%	13.3%
	Middle	0	0.0%	\$0	0.0%	41.4%	0	0.0%	51.7%	\$0	0.0%	47.6%
	Upper	0	0.0%	\$0	0.0%	40.1%	0	0.0%	29.7%	\$0	0.0%	38.3%
	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	9	5.7%	\$1,136	2.8%	3.1%	6	6.1%	1.9%	\$740	2.9%	1.4%
	Moderate	47	29.7%	\$6,693	16.5%	15.5%	28	28.6%	10.9%	\$3,621	14.1%	7.5%
	Middle	52	32.9%	\$14,618	36.0%	41.4%	30	30.6%	36.3%	\$9,569	37.2%	29.8%
	Upper	50	31.6%	\$18,185	44.8%	40.1%	34	34.7%	50.9%	\$11,822	45.9%	61.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>158</i>	<i>100.0%</i>	<i>\$40,632</i>	<i>100.0%</i>	<i>100.0%</i>	<i>98</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$25,752</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2021 FFIEC Census Data and 2015 ACS Data

Commercial Bank originated 158 HMDA-reportable loans during 2020 and 2021. The bank’s lending in LMI census tracts was significant when compared to the owner-occupied units, and the bank also outperformed aggregate lenders in those tracts. The bank originated 5.7 percent of its loans in low-income tracts where 3.1 percent of owner-occupied units are located, and 29.7 percent of its loans in moderate-income tracts where 15.5 percent of owner-occupied units are located. During 2020, the bank’s performance in LMI tracts was 6.1 percent and 28.6 percent, respectively. The bank’s performance was better than the aggregate performance at 1.9 percent and 10.9 percent, respectively. As a result, bank performance in both LMI tracts is excellent.

Small Business Lending

The geographic distribution of small business loans reflects excellent dispersion throughout the assessment area. The following tables show the geographic distribution of Commercial Bank’s small business loans for calendar years 2020 and 2021 within the Knoxville assessment area.

**Geographic Distribution of Small Business Loans**

Assessment Area: TN Knoxville

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2020, 2021				
	Bank		Dollar		Total
	Count				Businesses
	#	%	\$ (000s)	\$ %	%
Low	1	3.7%	\$6	0.4%	4.8%
Moderate	7	25.9%	\$381	29.9%	15.7%
Middle	10	37.0%	\$335	26.3%	31.6%
Upper	9	33.3%	\$553	43.4%	47.6%
Unknown	0	0.0%	\$0	0.0%	0.3%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>27</i>	<i>100%</i>	<i>\$1,275</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases  
2021 FFIEC Census Data and 2021 D&B Information

Commercial Bank originated 27 small business loans inside the assessment area in 2020 and 2021. The bank originated 3.7 percent of its small business loans in low-income census tracts where 4.8 percent of businesses are located; this was deemed reasonable. In contrast, the bank originated 25.9 percent of its small business loans in moderate-income tracts compared to 15.7 percent of all businesses located in these tracts; this was deemed excellent.

Borrower Distribution

The overall distribution of loans by borrower income and business revenue size reflects reasonable penetration among individuals of different income levels and businesses of different sizes. For this analysis, the distribution of HMDA-reportable lending to borrowers of different income levels was compared to available demographic information and aggregate performance. Similarly, small business lending among businesses of different sizes was compared to D&B data.

Residential Real Estate (HMDA) Lending

The distribution of HMDA-reportable lending by borrower income is reasonable throughout the assessment area. The following tables show the distribution of Commercial Bank’s HMDA-reportable loans by borrower income levels for calendar years 2020 and 2021 within the Knoxville assessment area. The tables also include demographic information and a comparison of bank lending to aggregate lending.

**Borrower Distribution of HMDA Loans - Table 1 of 2**  
Assessment Area: TN Knoxville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2020, 2021					Bank & Aggregate Lending Comparison 2020					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %
HOME PURCHASE	Low	4	4.8%	\$412	1.7%	20.8%	3	5.7%	6.2%	\$202	1.3%	3.2%
	Moderate	11	13.1%	\$1,423	6.0%	15.9%	5	9.4%	19.5%	\$638	4.1%	13.4%
	Middle	11	13.1%	\$2,064	8.7%	19.2%	6	11.3%	21.2%	\$938	6.0%	18.6%
	Upper	54	64.3%	\$18,665	78.3%	44.1%	36	67.9%	42.9%	\$12,759	82.1%	55.4%
	Unknown	4	4.8%	\$1,284	5.4%	0.0%	3	5.7%	10.1%	\$1,013	6.5%	9.4%
	<i>Total</i>	<i>84</i>	<i>100%</i>	<i>\$23,848</i>	<i>100%</i>	<i>100%</i>	<i>53</i>	<i>100%</i>	<i>100%</i>	<i>\$15,550</i>	<i>100%</i>	<i>100%</i>
REFINANCE	Low	2	3.3%	\$131	1.0%	20.8%	1	2.7%	3.7%	\$94	1.3%	1.8%
	Moderate	8	13.3%	\$933	6.9%	15.9%	5	13.5%	11.7%	\$463	6.4%	7.6%
	Middle	12	20.0%	\$1,140	8.5%	19.2%	7	18.9%	17.3%	\$725	10.0%	13.7%
	Upper	31	51.7%	\$9,823	73.2%	44.1%	19	51.4%	45.6%	\$4,843	67.1%	55.2%
	Unknown	7	11.7%	\$1,398	10.4%	0.0%	5	13.5%	21.7%	\$1,094	15.2%	21.7%
	<i>Total</i>	<i>60</i>	<i>100%</i>	<i>\$13,425</i>	<i>100%</i>	<i>100%</i>	<i>37</i>	<i>100%</i>	<i>100%</i>	<i>\$7,219</i>	<i>100%</i>	<i>100%</i>
HOME IMPROVEMENT	Low	1	20.0%	\$62	26.4%	20.8%	0	0.0%	6.5%	\$0	0.0%	3.5%
	Moderate	1	20.0%	\$21	8.9%	15.9%	0	0.0%	13.2%	\$0	0.0%	9.0%
	Middle	0	0.0%	\$0	0.0%	19.2%	0	0.0%	18.7%	\$0	0.0%	15.1%
	Upper	2	40.0%	\$72	30.6%	44.1%	0	0.0%	57.7%	\$0	0.0%	68.4%
	Unknown	1	20.0%	\$80	34.0%	0.0%	1	100.0%	3.9%	\$80	100.0%	4.1%
	<i>Total</i>	<i>5</i>	<i>100%</i>	<i>\$235</i>	<i>100%</i>	<i>100%</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>\$80</i>	<i>100%</i>	<i>100%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.2%	0	0.0%	1.0%	\$0	0.0%	0.1%
	Upper	0	0.0%	\$0	0.0%	44.1%	0	0.0%	10.8%	\$0	0.0%	1.8%
	Unknown	4	100.0%	\$2,728	100.0%	0.0%	3	100.0%	88.2%	\$2,564	100.0%	98.1%
	<i>Total</i>	<i>4</i>	<i>100%</i>	<i>\$2,728</i>	<i>100%</i>	<i>100%</i>	<i>3</i>	<i>100%</i>	<i>100%</i>	<i>\$2,564</i>	<i>100%</i>	<i>100%</i>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	3.5%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	13.1%	\$0	0.0%	8.1%
	Middle	0	0.0%	\$0	0.0%	19.2%	0	0.0%	15.0%	\$0	0.0%	9.3%
	Upper	0	0.0%	\$0	0.0%	44.1%	0	0.0%	65.6%	\$0	0.0%	79.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.9%	\$0	0.0%	1.8%
	<i>Total</i>	<i>0</i>	<i>0%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>	<i>0</i>	<i>0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>

Originations & Purchases  
2021 FFIEC Census Data and 2015 ACS Data

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

Assessment Area: TN Knoxville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2020, 2021					Bank & Aggregate Lending Comparison 2020					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$(000s)	\$ %						#	%
OTHER PURPOSE CLOSED/EXEMPT	Low	2	40.0%	\$80	20.2%	20.8%	1	25.0%	7.3%	\$23	6.8%	2.5%
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	14.6%	\$0	0.0%	10.9%
	Middle	1	20.0%	\$216	54.5%	19.2%	1	25.0%	21.9%	\$216	63.7%	14.0%
	Upper	2	40.0%	\$100	25.3%	44.1%	2	50.0%	48.2%	\$100	29.5%	66.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.0%	\$0	0.0%	5.9%
	<i>Total</i>	<i>5</i>	<i>100%</i>	<i>\$396</i>	<i>100%</i>	<i>100%</i>	<i>4</i>	<i>100.0%</i>	<i>100%</i>	<i>\$339</i>	<i>100%</i>	<i>100%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.2%	0	0.0%	0.4%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	44.1%	0	0.0%	0.2%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	99.3%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>	<i>0</i>	<i>0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>
HMDA TOTALS	Low	9	5.7%	\$685	1.7%	20.8%	5	5.1%	4.8%	\$319	1.2%	2.3%
	Moderate	20	12.7%	\$2,377	5.9%	15.9%	10	10.2%	14.9%	\$1,101	4.3%	9.6%
	Middle	24	15.2%	\$3,420	8.4%	19.2%	14	14.3%	18.7%	\$1,879	7.3%	14.9%
	Upper	89	56.3%	\$28,660	70.5%	44.1%	57	58.2%	44.6%	\$17,702	68.7%	52.3%
	Unknown	16	10.1%	\$5,490	13.5%	0.0%	12	12.2%	17.0%	\$4,751	18.4%	20.8%
	<i>Total</i>	<i>158</i>	<i>100%</i>	<i>\$40,632</i>	<i>100%</i>	<i>100%</i>	<i>98</i>	<i>100%</i>	<i>100%</i>	<i>\$25,752</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases  
2021 FFIEC Census Data and 2015 ACS Data

The analysis was based on the bank’s 158 HMDA-reportable loans originated during 2020 and 2021. The bank’s lending to LMI borrowers was below the family income levels in those tracts but was in line with overall aggregate performance.

The bank’s lending to low-income borrowers at 5.7 percent was less than the percentage of low-income families at 20.8 percent; however, in 2020 the bank’s performance at 5.1 percent was better than aggregate performance at 4.8 percent. This represents reasonable performance to low-income borrowers. Lending to moderate-income borrowers at 12.7 percent was slightly below the percentage of families designated as moderate-income at 15.9 percent. In 2020, the bank’s performance at 10.2 percent was less than the aggregate performance at 14.9 percent. This represents reasonable performance to moderate-income borrowers.

Small Business Lending

The following table shows the number and dollar volume of small business loans originated by Commercial Bank in the assessment area in 2020 and 2021. Of note, revenue information was not known for 21 of the 27 loans and 20 of those 21 loans without revenue were loans made through the PPP and therefore had no requirement to collect revenue. Of the six loans for which revenues were known, five (83.3 percent) were made to businesses with gross annual revenues of \$1 million or less. While this is less than the percentage of businesses in the assessment area that are small businesses (90.2 percent), all originations were in amounts of \$250,000 or less, showing the bank’s willingness to make small dollar loans to help meet the credit needs of businesses in its

community. Given market conditions and performance context factors, the distribution of loans by business revenue reflects reasonable penetration among businesses of different sizes.

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

Assessment Area: TN Knoxville

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2020, 2021				
		Bank				Total Businesses
		Count		\$ (000s)		
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	5	18.5%	\$551	43.2%	90.2%
	Over \$1 Million	1	3.7%	\$15	1.2%	9.2%
	<i>Total Rev. available</i>	6	22.2%	\$566	44.4%	99.4%
	Rev. Not Known	21	77.8%	\$710	55.6%	0.6%
	<i>Total</i>	27	100%	\$1,275	100%	100%
LOAN SIZE	\$100,000 or Less	22	81.5%	\$581	45.6%	
	\$100,001 - \$250,000	5	18.5%	\$694	54.4%	
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	27	100%	\$1,275	100%	
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	2	40.0%	\$100	18.2%	
	\$100,001 - \$250,000	3	60.0%	\$451	81.8%	
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	5	100%	\$551	100%	

Originations & Purchases  
 2021 FFIEC Census Data and 2021 D&B Information

**COMMUNITY DEVELOPMENT TEST**

Considering the bank’s asset size, capacity, and assessment area, Commercial Bank demonstrates adequate responsiveness to the community development needs of its Knoxville assessment area through a combination of community development loans, qualified investments, and community development services.

During the review period, Commercial Bank originated one loan totaling \$2 million to a business that provided community services to LMI people. This loan is a participation in a CRA fund that was used to support crime prevention programs for LMI seniors in Knox County.

The bank had one contribution totaling \$500 for scholarships to students attending a local school where the majority of students qualify for free- or reduced-lunch. As previously noted under the Community Development Test section at the state of Tennessee, additional contributions qualifying for community development benefitted numerous assessment areas in Tennessee, including Knoxville. Bank employees also provided 33 hours of community development services by presenting the bank’s Smart Cents financial literacy curriculum at a local school attended by a majority of students qualifying for free- or reduced-lunch. Please refer to the Community Development Test section at the institution level for more information on the Smart Cents program.

**METROPOLITAN AREA(S)  
LIMITED-SCOPE REVIEW**

The following MSA 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 these assessment areas is below performance for the state of Tennessee. Please refer to the tables in Appendix D for additional information regarding these areas.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE KINGSPORT ASSESSMENT AREA**

The Kingsport assessment area is comprised of Sullivan County, Tennessee which is part of the five-county Kingsport-Bristol, Tennessee-Virginia Multistate MSA. Commercial Bank operates one office in the assessment area. No branches were opened or closed during the review period.

The 2021 FFIEC data shows there are 39 census tracts in the assessment area – none of which are low-income; 10 (25.6 percent) are moderate-income; 19 (48.7 percent) are middle-income; and 10 (25.6 percent) are upper-income. The assessment area contains 43,951 families, of which 13.2 percent live below the poverty level. Of the total families, 19.8 percent are low-income; 18.7 percent are moderate-income; 19.3 percent are middle-income; and 42.2 percent are upper-income. Based on 2021 D&B information, small businesses represent 91.3 percent of total businesses.

The June 30, 2021, FDIC Deposit Market Share Report shows there are 13 banks operating 33 branches in the assessment area. Commercial Bank has approximately 1.1 percent of the deposit market share. First Horizon Bank at 23.8 percent and Bank of Tennessee at 21.6 percent are the top holders of the area's deposit market share.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE JOHNSON CITY ASSESSMENT AREA**

The Johnson City assessment area is comprised of Washington County which is part of the three-county Johnson City, Tennessee MSA. Commercial Bank operates one office in the assessment area. No branches were opened or closed during the review period.

The 2021 FFIEC data shows there are 23 census tracts in the assessment area – none of which are low-income; 4 (17.4 percent) are moderate-income; 11 (47.8 percent) are middle-income; 7 (30.4 percent) are upper-income; and 1 (4.3 percent) tract is without an income designation. The assessment area contains 33,217 families, of which 12.3 percent live below the poverty level. Of the total families, 19.1 percent are low-income; 15.0 percent are moderate-income; 21.5 percent are middle-income; and 44.4 percent are upper-income. Based on 2021 D&B information, small businesses represent 91.5 percent of total businesses.

The June 30, 2021, FDIC Deposit Market Share Report shows there are 17 banks operating 38 branches in the assessment area. Commercial Bank has 0.2 percent of the deposit market share. First Horizon Bank at 32.9 percent and Truist Bank at 15.8 percent are the top holders of the area's deposit market share.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MORRISTOWN ASSESSMENT AREA**

The Morristown assessment area is comprised of Hamblen County which is part of the three-county Morristown, Tennessee MSA. Commercial Bank operates two offices in the assessment area, which was added since the previous examination through the acquisition of Citizens Bank.



The 2021 FFIEC data shows there are 12 census tracts in the assessment area with a distribution of one (8.3 percent) low-income tract; four (33.3 percent) moderate-income tracts; six (50.0 percent) middle-income tracts; and one (8.3 percent) upper-income tract. The assessment area contains 16,993 families, of which 18.4 percent live below the poverty level. Of the total families, 24.7 percent are low-income; 17.7 percent are moderate-income; 18.3 percent are middle-income; and 39.3 percent are upper-income. Based on 2021 D&B information, small businesses represent 90.4 percent of total businesses.

The June 30, 2021, FDIC Deposit Market Share Report shows there are 9 banks operating 13 branches in the assessment area. Commercial Bank has 4.4 percent of the deposit market share. First Horizon Bank at 31.4 percent and Hometrust Bank at 22.4 percent are the top holders of the area’s deposit market share.

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

The Williamson assessment area is comprised of Williamson County which is part of the 13-county Nashville-Davidson-Murfreesboro-Franklin, Tennessee MSA. Commercial Bank operates one office in the assessment area, which was added since the previous examination.

The 2021 FFIEC data shows there are 37 census tracts in the assessment area – none of which are low- or moderate-income; six (16.2 percent) are middle-income; and 31 (83.8 percent) are upper-income. The assessment area contains 55,279 families, of which 4.2 percent live below the poverty level. Of the total families, 9.0 percent are low-income; 8.6 percent are moderate-income; 15.0 percent are middle-income; and 67.4 percent are upper-income. Based on 2021 D&B information, small businesses represent 91.0 percent of total businesses.

The June 30, 2021, FDIC Deposit Market Share Report shows there are 35 banks operating 101 branches in the assessment area. Commercial Bank has 0.2 percent of the deposit market share. Firstbank at 14.5 percent and Bank of America at 14.2 percent are the top holders of the area’s deposit market share.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

The following table compares conclusions regarding the bank’s performance in the Kingsport, Johnson City, Morristown, and Williamson assessment areas to the conclusions for the state of Tennessee.

<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>Kingsport</b>	Not consistent – Below	Not consistent - Below
<b>Johnson City</b>	Consistent	Not consistent - Below
<b>Morristown</b>	Consistent	Not consistent - Below
<b>Williamson</b>	Not consistent – Below	Not consistent - Below

**NONMETROPOLITAN AREA(S)  
LIMITED-SCOPE REVIEW**

The following non MSA 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 these assessment areas is consistent with performance for the state of Tennessee. Please refer to the tables in Appendix D for information regarding these areas.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CLAIBORNE ASSESSMENT AREA**

The Claiborne assessment area is comprised of Claiborne County. Commercial Bank is headquartered and operates four offices in the assessment area. No branches were opened or closed during the review period.

The 2021 FFIEC data shows there are nine census tracts in the assessment area – none of which are low-income; two (22.2 percent) are moderate-income; six (66.7 percent) are middle-income; and one (11.1 percent) is upper-income. In 2020, the six middle-income tracts were designated as distressed due to poverty; this designation was removed in 2021. The assessment area contains 8,658 families, of which 17.7 percent live below the poverty level. Of the total families, 22.2 percent are low-income; 17.8 percent are moderate-income; 22.3 percent are middle-income; and 37.7 percent are upper-income. Based on 2021 D&B information, small businesses represent 91.3 percent of total businesses.

The June 30, 2021, FDIC Deposit Market Share Report shows there are 4 banks operating 12 branches in the assessment area. Commercial Bank is ranked first with 53.1 percent of the deposit market share followed by First Century Bank at 32.1 percent.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NEWPORT ASSESSMENT AREA**

The Newport assessment area is comprised of Cocke County. The bank operates two offices in the assessment area. No branches were opened or closed during the review period.

The 2021 FFIEC data shows there are nine census tracts in the assessment area – none of which are low-income; four (44.4 percent) are moderate-income; four (44.4 percent) are middle-income; and one (11.1 percent) is without an income designation. For both years of the review period, the four middle-income tracts were designated as distressed due to poverty. The assessment area contains 9,838 families, of which 22.3 percent live below the poverty level. Of the total families, 29.7 percent are low-income; 16.3 percent are moderate-income; 18.7 percent are middle-income; and 35.3 percent are upper-income. Based on 2021 D&B information, small businesses represent 91.8 percent of total businesses.

The June 30, 2021, FDIC Deposit Market Share Report shows there are five banks operating eight branches in the assessment area. Commercial Bank is ranked second with 25.9 percent of the deposit market share. Newport Federal Bank at 33.4 percent is the top holder of deposit market share.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

The following table compares conclusions regarding the bank’s performance in the Claiborne and Newport assessment areas to the conclusions for the state of Tennessee.

<b>Performance in the Limited-Scope Review Nonmetropolitan Assessment Areas</b>		
<b>Assessment Area</b>	<b>Lending Test</b>	<b>Community Development Test</b>
<b>Claiborne</b>	Consistent	Not consistent – Exceeds
<b>Newport</b>	Not consistent - Below	Not consistent – Exceeds

The following are notable examples of the bank’s community development activity in these assessment areas:

- Two loans totaling \$11.7 million were originated to a CDFI. These loans were used to finance affordable housing in a low-income tract in Cocke County, Tennessee, which is responsive to community needs in this region. The loans provide 55 units and 96 units of affordable housing, respectively.
- Two loans totaling \$69,000 to a rural health clinic located in a moderate-income census tract of Claiborne County, Tennessee. This is also considered an underserved area for expansion, and the clinic provides a variety of basic community services primarily to LMI individuals and families, including medical, dental, wellness, and a food pantry.

## KENTUCKY

### CRA RATING FOR KENTUCKY: Satisfactory

The Lending Test is rated: Satisfactory.

The Community Development Test is rate: Satisfactory.

The major factors supporting the rating include the following:

- The geographic distribution of loans reflects excellent dispersion throughout the assessment area;
- The distribution of loans by borrower income reflects reasonable penetration among individuals of different income levels and businesses of different sizes;
- The bank's community development performance demonstrates adequate responsiveness to the community development needs of its assessment area.

### SCOPE OF EXAMINATION

In Kentucky, Commercial Bank has designated one assessment area, which was evaluated under full-scope examination procedures.

The evaluation included an analysis of HMDA-reportable loans and small business loans originated from January 1, 2020, through December 31, 2021, and community development activities from January 1, 2018, through December 31, 2021.

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN KENTUCKY

#### Overview

Commercial Bank has one assessment area in Kentucky which is comprised of Bell, Harlan, Knox, Laurel, and Whitley Counties; non MSA counties. During the review period, the bank acquired four offices from First National Bank and Trust (London, Kentucky), closed one office, and expanded its assessment area to include Laurel County. Whitley County was added since the previous examination. The expanded assessment area consists of 49 census tracts, including three (6.1 percent) low-income tracts; 21 (42.9 percent) moderate-income tracts; 22 (44.9 percent) middle-income tracts; and three (6.1 percent) upper-income tracts. For both years of the review period, all middle-income tracts were designated as distressed due to poverty, unemployment, and/or population loss and five of those tracts were also underserved due to being remote rural areas.

As of June 30, 2021, Commercial Bank has approximately \$522.7 million in deposits in Kentucky comprising 37.2 percent of the bank's total deposits. As of the same date, Commercial Bank operated 13 branches in Kentucky, representing 43.3 percent of the bank's total offices. HMDA-reportable lending in Kentucky accounted for 40.2 percent of total institutional HMDA-reportable lending by number of loans and 26.5 percent by dollar volume. Similarly, small business lending in Kentucky accounted for 44.8 percent of total institutional small business lending by number of loans and 32.4 percent by dollar volume.

Population Information

According to 2021 FFIEC data, the population of the assessment area was 183,704 and includes 48,857 families. According to the US Census Bureau, the assessment area population estimate as of July 1, 2021, was 179,431, representing a 0.6 percent decrease in population as of the 2020 US Census Bureau census.

Income Characteristics

For purposes of classifying borrower income, the evaluation was based on the FFIEC estimated median family income for the relevant area. The following table sets forth the estimated median family income for 2020 and 2021 for non MSA Kentucky. The table also shows ranges of the estimated annual income based on income level.

**Borrower Income Levels  
Kentucky State Non-metro**

FFIEC Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
<b>2020</b>	<b>\$51,500</b>	0 - \$25,749	\$25,750 - \$41,199	\$41,200 - \$61,799	\$61,800 - & above
<b>2021</b>	<b>\$52,600</b>	0 - \$26,299	\$26,300 - \$42,079	\$42,080 - \$63,119	\$63,120 - & above

The FFIEC estimated median family income for non MSA Kentucky was \$51,500 for 2020, and \$52,600 for 2021. According to 2021 FFIEC data, 30.3 percent of the families in the assessment area are low-income; 19.5 percent are moderate-income; 18.4 percent are middle-income; and 31.9 percent are upper-income. Of the total families, 23.6 percent have incomes below the poverty level.

Housing Characteristics

The 2021 FFIEC data indicates there are 81,693 housing units in the assessment area. Of the total units, 58.7 percent are owner-occupied, 28.5 percent are rental units, and 12.8 percent are vacant. The median age of the housing stock in the assessment area is 39 years and the median housing value is \$74,825.

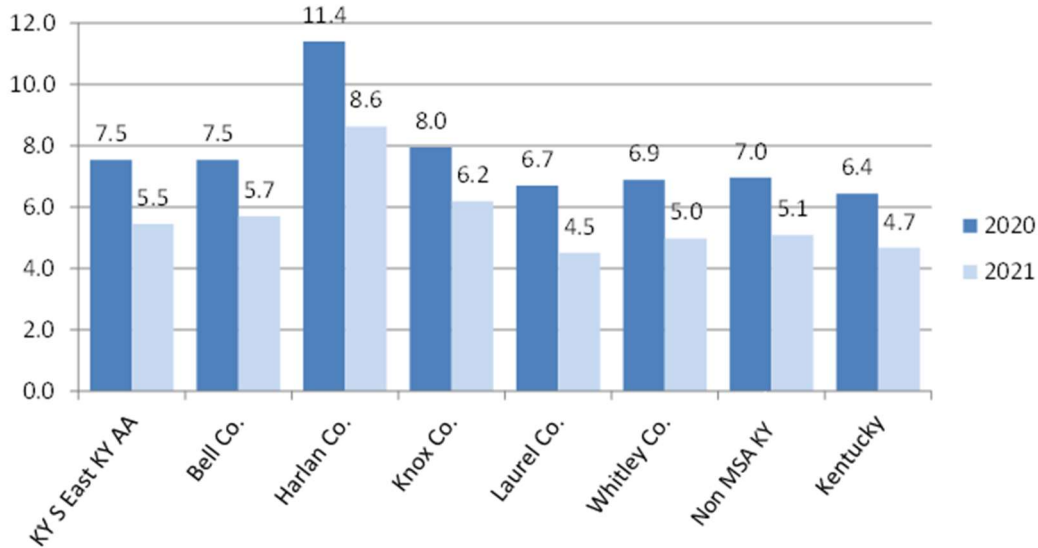
Employment Statistics

Historically, the area’s population was highly dependent on coal-mining jobs and due to a lack of job diversity, the area was hit hard with greater than average unemployment when the coal industry dramatically declined in eastern Kentucky. According to the Bureau of Labor Statistics, the principal industries in the assessment area include health care and social assistance and retail trade. This is a noticeable difference from principal industries noted for the state of Kentucky – logistics, manufacturing, primary metals, health services and chemicals<sup>11</sup>. This further underscores the challenges faced by individuals living throughout the assessment area.

The following table shows the unemployment rates for the assessment area as a whole, each county of the assessment area, non MSA Kentucky, and the state of Kentucky. As shown, unemployment rates in Bell, Harlan, and Knox Counties exceed those of non MSA Kentucky, with rates in Harlan County being substantially higher than all comparison data.

<sup>11</sup> “Major Industries.” *Kentucky Cabinet for Economic Development*. 08 July 2022, [www.ced.ky.gov/Existing\\_Industries/Major\\_Industries](http://www.ced.ky.gov/Existing_Industries/Major_Industries).

Unemployment Rates - KY Southeast KY



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Competition

The June 30, 2021, FDIC Deposit Market Share Report shows 15 financial institutions operated 69 offices in the assessment area. Commercial Bank ranked first in deposit market share holding 17.2 percent of deposits. Cumberland Valley National Bank & Trust Company ranked second with 12.6 percent of deposits, followed by Community Trust Bank, Inc. with 11.5 percent of deposits.

The 2021 HMDA Market Peer Report ranks Commercial Bank 7<sup>th</sup> out of 187 reporters in the assessment area representing a market share of 3.4 percent in HMDA-reportable loans. L & N Federal Credit Union was the largest reporter in the assessment area with 9.6 percent market share of HMDA-reportable loans originated or purchased.

Credit and Community Development Needs

The assessment area falls within the Kentucky Highlands Promise Zone, a 2014 federal designation<sup>12</sup>. Promise Zones are high poverty communities where the federal government partners with local leaders to increase economic activity, improve educational opportunities, leverage private investment, and address other priorities identified by the community. Therefore, the region’s demographics coupled with this designation underscores the significant community and economic development challenges in the area and also indicates that there are opportunities for financial institutions to engage.

As part of the CRA examination, information was obtained from a local nonprofit specializing in economic development throughout the area. According to the contact, affordable housing in the area is needed, including widespread building projects to address the housing shortage for LMI individuals. The contact stated that low-income individuals are often restricted to manufactured homes, and that there is an abundance of homes for upper-income individuals in the \$400,000 to \$500,000 range. However, there is a distinct scarcity of \$100,000 to \$200,000 homes for moderate-income individuals.

<sup>12</sup> “Kentucky Highlands Promise Zone.” *Kentucky Promise Zone*. 12 July 2022, [www.kypromisezone.com](http://www.kypromisezone.com).

Assessment Area Demographics

The following table provides demographic characteristics of the assessment area used to analyze the bank's CRA performance. The table is based on 2021 FFIEC census data along with 2021 D&B information.

### Combined Demographics Report

Assessment Area: KY Southeast KY

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	6.1	2,942	6	1,254	42.6	14,785	30.3
Moderate-income	21	42.9	21,342	43.7	5,606	26.3	9,507	19.5
Middle-income	22	44.9	22,701	46.5	4,455	19.6	8,971	18.4
Upper-income	3	6.1	1,872	3.8	213	11.4	15,594	31.9
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>49</b>	<b>100.0</b>	<b>48,857</b>	<b>100.0</b>	<b>11,528</b>	<b>23.6</b>	<b>48,857</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	5,280	2,626	5.5	49.7	1,893	35.9	761	14.4
Moderate-income	36,488	21,218	44.3	58.2	10,186	27.9	5,084	13.9
Middle-income	37,064	22,020	45.9	59.4	10,862	29.3	4,182	11.3
Upper-income	2,861	2,068	4.3	72.3	362	12.7	431	15.1
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>81,693</b>	<b>47,932</b>	<b>100.0</b>	<b>58.7</b>	<b>23,303</b>	<b>28.5</b>	<b>10,458</b>	<b>12.8</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	134	2.7	121	2.7	9	2.3	4	5.1
Moderate-income	1,665	34	1,508	34.1	130	33.7	27	34.2
Middle-income	2,959	60.5	2,672	60.4	243	63	44	55.7
Upper-income	134	2.7	126	2.8	4	1	4	5.1
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>4,892</b>	<b>100.0</b>	<b>4,427</b>	<b>100.0</b>	<b>386</b>	<b>100.0</b>	<b>79</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>90.5</b>		<b>7.9</b>		<b>1.6</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	3	2.9	3	2.9	0	0	0	0
Moderate-income	39	37.5	39	37.9	0	0	0	0
Middle-income	48	46.2	47	45.6	1	100	0	0
Upper-income	14	13.5	14	13.6	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>104</b>	<b>100.0</b>	<b>103</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>				<b>99.0</b>		<b>1.0</b>		<b>.0</b>

2021 FFIEC Census Data and 2021 D&B Information



## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

### LENDING TEST

#### Overview

Commercial Bank's lending performance was evaluated using analyses of HMDA-reportable and small business loans originated in calendar years 2020 and 2021. During the review period, the number of HMDA-reportable loans originated exceeded the small business loan volume; therefore, HMDA-reportable loans were given greater weight when determining conclusions regarding lending performance.

#### 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 geographic distribution of HMDA-reportable loans reflects excellent dispersion throughout the assessment area. The following tables show the geographic distribution of Commercial Bank's HMDA-reportable loans for calendar years 2020 and 2021 within the assessment area. The tables include demographic information and a comparison of bank lending to aggregate lending.

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: KY Southeast KY

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2020, 2021					Bank & Aggregate Lending Comparison 2020					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	7	5.2%	\$698	4.0%	5.5%	1	1.6%	2.7%	\$29	0.4%	1.8%
	Moderate	84	62.2%	\$10,287	58.7%	44.3%	44	71.0%	33.4%	\$5,758	71.9%	30.9%
	Middle	42	31.1%	\$6,157	35.1%	45.9%	15	24.2%	59.5%	\$1,825	22.8%	62.6%
	Upper	2	1.5%	\$392	2.2%	4.3%	2	3.2%	4.4%	\$392	4.9%	4.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>135</i>	<i>100.0%</i>	<i>\$17,534</i>	<i>100.0%</i>	<i>100.0%</i>	<i>62</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$8,004</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	4	3.9%	\$184	1.6%	5.5%	2	3.8%	1.3%	\$85	1.4%	0.8%
	Moderate	56	54.4%	\$5,501	47.9%	44.3%	29	54.7%	30.1%	\$2,906	47.8%	28.0%
	Middle	41	39.8%	\$5,336	46.5%	45.9%	20	37.7%	62.7%	\$2,636	43.3%	63.7%
	Upper	2	1.9%	\$456	4.0%	4.3%	2	3.8%	6.0%	\$456	7.5%	7.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>103</i>	<i>100.0%</i>	<i>\$11,477</i>	<i>100.0%</i>	<i>100.0%</i>	<i>53</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$6,083</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	1	12.5%	\$11	4.0%	5.5%	1	50.0%	8.5%	\$11	18.0%	5.9%
	Moderate	2	25.0%	\$81	29.2%	44.3%	0	0.0%	39.4%	\$0	0.0%	40.9%
	Middle	5	62.5%	\$185	66.8%	45.9%	1	50.0%	48.9%	\$50	82.0%	42.3%
	Upper	0	0.0%	\$0	0.0%	4.3%	0	0.0%	3.2%	\$0	0.0%	11.0%
	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>\$277</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$61</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	8.8%	0	0.0%	10.0%	\$0	0.0%	6.2%
	Moderate	1	50.0%	\$300	60.5%	39.5%	0	0.0%	30.0%	\$0	0.0%	32.7%
	Middle	1	50.0%	\$196	39.5%	51.6%	1	100.0%	60.0%	\$196	100.0%	61.0%
	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>2</i>	<i>100.0%</i>	<i>\$496</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$196</i>	<i>100.0%</i>	<i>100.0%</i>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	5.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	44.3%	0	0.0%	45.0%	\$0	0.0%	31.4%
	Middle	0	0.0%	\$0	0.0%	45.9%	0	0.0%	47.5%	\$0	0.0%	55.6%
	Upper	0	0.0%	\$0	0.0%	4.3%	0	0.0%	7.5%	\$0	0.0%	13.0%
	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  
2021 FFIEC Census Data and 2015 ACS Data

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: KY Southeast KY

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2020, 2021					Bank & Aggregate Lending Comparison 2020					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%					#	%
OTHER PURPOSE CLOSED/EXEMPT	Low	1	7.1%	\$42	4.0%	5.5%	0	0.0%	9.5%	\$0	0.0%	2.6%
	Moderate	10	71.4%	\$600	57.0%	44.3%	5	83.3%	50.0%	\$282	78.3%	43.4%
	Middle	2	14.3%	\$160	15.2%	45.9%	1	16.7%	38.1%	\$78	21.7%	53.1%
	Upper	1	7.1%	\$250	23.8%	4.3%	0	0.0%	2.4%	\$0	0.0%	1.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>14</i>	<i>100.0%</i>	<i>\$1,052</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$360</i>	<i>100.0%</i>	<i>100.0%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	5.5%	0	0.0%	4.9%	\$0	0.0%	2.3%
	Moderate	0	0.0%	\$0	0.0%	44.3%	0	0.0%	34.6%	\$0	0.0%	30.9%
	Middle	0	0.0%	\$0	0.0%	45.9%	0	0.0%	56.8%	\$0	0.0%	60.7%
	Upper	0	0.0%	\$0	0.0%	4.3%	0	0.0%	3.7%	\$0	0.0%	6.0%
	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	13	5.0%	\$935	3.0%	5.5%	4	3.2%	2.4%	\$125	0.9%	1.4%
	Moderate	153	58.4%	\$16,769	54.4%	44.3%	78	62.9%	32.4%	\$8,946	60.8%	29.8%
	Middle	91	34.7%	\$12,034	39.0%	45.9%	38	30.6%	60.2%	\$4,785	32.5%	62.8%
	Upper	5	1.9%	\$1,098	3.6%	4.3%	4	3.2%	5.0%	\$848	5.8%	6.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>262</i>	<i>100.0%</i>	<i>\$30,836</i>	<i>100.0%</i>	<i>100.0%</i>	<i>124</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$14,704</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2021 FFIEC Census Data and 2015 ACS Data

Commercial Bank originated 262 HMDA-reportable loans in 2020 and 2021. The bank’s lending in low-income census tracts at 5.0 percent was slightly below the percentage of owner-occupied units in those tracts at 5.5 percent. However, in 2020 the bank’s lending to low-income census tracts at 3.2 percent was above the aggregate of 2.4 percent, representing reasonable performance. In contrast, the bank’s lending in moderate-income tracts at 58.4 percent was significantly greater than the owner-occupied units in those tracts at 44.3 percent. In 2020 the bank’s lending to moderate-income tracts at 62.9 percent was also significantly greater than the aggregate performance of 32.4 percent, representing excellent performance. Collectively, HMDA-reportable lending to LMI geographies is excellent.

Small Business Lending

The geographic distribution of small business loans reflects excellent dispersion throughout the assessment area. The following table shows the geographic distribution of Commercial Bank’s small business loans for calendar years 2020 and 2021 within the assessment area.

**Geographic Distribution of Small Business Loans**

Assessment Area: KY Southeast KY

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2020, 2021				
	Bank				Total Businesses
	Count		Dollar		
#	%	\$ (000s)	\$ %	%	
Low	0	0.0%	\$0	0.0%	2.7%
Moderate	40	61.5%	\$1,066	48.7%	34.0%
Middle	23	35.4%	\$1,027	46.9%	60.5%
Upper	2	3.1%	\$96	4.4%	2.7%
Unknown	0	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>65</i>	<i>100%</i>	<i>\$2,189</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases  
2021 FFIEC Census Data and 2021 D&B Information

Commercial Bank originated 65 small business loans in the assessment area during 2020 and 2021. The bank did not originate any small business loans in low-income census tracts; however, there is limited opportunity in these tracts as shown by a total business demographic of only 2.7 percent. Thus, performance was not analyzed in the low-income tracts. The bank’s lending in moderate-income tracts at 61.5 percent was significantly higher than the percentage of small businesses located in moderate-income tracts at 34.0 percent and is deemed excellent.

Borrower Distribution

The overall distribution of loans by borrower income and business revenue size reflects reasonable penetration among individuals of different income levels and businesses of different sizes. For this analysis, the distribution of HMDA-reportable lending to borrowers of different income levels was compared to available demographic information and aggregate performance. Similarly, small business lending among businesses of different sizes was compared to D&B data.

Residential Real Estate (HMDA) Lending

The distribution of HMDA-reportable lending by borrower income is reasonable throughout the assessment area. The following tables show the distribution of Commercial Bank’s HMDA-reportable loans by borrower income levels for calendar years 2020 and 2021 within the assessment area. The tables include demographic information and a comparison of bank lending to aggregate lending.

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

Assessment Area: KY Southeast KY

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2020, 2021					Bank & Aggregate Lending Comparison 2020					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
		#	%	\$ (000s)	\$ %		#	%	%	\$(000s)	\$ %	\$ %
HOME PURCHASE	Low	7	5.2%	\$344	2.0%	30.3%	2	3.2%	4.9%	\$80	1.0%	2.4%
	Moderate	21	15.6%	\$1,465	8.4%	19.5%	10	16.1%	19.4%	\$611	7.6%	13.5%
	Middle	20	14.8%	\$2,212	12.6%	18.4%	6	9.7%	22.3%	\$640	8.0%	20.2%
	Upper	80	59.3%	\$12,944	73.8%	31.9%	38	61.3%	37.0%	\$6,197	77.4%	46.6%
	Unknown	7	5.2%	\$569	3.2%	0.0%	6	9.7%	16.3%	\$476	5.9%	17.2%
	<i>Total</i>	<i>135</i>	<i>100%</i>	<i>\$17,534</i>	<i>100%</i>	<i>100%</i>	<i>62</i>	<i>100%</i>	<i>100%</i>	<i>\$8,004</i>	<i>100%</i>	<i>100%</i>
REFINANCE	Low	11	10.7%	\$412	3.6%	30.3%	3	5.7%	3.2%	\$88	1.4%	1.5%
	Moderate	11	10.7%	\$879	7.7%	19.5%	6	11.3%	9.7%	\$475	7.8%	6.3%
	Middle	18	17.5%	\$1,766	15.4%	18.4%	7	13.2%	17.7%	\$587	9.6%	13.9%
	Upper	52	50.5%	\$6,838	59.6%	31.9%	30	56.6%	46.8%	\$4,275	70.3%	54.4%
	Unknown	11	10.7%	\$1,582	13.8%	0.0%	7	13.2%	22.6%	\$658	10.8%	24.0%
	<i>Total</i>	<i>103</i>	<i>100%</i>	<i>\$11,477</i>	<i>100%</i>	<i>100%</i>	<i>53</i>	<i>100%</i>	<i>100%</i>	<i>\$6,083</i>	<i>100%</i>	<i>100%</i>
HOME IMPROVEMENT	Low	1	12.5%	\$11	4.0%	30.3%	1	50.0%	9.6%	\$11	18.0%	4.8%
	Moderate	1	12.5%	\$50	18.1%	19.5%	0	0.0%	14.9%	\$0	0.0%	13.5%
	Middle	1	12.5%	\$50	18.1%	18.4%	1	50.0%	17.0%	\$50	82.0%	12.2%
	Upper	5	62.5%	\$166	59.9%	31.9%	0	0.0%	53.2%	\$0	0.0%	66.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.3%	\$0	0.0%	3.2%
	<i>Total</i>	<i>8</i>	<i>100%</i>	<i>\$277</i>	<i>100%</i>	<i>100%</i>	<i>2</i>	<i>100%</i>	<i>100%</i>	<i>\$61</i>	<i>100%</i>	<i>100%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	30.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	1	50.0%	\$196	39.5%	31.9%	1	100.0%	20.0%	\$196	100.0%	10.3%
	Unknown	1	50.0%	\$300	60.5%	0.0%	0	0.0%	80.0%	\$0	0.0%	89.7%
	<i>Total</i>	<i>2</i>	<i>100%</i>	<i>\$496</i>	<i>100%</i>	<i>100%</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>\$196</i>	<i>100%</i>	<i>100%</i>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	30.3%	0	0.0%	15.0%	\$0	0.0%	8.3%
	Moderate	0	0.0%	\$0	0.0%	19.5%	0	0.0%	12.5%	\$0	0.0%	8.3%
	Middle	0	0.0%	\$0	0.0%	18.4%	0	0.0%	25.0%	\$0	0.0%	17.5%
	Upper	0	0.0%	\$0	0.0%	31.9%	0	0.0%	45.0%	\$0	0.0%	64.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.5%	\$0	0.0%	1.4%
	<i>Total</i>	<i>0</i>	<i>0%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>	<i>0</i>	<i>0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>

Originations & Purchases

2021 FFIEC Census Data and 2015 ACS Data

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

Assessment Area: KY Southeast KY

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2020, 2021					Bank & Aggregate Lending Comparison 2020					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank #	Agg %	Bank		Agg \$ %	
		#	%	\$(000s)	\$ %				\$(000s)	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	30.3%	0	0.0%	9.5%	\$0	0.0%	4.6%
	Moderate	2	14.3%	\$96	9.1%	19.5%	1	16.7%	21.4%	\$14	3.9%	11.1%
	Middle	5	35.7%	\$461	43.8%	18.4%	3	50.0%	21.4%	\$251	69.7%	17.2%
	Upper	7	50.0%	\$495	47.1%	31.9%	2	33.3%	42.9%	\$95	26.4%	64.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.8%	\$0	0.0%	2.2%
	<i>Total</i>	<i>14</i>	<i>100%</i>	<i>\$1,052</i>	<i>100%</i>	<i>100%</i>	<i>6</i>	<i>100.0%</i>	<i>100%</i>	<i>\$360</i>	<i>100%</i>	<i>100%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	30.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	31.9%	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%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>	<i>0</i>	<i>0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>
HMDA TOTALS	Low	19	7.3%	\$767	2.5%	30.3%	6	4.8%	4.3%	\$179	1.2%	2.0%
	Moderate	35	13.4%	\$2,490	8.1%	19.5%	17	13.7%	14.7%	\$1,100	7.5%	9.9%
	Middle	44	16.8%	\$4,489	14.6%	18.4%	17	13.7%	19.7%	\$1,528	10.4%	16.8%
	Upper	145	55.3%	\$20,639	66.9%	31.9%	71	57.3%	41.0%	\$10,763	73.2%	49.5%
	Unknown	19	7.3%	\$2,451	7.9%	0.0%	13	10.5%	20.4%	\$1,134	7.7%	21.8%
	<i>Total</i>	<i>262</i>	<i>100%</i>	<i>\$30,836</i>	<i>100%</i>	<i>100%</i>	<i>124</i>	<i>100%</i>	<i>100%</i>	<i>\$14,704</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases  
2021 FFIEC Census Data and 2015 ACS Data

The analysis was based on the bank’s 262 HMDA-reportable loans originated in the assessment area in 2020 and 2021. The bank’s lending to LMI borrowers was below the family income levels in those tracts but was in line with overall aggregate performance.

Reviewed separately, in 2020, the bank’s lending to low-income borrowers at 4.8 percent was significantly less than the percentage of families designated as low-income at 30.3 percent and similar to aggregate performance of 4.3 percent. This represents reasonable performance to low-income borrowers. Similarly, lending to moderate-income borrowers at 13.7 percent was also below the percentage of families designated as moderate-income at 19.5 percent and similar to aggregate performance of 14.7 percent. This represents reasonable performance to moderate-income borrowers.

Small Business Lending

The following table shows the number and dollar volume of small business loans originated by Commercial Bank in the assessment area in 2020 and 2021. Of note, revenue information was not known for 27 of the 65 loans and 23 of those 27 loans without revenue were loans made through the PPP and therefore had no requirement to collect revenue. As described, given market conditions and performance context factors, small business lending by business revenue size reflects excellent penetration among businesses of different sizes.

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

Assessment Area: KY Southeast KY

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2020, 2021				
		Bank		\$ (000s)		Total Businesses
		Count				
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	37	56.9%	\$1,317	60.2%	90.5%
	Over \$1 Million	1	1.5%	\$157	7.2%	7.9%
	<i>Total Rev. available</i>	38	58.4%	\$1,474	67.4%	98.4%
	Rev. Not Known	27	41.5%	\$715	32.7%	1.6%
	<i>Total</i>	65	100%	\$2,189	100%	100%
LOAN SIZE	\$100,000 or Less	60	92.3%	\$1,136	51.9%	
	\$100,001 - \$250,000	4	6.2%	\$649	29.6%	
	\$250,001 - \$1 Million	1	1.5%	\$404	18.5%	
	<i>Total</i>	65	100%	\$2,189	100%	
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	34	91.9%	\$567	43.0%	
	\$100,001 - \$250,000	2	5.4%	\$346	26.3%	
	\$250,001 - \$1 Million	1	2.7%	\$404	30.7%	
	<i>Total</i>	37	100%	\$1,317	100%	

Originations & Purchases  
2021 FFIEC Census Data and 2021 D&B Information

For 2020 and 2021 lending activity, 56.9 percent of the bank’s small business loans were originated to businesses with revenues of \$1 million or less, which is less than the percentage of total businesses in the assessment area at 90.5 percent. However, when considering that only 38 of the loans had available revenue, the bank’s performance is better, with 97.3 percent of those loans being to small businesses. Additionally, 64 (98.5 percent) of all small business loans were in amounts of \$250,000 or less. Furthermore, of the 37 loans to small businesses, 91.9 percent were in amounts of \$100,000 or less. These factors demonstrate the bank’s willingness to originate smaller dollar loans to meet the credit needs of small businesses.

**COMMUNITY DEVELOPMENT TEST**

Considering the bank’s asset size, capacity, and assessment area, Commercial Bank demonstrates adequate responsiveness to the community development needs of its Southeast Kentucky assessment area through a combination of community development loans, qualified investments, and community development services.

During the review period, Commercial Bank originated one \$87,797 loan to finance improvements to an ambulance serving Knox County, Kentucky. The bank continues to hold \$412,864 in a municipal bond purchased in a prior review period. The bank made contributions totaling \$20,250, including \$18,750 for scholarships to LMI seniors and \$1,500 in home repair projects for LMI families. Bank representatives used their financial expertise to provide 89 hours of community development service, including 53 hours executing the bank’s Smart Cents financial literacy program in local schools where the majority of students are LMI. Please refer to the Community Development Test section at the institution level for more information on the Smart Cents program.

APPENDIX A

<b>SCOPE OF EXAMINATION</b>			
<b>TIME PERIOD REVIEWED</b>			
Lending Test: January 1, 2020, to December 31, 2021			
Community Development Test: January 1, 2018, to December 31, 2021			
<b>Commercial Bank</b> Harrogate, Tennessee		<b>PRODUCTS REVIEWED</b> HMDA-reportable Loans Small Business Loans	
<b>AFFILIATE(S)</b> NA	<b>AFFILIATE RELATIONSHIP</b> NA	<b>PRODUCTS REVIEWED</b> NA	
<b>LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION</b>			
<b>ASSESSMENT AREA</b>	<b>TYPE OF EXAMINATION</b>	<b>BRANCHES VISITED</b>	<b>OTHER INFORMATION</b>
Knoxville, Tennessee	Full-Scope Review	NA	NA
Claiborne, Tennessee	Limited-Scope Review	NA	NA
Williamson, Tennessee	Limited-Scope Review	NA	NA
Newport, Tennessee	Limited-Scope Review	NA	NA
Kingsport, Tennessee	Limited-Scope Review	NA	NA
Morristown, Tennessee	Limited-Scope Review	NA	NA
Johnson City, Tennessee	Limited-Scope Review	NA	NA
Southeast Kentucky, Kentucky	Full-Scope Review	NA	NA



## 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 Commercial Bank prepared by the **Federal Reserve Bank of Atlanta**, the institution's supervisory agency, as of **June 13, 2022**. 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).

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

## APPENDIX C – GLOSSARY (Continued)

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

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

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

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

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

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

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

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

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

**APPENDIX C – GLOSSARY (Continued)**

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

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

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

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

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

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

**APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES**  
**Combined Demographics Report**

**Assessment Area: TN Claiborne**

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	1,919	22.2
Moderate-income	2	22.2	1,519	17.5	362	23.8	1,544	17.8
Middle-income	6	66.7	6,394	73.9	1,116	17.5	1,931	22.3
Upper-income	1	11.1	745	8.6	54	7.2	3,264	37.7
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>9</b>	<b>100.0</b>	<b>8,658</b>	<b>100.0</b>	<b>1,532</b>	<b>17.7</b>	<b>8,658</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	0	0	0	0	0	0	0	0
Moderate-income	2,666	1,530	16.7	57.4	618	23.2	518	19.4
Middle-income	11,040	6,823	74.6	61.8	2,632	23.8	1,585	14.4
Upper-income	1,295	789	8.6	60.9	313	24.2	193	14.9
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>15,001</b>	<b>9,142</b>	<b>100.0</b>	<b>60.9</b>	<b>3,563</b>	<b>23.8</b>	<b>2,296</b>	<b>15.3</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	0	0	0	0	0	0	0	0
Moderate-income	154	22.3	134	21.2	16	33.3	4	33.3
Middle-income	448	64.8	420	66.6	23	47.9	5	41.7
Upper-income	89	12.9	77	12.2	9	18.8	3	25
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>691</b>	<b>100.0</b>	<b>631</b>	<b>100.0</b>	<b>48</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>91.3</b>		<b>6.9</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	8	32	8	32	0	0	0	0
Middle-income	16	64	16	64	0	0	0	0
Upper-income	1	4	1	4	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>25</b>	<b>100.0</b>	<b>25</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>

2021 FFIEC Census Data and 2021 D&B Information

**APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)**  
**Geographic Distribution of HMDA Loans - Table 1 of 2**

Assessment Area: TN Claiborne

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2020, 2021					Bank & Aggregate Lending Comparison 2020					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				#	%		%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	7	10.8%	\$986	10.5%	16.7%	4	11.4%	13.9%	\$686	13.1%	13.2%
	Middle	50	76.9%	\$7,426	78.7%	74.6%	26	74.3%	74.9%	\$3,908	74.9%	77.8%
	Upper	8	12.3%	\$1,020	10.8%	8.6%	5	14.3%	11.1%	\$624	12.0%	9.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>65</i>	<i>100.0%</i>	<i>\$9,432</i>	<i>100.0%</i>	<i>100.0%</i>	<i>35</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,218</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	3	5.8%	\$187	2.8%	16.7%	2	7.4%	12.1%	\$141	4.2%	10.9%
	Middle	42	80.8%	\$5,678	84.7%	74.6%	20	74.1%	76.1%	\$2,593	77.4%	78.6%
	Upper	7	13.5%	\$838	12.5%	8.6%	5	18.5%	11.8%	\$616	18.4%	10.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>52</i>	<i>100.0%</i>	<i>\$6,703</i>	<i>100.0%</i>	<i>100.0%</i>	<i>27</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,350</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%	16.7%	0	0.0%	25.0%	\$0	0.0%	22.7%
	Middle	2	100.0%	\$97	100.0%	74.6%	2	100.0%	75.0%	\$97	100.0%	77.3%
	Upper	0	0.0%	\$0	0.0%	8.6%	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>2</i>	<i>100.0%</i>	<i>\$97</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$97</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%	12.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$176	100.0%	66.5%	0	0.0%	50.0%	\$0	0.0%	75.1%
	Upper	0	0.0%	\$0	0.0%	21.0%	0	0.0%	50.0%	\$0	0.0%	24.9%
	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>\$176</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>
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%	16.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	74.6%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	8.6%	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  
2021 FFIEC Census Data and 2015 ACS Data

**APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)**  
**Geographic Distribution of HMDA Loans - Table 2 of 2**

Assessment Area: TN Claiborne

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2020, 2021					Bank & Aggregate Lending Comparison					
		Bank				Owner Occupied Units	2020			2020		
		Count		Dollar			Count		Dollar			
		#	%	\$ (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	2	25.0%	\$68	9.6%	16.7%	1	14.3%	15.4%	\$20	3.0%	4.8%
	Middle	5	62.5%	\$510	71.7%	74.6%	5	71.4%	61.5%	\$510	76.9%	63.8%
	Upper	1	12.5%	\$133	18.7%	8.6%	1	14.3%	23.1%	\$133	20.1%	31.4%
	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>\$711</i>	<i>100.0%</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$663</i>	<i>100.0%</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%	16.7%	0	0.0%	12.5%	\$0	0.0%	21.4%
	Middle	0	0.0%	\$0	0.0%	74.6%	0	0.0%	79.2%	\$0	0.0%	71.2%
	Upper	0	0.0%	\$0	0.0%	8.6%	0	0.0%	8.3%	\$0	0.0%	7.4%
	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>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	12	9.4%	\$1,241	7.2%	16.7%	7	9.9%	13.2%	\$847	9.1%	12.1%
	Middle	100	78.1%	\$13,887	81.1%	74.6%	53	74.6%	75.2%	\$7,108	76.2%	77.9%
	Upper	16	12.5%	\$1,991	11.6%	8.6%	11	15.5%	11.6%	\$1,373	14.7%	10.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>128</i>	<i>100.0%</i>	<i>\$17,119</i>	<i>100.0%</i>	<i>100.0%</i>	<i>71</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$9,328</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2021 FFIEC Census Data and 2015 ACS Data

**APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)**  
**Borrower Distribution of HMDA Loans - Table 1 of 2**

Assessment Area: TN Claiborne

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2020, 2021					Bank & Aggregate Lending Comparison 2020					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	6	9.2%	\$404	4.3%	22.2%	4	11.4%	6.1%	\$316	6.1%	3.2%
	Moderate	9	13.8%	\$1,068	11.3%	17.8%	4	11.4%	19.4%	\$411	7.9%	12.9%
	Middle	10	15.4%	\$1,103	11.7%	22.3%	8	22.9%	22.0%	\$966	18.5%	17.9%
	Upper	34	52.3%	\$6,106	64.7%	37.7%	17	48.6%	40.5%	\$3,298	63.2%	54.4%
	Unknown	6	9.2%	\$751	8.0%	0.0%	2	5.7%	12.0%	\$227	4.4%	11.7%
	<i>Total</i>	<i>65</i>	<i>100%</i>	<i>\$9,432</i>	<i>100%</i>	<i>100%</i>	<i>35</i>	<i>100%</i>	<i>100%</i>	<i>\$5,218</i>	<i>100%</i>	<i>100%</i>
REFINANCE	Low	6	11.5%	\$280	4.2%	22.2%	2	7.4%	5.2%	\$70	2.1%	2.5%
	Moderate	5	9.6%	\$575	8.6%	17.8%	3	11.1%	9.4%	\$437	13.0%	6.0%
	Middle	11	21.2%	\$978	14.6%	22.3%	8	29.6%	13.9%	\$744	22.2%	10.7%
	Upper	22	42.3%	\$3,170	47.3%	37.7%	10	37.0%	42.4%	\$1,438	42.9%	49.9%
	Unknown	8	15.4%	\$1,700	25.4%	0.0%	4	14.8%	29.1%	\$661	19.7%	31.0%
	<i>Total</i>	<i>52</i>	<i>100%</i>	<i>\$6,703</i>	<i>100%</i>	<i>100%</i>	<i>27</i>	<i>100%</i>	<i>100%</i>	<i>\$3,350</i>	<i>100%</i>	<i>100%</i>
HOME IMPROVEMENT	Low	1	50.0%	\$22	22.7%	22.2%	1	50.0%	25.0%	\$22	22.7%	5.6%
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	25.0%	\$0	0.0%	25.6%
	Middle	0	0.0%	\$0	0.0%	22.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	1	50.0%	\$75	77.3%	37.7%	1	50.0%	37.5%	\$75	77.3%	43.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.5%	\$0	0.0%	25.2%
	<i>Total</i>	<i>2</i>	<i>100%</i>	<i>\$97</i>	<i>100%</i>	<i>100%</i>	<i>2</i>	<i>100%</i>	<i>100%</i>	<i>\$97</i>	<i>100%</i>	<i>100%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	37.7%	0	0.0%	50.0%	\$0	0.0%	24.9%
	Unknown	1	100.0%	\$176	100.0%	0.0%	0	0.0%	50.0%	\$0	0.0%	75.1%
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>\$176</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	22.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.3%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	37.7%	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%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>	<i>0</i>	<i>0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>

Originations & Purchases  
2021 FFIEC Census Data and 2015 ACS Data



**APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)**  
**Borrower Distribution of HMDA Loans - Table 2 of 2**

Assessment Area: TN Claiborne

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2020, 2021					Bank & Aggregate Lending Comparison 2020					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %	%			#	%		%
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	22.2%	0	0.0%	7.7%	\$0	0.0%	5.0%
	Moderate	1	12.5%	\$209	29.4%	17.8%	1	14.3%	15.4%	\$209	31.5%	23.9%
	Middle	2	25.0%	\$96	13.5%	22.3%	1	14.3%	15.4%	\$48	7.2%	11.0%
	Upper	5	62.5%	\$406	57.1%	37.7%	5	71.4%	61.5%	\$406	61.2%	60.0%
	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%</i>	<i>\$711</i>	<i>100%</i>	<i>100%</i>	<i>7</i>	<i>100.0%</i>	<i>100%</i>	<i>\$663</i>	<i>100%</i>	<i>100%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	22.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	37.7%	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%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>	<i>0</i>	<i>0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>
HMDA TOTALS	Low	13	10.2%	\$706	4.1%	22.2%	7	9.9%	5.7%	\$408	4.4%	2.8%
	Moderate	15	11.7%	\$1,852	10.8%	17.8%	8	11.3%	14.8%	\$1,057	11.3%	9.7%
	Middle	23	18.0%	\$2,177	12.7%	22.3%	17	23.9%	17.9%	\$1,758	18.8%	14.2%
	Upper	62	48.4%	\$9,757	57.0%	37.7%	33	46.5%	40.4%	\$5,217	55.9%	50.8%
	Unknown	15	11.7%	\$2,627	15.3%	0.0%	6	8.5%	21.2%	\$888	9.5%	22.5%
	<i>Total</i>	<i>128</i>	<i>100%</i>	<i>\$17,119</i>	<i>100%</i>	<i>100%</i>	<i>71</i>	<i>100%</i>	<i>100%</i>	<i>\$9,328</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases  
2021 FFIEC Census Data and 2015 ACS Data

**APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)**  
**Geographic Distribution of Small Business Loans**

Assessment Area: TN Claiborne

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2020, 2021				
	Bank				Total Businesses
	Count		Dollar		
#	%	\$ (000s)	\$ %	%	
Low	0	0.0%	\$0	0.0%	0.0%
Moderate	5	17.9%	\$93	8.9%	22.3%
Middle	20	71.4%	\$304	28.9%	64.8%
Upper	3	10.7%	\$654	62.2%	12.9%
Unknown	0	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>					<i>100%</i>

Originations & Purchases  
2021 FFIEC Census Data and 2021 D&B Information

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

Assessment Area: TN Claiborne

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2020, 2021				
		Bank				Total Businesses
		Count		\$ (000s)		
#	%	\$	%	%		
BUSINESS REVENUE	\$1million or Less	9	32.1%	\$496	47.2%	91.3%
	Over \$1 Million	0	0.0%	\$0	0.0%	6.9%
	<i>Total Rev. available</i>	9	32.1%	\$496	47.2%	98.2%
	Rev. Not Known	19	67.9%	\$555	52.8%	1.7%
	<i>Total</i>	28	100%	<i>\$1,051</i>	100%	100%
LOAN SIZE	\$100,000 or Less	26	92.9%	\$418	39.8%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
	\$250,001 - \$1 Million	2	7.1%	\$633	60.2%	
	<i>Total</i>	28	100%	<i>\$1,051</i>	100%	
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	8	88.9%	\$196	39.5%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
	\$250,001 - \$1 Million	1	11.1%	\$300	60.5%	
	<i>Total</i>	9	100%	<i>\$496</i>	100%	

Originations & Purchases  
2021 FFIEC Census Data and 2021 D&B Information

**APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)**  
**Combined Demographics Report**

Assessment Area: TN Johnson City

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	6,356	19.1
Moderate-income	4	17.4	3,961	11.9	1,163	29.4	4,973	15
Middle-income	11	47.8	17,767	53.5	1,971	11.1	7,146	21.5
Upper-income	7	30.4	11,489	34.6	954	8.3	14,742	44.4
Unknown-income	1	4.3	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>23</b>	<b>100.0</b>	<b>33,217</b>	<b>100.0</b>	<b>4,088</b>	<b>12.3</b>	<b>33,217</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	8,267	2,924	8.4	35.4	4,425	53.5	918	11.1
Middle-income	31,102	19,207	55.1	61.8	8,478	27.3	3,417	11
Upper-income	19,074	12,702	36.5	66.6	4,902	25.7	1,470	7.7
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>58,443</b>	<b>34,833</b>	<b>100.0</b>	<b>59.6</b>	<b>17,805</b>	<b>30.5</b>	<b>5,805</b>	<b>9.9</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	725	15	649	14.6	69	18.6	7	17.5
Middle-income	1,931	39.9	1,794	40.5	115	31.1	22	55
Upper-income	2,156	44.5	1,965	44.3	180	48.6	11	27.5
Unknown-income	31	0.6	25	0.6	6	1.6	0	0
<b>Total Assessment Area</b>	<b>4,843</b>	<b>100.0</b>	<b>4,433</b>	<b>100.0</b>	<b>370</b>	<b>100.0</b>	<b>40</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>91.5</b>		<b>7.6</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	0	0	0	0	0	0	0	0
Moderate-income	8	8.8	7	8.2	0	0	1	25
Middle-income	61	67	57	67.1	1	50	3	75
Upper-income	22	24.2	21	24.7	1	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>91</b>	<b>100.0</b>	<b>85</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>
	<b>Percentage of Total Farms:</b>			<b>93.4</b>		<b>2.2</b>		<b>4.4</b>

2021 FFIEC Census Data and 2021 D&B Information

APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TN Johnson City

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2020, 2021					Bank & Aggregate Lending Comparison					
						Owner Occupied Units %	2020					
		Bank		Dollar			Count		Dollar			
		Count					Bank	Agg	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	2	14.3%	\$285	11.5%	8.4%	0	0.0%	7.6%	\$0	0.0%	5.4%
	Middle	7	50.0%	\$909	36.8%	55.1%	4	50.0%	49.1%	\$530	34.1%	45.4%
	Upper	5	35.7%	\$1,276	51.7%	36.5%	4	50.0%	43.3%	\$1,026	65.9%	49.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>14</i>	<i>100.0%</i>	<i>\$2,470</i>	<i>100.0%</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,556</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	1	50.0%	\$94	25.8%	8.4%	1	50.0%	6.2%	\$94	25.8%	4.3%
	Middle	0	0.0%	\$0	0.0%	55.1%	0	0.0%	48.0%	\$0	0.0%	42.1%
	Upper	1	50.0%	\$270	74.2%	36.5%	1	50.0%	45.8%	\$270	74.2%	53.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$364</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$364</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%	8.4%	0	0.0%	7.6%	\$0	0.0%	4.5%
	Middle	0	0.0%	\$0	0.0%	55.1%	0	0.0%	44.0%	\$0	0.0%	41.6%
	Upper	0	0.0%	\$0	0.0%	36.5%	0	0.0%	48.4%	\$0	0.0%	53.9%
	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>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	80.0%	\$8,529	95.2%	24.4%	3	75.0%	38.1%	\$779	64.6%	18.8%
	Middle	1	20.0%	\$427	4.8%	40.6%	1	25.0%	33.3%	\$427	35.4%	12.1%
	Upper	0	0.0%	\$0	0.0%	35.0%	0	0.0%	28.6%	\$0	0.0%	69.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$8,956</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,206</i>	<i>100.0%</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%	8.4%	0	0.0%	3.1%	\$0	0.0%	2.0%
	Middle	0	0.0%	\$0	0.0%	55.1%	0	0.0%	50.8%	\$0	0.0%	44.3%
	Upper	0	0.0%	\$0	0.0%	36.5%	0	0.0%	46.1%	\$0	0.0%	53.7%
	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  
2021 FFIEC Census Data and 2015 ACS Data

APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)

Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TN Johnson City

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2020, 2021					Bank & Aggregate Lending Comparison 2020					
		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%	8.4%	0	0.0%	5.6%	\$0	0.0%	2.7%
	Middle	0	0.0%	\$0	0.0%	55.1%	0	0.0%	43.7%	\$0	0.0%	26.4%
	Upper	0	0.0%	\$0	0.0%	36.5%	0	0.0%	50.7%	\$0	0.0%	70.9%
	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%	8.4%	0	0.0%	10.0%	\$0	0.0%	7.8%
	Middle	0	0.0%	\$0	0.0%	55.1%	0	0.0%	62.5%	\$0	0.0%	58.8%
	Upper	0	0.0%	\$0	0.0%	36.5%	0	0.0%	27.5%	\$0	0.0%	33.4%
	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>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	7	33.3%	\$8,908	75.6%	8.4%	4	28.6%	7.0%	\$873	27.9%	6.0%
	Middle	8	38.1%	\$1,336	11.3%	55.1%	5	35.7%	48.4%	\$957	30.6%	41.0%
	Upper	6	28.6%	\$1,546	13.1%	36.5%	5	35.7%	44.6%	\$1,296	41.5%	53.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>21</i>	<i>100.0%</i>	<i>\$11,790</i>	<i>100.0%</i>	<i>100.0%</i>	<i>14</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,126</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2021 FFIEC Census Data and 2015 ACS Data

**APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)**  
**Borrower Distribution of HMDA Loans - Table 1 of 2**

Assessment Area: TN Johnson City

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2020, 2021					Bank & Aggregate Lending Comparison 2020					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			#	Bank %	Agg %	Bank		Agg
		#	%	\$ (000s)	\$ %	\$ (000s)				\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	19.1%	0	0.0%	4.1%	\$0	0.0%	1.7%
	Moderate	0	0.0%	\$0	0.0%	15.0%	0	0.0%	16.0%	\$0	0.0%	10.2%
	Middle	0	0.0%	\$0	0.0%	21.5%	0	0.0%	23.0%	\$0	0.0%	19.1%
	Upper	14	100.0%	\$2,470	100.0%	44.4%	8	100.0%	50.1%	\$1,556	100.0%	62.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.7%	\$0	0.0%	6.1%
	<i>Total</i>	<i>14</i>	<i>100%</i>	<i>\$2,470</i>	<i>100%</i>	<i>100%</i>	<i>8</i>	<i>100%</i>	<i>100%</i>	<i>\$1,556</i>	<i>100%</i>	<i>100%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	19.1%	0	0.0%	3.2%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	15.0%	0	0.0%	10.1%	\$0	0.0%	5.9%
	Middle	0	0.0%	\$0	0.0%	21.5%	0	0.0%	16.3%	\$0	0.0%	11.8%
	Upper	1	50.0%	\$270	74.2%	44.4%	1	50.0%	47.2%	\$270	74.2%	56.0%
	Unknown	1	50.0%	\$94	25.8%	0.0%	1	50.0%	23.2%	\$94	25.8%	25.1%
	<i>Total</i>	<i>2</i>	<i>100%</i>	<i>\$364</i>	<i>100%</i>	<i>100%</i>	<i>2</i>	<i>100%</i>	<i>100%</i>	<i>\$364</i>	<i>100%</i>	<i>100%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	19.1%	0	0.0%	3.1%	\$0	0.0%	2.2%
	Moderate	0	0.0%	\$0	0.0%	15.0%	0	0.0%	12.4%	\$0	0.0%	10.1%
	Middle	0	0.0%	\$0	0.0%	21.5%	0	0.0%	20.4%	\$0	0.0%	16.5%
	Upper	0	0.0%	\$0	0.0%	44.4%	0	0.0%	60.9%	\$0	0.0%	69.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.1%	\$0	0.0%	1.9%
	<i>Total</i>	<i>0</i>	<i>0%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>	<i>0</i>	<i>0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	19.1%	0	0.0%	2.4%	\$0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	15.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	3	60.0%	\$970	10.8%	44.4%	3	75.0%	16.7%	\$970	80.4%	2.6%
	Unknown	2	40.0%	\$7,986	89.2%	0.0%	1	25.0%	81.0%	\$236	19.6%	97.0%
	<i>Total</i>	<i>5</i>	<i>100%</i>	<i>\$8,956</i>	<i>100%</i>	<i>100%</i>	<i>4</i>	<i>100%</i>	<i>100%</i>	<i>\$1,206</i>	<i>100%</i>	<i>100%</i>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	19.1%	0	0.0%	5.7%	\$0	0.0%	2.4%
	Moderate	0	0.0%	\$0	0.0%	15.0%	0	0.0%	11.4%	\$0	0.0%	7.8%
	Middle	0	0.0%	\$0	0.0%	21.5%	0	0.0%	21.2%	\$0	0.0%	18.7%
	Upper	0	0.0%	\$0	0.0%	44.4%	0	0.0%	60.6%	\$0	0.0%	69.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.0%	\$0	0.0%	1.5%
	<i>Total</i>	<i>0</i>	<i>0%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>	<i>0</i>	<i>0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>

Originations & Purchases  
2021 FFIEC Census Data and 2015 ACS Data

APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TN Johnson City

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2020, 2021					Bank & Aggregate Lending Comparison 2020					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	19.1%	0	0.0%	8.5%	\$0	0.0%	2.7%
	Moderate	0	0.0%	\$0	0.0%	15.0%	0	0.0%	12.7%	\$0	0.0%	6.4%
	Middle	0	0.0%	\$0	0.0%	21.5%	0	0.0%	19.7%	\$0	0.0%	11.7%
	Upper	0	0.0%	\$0	0.0%	44.4%	0	0.0%	49.3%	\$0	0.0%	71.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.9%	\$0	0.0%	8.2%
	<i>Total</i>	<i>0</i>	<i>0%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	19.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.0%	0	0.0%	1.3%	\$0	0.0%	1.0%
	Middle	0	0.0%	\$0	0.0%	21.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	44.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	98.8%	\$0	0.0%	99.0%
	<i>Total</i>	<i>0</i>	<i>0%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>	<i>0</i>	<i>0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	19.1%	0	0.0%	3.7%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	15.0%	0	0.0%	12.5%	\$0	0.0%	7.2%
	Middle	0	0.0%	\$0	0.0%	21.5%	0	0.0%	19.1%	\$0	0.0%	13.9%
	Upper	18	85.7%	\$3,710	31.5%	44.4%	12	85.7%	48.6%	\$2,796	89.4%	54.4%
	Unknown	3	14.3%	\$8,080	68.5%	0.0%	2	14.3%	16.2%	\$330	10.6%	23.1%
	<i>Total</i>	<i>21</i>	<i>100%</i>	<i>\$11,790</i>	<i>100%</i>	<i>100%</i>	<i>14</i>	<i>100%</i>	<i>100%</i>	<i>\$3,126</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases  
2021 FFIEC Census Data and 2015 ACS Data

**APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)**  
**Geographic Distribution of Small Business Loans**

Assessment Area: TN Johnson City

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2020, 2021				
	Bank		Total		Businesses
	Count	Dollar	Dollar	%	
#	%	\$ (000s)	\$ %	%	
Low	0	0.0%	\$0	0.0%	0.0%
Moderate	1	33.3%	\$371	41.7%	15.0%
Middle	0	0.0%	\$0	0.0%	39.9%
Upper	2	66.7%	\$518	58.3%	44.5%
Unknown	0	0.0%	\$0	0.0%	0.6%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>					<i>100%</i>

Originations & Purchases  
2021 FFIEC Census Data and 2021 D&B Information

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

Assessment Area: TN Johnson City

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2020, 2021				
		Bank		Total		Businesses
		Count	\$ (000s)	Dollar	%	
#	%	\$	%	%		
BUSINESS REVENUE	\$1million or Less	2	66.7%	\$518	58.3%	91.5%
	Over \$1 Million	1	33.3%	\$371	41.7%	7.6%
	<i>Total Rev. available</i>	3	100.0%	\$888	100.0%	99.1%
	Rev. Not Known	0	0.0%	\$0	0.0%	0.8%
	<i>Total</i>	3	<i>100%</i>	<i>\$888</i>	<i>100%</i>	<i>100%</i>
LOAN SIZE	\$100,000 or Less	1	33.3%	\$50	5.6%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
	\$250,001 - \$1 Million	2	66.7%	\$838	94.4%	
	<i>Total</i>	3	<i>100%</i>	<i>\$888</i>	<i>100%</i>	
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	1	50.0%	\$50	9.7%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
	\$250,001 - \$1 Million	1	50.0%	\$468	90.3%	
	<i>Total</i>	2	<i>100%</i>	<i>\$518</i>	<i>100%</i>	

Originations & Purchases  
2021 FFIEC Census Data and 2021 D&B Information



APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)

Combined Demographics Report

Assessment Area: TN Kingsport

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	8,718	19.8
Moderate-income	10	25.6	10,025	22.8	2,453	24.5	8,221	18.7
Middle-income	19	48.7	21,235	48.3	2,625	12.4	8,475	19.3
Upper-income	10	25.6	12,691	28.9	707	5.6	18,537	42.2
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>39</b>	<b>100.0</b>	<b>43,951</b>	<b>100.0</b>	<b>5,785</b>	<b>13.2</b>	<b>43,951</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	0	0	0	0	0	0	0	0
Moderate-income	20,160	10,322	21.1	51.2	7,380	36.6	2,458	12.2
Middle-income	34,387	23,840	48.8	69.3	7,256	21.1	3,291	9.6
Upper-income	19,457	14,694	30.1	75.5	2,929	15.1	1,834	9.4
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>74,004</b>	<b>48,856</b>	<b>100.0</b>	<b>66.0</b>	<b>17,565</b>	<b>23.7</b>	<b>7,583</b>	<b>10.2</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	1,875	31.5	1,680	30.9	181	37.6	14	35
Middle-income	2,774	46.6	2,552	46.9	201	41.8	21	52.5
Upper-income	1,308	22	1,204	22.1	99	20.6	5	12.5
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>5,957</b>	<b>100.0</b>	<b>5,436</b>	<b>100.0</b>	<b>481</b>	<b>100.0</b>	<b>40</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>91.3</b>		<b>8.1</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	0	0	0	0	0	0	0	0
Moderate-income	14	14.1	14	14.9	0	0	0	0
Middle-income	56	56.6	55	58.5	0	0	1	20
Upper-income	29	29.3	25	26.6	0	0	4	80
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>99</b>	<b>100.0</b>	<b>94</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	<b>5</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>			<b>94.9</b>		<b>.0</b>		<b>5.1</b>	

2021 FFIEC Census Data and 2021 D&B Information

APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)  
Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TN Kingsport

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2020, 2021					Bank & Aggregate Lending Comparison					
		Bank				Owner Occupied Units %	2020			Dollar		
		Count		Dollar			Count		Agg	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	1	12.5%	\$122	3.7%	21.1%	0	0.0%	22.4%	\$0	0.0%	15.5%
	Middle	3	37.5%	\$1,985	59.9%	48.8%	3	75.0%	42.7%	\$1,985	83.2%	42.1%
	Upper	4	50.0%	\$1,209	36.5%	30.1%	1	25.0%	34.9%	\$400	16.8%	42.3%
	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>\$3,316</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,385</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%	21.1%	0	0.0%	13.5%	\$0	0.0%	9.3%
	Middle	0	0.0%	\$0	0.0%	48.8%	0	0.0%	43.5%	\$0	0.0%	42.3%
	Upper	2	100.0%	\$409	100.0%	30.1%	1	100.0%	43.1%	\$222	100.0%	48.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$409</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$222</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%	21.1%	0	0.0%	21.1%	\$0	0.0%	18.4%
	Middle	0	0.0%	\$0	0.0%	48.8%	0	0.0%	44.4%	\$0	0.0%	43.3%
	Upper	0	0.0%	\$0	0.0%	30.1%	0	0.0%	34.5%	\$0	0.0%	38.3%
	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>
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%	44.7%	0	0.0%	58.3%	\$0	0.0%	52.7%
	Middle	0	0.0%	\$0	0.0%	37.5%	0	0.0%	29.2%	\$0	0.0%	46.3%
	Upper	0	0.0%	\$0	0.0%	17.8%	0	0.0%	12.5%	\$0	0.0%	1.1%
	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%	21.1%	0	0.0%	10.0%	\$0	0.0%	10.4%
	Middle	0	0.0%	\$0	0.0%	48.8%	0	0.0%	41.8%	\$0	0.0%	38.1%
	Upper	0	0.0%	\$0	0.0%	30.1%	0	0.0%	48.2%	\$0	0.0%	51.5%
	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  
2021 FFIEC Census Data and 2015 ACS Data

**APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)**  
**Geographic Distribution of HMDA Loans - Table 2 of 2**

Assessment Area: TN Kingsport

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2020, 2021					Bank & Aggregate Lending Comparison					
		Bank				Owner Occupied Units %	2020			2020		
		Count		Dollar			Count		Dollar			
		#	%	\$ (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%	21.1%	0	0.0%	18.6%	\$0	0.0%	7.6%
	Middle	0	0.0%	\$0	0.0%	48.8%	0	0.0%	45.7%	\$0	0.0%	62.9%
	Upper	0	0.0%	\$0	0.0%	30.1%	0	0.0%	35.7%	\$0	0.0%	29.5%
	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%	21.1%	0	0.0%	26.5%	\$0	0.0%	20.0%
	Middle	0	0.0%	\$0	0.0%	48.8%	0	0.0%	42.4%	\$0	0.0%	41.5%
	Upper	0	0.0%	\$0	0.0%	30.1%	0	0.0%	31.1%	\$0	0.0%	38.5%
	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	1	10.0%	\$122	3.3%	21.1%	0	0.0%	18.4%	\$0	0.0%	15.8%
	Middle	3	30.0%	\$1,985	53.3%	48.8%	3	60.0%	43.1%	\$1,985	76.1%	42.6%
	Upper	6	60.0%	\$1,618	43.4%	30.1%	2	40.0%	38.5%	\$622	23.9%	41.6%
	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>\$3,725</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,607</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2021 FFIEC Census Data and 2015 ACS Data

**APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)**  
**Borrower Distribution of HMDA Loans - Table 1 of 2**

Assessment Area: TN Kingsport

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2020, 2021					Bank & Aggregate Lending Comparison 2020					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			#	Bank %	Agg %	Bank		Agg
		#	%	\$ (000s)	\$ %	%				\$ (000s)	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	19.8%	0	0.0%	7.3%	\$0	0.0%	3.5%
	Moderate	1	12.5%	\$122	3.7%	18.7%	0	0.0%	21.1%	\$0	0.0%	14.2%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	24.1%	\$0	0.0%	21.3%
	Upper	7	87.5%	\$3,194	96.3%	42.2%	4	100.0%	39.6%	\$2,385	100.0%	53.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.9%	\$0	0.0%	7.2%
	<i>Total</i>	<i>8</i>	<i>100%</i>	<i>\$3,316</i>	<i>100%</i>	<i>100%</i>	<i>4</i>	<i>100%</i>	<i>100%</i>	<i>\$2,385</i>	<i>100%</i>	<i>100%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	19.8%	0	0.0%	4.5%	\$0	0.0%	2.1%
	Moderate	1	50.0%	\$187	45.7%	18.7%	0	0.0%	11.7%	\$0	0.0%	7.3%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	18.8%	\$0	0.0%	14.5%
	Upper	1	50.0%	\$222	54.3%	42.2%	1	100.0%	40.8%	\$222	100.0%	49.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	24.2%	\$0	0.0%	26.8%
	<i>Total</i>	<i>2</i>	<i>100%</i>	<i>\$409</i>	<i>100%</i>	<i>100%</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>\$222</i>	<i>100%</i>	<i>100%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	19.8%	0	0.0%	10.0%	\$0	0.0%	5.5%
	Moderate	0	0.0%	\$0	0.0%	18.7%	0	0.0%	15.7%	\$0	0.0%	10.2%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	20.7%	\$0	0.0%	15.3%
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	47.9%	\$0	0.0%	61.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.7%	\$0	0.0%	7.8%
	<i>Total</i>	<i>0</i>	<i>0%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>	<i>0</i>	<i>0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	19.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.7%	0	0.0%	4.2%	\$0	0.0%	0.2%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	4.2%	\$0	0.0%	0.1%
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	4.2%	\$0	0.0%	0.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	87.5%	\$0	0.0%	99.6%
	<i>Total</i>	<i>0</i>	<i>0%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>	<i>0</i>	<i>0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	19.8%	0	0.0%	10.0%	\$0	0.0%	5.1%
	Moderate	0	0.0%	\$0	0.0%	18.7%	0	0.0%	18.8%	\$0	0.0%	16.7%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	17.6%	\$0	0.0%	16.4%
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	49.4%	\$0	0.0%	58.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.1%	\$0	0.0%	3.2%
	<i>Total</i>	<i>0</i>	<i>0%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>	<i>0</i>	<i>0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>

Originations & Purchases  
2021 FFIEC Census Data and 2015 ACS Data

APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TN Kingsport

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2020, 2021					Bank & Aggregate Lending Comparison 2020					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			#	Bank %	Agg %	Bank		Agg
		#	%	\$ (000s)	\$ %	%				\$ (000s)	\$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	19.8%	0	0.0%	11.4%	\$0	0.0%	5.2%
	Moderate	0	0.0%	\$0	0.0%	18.7%	0	0.0%	22.9%	\$0	0.0%	14.0%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	21.4%	\$0	0.0%	16.9%
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	38.6%	\$0	0.0%	55.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.7%	\$0	0.0%	8.1%
	<i>Total</i>	<i>0</i>	<i>0%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	19.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	0.8%	\$0	0.0%	1.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	99.2%	\$0	0.0%	98.7%
	<i>Total</i>	<i>0</i>	<i>0%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>	<i>0</i>	<i>0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	19.8%	0	0.0%	6.2%	\$0	0.0%	2.7%
	Moderate	2	20.0%	\$309	8.3%	18.7%	0	0.0%	16.3%	\$0	0.0%	10.0%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	20.9%	\$0	0.0%	16.4%
	Upper	8	80.0%	\$3,416	91.7%	42.2%	5	100.0%	39.8%	\$2,607	100.0%	47.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.8%	\$0	0.0%	23.6%
	<i>Total</i>	<i>10</i>	<i>100%</i>	<i>\$3,725</i>	<i>100%</i>	<i>100%</i>	<i>5</i>	<i>100%</i>	<i>100%</i>	<i>\$2,607</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases  
2021 FFIEC Census Data and 2015 ACS Data

**APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)**  
**Geographic Distribution of Small Business Loans**

Assessment Area: TN Kingsport

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2020, 2021				
	Bank		Total		Businesses
	Count	Dollar		%	
#	%	\$ (000s)	\$ %	%	
Low	0	0.0%	\$0	0.0%	0.0%
Moderate	0	0.0%	\$0	0.0%	31.5%
Middle	1	100.0%	\$49	100.0%	46.6%
Upper	0	0.0%	\$0	0.0%	22.0%
Unknown	0	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>					<i>100%</i>

Originations & Purchases  
2021 FFIEC Census Data and 2021 D&B Information

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

Assessment Area: TN Kingsport

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2020, 2021				
		Bank		Total		Businesses
		Count	\$ (000s)		%	
#	%	\$	%	%		
BUSINESS REVENUE	\$1million or Less	1	100.0%	\$49	100.0%	91.3%
	Over \$1 Million	0	0.0%	\$0	0.0%	8.1%
	<i>Total Rev. available</i>	1	100.0%	\$49	100.0%	99.4%
	Rev. Not Known	0	0.0%	\$0	0.0%	0.7%
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>\$49</i>	<i>100%</i>	<i>100%</i>
LOAN SIZE	\$100,000 or Less	1	100.0%	\$49	100.0%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>\$49</i>	<i>100%</i>	
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	1	100.0%	\$49	100.0%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>\$49</i>	<i>100%</i>	

Originations & Purchases  
2021 FFIEC Census Data and 2021 D&B Information

**APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)**  
**Combined Demographics Report**

Assessment Area: TN Morristown

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	8.3	772	4.5	439	56.9	4,205	24.7
Moderate-income	4	33.3	5,433	32	1,440	26.5	3,002	17.7
Middle-income	6	50	8,836	52	1,104	12.5	3,106	18.3
Upper-income	1	8.3	1,952	11.5	148	7.6	6,680	39.3
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>12</b>	<b>100.0</b>	<b>16,993</b>	<b>100.0</b>	<b>3,131</b>	<b>18.4</b>	<b>16,993</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	1,389	292	1.8	21	860	61.9	237	17.1
Moderate-income	9,289	4,461	27.6	48	3,651	39.3	1,177	12.7
Middle-income	13,718	9,228	57.2	67.3	3,401	24.8	1,089	7.9
Upper-income	2,613	2,154	13.3	82.4	423	16.2	36	1.4
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>27,009</b>	<b>16,135</b>	<b>100.0</b>	<b>59.7</b>	<b>8,335</b>	<b>30.9</b>	<b>2,539</b>	<b>9.4</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	311	15.5	272	15	37	20.2	2	20
Moderate-income	792	39.5	717	39.6	71	38.8	4	40
Middle-income	782	39	712	39.3	66	36.1	4	40
Upper-income	118	5.9	109	6	9	4.9	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>2,003</b>	<b>100.0</b>	<b>1,810</b>	<b>100.0</b>	<b>183</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>90.4</b>		<b>9.1</b>		<b>.5</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	5	19.2	5	19.2	0	0	0	0
Middle-income	20	76.9	20	76.9	0	0	0	0
Upper-income	1	3.8	1	3.8	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>26</b>	<b>100.0</b>	<b>26</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>	

2021 FFIEC Census Data and 2021 D&B Information

APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)  
Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TN Morristown

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2020, 2021					Bank & Aggregate Lending Comparison 2020					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	5.9%	\$220	4.2%	1.8%	1	10.0%	2.2%	\$220	10.1%	1.3%
	Moderate	2	11.8%	\$394	7.6%	27.6%	0	0.0%	29.8%	\$0	0.0%	23.7%
	Middle	12	70.6%	\$3,911	75.5%	57.2%	8	80.0%	53.4%	\$1,909	87.3%	58.8%
	Upper	2	11.8%	\$658	12.7%	13.3%	1	10.0%	14.5%	\$58	2.7%	16.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>17</i>	<i>100.0%</i>	<i>\$5,183</i>	<i>100.0%</i>	<i>100.0%</i>	<i>10</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,187</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	1	7.1%	\$50	2.2%	1.8%	0	0.0%	0.5%	\$0	0.0%	0.4%
	Moderate	5	35.7%	\$924	40.0%	27.6%	3	42.9%	17.3%	\$749	62.6%	14.2%
	Middle	6	42.9%	\$1,209	52.3%	57.2%	3	42.9%	65.5%	\$375	31.4%	67.5%
	Upper	2	14.3%	\$127	5.5%	13.3%	1	14.3%	16.8%	\$72	6.0%	17.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>14</i>	<i>100.0%</i>	<i>\$2,310</i>	<i>100.0%</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,196</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	1.6%	\$0	0.0%	0.6%
	Moderate	1	33.3%	\$213	43.5%	27.6%	0	0.0%	16.1%	\$0	0.0%	12.4%
	Middle	2	66.7%	\$277	56.5%	57.2%	1	100.0%	62.9%	\$184	100.0%	69.7%
	Upper	0	0.0%	\$0	0.0%	13.3%	0	0.0%	19.4%	\$0	0.0%	17.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$490</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$184</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	11.6%	0	0.0%	10.0%	\$0	0.0%	8.6%
	Moderate	1	33.3%	\$128	13.3%	46.0%	0	0.0%	40.0%	\$0	0.0%	60.1%
	Middle	1	33.3%	\$559	58.0%	41.0%	0	0.0%	40.0%	\$0	0.0%	27.8%
	Upper	1	33.3%	\$276	28.7%	1.3%	0	0.0%	10.0%	\$0	0.0%	3.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$963</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>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	2.3%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	27.6%	0	0.0%	15.9%	\$0	0.0%	15.0%
	Middle	0	0.0%	\$0	0.0%	57.2%	0	0.0%	63.6%	\$0	0.0%	69.6%
	Upper	0	0.0%	\$0	0.0%	13.3%	0	0.0%	18.2%	\$0	0.0%	15.0%
	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  
2021 FFIEC Census Data and 2015 ACS Data



**APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)**  
**Geographic Distribution of HMDA Loans - Table 2 of 2**

Assessment Area: TN Morristown

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2020, 2021					Bank & Aggregate Lending Comparison 2020					
		Bank		Owner Occupied Units	Count			Dollar				
		Count #	%		Bank #	Agg %	Bank		Agg \$ %			
				\$ (000s)			\$ %	\$ (000s)		\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	5.6%	\$0	0.0%	6.1%
	Moderate	0	0.0%	\$0	0.0%	27.6%	0	0.0%	38.9%	\$0	0.0%	25.4%
	Middle	0	0.0%	\$0	0.0%	57.2%	0	0.0%	55.6%	\$0	0.0%	68.5%
	Upper	0	0.0%	\$0	0.0%	13.3%	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%	1.8%	0	0.0%	2.4%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	27.6%	0	0.0%	28.0%	\$0	0.0%	22.9%
	Middle	0	0.0%	\$0	0.0%	57.2%	0	0.0%	52.4%	\$0	0.0%	56.1%
	Upper	1	100.0%	\$260	100.0%	13.3%	1	100.0%	17.1%	\$260	100.0%	19.7%
	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>\$260</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$260</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	2	5.3%	\$270	2.9%	1.8%	1	5.3%	1.6%	\$220	5.7%	1.4%
	Moderate	9	23.7%	\$1,659	18.0%	27.6%	3	15.8%	23.9%	\$749	19.6%	21.8%
	Middle	21	55.3%	\$5,956	64.7%	57.2%	12	63.2%	58.9%	\$2,468	64.5%	60.7%
	Upper	6	15.8%	\$1,321	14.3%	13.3%	3	15.8%	15.6%	\$390	10.2%	16.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>38</i>	<i>100.0%</i>	<i>\$9,206</i>	<i>100.0%</i>	<i>100.0%</i>	<i>19</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,827</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
2021 FFIEC Census Data and 2015 ACS Data

**APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)**  
**Borrower Distribution of HMDA Loans - Table 1 of 2**

Assessment Area: TN Morristown

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2020, 2021					Bank & Aggregate Lending Comparison 2020					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %						#	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	24.7%	0	0.0%	4.0%	\$0	0.0%	2.2%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	23.6%	\$0	0.0%	17.6%
	Middle	4	23.5%	\$536	10.3%	18.3%	3	30.0%	23.5%	\$356	16.3%	20.9%
	Upper	12	70.6%	\$4,341	83.8%	39.3%	7	70.0%	36.2%	\$1,831	83.7%	47.0%
	Unknown	1	5.9%	\$306	5.9%	0.0%	0	0.0%	12.7%	\$0	0.0%	12.3%
	<i>Total</i>	<i>17</i>	<i>100%</i>	<i>\$5,183</i>	<i>100%</i>	<i>100%</i>	<i>10</i>	<i>100%</i>	<i>100%</i>	<i>\$2,187</i>	<i>100%</i>	<i>100%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	24.7%	0	0.0%	4.0%	\$0	0.0%	2.0%
	Moderate	1	7.1%	\$50	2.2%	17.7%	0	0.0%	12.8%	\$0	0.0%	8.3%
	Middle	2	14.3%	\$215	9.3%	18.3%	1	14.3%	18.2%	\$160	13.4%	16.0%
	Upper	10	71.4%	\$1,983	85.8%	39.3%	5	71.4%	39.4%	\$974	81.4%	47.2%
	Unknown	1	7.1%	\$62	2.7%	0.0%	1	14.3%	25.6%	\$62	5.2%	26.4%
	<i>Total</i>	<i>14</i>	<i>100%</i>	<i>\$2,310</i>	<i>100%</i>	<i>100%</i>	<i>7</i>	<i>100%</i>	<i>100%</i>	<i>\$1,196</i>	<i>100%</i>	<i>100%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	24.7%	0	0.0%	4.8%	\$0	0.0%	3.1%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	17.7%	\$0	0.0%	14.1%
	Middle	1	33.3%	\$93	19.0%	18.3%	0	0.0%	19.4%	\$0	0.0%	15.8%
	Upper	2	66.7%	\$397	81.0%	39.3%	1	100.0%	58.1%	\$184	100.0%	67.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>3</i>	<i>100%</i>	<i>\$490</i>	<i>100%</i>	<i>100%</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>\$184</i>	<i>100%</i>	<i>100%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	24.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	3	100.0%	\$963	100.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>3</i>	<i>100%</i>	<i>\$963</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	24.7%	0	0.0%	6.8%	\$0	0.0%	3.9%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	18.2%	\$0	0.0%	8.9%
	Middle	0	0.0%	\$0	0.0%	18.3%	0	0.0%	15.9%	\$0	0.0%	12.8%
	Upper	0	0.0%	\$0	0.0%	39.3%	0	0.0%	54.5%	\$0	0.0%	68.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.5%	\$0	0.0%	5.6%
	<i>Total</i>	<i>0</i>	<i>0%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>	<i>0</i>	<i>0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>

Originations & Purchases  
2021 FFIEC Census Data and 2015 ACS Data

**APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)**  
**Borrower Distribution of HMDA Loans - Table 2 of 2**

Assessment Area: TN Morristown

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2020, 2021					Bank & Aggregate Lending Comparison 2020					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	24.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	16.7%	\$0	0.0%	12.6%
	Middle	0	0.0%	\$0	0.0%	18.3%	0	0.0%	22.2%	\$0	0.0%	14.2%
	Upper	0	0.0%	\$0	0.0%	39.3%	0	0.0%	33.3%	\$0	0.0%	41.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	27.8%	\$0	0.0%	32.0%
	<i>Total</i>	<i>0</i>	<i>0%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	24.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$260	100.0%	0.0%	1	100.0%	100.0%	\$260	100.0%	100.0%
	<i>Total</i>	<i>1</i>	<i>100%</i>	<i>\$260</i>	<i>100%</i>	<i>100%</i>	<i>1</i>	<i>100%</i>	<i>100%</i>	<i>\$260</i>	<i>100%</i>	<i>100%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	24.7%	0	0.0%	3.9%	\$0	0.0%	2.0%
	Moderate	1	2.6%	\$50	0.5%	17.7%	0	0.0%	17.8%	\$0	0.0%	12.2%
	Middle	7	18.4%	\$844	9.2%	18.3%	4	21.1%	20.0%	\$516	13.5%	17.0%
	Upper	24	63.2%	\$6,721	73.0%	39.3%	13	68.4%	37.0%	\$2,989	78.1%	43.8%
	Unknown	6	15.8%	\$1,591	17.3%	0.0%	2	10.5%	21.3%	\$322	8.4%	25.0%
	<i>Total</i>	<i>38</i>	<i>100%</i>	<i>\$9,206</i>	<i>100%</i>	<i>100%</i>	<i>19</i>	<i>100%</i>	<i>100%</i>	<i>\$3,827</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases  
2021 FFIEC Census Data and 2015 ACS Data

**APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)**  
**Geographic Distribution of Small Business Loans**

Assessment Area: TN Morristown

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2020, 2021				
	Bank				Total Businesses
	Count		Dollar		
#	%	\$ (000s)	\$ %	%	
Low	1	7.7%	\$50	6.4%	15.5%
Moderate	4	30.8%	\$539	69.9%	39.5%
Middle	8	61.5%	\$182	23.6%	39.0%
Upper	0	0.0%	\$0	0.0%	5.9%
Unknown	0	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>					<i>100%</i>

Originations & Purchases  
2021 FFIEC Census Data and 2021 D&B Information

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

Assessment Area: TN Morristown

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2020, 2021				
		Bank				Total Businesses
		Count		\$ (000s)		
#	%	\$	%	%		
BUSINESS REVENUE	\$1million or Less	5	38.5%	\$618	80.1%	90.4%
	Over \$1 Million	0	0.0%	\$0	0.0%	9.1%
	<i>Total Rev. available</i>	5	38.5%	\$618	80.1%	99.5%
	Rev. Not Known	8	61.5%	\$154	19.9%	0.5%
	<i>Total</i>	<i>13</i>	<i>100%</i>	<i>\$771</i>	<i>100%</i>	<i>100%</i>
LOAN SIZE	\$100,000 or Less	12	92.3%	\$354	45.9%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
	\$250,001 - \$1 Million	1	7.7%	\$417	54.1%	
	<i>Total</i>	<i>13</i>	<i>100%</i>	<i>\$771</i>	<i>100%</i>	
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	4	80.0%	\$201	32.5%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
	\$250,001 - \$1 Million	1	20.0%	\$417	67.5%	
	<i>Total</i>	<i>5</i>	<i>100%</i>	<i>\$618</i>	<i>100%</i>	

Originations & Purchases  
2021 FFIEC Census Data and 2021 D&B Information

**APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)**  
**Combined Demographics Report**

**Assessment Area: TN Newport**

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	2,919	29.7
Moderate-income	4	44.4	4,820	49	1,513	31.4	1,601	16.3
Middle-income	4	44.4	5,018	51	682	13.6	1,841	18.7
Upper-income	0	0	0	0	0	0	3,477	35.3
Unknown-income	1	11.1	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>9</b>	<b>100.0</b>	<b>9,838</b>	<b>100.0</b>	<b>2,195</b>	<b>22.3</b>	<b>9,838</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	8,740	4,742	46.9	54.3	2,866	32.8	1,132	13
Middle-income	8,634	5,373	53.1	62.2	1,729	20	1,532	17.7
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	13	0	0	0	0	0	13	100
<b>Total Assessment Area</b>	<b>17,387</b>	<b>10,115</b>	<b>100.0</b>	<b>58.2</b>	<b>4,595</b>	<b>26.4</b>	<b>2,677</b>	<b>15.4</b>
		<b>Businesses by Tract &amp; Revenue Size</b>						
	<b>Total Businesses by Tract</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	533	64.4	476	62.6	48	90.6	9	60
Middle-income	294	35.5	283	37.2	5	9.4	6	40
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	1	0.1	1	0.1	0	0	0	0
<b>Total Assessment Area</b>	<b>828</b>	<b>100.0</b>	<b>760</b>	<b>100.0</b>	<b>53</b>	<b>100.0</b>	<b>15</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>91.8</b>		<b>6.4</b>		<b>1.8</b>
		<b>Farms by Tract &amp; Revenue Size</b>						
	<b>Total Farms by Tract</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	18	43.9	17	43.6	1	50	0	0
Middle-income	23	56.1	22	56.4	1	50	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>41</b>	<b>100.0</b>	<b>39</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
	<b>Percentage of Total Farms:</b>			<b>95.1</b>		<b>4.9</b>		<b>.0</b>

2021 FFIEC Census Data and 2021 D&B Information

APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)  
Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TN Newport

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2020, 2021					Bank & Aggregate Lending Comparison 2020					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	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	4	44.4%	\$318	34.0%	46.9%	1	25.0%	40.8%	\$86	14.7%	39.6%
	Middle	5	55.6%	\$616	66.0%	53.1%	3	75.0%	59.2%	\$499	85.3%	60.4%
	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>9</i>	<i>100.0%</i>	<i>\$934</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$585</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	9	42.9%	\$544	31.4%	46.9%	7	50.0%	37.8%	\$216	30.3%	35.5%
	Middle	12	57.1%	\$1,190	68.6%	53.1%	7	50.0%	62.2%	\$497	69.7%	64.5%
	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>21</i>	<i>100.0%</i>	<i>\$1,734</i>	<i>100.0%</i>	<i>100.0%</i>	<i>14</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$713</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	2	100.0%	\$103	100.0%	46.9%	0	0.0%	37.5%	\$0	0.0%	28.4%
	Middle	0	0.0%	\$0	0.0%	53.1%	0	0.0%	62.5%	\$0	0.0%	71.6%
	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>2</i>	<i>100.0%</i>	<i>\$103</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>
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%	90.7%	0	0.0%	66.7%	\$0	0.0%	48.3%
	Middle	2	100.0%	\$271	100.0%	9.3%	0	0.0%	33.3%	\$0	0.0%	51.7%
	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>2</i>	<i>100.0%</i>	<i>\$271</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>
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%	46.9%	0	0.0%	27.3%	\$0	0.0%	17.3%
	Middle	0	0.0%	\$0	0.0%	53.1%	0	0.0%	72.7%	\$0	0.0%	82.7%
	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  
2021 FFIEC Census Data and 2015 ACS Data

**APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)**  
**Geographic Distribution of HMDA Loans - Table 2 of 2**

Assessment Area: TN Newport

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2020, 2021					Bank & Aggregate Lending Comparison 2020					
		Bank		Owner Occupied Units	Count		Dollar		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%	46.9%	0	0.0%	52.9%	\$0	0.0%	53.6%
	Middle	0	0.0%	\$0	0.0%	53.1%	0	0.0%	47.1%	\$0	0.0%	46.4%
	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%	46.9%	0	0.0%	45.5%	\$0	0.0%	54.9%
	Middle	0	0.0%	\$0	0.0%	53.1%	0	0.0%	54.5%	\$0	0.0%	45.1%
	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	15	44.1%	\$965	31.7%	46.9%	8	44.4%	39.7%	\$302	23.3%	38.0%
	Middle	19	55.9%	\$2,077	68.3%	53.1%	10	55.6%	60.3%	\$996	76.7%	62.0%
	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>34</i>	<i>100.0%</i>	<i>\$3,042</i>	<i>100.0%</i>	<i>100.0%</i>	<i>18</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,298</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

2021 FFIEC Census Data and 2015 ACS Data

**APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)**  
**Borrower Distribution of HMDA Loans - Table 1 of 2**

Assessment Area: TN Newport

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2020, 2021					2020					
		Bank				Families by Family Income	Count			Dollar		
		Count	Dollar				Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	29.7%	0	0.0%	6.2%	\$0	0.0%	3.3%
	Moderate	4	44.4%	\$150	16.1%	16.3%	1	25.0%	17.8%	\$86	14.7%	12.4%
	Middle	2	22.2%	\$285	30.5%	18.7%	0	0.0%	24.6%	\$0	0.0%	21.7%
	Upper	2	22.2%	\$299	32.0%	35.3%	2	50.0%	42.8%	\$299	51.1%	52.9%
	Unknown	1	11.1%	\$200	21.4%	0.0%	1	25.0%	8.5%	\$200	34.2%	9.7%
	<i>Total</i>	<i>9</i>	<i>100%</i>	<i>\$934</i>	<i>100%</i>	<i>100%</i>	<i>4</i>	<i>100%</i>	<i>100%</i>	<i>\$585</i>	<i>100%</i>	<i>100%</i>
REFINANCE	Low	4	19.0%	\$118	6.8%	29.7%	3	21.4%	4.7%	\$94	13.2%	2.0%
	Moderate	3	14.3%	\$313	18.1%	16.3%	2	14.3%	9.9%	\$111	15.6%	6.0%
	Middle	6	28.6%	\$264	15.2%	18.7%	5	35.7%	22.4%	\$121	17.0%	18.6%
	Upper	8	38.1%	\$1,039	59.9%	35.3%	4	28.6%	35.5%	\$387	54.3%	41.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	27.6%	\$0	0.0%	32.0%
	<i>Total</i>	<i>21</i>	<i>100%</i>	<i>\$1,734</i>	<i>100%</i>	<i>100%</i>	<i>14</i>	<i>100%</i>	<i>100%</i>	<i>\$713</i>	<i>100%</i>	<i>100%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	29.7%	0	0.0%	6.3%	\$0	0.0%	1.9%
	Moderate	1	50.0%	\$55	53.4%	16.3%	0	0.0%	6.3%	\$0	0.0%	9.0%
	Middle	1	50.0%	\$48	46.6%	18.7%	0	0.0%	37.5%	\$0	0.0%	35.7%
	Upper	0	0.0%	\$0	0.0%	35.3%	0	0.0%	50.0%	\$0	0.0%	53.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100%</i>	<i>\$103</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	29.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	35.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	2	100.0%	\$271	100.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>2</i>	<i>100%</i>	<i>\$271</i>	<i>100%</i>	<i>100%</i>	<i>0</i>	<i>0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	29.7%	0	0.0%	9.1%	\$0	0.0%	3.1%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	9.1%	\$0	0.0%	2.9%
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	9.1%	\$0	0.0%	3.0%
	Upper	0	0.0%	\$0	0.0%	35.3%	0	0.0%	72.7%	\$0	0.0%	91.0%
	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%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>	<i>0</i>	<i>0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>

Originations & Purchases  
2021 FFIEC Census Data and 2015 ACS Data



**APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)**  
**Borrower Distribution of HMDA Loans - Table 2 of 2**

Assessment Area: TN Newport

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2020, 2021					Bank & Aggregate Lending Comparison 2020					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	29.7%	0	0.0%	11.8%	\$0	0.0%	11.0%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	29.4%	\$0	0.0%	20.0%
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	35.3%	\$0	0.0%	35.1%
	Upper	0	0.0%	\$0	0.0%	35.3%	0	0.0%	23.5%	\$0	0.0%	34.0%
	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%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	29.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	35.3%	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%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>	<i>0</i>	<i>0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>
HMDA TOTALS	Low	4	11.8%	\$118	3.9%	29.7%	3	16.7%	5.5%	\$94	7.2%	2.7%
	Moderate	8	23.5%	\$518	17.0%	16.3%	3	16.7%	13.6%	\$197	15.2%	9.1%
	Middle	9	26.5%	\$597	19.6%	18.7%	5	27.8%	23.1%	\$121	9.3%	19.9%
	Upper	10	29.4%	\$1,338	44.0%	35.3%	6	33.3%	38.3%	\$686	52.9%	46.1%
	Unknown	3	8.8%	\$471	15.5%	0.0%	1	5.6%	19.6%	\$200	15.4%	22.2%
	<i>Total</i>	<i>34</i>	<i>100%</i>	<i>\$3,042</i>	<i>100%</i>	<i>100%</i>	<i>18</i>	<i>100%</i>	<i>100%</i>	<i>\$1,298</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases  
2021 FFIEC Census Data and 2015 ACS Data

**APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)**  
**Geographic Distribution of Small Business Loans**

Assessment Area: TN Newport

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2020, 2021				
	Bank				Total Businesses
	Count		Dollar		
#	%	\$ (000s)	\$ %	%	
Low	0	0.0%	\$0	0.0%	0.0%
Moderate	3	50.0%	\$86	47.6%	64.4%
Middle	3	50.0%	\$94	52.4%	35.5%
Upper	0	0.0%	\$0	0.0%	0.0%
Unknown	0	0.0%	\$0	0.0%	0.1%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>					<i>100%</i>

Originations & Purchases  
2021 FFIEC Census Data and 2021 D&B Information

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

Assessment Area: TN Newport

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2020, 2021				
		Bank				Total Businesses
		Count		\$ (000s)		
#	%	\$	%	%		
BUSINESS REVENUE	\$1million or Less	1	16.7%	\$17	9.4%	91.8%
	Over \$1 Million	0	0.0%	\$0	0.0%	6.4%
	<i>Total Rev. available</i>	1	16.7%	\$17	9.4%	98.2%
	Rev. Not Known	5	83.3%	\$163	90.6%	1.8%
	<i>Total</i>	6	100%	\$180	100%	100%
LOAN SIZE	\$100,000 or Less	6	100.0%	\$180	100.0%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	6	100%	\$180	100%	
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	1	100.0%	\$17	100.0%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	1	100%	\$17	100%	

Originations & Purchases  
2021 FFIEC Census Data and 2021 D&B Information

**APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)**  
**Combined Demographics Report**

**Assessment Area: TN Williamson**

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	4,974	9
Moderate-income	0	0	0	0	0	0	4,732	8.6
Middle-income	6	16.2	8,163	14.8	871	10.7	8,297	15
Upper-income	31	83.8	47,116	85.2	1,429	3	37,276	67.4
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>37</b>	<b>100.0</b>	<b>55,279</b>	<b>100.0</b>	<b>2,300</b>	<b>4.2</b>	<b>55,279</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	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	12,166	7,756	13.8	63.8	3,837	31.5	573	4.7
Upper-income	60,135	48,540	86.2	80.7	9,345	15.5	2,250	3.7
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>72,301</b>	<b>56,296</b>	<b>100.0</b>	<b>77.9</b>	<b>13,182</b>	<b>18.2</b>	<b>2,823</b>	<b>3.9</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	1,739	11.9	1,645	12.3	79	6.6	15	12.1
Upper-income	12,905	88.1	11,677	87.7	1,119	93.4	109	87.9
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>14,644</b>	<b>100.0</b>	<b>13,322</b>	<b>100.0</b>	<b>1,198</b>	<b>100.0</b>	<b>124</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>91.0</b>		<b>8.2</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	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	24	11.8	24	11.9	0	0	0	0
Upper-income	179	88.2	178	88.1	1	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
<b>Total Assessment Area</b>	<b>203</b>	<b>100.0</b>	<b>202</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>			<b>99.5</b>		<b>.5</b>			<b>.0</b>

2021 FFIEC Census Data and 2021 D&B Information

APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)  
Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: TN Williamson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2020, 2021					Bank & Aggregate Lending Comparison 2020					
		Bank		Owner Occupied Units		Count			Dollar			
		Count	Dollar			Bank	Agg	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	0	0.0%	\$0	0.0%	13.8%	0	0.0%	9.5%	\$0	0.0%	7.6%
	Upper	0	0.0%	\$0	0.0%	86.2%	0	0.0%	90.5%	\$0	0.0%	92.4%
	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>
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	0	0.0%	\$0	0.0%	13.8%	0	0.0%	8.2%	\$0	0.0%	6.5%
	Upper	0	0.0%	\$0	0.0%	86.2%	0	0.0%	91.8%	\$0	0.0%	93.5%
	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>
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	0	0.0%	\$0	0.0%	13.8%	0	0.0%	8.0%	\$0	0.0%	6.0%
	Upper	0	0.0%	\$0	0.0%	86.2%	0	0.0%	92.0%	\$0	0.0%	94.0%
	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>
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%	27.7%	0	0.0%	42.9%	\$0	0.0%	78.3%
	Upper	0	0.0%	\$0	0.0%	72.3%	0	0.0%	57.1%	\$0	0.0%	21.7%
	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%	13.8%	0	0.0%	10.1%	\$0	0.0%	9.0%
	Upper	0	0.0%	\$0	0.0%	86.2%	0	0.0%	89.9%	\$0	0.0%	91.0%
	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  
2021 FFIEC Census Data and 2015 ACS Data

APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)  
Geographic Distribution of HMDA Loans - Table 2 of 2

Assessment Area: TN Williamson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2020, 2021					Bank & Aggregate Lending Comparison 2020					
		Bank		Owner Occupied Units %	Count		Dollar		Agg %	Bank		Agg \$ %
		Count	Dollar		Bank	Dollar	Bank	Dollar				
		#	%	\$ (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%	13.8%	0	0.0%	8.3%	\$0	0.0%	4.8%
	Upper	0	0.0%	\$0	0.0%	86.2%	0	0.0%	91.7%	\$0	0.0%	95.2%
	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%	13.8%	0	0.0%	19.5%	\$0	0.0%	10.7%
	Upper	0	0.0%	\$0	0.0%	86.2%	0	0.0%	80.5%	\$0	0.0%	89.3%
	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	0	0.0%	\$0	0.0%	13.8%	0	0.0%	8.7%	\$0	0.0%	7.0%
	Upper	0	0.0%	\$0	0.0%	86.2%	0	0.0%	91.3%	\$0	0.0%	93.0%
	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  
2021 FFIEC Census Data and 2015 ACS Data

**APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)**  
**Borrower Distribution of HMDA Loans - Table 1 of 2**

Assessment Area: TN Williamson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2020, 2021					Bank & Aggregate Lending Comparison 2020					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %						#	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	9.0%	0	0.0%	1.1%	\$0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	8.6%	0	0.0%	7.1%	\$0	0.0%	4.0%
	Middle	0	0.0%	\$0	0.0%	15.0%	0	0.0%	14.9%	\$0	0.0%	10.9%
	Upper	0	0.0%	\$0	0.0%	67.4%	0	0.0%	67.5%	\$0	0.0%	75.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.4%	\$0	0.0%	9.4%
	<i>Total</i>	<i>0</i>	<i>0%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>	<i>0</i>	<i>0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	9.0%	0	0.0%	1.2%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	8.6%	0	0.0%	6.1%	\$0	0.0%	3.6%
	Middle	0	0.0%	\$0	0.0%	15.0%	0	0.0%	13.5%	\$0	0.0%	10.4%
	Upper	0	0.0%	\$0	0.0%	67.4%	0	0.0%	65.6%	\$0	0.0%	71.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.7%	\$0	0.0%	14.5%
	<i>Total</i>	<i>0</i>	<i>0%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>	<i>0</i>	<i>0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	9.0%	0	0.0%	1.6%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	8.6%	0	0.0%	4.8%	\$0	0.0%	3.0%
	Middle	0	0.0%	\$0	0.0%	15.0%	0	0.0%	11.0%	\$0	0.0%	10.8%
	Upper	0	0.0%	\$0	0.0%	67.4%	0	0.0%	77.8%	\$0	0.0%	78.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.8%	\$0	0.0%	7.3%
	<i>Total</i>	<i>0</i>	<i>0%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>	<i>0</i>	<i>0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	9.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	15.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	67.4%	0	0.0%	14.3%	\$0	0.0%	2.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	85.7%	\$0	0.0%	97.4%
	<i>Total</i>	<i>0</i>	<i>0%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>	<i>0</i>	<i>0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>
OTHER PURPOSE LOC	Low	0	0.0%	\$0	0.0%	9.0%	0	0.0%	1.8%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	8.6%	0	0.0%	4.6%	\$0	0.0%	2.3%
	Middle	0	0.0%	\$0	0.0%	15.0%	0	0.0%	11.7%	\$0	0.0%	6.3%
	Upper	0	0.0%	\$0	0.0%	67.4%	0	0.0%	78.2%	\$0	0.0%	86.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.8%	\$0	0.0%	3.8%
	<i>Total</i>	<i>0</i>	<i>0%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>	<i>0</i>	<i>0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>

Originations & Purchases  
2021 FFIEC Census Data and 2015 ACS Data

**APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)**

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

Assessment Area: TN Williamson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2020, 2021					Bank & Aggregate Lending Comparison 2020					
		Bank				Families by Family Income %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				#	%		\$ (000s)
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	\$0	0.0%	9.0%	0	0.0%	1.5%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	8.6%	0	0.0%	9.1%	\$0	0.0%	3.5%
	Middle	0	0.0%	\$0	0.0%	15.0%	0	0.0%	6.8%	\$0	0.0%	3.7%
	Upper	0	0.0%	\$0	0.0%	67.4%	0	0.0%	67.4%	\$0	0.0%	78.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.2%	\$0	0.0%	13.8%
	<i>Total</i>	<i>0</i>	<i>0%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	\$0	0.0%	9.0%	0	0.0%	5.8%	\$0	0.0%	1.6%
	Moderate	0	0.0%	\$0	0.0%	8.6%	0	0.0%	1.3%	\$0	0.0%	1.1%
	Middle	0	0.0%	\$0	0.0%	15.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	67.4%	0	0.0%	0.6%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	92.2%	\$0	0.0%	97.3%
	<i>Total</i>	<i>0</i>	<i>0%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>	<i>0</i>	<i>0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	9.0%	0	0.0%	1.2%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	8.6%	0	0.0%	6.3%	\$0	0.0%	3.7%
	Middle	0	0.0%	\$0	0.0%	15.0%	0	0.0%	13.6%	\$0	0.0%	10.4%
	Upper	0	0.0%	\$0	0.0%	67.4%	0	0.0%	66.5%	\$0	0.0%	72.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.4%	\$0	0.0%	13.0%
	<i>Total</i>	<i>0</i>	<i>0%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>	<i>0</i>	<i>0%</i>	<i>100%</i>	<i>\$0</i>	<i>0%</i>	<i>100%</i>

Originations & Purchases  
2021 FFIEC Census Data and 2015 ACS Data

**APPENDIX D – LIMITED SCOPE ASSESSMENT AREA TABLES (Continued)**  
**Geographic Distribution of Small Business Loans**

Assessment Area: TN Williamson

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2020, 2021				
	Bank				Total Businesses
	Count		Dollar		
#	%	\$ (000s)	\$ %	%	
Low	0	0.0%	\$0	0.0%	0.0%
Moderate	0	0.0%	\$0	0.0%	0.0%
Middle	2	100.0%	\$345	100.0%	11.9%
Upper	0	0.0%	\$0	0.0%	88.1%
Unknown	0	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>					<i>100%</i>

Originations & Purchases  
2021 FFIEC Census Data and 2021 D&B Information

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

Assessment Area: TN Williamson

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2020, 2021				
		Bank				Total Businesses
		Count		\$ (000s)		
#	%	\$	%	%		
BUSINESS REVENUE	\$1million or Less	1	50.0%	\$20	5.7%	91.0%
	Over \$1 Million	0	0.0%	\$0	0.0%	8.2%
	<i>Total Rev. available</i>	1	50.0%	\$20	5.7%	99.2%
	Rev. Not Known	1	50.0%	\$325	94.3%	0.8%
	<i>Total</i>	2	100%	\$345	100%	100%
LOAN SIZE	\$100,000 or Less	1	50.0%	\$20	5.7%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
	\$250,001 - \$1 Million	1	50.0%	\$325	94.3%	
	<i>Total</i>	2	100%	\$345	100%	
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	1	100.0%	\$20	100.0%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	1	100%	\$20	100%	

Originations & Purchases  
2021 FFIEC Census Data and 2021 D&B Information