

PUBLIC DISCLOSURE

November 3, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

INSBANK
2106 Crestmoor Road
Nashville, Tennessee

RSSD ID NUMBER: 1259631

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

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INSTITUTION'S CRA RATING

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

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

The following table indicates the performance level of INSBANK with respect to the Lending and Community Development tests.

INSBANK		
Performance Levels	Performance Tests*	
	Lending Test	Community Development Test
Outstanding		
Satisfactory	X	X
Needs to Improve		
Substantial Noncompliance		
OVERALL RATING	SATISFACTORY	

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

Major factors contributing to this rating include:

- The bank's LTD ratio is more than reasonable.
- A majority of loans are in the assessment area (AA).
- The geographic distribution of loans reflects reasonable dispersion throughout the AA.
- The distribution of borrowers reflects reasonable penetration for businesses of different sizes.
- Community development (CD) performance demonstrates adequate responsiveness to the CD needs of the bank's AA through CD loans, qualified investments, and CD services, considering the bank's capacity and the need and availability of such opportunities for CD in the bank's AA.

INSTITUTION

DESCRIPTION OF INSTITUTION

INSBANK is a community bank headquartered in Nashville, Tennessee. The bank is a wholly-owned subsidiary of InsCorp, Inc., which is also headquartered in Nashville, Tennessee. As of December 31, 2024, the bank's asset size was \$903.1 million; an increase of \$205.1 million, or 29.4 percent, since December 31, 2021. INSBANK is primarily a commercial lender and the bank offers various commercial products including commercial loans, commercial mortgage loans, and business lines of credit. The bank also offers consumer credit products including consumer loans, home equity loans and lines of credit, and personal lines of credit.

Loan Portfolio

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

COMPOSITION OF LOAN PORTFOLIO		
Loan Type	12/31/2024	
	\$ (000s)	Percent
Construction and Development	104,898	13.9%
Secured by One- to Four- Family Dwellings	80,771	10.7%
Other Real Estate: Farmland	3,560	0.5%
Multifamily	32,437	4.3%
Nonfarm nonresidential	296,741	39.3%
Commercial and Industrial	229,801	30.5%
Loans to Individuals	6,015	0.8%
Agricultural Loans	0	0.0%
<i>Total</i>	<i>\$754,223</i>	<i>100.00%</i>

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

As shown in the table, nonfarm nonresidential loans made up the largest percentage of the loan portfolio at 39.3 percent as of December 31, 2024, followed by commercial and industrial loans at 30.5 percent and construction and development loans at 13.9 percent.

AA

For purposes of the CRA, INSBANK has one AA: Nashville, Tennessee. The AA includes Davidson and Williamson counties, which are two of 13 counties in the Nashville-Davidson-Murfreesboro-Franklin, TN MSA.

INSBANK complies with the requirements of the CRA. No known legal impediments exist that would restrict the bank from meeting the credit needs of its AA. The bank received a "Satisfactory" rating at its previous evaluation conducted by the Federal Reserve Bank of Atlanta dated November 7, 2022 under the Intermediate Small 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 AA. INSBANK's CRA performance evaluation was based on CRA activities within its AA using the Intermediate

Small Institution Examination Procedures. Under these procedures, institutions are evaluated using two separately rated tests: a Lending Test and a CD Test that includes an evaluation of CD loans, qualified investments, and CD services in light of community needs within the AA and the capacity of the bank.

Lending Test

The Lending Test evaluation included an analysis of small business loans originated from January 1, 2024 through December 31, 2024. 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 non-farm or non-residential real estate or classified as commercial loans.

Lending Test Analysis Comparisons

Lending Test analyses entail comparisons of bank performance to applicable AA demographics. Under the Lending Test, comparisons to AA demographics for the 2024 year is based on 2020 U.S. Census data. Certain business demographics are based on Dun & Bradstreet (D&B) data applicable to the year of bank lending activity being considered. Key demographic data used for analysis is discussed in the *Description of Institution's Operations* section of the AA and additional demographic tables are found in *Appendix D*.

CD Test

For the CD Test, the examination covered CD loans, qualified investments, and CD services from July 1, 2022 through June 30, 2025. The CRA defines a CD activity as having a primary purpose of providing any of the following: affordable housing or community services for LMI persons; promoting economic development through the financing of small businesses; or revitalizing or stabilizing LMI geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies. Such activities must benefit the AA or a broader statewide or regional area (BSRA) that includes the AA.

Community Contacts

As part of the CRA evaluation, one community contact was made with a local economic development professional familiar with the economic and demographic characteristics as well as CD opportunities in the AA. 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 the AA.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NASHVILLE, TN

Overview

As of December 31, 2024, the bank operated two branches in its AA that are located in upper-income tracts. The bank does not operate any branches with ATMs and stand-alone ATMs in the AA. The AA is a highly competitive banking market that includes local, national, and regional financial institutions. Specifically, there are 48 depository institutions operating 316 branches in the AA. INSBANK ranks 17th in deposit market share with 1.0 percent of total deposits (\$679.8 million). Pinnacle Bank had the largest deposit market share at 24.3 percent followed by Bank of America with 17.3 percent and Regions Bank with 12.0 percent.

Population and Income Characteristics

The AA population increased by 12.3 percent, or 105,648 individuals, from 2015 to 2020. Williamson County experienced the largest increase at 24.2 percent. This growth rate was higher than Tennessee's statewide growth rate of 6.3 percent.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income. The following table shows the estimated median family income by income level in 2024 for the Nashville-Davidson-Murfreesboro-Franklin, TN MSA

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

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2024	\$101,700	0 - \$50,849	\$50,850 - \$81,359	\$81,360 - \$122,039	\$122,040 - & above

According to the 2024 FFIEC Census data, there were 220,226 families in the AA, of which 19.9 percent were low-income, 15.5 percent were moderate-income, 18.8 percent were middle-income, and 45.8 percent were upper income. Of the total families, 8.4 percent had incomes below the poverty level.

Economic Conditions

The region's economy is stable. According to the Bureau of Labor Statistics, as of November 30, 2024, the number of people employed in the AA totaled 706,583. The industries that employed the most people in the AA were health care and social assistance followed by accommodation and food services, government and professional and technical services, and retail trade. The largest employers include Vanderbilt University Medical Center, HCA Healthcare Inc., State of Tennessee, U.S. Government, and Nissan Americas.¹

D&B data shows that 5.0 percent of businesses in the AA are located in low-income tracts; 19.7 percent in moderate-income tracts; 25.3 percent in middle-income tracts; 47.3 percent in upper-income tracts; and 3.0 percent are in tracts with unknown income levels.

The following table shows the unemployment rates for the AA, the counties that comprise the AA, the MSA, and the state of Tennessee. As shown, unemployment rates in the AA were generally lower than the unemployment rates for the state of Tennessee with Williamson County having the lowest unemployment rate.

TN Nashville 2024 Unemployment Rates					
Area	2020	2021	2022	2023	2024
TN Nashville 2024	7.4%	4.0%	2.8%	2.6%	2.8%
Davidson County, TN	8.1%	4.4%	2.8%	2.7%	2.9%
Williamson County, TN	4.9%	2.7%	2.5%	2.6%	2.7%
Nashville-Davidson--Murfreesboro--Franklin, TN MSA	7.1%	3.8%	2.8%	2.6%	2.8%
Tennessee	7.4%	4.5%	3.4%	3.2%	3.4%

Source: Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics

Housing Characteristics

There were 404,321 total housing units in the AA in 2024, of which 54.8 percent are owner-occupied, 36.7 percent are rental units, and 8.4 percent are vacant. Fewer home ownership opportunities exist in LMI tracts. Specifically, 65.6 percent of housing units in low-income tracts and 50.7 percent of housing units in moderate-income tracts

¹ "Largest Employers in Nashville". Business Journals. <https://www.bizjournals.com/nashville/subscriber-only/2024/06/07/largest-employers-in-nashville.html>. Accessed 17 November 2025.

are rentals. The median age of the housing stock in the AA is older at 40 years than the state of Tennessee at 36 years. Housing units in LMI census tracts in the AA are older, with a median age of 47 years in low-income tracts and 46 years in moderate-income tracts, which is an indicator of potential opportunity for home improvement loans in LMI tracts.

The median housing value in the AA is \$316,523, which is higher than the median housing value in the state of Tennessee (\$177,600). Median gross rent in the AA is \$1,211 per month, which is higher than the median gross rent for the state of Tennessee (\$897 per month). In addition, the affordability ratio for the AA² is 22.1 compared to the state of Tennessee at 30.1. This data suggests that housing in the AA is less affordable than in the state of Tennessee.

The median sales price for a single-family home rose from \$460,000 in January 2024 to \$500,000 by year's end which is an increase of 8.7 percent.³

Credit and CD Needs

As part of the CRA examination, information was obtained from a local economic development organization. The community contact noted concerns regarding affordable housing in the area. The contact also stated that many people are moving out of the city to the outskirts and surrounding suburban areas to pursue more affordable housing. Furthermore, the contact stated that there is not enough affordable housing stock to meet demand, and that wages are not keeping up with the rising costs of housing. In addition, the contact also noted an ongoing need for small business loans.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Overview

The rating for the Lending Test is Satisfactory. The LTD ratio is more than reasonable. A majority of loans are in the AA. The geographic distribution of loans reflects reasonable dispersion throughout the AA. The distribution of borrowers reflects reasonable penetration for businesses of different sizes. Performance context factors such as business strategy, competition, economic conditions, and demographics were considered when evaluating performance. Details of the bank's small business lending performance can be found in *Appendix E*.

Loan-to-Deposit Ratio

The net LTD ratio indicates that the level of lending activity is more than reasonable given INSBANK's size, financial condition, and AA credit needs. The average LTD ratio for the 12 quarters ending December 31, 2024 was 100.9 percent, which was compared to the ratios of two other financial institutions of similar asset size with branch offices in the AA. The average LTD ratio for the comparator banks was 60.9 percent and 75.7 percent.

AA Concentration

During the review period, the bank originated a majority of the total loans to businesses located within its AA. The table below shows, by loan type, the number and percentage of loans reviewed located inside and outside of the AA.

² Housing affordability ratio is calculated by dividing the median household income by the median housing value. Values closer to 100 percent indicate greater affordability.

³ Greater Nashville Realtors 2024 HOUSING MARKET REPORT

https://www.greaternashvillerealtors.org/clientuploads/Market%20Data%20and%20News/2024_Yearly_Housing_Report.pdf?_t=1738705400

Lending Inside and Outside the Assessment Area

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Small Business	66	62.3	\$20,164	55	40	37.7	\$16,481	45
Total Small Bus. related	66	62.3	\$20,164	55	40	37.7	\$16,481	45
TOTAL LOANS	66	62.3	\$20,164	55	40	37.7	\$16,481	45

Note: Affiliate loans not included

As shown, 62.3 percent of small business loans are to businesses located within the bank's AA, which indicates the bank's willingness to make loans that are responsive to the credit needs of its AA.

Geographic Distribution of Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the AA. This analysis is based on 66 loans made in the AA during the 2024 review period. The bank made two loans (3.0 percent) in low-income tracts, which is less than the total small businesses in these tracts (5.0 percent). The bank made 12 loans (18.2 percent) in moderate-income tracts, which is similar to the percentage of total small businesses in these tracts (19.7 percent). This performance is considered reasonable in light of performance context factors such as competition.

Lending to Businesses of Different Sizes

The distribution of borrowers reflects reasonable penetration for businesses of different sizes considering performance context factors. The bank made 66 small business loans during the review period. Of these loans, 31 (47.0 percent) were made to businesses with gross annual revenues of \$1 million or less, which is below the percentage of small businesses in the AA (90.3 percent). Additionally, 37 of 66 total originations (56.1 percent) were in amounts of \$250,000 or less, demonstrating the bank's responsiveness to making small dollar loans to help meet the credit needs of businesses in their community, an important community credit need identified by the community contact.

Responsiveness to Substantiated Complaints

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

CD TEST

The rating for the CD Test is Satisfactory. The bank's performance demonstrates adequate responsiveness to the CD needs of its AA through CD loans, qualified investments, and CD services considering the bank's capacity and the needs and availability of opportunities in the AA. During the review period, the bank made 20 qualifying CD loans totaling \$39 million in the AA, \$13 million in qualified CD investments, and \$115,800 in donations that benefited the AA. The bank also contributed 518 hours of qualified CD service hours. Examples of notable CD activities include:

- Six loans totaling \$28 million to a CDFI that provided flexible funding solutions to promote economic equality to all living and working across Tennessee. This includes businesses in low-income communities and those who may not qualify for traditional financing.
- The bank invested in four Federal Home Loan Mortgage bonds and one MBS project totaling \$3 million. These investments were utilized for the creation of new units of affordable housing to LMI individuals

and families. This activity is responsive to the affordable housing challenges in the AA as noted by the community contact.

- Two donations totaling \$50,000 were made to a local agency. The agency provides foreclosure prevention, homebuyer, and education assistance services to LMI individuals that support the development, growth, and preservation of underserved small businesses, affordable housing, and sustainable communities in the AA.
- 406 hours of service to five local community service organizations offering a variety of services to LMI individuals, including education and homeownership assistance, credit counseling, property rehabilitation, real estate development and other community and economic development services. Bank employees provided the hours to the organization as 33 separate activities, which included assistance in developing marketing materials and campaigns and board and committee membership.

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 were identified.

APPENDIX A – SCOPE OF EXAMINATION

TIME PERIOD REVIEWED			
1/1/2024 to 12/31/2024 - Lending Test			
7/1/2022 to 6/30/2025 - CD Test			
FINANCIAL INSTITUTION		PRODUCTS REVIEWED	
INSBANK, Nashville, Tennessee		Small Business Loans	
AFFILIATE(S)		PRODUCTS REVIEWED	
N/A		N/A	
LIST OF AAS AND TYPE OF EXAMINATION			
<i>AAS</i>	<i>TYPE OF EXAMINATION</i>	<i>BRANCHES VISITED</i>	<i>OTHER INFORMATION</i>
<i>Nashville, Tennessee</i>	<i>Full-scope Review</i>	<i>N/A</i>	<i>N/A</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 INSBANK prepared by the Federal Reserve Bank of Atlanta, the institution's supervisory agency, as of November 3, 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/AA.

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

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

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

Activities that revitalize or stabilize-

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

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

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

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

APPENDIX C – GLOSSARY (Continued)

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

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

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

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

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

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

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

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

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

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

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

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

APPENDIX C – GLOSSARY (Continued)

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

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

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

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

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

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

APPENDIX D – AA DEMOGRAPHIC TABLE
Combined Demographics Report

Assessment Area: TN Nashville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	16	7.3%	12,342	5.6%	3,941	31.9%	43,738	19.9%
Moderate-income	49	22.3%	44,953	20.4%	7,490	16.7%	34,242	15.5%
Middle-income	66	30.0%	65,149	29.6%	3,965	6.1%	41,373	18.8%
Upper-income	82	37.3%	95,787	43.5%	2,759	2.9%	100,873	45.8%
Unknown-income	7	3.2%	1,995	0.9%	381	19.1%	0	0.0%
Total Assessment Area	220	100.0%	220,226	100.0%	18,536	8.4%	220,226	100.0%
Housing Units by Tract	Housing Types by Tract							
	Owner-Occupied			Rental		Vacant		
	#	%	%	#	%	#	%	
Low-income	25,417	6,237	2.8%	24.5%	16,685	65.6%	2,495	9.8%
Moderate-income	90,813	36,726	16.6%	40.4%	46,080	50.7%	8,007	8.8%
Middle-income	125,862	72,132	32.5%	57.3%	43,343	34.4%	10,387	8.3%
Upper-income	157,659	105,174	47.4%	66.7%	39,951	25.3%	12,534	8.0%
Unknown-income	4,570	1,498	0.7%	32.8%	2,406	52.6%	666	14.6%
Total Assessment Area	404,321	221,767	100.0%	54.8%	148,465	36.7%	34,089	8.4%
Total Businesses by Tract	Businesses by Tract & Revenue Size							
	Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
	#	%	%	#	%	#	%	
Low-income	2,225	5.0%	2,012	5.0%	200	5.0%	13	3.6%
Moderate-income	8,842	19.7%	7,913	19.5%	877	22.1%	52	14.4%
Middle-income	11,373	25.3%	10,353	25.5%	951	23.9%	69	19.1%
Upper-income	21,113	47.0%	19,222	47.4%	1,677	42.2%	214	59.1%
Unknown-income	1,339	3.0%	1,055	2.6%	270	6.8%	14	3.9%
Total Assessment Area	44,892	100.0%	40,555	100.0%	3,975	100.0%	362	100.0%
Percentage of Total Businesses:				90.3%		8.9%		0.8%
Total Farms by Tract	Farms by Tract & Revenue Size							
	Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
	#	%	%	#	%	#	%	
Low-income	6	1.7%	6	1.7%	0	0.0%	0	0.0%
Moderate-income	35	9.9%	33	9.5%	2	40.0%	0	0.0%
Middle-income	73	20.7%	73	21.0%	0	0.0%	0	0.0%
Upper-income	235	66.8%	232	66.9%	3	60.0%	0	0.0%
Unknown-income	3	0.9%	3	0.9%	0	0.0%	0	0.0%
Total Assessment Area	352	100.0%	347	100.0%	5	100.0%	0	0.0%
Percentage of Total Farms:				98.6%		1.4%		0.0%

Based on 2024 FFIEC Census Data and 2024 D&B Information

APPENDIX E – LENDING TABLES

Geographic Distribution of Small Business Loans

Assessment Area: TN Nashville

Product Type	Tract Income Levels	Bank Lending & Demographic Data				
		2024		Dollar		Total Businesses %
		Count #	%	\$ (000s)	\$ %	
Small Businesses	Low	2	3.0%	1,000	5.0%	5.0%
	Moderate	12	18.2%	4,201	20.8%	19.7%
	Middle	18	27.3%	4,306	21.4%	25.3%
	Upper	30	45.5%	10,262	50.9%	47.0%
	Unknown	4	6.1%	395	2.0%	3.0%
	<i>Total</i>	66	100%	20,164	100%	100.0%

Originations & Purchases

Based on 2024 FFIEC Census Data; 2016-2020 ACS data; 2024 D&B information

Percentages may not total 100 percent due to rounding

Small Business Loans by Business Revenue & Loan Size

Assessment Area: TN Nashville

		Bank Lending & Demographic Data				
		2024		Dollar		Total Businesses %
		Count #	%	\$ (000s)	\$ %	
Revenue	\$1 Million or Less	31	47.0%	9,901	49.1%	90.3%
	Over \$1 Million	34	51.5%	10,103	50.1%	8.9%
	<i>Total Rev. available</i>	65	98.5%	20,004	99.2%	99.2%
	Rev. Not Known	1	1.5%	160	0.8%	0.8%
	<i>Total</i>	66	100%	20,164	100%	100%
Loan Size	\$100,000 or Less	17	25.8%	1,368	6.8%	
	\$100,001 - \$250,000	20	30.3%	3,302	16.4%	
	\$250,001 - \$1 Million	29	43.9%	15,493	76.8%	
	<i>Total</i>	66	100%	20,164	100%	
Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	8	25.8%	602	6.1%	
	\$100,001 - \$250,000	10	32.3%	1,693	17.1%	
	\$250,001 - \$1 Million	13	41.9%	7,606	76.8%	
	<i>Total</i>	31	100%	9,901	100%	

Originations & Purchases

Based on 2024 FFIEC Census Data; 2016-2020 ACS data; 2024 D&B information

Percentages may not total 100 percent due to rounding