

**PUBLIC DISCLOSURE**

**March 10, 2025**

**COMMUNITY REINVESTMENT ACT  
PERFORMANCE EVALUATION**

**First Farmers and Merchants Bank  
816 South Garden Street  
Columbia, Tennessee 38401**

**RSSD ID NUMBER: 150035**

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

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

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**INSTITUTION'S CRA RATING**

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

The following table indicates the performance level of First Farmers and Merchant Bank with respect to the Lending, Investment, and Service Tests.

First Farmers and Merchants Bank			
Performance Levels	Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		
Low Satisfactory		X	X
Needs to Improve			
Substantial Noncompliance			
<b>OVERALL RATING</b>			

\*The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

**Major factors contributing to this rating include:**

- The bank makes use of innovative and/or flexible lending practices in serving the credit needs of its assessment area (AA);
- The geographic distribution of loans reflects excellent penetration throughout the AA;
- Given the product line offerings, the distribution of borrowers reflects good penetration among business of different sizes and customers of different income levels;
- The bank makes an adequate level of community development (CD) loans;
- The bank makes an adequate level of CD investments and grants;
- Retail delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels;
- The bank's record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems;
- The bank provides a relatively high level of CD services.

## INSTITUTION

### DESCRIPTION OF INSTITUTION

First Farmers is a full-service retail bank offering consumer and commercial loan and deposit products. The bank is wholly-owned by First Farmers and Merchants Corporation, a one-bank holding company. Both the bank and its holding company are headquartered in Columbia, Tennessee. Its branch network consists of 22 offices and 38 automated teller machines (ATMs - 21 full-service and 17 stand-alone) across three AAs in Tennessee. During the review period, the bank did not open or close any branches.

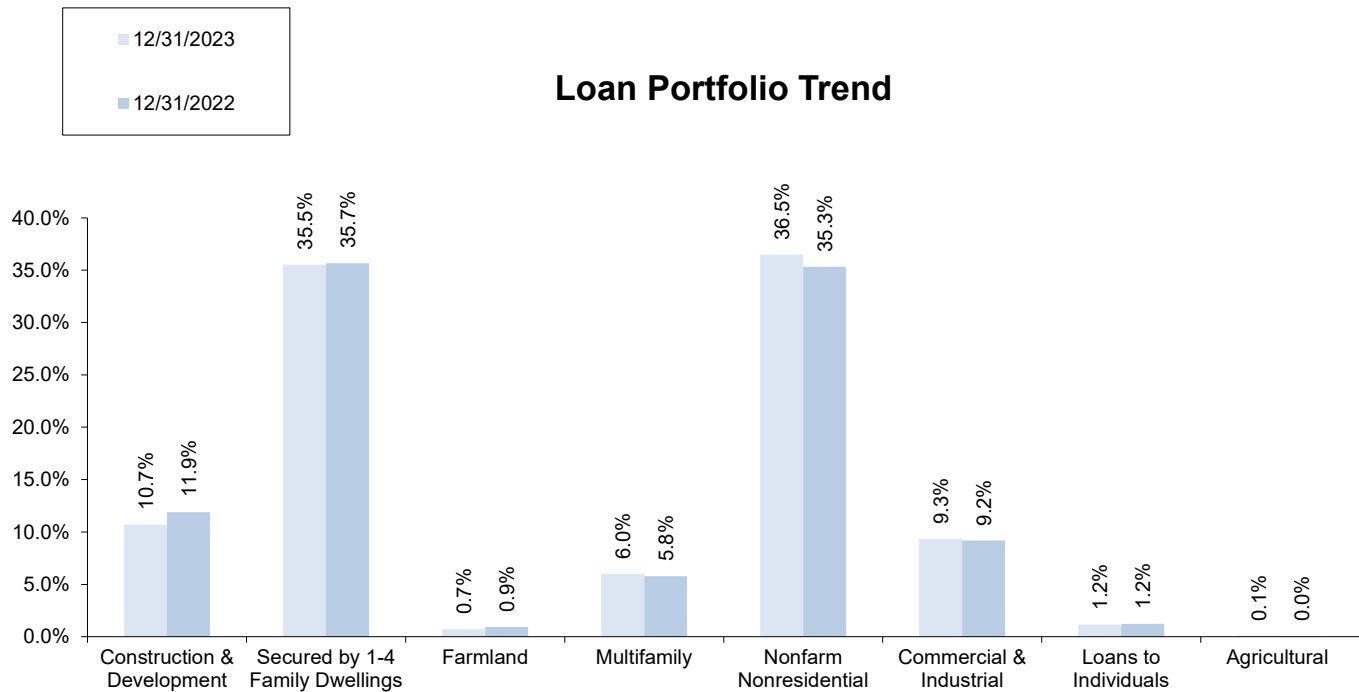
#### Loan Portfolio

According to the December 31, 2024 Report of Condition, assets totaled \$1.8 billion, a decrease of approximately \$200 million since the bank's previous CRA evaluation conducted on March 20, 2023.

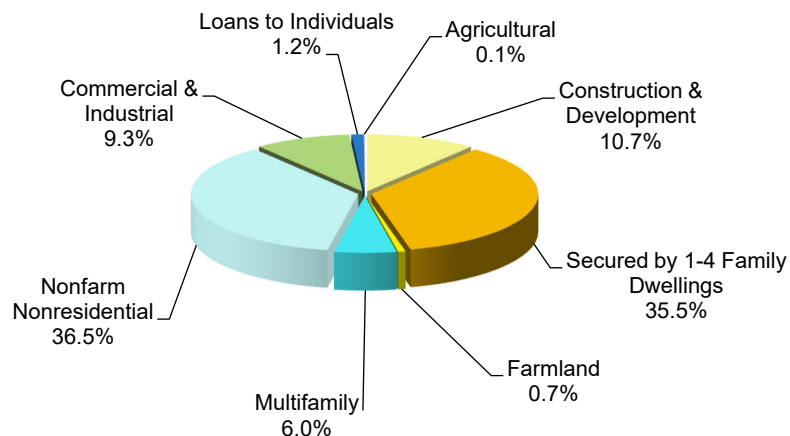
The following table and graphs show the composition of the loan portfolio according to the Consolidated Report of Condition and Income (Call Report). As shown below, overall lending increased by 5.5 percent during the review period. Additionally, the bank experienced a 5.1 percent increase in loans secured by 1-4 family dwellings and an increase of 7.3 percent of commercial and industrial loans.

COMPOSITION OF LOAN PORTFOLIO					
Loan Type	12/31/2023		12/31/2022		% Change
	\$ (000s)	Percent	\$ (000s)	Percent	
Construction and Development	102,711	10.7%	108,094	11.9%	-5.0%
Secured by One- to Four- Family Dwellings	340,959	35.5%	324,549	35.7%	5.1%
Other Real Estate: Farmland	6,867	0.7%	8,516	0.9%	-19.4%
Multifamily	57,716	6.0%	52,599	5.8%	9.7%
Nonfarm nonresidential	350,008	36.5%	321,602	35.3%	8.8%
Commercial and Industrial	89,633	9.3%	83,505	9.2%	7.3%
Loans to Individuals	11,177	1.2%	11,093	1.2%	0.8%
Agricultural Loans	812	0.1%	287	0.0%	182.9%
<b>Total</b>	<b>\$959,883</b>	<b>100.00%</b>	<b>\$910,245</b>	<b>100.00%</b>	<b>5.5%</b>

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



**Loan Portfolio  
as of  
12/31/2023**



For purposes of the CRA, First Farmers and Merchants Bank has defined three AAs, which are listed below.

- Nashville; MSA: Davidson, Maury, and Williamson counties
- Middle Tennessee; non-MSA: Giles, Lawrence, and Marshall counties
- Hickman County; non-MSA: Hickman County

First Farmers and Merchants Bank complies with the requirements of the CRA. No known legal impediments exist that would restrict the bank from meeting the credit needs of its AAs. The bank received a “Satisfactory” rating at its previous evaluation conducted by the Federal Reserve Bank of Atlanta dated March 20, 2023 under the *Large Institution* Examination Procedures.

## SCOPE OF EXAMINATION

The CRA performance evaluation assesses the bank’s record of meeting the credit needs of its community, including LMI neighborhoods, within the context of information such as asset size and financial condition of the institution, competitive factors, as well as the economic and demographic characteristics of its defined AAs. First Farmers and Merchants Bank’s CRA performance evaluation was based on activities within its AAs using the Large Institution Examination Procedures. Large institution performance standards consist of three separately rated tests: Lending, Investment, and Service.

A full-scope review was conducted on one of the bank’s three AAs; Nashville. When determining the overall rating, the greatest weight was placed on performance in the Nashville AA as the majority of branches and lending are in this AA.

### Lending Test

Under the Lending Test, performance is evaluated using the following criteria and time frames.

Lending Test Performance Criterion	Products Selected for Review	Time Period
Level of Lending Activity	<ul style="list-style-type: none"> <li>HMDA-reportable loans</li> <li>Small business loans</li> </ul>	January 1, 2022 – December 31, 2023
AA Concentration		
Geographic Distribution of Loans		
Loan Distribution by Borrower’s Profile		
CD Lending		October 1, 2022 – September 30, 2024
Product Innovation		

### *Lending Test Review Period, Products Reviewed, and Product Weighting*

As shown above, HMDA-reportable and small business loans were selected for review for the period of January 1, 2022 - December 31, 2023. The review period for CD loans was October 1, 2022 – September 30, 2024.

Unless otherwise noted within individual AAs, the following criteria apply throughout the report:

- As defined in *Appendix C*, HMDA-reportable loans include various loan categories. There was sufficient volume for analysis in three of the loan categories: home purchase, home refinance, and home improvement. Weighting of HMDA-reportable loan categories are presented in order of significance within each AA.
- Equal weight was placed on lending performance in 2022 and 2023 in deriving overall conclusions for geographic and borrower distribution.

- The housing affordability ratio referenced in individual AAs throughout the document is calculated by dividing the median household income by the median housing value. Values closer to 100 percent indicate greater affordability.

#### Lending Test Analysis Comparisons

Lending Test analyses entail comparisons of performance each year to applicable AA demographics and the performance of other lenders for the same year. Under the Lending Test, comparisons to AA demographics for years 2022 and 2023 are based on 2023 American Community Survey data. Certain business demographics are based on Dun & Bradstreet (D&B) data applicable to the year of lending activity being considered. Key demographic data used for analysis is discussed in the *Description of Institution's Operations* section of each full-scope AA; however, additional demographic tables are found in *Appendix D* (full-scope AAs) and *Appendix F* (limited-scope AAs).

#### Investment Test

All CD investments, including grants and donations, made between October 1, 2022 and September 30, 2024 were reviewed. Qualified investments and grants were evaluated to determine the bank's overall level of activity, use of innovative and/or complex investments, and responsiveness to the credit and CD needs of the its AAs.

#### Service Test

Under the Service Test, the bank's performance is evaluated using the following criteria and time frames.

Service Test Performance Criterion	Time Period
Accessibility of Delivery Systems	January 1, 2022 – December 31, 2023
Changes in Branch Locations	
Reasonableness of Business Hours and Services	
CD Services	October 1, 2022 – September 30, 2024

The review period for retail services was January 1, 2022 – December 31, 2023. The review period for CD services was October 1, 2022 – September 30, 2024.

#### Community Contact

As part of the CRA evaluation, a community contact interview was conducted a with local community, governmental, and economic development representative familiar with the economic and demographic characteristics as well as CD opportunities in the AAs. Information obtained from the contact was used to establish a context for the communities in which the bank operates and to gather information on the bank's performance. Specific information obtained from the community contact is included in the applicable section of the evaluation for each AA. The contact identified the need for financial literacy for small businesses in the community.

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

#### LENDING TEST

##### Overview

The Lending Test is rated High Satisfactory. As described in the following sections and throughout the *Conclusions with Respect to Performance Tests* section of this report for the Nashville AA, lending levels reflect good responsiveness to the credit needs of the AA. A substantial majority of the bank's loans are made in the

bank's AA. The geographic distribution of loans reflect excellent penetration throughout the AA, the distribution of borrowers reflects good penetration among customers of different incomes levels and businesses of different sizes, and the bank makes an adequate level of CD loans. Further, the bank makes use of innovative and/or flexible lending practices in serving the credit needs of its AA given its size, structure and strategy.

For the Lending Test analysis, lending performance in low-, moderate-, middle- and upper-income census tracts and to low-, moderate-, middle- and upper-income borrowers was considered for each product.

Given the bank's asset size and office(s) located in an MSA, it submits annual reports about its residential real estate loan originations and applications, pursuant to the HMDA. These loans are referred to as "HMDA-reportable" loans in this evaluation. A small business loan is defined as a business loan with an original amount of \$1 million or less and typically is either secured by nonfarm or nonresidential real estate or classified as commercial loans.

### Lending Activity

Lending levels reflect good responsiveness to the credit needs of the AA. As the following table shows, the bank originated 269 small business loans and 940 HMDA-reportable loans during the review period. The total number and dollar amount of loans were considered when arriving at lending activity conclusions, along with competitive factors and the bank's overall importance to the area.

### **Summary of Lending Activity**

<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>Total Consumer related</b>	<b>0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>
Home Improvement	304	--	\$27,877	--
Home Purchase	173	--	\$50,771	--
Multi-Family Housing	9	--	\$33,973	--
Refinancing	277	--	\$62,619	--
Other Purpose Closed-End	15	--	\$3,518	--
Other Purpose LOC	162	--	\$20,159	--
<b>Total HMDA related</b>	<b>940</b>	<b>77</b>	<b>\$198,917</b>	<b>78</b>
<b>Total Non-HMDA related</b>	<b>0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>
Small Business	269	--	\$54,038	--
<b>Total Small Business related</b>	<b>269</b>	<b>22</b>	<b>\$54,038</b>	<b>21</b>
Small Farm	14	--	\$815	--
<b>Total Small Farm related</b>	<b>14</b>	<b>1</b>	<b>\$815</b>	<b>0</b>
<b>TOTAL LOANS</b>	<b>1,223</b>	<b>100</b>	<b>\$253,770</b>	<b>100</b>

Note: Affiliate loans include only loans originated or purchased within the bank's assessment areas.

### AA Concentration

The bank originated a substantial majority of its loans in the AAs. The table below shows, by product type, the number, and percentage of loans reviewed that were located inside and outside of the AAs. As shown below, the bank originated 236 small business loans (or 87.7 percent) and 849 HMDA-related loans (or 90.3 percent) inside the AAs during the review period. This indicates the bank's willingness to originate loans that meet the credit needs of its AAs.



### **Lending Inside and Outside the Assessment Area**

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	277	91.1	\$26,070	93.5	27	8.9	\$1,807	6.5
Home Purchase - Conventional	155	89.6	\$44,580	87.8	18	10.4	\$6,191	12.2
Multi-Family Housing	5	55.6	\$8,470	24.9	4	44.4	\$25,503	75.1
Other Purpose Closed-End	13	86.7	\$2,672	76	2	13.3	\$846	24
Other Purpose LOC	138	85.2	\$18,433	91.4	24	14.8	\$1,726	8.6
Refinancing	261	94.2	\$57,518	91.9	16	5.8	\$5,101	8.1
<b>Total HMDA related</b>	<b>849</b>	<b>90.3</b>	<b>\$157,743</b>	<b>79.3</b>	<b>91</b>	<b>9.7</b>	<b>\$41,174</b>	<b>20.7</b>
Small Business	236	87.7	\$46,708	86.4	33	12.3	\$7,330	13.6
<b>Total Small Bus. related</b>	<b>236</b>	<b>87.7</b>	<b>\$46,708</b>	<b>86.4</b>	<b>33</b>	<b>12.3</b>	<b>\$7,330</b>	<b>13.6</b>
Small Farm	12	85.7	\$439	53.9	2	14.3	\$376	46.1
<b>Total Small Farm related</b>	<b>12</b>	<b>85.7</b>	<b>\$439</b>	<b>53.9</b>	<b>2</b>	<b>14.3</b>	<b>\$376</b>	<b>46.1</b>
<b>TOTAL LOANS</b>	<b>1,097</b>	<b>89.7</b>	<b>\$204,890</b>	<b>80.7</b>	<b>126</b>	<b>10.3</b>	<b>\$48,880</b>	<b>19.3</b>

Note: Affiliate loans not included

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

The geographic distribution of HMDA-reportable and small business loans reflects excellent penetration throughout the AAs, given the opportunity and competition in these markets. The analysis of HMDA-reportable and small business lending within each AA are discussed in detail later in this report.

The distribution of lending to borrowers reflects, given the product lines offered, good penetration among customers of different income levels and to businesses of different sizes. The analysis of HMDA-reportable and small business lending within each AA are discussed in detail later in this report.

#### CD Lending

First Farmers and Merchants Bank makes an adequate level of CD loans. During the review period, the bank originated five qualified CD loans in and around its AAs totaling \$11 million. Of note, one CD loan was utilized to provide affordable capital to spur business growth in rural and economically distressed counties in Tennessee. This CD loan benefits geographies or individuals located within a broader statewide or regional area that includes the institution's AAs.

#### Product Innovation

The bank makes use of innovative and/or flexible lending practices in serving the credit needs of its AAs. First Farmers continues to offer FHA, VA, SBA, and USDA loans. Descriptions of additional innovative and/or flexible lending options offered by the bank during the review period are as follows.

#### Consumer Real Estate

- *Affordable Home Purchase Program (AHPP):* The purpose of AHPP is to provide financing for LMI individuals to purchase their first residence. First Farmers has a partnership with a local CDFI to provide down payment assistance to program applicants. The AHPP offers more flexible credit score, LTV, and down payment requirements as compared to traditional mortgage underwriting. The program also offers mortgages with no origination fee and no private mortgage insurance requirement for an LTV above 80 percent. A requirement of the down payment assistance program includes entry into and completion of a homebuyer education financial literacy course.

**Down Payment Assistance (DPA) Program**

- *Habitat for Humanity/First Farmers Down Payment Program:* In partnership with Habitat for Humanity (Habitat), this loan program was developed to provide a no fee savings account for approved Habitat clients that serves as a down payment assistance program. Applicants are selected based on three criteria: the need for affordable housing, the ability to pay the mortgage, and willingness to partner. Applicants are required to save one percent to \$1,000 toward the purchase of their home. First Farmers will match up to \$1,000.

**Consumer Non-Real Estate**

- *Pay Grace Forward Loan Program:* First Farmers partnered with local nonprofit Pay Grace Forward (PGF) to develop a loan product that provides a viable alternative to predatory lending. Under the terms of the program, a client of PGF completes financial counseling and mentoring with PGF and receives a low-interest loan from First Farmers that is used to consolidate high interest payday loans and reestablish credit. PGF and First Farmers create a savings account to serve as collateral for a PGF client's loan and create customized repayment schedules that fit the budget of the PGF client. Loan terms include a maximum loan amount of \$3,500, an interest rate of the savings account rate plus two percent, and there are no loan fees or pre-payment penalties. During the review period, the bank originated 12 loans through the program.

**INVESTMENT TEST**

The Investment Test is rated Low Satisfactory. The bank made an adequate level of qualified CD investments and grants totaling \$2.8 million. This amount includes two current period investments totaling \$2.7 million and 63 donations totaling \$145,737. One CD investment in the amount of \$1.5 million supported affordable housing via a mortgage-backed security in Davidson County. Another investment for \$1.2 million was a LIHTC investment to support the rehabilitation of affordable housing development. This investment benefits two low-income borrowers and five moderate-income borrowers. Two donations totaling \$15,000 were noted as being responsive to local community credit needs, supporting community services for LMI individuals.

**SERVICE TEST**

The Service Test is rated Low Satisfactory. The distribution of the bank's 22 branch offices was compared to the distribution of households and businesses among the tract categories within each AA. Branch locations and alternative delivery systems such as full-service and cash-only ATMs, 24-hour automated telephone banking, mobile banking, and online banking make the bank's services reasonably accessible to the bank's geographies and individuals of different income levels.

The bank did not open or close any branches during the review period. As such, the bank's record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals. Additionally, banking services do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals.

First Farmers has one branch located in a low-income tract in the AA. The branch service hours at this location are different from the bank's traditional branch service hours. While the majority of the bank's service hours are 8:30 a.m. to 4 p.m., the service hours for this branch are 10 a.m. to 6 p.m. The branch is located inside a Kroger grocery store and is close to another First Farmers branch in a middle-income tract. The branch located in the middle-income tract has traditional bank hours from 8:30 a.m. to 4 p.m. Although the two branches are in separate census tracts, they are in close proximity. The branches coordinate their service hours to serve the bank's clientele with unique hours.

First Farmers provides a relatively high level of CD services. Bank employees served in a variety of capacities related to the provision of financial services for an assortment of CD organizations. In total, 19 bank employees provided 914 hours to 35 different organizations operating throughout the bank's AAs.

**FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

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

**METROPOLITAN AREA  
FULL-SCOPE REVIEW**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NASHVILLE, TENNESSEE AA**

Overview

The Nashville AA consists of Davidson, Maury, and Williamson counties, which are part of the 13-county Nashville-Davidson-Murfreesboro-Franklin MSA. As of December 31, 2023, First Farmers and Merchants Bank operated 22 branch offices in the AA, representing 68.2 percent of its branches. Of the branches in the AA, one is in a low-income census tract, five are in moderate-income census tracts, nine are in middle-income census tracts, and seven are in upper-income census tracts. As a percentage within the state of Tennessee, 70 percent of the bank's deposit volume and 61 percent of its HMDA-reportable and small business loans by number are located in the Nashville AA.

Nashville is a competitive banking market where national, regional, and community banks have a significant presence. According to the June 30, 2023 FDIC Summary of Deposits Report, there were 47 financial institutions operating 337 branch locations across the AA with \$70.9 billion in total deposits. First Farmers and Merchants Bank ranked 11th in deposit market share with \$1.2 billion, or 1.6 percent, of total deposits. Pinnacle Bank and Bank of America held the largest deposit market share, with 22.8 percent and 17.2 percent, respectively.

HMDA-reportable lending and small business lending are similarly competitive. The bank ranked 38th out of 774 lenders in 2022 with 0.6 percent of total HMDA-reportable loans, while its market share in 2023 ranked 42nd out of 720 lenders with 0.6 percent of total HMDA-reportable loans. Leading HMDA reporters in the AA included PennyMac Loan Services, Rocket Mortgage, Pinnacle Bank, Regions Bank, and United Wholesale Mortgage LLC.

For small business lending, First Farmers and Merchants ranked 27th in 2022 with 0.3 percent of total reported small business loans. In 2023, the bank ranked 24th in market share, with 0.2 percent of total small business loans. Leading CRA small business reporters in the market included American Express, JP Morgan Chase, Bank of America, and U.S. Bank.

AA Demographics, Population, and Income Characteristics

The Nashville AA has grown rapidly in the recent years. The AA population was approximately 2 million as of the 2023 Census, representing an increase of 4.4 percent since 2020.<sup>1</sup> Davidson County, which the city of Nashville is part of, is the largest county in the AA with a 2023 population of 712,334. The highest population growth rates in the AA have been in the suburban counties. Between 2020 and 2023, population increased by 9.7 percent in Maury County and 6.8 percent in Williamson County but decreased by 0.5 percent in Davidson County.

The AA contains 241 census tracts: 17 low-income tracts (7.1 percent), 60 moderate-income tracts (24.9 percent), 74 middle-income tracts (30.7 percent), 82 upper-income tracts (34.0 percent), and eight unknown-income tracts (3.3 percent).

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<sup>1</sup> "QuickFacts." *United States Census Bureau*, <https://www.census.gov/quickfacts/fact/table/US,TN,davidsoncountytennessee,dicksoncountytennessee,maurycountytennessee,robertsoncountytennessee/PST045221>. Accessed 19 Feb 2024.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Nashville-Davidson-Murfreesboro-Franklin MSA. As shown, the median family income increased from \$95,600 in 2022 to \$100,500 in 2023.

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

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
<b>2022</b>	<b>\$95,600</b>	0	- \$47,799	\$47,800	- \$76,479	\$76,480	- \$114,719	\$114,720	- & above
<b>2023</b>	<b>\$100,500</b>	0	- \$50,249	\$50,250	- \$80,399	\$80,400	- \$120,599	\$120,600	- & above

There were 245,218 total families in the AA. Of these families, 20.7 percent were low-income, 16.4 percent were moderate-income, 19.5 percent were middle-income, and 43.4 percent were upper-income. Additionally, 8.3 percent of families had incomes below the poverty level, which was lower than the 10.6 percent poverty level for the state of Tennessee. Within the AA, families below poverty for Davidson County was higher at 10.6 percent, while families below poverty in Williamson County was lower at 3.2 percent. Additionally, poverty rates are higher in LMI tracts, with 30.9 percent of the families residing in low-income tracts living below the poverty level and 15.1 percent of the families residing in moderate-income tracts living below the poverty level. This data indicates that lending challenges and opportunities exist for families in moderate-income tracts.

**Housing Characteristics**

There are 442,795 total housing units in the AA, of which 55.8 percent are owner-occupied, 35.8 percent are rental units, and 8.4 percent are vacant. However, fewer home ownership opportunities exist in low-income tracts. Specifically, only 26.3 percent of housing units in low-income tracts are owner-occupied.

The median age of housing stock across the AA was 40 years, which is older than the median age of housing stock for the state of Tennessee (36 years). Housing units in LMI census tracts were older, with a median age of 49 years in low-income tracts and 47 years in moderate-income tracts. The older age of homes is an indicator of potential opportunity for home improvement loans in LMI tracts.

The median housing value across the AA is \$299,599, which is higher than the statewide median housing value in Tennessee (\$177,600). Median gross rent in the AA is \$1,194 per month, which is higher than the median gross rent in the state of Tennessee (\$897 per month). Additionally, the affordability ratio for the AA (23.0 percent) is lower than the affordability ratio for the state of Tennessee (30.9 percent). Housing cost burden is a challenge in the AA. Data shows that the percentage of renters with rent costs greater than 30 percent of income is 45.8 percent, which is slightly higher than the state of Tennessee at 42.4 percent. Housing data suggests that housing in the AA is less affordable than housing in the state of Tennessee.

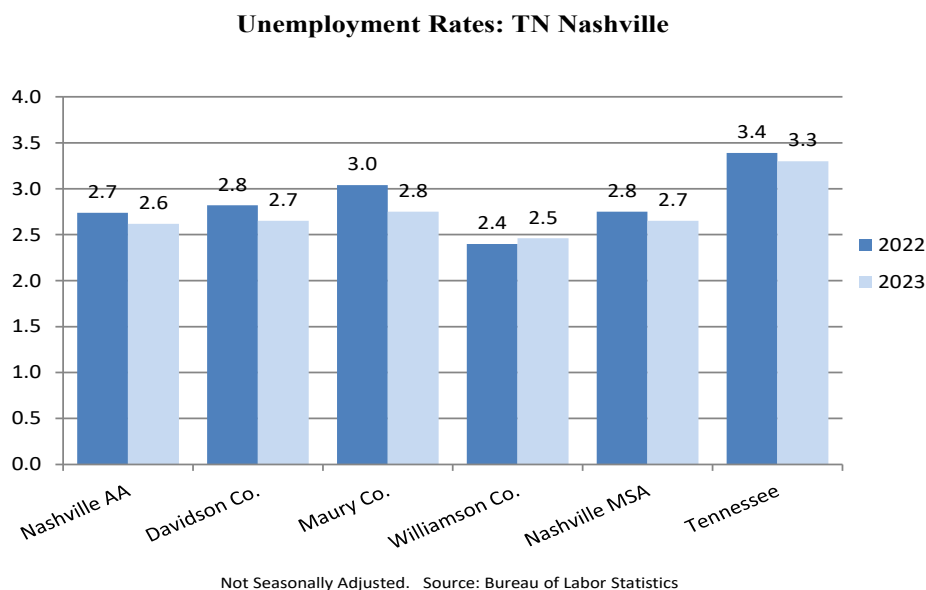
**Economic Conditions**

Nashville has ranked as one of the top 10 large metropolitan areas for population and job growth in recent years and is also a leading national hub for the health care industry and a thriving tourism center. Between January 2022 and December 2023, total nonfarm payrolls grew 5.7 percent in the MSA,<sup>2</sup> while total nonfarm

<sup>2</sup> “All Employees: Total Nonfarm in Nashville-Davidson-Murfreesboro-Franklin, TN (MSA).” *Federal Reserve Economic Data (FRED)*, St. Louis Fed, <https://fred.stlouisfed.org/series/NASH947NA>. Accessed 5 Dec 2024.

payrolls in the United States only increased 4.6 percent.<sup>3</sup> The industries with the fastest job growth in this same period included food services, construction, transportation, and healthcare.<sup>4</sup> Meanwhile, the utilities, agriculture and mining industries saw decreases in total jobs during the same period.<sup>5</sup> The key industries that represent the majority of the region's economy are health care, music and entertainment, manufacturing, tourism and hospitality.<sup>6</sup> Apart from state government, the leading private sector employers are Vanderbilt University Medical Center, Nissan North America, Hospital Corporation of America Healthcare, Inc., Vanderbilt University, and Amazon.<sup>6</sup>

As displayed in the following chart, the unemployment rate improved for most counties in the AA during this the review period. Maury County had the highest unemployment rate during the review period (3.0 percent in 2022), while Williamson County had the lowest (2.5 percent in 2023). Additionally, the unemployment rate for the MSA (2.7 percent) and the state of Tennessee (at 3.3 percent) displayed a slight decrease from 2022 to 2023.



### Credit and CD Needs

As part of the CRA examination, information was obtained from an individual specializing in small business financing and economic development. The contact stated that many people are not banked in traditional ways. Bigger banks are not reaching LMI individuals but rather Fintechs and prepaid pay-cards from employers are the preferred choice of LMI individuals. Regional finance and payday companies in the Nashville area check the box for LMI individuals due to those companies have a higher risk tolerance. The contact added that the growth of Nashville can be contributed to large companies like Oracle and Amazon which brings high wages and high skill positions making the city and nearby suburbs unaffordable. The contact mentioned that small dollar lending is the largest need for LMI consumers in the area. The contact believes banks need to help educate LMI consumers on the small business borrower requirements.

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

<sup>3</sup> FRB Atlanta calculations of 2023 BLS data

<sup>4</sup> Ibid.

<sup>5</sup> "Key Industries." *Nash Today*, [The top industries and employers in the Nashville metro area - NASH today](#). Accessed 5 Dec 2024

<sup>6</sup> Ibid.

### LENDING TEST

Lending levels reflect good responsiveness to credit needs of the AA. The geographic distribution of loans reflects excellent penetration throughout the AA and the distribution of borrowers reflects good penetration among customers of different income levels and businesses of different revenue sizes. In addition, the bank made an adequate level of CD loans in the AA.

The analysis included 486 HMDA-reportable loans and 170 small business loans reported by the bank in the AA during the review period. Due to greater volume, HMDA-reportable lending received greater weight in determining the Lending Test rating for the AA. Additionally, the HMDA tables in *Appendix E* show that during 2022 and 2023, the bank originated or purchased 85 (17.5 percent) home purchase loans, 132 (27.2 percent) home refinance loans, and 168 (34.6 percent) home improvement loans in the AA during the review period. Thus, when considering HMDA-reportable loan categories, greatest weight was assigned to home improvement loans given their relative share of the total HMDA-reportable lending in this AA, followed by home refinance loan and, to a lesser extent, home purchase loans.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in *Appendix E*.

### Lending Activity

Lending levels reflect good responsiveness to the credit needs of the Nashville AA. Overall, 57.2 percent of HMDA-reportable loans and 72.0 percent of small business loans were made in the AA. The percentage of HMDA-reportable lending is below the AA deposits whereas small business lending exceeds the percentage of its area deposits. In addition, the bank is an important contributor to both HMDA-reportable and small business lending in the area.

### Geographic Distribution of Loans

The geographic distribution of loans reflects excellent penetration throughout the AA. As described in the following sections, overall performance for HMDA-reportable lending is good and small business lending performance is excellent. See *Appendix E* for detailed lending performance data.

#### *Home Improvement Loans*

Home improvement loans in low-income tracts was not rated as there is a lack of opportunity for home improvement lending in low-income tracts as indicated by limited aggregate performance.

Home improvement lending in moderate-income tracts is excellent. For 2022-2023, the bank's home improvement lending in moderate-income tracts at 26.2 percent was above the percentage of owner-occupied units at 19.1 percent. In 2022, home improvement lending in moderate-income tracts at 24.8 percent was above aggregate lending performance at 11.8 percent. In 2023, bank performance at 28.6 percent was above aggregate lending performance was at 15.1 percent.

#### *Home Refinance Loans – Good*

Home refinance lending in low-income tracts is adequate. For 2022-2023, the bank's home refinance lending in low-income tracts at 3.0 percent equaled the percentage of owner-occupied units at 3.0 percent. In 2022, home refinance in low-income tracts at 1.4 percent was below aggregate lending performance at 4.0 percent. In 2023, bank performance at 5.0 percent was similar to aggregate lending performance was at 4.3 percent.

Home refinance lending in moderate-income tracts is excellent. For 2022-2023, the bank's home refinance lending in moderate-income tracts at 29.5 percent was above the percentage of owner-occupied units at 19.1 percent. In 2022, home refinance lending in moderate-income tracts at 27.8 percent was above aggregate lending performance at 17.6 percent. In 2023, bank performance at 31.7 percent was above aggregate lending performance at 20.0 percent.

*Home Purchase Loans – Good*

Home purchase lending in low-income tracts is good. For 2022-2023, the bank's home purchase lending in low-income tracts at 3.5 percent was similar to the percentage of owner-occupied units at 3.0 percent. In 2022, the bank didn't make any loans in low-income tracts while aggregate lending performance was 4.0 percent. In 2023, bank performance at 8.8 percent was above aggregate lending performance at 4.2 percent.

Home purchase lending in moderate-income tracts is excellent. For 2022-2023, the bank's home purchase lending in moderate-income tracts at 41.2 percent was above the percentage of owner-occupied units at 19.1 percent. In 2022, home purchase lending in moderate-income tracts at 39.2 percent was above aggregate lending performance at 18.6 percent. In 2023, bank performance at 44.1 percent was above aggregate lending performance at 20.7 percent.

*Small Business Loans – Excellent*

Small business lending in low-income tracts is excellent. For 2022-2023, the bank's small business lending in low-income tracts at 8.8 percent was above the percentage of businesses in low-income tracts (5.0 percent). In 2022, small business lending in low-income tracts at 6.7 percent was above aggregate lending performance at 4.2 percent. In 2023, bank performance at 11.1 percent was above aggregate lending performance at 4.2 percent.

Small business lending in moderate-income tracts is excellent. For 2022-2023, the bank's small business lending in moderate-income tracts at 26.5 percent was above the percentage of businesses in moderate-income tracts (21.3 percent). In 2022, small business lending in moderate-income tracts at 29.2 percent was above aggregate lending performance at 20.7 percent. In 2023, bank performance at 23.5 percent was above aggregate lending performance at 20.7 percent.

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity in nearly all of the AA census tracts throughout the review period, and maps did not indicate an absence of loans across LMI tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower income or gross annual revenues is good. As described in the following sections, overall performance for HMDA-reportable lending is good and small business lending performance is good. See *Appendix E* for more detailed lending data.

*Home Improvement Loans – Good*

Home improvement lending to low-income borrowers is adequate. For 2022-2023, the bank's home improvement lending to low-income borrowers at 6.5 percent was below the percentage of families that are low-income (20.7 percent). In 2022, home improvement lending to low-income borrowers at 7.6 percent was above aggregate lending performance at 5.3 percent. In 2023, home improvement lending to low-income borrowers at 4.8 percent was below aggregate lending performance at 5.7 percent.



Home improvement lending to moderate-income borrowers is excellent. For 2022-2023, the bank's home improvement lending to moderate-income borrowers at 20.2 percent was above the percentage of families that are moderate-income (16.4 percent). In 2022, home improvement lending to moderate-income borrowers at 17.1 percent was above aggregate lending performance at 12.7 percent. In 2023, home improvement lending to moderate-income borrowers at 25.4 percent was above aggregate lending performance at 14.4 percent.

*Home Refinance Loans – Adequate*

Home refinance lending to low-income borrowers is adequate. For 2022-2023, the bank's home refinance lending to low-income borrowers at 10.6 percent was below the percentage of families that are low-income (20.7 percent). In 2022, home refinance lending to low-income borrowers at 12.5 percent was above aggregate lending performance at 10.7 percent. In 2023, home purchase lending to low-income borrowers at 8.3 percent was below aggregate lending performance at 9.9 percent.

Home refinance lending to moderate-income borrowers is adequate. For 2022-2023, the bank's home refinance lending to moderate-income borrowers at 17.4 percent exceeded the percentage of families that are moderate-income (16.4 percent). In 2022, home refinance lending to moderate-income borrowers at 19.4 percent was similar to aggregate lending performance at 19.3 percent. In 2023, home refinance lending to moderate-income borrowers at 15.0 percent was below aggregate lending performance at 17.4 percent.

*Home Purchase Loans – Good*

Home purchase lending to low-income borrowers is adequate. For 2022-2023, the bank's home purchase lending to low-income borrowers at 4.7 percent was below the percentage of families that are low-income (20.7 percent). In 2022, home purchase lending to low-income borrowers at 3.9 percent was similar to aggregate lending performance at 3.3 percent. In 2023, home purchase lending to low-income borrowers at 5.9 percent exceeded aggregate lending performance at 3.0 percent.

Home purchase lending to moderate-income borrowers is excellent. For 2022-2023, the bank's home purchase lending to moderate-income borrowers at 20.0 percent was above the percentage of families that are moderate-income (16.4 percent). In 2022, home purchase lending to moderate-income borrowers at 19.6 percent was above aggregate lending performance at 14.7 percent. In 2023, home purchase lending to moderate-income borrowers at 20.6 percent was above aggregate lending performance at 14.4 percent.

*Small Business Loans – Adequate*

Small business lending to businesses of different sizes is adequate. For 2022-2023, the bank's lending to businesses with revenues of \$1 million or less was 54.1 percent, which was below the percentage of total businesses in this category (90.4 percent). In 2022, lending to small businesses at 59.6 percent was above aggregate performance at 49.3 percent. In 2023, lending to small businesses at 48.1 percent was below aggregate performance at 51.6 percent. Additionally, 69.7 percent of the bank's small business loans in 2022 and 67.9 percent of the bank's small business loans in 2023 were \$250,000 or less in loan size, compared to aggregate performance of 95.7 percent in 2022 and 96.3 percent in 2023. The community contact stated that educating consumers on small business lending requirements is an important need for the community.

CD Lending

The bank makes an adequate level of CD loans. During the review period, the bank originated four qualified CD loans totaling 9.4 million in its AA. The loans qualified for a variety of CD purposes, primarily community services for LMI individuals. Bank performance is similar to the performance of other banks in the area.

INVESTMENT TEST

The bank makes an adequate level of qualified CD investments and grants totaling \$2.8 million. This amount includes two current period investments totaling \$2.7 million, and 63 donations totaling \$145,737.

Investment types varied and addressed a range of CD needs. The bank's investments supported affordable housing efforts through two mortgage-backed securities. The bank makes rare use of innovative and/or complex investments to support CD initiatives. Additionally, the bank exhibits adequate responsiveness to credit and CD needs. Of note, two donations totaling \$15,000 were provided to a local community nonprofit to help LMI individuals escape predatory lending practices, a need noted by the community contact.

SERVICE TEST

Delivery services are reasonably accessible to the bank's geographies and individuals of different income levels in the AA and the reasonableness of business hours and services do not vary in a way that inconveniences the AA. Additionally, the bank provides a relatively high level of CD services in its AA.

Retail Banking Services

Delivery systems are reasonably accessible to geographies and individuals of different income levels throughout the AA. The distribution of the bank's branches by census tract income level was compared to the distribution of households and businesses among the tract categories in the assessment area. The bank did not open or close any branches during the review period, which has generally not adversely affected the accessibility of its delivery systems. Hours of operation are generally 8:30 a.m. to 4 p.m. during the week and 9 a.m. to noon on Saturdays. The bank offers the same suite of products and services throughout its AA. Thus, hours and services do not vary in a way that inconveniences its AA.

The table below shows the distribution of branches and ATMs along with households and businesses by tract category.

**Geographic Distribution of Branches & ATMS**  
**Assessment Area: Nashville**

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extended Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	#	Open	Closed	#	%	Open	Closed	#	%			
Low	1	6.7%	0	0	0	1	1	Total	1	4.2%	1	7.1%	0	0	0	0.0%	0	0	17	7.1%	6.2%	5.0%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Moderate	4	26.7%	0	0	4	4	1	Total	5	20.8%	3	21.4%	0	0	2	20.0%	0	0	60	24.9%	24.3%	21.3%
DTO	1		0	0	1			SA	2		0		0	0	2		0	0				
Middle	3	20.0%	0	0	3	3	0	Total	11	45.8%	3	21.4%	0	0	8	80.0%	0	0	74	30.7%	32.6%	24.5%
DTO	0		0	0	0			SA	8		0		0	0	8		0	0				
Upper	7	46.7%	0	0	6	7	0	Total	7	29.2%	7	50.0%	0	0	0	0.0%	0	0	82	34.0%	35.8%	46.2%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	8	3.3%	1.1%	2.9%
DTO	0		0	0	0			SA	0		0		0	0	0		0	0				
Total	15	100%	0	0	13	15	2	Total	24	100%	14	100%	0	0	10	100%	0	0	241	100%	100%	100%
DTO	1		0	0	1			SA	10		0		0	0	10		0	0				

Based on 2023 FFIEC Census Data  
 Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.  
 DTO - Drive thru only is a subset of total branches  
 SA = Stand Alone ATM is a subset of total ATMs

### CD Services

The bank provides a relatively high level of CD services in the AA. During the review period, bank employees provided 57 CD service activities totaling 914 hours to 35 organizations operating throughout the AA. Bank staff provided financial services in a variety of ways, including financial literacy; memberships on board of directors, finance, and advisory committees; budgeting and market services; and fundraising.

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

The following AAs were reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance and demographic information. Please refer to the tables in *Appendices F and G* for additional information regarding the AAs.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MIDDLE TN AA**

The AA consists of Giles, Lawrence, and Marshall Counties, which is not part of an MSA. First Farmers operates five branches in the AA, representing 22.7 percent of its total branches. According to the FDIC Deposit Market Share Report as of June 30, 2023, the bank had total deposits of \$381.1 million in the AA. With a deposit market share of 13.8 percent, First Farmers was ranked 4th out of 15 financial institutions that operated in the AA.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN IN THE HICKMAN COUNTY AA**

The AA consists of Hickman County, which is not part of an MSA. First Farmers operates two branches in the AA, representing 9.1 percent of its total branches. According to the FDIC Deposit Market Share Report as of June 30, 2023, the bank had total deposits of \$115.7 million in the AA. With a deposit market share of 40.0 percent, First Farmers was ranked 2nd out of 4 financial institutions that operated in the AA.

**CONCLUSION(S) WITH RESPECT TO PERFORMANCE TESTS**

The following table compares conclusions regarding the Bank's performance in the limited-scope AAs to the bank's overall performance.

Performance in the Limited-Scope Review Nonmetropolitan AAs			
AA	Lending Test	Investment Test	Service Test
Middle TN	Not Consistent (Below)	Not Consistent (Below)	Consistent
Hickman County	Not Consistent (Below)	Not Consistent (Below)	Consistent

For the overall Lending Test, First Farmers received a rating of High Satisfactory. Performance in both limited-scope AAs was below the overall Lending Test performance. For the geographic distribution of loans, lending was not applicable in Middle Tennessee and Hickman County, which had only middle- and upper-income census tracts. Borrower distribution was adequate in both Middle Tennessee and Hickman County AAs. The bank made few, if any, CD loans in Middle Tennessee and Hickman County.

For the overall Investment Test, First Farmers received a rating of Low Satisfactory. The bank had a poor level of qualified investments in Middle Tennessee (\$39,556), which was below the bank's overall investment performance. The bank had a poor level of qualified investments in Hickman County (\$1,300), which was below the bank's overall investment performance.

For the overall Service Test, First Farmers received a rating of Low Satisfactory. Performance for both limited- scope AAs was consistent with the overall Service Test performance. The bank's offices in the Middle

Tennessee and Hickman County AAs are reasonably accessible and the bank did not open or close any branches in these AAs during the review period. Business hours and service offerings are the same in the two limited-scope areas as in the Nashville AA. Given the bank's size and staffing in these AAs, bank representatives provided a relatively high level of CD services in Middle Tennessee (205 hours) and a limited level of CD services in Hickman County (10.5 hours).

Performance in the limited scope AAs did not impact the overall institutional rating.

**APPENDIX A – SCOPE OF EXAMINATION**

<b>TIME PERIOD REVIEWED</b>			
Lending and Service Tests (non-CD) - January 1, 2022 to December 31, 2023			
CD Loans, Investments, and Services - October 1, 2022 to December 31, 2024			
<b>FINANCIAL INSTITUTION</b>		<b>PRODUCTS REVIEWED</b>	
First Farmers and Merchants Bank, Columbia, Tennessee		HMDA-reportable and Small Business Loans	
<b>AFFILIATE(S)</b>	<b>AFFILIATE RELATIONSHIP</b>	<b>PRODUCTS REVIEWED</b>	
N/A	N/A	N/A	
<b>LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION</b>			
<i>AAs</i>	<i>TYPE OF EXAMINATION</i>	<i>BRANCHES VISITED</i>	<i>OTHER INFORMATION</i>
<i>Nashville MSA</i> <ul style="list-style-type: none"><li><i>Davidson County</i></li><li><i>Maury County</i></li><li><i>Williamson County</i></li></ul>	<i>Full-scope Review</i>	<i>None</i>	
<i>Middle Tennessee Non-MSA</i>	<i>Limited-scope Review</i>	<i>None</i>	
<i>Hickman County Non-MSA</i>	<i>Limited-scope Review</i>	<i>None</i>	

**APPENDIX B – DEFINITIONS AND GENERAL INFORMATION**

**Definitions**

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

**Rounding Convention**

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

**General Information**

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

This document is an evaluation of the CRA performance of First Farmers and Merchants Bank prepared by the **Federal Reserve Bank of Atlanta**, the institution's supervisory agency, as of March 10, 2025. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 228.

## APPENDIX C – GLOSSARY

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

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

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

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

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

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

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



## APPENDIX C – GLOSSARY (Continued)

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

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

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

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

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

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

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

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

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

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

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

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

## APPENDIX C – GLOSSARY (Continued)

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

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

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

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

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

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

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

## APPENDIX D – FULL SCOPE ASSESSMENT AREA DEMOGRAPHIC TABLES

### Combined Demographics Report

Assessment Area: Nashville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	17	7.1%	13,755	5.6%	4,257	30.9%	50,875	20.7%
Moderate-income	60	24.9%	55,015	22.4%	8,290	15.1%	40,249	16.4%
Middle-income	74	30.7%	78,325	31.9%	4,660	5.9%	47,717	19.5%
Upper-income	82	34.0%	95,787	39.1%	2,759	2.9%	106,377	43.4%
Unknown-income	8	3.3%	2,336	1.0%	419	17.9%	0	0.0%
Total Assessment Area	241	100.0%	245,218	100.0%	20,385	8.3%	245,218	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	27,920	7,336	3.0%	26.3%	17,763	63.6%	2,821	10.1%
Moderate-income	108,628	47,228	19.1%	43.5%	51,484	47.4%	9,916	9.1%
Middle-income	143,406	85,299	34.5%	59.5%	46,750	32.6%	11,357	7.9%
Upper-income	157,659	105,174	42.6%	66.7%	39,951	25.3%	12,534	8.0%
Unknown-income	5,182	1,975	0.8%	38.1%	2,435	47.0%	772	14.9%
Total Assessment Area	442,795	247,012	100.0%	55.8%	158,383	35.8%	37,400	8.4%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	2,580	5.0%	2,343	5.0%	226	5.0%	11	2.6%
Moderate-income	11,010	21.3%	9,770	21.0%	1,165	25.7%	75	17.6%
Middle-income	12,641	24.5%	11,635	25.0%	933	20.6%	73	17.2%
Upper-income	23,853	46.2%	21,696	46.5%	1,905	42.0%	252	59.3%
Unknown-income	1,510	2.9%	1,187	2.5%	309	6.8%	14	3.3%
Total Assessment Area	51,594	100.0%	46,631	100.0%	4,538	100.0%	425	100.0%
	Percentage of Total Businesses:			90.4%		8.8%		0.8%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	8	1.7%	8	1.7%	0	0.0%	0	0.0%
Moderate-income	83	17.5%	80	17.2%	2	33.3%	1	50.0%
Middle-income	118	24.9%	115	24.7%	2	33.3%	1	50.0%
Upper-income	258	54.5%	256	55.1%	2	33.3%	0	0.0%
Unknown-income	6	1.3%	6	1.3%	0	0.0%	0	0.0%
Total Assessment Area	473	100.0%	465	100.0%	6	100.0%	2	100.0%
	Percentage of Total Farms:			98.3%		1.3%		0.4%

Based on 2023 FFIEC Census Data and 2023 D&B Information

**APPENDIX E – FULL SCOPE LENDING TABLES**

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

Assessment Area: Nashville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2022, 2023					2022						2023					
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count #	%	\$ (000s)	\$ %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %
HOME PURCHASE	Low	3	3.5%	907	3.1%	3.0%	0	0.0%	4.0%	0	0.0%	3.0%	3	8.8%	4.2%	907	7.8%	3.1%
	Moderate	35	41.2%	11,126	38.2%	19.1%	20	39.2%	18.6%	5,874	33.7%	13.2%	15	44.1%	20.7%	5,252	44.9%	15.3%
	Middle	26	30.6%	9,626	33.1%	34.5%	17	33.3%	36.0%	6,575	37.8%	27.3%	9	26.5%	38.4%	3,051	26.1%	29.4%
	Upper	18	21.2%	6,332	21.8%	42.6%	13	25.5%	39.3%	4,538	26.1%	54.8%	5	14.7%	35.2%	1,794	15.3%	51.0%
	Unknown	3	3.5%	1,119	3.8%	0.8%	1	2.0%	2.2%	424	2.4%	1.6%	2	5.9%	1.5%	695	5.9%	1.3%
	Total	85	100%	29,110	100%	100.0%	51	100%	100%	17,411	100%	100%	34	100%	100%	11,699	100%	100%
REFINANCE	Low	4	3.0%	728	1.8%	3.0%	1	1.4%	4.0%	290	1.4%	2.8%	3	5.0%	4.3%	438	2.2%	2.9%
	Moderate	39	29.5%	9,793	24.5%	19.1%	20	27.8%	17.6%	3,798	18.8%	12.0%	19	31.7%	20.0%	5,995	30.2%	13.9%
	Middle	52	39.4%	12,848	32.1%	34.5%	33	45.8%	34.5%	7,828	38.8%	24.7%	19	31.7%	34.0%	5,020	25.3%	33.2%
	Upper	37	28.0%	16,660	41.6%	42.6%	18	25.0%	42.9%	8,252	40.9%	59.5%	19	31.7%	40.9%	8,408	42.3%	49.2%
	Unknown	0	0.0%	0	0.0%	0.8%	0	0.0%	1.0%	0	0.0%	0.9%	0	0.0%	0.8%	0	0.0%	0.8%
	Total	132	100%	40,029	100%	100.0%	72	100%	100%	20,168	100%	100%	60	100%	100%	19,861	100%	100%
HOME IMPROVEMENT	Low	1	0.6%	100	0.5%	3.0%	0	0.0%	1.9%	0	0.0%	1.2%	1	1.6%	1.9%	100	1.6%	1.3%
	Moderate	44	26.2%	3,885	21.1%	19.1%	26	24.8%	11.8%	2,455	20.4%	7.9%	18	28.6%	15.1%	1,430	22.2%	11.0%
	Middle	73	43.5%	6,800	36.9%	34.5%	45	42.9%	27.6%	4,034	33.6%	17.6%	28	44.4%	31.0%	2,766	43.0%	21.0%
	Upper	48	28.6%	7,494	40.6%	42.6%	33	31.4%	57.7%	5,407	45.0%	72.6%	15	23.8%	51.1%	2,087	32.4%	65.9%
	Unknown	2	1.2%	173	0.9%	0.8%	1	1.0%	0.9%	123	1.0%	0.6%	1	1.6%	0.9%	50	0.8%	0.8%
	Total	168	100%	18,452	100%	100.0%	105	100%	100%	12,019	100%	100%	63	100%	100%	6,433	100%	100%
MULTI FAMILY				Multi-Family Units														
	Low	0	0.0%	0	0.0%	9.8%	0	0.0%	11.0%	0	0.0%	1.7%	0	0.0%	11.8%	0	0.0%	7.7%
	Moderate	0	0.0%	0	0.0%	29.9%	0	0.0%	38.1%	0	0.0%	20.9%	0	0.0%	25.9%	0	0.0%	31.1%
	Middle	0	0.0%	0	0.0%	26.9%	0	0.0%	32.9%	0	0.0%	44.2%	0	0.0%	38.8%	0	0.0%	27.9%
	Upper	4	100.0%	7,991	100.0%	31.5%	3	100.0%	14.8%	6,491	100.0%	28.3%	1	100.0%	22.4%	1,500	100.0%	32.3%
	Unknown	0	0.0%	0	0.0%	1.8%	0	0.0%	3.2%	0	0.0%	4.9%	0	0.0%	1.2%	0	0.0%	1.1%
Total	4	100%	7,991	100%	100.0%	3	100%	100%	6,491	100%	100%	1	100%	100%	1,500	100%	100%	
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	3.0%	0	0.0%	1.4%	0	0.0%	0.7%	0	0.0%	2.2%	0	0.0%	1.3%
	Moderate	10	11.2%	894	6.1%	19.1%	7	11.5%	10.7%	744	6.5%	6.5%	3	10.7%	12.3%	150	4.5%	7.2%
	Middle	31	34.8%	4,846	32.9%	34.5%	20	32.8%	26.2%	3,405	29.9%	16.2%	11	39.3%	29.6%	1,441	43.4%	17.6%
	Upper	47	52.8%	8,946	60.7%	42.6%	34	55.7%	60.9%	7,254	63.6%	76.0%	13	46.4%	54.8%	1,692	50.9%	73.4%
	Unknown	1	1.1%	40	0.3%	0.8%	0	0.0%	0.8%	0	0.0%	0.5%	1	3.6%	1.1%	40	1.2%	0.5%
	Total	89	100%	14,726	100%	100.0%	61	100%	100%	11,403	100%	100%	28	100%	100%	3,323	100%	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

**APPENDIX E – FULL SCOPE LENDING TABLES (Continued)**

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

Assessment Area: Nashville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2022, 2023					2022						2023					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	1	12.5%	53	2.7%	3.0%	0	0.0%	1.6%	0	0.0%	0.6%	1	16.7%	4.0%	53	2.9%	2.3%
	Moderate	1	12.5%	66	3.4%	19.1%	1	50.0%	12.2%	66	56.9%	6.3%	0	0.0%	17.3%	0	0.0%	7.2%
	Middle	4	50.0%	327	16.8%	34.5%	1	50.0%	28.2%	50	43.1%	12.0%	3	50.0%	35.4%	277	15.1%	20.1%
	Upper	2	25.0%	1,500	77.1%	42.6%	0	0.0%	56.9%	0	0.0%	80.5%	2	33.3%	41.8%	1,500	82.0%	69.8%
	Unknown	0	0.0%	0	0.0%	0.8%	0	0.0%	1.0%	0	0.0%	0.6%	0	0.0%	1.6%	0	0.0%	0.7%
	Total	8	100%	1,946	100%	100.0%	2	100%	100%	116	100%	100%	6	100%	100%	1,830	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	3.0%	0	0.0%	6.8%	0	0.0%	2.4%	0	0.0%	8.8%	0	0.0%	10.6%
	Moderate	0	0.0%	0	0.0%	19.1%	0	0.0%	28.6%	0	0.0%	63.6%	0	0.0%	37.5%	0	0.0%	35.6%
	Middle	0	0.0%	0	0.0%	34.5%	0	0.0%	50.9%	0	0.0%	24.0%	0	0.0%	40.0%	0	0.0%	35.8%
	Upper	0	0.0%	0	0.0%	42.6%	0	0.0%	13.0%	0	0.0%	10.0%	0	0.0%	13.8%	0	0.0%	18.0%
	Unknown	0	0.0%	0	0.0%	0.8%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
HMDA TOTALS	Low	9	1.9%	1,788	1.6%	3.0%	1	0.3%	3.6%	290	0.4%	2.6%	8	4.2%	3.9%	1,498	3.4%	3.3%
	Moderate	129	26.5%	25,764	23.0%	19.1%	74	25.2%	17.1%	12,937	19.1%	13.6%	55	28.6%	19.4%	12,827	28.7%	15.7%
	Middle	186	38.3%	34,447	30.7%	34.5%	116	39.5%	33.9%	21,892	32.4%	28.1%	70	36.5%	36.2%	12,555	28.1%	29.0%
	Upper	156	32.1%	48,923	43.6%	42.6%	101	34.4%	43.8%	31,942	47.2%	53.8%	55	28.6%	39.1%	16,981	38.0%	50.9%
	Unknown	6	1.2%	1,332	1.2%	0.8%	2	0.7%	1.6%	547	0.8%	1.8%	4	2.1%	1.3%	785	1.8%	1.1%
	Total	486	100%	112,254	100%	100.0%	294	100%	100%	67,608	100%	100%	192	100%	100%	44,646	100%	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

**Geographic Distribution of Small Business & Small Farm Loans**

Assessment Area: Nashville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2022, 2023					2022						2023					
		Bank				Total Businesses	Count			Dollar			Count			Dollar		
		Count	Dollar				Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %		
SMALL BUSINESSES	Low	15	8.8%	5,518	15.4%	5.0%	6	6.7%	4.2%	1,269	7.0%	4.5%	9	11.1%	4.2%	4,249	23.8%	4.7%
	Moderate	45	26.5%	9,845	27.4%	21.3%	26	29.2%	20.7%	6,376	35.3%	22.3%	19	23.5%	20.7%	3,469	19.5%	22.3%
	Middle	62	36.5%	12,811	35.7%	24.5%	35	39.3%	24.5%	6,325	35.0%	20.1%	27	33.3%	24.9%	6,486	36.4%	20.8%
	Upper	43	25.3%	7,122	19.8%	46.2%	20	22.5%	47.3%	3,967	21.9%	48.5%	23	28.4%	46.7%	3,155	17.7%	48.1%
	Unknown	5	2.9%	619	1.7%	2.9%	2	2.2%	2.8%	150	0.8%	4.5%	3	3.7%	3.1%	469	2.6%	4.1%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.1%	0	0.0%	0.3%	0	0.0%	0.1%
	Total	170	100%	35,915	100%	100.0%	89	100%	100%	18,087	100%	100%	81	100%	100%	17,828	100%	100%
SMALL FARM	Low	0	0.0%	0	0.0%	1.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	3	75.0%	265	89.8%	17.5%	1	100.0%	29.4%	75	100.0%	29.7%	2	66.7%	24.6%	190	86.4%	19.5%
	Middle	1	25.0%	30	10.2%	24.9%	0	0.0%	19.0%	0	0.0%	15.2%	1	33.3%	29.1%	30	13.6%	29.2%
	Upper	0	0.0%	0	0.0%	54.5%	0	0.0%	50.8%	0	0.0%	55.0%	0	0.0%	45.7%	0	0.0%	51.0%
	Unknown	0	0.0%	0	0.0%	1.3%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.6%	0	0.0%	0.2%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.8%	0	0.0%	0.1%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	4	100%	295	100%	100.0%	1	100%	100%	75	100%	100%	3	100%	100%	220	100%	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data; 2023 D&B information

**APPENDIX E – FULL SCOPE LENDING TABLES (Continued)**

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

Assessment Area: Nashville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2022, 2023					2022						2023					
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank		Agg %	Bank		Agg %	Bank		Agg %	Bank		Agg %
#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	4	4.7%	1,692	5.8%	20.7%	2	3.9%	3.3%	1,290	7.4%	1.5%	2	5.9%	3.0%	402	3.4%	1.2%
	Moderate	17	20.0%	4,238	14.6%	16.4%	10	19.6%	14.7%	2,646	15.2%	8.3%	7	20.6%	14.4%	1,592	13.6%	7.7%
	Middle	14	16.5%	3,407	11.7%	19.5%	9	17.6%	17.6%	2,283	13.1%	13.0%	5	14.7%	17.5%	1,124	9.6%	12.5%
	Upper	40	47.1%	16,687	57.3%	43.4%	27	52.9%	47.4%	10,318	59.3%	60.4%	13	38.2%	45.1%	6,369	54.4%	59.0%
	Unknown	10	11.8%	3,086	10.6%	0.0%	3	5.9%	17.0%	874	5.0%	16.8%	7	20.6%	20.0%	2,212	18.9%	19.6%
	Total	85	100%	29,110	100%	100.0%	51	100%	100%	17,411	100%	100%	34	100%	100%	11,699	100%	100%
REFINANCE	Low	14	10.6%	1,028	2.6%	20.7%	9	12.5%	10.7%	548	2.7%	5.0%	5	8.3%	9.9%	480	2.4%	4.3%
	Moderate	23	17.4%	3,024	7.6%	16.4%	14	19.4%	19.3%	1,895	9.4%	11.8%	9	15.0%	17.4%	1,129	5.7%	9.4%
	Middle	17	12.9%	2,440	6.1%	19.5%	10	13.9%	18.4%	1,378	6.8%	14.4%	7	11.7%	18.4%	1,062	5.3%	12.3%
	Upper	65	49.2%	29,222	73.0%	43.4%	29	40.3%	37.7%	13,277	65.8%	52.7%	36	60.0%	39.7%	15,945	80.3%	48.1%
	Unknown	13	9.8%	4,315	10.8%	0.0%	10	13.9%	13.9%	3,070	15.2%	16.1%	3	5.0%	14.6%	1,245	6.3%	25.9%
	Total	132	100%	40,029	100%	100.0%	72	100%	100%	20,168	100%	100%	60	100%	100%	19,861	100%	100%
HOME IMPROVEMENT	Low	11	6.5%	649	3.5%	20.7%	8	7.6%	5.3%	529	4.4%	2.3%	3	4.8%	5.7%	120	1.9%	2.1%
	Moderate	34	20.2%	2,840	15.4%	16.4%	18	17.1%	12.7%	1,430	11.9%	6.7%	16	25.4%	14.4%	1,410	21.9%	7.1%
	Middle	44	26.2%	3,306	17.9%	19.5%	26	24.8%	18.8%	1,857	15.5%	11.7%	18	28.6%	19.7%	1,449	22.5%	12.0%
	Upper	74	44.0%	10,999	59.6%	43.4%	49	46.7%	60.1%	7,695	64.0%	73.8%	25	39.7%	56.1%	3,304	51.4%	71.8%
	Unknown	5	3.0%	658	3.6%	0.0%	4	3.8%	3.0%	508	4.2%	5.6%	1	1.6%	4.0%	150	2.3%	6.9%
	Total	168	100%	18,452	100%	100.0%	105	100%	100%	12,019	100%	100%	63	100%	100%	6,433	100%	100%
MULTI FAMILY	Low	0	0.0%	0	0.0%	20.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	16.4%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	19.5%	0	0.0%	0.6%	0	0.0%	0.0%	0	0.0%	1.2%	0	0.0%	0.1%
	Upper	0	0.0%	0	0.0%	43.4%	0	0.0%	11.6%	0	0.0%	0.5%	0	0.0%	9.4%	0	0.0%	0.6%
	Unknown	4	100.0%	7,991	100.0%	0.0%	3	100.0%	87.1%	6,491	100.0%	99.4%	1	100.0%	89.4%	1,500	100.0%	99.3%
	Total	4	100%	7,991	100%	100.0%	3	100%	100%	6,491	100%	100%	1	100%	100%	1,500	100%	100%
OTHER PURPOSE LOC	Low	5	5.6%	222	1.5%	20.7%	1	1.6%	4.3%	32	0.3%	2.2%	4	14.3%	4.0%	190	5.7%	1.7%
	Moderate	11	12.4%	693	4.7%	16.4%	6	9.8%	9.7%	459	4.0%	3.8%	5	17.9%	12.7%	234	7.0%	5.0%
	Middle	21	23.6%	2,533	17.2%	19.5%	14	23.0%	17.9%	1,824	16.0%	9.7%	7	25.0%	18.6%	709	21.3%	10.1%
	Upper	52	58.4%	11,278	76.6%	43.4%	40	65.6%	65.7%	9,088	79.7%	82.5%	12	42.9%	59.9%	2,190	65.9%	77.5%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	2.5%	0	0.0%	1.8%	0	0.0%	4.7%	0	0.0%	5.8%
	Total	89	100%	14,726	100%	100.0%	61	100%	100%	11,403	100%	100%	28	100%	100%	3,323	100%	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

**APPENDIX E – FULL SCOPE LENDING TABLES (Continued)**

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

Assessment Area: Nashville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2022, 2023					2022						2023					
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
		#	%	\$ (000s)	\$ %										#	%	%	\$ (000s)
OTHER PURPOSE CLOSED/EXEMPT	Low	2	25.0%	119	6.1%	20.7%	1	50.0%	6.7%	66	56.9%	1.9%	1	16.7%	8.1%	53	2.9%	3.6%
	Moderate	0	0.0%	0	0.0%	16.4%	0	0.0%	12.5%	0	0.0%	3.9%	0	0.0%	16.3%	0	0.0%	4.7%
	Middle	2	25.0%	100	5.1%	19.5%	1	50.0%	15.7%	50	43.1%	6.3%	1	16.7%	16.3%	50	2.7%	5.1%
	Upper	4	50.0%	1,727	88.7%	43.4%	0	0.0%	55.4%	0	0.0%	76.1%	4	66.7%	46.7%	1,727	94.4%	67.1%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	9.7%	0	0.0%	11.8%	0	0.0%	12.5%	0	0.0%	19.6%
	Total	8	100%	1,946	100%	100.0%	2	100%	100%	116	100%	100%	6	100%	100%	1,830	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	20.7%	0	0.0%	9.9%	0	0.0%	2.1%	0	0.0%	7.5%	0	0.0%	6.3%
	Moderate	0	0.0%	0	0.0%	16.4%	0	0.0%	1.9%	0	0.0%	1.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	19.5%	0	0.0%	0.6%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0	0.0%	43.4%	0	0.0%	0.6%	0	0.0%	0.2%	0	0.0%	1.3%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	87.0%	0	0.0%	96.5%	0	0.0%	91.3%	0	0.0%	93.6%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
HMDA TOTALS	Low	36	7.4%	3,710	3.3%	20.7%	21	7.1%	5.9%	2,465	3.6%	2.1%	15	7.8%	4.7%	1,245	2.8%	1.6%
	Moderate	85	17.5%	10,795	9.6%	16.4%	48	16.3%	15.4%	6,430	9.5%	7.6%	37	19.3%	14.8%	4,365	9.8%	7.3%
	Middle	98	20.2%	11,786	10.5%	19.5%	60	20.4%	17.8%	7,392	10.9%	11.1%	38	19.8%	17.8%	4,394	9.8%	11.4%
	Upper	235	48.4%	69,913	62.3%	43.4%	145	49.3%	46.8%	40,378	59.7%	51.4%	90	46.9%	46.0%	29,535	66.2%	54.4%
	Unknown	32	6.6%	16,050	14.3%	0.0%	20	6.8%	14.1%	10,943	16.2%	27.7%	12	6.3%	16.7%	5,107	11.4%	25.3%
	Total	486	100%	112,254	100%	100.0%	294	100%	100%	67,608	100%	100%	192	100%	100%	44,646	100%	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

**APPENDIX E – FULL SCOPE LENDING TABLES (Continued)**

**Small Business & Small Farm Lending By Revenue & Loan Size**

Assessment Area: Nashville

PRODUCT TYPE			Bank Lending & Demographic Data					Bank & Aggregate Lending											
								2022, 2023					2022					2023	
			Bank				Total Businesses	Count			Dollar			Count			Dollar		
			Count		Dollar			Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	Agg	\$ 000s	\$ %	Agg	#	%	Agg	\$ 000s	\$ %	Agg			
SMALL BUSINESS	Revenue	\$1 Million or Less	92	54.1%	14,079	39.2%	90.4%	53	59.6%	49.3%	9,271	51.3%	33.8%	39	48.1%	51.6%	4,808	27.0%	31.8%
		Over \$1 Million	54	31.8%	15,420	42.9%	8.8%	26	29.2%		6,459	35.7%		28	34.6%		8,961	50.3%	
		Total Rev. available	146	85.9%	29,499	82.1%	99.2%	79	88.8%		15,730	87.0%		67	82.7%		13,769	77.2%	
		Rev. Not Known	24	14.1%	6,416	17.9%	0.8%	10	11.2%		2,357	13.0%		14	17.3%		4,059	22.8%	
		Total	170	100%	35,915	100%	100%	89	100%		18,087	100%		81	100%		17,828	100%	
	Loan Size	\$100,000 or Less	93	54.7%	4,403	12.3%		50	56.2%	92.1%	2,534	14.0%	31.7%	43	53.1%	92.5%	1,869	10.5%	34.0%
		\$100,001 - \$250,000	24	14.1%	4,264	11.9%		12	13.5%	3.6%	2,150	11.9%	14.0%	12	14.8%	3.8%	2,114	11.9%	15.7%
		\$250,001 - \$1 Million	53	31.2%	27,248	75.9%		27	30.3%	4.3%	13,403	74.1%	54.3%	26	32.1%	3.7%	13,845	77.7%	50.3%
		Total	170	100%	35,915	100%		89	100%	100%	18,087	100%	100%	81	100%	100%	17,828	100%	100%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	60	65.2%	2,411	17.1%		33	62.3%		1,497	16.1%		27	69.2%		914	19.0%	
		\$100,001 - \$250,000	13	14.1%	2,297	16.3%		7	13.2%		1,305	14.1%		6	15.4%		992	20.6%	
		\$250,001 - \$1 Million	19	20.7%	9,371	66.6%		13	24.5%		6,469	69.8%		6	15.4%		2,902	60.4%	
		Total	92	100%	14,079	100%		53	100%		9,271	100%		39	100%		4,808	100%	
SMALL FARM	Revenue	\$1 Million or Less	4	100.0%	295	100.0%	98.3%	1	100%	58.7%	75	100%	60.3%	3	100%	65.1%	220	100%	50.6%
		Over \$1 Million	0	0.0%	0	0.0%	1.3%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	4	100.0%	295	100.0%	99.6%	1	100.0%		75	100.0%		3	100.0%		220	100.0%	
		Not Known	0	0.0%	0	0.0%	0.4%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	4	100%	295	100%	100%	1	100%		75	100%		3	100%		220	100%	
	Loan Size	\$100,000 or Less	3	75.0%	120	40.7%		1	100.0%	88.9%	75	100.0%	34.2%	2	66.7%	91.4%	45	20.5%	42.0%
		\$100,001 - \$250,000	1	25.0%	175	59.3%		0	0.0%	7.1%	0	0.0%	28.0%	1	33.3%	6.3%	175	79.5%	32.4%
		\$250,001 - \$500,000	0	0.0%	0	0.0%		0	0.0%	4.0%	0	0.0%	37.8%	0	0.0%	2.3%	0	0.0%	25.6%
		Total	4	100%	295	100%		1	100%	100%	75	100%	100%	3	100%	100%	220	100%	100%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	3	75.0%	120	40.7%		1	100.0%		75	100.0%		2	66.7%		45	20.5%	
		\$100,001 - \$250,000	1	25.0%	175	59.3%		0	0.0%		0	0.0%		1	33.3%		175	79.5%	
		\$250,001 - \$500,000	0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	4	100%	295	100%		1	100%		75	100%		3	100%		220	100%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue

Based on 2023 FFIEC Census Data; 2016-2020 ACS data; 2023 D&B information



APPENDIX F – LIMITED SCOPE AA DEMOGRAPHIC TABLES

Combined Demographics Report

Assessment Area: Hickman

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	820	14.1%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	1,327	22.8%
Middle-income	6	85.7%	5,603	96.1%	533	9.5%	1,279	21.9%
Upper-income	1	14.3%	227	3.9%	13	5.7%	2,404	41.2%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	7	100.0%	5,830	100.0%	546	9.4%	5,830	100.0%
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Middle-income	9,888	6,730	94.5%	68.1%	1,486	15.0%	1,672	16.9%
Upper-income	653	394	5.5%	60.3%	65	10.0%	194	29.7%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Total Assessment Area	10,541	7,124	100.0%	67.6%	1,551	14.7%	1,866	17.7%
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	548	94.3%	507	94.8%	30	88.2%	11	91.7%
Upper-income	33	5.7%	28	5.2%	4	11.8%	1	8.3%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	581	100.0%	535	100.0%	34	100.0%	12	100.0%
	Percentage of Total Businesses:			92.1%		5.9%		2.1%
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle-income	27	96.4%	27	96.4%	0	0.0%	0	0.0%
Upper-income	1	3.6%	1	3.6%	0	0.0%	0	0.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Assessment Area	28	100.0%	28	100.0%	0	0.0%	0	0.0%
	Percentage of Total Farms:			100.0%		0.0%		0.0%

Based on 2023 FFIEC Census Data and 2023 D&B Information

APPENDIX F – LIMITED SCOPE AA DEMOGRAPHIC TABLES (Continued)

Combined Demographics Report

Assessment Area: Middle TN

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	5,142	18.7%
Moderate-income	1	3.8%	999	3.6%	363	36.3%	4,645	16.9%
Middle-income	18	69.2%	18,439	67.2%	2,651	14.4%	5,661	20.6%
Upper-income	7	26.9%	8,006	29.2%	512	6.4%	11,996	43.7%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total Assessment Area</b>	<b>26</b>	<b>100.0%</b>	<b>27,444</b>	<b>100.0%</b>	<b>3,526</b>	<b>12.8%</b>	<b>27,444</b>	<b>100.0%</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
Moderate-income	1,944	822	2.8%	42.3%	896	46.1%	226	11.6%
Middle-income	31,383	19,633	66.6%	62.6%	7,660	24.4%	4,090	13.0%
Upper-income	12,860	9,004	30.6%	70.0%	2,261	17.6%	1,595	12.4%
Unknown-income	0	0	0.0%	0.0%	0	0.0%	0	0.0%
<b>Total Assessment Area</b>	<b>46,187</b>	<b>29,459</b>	<b>100.0%</b>	<b>63.8%</b>	<b>10,817</b>	<b>23.4%</b>	<b>5,911</b>	<b>12.8%</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	191	6.4%	151	5.6%	35	14.5%	5	10.0%
Middle-income	2,075	69.9%	1,881	70.2%	165	68.2%	29	58.0%
Upper-income	704	23.7%	646	24.1%	42	17.4%	16	32.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total Assessment Area</b>	<b>2,970</b>	<b>100.0%</b>	<b>2,678</b>	<b>100.0%</b>	<b>242</b>	<b>100.0%</b>	<b>50</b>	<b>100.0%</b>
	<b>Percentage of Total Businesses:</b>			<b>90.2%</b>		<b>8.1%</b>		<b>1.7%</b>
	<b>Total Farms by Tract</b>		<b>Farms by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
			#	%	#	%	#	%
Low-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate-income	1	0.5%	1	0.5%	0	0.0%	0	0.0%
Middle-income	166	74.8%	161	74.5%	1	100.0%	4	80.0%
Upper-income	55	24.8%	54	25.0%	0	0.0%	1	20.0%
Unknown-income	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total Assessment Area</b>	<b>222</b>	<b>100.0%</b>	<b>216</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>
	<b>Percentage of Total Farms:</b>			<b>97.3%</b>		<b>0.5%</b>		<b>2.3%</b>

Based on 2023 FFIEC Census Data and 2023 D&B Information

**APPENDIX G – LIMITED SCOPE LENDING TABLES**

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

Assessment Area: Hickman

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending														
		2022, 2023					2022						2023								
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar					
		Count	%	Dollar \$ (000s)	\$ %		Bank	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %			
HOME PURCHASE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	7	100.0%	1,863	100.0%	94.5%	2	100.0%	96.4%	794	100.0%	95.1%	5	100.0%	96.9%	1,069	100.0%	95.6%			
	Upper	0	0.0%	0	0.0%	5.5%	0	0.0%	3.6%	0	0.0%	4.9%	0	0.0%	3.1%	0	0.0%	4.4%			
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Total	7	100%	1,863	100%	100.0%	2	100%	100%	794	100%	100%	5	100%	100%	1,069	100%	100%			
REFINANCE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Middle	23	95.8%	2,346	96.5%	94.5%	12	92.3%	96.1%	1,284	93.8%	96.9%	11	100.0%	96.2%	1,062	100.0%	94.5%			
	Upper	1	4.2%	85	3.5%	5.5%	1	7.7%	3.9%	85	6.2%	3.1%	0	0.0%	3.8%	0	0.0%	5.5%			
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Total	24	100%	2,431	100%	100.0%	13	100%	100%	1,369	100%	100%	11	100%	100%	1,062	100%	100%			
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Middle	17	100.0%	1,356	100.0%	94.5%	9	100.0%	95.1%	739	100.0%	95.0%	8	100.0%	95.2%	617	100.0%	95.4%			
	Upper	0	0.0%	0	0.0%	5.5%	0	0.0%	4.9%	0	0.0%	5.0%	0	0.0%	4.8%	0	0.0%	4.6%			
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Total	17	100%	1,356	100%	100.0%	9	100%	100%	739	100%	100%	8	100%	100%	617	100%	100%			
MULTI-FAMILY				Multi-Family Units																	
	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Middle	0	0.0%	0	0.0%	91.2%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Upper	0	0.0%	0	0.0%	8.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	0.0%	0	0.0%	0.0%			
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Middle	7	100.0%	340	100.0%	94.5%	5	100.0%	100.0%	240	100.0%	100.0%	2	100.0%	100.0%	100	100.0%	100.0%			
	Upper	0	0.0%	0	0.0%	5.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%			
	Total	7	100%	340	100%	100.0%	5	100%	100%	240	100%	100%	2	100%	100%	100	100%	100%			

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

**APPENDIX G – LIMITED SCOPE LENDING TABLES (Continued)**

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

**Assessment Area: Hickman**

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data				Bank & Aggregate Lending									
		2022, 2023				2022					2023				
		Bank		Owner Occupied Units	%	Count		Dollar			Count		Dollar		
		Count	Dollar			Bank	Agg	Bank	Agg		Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	\$ %	#	%	\$ (000s)	\$ %	\$ %
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
	Middle	2	100.0%	79	100.0%	1	100.0%	29	100.0%	100.0%	1	100.0%	50	100.0%	83.1%
	Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	16.9%
	Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100%</i>	<i>79</i>	<i>100%</i>	<i>1</i>	<i>100%</i>	<i>29</i>	<i>100%</i>	<i>100%</i>	<i>1</i>	<i>100%</i>	<i>50</i>	<i>100%</i>	<i>100%</i>
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	100.0%
	Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100%</i>
HMDA TOTALS	Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
	Middle	56	98.2%	5,984	98.6%	29	96.7%	3,086	97.3%	95.9%	27	100.0%	2,898	100.0%	95.3%
	Upper	1	1.8%	85	1.4%	1	3.3%	85	2.7%	4.1%	0	0.0%	0	0.0%	4.7%
	Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0.0%	0	0.0%	0	0.0%	0.0%
	<i>Total</i>	<i>57</i>	<i>100%</i>	<i>6,069</i>	<i>100%</i>	<i>30</i>	<i>100%</i>	<i>3,171</i>	<i>100%</i>	<i>100%</i>	<i>27</i>	<i>100%</i>	<i>2,898</i>	<i>100%</i>	<i>100%</i>

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

**APPENDIX G – LIMITED SCOPE LENDING TABLES (Continued)**

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

Assessment Area: Hickman

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2022, 2023					2022						2023					
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar		
		Count	%	Dollar \$ (000s)	\$ %		Bank	Agg	%	Bank \$ (000s)	\$ %	Agg \$ %	Bank	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %
HOME PURCHASE	Low	1	14.3%	80	4.3%	14.1%	0	0.0%	1.8%	0	0.0%	1.0%	1	20.0%	2.8%	80	7.5%	1.0%
	Moderate	1	14.3%	244	13.1%	22.8%	1	50.0%	17.8%	244	30.7%	11.4%	0	0.0%	15.5%	0	0.0%	9.1%
	Middle	0	0.0%	0	0.0%	21.9%	0	0.0%	28.4%	0	0.0%	25.0%	0	0.0%	26.0%	0	0.0%	21.8%
	Upper	5	71.4%	1,539	82.6%	41.2%	1	50.0%	34.9%	550	69.3%	45.0%	4	80.0%	39.3%	989	92.5%	50.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	17.1%	0	0.0%	17.6%	0	0.0%	16.4%	0	0.0%	17.8%
	Total	7	100%	1,863	100%	100.0%	2	100%	100%	794	100%	100%	5	100%	100%	1,069	100%	100%
REFINANCE	Low	2	8.3%	115	4.7%	14.1%	2	15.4%	5.7%	115	8.4%	3.2%	0	0.0%	5.4%	0	0.0%	2.8%
	Moderate	4	16.7%	275	11.3%	22.8%	2	15.4%	17.9%	60	4.4%	13.1%	2	18.2%	18.4%	215	20.2%	11.0%
	Middle	8	33.3%	751	30.9%	21.9%	3	23.1%	28.0%	364	26.6%	26.2%	5	45.5%	28.1%	387	36.4%	28.3%
	Upper	9	37.5%	1,255	51.6%	41.2%	5	38.5%	38.7%	795	58.1%	47.6%	4	36.4%	34.6%	460	43.3%	41.8%
	Unknown	1	4.2%	35	1.4%	0.0%	1	7.7%	9.7%	35	2.6%	9.9%	0	0.0%	13.5%	0	0.0%	16.1%
	Total	24	100%	2,431	100%	100.0%	13	100%	100%	1,369	100%	100%	11	100%	100%	1,062	100%	100%
HOME IMPROVEMENT	Low	2	11.8%	110	8.1%	14.1%	2	22.2%	9.8%	110	14.9%	4.2%	0	0.0%	2.4%	0	0.0%	2.4%
	Moderate	3	17.6%	220	16.2%	22.8%	1	11.1%	17.1%	50	6.8%	13.2%	2	25.0%	21.4%	170	27.6%	19.4%
	Middle	6	35.3%	556	41.0%	21.9%	3	33.3%	19.5%	399	54.0%	22.2%	3	37.5%	23.8%	157	25.4%	23.4%
	Upper	5	29.4%	420	31.0%	41.2%	2	22.2%	46.3%	130	17.6%	49.7%	3	37.5%	50.0%	290	47.0%	51.6%
	Unknown	1	5.9%	50	3.7%	0.0%	1	11.1%	7.3%	50	6.8%	10.7%	0	0.0%	2.4%	0	0.0%	3.2%
	Total	17	100%	1,356	100%	100.0%	9	100%	100%	739	100%	100%	8	100%	100%	617	100%	100%
MULTI FAMILY	Low	0	0.0%	0	0.0%	14.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	22.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	21.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0	0.0%	41.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	0.0%	0	0.0%	0.0%
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	14.1%	0	0.0%	7.9%	0	0.0%	4.8%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	14.3%	30	8.8%	22.8%	1	20.0%	15.8%	30	12.5%	11.5%	0	0.0%	13.6%	0	0.0%	10.1%
	Middle	1	14.3%	65	19.1%	21.9%	0	0.0%	13.2%	0	0.0%	10.9%	1	50.0%	40.9%	65	65.0%	28.8%
	Upper	5	71.4%	245	72.1%	41.2%	4	80.0%	60.5%	210	87.5%	68.2%	1	50.0%	45.5%	35	35.0%	61.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	2.6%	0	0.0%	4.6%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	7	100%	340	100%	100.0%	5	100%	100%	240	100%	100%	2	100%	100%	100	100%	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

**APPENDIX G – LIMITED SCOPE LENDING TABLES (Continued)**

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

Assessment Area: Hickman

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2022, 2023					2022						2023					
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	%	Bank	Agg	%	Bank	Agg	%	Bank	Agg	%
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	1	50.0%	29	36.7%	14.1%	1	100.0%	19.0%	29	100.0%	8.7%	0	0.0%	10.0%	0	0.0%	3.6%
	Moderate	0	0.0%	0	0.0%	22.8%	0	0.0%	9.5%	0	0.0%	7.6%	0	0.0%	30.0%	0	0.0%	24.2%
	Middle	1	50.0%	50	63.3%	21.9%	0	0.0%	19.0%	0	0.0%	18.6%	1	100.0%	10.0%	50	100.0%	4.8%
	Upper	0	0.0%	0	0.0%	41.2%	0	0.0%	42.9%	0	0.0%	59.6%	0	0.0%	50.0%	0	0.0%	67.4%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	9.5%	0	0.0%	5.5%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	2	100%	79	100%	100.0%	1	100%	100%	29	100%	100%	1	100%	100%	50	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	14.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	22.8%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	21.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0	0.0%	41.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	100%	0	0.0%	100%
HMDA TOTALS	Low	6	10.5%	334	5.5%	14.1%	5	16.7%	4.4%	254	8.0%	2.0%	1	3.7%	3.6%	80	2.8%	1.6%
	Moderate	9	15.8%	769	12.7%	22.8%	5	16.7%	17.5%	384	12.1%	12.0%	4	14.8%	17.0%	385	13.3%	10.0%
	Middle	16	28.1%	1,422	23.4%	21.9%	6	20.0%	26.7%	763	24.1%	24.9%	10	37.0%	26.7%	659	22.7%	23.6%
	Upper	24	42.1%	3,459	57.0%	41.2%	12	40.0%	38.3%	1,685	53.1%	46.6%	12	44.4%	38.9%	1,774	61.2%	48.2%
	Unknown	2	3.5%	85	1.4%	0.0%	2	6.7%	13.0%	85	2.7%	14.6%	0	0.0%	13.9%	0	0.0%	16.7%
	Total	57	100%	6,069	100%	100.0%	30	100%	100%	3,171	100%	100%	27	100%	100%	2,898	100%	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

**Geographic Distribution of Small Business & Small Farm Loans**

Assessment Area: Hickman

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2022, 2023					2022						2023					
		Bank				Total Businesses	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	
#	%	\$ (000s)	\$ %	%														
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	9	100.0%	1,160	100.0%	94.3%	6	100.0%	93.4%	430	100.0%	93.6%	3	100.0%	93.5%	730	100.0%	91.6%
	Upper	0	0.0%	0	0.0%	5.7%	0	0.0%	6.2%	0	0.0%	6.2%	0	0.0%	6.5%	0	0.0%	8.4%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.3%	0	0.0%	0.2%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	9	100%	1,160	100%	100.0%	6	100%	100%	430	100%	100%	3	100%	100%	730	100%	100%
SMALL FARM		Total Farms																
	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	96.4%	0	0.0%	75.0%	0	0.0%	94.1%	0	0.0%	88.9%	0	0.0%	95.3%
	Upper	0	0.0%	0	0.0%	3.6%	0	0.0%	25.0%	0	0.0%	5.9%	0	0.0%	11.1%	0	0.0%	4.7%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data; 2023 D&B information

**APPENDIX G – LIMITED SCOPE LENDING TABLES (Continued)**

**Small Business & Small Farm Lending By Revenue & Loan Size**

Assessment Area: Hickman

PRODUCT TYPE			Bank Lending & Demographic Data					Bank & Aggregate Lending											
			2022, 2023					2022					2023						
			Bank				Total Businesses	Count			Dollar			Count			Dollar		
			Count		Dollar			Bank	Agg	Bank	Agg	Bank		Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%						\$ 000s				\$ %	\$ %	#
SMALL BUSINESS	Revenue	\$1 Million or Less	7	77.8%	700	60.3%	92.1%	5	83.3%	62.0%	220	51.2%	52.0%	2	66.7%	59.4%	480	65.8%	34.0%
		Over \$1 Million	1	11.1%	250	21.6%	5.9%	0	0.0%		0	0.0%		1	33.3%		250	34.2%	
		Total Rev. available	8	88.9%	950	81.9%	97.9%	5	83.3%		220	51.2%		3	100.0%		730	100.0%	
		Rev. Not Known	1	11.1%	210	18.1%	2.1%	1	16.7%		210	48.8%		0	0.0%		0	0.0%	
		Total	9	100%	1,160	100%	100%	6	100%		430	100%		3	100%		730	100%	
	Loan Size	\$100,000 or Less	6	66.7%	294	25.3%		5	83.3%	92.8%	220	51.2%	35.1%	1	33.3%	92.9%	74	10.1%	32.2%
		\$100,001 - \$250,000	2	22.2%	460	39.7%		1	16.7%	4.3%	210	48.8%	18.7%	1	33.3%	3.2%	250	34.2%	13.4%
		\$250,001 - \$1 Million	1	11.1%	406	35.0%		0	0.0%	3.0%	0	0.0%	46.2%	1	33.3%	3.9%	406	55.6%	54.4%
		Total	9	100%	1,160	100%		6	100%	100%	430	100%	100%	3	100%	100%	730	100%	100%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	6	85.7%	294	42.0%		5	100.0%		220	100.0%		1	50.0%		74	15.4%	
		\$100,001 - \$250,000	0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		\$250,001 - \$1 Million	1	14.3%	406	58.0%		0	0.0%		0	0.0%		1	50.0%		406	84.6%	
		Total	7	100%	700	100%		5	100%		220	100%		2	100%		480	100%	
SMALL FARM	Revenue	\$1 Million or Less	0	0.0%	0	0.0%	Total Farms	0	0.0%	62.5%	0	0.0%	33.5%	0	0.0%	55.6%	0	0.0%	91.7%
		Over \$1 Million	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total Rev. available	0	0.0%	0	0.0%	100.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Not Known	0	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	0	0.0%	0	0.0%	100%	0	0.0%		0	0.0%		0	0.0%		0	0.0%	
	Loan Size	\$100,000 or Less	0	0.0%	0	0.0%		0	0.0%	93.8%	0	0.0%	42.8%	0	0.0%	88.9%	0	0.0%	25.4%
		\$100,001 - \$250,000	0	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	11.1%	0	0.0%	74.6%
		\$250,001 - \$500,000	0	0.0%	0	0.0%		0	0.0%	6.3%	0	0.0%	57.2%	0	0.0%	0.0%	0	0.0%	0.0%
		Total	0	0.0%	0	0.0%		0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		\$100,001 - \$250,000	0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		\$250,001 - \$500,000	0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	
		Total	0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue

Based on 2023 FFIEC Census Data; 2016-2020 ACS data; 2023 D&B information

**APPENDIX G – LIMITED SCOPE LENDING TABLES (Continued)**

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

Assessment Area: Middle TN

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2022, 2023					2022					2023						
		Bank			Owner Occupied Units	Count			Dollar			Count			Dollar			
		Count	%	Dollar		Bank	%	Agg	Bank	%	Agg	Bank	%	Agg	Bank	%	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	5	7.9%	717	5.3%	2.8%	4	9.8%	3.4%	625	6.7%	2.2%	1	4.5%	2.2%	92	2.1%	1.7%
	Middle	51	81.0%	9,761	71.7%	66.6%	33	80.5%	58.8%	6,260	67.2%	55.4%	18	81.8%	57.4%	3,501	81.6%	54.7%
	Upper	7	11.1%	3,129	23.0%	30.6%	4	9.8%	37.8%	2,434	26.1%	42.4%	3	13.6%	40.4%	695	16.2%	43.6%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	63	100%	13,607	100%	100.0%	41	100%	100%	9,319	100%	100%	22	100%	100%	4,288	100%	100%
REFINANCE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	1.0%	50	0.3%	2.8%	0	0.0%	2.0%	0	0.0%	1.3%	1	2.4%	2.1%	50	0.8%	1.5%
	Middle	88	83.8%	13,364	88.8%	66.6%	57	89.1%	61.9%	8,233	90.0%	57.5%	31	75.6%	63.1%	5,131	86.8%	61.5%
	Upper	16	15.2%	1,644	10.9%	30.6%	7	10.9%	36.1%	913	10.0%	41.2%	9	22.0%	34.8%	731	12.4%	37.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	105	100%	15,058	100%	100.0%	64	100%	100%	9,146	100%	100%	41	100%	100%	5,912	100%	100%
HOME IMPROVEMENT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	1.1%	25	0.4%	2.8%	0	0.0%	1.8%	0	0.0%	1.2%	1	3.0%	2.3%	25	1.1%	0.9%
	Middle	76	82.6%	5,146	82.2%	66.6%	48	81.4%	69.1%	3,082	78.1%	66.8%	28	84.8%	60.8%	2,064	89.1%	62.8%
	Upper	15	16.3%	1,091	17.4%	30.6%	11	18.6%	29.1%	864	21.9%	31.9%	4	12.1%	36.9%	227	9.8%	36.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	92	100%	6,262	100%	100.0%	59	100%	100%	3,946	100%	100%	33	100%	100%	2,316	100%	100%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	1	100.0%	479	100.0%	16.4%	1	100.0%	15.4%	479	100.0%	25.5%	0	0.0%	15.4%	0	0.0%	57.5%
	Middle	0	0.0%	0	0.0%	67.4%	0	0.0%	84.6%	0	0.0%	74.5%	0	0.0%	46.2%	0	0.0%	28.8%
	Upper	0	0.0%	0	0.0%	16.1%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	38.5%	0	0.0%	13.8%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
Total	1	100%	479	100%	100.0%	1	100%	100%	479	100%	100%	0	0.0%	100%	0	0.0%	100%	
OTHER PURPOSE LOC	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	4	9.5%	122	3.6%	2.8%	3	13.0%	4.1%	97	5.8%	3.1%	1	5.3%	2.4%	25	1.5%	1.4%
	Middle	36	85.7%	3,020	89.7%	66.6%	20	87.0%	62.6%	1,583	94.2%	59.6%	16	84.2%	57.5%	1,437	85.2%	61.4%
	Upper	2	4.8%	225	6.7%	30.6%	0	0.0%	33.3%	0	0.0%	37.3%	2	10.5%	40.2%	225	13.3%	37.2%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	42	100%	3,367	100%	100.0%	23	100%	100%	1,680	100%	100%	19	100%	100%	1,687	100%	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data



**APPENDIX G – LIMITED SCOPE LENDING TABLES (Continued)**  
**Geographic Distribution of HMDA Loans - Table 2 of 2**

**Assessment Area: Middle TN**

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2022, 2023					2022						2023					
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	%	Bank	Agg	%	Bank	Agg	%			
#	%	\$ (000s)	\$ %	%	\$ (000s)	\$ %										\$ %	#	%
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	2.8%	0	0.0%	2.0%	0	0.0%	0.6%	0	0.0%	7.7%	0	0.0%	6.9%
	Middle	2	66.7%	597	92.3%	66.6%	0	0.0%	74.0%	0	0.0%	84.8%	2	100.0%	61.5%	597	100.0%	63.7%
	Upper	1	33.3%	50	7.7%	30.6%	1	100.0%	24.0%	50	100.0%	14.6%	0	0.0%	30.8%	0	0.0%	29.4%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	3	100%	647	100%	100.0%	1	100%	100%	50	100%	100%	2	100%	100%	597	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	2.8%	0	0.0%	7.7%	0	0.0%	5.4%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	66.6%	0	0.0%	53.8%	0	0.0%	45.4%	0	0.0%	83.3%	0	0.0%	86.0%
	Upper	0	0.0%	0	0.0%	30.6%	0	0.0%	38.5%	0	0.0%	49.2%	0	0.0%	16.7%	0	0.0%	14.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
HMDA TOTALS	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	12	3.9%	1,393	3.5%	2.8%	8	4.2%	2.9%	1,201	4.9%	2.2%	4	3.4%	2.4%	192	1.3%	3.0%
	Middle	253	82.7%	31,888	80.9%	66.6%	158	83.6%	60.8%	19,158	77.8%	56.7%	95	81.2%	59.2%	12,730	86.0%	56.0%
	Upper	41	13.4%	6,139	15.6%	30.6%	23	12.2%	36.3%	4,261	17.3%	41.1%	18	15.4%	38.4%	1,878	12.7%	41.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Total	306	100%	39,420	100%	100.0%	189	100%	100%	24,620	100%	100%	117	100%	100%	14,800	100%	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

**APPENDIX G – LIMITED SCOPE LENDING TABLES (Continued)**

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

Assessment Area: Middle TN

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2022, 2023					2022						2023					
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar		
		Count	Dollar		\$ %		Bank	Agg	\$ %	Bank	Agg	\$ %	Bank	Agg	Dollar			
#	%	\$(000s)	\$ %	#		%	%	\$(000s)		\$ %	%		#	%	%	\$(000s)	\$ %	%
HOME PURCHASE	Low	3	4.8%	180	1.3%	18.7%	1	2.4%	2.6%	50	0.5%	1.3%	2	9.1%	2.4%	130	3.0%	0.9%
	Moderate	10	15.9%	1,192	8.8%	16.9%	6	14.6%	14.6%	717	7.7%	9.7%	4	18.2%	14.7%	475	11.1%	9.1%
	Middle	9	14.3%	1,846	13.6%	20.6%	5	12.2%	25.4%	963	10.3%	22.6%	4	18.2%	24.4%	883	20.6%	21.1%
	Upper	37	58.7%	9,586	70.4%	43.7%	27	65.9%	39.3%	7,347	78.8%	47.6%	10	45.5%	37.8%	2,239	52.2%	46.4%
	Unknown	4	6.3%	803	5.9%	0.0%	2	4.9%	18.2%	242	2.6%	18.8%	2	9.1%	20.6%	561	13.1%	22.4%
	Total	63	100%	13,607	100%	100.0%	41	100%	100%	9,319	100%	100%	22	100%	100%	4,288	100%	100%
REFINANCE	Low	8	7.6%	460	3.1%	18.7%	4	6.3%	7.3%	292	3.2%	3.5%	4	9.8%	8.3%	168	2.8%	3.5%
	Moderate	12	11.4%	962	6.4%	16.9%	8	12.5%	19.7%	587	6.4%	13.6%	4	9.8%	14.3%	375	6.3%	9.8%
	Middle	25	23.8%	2,762	18.3%	20.6%	15	23.4%	24.1%	1,830	20.0%	21.1%	10	24.4%	26.3%	932	15.8%	22.1%
	Upper	57	54.3%	10,138	67.3%	43.7%	35	54.7%	37.0%	5,801	63.4%	47.8%	22	53.7%	38.9%	4,337	73.4%	49.2%
	Unknown	3	2.9%	736	4.9%	0.0%	2	3.1%	11.9%	636	7.0%	14.0%	1	2.4%	12.2%	100	1.7%	15.3%
	Total	105	100%	15,058	100%	100.0%	64	100%	100%	9,146	100%	100%	41	100%	100%	5,912	100%	100%
HOME IMPROVEMENT	Low	6	6.5%	210	3.4%	18.7%	4	6.8%	6.4%	130	3.3%	2.6%	2	6.1%	5.1%	80	3.5%	1.6%
	Moderate	12	13.0%	525	8.4%	16.9%	7	11.9%	12.7%	385	9.8%	9.0%	5	15.2%	20.5%	140	6.0%	10.2%
	Middle	18	19.6%	867	13.8%	20.6%	12	20.3%	20.0%	594	15.1%	16.1%	6	18.2%	20.5%	273	11.8%	12.5%
	Upper	53	57.6%	4,494	71.8%	43.7%	33	55.9%	57.3%	2,671	67.7%	68.2%	20	60.6%	51.7%	1,823	78.7%	73.4%
	Unknown	3	3.3%	166	2.7%	0.0%	3	5.1%	3.6%	166	4.2%	4.2%	0	0.0%	2.3%	0	0.0%	2.3%
	Total	92	100%	6,262	100%	100.0%	59	100%	100%	3,946	100%	100%	33	100%	100%	2,316	100%	100%
MULTI FAMILY	Low	0	0.0%	0	0.0%	18.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	16.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	7.7%	0	0.0%	0.9%
	Middle	0	0.0%	0	0.0%	20.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0	0.0%	43.7%	0	0.0%	30.8%	0	0.0%	23.5%	0	0.0%	23.1%	0	0.0%	11.7%
	Unknown	1	100.0%	479	100.0%	0.0%	1	100.0%	69.2%	479	100.0%	76.5%	0	0.0%	69.2%	0	0.0%	87.4%
	Total	1	100%	479	100%	100.0%	1	100%	100%	479	100%	100%	0	0.0%	100%	0	0.0%	100%
OTHER PURPOSE LOC	Low	3	7.1%	105	3.1%	18.7%	2	8.7%	5.7%	80	4.8%	2.7%	1	5.3%	4.7%	25	1.5%	2.5%
	Moderate	4	9.5%	169	5.0%	16.9%	3	13.0%	14.6%	125	7.4%	7.9%	1	5.3%	11.0%	44	2.6%	8.5%
	Middle	7	16.7%	286	8.5%	20.6%	4	17.4%	18.7%	152	9.0%	12.3%	3	15.8%	29.9%	134	7.9%	22.9%
	Upper	27	64.3%	2,707	80.4%	43.7%	13	56.5%	56.9%	1,223	72.8%	74.1%	14	73.7%	51.2%	1,484	88.0%	64.1%
	Unknown	1	2.4%	100	3.0%	0.0%	1	4.3%	4.1%	100	6.0%	3.0%	0	0.0%	3.1%	0	0.0%	2.0%
	Total	42	100%	3,367	100%	100.0%	23	100%	100%	1,680	100%	100%	19	100%	100%	1,687	100%	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

**APPENDIX G – LIMITED SCOPE LENDING TABLES (Continued)**  
**Borrower Distribution of HMDA Loans - Table 2 of 2**

Assessment Area: Middle TN

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending											
		2022, 2023					2022						2023					
		Bank				Families by Family Income	Count			Dollar			Count			Dollar		
		Count	Dollar				Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
OTHER PURPOSE CLOSED/EXEMPT	Low	0	0.0%	0	0.0%	18.7%	0	0.0%	16.0%	0	0.0%	12.9%	0	0.0%	12.3%	0	0.0%	7.2%
	Moderate	1	33.3%	50	7.7%	16.9%	1	100.0%	24.0%	50	100.0%	24.4%	0	0.0%	15.4%	0	0.0%	15.2%
	Middle	1	33.3%	221	34.2%	20.6%	0	0.0%	28.0%	0	0.0%	27.6%	1	50.0%	27.7%	221	37.0%	31.6%
	Upper	1	33.3%	376	58.1%	43.7%	0	0.0%	32.0%	0	0.0%	35.2%	1	50.0%	36.9%	376	63.0%	35.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	7.7%	0	0.0%	10.7%
	Total	3	100%	647	100%	100.0%	1	100%	100%	50	100%	100%	2	100%	100%	597	100%	100%
PURPOSE NOT APPLICABLE	Low	0	0.0%	0	0.0%	18.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	16.9%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	0	0.0%	0	0.0%	20.6%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Upper	0	0.0%	0	0.0%	43.7%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%	0	0.0%	100.0%
	Total	0	0.0%	0	0.0%	100.0%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%	0	0.0%	100%
HMDA TOTALS	Low	20	6.5%	955	2.4%	18.7%	11	5.8%	4.6%	552	2.2%	2.0%	9	7.7%	4.4%	403	2.7%	1.6%
	Moderate	39	12.7%	2,898	7.4%	16.9%	25	13.2%	16.3%	1,864	7.6%	10.8%	14	12.0%	14.7%	1,034	7.0%	9.2%
	Middle	60	19.6%	5,982	15.2%	20.6%	36	19.0%	24.3%	3,539	14.4%	21.6%	24	20.5%	24.8%	2,443	16.5%	20.7%
	Upper	175	57.2%	27,301	69.3%	43.7%	108	57.1%	39.8%	17,042	69.2%	48.1%	67	57.3%	39.4%	10,259	69.3%	47.1%
	Unknown	12	3.9%	2,284	5.8%	0.0%	9	4.8%	15.0%	1,623	6.6%	17.5%	3	2.6%	16.6%	661	4.5%	21.4%
	Total	306	100%	39,420	100%	100.0%	189	100%	100%	24,620	100%	100%	117	100%	100%	14,800	100%	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data

**APPENDIX G – LIMITED SCOPE LENDING TABLES (Continued)**  
**Geographic Distribution of Small Business & Small Farm Loans**

Assessment Area: Middle TN

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data				Bank & Aggregate Lending									
		2022, 2023				2022						2023			
		Bank		Total Businesses		Count		Dollar				Count		Dollar	
		Count	Dollar			Bank	Agg	Bank	Agg			Bank	Agg	Bank	Agg
		#	%	\$ (000s)	\$ %	%		\$ 000s	\$ %	\$ %		#	%	\$ 000s	\$ %
SMALL BUSINESSES	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Moderate	4	7.0%	294	3.1%	6.4%	3	8.8%	5.3%	234	5.0%	6.8%	1	4.3%	16.0%
	Middle	41	71.9%	7,857	81.6%	69.9%	23	67.6%	63.7%	3,448	73.1%	68.1%	18	78.3%	61.4%
	Upper	12	21.1%	1,482	15.4%	23.7%	8	23.5%	29.5%	1,032	21.9%	24.7%	4	17.4%	22.3%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	1.4%	0	0.0%	0.4%	0	0.0%	0.3%
	Total	57	100%	9,633	100%	100.0%	34	100%	100%	4,714	100%	100%	23	100%	100%
SMALL FARM	Low	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Moderate	0	0.0%	0	0.0%	0.5%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Middle	7	87.5%	132	91.7%	74.8%	0	0.0%	75.0%	0	0.0%	85.5%	7	100.0%	91.0%
	Upper	1	12.5%	12	8.3%	24.8%	1	100.0%	23.1%	12	100.0%	14.3%	0	0.0%	9.0%
	Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
	Tr Unknown	0	0.0%	0	0.0%	0.0%	0	0.0%	1.9%	0	0.0%	0.3%	0	0.0%	0.0%
	Total	8	100%	144	100%	100.0%	1	100%	100%	12	100%	100%	7	100%	100%

Originations & Purchases

Based on 2023 FFIEC Census Data; 2016-2020 ACS data; 2023 D&B information

**APPENDIX G – LIMITED SCOPE LENDING TABLES (Continued)**

**Small Business & Small Farm Lending By Revenue & Loan Size**

Assessment Area: Middle TN

PRODUCT TYPE			Bank Lending & Demographic Data					Bank & Aggregate Lending													
								2022, 2023					2022					2023			
			Bank				Total Businesses	Count			Dollar		Agg \$ %	Count			Agg \$ %	Dollar			Agg \$ %
			Count		Dollar			Bank	%	\$ 000s	\$ %	Bank		%	Agg \$ %	Bank		%	\$ 000s	\$ %	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	%	#	%	%	\$ 000s	\$ %	%					
SMALL BUSINESS	Revenue	\$1 Million or Less	34	59.6%	2,677	27.8%	90.2%	18	52.9%	54.1%	1,209	25.6%	38.5%	16	69.6%	56.2%	1,468	29.8%	40.3%		
		Over \$1 Million	20	35.1%	4,596	47.7%	8.1%	14	41.2%		2,745	58.2%		6	26.1%		1,851	37.6%			
		Total Rev. available	54	94.7%	7,273	75.5%	98.3%	32	94.1%		3,954	83.9%		22	95.7%		3,319	67.5%			
		Rev. Not Known	3	5.3%	2,360	24.5%	1.7%	2	5.9%		760	16.1%		1	4.3%		1,600	32.5%			
		Total	57	100%	9,633	100%	100%	34	100%		4,714	100%		23	100%		4,919	100%			
	Loan Size	\$100,000 or Less	36	63.2%	1,580	16.4%		22	64.7%	94.0%	1,051	22.3%	37.1%	14	60.9%	93.5%	529	10.8%	34.0%		
		\$100,001 - \$250,000	11	19.3%	2,102	21.8%		7	20.6%	3.5%	1,260	26.7%	18.4%	4	17.4%	2.9%	842	17.1%	13.1%		
		\$250,001 - \$1 Million	9	15.8%	4,351	45.2%		5	14.7%	2.6%	2,403	51.0%	44.5%	4	17.4%	3.7%	1,948	39.6%	52.9%		
		Total	57	100%	9,633	100%		34	100%	100%	4,714	100%	100%	23	100%	100%	4,919	100%	100%		
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	26	76.5%	959	35.8%		14	77.8%		510	42.2%		12	75.0%		449	30.6%			
		\$100,001 - \$250,000	6	17.6%	1,118	41.8%		4	22.2%		699	57.8%		2	12.5%		419	28.5%			
		\$250,001 - \$1 Million	2	5.9%	600	22.4%		0	0.0%		0	0.0%		2	12.5%		600	40.9%			
		Total	34	100%	2,677	100%		18	100%		1,209	100%		16	100%		1,468	100%			
SMALL FARM	Revenue	\$1 Million or Less	8	100.0%	144	100.0%	97.3%	1	100%	33.3%	12	100%	40.5%	7	100%	42.7%	132	100%	42.5%		
		Over \$1 Million	0	0.0%	0	0.0%	0.5%	0	0.0%		0	0.0%		0	0.0%		0	0.0%			
		Total Rev. available	8	100.0%	144	100.0%	97.7%	1	100.0%		12	100.0%		7	100.0%		132	100.0%			
		Not Known	0	0.0%	0	0.0%	2.3%	0	0.0%		0	0.0%		0	0.0%		0	0.0%			
		Total	8	100%	144	100%	100%	1	100%		12	100%		7	100%		132	100%			
	Loan Size	\$100,000 or Less	8	100.0%	144	100.0%		1	100.0%	92.6%	12	100.0%	45.3%	7	100.0%	95.5%	132	100.0%	53.7%		
		\$100,001 - \$250,000	0	0.0%	0	0.0%		0	0.0%	4.6%	0	0.0%	24.0%	0	0.0%	1.1%	0	0.0%	9.6%		
		\$250,001 - \$500,000	0	0.0%	0	0.0%		0	0.0%	2.8%	0	0.0%	30.7%	0	0.0%	3.4%	0	0.0%	36.8%		
		Total	8	100%	144	100%		1	100%	100%	12	100%	100%	7	100%	100%	132	100%	100%		
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	8	100.0%	144	100.0%		1	100.0%		12	100.0%		7	100.0%		132	100.0%			
		\$100,001 - \$250,000	0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%			
		\$250,001 - \$500,000	0	0.0%	0	0.0%		0	0.0%		0	0.0%		0	0.0%		0	0.0%			
		Total	8	100%	144	100%		1	100%		12	100%		7	100%		132	100%			

Originations & Purchases

Aggregate data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue

Based on 2023 FFIEC Census Data; 2016-2020 ACS data; 2023 D&B information