

CRA Public File
Bank of Tennessee
April 1, 2026

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PUBLIC DISCLOSURE

May 13, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Bank of Tennessee
Certificate Number: 21573

301 East Center Street
Kingsport, Tennessee 37660

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Dallas Regional Office

600 North Pearl Street, Suite 700
Dallas, Texas 75201

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 this 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 RATING

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

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment areas (AAs), including low- and moderate-income (LMI) neighborhoods, in a manner consistent with its resources and capabilities.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory			
Low Satisfactory	X	X	X
Needs to Improve			
Substantial Noncompliance			
<i>*The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating</i>			

The Lending Test is rated Low Satisfactory.

- Lending levels reflect excellent responsiveness to AA credit needs.
- A high percentage of loans are made in the institution’s AAs.
- The geographic distribution of loans reflects adequate penetration throughout the AAs.
- The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes.
- The institution uses innovative and flexible lending practices in order to serve AA credit needs.
- The institution has made a relatively high level of community development loans (CDLs).

The Investment Test is rated Low Satisfactory.

- The institution has a significant level of qualified community development (CD) investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.
- The institution exhibits adequate responsiveness to credit and CD needs.
- The institution does not use innovative or complex investments to support CD needs.

The Service Test is rated Low Satisfactory.

- Delivery systems are reasonably accessible to essentially all portions of the institution's AAs.
- There have been no opening and closing of branches to affect the accessibility of the institution's delivery systems, particularly in LMI geographies or individuals.
- Services and business hours do not vary in a way that inconveniences certain portions of the AAs, particularly LMI geographies or individuals.
- The institution provides a good level of CD services.

DESCRIPTION OF INSTITUTION

Bank of Tennessee (BOT) maintains its headquarters in Kingsport, Tennessee. BancTenn Corporation, a one-bank holding company located in Kingsport, Tennessee, owns BOT. The bank has no subsidiaries or affiliates relevant to this evaluation. BOT received a satisfactory rating at its previous FDIC CRA Evaluation, dated April 19, 2021, based on Interagency Large Institution Examination Procedures.

BOT offers a full line of standard checking, savings, and time deposit account products, loan products, and various alternative delivery systems. The institution offers a wide array of standard loan products to consumers and businesses, primarily focusing on residential and commercial lending. Alternative delivery systems include internet banking, mobile banking with mobile deposit, online deposit account opening, and Zelle person-to-person payments. BOT operates 21 branches across the States of North Carolina and Tennessee and 24 deposit-taking interactive teller machines (ITMs). The bank maintains hours typical for its area and the industry; however, the ITMs offer extended weekday and Saturday hours. No mergers, acquisitions, or branch openings or closings have occurred during the evaluation period.

As of the March 31, 2024, Reports of Condition and Income (Call Report), the bank had total assets of \$1.9 billion, including \$1.5 billion in total loans and \$221.1 million in total securities. Total deposits equaled \$1.7 billion.

The distribution of the loan portfolio is shown in the following table.

Loan Portfolio Distribution as of 3/31/2024		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	151,637	10.1
Secured by Farmland	2,811	0.2
Secured by 1-4 Family Residential Properties	474,322	31.5
Secured by Multifamily (5 or more) Residential Properties	151,669	10.1
Secured by Nonfarm Nonresidential Properties	540,419	35.9
Total Real Estate Loans	1,320,858	87.8
Commercial and Industrial Loans	171,602	11.4
Agricultural Production and Other Loans to Farmers	360	0.0
Consumer Loans	6,296	0.4
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	6,672	0.4
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	1	0.0
Total Loans	1,505,787	100.0
<i>Source: Call Report</i>		

Examiners did not identify any financial, legal, or other impediments that affect the institution’s ability to meet AA credit needs.

DESCRIPTION OF ASSESSMENT AREAS

The bank has designated five AAs across the States of North Carolina and Tennessee. Within Tennessee, the bank has four AAs: one in the Johnson City, Tennessee (Johnson City) Metropolitan Statistical Area (MSA) called the Johnson City MSA AA, one in the Kingsport-Bristol, Tennessee-Virginia (Kingsport) MSA called the Kingsport MSA AA, one in the Knoxville, Tennessee (Knoxville) MSA called the Knoxville MSA AA, and one in the Nashville-Davidson-Murfreesboro-Franklin, Tennessee (Nashville) MSA called the Nashville MSA AA. In North Carolina, the bank only one AA in Avery County in the non-MSA areas called the North Carolina Non-MSA AA. Each State represents a separate rated area. The AAs have not changed since the previous evaluation, comply with the technical requirements of the CRA, and do not arbitrarily exclude LMI neighborhoods. Refer to the individual AA sections of this evaluation for additional information on each AA.

SCOPE OF EVALUATION

General Information

This evaluation covers the time period from the previous evaluation dated April 19, 2021, to the current evaluation dated May 13, 2024. To assess performance, examiners applied Large Bank

CRA Examination Procedures, which includes the Lending, Investment, and Service Tests. The appendix lists each tests' criteria.

Examiners weighed performance in the State of Tennessee rated area heavier when arriving at applicable conclusions and ratings since this rated area contains a majority of the institution's total activities. Refer to the following table.

Rated Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
State of North Carolina	56,004	5.3	33,614	1.7	1	4.8
State of Tennessee	996,356	94.7	1,898,852	98.3	20	95.2
Total	1,052,360	100.0	1,932,466	100.0	21	100.0

Source: 2021 – 2023 Home Mortgage Disclosure (HMDA) and CRA data and FDIC Summary of Deposits (6/30/2023)

Refer to each Rated Area for specific information on the AAs selected for full-scope and limited-scope reviews.

Activities Reviewed

For the Lending Test, CRA Large Bank procedures require examiners to consider the institution's reported home mortgage, small business, and small farm loans since the previous evaluation, as well as all reported CD loans originated since the previous evaluation. Consequently, this evaluation considers total loans reported (inside and outside of the AAs) either according to HMDA or CRA data collection reporting requirements. The following lists the universes of applicable products considered in this evaluation, which represent complete calendar years of available reported data since the prior evaluation.

Home Mortgage Loans

- 2021: 1,194 loans totaling \$410.4 million
- 2022: 906 loans totaling \$287.3 million
- 2023: 661 loans totaling \$174.5 million

Small Business Loans

- 2021: 1,219 loans totaling \$148.1 million
- 2022: 714 loans totaling \$112.2 million
- 2023: 657 loans totaling \$100.5 million

Small Farm Loans

- 2021: 31 loans totaling \$1.3 million
- 2022: 21 loans totaling \$1.7 million
- 2023: 20 loans totaling \$1.0 million

CD Loans:

April 19, 2021, through May 20, 2024: 25 loans totaling \$76.9 million.

Examiners reviewed the entire universes of reported home mortgage, small business, and small farm loans listed previously. Based on the data above, small farm loans represent a nominal portion of the loan portfolio; therefore, examiners did not analyze small farm loans since conclusions regarding the product would not materially affect any conclusions or ratings.

While the number and dollar volume of loans are presented, performance is emphasized by the number volume because it is a better indicator of the number of individuals and businesses served. Therefore, examiners placed more weight on home mortgage loans. Since no trends exist between the different years' data that materially affect applicable conclusions or ratings, this evaluation only presents the 2022 HMDA and CRA data, the most recent year for which aggregate data exists as of this evaluation date. However, examiners included 2021 and 2023 HMDA and CRA data in the Assessment Area Concentration discussion. Examiners compared the bank's 2021 and 2022 HMDA and small business lending to 2021 and 2021 aggregate data and compared the 2023 HMDA and small business lending to 2020 Census data.

Examiners reviewed the delivery systems for providing retail banking services, including branches and alternative delivery systems during the evaluation period. The review evaluated retail banking products and services targeted toward LMI individuals or small businesses and tailored to meet specific needs within the AAs.

The scope for the Investment and Service Tests considered CD activities generated since the previous evaluation through May 20, 2024. The Investment Test's scope further encompassed all prior period-qualified investments (QIs) that remain outstanding as of this evaluation's date. Examiners used the book value as of the current evaluation date for all prior period QIs that remained outstanding.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

BOT achieved a low satisfactory rating regarding the Lending Test. The adequate performances for geographic distribution and borrower profile outweighed the relatively high level of CDLs, the high percentage of loans within the AAs, and the use of innovative or flexible lending levels to support this conclusion. The low satisfactory records in both the State of Tennessee and the State of North Carolina further support this conclusion.

Lending Activity

Lending levels reflect excellent responsiveness to AA credit needs. Examiners considered the bank's size, business strategy, and capacity relative to AA credit needs when arriving at this conclusion. See the review of each AA for specific information relating to lending activity conclusions.

Assessment Area Concentration

A high percentage of loans are made in the institution’s AAs. As seen in the following table, BOT originated a high percentage of home mortgage and small business loans in the AAs.

Lending Inside and Outside of the Assessment Area											
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)	
	Inside		Outside			Inside		Outside			
	#	%	#	%		\$	%	\$	%		
Home Mortgage											
2021	1,051	88.0	143	12.0	1,194	362,202	88.3	48,172	11.7	410,374	
2022	785	86.6	121	13.4	906	242,985	84.6	44,363	15.4	287,348	
2023	568	85.9	93	14.1	661	144,547	82.9	29,916	17.1	174,463	
Subtotal	2,404	87.1	357	12.9	2,761	749,734	86.0	122,451	14.0	872,185	
Small Business											
2021	1,113	91.3	106	8.7	1,219	128,949	87.1	19,140	12.9	148,089	
2022	568	79.6	146	20.4	714	84,866	75.6	27,344	24.4	112,210	
2023	566	86.1	91	13.9	657	85,337	84.9	15,120	15.1	100,457	
Subtotal	2,247	86.8	343	13.2	2,590	299,152	82.9	61,604	17.1	360,756	
Total	4,651	86.9	700	13.1	5,351	1,048,886	85.1	184,055	14.9	1,232,941	
<i>Source: Bank data Due to rounding, totals may not equal 100.0 percent</i>											

Geographic Distribution

BOT’s geographic distribution of loans reflects adequate penetration throughout the AAs. An adequate record in the State of Tennessee supports this conclusion. Examiners considered the loan product types reviewed relative to the available comparative data and any performance context issues when arriving at this conclusion. This factor only considered loans originated inside the AAs.

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different size. Adequate records in the State of Tennessee and adequate records in the State of North Carolina rated areas support this conclusion. Examiners considered the loan product types reviewed relative to available comparative data and any performance context issues when arriving at this conclusion. This factor only considered loans originated inside the AAs.

Innovative or Flexible Lending Practices

The institution uses innovative and flexible lending practices in order to serve AA credit needs. Examiners considered the dollar volume relative to the institution’s capacity and the credit needs of

its AAs when arriving at this conclusion. The appendices lists the criteria considered under this performance factor.

The following table shows that since the previous evaluation, BOT originated 337 innovative and flexible loans totaling approximately \$86.2 million.

Innovative or Flexible Lending Programs										
Type of Program	2021		2022		2023		2024*****		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Community Advantage - 100 Percent	36	6,809	39	9,264	27	5,903	9	2,150	111	24,126
Community Advantage - 97 Percent	6	1,060	12	2,141	8	1,713	3	904	29	5,818
Community Advantage - Fixed	3	580	2	554	12	2,576	5	750	22	4,460
FHA*/VA**/USDA***	56	14,688	33	10,146	68	21,080	16	5,469	173	51,383
SBA****	1	304	0	0	1	133	0	0	2	437
Totals	102	23,441	86	22,105	116	31,405	33	9,273	337	86,224

Source: Bank data (4/19/2021 – 5/13/2024)
 *Fair Housing Administration (FHA)
 **United States Department of Veterans Affairs (VA)
 ***United States Department of Agriculture (USDA)
 ****Small Business Administration (SBA)
 *****Year-to-date (YTD) activity

The following table lists the programs by rated area.

Innovative or Flexible Lending Programs												
Rated Area	Community Advantage - 100		Community Advantage - 97		Community Advantage - Fixed		FHA/VA/USDA		SBA		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
State of North Carolina	10	1,701	0	0	1	167	2	660	0	0	13	2,528
State of Tennessee	93	20,493	25	4,787	20	4,139	149	44,655	2	437	289	74,511
Regional Activities	8	1,932	4	1,031	1	154	22	6,068	0	0	35	9,185
Totals	111	24,126	29	5,818	22	4,460	173	51,383	2	437	337	86,224

Source: Bank data (4/19/2021 – 5/13/2024)

The following lists details regarding innovative and flexible lending programs offered institution-wide across all AAs; therefore, they are not repeated in each AA section.

Community Advantage – BOT offers an in-house program developed to provide LMI creditworthy borrowers with alternative credit solutions, as well as provide alternative opportunities to meet the credit needs of LMI geographies. The terms of the programs allow for up to 97.0 and 100.0 percent financing, without mortgage insurance, for homebuyers for the purchase of a primary

residence. The program is available to LMI borrowers and first-time homebuyers, regardless of income, that are purchasing a home in an LMI CT.

Government Home Loan Programs – BOT offers additional flexibility and attractive terms to eligible community borrowers through the availability of FHA, USDA Rural Housing, and VA government programs.

Commercial Programs – BOT offers commercial loans through SBA programs to serve the credit needs of businesses in the AAs.

Community Development Loans

The institution has made a relatively high level of CDLs. The institution’s very high level of originating CDLs and adequate responsiveness to CD needs in the AAs supports this conclusion. This is further supported by the adequate level of CDLs in the State of Tennessee and the very poor level in the State of North Carolina.

Regarding the overall level of CDLs, the following table shows that, since the previous evaluation the bank granted 25 CDLs totaling \$76.8 million. This level equates to 4.3 percent of average total assets of \$1.8 billion since the previous evaluation and 5.5 percent of average net loans of \$1.4 billion for the same period, thereby reflecting relatively very high levels. These levels reflect an increase from the 3.5 percent of average total assets and an increase from the 4.5 percent of average net loans reported at the previous evaluation.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2021	4	800	0	0	2	6,020	0	0	6	6,820
2022	8	37,407	2	3,875	3	14,550	2	1,350	15	57,182
2023	2	8,100	0	0	0	0	2	4,740	4	12,840
2024 YTD	0	0	0	0	0	0	0	0	0	0
Total	14	46,307	2	3,875	5	20,570	4	6,090	25	76,842

Source: Bank data (4/19/2021 – 5/13/2024)

The CDLs also reflect adequate responsiveness to AA CD needs. A majority of the dollar volume of CDLs promoted affordable housing and economic development, but BOT granted CDLs in all categories, demonstrating responsiveness to multiple CD needs throughout all AAs.

The following table lists the CDLs by rated area.

Community Development Lending by Rated Area										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
State of North Carolina	0	0	0	0	0	0	0	0	0	0
State of Tennessee	14	46,307	2	3,875	5	20,570	4	6,090	25	76,842
Total	14	46,307	2	3,875	5	20,570	4	6,090	25	76,842

Source: Bank data (4/19/2021 – 5/13/2024)

INVESTMENT TEST

The institution achieved a low satisfactory rating regarding the Investment Test. The good level of investment and grant activity, adequate responsiveness to CD needs, and no use of CD initiatives in the AAs support this conclusion. The low satisfactory records in both the State of Tennessee and the State of North Carolina further support this conclusion.

Investment and Grant Activity

The institution has a significant level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors. The high level of QIs supports this conclusion.

As seen in the following table, BOT made use of 146 QIs and grants totaling \$34.3 million. The total dollar amount of QIs equates to 1.9 percent of average total assets since the previous evaluation and 15.8 percent of average total securities of \$216.7 million for the same period. These ratios represent an increase from the previous evaluation, at which time QIs represented 1.1 percent of average total assets and 9.2 percent of average total securities.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	14	8,410	0	0	1	1,422	13	7,272	28	17,104
2021	0	0	0	0	0	0	4	3,360	4	3,360
2022	7	7,776	0	0	0	0	2	474	9	8,250
2023	5	4,395	0	0	0	0	0	0	5	4,395
2024 YTD	1	974	0	0	0	0	0	0	1	974
Subtotal	27	21,555	0	0	1	1,422	19	11,106	47	34,083
Qualified Grants & Donations	27	66	66	148	5	6	1	10	99	230
Total	54	21,621	66	148	6	1,428	20	11,116	146	34,313

Source: Bank data (4/19/2021 – 5/13/2024)

The following table shows QIs by rated area.

Qualified Investments by Rated Area										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
State of North Carolina	3	1,928	2	3	0	0	0	0	5	1,931
State of Tennessee	51	19,693	64	145	6	1,428	20	11,116	141	32,382
Total	54	21,621	66	148	6	1,428	20	11,116	146	34,313

Source: Bank data (4/19/2021 – 5/13/2024)

The following lists notable examples of the institution’s regional QI activities.

- **Revitalize or Stabilize** – The bank invested \$935,000 into a general obligation bond to revitalize and stabilize Hancock County, Tennessee. This area consists of two CTs, one is moderate-income and the other a distressed and underserved middle-income geography.
- **Revitalize or Stabilize** – The bank invested \$1.3 million in a general obligation bond for the construction and equipping of streets, sidewalks, and public infrastructure improvements in moderate-income geographies.

Responsiveness to Credit and Community Development Needs

BOT exhibits adequate responsiveness to credit and CD needs. The prior tables show responsiveness through BOT’s investments by dollar amount across all CD purpose categories. Refer to the individual AA sections for details.

Community Development Initiatives

The bank does not use innovative or complex investments to support CD initiatives.

SERVICE TEST

The institution demonstrated a low satisfactory record for the bank as a whole regarding the Service Test. The good levels regarding the institution’s CD services, the reasonableness of business hours and services, and the reasonably accessible delivery systems to support this conclusion. This further supported by the low satisfactory Service Test performances in both the State of Tennessee and the State of North Carolina.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the AAs. Reasonably accessible branch distribution and alternative delivery systems support this conclusion.

The branch distribution is reasonably accessible to essentially all portions of the AAs. The reasonable level of branches in both LMI tracts supports this conclusion. The following table shows that in low-income CTs, the percentage of BOT’s branches exceeds the population residing in those areas by 0.6 percentage points, reflecting an adequate level. The table further shows that in

moderate-income CTs, the percentage of BOT’s branches falls 7.4 percentage points below the population residing in those areas, also reflecting an adequate level.

Branch and ITM Distribution by Geography Income Level												
Tract Income Level	Census Tracts		Population		Branches		ITMs		Open Branches		Closed Branches	
	#	%	#	%	#	%	#	%	#	%	#	%
Low	40	5.1	142,681	4.2	1	4.8	3	12.5	0	0.0	0	0.0
Moderate	189	23.9	737,086	21.7	3	14.3	4	16.7	0	0.0	0	0.0
Middle	340	43.0	1,532,557	45.0	8	38.1	8	33.3	0	0.0	0	0.0
Upper	202	25.6	955,757	28.1	9	42.8	9	37.5	0	0.0	0	0.0
NA	19	2.4	33,916	1.0	0	0.0	0	0.0	0	0.0	0	0.0
Totals	790	100.0	3,401,997	100.0	21	100.0	24	100.0	0	100.0	0	100.0

*Source: 2020 Census data and Bank data
Due to rounding, totals may not equal 100.0 percent*

The institution’s alternative delivery systems are reasonably accessible to essentially all portions of the AAs. Reasonably accessible ITMs and alternative delivery systems to LMI geographies and individuals support this conclusion.

BOT operates 24 reasonably accessible ITMs throughout the AAs as reflected in the prior table. The table shows that in low-income CTs, the percentage of BOT’s ITMs exceeds the population residing in those areas by 8.3 percentage points, reflecting a good level. The table further shows that in moderate-income CTs, the percentage of BOT’s ITMs falls only 5.0 percentage points below the population residing in those areas, reflecting an adequate level. Examiners placed more emphasis on performance in moderate-income tracts given the higher percentage of population, which reflects more opportunities for banking needs.

BOT offers the following alternative delivery systems and services in delivering retail-banking services to all users, including LMI geographies or to LMI individuals throughout all AAs.

Telephone Banking – This system allows customers to obtain deposit account information, transfer funds between accounts, reorder checks, and perform other banking services through a bank staff member.

Online Banking – This service allows customers to conduct banking transactions through a personal computer. Allowable transactions include viewing account information, viewing online statements, viewing cleared checks, fund transfers, loan payments, electronic bill payment, and new account opening. The online banking system has proven effective in reaching customers. BOT has reported over 25,492 online banking accounts.

Mobile Banking – This product allows customers to access their accounts at anytime and anywhere with a web-enabled phone or with BOT’s mobile app for smartphones. Features include taking a

picture of a check using a phone and electronically depositing it to a BOT account, viewing account information, electronic bill payment, push notification alerts, receiving secure messages, and money budgeting tools. BOT reported 26,830 mobile application installations.

Zelle – This service allows customers to send, request, and receive person-to-person payments via BOT’s online banking or mobile banking app in a fast, safe, and easy way with friends, family, and others.

Internet Mortgage Application – Through BOT’s website, consumers can pre-qualify for a mortgage application or apply for a refinance loan remotely.

Business Mobile Deposit – This service allows commercial customers to deposit multiple checks simultaneously, remotely through online banking.

Remote Deposit Capture – This service allows commercial customers to capture check images using a check scanner to convert checks into electronic transactions for deposit.

BOT continues to offer their Individual Development Account (IDA) structured savings account. This is an affordable and safe consumer savings account product that allows qualifying individuals with limited income to save for a home. Participants work with an approved organization and complete a matched savings plan agreement and referral form. Participants make a monthly deposit into the IDA account and at the end of the savings plan period, they are eligible for a 2-1 match up to \$2,000. The account is set up with no minimum balance and no service charges.

Changes in Branch Locations

During the evaluation period, there were no branch openings or closures; therefore, this criteria had no impact in overall conclusions.

Reasonableness of Business Hours and Services

Services (including, where appropriate, business hours) do not vary in a way that inconveniences certain portions of the AAs, particularly LMI geographies or LMI individuals. All of the bank’s locations are full-service offices with no notable differences in product offerings. Banking hours generally reflect the local community needs that they serve and all branches are open for reasonable business hours during weekdays. Most locations offer extended hours on Friday evenings and are open on Saturday. Refer to each rated area for details.

The ITMs maintain operational hours Monday through Saturday from 7:00 am to 7:00 pm Eastern. Traditional automated teller machine (ATM) services are available at the ITMs 24 hours a day, seven days a week. Telephone banking services are also available 24 hours a day, seven days a week. Customers can reach a live Customer Care Department representative from 8:00 am to 5:00 pm Monday through Thursday and from 8:00 am to 6:00 pm on Friday.

Community Development Services

The institution provides a relatively high level of CD services. The high level of CD services provided and adequate responsiveness, considering available opportunities, support this conclusion.

The following table shows that the institution provided 174 CD services since the previous evaluation, which reflects a high level. The amount of CD services provided is an increase from the 104 CD services provided at the prior evaluation. This number equates to an average of 2.8 CD services per office, per year since the previous evaluation, thereby reflecting a good level. The bank averaged 21 full-service offices for the 3.0 years since the previous evaluation.

The services primarily involve personnel from the institution utilizing their technical expertise to benefit organizations or projects with a primary purpose of CD, as defined by CRA regulations. Services include Board or committee participation in a substantial number of those activities. Service activities primarily benefited community services targeted to LMI individuals but bank officials provided CD services in all areas of CD.

Refer to the individual discussions within each rated area for examples of specific CD services.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2021	7	6	14	2	29
2022	8	22	20	3	53
2023	13	34	18	3	68
2024 YTD	3	14	6	1	24
Total	31	76	58	9	174
<i>Source: Bank data (4/19/2021 – 5/20/2024)</i>					

The following table lists the CD services by rated area.

Community Development Services by Rated Area					
Rated Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
State of North Carolina	3	2	5	0	10
State of Tennessee	28	74	53	9	164
Total	31	76	58	9	174
<i>Source: Bank data (4/19/2021 – 5/20/2024)</i>					

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs. Therefore, this consideration did not affect the overall rating.

STATE OF NORTH CAROLINA

CRA RATING FOR NORTH CAROLINA: SATISFACTORY

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Low Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF NORTH CAROLINA

BOT designated one AA consisting of Avery County in the non-MSA areas of North Carolina, in which the bank operates one branch and one ITM. The AA conforms to the CRA regulatory requirements.

Economic and Demographic Data

The five tracts in the North Carolina Non-MSA AA reflect the following income designations based on 2020 Census data: four middle- and one upper-income. Additionally, all four of the middle-income geographies were designated as underserved for the entire period. The Federal Emergency Management Agency also designated Avery County as a Federal Disaster Area in September 2021, due to remnants of Tropical Storm Fred.

The following table notes certain demographic data for the AA.

Demographic Information of the Assessment Area						
North Carolina Non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	5	0.0	0.0	80.0	20.0	0.0
Population by Geography	17,806	0.0	0.0	80.7	19.3	0.0
Housing Units by Geography	14,289	0.0	0.0	62.1	37.9	0.0
Owner-Occupied Units by Geography	5,105	0.0	0.0	83.3	16.7	0.0
Occupied Rental Units by Geography	1,464	0.0	0.0	82.0	18.0	0.0
Vacant Units by Geography	7,720	0.0	0.0	44.3	55.7	0.0
Businesses by Geography	1,911	0.0	0.0	74.4	25.6	0.0
Farms by Geography	118	0.0	0.0	86.4	13.6	0.0
Family Distribution by Income Level	4,413	21.0	20.7	20.7	37.7	0.0
Household Distribution by Income Level	6,569	24.1	17.0	19.8	39.2	0.0
Median Family Income Non-MSAs - NC		\$57,962	Median Housing Value			\$159,261
			Median Gross Rent			\$739
			Families Below Poverty Level			9.5%
<i>Source: 2020 Census data and 2023 D&B data</i>						
<i>Due to rounding, totals may not equal 100.0 percent</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification</i>						

The Federal Financial Institutions Examination Council (FFIEC) publishes annual estimates of median family incomes (MFIs) by area. The FFIEC reported 2021, 2022, and 2023 median family incomes for the North Carolina Non-MSA of \$55,300, \$66,900, and \$70,400, respectively. The following table denotes the income ranges for the low-, moderate-, middle-, and upper-income designations.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
NC NA Median Family Income (99999)				
2021 (\$55,300)	<\$27,650	\$27,650 to <\$44,240	\$44,240 to <\$66,360	≥\$66,360
2022 (\$66,900)	<\$33,450	\$33,450 to <\$53,520	\$53,520 to <\$80,280	≥\$80,280
2023 (\$70,400)	<\$35,200	\$35,200 to <\$56,320	\$56,320 to <\$84,480	≥\$84,480
<i>Source: FFIEC</i>				

Major employers throughout the North Carolina Non-MSA AA include Avery County Schools, NC Department of Adult Corrections, Lees-Mcrae College, and County of Avery.

According to the U.S. Bureau of Labor Statistics, as of February 2024 the unemployment rate for the North Carolina Non-MSA AA was 2.6 percent. The AA's unemployment rate of 2.6 percent for

February 2024 fell significantly below the 3.5 percent rate for the State of North Carolina and the U.S. rate of 3.9 percent.

Competition

The North Carolina Non-MSA AA includes seven financial institutions operating seven branches throughout the AA. According to the June 30, 2023, FDIC Summary of Deposits data, BOT ranked fifth in deposit market share with 11.3 percent of the AA deposits. The 2022 peer mortgage data and 2022 peer small business data indicate there are 163 home mortgage loan reporters and 42 small business reporting lenders in the AA. Overall, the competition level allows for lending opportunities.

Community Contact

Examiners contacted a representative of a non-profit organization that provides economic development services in the AA. The contact indicated that tourism is the leading industry in the county, followed by construction of second homes. Most of these homes are built on golf courses and tourism attractions. There is no major infrastructure to bring in businesses. The contact continued to state that rent is unaffordable for 50.0 percent of renters, with 40.0 percent of residents considered low-income making less than \$55,000 for a family of four. The contact further stated that there is a need for affordable housing, as well as construction workers due to the second largest industry of second home construction. In addition, the contact stated that more businesses would move to the county if they could obtain small business financing.

Credit and Community Development Needs and Opportunities

Considering the information from the institution's management, the community contact, and demographic and economic information, examiners ascertained that the primary credit needs of the area include home mortgage and small business loans.

Demographic data showing that 41.7 percent of the area's families are LMI, suggest a need for CD activities that benefit projects or organizations that provide community services targeted to these families. In addition, all middle-income geographies were classified as underserved and as a declared federal disaster area in 2021, suggesting a need for activities that revitalize or stabilize these qualifying geographies. However, CD opportunities in the area are somewhat limited. Avery County is located within the Blue Ridge Mountains, the most northwestern portion of North Carolina, which borders Tennessee. The area is extremely rural and mountainous with all of the county's terrain located within the Appalachian Mountains range, containing national, state and local protected areas, which together combine to form well over half of the total area of the county. The area includes some prominent ski resorts and is the Christmas tree capital of the world due to its high altitude. Tourism is the number one industry.

SCOPE OF EVALUATION – STATE OF NORTH CAROLINA

Refer to the Scope of Evaluation for the institution for the weighting of products as well as the

scopes of the Lending, Investment, and Service Tests.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE STATE OF NORTH CAROLINA

LENDING TEST

BOT demonstrated a low satisfactory record in the State of North Carolina through the adequate record in the North Carolina Non-MSA AA regarding the Lending Test. Excellent lending levels, adequate performance records regarding borrower profile, the use of innovative and flexible lending levels, and the very poor level of CD loans in this rated area support this conclusion.

Lending Activity

Lending levels reflect excellent responsiveness to the North Carolina Non-MSA AA credit needs. Excellent performance regarding home mortgage lending outweighs the good performance regarding small business lending in the North Carolina Non-MSA AA support this conclusion.

Home Mortgage Loans

The institution originated 77 home mortgage loans totaling approximately \$15.0 million in 2022, capturing 8.8 percent market share of the total number and 4.8 percent market share of the total dollar volume of home mortgage loans. The activity by number of loans ranks it second out of 163 total lenders in the North Carolina Non-MSA AA. This ranking lands the bank in the top 1.2 percent of lenders reporting such loans in this AA. This ranking considers the total number and dollar amount of loans made by each institution. This activity level reflects excellent performance for home mortgage loans.

Small Business Loans

The institution originated 28 small business loans totaling approximately \$3.5 million, capturing 5.3 percent market share of the total number of loans and a 16.3 percent market share of the total dollar volume of loans. The activity by number of loans ranks it fifth out of 42 reporting lenders in the North Carolina Non-MSA AA. This ranking lands the bank in the top 11.9 percent of lenders reporting such loans in this AA. The ranking considers the total number and dollar volume of loans made by each institution. This activity level reflects good performance for small business loans.

Geographic Distribution

The assessment area does not include any LMI geographies and a review of the Geographic Distribution criterion would not result in a meaningful conclusion. Therefore, this criterion was not evaluated.

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different

size in the North Carolina Non-MSA AA. Adequate performances regarding home mortgage and small business lending support this conclusion.

Home Mortgage Loans

The distribution of borrowers reflects adequate penetration among retail customers of different income levels in the North Carolina Non-MSA AA. Adequate performances to both LMI borrowers support this conclusion.

As seen in the following table, BOT’s lending to low-income borrowers trails aggregate data by 1.9 percent, reflecting adequate performance. The table further shows that to moderate-income borrowers, BOT’s lending exceeded aggregate data by 1.5 percentage points, reflecting adequate performance.

Distribution of Home Mortgage Loans by Borrower Income Level						
State of North Carolina – North Carolina Non-MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	21.0	3.2	1	1.3	100	0.7
Moderate	20.7	8.9	8	10.4	1,044	6.9
Middle	20.7	11.2	12	15.6	2,090	13.9
Upper	37.7	63.9	46	59.7	9,696	64.4
Not Available	0.0	12.8	10	13.0	2,114	14.1
Totals	100.0	100.0	77	100.0	15,044	100.0
<i>Source: 2020 Census data, 2022 HMDA Aggregate data, and 2022 HMDA LAR data</i>						
<i>Due to rounding, totals may not equal 100.0 percent</i>						

Small Business Loans

The distribution of borrowers reflects adequate penetration among business customers of different sizes in the North Carolina Non-MSA AA. Adequate performance to businesses with GARS of \$1.0 million or less supports this conclusion.

As seen in the following table, BOT’s lending to businesses with GARs of \$1.0 million or less exceeds aggregate data by 5.3 percentage points, reflecting adequate performance.

Distribution of Small Business Loans by Gross Annual Revenue Category						
State of North Carolina – North Carolina Non-MSA AA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	86.9	59.0	18	64.3	2,656	76.5
>\$1,000,000	3.0	--	5	17.9	565	16.3
Revenue Not Available	10.0	--	5	17.9	249	7.2
Totals	100.0	100.0	28	100.0	3,470	100.0

*Source: 2022 D&B data, 2022 CRA Aggregate data, and 2022 Bank CRA data
Due to rounding, totals may not equal 100.0 percent*

Innovative or Flexible Lending Practices

The institution uses innovative and flexible lending practices in order to serve the North Carolina Non-MSA AA credit needs. The number and dollar volume of innovative loan products and flexible lending practices supports this conclusion. Examiners considered the dollar volume relative to the institution’s capacity and the credit needs of its AAs when arriving at this conclusion.

The table below shows that, since the previous evaluation, the bank originated 13 innovative or flexible loans totaling \$2.5 million in the North Carolina Non-MSA AA. This dollar figure equates to 2.9 percent of the total innovative and flexible loans. Given the bank’s capacity and the needs in the rated area, the level of innovative and flexible loans reflects adequate responsiveness to the credit needs of the North Carolina Non-MSA AA.

Innovative or Flexible Lending Programs												
State of North Carolina – North Carolina Non-MSA AA												
Assessment Area	Community Advantage - 100		Community Advantage - 97		Community Advantage - Fixed		FHA/VA/USDA		SBA		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
North Carolina Non-MSA	10	1,701	0	0	1	167	2	660	0	0	13	2,528
Totals	10	1,701	0	0	1	167	2	660	0	0	13	2,528

Source: Bank data (4/19/2021 – 5/13/2024)

Community Development Loans

The institution has made few, if any CDLs in the North Carolina Non-MSA AA. This is compared to the 5.3 percent of all reported loans by the bank. Additionally, this is a decrease from the prior evaluation, in which the bank made one CDL totaling \$206,696. Finally, this shows that the bank is not responsive to the CD needs of the AA.

INVESTMENT TEST

BOT has a low satisfactory record in the North Carolina Non-MSA regarding the Investment Test. The adequate level of QIs, adequate responsiveness to CD needs, and no use of CD initiatives supports this conclusion.

Investment and Grant Activity

The bank has an adequate level of qualified CD investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors in the North Carolina Non-MSA AA. The moderate level of QIs provided support this conclusion.

The bank made a total of five QIs totaling \$1.9 million during the period. By dollar volume, this equates to 5.6 percent of the total QIs as compared to 1.7 percent of total deposits in this rated area. This is an increase from the one QI totaling \$1,000 provided at the prior evaluation. The dollar amount includes QIs in statewide areas including the State of North Carolina when the dollar amount of investments is readily available within the state.

Qualified Investments State of North Carolina – North Carolina Non-MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	1	1,921	0	0	0	0	0	0	1	1,921
2021	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0
2024 YTD	0	0	0	0	0	0	0	0	0	0
Subtotal	1	1,921	0	0	0	0	0	0	1	1,921
Qualified Grants & Donations	2	7	2	3	0	0	0	0	4	10
Total	3	1,928	2	3	0	0	0	0	5	1,931

Source: Bank data (4/19/2021 – 5/13/2024)

The following lists the notable examples of QI activity:

- **Affordable Housing** – The bank has an outstanding investment of \$1.9 million in a mortgage-backed security pool comprised solely of LMI borrowers with properties located in the North Carolina Non-MSA AA and surrounding counties, supporting affordable housing.
- **Community Services** – The bank made two donations totaling \$3,000 to a local non-profit organization that maintains a food pantry providing free food to LMI families, providing a community service to LMI individuals.

Responsiveness to Credit and Community Development Needs

The bank exhibits adequate responsiveness to credit and CD needs in the North Carolina Non-MSA AA. The bank supported community services, which is an identified need of the AA.

Community Development Initiatives

The bank does not use innovative or complex investments to support CD initiatives in the North Carolina Non-MSA AA.

SERVICE TEST

BOT demonstrated a low satisfactory record in the State of North Carolina based on the adequate performance in the North Carolina Non-MSA AA regarding the Service Test. An adequate level of CD services, reasonable access to delivery systems, and adequate reasonableness of services and hours support this conclusion.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the North Carolina Non-MSA AA. Adequate alternative delivery systems support this conclusion.

This AA does not include any LMI geographies. The only branch in this AA is located in an upper-income CT.

The institution's alternative delivery systems are reasonably accessible throughout the North Carolina Non-MSA AA. Refer to the Service Test section for the overall bank for specific details of retail banking systems available through alternative delivery systems.

Changes in Branch Locations

During the evaluation period, there were no branch openings or closures.

Reasonableness of Business Hours and Services

Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the North Carolina Non-MSA AA, particularly LMI geographies or individuals. The one branch location in the North Carolina Non-MSA AA operates with 8:30 am to 4:30 pm Monday through Thursday lobby hours. On Friday, the lobby closes 5:00 pm. An ITM takes the place of traditional drive-up services offering extended hours of 7:00 am to 7:00 pm Monday through Saturday.

Community Development Services

The institution provides an adequate level of CD services in the North Carolina Non-MSA AA. The moderate level of CD services and adequate responsiveness to CD needs supports this conclusion.

The following table shows the institution provided 10 CD services since the previous evaluation in the North Carolina Non-MSA AA. This level equates to 5.7 percent of all the CD services as compared to 4.8 percent of bank branches. The level of CD services has increased from four CD services provided at the previous evaluation.

Community Development Services State of Tennessee – North Carolina Non-MSA AA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2021	1	0	1	0	2
2022	1	1	2	0	4
2023	1	1	2	0	4
2024 YTD	0	0	0	0	0
Total	3	2	5	0	10
<i>Source: Bank data (4/19/2021 – 5/13/2024)</i>					

CD service activities demonstrated adequate responsiveness to CD needs by supporting community services to LMI individuals, which is an identified CD need of the AA.

The following are notable examples of CD services specific to the North Carolina Non-MSA AA:

- **Affordable Housing** – A bank employee serves as a board member for an organization that provides permanent financing for multi-family communities and LIHTC projects, providing affordable housing rents.
- **Economic Development** – A bank employee serves as a member for a local economic development committee to create and retain small businesses and jobs for LMI areas and people in the area.
- **Community Services** – A bank employee served on fundraising committees for a local organization that helped provide playground equipment for Title 1 schools and assist in immunization projects, providing a community service to LMI individuals.

STATE OF TENNESSEE

CRA RATING FOR THE STATE OF TENNESSEE: SATISFACTORY

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Low Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF TENNESSEE

BOT designated four AAs in the State of Tennessee in the Johnson City MSA, the Kingsport MSA, the Knoxville MSA, and the Nashville MSA. All of the AAs in the State of Tennessee conform to the CRA regulatory requirements. The following table provides a description of the AAs in the State of Tennessee rated area.

Description of Assessment Areas State of Tennessee			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
Johnson City MSA	Carter, Unicoi, and Washington	54	11
Kingsport MSA	Hawkins and Sullivan in Tennessee and Bristol City, Scott, and Washington in Virginia	79	5
Knoxville MSA	Anderson, Blount, Campbell, Knox, Loudon, Morgan, Roane, and Union	225	1
Nashville MSA	Cannon, Cheatham, Davidson, Dickson, Macon, Maury, Robertson, Rutherford, Smith, Sumner, Trousdale, Williamson, and Wilson	427	3

Source: Bank data

Refer to individual AAs for specific demographic and economic information.

SCOPE OF EVALUATION – STATE OF TENNESSEE

Of the four AAs in the State of Tennessee, examiners applied full-scope procedures to the Johnson City MSA AA since it has the overall largest percentages of operations for loans, deposits, and offices. The Johnson City MSA AA also received the most weight, followed by the Kingsport MSA AA. Full-scope procedures were also applied to the Kingsport MSA AA, the only multi-state MSA. Examiners applied limited-scope procedures to the Nashville MSA AA and the Knoxville MSA AA in accordance with procedures. The Knoxville MSA AA received the least amount of weight.

Assessment Area Distribution – State of Tennessee						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Johnson City MSA	270,265	27.1	812,593	42.8	11	55.0
Kingsport MSA	163,238	16.4	920,889	48.5	5	25.0
Knoxville MSA	137,920	13.8	101,277	5.3	1	5.0
Nashville MSA	424,933	42.7	64,093	3.4	3	15.0
Total	996,356	100.0	1,898,852	100.0	20	100.0

Source: 2021 – 2023 HMDA and Bank CRA data and FDIC Summary of Deposits (6/30/2023)

Refer to the Scope of Evaluation section at the institution level for information related to the scope of products reviewed.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE STATE OF TENNESSEE

LENDING TEST

BOT demonstrated a low satisfactory record in the State of Tennessee regarding the Lending Test. The adequate performances in borrower profile, geographic distribution, and CD lending outweighed the excellent responsiveness regarding lending activities and good use of innovative and flexible lending levels to support this conclusion. Adequate performances in all AAs further support this conclusion.

Lending Activity

Lending levels reflect excellent responsiveness to AA credit needs in the State of Tennessee. Examiners considered the bank's size, business strategy, and capacity in this State relative to its credit needs when arriving at this conclusion. For more information on this conclusion, refer to each AA.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the AAs in the State of Tennessee. The adequate performance in each AA within the rated area, supports this conclusion.

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different size. The adequate performances in the Kingsport MSA AA and the Nashville MSA AA outweighed the good performance in the Johnson City MSA AA and the poor performance in the Knoxville MSA AA to support this conclusion.

Innovative or Flexible Lending Practices

The institution uses innovative and flexible lending practices in order to serve AA credit needs in the State of Tennessee. The number and dollar volume of innovative loan products and flexible lending practices support this conclusion.

The following table shows that, since the previous evaluation, the bank originated 289 innovative or flexible loans totaling \$74.5 million in the State of Tennessee. Given the bank's capacity and the needs in the rated area, the level of innovative and flexible loans reflects good responsiveness to the credit needs of the State of Tennessee.

Innovative or Flexible Lending Programs State of Tennessee												
Assessment Area	Community Advantage - 100		Community Advantage - 97		Community Advantage - Fixed		FHA/VA/USD A		SBA		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Johnson City MSA	24	3,843	6	1,089	8	1,411	32	6,928	1	304	71	13,575
Kingsport MSA	22	3,291	8	1,051	2	305	31	6,073	1	133	64	10,853
Knoxville MSA	4	903	3	535	2	461	2	738	0	0	11	2,637
Nashville MSA	43	12,456	8	2,112	8	1,962	84	30,916	0	0	143	47,446
Totals	93	20,493	25	4,787	20	4,139	149	44,655	2	437	289	74,511

Source: Bank data (4/19/2021 – 5/13/2024)

Community Development Loans

The institution has made an adequate level of CDLs in the State of Tennessee. The moderate level of CDLs and the adequate responsiveness to CD needs support this conclusion. The excellent level of CDLs in the Nashville MSA AA, adequate level of CDLs in the Knoxville MSA AA, and the poor levels of CDLs in both the Johnson City MSA AA and the Kingsport MSA AA further support this conclusion.

The following table shows that, since the previous evaluation, the bank granted 25 CDLs totaling approximately \$76.8 million in the State of Tennessee. The dollar amount reflects 100.0 percent of the overall level of CDLs as compared to 94.7 percent of reported lending activity. The level of CDLs has increased since the previous evaluation, which reported 10 CDLs totaling approximately \$49.8 million.

Community Development Lending by Assessment Area State of Tennessee										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Johnson City MSA	1	1,332	0	0	0	0	2	4,740	3	6,072
Kingsport MSA	4	3,268	1	75	1	60	0	0	6	3,403
Knoxville MSA	3	8,306	1	3,800	0	0	0	0	4	12,106
Nashville MSA	3	26,740	0	0	4	20,510	0	0	7	47,250
Statewide Activities	3	6,661	0	0	0	0	2	1,350	5	8,011
Total	14	46,307	2	3,875	5	20,570	4	6,090	25	76,842

Source: Bank data (4/19/2021 – 5/13/2024)

The CDLs also reflect adequate responsiveness in addressing CD needs. As seen in the table above, 7.9 percent of the dollar volume of the CDLs benefit revitalization or stabilization efforts and 5.0 percent benefit community service needs, both of which are identified needs of the AAs.

The following is a notable example of CDLs in the broader statewide area of the State of Tennessee:

- **Affordable Housing** – A loan was renewed and extended, in the amount of approximately \$6.5 million that was for the purpose of constructing and managing a multi-family, 72-unit, low-income housing tax credit (LIHTC) development in Greenville, Tennessee, providing affordable housing to LMI.

INVESTMENT TEST

BOT demonstrated a low satisfactory record in the State of Tennessee regarding the Investment Test. The adequate level of investment and grant activity, adequate responsiveness to CD needs, and no use of CD initiatives support this conclusion. The good performances in both the Nashville MSA AA and Knoxville MSA AA and poor performances in both the Johnson City MSA AA and Kingsport MSA AA further support this conclusion.

Investment and Grant Activity

The bank has an adequate level of qualified CD investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors in the State of Tennessee. The moderate level of QIs supports this conclusion.

The following table shows that BOT made 141 QIs and grants totaling approximately \$32.4 million in the State of Tennessee. By dollar volume, this equates to 94.3 percent of the total QIs as compared to 98.3 percent of total deposits in the State of Tennessee. Additionally, the level of investments and grants has increased from the previous evaluation in which the bank provided 87 QIs totaling \$16.1 million. The dollar amount includes QI activities in statewide and regional areas since BOT adequately addressed CD needs inside the AAs.

Qualified Investments by Assessment Area State of Tennessee										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Johnson City MSA	20	4,093	29	62	1	1	0	0	50	4,156
Kingsport MSA	5	300	23	56	3	3	1	10	32	369
Knoxville MSA	10	5,496	3	11	1	2	1	723	15	6,232
Nashville MSA	14	8,788	9	16	0	0	0	0	23	8,804
Statewide Activities	2	1,016	0	0	1	1,422	0	0	3	2,438
Regional Activities	0	0	0	0	0	0	18	10,383	18	10,383
Total	51	19,693	64	145	6	1,428	20	11,116	141	32,382

Source: Bank data (4/19/2021 – 5/13/2024)

The following lists notable examples of the statewide QI activities:

- **Affordable Housing** – The bank invested \$1.0 million in Tennessee Housing Development Authority residential finance program bonds for affordable housing.
- **Economic Development** – The bank has an outstanding investment of \$1.4 million in a

Small Business Investment Company investment that helps create and retain jobs for LMI people and places in the State of Tennessee.

Responsiveness to Credit and Community Development Needs

BOT exhibits adequate responsiveness to credit and CD needs in the State of Tennessee. The previous table shows that the bank provided investments and grants that benefited revitalization and stabilization efforts as well as community service efforts, both of which are identified needs of the AAs.

Community Development Initiatives

The bank does not use innovative or complex investments to support CD initiatives in the State of Tennessee.

SERVICE TEST

BOT demonstrated a low satisfactory record for the State of Tennessee regarding the Service Test. The reasonableness of business hours and services, adequate CD services, and reasonable accessibility of delivery systems support this conclusion. This conclusion is further supported by the adequate performances in the Johnson City MSA AA, the Knoxville MSA AA, and the Nashville MSA AA, and the good performance in the Kingsport MSA AA.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the bank's AAs in the State of Tennessee. Adequate records for both the branch distribution and alternative delivery systems support this conclusion. The State of Tennessee reflects consistent conclusions to the institution's Accessibility of Delivery System performance.

The branch distribution is reasonably accessible to essentially all portions of the AAs in the State of Tennessee. The reasonably accessible branch distributions for both LMI tracts supports this conclusion.

The following table shows that in low-income CTs, the percentage of BOT's branches exceeds the population residing in those areas by 0.8 percentage points. The table further shows that in moderate-income CTs, the percentage of BOT's branches falls 6.8 percentage points below the population residing in those areas.

Branch and ITM Distribution by Geography Income Level State of Tennessee												
Tract Income Level	Census Tracts		Population		Branches		ITMs		Open Branches		Closed Branches	
	#	%	#	%	#	%	#	%	#	%	#	%
Low	40	5.1	142,681	4.2	1	5.0	3	13.0	0	0.0	0	0.0
Moderate	189	24.1	737,086	21.8	3	15.0	4	17.4	0	0.0	0	0.0
Middle	336	42.8	1,518,182	44.9	8	40.0	8	34.8	0	0.0	0	0.0
Upper	201	25.6	952,326	28.1	8	40.0	8	34.8	0	0.0	0	0.0
NA	19	2.4	33,916	1.0	0	0.0	0	0.0	0	0.0	0	0.0
Totals	785	100.0	3,384,191	100.0	20	100.0	23	100.0	0	100.0	0	100.0

*Source: 2020 Census data and Bank data
Due to rounding, totals may not equal 100.0 percent*

The institution’s alternative delivery systems are reasonably accessible to essentially all portions of the AAs in the State of Tennessee. The reasonably accessible ITMs and other alternative delivery systems support this conclusion.

BOT operates 23 ITMs throughout the AAs in the State of Tennessee as reflected in the prior table. The table shows that in low-income CTs, the percentage of ITMs exceeds the population residing in those areas by 10.1 percentage points, reflecting a good level. The table further shows that in moderate-income CTs, the percentage of ITMs falls only 4.9 percentage points below the population residing in those areas, reflecting an adequate level. Examiners placed more emphasis on the level of ITMs in moderate-income tracts given the higher percentage of population residing there and representing more opportunities for banking needs. Refer to the Service Test section at the institution level for specific details of retail banking systems available through alternative delivery systems.

Changes in Branch Locations

BOT did not open or close any branches in the State of Tennessee; therefore, this component did not impact the Services Test conclusion.

Reasonableness of Business Hours and Services

Services (including where appropriate, business hours) do not vary in a way that inconveniences portions of the AAs in the State of Tennessee, particularly LMI geographies and individuals. The State of Tennessee reflects product offerings, services, and branch hours consistent with discussion at the institution level.

Community Development Services

The institution provides an adequate level of CD services in the AAs in the State of Tennessee. The moderate level of CD services and the adequate responsiveness to CD needs support this

conclusion.

The following table shows the institution provided 164 CD services since the previous evaluation. This level equates to 94.3 percent of all CD services as compared to 95.2 percent of all branches in the State of Tennessee. The level of CD services has increased since the previous evaluation where bank officials provided 100 CD services.

Community Development Services by Assessment Area State of Tennessee					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Johnson City MSA	19	31	32	2	84
Kingsport MSA	0	27	21	7	55
Knoxville MSA	0	6	0	0	6
Nashville MSA	9	10	0	0	19
Total	28	74	53	9	164
<i>Source: Bank data (4/19/2021 – 5/13/2024)</i>					

The CD services also reflect adequate responsiveness in addressing CD needs. As seen in the table above, the majority of CD services were provided for community services and revitalization and stabilization efforts, which are both identified CD needs of the AAs.

Refer to the individual discussions within the full-scope AA sections for examples of CD services specific to each AA.

JOHNSON CITY MSA AA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE JOHNSON CITY MSA AA

The Johnson City MSA AA encompasses the following contiguous counties: Carter, Unicoi, and Washington. The institution operates 11 full-service branches and 13 deposit-taking ITMs in this AA.

Economic and Demographic Data

The 54 CTs in the Johnson City MSA reflect the following income designations based on 2020 Census data: two low-, 16 moderate-, 23 middle-, 12 upper-income, and one tract with no income designation.

The following table notes certain demographic data for the AA.

Demographic Information of the Assessment Area						
State of Tennessee – Johnson City MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	54	3.7	29.6	42.6	22.2	1.9
Population by Geography	207,285	2.9	22.3	47.1	26.5	1.2
Housing Units by Geography	97,928	3.1	24.2	48.7	24.0	0.0
Owner-Occupied Units by Geography	57,846	1.3	19.4	53.6	25.7	0.0
Occupied Rental Units by Geography	28,433	6.4	31.5	39.1	23.0	0.0
Vacant Units by Geography	11,649	3.6	30.4	47.7	18.3	0.0
Businesses by Geography	16,396	1.9	25.4	37.1	35.1	0.5
Farms by Geography	585	1.5	21.9	44.4	32.0	0.2
Family Distribution by Income Level	53,951	21.9	16.9	20.8	40.4	0.0
Household Distribution by Income Level	86,279	25.0	15.8	17.1	42.1	0.0
Median Family Income MSA - 27740 Johnson City, TN MSA		\$60,890	Median Housing Value			\$156,362
			Median Gross Rent			\$721
			Families Below Poverty Level			11.5%
<i>Source: 2020 Census data and 2023 D&B data</i>						
<i>Due to rounding, totals may not equal 100.0 percent</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification</i>						

The FFIEC reported 2021, 2022, and 2023 MFIs for the Johnson City MSA of \$63,900, \$75,300 and \$77,800, respectively. The following table denotes the income ranges for the low-, moderate-, middle-, and upper-income designations.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Johnson City, TN MSA Median Family Income (27740)				
2021 (\$63,900)	<\$31,950	\$31,950 to <\$51,120	\$51,120 to <\$76,680	≥\$76,680
2022 (\$75,300)	<\$37,650	\$37,650 to <\$60,240	\$60,240 to <\$90,360	≥\$90,360
2023 (\$77,800)	<\$38,900	\$38,900 to <\$62,240	\$62,240 to <\$93,360	≥\$93,360
<i>Source: FFIEC</i>				

According to Moody’s Analytics, as of December 2023, major employers throughout the Johnson City MSA AA include Ballad Health, James H. Quillen VA Medical Center, East Tennessee State University, CitiGroup, and Advanced Call Center Technologies.

According to the U.S. Bureau of Labor Statistics, as of February 2024, the unemployment rate for the Johnson City MSA was 3.4 percent. The Johnson City MSA unemployment rate of 3.4 percent

for February 2024 rises above the 3.3 percent rate for the State of Tennessee and falls below the U.S. rate of 3.9 percent.

Competition

The Johnson City MSA AA includes 19 financial institutions operating 52 branches throughout the area. According to June 30, 2023, FDIC Summary of Deposits data, BOT ranked second in deposit market share with 59.4 percent of AA deposits. The 2022 peer mortgage data and 2022 peer small business data indicate there are 292 home mortgage loan reporters and 75 small business-reporting lenders in this AA. Overall, the competition level allows for lending opportunities.

Credit and Community Development Needs and Opportunities

Considering the information from the institution's management and demographic and economic information, examiners ascertained that the primary credit needs of the area include home mortgage and small business loans.

Demographic data showing that 38.8 percent of the area's families are LMI and suggest a need for CD activities that benefit projects or organizations that provide community services targeted to these families. In addition, 33.3 percent of the area's CTs receiving LMI designations suggests a need for activities that revitalize or stabilize qualifying geographies.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE JOHNSON CITY MSA AA

LENDING TEST

BOT demonstrated an adequate record in the Johnson City MSA AA regarding the Lending Test. Adequate geographic distribution, good borrower profile, use of innovative and flexible lending practices, excellent lending activity, and the low level of CD lending in this area support this conclusion.

Lending Activity

Lending levels reflect excellent responsiveness to AA credit needs. Excellent performances regarding home mortgage and small business lending in the Johnson City MSA AA support this conclusion.

Home Mortgage Loans

The institution originated 227 home mortgage loans totaling approximately \$45.6 million in 2022 in the AA, capturing 3.8 percent market share by total number and 3.5 percent market share by total dollar volume of home mortgage loans. The activity by number of loans ranks the bank fourth out of 292 total lenders in the Johnson City MSA AA. This ranking lands the bank in the top 1.4 percent of lenders reporting such loans in this AA. This ranking considers the total number and dollar amount of loans made by each institution. This activity level reflects excellent performance for home mortgage loans.

Small Business Loans

The institution originated 262 small business loans totaling approximately \$30.6 million, capturing 7.1 percent of the market share by total number of loans and 23.7 percent of the market share by total dollar volume of loans. The activity by number of loans ranks the bank fourth out of 75 reporting lenders in the Johnson City MSA AA. This ranking lands the bank in the top 5.3 percent of lenders reporting such loans in this AA. The ranking considers the total number and dollar volume of loans made by each institution. This activity level reflects excellent performance for small business loans.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the Johnson City MSA AA. Adequate performances regarding home mortgage and small business loans support this conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects adequate penetration throughout the Johnson City MSA AA. Adequate performances in both LMI geographies support this conclusion.

As seen in the following table, BOT's lending in low-income CTs trails aggregate data by only 0.2 percentage points, reflecting adequate performance. The institution's lending performance in moderate-income CTs exceeds aggregate data by 0.9 percentage points, reflecting adequate performance.

Geographic Distribution of Home Mortgage Loans						
State of Tennessee – Johnson City MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	1.3	1.5	3	1.3	3,870	8.5
Moderate	19.4	20.2	48	21.1	7,393	16.2
Middle	53.6	46.7	128	56.4	21,494	47.2
Upper	25.7	31.6	48	21.1	12,793	28.1
Not Available	0.0	0.0	0	0.0	0	0.0
Totals	100.0	100.0	227	100.0	45,550	100.0

*Source: 2020 Census data, 2022 HMDA Aggregate data, and 2022 HMDA LAR data
Due to rounding, totals may not equal 100.0 percent*

Small Business Loans

The geographic distribution of small business loans reflects adequate penetration throughout the Johnson City MSA AA. Adequate performances in both LMI geographies support this conclusion.

As seen in the following table, the institution's lending in low-income CTs meets aggregate data, exhibiting adequate performance. BOT's lending in moderate-income CTs trails aggregate by 3.6 percentage points, also reflecting adequate performance.

Geographic Distribution of Small Business Loans						
State of Tennessee – Johnson City MSA AA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low	1.8	1.2	3	1.2	450	1.5
Moderate	25.2	21.9	48	18.3	6,289	20.6
Middle	37.8	42.4	157	59.9	16,554	54.1
Upper	34.7	34.2	54	20.6	7,273	23.8
Not Available	0.6	0.4	0	0.0	0	0.0
Totals	100.0	100.0	262	100.0	30,566	100.0

*Source: 2022 D&B data, 2022 CRA Aggregate data, and 2022 Bank CRA data.
Due to rounding, totals may not equal 100.0 percent*

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, good penetration among retail customers of different income levels and business customers of different size in the Johnson City MSA AA. Adequate performance regarding home mortgage loans and excellent performance regarding small business loans supports this conclusion.

Home Mortgage Loans

The distribution of borrowers reflects adequate penetration among retail customers of different income levels in the Johnson City MSA AA. Adequate performances to both LMI borrowers support this conclusion.

As seen in the following table, BOT’s lending to low-income borrowers rises 3.1 percentage points above aggregate data, revealing adequate performance. The table further shows that to moderate-income borrowers, BOT’s lending exceeds the aggregate data by 2.2 percentage points, also reflecting adequate performance.

Distribution of Home Mortgage Loans by Borrower Income Level						
State of Tennessee – Johnson City MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	22.0	9.7	29	12.8	2,569	5.6
Moderate	16.9	20.7	52	22.9	6,075	13.3
Middle	20.8	21.8	35	15.4	5,214	11.5
Upper	40.4	36.0	83	36.6	21,102	46.3
Upper	0.0	11.9	28	12.3	10,590	23.3
Totals	100.0	100.0	227	100.0	45,550	100.0

*Source: 2020 Census data, 2022 HMDA Aggregate data, and 2022 HMDA LAR data
Due to rounding, totals may not equal 100.0 percent*

Small Business Loans

The distribution of borrowers reflects excellent penetration among businesses of different sizes. The excellent performance to businesses with gross annual revenues (GARs) of \$1.0 million or less supports this conclusion.

As reflected in the following table, BOT’s distribution of loans to businesses with GARs of \$1.0 million or less, by number, exceeds aggregate data by 16.7 percentage points, reflecting excellent performance.

Distribution of Small Business Loans by Gross Annual Revenue Category						
State of Tennessee – Johnson City MSA AA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	85.9	51.6	179	68.3	17,440	57.0
>\$1,000,000	3.5	--	57	21.8	9,526	31.2
Revenue Not Available	10.6	--	26	9.9	3,600	11.8
Totals	100.0	100.0	262	100.0	30,566	100.0

*Source: 2022 D&B data, 2022 CRA Aggregate data, and 2022 Bank CRA data
Due to rounding, totals may not equal 100.0 percent*

Innovative or Flexible Lending Practices

The institution uses innovative and flexible lending practices in the Johnson City MSA AA in order to serve AA credit needs. The number and dollar volume of innovative loan products and flexible lending practices supports this conclusion. Examiners considered the dollar volume relative to the institution’s capacity and the credit needs of the AA when arriving at this conclusion. Please refer to the discussion at the State of Tennessee level for additional details regarding the innovative or flexible lending practices in the Johnson City MSA AA.

Community Development Loans

The institution has made a low level of CDLs in the Johnson City MSA AA. The low level of loans and adequate responsiveness to CD needs in this AA support this conclusion.

As seen in the following table, BOT originated three CDLs totaling approximately \$6.1 million in the Johnson City MSA AA. By dollar, this equates to 7.9 percent of the institution’s total CDLs in the State of Tennessee compared to 27.1 percent of the total loans in the State of Tennessee. While this performance represents an increase when compared to the prior evaluation, at which time the bank made two CDLs totaling \$3.0 million, it is still considered a low level.

Community Development Lending State of Tennessee – Johnson City MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2021	0	0	0	0	0	0	0	0	0	0
2022	1	1,332	0	0	0	0	0	0	1	1,332
2023	0	0	0	0	0	0	2	4,740	2	4,740
2024 YTD	0	0	0	0	0	0	0	0	0	0
Total	1	1,332	0	0	0	0	2	4,740	3	6,072
<i>Source: Bank data (4/19/2021 – 5/13/2024)</i>										

The CDLs reflect adequate responsiveness in addressing CD needs. As seen in the table above, 78.1 percent of the dollar volume of the CDLs benefit revitalization or stabilization efforts, which is an identified need of the AA.

The following points are examples of notable CDLs in the Johnson City MSA AA.

- **Revitalize or Stabilize** – A \$2.5 million loan was originated to fund public infrastructure of a county’s justice center located in an LMI area, providing an essential community service to the area.
- **Affordable Housing** – A loan was originated for \$1.3 million to purchase two multi-family unit properties offering below market rents, providing affordable housing to LMI individuals.

INVESTMENT TEST

BOT demonstrated a poor record in the Johnson City MSA AA regarding the Investment Test. A poor level of investment and grant activity outweighed the adequate responsiveness to CD needs and no use of CD initiatives to support this conclusion.

Investment and Grant Activity

The institution has a poor level of qualified CD investments and grants, but not in a leadership position, particularly those that are not routinely provided by private investors in the Johnson City MSA. The low level of QIs supports this conclusion.

As seen in the following table, BOT made 50 QIs totaling approximately \$4.2 million in the Johnson City MSA AA. By dollar volume, this equates to 12.8 percent (or 21.2 percent of total QIs less statewide and regional activities) of the institution’s total QIs in the State of Tennessee as compared to 42.8 percent of the deposits in the State of Tennessee. This represents an increase by dollar volume since the previous evaluation in which the bank made 48 QIs totaling \$1.6 million, but is still a low level.

The following table details the QIs by year and purpose.

Qualified Investments										
State of Tennessee – Johnson City MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	1	46	0	0	0	0	0	0	1	46
2021	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0
2023	2	3,026	0	0	0	0	0	0	2	3,026
2024 YTD	1	974	0	0	0	0	0	0	1	974
Subtotal	4	4,046	0	0	0	0	0	0	4	4,046
Qualified Grants & Donations	16	47	29	62	1	1	0	0	46	110
Total	20	4,093	29	62	1	1	0	0	50	4,156
<i>Source: Bank data (4/1920/21 – 5/13/2024)</i>										

The following lists notable examples of QIs in the Johnson City MSA AA:

- **Affordable Housing** – The bank made a \$2,500 donation to a non-profit to help provide affordable housing to LMI individuals and families.
- **Affordable Housing** – The bank made a \$2.3 million investment in a Federal National Mortgage Association pool for multi-family housing with 100.0 percent of the housing units meeting affordable housing needs to LMI individuals.
- **Community Services** – The bank made a \$9,000 donation to an organization providing financial literacy courses to Title 1 schools in the area, providing a community service to LMI individuals.

Responsiveness to Credit and Community Development Needs

BOT exhibits adequate responsiveness to credit and CD needs in the Johnson City MSA AA. The prior tables shows that BOT provided 1.5 percent, by dollar volume, of investments and grants to benefit community service needs, which is a CD need of the AA.

Community Development Initiatives

The bank does not use innovative or complex investments to support CD initiatives in the Johnson City MSA AA.

SERVICE TEST

BOT demonstrated an adequate record in the Johnson City MSA AA regarding the Service Test. An adequate level of CD services, reasonableness of business hours and services, and adequate access of delivery systems support this conclusion.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the Johnson City MSA AA. Adequate branch distribution outweighed the good level of alternative delivery systems to support this conclusion.

The branch distribution is adequate. The adequate levels of branches in both LMI geographies support this conclusion. The following table shows that in low-income CTs, the branch level trails the population data by 2.9 percentage points, reflecting an adequate level. In moderate-income CTs, the percentage of BOT’s branches rises 5.0 percentage points above the population residing in those areas, which reflects an adequate level.

Branch and ITM Distribution by Geography Income Level State of Tennessee – Johnson City MSA AA												
Tract Income Level	Census Tracts		Population		Branches		ITMs		Open Branches		Closed Branches	
	#	%	#	%	#	%	#	%	#	%	#	%
Low	2	3.7	5,999	2.9	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	16	29.6	46,307	22.3	3	27.3	4	30.8	0	0.0	0	0.0
Middle	23	42.6	97,628	47.1	5	45.4	5	38.4	0	0.0	0	0.0
Upper	12	22.2	54,859	26.5	3	27.3	4	30.8	0	0.0	0	0.0
NA	1	1.9	2,492	1.2	0	0.0	0	0.0	0	0.0	0	0.0
Totals	54	100.0	207,285	100.0	11	100.0	13	100.0	0	100.0	0	100.0

*Source: 2020 Census data and Bank data
Due to rounding, totals may not equal 100.0 percent*

The institution’s ITMs and alternative delivery systems are accessible to essentially all portions of the Johnson City MSA AA. The good level of ITMs outweighed the adequate level of alternative delivery systems to support this conclusion.

The table shows that in low-income CTs, the level of ITMs trails the population percentage by 2.9 percentage points, reflecting an adequate level. In moderate-income CTs, the percentage of BOT’s ITMs rises 8.5 percentage points above the population residing in those areas, which reflects a good level. Examiners placed more weight on conclusions in moderate-income CTs since a higher percentage of the population resides in these tracts, reflecting more opportunities for banking needs. Refer to the Service Test section at the institution level for specific details of retail banking systems available through alternative delivery systems.

Changes in Branch Locations

BOT did not open or close any branches in the Johnson City MSA AA; therefore, this component did not impact the Services Test conclusion.

Reasonableness of Business Hours and Services

Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the Johnson City MSA AA, particularly LMI geographies or individuals. All 11 of the locations in the Johnson City MSA AA operate lobby hours from 8:30 am to 4:30 pm Monday through Thursday. On Friday, the lobbies close at 5:00 pm. ITMs take the place of traditional drive-up services offering extended hours of 7:00 am to 7:00 pm Monday through Saturday. The Broad Street location in Elizabethton, Tennessee operates three ITMs, as well as the Med Tech Parkway location in Johnson City, Tennessee operates two ITMs. The Elk Avenue branch in Elizabethton, Tennessee is the only location without an ITM.

Community Development Services

The institution provides an adequate level of CD services in the Johnson City MSA AA. The moderate level of CD services and adequate responsiveness to CD needs support this conclusion.

The following table shows the institution provided 84 CD services since the previous evaluation in the Johnson City MSA AA. This number equates to 51.2 percent of the CD services in the State of Tennessee compared to 55.0 percent of the branches in this AA. This level is an increase from the 68 CD services provided at the prior evaluation.

Community Development Services State of Tennessee – Johnson City MSA AA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2021	5	3	7	0	15
2022	6	7	12	1	26
2023	7	15	10	1	33
2024 YTD	1	6	3	0	10
Total	19	31	32	2	84

Source: Bank data (4/19/2021 – 5/13/2024)

Additionally, 36.9 percent of CD services benefited community service activities and 2.4 percent benefited revitalization or stabilization efforts, both of which are identified needs of the AA. This demonstrates adequate responsiveness in addressing CD needs in the AA.

The following are examples of notable CD services specific to the Johnson City MSA AA:

- **Affordable Housing** – A bank employee serves as a Board member for the Tennessee Housing Development Agency, promoting the production of more affordable housing and the preservation and rehabilitation of existing housing units for LMI individuals and families.
- **Economic Development** – A bank employee serves as a Board member for a county economic development Board focused on development of the county by bringing in jobs for

LMI residents along with facilitating the creation and growth of small businesses.

- **Community Services** – A bank employee held a financial literacy event for kids in an afterschool program for Title 1 schools in the area, providing a community service to LMI individuals.

KINGSPORT MSA AA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE KINGSPORT MSA AA

The Kingsport MSA AA encompasses the entirety of five contiguous counties in two states; however, all branch locations are in the State of Tennessee. Hawkins and Sullivan counties are located in the northeastern portion of Tennessee, which borders the State of Virginia. Bristol City, Scott, and Washington counties in the State of Virginia, cover the southwestern border of the State. These counties are all connected by major highways, providing for ease of accessibility. The institution operates five full-service branches and seven deposit-taking ITMs in this AA.

Economic and Demographic Data

The 79 tracts in the Kingsport MSA AA reflect the following income designations based on 2020 Census data: two low-, 14 moderate-, 46 middle-, and 17 upper-income.

The following table notes certain demographic data for the AA.

Demographic Information of the Assessment Area						
State of Tennessee – Kingsport MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	79	2.5	17.7	58.2	21.5	0.0
Population by Geography	307,614	1.6	15.7	60.3	22.4	0.0
Housing Units by Geography	149,597	1.8	16.9	59.7	21.6	0.0
Owner-Occupied Units by Geography	94,141	0.6	13.1	61.8	24.5	0.0
Occupied Rental Units by Geography	33,983	4.9	23.7	53.1	18.2	0.0
Vacant Units by Geography	21,473	2.1	22.5	61.0	14.5	0.0
Businesses by Geography	24,344	5.9	13.8	56.1	24.2	0.0
Farms by Geography	1,073	1.0	8.6	69.3	21.1	0.0
Family Distribution by Income Level	83,085	21.4	17.8	20.7	40.1	0.0
Household Distribution by Income Level	128,124	23.4	16.5	17.7	42.3	0.0
Median Family Income MSA - 28700 Kingsport-Bristol, TN-VA MSA		\$60,792	Median Housing Value			\$138,560
			Median Gross Rent			\$670
			Families Below Poverty Level			11.6%
<i>Source: 2020 Census data and 2023 D&B data</i>						
<i>Due to rounding, totals may not equal 100.0 percent</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification</i>						

The FFIEC reported 2021, 2022, and 2023 MFIs for the Kingsport MSA of \$59,600, \$69,700, and \$74,600, respectively. The following table denotes the income ranges for the low-, moderate-, middle-, and upper-income designations.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Kingsport-Bristol, TN-VA MSA Median Family Income (28700)				
2021 (\$59,600)	<\$29,800	\$29,800 to <\$47,680	\$47,680 to <\$71,520	≥\$71,520
2022 (\$69,700)	<\$34,850	\$34,850 to <\$55,760	\$55,760 to <\$83,640	≥\$83,640
2023 (\$74,600)	<\$37,300	\$37,300 to <\$59,680	\$59,680 to <\$89,520	≥\$89,520
<i>Source: FFIEC</i>				

According to Moody’s Analytics, as of December 2023, major employers throughout the Kingsport MSA AA include Eastman Chemical Company, Wellmont Health Systems, Holston Medical Group, Food City, and Century Link.

According to the U.S. Bureau of Labor Statistics, as of February 2024, the unemployment rate for the Kingsport MSA was 3.4 percent. The MSA’s unemployment rate of 3.4 percent for February

2024 rises above the 3.3 percent rate for the State of Tennessee and falls below the U.S. rate of 3.9 percent.

Competition

The Kingsport MSA AA includes 30 financial institutions operating 92 branches throughout the area. According to the June 30, 2023, FDIC Summary of Deposits data, BOT ranked second in deposit market share with 13.4 percent of the AA deposits. The 2022 peer mortgage data and 2022 peer small business data indicate there are 329 home mortgage loan reporters and 78 small business-reporting lenders in this AA. Overall, the competition level allows for lending opportunities.

Community Contact

Examiners contacted a representative of an organization that provides economic development services in the AA. The contact indicated that the City of Bristol has the potential for tremendous economic growth; however, the housing market is challenging as there is not an adequate supply for the existing population, much less growth in the area. This area is attracting new jobs and unemployment is still relatively low. Affordable single-family and multi-family housing is one of the greatest needs in the area and a crisis in the economy.

Credit and Community Development Needs and Opportunities

Considering the information from the institution's management and demographic and economic information, examiners ascertained that the primary credit needs of the area include home mortgage and small business loans.

Demographic data also showing that 39.2 percent of the area's families are LMI and suggests a need for CD activities that benefit projects or organizations that provide community services targeted to these families.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE KINGSPORT MSA AA

LENDING TEST

BOT demonstrated an adequate record in the Kingsport MSA AA regarding the Lending Test. Adequate geographic distribution and borrower profile, the use of innovative and flexible lending, excellent lending activity, and the low level of CD lending support this conclusion.

Lending Activity

Lending levels reflect excellent responsiveness to the Kingsport MSA AA credit needs. Excellent performance regarding home mortgage lending outweighed good performance regarding small business lending in the Kingsport MSA AA supports this conclusion.

Home Mortgage Loans

The institution originated 114 home mortgage loans totaling approximately \$25.1 million in 2022, capturing 1.4 percent market share by total number and 1.6 percent market share by total dollar volume of home mortgage loans. The activity by number of loans ranks the bank 17th out of 329 total lenders in the Kingsport MSA AA. This ranking lands the bank in the top 5.2 percent of lenders reporting such loans in this AA. This ranking considers the total number and dollar amount of loans made by each institution. This activity level reflects excellent performance for home mortgage loans.

Small Business Loans

The institution originated 140 small business loans totaling approximately \$20.7 million, capturing 2.9 percent market share by total number of loans and a 10.1 percent market share by total dollar volume of loans. The activity by number of loans ranks the bank 10th out of 78 reporting lenders in the Kingsport MSA AA. This ranking lands the bank in the top 12.8 percent of lenders reporting such loans in this AA. The ranking considers the total number and dollar volume of loans made by each institution. This activity level reflects good performance for small business loans.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the Kingsport MSA AA. Adequate penetration regarding home mortgage loans outweighed the good penetration regarding small business loans to support this conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects adequate penetration throughout the Kingsport MSA AA. Adequate performances in both LMI geographies support this conclusion.

As seen in the following table, BOT’s lending in low-income CTs rises 1.4 percentage points above aggregate data, reflecting an adequate level. The lending in moderate-income CTs falls slightly below aggregate data by 4.0 percentage points, still reflecting adequate performance.

Geographic Distribution of Home Mortgage Loans						
State of Tennessee – Kingsport MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	0.6	1.2	3	2.6	2,182	8.7
Moderate	13.1	15.4	13	11.4	2,059	8.2
Middle	61.8	57.2	56	49.1	10,677	42.6
Upper	24.5	26.3	42	36.9	10,151	40.5
Not Available	0.0	0.0	0	0.0	0	0.0
Totals	100.0	100.0	114	100.0	25,070	100.0
<i>Source: 2020 Census data, 2022 HMDA Aggregate data, and 2022 HMDA LAR data Due to rounding, totals may not equal 100.0 percent</i>						

Small Business Loans

The geographic distribution of small business loans reflects good penetration throughout the Kingsport MSA AA. Good performance in moderate-income geographies outweighs adequate performance in low-income geographies to support this conclusion.

As seen in the following table, BOT’s lending in low-income CTs exceeds aggregate data by 6.8 percentage points, reflecting adequate performance. For the moderate-income CTs, lending exceeds aggregate data by 9.9 percentage points, reflecting a good level. Examiners placed more weight on performance in the moderate-income CTs since there is a higher aggregate performance level in these CTs, reflecting greater loan demand.

Geographic Distribution of Small Business Loans						
State of Tennessee – Kingsport MSA AA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low	6.1	3.9	15	10.7	1,541	7.4
Moderate	14.2	12.3	31	22.2	4,666	22.6
Middle	55.8	59.1	64	45.7	11,385	55.1
Upper	23.9	24.6	30	21.4	3,079	14.9
Not Available	0.0	0.0	0	0.0	0	0.0
Totals	100.0	100.0	140	100.0	20,671	100.0

*Source: 2022 D&B data, 2022 CRA Aggregate data, and 2022 Bank CRA data
Due to rounding, totals may not equal 100.0 percent*

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different size in the Kingsport MSA AA. Adequate performances regarding home mortgage and small business loans support this conclusion.

Home Mortgage Loans

The distribution of borrowers reflects adequate penetration among retail customers of different income levels in the Kingsport MSA AA. Adequate performances to both LMI borrowers support this conclusion.

As seen in the following table, BOT’s lending to low-income borrowers falls below aggregate data by 4.4 percentage points, revealing adequate performance. The table further shows that to moderate-income borrowers, BOT’s lending exceeds the aggregate data by 1.4 percentage points, reflecting adequate performance.

Distribution of Home Mortgage Loans by Borrower Income Level						
State of Tennessee – Kingsport MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	21.4	8.8	5	4.4	386	1.5
Moderate	17.8	20.5	25	21.9	2,456	9.8
Middle	20.7	22.8	14	12.3	1,854	7.4
Upper	40.1	35.3	52	45.6	15,483	61.8
Not Available	0.0	12.6	18	15.8	4,891	19.5
Totals	100.0	100.0	114	100.0	25,070	100.0

*Source: 2020 Census data, 2022 HMDA Aggregate data, and 2022 HMDA LAR data
Due to rounding, totals may not equal 100.0 percent*

Small Business Loans

The distribution of borrowers reflects adequate penetration among business customers of different sizes in the Kingsport MSA AA. Adequate performance to businesses with GARS of \$1.0 million or less supports this conclusion.

As seen in the following table, BOT’s lending to businesses with GARs of \$1.0 million or less rises 3.2 percentage points above aggregate data, reflecting adequate performance.

Distribution of Small Business Loans by Gross Annual Revenue Category						
State of Tennessee – Kingsport MSA AA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	84.7	51.8	77	55.0	9,262	44.8
>\$1,000,000	3.7	--	50	35.7	9,290	44.9
Revenue Not Available	11.5	--	13	9.3	2,119	10.3
Totals	100.0	100.0	140	100.0	20,671	100.0

*Source: 2022 D&B data, 2022 CRA Aggregate data, and 2022 Bank CRA data
Due to rounding, totals may not equal 100.0 percent*

Innovative or Flexible Lending Practices

The institution uses innovative and flexible lending practices in the Kingsport MSA AA in order to serve AA credit needs. The number and dollar volume of innovative loan products and flexible lending practices supports this conclusion. Examiners considered the dollar volume relative to the institution’s capacity and the credit needs of the AA when arriving at this conclusion. Please refer to the discussion at the State of Tennessee level for additional details regarding the innovative and flexible lending practices in the Kingsport MSA AA.

Community Development Loans

The institution has made a low level of CDLs in the Kingsport MSA AA. The low level of loans and adequate responsiveness to CD needs in this AA support this conclusion.

As seen in the following table, BOT originated six CDLs totaling approximately \$3.4 million in the Kingsport MSA AA. By dollar, this equates to 4.4 percent of the institution’s total CDLs compared to 16.4 percent of the total loans in this AA. This performance represents an increase in the number of loans from two, but a decrease in dollar amount from \$3.8 million from the prior evaluation.

Community Development Lending State of Tennessee – Kingsport MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2021	2	600	0	0	0	0	0	0	2	600
2022	1	2,368	1	75	1	60	0	0	3	2,503
2023	1	300	0	0	0	0	0	0	1	300
2024 YTD	0	0	0	0	0	0	0	0	0	0
Total	4	3,268	1	75	1	60	0	0	6	3,403
<i>Source: Bank data (4/19/2021 – 5/13/2024)</i>										

The CDLs reflect adequate responsiveness in addressing CD needs. As seen in the table above, 2.2 percent of the dollar volume of the CDLs benefit community service efforts, which is an identified need of the AA.

The following points are notable examples of the CDLs in the Kingsport MSA AA.

- **Affordable Housing** – The bank made two loans totaling \$800,000 to construct a multi-family housing unit and to renovate two single-family homes to provide affordable housing to LMI individuals and families.
- **Economic Development** – A \$60,000 loan was originated to an economic development organization’s loan program managed by Northeast Tennessee Economic Development Corporation to help small businesses with financing and lower cost assistance, to help create and retain permanent jobs for LMI people in LMI areas.
- **Community Services** – A \$75,000 loan was made to a local organization that provides on-site health services to LMI individuals and families, many of which are uninsured or underinsured.

INVESTMENT TEST

BOT demonstrated a poor record in the Kingsport MSA AA regarding the Investment Test. The poor level of investment and grant activity, adequate responsiveness to CD needs, and no use of innovative or complex initiatives support this conclusion.

Investment and Grant Activity

The institution has a poor level of qualified CD investments and grants, but not in a leadership position, particularly those that are not routinely provided by private investors in the Kingsport MSA AA. The low level of QIs supports this conclusion.

As seen in the following table, BOT made 32 QIs totaling approximately \$369,000 in the Kingsport MSA AA. By dollar volume, this equates to 1.1 percent (or 1.9 percent of total QIs less statewide and regional activities) of the institution’s total QIs in the State of Tennessee as compared to 48.5 percent of the deposits for this area. This represents a notable decline since the previous evaluation in which the bank made 17 QIs totaling \$2.7 million.

The following table details the QIs by year and purpose.

Qualified Investments State of Tennessee – Kingsport MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	1	8	0	0	0	0	0	0	1	8
2021	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0
2023	1	288	0	0	0	0	0	0	1	288
2024 YTD	0	0	0	0	0	0	0	0	0	0
Subtotal	2	296	0	0	0	0	0	0	2	296
Qualified Grants & Donations	3	4	23	56	3	3	1	10	30	73
Total	5	300	23	56	3	3	1	10	32	369

Source: Bank data (4/19/2021 – 5/13/2024)

The following lists notable examples of QIs in the Kingsport MSA AA:

- **Affordable Housing** – The bank made a \$288,000 investment in a mortgage-backed security pool comprised solely of LMI individuals.
- **Community Services** – The bank made \$7,500 in donations to a local non-profit that provides needed medical and dental care services to LMI families and those underinsured and uninsured in the area, providing for a community service.

Responsiveness to Credit and Community Development Needs

BOT exhibits adequate responsiveness to credit and CD needs in the Kingsport MSA AA. The prior table shows that BOT made investments supporting community services, which is an identified need of the area.

Community Development Initiatives

The bank does not use innovative or complex investments to support CD initiatives in the Kingsport MSA AA.

SERVICE TEST

BOT demonstrated a good record in the Kingsport MSA AA regarding the Service Test. The good level of CD services outweighed the adequate access to delivery systems and reasonableness of services and hours to support this conclusion.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the Kingsport MSA AA. Adequate branch distribution outweighed the good alternative delivery systems to support this conclusion.

The level of branch distribution is adequate. The excellent level of branches in low-income CTs and the very poor level of branches in moderate-income CTs support this conclusion. The following table shows that in low-income CTs, the percentage of BOT’s branches rises 18.4 percentage points above the population residing in those areas, which reflects an excellent level. The bank has no branches in moderate-income CTs, which falls below the population residing in those areas by 15.7 percentage points, reflecting a very poor level.

Branch and ITM Distribution by Geography Income Level State of Tennessee – Kingsport MSA AA												
Tract Income Level	Census Tracts		Population		Branches		ITMs		Open Branches		Closed Branches	
	#	%	#	%	#	%	#	%	#	%	#	%
Low	2	2.6	4,904	1.6	1	20.0	3	42.9	0	0.0	0	0.0
Moderate	14	17.7	48,248	15.7	0	0.0	0	0.0	0	0.0	0	0.0
Middle	46	58.2	185,554	60.3	3	60.0	3	42.9	0	0.0	0	0.0
Upper	17	21.5	68,908	22.4	1	20.0	1	14.3	0	0.0	0	0.0
NA	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Totals	79	100.0	307,614	100.0	5	100.0	7	100.0	0	100.0	0	100.0

*Source: 2020 Census data and Bank data
Due to rounding, totals may not equal 100.0 percent*

The institution’s ITMs and alternative delivery systems are accessible throughout the Kingsport MSA AA. The excellent level of ITMs and adequate alternative delivery systems support this conclusion.

The table shows that in low-income CTs, the percentage of BOT’s ITMs rises 41.3 percentage points above the population residing in those areas, which reflects an excellent level. Refer to the

Service Test section for the overall bank for specific details of retail banking systems available through alternative delivery systems.

Changes in Branch Locations

BOT did not open or close any branches in the Johnson City MSA AA; therefore, this component did not impact the Services Test conclusion.

Reasonableness of Business Hours and Services

Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the Kingsport MSA AA, particularly LMI geographies or individuals. All five of the locations in the Kingsport MSA AA operate with 8:30 am to 4:30 pm Monday through Thursday lobby hours. On Friday, the lobbies close 5:00 pm. ITMs take the place of traditional drive-up services offering extended hours of 7:00 am to 7:00 pm Monday through Saturday at all five branch locations, with the Eastman Road location in Kingsport operating three ITMs.

Community Development Services

The institution provides a relatively high level of CD services in the Kingsport MSA AA. The high level of CD services and good responsiveness supports this conclusion.

The following table shows the institution provided 55 CD services since the previous evaluation in the Kingsport MSA AA. This level equates to 33.5 percent of the total CD services in the State of Tennessee compared to 25.0 percent of the branches in the State of Tennessee. This is a notable increase from the 17 CD services that the institution provided at the previous evaluation, further reflecting a high level.

Community Development Services State of Tennessee – Kingsport MSA AA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2021	-	2	6	2	10
2022	-	10	6	2	18
2023	-	10	6	2	18
2024 YTD	-	5	3	1	9
Total	-	27	21	7	55

Source: Bank data (4/19/2021 – 5/13/2024)

CD service activities demonstrate good responsiveness to CD needs for community services to LMI individuals, which is an identified need of the AA.

The following are examples of notable CD services specific to the Kingsport MSA AA:

- ***Revitalize or Stabilize*** – A bank employee serves as treasurer for an organization that is

sanctioned by the local chamber of commerce and guided by city leadership to direct the revitalization and economic improvement of LMI areas in a. downtown area.

- **Community Services** – A bank employee serves as a board member for a non-profit organization that provides LMI families with affordable and reliable after school care, providing a community service in the area.

OTHER ASSESSMENT AREAS – Limited-Scope Review

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE LIMITED-SCOPE ASSESSMENT AREAS

The following table summarizes the conclusions for this rated area’s AAs reviewed using limited-scope examination procedures. Examiners drew conclusions regarding the institution’s CRA performance from reviewing available facts and data, including performance figures, aggregate lending data comparisons, and demographic information. The conclusions did not alter the overall performance rating.

Assessment Area	Lending Test	Investment Test	Service Test
Knoxville MSA	Consistent	Exceeds	Consistent
Nashville MSA	Consistent	Exceeds	Consistent

Facts and data supporting conclusions for each limited-scope AA follow, include a summary of BOT’s operations and activities. The demographic data for the limited-scope AAs is in Appendix C.

Knoxville MSA AA

The Knoxville MSA AA consists of Anderson, Blount, Campbell, Knox, Loudon, Morgan, Roane, and Union counties. BOT operates one branch in this AA that consists of 225 CTs with the following income designations: 13 low-, 48 moderate-, 102 middle, 54 upper-income, and eight with no income designation. The bank originated and engaged in the following activities in the AA during the review period.

Activity	#	\$(000s)
Small Business Loans	68	16,575
Home Mortgage Loans	50	24,405
Community Development Loans	4	12,106
Investments (New)	5	2,750
Investments (Prior Period)	5	3,468
Donations	5	14
CD Services	6	-
<i>Source: Bank data</i>		

The distribution of branches proved inconsistent with the institution’s overall conclusion. The availability of alternative delivery systems demonstrated consistent performance with the institution overall.

Nashville MSA AA

The Nashville MSA AA consists of Cannon, Cheatham, Davidson, Dickson, Macon, Maury, Robertson, Rutherford, Smith, Sumner, Trousdale, Williamson, and Wilson counties. BOT operates three branches in this AA that consists of 427 CTs with the following income designations: 23 low-, 111 moderate-, 165 middle-, 118 upper-income, and 10 with no income designation. The bank originated and engaged in the following activities in the AA during the review period.

Activity	#	\$(000s)
Small Business Loans	70	13,584
Home Mortgage Loans	317	132,916
Community Development Loans	7	47,250
Investments (New)	5	6,830
Investments (Prior Period)	5	1,952
Donations	12	22
CD Services	19	-
<i>Source: Bank data</i>		

The distribution of branches proved inconsistent with the institution’s overall conclusion. The availability of alternative delivery systems demonstrated consistent performance with the institution overall.

Geographic Distribution

Home Mortgage Loans

Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography		2022																	
		Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
Assessment Area:	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Knoxville MSA	50	24,405	13.6	34,689	2.2	10.0	2.8	17.6	14.0	15.9	52.0	28.0	51.4	28.2	46.0	29.9	0.0	2.0	0.1
Nashville MSA	317	132,916	86.4	90,139	2.3	0.9	2.8	20.1	18.0	18.6	43.2	39.7	42.0	33.8	41.0	35.8	0.5	0.3	0.8
Total	367	157,321	100.0	124,828	2.3	2.2	2.8	19.3	17.4	17.8	46.1	38.1	44.6	32.0	41.7	34.1	0.3	0.5	0.6

Source: 2020 Census data, 2022 HMDA Aggregate data, and 2022 HMDA LAR data
Due to rounding, totals may not equal 100.0 percent

Small Business Loans

Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography		2022																	
		Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts	
Assessment Area:	#	\$	% of Total	Overall Market	% Business Loans	Aggregate	% of Business Loans	% Bank Loans	Aggregate	% of Business Loans	% Bank Loans	Aggregate	% of Business Loans	% Bank Loans	Aggregate	% of Business Loans	% Bank Loans	Aggregate	
Knoxville MSA	68	16,575	49.3	16,872	4.0	4.4	3.3	16.2	11.8	11.8	15.2	41.2	25.0	42.6	58.8	38.2	1.3	0.0	0.7
Nashville MSA	70	13,584	50.7	54,921	4.2	5.7	3.6	21.8	30.0	30.0	21.3	31.5	10.0	33.2	40.2	39.7	2.4	0.0	2.1
Total	138	30,159	100.0	71,793	4.1	5.1	3.6	20.4	21.0	19.8	33.9	17.4	35.4	39.5	56.5	39.4	2.1	0.0	1.8

Source: 2022 D&B data, 2022 CRA Aggregate data, and 2022 Bank CRA data
Due to rounding, totals may not equal 100.0 percent

Borrower Profile

Home Mortgage Loans

Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower													2022						
Assessment Area:	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Knoxville MSA	50	24,405	13.6	34,689	21.1	0.0	8.1	17.8	8.0	18.9	20.5	10.0	22.0	40.6	36.0	36.7	0.0	46.0	14.2
Nashville MSA	317	132,916	86.4	90,139	20.7	3.5	7.1	17.7	16.1	18.5	21.7	19.9	20.4	40.0	52.4	38.6	0.0	8.2	15.4
Total	367	157,321	100.0	124,828	20.8	3.0	7.4	17.7	15.0	18.6	21.3	18.5	20.9	40.2	50.1	38.1	0.0	13.4	15.0

Source: 2020 Census data, 2022 HMDA Aggregate data, and 2022 HMDA LAR data
Due to rounding, totals may not equal 100.0 percent

Small Business Loans

Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues													2022		
Assessment Area:	Total Loans to Small Businesses			Businesses with Revenues <= IMM			Businesses with Revenues > IMM			Businesses with Revenues Not Available					
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans		
Knoxville MSA	68	16,575	49.3	16,872	86.3	50.0	49.6	3.9	30.9	9.8	19.1				
Nashville MSA	70	13,584	50.7	54,921	89.7	58.6	51.8	3.0	22.9	7.3	18.6				
Total	138	30,159	100.0	71,793	88.9	54.3	51.3	3.2	26.8	7.9	18.8				

Source: 2022 D&B data, 2022 CRA Aggregate data, and 2022 Bank CRA data
Due to rounding, totals may not equal 100.0 percent

APPENDICES

LARGE BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

- 1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
- 2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
 - i. The proportion of the bank's lending in the bank's assessment area(s);
 - ii. The dispersion of lending in the bank's assessment areas(s); and
 - iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
- 3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
 - i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
 - ii. Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;
 - iii. Small business and small farm loans by loan amount at origination; and
 - iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
- 4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
- 5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

Investment Test

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

- 1) The dollar amount of qualified investments;
- 2) The innovativeness or complexity of qualified investments;
- 3) The responsiveness of qualified investments to available opportunities; and
- 4) The degree to which qualified investments are not routinely provided by private investors.

Service Test

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

- 1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
- 2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
- 3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.*, RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
- 4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

- 1) The extent to which the bank provides community development services; and
- 2) The innovativeness and responsiveness of community development services.

SCOPE OF EVALUATION

Bank of Tennessee	
Scope of Examination: Full scope reviews were performed on the following AAs within the noted rated areas: State of North Carolina Non-MSA AA State of Tennessee: Johnson City MSA AA Kingsport MSA AA	
Time Period Reviewed:	4/19/2021 to 5/13/2024
Products Reviewed: CRA Data (Small Business): 2021, 2022, and 2023 HMDA Data: 2021, 2022, and 2023 Qualified Community Development Loans: 4/19/2021 to 5/13/2024 Qualified Community Development Investments: From Inception to 5/13/2024 Qualified Community Development Donations/Grants: From 4/19/2021 to 5/13/2024 Qualified Community Development Services: From 4/19/2021 to 5/13/2024	

List of Assessment Areas and Type of Evaluation			
Rated Area/ Assessment Area	Type of Evaluation	Branches Visited	Other Information
State of North Carolina: North Carolina Non-MSA	Full-scope	None	None
State of Tennessee: Johnson City MSA	Full-scope	None	None
Kingsport MSA	Full-scope	None	None
Knoxville MSA	Limited-scope	None	None
Nashville MSA	Limited-scope	None	None

SUMMARY OF RATINGS FOR RATED AREAS

Rated Area	Lending Test	Investment Test	Service Test	Rating
State of North Carolina	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
State of Tennessee	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory

DESCRIPTION OF LIMITED-SCOPE ASSESSMENT AREAS

State of Tennessee

Knoxville MSA AA

The Knoxville MSA AA consists of all of Anderson, Blount, Campbell, Knox, Loudon, Morgan, Roane, and Union counties. Demographic data for this AA is included in the following table.

Demographic Information of the Assessment Area						
Knoxville MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	225	5.8	21.3	45.3	24.0	3.6
Population by Geography	879,773	4.6	18.8	49.0	26.1	1.4
Housing Units by Geography	389,820	5.3	20.4	49.2	24.5	0.6
Owner-Occupied Units by Geography	239,155	2.2	17.6	52.0	28.2	0.0
Occupied Rental Units by Geography	106,552	11.3	25.0	42.1	19.7	1.8
Vacant Units by Geography	44,113	7.3	24.7	51.5	15.8	0.7
Businesses by Geography	87,109	4.2	16.1	41.3	37.3	1.1
Farms by Geography	2,610	2.6	14.0	55.3	27.7	0.4
Family Distribution by Income Level	224,776	21.1	17.8	20.5	40.6	0.0
Household Distribution by Income Level	345,707	24.2	16.3	17.3	42.2	0.0
Median Family Income MSA - 28940 Knoxville, TN MSA		\$72,608	Median Housing Value			\$187,432
			Median Gross Rent			\$852
			Families Below Poverty Level			9.4%
<i>Source: 2020 Census data and 2023 D&B data</i> <i>Due to rounding, totals may not equal 100.0 percent</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification</i>						

The AA is highly competitive in the financial services market. According to the FDIC Deposit Market Share data as of June 30, 2023, 41 institutions operated 208 offices within this AA. Of these institutions, BOT ranked 27th with 0.4 percent deposit market share. The top four financial institutions account for 55.6 percent of the total deposit market share.

Nashville MSA AA

The Nashville MSA AA consists of all of Cannon, Cheatham, Davidson, Dickson, Macon, Maury, Robertson, Rutherford, Smith, Sumner, Trousdale, Williamson, and Wilson counties. Demographic data for this AA is included in the following table.

Demographic Information of the Assessment Area						
Nashville MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	427	5.4	26.0	38.6	27.6	2.3
Population by Geography	1,989,519	4.6	24.0	40.4	30.1	1.0
Housing Units by Geography	788,546	5.0	25.1	40.2	28.8	0.8
Owner-Occupied Units by Geography	477,503	2.3	20.1	43.2	33.8	0.5
Occupied Rental Units by Geography	249,949	9.9	33.5	35.3	19.9	1.4
Vacant Units by Geography	61,094	6.7	29.4	36.0	26.4	1.5
Businesses by Geography	260,849	4.2	22.1	31.5	39.8	2.4
Farms by Geography	6,348	2.3	21.2	41.5	33.9	1.0
Family Distribution by Income Level	478,368	20.7	17.7	21.7	40.0	0.0
Household Distribution by Income Level	727,452	22.4	17.2	18.9	41.5	0.0
Median Family Income MSA - 34980 Nashville-Davidson-Murfreesboro- Franklin, TN MSA		\$83,085	Median Housing Value			\$285,736
			Median Gross Rent			\$1,157
			Families Below Poverty Level			7.9%
<i>Source: 2020 Census data and 2023 D&B data</i> <i>Due to rounding, totals may not equal 100.0 percent</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification</i>						

The AA is highly competitive in the financial services market. According to the FDIC Deposit Market Share data as of June 30, 2023, 63 institutions operated 582 offices within this AA. Of these institutions, BOT ranked 53rd with 0.1 percent deposit market share. The top three financial institutions account for 46.0 percent of the total deposit market share.

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.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
 - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

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.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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 non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family 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).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

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

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

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (for example, geographic distribution, borrower profile, 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.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Micropolitan Statistical Area: CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

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 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 and less than 80 percent in the case of a geography.

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

Nonmetropolitan Area (also known as non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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 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 metropolitan area. 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 metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in “loans to small farms” as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area’s population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.



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Tennessee


Mountain
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IN THE *Business of Happiness*

BRANCH LOCATIONS


***Drive Thru Plus logo indicates ATM at same location**


Sullivan County

Bristol Branch 
1223 Volunteer Parkway
Bristol TN 37620
(423) 990-2800
Census Tract 0426.00


Blountville Branch 
1917 Highway 394
Blountville TN 37617
(423) 990-2800
Census Tract 0434.02


Downtown Kingsport Main Office 
301 E Center Street
Kingsport TN 37660
(423) 378-9500
Census Tract 0402.00


Eastman Road Branch 
*closed June 2025


Colonial Heights Branch
4214 Fort Henry Drive
Kingsport TN 37663
(423) 378-9500 Census 
Tract 0412.00


Washington County

Mountcastle Branch 112
Mountcastle Drive
Johnson City TN 37601
(423) 282-9500 Cens: 
Tract 0604.01


Med Tech Branch 
100 Med Tech Parkway
Johnson City TN 37604
(423) 282-9500
Census Tract 0604.02

University Branch 
1328 W State of Franklin Road
Johnson City TN 37604
(423) 282-9500
Census Tract 0605.04


Gray Branch 
402 Roy Martin Drive
Gray TN 37615
(423) 282-9500
Census Tract 0615.00

Jonesborough Branch 
501 E Jackson Blvd
Jonesborough TN 37659
(423) 282-9500
Census Tract 0617.01

Unicoi County

Erwin Branch 
1230 North Main Street
Erwin TN 37650
(423) 743-9111
Census Tract 0804.00

Knox County

Knoxville Branch 
224 Brookview Centre Way
Brookview Retail Building B Suite 112
Knoxville TN 37919
(866) 378-9500
Census Tract 0037.00


Davidson County


Green Hills Branch
2210 Crestmoor Rd
Suite 1
Nashville, TN 37215
(615) 321-9233
Census Tract 0179.01


Carter County

Elk Avenue Branch
601 E Elk Ave
Elizabethton TN 37643
(423) 543-2131
Census Tract 0701.00

Milligan-Pinecrest Branch 
1254 Milligan Highway
Johnson City TN 37601
(423) 543-9058
Census Tract 0708.00

Williamsburg Branch 
200 Bemberg Road
Elizabethton TN 37643
(423) 543-9069
Census Tract 0703.00


Broad Street Branch 
800 Broad Street
Elizabethton TN 37643
(423) 543-7246
Census Tract 0703.00

Roan Mountain Branch 
8257 US Highway 19E
Roan Mountain TN 37687
(423) 772-3223
Census Tract 0717.00

Sumner County

Hendersonville Branch
165 Indian Lake Blvd
Suite 107
Hendersonville TN 37075
(615) 991-9500
Census Tract 0212.05


Wilson County

Mt. Juliet Branch 
1982 Providence Parkway
Suite 103
Mt. Juliet TN 37122
(615) 754-3960
Census Tract 0309.06

Watauga County NC

Boone Branch Mountain
Community Bank
189 Boone Heights Dr
Boone, NC 28607
(877)725-5222
9206.01

Avery County

Mountain Community Bank 
3828 St Highway 105
Banner Elk NC 28604
(828) 898-1888
Census Tract 9302.00

HOURS OF OPERATION

Offices located in Sullivan, Washington, Unicoi County

Lobby:
Monday - Thursday 8:30 am - 4:30 pm
Friday 8:30 - 5:00

Drive Thru Monday - Thursday: 8:30 - 4:30
Friday: 8:30 - 5:00

ITM:
Monday - Saturday 7:00 am - 7:00 pm

Office located in Davidson County

Green Hills Branch

Lobby:

Monday-Friday 8:00 am-4:00 pm CST

Office located in Sumner County

Hendersonville Branch

Lobby:

Monday-Friday 8:00 am-4:00 pm CST

Offices located in Wilson County

Mt. Juliet Branch

Lobby:

Monday -Friday 8:00 am - 4:00 pm CST

Drive Thru:

Monday - Saturday 7:00 am - 7:00 pm - ITM

Offices located in Carter County

Milligan-Pinecrest, Williamsburg, Broad Street, and Roan Mountain Branches

Lobby:

Monday-Thursday 8:30am-4:30pm

Friday 8:30am-5:00pm

Drive Thru:

Monday-Thursday 8:30 am-4:30pm

Friday 8:30am-5:00pm

ITM:

Monday - Saturday 7:00 am - 7:00 pm

Elk Avenue Branch

Lobby:

Monday-Thursday 8:30am-4:30pm

Friday 8:30am-5:00pm

Office located in Knox County

Knoxville Branch

Lobby:

Monday-Thursday 8:30 am-4:00 pm

Friday 8:30 am-5:00 pm

ITM:

Drive Thru: Monday - Saturday 7:00 am - 7:00 pm - ITM

Offices located in North Carolina

Banner Elk and Boone Branches

Lobby:

Monday - Thursday 8:30 am -4:30pm

Friday 8:30 am-5:00 pm

Drive Thru:

Monday-Thursday 8:30 am-4:30 pm

Friday 8:30 am-5:00 pm

ITM:

Drive Thru: Monday - Saturday 7:00 am - 7:00 pm

HOW TO CONTACT US

Telephone/Fingertip Banking

Available 24 hours a day by calling 1-866-965-2265

Internet Banking

Available 24 hours a day by visiting www.bankoftennessee.com.

E-Mail

customercare@bankoftennessee.com

Note: Email is unencrypted! Please do not send sensitive information, such as account numbers, via email.

Facebook

<http://www.facebook.com/bankoftennessee>

<https://www.facebook.com/cartercountybank>

Customer Care

1-866-378-9500

1-877-725-5222 or 423-543-2131 for Carter County Bank

1-877-725-5222 or 423-543-2131 for Mountain Community Bank

Monday -Thursday: 8:00 AM - 5:00 PM

Friday: 8:00 AM - 6:00 PM

Write Us

Bank of Tennessee

Customer Care Dept.

P.O. Box 4980

Johnson City, TN 37602-4980

Fax

1-423-279-3034

If Your Credit Card is Lost or Stolen

1-800-558-3424

If Your Debit Card is Lost or Stolen

During business hours: 1-866-378-9500

After business hours: 1-800-500-1044

Listing of Branches Opened or Closed During the Current Year and Prior Two Years

Opened: Boone Branch

Closed: Mt Juliet Loan Production Office, Eastman Road Branch

Mount Juliet Loan Production Office is closed as of Q1 2024. All employees have transitioned to working from home. This was not a branch offering full retail services, those are still available to the public at the Mount Juliet branch.

Eastman Road Branch in Kingsport closed in June of 2025. This branch was closed in an Upper Income Census tract, and was located 2.2 miles away from the more trafficked, and more accessible main office branch which is centrally located downtown and in a Low income tract. The other two Kingsport Branches are more suited geographically to serve a greater population and customer base of both small businesses and individuals of all income designations. By automobile these other branches have more parking, and more accessible entry and exit from highways. They also have more office space, more staff, and more drive thru lanes and ITM machines to serve more customers. For any customers using other modes of transportation, the downtown office is more accessible to the walkable neighborhoods and public transportation options in Kingsport than the Eastman Road location was. The bank has concluded based on geographic analysis of its Sullivan County footprint that the closing of this branch is in not harmful to any specific demographic, including low or moderate income individuals.

Bank of Tennessee opened a new Mountain Community Bank branch location in Boone, Watauga County, North Carolina on January 23, 2025. The Assessment Areas were adjusted to include Watauga County, North Carolina, which creates a contiguous assessment area, now called the North Carolina non-MSA, which supersedes and includes the previous Avery County AA. This new branch is located in a census tract with an indeterminable income level, however it borders middle and upper income level tracts. The more rural areas of Watauga County do include some distressed middle income tracts, although Watauga County has no LMI tracts. This branch is reasonably accessible to all of the county by driving, which is by far the primary method of transportation for the rural distressed populations, and is located along the primary arterial road, and is surrounded by a large cluster of the commercial properties in the county. The branch is also accessible by all forms of transit and walking and biking to the campus of Appalachian State University, where a significant seasonal population lives on campus. The economy is centered around the college, tourism, outdoor recreation, and the service industry, much like the rest of the broader High Country region of North Carolina. Mountain Community Bank will continue to pursue its small business focus in this area, in the same vein as the Avery County location has served its niche North Carolina High Country community needs.



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AVAILABLE DEPOSIT AND LOAN PRODUCTS

DEPOSIT ACCOUNTS

1. Checking Accounts

- Personal or business
- Minimum to open (\$50 or \$100)
- Interest options available
- Non-interest options available
- Open online or in branch

2. Savings Accounts

- Personal or Business
- Minimum to open \$100
- Minimum to open \$5 (Carefree Savings - aka Christmas Club)
- No minimum (Individual Development Account)
- Carefree Savings (Christmas Club)
- Open online or in branch

3. Money Market Accounts

- Personal, business, or public fund
- Minimum to open \$2500
- Minimum daily \$2500
- No maximum

4. Certificates of Deposit

- Minimum to open \$500
- Terms: 7 days to 60 months

5. Sweep Accounts

- Automatic transfers
- Investment or line of credit

6. Individual Retirement Accounts (IRA's)

- Minimum to open \$100
- No minimum daily balance
- 3-60 month terms

7. Minor Savings

- Minimum \$25

8. Health Saving Accounts

- No minimum to open
- Earns interest on balances \$500 & up

LINES OF CREDIT

1. Ready Reserve

Linked to checking account to provide overdraft protection

2. Commercial

For businesses, access to additional cash when your expanding company requires new working capital

3. Home Equity Line of Credit (HELOC)

Using the equity in your home, receive a set credit limit. You only pay back the amount of money that you borrow, plus interest.

LOANS

1. Consumer

Home equity lines of credit, vehicle, personal, and mortgage loans are available to fit personal needs

2. Commercial

Business lines of credit, equipment loans, and property development loans can stand alone or be combined to determine the best commercial solution to your growing financial needs.

3. Mortgages

Mortgage loans are secured by 1 to 4 family residential dwellings and include mainly primary residences, second homes, and investment properties.

4. Secondary Market Mortgages

Secondary market mortgages are on 1 to 4 family residential dwellings and include mainly primary residences, with some second homes and investment properties involved.

AVAILABLE SERVICES

The following services are provided by Bank of Tennessee:

1. Debit Cards

VISA Debit cards are accepted almost everywhere and offer more flexibility and security than cash and checks. Replacement cards can be produced instantly (InstaCard) at any branch location.

2. Safe Deposit Boxes

The Bank offers safe deposit boxes in all branches except Green Hills (Nashville) and Knoxville

3. Remote Deposit Capture (RDC)

The Bank offers this capability to a manageable number of business customers and has sufficient policies and procedures in place to effectively monitor transactions, mitigate potential loss, and identify suspicious activity.

4. Automated Clearing House (ACH) Origination

A nationwide electronic funds transfer (EFT) system that provides for the interbank clearing of credit and debit transactions and for the exchange of information among participating financial institutions.

5. Credit Cards

A variety of personal and business credit cards are issued through a third-party vendor, Elan Financial Services. Cards are ordered through the Elan website or at any branch location. Elan makes credit decisions and they assumes all liability.

6. Online Cash Management

The Bank offers a variety of secure services that gives customers the flexibility to access their financial information 24 hours a day. The service includes the status of deposits and check clearings; the ability to pay loans and bills; perform internal account fund transfers; ACH origination; re-order checks.

7. Wire Transfers

Ensure timely and accurate delivery of your funds through electronic funds transfer (EFT).

8. Account Overdraft Privilege (AOP)

AOP is only offered on checking account products for personal and sole proprietorships that meet the criteria.

9. Credit Card Cash Advances

Service provided by most credit card and charge card issuers. The service allows cardholders to withdraw cash either through an ATM or over the counter.

10. Merchant Services (Credit Card Processing)

This service is only offered to business customers. The Bank facilitates the acquisition of equipment and processing of transactions, which are handled by an independent vendor.

11. Official Checks

Monetary instruments are only sold to customers to minimize potential risk

12. Telephone Transfers Services (Fingertip Banking)

Account access available via touch tone phone through our toll free number.

13. Online Banking

Using your desktop computer, smart phone or tablet, enjoy 24/7 access to your accounts. Check balances, make transfers, pay bills, make deposits, order checks and more.

14. Mobile Banking

Bank on the go anywhere or anytime with text banking or via our Mobile App.

15. Easy Statements and E-Statements

A safe alternative to printed statements, Easy Statements are electronic statements that are convenient and help to protect your identity. They are securely emailed directly to your inbox or viewable in online banking.

16. Bill Pay

Using online or mobile banking, pay bills quickly and easily. Send one-time payments or set up recurring payments.

17. Zelle®

Using online and mobile banking, Zelle® allows you to send and receive money to friends and family instantly.

18. Mobile Deposit

Using our Mobile App, making a deposit is as easy as snapping a picture of your check with your smartphone or tablet.

19. Financial Tools

Included with online banking, a set of tools helps you track spending and saving, monitor cash flow, set up budgets and helps you set up and manage savings goals.

20. Wealth Management Services

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Investments are Not FDIC Insured, Not Bank Guaranteed, May Lose Value, Not a Bank Deposit, Not Insured by Any Federal Government Agency

DELIVERY SERVICES

Bank of Tennessee offers the capability to perform banking functions through various channels. Some of these channels are easily available to all customers. Traditional avenues (personal visits) are enhanced by our generous hours of operation. Teller services are available as follows:

- **Bank of Tennessee, Carter County Bank* and Mountain Community Bank branches in Northeast Tennessee:** 40.5 hours per week in our lobbies and traditional drive thru services. 72 hours per week via our Drive Thru Plus service (Interactive Teller Machines).
- ***At Carter County Bank Elk Avenue Branch,** teller services are available 40.5 hours per week in our lobby.
- **Knoxville Branch:** 38.5 hours per week in our lobby. 72 hours per week via our Drive Thru Plus service (Interactive Teller Machines).
- **Green Hills (Nashville) and Hendersonville Branches:** 40 hours per week in our lobby.
- **Mt Juliet Branch:** 40 hours per week in our lobbies. 72 hours per week via our Drive Thru Plus service (Interactive Teller Machines).
- **Mt. Juliet Mortgage Loan Office:** no lobby service is available. 72 hours per week via our Drive Thru Plus service (Interactive Teller Machines).


Telephone banking services are available to all customers via two methods. Our Customer Care department is open from 8:00 am to 5:00 pm Monday-Thursday and from 8:00 am to 6:00 pm on Friday. (46 hours). Our automated Fingertip Banking is available 24 hours a day.


Customers may also access their account information as well as general bank information via our website, www.bankoftennessee.com. Through online banking customers can view their account, account history, transfer funds, make payments, send funds electronically, pay bills, and view check images. This information is accessible 24 hours a day. Customers may choose to contact the bank via fax, email, in-person, or mail.

BRANCH LOCATIONS


***Drive Thru Plus logo indicates ATM at same location**

Sullivan County

Bristol Branch 
1223 Volunteer Parkway
Bristol TN 37620
(423) 990-2800
Census Tract 0426.00


Blountville Branch 
1917 Highway 394
Blountville TN 37617
(423) 990-2800
Census Tract 0434.02


Downtown Kingsport Main Office 
301 E Center Street
Kingsport TN 37660
(423) 378-9500
Census Tract 0402.00


Eastman Road Branch 
1708 N Eastman Road
Kingsport TN 37664
(423) 378-9500
Census Tract 0407.00


Colonial Heights Branch 
4214 Fort Henry Drive
Kingsport TN 37663
(423) 378-9500
Census Tract 0412.00


Washington County

Mountcastle Branch 
112 Mountcastle Drive
Johnson City TN 37601
(423) 282-9500
Census Tract 0604.01


Med Tech Branch 
100 Med Tech Parkway
Johnson City TN 37604
(423) 282-9500
Census Tract 0604.02

University Branch 
1328 W State of Franklin Road
Johnson City TN 37604
(423) 282-9500
Census Tract 0605.04


Gray Branch 
402 Roy Martin Drive
Gray TN 37615
(423) 282-9500
Census Tract 0615.00

Jonesborough Branch 
501 E Jackson Blvd
Jonesborough TN 37659
(423) 282-9500
Census Tract 0617.01

Unicoi County

Erwin Branch 
1230 North Main Street
Erwin TN 37650
(423) 743-9111
Census Tract 0804.00

Knox County

Knoxville Branch 
224 Brookview Centre Way
Brookview Retail Building B Suite 112
Knoxville TN 37919
(866) 378-9500
Census Tract 0037.00


Davidson County


Green Hills Branch
2210 Crestmoor Rd
Suite 1
Nashville, TN 37215
(615) 321-9233
Census Tract 0179.01


Carter County

Elk Avenue Branch
601 E Elk Ave
Elizabethton TN 37643
(423) 543-2131
Census Tract 0701.00

Milligan-Pinecrest Branch 
1254 Milligan Highway
Johnson City TN 37601
(423) 543-9058
Census Tract 0708.00

Williamsburg Branch 
200 Bemberg Road
Elizabethton TN 37643
(423) 543-9069
Census Tract 0703.00


Broad Street Branch 
800 Broad Street
Elizabethton TN 37643
(423) 543-7246
Census Tract 0703.00


Roan Mountain Branch 
8257 US Highway 19E
Roan Mountain TN 37687
(423) 772-3223
Census Tract 0717.00

Sumner County


Hendersonville Branch
165 Indian Lake Blvd
Suite 107
Hendersonville TN 37075
(615) 991-9500
Census Tract 0212.05

Wilson County

Mt. Juliet Branch 
1982 Providence Parkway
Suite 103
Mt. Juliet TN 37122
(615) 754-3960
Census Tract 0309.06

Mt. Juliet Mortgage Loan Office 
12920 Lebanon Rd
Suite 2
Mt. Juliet TN 37122
(615) 754-3982
Census Tract 0303.09

Avery County

Mountain Community Bank 
3828 St Highway 105
Banner Elk NC 28604
(828) 898-1888
Census Tract 9302.00

HOURS OF OPERATION

Offices located in Sullivan, Washington, Unicoi County

Lobby:
Monday - Thursday 8:30 am - 4:30 pm
Friday 8:30 - 5:00

Drive Thru Monday - Thursday: 8:30 - 4:30
Friday: 8:30 - 5:00

ITM:
Monday - Saturday 7:00 am - 7:00 pm

Office located in Davidson County

Green Hills Branch

Lobby:

Monday-Friday 8:00 am-4:00 pm CST

Office located in Sumner County

Hendersonville Branch

Lobby:

Monday-Friday 8:00 am-4:00 pm CST

Offices located in Wilson County

Mt. Juliet Branch

Lobby:

Monday -Friday 8:00 am - 4:00 pm CST

Drive Thru:

Monday - Saturday 7:00 am - 7:00 pm - ITM

(2 ITM locations - One at branch and one at LPO office)

Offices located in Carter County

Milligan-Pinecrest, Williamsburg, Broad Street, and Roan Mountain Branches

Lobby:

Monday-Thursday 8:30am-4:30pm

Friday 8:30am-5:00pm

Drive Thru:

Monday-Thursday 8:30 am-4:30pm

Friday 8:30am-5:00pm

ITM:

Monday - Saturday 7:00 am - 7:00 pm

Elk Avenue Branch

Lobby:

Monday-Thursday 8:30am-4:30pm

Friday 8:30am-5:00pm

Office located in Knox County

Knoxville Branch

Lobby:

Monday-Thursday 8:30 am-4:00 pm

Friday 8:30 am-5:00 pm

ITM:

Drive Thru: Monday - Saturday 7:00 am - 7:00 pm - ITM

Office located in Avery County

Mountain Community Branch

Lobby:

Monday - Thursday 8:30 am -5:00 pm

Friday 8:30 am-5:00 pm

Drive Thru:

Monday-Thursday 8:30 am-5:00 pm

Friday 8:30 am-5:00 pm

ITM:

Drive Thru: Monday - Saturday 7:00 am - 7:00 pm

HOW TO CONTACT US

Telephone/Fingertip Banking

Available 24 hours a day by calling 1-866-965-2265

Internet Banking

Available 24 hours a day by visiting www.bankoftennessee.com.

E-Mail

customercare@bankoftennessee.com

Note: Email is unencrypted! Please do not send sensitive information, such as account numbers, via email.

Facebook

<http://www.facebook.com/bankoftennessee>

<https://www.facebook.com/cartercountybank>

Customer Care

1-866-378-9500

1-877-725-5222 or 423-543-2131 for Carter County Bank

1-877-725-5222 or 423-543-2131 for Mountain Community Bank

Monday -Thursday: 8:00 AM - 5:00 PM

Friday: 8:00 AM - 6:00 PM

Write Us

Bank of Tennessee

Customer Care Dept.

P.O. Box 4980

Johnson City, TN 37602-4980

Fax

1-423-279-3034

If Your Credit Card is Lost or Stolen

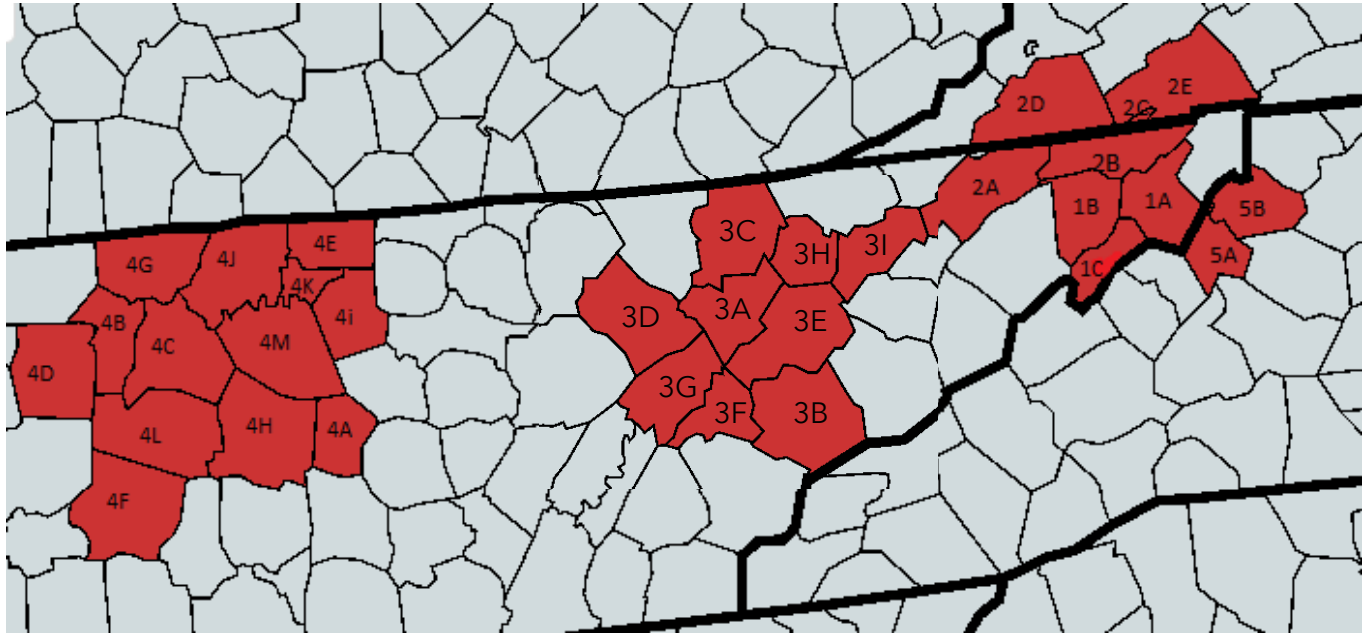
1-800-558-3424

If Your Debit Card is Lost or Stolen

During business hours: 1-866-378-9500

After business hours: 1-800-500-1044

Assessment Areas 2025



1. Johnson City MSA

- a. Carter, TN
- b. Washington, TN
- c. Unicoi, TN

2. Kingsport-Sullivan Multi-state MSA

- a. Hawkins, TN
- b. Sullivan, TN
- c. Bristol City, VA
- d. Scott, VA
- e. Washington, VA

3. Knoxville MSA

- a. Anderson, TN
- b. Blount, TN
- c. Campbell, TN
- d. Morgan, TN
- e. Knox, TN
- f. Loudon, TN
- g. Roane, TN
- h. Union, TN
- i. Grainger, TN

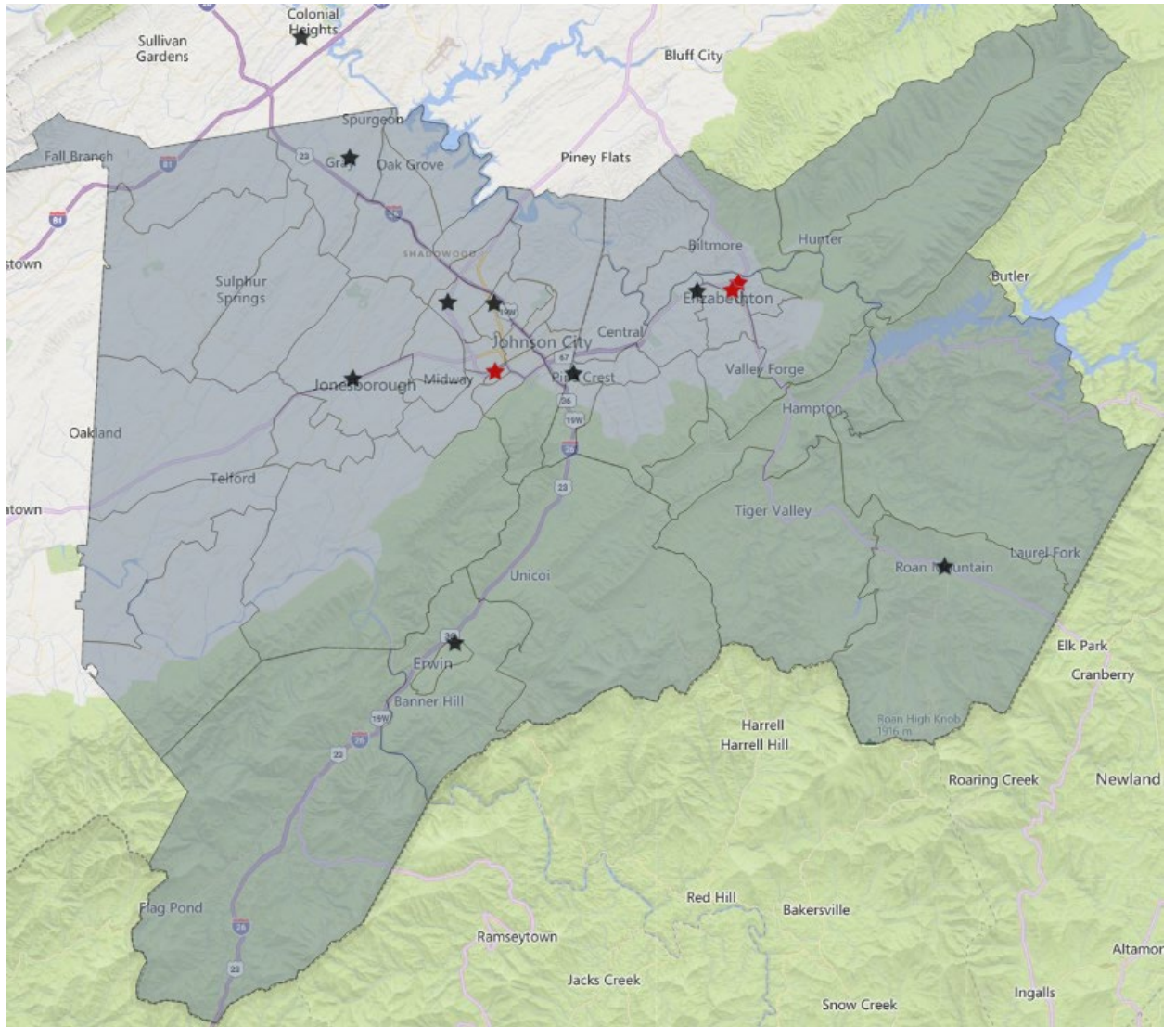
4. Nashville MSA

- a. Cannon, TN
- b. Cheatham, TN
- c. Davidson, TN
- d. Dickson, TN
- e. Macon, TN
- f. Maury, TN
- g. Robertson, TN
- h. Rutherford, TN
- i. Smith, TN
- j. Sumner, TN
- k. Trousdale, TN
- l. Williamson, TN
- m. Wilson, TN

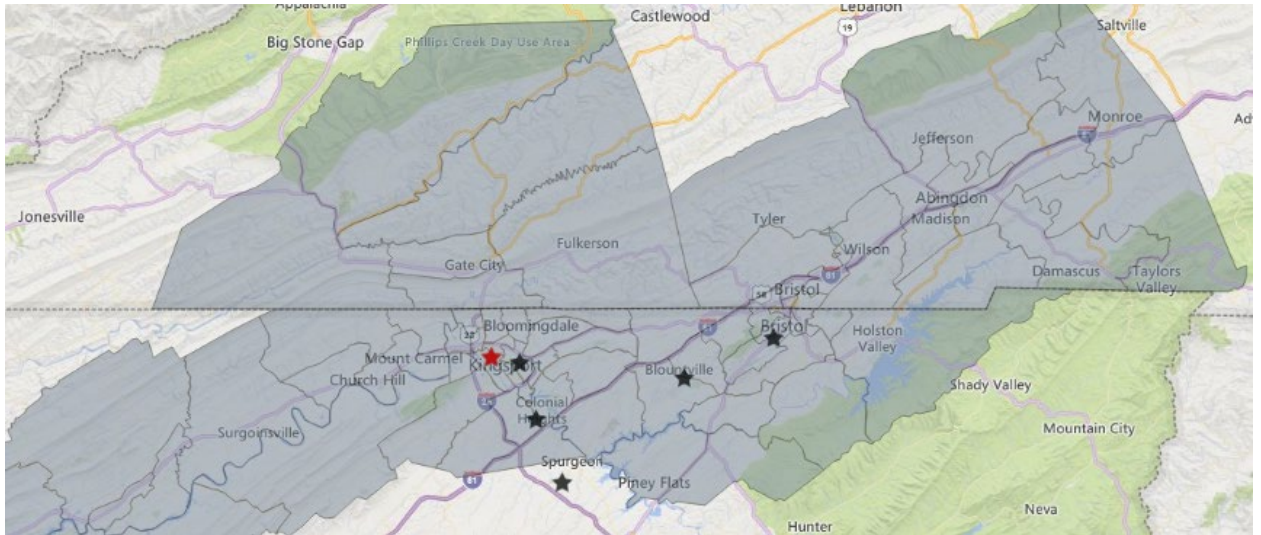
5. North Carolina Non-MSA

- a. Avery, NC
- b. Watauga, NC

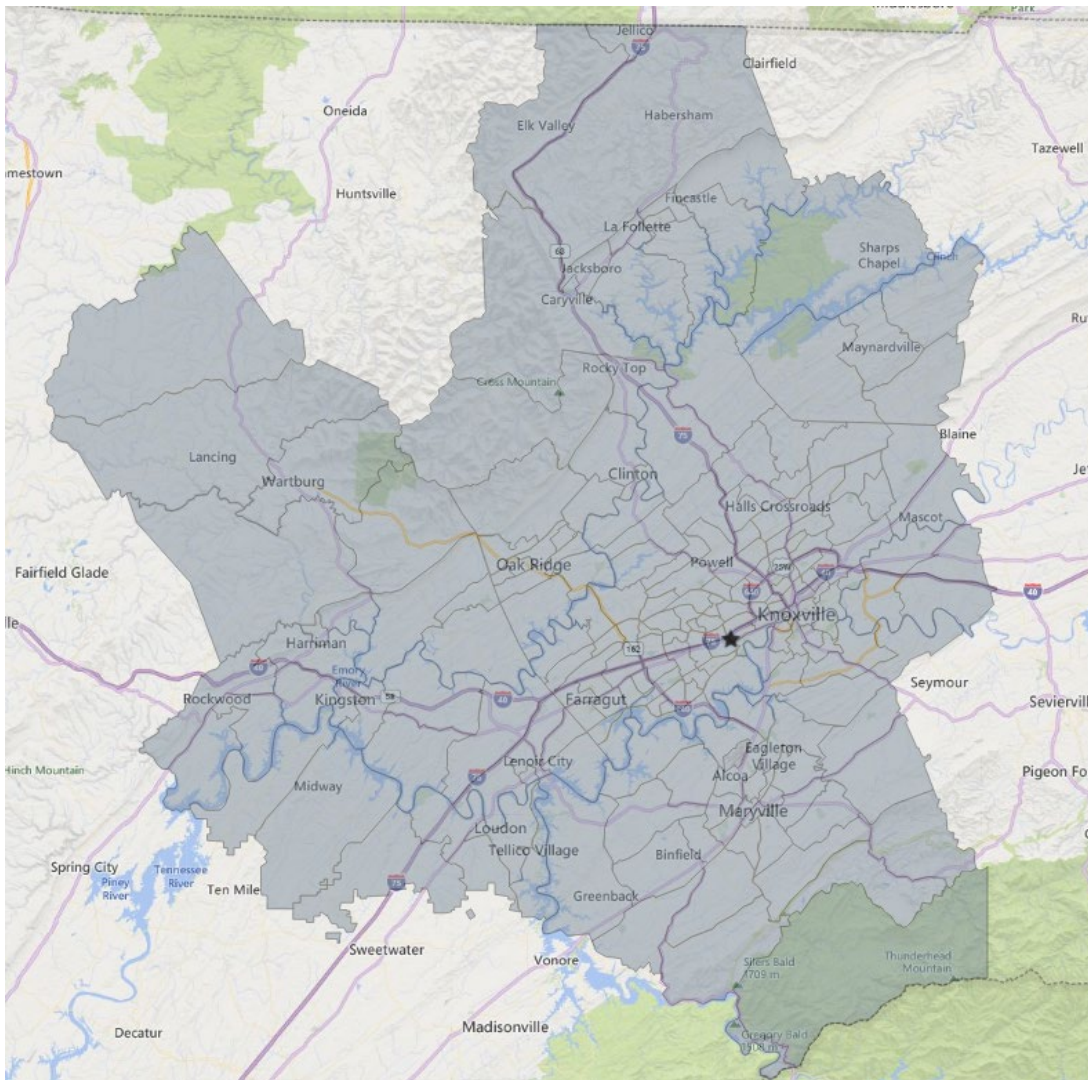
1. Johnson City MSA (11 Branches/3 in LMI tracts)



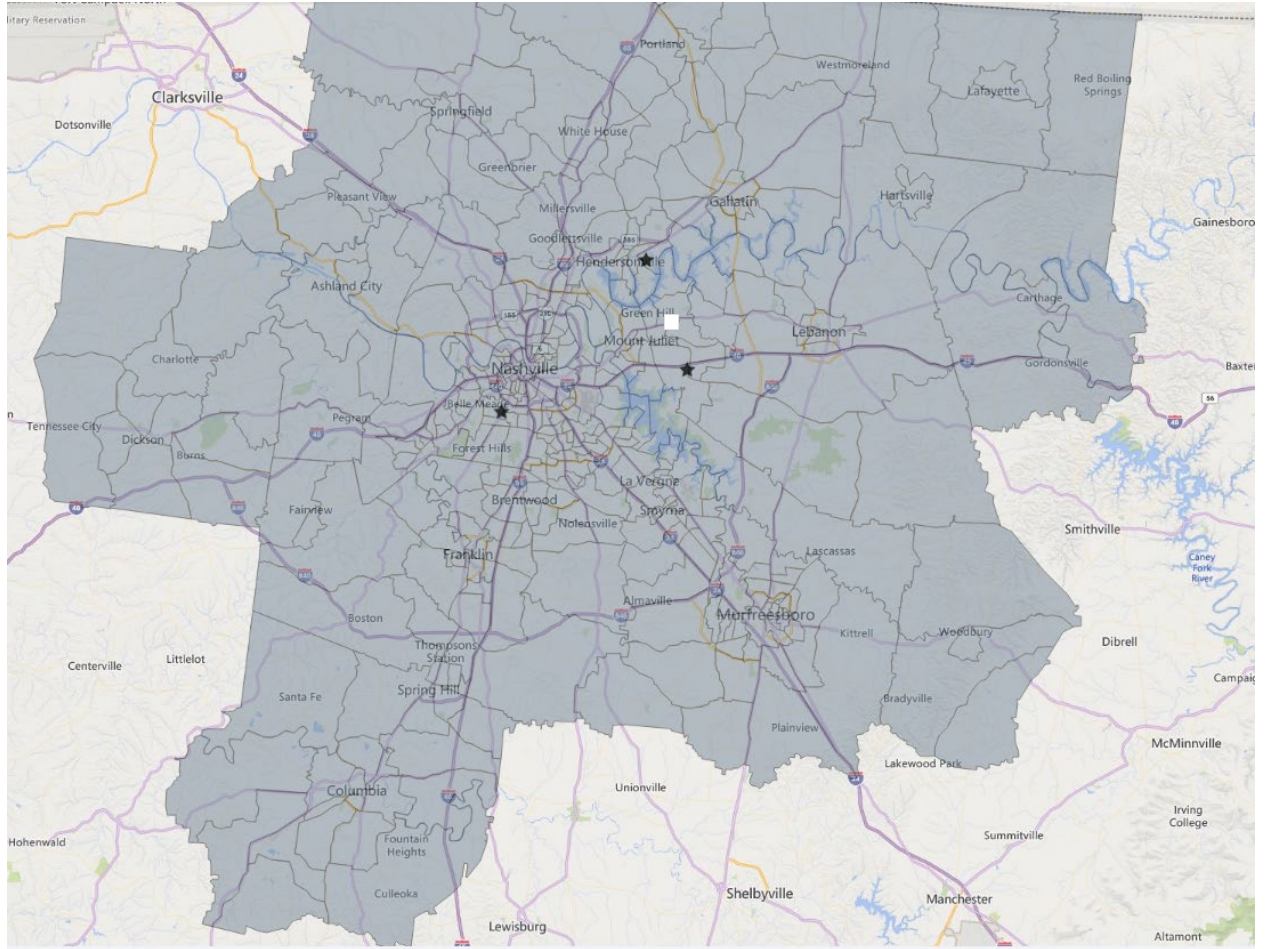
2 Kingsport-Bristol TN-VA Multistate AA(5 Branches/1 in LMI tract)



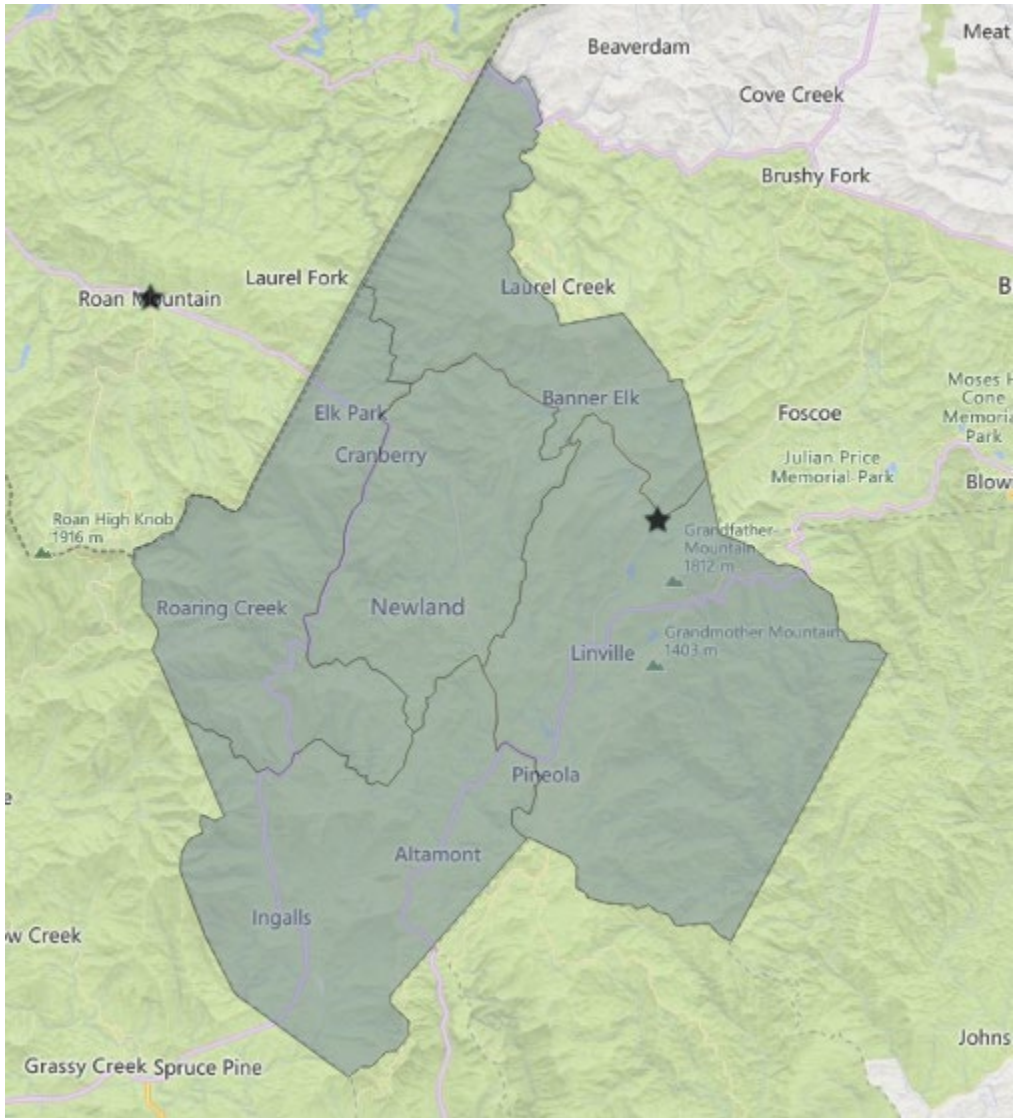
3 Knoxville MSA(1 Branch)



4. Nashville MSA (3 Branches)

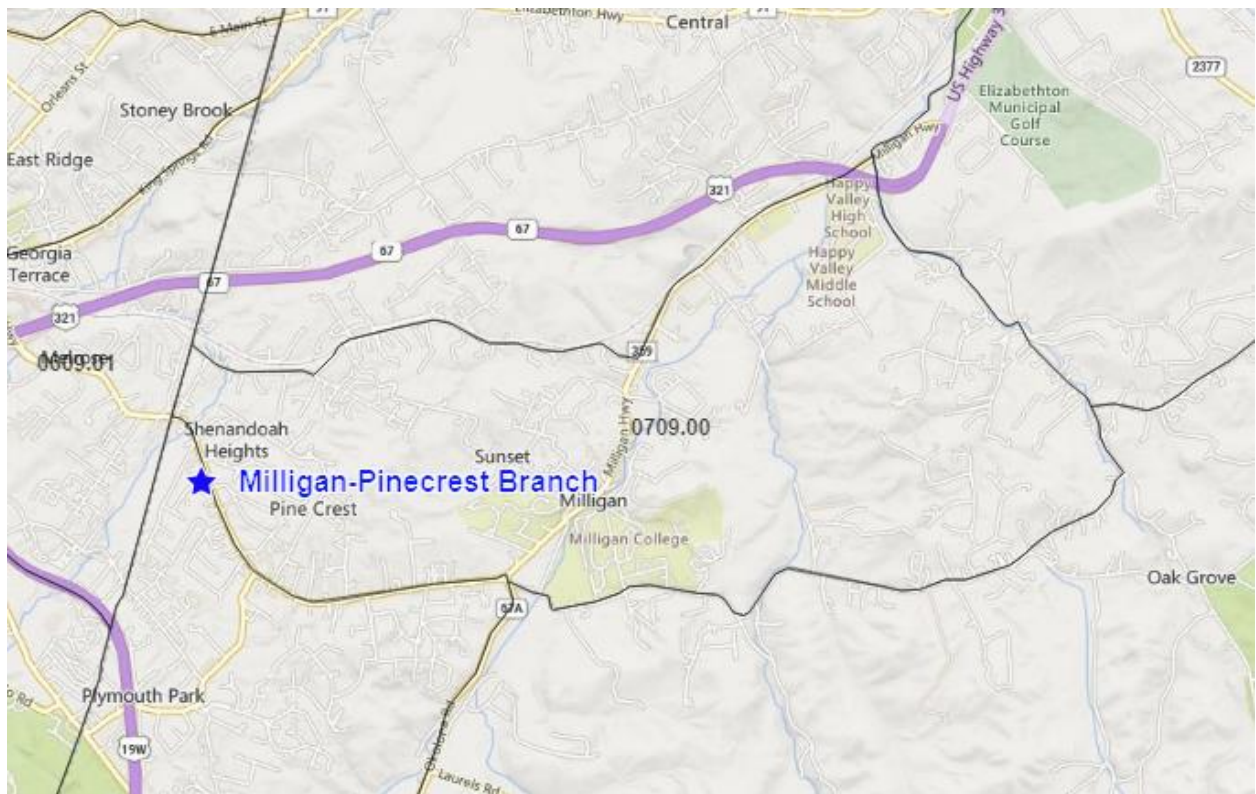


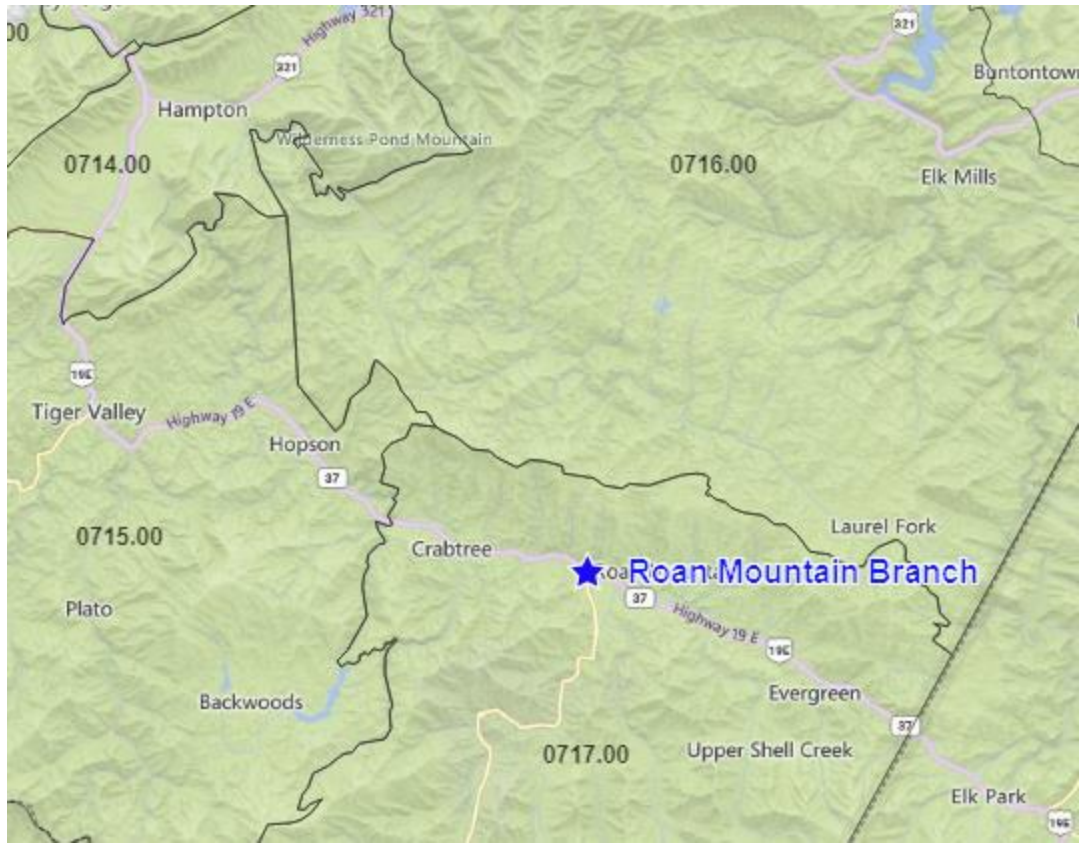
5. Avery County, North Carolina (1 Branch)



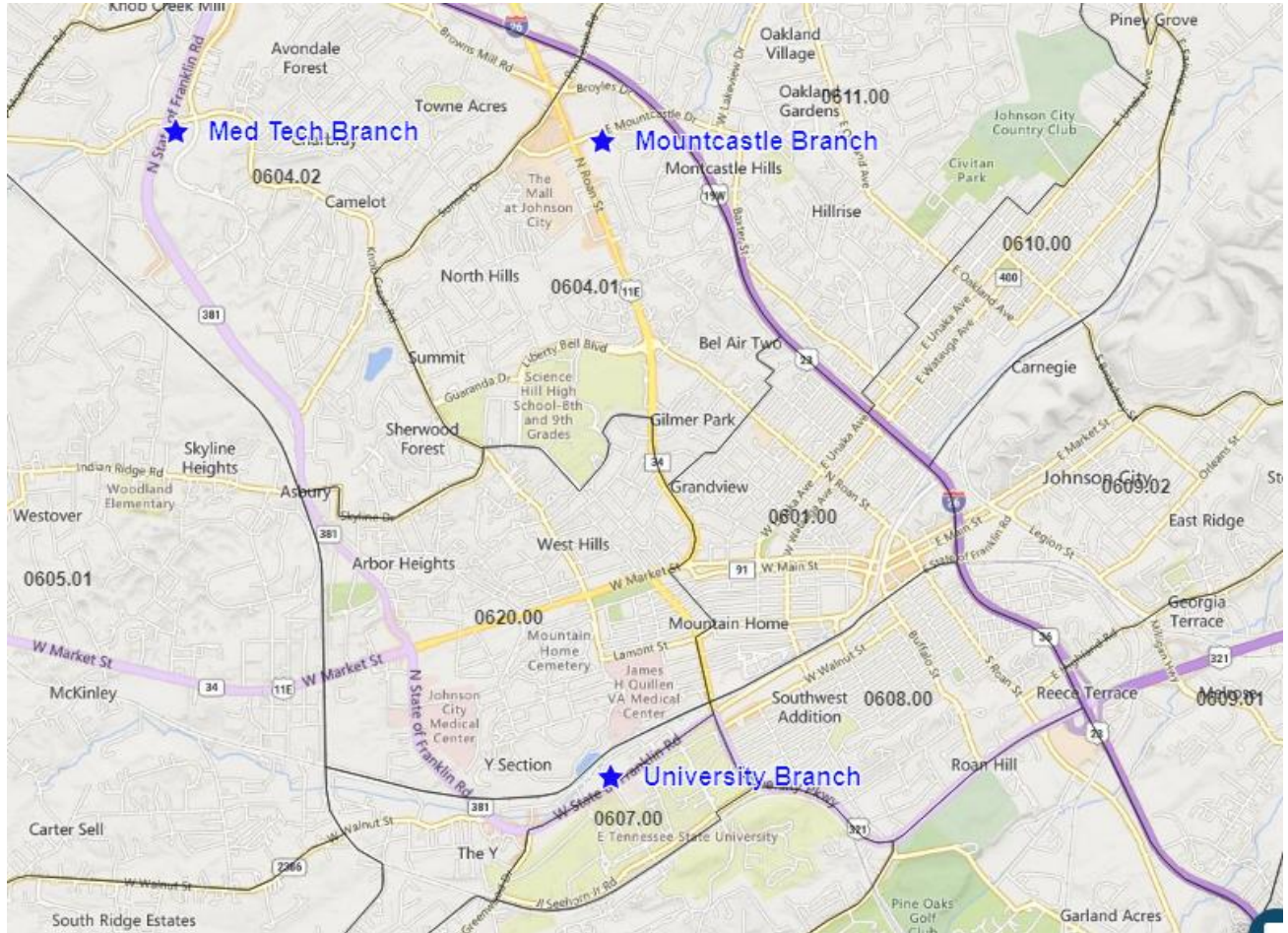
Branch Locations

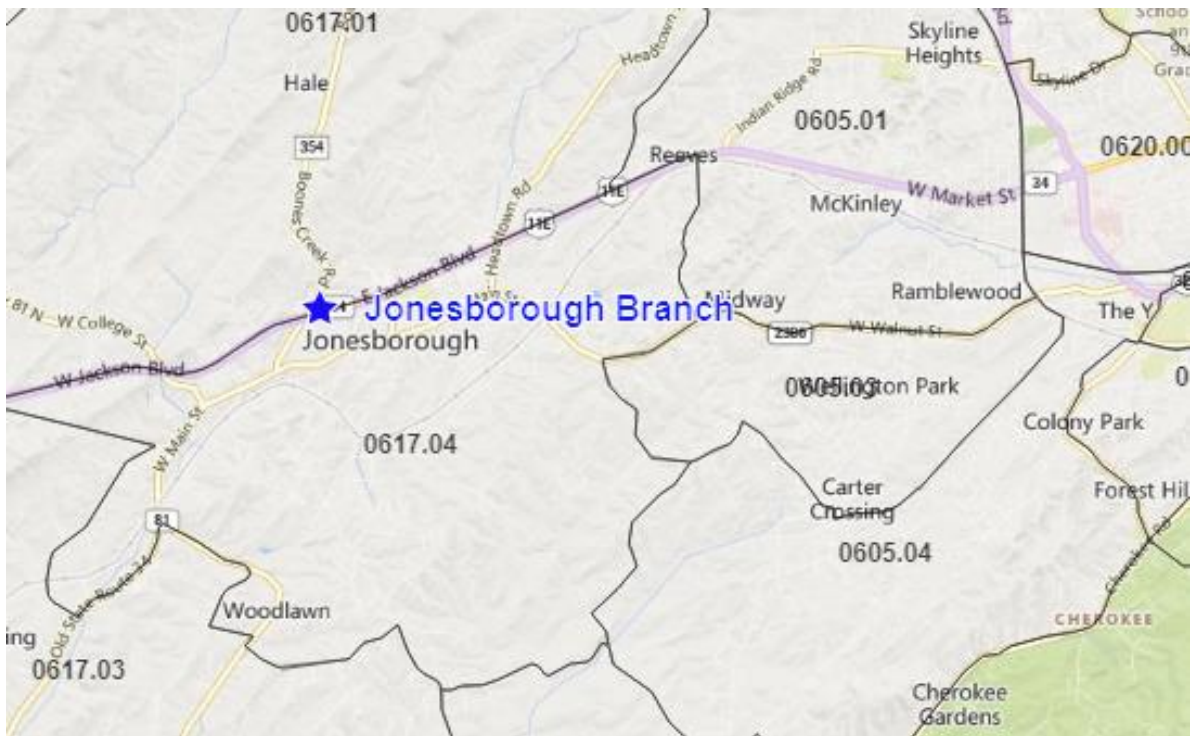
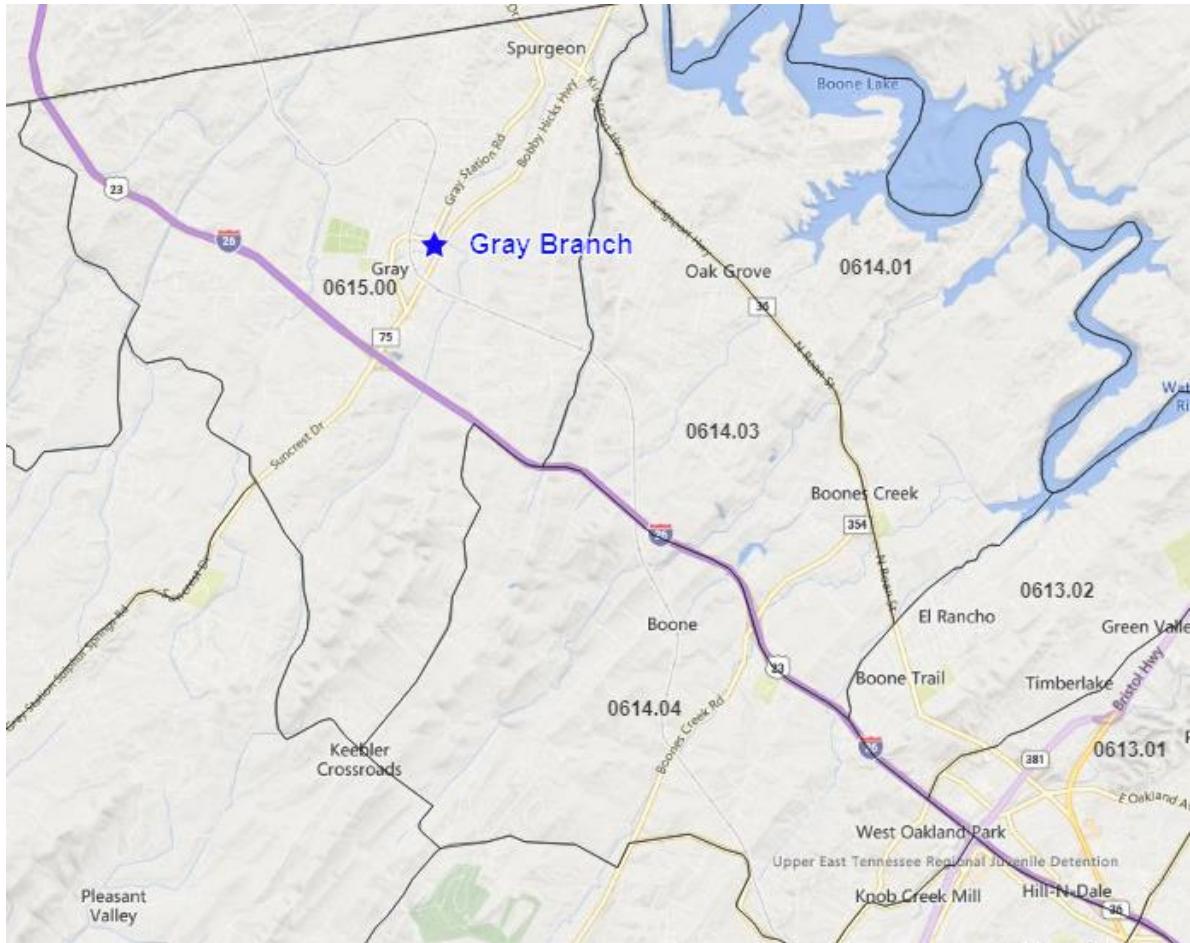
1.A Carter County



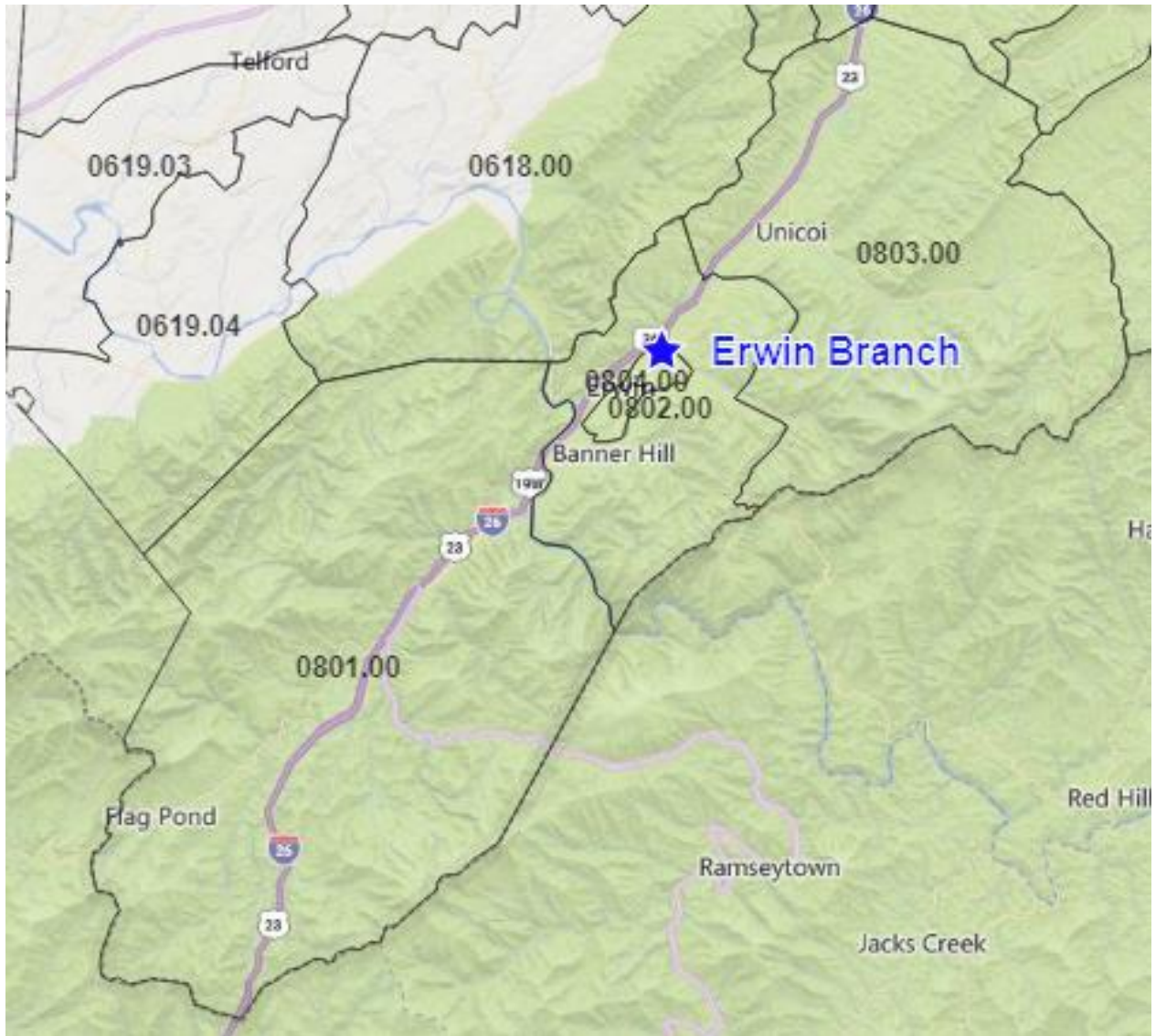


1. B Washington County

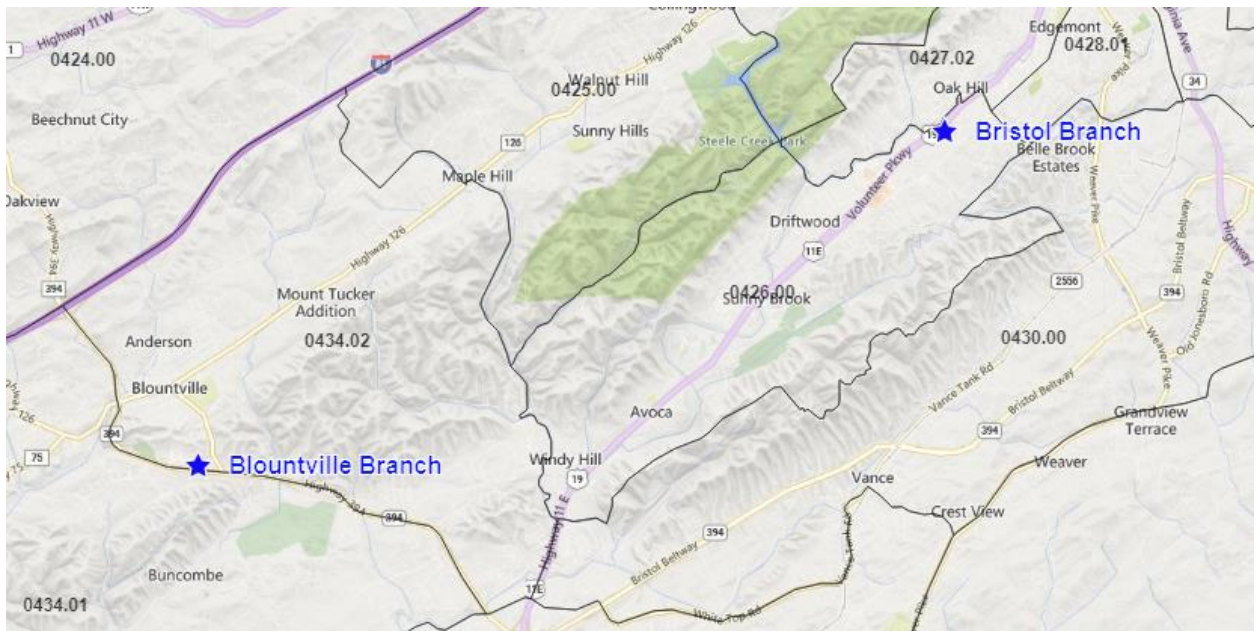
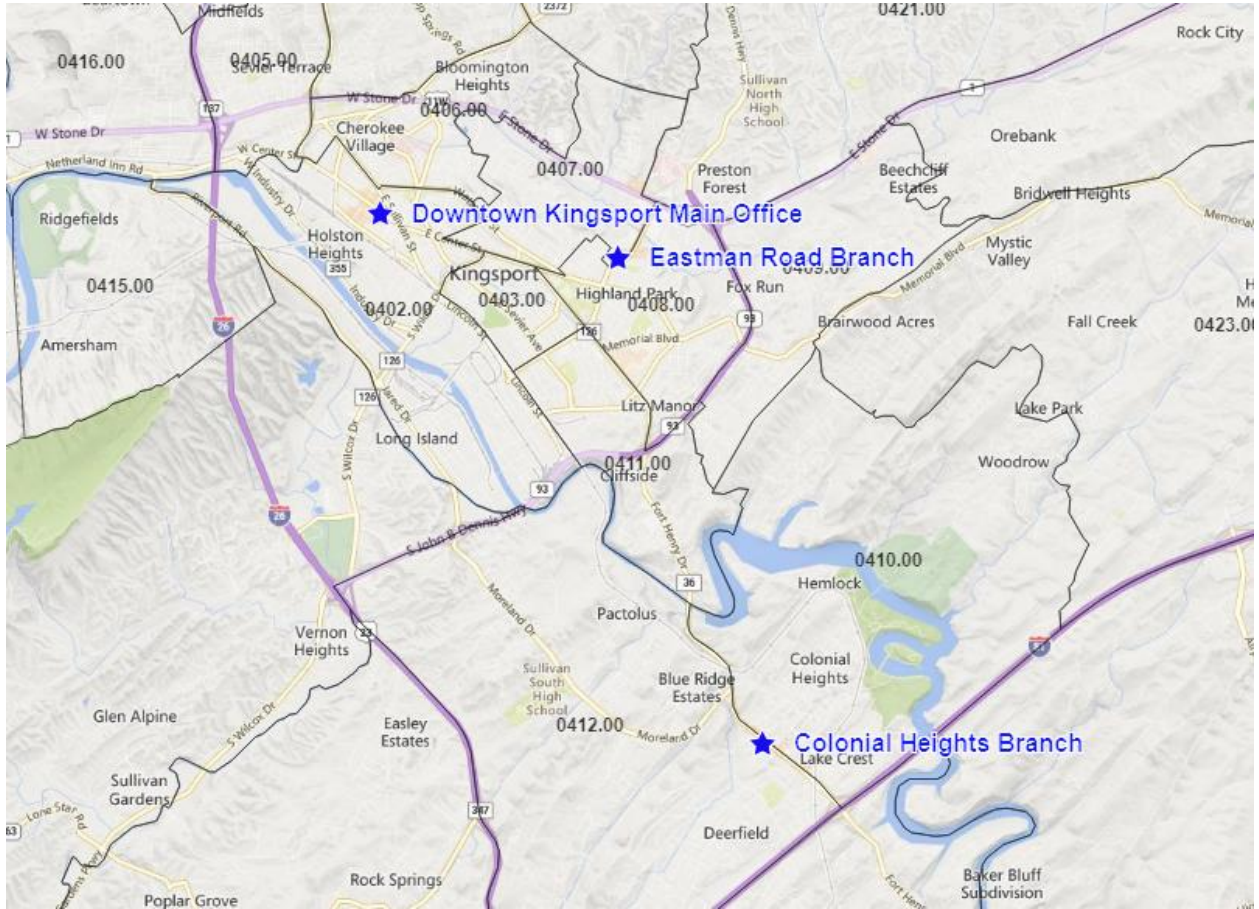




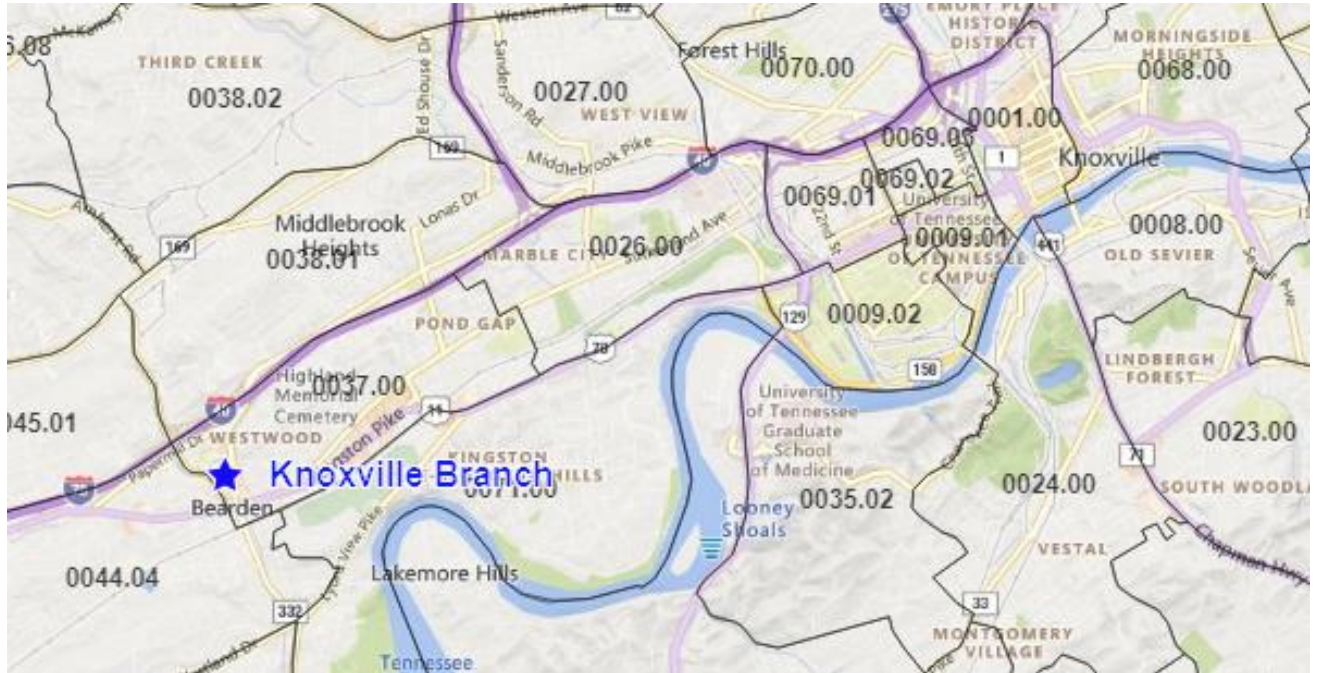
1.C Unicoi County



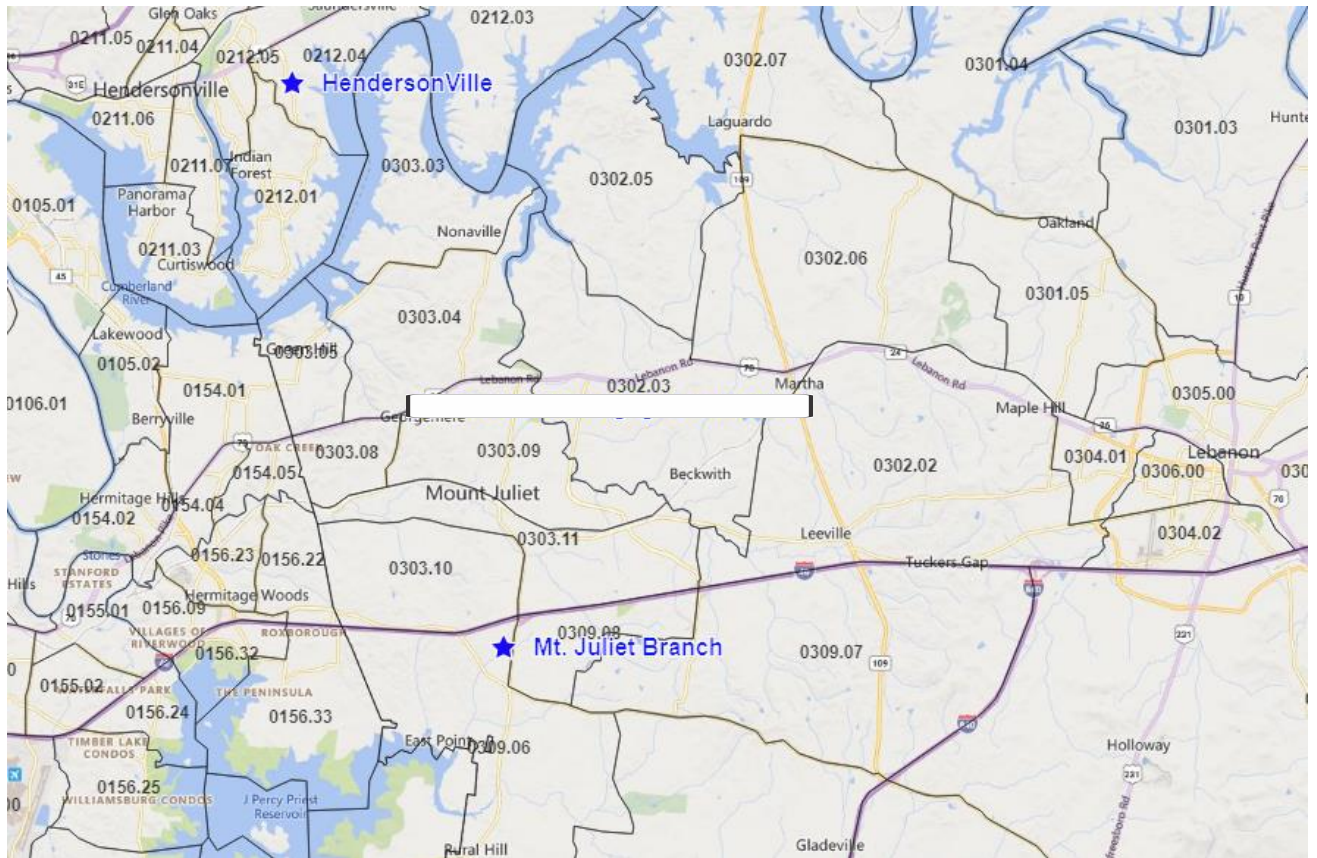
2 Sullivan County, TN

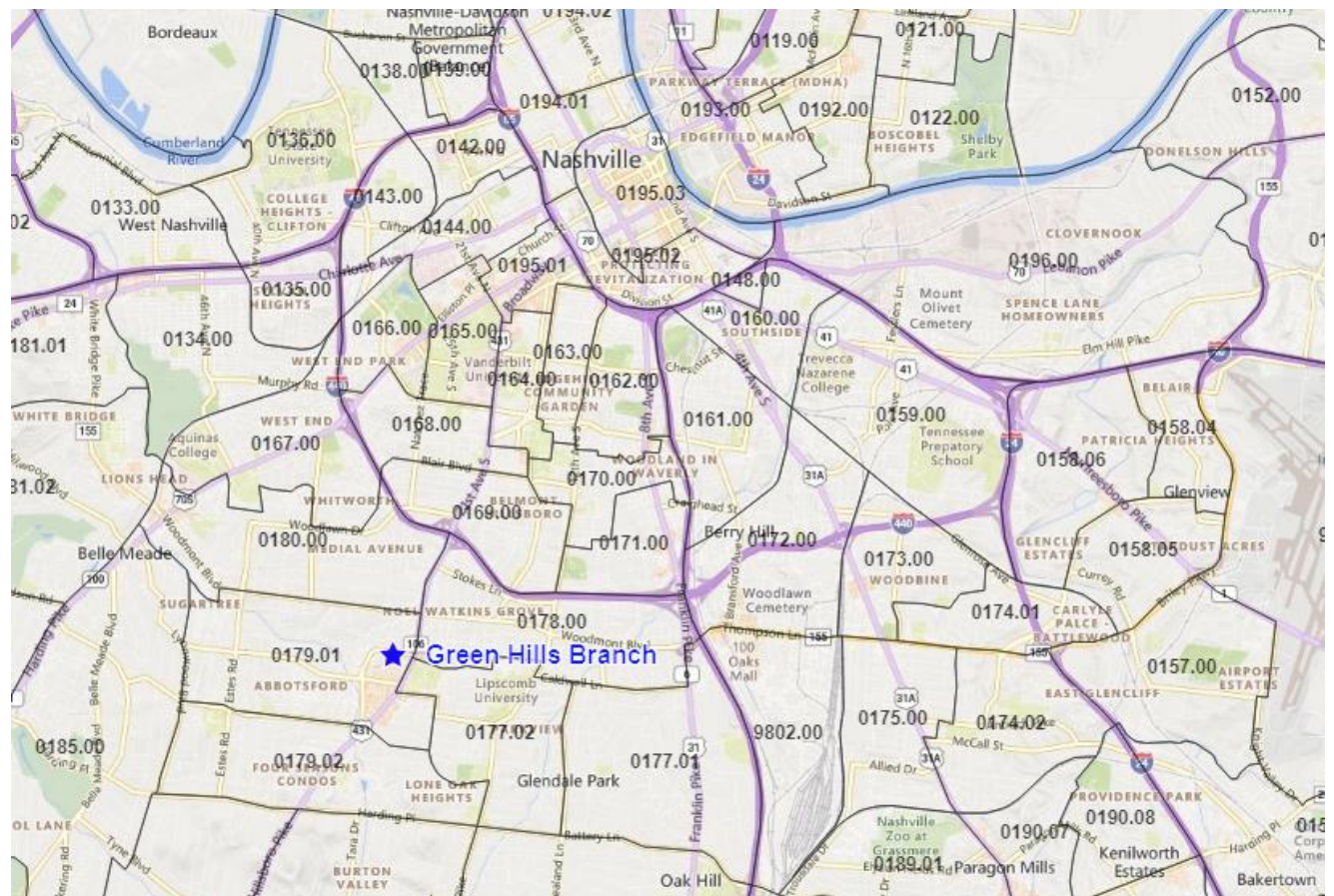


3. E Knoxville

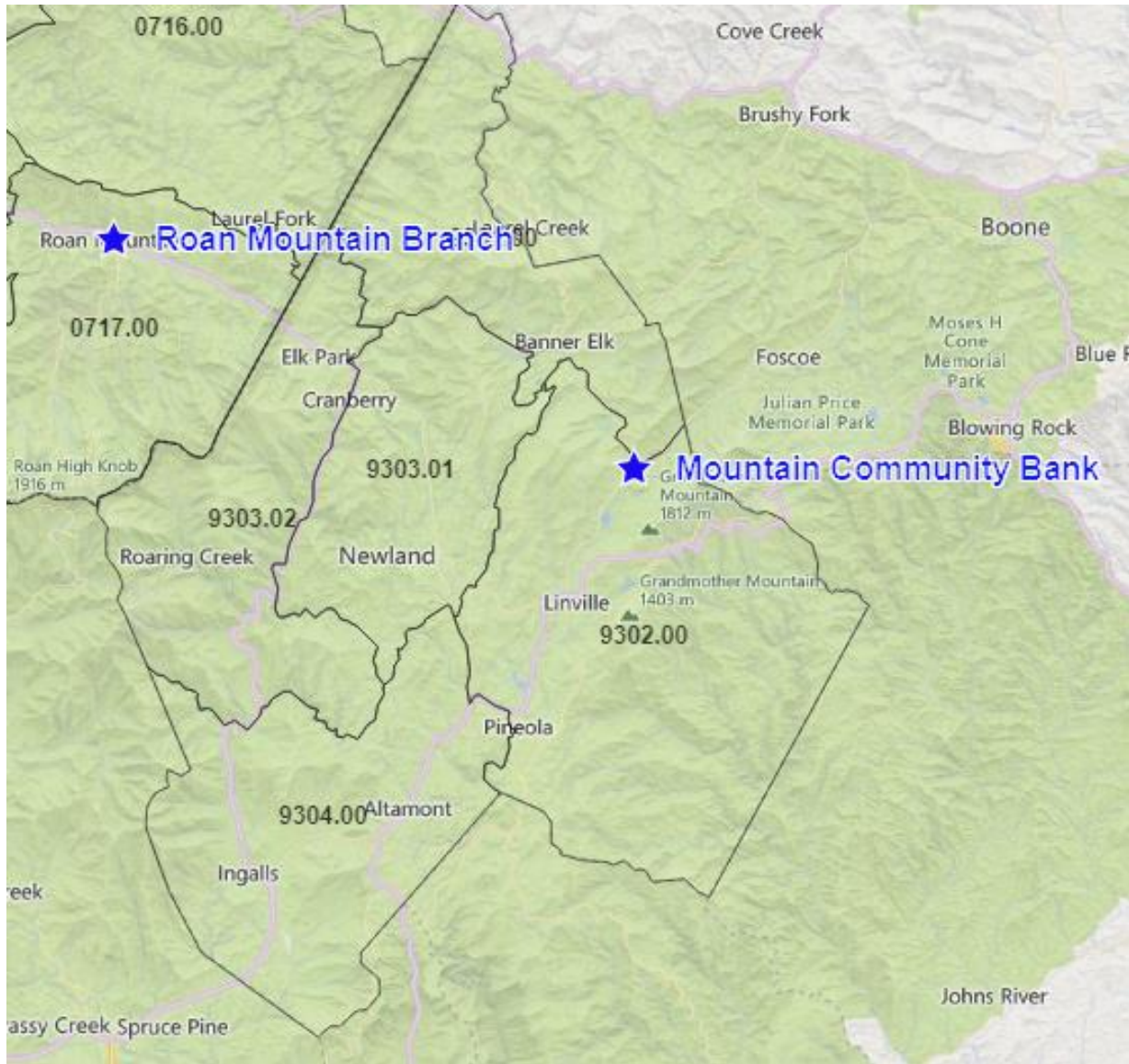


4. Middle TN





5. North Carolina



Boone Branch MCB
Watauga County

Home Mortgage Disclosure Act Institution Register Summary for 2023

Nationwide

Institution: 549300CTISSNREVLNO46

MSA/MD	MSA/MD N	Total Lars	Total Amo	CONV	FHA	VA	FSA	Site Built	Manufact	1-4 units	5+ units	Home Purc	Home Imp	Refinancin	Cash-out R	Other Purç	Purpose N/A
99999	MSA/MD N	134	36340	122	7	2	3	128	6	131	3	98	9	3	9	15	0
30460	Lexington-F	1	525	1	0	0	0	1	0	1	0	1	0	0	0	0	0
17460	Cleveland-I	3	365	3	0	0	0	3	0	3	0	3	0	0	0	0	0
12420	Austin-Rou	1	475	1	0	0	0	1	0	1	0	1	0	0	0	0	0
28940	Knoxville, T	38	10030	37	1	0	0	38	0	37	1	16	8	1	4	9	0
12060	Atlanta-Sar	3	1935	3	0	0	0	3	0	3	0	3	0	0	0	0	0
38940	Port St. Luc	1	205	1	0	0	0	1	0	1	0	0	0	0	0	1	0
48424	West Palm	2	1190	2	0	0	0	2	0	2	0	2	0	0	0	0	0
34820	Myrtle Bea	1	225	1	0	0	0	1	0	1	0	1	0	0	0	0	0
27180	Jackson, TN	3	415	3	0	0	0	3	0	3	0	3	0	0	0	0	0
18140	Columbus,	2	740	2	0	0	0	2	0	2	0	2	0	0	0	0	0
13820	Birmingham	2	930	2	0	0	0	2	0	2	0	1	0	1	0	0	0
16860	Chattanoog	4	1110	3	1	0	0	4	0	4	0	2	0	1	0	1	0
26420	Houston-Tl	1	185	1	0	0	0	1	0	1	0	1	0	0	0	0	0
17300	Clarksville,	5	1085	2	2	1	0	5	0	5	0	4	1	0	0	0	0
34620	Muncie, IN	1	105	1	0	0	0	1	0	1	0	1	0	0	0	0	0
37460	Panama Cit	1	295	1	0	0	0	1	0	1	0	1	0	0	0	0	0
25860	Hickory-Ler	1	225	1	0	0	0	1	0	1	0	1	0	0	0	0	0
18880	Crestview-I	1	725	1	0	0	0	1	0	1	0	1	0	0	0	0	0
11700	Asheville, N	2	1150	2	0	0	0	2	0	2	0	0	1	0	0	1	0
37340	Palm Bay-N	1	275	1	0	0	0	1	0	1	0	1	0	0	0	0	0
34980	Nashville-D	261	90585	216	35	8	2	251	10	261	0	172	18	8	17	46	0
34100	Morristowr	3	455	3	0	0	0	3	0	3	0	3	0	0	0	0	0
36100	Ocala, FL	1	175	1	0	0	0	1	0	1	0	0	1	0	0	0	0
27740	Johnson Cit	301	56695	282	18	0	1	287	14	291	10	112	56	10	49	74	0
37860	Pensacola-I	3	1195	3	0	0	0	3	0	3	0	3	0	0	0	0	0
22744	Fort Lauder	2	840	2	0	0	0	2	0	2	0	2	0	0	0	0	0
16740	Charlotte-C	3	715	2	0	1	0	3	0	3	0	1	1	0	1	0	0
14540	Bowling Gr	3	775	3	0	0	0	3	0	3	0	2	0	0	0	1	0
22180	Fayetteville	1	255	0	1	0	0	1	0	1	0	1	0	0	0	0	0
19300	Daphne-Fa	1	115	1	0	0	0	1	0	1	0	0	0	0	0	1	0
22520	Florence-N	2	390	1	1	0	0	2	0	2	0	1	0	0	0	1	0
17860	Columbia, I	1	145	1	0	0	0	1	0	1	0	0	0	0	0	1	0
28700	Kingsport-E	129	28085	114	14	1	0	123	6	124	5	72	22	6	12	17	0
25220	Hammond,	1	135	1	0	0	0	1	0	1	0	0	0	1	0	0	0
Totals		920	239090	821	80	13	6	884	36	901	19	512	117	31	92	168	0

Home Mortgage Disclosure Act Institution Register Summary for 2024

Nationwide

Institution: 549300CTISSNREVLNO46

MSA/MD	MSA/MD N	Total Lars	Total Amo	CONV	FHA	VA	FSA	Site Built	Manufact	1-4 units	5+ units	Home Purc	Home Imp	Refinancin	Cash-out R	Other Purç	Purpose N/A
99999	MSA/MD N	113	39255	97	12	4	0	112	1	111	2	77	8	2	13	13	0
15980	Cape Coral-	1	395	1	0	0	0	1	0	1	0	1	0	0	0	0	0
11700	Asheville, N	1	235	1	0	0	0	1	0	1	0	0	0	0	1	0	0
25940	Hilton Hear	1	2415	1	0	0	0	1	0	1	0	1	0	0	0	0	0
28940	Knoxville, T	38	87650	37	1	0	0	38	0	34	4	22	8	1	4	3	0
48900	Wilmington	1	445	1	0	0	0	1	0	1	0	1	0	0	0	0	0
41700	San Antoni	1	205	1	0	0	0	1	0	1	0	0	0	0	0	1	0
27740	Johnson Cit	272	54720	251	16	1	4	261	11	265	7	109	45	8	46	64	0
24660	Greensborc	1	195	1	0	0	0	1	0	1	0	1	0	0	0	0	0
39460	Punta Gord	2	230	1	1	0	0	2	0	2	0	1	0	0	0	1	0
16740	Charlotte-C	3	1425	3	0	0	0	3	0	3	0	3	0	0	0	0	0
37140	Paducah, K	1	295	1	0	0	0	1	0	1	0	1	0	0	0	0	0
16984	Chicago-Na	2	540	2	0	0	0	2	0	2	0	2	0	0	0	0	0
34820	Myrtle Bea	3	465	3	0	0	0	3	0	3	0	3	0	0	0	0	0
13820	Birminghar	1	315	0	1	0	0	1	0	1	0	0	0	1	0	0	0
16860	Chattanoog	3	675	3	0	0	0	3	0	3	0	2	0	0	0	1	0
17300	Clarksville,	5	1335	3	2	0	0	5	0	5	0	5	0	0	0	0	0
23104	Fort Worth	1	1145	1	0	0	0	1	0	1	0	1	0	0	0	0	0
19124	Dallas-Plan	1	705	1	0	0	0	1	0	1	0	0	0	1	0	0	0
25860	Hickory-Ler	4	870	4	0	0	0	4	0	3	1	2	0	0	2	0	0
33860	Montgome	1	765	1	0	0	0	1	0	1	0	0	0	1	0	0	0
29414	Lake Count	1	85	1	0	0	0	1	0	1	0	0	0	0	1	0	0
21060	Elizabethto	1	305	1	0	0	0	1	0	1	0	0	0	0	1	0	0
34980	Nashville-D	309	116795	254	46	8	1	306	3	309	0	202	14	9	40	44	0
15260	Brunswick-	1	185	0	1	0	0	1	0	1	0	1	0	0	0	0	0
14540	Bowling Gr	1	285	1	0	0	0	1	0	1	0	1	0	0	0	0	0
22520	Florence-N	1	485	1	0	0	0	1	0	1	0	1	0	0	0	0	0
25980	Hinesville, I	1	215	0	1	0	0	1	0	1	0	1	0	0	0	0	0
28700	Kingsport-E	105	22065	94	8	2	1	104	1	98	7	55	22	1	6	21	0
Totals		876	334700	766	89	15	6	860	16	855	21	493	97	24	114	148	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ELMORE COUNTY (051), AL										
MSA 33860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	450	1	450	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	450	1	450	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	450	1	450	0	0
STATE TOTAL	0	0	0	0	1	450	1	450	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MANATEE COUNTY (081), FL										
MSA 35840										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	600	1	600	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	1	600	0	0
PINELLAS COUNTY (103), FL										
MSA 45300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	71	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	71	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	71	0	0	1	600	1	600	0	0
STATE TOTAL	1	71	0	0	1	600	1	600	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLUMBIA COUNTY (073), GA										
MSA 12260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	25	0	0	0	0	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
FULTON COUNTY (121), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HOUSTON COUNTY (153), GA										
MSA 47580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	80	0	0	0	0	1	80	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	0	0	1	80	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	105	0	0	1	1,000	2	105	0	0
STATE TOTAL	2	105	0	0	1	1,000	2	105	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WARREN COUNTY (227), KY										
MSA 14540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	2	1,020	2	1,020	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,020	2	1,020	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,020	2	1,020	0	0
STATE TOTAL	0	0	0	0	2	1,020	2	1,020	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	292	1	292	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	292	1	292	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WESTCHESTER COUNTY (119), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	0	0	0	0	1	100	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	1	292	2	392	0	0
STATE TOTAL	1	100	0	0	1	292	2	392	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AVERY COUNTY (011), NC										
MSA NA										
Inside AA 0035										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	26	1,483	5	842	4	1,880	24	1,617	0	0
Upper Income	19	927	3	451	2	851	21	1,686	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	45	2,410	8	1,293	6	2,731	45	3,303	0	0
BUNCOMBE COUNTY (021), NC										
MSA 11700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	32	1	227	0	0	2	259	0	0
Upper Income	0	0	0	0	1	327	1	327	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	32	1	227	1	327	3	586	0	0
BURKE COUNTY (023), NC										
MSA 25860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	35	0	0	0	0	1	35	0	0
Upper Income	5	223	0	0	0	0	5	223	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	258	0	0	0	0	6	258	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GUILFORD COUNTY (081), NC										
MSA 24660										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	71	0	0	0	0	1	71	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	71	0	0	0	0	1	71	0	0
IREDELL COUNTY (097), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	210	0	0	1	210	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	210	0	0	1	210	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MCDOWELL COUNTY (111), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	49	0	0	0	0	1	49	0	0
Upper Income	1	16	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	65	0	0	0	0	1	49	0	0
MITCHELL COUNTY (121), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	0	0	0	0	1	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0
POLK COUNTY (149), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	70	0	0	0	0	2	70	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	70	0	0	0	0	2	70	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WATAUGA COUNTY (189), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	69	0	0	0	0	2	69	0	0
Upper Income	5	141	1	150	0	0	5	141	0	0
Income Not Known	0	0	1	222	0	0	1	222	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	210	2	372	0	0	8	432	0	0
TOTAL INSIDE AA IN STATE	45	2,410	8	1,293	6	2,731	45	3,303	0	0
TOTAL OUTSIDE AA IN STATE	20	766	4	809	1	327	23	1,736	0	0
STATE TOTAL	65	3,176	12	2,102	7	3,058	68	5,039	0	0

Loans by County

Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	2	200	1	190	0	0	2	290	0	0
STATE TOTAL	2	200	1	190	0	0	2	290	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANDERSON COUNTY (001), TN										
MSA 28940										
Inside AA 0038										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	90	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	90	0	0	0	0	0	0	0	0
BEDFORD COUNTY (003), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	210	0	0	2	210	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	210	0	0	2	210	0	0
BENTON COUNTY (005), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	263	1	263	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	263	1	263	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BLOUNT COUNTY (009), TN										
MSA 28940										
Inside AA 0038										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	45	0	0	0	0	0	0	0	0
Upper Income	1	75	0	0	0	0	1	75	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	120	0	0	0	0	1	75	0	0
BRADLEY COUNTY (011), TN										
MSA 17420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	595	1	595	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	595	1	595	0	0
CARTER COUNTY (019), TN										
MSA 27740										
Inside AA 0036										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	20	760	4	668	1	450	23	1,821	0	0
Middle Income	38	1,663	13	2,563	11	4,857	53	6,610	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	58	2,423	17	3,231	12	5,307	76	8,431	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAVIDSON COUNTY (037), TN										
MSA 34980										
Inside AA 0040										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	573	1	573	0	0
Median Family Income 40-50%	0	0	0	0	1	540	1	540	0	0
Median Family Income 50-60%	2	156	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	179	1	225	0	0	3	404	0	0
Median Family Income 70-80%	0	0	0	0	2	1,968	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	729	1	729	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	30	0	0	0	0	1	30	0	0
Median Family Income 110-120%	1	50	1	231	0	0	1	50	0	0
Median Family Income >= 120%	4	304	0	0	2	875	3	550	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	719	2	456	7	4,685	11	2,876	0	0
GRAINGER COUNTY (057), TN										
MSA 34100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENE COUNTY (059), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	1	128	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	128	0	0	0	0	0	0
HAMBLEN COUNTY (063), TN										
MSA 34100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	945	2	945	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	945	2	945	0	0
HAMILTON COUNTY (065), TN										
MSA 16860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	300	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	400	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	700	0	0	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAWKINS COUNTY (073), TN										
MSA 28700										
Inside AA 0037										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	61	0	0	0	0	1	61	0	0
Upper Income	1	40	0	0	0	0	1	40	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	101	0	0	0	0	2	101	0	0
JOHNSON COUNTY (091), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	343	1	343	0	0
Middle Income	1	44	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	44	0	0	1	343	1	343	0	0
KNOX COUNTY (093), TN										
MSA 28940										
Inside AA 0038										
Low Income	1	35	0	0	1	300	0	0	0	0
Moderate Income	3	275	2	350	1	345	4	620	0	0
Middle Income	7	405	0	0	0	0	2	76	0	0
Upper Income	21	1,212	9	1,757	7	4,421	30	6,085	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	32	1,927	11	2,107	9	5,066	36	6,781	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LINCOLN COUNTY (103), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	152	0	0	1	152	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	152	0	0	1	152	0	0
LOUDON COUNTY (105), TN										
MSA 28940										
Inside AA 0038										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	80	0	0	0	0	1	80	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	0	0	1	80	0	0
ROANE COUNTY (145), TN										
MSA 28940										
Inside AA 0038										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	241	0	0	1	241	0	0
Upper Income	0	0	1	150	0	0	1	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	391	0	0	2	391	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROBERTSON COUNTY (147), TN										
MSA 34980										
Inside AA 0040										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	384	1	384	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	384	1	384	0	0
RUTHERFORD COUNTY (149), TN										
MSA 34980										
Inside AA 0040										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	196	3	456	3	1,236	1	610	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	168	0	0	1	168	0	0
Income Not Known	0	0	0	0	1	275	1	275	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	196	4	624	4	1,511	3	1,053	0	0
SEVIER COUNTY (155), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	1	500	0	0
Middle Income	2	111	1	145	1	394	4	650	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	111	1	145	2	894	5	1,150	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHELBY COUNTY (157), TN										
MSA 32820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	5	240	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	240	0	0	0	0	0	0	0	0
SULLIVAN COUNTY (163), TN										
MSA 28700										
Inside AA 0037										
Low Income	12	475	2	237	6	2,989	16	2,182	0	0
Moderate Income	13	550	6	907	5	3,768	19	4,555	0	0
Middle Income	37	1,862	11	1,754	11	5,953	38	5,006	0	0
Upper Income	23	1,216	17	3,421	6	2,886	25	4,029	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	85	4,103	36	6,319	28	15,596	98	15,772	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMNER COUNTY (165), TN										
MSA 34980										
Inside AA 0040										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	60	1	187	1	280	2	60	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	60	1	187	1	280	2	60	0	0
UNICOI COUNTY (171), TN										
MSA 27740										
Inside AA 0036										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	33	1,391	7	988	1	315	35	2,324	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	1,391	7	988	1	315	35	2,324	0	0
WASHINGTON COUNTY (179), TN										
MSA 27740										
Inside AA 0036										
Low Income	2	80	1	200	0	0	2	80	0	0
Moderate Income	8	417	5	947	4	1,574	9	925	0	0
Middle Income	19	690	3	441	6	3,422	21	3,985	0	0
Upper Income	42	2,157	12	1,883	10	5,769	49	6,681	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	71	3,344	21	3,471	20	10,765	81	11,671	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILLIAMSON COUNTY (187), TN										
MSA 34980										
Inside AA 0040										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	100	0	0	0	0	2	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	100	0	0	0	0	2	100	0	0
WILSON COUNTY (189), TN										
MSA 34980										
Inside AA 0040										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	75	0	0	0	0	1	75	0	0
Middle Income	1	92	0	0	0	0	1	92	0	0
Upper Income	5	295	1	170	1	500	2	517	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	462	1	170	1	500	4	684	0	0
TOTAL INSIDE AA IN STATE	312	15,116	102	17,944	84	44,409	355	50,783	0	0
TOTAL OUTSIDE AA IN STATE	9	445	6	835	9	3,740	13	3,658	0	0
STATE TOTAL	321	15,561	108	18,779	93	48,149	368	54,441	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DALLAS COUNTY (113), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	181	0	0	1	181	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	181	0	0	1	181	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	181	0	0	1	181	0	0
STATE TOTAL	0	0	1	181	0	0	1	181	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SCOTT COUNTY (169), VA										
MSA 28700										
Inside AA 0037										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	129	0	0	0	0	1	59	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	129	0	0	0	0	1	59	0	0
SMYTH COUNTY (173), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
WASHINGTON COUNTY (191), VA										
MSA 28700										
Inside AA 0037										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	1	250	0	0	2	325	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	1	250	0	0	2	325	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRISTOL CITY (520), VA										
MSA 28700										
Inside AA 0037										
Low Income	1	81	0	0	0	0	1	81	0	0
Moderate Income	1	40	2	459	1	400	1	209	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	121	2	459	1	400	2	290	0	0
TOTAL INSIDE AA IN STATE	5	325	3	709	1	400	5	674	0	0
TOTAL OUTSIDE AA IN STATE	1	25	0	0	0	0	1	25	0	0
STATE TOTAL	6	350	3	709	1	400	6	699	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: WYOMING (56)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LARAMIE COUNTY (021), WY										
MSA 16940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	125	0	0	1	125	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	0	0	1	125	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	125	0	0	1	125	0	0
STATE TOTAL	0	0	1	125	0	0	1	125	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	362	17,851	113	19,946	91	47,540	405	54,760	0	0
TOTAL OUTSIDE AA	36	1,712	13	2,140	16	7,429	49	8,582	0	0
TOTAL INSIDE & OUTSIDE	398	19,563	126	22,086	107	54,969	454	63,342	0	0

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CULLMAN COUNTY (043), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	152	0	0	1	152	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	152	0	0	1	152	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	152	0	0	1	152	0	0
STATE TOTAL	0	0	1	152	0	0	1	152	0	0

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BENTON COUNTY (007), AR										
MSA 22220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	173	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	173	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	173	0	0	0	0	0	0
STATE TOTAL	0	0	1	173	0	0	0	0	0	0

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	148	0	0	1	148	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	148	0	0	1	148	0	0
MARIPOSA COUNTY (043), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	168	0	0	1	168	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	168	0	0	1	168	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	316	0	0	2	316	0	0
STATE TOTAL	0	0	2	316	0	0	2	316	0	0

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 000021573

Agency: FDIC - 3

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFIELD COUNTY (001), CT										
MSA 14860										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	128	0	0	1	128	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	2	356	0	0	2	356	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	484	0	0	3	484	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	3	484	0	0	3	484	0	0
STATE TOTAL	0	0	3	484	0	0	3	484	0	0

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BROWARD COUNTY (011), FL										
MSA 22744										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	103	0	0	1	103	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	103	0	0	1	103	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	103	0	0	1	103	0	0
STATE TOTAL	0	0	1	103	0	0	1	103	0	0

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 000021573

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COOK COUNTY (031), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	126	0	0	1	126	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	126	0	0	1	126	0	0

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILL COUNTY (197), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	182	0	0	1	182	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	182	0	0	1	182	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	308	0	0	2	308	0	0
STATE TOTAL	0	0	2	308	0	0	2	308	0	0

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 000021573

Agency: FDIC - 3

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALTIMORE COUNTY (005), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	87	0	0	0	0	1	87	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	87	0	0	0	0	1	87	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	87	0	0	0	0	1	87	0	0
STATE TOTAL	1	87	0	0	0	0	1	87	0	0

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANOKA COUNTY (003), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	176	0	0	1	176	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	176	0	0	1	176	0	0
HENNEPIN COUNTY (053), MN										
MSA 33460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	131	0	0	1	131	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	131	0	0	1	131	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	307	0	0	2	307	0	0
STATE TOTAL	0	0	2	307	0	0	2	307	0	0

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 000021573

Agency: FDIC - 3

State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LANCASTER COUNTY (109), NE										
MSA 30700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	94	0	0	0	0	1	94	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	94	0	0	0	0	1	94	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	94	0	0	0	0	1	94	0	0
STATE TOTAL	1	94	0	0	0	0	1	94	0	0

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRONX COUNTY (005), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	91	0	0	0	0	1	91	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	91	0	0	0	0	1	91	0	0

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 000021573

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WESTCHESTER COUNTY (119), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	83	0	0	0	0	1	83	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	83	0	0	0	0	1	83	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	174	0	0	0	0	2	174	0	0
STATE TOTAL	2	174	0	0	0	0	2	174	0	0

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAKE COUNTY (183), NC										
MSA 39580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	307	1	307	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	307	1	307	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	307	1	307	0	0
STATE TOTAL	0	0	0	0	1	307	1	307	0	0

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LORAIN COUNTY (093), OH										
MSA 17460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	177	0	0	1	177	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	177	0	0	1	177	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	177	0	0	1	177	0	0
STATE TOTAL	0	0	1	177	0	0	1	177	0	0

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENVILLE COUNTY (045), SC										
MSA 24860										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	126	0	0	1	126	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	126	0	0	1	126	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	126	0	0	1	126	0	0
STATE TOTAL	0	0	1	126	0	0	1	126	0	0

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUMBERLAND COUNTY (035), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	158	0	0	1	158	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	158	0	0	1	158	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	158	0	0	1	158	0	0
STATE TOTAL	0	0	1	158	0	0	1	158	0	0

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEXAR COUNTY (029), TX										
MSA 41700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	92	1	130	0	0	2	222	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	92	1	130	0	0	2	222	0	0

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENTON COUNTY (121), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	116	0	0	1	116	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	116	0	0	1	116	0	0
LUBBOCK COUNTY (303), TX										
MSA 31180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	111	0	0	1	111	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	111	0	0	1	111	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	92	3	357	0	0	4	449	0	0
STATE TOTAL	1	92	3	357	0	0	4	449	0	0

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 000021573

Agency: FDIC - 3

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (011), VT										
MSA 15540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	231	0	0	1	231	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	231	0	0	1	231	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	231	0	0	1	231	0	0
STATE TOTAL	0	0	1	231	0	0	1	231	0	0

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WALWORTH COUNTY (127), WI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	193	0	0	1	193	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	193	0	0	1	193	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	193	0	0	1	193	0	0
STATE TOTAL	0	0	1	193	0	0	1	193	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA	5	447	20	3,085	1	307	25	3,666	0	0
TOTAL INSIDE & OUTSIDE	5	447	20	3,085	1	307	25	3,666	0	0

Loans by County

Respondent ID: 0000021573

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AVERY COUNTY (011), NC										
MSA NA										
Inside AA 0035										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
WATAUGA COUNTY (189), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	68	0	0	0	0	2	68	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	68	0	0	0	0	2	68	0	0
TOTAL INSIDE AA IN STATE	1	20	0	0	0	0	1	20	0	0
TOTAL OUTSIDE AA IN STATE	2	68	0	0	0	0	2	68	0	0
STATE TOTAL	3	88	0	0	0	0	3	88	0	0

Loans by County

Respondent ID: 0000021573

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CARTER COUNTY (019), TN										
MSA 27740										
Inside AA 0036										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	208	0	0	0	0	4	208	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	208	0	0	0	0	4	208	0	0
KNOX COUNTY (093), TN										
MSA 28940										
Inside AA 0038										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	9	0	0	0	0	1	9	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	1	9	0	0
SULLIVAN COUNTY (163), TN										
MSA 28700										
Inside AA 0037										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	83	0	0	0	0	2	83	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	83	0	0	0	0	2	83	0	0

Loans by County

Respondent ID: 0000021573

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UNICOI COUNTY (171), TN										
MSA 27740										
Inside AA 0036										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	115	0	0	1	400	4	115	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	115	0	0	1	400	4	115	0	0
WASHINGTON COUNTY (179), TN										
MSA 27740										
Inside AA 0036										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	100	0	0	0	0	4	100	0	0
Upper Income	1	40	0	0	0	0	1	40	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	140	0	0	0	0	5	140	0	0
TOTAL INSIDE AA IN STATE	16	555	0	0	1	400	16	555	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	16	555	0	0	1	400	16	555	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	17	575	0	0	1	400	17	575	0	0
TOTAL OUTSIDE AA	2	68	0	0	0	0	2	68	0	0
TOTAL INSIDE & OUTSIDE	19	643	0	0	1	400	19	643	0	0

2023 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: BANK OF TENNESSEE

Respondent ID: 0000021573
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NC - AVERY COUNTY (011) - MSA NA	59	6,434	45	3,303	0	0
TN - CARTER COUNTY (019) - MSA 27740	87	10,961	76	8,431	0	0
TN - UNICOI COUNTY (171) - MSA 27740	41	2,694	35	2,324	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740	112	17,580	81	11,671	0	0
TN - HAWKINS COUNTY (073) - MSA 28700	2	101	2	101	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	149	26,018	98	15,772	0	0
VA - SCOTT COUNTY (169) - MSA 28700	2	129	1	59	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	2	325	2	325	0	0
VA - BRISTOL CITY (520) - MSA 28700	5	980	2	290	0	0
TN - ANDERSON COUNTY (001) - MSA 28940	2	90	0	0	0	0
TN - BLOUNT COUNTY (009) - MSA 28940	2	120	1	75	0	0
TN - KNOX COUNTY (093) - MSA 28940	52	9,100	36	6,781	0	0
TN - LOUDON COUNTY (105) - MSA 28940	1	80	1	80	0	0
TN - ROANE COUNTY (145) - MSA 28940	2	391	2	391	0	0
TN - DAVIDSON COUNTY (037) - MSA 34980	19	5,860	11	2,876	0	0
TN - ROBERTSON COUNTY (147) - MSA 34980	1	384	1	384	0	0
TN - RUTHERFORD COUNTY (149) - MSA 34980	13	2,331	3	1,053	0	0
TN - SUMNER COUNTY (165) - MSA 34980	4	527	2	60	0	0
TN - WILLIAMSON COUNTY (187) - MSA 34980	2	100	2	100	0	0
TN - WILSON COUNTY (189) - MSA 34980	9	1,132	4	684	0	0

2023 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: BANK OF TENNESSEE

Respondent ID: 0000021573
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NC - AVERY COUNTY (011) - MSA NA	1	20	1	20	0	0
TN - CARTER COUNTY (019) - MSA 27740	4	208	4	208	0	0
TN - UNICOI COUNTY (171) - MSA 27740	5	515	4	115	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740	5	140	5	140	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	2	83	2	83	0	0
TN - KNOX COUNTY (093) - MSA 28940	1	9	1	9	0	0

2023 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: BANK OF TENNESSEE

PAGE: 1 OF 1

Respondent ID: 0000021573
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	4	10,040	0	0
Purchased	0	0	0	0
Total	4	10,040	0	0
Consortium/Third Party Loans (optional)				

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

ASSESSMENT AREA - 0035

AVERY COUNTY (011), NC

MSA: NA

Middle Income

9301.00 9303.01 9303.02 9304.00

Upper Income

9302.00

ASSESSMENT AREA - 0036

CARTER COUNTY (019), TN

MSA: 27740

Moderate Income

0701.00 0704.00 0706.00 0710.00 0711.00 0715.00 0716.00

Middle Income

0702.00 0703.00 0705.00 0707.00 0708.00 0709.00 0712.00 0713.01 0713.02 0714.00 0717.00

UNICOI COUNTY (171), TN

MSA: 27740

Middle Income

0801.00 0802.00 0803.00 0804.00

WASHINGTON COUNTY (179), TN

MSA: 27740

Low Income

0609.01* 0609.02

Moderate Income

0601.00 0605.01 0605.03* 0605.04* 0608.00 0610.00 0612.00 0619.04* 0620.00

Middle Income

0606.01* 0611.00 0615.00 0617.03* 0617.04 0618.00 0619.02 0619.03

Upper Income

0604.01 0604.02 0606.02* 0613.01 0613.02 0614.01 0614.03 0614.04 0616.01 0616.03 0616.04

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

0617.01

Income Not Known

0607.00*

ASSESSMENT AREA - 0037

HAWKINS COUNTY (073), TN

MSA: 28700

Moderate Income

0501.00* 0505.02* 0509.00*

Middle Income

0502.00* 0503.01* 0503.02* 0504.00 0505.01* 0507.00* 0508.00*

Upper Income

0505.03 0506.01* 0506.02*

SULLIVAN COUNTY (163), TN

MSA: 28700

Low Income

0402.00

Moderate Income

0403.00 0405.00* 0406.00 0408.00 0418.00 0427.03 0427.04* 0428.02

Middle Income

0409.00 0411.00 0412.00 0413.00* 0414.00 0416.00 0417.00* 0419.00* 0420.00* 0421.00 0424.00

0426.00 0427.02 0428.01 0430.00 0431.00* 0432.01 0432.02 0433.02 0434.01 0434.02 0435.00

Upper Income

0407.00 0410.00* 0415.00 0422.00 0423.00 0425.00* 0429.00* 0433.01 0436.00

SCOTT COUNTY (169), VA

MSA: 28700

Moderate Income

0303.00*

Middle Income

0301.00* 0302.00* 0304.00* 0305.00 0306.00

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

WASHINGTON COUNTY (191), VA

MSA: 28700

Middle Income

0101.01* 0101.02* 0102.00* 0103.01* 0103.02* 0105.02 0106.01* 0106.02* 0107.00* 0108.00* 0109.00*

Upper Income

0104.01* 0104.02* 0105.01* 0110.00*

BRISTOL CITY (520), VA

MSA: 28700

Low Income

0202.01

Moderate Income

0201.00 0203.00*

Middle Income

0204.00*

Upper Income

0202.02*

ASSESSMENT AREA - 0038

ANDERSON COUNTY (001), TN

MSA: 28940

Moderate Income

0201.00* 0203.00* 0204.00* 0205.00* 0207.00* 0210.01* 0212.02* 0213.04*

Middle Income

0202.02 0206.00* 0208.00* 0209.01* 0209.02* 0210.02* 0212.01* 0213.01* 0213.03*

Upper Income

0202.01* 0211.00*

Income Not Known

9801.00*

BLOUNT COUNTY (009), TN

MSA: 28940

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

Low Income

0108.00*

Moderate Income

0101.00* 0105.00* 0116.07*

Middle Income

0102.00* 0103.01* 0103.02* 0104.00* 0106.00* 0107.00* 0109.00* 0110.01* 0110.02* 0111.01* 0112.01*

0112.02* 0113.01* 0113.02* 0114.01* 0114.03* 0114.04* 0115.01* 0115.02* 0115.03* 0116.03* 0116.04

0116.06*

Upper Income

0111.02 0116.05*

Income Not Known

9801.00* 9802.00*

CAMPBELL COUNTY (013), TN

MSA: 28940

Moderate Income

9501.00* 9502.00* 9503.00* 9504.00* 9506.01* 9506.02* 9507.02* 9508.00* 9510.00* 9511.00*

Middle Income

9505.00* 9507.01* 9509.00*

KNOX COUNTY (093), TN

MSA: 28940

Low Income

0008.00* 0014.00* 0019.00* 0020.00* 0026.00* 0027.00* 0028.00 0029.00* 0032.00* 0068.00* 0069.03*

0070.00

Moderate Income

0015.00* 0017.00* 0021.00* 0024.00* 0030.00* 0031.00* 0039.02 0040.00* 0045.01 0046.08* 0046.14*

0046.15 0048.00* 0052.02* 0063.02* 0067.00

Middle Income

0016.00* 0018.00* 0022.00* 0023.00* 0034.00* 0035.01* 0035.02* 0038.01* 0038.02 0039.01* 0041.00*

0042.00* 0043.00* 0046.09* 0046.10* 0047.00* 0049.00* 0050.00* 0052.03* 0052.04* 0053.01* 0053.02*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

0054.01* 0054.02* 0055.01* 0055.02* 0056.02* 0056.04* 0057.04 0059.08* 0060.01* 0060.02* 0061.02
0061.03* 0062.03* 0062.06* 0062.07* 0062.08* 0063.01* 0064.01 0064.02* 0064.03* 0065.01* 0065.02*

Upper Income

0001.00 0033.00* 0037.00 0044.01 0044.03* 0044.04 0045.02* 0046.06* 0046.07* 0046.11* 0046.12*
0046.13* 0051.00* 0056.03* 0057.01* 0057.06* 0057.07* 0057.08 0057.09* 0057.10 0057.11* 0057.13
0057.14* 0058.03 0058.07 0058.08* 0058.09 0058.10* 0058.11 0058.13 0058.14* 0058.15 0059.03*
0059.06* 0059.07* 0059.09* 0059.10* 0059.11 0059.12* 0060.03* 0061.04* 0062.02 0062.05* 0066.00
0071.00*

Income Not Known

0009.01* 0009.02* 0069.01* 0069.02*

LOUDON COUNTY (105), TN

MSA: 28940

Moderate Income

0602.03*

Middle Income

0601.00* 0602.01* 0602.04* 0603.03* 0604.00* 0605.02* 0605.03* 0605.04* 0606.00 0607.00*

Upper Income

0603.01* 0603.04* 0605.05*

MORGAN COUNTY (129), TN

MSA: 28940

Moderate Income

1101.00* 1102.00* 1103.00* 1104.00*

Middle Income

1105.00*

ROANE COUNTY (145), TN

MSA: 28940

Moderate Income

0305.00* 0306.00* 0308.01*

Middle Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

0302.03* 0302.04* 0302.05* 0303.01* 0303.02* 0304.01* 0304.02* 0307.00 0308.02* 0309.00*

Upper Income

0301.00 0302.06*

Income Not Known

9801.00*

UNION COUNTY (173), TN

MSA: 28940

Moderate Income

0401.01* 0401.02* 0402.01*

Middle Income

0402.02* 0403.00*

ASSESSMENT AREA - 0040

CANNON COUNTY (015), TN

MSA: 34980

Moderate Income

9601.00* 9602.01*

Middle Income

9602.02* 9603.00*

CHEATHAM COUNTY (021), TN

MSA: 34980

Moderate Income

0701.04* 0702.02*

Middle Income

0701.02* 0701.03* 0702.01* 0702.03* 0703.00* 0704.01* 0704.02*

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income 10-20%

0148.00* 0160.00* 0193.00*

Median Family Income 30-40%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

0104.03* 0109.04* 0128.01* 0139.00

Median Family Income 40-50%

0109.03* 0119.00* 0136.00* 0142.00* 0143.00* 0144.00* 0156.26* 0158.05 0191.08*

Median Family Income 50-60%

0118.00* 0138.00* 0156.13 0156.15* 0156.28* 0158.04* 0158.06* 0174.01* 0182.04 0190.03* 0190.04*
0190.08*

Median Family Income 60-70%

0103.03* 0104.04* 0106.02* 0107.02* 0110.01* 0113.00* 0126.00* 0127.01* 0137.01* 0156.18* 0156.20*
0156.23* 0156.27* 0156.29* 0156.32* 0161.00 0162.00* 0172.00 0173.00* 0181.01* 0190.07* 0191.10*
0191.11*

Median Family Income 70-80%

0104.01* 0106.01* 0114.00* 0127.02* 0132.01* 0151.00 0154.04* 0155.02* 0156.30* 0156.37* 0157.00*
0165.00* 0175.00* 0191.18* 0192.00* 0196.00*

Median Family Income 80-90%

0101.03* 0101.05* 0101.06* 0103.01* 0103.02* 0105.01* 0107.01 0108.01* 0108.02* 0110.02* 0128.02*
0154.02* 0154.05* 0155.01* 0156.09* 0156.14* 0156.25* 0156.36* 0159.00* 0184.10* 0189.01* 0189.02*
0189.04* 0189.05* 0191.09*

Median Family Income 90-100%

0101.04* 0102.01* 0105.02* 0109.01* 0112.00* 0131.00* 0132.02* 0152.00* 0156.24* 0156.34* 0174.02*
0184.11* 0191.05* 0191.06* 0191.12*

Median Family Income 100-110%

0102.02 0115.00* 0133.00* 0156.17* 0156.19* 0156.22* 0166.00* 0184.09* 0191.16*

Median Family Income 110-120%

0116.00* 0153.00* 0154.01 0183.03* 0184.12* 0188.03* 0191.17

Median Family Income >= 120%

0111.00* 0117.00* 0121.00 0122.00* 0134.00* 0135.00* 0156.33* 0156.35* 0164.00* 0167.00* 0168.00*
0169.00* 0170.00* 0171.00 0177.01* 0177.02* 0178.00* 0179.01* 0179.02* 0180.00* 0181.02* 0182.01*
0182.03* 0182.05* 0183.02* 0183.04* 0184.04* 0184.05* 0184.07* 0184.08* 0185.00* 0186.01* 0186.02*
0187.00* 0188.01* 0188.04* 0191.15* 0191.19* 0191.20* 0194.01 0194.02* 0195.01 0195.02* 0195.03*

Median Family Income Not Known

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

0130.01* 0130.02* 0137.02* 0163.00* 0191.21* 9801.00* 9802.00*

DICKSON COUNTY (043), TN

MSA: 34980

Moderate Income

0601.00* 0602.01* 0605.01* 0606.01* 0606.02* 0607.00*

Middle Income

0602.02* 0603.00* 0604.01* 0604.02* 0605.02*

MACON COUNTY (111), TN

MSA: 34980

Low Income

9703.01*

Moderate Income

9701.00* 9703.02* 9704.00*

Middle Income

9702.00*

MAURY COUNTY (119), TN

MSA: 34980

Low Income

0107.00*

Moderate Income

0101.00* 0104.02* 0105.00* 0106.00* 0109.00* 0110.01* 0110.04* 0112.00*

Middle Income

0102.01* 0102.03* 0102.04* 0103.01* 0103.02* 0104.01* 0108.01* 0108.02* 0110.03* 0111.01* 0111.02*

Income Not Known

0102.05*

ROBERTSON COUNTY (147), TN

MSA: 34980

Low Income

0803.02*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

Moderate Income

0803.01* 0804.01* 0804.02*

Middle Income

0801.01* 0801.03 0801.04* 0802.00* 0805.00* 0806.03* 0806.04* 0806.05* 0806.06*

Upper Income

0807.01* 0807.02*

RUTHERFORD COUNTY (149), TN

MSA: 34980

Low Income

0421.01* 0421.02*

Moderate Income

0401.04* 0401.06* 0403.03* 0403.04* 0403.05* 0404.05* 0409.01 0414.04* 0414.05* 0416.01 0417.00*

0418.00 0419.00* 0420.00*

Middle Income

0401.01* 0401.02* 0401.05* 0401.07* 0402.00* 0403.08* 0403.09* 0403.10* 0403.11* 0403.12* 0404.04*

0405.01* 0405.02* 0406.00* 0407.02* 0407.03* 0407.04* 0408.09* 0408.10* 0408.12* 0409.04* 0409.06*

0409.07* 0409.08* 0409.09* 0409.10* 0411.02* 0411.03* 0412.01* 0413.02* 0414.01* 0414.06* 0414.07*

0422.00* 0423.01* 0423.02*

Upper Income

0403.07* 0408.06* 0408.07* 0408.08 0408.11* 0409.11* 0410.00* 0411.04* 0412.02* 0413.01*

Income Not Known

0415.00* 0416.02

SMITH COUNTY (159), TN

MSA: 34980

Moderate Income

9751.00* 9752.00* 9753.00* 9754.00*

Middle Income

9750.00*

SUMNER COUNTY (165), TN

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

MSA: 34980

Low Income

0208.00*

Moderate Income

0201.01* 0201.02* 0202.03* 0202.05* 0202.08* 0203.00* 0205.03* 0207.00* 0209.04* 0209.05* 0211.04*

Middle Income

0202.04* 0202.06* 0202.07* 0202.09* 0204.04* 0204.05* 0204.07* 0206.01* 0206.02* 0206.03* 0209.01*

0209.03* 0210.02* 0210.04* 0210.05* 0210.09* 0211.03* 0211.05* 0211.06* 0211.07* 0212.04*

Upper Income

0204.03* 0204.06* 0205.01 0205.02* 0210.06* 0210.07* 0210.08 0212.01* 0212.03* 0212.05

TROUSDALE COUNTY (169), TN

MSA: 34980

Moderate Income

0901.00* 0902.00*

WILLIAMSON COUNTY (187), TN

MSA: 34980

Moderate Income

0508.01*

Middle Income

0503.07* 0505.03* 0505.04* 0507.01* 0509.04* 0512.03* 0512.07*

Upper Income

0501.02* 0501.03* 0501.04* 0501.05* 0502.04* 0502.05* 0502.06* 0502.07* 0502.09* 0502.10* 0502.11*

0502.12* 0503.03* 0503.04* 0503.05* 0503.06* 0504.03* 0504.04* 0504.05* 0504.06* 0505.02* 0506.01*

0506.03* 0506.04 0507.02* 0508.02* 0509.05 0509.06* 0509.07* 0509.08* 0509.09* 0510.01* 0510.02*

0511.00* 0512.04* 0512.05* 0512.06* 0512.08*

WILSON COUNTY (189), TN

MSA: 34980

Low Income

0307.00*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

Moderate Income

0304.01* 0304.02* 0305.00 0308.00*

Middle Income

0301.02* 0301.03* 0301.05* 0302.02* 0303.04* 0306.00* 0309.04* 0309.07* 0310.00

Upper Income

0301.04* 0302.03 0302.05* 0302.06* 0302.07* 0303.03* 0303.05* 0303.08* 0303.09 0303.10* 0303.11*

0309.05* 0309.06* 0309.08*

OUTSIDE ASSESSMENT AREA

CULLMAN COUNTY (043), AL

MSA: NA

Upper Income

9649.02

ELMORE COUNTY (051), AL

MSA: 33860

Middle Income

0302.00

BENTON COUNTY (007), AR

MSA: 22220

Upper Income

0213.16

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 60-70%

2340.02

MARIPOSA COUNTY (043), CA

MSA: NA

Middle Income

0003.01

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

FAIRFIELD COUNTY (001), CT

MSA: 14860

Median Family Income 90-100%

0443.00

Median Family Income >= 120%

0110.00 0303.00

BROWARD COUNTY (011), FL

MSA: 22744

Median Family Income >= 120%

0601.14

MANATEE COUNTY (081), FL

MSA: 35840

Upper Income

0012.04

PINELLAS COUNTY (103), FL

MSA: 45300

Median Family Income 100-110%

0273.27

COLUMBIA COUNTY (073), GA

MSA: 12260

Upper Income

0303.04

FULTON COUNTY (121), GA

MSA: 12060

Median Family Income >= 120%

0116.39

HOUSTON COUNTY (153), GA

MSA: 47580

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

Moderate Income

0214.01

COOK COUNTY (031), IL

MSA: 16984

Median Family Income >= 120%

8028.02

WILL COUNTY (197), IL

MSA: 16984

Median Family Income 70-80%

8801.07

WARREN COUNTY (227), KY

MSA: 14540

Income Not Known

0101.00

BALTIMORE COUNTY (005), MD

MSA: 12580

Median Family Income 50-60%

4085.06

ANOKA COUNTY (003), MN

MSA: 33460

Middle Income

0502.28

HENNEPIN COUNTY (053), MN

MSA: 33460

Median Family Income 90-100%

0212.00

LANCASTER COUNTY (109), NE

MSA: 30700

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

Upper Income

0104.02

BRONX COUNTY (005), NY

MSA: 35614

Median Family Income 50-60%

0373.00

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income >= 120%

0157.00

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income >= 120%

0082.00 0123.01

BUNCOMBE COUNTY (021), NC

MSA: 11700

Middle Income

0010.00 0019.00

Upper Income

0006.00

BURKE COUNTY (023), NC

MSA: 25860

Middle Income

0212.03

Upper Income

0202.03

GUILFORD COUNTY (081), NC

MSA: 24660

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

Median Family Income 100-110%

0163.06

IREDELL COUNTY (097), NC

MSA: 16740

Upper Income

0614.06

MCDOWELL COUNTY (111), NC

MSA: NA

Middle Income

9707.00

Upper Income

9701.02

MITCHELL COUNTY (121), NC

MSA: NA

Middle Income

9504.00

POLK COUNTY (149), NC

MSA: NA

Upper Income

9201.03

WAKE COUNTY (183), NC

MSA: 39580

Median Family Income 110-120%

0531.11

WATAUGA COUNTY (189), NC

MSA: NA

Middle Income

9201.00 9202.00

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

Upper Income

9206.02 9208.00 9209.00 9210.00

Income Not Known

9206.01

LORAIN COUNTY (093), OH

MSA: 17460

Upper Income

0132.01

BEAUFORT COUNTY (013), SC

MSA: 25940

Upper Income

0104.00

BERKELEY COUNTY (015), SC

MSA: 16700

Middle Income

0207.13

GREENVILLE COUNTY (045), SC

MSA: 24860

Median Family Income >= 120%

0028.14

HORRY COUNTY (051), SC

MSA: 34820

Middle Income

0514.04

BEDFORD COUNTY (003), TN

MSA: NA

Moderate Income

9504.02

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

BENTON COUNTY (005), TN

MSA: NA

Middle Income

9634.00

BRADLEY COUNTY (011), TN

MSA: 17420

Moderate Income

0103.00

CUMBERLAND COUNTY (035), TN

MSA: NA

Middle Income

9708.00

GRAINGER COUNTY (057), TN

MSA: 34100

Middle Income

5002.00

GREENE COUNTY (059), TN

MSA: NA

Moderate Income

0913.00

HAMBLEN COUNTY (063), TN

MSA: 34100

Middle Income

1007.00

HAMILTON COUNTY (065), TN

MSA: 16860

Moderate Income

0011.00

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

Upper Income

0020.00

JOHNSON COUNTY (091), TN

MSA: NA

Moderate Income

9563.00

Middle Income

9562.00

LINCOLN COUNTY (103), TN

MSA: NA

Middle Income

9754.00

SEVIER COUNTY (155), TN

MSA: NA

Moderate Income

0808.01

Middle Income

0804.02 0807.02 0811.01

SHELBY COUNTY (157), TN

MSA: 32820

Median Family Income 40-50%

0206.10

BEXAR COUNTY (029), TX

MSA: 41700

Median Family Income >= 120%

1817.29 1918.19

DALLAS COUNTY (113), TX

MSA: 19124

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

Median Family Income >= 120%

0192.05

DENTON COUNTY (121), TX

MSA: 19124

Median Family Income >= 120%

0215.40

LUBBOCK COUNTY (303), TX

MSA: 31180

Middle Income

0103.01

FRANKLIN COUNTY (011), VT

MSA: 15540

Middle Income

0109.00

SMYTH COUNTY (173), VA

MSA: NA

Middle Income

0307.02

WALWORTH COUNTY (127), WI

MSA: NA

Upper Income

0016.06

LARAMIE COUNTY (021), WY

MSA: 16940

Moderate Income

0007.02

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000021573

Institution: BANK OF TENNESSEE

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	224	224	0	0.00%
Small Farm Loans	11	11	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	790	790	0	0.00%
Total	1,027	1,027	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ELMORE COUNTY (051), AL										
MSA 33860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	750	1	750	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	1	750	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	750	1	750	0	0
STATE TOTAL	0	0	0	0	1	750	1	750	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MANATEE COUNTY (081), FL										
MSA 35840										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	600	1	600	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	1	600	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	600	1	600	0	0
STATE TOTAL	0	0	0	0	1	600	1	600	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHRISTIAN COUNTY (047), KY										
MSA 17300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	42	0	0	0	0	1	42	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	42	0	0	0	0	1	42	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	42	0	0	0	0	1	42	0	0
STATE TOTAL	1	42	0	0	0	0	1	42	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PRINCE GEORGE'S COUNTY (033), MD										
MSA 47764										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	273	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	273	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	273	0	0	0	0
STATE TOTAL	0	0	0	0	1	273	0	0	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AVERY COUNTY (011), NC										
MSA NA										
Inside AA 0047										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	22	983	7	971	4	2,060	26	2,155	0	0
Upper Income	9	561	3	676	0	0	11	1,187	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	31	1,544	10	1,647	4	2,060	37	3,342	0	0
BUNCOMBE COUNTY (021), NC										
MSA 11700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	227	0	0	1	227	0	0
Upper Income	0	0	1	250	0	0	1	250	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	477	0	0	2	477	0	0
BURKE COUNTY (023), NC										
MSA 25860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	156	0	0	0	0	3	156	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	156	0	0	0	0	3	156	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MCDOWELL COUNTY (111), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	200	0	0	0	0	5	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	200	0	0	0	0	5	200	0	0
MADISON COUNTY (115), NC										
MSA 11700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	86	0	0	0	0	2	86	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	86	0	0	0	0	2	86	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MECKLENBURG COUNTY (119), NC										
MSA 16740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	65	0	0	0	0	1	65	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	0	0	0	0	1	65	0	0
MITCHELL COUNTY (121), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	0	0	0	0	1	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WATAUGA COUNTY (189), NC										
MSA NA										
Inside AA 0047										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	5	236	2	290	1	345	6	581	0	0
Income Not Known	1	100	1	217	0	0	2	317	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	336	3	507	1	345	8	898	0	0
TOTAL INSIDE AA IN STATE	37	1,880	13	2,154	5	2,405	45	4,240	0	0
TOTAL OUTSIDE AA IN STATE	12	567	2	477	0	0	14	1,044	0	0
STATE TOTAL	49	2,447	15	2,631	5	2,405	59	5,284	0	0

Loans by County

Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEAUFORT COUNTY (013), SC										
MSA 25940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	1	250	0	0	2	350	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	250	0	0	2	350	0	0
CHARLESTON COUNTY (019), SC										
MSA 16700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	402	1	402	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	402	1	402	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENVILLE COUNTY (045), SC										
MSA 24860										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	600	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	0	0	0	0
HORRY COUNTY (051), SC										
MSA 34820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	200	0	0	0	0	2	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	200	0	0	0	0	2	200	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	300	1	250	2	1,002	5	952	0	0
STATE TOTAL	3	300	1	250	2	1,002	5	952	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANDERSON COUNTY (001), TN										
MSA 28940										
Inside AA 0043										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	3	1,928	2	1,481	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,928	2	1,481	0	0
BLOUNT COUNTY (009), TN										
MSA 28940										
Inside AA 0043										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	138	1	181	0	0	1	38	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	138	1	181	0	0	1	38	0	0
CARTER COUNTY (019), TN										
MSA 27740										
Inside AA 0041										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	17	650	4	644	2	882	21	2,076	0	0
Middle Income	31	1,268	11	1,882	3	1,003	40	3,343	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	48	1,918	15	2,526	5	1,885	61	5,419	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAVIDSON COUNTY (037), TN										
MSA 34980										
Inside AA 0044										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	540	1	540	0	0
Median Family Income 60-70%	2	31	0	0	2	942	4	973	0	0
Median Family Income 70-80%	4	323	0	0	2	1,177	3	1,277	0	0
Median Family Income 80-90%	0	0	0	0	1	300	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	40	1	207	0	0	1	40	0	0
Median Family Income >= 120%	4	153	1	207	2	1,011	5	1,281	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	547	2	414	8	3,970	14	4,111	0	0
GIBSON COUNTY (053), TN										
MSA 27180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	1,000	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRAINGER COUNTY (057), TN										
MSA 28940										
Inside AA 0043										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	680	1	680	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	680	1	680	0	0
GREENE COUNTY (059), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	135	0	0	1	135	0	0
Middle Income	3	125	0	0	1	500	2	25	0	0
Upper Income	1	68	0	0	0	0	1	68	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	193	1	135	1	500	4	228	0	0
HAMBLEN COUNTY (063), TN										
MSA 34100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	642	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	642	0	0	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAWKINS COUNTY (073), TN										
MSA 28700										
Inside AA 0042										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	255	1	255	0	0
Middle Income	3	138	1	124	0	0	3	162	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	138	1	124	1	255	4	417	0	0
KNOX COUNTY (093), TN										
MSA 28940										
Inside AA 0043										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	144	3	613	3	1,232	3	437	0	0
Middle Income	15	739	1	171	1	850	5	168	0	0
Upper Income	23	1,354	8	1,637	11	5,911	24	4,260	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	41	2,237	12	2,421	15	7,993	32	4,865	0	0
LOUDON COUNTY (105), TN										
MSA 28940										
Inside AA 0043										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	30	0	0	0	0	1	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (125), TN										
MSA 17300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	80	0	0	0	0	2	80	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	80	0	0	0	0	2	80	0	0
ROBERTSON COUNTY (147), TN										
MSA 34980										
Inside AA 0044										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	55	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	0	0	0	0	0	0	0	0
RUTHERFORD COUNTY (149), TN										
MSA 34980										
Inside AA 0044										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	1	150	0	0	0	0	0	0
Middle Income	1	59	0	0	2	858	3	917	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	84	1	150	2	858	3	917	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SULLIVAN COUNTY (163), TN										
MSA 28700										
Inside AA 0042										
Low Income	5	154	5	727	3	1,466	10	1,397	0	0
Moderate Income	10	419	0	0	4	2,652	9	805	0	0
Middle Income	47	2,513	13	2,302	15	5,488	40	5,082	0	0
Upper Income	21	1,061	3	536	3	1,791	15	2,016	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	83	4,147	21	3,565	25	11,397	74	9,300	0	0
SUMNER COUNTY (165), TN										
MSA 34980										
Inside AA 0044										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	1	29	1	193	0	0	2	222	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	29	2	393	0	0	2	222	0	0
UNICOI COUNTY (171), TN										
MSA 27740										
Inside AA 0041										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	31	999	6	935	4	2,676	33	2,425	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	31	999	6	935	4	2,676	33	2,425	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (179), TN										
MSA 27740										
Inside AA 0041										
Low Income	0	0	1	200	0	0	0	0	0	0
Moderate Income	8	349	8	1,460	1	750	12	1,179	0	0
Middle Income	26	1,379	5	963	7	3,243	23	2,312	0	0
Upper Income	35	2,056	9	1,641	12	5,261	35	4,493	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	69	3,784	23	4,264	20	9,254	70	7,984	0	0
WILLIAMSON COUNTY (187), TN										
MSA 34980										
Inside AA 0044										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	200	1	200	1	278	4	478	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	200	1	200	1	278	4	478	0	0
WILSON COUNTY (189), TN										
MSA 34980										
Inside AA 0044										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	25	1	159	2	1,098	3	323	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	25	1	159	2	1,098	3	323	0	0
TOTAL INSIDE AA IN STATE	298	14,331	86	15,332	87	42,272	305	38,690	0	0

Loans by County

Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	7	341	2	280	5	2,767	9	1,078	0	0
STATE TOTAL	305	14,672	88	15,612	92	45,039	314	39,768	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRAZORIA COUNTY (039), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	143	0	0	1	143	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	143	0	0	1	143	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	143	0	0	1	143	0	0
STATE TOTAL	0	0	1	143	0	0	1	143	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (191), VA										
MSA 28700										
Inside AA 0042										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	152	0	0	0	0	6	152	0	0
Upper Income	1	25	0	0	0	0	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	177	0	0	0	0	7	177	0	0
BRISTOL CITY (520), VA										
MSA 28700										
Inside AA 0042										
Low Income	1	83	1	145	0	0	2	228	0	0
Moderate Income	1	40	1	203	0	0	1	40	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	51	0	0	0	0	1	51	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	174	2	348	0	0	4	319	0	0
TOTAL INSIDE AA IN STATE	10	351	2	348	0	0	11	496	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	10	351	2	348	0	0	11	496	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	345	16,562	101	17,834	92	44,677	361	43,426	0	0
TOTAL OUTSIDE AA	23	1,250	6	1,150	10	5,392	32	4,609	0	0
TOTAL INSIDE & OUTSIDE	368	17,812	107	18,984	102	50,069	393	48,035	0	0

Loans by County

Respondent ID: 0000021573

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOUDOUN COUNTY (107), VA										
MSA 11694										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	239	0	0	1	239	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	239	0	0	1	239	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	239	0	0	1	239	0	0
STATE TOTAL	0	0	1	239	0	0	1	239	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA	0	0	1	239	0	0	1	239	0	0
TOTAL INSIDE & OUTSIDE	0	0	1	239	0	0	1	239	0	0

Loans by County

Respondent ID: 0000021573

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AVERY COUNTY (011), NC										
MSA NA										
Inside AA 0047										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
WATAUGA COUNTY (189), NC										
MSA NA										
Inside AA 0047										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	8	0	0	0	0	1	8	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	1	8	0	0
TOTAL INSIDE AA IN STATE	2	18	0	0	0	0	2	18	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	2	18	0	0	0	0	2	18	0	0

Loans by County

Respondent ID: 0000021573

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CARTER COUNTY (019), TN										
MSA 27740										
Inside AA 0041										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	1	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0
KNOX COUNTY (093), TN										
MSA 28940										
Inside AA 0043										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	9	0	0	0	0	1	9	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	1	9	0	0
SULLIVAN COUNTY (163), TN										
MSA 28700										
Inside AA 0042										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	1	40	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0

Loans by County
 Small Farm Loans - Originations
 Institution: BANK OF TENNESSEE

Respondent ID: 0000021573
 Agency: FDIC - 3
 State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UNICOI COUNTY (171), TN										
MSA 27740										
Inside AA 0041										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	35	0	0	1	400	1	35	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	1	400	1	35	0	0
WASHINGTON COUNTY (179), TN										
MSA 27740										
Inside AA 0041										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	83	0	0	1	475	4	558	0	0
Upper Income	1	40	0	0	1	300	2	340	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	123	0	0	2	775	6	898	0	0
TOTAL INSIDE AA IN STATE	7	207	1	200	3	1,175	10	1,182	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	7	207	1	200	3	1,175	10	1,182	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	9	225	1	200	3	1,175	12	1,200	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	9	225	1	200	3	1,175	12	1,200	0	0

2024 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: BANK OF TENNESSEE

Respondent ID: 0000021573
 Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TN - CARTER COUNTY (019) - MSA 27740	68	6,329	61	5,419	0	0
TN - UNICOI COUNTY (171) - MSA 27740	41	4,610	33	2,425	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740	112	17,302	70	7,984	0	0
TN - HAWKINS COUNTY (073) - MSA 28700	5	517	4	417	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	129	19,109	74	9,300	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	7	177	7	177	0	0
VA - BRISTOL CITY (520) - MSA 28700	5	522	4	319	0	0
TN - ANDERSON COUNTY (001) - MSA 28940	3	1,928	2	1,481	0	0
TN - BLOUNT COUNTY (009) - MSA 28940	3	319	1	38	0	0
TN - GRAINGER COUNTY (057) - MSA 28940	1	680	1	680	0	0
TN - KNOX COUNTY (093) - MSA 28940	68	12,651	32	4,865	0	0
TN - LOUDON COUNTY (105) - MSA 28940	1	30	1	30	0	0
TN - DAVIDSON COUNTY (037) - MSA 34980	21	4,931	14	4,111	0	0
TN - ROBERTSON COUNTY (147) - MSA 34980	1	55	0	0	0	0
TN - RUTHERFORD COUNTY (149) - MSA 34980	5	1,092	3	917	0	0
TN - SUMNER COUNTY (165) - MSA 34980	3	422	2	222	0	0
TN - WILLIAMSON COUNTY (187) - MSA 34980	5	678	4	478	0	0
TN - WILSON COUNTY (189) - MSA 34980	5	1,282	3	323	0	0
NC - AVERY COUNTY (011) - MSA NA	45	5,251	37	3,342	0	0
NC - WATAUGA COUNTY (189) - MSA NA	10	1,188	8	898	0	0

2024 Institution Disclosure Statement - Table 4
 Assessment Area/Non-Assessment Area Activity
 Small Farm Loans
 Institution: BANK OF TENNESSEE

Respondent ID: 0000021573
 Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TN - CARTER COUNTY (019) - MSA 27740	1	200	1	200	0	0
TN - UNICOI COUNTY (171) - MSA 27740	2	435	1	35	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740	6	898	6	898	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	1	40	1	40	0	0
TN - KNOX COUNTY (093) - MSA 28940	1	9	1	9	0	0
NC - AVERY COUNTY (011) - MSA NA	1	10	1	10	0	0
NC - WATAUGA COUNTY (189) - MSA NA	1	8	1	8	0	0

2024 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: BANK OF TENNESSEE

Respondent ID: 0000021573
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	3	6,150	0	0
Purchased	0	0	0	0
Total	3	6,150	0	0
Consortium/Third Party Loans (optional)				

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

ASSESSMENT AREA - 0041

CARTER COUNTY (019), TN

MSA: 27740

Moderate Income

0701.00 0704.00 0706.00 0710.00 0711.00 0715.00 0716.00

Middle Income

0702.00 0703.00 0705.00 0707.00 0708.00* 0709.00 0712.00 0713.01 0713.02 0714.00 0717.00

UNICOI COUNTY (171), TN

MSA: 27740

Middle Income

0801.00 0802.00 0803.00 0804.00

WASHINGTON COUNTY (179), TN

MSA: 27740

Low Income

0609.01* 0609.02

Moderate Income

0601.00 0605.01 0605.03* 0605.04 0608.00 0610.00 0612.00 0619.04* 0620.00

Middle Income

0606.01* 0611.00 0615.00 0617.03 0617.04 0618.00 0619.02 0619.03*

Upper Income

0604.01 0604.02 0606.02* 0613.01 0613.02 0614.01 0614.03 0614.04 0616.01 0616.03* 0616.04*

0617.01

Income Not Known

0607.00*

ASSESSMENT AREA - 0042

HAWKINS COUNTY (073), TN

MSA: 28700

Moderate Income

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

0501.00* 0505.02 0509.00*

Middle Income

0502.00* 0503.01 0503.02* 0504.00 0505.01* 0507.00* 0508.00*

Upper Income

0505.03* 0506.01* 0506.02*

SULLIVAN COUNTY (163), TN

MSA: 28700

Low Income

0402.00

Moderate Income

0403.00 0405.00* 0406.00 0408.00 0418.00* 0427.03 0427.04 0428.02

Middle Income

0409.00 0411.00 0412.00 0413.00* 0414.00 0416.00 0417.00* 0419.00* 0420.00* 0421.00 0424.00

0426.00 0427.02* 0428.01 0430.00 0431.00* 0432.01 0432.02 0433.02 0434.01 0434.02 0435.00

Upper Income

0407.00 0410.00 0415.00 0422.00* 0423.00 0425.00 0429.00* 0433.01 0436.00

SCOTT COUNTY (169), VA

MSA: 28700

Moderate Income

0303.00*

Middle Income

0301.00* 0302.00* 0304.00* 0305.00* 0306.00*

WASHINGTON COUNTY (191), VA

MSA: 28700

Middle Income

0101.01* 0101.02 0102.00* 0103.01* 0103.02* 0105.02* 0106.01* 0106.02* 0107.00* 0108.00 0109.00*

Upper Income

0104.01* 0104.02 0105.01* 0110.00*

BRISTOL CITY (520), VA

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

MSA: 28700

Low Income

0202.01

Moderate Income

0201.00 0203.00*

Middle Income

0204.00*

Upper Income

0202.02

ASSESSMENT AREA - 0043

ANDERSON COUNTY (001), TN

MSA: 28940

Moderate Income

0201.00* 0203.00* 0204.00* 0205.00* 0207.00* 0210.01* 0212.02* 0213.04*

Middle Income

0202.02 0206.00* 0208.00* 0209.01* 0209.02* 0210.02* 0212.01 0213.01* 0213.03*

Upper Income

0202.01* 0211.00*

Income Not Known

9801.00*

BLOUNT COUNTY (009), TN

MSA: 28940

Low Income

0108.00*

Moderate Income

0101.00* 0105.00* 0116.07*

Middle Income

0102.00* 0103.01 0103.02* 0104.00 0106.00* 0107.00* 0109.00* 0110.01* 0110.02* 0111.01* 0112.01*

0112.02* 0113.01* 0113.02* 0114.01* 0114.03* 0114.04* 0115.01* 0115.02* 0115.03* 0116.03* 0116.04*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

0116.06*

Upper Income

0111.02* 0116.05*

Income Not Known

9801.00* 9802.00*

CAMPBELL COUNTY (013), TN

MSA: 28940

Moderate Income

9501.00* 9502.00* 9503.00* 9504.00* 9506.01* 9506.02* 9507.02* 9508.00* 9510.00*

Middle Income

9505.00* 9507.01* 9509.00* 9511.00*

GRAINGER COUNTY (057), TN

MSA: 28940

Moderate Income

5001.00* 5003.01* 5003.02* 5004.01*

Middle Income

5002.00* 5004.02

KNOX COUNTY (093), TN

MSA: 28940

Low Income

0008.00* 0014.00* 0019.00* 0020.00* 0026.00* 0027.00* 0028.00* 0029.00* 0032.00* 0068.00* 0069.03*

0070.00*

Moderate Income

0015.00* 0017.00* 0021.00* 0024.00* 0030.00 0031.00* 0039.02 0040.00* 0045.01 0046.08* 0046.15*

0048.00* 0052.02* 0063.02* 0067.00

Middle Income

0016.00* 0018.00* 0022.00 0023.00* 0034.00* 0035.01* 0035.02* 0038.01 0038.02 0039.01* 0041.00*

0042.00* 0043.00* 0046.09* 0046.10* 0046.14* 0047.00* 0049.00* 0050.00* 0052.03* 0052.04* 0053.01*

0053.02* 0054.01* 0054.02* 0055.01* 0055.02* 0056.02* 0056.04* 0057.04 0059.08* 0060.01* 0060.02*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

0061.02 0061.03* 0062.03* 0062.06* 0062.07* 0062.08* 0063.01* 0064.01 0064.02* 0064.03* 0065.01*
0065.02*

Upper Income

0001.00 0033.00* 0037.00 0044.01 0044.03* 0044.04 0045.02* 0046.06 0046.07* 0046.11* 0046.12*
0046.13* 0051.00* 0056.03 0057.01 0057.06* 0057.07 0057.08* 0057.09* 0057.10 0057.11* 0057.13*
0057.14* 0058.03 0058.07 0058.08 0058.09 0058.10* 0058.11* 0058.13 0058.14* 0058.15* 0059.03*
0059.06* 0059.07* 0059.09* 0059.10* 0059.11 0059.12* 0060.03* 0061.04* 0062.02* 0062.05* 0066.00*
0071.00

Income Not Known

0009.01* 0009.02* 0069.01* 0069.02*

LOUDON COUNTY (105), TN

MSA: 28940

Moderate Income

0602.03*

Middle Income

0601.00* 0602.01* 0602.04* 0603.03* 0604.00* 0605.02* 0605.03* 0605.04* 0606.00* 0607.00*

Upper Income

0603.01 0603.04* 0605.05*

MORGAN COUNTY (129), TN

MSA: 28940

Moderate Income

1101.00* 1102.00* 1103.00* 1104.00*

Middle Income

1105.00*

ROANE COUNTY (145), TN

MSA: 28940

Moderate Income

0305.00* 0306.00* 0308.01*

Middle Income

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

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Agency: FDIC - 3

Institution: BANK OF TENNESSEE

0302.03* 0302.04* 0302.05* 0303.01* 0303.02* 0304.01* 0304.02* 0307.00* 0308.02* 0309.00*

Upper Income

0301.00* 0302.06*

Income Not Known

9801.00*

UNION COUNTY (173), TN

MSA: 28940

Moderate Income

0401.01* 0401.02* 0402.01*

Middle Income

0402.02* 0403.00*

ASSESSMENT AREA - 0044

CANNON COUNTY (015), TN

MSA: 34980

Moderate Income

9601.00* 9602.01*

Middle Income

9602.02* 9603.00*

CHEATHAM COUNTY (021), TN

MSA: 34980

Moderate Income

0701.04*

Middle Income

0701.02* 0701.03* 0702.01* 0702.02* 0702.03* 0703.00* 0704.01* 0704.02*

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income 10-20%

0148.00* 0193.00*

Median Family Income 20-30%

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

Median Family Income Not Known

0130.01* 0130.02* 0137.02* 0163.00* 0191.21* 9801.00* 9802.00*

DICKSON COUNTY (043), TN

MSA: 34980

Moderate Income

0601.00* 0606.01* 0606.02* 0607.00*

Middle Income

0602.01* 0602.02* 0603.00* 0604.01* 0604.02* 0605.01* 0605.02*

HICKMAN COUNTY (081), TN

MSA: 34980

Moderate Income

9501.00* 9502.01* 9502.02* 9503.01* 9503.02* 9504.00*

Middle Income

9505.00*

MACON COUNTY (111), TN

MSA: 34980

Low Income

9703.01*

Moderate Income

9701.00* 9703.02*

Middle Income

9702.00* 9704.00*

MAURY COUNTY (119), TN

MSA: 34980

Low Income

0107.00*

Moderate Income

0101.00* 0104.02* 0105.00* 0106.00* 0109.00* 0110.01* 0110.04* 0112.00*

Middle Income

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

0102.01* 0102.03* 0102.04* 0103.01* 0103.02* 0104.01* 0108.01* 0108.02* 0110.03* 0111.01* 0111.02*

Income Not Known

0102.05*

ROBERTSON COUNTY (147), TN

MSA: 34980

Low Income

0803.02*

Moderate Income

0803.01* 0804.01 0804.02*

Middle Income

0801.01* 0801.03* 0801.04* 0802.00* 0805.00* 0806.03* 0806.04* 0806.05* 0806.06*

Upper Income

0807.01* 0807.02*

RUTHERFORD COUNTY (149), TN

MSA: 34980

Low Income

0421.01* 0421.02*

Moderate Income

0401.04* 0401.06* 0403.03* 0403.04* 0403.05* 0404.05* 0409.01 0414.04* 0414.05* 0416.01* 0417.00*

0418.00 0419.00* 0420.00*

Middle Income

0401.01* 0401.02* 0401.05 0401.07* 0402.00 0403.08* 0403.09* 0403.10* 0403.12* 0404.04* 0405.01*

0405.02* 0406.00* 0407.02* 0407.03* 0407.04* 0408.09* 0408.10* 0408.12* 0409.04* 0409.06* 0409.07*

0409.08* 0409.09* 0409.10* 0411.02* 0411.03* 0412.01* 0413.02* 0414.01* 0414.06* 0414.07* 0422.00

0423.01* 0423.02*

Upper Income

0403.07* 0403.11* 0408.06* 0408.07* 0408.08* 0408.11* 0409.11* 0410.00* 0411.04* 0412.02* 0413.01*

Income Not Known

0415.00* 0416.02*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

SMITH COUNTY (159), TN

MSA: 34980

Moderate Income

9751.00* 9752.00* 9753.00* 9754.00*

Middle Income

9750.00*

SUMNER COUNTY (165), TN

MSA: 34980

Low Income

0208.00*

Moderate Income

0201.01* 0201.02* 0202.03* 0202.05* 0202.08* 0203.00* 0205.03* 0207.00* 0209.04* 0209.05* 0211.04*

Middle Income

0202.04* 0202.06* 0202.07* 0202.09* 0204.04* 0204.05* 0204.07* 0206.01* 0206.02* 0206.03* 0209.01*

0209.03* 0210.02* 0210.04* 0210.05* 0210.09* 0211.03* 0211.05 0211.06* 0211.07* 0212.04*

Upper Income

0204.03* 0204.06* 0205.01* 0205.02* 0210.06* 0210.07* 0210.08 0212.01* 0212.03* 0212.05*

TROUSDALE COUNTY (169), TN

MSA: 34980

Moderate Income

0901.00* 0902.00*

WILLIAMSON COUNTY (187), TN

MSA: 34980

Moderate Income

0508.01*

Middle Income

0503.07* 0505.03* 0505.04* 0507.01* 0509.04* 0512.03* 0512.07*

Upper Income

0501.02* 0501.03* 0501.04* 0501.05 0502.04* 0502.05* 0502.06* 0502.07* 0502.09* 0502.10* 0502.11*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

0502.12* 0503.03* 0503.04 0503.05* 0503.06* 0504.03* 0504.04* 0504.05* 0504.06* 0505.02* 0506.01*
0506.03* 0506.04 0507.02* 0508.02* 0509.05* 0509.06* 0509.07* 0509.08* 0509.09* 0510.01* 0510.02
0511.00* 0512.04* 0512.05* 0512.06 0512.08*

WILSON COUNTY (189), TN

MSA: 34980

Low Income

0307.00*

Moderate Income

0304.01* 0304.02* 0305.00* 0308.00*

Middle Income

0301.02* 0301.03* 0301.05* 0302.02* 0303.04* 0306.00* 0309.04* 0309.07* 0310.00*

Upper Income

0301.04* 0302.03 0302.05* 0302.06* 0302.07* 0303.03 0303.05* 0303.08* 0303.09 0303.10* 0303.11
0309.05* 0309.06* 0309.08*

ASSESSMENT AREA - 0047

AVERY COUNTY (011), NC

MSA: NA

Middle Income

9301.00 9303.01 9303.02 9304.00

Upper Income

9302.00

WATAUGA COUNTY (189), NC

MSA: NA

Middle Income

9201.00* 9202.00* 9207.01*

Upper Income

9203.00* 9204.00 9205.00 9206.02* 9207.02* 9207.03* 9208.00 9209.00 9210.00*

Income Not Known

9206.01

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

OUTSIDE ASSESSMENT AREA

ELMORE COUNTY (051), AL

MSA: 33860

Middle Income

0302.00

MANATEE COUNTY (081), FL

MSA: 35840

Upper Income

0012.04

CHRISTIAN COUNTY (047), KY

MSA: 17300

Middle Income

2013.04

PRINCE GEORGE'S COUNTY (033), MD

MSA: 47764

Median Family Income 70-80%

8001.05

BUNCOMBE COUNTY (021), NC

MSA: 11700

Middle Income

0010.00

Upper Income

0023.03

BURKE COUNTY (023), NC

MSA: 25860

Upper Income

0202.03

MCDOWELL COUNTY (111), NC

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

MSA: NA

Middle Income

9705.00 9707.00

MADISON COUNTY (115), NC

MSA: 11700

Moderate Income

0101.00

MECKLENBURG COUNTY (119), NC

MSA: 16740

Median Family Income >= 120%

0062.14

MITCHELL COUNTY (121), NC

MSA: NA

Middle Income

9504.00

BEAUFORT COUNTY (013), SC

MSA: 25940

Upper Income

0104.00

CHARLESTON COUNTY (019), SC

MSA: 16700

Upper Income

0046.21

GREENVILLE COUNTY (045), SC

MSA: 24860

Median Family Income 110-120%

0026.04

HORRY COUNTY (051), SC

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

MSA: 34820

Middle Income

0403.00 0514.04

GIBSON COUNTY (053), TN

MSA: 27180

Upper Income

9671.00

GREENE COUNTY (059), TN

MSA: NA

Moderate Income

0901.00

Middle Income

0902.00 0903.00 0914.00

Upper Income

0904.00

HAMBLEN COUNTY (063), TN

MSA: 34100

Upper Income

1009.00

MONTGOMERY COUNTY (125), TN

MSA: 17300

Upper Income

1019.04

SEVIER COUNTY (155), TN

MSA: NA

Middle Income

0807.02 0808.03 0811.01

SHELBY COUNTY (157), TN

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021573

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

MSA: 32820

Median Family Income 40-50%

0206.10

BRAZORIA COUNTY (039), TX

MSA: 26420

Middle Income

6619.02

LOUDOUN COUNTY (107), VA

MSA: 11694

Middle Income

6113.00

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000021573

Institution: BANK OF TENNESSEE

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	187	187	0	0.00%
Small Farm Loans	9	9	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	816	816	0	0.00%
Total	1,014	1,014	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loan to Deposit Ratio

Bank of Tennessee

March 31, 2022	74.25%
June 30, 2022	82.28%
September 30, 2022	86.21%
December 31, 2022	86.49%
March 31, 2023	90.67%
June 30, 2023	95.25%
September 30, 2023	94.09%
December 31, 2023	93.29%
March 31, 2024	88.97%
June 30, 2024	95.25%
September 30, 2024	93.64%
December 31, 2024	90.40%

Written Comments From the Public for the Current Year and Prior Two Years

NONE

Responses to Comments

NONE