

CRA Public File  
Bank of Tennessee  
April 1, 2024

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# **PUBLIC DISCLOSURE**

April 19, 2021

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Bank of Tennessee  
Certificate Number: 21573

301 East Center Street  
Kingsport, Tennessee 37660

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
Dallas Region - Memphis Area Office

6060 Primacy Parkway, Suite 300  
Memphis, Tennessee 38119

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

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## INSTITUTION RATING

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

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

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

**The Lending Test is rated **Low Satisfactory**.**

- Lending levels reflect excellent responsiveness to AA credit needs.
- A high percentage of loans are made in the institution's AAs.
- The geographic distribution of loans reflects good penetration throughout the AAs.
- The distribution of borrowers reflects, given the product lines offered by the institution, good penetration among business customers of different revenue sizes and retail customers of different income levels.
- The institution uses innovative and/or flexible lending practices in order to serve AA credit needs.
- The institution exhibits an adequate record of serving the credit needs of the most economically disadvantaged areas of its AAs, very small businesses, and low-income individuals, consistent with safe and sound business practices.
- The institution has made an adequate of community development (CD) loans.

**The Investment Test is rated Low Satisfactory.**

- The institution has an adequate level of qualified CD investments and grants, although rarely in a leadership position, particularly those not routinely provided by private investors.
- The institution exhibits poor responsiveness to credit and CD needs.
- The institution rarely uses innovative and/or complex investments to support CD initiatives.

**The Service Test is rated Low Satisfactory.**

- Delivery systems are accessible to essentially all portions of the institution's AAs.
- To the extent that changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to individuals.
- Services and business hours do not vary in a way that inconveniences portions of the AAs, particularly LMI geographies and/or individuals.
- The institution provides an adequate level of CD services.

## **DESCRIPTION OF INSTITUTION**

Bank of Tennessee (BOT) is a full-service bank headquartered in Kingsport, Tennessee. BancTenn Corporation Holding Co, Inc., a one-bank holding company located in Kingsport, Tennessee, owns BOT. The bank has no subsidiaries and maintains one non-banking affiliate relationship, not relevant to the current CRA evaluation. BOT received a Satisfactory rating at its previous FDIC CRA evaluation, dated March 26, 2018, based on Interagency Intermediate Small Institution Examination Procedures.

BOT operates 21 branches across the states of Tennessee and North Carolina. The bank offers a variety of lending products, deposit services, and alternative delivery systems. Loan products include mortgage, construction, commercial, agricultural, home equity, credit cards, vehicle, and other personal loans to meet local area credit needs. The bank also provides a variety of deposit services including checking, savings, and time deposits. Other account products and services include safe deposit boxes, mobile banking, and E-statements, as well as an investment advisory service.

As of the most recent Report of Condition and Income (Call Report) on December 31, 2020, the bank had total assets of \$1.7 billion, including \$1.3 billion in total loans and \$164.0 million in total securities. Total deposits equaled \$1.5 billion. The distribution of the bank's loan portfolio is shown in the following table.

<b>Loan Portfolio Distribution as of 12/31/2020</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	113,076	8.9
Secured by Farmland	2,988	0.2
Secured by 1-4 Family Residential Properties	332,546	26.2
Secured by Multifamily (5 or more) Residential Properties	136,079	10.7
Secured by Nonfarm Nonresidential Properties	435,097	34.3
<b>Total Real Estate Loans</b>	<b>1,019,786</b>	<b>80.3</b>
Commercial and Industrial Loans	236,577	18.6
Agricultural Production and Other Loans to Farmers	389	0.0
Consumer Loans	6,667	0.5
Obligations of State and Political Subdivisions in the U.S.	3,061	0.2
Other Loans	4,450	0.3
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	1,232	0.1
<b>Total Loans</b>	<b>1,269,698</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income</i>		

Considering the bank's lending strategy and credit products offered, residential real estate and commercial lending continue to be the bank's business focus. BOT's business focus remains unchanged and there have not been any material changes to the financial condition of the bank since the previous evaluation. In response to the Coronavirus (COVID-19) Pandemic, the bank offered deferral, modification, and other loan options to assist bank customers. These alternative credit offerings resulted in an increase in the volume of small business and residential mortgage lending activity in 2020. Refer to the 'Innovative or Flexible Lending Practices' section for more information.

Examiners did not identify any financial, legal, or other impediments that would limit the bank's ability to meet the credit needs of its AAs.

## **DESCRIPTION OF ASSESSMENT AREAS**

Based on branch locations and loan origination activity, the bank has designated five AAs across the states of Tennessee and North Carolina. Within Tennessee, the bank has four AAs: Johnson City Metropolitan Statistical Area (MSA) AA, Kingston MSA AA, Knoxville MSA AA, and Nashville MSA AA. In North Carolina, the Avery Non-Metropolitan Statistical Area (Non-MSA) AA is the bank's single AA. Each state represents a separate rated area. The bank's AAs have not changed since the prior evaluation, with the exception of the removal of two counties as a result of changes to the U.S. Census Data.

The AAs comply with the technical requirements of the CRA and do not arbitrarily exclude LMI neighborhoods. Refer to each rated area and AA for complete details on the bank's operations and relevant economic, demographic, and competition information.

## SCOPE OF EVALUATION

### **General Information**

Examiners used Interagency Large Bank Examination Procedures to evaluate the bank's performance for the time period from the previous evaluation dated March 26, 2018, to the current evaluation dated April 18, 2021. Large Bank Procedures include the Lending, Investment, and Service Tests. The appendix lists the applicable tests' criteria.

Based on the distribution of branches, deposits, and reported loans, the performance in Tennessee contributed the greatest weight to the overall conclusions; see the following table.

<b>Rated Area Breakdown of Loans, Deposits, and Branches</b>						
<b>Rated Area</b>	<b>Loans*</b>		<b>Deposits</b>		<b>Branches</b>	
	<b>\$(000s)</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>	<b>#</b>	<b>%</b>
State of Tennessee	710,991	97.1	1,315,985	97.8	20	95.2
State of North Carolina	21,217	2.9	30,109	2.2	1	4.8
<b>Total</b>	<b>732,208</b>	<b>100.0</b>	<b>1,346,094</b>	<b>100.0</b>	<b>21</b>	<b>100.0</b>
<i>Source: HMDA Data (01/01/2018 – 12/31/2020); FDIC Summary of Deposits (06/30/2020); Bank Data Sample* (01/01/2019 – 12/31/2020)</i> <i>* Small business and small farm sample selected from reported Bank Data (01/01/2019 – 12/31/2020)</i>						

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

### **Activities Reviewed**

Pursuant to the data collection and reporting requirements of the Home Mortgage Disclosure Act and CRA, the bank is required to collect and report all originated or purchased home mortgage, small business, small farm, and CD loans. For the Lending Test, examiners reviewed and analyzed the universe of home mortgage loans originated or purchased in the period of January 1, 2018, through December 31, 2020. In those three years, the bank originated or purchased 2,680 home mortgage loans totaling \$765.6 million.

Regarding the bank's reported small business and small farm data, examiners found the reported data to be invalid and were unable to rely on the universe of reported loans for the scope of this review. As a result, examiners relied on sampling procedures to analyze the small business and small farm lending performance. For the period of January 1, 2019, through December 31, 2020 the bank reported to have originated or purchased 1,563 small business loans totaling \$228.6 million, and 27 small farm loans totaling \$2.3 million. Using a 95.0 percent confidence level and a 5.0 percent precision level, examiners selected an initial statistical sample of 426 small business loans totaling \$58.4 million and 27 small farm loans totaling \$2.4 million for analysis. Finally, examiners evaluated the bank's reported CD loans for the entire evaluation cycle from March 26, 2018, through April 18, 2021.



Considering the business strategy and the number and dollar amount of loans originated and purchased, home mortgage and small business loans continue to represent the bank's major product lines. Bank records indicated that the lending focus and product mix remained consistent throughout the evaluation period, with an increase in HMDA lending noted for full calendar year 2020. Due to inaccuracies in the bank's reported small business data, examiners applied more weight to home mortgage loans than small business loans when arriving to overall conclusions. Examiners presented small farm lending in the appendix since the lending volume in the individual AAs is too minimal to draw meaningful conclusions.

While the number and dollar volume of loans are presented, performance is emphasized by the number volume because it is a better indicator of the number of businesses and individuals served. Since no trends exist between the different years' data that materially affect applicable conclusions or ratings, this evaluation only presents 2019 home mortgage, small business, and small farm data, the most recent years for which corresponding aggregate data exists as of this evaluation date. However, examiners presented all years' data reviewed in the AA Concentration discussion.

Examiners focused on comparisons between the bank's home mortgage, small business, and small farm lending performance to applicable home mortgage, small business, and small farm aggregate data for all years reviewed. Examiners also utilized demographic data based on the 2015 ACS as an additional comparison for home mortgage lending and 2018 and 2019 D&B data as additional comparisons for small business and small farm lending.

The scope for the Investment and Service Tests considered applicable current period CD activities generated since the previous evaluation March 26, 2018, through April 18, 2021. The Investment Test's scope further encompasses all prior period qualified investments (QIs) that remain outstanding as of this evaluation's date. Examiners used the book value as of the current evaluation date for all prior period QIs that remained outstanding.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

The Lending Test is rated "Low Satisfactory." The conclusions of the bank's overall performance are consistent with the conclusions for the rated areas. Refer to each rated area for specific information.

#### **Lending Activity**

Lending levels reflect excellent responsiveness to AA credit needs. Excellent performance regarding home mortgage lending supports this conclusion. Examiners did not consider the bank's small business or small farm lending activity or market share performance under this criterion. Examiners are unable to draw meaningful conclusions for activity and trends or make comparisons to the prior evaluation due to the inaccuracies in BOT's reported data. Further, market share data is not considered for these loan types as it would be an inaccurate representation of the bank's performance. As such, the bank's lending activity record received limited consideration for the determining overall lending performance. Refer to each rated area for specific information.

### **Assessment Area Concentration**

A high percentage of loans are made inside the AAs. As seen in the following table, the bank originated and purchased a substantial majority of home mortgage loans and a high percentage of small business and small farm loans in the AAs.

<b>Lending Inside and Outside of the Assessment Area</b>										
	<b>Number of Loans</b>					<b>Dollar Amount of Loans \$(000s)</b>				
<b>Loan Category</b>	<b>Inside</b>		<b>Outside</b>		<b>Total</b>	<b>Inside</b>		<b>Outside</b>		<b>Total</b>
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>\$</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>\$(000s)</b>
Home Mortgage										
2018	730	92.2	62	7.8	792	171,890	90.3	18,410	9.7	190,300
2019	628	90.2	68	9.8	696	219,631	89.9	24,562	10.1	244,193
2020	1,088	91.3	104	8.7	1,192	292,044	88.2	39,039	11.8	331,083
<b>Subtotal</b>	<b>2,446</b>	<b>91.3</b>	<b>234</b>	<b>8.7</b>	<b>2,680</b>	<b>683,565</b>	<b>89.3</b>	<b>82,011</b>	<b>10.7</b>	<b>765,576</b>
Small Business										
2019	172	80.8	41	19.2	213	22,157	75.0	7,392	25.0	29,549
2020	177	83.1	36	16.9	213	24,239	84.2	4,563	15.8	28,802
<b>Subtotal</b>	<b>349</b>	<b>81.9</b>	<b>77</b>	<b>18.1</b>	<b>426</b>	<b>46,396</b>	<b>79.5</b>	<b>11,955</b>	<b>20.5</b>	<b>58,351</b>
Small Farm										
2019	14	93.3	1	6.7	15	1,469	94.0	94	6.0	1,563
2020	10	83.3	2	16.7	12	778	94.8	43	5.2	821
<b>Subtotal</b>	<b>24</b>	<b>88.9</b>	<b>3</b>	<b>11.1</b>	<b>27</b>	<b>2,247</b>	<b>94.3</b>	<b>137</b>	<b>5.7</b>	<b>2,384</b>
<b>Total</b>	<b>2,819</b>	<b>90.0</b>	<b>314</b>	<b>10.0</b>	<b>3,133</b>	<b>732,208</b>	<b>88.6</b>	<b>94,103</b>	<b>11.4</b>	<b>826,311</b>
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

### **Geographic Distribution**

The bank's geographic distribution of loans reflects good penetration throughout its AAs. The conclusions of the bank's overall performance are consistent with the conclusions for Tennessee but inconsistent with the conclusions for North Carolina. Good records in Tennessee outweighed adequate records in North Carolina to support this conclusion. Refer to each rated area for specific information.

### **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered, good penetration among retail customers of different income levels and businesses customers of different sizes. The conclusions of the bank's overall performance are consistent with the conclusions for Tennessee but inconsistent for North Carolina. Good records in Tennessee outweighed adequate records in North Carolina to support this conclusion. Refer to each rated area for specific information.

### **Innovative or Flexible Lending Practices**

The bank uses innovative and/or flexible lending practices in order to serve the AA credit needs. The flexible lending products and programs are available at all of the bank's offices; therefore, this criterion is not repeated within the various states and individual AAs.

The bank maintains one in-house flexible lending program and participates in various federal and local government sponsored programs. While these loan programs are not considered innovative, they offer individuals and small business borrowers with alternative financing when conventional financing may not be an option. Since the previous evaluation, the bank originated 432 innovative and/or flexible loans totaling approximately \$90.4 million. This dollar figure equates to 6.3 percent of average total assets and 8.1 percent of average net loans, as of December 31, 2020. Details regarding these programs are provided below.

**Community Advantage** – The Community Advantage Program is an in-house program developed to provide LMI creditworthy borrowers with alternative credit solutions, as well as provide alternative opportunities to meet the credit needs of LMI geographies. The terms of the program allow for up to 100.0 percent financing, without mortgage insurance, from homebuyers for the purchase of a primary residence. The program is available to LMI borrowers and first-time homebuyers purchasing a home in an LMI CT, regardless of income.

**Federal Housing Administration (FHA)** – The bank is an FHA approved lender, which allows the bank to issue FHA insured loans. An FHA home loan can be used to buy or refinance a single-family, multi-family, condominium, or certain manufactured homes. Specific types of FHA loans can also be used for new construction or for renovating an existing home. An FHA loan allows for low down payments and low qualifying credit criteria, helpful for buyers with limited savings or lower credit scores.

**Small Business Administration (SBA)** – The bank is an SBA approved lender, which allows the bank to approve loans on behalf of the SBA and expedite the loan approval process to the benefit of the borrower.

**Tennessee Housing Development Agency (THDA)** – THDA is the primary financing agency for the state of Tennessee and is responsible for the administration of a number of federal and state housing programs. THDA is not a direct lender, but instead, THDA buys qualified home loans from private lenders. The bank is an approved mortgage lender, working with THDA to originate its Great Choice Home Loans. This is a 30-year, fixed interest rate home loan available for first-time homebuyers, veterans, and homebuyers in targeted areas.

**Veterans Affairs (VA)** – The bank provides VA Home Loans. The VA guarantees a portion of the loan, enabling the bank to provide more favorable terms. VA loans are available to veterans, active service members, reservists, and surviving spouses, based on eligible criteria.

The following table details the volume of bank-wide originations during the scoping period.

<b>Innovative or Flexible Lending Programs</b>										
<b>Type of Program</b>	<b>2018</b>		<b>2019</b>		<b>2020</b>		<b>2021</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Community Advantage	38	5,483	21	3,893	12	1,791	1	209	72	11,376
Federal Housing Administration	76	15,559	77	16,813	69	14,462	5	1,444	227	48,278
Tennessee Housing Development Agency	4	491	11	1,804	13	1,401	3	498	31	4,194
Veterans Administration	33	7,519	23	5,465	40	11,312	6	2,223	102	26,519
<b>Totals</b>	<b>151</b>	<b>29,052</b>	<b>132</b>	<b>27,975</b>	<b>134</b>	<b>28,966</b>	<b>15</b>	<b>4,374</b>	<b>432</b>	<b>90,367</b>
<i>Source: Bank Data (3/26/2018 - 4/18/2021)</i>										

As seen in the table, the low volume of originations made within the bank's Community Advantage program, coupled with a declining year-over-year trend, reveals a limited impact with this loan product offering. Additionally, although the bank is an active SBA lender, the bank did not originate any SBA loans during the scoping period. However, BOT did participate in originating loans through the SBA under the Paycheck Protection Program (PPP), which is an SBA 7(a) loan type. The PPP loans are considered separately under the bank's response to the COVID-19 pandemic. Finally, while not presented in the table, examiners considered the following activities in providing additional flexible lending opportunities for borrowers, which are further discussed below.

**Federal Home Loan Bank Grant Programs** – The bank is a member of the FHLB and participates in the following grant programs: Affordable Housing Program (AHP), Welcome Home Program (WHP), and the Carol M. Peterson Housing Fund (CMPHF). The FHLB supports member banks' residential mortgage and economic development lending activities by providing members with a reliable source of funds. Member banks use the funds to finance housing (including affordable housing), as well as community and economic development lending activities.

The AHP grants are awarded through a competitive application process to members working with housing developers and/or community organizations to create rental or homeownership opportunities for LMI households. During the scoping period, the bank applied for 13 grants and was approved for 6 grants totaling \$2.3 million, which provided down payment and closing cost assistance.

The WHP, a set-aside of AHP funds, is designed to assist LMI mortgage loan applicants in the home buying process. The grants are used to assist with the down payments and closing costs incurred in conjunction with the acquisition or construction of owner-occupied housing by LMI homebuyers. During the scoping period, the bank received grants totaling \$469,885, which helped to assist 92 LMI borrowers.

Through the CMPHF, the FHLB provides grants up to \$7,500 per homeowner to fund accessibility and emergency repairs for low-income special needs and elderly homeowners. During the scoping period, the bank received \$97,399 in grants, which helped to assist 16 borrowers in making their homes more accessible and safe.

**COVID-19 Pandemic Lending Activities** – The bank receives favorable CRA consideration for its willingness to offer various flexible options for borrowers impacted financially by the COVID-19 pandemic. The bank assisted small business borrowers with PPP loans through the SBA during the COVID-19 pandemic. The SBA offered the PPP loan program to provide a direct incentive for small businesses to keep their workers on the payroll. The bank originated 1,482 PPP loans totaling approximately \$137.6 million during the evaluation period. In addition, the bank offered various payment deferment options to its commercial and consumer loan customers during the evaluation period and provided 668 payment deferrals, extensions and payment modifications totaling approximately \$389.4 million for customers impacted financially by the pandemic.

### **Community Development Loans**

The institution has made an adequate level of CD loans. Refer to each rated area for specific information. Since the previous evaluation, the bank made 11 CD loans totaling approximately \$50.0 million. The following table details the bank's CD loans by year and purpose.

<b>Community Development Lending Institution</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
2018 (Partial)	2	14,000	0	0	0	0	0	0	2	14,000
2019	4	14,660	0	0	0	0	1	10,100	5	24,760
2020	2	2,324	0	0	0	0	1	6,100	3	8,424
2021 (YTD)	1	2,800	0	0	0	0	0	0	1	2,800
<b>Total</b>	<b>9</b>	<b>33,784</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>16,200</b>	<b>11</b>	<b>49,984</b>
<i>Source: Bank data (3/26/2018 – 4/19/2020)</i>										

The total dollar volume of CD loans equates to 3.5 percent of average total assets and 4.5 percent of average net loans, as of December 31, 2020. These ratios reflect an increase from the previous evaluation, at which time CD loans represented 2.4 percent of average total assets and 3.4 percent of average net loans over an approximate two year time period. While the overall level of CD loans compares to similarly situated institutions, the activity is not proportionate to the bank's presence and opportunities at the AA level.

The CD loans were not very responsive to opportunities for CD lending in the AAs. While the bank made CD loans that assisted with affordable housing efforts, the bank did not originate or purchase any CD loans with the purpose of economic development, a significant need in the rated areas. Also, the bank did not address efforts to assist with community services through CD lending, although local community contacts identified that CD lending needs and opportunities exist. Further, while opportunities exist for CD lending in the AA gathering a majority of the deposits and operating the most branches, only 6.0 percent of total CD loans were attributed to the Johnson City MSA AA. However, it disproportionately holds 20.7 percent of total loans, which, when compared to peer, is not in line with the level of opportunities or needs for lending. Considering both the quantitative and qualitative impact of lending, relative to the opportunities and needs, the bank's CD loans present adequate performance. Refer to each rated area for specific information.

## INVESTMENT TEST

The Investment Test is rated “Low Satisfactory.” The conclusions of the bank’s overall performance are not consistent with the conclusions for each rated area. The “Low Satisfactory” conclusion in Tennessee outweighed the “Needs to Improve” conclusion in North Carolina to support this conclusion. Refer to each rated area for specific information.

### Investment and Grant Activity

The bank has an adequate level of qualified CD investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors. The following table details the bank’s QIs by year and purpose.

Qualified Investments Institution										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	6	2,217	6	2,556	1	2,775	0	0	13	7,548
2018 (Partial)	0	0	2	3,047	0	0	0	0	2	3,047
2019	2	4,068	4	1,365	0	0	0	0	6	5,433
2020	0	0	0	0	0	0	0	0	0	0
YTD 2021	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>8</b>	<b>6,285</b>	<b>12</b>	<b>6,968</b>	<b>1</b>	<b>2,775</b>	<b>0</b>	<b>0</b>	<b>21</b>	<b>16,028</b>
Qualified Grants & Donations	16	40	49	71	2	10	0	0	67	121
<b>Total</b>	<b>24</b>	<b>6,325</b>	<b>61</b>	<b>7,039</b>	<b>3</b>	<b>2,785</b>	<b>0</b>	<b>0</b>	<b>88</b>	<b>16,149</b>
<i>Source: Bank Data</i>										

Since the previous evaluation, the bank made 88 QIs totaling approximately \$16.1 million. The total dollar volume of CD investments equates to 1.1 percent of average total assets and 9.2 percent of average total securities, as of December 31, 2020. The institution’s QIs represent an adequate level when compared to similarly situated institutions. These ratios represent a decrease from the previous evaluation, at which time CD investments represented 2.0 percent of average total assets and 13.2 percent of average total securities over an approximate two-year time period.

The QIs were not proportionately responsive to opportunities for CD investments in the AAs. A majority of the bank’s QIs consist of school bonds and asset- and mortgage-backed security investments. These investments reflect the type routinely provided by private investors. Additionally, approximately 46.7 percent of the QIs, by dollar volume, are prior period investments with an outstanding balance of \$7.5 million. Considering both the quantitative and qualitative impact of the investments, relative to the opportunities and needs, the bank’s CD investments present adequate performance. Refer to each rated area for notable QI examples.

## **Responsiveness to Credit and Community Development Needs**

The bank exhibits poor responsiveness to credit and CD needs. This conclusion is supported by poor responsiveness in the rated areas. The credit and CD needs of each AA and the bank's responsiveness to those needs are discussed in the rated areas.

## **Community Development Initiatives**

The bank rarely uses innovative and/or complex investments to support CD initiatives. This conclusion is supported by rare use of innovative and/or complex investments in Tennessee, which weighed more heavily than the bank's lack of innovative and/or complex investments in North Carolina. Refer to each rated area for more information.

## **SERVICE TEST**

The Service Test is rated "Low Satisfactory." The bank demonstrated consistent performance for each rated area. Refer to each rated area for specific information.

## **Accessibility of Delivery Systems**

Delivery systems are accessible to essentially all portions of the institution's AAs. The following table shows select demographics, branch, and ATM distribution by income level.

<b>Branch and ATM Distribution by Geography Income Level</b>								
<b>Institution</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	45	6.5	153,415	5.0	0	0.0	0	0.0
Moderate	170	24.4	728,764	23.6	5	23.8	5	26.3
Middle	301	43.2	1,393,031	45.0	12	57.1	11	57.9
Upper	169	24.2	805,095	26.0	4	19.1	3	15.8
NA	12	1.7	12,905	0.4	0	0.0	0	0.0
<b>Total</b>	<b>697</b>	<b>100.0</b>	<b>3,093,210</b>	<b>100.0</b>	<b>21</b>	<b>100.0</b>	<b>19</b>	<b>100.0</b>
<i>Source: 2015 ACS Data; Bank Data</i>								

The bank operates 21 branches and 19 automated teller machines (ATMs) throughout its AAs. Of this total, 23.8 percent of branches and 26.3 percent of ATMs operate within moderate-income CTs. This is comparable to the 24.2 percent of branches operated by all institutions, which operate in moderate-income CTs. The bank does not operate any branches or ATMs in low-income CTs. This compares unfavorably to the 4.4 percent of branches operated by all institutions within low-income CTs in the AAs.

As of September 15, 2020, BOT upgraded all ATMs to interactive teller machines (ITMs). In addition to traditional ATM services, including accepting cash deposits, the ITMs provide the ability to interact with a live teller. The ITMs are available at all "drive thru *plus*" locations. Refer to the rated areas for additional details.

Additional alternative systems for delivering retail-banking services include online banking and bill pay, mobile banking, and telephone banking. Online and mobile services include deposit account opening, person-to-person payment, remote deposit capture, and electronic periodic statements. The bank also maintains a Loan Production Office (LPO) within the Nashville MSA AA, increasing access to lending services in the AA. Refer to the Nashville MSA AA for more detail.

### **Changes in Branch Locations**

To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. During the evaluation period, the bank opened and closed one branch. These changes did not impact any LMI areas. Details of the branch opening and closing are discussed at the rated area level.

### **Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences certain portions of the AAs, particularly LMI geographies and/or LMI individuals. All of the bank's branches are full-service with no notable differences in loan or deposit products. Banking hours generally reflect the needs of the local communities that they serve and all branch offices are open for reasonable business hours during weekdays. Most branches offer extended hours on Friday evenings and are open on Saturday. Refer to the rated areas for details.

The ITMs maintain operational hours Monday through Saturday from 7:00 am and 7:00 pm eastern. Traditional ATM services are available on the ITMs 24 hours a day, 7 days a week. Telephone banking services are available to customers 24 hours a day, 7 days a week, through an automated service called "fingertip banking". Customers can reach a live Customer Care Department representative from 8:00 am to 5:00 pm Monday to Thursday and from 8:00 am to 6:00 pm on Friday.

### **Community Development Services**

The institution provides an adequate level of CD services. The following table shows the bank's CD services by year and purpose.

<b>Community Development Services Institution</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
2018 (Partial)	5	7	3	0	<b>15</b>
2019	5	21	13	1	<b>40</b>
2020	4	16	8	0	<b>28</b>
YTD 2021	4	11	6	0	<b>21</b>
<b>Total</b>	<b>18</b>	<b>55</b>	<b>30</b>	<b>1</b>	<b>104</b>
<i>Source: Bank Data</i>					



The bank provided 104 CD services over an approximate three-year evaluation period. These services represent an adequate level when compared to similarly situated institutions. The bank's performance reflects a decrease from the previous evaluation, at which time the bank provided 84 CD services over a shorter two-year time period.

The CD services were adequately responsive to opportunities in the AAs. A majority of the CD services assisted with financial literacy for LMI individuals and technical assistance under economic development, the primary CD needs in the AAs. However, the level of responsiveness was not consistent among the rated areas. Refer to each rated area for specific information.

The CD services provided during the evaluation period are not innovative. CD service opportunities exist with a CD purpose of revitalizing and stabilizing distressed middle-income tracts, as well as LMI tracts that have been impacted by major disasters throughout the bank's AAs. During the evaluation period, only one employee provided a CD service geared toward revitalization and stabilization efforts. Additional CD service opportunities exist to serve populations or areas under CD purposes in new or more effective ways. Refer to each rated area for examples of notable CD services.

## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices. Therefore, this consideration did not affect the overall rating.

## **STATE OF TENNESSEE**

### **CRA RATING FOR TENNESSEE: SATISFACTORY**

**The Lending Test is rated: Low Satisfactory**

**The Investment Test is rated: Low Satisfactory**

**The Service Test is rated: Low Satisfactory**

## **DESCRIPTION OF INSTITUTION'S OPERATIONS IN STATE OF TENNESSEE**

The bank designated four AAs in the rated area of Tennessee. Since the previous evaluation, the AA eliminated two counties as a result of changes in the U.S. Census data. Specifically, Grainger County is no longer within the Knoxville MSA and Hickman County is no longer within the Nashville MSA; consequently removing these two counties from the bank's designated AAs. The following table provides a description of the AAs in the rated area.

<b>Description of Assessment Areas State of Tennessee</b>			
<b>Assessment Area</b>	<b>Counties in Assessment Area</b>	<b># of CTs</b>	<b># of Branches</b>
Johnson City MSA AA	Carter, Unicoi, and Washington	44	11
Kingsport Multistate MSA AA	State of Tennessee: Hawkins and Sullivan State of Virginia: Bristol City, Scott, and Washington	75	5
Knoxville MSA AA	Anderson, Blount, Campbell, Knox, Loudon, Morgan, Roane, and Union	199	1
Nashville MSA AA	Cannon, Cheatham, Davidson, Dickson, Macon, Maury, Robertson, Rutherford, Smith, Sumner, Trousdale, Williamson, and Wilson	374	3
<i>Source: Bank Data</i>			

Refer to individual AAs for specific demographic and economic information.

## **SCOPE OF EVALUATION – STATE OF TENNESSEE**

Examiners applied a full-scope review and the greatest consideration in determining conclusions for Tennessee to the Johnson City MSA AA. This is because the AA contains a majority of the bank's total branches and deposits, and accounts for a large percentage of the bank's total loans. Additionally, in accordance with current guidance, the Kingsport MSA AA required full-scope review as a multistate AA and the Knoxville MSA AA received full-scope review as this AA received review under limited-scope procedures during the previous evaluation. Examiners applied a limited-scope review and substantially less weight to activities within the Nashville MSA AA. While this AA accounts for a large percentage of reported loans, it contains a smaller percentage of the bank's branches and deposits. Also, no anomalies or significant changes to the Nashville MSA AA are noted since the previous evaluation, at which time the AA received a full-scope review. The following table details the percentage of loans, deposits, and branches by AA.

<b>Assessment Area Breakdown of Loans, Deposits, and Branches State of Tennessee</b>						
<b>Assessment Area</b>	<b>Loans</b>		<b>Deposits</b>		<b>Branches</b>	
	<b>\$(000s)</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>	<b>#</b>	<b>%</b>
Johnson City MSA AA	147,094	20.7	714,122	54.3	11	55.0
Kingsport MSA AA	67,906	9.6	422,844	32.1	5	25.0
Knoxville MSA AA	107,963	15.2	98,970	7.5	1	5.0
Nashville MSA AA	388,028	54.6	80,049	6.1	3	15.0
<b>Total</b>	<b>710,991</b>	<b>100.0</b>	<b>1,315,985</b>	<b>100.0</b>	<b>20</b>	<b>100.0</b>
<i>Source: Bank Data; FDIC Summary of Deposits (06/30/2020)</i>						

Refer to the institution Scope of Evaluation section for additional information.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF TENNESSEE**

### **LENDING TEST**

The Lending Test performance in the rated area is “Low Satisfactory.” This conclusion is consistent with the conclusions for the AAs in the rated area, with the exception of the Knoxville MSA AA. Refer to each AA for specific information.

#### **Lending Activity**

Lending levels reflect excellent responsiveness to AA credit needs. Excellent performance regarding home mortgage loans supports this conclusion. Refer to the institution level for discussion related to small business and small farm lending activity.

The bank’s volume of home mortgage lending has shown a continued steady decrease since the previous evaluation, with the exception of lending activity in 2020. The fluctuation is primarily attributed to a significant increase in home mortgage refinances as a result of historically low interest rates, causing a substantial increase in volume when compared to 2018 and 2019.

As revealed by 2019 market share data, there is strong competition for home mortgage loans in the rated area. In 2018, 936 lenders reported 150,530 home mortgage loans. Of these institutions, the bank ranked 52<sup>nd</sup>, with a market share of 0.4 percent. In 2019, the total lenders decreased slightly to 925 and reported 128,055 in home mortgage loans. The bank’s market rank improved to 42<sup>nd</sup>, with a market share of 0.6 percent, which positions BOT in the top five percent and reflects excellent performance.

#### **Geographic Distribution**

The geographic distribution of loans reflects good penetration throughout the AAs. This performance is consistent with the conclusions for the AAs in the rated area, with the exception of the Kingsport and Knoxville MSA AAs.

#### **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered, good penetration among retail customers of different income levels and businesses customers of different sizes. This performance is consistent with the conclusions for the AAs in the rated area, with the exception of the Knoxville MSA AA.

#### **Community Development Loans**

The institution has made an adequate level of CD loans. During the evaluation period, the bank made 10 CD loans totaling approximately \$49.8 million in the rated area. The following table details the bank’s CD loans by AA and purpose.

Community Development Lending by Assessment Area State of Tennessee										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Johnson City MSA AA	2	2,987	0	0	0	0	0	0	2	2,987
Kingsport MSA AA	2	3,790	0	0	0	0	0	0	2	3,790
Knoxville MSA AA	1	10,500	0	0	0	0	1	10,100	2	20,600
Nashville MSA AA	3	16,300	0	0	0	0	1	6,100	4	22,400
<b>Total</b>	<b>8</b>	<b>33,577</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>16,200</b>	<b>10</b>	<b>49,777</b>
<i>Source: Bank records</i>										

During the prior evaluation, the bank made 35 CD loans totaling \$15.8 million in the rated area, over an approximate two-year period. The bank's current performance represents a decrease by number volume, but an increase by dollar volume when compared to the prior evaluation. This performance is not consistent with the conclusions for the AAs in the rated area. The bank's high satisfactory performance in the Knoxville and Nashville MSA AAs influenced the rated area's overall level.

The CD loans were not adequately responsive to opportunities for CD lending in the AAs. A majority of the CD loans assisted with affordable housing efforts, a primary CD need in the AAs. The bank did not take a leadership role, and the loans are not particularly innovative or complex. Local community contacts indicated that opportunities exist with assisting with economic development and revitalization and/or stabilization efforts through CD lending in the AAs. While the bank made loans which assisted with revitalization efforts, the bank did not originate or purchase any CD loans with the purpose of economic development, a significant need in the rated area. Furthermore, while the table shows CD loan activity occurred in each AA, lending activity in the bank's primary AA, Johnson City, is disproportionately lower considering its branch presence, CD opportunities, and lending activities in that area. Overall, relative to the bank's capacity and the extent of CD lending opportunities and needs in its AAs, the bank established an adequate level in originating CD loans.

Refer to each AA for additional notable examples.

## INVESTMENT TEST

The Investment Test is rated "Low Satisfactory." The conclusions of the bank's overall performance is not consistent with the conclusions for the AAs in the rated area. Refer to each AA for specific information.

### Investment and Grant Activity

The bank has an adequate level of qualified CD investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors. Since the previous evaluation, the bank made 87 QIs totaling over \$16.1 million. The following table details the bank's CD loans by AA and purpose.

Qualified Investments by Assessment Area State of Tennessee										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Johnson City MSA AA	13	209	35	1402	0	0	0	0	48	1,611
Kingsport MSA AA	2	80	13	2,579	2	10	0	0	17	2,669
Knoxville MSA AA	2	1,374	5	3,049	0	0	0	0	7	4,423
Nashville MSA AA	6	4,661	8	9	1	2,775	0	0	15	7,445
<b>Total</b>	<b>23</b>	<b>6,324</b>	<b>61</b>	<b>7,039</b>	<b>3</b>	<b>2,785</b>	<b>0</b>	<b>0</b>	<b>87</b>	<b>16,148</b>
<i>Source: Bank Data</i>										

During the prior evaluation, the bank made 70 QIs totaling n \$22.4 million in the rated area over an approximate two-year period. The bank's current performance over a three-year period is unfavorable when compared to the prior evaluation. A majority of the bank's QIs consist of school bonds and asset- and mortgage-backed security investments. These investments are the type that are considered routinely provided by private investors. Additionally, activity in the bank's primary AA, Johnson City, is disproportionately lower considering its capacity, branch presence, and CD opportunities in that area. Overall, relative to the bank's capacity and the extent of CD investment opportunities in its AAs, the bank established an adequate level in making QIs.

Refer to each AA for additional notable examples.

### **Responsiveness to Credit and Community Development Needs**

The bank exhibits poor responsiveness to credit and CD needs. Local community contacts identified QI efforts that support affordable housing and economic development as primary needs throughout the AAs. The bank's QIs in asset-backed and mortgage-backed securities support affordable housing throughout the AAs. Although an identified need throughout the AAs, the QI activities which support economic development efforts were limited to the Kingsport MSA and Nashville MSA AAs. The majority of the bank's QIs are school bonds that support community services targeted to LMI individuals.

### **Community Development Initiatives**

The bank rarely uses innovative and/or complex investments to support CD initiatives. Although a prior period investment, an economic development related investment made in the Nashville MSA AA is somewhat complex, providing a multi-year impact to identified needs. However, the majority of the QIs, consisting of school bonds and asset- and mortgage-backed security investments.

### **SERVICE TEST**

The Service Test is rated "Low Satisfactory." The conclusions of the bank's overall performance is not consistent with the conclusions for the AAs in the rated area. Refer to each rated area for specific information.

### **Accessibility of Delivery Systems**

Delivery systems are accessible to essentially all portions of the institution's AAs. The branch distribution and alternative delivery systems for the rated area are consistent with the institution overall. Refer to the AAs for more information.

### **Changes in Branch Locations**

To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. During the evaluation period, the bank opened and closed one branch in the rated area. These changes did not impact any LMI areas.

### **Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences certain portions of the AAs, particularly LMI geographies and/or LMI individuals. Refer to the AAs for more information regarding branch hours and services.

### **Community Development Services**

The institution provides an adequate level of CD services. The following table shows the bank's CD services by AA and purpose.

<b>Community Development Services by Assessment Area State of Tennessee</b>					
<b>Assessment Area</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Johnson City MSA	14	31	22	1	<b>68</b>
Kingsport MSA	0	13	4	0	<b>17</b>
Knoxville MSA	0	6	1	0	<b>7</b>
Nashville MSA	0	5	3	0	<b>8</b>
<b>Total</b>	<b>14</b>	<b>55</b>	<b>30</b>	<b>1</b>	<b>100</b>
<i>Source: Bank records.</i>					

The bank's performance reflects a decrease from the previous evaluation, at which time the bank provided 81 CD services in the rated area over a shorter two-year time period. A majority of the bank's CD services were provided within the Johnson City MSA AA, which is commensurate with the bank's capacity, presence, and CD opportunities. The CD services provided are responsive to the needs of the AA, but are not innovative or complex. Various employees continue to hold Board positions at non-profit organizations which provide services for LMI individuals or small businesses, as well as organizations which assist with affordable housing efforts. Refer to each AA for notable examples of CD services.

## JOHNSON CITY MSA AA – Full-Scope Review

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

The Johnson City MSA AA consists of the entirety of Carter, Unicoi, and Washington Counties. The counties are contiguous and together compose the entire Johnson City MSA located in eastern Tennessee.

#### **Economic and Demographic Data**

Based on 2015 ACS Census data, the AA consists of 44 CTs with the following income designations: 14 moderate-, 22 middle-, 7 upper-income tracts, and 1 tract with no income designation. The AA does not contain any low-income CTs. These are the same income designations as the previous evaluation. The following table illustrates select demographic characteristics of the AA.

Demographic Information of the Assessment Area Johnson City MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	44	0.0	31.8	50.0	15.9	2.3
Population by Geography	200,327	0.0	25.9	52.2	20.9	1.0
Housing Units by Geography	95,100	0.0	27.4	52.5	20.1	0.0
Owner-Occupied Units by Geography	57,246	0.0	23.8	54.0	22.2	0.0
Occupied Rental Units by Geography	26,714	0.0	32.1	49.6	18.3	0.0
Vacant Units by Geography	11,140	0.0	35.2	51.6	13.2	0.0
Businesses by Geography	11,907	0.0	23.0	43.5	33.2	0.3
Farms by Geography	409	0.0	17.8	57.2	24.9	0.0
Family Distribution by Income Level	54,064	21.9	17.0	21.6	39.6	0.0
Household Distribution by Income Level	83,960	25.4	15.5	17.1	41.9	0.0
Median Family Income MSA - 27740 Johnson City, TN MSA	\$50,296	Median Housing Value				\$130,790
		Median Gross Rent				\$642
		Families Below Poverty Level				14.7%
Source: 2015 ACS and 2020 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units. The AA’s median housing value is \$130,790 and the median family income is \$50,296, which makes housing affordability and homeownership a slight challenge in this AA. Of the 95,100 housing units contained within the AA, 60.2 percent are owner-occupied, 28.1 percent are rental-occupied, and 11.7 percent are vacant.

The Federal Financial Institutions Examination Council (FFIEC) publishes annual estimates of median family incomes (MFIs) by area. Examiners used the FFIEC-estimated MFI levels to analyze home mortgage loans under the Borrower Profile criterion. The following table shows the FFIE-estimated MFIs in the area.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
<b>Johnson City, TN MSA Median Family Income (27740)</b>				
2018 (\$54,100)	<\$27,050	\$27,050 to <\$43,280	\$43,280 to <\$64,920	≥\$64,920
2019 (\$53,900)	<\$26,950	\$26,950 to <\$43,120	\$43,120 to <\$64,680	≥\$64,680
2020 (\$57,500)	<\$28,750	\$28,750 to <\$46,000	\$46,000 to <\$69,000	≥\$69,000
<i>Source: FFIEC</i>				

As according to the 2020 D&B data, the 11,907 businesses in the AA reported the following gross annual revenues (GARs):

- 83.3 percent reported revenues of \$1 million or less;
- 4.5 percent reported revenues of more than \$1 million; and
- 12.2 percent did not report revenues.

The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by GAR level. The Geographic Distribution criterion analyzes the dispersion of loans in the AA, with emphasis on the bank's lending record in LMI geographies and compares the institution's performance to demographic data (percentage of businesses located in those geographies). Service industries represent the largest portion of businesses at 37.4 percent, followed by retail trade at 14.2 percent.

As seen in the following table, data obtained from the U. S. Bureau of Labor Statistics indicates that the unemployment rate for the Johnson City MSA was comparable to the state average and lower than the national average.

Unemployment Rates				
Area	2018	2019	2020	March 2021
	%	%	%	%
Johnson City MSA	3.5	3.5	5.6	5.1
State of Tennessee	3.5	3.5	5.6	5.0
National Average	3.9	3.6	6.7	6.1
<i>Source: Bureau of Labor Statistics</i>				

Major employers in the AA, include James H. Quillen VA Hospital, East Tennessee State University, CITI Commerce Solutions, Advanced Call Center Technologies, and Watauga Children and Youth Services.



On April 17, 2019, FEMA declared Carter and Unicoi Counties major disaster areas due to Tennessee storms and flooding. On April 24, 2020, FEMA declared Unicoi and Washington Counties major disaster areas due to storms and flooding. On March 2, 2020, FEMA declared all counties in the Johnson City MSA a major disaster area due to the COVID-19 pandemic.

### **Competition**

There is low competition for financial services in the AA. According to the June 30, 2020, FDIC Deposit Market Share data, there are 18 financial institutions operating 59 branches with a total of \$3.7 billion in deposits inside the AA. Of these, the bank ranks 2<sup>nd</sup> with \$714.1 million in deposits, representing 19.3 percent of the deposit market share. The top financial institution operating in the AA maintains 6 branches inside of the AA with a 27.3 percent deposit market share.

### **Community Contact**

Examiners contacted a representative from an economic development organization that primarily serves rural areas with a focus on East Tennessee, including within the Johnson City MSA. The organization provides guaranteed loans focusing on rural development.

The contact described the demographics of the Johnson City MSA as being diverse with business. The area is characterized by small towns, rural areas, and close proximity to a variety of outdoor experiences. As a result of the COVID-19 pandemic, the area has seen an increase in population growth, and, as a result, small businesses are looking to grow. The proximity to outdoor experiences proved to be desirable for remote workers looking for a better work life balance. Having seen the benefits of this growth, the city is in the process of launching a nationwide campaign to attract more remote workers to the area. The contact indicated that financial institutions are not as involved with the community as they could be. While the contact has not experienced any negative interactions, it appears that local banks may tend to favor lending to businesses requesting larger dollar loans. The contact indicated that, as an alternative, local community banks could partner with local government or economic development organizations to meet small business needs.

### **Credit and Community Development Needs and Opportunities**

Considering information obtained from the community contact, bank management, and demographic information, examiners ascertained that the primary credit needs of the AA include small business loans, as well as affordable housing due to the rural development needs. With respect to the area's CD needs, demographic data supports the need for CD loans and investments that support economic development for small businesses, as well as projects which support affordable housing and revitalization and/or stabilization. Additionally, the community contact revealed that opportunities exist for local banks to become more involved with the community through CD services that provide financial education to LMI individuals and technical assistance to small businesses by partnering with local government and economic development organizations. Going forward, the increase in the AA's population will support the need and opportunity for projects to maintain and enhance infrastructures, including telecommunications, especially considering the city's nationwide campaign to attract remote workers.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN JOHNSON CITY MSA AA**

### **LENDING TEST**

The institution demonstrated a low satisfactory record in the Johnson City MSA AA regarding the Lending Test. Good performance records regarding geographic distribution and borrower profile distribution sufficiently lifted the low level of CD lending activities to support this conclusion. Examiners also observed an excellent lending activity record.

#### **Lending Activity**

Lending levels reflect excellent responsiveness to AA credit needs. Excellent performance regarding home mortgage loans in the Johnson City MSA AA support this conclusion.

#### ***Home Mortgage Loans***

The bank's volume of home mortgage lending in the AA reflects a significant decline since the previous evaluation, with the exception of lending activity in 2020. The increase in lending volume in 2020 is consistent with the fluctuation noted at the rated area level. In 2019, the institution originated 159 home mortgage loans totaling approximately \$37.2 million, capturing 2.7 percent market share. This volume of activity ranks the bank 8<sup>th</sup> out of 264 reporting lenders in the Johnson City MSA AA, which positions BOT in the top five percent and reflects excellent performance.

#### **Geographic Distribution**

The geographic distribution of loans reflects good penetration throughout the AA. The good record regarding home mortgage performance sufficiently lifted the adequate small business performance to support this conclusion.

#### ***Home Mortgage Loans***

The geographic distribution of loans reflects good penetration throughout the AA. While the following table reflects home mortgage activity for 2019, the bank's distribution of loans revealed a declining trend over the review period. As such, activity for the entire scoping period is further discussed below.

Geographic Distribution of Home Mortgage Loans Johnson City MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	0.0	0.0	0	0.0	0	0.0
Moderate	23.8	18.9	44	27.7	6,281	16.9
Middle	54.0	51.4	72	45.3	20,424	55.0
Upper	22.2	29.8	43	27.0	10,448	28.1
Not Available	0.0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>159</b>	<b>100.0</b>	<b>37,153</b>	<b>100.0</b>
Source: 2015 ACS, Bank Data Due to rounding, totals may not equal 100.0%						

In 2018, the bank's distribution of loans within moderate-income CTs, at 31.8 percent, exceeded both the percentage of owner-occupied housing of 23.8 percent and aggregate performance of 19.0 percent. As noted in the table above, the bank's performance declined in 2019, but remained above the percentage of owner-occupied housing within that income tract and aggregate performance. In 2020, the bank's performance further declined to 22.3 percent and fell slightly below the percentage of owner-occupied housing of 23.8 percent.

Demographic information reveals slight challenges with housing affordability, which affects homeownership, and market share data revealed a moderate level of competition for mortgage loans. Considering all factors, the bank's level of lending reflects good performance.

### ***Small Business Loans***

The geographic distribution of loans reflects adequate penetration throughout the AA. As seen in the following table, the bank's distribution of loans within moderate-income CTs, by number, is comparable to the percentage of businesses within that income tract and rises 4.6 percentage points above aggregate performance. The bank's level of lending reflects adequate performance.

Geographic Distribution of Small Business Loans Johnson City MSA AA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low	0.0	0.0	0	0.0	0	0.0
Moderate	22.7	22.2	22	26.8	2,041	21.7
Middle	44.5	43.4	40	48.8	5,104	54.2
Upper	32.5	34.4	20	24.4	2,267	24.1
Not Available	0.3	0.1	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>82</b>	<b>100.0</b>	<b>9,412</b>	<b>100.0</b>
Source: 2019 D&B Data; Bank Data Due to rounding, totals may not equal 100.0%						

## **Borrower Profile**

The distribution of borrowers reflects good penetration among retail customers of different income levels and business customers of different revenue sizes. Adequate performance regarding home mortgage lending somewhat lifted by excellent performance regarding small business lending supports this conclusion.

### ***Home Mortgage Loans***

The distribution of borrowers reflects adequate penetration among retail customers of different sizes. While the following table reflects home mortgage activity for 2019, the bank's distribution of loans to LMI borrowers fluctuated during the review period. As such, activity for the entire scoping period is further discussed below.

<b>Distribution of Home Mortgage Loans by Borrower Income Level Johnson City MSA AA</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	21.9	5.3	11	6.9	599	1.6
Moderate	17.0	15.7	26	16.4	2,757	7.4
Middle	21.6	20.7	33	20.8	4,903	13.2
Upper	39.6	44.6	76	47.8	17,564	47.3
Not Available	0.0	13.7	13	8.2	11,330	30.5
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>159</b>	<b>100.0</b>	<b>37,153</b>	<b>100.0</b>
<i>Source: 2015 ACS; Bank Data Due to rounding, totals may not equal 100.0%</i>						

Lending to low-income borrowers revealed a decreasing trend over the evaluation period. In 2018, the distribution of loans to low-income borrowers, at 10.1 percent by number volume, fell below the percentage of low-income families of 21.9 percent, but landed above aggregate performance of 6.9 percent. As reflected in the table above, the bank's performance declined in 2019, remaining below the percentage of low-income families and slightly above aggregate performance. In 2020, the bank's performance further declined to 5.6 percent and remained below the percentage of low-income families of 21.1 percent.

In contrast, lending to moderate-income borrowers increased over the evaluation period. In 2018, lending to moderate-income borrowers at 14.0 percent, fell slightly below both the percentage of moderate-income families of 17.0 percent and aggregate performance 14.9 percent. As noted in the following table, the bank's performance improved in 2019, and while it was comparable to the percentage of moderate-income families, it was slightly above aggregate performance. In 2020, the distribution of loans to moderate-income families further improved to 19.0 percent, and continued to remain comparable to the percentage of moderate-income families.

The percentage of families is indicative of the potential opportunities for lending, while aggregate data is indicative of the potential market demand for credit. In consideration, aggregate lending data provides a better lending performance comparison as not all LMI families have the financial ability or capacity to qualify for a home mortgage loans. Additionally, the AA contains a high percentage of families living below poverty, at 14.7 percent, which affects a low-income family's ability to purchase a home. Considering all factors, the bank's level of lending reflects adequate performance.

### ***Small Business Loans***

The distribution of borrowers reflects excellent penetration among business customers of different sizes. As illustrated in following table, the bank's distribution of loans to businesses with GARs of \$1.0 million or less, by number, falls below the percentage of businesses but rises significantly above aggregate performance. Although the bank's performance is lower than the demographic data, not all businesses with GARs of \$1.0 million or less have credit needs or are creditworthy. As such, more emphasis is placed on the comparison to aggregate data since this is indicative of the market demand for credit. Considering all factors, the bank's level of lending reflects excellent performance.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category Johnson City MSA AA</b>						
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	82.9	47.2	58	70.7	6,295	66.9
>1,000,000	4.7	--	20	24.4	2,935	31.2
Revenue Not Available	12.4	--	4	4.9	182	1.9
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>82</b>	<b>100.0</b>	<b>9,412</b>	<b>100.0</b>
<i>Source: 2019 D&amp;B Data, Bank Data. Due to rounding, totals may not equal 100.0%</i>						

### **Community Development Loans**

The institution has made a low level of CD loans. The bank made 2 CD loans totaling nearly \$2.9 million in the Johnson City MSA AA over an approximate three-year period. The bank's current performance represents a significant decrease when compared to the prior evaluation, at which time the bank made 20 loans totaling \$4.7 million over a shorter two-year period. The current dollar amount in this assessment area equates to 6.0 percent of the bank's CD loans in the State of Tennessee. As noted, the Johnson City MSA AA contributed 20.7 percent of reviewed loans for this rated area. This current level of performance is not consistent with the bank's capacity considering the lending activities and branch presence in the Johnson City MSA AA.

The bank's current CD loan activity helps to support affordable housing efforts in the AA. Specifically, one loan addresses low-income housing needs in the AA, which has a greater qualitative impact. According to local community contacts, various opportunities also exist with CD loan efforts that support economic development in the AA, however, the bank did not address these needs. Therefore, relative to the bank's capacity and the extent of CD lending opportunities and needs in the AA, the bank has a low level of CD loans.

The following table details the bank's CD loans by year and purpose.

Community Development Lending Johnson City MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2018 (Partial)	0	0	0	0	0	0	0	0	0	0
2019	1	953	0	0	0	0	0	0	1	953
2020	1	2,034	0	0	0	0	0	0	1	2,034
2021 (YTD)	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>2</b>	<b>2,987</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>2,987</b>
<i>Source: Bank data (3/26/2018 – 4/19/2020)</i>										

The following is a notable example of a CD loan in the AA:

- **Affordable Housing** – The bank issued a loan to develop, construct, own, and maintain a 48-unit multifamily affordable housing property. The management of the partnership is a non-profit formed for the purpose of providing safe, decent, and affordable housing to low-income individuals. This property qualifies for low-income housing tax credit (LIHTC).

## INVESTMENT TEST

The institution demonstrated needs to improve performance in the Johnson City MSA AA regarding the Investment Test. The poor level of QI coupled with poor responsiveness to credit and CD needs and the rare use of innovative or complex QIs support this conclusion.

### Investment and Grant Activity

The bank has a poor level of qualified CD investments and grants, but not in a leadership position, particularly those that are not routinely provided by private investors. The bank made 48 QIs totaling approximately \$1.6 million over an approximate three-year evaluation period. The bank's current performance represents a significant decrease when compared to the prior evaluation, at which time the bank made 33 QIs totaling \$2.8 million over a shorter two-year period. The current dollar amount represents 10.0 percent of the bank's QI in the State of Tennessee as compared to the 54.3 percent of the bank's deposits for this rated area, reflecting significantly less than a fair share contribution to the overall level. The following table details the bank's QIs by year and purpose.

Qualified Investments Johnson City MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	1	179	2	1	0	0	0	0	3	180
2018 (Partial)	0	0	0	0	0	0	0	0	0	0
2019	0	0	4	1,365	0	0	0	0	4	1,365
2020	0	0	0	0	0	0	0	0	0	0
YTD 2021	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>1</b>	<b>179</b>	<b>6</b>	<b>1,366</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>1,545</b>
Qualified Grants & Donations	12	30	29	36	0	0	0	0	41	66
<b>Total</b>	<b>13</b>	<b>209</b>	<b>35</b>	<b>1,402</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>48</b>	<b>1,611</b>
<i>Source: Bank Data</i>										

The following are notable examples of the bank's QIs in the AA:

- ***Affordable Housing*** – In 2020, the bank donated \$16,000 to the Johnson City Housing Authority, which helps to support housing efforts for LMI families and individuals.

### **Responsiveness to Credit and Community Development Needs**

The bank exhibits poor responsiveness to credit and CD needs. Although a significant need, the bank did not provide QIs with the purpose of supporting economic development in the AA. The bank supported affordable housing efforts, an identified need, through a prior period investment and current period donations. The majority of the bank's QIs reflect school bonds that support community services targeted to LMI individuals in the AA.

### **Community Development Initiatives**

The bank rarely uses innovative and/or complex investments to support CD initiatives in the Johnson City MSA AA.

### **SERVICE TEST**

The institution demonstrated a low satisfactory record in the Johnson City MSA AA regarding the Service Test. An adequate record regarding the bank's CD services coupled with the accessibility of delivery systems and reasonableness of business hours and services support this conclusion.

### **Accessibility of Delivery Systems**

Delivery systems are accessible to essentially all portions of the institution's AA. The branch distribution and alternative delivery systems for the AA is consistent with the overall conclusion. The following table shows select demographics, branch, and ATM distribution by income level.

Branch and ATM Distribution by Geography Income Level Johnson City MSA AA								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	14	31.8	51,914	25.9	4	36.4	4	40.0
Middle	22	50.0	104,600	52.2	5	45.5	4	40.0
Upper	7	15.9	41,850	20.9	2	18.2	2	20.0
NA	1	2.3	1,963	1.0	0	0.0	0	0.0
<b>Total</b>	<b>44</b>	<b>100.0</b>	<b>200,327</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>
<i>Source: 2015 ACS Data; Bank Data</i>								

Within the rated area, the bank operates 36.4 percent of its branches and 40.0 percent of its ATMs/ITMs throughout the Johnson City MSA AA. The bank operates 35.4 percent of branches and 40.0 percent of ATMs within moderate-income CTs. This is significantly favorable when compared to the 16.7 percent of branches operated by all institutions within moderate-income CTs. The AA does not contain any low-income CTs, which differs from the demographic population of the overall institution. All other alternative delivery systems are consistent with the institution level.

### **Changes in Branch Locations**

To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. The bank did not open or close any branches within the AA.

### **Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences certain portions of the AAs, particularly LMI geographies and/or LMI individuals. The bank maintains weekday lobby and drive thru hours of 8:30 am – 4:30 pm. All branches offer extended hours until 5:00 pm on Fridays, with the exception of the Elk Avenue Branch in Carter County, which closes at 6:00 pm. The Elk Avenue Branch, which is located in a middle-income CT, does not operate a drive thru or offer ATM/ITM services. All other hours and services are consistent with what is described at the institution level.

### **Community Development Services**

The institution provides an adequate level of CD services. The following table shows the bank's CD services by year and purpose.



Community Development Services Johnson City MSA AA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2018 (Partial Year)	4	5	2	0	11
2019	4	12	9	1	26
2020	3	8	6	0	17
YTD 2021	3	6	5	0	14
<b>Total</b>	<b>14</b>	<b>31</b>	<b>22</b>	<b>1</b>	<b>68</b>
<i>Source: Bank Data</i>					

The bank's performance reflects a decrease from the previous evaluation, at which time the bank provided 57 CD services in the AA over a shorter two-year time period. CD service activities demonstrate responsiveness to various AA needs. Employees continue to hold Board positions at non-profit organizations that provide services for LMI individuals or small businesses, as well as organizations which assist with affordable housing efforts.

The following are notable examples of CD services provided in the AA:

- ***Affordable Housing*** – A bank employee served as the Chair of the Johnson City Housing Authority (Authority). The Authority assists eligible low-income and below poverty families with opportunities for affordable housing in eight neighborhoods through public housing programs. Additionally, the Authority provides Section 8 housing vouchers for affordable housing opportunities throughout the Johnson City and Washington Counties. The mission of the organization is to assist underserved families by creating affordable housing opportunities and socioeconomic advancement in a discrimination-free environment; and affirmatively address the physical needs of the Authority's housing developments to ensure a decent, safe, and sanitary environments for employees and residents.
- ***Economic Development*** – A bank employee serves on the finance committee of the Northeast Tennessee Economic Development Corporation. The organization promotes economic development by providing gap financing for local businesses within the AA.

## KINGSPORT MSA AA – Full-Scope Review

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN KINGSPORT MSA AA

The Kingsport MSA AA consists of the entirety of five counties in two states; however, all branches remain in the State of Tennessee. The counties are contiguous and together compose the entire Kingsport-Bristol-Bristol, Tennessee-Virginia MSA. The Hawkins and Sullivan Counties are located in the most northeastern portion of Tennessee, which borders Virginia. Within Virginia, the Bristol City, Scott, and Washington Counties cover the most southwestern border of the state. These counties are all connected by major highways, which provides for ease of accessibility.

## **Economic and Demographic Data**

Based on 2015 ACS Census data, the AA consists of 75 CTs with the following income designations: 13 moderate-, 46 middle-, and 16 upper-income tracts. The AA does not contain any low-income CTs or CTs with no income designation. These are the same income designations as the previous evaluation. The following table illustrates select demographic characteristics of the AA.

Demographic Information of the Assessment Area Kingsport MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	75	0.0	17.3	61.3	21.3	0.0
Population by Geography	308,200	0.0	17.3	61.8	20.9	0.0
Housing Units by Geography	147,259	0.0	18.1	61.7	20.3	0.0
Owner-Occupied Units by Geography	94,955	0.0	14.2	63.1	22.6	0.0
Occupied Rental Units by Geography	34,403	0.0	27.6	56.5	15.9	0.0
Vacant Units by Geography	17,901	0.0	20.0	63.8	16.2	0.0
Businesses by Geography	18,741	0.0	21.1	56.5	22.4	0.0
Farms by Geography	844	0.0	10.2	67.4	22.4	0.0
Family Distribution by Income Level	86,422	21.1	18.5	19.9	40.5	0.0
Household Distribution by Income Level	129,358	23.8	16.6	17.2	42.4	0.0
Median Family Income MSA - 28700 Kingsport-Bristol-Bristol, TN-VA MSA		\$51,210	Median Housing Value			\$120,052
			Median Gross Rent			\$595
			Families Below Poverty Level			13.3%
Source: 2015 ACS and 2020 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

The AA's median housing value is \$120,052 and the median family income is \$51,210, which makes housing affordability a challenge in this AA. Of the 147,259 housing units within the AA, 64.5 percent are owner-occupied, 23.4 percent are rental-occupied, and 12.2 percent are vacant.

The following table shows the FFIEC-estimated MFIs in the area.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
<b>Kingsport-Bristol-Bristol, TN-VA MSA Median Family Income (28700)</b>				
2018 (\$54,800)	<\$27,400	\$27,400 to <\$43,840	\$43,840 to <\$65,760	≥\$65,760
2019 (\$55,100)	<\$27,550	\$27,550 to <\$44,080	\$44,080 to <\$66,120	≥\$66,120
2020 (\$59,100)	<\$29,550	\$29,550 to <\$47,280	\$47,280 to <\$70,920	≥\$70,920
<i>Source: FFIEC</i>				

As according to the 2020 D&B data, the 18,741 businesses in the AA reported the following GARs:

- 82.0 percent reported revenues of \$1 million or less;
- 4.8 percent reported revenues of more than \$1 million; and
- 13.2 percent did not report revenues.

Service industries represent the largest portion of businesses at 37.4 percent, followed by retail trade at 14.1 percent. Additionally, 62.3 percent of area businesses have four or fewer employees, and 86.9 percent operate from a single location.

As seen in the following table, data obtained from the U.S. Bureau of Labor Statistics indicates that the unemployment rate for Kingsport-Bristol, Tennessee-Virginia MSA was slightly below the state and national average in 2018 and 2019. In 2020, the unemployment rate rose and was higher than the state average, but remained lower than the national average.

Unemployment Rates				
Area	2018	2019	2020	March 2021
	%	%	%	%
Kingsport-Bristol-Bristol, TN-VA MSA	3.4	3.4	5.8	5.3
State of Tennessee	3.5	3.5	5.6	5.0
National Average	3.9	3.6	6.7	6.1
<i>Source: Bureau of Labor Statistics</i>				

Major employers in the AA include: Eastman Chemical Company, King Pharmaceuticals Inc., Holston Valley Medical Center, and Bristol Regional Medical Center.

On April 17, 2019, FEMA declared Carter and Unicoi Counties major disaster areas due to Tennessee storms and flooding. On March 2, 2020, FEMA declared all counties in the Kingsport-Bristol, Tennessee-Virginia MSA a major disaster area due to the COVID-19 pandemic.

### **Competition**

There is low competition for financial services in the AA. According to the June 30, 2020, FDIC Deposit Market Share data, there are 25 financial institutions operating 96 branches with a total of \$4.5 billion in deposits inside the AA. Of these, the bank ranks 5<sup>th</sup> with \$422.8 million in deposits, representing 9.4 percent of the deposit market share. The top three financial institutions operating in the AA are The First Bank and Trust Company, Truist Bank, and First Horizon Bank, which collectively hold 38.0 percent of the deposit market share.

### **Community Contact**

Examiners contacted a representative from an economic development organization that serves various counties, including the AA. Examiners focused the discussion obtained from the community contact primarily around the Kingsport-Bristol-Bristol, Tennessee-Virginia MSA. The organization provides planning and development services while also serving as a forum for local governments to solve common problems associated with economic development and growth.

The contact expressed that there are various needs for activities that support affordable housing and small businesses. Prior to the 2020 pandemic, the area's economy experienced growth and new jobs coming to the area. However, the economy suffered with some businesses permanently closing during the pandemic. The contact stated that banks were responsive in providing PPP loans, which helped to meet the short-term needs of small businesses and employees, but long-term needs, such as technical assistance, remain.

The current housing market is experiencing significant cost fluctuations due to the increased costs of building materials because of the pandemic. Additionally, residents are willing to pay above the appraised value for their houses, which is pricing out LMI families from being able to afford housing. The AA has seen an influx of new residents as companies have become more lenient with allowing individuals to work from home. As a result, employees are able to reside in cities other than where their companies are located. Overall, the contact commented that local financial institutions have adequately responded to the credit needs of the area.

### **Credit and Community Development Needs and Opportunities**

Considering information obtained from the community contact, as well as demographic and economic information, examiners determined that the primary credit needs of the AA include home mortgage and small business loans. Due to the influx of new residents over the evaluation period, there is a significant need and opportunity for single-family home mortgage loans in the AA. As LMI families are finding themselves priced out of the housing market, credit needs and opportunities exist for first-time homebuyer programs and LMI borrower down payment assistance. Small business loan needs exist for sustaining and growing small businesses in the AA. According to the community contact, opportunities exist for banks to participate in the Kingsport County downtown loan programs for small businesses.

There are also opportunities for CD lending and investment activities which would support affordable housing and small business growth. The contact indicated a significant need for housing with costs in the range of \$200,000 or less. They indicated that opportunities exist for banks to partner with local housing organizations to provide CD loans and/or investments, which would support these efforts. There are also opportunities to provide financial literacy to LMI individuals and families in an effort to better position themselves for entering homeownership. To address the challenges that small businesses are facing during the current economy there are opportunities available for banks to make investments which would support small business sustainability and growth. Finally, there is also a need for small business counseling due to the significant challenges that local small business are facing as a result of the COVID-19 pandemic.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN KINGSPORT MSA AA

### LENDING TEST

The institution demonstrated a low satisfactory record in the Kingsport MSA AA regarding the Lending Test. Good borrower profile and adequate geographic distribution performances lifted the low level of CD lending activities to support this conclusion. Examiners also observed an excellent lending activity record.

#### Lending Activity

Lending levels reflect excellent responsiveness to AA credit needs. Excellent performance regarding home mortgage loans in the Kingsport MSA AA support this conclusion.

#### *Home Mortgage Loans*

The bank's volume of home mortgage lending in the AA reflects a decline since the previous evaluation, with the exception of lending activity in 2020. The increase in lending volume in 2020 is consistent with the fluctuation noted at the rated area level. In 2019, the institution originated 86 home mortgage loans totaling approximately \$13.6 million, capturing 1.0 percent market share. This volume of activity ranks the bank 8<sup>th</sup> out of 286 reporting lenders in the Kingsport MSA AA, which positions BOT in the top five percent and reflects excellent performance.

#### Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the AA. Adequate performance regarding home mortgage and small business loans supports this conclusion.

#### *Home Mortgage Loans*

The geographic distribution of loans reflects adequate penetration throughout the AA. The following table shows the distribution of loans by CT income level. The bank's distribution of loans within moderate-income CTs, by number volume, is comparable to the percentage of owner-occupied housing within that income tract and slightly above aggregate performance. Overall, the bank's level of lending reflects adequate performance.

Geographic Distribution of Home Mortgage Loans Kingsport MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	0.0	0.0	0	0.0	0	0.0
Moderate	14.2	15.7	15	17.4	1,406	10.3
Middle	63.1	56.8	44	51.2	6,486	47.7
Upper	22.6	27.5	27	31.4	5,715	42.0
Not Available	0.0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>86</b>	<b>100.0</b>	<b>13,607</b>	<b>100.0</b>
Source: 2015 ACS, Bank Data Due to rounding, totals may not equal 100.0%						

### ***Small Business Loans***

The geographic distribution of loans reflects adequate penetration throughout the AA. The following table shows the distribution of loans by CT income level.

While the table reflects small business activity for 2019, the bank's distribution of loans within moderate-income CTs declined during the review period. As noted in the following table, the bank's distribution of loans within moderate-income CTs in 2019 at 24.5 percent lands above both the percentage of businesses and aggregate performance. In 2020, the bank's performance declined to 15.2 percent and fell below the percentage of businesses of 21.1 percent. Overall, the bank's level of lending reflects adequate performance.

<b>Geographic Distribution of Small Business Loans Kingsport MSA AA</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	0.0	0.0	0	0.0	0	0.0
Moderate	20.7	18.1	12	24.5	1,807	29.8
Middle	57.2	56.2	27	55.1	3,758	61.9
Upper	22.1	25.7	10	20.4	506	8.3
Not Available	0.0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>49</b>	<b>100.0</b>	<b>6,071</b>	<b>100.0</b>
<i>Source: 2019 D&amp;B Data; Bank Data Due to rounding, totals may not equal 100.0%</i>						

### **Borrower Profile**

The distribution of borrowers reflects good penetration among retail customers of different income levels and business customers of different revenue sizes. Good records regarding both home mortgage small business performance support this conclusion.

### ***Home Mortgage Loans***

The distribution of borrowers reflects good penetration among retail customers of different sizes. While the following table reflects home mortgage activity for 2019, the bank's distribution of loans to LMI borrowers fluctuated during the review period. As such, activity for the entire scoping period is further discussed below.

<b>Distribution of Home Mortgage Loans by Borrower Income Level Kingsport MSA AA</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	21.1	7.2	13	15.1	903	6.6
Moderate	18.5	19.2	15	17.4	1,716	12.6
Middle	19.9	21.6	16	18.6	1,888	13.9
Upper	40.5	38.5	36	41.9	7,965	58.5
Not Available	0.0	13.5	6	7.0	1,135	8.3
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>86</b>	<b>100.0</b>	<b>13,607</b>	<b>100.0</b>
<i>Source: 2015 ACS; Bank Data</i> <i>Due to rounding, totals may not equal 100.0%</i>						

In 2018, the distribution of loans to low-income borrowers, at 6.4 percent fell below both the percentage of low-income families of 21.1 percent and aggregate performance of 8.0 percent. As reflected in the following table, the bank's performance improved significantly in 2019, and while it fell below the percentage of low-income families, it exceeded aggregate performance. In 2020, the bank's performance declined to 10.8 percent and remained below the percentage of low-income families of 21.1 percent.

In contrast, lending to moderate-income borrowers in 2018, at 22.3 percent, landed above the percentage of moderate-income families of 18.5 percent and aggregate performance of 17.9 percent. As noted in the following table, the bank's performance declined in 2019, but fell within a reasonable range of the percentage of moderate-income families and aggregate performance. In 2020, the distribution of loans to moderate-income families remained steady, at 17.7 percent, and comparable to the percentage of moderate-income families.

The percentage of families is indicative of the potential opportunities for lending, while aggregate data is indicative of the potential market demand for credit. In consideration, aggregate lending data provides a better lending performance comparison as not all LMI families have the financial ability or capacity to qualify for a home mortgage loans. Additionally, the AA contains a high percentage of families living below poverty, at 13.3 percent, which affects a low-income family's ability to purchase a home. Considering all factors, the bank's level of lending reflects good performance.

### ***Small Business Loans***

The distribution of borrowers reflects good penetration among business customers of different sizes. The following table shows the distribution of loans by GAR. While the following table reflects small business activity for 2019, the bank's distribution of loans was inconsistent within the AA during the review period. As such, activity for the entire scoping period is further discussed below.

As reflected in the following table, the bank's distribution of loans to businesses with GARs of \$1.0 million or less, by number volume, landed below the percentage of businesses but significantly above aggregate performance. In 2020, the bank's performance significantly declined to 58.7 percent and continued to remain below the percentage of businesses. Although the bank's performance over the evaluation period is lower than the demographic data, not all businesses with GARs of \$1.0 million or less have credit needs or are creditworthy. As such, more emphasis is placed on the comparison to aggregate data since this is indicative of the market demand for credit. Considering all factors, the bank's level of lending reflects good performance.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category Kingsport MSA AA</b>						
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	81.2	44.9	36	73.5	2,670	44.0
>1,000,000	5.2	--	13	26.5	3,401	56.0
Revenue Not Available	13.7	--	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>49</b>	<b>100.0</b>	<b>6,071</b>	<b>100.0</b>
<i>Source: 2019 D&amp;B Data, Bank Data. Due to rounding, totals may not equal 100.0%</i>						

### **Community Development Loans**

The institution has made low level of CD loans in the Kingsport MSA AA. The bank made 2 CD loans totaling approximately \$3.8 million in the AA over an approximate three-year period. The bank's current performance represents a decrease by number volume and an increase by dollar volume when compared to the prior evaluation. During the prior evaluation, the bank made 18 loans totaling \$1.3 million in the AA over an approximate two-year period. Although an increase by dollar volume is noted, the bank's activity was not consistent during the review period. Specifically, a large dollar loan was made in 2018 with no activity noted in 2019 or year-to-date 2021. The current dollar amount in this assessment area equates to 7.6 percent of the bank's CD loans in the State of Tennessee. As noted, the Kingsport MSA AA contributed 9.6 percent of reviewed loans for this rated area.

The bank's current CD loan activity helps to support affordable housing efforts in the AA. According to local community contacts, various opportunities also exist with CD loan efforts that support economic development in the AA, however, the bank did not address these needs. Therefore, relative to the bank's capacity and the extent of CD lending opportunities and needs in the AA, the bank has a low level of CD loans. The following table details the bank's CD loans by year and purpose.



Community Development Lending Kingsport MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2018 (Partial)	1	3,500	0	0	0	0	0	0	1	3,500
2019	0	0	0	0	0	0	0	0	0	0
2020	1	290	0	0	0	0	0	0	1	290
2021 (YTD)	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>2</b>	<b>3,790</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>3,790</b>
Source: Bank data (3/26/2018 – 4/19/2020)										

The following is a notable example of a CD loan in the AA:

- **Affordable Housing** – The bank provided a loan to the Kingsport Housing and Redevelopment Authority for \$3.5 million, which will support the redevelopment of public housing units that primarily benefit LMI families. A total of 378 units will be rehabilitated and/or reconstructed for 5 of their communities and 51 units will be constructed to replace other apartments.

## INVESTMENT TEST

The institution demonstrated a low satisfactory record in the Kingsport MSA AA regarding the Investment Test. Adequate investment and grant activity outweighed poor responsiveness to credit and CD needs and rare use of innovative or complex QIs to support this conclusion.

### Investment and Grant Activity

The bank has an adequate level of qualified CD investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors. The bank made 17 QIs totaling approximately \$2.7 million over an approximate three-year evaluation period. The bank's current performance represents an increase by dollar volume when compared to the prior evaluation, at which time the bank made 12 QIs totaling \$999,000 over a shorter two-year period.

By dollar volume, approximately 98.7 percent of the bank's QIs are prior period investments with an outstanding balance as of the evaluation date. All current period QIs are limited to grants and donations. The current dollar amount represents 16.5 percent of the bank's QI in the State of Tennessee as compared to the 32.1 percent of the bank's deposits for this rated area. The following table details the bank's QIs by year and purpose.

Qualified Investments Kingsport MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	1	79	4	2,555	0	0	0	0	5	2,634
2018 (Partial)	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0
YTD 2021	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>1</b>	<b>79</b>	<b>4</b>	<b>2,555</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>2,634</b>
Qualified Grants & Donations	1	1	9	24	2	10	0	0	12	35
<b>Total</b>	<b>2</b>	<b>80</b>	<b>13</b>	<b>2,579</b>	<b>2</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>17</b>	<b>2,669</b>
Source: Bank Data										

The following are notable examples of the bank's QIs in the AA:

- **Economic Development** – In 2018 and 2019, the bank gave \$5,000 each year to support a non-profit organization that provides financial assistance to small businesses in Bristol City County that helps support growth and create permanent jobs in the area.
- **Community Service** – The bank maintains approximately \$2.5 million in prior period municipal bonds that support schools where the majority of the students receive free or reduced lunches.

### **Responsiveness to Credit and Community Development Needs**

The bank exhibits adequate responsiveness to credit and CD needs. The bank supported affordable housing efforts, an identified need, through a prior period mortgage backed investment and a donation. The bank also supported economic development efforts through two donations. The majority of the bank's QIs, at 95.7 percent, reflect prior period school bonds that support community services targeted to LMI individuals in the AA.

### **Community Development Initiatives**

The bank rarely uses innovative and/or complex investments to support CD initiatives in the Kingsport MSA AA.

### **SERVICE TEST**

The institution demonstrated needs to improve performance in the Kingsport MSA AA regarding the Service Test. The limited level of CD services primarily supports this conclusion, followed by accessibility of delivery systems and reasonableness of business hours and services.

### **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the institution's AA. The branch distribution and alternative delivery systems for the AA are not consistent with the overall conclusion. The following table shows select demographics, branch, and ATM distribution by income level.

<b>Branch and ATM Distribution by Geography Income Level Kingsport MSA AA</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	13	17.3	53,270	17.3	1	20.0	1	20.0
Middle	46	61.3	190,427	61.8	4	80.0	4	80.0
Upper	16	21.3	64,503	20.9	0	0.0	0	0.0
NA	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>75</b>	<b>100.0</b>	<b>308,200</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>
<i>Source: 2015 ACS Data; Bank Data</i>								

Within the rated area, the bank operates 25.0 percent its' branches and 27.8 percent of its' ATMs/ITMs in this AA. The bank operates 20.0 percent of branches and 20.0 percent of ATMs within moderate-income CTs. This is slightly below the 23.8 percent of branches operated by all institutions within moderate-income CTs. The AA does not contain any low-income CTs, which differs from the demographic population of the overall institution. All other alternative delivery systems are consistent with what is described at the institution level.

### **Changes in Branch Locations**

To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. The bank did not open or close any branches within the AA.

### **Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences certain portions of the AAs, particularly LMI geographies and/or LMI individuals. The bank maintains weekday lobby and drive thru hours of 8:30 am – 4:30 pm, with extended hours until 5:00 pm on Fridays. All other hours and services are consistent with the institution level.

### **Community Development Services**

The institution provides a limited level of CD services. The following table shows the bank's CD services by year and purpose.

Community Development Services Kingsport MSA AA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2018 (Partial Year)	0	2	0	0	2
2019	0	3	2	0	5
2020	0	6	2	0	8
YTD 2021	0	2	0	0	2
<b>Total</b>	<b>0</b>	<b>13</b>	<b>4</b>	<b>0</b>	<b>17</b>
<i>Source: Bank Data</i>					

The bank's performance reflects a decrease from the previous evaluation, at which time the bank provided 13 CD services in the AA over a shorter two-year period. The CD services are not very responsive to the AA needs. During the evaluation period, employees did not provide any services to support affordable housing efforts, a significant need in the AA. Additionally, limited CD services supported economic development efforts in the AA, an identified need. A majority of the CD services supported health related services for LMI individuals. Various employees continue to hold Board or Advisory Board positions at these non-profit organizations, as well as a few organizations which assist with economic development efforts.

The following is a notable example of CD services provided in the AA:

- ***Economic Development*** – A bank employee serves as an Advisory Board member for a not-for-profit agency that supports entrepreneurs and small businesses throughout the AA.

## KNOXVILLE MSA AA – Full-Scope Review

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN KNOXVILLE MSA AA

The Knoxville MSA AA consists of the entirety of eight counties: Anderson, Blount, Campbell, Knox, Loudon, Morgan, Roane, and Union. The counties are contiguous and together compose the entire Knoxville, Tennessee MSA.

#### **Economic and Demographic Data**

Based on 2015 ACS Census data, the AA consists of 199 CTs with the following income designations: 11 low-, 48 moderate-, 85 middle-, and 49 upper-income tracts and 6 tract with no income designation. This represents a change from the previous evaluation, at which time the AA consisted of 204 CTs, with 50 moderate-income and 88 middle-income CTs. No other changes are noted. The following table illustrates select demographic characteristics of the AA.

Demographic Information of the Assessment Area Knoxville MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	199	5.5	24.1	42.7	24.6	3.0
Population by Geography	829,423	4.4	22.7	46.6	25.6	0.7
Housing Units by Geography	374,597	4.7	24.3	46.8	24.1	0.1
Owner-Occupied Units by Geography	226,798	2.4	18.8	50.0	28.8	0.0
Occupied Rental Units by Geography	106,139	9.7	32.6	40.3	17.3	0.1
Vacant Units by Geography	41,660	5.1	32.6	46.0	16.1	0.2
Businesses by Geography	57,510	4.0	18.4	41.5	35.4	0.8
Farms by Geography	1,635	2.0	18.7	50.0	29.0	0.4
Family Distribution by Income Level	214,794	22.4	16.8	19.8	41.0	0.0
Household Distribution by Income Level	332,937	24.5	16.2	16.5	42.9	0.0
Median Family Income MSA - 28940 Knoxville, TN MSA	\$59,829	Median Housing Value				\$155,139
		Median Gross Rent				\$751
		Families Below Poverty Level				11.9%
Source: 2015 ACS and 2020 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

Of the 374,597 housing units within the AA, 60.5 percent are owner-occupied, 28.3 percent are rental-occupied, and 11.1 percent are vacant.

The following table shows the FFIEC-estimated MFIs in the area.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
<b>Knoxville, TN MSA Median Family Income (28940)</b>				
2018 (\$64,100)	<\$32,050	\$32,050 to <\$51,280	\$51,280 to <\$76,920	≥\$76,920
2019 (\$65,000)	<\$32,500	\$32,500 to <\$52,000	\$52,000 to <\$78,000	≥\$78,000
2020 (\$67,200)	<\$33,600	\$33,600 to <\$53,760	\$53,760 to <\$80,640	≥\$80,640
<i>Source: FFIEC</i>				

As according to the 2020 D&B data, the 18,741 businesses in the AA reported the following GARs:

- 83.1 percent reported revenues of \$1 million or less;
- 5.2 percent reported revenues of more than \$1 million; and
- 11.7 percent did not report revenues.

Service industries represent the largest portion of businesses at 38.5 percent; followed by retail trade at 12.9 percent. Additionally, 60.0 percent of area businesses have four or fewer employees, and 87.5 percent operate from a single location.

As seen in the following table, data obtained from the U.S. Bureau of Labor Statistics indicates that the unemployment rate for Knoxville, Tennessee MSA has remained below both the state and national average.

Unemployment Rates				
Area	2018	2019	2020	March 2021
	%	%	%	%
Knoxville, TN – MSA	2.9	3.0	5.0	4.5
Tennessee	3.5	3.5	5.6	5.0
National Average	3.9	3.6	6.7	6.1
<i>Source: Bureau of Labor Statistics</i>				

Major employers in the AA include: Knox County Schools, United States Department of Energy, Medical Center at Knoxville, Oak Ridge National Laboratories, University of Tennessee Medical Center, and Denso Manufacturing Tennessee, Inc.

On April 17, 2019, FEMA declared the entire Knoxville, Tennessee MSA a major disaster area due to Tennessee storms and flooding. On April 24, 2020, FEMA declared Campbell County a major disaster area due to storms and flooding. On March 2, 2020, FEMA declared all counties in the Knoxville, Tennessee MSA a major disaster area due to the COVID-19 pandemic.

### **Competition**

There is moderate competition for financial services in the AA. According to the June 30, 2020, FDIC Deposit Market Share data, there are 42 financial institutions operating 239 branches with a total of \$20.2 billion in deposits inside the AA. Of these, the bank ranks 25<sup>th</sup> with \$99.0 million in deposits, representing 0.5 percent of the deposit market share. The top three financial institutions operating in the AA are Truist Bank, First Horizon Bank, and Regions Bank which collectively hold 48.9 percent of the deposit market share.

### **Community Contact**

Examiners contacted a representative of a non-profit organization in the AA. The contact indicated that while the housing stock in the area is currently sufficient, it is not affordable to LMI families. Additionally, the AA has experienced challenges attracting builders for affordable housing projects. As a result of the COVID-19 pandemic, the AA, like other areas, has experienced an increase in unemployment. The contact stated that the minority communities have seen a greater impact as these communities were experiencing significantly higher unemployment rates prior to the pandemic. The contact indicated that there needs to be an emphasis by local banks in supporting and building business relationships with minority-owned small businesses in the area.

## **Credit and Community Development Needs and Opportunities**

Considering information obtained from the community contact, as well as demographic and economic information, examiners determined that the primary credit needs of the AA include home mortgage and small business loans. The homeownership rate in the AA is higher than the national average, indicating a high level of opportunity for home mortgage lending. Additionally, the high median age of housing stock in the AA, at 37 years, is indicative of a potential need for home improvement or home renovation loans. Examiners determined the need for small business loans based on the high percentage of small businesses with four or few employees and the significant majority of businesses reporting GARs of \$1 million or less in the AA.

There are also opportunities for CD lending and investment activities to support affordable housing and small business growth. Examiners determined the need for CD loan and investment activity which supports affordable housing based on the percentage of LMI families, high median family housing value, and relatively high rental rates within the AA. Information obtained from a local community contact also indicated opportunities for banks to partner with local non-profit and/or government organizations to provide CD loans and/or investments to support affordable housing projects and economic development efforts in the area. Finally, considering the high unemployment rate, there are needs and opportunities to provide CD service focusing on financial literacy to LMI individuals, workforce development, and technical assistance to small businesses.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN KNOXVILLE MSA AA**

### **LENDING TEST**

The institution demonstrated a high satisfactory record in the Knoxville MSA AA regarding the Lending Test. Excellent geographic distribution hampered by poor borrower distribution and coupled with a relatively high level of CD loans to support this conclusion. Examiners also observed a good lending activity record.

### **Lending Activity**

Lending levels reflect good responsiveness to AA credit needs. Good performance regarding home mortgage loans in the Knoxville MSA AA support this conclusion.

### ***Home Mortgage Loans***

The bank's volume of home mortgage lending reflects a steady increase in the Knoxville MSA AA since the previous evaluation. The institution originated 41 home mortgage loans totaling approximately \$56.7 million in 2019, capturing 0.1 percent market share. This volume of activity ranks the bank 93<sup>rd</sup> out of 558 reporting lenders in the Knoxville MSA AA, which positions BOT in the top twenty percent and reflects good performance.

## **Geographic Distribution**

The geographic distribution of loans reflects excellent penetration throughout the AA. Excellent performance regarding home mortgage loans sufficiently uplifted good performance regarding small business loans to support this conclusion.

### ***Home Mortgage Loans***

The geographic distribution of loans reflects excellent penetration throughout the AA. While following table reflects home mortgage activity for 2019, the bank's distribution of loans was inconsistent during the review period. As such, activity for the entire scoping period is further discussed below.

<b>Geographic Distribution of Home Mortgage Loans Knoxville MSA AA</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	2.4	1.8	0	0.0	0	0.0
Moderate	18.8	15.3	8	19.5	16,068	28.3
Middle	50.0	47.9	10	24.4	1,992	3.5
Upper	28.8	35.0	23	56.1	38,684	68.2
Not Available	0.0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>41</b>	<b>100.0</b>	<b>56,744</b>	<b>100.0</b>
<i>Source: 2015 ACS, Bank Data</i> <i>Due to rounding, totals may not equal 100.0%</i>						

Lending within low-income CTs fluctuated throughout the evaluation period. In 2018, the bank's distribution of loans within low-income CTs, at 2.7 percent, was comparable to the percentage of owner-occupied housing of 2.4 percent and above aggregate performance of 1.8 percent. Although the bank did not make any loans within low-income CTs in 2019, as reflected in the previous table, the percentage of owner-occupied housing and aggregate performance indicates limited opportunity and demand for lending within that income tract level. In 2020, the bank's performance improved to 3.5 percent and exceeded the percentage of owner-occupied housing of 2.4 percent.

In contrast to the fluctuation noted with lending within low-income CTs, lending within moderate-income CTs revealed an increasing trend over the evaluation period. In 2018, the bank's distribution of loans within moderate-income CTs, at 16.2 percent, was comparable to the percentage of owner-occupied housing of 18.0 percent and slightly above aggregate performance of 15.0 percent. As noted in the table above, the bank's performance improved in 2019 and continued to be comparable to the percentage of owner-occupied housing and above aggregate performance. In 2020, the distribution of loans within moderate-income CTs significantly increased to 26.3 percent, and exceeded the percentage of owner-occupied housing. Overall, considering all factors, the bank's level of lending reflects excellent performance.



### ***Small Business Loans***

The geographic distribution of loans reflects good penetration throughout the AA. While the following table reflects small business activity for 2019, the bank's distribution of loans trended upwards during the review period. As such, activity for the entire scoping period is further discussed below.

<b>Geographic Distribution of Small Business Loans Knoxville MSA AA</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	4.0	3.2	1	5.0	142	6.5
Moderate	18.7	15.9	0	0.0	0	0.0
Middle	41.5	43.9	3	15.0	324	14.7
Upper	34.4	36.6	16	80.0	1,734	78.8
Not Available	0.9	0.4	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>20</b>	<b>100.0</b>	<b>2,200</b>	<b>100.0</b>
<i>Source: 2019 D&amp;B Data; Bank Data Due to rounding, totals may not equal 100.0%</i>						

As reflected in the table above, the bank's distribution of loans within low-income CTs in 2019 landed above the percentage of businesses and above aggregate performance. In 2020, the bank's distribution of loans significantly increased to 13.6 percent, rising significantly above the percentage of businesses of 4.0 percent.

Although the percentage of businesses and aggregate performance indicates opportunity and demand for lending within that income tract level, the bank did not make any loans within moderate-income CTs in 2019. The bank's distribution of loans within moderate-income CTs improved significantly in 2020 to 13.6 percent, but remained below the percentage of businesses within that income tract of 18.4 percent.

The percentage of businesses is indicative of the potential opportunities for lending, while aggregate data is indicative of the potential market demand for credit. As discussed, demographic data reveals limited opportunities for lending within low-income CTs and low opportunity for lending within moderate-income CTs. Additionally, aggregate data reveals a very low demand for lending within low-income CTs and a low demand for lending within moderate-income CTs. Although not fully mitigated, the low opportunities and demand for lending within moderate-income CTs provides performance context behind the bank's lack of lending in moderate-income CTs in 2019. Considering all factors, the bank's level of lending reflects good performance.

### **Borrower Profile**

The distribution of borrowers reflects poor penetration among retail customers of different income levels and business customers of different revenue sizes. This conclusion is primarily supported by poor performance in home mortgage lending, which outweighed good performance in small business lending.

### ***Home Mortgage Loans***

The distribution of borrowers reflects poor penetration among retail customers of different sizes. While the following table reflects home mortgage activity for 2019, the bank's distribution of loans to LMI borrowers fluctuated during the review period. As such, activity for the entire scoping period is further discussed below.

<b>Distribution of Home Mortgage Loans by Borrower Income Level Knoxville MSA AA</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	22.4	6.7	0	0.0	0	0.0
Moderate	16.8	16.7	5	12.2	903	1.6
Middle	19.8	20.7	6	14.6	1,075	1.9
Upper	41.0	41.6	21	51.2	6,990	12.3
Not Available	0.0	14.3	9	22.0	47,776	84.2
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>41</b>	<b>100.0</b>	<b>56,744</b>	<b>100.0</b>
<i>Source: 2015 ACS; Bank Data</i> <i>Due to rounding, totals may not equal 100.0%</i>						

In 2018, the distribution of loans to low-income borrowers, at 2.7 percent, fell significantly below both the percentage of low-income families of 22.4 percent and below aggregate performance of 7.5 percent. As reflected in the following table, the bank did not make any loans to low-income borrowers in 2019, although the percentage of families and aggregate performance indicates opportunity and demand for lending within that income tract level. In 2020, the bank's performance improved to 3.5 percent, but remained below the percentage of low-income families of 22.4 percent.

In 2018, lending to moderate-income borrowers, at 10.8 percent, fell below the percentage of moderate-income families of 16.8 percent and aggregate performance of 17.1 percent. As noted in the previous table, the bank's performance improved slightly in 2019, but remained below both the percentage of moderate-income families and aggregate performance. In 2020, the bank's performance declined to 7.0 percent, and continued to remain below to the percentage of moderate-income families of 16.8 percent.

The percentage of families is indicative of the potential opportunities for lending, while aggregate data is indicative of the potential market demand for credit. In consideration, aggregate lending data provides a better lending performance comparison as not all LMI families have the financial ability or capacity to qualify for a home mortgage loans. Additionally, 11.9 percent of families in the AA are living below poverty, which affects a low-income family's ability to purchase a home. So while there appears to be moderate opportunities for lending to low-income families, aggregate data reveals a low demand for lending to borrowers within that income-level. However, this does not fully mitigate the bank's lack of lending to low-income borrowers in 2019, or overall trend performance lagging below their peers'. Considering all factors, the bank's level of lending reflects poor performance.

### ***Small Business Loans***

The distribution of borrowers reflects good penetration among business customers of different sizes. While the table reflects small business activity for 2019, the bank's performance declined during the review period. As such, activity for the entire scoping period is further discussed below.

As reflected in the following table, the bank's distribution of loans to businesses with GARs of \$1.0 million or less was comparable to the percentage of businesses and significantly above aggregate performance. In 2020, the bank's performance declined significantly to 31.8 percent and fell significantly below the percentage of businesses. Although the bank's performance over the evaluation period is lower than the demographic data, not all businesses with GARs of \$1.0 million or less have credit needs or are creditworthy. As such, more emphasis is placed on the comparison to aggregate data since this is indicative of the market demand for credit. Considering all factors, the bank's level of lending reflects good performance.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category Knoxville MSA AA</b>						
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	82.0	45.7	16	80.0	1,746	79.4
>1,000,000	5.7	--	4	20.0	454	20.6
Revenue Not Available	12.3	--	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>20</b>	<b>100.0</b>	<b>2,200</b>	<b>100.0</b>
<i>Source: 2019 D&amp;B Data, Bank Data. Due to rounding, totals may not equal 100.0%</i>						

### **Community Development Loans**

The institution has made a relatively high level of CD loans. The bank made 2 CD loans totaling approximately \$20.6 million in the AA over an approximate three-year period. The bank's current performance represents a significant increase by dollar volume when compared to the prior evaluation. During the prior evaluation, the bank made 2 loans totaling \$3.1 million in the AA over an approximate two-year period. The current dollar amount in this assessment area equates to 41.4 percent of the bank's CD loans inside the State of Tennessee. As noted, the Knoxville MSA AA contributed 15.2 percent of reviewed loans for this rated area.

One CD loan helps to support affordable housing, an identified need in the AA. The second CD loan supports revitalization efforts in the AA. While not an identified need, this CD activity will help to support permanent job creation in the AA. Considering the bank's capacity and the extent of CD lending opportunities and needs in the AA, the bank has a high level of CD loans, by dollar volume, in the AA. The following table details the bank's CD loans by year and purpose.

Community Development Lending Knoxville MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2018 (Partial)	1	10,500	0	0	0	0	0	0	1	10,500
2019	0	0	0	0	0	0	1	10,100	1	10,100
2020	0	0	0	0	0	0	0	0	0	0
2021 (YTD)	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>1</b>	<b>10,500</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>10,100</b>	<b>2</b>	<b>20,600</b>
<i>Source: Bank data (3/26/2018 – 4/19/2020)</i>										

The following is a notable example of a CD loan in the AA:

- **Revitalization or Stabilization** – In 2019, the bank originated a \$10.1 million loan for the renovation of a historic building into a senior assisted living facility. The property will be restored to its original state and provide 62 housing units (34 assisted living and 28 memory care). This facility will serve to revitalize a moderate-income census tract and provide for permanent job creation in the area.

## INVESTMENT TEST

The institution demonstrated low satisfactory performance in the Knoxville MSA AA regarding the Investment Test. Adequate investment and grant activity coupled with adequate responsiveness to credit and CD needs with rare use of innovative or complex QIs support this conclusion.

### Investment and Grant Activity

The bank has an adequate level of qualified CD investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors. The bank made 7 QIs totaling approximately \$4.4 million over an approximate three-year evaluation period. The bank's current performance represents a significant decrease when compared to the prior evaluation, at which time the bank made 11 QIs totaling \$8.2 million over an approximate two-year period.

The QIs are not overly responsive or innovative to identified credit and CD needs and are the type that are considered routinely provided by private investors. The current dollar amount represents 27.4 percent of the bank's QI in the State of Tennessee as compared to the 7.5 percent of the bank's deposits for this rated area. The following table details the bank's CD loans by year and purpose.

Qualified Investments Knoxville MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	1	350	0	0	0	0	0	0	1	350
2018 (Partial)	0	0	2	3,047	0	0	0	0	2	3,047
2019	1	1,024	0	0	0	0	0	0	1	1,024
2020	0	0	0	0	0	0	0	0	0	0
YTD 2021	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>2</b>	<b>1,374</b>	<b>2</b>	<b>3,047</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>4,421</b>
Qualified Grants & Donations	0	0	3	2	0	0	0	0	3	2
<b>Total</b>	<b>2</b>	<b>1,374</b>	<b>5</b>	<b>3,049</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>4,423</b>
Source: Bank Data										

The following are notable examples of the bank's QIs in the AA:

- **Affordable Housing** – In 2019, the bank invested approximately \$1.0 million in a mortgage-backed security pool that funded affordable housing for LMI individuals.
- **Community Service** – In 2018, the bank purchased municipal bonds that helps supports schools where the majority of the students receive free or reduced lunches.

### **Responsiveness to Credit and Community Development Needs**

The bank exhibits adequate responsiveness to credit and CD needs. The bank supported affordable housing efforts, a significant need, through mortgage backed investments and donation. Although an identified need, the bank did not provide QIs with the purpose of supporting economic development in the AA. A majority of the banks QIs, by dollar volume, supported community services for LMI individuals through school bonds. Further, although needs and opportunities exist, the bank did not provide QIs in 2020 or year-to-date 2021.

### **Community Development Initiatives**

The bank rarely uses innovative and/or complex investments to support CD initiatives in the Knoxville MSA AA.

### **SERVICE TEST**

The institution demonstrated a low satisfactory record in the Knoxville MSA AA regarding the Service Test. This conclusion is primarily supported by adequate CD services, followed by accessibility of delivery systems and reasonableness of business hours and services.

### **Accessibility of Delivery Systems**

Delivery systems are accessible to limited portions of the institution's AA. The branch distribution and alternative delivery systems for the AA are not consistent with the overall conclusion. The following table shows select demographics, branch, and ATM distribution by income level.

<b>Branch and ATM Distribution by Geography Income Level Knoxville MSA AA</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	11	5.5	36,398	4.4	0	0.0	0	0.0
Moderate	48	24.1	188,482	22.7	0	0.0	0	0.0
Middle	85	42.7	386,808	46.6	1	100.0	1	100.0
Upper	49	24.6	212,046	25.6	0	0.0	0	0.0
NA	6	3.0	5,689	0.7	0	0.0	0	0.0
<b>Total</b>	<b>199</b>	<b>100.0</b>	<b>829,423</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<i>Source: 2015 ACS Data; Bank Data</i>								

The bank maintains one branch and one ATM/ITM within the AA in a middle-income CT. This represents 5.0 percent of branches and 5.6 percent of ATM/ITMs within the rated area. As reflected in the following table, demographic data reveals that 4.4 percent of the bank's population is located within low-income CTs and 22.7 percent is located within moderate-income CTs. Aggregate bank data reveals that 5.4 percent of branches operated by all institutions are located in low-income CTs. Additionally, 24.6 percent of branches operated by all institutions are located in moderate-income CTs. Considering the demographic data and aggregate performance, the bank's accessibility of delivery systems is limited within the AA. All other alternative delivery systems are consistent with what is described at the institution level.

### **Changes in Branch Locations**

To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. During the evaluation period, the bank opened and closed one branch in a middle-income census tract in Knox County, within the Knoxville MSA AA. These changes generally did not impact any LMI areas.

### **Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences certain portions of the AAs, particularly LMI geographies and/or LMI individuals. The bank maintains weekday lobby and drive thru hours of 8:30am – 4:00pm, with extended hours until 5:00pm on Fridays. Since the previous exam, the bank closed an LPO located in a middle-income CT within Knox County. All other hours and services are consistent with the institution level.

## **Community Development Services**

The institution provides an adequate level of CD services. The following table shows the bank's CD services by year and purpose.

<b>Community Development Services Knoxville MSA AA</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
2018 (Partial Year)	0	0	0	0	0
2019	0	3	0	0	3
2020	0	1	0	0	1
YTD 2021	0	2	1	0	3
<b>Total</b>	<b>0</b>	<b>6</b>	<b>1</b>	<b>0</b>	<b>7</b>
<i>Source: Bank Data</i>					

The bank's performance reflects an increase from the previous evaluation, at which time the bank provided 3 CD services in the AA over an approximate two-year period. The CD services provided are not overly responsive to the AA needs and are not innovative or complex. Employees continue to hold Board positions at non-profit organizations which provide services for LMI individuals or small businesses. While an identified need, the bank did not provide CD services that would support affordable housing efforts in the AA.

The following are notable examples of CD services provided in the AA:

- **Community Services** – A bank employee serves as a Board Member of a foundation that supports not-for-profit charities in the AA. The foundation supports organizations such as the Knox Area Rescue Ministries and Mission of Hope.
- **Community Services** – A bank employee serves as Chairmen of the Board on an organization that provides volunteers for not-for-profit organizations. Most of the volunteers work on the projects that serve LMI individuals and households.

## **NASHVILLE MSA AA – Limited-Scope Review**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN NASHVILLE MSA AA**

The AA contains 3 of the bank's 21 branch offices and 2 of the bank's 19 ATMs. This AA accounted for 54.6 percent of total loans, 6.1 percent of total deposits, and 15.0 percent of the bank's branches. The below table shows demographic information for the AA.

Demographic Information of the Assessment Area Nashville MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	374	9.1	25.1	38.5	25.9	1.3
Population by Geography	1,737,565	6.7	24.9	40.1	28.0	0.3
Housing Units by Geography	712,901	7.2	25.8	40.0	26.9	0.1
Owner-Occupied Units by Geography	429,693	3.4	19.5	43.7	33.3	0.1
Occupied Rental Units by Geography	226,419	13.3	36.1	33.9	16.7	0.0
Vacant Units by Geography	56,789	11.4	32.4	36.8	19.4	0.1
Businesses by Geography	162,897	7.5	20.5	30.9	40.3	0.8
Farms by Geography	4,134	3.4	19.5	45.3	31.4	0.4
Family Distribution by Income Level	432,746	20.7	17.7	20.4	41.1	0.0
Household Distribution by Income Level	656,112	22.8	16.8	18.2	42.2	0.0
Median Family Income MSA - 34980 Nashville-Davidson-Murfreesboro-Franklin, TN MSA	\$66,441	Median Housing Value				\$198,608
		Median Gross Rent				\$889
		Families Below Poverty Level				10.0%
Source: 2015 ACS and 2020 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

The AA's median housing value is \$198,608 and the median family income is \$66,441, which reveals that housing affordability slightly challenging in this AA. The unemployment rate for the AA is 4.2 percent as of March 2021, which is slightly below the state average of 5.0 percent and below the national average of 6.1 percent. The AA's largest employers include Vanderbilt University Medical Center, State of Tennessee, Metro Nashville-Davidson Co. Government and Public Schools, U.S. Government, and Nissan North America.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN NASHVILLE MSA AA**

### **LENDING TEST**

The institution's Lending Test performance in the AA is consistent with its performance in the State of Tennessee. For 2018, 2019, and 2020, the bank originated 1,254 home mortgage loans totaling approximately \$382.3 million. Due to discrepancies in the reported CRA data, examiners selected a sample of 44 small business loans from 2019 and 2020 totaling approximately \$14.0 million. The bank did not originate any small farm loans in the AA.

The bank's CD lending performance in the Nashville MSA AA exceeds its performance in the full-scope AAs. During the review period, the institution originated 4 CD loans totaling \$22.4 million within the Nashville MSA AA. The current dollar amount in this assessment area equates to 45.0 percent of the bank's CD loans inside the State of Tennessee, influencing the conclusions for the rated area.



## INVESTMENT TEST

The bank's Investment Test performance in the AA exceeds the bank's performance in the State of Tennessee. During the review period, the institution purchased or maintained 15 QIs, including donations, totaling \$7.4 million within the AA. While the performance was considered, it does not change the conclusions for the State of Tennessee.

## SERVICE TEST

The bank's Service Test performance in the AA is below its performance in the State of Tennessee. While the performance was considered, it does not change the conclusions for the state. Products, services, and business hours vary slightly from those offered within the full-scope AAs. The branches in the AA close at 4:00pm and do not offer extended Friday hours. The bank maintains one ATM/ITM at the Wilson County branch, which is located in a middle-income CT. Since the previous evaluation, the bank opened an LPO with an ATM/ITM onsite also within a middle-income CT in Wilson County. The LPO offers secondary market and portfolio mortgage products. Employees provided 8 CD services in the AA.

## STATE OF NORTH CAROLINA

### CRA RATING FOR STATE OF NORTH CAROLINA: NEEDS TO IMPROVE

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Needs to Improve

The Service Test is rated: Low Satisfactory

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

The Avery AA consists solely of Avery County, which is located in a non-MSA. Avery County is located within the Blue Ridge Mountains, the most northwestern portion North Carolina, which borders Tennessee. The area is extremely rural and mountainous with all of the county's terrain located within the Appalachian Mountains range.

### Economic and Demographic Data

Based on 2015 ACS Census data, the AA consists of 5 CTs (1 moderate- and 4 middle-income tracts). The AA does not contain any low- and upper-income CTs, or CTs with no income designation. Additionally, all 4-middle income tracts are designated as underserved. These are the same income designations as the previous evaluation. The following table illustrates select demographic characteristics of the AA.

Demographic Information of the Assessment Area Avery AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	5	0.0	20.0	80.0	0.0	0.0
Population by Geography	17,695	0.0	16.6	83.4	0.0	0.0
Housing Units by Geography	13,988	0.0	11.5	88.5	0.0	0.0
Owner-Occupied Units by Geography	5,307	0.0	19.4	80.6	0.0	0.0
Occupied Rental Units by Geography	1,494	0.0	18.3	81.7	0.0	0.0
Vacant Units by Geography	7,187	0.0	4.2	95.8	0.0	0.0
Businesses by Geography	1,240	0.0	7.2	92.8	0.0	0.0
Farms by Geography	87	0.0	18.4	81.6	0.0	0.0
Family Distribution by Income Level	4,646	21.2	19.2	19.3	40.2	0.0
Household Distribution by Income Level	6,801	24.1	18.4	16.5	41.1	0.0
Median Family Income Non-MSAs - NC		\$47,217	Median Housing Value			\$166,774
			Median Gross Rent			\$668
			Families Below Poverty Level			11.8%
Source: 2015 ACS and 2020 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

The AA's median housing value is \$166,774 and the median family income is \$47,217, which makes housing affordability a challenge in this AA. Of the 13,988 housing units contained within the AA, 37.9 percent are owner-occupied, 10.7 percent are occupied rental units, and 51.4 percent are vacant. The high vacancy rates are indicative of a low demand for owner-occupied housing in the area.

The following table shows the FFIEC-estimated MFIs in the area.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
NC NA Median Family Income (99999)				
2018 (\$52,300)	<\$26,150	\$26,150 to <\$41,840	\$41,840 to <\$62,760	≥\$62,760
2019 (\$51,600)	<\$25,800	\$25,800 to <\$41,280	\$41,280 to <\$61,920	≥\$61,920
2020 (\$53,700)	<\$26,850	\$26,850 to <\$42,960	\$42,960 to <\$64,440	≥\$64,440
<i>Source: FFIEC</i>				

As according to the 2020 D&B data, the 1,240 businesses in the AA reported the following GARs:

- 82.6 percent reported revenues of \$1 million or less;
- 4.6 percent reported revenues of more than \$1 million; and
- 12.8 percent did not report revenues.

Service industries represent the largest portion of businesses at 31.8 percent; followed by retail trade at 15.3 percent. Additionally, 88.7 percent of area businesses have four or fewer employees, and 88.7 percent operate from a single location.

As seen in the following table, data obtained from the U. S. Bureau of Labor Statistics indicates that the unemployment rate for Avery County, North Carolina Non-MSA has remained below both the state and national average.

Unemployment Rates				
Area	2018	2019	2020	March 2021
	%	%	%	%
Avery County, North Carolina – Non-MSA	3.8	3.1	5.6	4.1
North Carolina	4.0	3.5	6.1	5.2
National Average	3.9	3.6	6.7	6.1
<i>Source: Bureau of Labor Statistics</i>				

Major employers in Avery County include GGCC Utility Inc., Charles A. Cannon, Jr Memorial Hospital, High Country Home Care, Children’s Hope Alliance, and Lowe’s Home Improvement.

On April 23, 2020, FEMA declared Avery County, North Carolina, a major disaster area due to the COVID-19 pandemic.

### **Competition**

There is low competition for financial services in the AA. According to the June 30, 2020, FDIC Deposit Market Share data, there are 8 financial institutions operating 8 branches with a total of \$327.0 million in deposits inside the AA. Of these, the bank ranks 7<sup>th</sup> with \$27.4 million in deposits, representing 8.4 percent of the deposit market share. The top three financial institutions operating in the AA are First Citizens Bank and Trust Company, Wells Fargo, and United Community Bank, which collectively hold 47.6 percent of the deposit market share.

### **Community Contact**

Examiners contacted a representative of the non-profit organization that provides economic development services in the AA. The contact indicated that the community consists primarily of retirees and is largely supported by tourism and services industries. Avery County is predominantly rural and has one moderate- and no low-income CTs. The recent pandemic has created a significant increase in the population, with an influx of families moving to the area and looking for housing. There are three businesses that are minority owned and 78 out of 1,186 are owned by women.

## **Credit and Community Development Needs and Opportunities**

Review of demographic and economic data, as well as community contact information, indicate credit needs for small business loans, and more recently home mortgage loans. As tourism and the service industry are the economic drivers, there is a need for small business loans for sustaining and growing local small businesses. There are also opportunities for economic development through CD activities, including loans, investments, and services. This need is especially apparent over the last year, as small businesses have had to keep pace with the rapid growth in the community.

Additionally, the significant increase in the AA's population presents higher demand for housing (including mortgage loans) and need for CD activities that promote affordable housing. Finally, the rural and underserved demographics of the AA present a need and opportunity for CD activities to revitalize and/or stabilize the AA, as well as community services for LMI individuals and families (including healthcare).

## **SCOPE OF EVALUATION – STATE OF NORTH CAROLINA**

Examiners applied a full-scope review of the Avery AA in determining conclusions for North Carolina. The Avery AA is the only AA in this rated area. The bank did not originate any small farm loans in the AA. Refer to the institution-wide Scope of Evaluation section for more information including the types of activities examiners evaluated, the weighting of products and rationale, and the sources of data examiners used.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF NORTH CAROLINA**

### **LENDING TEST**

The Lending Test performance in the rated area is “Low Satisfactory.” Adequate geographic distribution and borrower profile records sufficiently lifted the low level of CD lending to support this conclusion. Examiners also observed an excellent lending activity record.

### **Lending Activity**

Lending levels reflect excellent responsiveness to AA credit needs. Good performance regarding home mortgage loans supports this conclusion. Refer to the institution level for discussion related to small business and small farm lending activity.

### ***Home Mortgage Loans***

The bank's volume of home mortgage lending has slightly increased since the previous evaluation, with a significant increase noted in 2020. The fluctuation is primarily attributed to a significant increase in home mortgage refinances as a result of historically low interest rates, causing a substantial increase in volume when compared to 2018 and 2019. In 2019, the institution originated 37 home mortgage loans totaling approximately \$5.7 million, capturing 4.8 percent market share. This volume of activity ranks the bank 5<sup>th</sup> out of 127 reporting lenders in the Avery AA, which positions BOT in the top five percent and reflects excellent performance.

## **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the AA. Adequate performance regarding home mortgage loans sufficiently lifted poor small business performance to support this conclusion.

### ***Home Mortgage Loans***

The geographic distribution of loans reflects adequate penetration throughout the AA. While the following table reflects home mortgage activity for 2019, the bank's distribution of loans fluctuated during the review period. As such, activity for the entire scoping period is further discussed below.

<b>Geographic Distribution of Home Mortgage Loans</b>						
<b>Avery AA</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	0.0	0.0	0	0.0	0	0.0
Moderate	19.4	6.8	1	2.7	107	1.9
Middle	80.6	93.2	36	97.3	5,613	98.1
Upper	0.0	0.0	0	0.0	0	0.0
Not Available	0.0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>37</b>	<b>100.0</b>	<b>5,720</b>	<b>100.0</b>
<i>Source: 2015 ACS, Bank Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						

In 2018, the bank's distribution of loans within moderate-income CTs, at 5.7 percent, fell below the percentage of owner-occupied housing of 19.4 percent, but within a reasonable range of aggregate performance of 6.9 percent. As noted in the table above, the bank's performance declined in 2019 and continued to be below the percentage of owner-occupied housing and within a reasonable range of aggregate performance. While the distribution of loans within moderate-income CTs increased to 4.4 percent in 2020, it continued to remain below the percentage of owner-occupied housing of 19.4 percent. Considering all factors, the bank's level of lending reflects adequate performance.

### ***Small Business Loans***

The geographic distribution of loans reflects poor penetration throughout the AA. While the following table reflects small business activity for 2019, the bank's distribution of loans was inconsistent during the review period. As such, activity for the entire scoping period is further discussed below.

As reflected in the following table, the bank did not have any loans within moderate-income CTs in 2019. In 2020, the bank's performance improved to 4.8 percent, but remained below the percentage of businesses of 7.2 percent. The percentage of businesses is indicative of the potential opportunities for lending, while aggregate data is indicative of the potential market demand for credit. As reflected in the following table, although there is low percentage of businesses within moderate-income CTs, aggregate performance reflects a slightly higher demand. Overall, the bank's level of lending reflects poor performance.

Geographic Distribution of Small Business Loans Avery AA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low	0.0	0.0	0	0.0	0	0.0
Moderate	7.3	12.8	0	0.0	0	0.0
Middle	92.7	87.2	19	100.0	1,428	100
Upper	0.0	0.0	0	0.0	0	0.0
Not Available	0.0	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>19</b>	<b>100.0</b>	<b>1,428</b>	<b>100.0</b>
Source: 2019 D&B Data; Bank Data Due to rounding, totals may not equal 100.0%						

### **Borrower Profile**

The distribution of borrowers reflects adequate penetration among retail customers of different income levels and business customers of different revenue sizes. The bank's adequate performance in home mortgage lending outweighed the bank's excellent performance in small business lending.

### ***Home Mortgage Loans***

The distribution of borrowers reflects adequate penetration among retail customers of different sizes. While the following table reflects home mortgage activity for 2019, the bank's distribution of loans to LMI borrowers was inconsistent during the review period. As such, activity for the entire scoping period is further discussed below.

Distribution of Home Mortgage Loans by Borrower Income Level Avery AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	21.2	3.3	0	0	0	0
Moderate	19.2	7.3	3	8.1	449	7.9
Middle	19.4	11.4	5	13.5	445	7.8
Upper	40.3	69.1	25	67.6	4,002	70
Not Available	0.0	8.9	4	10.8	824	14.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>37</b>	<b>100</b>	<b>5,720</b>	<b>100</b>
Source: 2015 ACS; Bank Data Due to rounding, totals may not equal 100.0%						

The bank did not make any loans to low-income borrowers in 2018 and 2019, although the percentage of families and aggregate data reveals a demand for lending within that income tract, at 2.7 percent and 3.3 percent respectively. In 2020, the bank's performance improved to 2.9 percent, but continued to remain significantly below the percentage of low-income families of 21.2 percent.

In contrast, lending to moderate-income borrowers revealed an overall declining trend. In 2018, lending to moderate-income borrowers, at 11.4 percent, fell below the percentage of moderate-income families of 19.2 percent, but slightly above aggregate performance of 9.4 percent. As noted in the previous table, the bank's performance declined slightly in 2019 and while still below the percentage of moderate-income families, it remained slightly above aggregate performance. In 2020, the bank's performance further declined to 7.4 percent, and remained below to the percentage of moderate-income families of 19.2 percent.

The percentage of families is indicative of the potential opportunities for lending, while aggregate data is indicative of the potential market demand for credit. In consideration, aggregate lending data provides a better lending performance comparison as not all LMI families have the financial ability or capacity to qualify for a home mortgage loans. As discussed, while demographic data reveals a moderate percentage of low-income families, aggregate data reveals a very low demand for credit. Additionally, 11.8 percent of families in the AA are living below poverty, which affects a low-income family's ability to purchase a home. Considering all factors, the bank's level of lending reflects adequate performance.

### ***Small Business Loans***

The distribution of borrowers reflects excellent penetration among business customers of different sizes. As seen in the following table, the bank's distribution of loans to businesses with GARs of \$1.0 million or less, is slightly above the percentage of businesses and significantly above aggregate performance. Although the demographic data represents the percentage of businesses, not all businesses with GARs of \$1.0 million or less have credit needs or are creditworthy. As such, more emphasis is placed on the comparison to aggregate data since this is indicative of the market demand for credit. Considering all factors, the bank's level of lending reflects excellent performance.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>						
<b>Avery AA</b>						
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	82.2	47.3	16	84.2	1,148	80.4
>1,000,000	4.7	--	3	15.8	280	19.6
Revenue Not Available	12.8	--	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>19</b>	<b>100</b>	<b>1,428</b>	<b>100</b>
<i>Source: 2019 D&amp;B Data, Bank Data.</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						

### **Community Development Loans**

The institution has made a low level of CD loans. The bank's sole CD loan in the AA includes \$206,696 loan participation purchased in 2019, which supported affordable housing efforts in the AA. The bank's level of lending over an approximate two-year period compares unfavorably to the prior evaluation, at which time the bank made 5 CD loans for \$11.5 million in the rated area.

The CD loan is not very responsive to CD needs and opportunities in the AA. The bank did not take a leadership role with this participation, and the loan is not particularly innovative or complex. The CD loan assisted with affordable housing efforts, which is an identified need. However, local demographics and information obtained from community contacts revealed strong needs and opportunities for assisting with economic development and revitalization and/or stabilization efforts through CD lending in the AA. There are also community service needs for LMI individuals and families. Therefore, relative to the bank's capacity and the extent of CD lending opportunities and needs in its AAs, the bank has made a low level of CD loans.

## **INVESTMENT TEST**

The Investment Test performance in the AA is "Needs to Improve." This conclusion is primarily supported by poor investment and grant activity, followed by poor responsiveness to credit and CD needs, and a lack of CD initiatives.

### **Investment and Grant Activity**

The bank has a poor level of qualified CD investments and grants, but not in a leadership position, particularly those that are not routinely provided by private investors. In March 2021, the bank made one donation for \$1,000 to a non-profit organization that supports housing for LMI individuals and families in the AA. This level of investments, over an approximate three-year period, compares unfavorably to the prior evaluation at which time the bank made 4 QIs totaling \$7,000 over an approximate 2 year period. The donation is not overly responsive or innovative to identified credit and CD needs, and is the type that are considered routinely provided by private investors. This current level of performance is not consistent with the bank's presence and opportunities in the AA.

### **Responsiveness to Credit and Community Development Needs**

The bank exhibits poor responsiveness to credit and CD needs. The bank supported affordable housing efforts, an identified need, through a \$1,000 donation. The donation is not overly responsive to the identified credit and CD needs. Additionally, the bank did not provide QIs with the purpose of supporting economic development or revitalization and/or stabilization efforts in the AA, although identified needs.

### **Community Development Initiatives**

The bank does not use innovative and/or complex investments to support CD initiatives in the Avery AA.

## **SERVICE TEST**

The Service Test is rated "Low Satisfactory." This conclusion is primarily supported by adequate CD services, followed by accessibility of delivery systems and reasonableness of business hours and services.



### **Accessibility of Delivery Systems**

Delivery systems are accessible to limited portions of the institution's AA. The branch distribution and alternative delivery systems for the AA are not consistent with the overall conclusion. The following table shows select demographics, branch, and ATM distribution by income level.

<b>Branch and ATM Distribution by Geography Income Level</b>								
<b>Avery AA</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1	20.0	2,938	16.6	0	0.0	0	0.0
Middle	4	80.0	14,757	83.4	1	100.0	1	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
NA	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>5</b>	<b>100.0</b>	<b>17,695</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<i>Source: 2015 ACS Data; Bank Data</i>								

The bank does not operate any branches or ATMs/ITMs within the AA's moderate-income CT, which compares unfavorably to the 16.6 percent population which resides in that income tract level. However, aggregate bank data reveals that of the total branches operated by all institutions within the AA, none are located within moderate-income CTs. While the bank's physical delivery systems are not easily accessible to the moderate-income geography, online and mobile delivery systems are available. The AA does not contain any low-income CTs, which differs from the demographic population of the overall institution. All other alternative delivery systems are consistent with the institution level.

### **Changes in Branch Locations**

To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. The bank did not open or close any branches within the AA.

### **Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences certain portions of the AAs, particularly LMI geographies and/or LMI individuals. The bank maintains weekday lobby and drive thru hours of 8:30 am – 5:00 pm, with extended hours until 6:00 pm on Fridays. All other hours and services are consistent with what is described at the institution level.

### **Community Development Services**

The institution provides an adequate level of CD services. The following table shows the bank's CD services by year and purpose.

Community Development Services Avery AA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2018 (Partial Year)	1	0	0	0	1
2019	1	0	0	0	1
2020	1	0	0	0	1
YTD 2021	1	0	0	0	1
<b>Total</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>
<i>Source: Bank Data</i>					

The bank's performance reflects a decrease from the previous evaluation, at which time the bank provided 3 CD services in the AA over a shorter two-year period. The CD services are responsive to the AA needs, but are not innovative or complex. An employee continues to hold Board positions at non-profit organizations which supports affordable housing efforts.

The following is a notable examples of CD services provided in the AA:

- *Affordable Housing* – A bank employee chairs an affordable housing loan consortium with over 100 bank members. The developments house families, seniors, and persons with disabilities that earn no more than 60 percent of the area median income.

## APPENDICES

### LARGE BANK PERFORMANCE CRITERIA

#### **Lending Test**

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

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

#### **Investment Test**

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

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

## **Service Test**

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

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

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

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

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

## SCOPE OF EVALUATION

Bank of Tennessee	
<b>Scope of Examination:</b> Full scope reviews were performed on the following assessment areas within the noted rated areas: State of Tennessee: Johnson City MSA Assessment Area Kingsport MSA Assessment Area Knoxville MSA Assessment Area State of North Carolina: Avery Assessment Area	
<b>Time Period Reviewed:</b>	03/26/2018 to 04/18/2021
<b>Products Reviewed:</b> (list loan categories reviewed alphabetically): Community Development Loans: 03/26/2018 - 04/18/2021 Home Mortgage Loans: 01/01/2018 – 12/31/2020 Small Business Loans: 01/01/2019 – 12/31/2020 Small Farm Loans: 01/01/2019 – 12/31/2020	

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

## SUMMARY OF RATINGS FOR RATED AREAS

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

## SUMMARY OF SMALL FARM TABLES

### Geographic Distribution and Borrower Profile

Geographic Distribution of Small Farm Loans Assessment Area: Combined							
Tract Income Level	% of Farms	Aggregate Performance % of #	Market Share % of #	#	%	\$(000s)	%
Low							
2019	2.2	1.1	0.0	0	0.0	0	0.0
2020	2.4	--	--	0	0.0	0	0.0
Moderate							
2019	18.2	21.0	1.5	2	14.3	208	14.2
2020	18.1	--	--	1	10.0	167	21.5
Middle							
2019	50.8	62.0	2.9	10	71.4	1,027	69.9
2020	50.1	--	--	6	60.0	492	63.2
Upper							
2019	28.4	15.7	3.4	2	14.3	234	15.9
2020	29.0	--	--	3	30.0	119	15.3
Not Available							
2019	0.4	0.3	0.0	0	0.0	0	0.0
2020	0.3	--	--	0	0.0	0	0.0
<b>Totals</b>							
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>2.6</b>	<b>14</b>	<b>100.0</b>	<b>1,469</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>--</b>	<b>--</b>	<b>10</b>	<b>100.0</b>	<b>778</b>	<b>100.0</b>
Source: 2019 & 2020 D&B Data; Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%							

Distribution of Small Farm Loans by Gross Annual Revenue Category Assessment Area: Combined							
Gross Revenue Level	% of Farms	Aggregate Performance % of #	Market Share % of #	#	%	\$(000s)	%
<=\$1,000,000							
2019	95.3	62.2	3.9	13	92.9	1,069	72.8
2020	95.6	--	--	9	90.0	378	48.6
>1,000,000							
2019	1.9	--	--	1	7.1	400	27.2
2020	1.7	--	--	1	10.0	400	51.4
Revenue Not Available							
2019	2.8	--	--	0	0.0	0	0.0
2020	2.7	--	--	0	0.0	0	0.0
<b>Totals</b>							
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>2.6</b>	<b>14</b>	<b>100.0</b>	<b>1,469</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>--</b>	<b>--</b>	<b>10</b>	<b>100.0</b>	<b>778</b>	<b>100.0</b>
Source: 2019 & 2020 D&B Data; Bank Data; 2019 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%							

Geographic Distribution of Small Farm Loans Johnson City MSA AA							
Tract Income Level	% of Farms	Aggregate Performance % of #	Market Share % of #	#	%	\$(000s)	%
Low							
2019	0.0	0.0	0.0	0	0.0	0	0.0
2020	0.0	--	--	0	0.0	0	0.0
Moderate							
2019	16.7	10.4	42.9	2	16.7	208	14.6
2020	17.8	--	--	1	12.5	167	22.4
Middle							
2019	58.2	85.1	24.6	9	75.0	1,021	71.4
2020	57.2	--	--	5	62.5	487	65.5
Upper							
2019	25.1	4.5	33.3	1	8.3	200	14.0
2020	24.9	--	--	2	25.0	90	12.1
Not Available							
2019	0.0	0.0	0.0	0	0.0	0	0.0
2020	0.0	--	--	0	0.0	0	0.0
Totals							
2019	100.0	100.0	26.5	12	100.0	1,429	100.0
2020	100.0	--	--	8	100.0	744	100.0
Source: 2019 & 2020 D&B Data; Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%							



Distribution of Small Farm Loans by Gross Annual Revenue Category Johnson City MSA AA							
Gross Revenue Level	% of Farms	Aggregate Performance % of #	Market Share % of #	#	%	\$(000s)	%
<=\$1,000,000							
2019	92.5	71.6	32.7	11	91.7	1,029	72.0
2020	92.4	--	--	7	87.5	344	46.2
>1,000,000							
2019	2.0	--	--	1	8.3	400	28.0
2020	2.0	--	--	1	12.5	400	53.8
Revenue Not Available							
2019	5.5	--	--	0	0.0	0	0.0
2020	5.6	--	--	0	0.0	0	0.0
<b>Totals</b>							
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>26.5</b>	<b>12</b>	<b>100.0</b>	<b>1,429</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>--</b>	<b>--</b>	<b>8</b>	<b>100.0</b>	<b>744</b>	<b>100.0</b>
Source: 2019 & 2020 D&B Data; Bank Data; 2019 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%							

Geographic Distribution of Small Farm Loans Kingsport MSA AA							
Tract Income Level	% of Farms	Aggregate Performance % of #	Market Share % of #	#	%	\$(000s)	%
Low							
2019	0.0	0.0	0.0	0	0.0	0	0.0
2020	0.0	--	--	0	0.0	0	0.0
Moderate							
2019	10.0	4.0	0.0	0	0.0	0	0.0
2020	10.2	--	--	0	0.0	0	0.0
Middle							
2019	68.0	80.1	2.1	1	50.0	6	15.0
2020	67.4	--	--	1	50.0	5	14.7
Upper							
2019	22.0	15.9	14.3	1	50.0	34	85.0
2020	22.4	--	--	1	50.0	29	85.3
Not Available							
2019	0.0	0.0	0.0	0	0.0	0	0.0
2020	0.0	--	--	0	0.0	0	0.0
Totals							
2019	100.0	100.0	4.0	2	100.0	40	100.0
2020	100.0	--	--	2	100.0	34	100.0
Source: 2019 & 2020 D&B Data; Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%							

Distribution of Small Farm Loans by Gross Annual Revenue Category Kingsport MSA AA							
Gross Revenue Level	% of Farms	Aggregate Performance % of #	Market Share % of #	#	%	\$(000s)	%
<=\$1,000,000							
2019	95.0	76.7	5.2	2	100.0	40	100.0
2020	95.3	--	--	2	100.0	34	100.0
>1,000,000							
2019	1.4	--	--	0	0.0	0	0.0
2020	1.2	--	--	0	0.0	0	0.0
Revenue Not Available							
2019	3.6	--	--	0	0.0	0	0.0
2020	3.6	--	--	0	0.0	0	0.0
<b>Totals</b>							
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>4.0</b>	<b>2</b>	<b>100.0</b>	<b>40</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>--</b>	<b>--</b>	<b>2</b>	<b>100.0</b>	<b>34</b>	<b>100.0</b>
Source: 2019 & 2020 D&B Data; Bank Data; 2019 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%							

## GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

**Community Development Loan:** A loan that:

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

**Community Development Service:** A service that:

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

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

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

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

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

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

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

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

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

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

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

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

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

Performance under applicable tests is often analyzed using only quantitative factors (for example, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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




Carter  
County  
Bank


Bank of  
Tennessee

Mountain  
Community  
Bank


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**BRANCH LOCATIONS****\*Drive Thru Plus logo indicates ATM at same location****Sullivan County**

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


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


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


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


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


**Washington County**

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


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

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


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

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

### **Unicoi County**

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

### **Knox County**


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


**Davidson County**


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


**Carter County**

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 Elizabethton TN 37643  
 (423) 543-2131  
 Census Tract 0701.00

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 Johnson City TN 37601  
 (423) 543-9058  
 Census Tract 0708.00

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


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

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


**Sumner County**

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

**Wilson County**

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

**Avery County**

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

**HOURS OF OPERATION****Offices located in Sullivan, Washington, Unicoi County**

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

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

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

**Office located in Davidson County**Green Hills Branch

Lobby:

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

**Office located in Sumner County**Hendersonville Branch

Lobby:

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

**Offices located in Wilson County**Mt. Juliet Branch

Lobby:

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

Drive Thru:

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

**Offices located in Carter County**Milligan-Pinecrest, Williamsburg, Broad Street, and Roan Mountain Branches

Lobby:

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Friday 8:30am-5:00pm

Drive Thru:

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

Friday 8:30am-5:00pm

ITM:

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

Elk Avenue Branch

Lobby:

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

Friday 8:30am-5:00pm

**Office located in Knox County**

Knoxville Branch

Lobby:

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

Friday 8:30 am-5:00 pm

ITM:

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

**Office located in Avery County**

Mountain Community Branch

Lobby:

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

Friday 8:30 am-5:00 pm

Drive Thru:

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Friday 8:30 am-5:00 pm

ITM:

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



## **HOW TO CONTACT US**

### **Telephone/Fingertip Banking**

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

### **Internet Banking**

Available 24 hours a day by visiting [www.bankoftennessee.com](http://www.bankoftennessee.com).

### **E-Mail**

[customercare@bankoftennessee.com](mailto:customercare@bankoftennessee.com)

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

### **Facebook**

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

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

### **Customer Care**

1-866-378-9500

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

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

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

Friday: 8:00 AM - 6:00 PM

### **Write Us**

Bank of Tennessee

Customer Care Dept.

P.O. Box 4980

Johnson City, TN 37602-4980

### **Fax**

1-423-279-3034

### **If Your Credit Card is Lost or Stolen**

1-800-558-3424

### **If Your Debit Card is Lost or Stolen**

During business hours: 1-866-378-9500

After business hours: 1-800-500-1044

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

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



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## AVAILABLE DEPOSIT AND LOAN PRODUCTS

### DEPOSIT ACCOUNTS

#### 1. Checking Accounts

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

#### 2. Savings Accounts

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

#### 3. Money Market Accounts

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

#### 4. Certificates of Deposit

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

#### 5. Sweep Accounts

- Automatic transfers
- Investment or line of credit

#### 6. Individual Retirement Accounts (IRA's)

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

**7. Minor Savings**

- Minimum \$25

**8. Health Saving Accounts**

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

**LINES OF CREDIT****1. Ready Reserve**

Linked to checking account to provide overdraft protection

**2. Commercial**

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

**3. Home Equity Line of Credit (HELOC)**

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

**LOANS****1. Consumer**

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

**2. Commercial**

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

**3. Mortgages**

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

**4. Secondary Market Mortgages**

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

## AVAILABLE SERVICES

The following services are provided by Bank of Tennessee:

**1. Debit Cards**

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

**2. Safe Deposit Boxes**

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

**3. Remote Deposit Capture (RDC)**

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

**4. Automated Clearing House (ACH) Origination**

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

**5. Credit Cards**

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

**6. Online Cash Management**

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

**7. Wire Transfers**

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

**8. Account Overdraft Privilege (AOP)**

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

**9. Credit Card Cash Advances**

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

**10. Merchant Services ( Credit Card Processing)**

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

**11. Official Checks**

Monetary instruments are only sold to customers to minimize potential risk

**12. Telephone Transfers Services (Fingertip Banking)**

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

**13. Online Banking**

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

**14. Mobile Banking**

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

**15. Easy Statements and E-Statements**

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

**16. Bill Pay**

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

**17. Zelle®**

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

**18. Mobile Deposit**

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

**19. Financial Tools**

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



## 20. Wealth Management Services

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

## DELIVERY SERVICES

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


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


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

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




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 Census Tract 0426.00


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 Kingsport TN 37664  
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 Census Tract 0407.00


Colonial Heights Branch   
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 Kingsport TN 37663  
 (423) 378-9500  
 Census Tract 0412.00


**Washington County**

Mountcastle Branch   
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 (423) 282-9500  
 Census Tract 0604.01


Med Tech Branch   
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 Johnson City TN 37604  
 (423) 282-9500  
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 Hendersonville TN 37075  
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### **Internet Banking**

Available 24 hours a day by visiting [www.bankoftennessee.com](http://www.bankoftennessee.com).

### **E-Mail**

[customercare@bankoftennessee.com](mailto:customercare@bankoftennessee.com)

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

### **Facebook**

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

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

### **Customer Care**

1-866-378-9500

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

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

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### **Write Us**

Bank of Tennessee

Customer Care Dept.

P.O. Box 4980

Johnson City, TN 37602-4980

### **Fax**

1-423-279-3034

### **If Your Credit Card is Lost or Stolen**

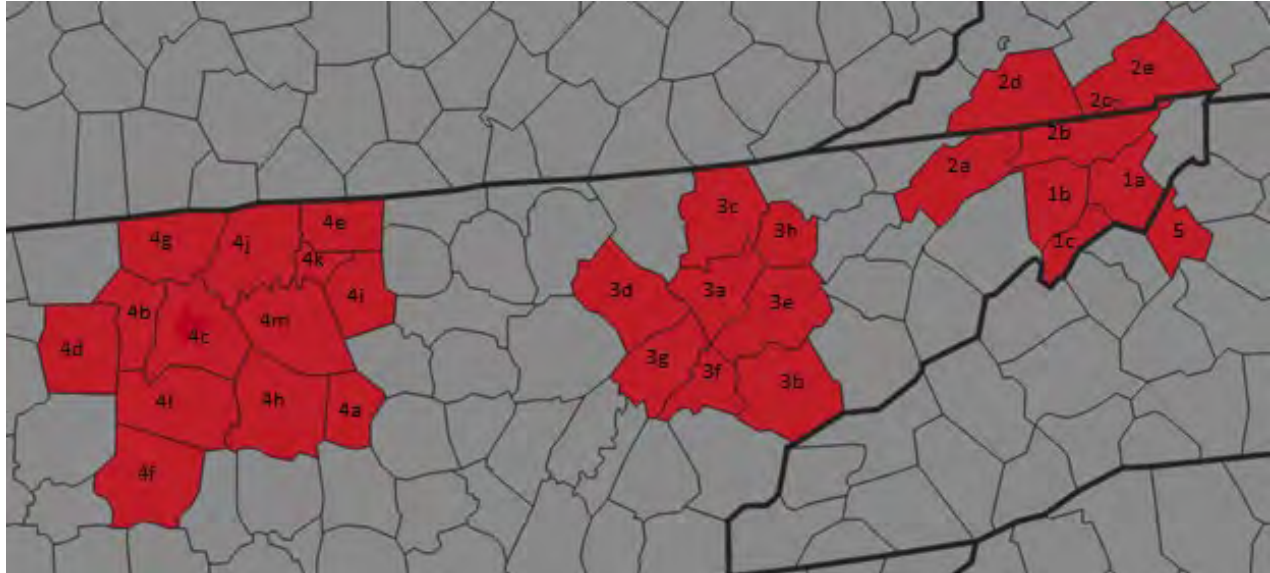
1-800-558-3424

### **If Your Debit Card is Lost or Stolen**

During business hours: 1-866-378-9500

After business hours: 1-800-500-1044

## Assessment Areas 2023



## 1. Johnson City MSA

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

## 2. Kingsport- Sullivan Multi-state MSA

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

## 3. Knoxville MSA

- a. Anderson,TN
- b. Blount,TN
- c. Campbell,TN
- d. Morgan,TN
- e. Knox,TN
- f. Loudon,TN

## g. Roane,TN

## h. Union,TN

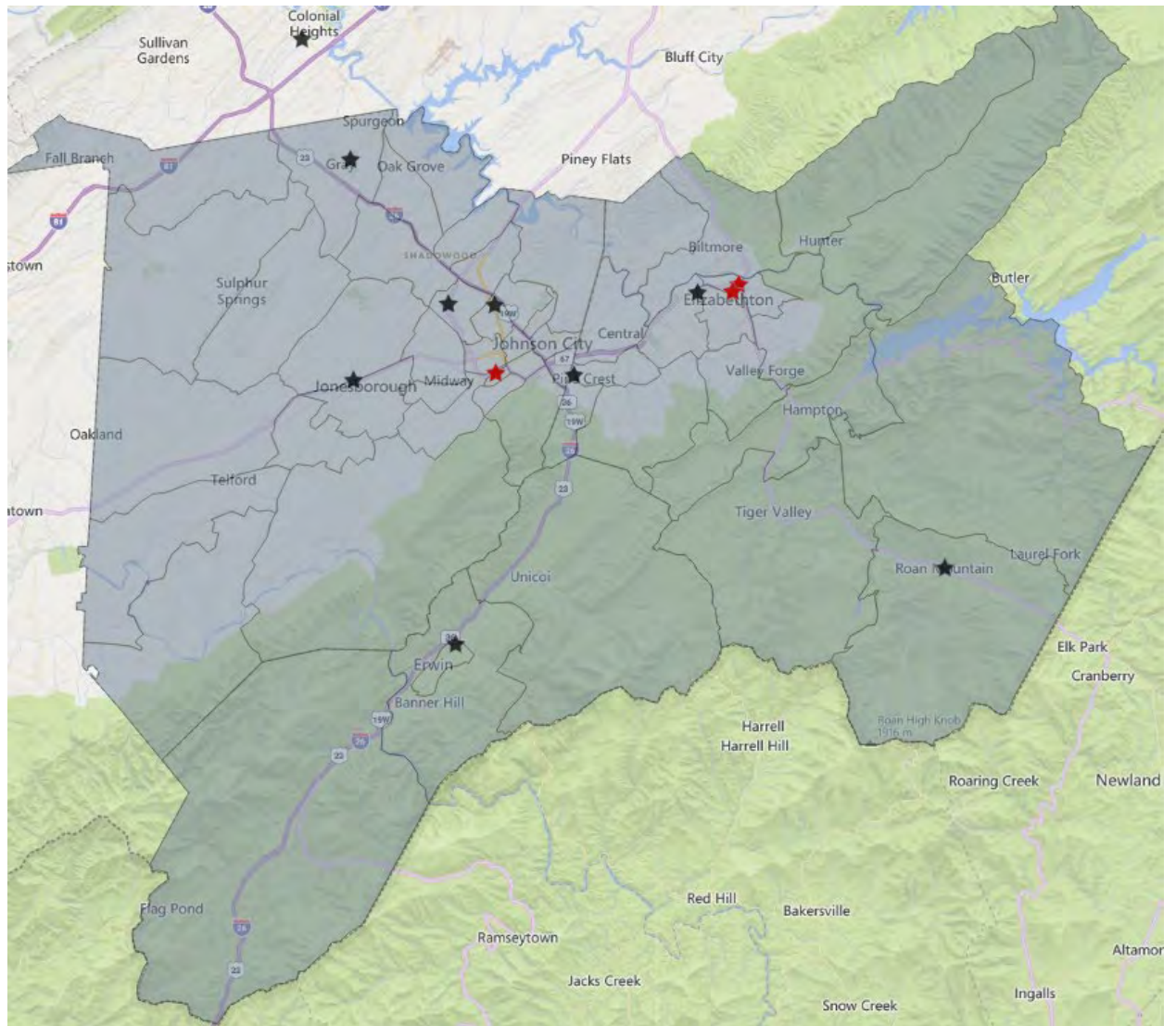
## 4. Nashville MSA

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

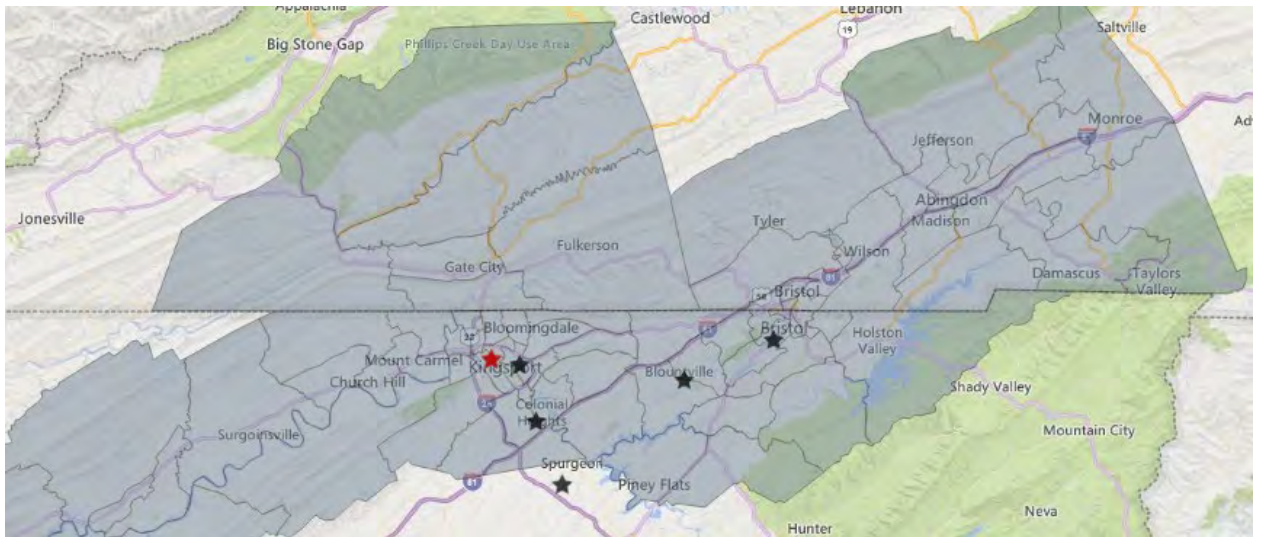
## 5. Avery County, North Carolina



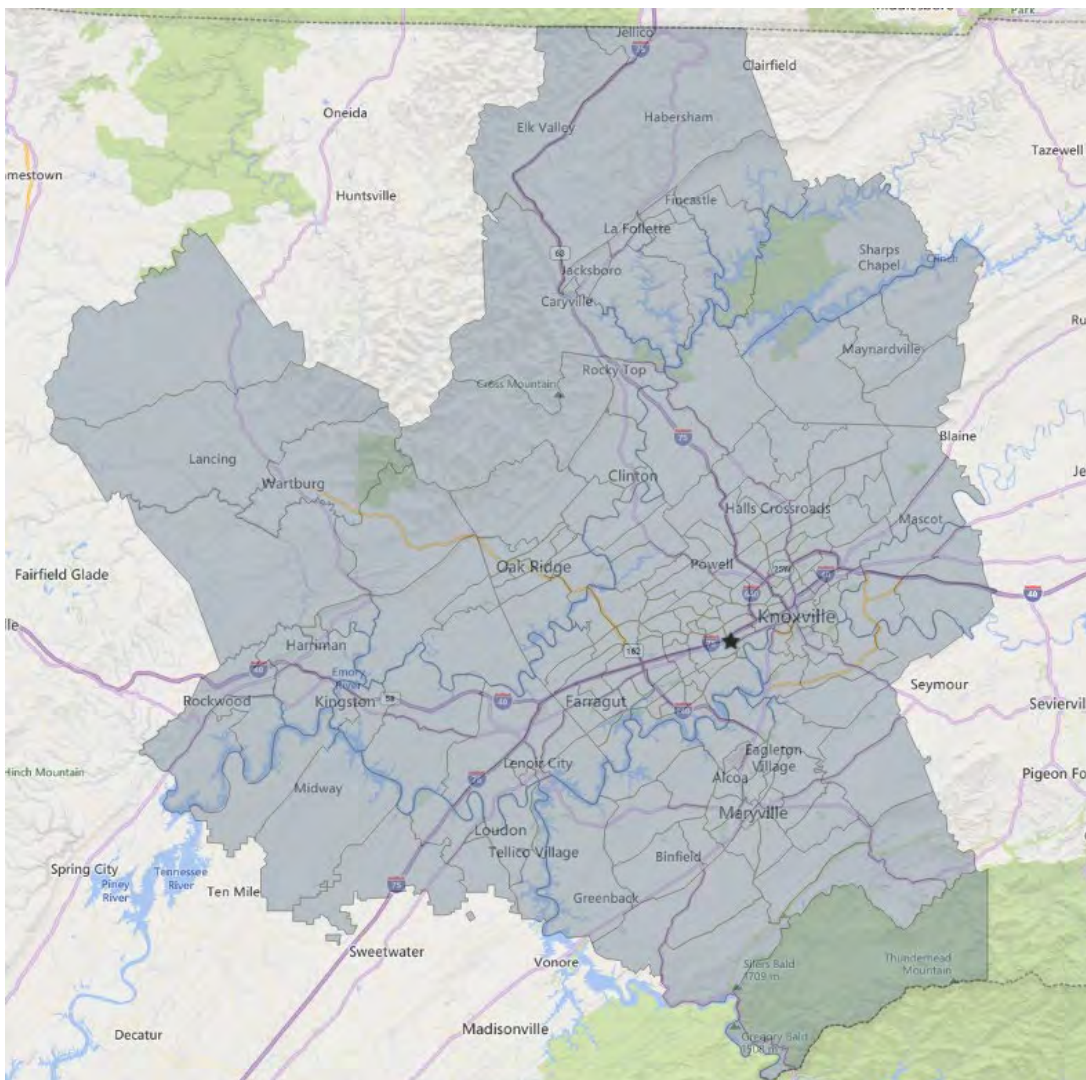
## 1. Johnson City MSA (11 Branches/3 in LMI tracts)



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

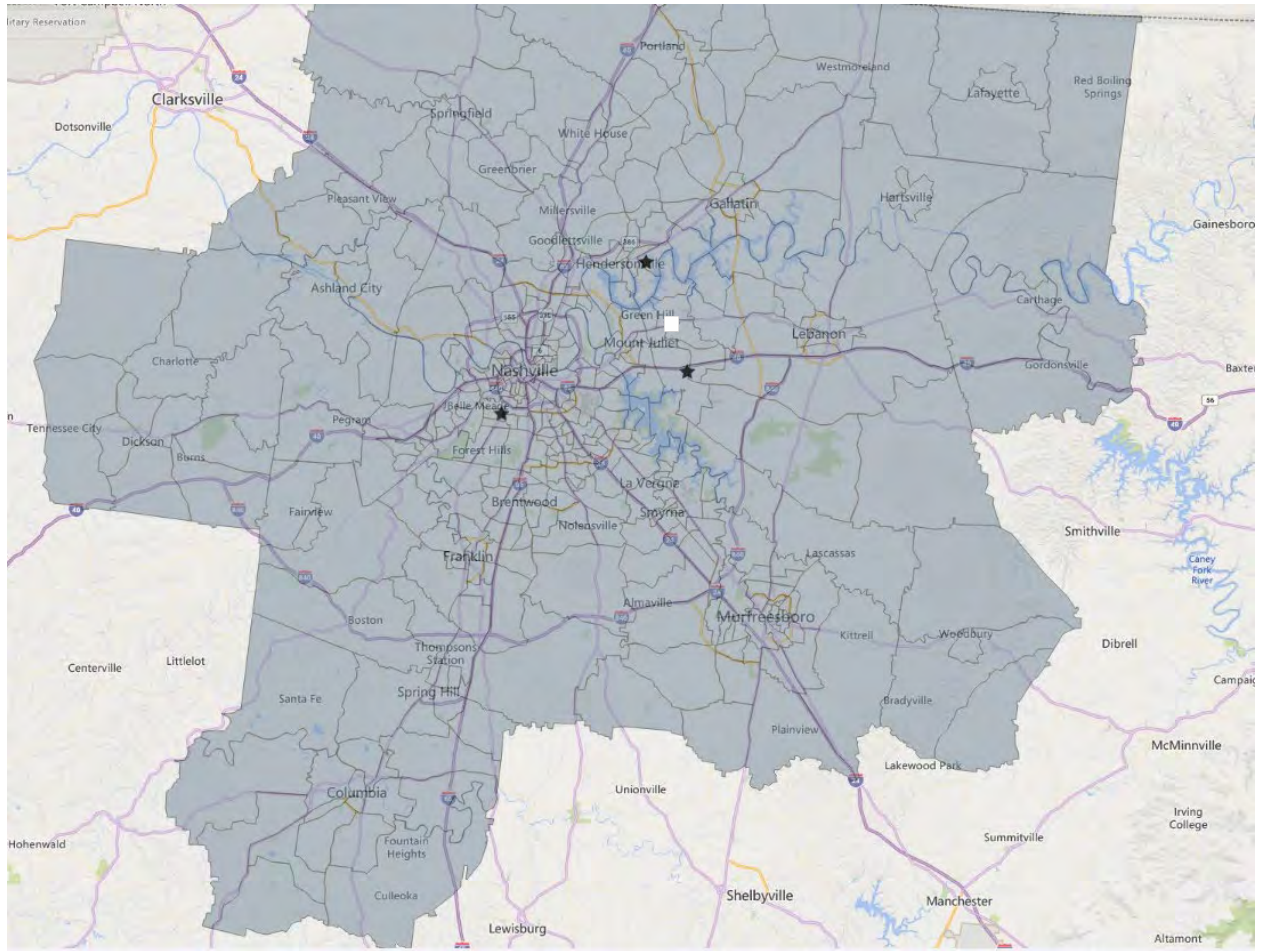


3. Knoxville MSA(1 Branch)

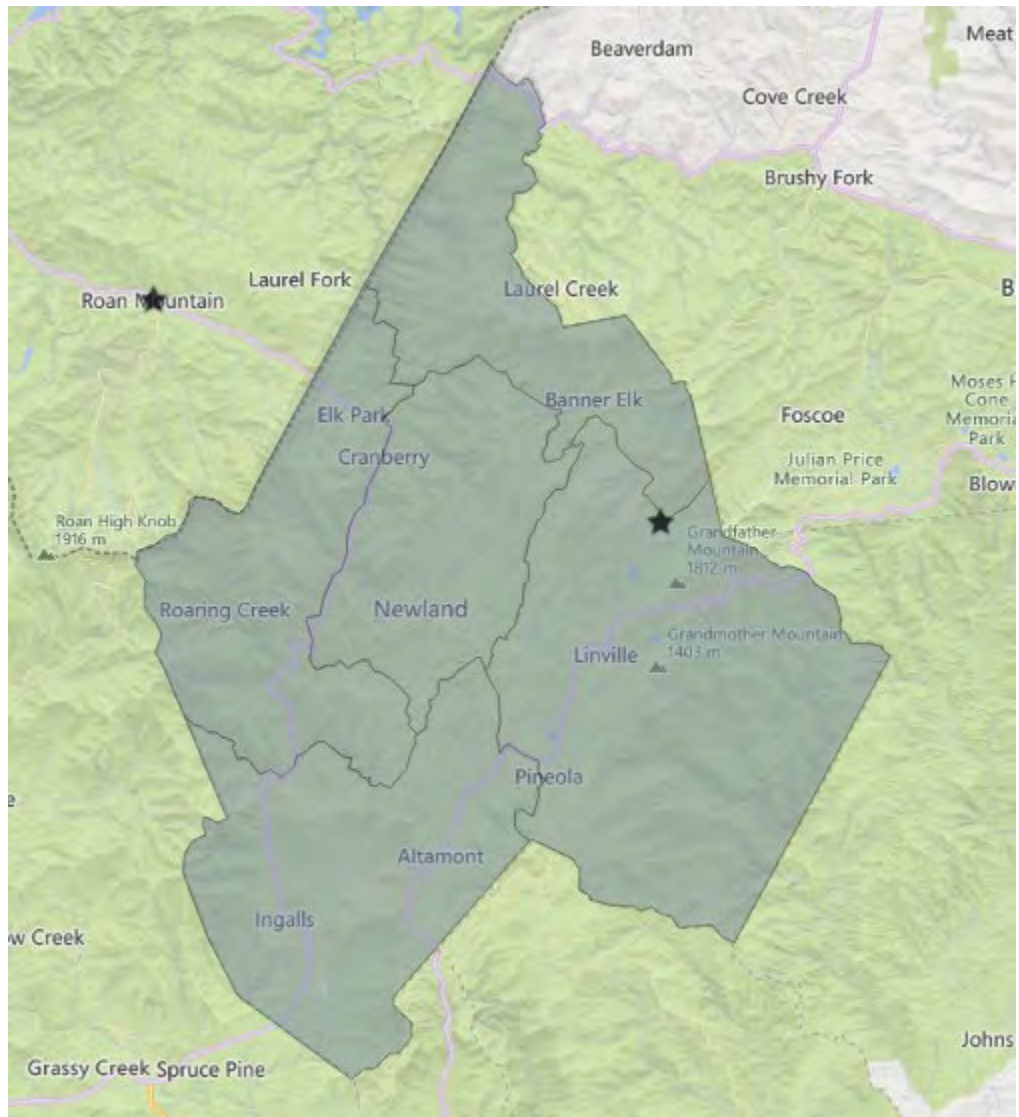




## 4. Nashville MSA (3 Branches)



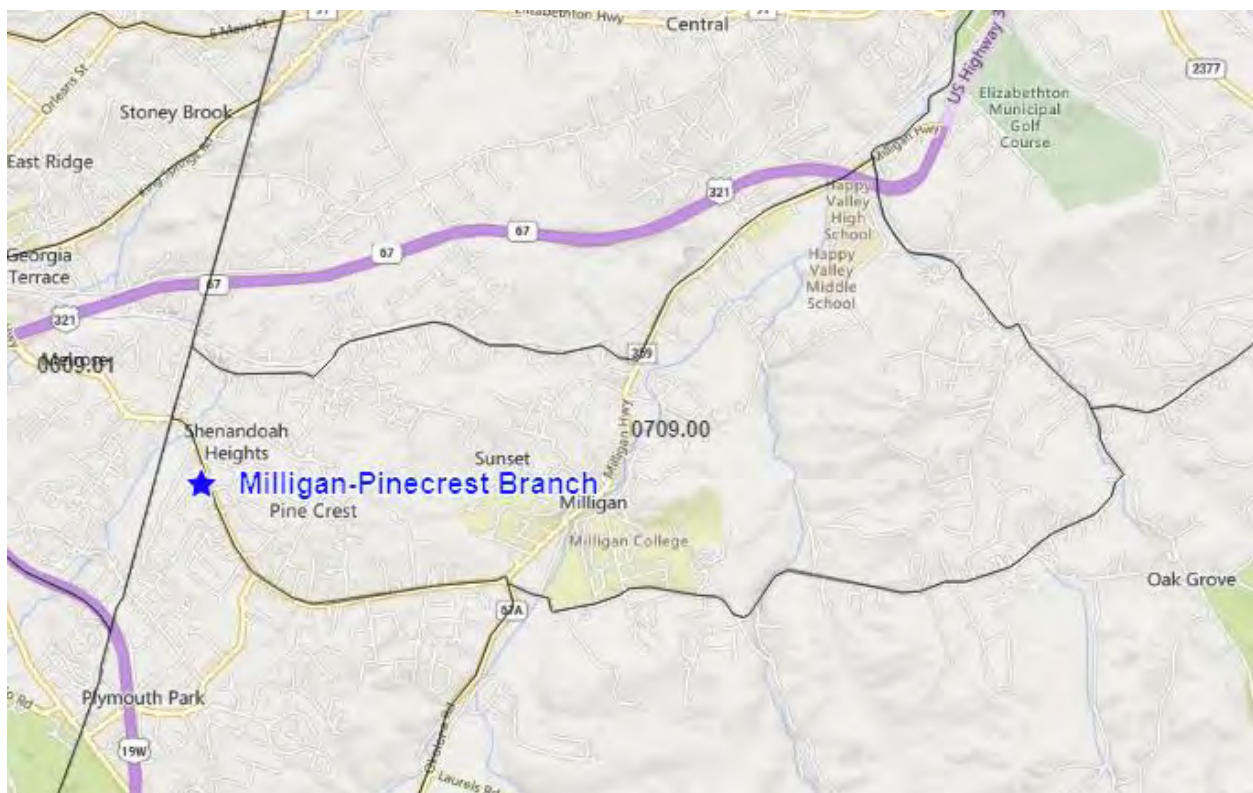
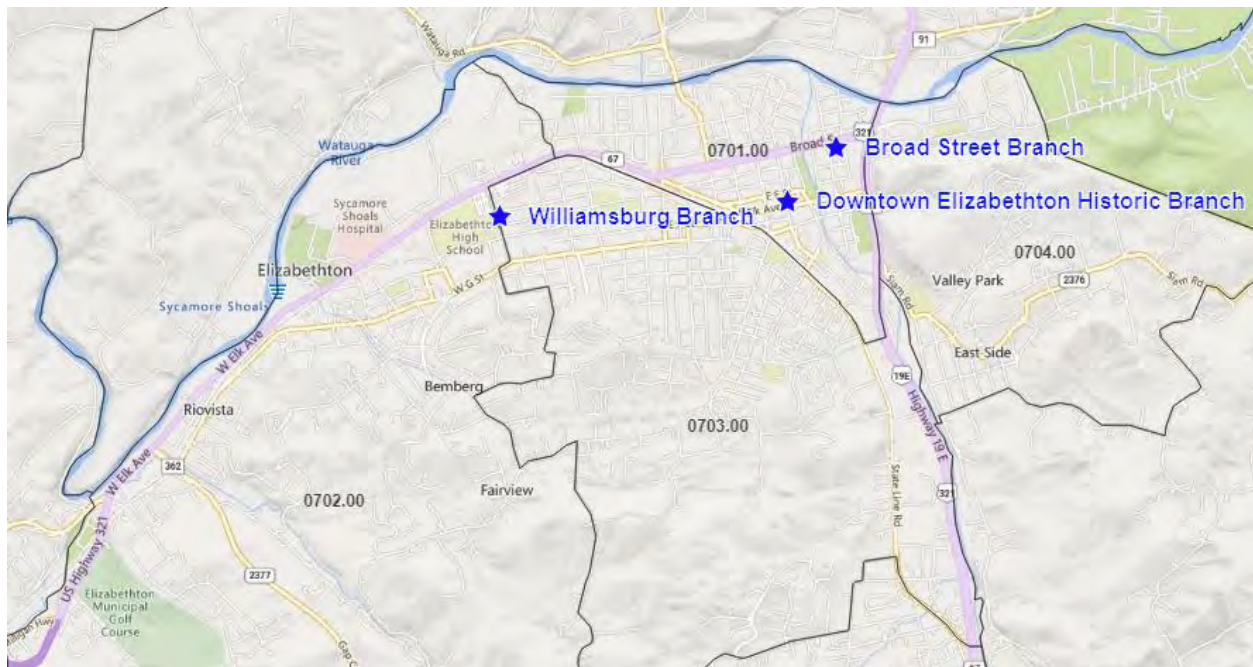
## 5. Avery County, North Carolina ( 1 Branch)

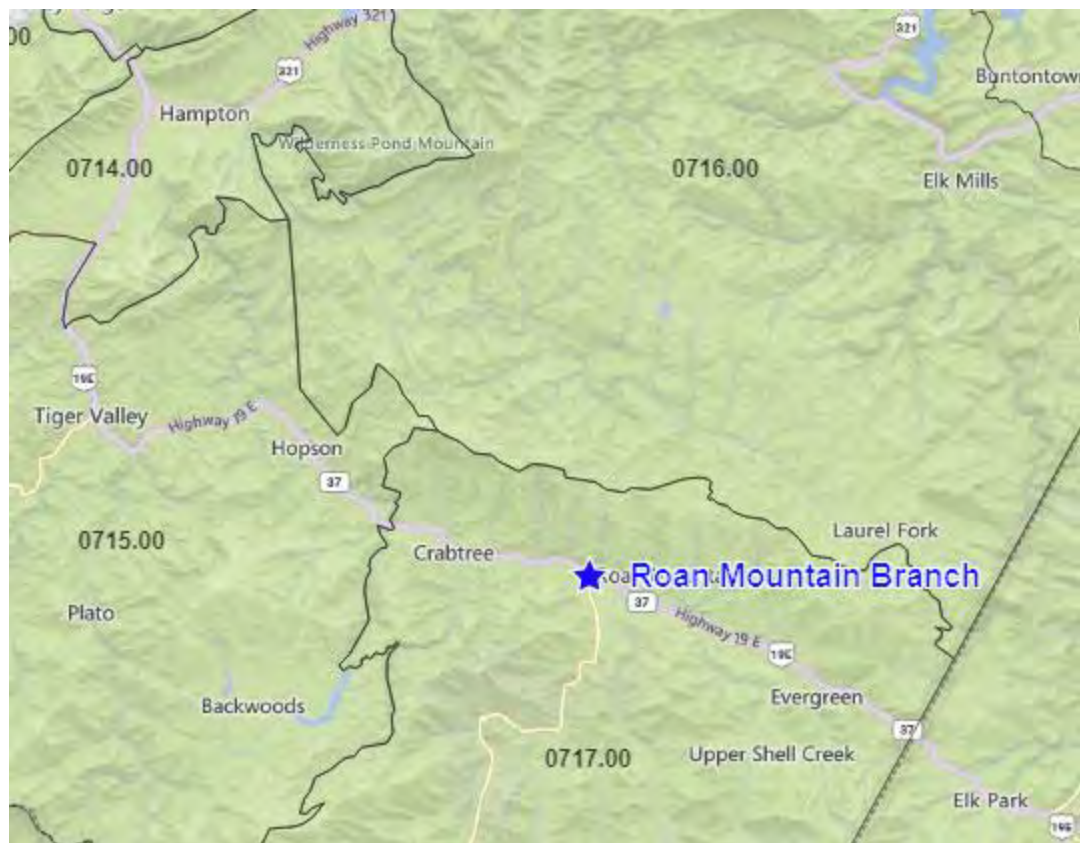




## Branch Locations

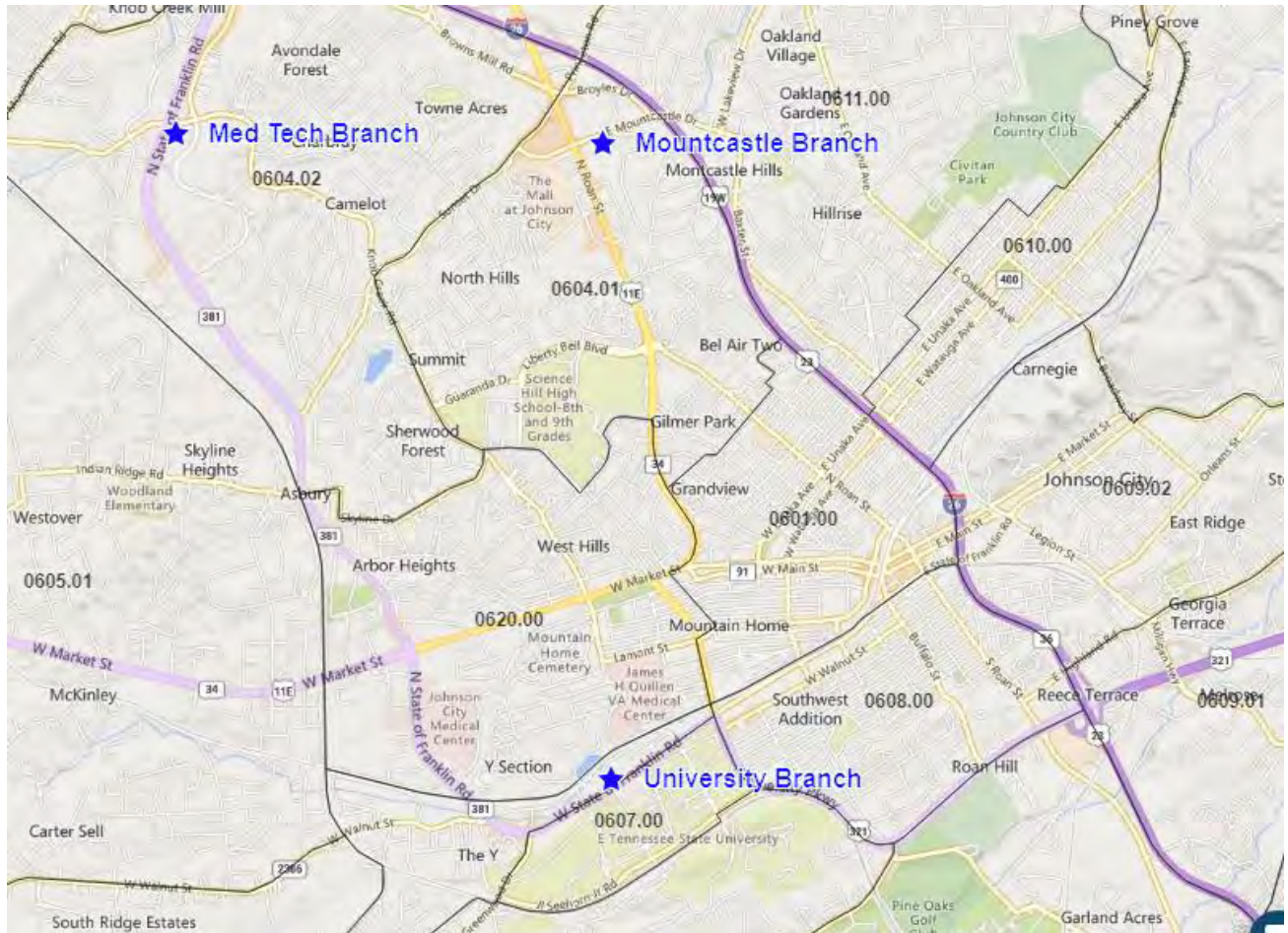
## 1.A Carter County

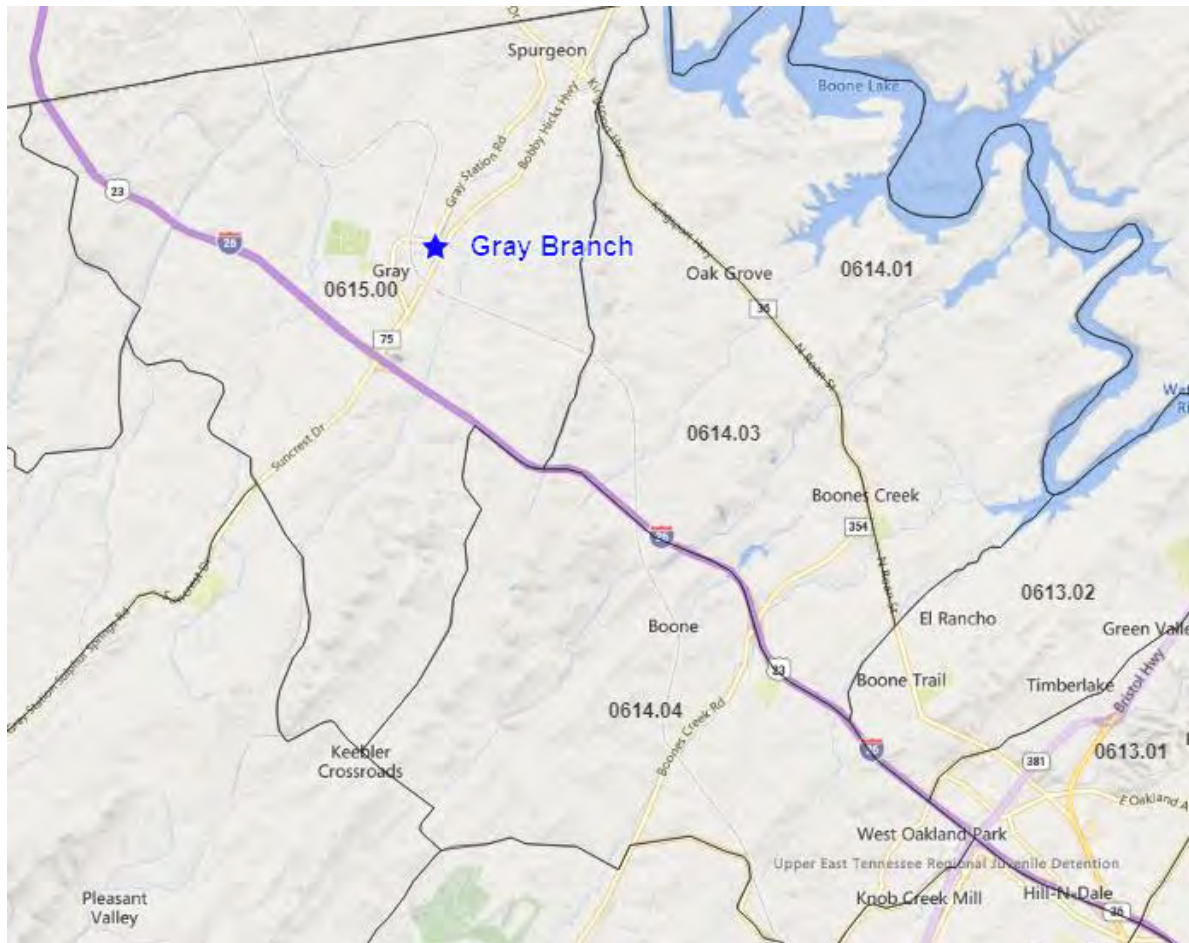






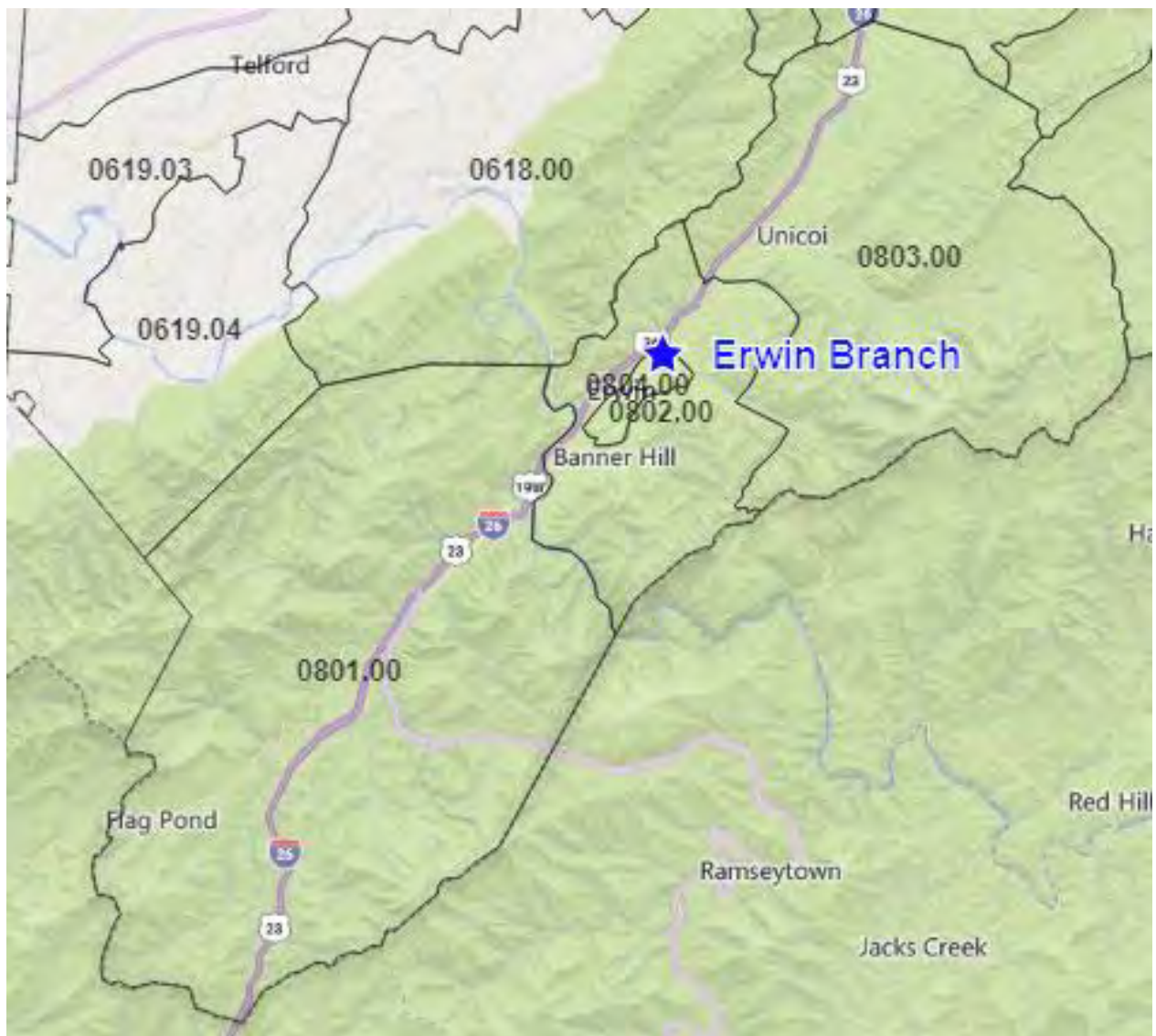
## 1. B Washington County



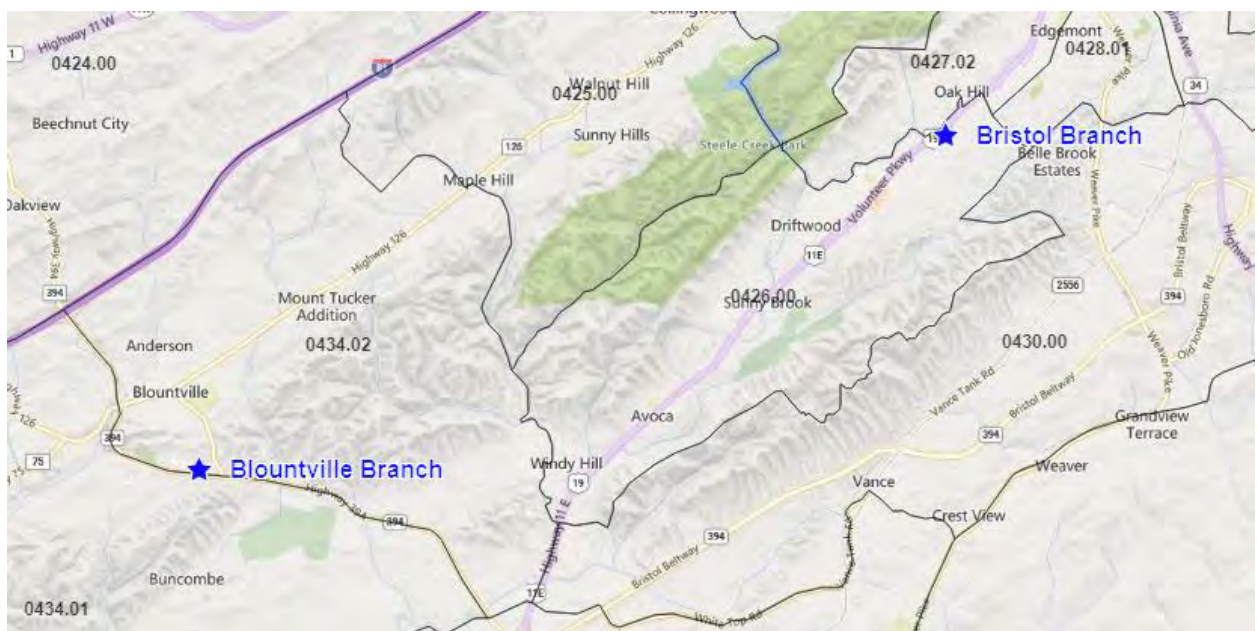
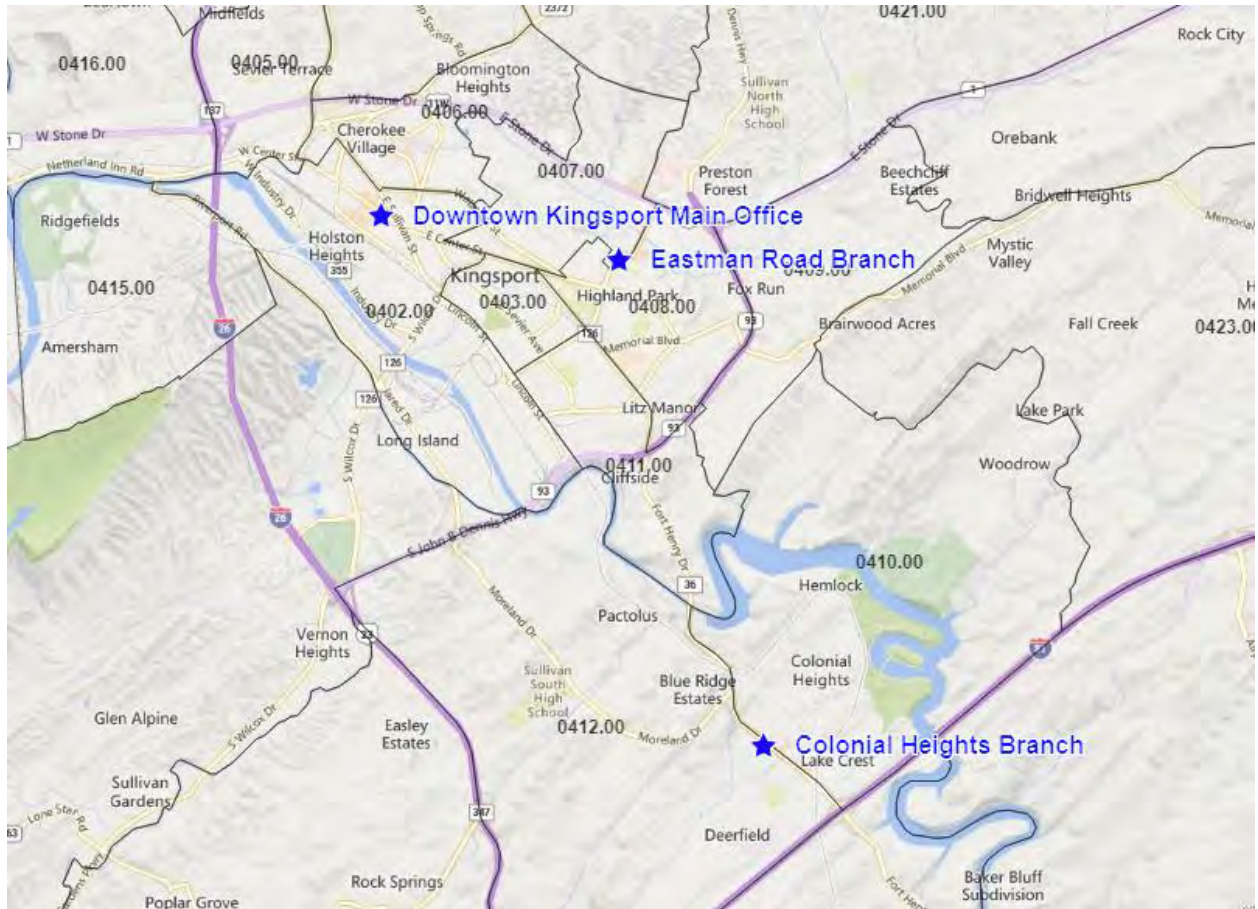




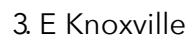
## 1.C Unicoi County



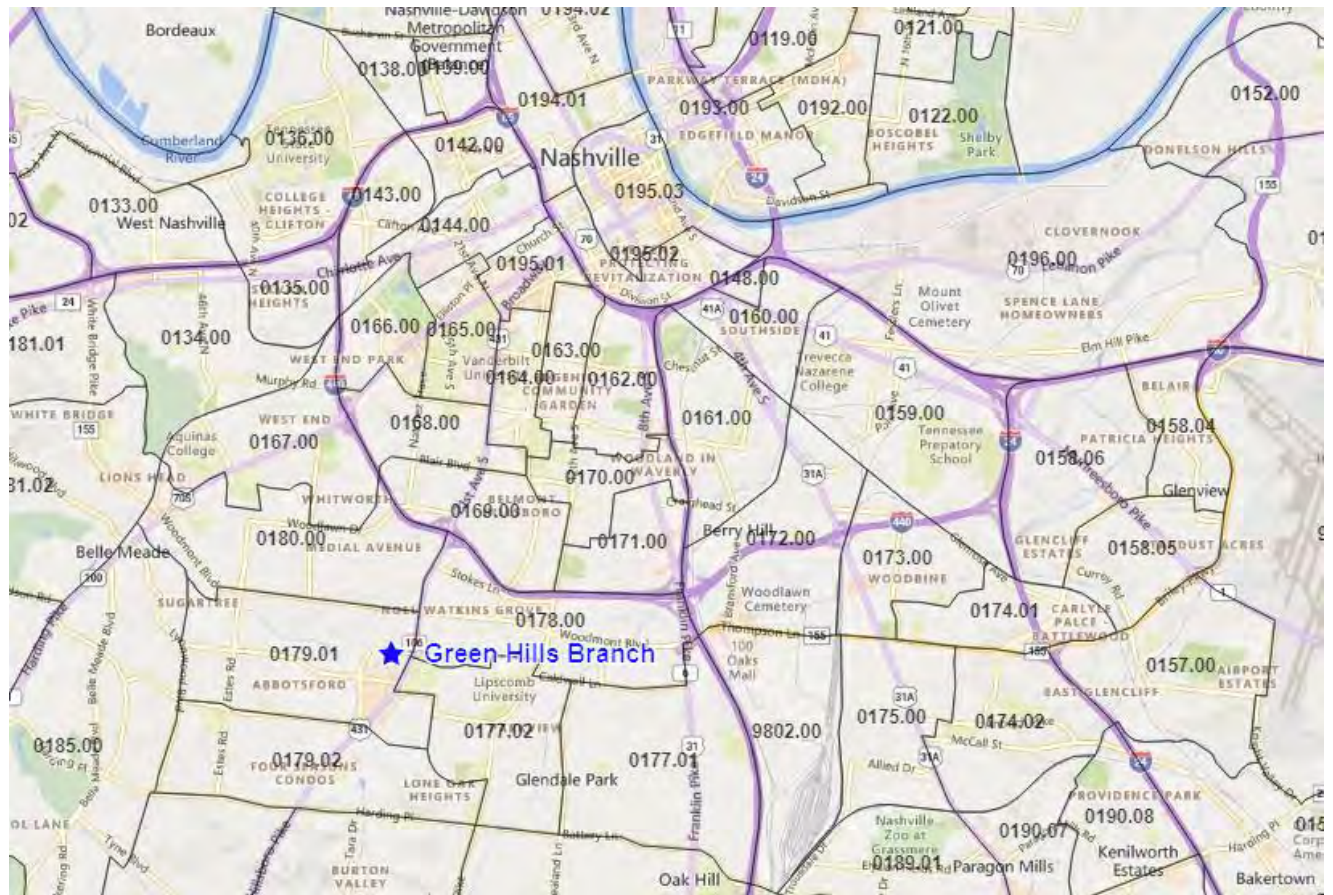
## 2 Sullivan County, TN



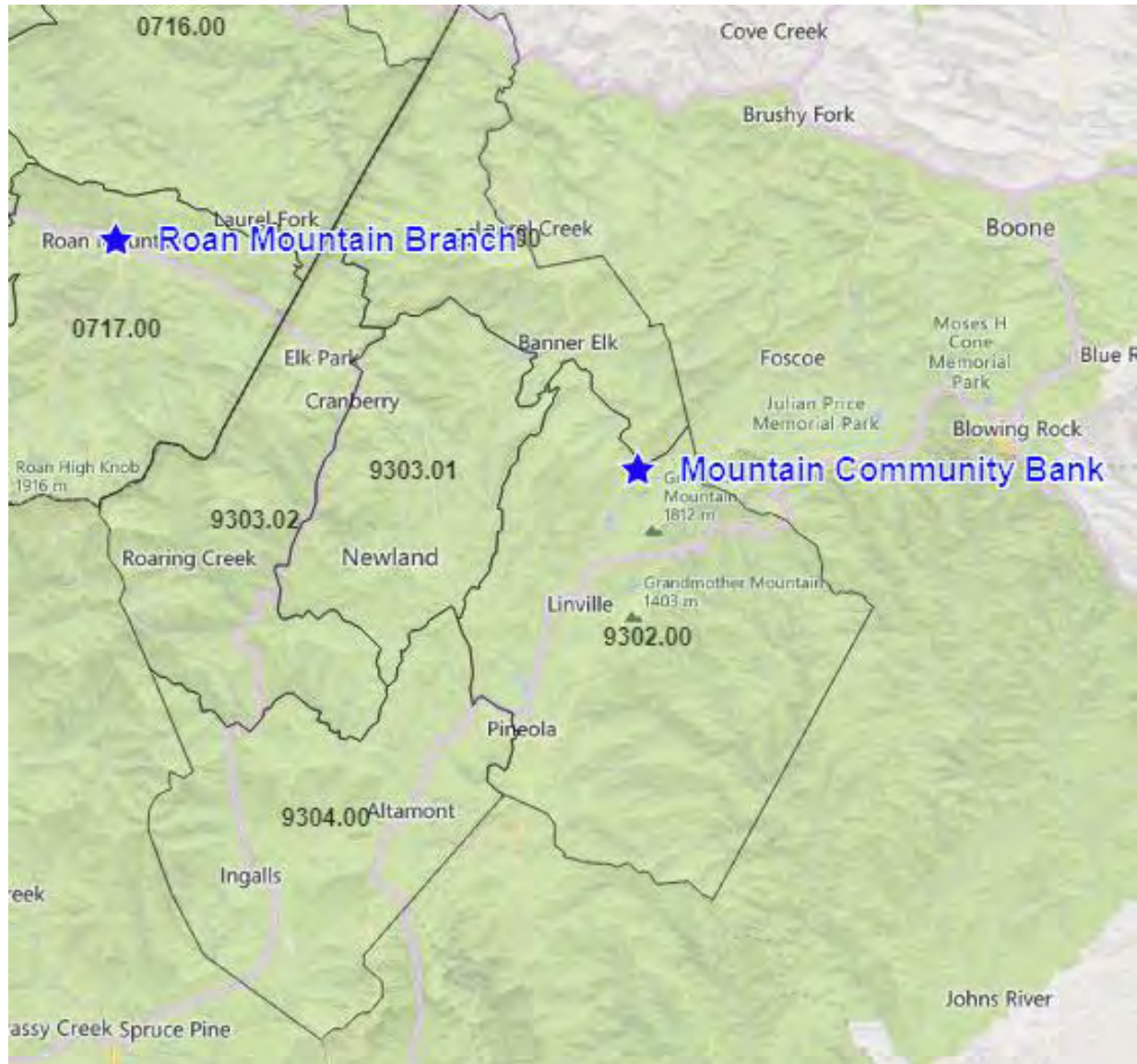








## 5. Avery County, North Carolina



## 2021 HMDA Disclosure

Nationwide

Institution: 549300CTISSNREVLNO46

MSA/MD	MSA/MD Name	Total Lars	Total Amo	CONV	FHA	VA	FSA	Site Built	Manufact	1-4 units	5+ units	Home Pur	Home Imp	Refinancin	Cash-out F	Other Pur	Purpose N
16984	Chicago-Naperville-Evanston, IL	1	155	1	0	0	0	1	0	1	0	1	0	0	0	0	0
34820	Myrtle Beach-Conway-North Myrtle Beach, SC-NC	1	805	1	0	0	0	1	0	1	0	1	0	0	0	0	0
27260	Jacksonville, FL	2	570	2	0	0	0	2	0	2	0	0	0	1	1	0	0
13820	Birmingham-Hoover, AL	1	285	1	0	0	0	1	0	1	0	1	0	0	0	0	0
44060	Spokane-Spokane Valley, WA	1	275	1	0	0	0	1	0	1	0	0	0	1	0	0	0
31540	Madison, WI	1	225	1	0	0	0	1	0	1	0	1	0	0	0	0	0
99999	Boone, NC	240	57290	232	6	2	0	235	5	240	0	166	1	56	14	3	0
16860	Chattanooga, TN-GA	7	3965	6	1	0	0	7	0	6	1	3	0	2	2	0	0
17300	Clarksville, TN-KY	9	2205	7	1	1	0	9	0	9	0	7	1	1	0	0	0
15980	Cape Coral-Fort Myers, FL	3	2835	3	0	0	0	3	0	3	0	1	0	1	1	0	0
39580	Raleigh-Cary, NC	1	195	1	0	0	0	1	0	1	0	0	0	0	1	0	0
23844	Gary, IN	1	455	1	0	0	0	1	0	1	0	1	0	0	0	0	0
31140	Louisville/Jefferson County, KY-IN	1	485	1	0	0	0	1	0	1	0	0	0	1	0	0	0
23104	Fort Worth-Arlington-Grapevine, TX	1	285	1	0	0	0	1	0	1	0	1	0	0	0	0	0
32820	Memphis, TN-MS-AR	1	555	0	0	1	0	1	0	1	0	1	0	0	0	0	0
25860	Hickory-Lenoir-Morganton, NC	5	1405	5	0	0	0	5	0	5	0	2	0	1	2	0	0
18880	Crestview-Fort Walton Beach-Destin, FL	5	3565	5	0	0	0	5	0	5	0	5	0	0	0	0	0
11700	Asheville, NC	6	1900	6	0	0	0	6	0	6	0	2	0	4	0	0	0
37340	Palm Bay-Melbourne-Titusville, FL	1	25	1	0	0	0	0	1	1	0	0	0	1	0	0	0
33460	Minneapolis-St. Paul-Bloomington, MN-WI	1	535	1	0	0	0	1	0	1	0	0	0	1	0	0	0
25940	Hilton Head Island-Bluffton, SC	2	900	2	0	0	0	2	0	2	0	2	0	0	0	0	0
49180	Winston-Salem, NC	2	610	2	0	0	0	2	0	2	0	0	0	2	0	0	0
28940	Knoxville, TN	83	66875	83	0	0	0	82	1	78	5	39	8	24	11	1	0
48900	Wilmington, NC	2	330	2	0	0	0	2	0	2	0	0	0	1	1	0	0
42140	Santa Fe, NM	1	505	1	0	0	0	1	0	1	0	1	0	0	0	0	0
27340	Jacksonville, NC	1	125	1	0	0	0	0	1	1	0	1	0	0	0	0	0
35840	North Port-Sarasota-Bradenton, FL	1	365	1	0	0	0	1	0	1	0	1	0	0	0	0	0
34980	Nashville-Davidson--Murfreesboro--Franklin, TN	669	241665	606	33	27	3	663	6	668	1	354	5	220	87	3	0
34100	Morristown, TN	6	4870	6	0	0	0	6	0	6	0	3	0	2	1	0	0
12060	Atlanta-Sandy Springs-Alpharetta, GA	4	1380	4	0	0	0	4	0	4	0	2	0	2	0	0	0
26620	Huntsville, AL	1	115	1	0	0	0	1	0	1	0	0	0	1	0	0	0
42644	Seattle-Bellevue-Kent, WA	2	600	2	0	0	0	2	0	2	0	1	0	1	0	0	0
17420	Cleveland, TN	2	240	2	0	0	0	2	0	2	0	1	0	1	0	0	0
38940	Port St. Lucie, FL	1	195	1	0	0	0	1	0	1	0	0	0	0	1	0	0
27740	Johnson City, TN	381	100295	354	7	11	9	358	23	375	6	166	11	148	50	6	0
24860	Greenville-Anderson, SC	1	295	1	0	0	0	1	0	1	0	1	0	0	0	0	0
20500	Durham-Chapel Hill, NC	1	325	1	0	0	0	1	0	1	0	0	0	0	0	1	0
48424	West Palm Beach-Boca Raton-Boynton Beach, FL	1	655	1	0	0	0	1	0	1	0	0	0	1	0	0	0
31340	Lynchburg, VA	1	225	1	0	0	0	1	0	1	0	1	0	0	0	0	0
16620	Charleston, WV	2	1760	2	0	0	0	2	0	2	0	2	0	0	0	0	0
45780	Toledo, OH	1	315	1	0	0	0	1	0	1	0	1	0	0	0	0	0
40060	Richmond, VA	1	275	1	0	0	0	1	0	1	0	1	0	0	0	0	0
19660	Deltona-Daytona Beach-Ormond Beach, FL	1	205	1	0	0	0	1	0	1	0	1	0	0	0	0	0
16820	Charlottesville, VA	1	185	1	0	0	0	1	0	1	0	0	0	1	0	0	0
16740	Charlotte-Concord-Gastonia, NC-SC	4	2310	3	0	1	0	4	0	4	0	0	0	3	1	0	0
43900	Spartanburg, SC	2	540	2	0	0	0	2	0	2	0	2	0	0	0	0	0
14540	Bowling Green, KY	1	245	1	0	0	0	1	0	1	0	1	0	0	0	0	0
28700	Kingsport-Bristol, TN-VA	151	33725	134	11	3	3	148	3	147	4	99	4	39	6	3	0
Totals		1615	538145	1495	59	46	15	1575	40	1598	17	873	30	516	179	17	0

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## Home Mortgage Disclosure Act Institution Register Summary for 2022

Nationwide

Institution: 549300CTISSNREVLNO46

MSA/MD	MSA/MD Name	Total Lars	Total Amount (\$000's)	CONV	FHA	VA	FSA	Site Built	Manufact	1-4 units	5+ units	Home Pur	Home Imp	Refinancin	Cash-out F	Other Pur	Purpose N
16984	Chicago-Naperville-Evanston, IL	1	725	0	0	0	1	0	1	0	1	0	1	0	0	0	0
27260	Jacksonville, FL	1	335	1	0	0	0	1	0	1	0	0	0	0	1	0	0
27180	Jackson, TN	1	175	1	0	0	0	1	0	1	0	0	0	0	0	0	1
13820	Birmingham-Hoover, AL	1	425	1	0	0	0	1	0	1	0	1	0	0	0	0	0
36420	Oklahoma City, OK	1	355	0	1	0	0	1	0	1	0	1	0	0	0	0	0
31540	Madison, WI	1	335	1	0	0	0	1	0	1	0	0	0	1	0	0	0
99999	MSA/MD NOT AVAILABLE	237	58475	228	6	2	1	230	7	236	1	151	18	41	8	19	0
16860	Chattanooga, TN-GA	4	6580	4	0	0	0	4	0	2	2	3	0	1	0	0	0
17300	Clarksville, TN-KY	7	2875	6	0	1	0	7	0	6	1	6	1	0	0	0	0
38060	Phoenix-Mesa-Chandler, AZ	1	175	1	0	0	0	1	0	1	0	0	1	0	0	0	0
37460	Panama City, FL	2	1300	2	0	0	0	2	0	2	0	2	0	0	0	0	0
16700	Charleston-North Charleston, SC	2	910	2	0	0	0	2	0	2	0	0	0	1	0	1	0
25860	Hickory-Lenoir-Morganton, NC	7	1805	7	0	0	0	6	1	4	3	3	0	4	0	0	0
18880	Crestview-Fort Walton Beach-Destin, FL	4	3730	4	0	0	0	4	0	4	0	3	0	1	0	0	0
10500	Albany, GA	1	105	1	0	0	0	1	0	1	0	1	0	0	0	0	0
11700	Asheville, NC	4	800	4	0	0	0	4	0	4	0	2	0	0	1	1	0
33460	Minneapolis-St. Paul-Bloomington, MN-WI	1	55	1	0	0	0	1	0	1	0	0	0	0	0	1	0
28940	Knoxville, TN	65	36825	63	0	2	0	65	0	59	6	39	11	7	0	8	0
27340	Jacksonville, NC	1	535	1	0	0	0	1	0	1	0	0	0	1	0	0	0
35840	North Port-Sarasota-Bradenton, FL	1	425	1	0	0	0	1	0	1	0	1	0	0	0	0	0
34980	Nashville-Davidson--Murfreesboro--Franklin, TN	444	185900	427	6	10	1	436	8	443	1	246	22	67	29	80	0
34100	Morristown, TN	2	880	2	0	0	0	2	0	2	0	0	0	1	0	1	0
13980	Blacksburg-Christiansburg, VA	1	525	1	0	0	0	1	0	1	0	1	0	0	0	0	0
12060	Atlanta-Sandy Springs-Alpharetta, GA	1	265	1	0	0	0	1	0	1	0	1	0	0	0	0	0
26620	Huntsville, AL	2	250	2	0	0	0	2	0	2	0	2	0	0	0	0	0
42644	Seattle-Bellevue-Kent, WA	1	605	1	0	0	0	1	0	1	0	0	0	0	1	0	0
17420	Cleveland, TN	1	325	1	0	0	0	1	0	1	0	1	0	0	0	0	0
27740	Johnson City, TN	335	63205	320	7	3	5	326	9	327	8	129	47	70	16	73	0
36540	Omaha-Council Bluffs, NE-IA	1	5	1	0	0	0	1	0	1	0	0	0	0	0	1	0
48700	Williamsport, PA	1	505	1	0	0	0	1	0	1	0	1	0	0	0	0	0
17820	Colorado Springs, CO	1	315	1	0	0	0	1	0	1	0	1	0	0	0	0	0
48424	West Palm Beach-Boca Raton-Boynton Beach, FL	1	645	1	0	0	0	1	0	1	0	0	0	0	1	0	0
38300	Pittsburgh, PA	1	55	1	0	0	0	1	0	1	0	1	0	0	0	0	0
45300	Tampa-St. Petersburg-Clearwater, FL	1	365	1	0	0	0	1	0	1	0	1	0	0	0	0	0
22744	Fort Lauderdale-Pompano Beach-Sunrise, FL	1	685	1	0	0	0	1	0	1	0	0	0	1	0	0	0
14540	Bowling Green, KY	3	435	3	0	0	0	3	0	3	0	2	0	1	0	0	0
19300	Daphne-Fairhope-Foley, AL	6	3720	6	0	0	0	6	0	6	0	6	0	0	0	0	0
28700	Kingsport-Bristol, TN-VA	155	33025	150	3	2	0	147	8	147	8	76	21	24	4	30	0
25220	Hammond, LA	2	180	2	0	0	0	2	0	2	0	1	0	1	0	0	0
Totals		1303	408835	1252	23	21	7	1270	33	1273	30	683	121	222	61	215	1



/A

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BAY COUNTY (005), FL										
MSA 37460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	375	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	375	0	0	0	0
WALTON COUNTY (131), FL										
MSA 18880										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	184	0	0	1	184	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	184	0	0	1	184	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	184	1	375	1	184	0	0
STATE TOTAL	0	0	1	184	1	375	1	184	0	0

## 2020 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AVERY COUNTY (011), NC										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	96	0	0	0	0	4	96	0	0
Middle Income	24	1,015	6	1,079	4	2,045	30	3,771	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	28	1,111	6	1,079	4	2,045	34	3,867	0	0
BUNCOMBE COUNTY (021), NC										
MSA 11700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	282	1	282	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	282	1	282	0	0
BURKE COUNTY (023), NC										
MSA 25860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	2	47	0	0	0	0	2	47	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	77	0	0	0	0	3	77	0	0

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IREDELL COUNTY (097), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	190	0	0	1	190	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	190	0	0	1	190	0	0
MCDOWELL COUNTY (111), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	174	0	0	0	0	5	174	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	174	0	0	0	0	5	174	0	0

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MECKLENBURG COUNTY (119), NC										
MSA 16740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	90	0	0	0	0	1	90	0	0
Median Family Income ≥ 120%	0	0	1	127	0	0	1	127	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	90	1	127	0	0	2	217	0	0
POLK COUNTY (149), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	22	0	0	0	0	2	22	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	22	0	0	0	0	2	22	0	0

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WATAUGA COUNTY (189), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	25	2	237	1	269	5	531	0	0
Upper Income	15	679	3	392	4	1,597	19	2,177	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	704	5	629	5	1,866	24	2,708	0	0
YANCEY COUNTY (199), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	1	40	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0
TOTAL INSIDE AA IN STATE	28	1,111	6	1,079	4	2,045	34	3,867	0	0
TOTAL OUTSIDE AA IN STATE	29	1,107	7	946	6	2,148	39	3,710	0	0
STATE TOTAL	57	2,218	13	2,025	10	4,193	73	7,577	0	0

Respondent ID: 0000021573

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

[illegible]

Loans by County

Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	3	219	1	200	1	835	3	954	0	0
STATE TOTAL	3	219	1	200	1	835	3	954	0	0



## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANDERSON COUNTY (001), TN										
MSA 28940										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	40	2	323	0	0	1	40	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	2	323	0	0	1	40	0	0
CARTER COUNTY (019), TN										
MSA 27740										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	25	729	7	1,297	0	0	29	1,656	0	0
Middle Income	41	1,267	4	763	5	2,386	44	3,235	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	66	1,996	11	2,060	5	2,386	73	4,891	0	0

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAVIDSON COUNTY (037), TN										
MSA 34980										
Inside AA 0005										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	174	1	750	0	0	0	0
Median Family Income 50-60%	1	65	0	0	0	0	1	65	0	0
Median Family Income 60-70%	3	91	2	350	1	300	1	300	0	0
Median Family Income 70-80%	0	0	0	0	2	1,035	2	1,035	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	597	1	597	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	3	60	1	250	2	1,084	3	60	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	216	4	774	8	4,766	8	2,057	0	0
HAMBLEN COUNTY (063), TN										
MSA 34100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	0	0	0	0	1	30	0	0
Middle Income	0	0	0	0	1	350	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	1	350	1	30	0	0

## 2020 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAWKINS COUNTY (073), TN										
MSA 28700										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	66	2	264	2	1,463	5	1,673	0	0
Upper Income	1	68	0	0	0	0	1	68	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	134	2	264	2	1,463	6	1,741	0	0
JOHNSON COUNTY (091), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	0	0	0	0
Middle Income	3	198	1	178	1	350	5	726	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	198	2	378	1	350	5	726	0	0
KNOX COUNTY (093), TN										
MSA 28940										
Inside AA 0004										
Low Income	5	220	1	200	1	500	3	130	0	0
Moderate Income	4	207	2	362	3	1,514	5	1,664	0	0
Middle Income	6	370	5	712	2	961	2	150	0	0
Upper Income	11	762	9	1,852	13	7,091	20	4,365	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	26	1,559	17	3,126	19	10,066	30	6,309	0	0

## 2020 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOUDON COUNTY (105), TN										
MSA 28940										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	566	0	0	0	0
Middle Income	1	12	0	0	0	0	1	12	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	1	566	1	12	0	0
MAURY COUNTY (119), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	277	1	277	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	277	1	277	0	0
MONTGOMERY COUNTY (125), TN										
MSA 17300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	1	200	0	0
Middle Income	1	88	0	0	0	0	1	88	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	88	1	200	0	0	2	288	0	0

## 2020 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROANE COUNTY (145), TN										
MSA 28940										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	162	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	162	0	0	0	0	1	100	0	0
RUTHERFORD COUNTY (149), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	1	327	1	327	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	157	0	0	1	157	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	157	1	327	2	484	0	0
SEVIER COUNTY (155), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	120	0	0	1	120	0	0
Upper Income	1	68	0	0	0	0	1	68	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	68	1	120	0	0	2	188	0	0

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHELBY COUNTY (157), TN										
MSA 32820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	264	1	264	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	264	1	264	0	0
SULLIVAN COUNTY (163), TN										
MSA 28700										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	18	674	7	1,555	5	1,920	18	1,692	0	0
Middle Income	24	1,119	14	2,427	15	6,178	36	5,987	0	0
Upper Income	39	2,030	7	1,214	8	3,216	38	4,062	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	81	3,823	28	5,196	28	11,314	92	11,741	0	0

## 2020 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMNER COUNTY (165), TN										
MSA 34980										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	1	250	0	0
Upper Income	1	35	0	0	1	860	1	860	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	1	250	1	860	2	1,110	0	0
UNICOI COUNTY (171), TN										
MSA 27740										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	17	633	5	851	3	1,647	22	2,741	0	0
Middle Income	6	226	0	0	1	261	7	487	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	23	859	5	851	4	1,908	29	3,228	0	0
WASHINGTON COUNTY (179), TN										
MSA 27740										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	248	1	188	3	1,215	6	932	0	0
Middle Income	26	1,169	8	1,387	9	3,595	32	4,060	0	0
Upper Income	63	2,765	9	1,626	15	7,232	58	4,984	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	94	4,182	18	3,201	27	12,042	96	9,976	0	0

## 2020 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILLIAMSON COUNTY (187), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	150	0	0	0	0	2	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	150	0	0	0	0	2	150	0	0
WILSON COUNTY (189), TN										
MSA 34980										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	1	400	1	10	0	0
Upper Income	2	140	0	0	1	325	2	419	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	150	0	0	2	725	3	429	0	0
TOTAL INSIDE AA IN STATE	309	13,168	88	16,045	97	46,096	342	41,634	0	0
TOTAL OUTSIDE AA IN STATE	8	534	5	855	5	1,568	16	2,407	0	0
STATE TOTAL	317	13,702	93	16,900	102	47,664	358	44,041	0	0



## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (191), VA										
MSA 28700										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	369	1	510	2	703	0	0
Upper Income	1	25	1	150	0	0	2	175	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	3	519	1	510	4	878	0	0
WISE COUNTY (195), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	19	0	0	0	0	1	19	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	19	0	0	0	0	1	19	0	0
BRISTOL CITY (520), VA										
MSA 28700										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	203	1	175	1	600	6	978	0	0
Middle Income	2	50	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	253	1	175	1	600	7	988	0	0
TOTAL INSIDE AA IN STATE	7	278	4	694	2	1,110	11	1,866	0	0

Loans by County

Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	1	19	0	0	0	0	1	19	0	0
STATE TOTAL	8	297	4	694	2	1,110	12	1,885	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	344	14,557	98	17,818	103	49,251	387	47,367	0	0
TOTAL OUTSIDE AA	41	1,879	14	2,185	13	4,926	60	7,274	0	0
TOTAL INSIDE & OUTSIDE	385	16,436	112	20,003	116	54,177	447	54,641	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	142	0	0	1	142	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	142	0	0	1	142	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	142	0	0	1	142	0	0
STATE TOTAL	0	0	1	142	0	0	1	142	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GARLAND COUNTY (051), AR										
MSA 26300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	97	0	0	0	0	1	97	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	97	0	0	0	0	1	97	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	97	0	0	0	0	1	97	0	0
STATE TOTAL	1	97	0	0	0	0	1	97	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CONTRA COSTA COUNTY (013), CA										
MSA 36084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	129	0	0	1	129	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	129	0	0	1	129	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	53	0	0	0	0	1	53	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	133	0	0	1	133	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	60	1	144	1	333	3	537	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	113	2	277	1	333	5	723	0	0
PLACER COUNTY (061), CA										
MSA 40900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	89	0	0	0	0	1	89	0	0
Upper Income	1	74	1	123	0	0	2	197	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	163	1	123	0	0	3	286	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RIVERSIDE COUNTY (065), CA										
MSA 40140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	128	0	0	1	128	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	128	0	0	1	128	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SACRAMENTO COUNTY (067), CA										
MSA 40900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	55	0	0	0	0	1	55	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	0	0	0	0	1	55	0	0



## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN BERNARDINO COUNTY (071), CA										
MSA 40140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	107	0	0	1	107	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	107	0	0	1	107	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	331	6	764	1	333	12	1,428	0	0
STATE TOTAL	5	331	6	764	1	333	12	1,428	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARTFORD COUNTY (003), CT										
MSA 25540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	64	0	0	0	0	1	64	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	64	0	0	0	0	1	64	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	64	0	0	0	0	1	64	0	0
STATE TOTAL	1	64	0	0	0	0	1	64	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DUVAL COUNTY (031), FL										
MSA 27260										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	110	0	0	1	110	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	110	0	0	1	110	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIAMI-DADE COUNTY (086), FL										
MSA 33124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	386	1	386	0	0
Median Family Income ≥ 120%	0	0	1	197	0	0	1	197	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	197	1	386	2	583	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (095), FL										
MSA 36740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	228	0	0	1	228	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	228	0	0	1	228	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VOLUSIA COUNTY (127), FL										
MSA 19660										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	111	0	0	1	111	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	111	0	0	1	111	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	4	646	1	386	5	1,032	0	0
STATE TOTAL	0	0	4	646	1	386	5	1,032	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DEKALB COUNTY (089), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	145	0	0	1	145	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	145	0	0	1	145	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	145	0	0	1	145	0	0
STATE TOTAL	0	0	1	145	0	0	1	145	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADA COUNTY (001), ID										
MSA 14260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	133	0	0	1	133	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	133	0	0	1	133	0	0
TWIN FALLS COUNTY (083), ID										
MSA 46300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	274	1	274	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	274	1	274	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	133	1	274	2	407	0	0
STATE TOTAL	0	0	1	133	1	274	2	407	0	0



## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COOK COUNTY (031), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	52	0	0	0	0	1	52	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	52	0	0	0	0	1	52	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	52	0	0	0	0	1	52	0	0
STATE TOTAL	1	52	0	0	0	0	1	52	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENE COUNTY (055), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	103	0	0	1	103	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	103	0	0	1	103	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	103	0	0	1	103	0	0
STATE TOTAL	0	0	1	103	0	0	1	103	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAYETTE COUNTY (067), KY										
MSA 30460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	165	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	165	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	165	0	0	0	0	0	0
STATE TOTAL	0	0	1	165	0	0	0	0	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EAST BATON ROUGE PARISH (033), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	103	0	0	1	103	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	103	0	0	1	103	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	103	0	0	1	103	0	0
STATE TOTAL	0	0	1	103	0	0	1	103	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARFORD COUNTY (025), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	271	1	271	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	271	1	271	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	271	1	271	0	0
STATE TOTAL	0	0	0	0	1	271	1	271	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDDLESEX COUNTY (017), MA										
MSA 15764										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	121	0	0	1	121	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	121	0	0	1	121	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WORCESTER COUNTY (027), MA										
MSA 49340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	142	0	0	1	142	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	142	0	0	1	142	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	263	0	0	2	263	0	0
STATE TOTAL	0	0	2	263	0	0	2	263	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENT COUNTY (081), MI										
MSA 24340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	293	1	293	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	293	1	293	0	0



## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAYNE COUNTY (163), MI										
MSA 19804										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	88	0	0	0	0	1	88	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	88	0	0	0	0	1	88	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	88	0	0	1	293	2	381	0	0
STATE TOTAL	1	88	0	0	1	293	2	381	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLAY COUNTY (047), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	235	0	0	1	235	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	235	0	0	1	235	0	0
FRANKLIN COUNTY (071), MO										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	62	0	0	0	0	1	62	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	62	0	0	0	0	1	62	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. LOUIS COUNTY (189), MO										
MSA 41180										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	304	1	304	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	304	1	304	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	62	1	235	1	304	3	601	0	0
STATE TOTAL	1	62	1	235	1	304	3	601	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEWIS AND CLARK COUNTY (049), MT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	61	0	0	0	0	1	61	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	61	0	0	0	0	1	61	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	61	0	0	0	0	1	61	0	0
STATE TOTAL	1	61	0	0	0	0	1	61	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HILLSBOROUGH COUNTY (011), NH										
MSA 31700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	79	0	0	0	0	1	79	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	79	0	0	0	0	1	79	0	0
STRAFFORD COUNTY (017), NH										
MSA 40484										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	307	1	307	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	307	1	307	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	79	0	0	1	307	2	386	0	0
STATE TOTAL	1	79	0	0	1	307	2	386	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ATLANTIC COUNTY (001), NJ										
MSA 12100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	311	1	311	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	311	1	311	0	0
BERGEN COUNTY (003), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	160	0	0	1	160	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	160	0	0	1	160	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BURLINGTON COUNTY (005), NJ										
MSA 15804										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	126	0	0	1	126	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	126	0	0	1	126	0	0
MERCER COUNTY (021), NJ										
MSA 45940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	280	1	280	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	280	1	280	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONMOUTH COUNTY (025), NJ										
MSA 35154										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	187	0	0	1	187	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	187	0	0	1	187	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	3	473	2	591	5	1,064	0	0
STATE TOTAL	0	0	3	473	2	591	5	1,064	0	0



## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ERIE COUNTY (029), NY										
MSA 15380										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	96	0	0	0	0	1	96	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	96	0	0	0	0	1	96	0	0
JEFFERSON COUNTY (045), NY										
MSA 48060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NASSAU COUNTY (059), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	65	0	0	0	0	1	65	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	0	0	0	0	1	65	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUFFOLK COUNTY (103), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	451	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	451	0	0	0	0
ULSTER COUNTY (111), NY										
MSA 28740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	60	0	0	0	0	1	60	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WESTCHESTER COUNTY (119), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	166	0	0	1	166	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	166	0	0	1	166	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	296	1	166	1	451	5	462	0	0
STATE TOTAL	4	296	1	166	1	451	5	462	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRUNSWICK COUNTY (019), NC										
MSA 34820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	55	0	0	0	0	1	55	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	0	0	0	0	1	55	0	0
DURHAM COUNTY (063), NC										
MSA 20500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	318	1	318	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	318	1	318	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	55	0	0	1	318	2	373	0	0
STATE TOTAL	1	55	0	0	1	318	2	373	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMILTON COUNTY (061), OH										
MSA 17140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	238	0	0	1	238	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	238	0	0	1	238	0	0
WILLIAMS COUNTY (171), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	388	1	388	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	388	1	388	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	238	1	388	2	626	0	0
STATE TOTAL	0	0	1	238	1	388	2	626	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEDFORD COUNTY (009), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	68	0	0	0	0	1	68	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	68	0	0	0	0	1	68	0	0
BUCKS COUNTY (017), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	121	0	0	1	121	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	121	0	0	1	121	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PHILADELPHIA COUNTY (101), PA										
MSA 37964										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	155	0	0	1	155	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	155	0	0	1	155	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	68	2	276	0	0	3	344	0	0
STATE TOTAL	1	68	2	276	0	0	3	344	0	0



## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENVILLE COUNTY (045), SC										
MSA 24860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	161	0	0	1	161	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	161	0	0	1	161	0	0
YORK COUNTY (091), SC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	273	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	273	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	161	1	273	1	161	0	0
STATE TOTAL	0	0	1	161	1	273	1	161	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CARTER COUNTY (019), TN										
MSA 27740										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	0	0	1	15	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0
SHELBY COUNTY (157), TN										
MSA 32820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	182	0	0	1	182	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	182	0	0	1	182	0	0
TOTAL INSIDE AA IN STATE	1	15	0	0	0	0	1	15	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	182	0	0	1	182	0	0
STATE TOTAL	1	15	1	182	0	0	2	197	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TEXAS (48)

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

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	145	0	0	1	145	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	145	0	0	1	145	0	0
HOCKLEY COUNTY (219), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	81	0	0	0	0	1	81	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	81	0	0	0	0	1	81	0	0

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (339), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	59	0	0	0	0	1	59	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	59	0	0	0	0	1	59	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	190	1	145	0	0	4	335	0	0
STATE TOTAL	3	190	1	145	0	0	4	335	0	0

## Loans by County

## Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: VIRGINIA (51)

[illegible]

## 2020 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	1	72	2	322	0	0	3	394	0	0
STATE TOTAL	1	72	2	322	0	0	3	394	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1	15	0	0	0	0	1	15	0	0
TOTAL OUTSIDE AA	22	1,515	31	4,662	13	4,189	63	9,477	0	0
TOTAL INSIDE & OUTSIDE	23	1,530	31	4,662	13	4,189	64	9,492	0	0

## 2020 Institution Disclosure Statement - Table 2-1

Loans by County

Small Farm Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BURKE COUNTY (023), NC										
MSA 25860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	264	1	264	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	264	1	264	0	0
WATAUGA COUNTY (189), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	20	0	0	0	0	1	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	20	0	0	1	264	2	284	0	0
STATE TOTAL	1	20	0	0	1	264	2	284	0	0



## 2020 Institution Disclosure Statement - Table 2-1

Loans by County

Small Farm Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CARTER COUNTY (019), TN										
MSA 27740										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	167	0	0	1	167	0	0
Middle Income	3	14	0	0	0	0	3	14	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	14	1	167	0	0	4	181	0	0
SULLIVAN COUNTY (163), TN										
MSA 28700										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	52	0	0	0	0	1	52	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	52	0	0	0	0	1	52	0	0
UNICOI COUNTY (171), TN										
MSA 27740										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0

## 2020 Institution Disclosure Statement - Table 2-1

Loans by County

Small Farm Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (179), TN										
MSA 27740										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	114	0	0	0	0	3	114	0	0
Upper Income	2	90	0	0	0	0	2	90	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	204	0	0	0	0	5	204	0	0
TOTAL INSIDE AA IN STATE	9	270	1	167	1	400	10	437	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	9	270	1	167	1	400	10	437	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	9	270	1	167	1	400	10	437	0	0
TOTAL OUTSIDE AA	1	20	0	0	1	264	2	284	0	0
TOTAL INSIDE & OUTSIDE	10	290	1	167	2	664	12	721	0	0

2020 Institution Disclosure Statement - Table 3  
 Assessment Area/Non-Assessment Area Activity  
 Small Business Loans  
 Institution: BANK OF TENNESSEE

PAGE: 1 OF 1

Respondent ID: 0000021573

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TN - CARTER COUNTY (019) - MSA 27740	82	6,442	73	4,891	1	15
TN - UNICOI COUNTY (171) - MSA 27740	32	3,618	29	3,228	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740	139	19,425	96	9,976	0	0
TN - HAWKINS COUNTY (073) - MSA 28700	7	1,861	6	1,741	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	137	20,333	92	11,741	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	5	1,054	4	878	0	0
VA - BRISTOL CITY (520) - MSA 28700	8	1,028	7	988	0	0
TN - ANDERSON COUNTY (001) - MSA 28940	3	363	1	40	0	0
TN - KNOX COUNTY (093) - MSA 28940	62	14,751	30	6,309	0	0
TN - LOUDON COUNTY (105) - MSA 28940	2	578	1	12	0	0
TN - ROANE COUNTY (145) - MSA 28940	3	162	1	100	0	0
TN - DAVIDSON COUNTY (037) - MSA 34980	19	5,756	8	2,057	0	0
TN - SUMNER COUNTY (165) - MSA 34980	3	1,145	2	1,110	0	0
TN - WILSON COUNTY (189) - MSA 34980	5	875	3	429	0	0
NC - AVERY COUNTY (011) - MSA NA	38	4,235	34	3,867	0	0

2020 Institution Disclosure Statement - Table 4  
 Assessment Area/Non-Assessment Area Activity  
 Small Farm Loans  
 Institution: BANK OF TENNESSEE

PAGE: 1 OF 1

Respondent ID: 0000021573

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TN - CARTER COUNTY (019) - MSA 27740	4	181	4	181	0	0
TN - UNICOI COUNTY (171) - MSA 27740	1	400	0	0	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740	5	204	5	204	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	1	52	1	52	0	0

2020 Institution Disclosure Statement - Table 5  
 Community Development/Consortium-Third Party Activity  
 Institution: BANK OF TENNESSEE

PAGE: 1 OF 1

Respondent ID: 0000021573

Agency: FDIC - 3

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	9	10,846	0	0
Purchased	1	75	0	0
Total	10	10,921	0	0
Consortium/Third Party Loans (optional)				

## 2020 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 1 OF 20

Respondent ID: 0000021573

Agency: FDIC - 3

ASSESSMENT AREA - 0002

CARTER COUNTY (019), TN

MSA: 27740

Moderate Income

0703.00 0704.00 0712.00 0714.00 0715.00 0716.00 0717.00

Middle Income

0701.00 0702.00 0705.00 0706.00\* 0707.00 0708.00 0709.00 0710.00 0711.00 0713.00

UNICOI COUNTY (171), TN

MSA: 27740

Moderate Income

0801.00 0802.00 0804.00

Middle Income

0803.00

WASHINGTON COUNTY (179), TN

MSA: 27740

Moderate Income

0601.00 0605.01 0609.00 0610.00

Middle Income

0605.02 0606.00 0608.00 0612.00 0615.00 0616.02 0617.02 0618.00 0619.01 0619.02 0620.00

Upper Income

0604.00 0611.00 0613.00 0614.01 0614.02 0616.01 0617.01

Income Not Known

0607.00\*

ASSESSMENT AREA - 0003

HAWKINS COUNTY (073), TN

MSA: 28700

Moderate Income

0508.00\*

Middle Income

## 2020 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 2 OF 20

Respondent ID: 0000021573

Agency: FDIC - 3

0501.00\* 0502.00\* 0503.01\* 0503.02\* 0504.00 0505.01\* 0505.02\* 0505.03 0506.01 0507.00\* 0509.00\*

Upper Income

0506.02

SULLIVAN COUNTY (163), TN

MSA: 28700

Moderate Income

0402.00 0403.00 0405.00 0406.00 0408.00 0417.00\* 0418.00 0427.01 0428.02\* 0433.02

Middle Income

0407.00 0409.00 0411.00 0412.00 0414.00 0416.00 0419.00 0420.00\* 0421.00\* 0422.00\* 0424.00

0425.00 0426.00 0427.02 0430.00 0431.00\* 0432.02 0434.01 0434.02

Upper Income

0410.00 0413.00 0415.00 0423.00 0428.01 0429.00 0432.01\* 0433.01 0435.00 0436.00

SCOTT COUNTY (169), VA

MSA: 28700

Middle Income

0301.00\* 0302.00\* 0303.00\* 0304.00\* 0305.00\* 0306.00\*

WASHINGTON COUNTY (191), VA

MSA: 28700

Middle Income

0101.00 0102.00 0103.00\* 0105.02 0106.02\* 0107.00\* 0108.00\* 0109.00\*

Upper Income

0104.01\* 0104.02 0105.01\* 0106.01\* 0110.00\*

BRISTOL CITY (520), VA

MSA: 28700

Moderate Income

0202.00 0203.00\*

Middle Income

0201.00\* 0204.00

ASSESSMENT AREA - 0004

## 2020 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 3 OF 20

Respondent ID: 0000021573

Agency: FDIC - 3

## ANDERSON COUNTY (001), TN

MSA: 28940

Moderate Income

0201.00\* 0205.00\* 0207.00\* 0208.00\* 0212.02\*

Middle Income

0203.00\* 0204.00\* 0209.01\* 0209.02\* 0210.00\* 0212.01\* 0213.01\* 0213.02\*

Upper Income

0202.01\* 0202.02 0206.00\* 0211.00\*

Income Not Known

9801.00\*

## BLOUNT COUNTY (009), TN

MSA: 28940

Low Income

0101.00\*

Moderate Income

0108.00\* 0114.01\*

Middle Income

0102.00\* 0103.01\* 0103.02\* 0104.00\* 0105.00\* 0106.00\* 0107.00\* 0110.01\* 0110.02\* 0111.01\* 0112.00\*

0113.01\* 0113.02\* 0114.02\* 0115.01\* 0115.02\* 0115.03\* 0116.02\* 0116.03\*

Upper Income

0109.00\* 0111.02\* 0116.04\* 0116.05\*

Income Not Known

9801.00\* 9802.00\*

## CAMPBELL COUNTY (013), TN

MSA: 28940

Moderate Income

9501.00\* 9502.00\* 9503.00\* 9504.00\* 9505.00\* 9506.00\* 9507.00\* 9509.00\* 9510.00\* 9511.00\*

Middle Income

9508.00\*



## 2020 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 4 OF 20

Respondent ID: 0000021573

Agency: FDIC - 3

## KNOX COUNTY (093), TN

MSA: 28940

## Low Income

0014.00\* 0019.00\* 0020.00\* 0021.00\* 0026.00 0029.00\* 0067.00 0068.00\* 0070.00

## Moderate Income

0008.00 0015.00 0016.00\* 0017.00\* 0022.00\* 0023.00\* 0024.00\* 0027.00\* 0028.00\* 0030.00 0032.00\*

0039.02\* 0040.00 0043.00 0046.10\* 0046.15 0055.02\* 0063.02\* 0065.02\* 0069.00\*

## Middle Income

0018.00\* 0031.00\* 0034.00\* 0035.00\* 0037.00 0038.01\* 0038.02\* 0039.01\* 0041.00 0042.00\* 0044.03\*

0045.00\* 0046.08 0046.09\* 0046.13\* 0046.14\* 0047.00\* 0048.00\* 0049.00\* 0050.00\* 0052.01\* 0052.02\*

0053.01\* 0053.02\* 0054.01\* 0054.02\* 0056.02\* 0056.03\* 0056.04\* 0059.08 0060.01\* 0061.02\* 0061.04\*

0062.02\* 0062.03\* 0062.07\* 0062.08\* 0063.01\* 0064.01\* 0064.02\* 0064.03\* 0065.01\*

## Upper Income

0001.00 0033.00\* 0044.01 0044.04 0046.06\* 0046.07\* 0046.11\* 0046.12\* 0051.00\* 0055.01\* 0057.01

0057.04\* 0057.06\* 0057.07\* 0057.08\* 0057.09\* 0057.10 0057.11\* 0057.12\* 0058.03 0058.07\* 0058.08\*

0058.09 0058.10\* 0058.11\* 0058.12 0058.13 0059.03\* 0059.04 0059.05\* 0059.06\* 0059.07\* 0060.02

0060.03\* 0061.03\* 0062.05\* 0062.06\* 0066.00 0071.00

## Income Not Known

0009.01\* 0009.02\*

## LOUDON COUNTY (105), TN

MSA: 28940

## Moderate Income

0602.02 0605.02\* 0607.00\*

## Middle Income

0601.00\* 0602.01\* 0603.01 0603.02\* 0604.00\* 0606.00\*

## Upper Income

0605.01\*

## MORGAN COUNTY (129), TN

MSA: 28940

## 2020 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 5 OF 20

Respondent ID: 0000021573

Agency: FDIC - 3

## Moderate Income

1101.00\* 1103.00\* 1105.00\*

## Middle Income

1102.00\* 1104.00\*

## ROANE COUNTY (145), TN

MSA: 28940

## Low Income

0305.00\*

## Moderate Income

0307.00\* 0308.00\*

## Middle Income

0302.01\* 0302.02 0303.00 0304.00\* 0306.00\* 0309.00\*

## Upper Income

0301.00\*

## Income Not Known

9801.00\*

## UNION COUNTY (173), TN

MSA: 28940

## Moderate Income

0401.00\* 0402.01\* 0402.02\*

## Middle Income

0403.00\*

ASSESSMENT AREA - 0005

## DAVIDSON COUNTY (037), TN

MSA: 34980

## Median Family Income 10-20%

0148.00\* 0193.00\*

## Median Family Income 20-30%

0142.00\*

## 2020 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 6 OF 20

Respondent ID: 0000021573

Agency: FDIC - 3

## Median Family Income 30-40%

0109.03\* 0136.01\* 0136.02\* 0139.00\* 0144.00\* 0190.05\*

## Median Family Income 40-50%

0104.02 0107.02\* 0110.01\* 0114.00\* 0118.00\* 0119.00 0126.00\* 0127.01\* 0133.00\* 0137.00\* 0138.00\*

0143.00\* 0158.03\* 0159.00\* 0160.00\* 0162.00\* 0163.00\* 0173.00\* 0190.03\*

## Median Family Income 50-60%

0103.02\* 0107.01\* 0109.04\* 0113.00\* 0156.15\* 0156.28\* 0161.00\* 0172.00\* 0181.01 0189.04\* 0190.04\*

0191.05\* 0191.08\*

## Median Family Income 60-70%

0104.01 0106.02\* 0108.01\* 0128.01\* 0128.02\* 0135.00\* 0156.13 0156.29\* 0157.00\* 0158.02\* 0158.04\*

0174.02\* 0175.00\* 0190.06\* 0191.09\* 0196.00

## Median Family Income 70-80%

0101.06\* 0110.02\* 0117.00\* 0127.02\* 0154.04\* 0155.02\* 0156.18\* 0156.23\* 0156.26\* 0156.27\* 0174.01\*

0191.10 0191.11\* 0191.18\* 0192.00\*

## Median Family Income 80-90%

0101.05\* 0103.01\* 0103.03\* 0105.01\* 0105.02\* 0112.00\* 0115.00\* 0132.01\* 0154.02\* 0156.12\* 0156.14\*

0156.24\* 0165.00\* 0184.10\* 0189.01\* 0189.05\* 0191.16\* 0194.00\*

## Median Family Income 90-100%

0102.01\* 0106.01\* 0108.02\* 0109.01\* 0132.02\* 0151.00 0152.00\* 0154.05\* 0156.20\* 0156.30\* 0156.31\*

0191.06\* 0191.12\*

## Median Family Income 100-110%

0102.02\* 0111.00 0116.00\* 0131.00\* 0153.00\* 0155.01\* 0156.19\* 0156.25\* 0183.01\* 0184.01\* 0189.02\*

## Median Family Income 110-120%

0101.03\* 0101.04\* 0121.00\* 0156.09\* 0156.17\* 0182.02\* 0191.17\*

## Median Family Income &gt;= 120%

0122.00\* 0134.00\* 0154.01\* 0156.10\* 0156.22\* 0164.00\* 0166.00\* 0167.00\* 0168.00 0169.00\* 0170.00\*

0171.00 0177.01\* 0177.02\* 0178.00\* 0179.01\* 0179.02\* 0180.00\* 0181.02\* 0182.01\* 0182.03\* 0183.02\*

0184.04\* 0184.05\* 0184.07\* 0184.08\* 0184.09\* 0185.00\* 0186.01\* 0186.02 0187.00\* 0188.01\* 0188.03\*

0188.04\* 0191.14\* 0191.15\* 0195.00

## Median Family Income Not Known

## 2020 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

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Respondent ID: 0000021573

Agency: FDIC - 3

0130.00\* 9801.00\* 9802.00\*

SUMNER COUNTY (165), TN

MSA: 34980

Moderate Income

0201.01\* 0201.02\* 0203.00\* 0207.00\* 0208.00\* 0209.02\* 0211.05\*

Middle Income

0202.03\* 0202.04\* 0202.05\* 0202.07\* 0202.08\* 0202.09\* 0204.03\* 0204.04\* 0204.05\* 0204.07\* 0205.03\*

0206.01\* 0206.02\* 0206.03\* 0209.01\* 0209.03 0210.04\* 0210.09\* 0211.03\* 0211.04\* 0211.06\* 0211.07\*

0212.03\* 0212.04\*

Upper Income

0204.06\* 0205.01\* 0205.02\* 0210.02\* 0210.05\* 0210.06\* 0210.07\* 0210.08 0212.01 0212.05\*

Income Not Known

0202.06\*

WILSON COUNTY (189), TN

MSA: 34980

Low Income

0307.00\*

Moderate Income

0304.01\* 0304.02\* 0305.00\* 0306.00\*

Middle Income

0301.01 0301.02\* 0303.04\* 0308.00\* 0309.01 0309.03\* 0309.04\* 0310.00\*

Upper Income

0302.02\* 0302.03\* 0302.04\* 0303.03\* 0303.05\* 0303.07\* 0303.08\* 0303.09

ASSESSMENT AREA - 0006

AVERY COUNTY (011), NC

MSA: NA

Moderate Income

9303.02

Middle Income

## 2020 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 8 OF 20

Respondent ID: 0000021573

Agency: FDIC - 3

9301.00 9302.00 9303.01 9304.00

OUTSIDE ASSESSMENT AREA

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income &gt;= 120%

0304.01

GARLAND COUNTY (051), AR

MSA: 26300

Upper Income

0116.01

CONTRA COSTA COUNTY (013), CA

MSA: 36084

Median Family Income 70-80%

3032.04

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 80-90%

3018.02

Median Family Income 100-110%

1831.04

Median Family Income &gt;= 120%

1131.02 1393.01 5776.02

PLACER COUNTY (061), CA

MSA: 40900

Middle Income

0210.46

Upper Income

0207.17 0218.01

## 2020 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 9 OF 20

Respondent ID: 0000021573

Agency: FDIC - 3

RIVERSIDE COUNTY (065), CA

MSA: 40140

Median Family Income &gt;= 120%

0406.07

SACRAMENTO COUNTY (067), CA

MSA: 40900

Median Family Income &gt;= 120%

0026.00

SAN BERNARDINO COUNTY (071), CA

MSA: 40140

Median Family Income &gt;= 120%

0001.05

HARTFORD COUNTY (003), CT

MSA: 25540

Median Family Income 110-120%

4762.00

BAY COUNTY (005), FL

MSA: 37460

Middle Income

0027.04

DUVAL COUNTY (031), FL

MSA: 27260

Median Family Income 100-110%

0012.00

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income 110-120%

0093.13

## 2020 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 10 OF 20

Respondent ID: 0000021573

Agency: FDIC - 3

Median Family Income &gt;= 120%

0068.02

ORANGE COUNTY (095), FL

MSA: 36740

Median Family Income &gt;= 120%

0103.00

VOLUSIA COUNTY (127), FL

MSA: 19660

Median Family Income &gt;= 120%

0832.08

WALTON COUNTY (131), FL

MSA: 18880

Upper Income

9506.01

DEKALB COUNTY (089), GA

MSA: 12060

Median Family Income 90-100%

0208.02

ADA COUNTY (001), ID

MSA: 14260

Upper Income

0102.01

TWIN FALLS COUNTY (083), ID

MSA: 46300

Middle Income

0013.00

COOK COUNTY (031), IL

MSA: 16984

## 2020 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 11 OF 20

Respondent ID: 0000021573

Agency: FDIC - 3

Median Family Income &gt;= 120%

8241.19

GREENE COUNTY (055), IN

MSA: NA

Middle Income

9554.00

FAYETTE COUNTY (067), KY

MSA: 30460

Upper Income

0039.16

EAST BATON ROUGE PARISH (033), LA

MSA: 12940

Upper Income

0019.00

HARFORD COUNTY (025), MD

MSA: 12580

Upper Income

3036.02

MIDDLESEX COUNTY (017), MA

MSA: 15764

Median Family Income &gt;= 120%

3823.00

WORCESTER COUNTY (027), MA

MSA: 49340

Median Family Income &gt;= 120%

7502.00

KENT COUNTY (081), MI

MSA: 24340



## 2020 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 12 OF 20

Respondent ID: 0000021573

Agency: FDIC - 3

Median Family Income &gt;= 120%

0118.01

WAYNE COUNTY (163), MI

MSA: 19804

Median Family Income 90-100%

5667.00

CLAY COUNTY (047), MO

MSA: 28140

Middle Income

0220.00

FRANKLIN COUNTY (071), MO

MSA: 41180

Middle Income

8004.01

ST. LOUIS COUNTY (189), MO

MSA: 41180

Median Family Income 70-80%

2109.25

LEWIS AND CLARK COUNTY (049), MT

MSA: NA

Middle Income

0008.00

HILLSBOROUGH COUNTY (011), NH

MSA: 31700

Middle Income

0230.00

STRAFFORD COUNTY (017), NH

MSA: 40484

## 2020 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 13 OF 20

Respondent ID: 0000021573

Agency: FDIC - 3

## Moderate Income

0830.02

ATLANTIC COUNTY (001), NJ

MSA: 12100

## Upper Income

0131.01

BERGEN COUNTY (003), NJ

MSA: 35614

## Median Family Income 110-120%

0061.00

BURLINGTON COUNTY (005), NJ

MSA: 15804

## Upper Income

7005.05

MERCER COUNTY (021), NJ

MSA: 45940

## Upper Income

0043.04

MONMOUTH COUNTY (025), NJ

MSA: 35154

## Median Family Income &gt;= 120%

8119.00

ERIE COUNTY (029), NY

MSA: 15380

## Median Family Income &gt;= 120%

0131.02

JEFFERSON COUNTY (045), NY

MSA: 48060

## 2020 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 14 OF 20

Respondent ID: 0000021573

Agency: FDIC - 3

## Middle Income

0622.00

NASSAU COUNTY (059), NY

MSA: 35004

Median Family Income &gt;= 120%

4163.00

SUFFOLK COUNTY (103), NY

MSA: 35004

Median Family Income 100-110%

1352.05

ULSTER COUNTY (111), NY

MSA: 28740

## Upper Income

9539.00

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income &gt;= 120%

0123.03

BRUNSWICK COUNTY (019), NC

MSA: 34820

## Middle Income

0201.03

BUNCOMBE COUNTY (021), NC

MSA: 11700

## Moderate Income

0029.00

BURKE COUNTY (023), NC

MSA: 25860

## 2020 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 15 OF 20

Respondent ID: 0000021573

Agency: FDIC - 3

---

Middle Income

0203.02 0212.03

Upper Income

0202.01

DURHAM COUNTY (063), NC

MSA: 20500

Upper Income

0020.24

IREDELL COUNTY (097), NC

MSA: 16740

Upper Income

0614.06

MCDOWELL COUNTY (111), NC

MSA: NA

Middle Income

9705.00 9707.00

MECKLENBURG COUNTY (119), NC

MSA: 16740

Median Family Income 110-120%

0020.04

Median Family Income &gt;= 120%

0029.04

POLK COUNTY (149), NC

MSA: NA

Middle Income

9201.03

WATAUGA COUNTY (189), NC

MSA: NA

## 2020 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 16 OF 20

Respondent ID: 0000021573

Agency: FDIC - 3

Middle Income

9202.00 9206.01

Upper Income

9203.00 9204.00 9206.02 9207.02 9207.03 9209.00 9210.00

YANCEY COUNTY (199), NC

MSA: NA

Middle Income

9602.00

HAMILTON COUNTY (061), OH

MSA: 17140

Median Family Income &gt;= 120%

0239.02

WILLIAMS COUNTY (171), OH

MSA: NA

Middle Income

9508.00

BEDFORD COUNTY (009), PA

MSA: NA

Middle Income

9606.00

BUCKS COUNTY (017), PA

MSA: 33874

Median Family Income 80-90%

1015.06

PHILADELPHIA COUNTY (101), PA

MSA: 37964

Median Family Income &gt;= 120%

0007.00

## 2020 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 17 OF 20

Respondent ID: 0000021573

Agency: FDIC - 3

## BEAUFORT COUNTY (013), SC

MSA: 25940

Moderate Income

0110.00

Middle Income

0105.00

## GREENVILLE COUNTY (045), SC

MSA: 24860

Upper Income

0028.08

## SPARTANBURG COUNTY (083), SC

MSA: 43900

Middle Income

0224.03

## YORK COUNTY (091), SC

MSA: 16740

Upper Income

0610.03

## HAMBLEN COUNTY (063), TN

MSA: 34100

Moderate Income

1004.00

Middle Income

1007.00

## JOHNSON COUNTY (091), TN

MSA: NA

Moderate Income

9564.00

## 2020 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 18 OF 20

Respondent ID: 0000021573

Agency: FDIC - 3

## Middle Income

9561.00 9562.00 9563.00

MAURY COUNTY (119), TN

MSA: 34980

## Middle Income

0112.00

MONTGOMERY COUNTY (125), TN

MSA: 17300

## Moderate Income

1009.00

## Middle Income

1012.02

RUTHERFORD COUNTY (149), TN

MSA: 34980

## Low Income

0418.00

## Middle Income

0408.09

SEVIER COUNTY (155), TN

MSA: NA

## Middle Income

0808.02

## Upper Income

0807.00

SHELBY COUNTY (157), TN

MSA: 32820

## Median Family Income 50-60%

0113.00

## Median Family Income &gt;= 120%

## 2020 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 19 OF 20

Respondent ID: 0000021573

Agency: FDIC - 3

0001.00

WILLIAMSON COUNTY (187), TN

MSA: 34980

Upper Income

0501.01 0503.04

BEXAR COUNTY (029), TX

MSA: 41700

Median Family Income  $\geq$  120%

1918.17

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income  $\geq$  120%

2515.02

HOCKLEY COUNTY (219), TX

MSA: NA

Middle Income

9503.00

MONTGOMERY COUNTY (339), TX

MSA: 26420

Median Family Income  $\geq$  120%

6906.02

HENRICO COUNTY (087), VA

MSA: 40060

Upper Income

2001.20

SPOTSYLVANIA COUNTY (177), VA

MSA: 47894

Moderate Income



## 2020 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 20 OF 20

Respondent ID: 0000021573

Agency: FDIC - 3

0203.04

WISE COUNTY (195), VA

MSA: NA

Middle Income

9312.00

CHESAPEAKE CITY (550), VA

MSA: 47260

Upper Income

0211.02

## 2020 Institution Disclosure Statement - Table E-1

PAGE: 1 OF 1

## Error Status Information

Respondent ID: 0000021573

Institution: BANK OF TENNESSEE

Agency: FDIC - 3

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	246	246	0	0.00%
Small Farm Loans	11	11	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	547	547	0	0.00%
Total	806	806	0	0.00%

## Footnote:

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

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

## 2021 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 0000021573

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DUVAL COUNTY (031), FL										
MSA 27260										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	7	0	0	0	0	1	7	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	7	0	0	0	0	1	7	0	0

## 2021 Institution Disclosure Statement - Table 1-1

## Loans by County

Respondent ID: 0000021573

## Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VOLUSIA COUNTY (127), FL										
MSA 19660										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	78	0	0	0	0	1	78	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	78	0	0	0	0	1	78	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	85	0	0	0	0	2	85	0	0
STATE TOTAL	2	85	0	0	0	0	2	85	0	0

## 2021 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLUMBIA COUNTY (073), GA										
MSA 12260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	25	0	0	0	0	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
DOUGLAS COUNTY (097), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	670	1	670	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	670	1	670	0	0

## 2021 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FULTON COUNTY (121), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	25	0	0	2	1,670	2	695	0	0
STATE TOTAL	1	25	0	0	2	1,670	2	695	0	0

## 2021 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DUPAGE COUNTY (043), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	976	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	976	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	976	0	0	0	0
STATE TOTAL	0	0	0	0	1	976	0	0	0	0

## 2021 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WARREN COUNTY (227), KY										
MSA 14540										
Outside Assessment Area										
Low Income	1	76	0	0	0	0	1	76	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	76	0	0	0	0	1	76	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	76	0	0	0	0	1	76	0	0
STATE TOTAL	1	76	0	0	0	0	1	76	0	0



## 2021 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AVERY COUNTY (011), NC										
MSA NA										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	144	0	0	0	0	5	144	0	0
Middle Income	35	1,495	12	1,970	3	991	27	1,672	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	40	1,639	12	1,970	3	991	32	1,816	0	0
BUNCOMBE COUNTY (021), NC										
MSA 11700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	5	0	0	0	0	1	5	0	0
Upper Income	0	0	1	250	0	0	1	250	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	1	250	0	0	2	255	0	0
BURKE COUNTY (023), NC										
MSA 25860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	187	0	0	0	0	4	187	0	0
Upper Income	3	178	0	0	0	0	3	178	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	365	0	0	0	0	7	365	0	0

## 2021 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MCDOWELL COUNTY (111), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	362	1	160	0	0	5	221	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	362	1	160	0	0	5	221	0	0
MITCHELL COUNTY (121), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	75	0	0	1	426	2	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	75	0	0	1	426	2	75	0	0
RUTHERFORD COUNTY (161), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	100	0	0	0	0	0	0	0	0

## 2021 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WATAUGA COUNTY (189), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	3	357	2	611	3	724	0	0
Upper Income	13	629	3	507	3	864	8	879	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	629	6	864	5	1,475	11	1,603	0	0
WILKES COUNTY (193), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	6	0	0	0	0	1	6	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	1	6	0	0
TOTAL INSIDE AA IN STATE	40	1,639	12	1,970	3	991	32	1,816	0	0
TOTAL OUTSIDE AA IN STATE	33	1,542	8	1,274	6	1,901	28	2,525	0	0
STATE TOTAL	73	3,181	20	3,244	9	2,892	60	4,341	0	0

## 2021 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLINTON COUNTY (035), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	259	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	259	0	0	0	0
WASHINGTON COUNTY (125), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	96	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	96	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	96	0	0	1	259	0	0	0	0
STATE TOTAL	1	96	0	0	1	259	0	0	0	0

Respondent ID: 0000021573

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

[illegible]

Loans by County

Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	2	144	1	250	0	0	2	350	0	0
STATE TOTAL	2	144	1	250	0	0	2	350	0	0

## 2021 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANDERSON COUNTY (001), TN										
MSA 28940										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	1,137	2	1,137	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	2	353	0	0	1	162	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	353	2	1,137	3	1,299	0	0
BLOUNT COUNTY (009), TN										
MSA 28940										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	121	1	234	1	578	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	121	1	234	1	578	0	0	0	0
CARTER COUNTY (019), TN										
MSA 27740										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	52	1,531	6	922	3	1,028	48	2,499	0	0
Middle Income	103	2,562	10	1,617	7	3,519	95	5,513	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	155	4,093	16	2,539	10	4,547	143	8,012	0	0

## 2021 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAVIDSON COUNTY (037), TN										
MSA 34980										
Inside AA 0012										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	4	152	2	353	6	2,960	7	1,635	0	0
Median Family Income 50-60%	5	157	1	186	2	1,694	4	305	0	0
Median Family Income 60-70%	7	150	6	1,102	1	450	4	739	0	0
Median Family Income 70-80%	0	0	0	0	3	1,837	2	1,289	0	0
Median Family Income 80-90%	3	34	1	200	0	0	4	234	0	0
Median Family Income 90-100%	0	0	1	130	1	1,000	0	0	0	0
Median Family Income 100-110%	4	72	1	220	1	330	5	292	0	0
Median Family Income 110-120%	0	0	1	250	0	0	1	250	0	0
Median Family Income ≥ 120%	19	707	1	148	3	2,232	15	1,145	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	42	1,272	14	2,589	17	10,503	42	5,889	0	0
DICKSON COUNTY (043), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	1	104	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	104	0	0	0	0	0	0



## 2021 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GIBSON COUNTY (053), TN										
MSA 27180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	1,000	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
GRAINGER COUNTY (057), TN										
MSA 34100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
GREENE COUNTY (059), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	510	1	510	0	0
Middle Income	3	88	0	0	1	311	4	399	0	0
Upper Income	1	3	0	0	0	0	1	3	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	91	0	0	2	821	6	912	0	0

## 2021 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMBLEN COUNTY (063), TN										
MSA 34100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	245	0	0	1	245	0	0
Middle Income	1	9	0	0	2	1,025	3	1,034	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	1	245	2	1,025	4	1,279	0	0
HARDEMAN COUNTY (069), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	70	0	0	2	2,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	2	2,000	0	0	0	0
HAWKINS COUNTY (073), TN										
MSA 28700										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	32	1	191	3	1,424	5	1,052	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	32	1	191	3	1,424	5	1,052	0	0

## 2021 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSON COUNTY (091), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	0	0	0	0
Middle Income	3	72	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	72	1	200	0	0	1	25	0	0
KNOX COUNTY (093), TN										
MSA 28940										
Inside AA 0011										
Low Income	3	185	2	389	2	827	4	701	0	0
Moderate Income	5	106	1	116	7	4,391	6	2,142	0	0
Middle Income	8	327	2	229	3	1,885	3	138	0	0
Upper Income	42	1,793	13	2,469	10	4,961	40	3,553	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	58	2,411	18	3,203	22	12,064	53	6,534	0	0
LOUDON COUNTY (105), TN										
MSA 28940										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	112	0	0	1	315	2	364	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	112	0	0	1	315	2	364	0	0

## 2021 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MCMINN COUNTY (107), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	94	0	0	0	0	1	94	0	0
Middle Income	1	20	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	114	0	0	0	0	1	94	0	0
MONTGOMERY COUNTY (125), TN										
MSA 17300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	327	1	327	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	327	1	327	0	0
PUTNAM COUNTY (141), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	5	0	0	0	0	1	5	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	1	5	0	0

## 2021 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROANE COUNTY (145), TN										
MSA 28940										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	57	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	57	0	0	0	0	0	0	0	0
RUTHERFORD COUNTY (149), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	78	0	0	1	520	4	598	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	78	0	0	1	520	4	598	0	0
SEVIER COUNTY (155), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	50	1	145	1	976	3	195	0	0
Upper Income	1	17	0	0	0	0	1	17	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	67	1	145	1	976	4	212	0	0

## 2021 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SULLIVAN COUNTY (163), TN										
MSA 28700										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	70	2,325	16	2,940	13	6,921	57	4,486	0	0
Middle Income	89	2,904	19	2,981	16	7,873	69	5,862	0	0
Upper Income	47	1,856	11	1,868	9	4,620	34	2,089	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	206	7,085	46	7,789	38	19,414	160	12,437	0	0
SUMNER COUNTY (165), TN										
MSA 34980										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	432	0	0	0	0
Middle Income	4	61	0	0	1	750	3	40	0	0
Upper Income	4	106	2	413	0	0	4	471	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	167	2	413	2	1,182	7	511	0	0
UNICOI COUNTY (171), TN										
MSA 27740										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	31	1,128	3	473	3	1,792	25	953	0	0
Middle Income	18	407	1	109	0	0	17	502	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	49	1,535	4	582	3	1,792	42	1,455	0	0

## 2021 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (179), TN										
MSA 27740										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	21	787	4	702	3	1,266	16	469	0	0
Middle Income	69	1,883	10	1,726	12	6,098	55	4,021	0	0
Upper Income	110	4,099	22	3,894	19	8,215	75	6,244	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	200	6,769	36	6,322	34	15,579	146	10,734	0	0
WILLIAMSON COUNTY (187), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	8	405	1	190	1	540	5	380	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	405	1	190	1	540	5	380	0	0
WILSON COUNTY (189), TN										
MSA 34980										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	935	1	935	0	0
Middle Income	3	33	0	0	0	0	3	33	0	0
Upper Income	7	214	3	476	2	950	6	816	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	247	3	476	3	1,885	10	1,784	0	0
TOTAL INSIDE AA IN STATE	735	23,901	143	24,691	136	70,420	613	50,071	0	0

Loans by County

Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	27	1,011	6	1,084	11	7,209	27	3,832	0	0
STATE TOTAL	762	24,912	149	25,775	147	77,629	640	53,903	0	0



## 2021 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SCOTT COUNTY (169), VA										
MSA 28700										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	7	0	0	1	499	1	7	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	7	0	0	1	499	1	7	0	0
WASHINGTON COUNTY (191), VA										
MSA 28700										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	371	1	141	1	496	8	1,008	0	0
Upper Income	1	35	2	337	0	0	2	247	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	406	3	478	1	496	10	1,255	0	0
BRISTOL CITY (520), VA										
MSA 28700										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	59	2	341	0	0	3	209	0	0
Middle Income	6	247	3	524	0	0	3	222	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	306	5	865	0	0	6	431	0	0
TOTAL INSIDE AA IN STATE	16	719	8	1,343	2	995	17	1,693	0	0

Loans by County

Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	16	719	8	1,343	2	995	17	1,693	0	0

## 2021 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: WYOMING (56)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LARAMIE COUNTY (021), WY										
MSA 16940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	147	0	0	1	147	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	147	0	0	1	147	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	147	0	0	1	147	0	0
STATE TOTAL	0	0	1	147	0	0	1	147	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	791	26,259	163	28,004	141	72,406	662	53,580	0	0
TOTAL OUTSIDE AA	67	2,979	16	2,755	21	12,015	63	7,710	0	0
TOTAL INSIDE & OUTSIDE	858	29,238	179	30,759	162	84,421	725	61,290	0	0

## 2021 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COFFEE COUNTY (031), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	203	0	0	1	203	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	203	0	0	1	203	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	203	0	0	1	203	0	0
STATE TOTAL	0	0	1	203	0	0	1	203	0	0

## 2021 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	254	1	254	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	254	1	254	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	254	1	254	0	0
STATE TOTAL	0	0	0	0	1	254	1	254	0	0

## 2021 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KERN COUNTY (029), CA										
MSA 12540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	323	1	323	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	323	1	323	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	323	1	323	0	0
STATE TOTAL	0	0	0	0	1	323	1	323	0	0

## 2021 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENVER COUNTY (031), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	136	0	0	1	136	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	136	0	0	1	136	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	136	0	0	1	136	0	0
STATE TOTAL	0	0	1	136	0	0	1	136	0	0

## 2021 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDDLESEX COUNTY (007), CT										
MSA 25540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	121	0	0	1	121	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	121	0	0	1	121	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	121	0	0	1	121	0	0
STATE TOTAL	0	0	1	121	0	0	1	121	0	0



## 2021 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PALM BEACH COUNTY (099), FL										
MSA 48424										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	386	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	386	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	386	0	0	0	0
STATE TOTAL	0	0	0	0	1	386	0	0	0	0

## 2021 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HOUSTON COUNTY (153), GA										
MSA 47580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	137	0	0	1	137	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	137	0	0	1	137	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	137	0	0	1	137	0	0
STATE TOTAL	0	0	1	137	0	0	1	137	0	0

## 2021 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MACOMB COUNTY (099), MI										
MSA 47664										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	126	0	0	1	126	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	126	0	0	1	126	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	126	0	0	1	126	0	0
STATE TOTAL	0	0	1	126	0	0	1	126	0	0

## 2021 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUDSON COUNTY (017), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	194	0	0	1	194	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	194	0	0	1	194	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	194	0	0	1	194	0	0
STATE TOTAL	0	0	1	194	0	0	1	194	0	0

## 2021 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤ \$100,000		Loan Amount at Origination > \$100,000 But ≤ \$250,000		Loan Amount at Origination > \$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KINGS COUNTY (047), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	133	0	0	1	133	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	133	0	0	1	133	0	0
LEWIS COUNTY (049), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	333	1	333	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	333	1	333	0	0

## 2021 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NASSAU COUNTY (059), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	101	0	0	1	101	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	101	0	0	1	101	0	0

## 2021 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	71	0	0	0	0	1	71	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	71	0	0	0	0	1	71	0	0
ORANGE COUNTY (071), NY										
MSA 39100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	193	0	0	1	193	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	193	0	0	1	193	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	71	3	427	1	333	5	831	0	0
STATE TOTAL	1	71	3	427	1	333	5	831	0	0

## 2021 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TULSA COUNTY (143), OK										
MSA 46140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	180	0	0	1	180	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	180	0	0	1	180	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	180	0	0	1	180	0	0
STATE TOTAL	0	0	1	180	0	0	1	180	0	0



## 2021 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CARTER COUNTY (019), TN										
MSA 27740										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	81	0	0	0	0	1	81	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	81	0	0	0	0	1	81	0	0
HOUSTON COUNTY (083), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	171	0	0	1	171	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	171	0	0	1	171	0	0
RUTHERFORD COUNTY (149), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	262	1	262	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	262	1	262	0	0
TOTAL INSIDE AA IN STATE	1	81	0	0	0	0	1	81	0	0

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	1	171	1	262	2	433	0	0
STATE TOTAL	1	81	1	171	1	262	3	514	0	0

## 2021 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEXAR COUNTY (029), TX										
MSA 41700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	95	0	0	0	0	1	95	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	0	0	0	0	1	95	0	0

## 2021 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLIN COUNTY (085), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	171	0	0	1	171	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	171	0	0	1	171	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	95	1	171	0	0	2	266	0	0
STATE TOTAL	1	95	1	171	0	0	2	266	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1	81	0	0	0	0	1	81	0	0
TOTAL OUTSIDE AA	2	166	12	1,866	5	1,558	18	3,204	0	0
TOTAL INSIDE & OUTSIDE	3	247	12	1,866	5	1,558	19	3,285	0	0

## 2021 Institution Disclosure Statement - Table 2-1

Loans by County

Small Farm Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CARTER COUNTY (019), TN										
MSA 27740										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	20	0	0	0	0	4	20	0	0
Middle Income	5	89	0	0	0	0	4	82	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	109	0	0	0	0	8	102	0	0
GREENE COUNTY (059), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	8	0	0	0	0	1	8	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	1	8	0	0
SULLIVAN COUNTY (163), TN										
MSA 28700										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	32	0	0	0	0	3	32	0	0
Middle Income	3	18	0	0	0	0	3	18	0	0
Upper Income	6	144	0	0	0	0	6	144	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	194	0	0	0	0	12	194	0	0

## 2021 Institution Disclosure Statement - Table 2-1

Loans by County

Small Farm Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UNICOI COUNTY (171), TN										
MSA 27740										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0
WASHINGTON COUNTY (179), TN										
MSA 27740										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	84	1	200	0	0	4	84	0	0
Upper Income	1	18	0	0	1	300	1	18	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	102	1	200	1	300	5	102	0	0
TOTAL INSIDE AA IN STATE	26	405	1	200	2	700	25	398	0	0
TOTAL OUTSIDE AA IN STATE	1	8	0	0	0	0	1	8	0	0
STATE TOTAL	27	413	1	200	2	700	26	406	0	0

## 2021 Institution Disclosure Statement - Table 2-1

Loans by County

Small Farm Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SCOTT COUNTY (169), VA										
MSA 28700										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	2	0	0	0	0	1	2	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	2	0	0	0	0	1	2	0	0
TOTAL INSIDE AA IN STATE	1	2	0	0	0	0	1	2	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	1	2	0	0	0	0	1	2	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	27	407	1	200	2	700	26	400	0	0
TOTAL OUTSIDE AA	1	8	0	0	0	0	1	8	0	0
TOTAL INSIDE & OUTSIDE	28	415	1	200	2	700	27	408	0	0

2021 Institution Disclosure Statement - Table 3  
 Assessment Area/Non-Assessment Area Activity  
 Small Business Loans  
 Institution: BANK OF TENNESSEE

PAGE: 1 OF 1

Respondent ID: 0000021573

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NC - AVERY COUNTY (011) - MSA NA	55	4,600	32	1,816	0	0
TN - CARTER COUNTY (019) - MSA 27740	181	11,179	143	8,012	1	81
TN - UNICOI COUNTY (171) - MSA 27740	56	3,909	42	1,455	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740	270	28,670	146	10,734	0	0
TN - HAWKINS COUNTY (073) - MSA 28700	6	1,647	5	1,052	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	290	34,288	160	12,437	0	0
VA - SCOTT COUNTY (169) - MSA 28700	2	506	1	7	0	0
VA - WASHINGTON COUNTY (191) - MSA 28700	11	1,380	10	1,255	0	0
VA - BRISTOL CITY (520) - MSA 28700	13	1,171	6	431	0	0
TN - ANDERSON COUNTY (001) - MSA 28940	4	1,490	3	1,299	0	0
TN - BLOUNT COUNTY (009) - MSA 28940	4	933	0	0	0	0
TN - KNOX COUNTY (093) - MSA 28940	98	17,678	53	6,534	0	0
TN - LOUDON COUNTY (105) - MSA 28940	3	427	2	364	0	0
TN - ROANE COUNTY (145) - MSA 28940	1	57	0	0	0	0
TN - DAVIDSON COUNTY (037) - MSA 34980	73	14,364	42	5,889	0	0
TN - SUMNER COUNTY (165) - MSA 34980	12	1,762	7	511	0	0
TN - WILSON COUNTY (189) - MSA 34980	16	2,608	10	1,784	0	0



2021 Institution Disclosure Statement - Table 4  
 Assessment Area/Non-Assessment Area Activity  
 Small Farm Loans  
 Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TN - CARTER COUNTY (019) - MSA 27740	9	109	8	102	0	0
TN - UNICOI COUNTY (171) - MSA 27740	1	400	0	0	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740	7	602	5	102	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	12	194	12	194	0	0
VA - SCOTT COUNTY (169) - MSA 28700	1	2	1	2	0	0

2021 Institution Disclosure Statement - Table 5  
 Community Development/Consortium-Third Party Activity  
 Institution: BANK OF TENNESSEE

PAGE: 1 OF 1

Respondent ID: 0000021573

Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	5	15,421	0	0
Purchased	4	450	0	0
Total	9	15,871	0	0
Consortium/Third Party Loans (optional)				

## 2021 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 1 OF 16

Respondent ID: 0000021573

Agency: FDIC - 3

ASSESSMENT AREA - 0008

AVERY COUNTY (011), NC

MSA: NA

Moderate Income

9303.02

Middle Income

9301.00 9302.00 9303.01 9304.00

ASSESSMENT AREA - 0009

CARTER COUNTY (019), TN

MSA: 27740

Moderate Income

0703.00 0704.00 0712.00 0714.00 0715.00 0716.00 0717.00

Middle Income

0701.00 0702.00 0705.00 0706.00 0707.00 0708.00 0709.00 0710.00 0711.00 0713.00

UNICOI COUNTY (171), TN

MSA: 27740

Moderate Income

0801.00 0802.00 0804.00

Middle Income

0803.00

WASHINGTON COUNTY (179), TN

MSA: 27740

Moderate Income

0601.00 0605.01 0609.00 0610.00

Middle Income

0605.02 0606.00 0608.00 0612.00 0615.00 0616.02 0617.02 0618.00 0619.01 0619.02 0620.00

Upper Income

0604.00 0611.00 0613.00 0614.01 0614.02 0616.01 0617.01

Income Not Known

## 2021 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 2 OF 16

Respondent ID: 0000021573

Agency: FDIC - 3

0607.00\*

ASSESSMENT AREA - 0010

HAWKINS COUNTY (073), TN

MSA: 28700

Moderate Income

0508.00\*

Middle Income

0501.00\* 0502.00\* 0503.01\* 0503.02\* 0504.00 0505.01\* 0505.02\* 0505.03 0506.01\* 0507.00 0509.00\*

Upper Income

0506.02\*

SULLIVAN COUNTY (163), TN

MSA: 28700

Moderate Income

0402.00 0403.00 0405.00 0406.00 0408.00 0417.00\* 0418.00 0427.01 0428.02 0433.02

Middle Income

0407.00 0409.00 0411.00 0412.00 0414.00 0416.00 0419.00 0420.00\* 0421.00 0422.00 0424.00

0425.00 0426.00 0427.02 0430.00 0431.00 0432.02 0434.01 0434.02

Upper Income

0410.00 0413.00 0415.00 0423.00 0428.01 0429.00 0432.01 0433.01 0435.00 0436.00

SCOTT COUNTY (169), VA

MSA: 28700

Middle Income

0301.00\* 0302.00\* 0303.00 0304.00\* 0305.00\* 0306.00

WASHINGTON COUNTY (191), VA

MSA: 28700

Middle Income

0101.00 0102.00 0103.00\* 0105.02 0106.02\* 0107.00\* 0108.00\* 0109.00\*

Upper Income

0104.01 0104.02 0105.01\* 0106.01\* 0110.00\*

## 2021 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 3 OF 16

Respondent ID: 0000021573

Agency: FDIC - 3

BRISTOL CITY (520), VA

MSA: 28700

Moderate Income

0202.00 0203.00\*

Middle Income

0201.00 0204.00

ASSESSMENT AREA - 0011

ANDERSON COUNTY (001), TN

MSA: 28940

Moderate Income

0201.00 0205.00 0207.00\* 0208.00\* 0212.02\*

Middle Income

0203.00\* 0204.00\* 0209.01\* 0209.02\* 0210.00\* 0212.01\* 0213.01\* 0213.02\*

Upper Income

0202.01\* 0202.02 0206.00\* 0211.00\*

Income Not Known

9801.00\*

BLOUNT COUNTY (009), TN

MSA: 28940

Low Income

0101.00\*

Moderate Income

0108.00\* 0114.01\*

Middle Income

0102.00 0103.01 0103.02\* 0104.00\* 0105.00\* 0106.00\* 0107.00\* 0110.01\* 0110.02\* 0111.01\* 0112.00\*

0113.01\* 0113.02\* 0114.02\* 0115.01\* 0115.02\* 0115.03\* 0116.02\* 0116.03\*

Upper Income

0109.00\* 0111.02\* 0116.04\* 0116.05\*

Income Not Known

## 2021 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 4 OF 16

Respondent ID: 0000021573

Agency: FDIC - 3

9801.00\* 9802.00\*

CAMPBELL COUNTY (013), TN

MSA: 28940

Moderate Income

9501.00\* 9502.00\* 9503.00\* 9504.00\* 9505.00\* 9506.00\* 9507.00\* 9509.00\* 9510.00\* 9511.00\*

Middle Income

9508.00\*

KNOX COUNTY (093), TN

MSA: 28940

Low Income

0014.00\* 0019.00\* 0020.00\* 0021.00\* 0026.00\* 0029.00 0067.00 0068.00 0070.00\*

Moderate Income

0008.00 0015.00 0016.00\* 0017.00\* 0022.00\* 0023.00\* 0024.00\* 0027.00\* 0028.00\* 0030.00 0032.00\*

0039.02 0040.00 0043.00\* 0046.10\* 0046.15 0055.02\* 0063.02\* 0065.02\* 0069.00\*

Middle Income

0018.00\* 0031.00\* 0034.00\* 0035.00\* 0037.00 0038.01 0038.02 0039.01\* 0041.00\* 0042.00\* 0044.03\*

0045.00\* 0046.08\* 0046.09\* 0046.13\* 0046.14\* 0047.00 0048.00\* 0049.00\* 0050.00\* 0052.01\* 0052.02\*

0053.01\* 0053.02\* 0054.01\* 0054.02\* 0056.02\* 0056.03\* 0056.04\* 0059.08 0060.01\* 0061.02\* 0061.04

0062.02\* 0062.03\* 0062.07\* 0062.08\* 0063.01\* 0064.01 0064.02\* 0064.03\* 0065.01\*

Upper Income

0001.00 0033.00\* 0044.01 0044.04 0046.06\* 0046.07\* 0046.11\* 0046.12\* 0051.00\* 0055.01 0057.01

0057.04 0057.06 0057.07\* 0057.08 0057.09 0057.10\* 0057.11 0057.12 0058.03 0058.07\* 0058.08\*

0058.09 0058.10\* 0058.11 0058.12\* 0058.13 0059.03\* 0059.04 0059.05 0059.06\* 0059.07\* 0060.02

0060.03\* 0061.03\* 0062.05\* 0062.06\* 0066.00 0071.00

Income Not Known

0009.01\* 0009.02\*

LOUDON COUNTY (105), TN

MSA: 28940

Moderate Income

## 2021 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 5 OF 16

Respondent ID: 0000021573

Agency: FDIC - 3

0602.02\* 0605.02\* 0607.00\*

Middle Income

0601.00\* 0602.01\* 0603.01 0603.02\* 0604.00\* 0606.00\*

Upper Income

0605.01\*

MORGAN COUNTY (129), TN

MSA: 28940

Moderate Income

1101.00\* 1103.00\* 1105.00\*

Middle Income

1102.00\* 1104.00\*

ROANE COUNTY (145), TN

MSA: 28940

Low Income

0305.00\*

Moderate Income

0307.00\* 0308.00\*

Middle Income

0302.01\* 0302.02 0303.00\* 0304.00\* 0306.00\* 0309.00\*

Upper Income

0301.00\*

Income Not Known

9801.00\*

UNION COUNTY (173), TN

MSA: 28940

Moderate Income

0401.00\* 0402.01\* 0402.02\*

Middle Income

0403.00\*

## 2021 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 6 OF 16

Respondent ID: 0000021573

Agency: FDIC - 3

ASSESSMENT AREA - 0012

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income 10-20%

0148.00\* 0193.00\*

Median Family Income 20-30%

0142.00\*

Median Family Income 30-40%

0109.03\* 0136.01\* 0136.02\* 0139.00\* 0144.00\* 0190.05\*

Median Family Income 40-50%

0104.02 0107.02 0110.01 0114.00\* 0118.00 0119.00 0126.00\* 0127.01\* 0133.00\* 0137.00 0138.00\*

0143.00\* 0158.03\* 0159.00 0160.00\* 0162.00\* 0163.00\* 0173.00\* 0190.03\*

Median Family Income 50-60%

0103.02 0107.01 0109.04\* 0113.00 0156.15\* 0156.28\* 0161.00\* 0172.00 0181.01\* 0189.04\* 0190.04

0191.05\* 0191.08

Median Family Income 60-70%

0104.01 0106.02\* 0108.01 0128.01 0128.02\* 0135.00\* 0156.13 0156.29 0157.00\* 0158.02\* 0158.04\*

0174.02\* 0175.00\* 0190.06\* 0191.09\* 0196.00

Median Family Income 70-80%

0101.06\* 0110.02\* 0117.00\* 0127.02\* 0154.04 0155.02\* 0156.18\* 0156.23\* 0156.26\* 0156.27 0174.01\*

0191.10\* 0191.11 0191.18\* 0192.00\*

Median Family Income 80-90%

0101.05\* 0103.01\* 0103.03\* 0105.01\* 0105.02\* 0112.00\* 0115.00 0132.01\* 0154.02\* 0156.12\* 0156.14\*

0156.24\* 0165.00\* 0184.10\* 0189.01\* 0189.05\* 0191.16\* 0194.00

Median Family Income 90-100%

0102.01\* 0106.01\* 0108.02\* 0109.01\* 0132.02\* 0151.00 0152.00\* 0154.05\* 0156.20\* 0156.30\* 0156.31\*

0191.06\* 0191.12\*

Median Family Income 100-110%

0102.02 0111.00 0116.00\* 0131.00\* 0153.00 0155.01\* 0156.19\* 0156.25 0183.01 0184.01\* 0189.02\*

Median Family Income 110-120%



## 2021 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

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Respondent ID: 0000021573

Agency: FDIC - 3

0101.03\* 0101.04\* 0121.00\* 0156.09\* 0156.17\* 0182.02 0191.17\*

Median Family Income &gt;= 120%

0122.00\* 0134.00\* 0154.01 0156.10\* 0156.22\* 0164.00\* 0166.00\* 0167.00\* 0168.00 0169.00\* 0170.00\*

0171.00 0177.01\* 0177.02\* 0178.00\* 0179.01 0179.02 0180.00 0181.02 0182.01\* 0182.03\* 0183.02\*

0184.04\* 0184.05\* 0184.07 0184.08\* 0184.09\* 0185.00\* 0186.01\* 0186.02\* 0187.00\* 0188.01 0188.03\*

0188.04\* 0191.14 0191.15\* 0195.00

Median Family Income Not Known

0130.00\* 9801.00\* 9802.00\*

SUMNER COUNTY (165), TN

MSA: 34980

Moderate Income

0201.01\* 0201.02\* 0203.00\* 0207.00\* 0208.00\* 0209.02\* 0211.05

Middle Income

0202.03\* 0202.04\* 0202.05\* 0202.07\* 0202.08\* 0202.09\* 0204.03\* 0204.04\* 0204.05\* 0204.07\* 0205.03\*

0206.01\* 0206.02\* 0206.03\* 0209.01\* 0209.03 0210.04\* 0210.09\* 0211.03\* 0211.04\* 0211.06 0211.07\*

0212.03\* 0212.04

Upper Income

0204.06\* 0205.01 0205.02\* 0210.02 0210.05\* 0210.06\* 0210.07\* 0210.08\* 0212.01\* 0212.05

Income Not Known

0202.06\*

WILSON COUNTY (189), TN

MSA: 34980

Low Income

0307.00\*

Moderate Income

0304.01\* 0304.02\* 0305.00 0306.00\*

Middle Income

0301.01 0301.02\* 0303.04\* 0308.00\* 0309.01\* 0309.03\* 0309.04\* 0310.00\*

Upper Income

## 2021 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 8 OF 16

Respondent ID: 0000021573

Agency: FDIC - 3

0302.02 0302.03 0302.04 0303.03\* 0303.05\* 0303.07 0303.08 0303.09

OUTSIDE ASSESSMENT AREA

COFFEE COUNTY (031), AL

MSA: NA

Upper Income

0112.01

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income &gt;= 120%

6136.00

KERN COUNTY (029), CA

MSA: 12540

Median Family Income &gt;= 120%

0018.02

DENVER COUNTY (031), CO

MSA: 19740

Median Family Income &gt;= 120%

0017.02

MIDDLESEX COUNTY (007), CT

MSA: 25540

Upper Income

5702.00

DUVAL COUNTY (031), FL

MSA: 27260

Median Family Income 100-110%

0141.02

PALM BEACH COUNTY (099), FL

MSA: 48424

## 2021 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

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Respondent ID: 0000021573

Agency: FDIC - 3

Median Family Income 110-120%

0008.03

VOLUSIA COUNTY (127), FL

MSA: 19660

Median Family Income &gt;= 120%

0832.09

COLUMBIA COUNTY (073), GA

MSA: 12260

Upper Income

0303.04

DOUGLAS COUNTY (097), GA

MSA: 12060

Moderate Income

0802.02

FULTON COUNTY (121), GA

MSA: 12060

Median Family Income &gt;= 120%

0114.17

HOUSTON COUNTY (153), GA

MSA: 47580

Moderate Income

0201.05

DUPAGE COUNTY (043), IL

MSA: 16984

Median Family Income &gt;= 120%

8446.01

WARREN COUNTY (227), KY

MSA: 14540

## 2021 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

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Respondent ID: 0000021573

Agency: FDIC - 3

## Low Income

0102.00

MACOMB COUNTY (099), MI

MSA: 47664

Median Family Income 110-120%

2242.00

HUDSON COUNTY (017), NJ

MSA: 35614

Median Family Income &gt;= 120%

0023.00

KINGS COUNTY (047), NY

MSA: 35614

Median Family Income 50-60%

0490.00

LEWIS COUNTY (049), NY

MSA: NA

## Middle Income

9503.00

NASSAU COUNTY (059), NY

MSA: 35004

Median Family Income &gt;= 120%

5209.00

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income &gt;= 120%

0015.01

ORANGE COUNTY (071), NY

MSA: 39100

## 2021 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 11 OF 16

Respondent ID: 0000021573

Agency: FDIC - 3

Upper Income

0143.02

BUNCOMBE COUNTY (021), NC

MSA: 11700

Middle Income

0016.00

Upper Income

0023.01

BURKE COUNTY (023), NC

MSA: 25860

Middle Income

0212.03 0213.01

Upper Income

0202.01

MCDOWELL COUNTY (111), NC

MSA: NA

Middle Income

9701.00 9705.00 9706.00 9707.00

MITCHELL COUNTY (121), NC

MSA: NA

Middle Income

9501.00 9503.00 9504.00

RUTHERFORD COUNTY (161), NC

MSA: NA

Middle Income

9601.00

WATAUGA COUNTY (189), NC

MSA: NA

## 2021 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 12 OF 16

Respondent ID: 0000021573

Agency: FDIC - 3

Middle Income

9202.00 9206.01

Upper Income

9203.00 9204.00 9206.02 9207.02 9207.03 9208.00 9209.00

WILKES COUNTY (193), NC

MSA: NA

Upper Income

9610.02

TULSA COUNTY (143), OK

MSA: 46140

Median Family Income 110-120%

0067.05

CLINTON COUNTY (035), PA

MSA: NA

Middle Income

0304.00

WASHINGTON COUNTY (125), PA

MSA: 38300

Middle Income

7747.00

BEAUFORT COUNTY (013), SC

MSA: 25940

Moderate Income

0110.00

BERKELEY COUNTY (015), SC

MSA: 16700

Upper Income

0204.03

## 2021 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

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Respondent ID: 0000021573

Agency: FDIC - 3

## CHARLESTON COUNTY (019), SC

MSA: 16700

Low Income

0044.00

## DICKSON COUNTY (043), TN

MSA: 34980

Middle Income

0604.02

## GIBSON COUNTY (053), TN

MSA: 27180

Upper Income

9671.00

## GRAINGER COUNTY (057), TN

MSA: 34100

Middle Income

5002.00

## GREENE COUNTY (059), TN

MSA: NA

Moderate Income

0901.00

Middle Income

0904.00 0905.00 0909.00 0910.00 0913.00

Upper Income

0902.00

## HAMBLEN COUNTY (063), TN

MSA: 34100

Moderate Income

1002.00

## 2021 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

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Respondent ID: 0000021573

Agency: FDIC - 3

---

Middle Income

1006.00 1007.00

HARDEMAN COUNTY (069), TN

MSA: NA

Middle Income

9503.00

HOUSTON COUNTY (083), TN

MSA: NA

Middle Income

1202.00

JOHNSON COUNTY (091), TN

MSA: NA

Moderate Income

9564.00

Middle Income

9561.00 9562.00

MCMINN COUNTY (107), TN

MSA: NA

Moderate Income

9702.00

Middle Income

9701.01

MONTGOMERY COUNTY (125), TN

MSA: 17300

Moderate Income

1011.01

PUTNAM COUNTY (141), TN

MSA: NA



## 2021 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

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Respondent ID: 0000021573

Agency: FDIC - 3

## Upper Income

0012.00

RUTHERFORD COUNTY (149), TN

MSA: 34980

## Moderate Income

0422.00

## Middle Income

0402.00 0405.01 0409.02

SEVIER COUNTY (155), TN

MSA: NA

## Middle Income

0801.01 0804.00 0808.02 0809.02

## Upper Income

0807.00

WILLIAMSON COUNTY (187), TN

MSA: 34980

## Upper Income

0501.01 0502.06 0506.02 0507.02 0509.05 0512.02

BEXAR COUNTY (029), TX

MSA: 41700

## Median Family Income 110-120%

1818.19

COLLIN COUNTY (085), TX

MSA: 19124

## Median Family Income 110-120%

0317.19

LARAMIE COUNTY (021), WY

MSA: 16940

## 2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 16 OF 16

Respondent ID: 0000021573

Agency: FDIC - 3

---

Middle Income

0007.00

## 2021 Institution Disclosure Statement - Table E-1

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## Error Status Information

Respondent ID: 0000021573

Institution: BANK OF TENNESSEE

Agency: FDIC - 3

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	286	286	0	0.00%
Small Farm Loans	21	21	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	547	547	0	0.00%
Total	856	856	0	0.00%

## Footnote:

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

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

Loans by County

Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: ALABAMA (01)

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

Loans by County

Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COCONINO COUNTY (005), AZ										
MSA 22380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WALTON COUNTY (131), FL										
MSA 18880										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	390	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	390	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	390	0	0	0	0
STATE TOTAL	0	0	0	0	1	390	0	0	0	0

## 2022 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLUMBIA COUNTY (073), GA										
MSA 12260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	25	0	0	0	0	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
FULTON COUNTY (121), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	125	1	1,000	1	125	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	1	1,000	1	125	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	25	1	125	1	1,000	2	150	0	0
STATE TOTAL	1	25	1	125	1	1,000	2	150	0	0

Loans by County

Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAUREL COUNTY (125), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	39	1	191	1	325	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	39	1	191	1	325	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	39	1	191	1	325	0	0	0	0
STATE TOTAL	1	39	1	191	1	325	0	0	0	0



## 2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NEW YORK (36)

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

## 2022 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AVERY COUNTY (011), NC										
MSA NA										
Inside AA 0034										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	13	616	2	295	4	1,768	12	2,211	0	0
Upper Income	7	341	2	450	0	0	6	445	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	957	4	745	4	1,768	18	2,656	0	0
BUNCOMBE COUNTY (021), NC										
MSA 11700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	1	336	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	1	336	1	30	0	0
BURKE COUNTY (023), NC										
MSA 25860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	93	1	200	0	0	3	293	0	0
Upper Income	4	179	0	0	0	0	4	179	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	272	1	200	0	0	7	472	0	0

## 2022 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MCDOWELL COUNTY (111), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	106	0	0	0	0	2	106	0	0
Upper Income	1	62	1	250	0	0	1	62	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	168	1	250	0	0	3	168	0	0
MITCHELL COUNTY (121), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	0	0	0	0	1	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0
NEW HANOVER COUNTY (129), NC										
MSA 48900										
Outside Assessment Area										
Low Income	0	0	0	0	1	500	1	500	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
POLK COUNTY (149), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	103	1	133	0	0	1	18	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	103	1	133	0	0	1	18	0	0
RUTHERFORD COUNTY (161), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	42	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	42	0	0	0	0	0	0	0	0
WATAUGA COUNTY (189), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	74	2	267	3	1,600	4	777	0	0
Income Not Known	1	20	1	237	1	343	3	600	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	94	3	504	4	1,943	7	1,377	0	0
TOTAL INSIDE AA IN STATE	20	957	4	745	4	1,768	18	2,656	0	0

Loans by County

Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	17	769	6	1,087	6	2,779	21	2,625	0	0
STATE TOTAL	37	1,726	10	1,832	10	4,547	39	5,281	0	0

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

[illegible]

Loans by County

Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	3	300	0	0	1	360	3	300	0	0
STATE TOTAL	3	300	0	0	1	360	3	300	0	0

## 2022 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANDERSON COUNTY (001), TN										
MSA 28940										
Inside AA 0031										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	1	250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
BLOUNT COUNTY (009), TN										
MSA 28940										
Inside AA 0031										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	170	1	225	1	400	0	0	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	220	1	225	1	400	1	50	0	0
CARTER COUNTY (019), TN										
MSA 27740										
Inside AA 0033										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	18	751	5	724	2	725	21	1,830	0	0
Middle Income	40	1,823	10	1,405	9	3,727	48	5,200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	58	2,574	15	2,129	11	4,452	69	7,030	0	0



## 2022 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COFFEE COUNTY (031), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	139	0	0	0	0	2	139	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	139	0	0	0	0	2	139	0	0
DAVIDSON COUNTY (037), TN										
MSA 34980										
Inside AA 0020										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	500	1	500	0	0
Median Family Income 40-50%	2	194	1	250	0	0	1	250	0	0
Median Family Income 50-60%	4	179	1	150	0	0	0	0	0	0
Median Family Income 60-70%	3	231	1	200	3	1,356	6	1,497	0	0
Median Family Income 70-80%	1	85	2	440	2	1,960	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	80	0	0	0	0	1	80	0	0
Median Family Income 110-120%	1	41	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	7	350	0	0	2	1,250	6	1,015	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	1,160	5	1,040	8	5,066	15	3,342	0	0

## 2022 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAYETTE COUNTY (047), TN										
MSA 32820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	69	0	0	0	0	1	69	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	69	0	0	0	0	1	69	0	0
GIBSON COUNTY (053), TN										
MSA 27180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	1,000	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
GREENE COUNTY (059), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	332	0	0	0	0
Middle Income	1	91	0	0	2	725	1	425	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	91	0	0	3	1,057	1	425	0	0

## 2022 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMBLEN COUNTY (063), TN										
MSA 34100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	244	0	0	1	244	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	244	0	0	1	244	0	0
HARDEMAN COUNTY (069), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	1,000	1	1,000	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0
HAWKINS COUNTY (073), TN										
MSA 28700										
Inside AA 0032										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	1	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0

## 2022 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAYWOOD COUNTY (075), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	483	1	483	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	483	1	483	0	0
JOHNSON COUNTY (091), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	153	1	200	0	0	1	68	0	0
Middle Income	1	50	2	427	0	0	3	477	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	203	3	627	0	0	4	545	0	0
KNOX COUNTY (093), TN										
MSA 28940										
Inside AA 0031										
Low Income	1	30	0	0	2	1,230	2	1,230	0	0
Moderate Income	2	104	4	727	2	1,500	2	231	0	0
Middle Income	9	663	1	213	1	300	6	702	0	0
Upper Income	15	868	9	1,817	14	7,685	21	4,612	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	27	1,665	14	2,757	19	10,715	31	6,775	0	0

## 2022 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOUDON COUNTY (105), TN										
MSA 28940										
Inside AA 0031										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	319	0	0	0	0
Upper Income	1	24	0	0	0	0	1	24	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	24	0	0	1	319	1	24	0	0
MCMINN COUNTY (107), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	412	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	412	0	0	0	0
MONROE COUNTY (123), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	42	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	42	0	0	0	0	0	0	0	0

## 2022 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RUTHERFORD COUNTY (149), TN										
MSA 34980										
Inside AA 0020										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	201	0	0	1	201	0	0
Middle Income	0	0	1	182	0	0	1	182	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	383	0	0	2	383	0	0
SEVIER COUNTY (155), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	21	0	0	1	661	2	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	21	0	0	1	661	2	21	0	0

## 2022 Institution Disclosure Statement - Table 1-1

## Loans by County

Respondent ID: 0000021573

## Small Business Loans - Originations

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤ \$100,000		Loan Amount at Origination > \$100,000 But ≤ \$250,000		Loan Amount at Origination > \$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHELBY COUNTY (157), TN										
MSA 32820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	49	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	60	0	0	0	0	1	60	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	109	0	0	0	0	1	60	0	0
SULLIVAN COUNTY (163), TN										
MSA 28700										
Inside AA 0032										
Low Income	10	405	2	391	2	588	10	795	0	0
Moderate Income	17	579	7	1,439	6	2,624	16	838	0	0
Middle Income	38	1,781	11	2,133	11	6,307	33	5,307	0	0
Upper Income	22	1,339	5	665	3	1,075	14	1,071	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	87	4,104	25	4,628	22	10,594	73	8,011	0	0

## 2022 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMNER COUNTY (165), TN										
MSA 34980										
Inside AA 0020										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	1	220	0	0	2	245	0	0
Middle Income	2	108	0	0	2	1,000	3	608	0	0
Upper Income	3	144	1	188	3	1,225	6	1,369	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	277	2	408	5	2,225	11	2,222	0	0
UNICOI COUNTY (171), TN										
MSA 27740										
Inside AA 0033										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	46	1,627	7	1,129	0	0	39	1,998	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	46	1,627	7	1,129	0	0	39	1,998	0	0
WASHINGTON COUNTY (179), TN										
MSA 27740										
Inside AA 0033										
Low Income	1	50	2	400	0	0	1	50	0	0
Moderate Income	11	480	7	1,388	5	2,221	14	1,403	0	0
Middle Income	31	1,400	8	1,475	6	3,968	17	3,690	0	0
Upper Income	37	1,922	7	1,290	10	4,061	39	3,269	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	80	3,852	24	4,553	21	10,250	71	8,412	0	0



## 2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILLIAMSON COUNTY (187), TN										
MSA 34980										
Inside AA 0020										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	195	3	504	0	0	5	579	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	195	3	504	0	0	5	579	0	0
WILSON COUNTY (189), TN										
MSA 34980										
Inside AA 0020										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	94	0	0	0	0	1	94	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	11	596	2	236	3	1,400	7	1,468	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	690	2	236	3	1,400	8	1,562	0	0
TOTAL INSIDE AA IN STATE	342	16,388	101	18,242	92	45,921	328	41,138	0	0
TOTAL OUTSIDE AA IN STATE	12	674	4	871	8	4,613	14	2,986	0	0
STATE TOTAL	354	17,062	105	19,113	100	50,534	342	44,124	0	0

## 2022 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SCOTT COUNTY (169), VA										
MSA 28700										
Inside AA 0032										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	91	0	0	0	0	1	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	91	0	0	0	0	1	21	0	0
SMYTH COUNTY (173), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	85	0	0	0	0	1	85	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	0	0	0	0	1	85	0	0
BRISTOL CITY (520), VA										
MSA 28700										
Inside AA 0032										
Low Income	0	0	1	157	0	0	1	157	0	0
Moderate Income	1	24	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	573	1	573	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	24	1	157	1	573	2	730	0	0
TOTAL INSIDE AA IN STATE	3	115	1	157	1	573	3	751	0	0

Loans by County

Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	1	85	0	0	0	0	1	85	0	0
STATE TOTAL	4	200	1	157	1	573	4	836	0	0

## Loans by County

## Small Business Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: WYOMING (56)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LARAMIE COUNTY (021), WY										
MSA 16940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	130	0	0	1	130	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	130	0	0	1	130	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	130	0	0	1	130	0	0
STATE TOTAL	0	0	1	130	0	0	1	130	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	365	17,460	106	19,144	97	48,262	349	44,545	0	0
TOTAL OUTSIDE AA	36	1,992	13	2,404	20	10,417	43	6,726	0	0
TOTAL INSIDE & OUTSIDE	401	19,452	119	21,548	117	58,679	392	51,271	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PULASKI COUNTY (119), AR										
MSA 30780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	81	0	0	0	0	1	81	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	81	0	0	0	0	1	81	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	81	0	0	0	0	1	81	0	0
STATE TOTAL	1	81	0	0	0	0	1	81	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUTTE COUNTY (007), CA										
MSA 17020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	185	0	0	1	185	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	185	0	0	1	185	0	0
CONTRA COSTA COUNTY (013), CA										
MSA 36084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	117	0	0	1	117	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	117	0	0	1	117	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	227	0	0	1	227	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	153	0	0	1	153	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	380	0	0	2	380	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SACRAMENTO COUNTY (067), CA										
MSA 40900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	93	0	0	0	0	1	93	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	93	0	0	0	0	1	93	0	0



## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SANTA CLARA COUNTY (085), CA										
MSA 41940										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	160	0	0	1	160	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	160	0	0	1	160	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	93	5	842	0	0	6	935	0	0
STATE TOTAL	1	93	5	842	0	0	6	935	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: COLORADO (08)

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

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BREVARD COUNTY (009), FL										
MSA 37340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	313	1	313	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	313	1	313	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BROWARD COUNTY (011), FL										
MSA 22744										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	78	0	0	0	0	1	78	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	371	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	78	0	0	1	371	1	78	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HILLSBOROUGH COUNTY (057), FL										
MSA 45300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	102	0	0	1	102	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	102	0	0	1	102	0	0
MARTIN COUNTY (085), FL										
MSA 38940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	244	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	244	0	0	0	0	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SARASOTA COUNTY (115), FL										
MSA 35840										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	112	0	0	1	112	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	112	0	0	1	112	0	0
SEMINOLE COUNTY (117), FL										
MSA 36740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	151	0	0	1	151	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	151	0	0	1	151	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	78	4	609	2	684	5	756	0	0
STATE TOTAL	1	78	4	609	2	684	5	756	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COBB COUNTY (067), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	131	0	0	1	131	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	131	0	0	1	131	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FULTON COUNTY (121), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	90	0	0	0	0	1	90	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	90	0	0	0	0	1	90	0	0
GILMER COUNTY (123), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	165	0	0	1	165	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	165	0	0	1	165	0	0



## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GWINNETT COUNTY (135), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	179	0	0	1	179	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	179	0	0	1	179	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	90	3	475	0	0	4	565	0	0
STATE TOTAL	1	90	3	475	0	0	4	565	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COOK COUNTY (031), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	75	0	0	0	0	1	75	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DUPAGE COUNTY (043), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	182	0	0	1	182	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	182	0	0	1	182	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILL COUNTY (197), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	250	0	0	1	250	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	75	2	432	0	0	3	507	0	0
STATE TOTAL	1	75	2	432	0	0	3	507	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PALO ALTO COUNTY (147), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	89	0	0	0	0	1	89	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	89	0	0	0	0	1	89	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	89	0	0	0	0	1	89	0	0
STATE TOTAL	1	89	0	0	0	0	1	89	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSON COUNTY (091), KS										
MSA 28140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	137	0	0	1	137	0	0
Median Family Income ≥ 120%	0	0	1	176	0	0	1	176	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	313	0	0	2	313	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	313	0	0	2	313	0	0
STATE TOTAL	0	0	2	313	0	0	2	313	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALTIMORE COUNTY (005), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	120	0	0	1	120	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	185	0	0	1	185	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	305	0	0	2	305	0	0
HOWARD COUNTY (027), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	123	0	0	1	123	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	123	0	0	1	123	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	3	428	0	0	3	428	0	0
STATE TOTAL	0	0	3	428	0	0	3	428	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ESSEX COUNTY (009), MA										
MSA 15764										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	82	0	0	0	0	1	82	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	82	0	0	0	0	1	82	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	82	0	0	0	0	1	82	0	0
STATE TOTAL	1	82	0	0	0	0	1	82	0	0



## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OAKLAND COUNTY (125), MI										
MSA 47664										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	137	0	0	1	137	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	137	0	0	1	137	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAYNE COUNTY (163), MI										
MSA 19804										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	203	0	0	1	203	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	57	0	0	0	0	1	57	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	57	1	203	0	0	2	260	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	57	2	340	0	0	3	397	0	0
STATE TOTAL	1	57	2	340	0	0	3	397	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BECKER COUNTY (005), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	173	0	0	1	173	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	173	0	0	1	173	0	0
HENNEPIN COUNTY (053), MN										
MSA 33460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	118	0	0	1	118	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	139	0	0	1	139	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	257	0	0	2	257	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	3	430	0	0	3	430	0	0
STATE TOTAL	0	0	3	430	0	0	3	430	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GALLATIN COUNTY (031), MT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	160	0	0	1	160	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	160	0	0	1	160	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	160	0	0	1	160	0	0
STATE TOTAL	0	0	1	160	0	0	1	160	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ESSEX COUNTY (013), NJ										
MSA 35084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	55	0	0	0	0	1	55	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	0	0	0	0	1	55	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUDSON COUNTY (017), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	143	0	0	1	143	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	143	0	0	1	143	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MORRIS COUNTY (027), NJ										
MSA 35084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	274	1	274	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	274	1	274	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	55	1	143	1	274	3	472	0	0
STATE TOTAL	1	55	1	143	1	274	3	472	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ERIE COUNTY (029), NY										
MSA 15380										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	341	1	341	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	341	1	341	0	0
GENESEE COUNTY (037), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	242	0	0	1	242	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	242	0	0	1	242	0	0



## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NASSAU COUNTY (059), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	80	0	0	0	0	1	80	0	0
Median Family Income 80-90%	1	64	1	129	0	0	2	193	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	139	0	0	1	139	0	0
Median Family Income ≥ 120%	0	0	1	159	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	144	3	427	0	0	4	412	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	92	1	144	0	0	2	236	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	92	1	144	0	0	2	236	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	236	5	813	1	341	8	1,231	0	0
STATE TOTAL	3	236	5	813	1	341	8	1,231	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DURHAM COUNTY (063), NC										
MSA 20500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	319	1	319	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	319	1	319	0	0
MECKLENBURG COUNTY (119), NC										
MSA 16740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	1	182	0	0	1	182	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	182	0	0	1	182	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ONSLOW COUNTY (133), NC										
MSA 27340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	125	0	0	1	125	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	0	0	1	125	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	307	1	319	3	626	0	0
STATE TOTAL	0	0	2	307	1	319	3	626	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (049), OH										
MSA 18140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	178	0	0	1	178	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	178	0	0	1	178	0	0
LUCAS COUNTY (095), OH										
MSA 45780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	174	0	0	1	174	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	174	0	0	1	174	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (113), OH										
MSA 19430										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	64	0	0	0	0	1	64	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	64	0	0	0	0	1	64	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	64	2	352	0	0	3	416	0	0
STATE TOTAL	1	64	2	352	0	0	3	416	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLACKAMAS COUNTY (005), OR										
MSA 38900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	190	0	0	1	190	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	190	0	0	1	190	0	0
YAMHILL COUNTY (071), OR										
MSA 38900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	372	1	372	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	372	1	372	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	190	1	372	2	562	0	0
STATE TOTAL	0	0	1	190	1	372	2	562	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUCKS COUNTY (017), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	294	1	294	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	199	0	0	1	199	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	199	1	294	2	493	0	0
BUTLER COUNTY (019), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	320	1	320	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	320	1	320	0	0



## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NORTHAMPTON COUNTY (095), PA										
MSA 10900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	194	0	0	1	194	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	194	0	0	1	194	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	393	2	614	4	1,007	0	0
STATE TOTAL	0	0	2	393	2	614	4	1,007	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AIKEN COUNTY (003), SC										
MSA 12260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	135	0	0	1	135	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	135	0	0	1	135	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	135	0	0	1	135	0	0
STATE TOTAL	0	0	1	135	0	0	1	135	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHELBY COUNTY (157), TN										
MSA 32820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	56	0	0	0	0	1	56	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	56	0	0	0	0	1	56	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	56	0	0	0	0	1	56	0	0
STATE TOTAL	1	56	0	0	0	0	1	56	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COMAL COUNTY (091), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	200	0	0	1	200	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0
FORT BEND COUNTY (157), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	95	2	276	0	0	3	371	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	2	276	0	0	3	371	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	95	0	0	0	0	1	95	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	0	0	0	0	1	95	0	0
MIDLAND COUNTY (329), TX										
MSA 33260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	213	0	0	1	213	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	213	0	0	1	213	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	190	4	689	0	0	6	879	0	0
STATE TOTAL	2	190	4	689	0	0	6	879	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ARLINGTON COUNTY (013), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	233	0	0	1	233	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	233	0	0	1	233	0	0
FAIRFAX COUNTY (059), VA										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	108	1	262	2	370	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	108	1	262	2	370	0	0

## Loans by County

## Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: VIRGINIA (51)

[illegible]

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	5	899	1	262	6	1,161	0	0
STATE TOTAL	0	0	5	899	1	262	6	1,161	0	0



## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OKANOGAN COUNTY (047), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	71	0	0	0	0	1	71	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	71	0	0	0	0	1	71	0	0
SNOHOMISH COUNTY (061), WA										
MSA 42644										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	161	0	0	1	161	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	161	0	0	1	161	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	71	1	161	0	0	2	232	0	0
STATE TOTAL	1	71	1	161	0	0	2	232	0	0

## 2022 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KANAWHA COUNTY (039), WV										
MSA 16620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	137	0	0	1	137	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	137	0	0	1	137	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	137	0	0	1	137	0	0
STATE TOTAL	0	0	1	137	0	0	1	137	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA	18	1,417	50	8,248	9	2,866	74	11,757	0	0
TOTAL INSIDE & OUTSIDE	18	1,417	50	8,248	9	2,866	74	11,757	0	0

## 2022 Institution Disclosure Statement - Table 2-1

Loans by County

Small Farm Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WATAUGA COUNTY (189), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	55	0	0	0	0	3	55	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	55	0	0	0	0	3	55	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	55	0	0	0	0	3	55	0	0
STATE TOTAL	3	55	0	0	0	0	3	55	0	0

## 2022 Institution Disclosure Statement - Table 2-1

Loans by County

Small Farm Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CARTER COUNTY (019), TN										
MSA 27740										
Inside AA 0033										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	85	0	0	0	0	1	85	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	0	0	0	0	1	85	0	0
SULLIVAN COUNTY (163), TN										
MSA 28700										
Inside AA 0032										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	245	1	201	0	0	7	346	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	245	1	201	0	0	7	346	0	0
UNICOI COUNTY (171), TN										
MSA 27740										
Inside AA 0033										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	1	400	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	1	400	1	20	0	0

## 2022 Institution Disclosure Statement - Table 2-1

Loans by County

Small Farm Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (179), TN										
MSA 27740										
Inside AA 0033										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	1	10	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	3	80	1	101	0	0	4	181	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	140	1	101	0	0	6	241	0	0
TOTAL INSIDE AA IN STATE	14	490	2	302	1	400	15	692	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	14	490	2	302	1	400	15	692	0	0

## 2022 Institution Disclosure Statement - Table 2-1

Loans by County

Small Farm Loans - Originations

Institution: BANK OF TENNESSEE

Respondent ID: 0000021573

Agency: FDIC - 3

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEE COUNTY (105), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	470	1	470	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	470	1	470	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	470	1	470	0	0
STATE TOTAL	0	0	0	0	1	470	1	470	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	14	490	2	302	1	400	15	692	0	0
TOTAL OUTSIDE AA	3	55	0	0	1	470	4	525	0	0
TOTAL INSIDE & OUTSIDE	17	545	2	302	2	870	19	1,217	0	0

2022 Institution Disclosure Statement - Table 3  
 Assessment Area/Non-Assessment Area Activity  
 Small Business Loans  
 Institution: BANK OF TENNESSEE

PAGE: 1 OF 1

Respondent ID: 0000021573

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TN - DAVIDSON COUNTY (037) - MSA 34980	32	7,266	15	3,342	0	0
TN - RUTHERFORD COUNTY (149) - MSA 34980	2	383	2	383	0	0
TN - SUMNER COUNTY (165) - MSA 34980	13	2,910	11	2,222	0	0
TN - WILLIAMSON COUNTY (187) - MSA 34980	6	699	5	579	0	0
TN - WILSON COUNTY (189) - MSA 34980	17	2,326	8	1,562	0	0
TN - ANDERSON COUNTY (001) - MSA 28940	1	250	1	250	0	0
TN - BLOUNT COUNTY (009) - MSA 28940	5	845	1	50	0	0
TN - KNOX COUNTY (093) - MSA 28940	60	15,137	31	6,775	0	0
TN - LOUDON COUNTY (105) - MSA 28940	2	343	1	24	0	0
TN - HAWKINS COUNTY (073) - MSA 28700	1	500	1	500	0	0
TN - SULLIVAN COUNTY (163) - MSA 28700	134	19,326	73	8,011	0	0
VA - SCOTT COUNTY (169) - MSA 28700	2	91	1	21	0	0
VA - BRISTOL CITY (520) - MSA 28700	3	754	2	730	0	0
TN - CARTER COUNTY (019) - MSA 27740	84	9,155	69	7,030	0	0
TN - UNICOI COUNTY (171) - MSA 27740	53	2,756	39	1,998	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740	125	18,655	71	8,412	0	0
NC - AVERY COUNTY (011) - MSA NA	28	3,470	18	2,656	0	0

2022 Institution Disclosure Statement - Table 4  
 Assessment Area/Non-Assessment Area Activity  
 Small Farm Loans  
 Institution: BANK OF TENNESSEE

PAGE: 1 OF 1

Respondent ID: 0000021573

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TN - SULLIVAN COUNTY (163) - MSA 28700	8	446	7	346	0	0
TN - CARTER COUNTY (019) - MSA 27740	1	85	1	85	0	0
TN - UNICOI COUNTY (171) - MSA 27740	2	420	1	20	0	0
TN - WASHINGTON COUNTY (179) - MSA 27740	6	241	6	241	0	0



2022 Institution Disclosure Statement - Table 5  
 Community Development/Consortium-Third Party Activity  
 Institution: BANK OF TENNESSEE

PAGE: 1 OF 1

Respondent ID: 0000021573

Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	12	52,573	0	0
Purchased	9	6,080	0	0
Total	21	58,653	0	0
Consortium/Third Party Loans (optional)				

## 2022 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

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Respondent ID: 0000021573

Agency: FDIC - 3

ASSESSMENT AREA - 0020

CANNON COUNTY (015), TN

MSA: 34980

Moderate Income

9601.00\* 9602.01\*

Middle Income

9602.02\* 9603.00\*

CHEATHAM COUNTY (021), TN

MSA: 34980

Moderate Income

0701.04\* 0702.02\*

Middle Income

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

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income 10-20%

0148.00\* 0160.00\* 0193.00\*

Median Family Income 30-40%

0104.03\* 0109.04\* 0128.01\* 0139.00

Median Family Income 40-50%

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

Median Family Income 50-60%

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

Median Family Income 60-70%

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

Median Family Income 70-80%

## 2022 Institution Disclosure Statement - Table 6

PAGE: 2 OF 25

## Assessment Area(s) by Tract

Respondent ID: 0000021573

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BANK OF TENNESSEE

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

Median Family Income 80-90%

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

Median Family Income 90-100%

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

Median Family Income 100-110%

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

Median Family Income 110-120%

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

Median Family Income &gt;= 120%

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

Median Family Income Not Known

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

DICKSON COUNTY (043), TN

MSA: 34980

Moderate Income

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

Middle Income

0602.02\* 0603.00\* 0604.01\* 0604.02\* 0605.02\*

MACON COUNTY (111), TN

MSA: 34980

Low Income

## 2022 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

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9703.01\*

Moderate Income

9701.00\* 9703.02\* 9704.00\*

Middle Income

9702.00\*

MAURY COUNTY (119), TN

MSA: 34980

Low Income

0107.00\*

Moderate Income

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

Middle Income

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

Income Not Known

0102.05\*

ROBERTSON COUNTY (147), TN

MSA: 34980

Low Income

0803.02\*

Moderate Income

0803.01\* 0804.01\* 0804.02\*

Middle Income

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

Upper Income

0807.01\* 0807.02\*

RUTHERFORD COUNTY (149), TN

MSA: 34980

Low Income

0421.01\* 0421.02\*

## 2022 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

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## Moderate Income

0401.04\* 0401.06\* 0403.03\* 0403.04\* 0403.05\* 0404.05\* 0409.01\* 0414.04\* 0414.05\* 0416.01\* 0417.00\*  
 0418.00\* 0419.00 0420.00\*

## Middle Income

0401.01\* 0401.02\* 0401.05\* 0401.07\* 0402.00\* 0403.08\* 0403.09\* 0403.10\* 0403.11\* 0403.12\* 0404.04\*  
 0405.01 0405.02\* 0406.00\* 0407.02\* 0407.03\* 0407.04\* 0408.09\* 0408.10\* 0408.12\* 0409.04\* 0409.06\*  
 0409.07\* 0409.08\* 0409.09\* 0409.10\* 0411.02\* 0411.03\* 0412.01\* 0413.02\* 0414.01\* 0414.06\* 0414.07\*  
 0422.00\* 0423.01\* 0423.02\*

## Upper Income

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

## Income Not Known

0415.00\* 0416.02\*

## SMITH COUNTY (159), TN

MSA: 34980

## Moderate Income

9751.00\* 9752.00\* 9753.00\* 9754.00\*

## Middle Income

9750.00\*

## SUMNER COUNTY (165), TN

MSA: 34980

## Low Income

0208.00\*

## Moderate Income

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

## Middle Income

0202.04\* 0202.06\* 0202.07\* 0202.09\* 0204.04\* 0204.05\* 0204.07\* 0206.01\* 0206.02\* 0206.03\* 0209.01\*  
 0209.03 0210.02\* 0210.04\* 0210.05\* 0210.09\* 0211.03\* 0211.05 0211.06 0211.07 0212.04\*

## Upper Income

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

## 2022 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

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## TROUSDALE COUNTY (169), TN

MSA: 34980

Moderate Income

0901.00\* 0902.00\*

## WILLIAMSON COUNTY (187), TN

MSA: 34980

Moderate Income

0508.01\*

Middle Income

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

Upper Income

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

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

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

0511.00 0512.04\* 0512.05\* 0512.06 0512.08\*

## WILSON COUNTY (189), TN

MSA: 34980

Low Income

0307.00\*

Moderate Income

0304.01\* 0304.02\* 0305.00 0308.00\*

Middle Income

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

Upper Income

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

0309.05\* 0309.06 0309.08\*

ASSESSMENT AREA - 0031

## ANDERSON COUNTY (001), TN

MSA: 28940

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---

## Moderate Income

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

## Middle Income

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

## Upper Income

0202.01\* 0211.00\*

## Income Not Known

9801.00\*

## BLOUNT COUNTY (009), TN

MSA: 28940

## Low Income

0108.00\*

## Moderate Income

0101.00\* 0105.00\* 0116.07\*

## Middle Income

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

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

0116.06\*

## Upper Income

0111.02 0116.05\*

## Income Not Known

9801.00\* 9802.00\*

## CAMPBELL COUNTY (013), TN

MSA: 28940

## Moderate Income

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

## Middle Income

9505.00\* 9507.01\* 9509.00\*

## KNOX COUNTY (093), TN

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\* denotes no loans made in specified tracts

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MSA: 28940

## Low Income

0008.00 0014.00\* 0019.00\* 0020.00\* 0026.00\* 0027.00\* 0028.00 0029.00\* 0032.00\* 0068.00\* 0069.03\*  
0070.00\*

## Moderate Income

0015.00\* 0017.00\* 0021.00\* 0024.00\* 0030.00 0031.00\* 0039.02 0040.00\* 0045.01\* 0046.08\* 0046.14\*  
0046.15\* 0048.00 0052.02\* 0063.02\* 0067.00

## Middle Income

0016.00\* 0018.00\* 0022.00\* 0023.00 0034.00\* 0035.01\* 0035.02\* 0038.01 0038.02 0039.01\* 0041.00\*  
0042.00\* 0043.00\* 0046.09\* 0046.10\* 0047.00\* 0049.00\* 0050.00\* 0052.03\* 0052.04\* 0053.01\* 0053.02\*  
0054.01\* 0054.02 0055.01\* 0055.02\* 0056.02\* 0056.04\* 0057.04\* 0059.08\* 0060.01\* 0060.02 0061.02\*  
0061.03\* 0062.03\* 0062.06\* 0062.07\* 0062.08\* 0063.01\* 0064.01 0064.02\* 0064.03\* 0065.01\* 0065.02\*

## Upper Income

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

## Income Not Known

0009.01\* 0009.02\* 0069.01\* 0069.02\*

LOUDON COUNTY (105), TN

MSA: 28940

## Moderate Income

0602.03\*

## Middle Income

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

## Upper Income

0603.01 0603.04\* 0605.05\*

MORGAN COUNTY (129), TN



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MSA: 28940

Moderate Income

1101.00\* 1102.00\* 1103.00\* 1104.00\*

Middle Income

1105.00\*

ROANE COUNTY (145), TN

MSA: 28940

Moderate Income

0305.00\* 0306.00\* 0308.01\*

Middle Income

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

Upper Income

0301.00\* 0302.06\*

Income Not Known

9801.00\*

UNION COUNTY (173), TN

MSA: 28940

Moderate Income

0401.01\* 0401.02\* 0402.01\*

Middle Income

0402.02\* 0403.00\*

ASSESSMENT AREA - 0032

HAWKINS COUNTY (073), TN

MSA: 28700

Moderate Income

0501.00\* 0505.02\* 0509.00\*

Middle Income

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

Upper Income

## 2022 Institution Disclosure Statement - Table 6

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0505.03\* 0506.01\* 0506.02\*

SULLIVAN COUNTY (163), TN

MSA: 28700

Low Income

0402.00

Moderate Income

0403.00 0405.00 0406.00 0408.00 0418.00 0427.03 0427.04 0428.02

Middle Income

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

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

Upper Income

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

SCOTT COUNTY (169), VA

MSA: 28700

Moderate Income

0303.00\*

Middle Income

0301.00\* 0302.00\* 0304.00\* 0305.00\* 0306.00

WASHINGTON COUNTY (191), VA

MSA: 28700

Middle Income

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

Upper Income

0104.01\* 0104.02\* 0105.01\* 0110.00\*

BRISTOL CITY (520), VA

MSA: 28700

Low Income

0202.01

Moderate Income

## 2022 Institution Disclosure Statement - Table 6

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\* denotes no loans made in specified tracts

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0201.00 0203.00\*

Middle Income

0204.00

Upper Income

0202.02\*

ASSESSMENT AREA - 0033

CARTER COUNTY (019), TN

MSA: 27740

Moderate Income

0701.00 0704.00 0706.00 0710.00 0711.00 0715.00 0716.00

Middle Income

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

UNICOI COUNTY (171), TN

MSA: 27740

Middle Income

0801.00 0802.00 0803.00 0804.00

WASHINGTON COUNTY (179), TN

MSA: 27740

Low Income

0609.01\* 0609.02

Moderate Income

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

Middle Income

0606.01 0611.00 0615.00 0617.03 0617.04 0618.00 0619.02 0619.03

Upper Income

0604.01 0604.02 0606.02 0613.01 0613.02 0614.01 0614.03 0614.04 0616.01 0616.03 0616.04

0617.01

Income Not Known

0607.00\*

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## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

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ASSESSMENT AREA - 0034

AVERY COUNTY (011), NC

MSA: NA

Middle Income

9301.00 9303.01 9303.02\* 9304.00

Upper Income

9302.00

OUTSIDE ASSESSMENT AREA

ELMORE COUNTY (051), AL

MSA: 33860

Middle Income

0302.00

COCONINO COUNTY (005), AZ

MSA: 22380

Middle Income

0009.02

PULASKI COUNTY (119), AR

MSA: 30780

Upper Income

0042.19

BUTTE COUNTY (007), CA

MSA: 17020

Upper Income

0008.00

CONTRA COSTA COUNTY (013), CA

MSA: 36084

Median Family Income 90-100%

3300.00

## 2022 Institution Disclosure Statement - Table 6

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\* denotes no loans made in specified tracts

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## LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 90-100%

1313.00

Median Family Income &gt;= 120%

4636.02

## SACRAMENTO COUNTY (067), CA

MSA: 40900

Median Family Income 80-90%

0096.47

## SANTA CLARA COUNTY (085), CA

MSA: 41940

Median Family Income 40-50%

5015.01

## FREMONT COUNTY (043), CO

MSA: NA

Moderate Income

9794.00

## BREVARD COUNTY (009), FL

MSA: 37340

Median Family Income 110-120%

0669.00

## BROWARD COUNTY (011), FL

MSA: 22744

Median Family Income 60-70%

0912.01

Median Family Income &gt;= 120%

0419.00

## 2022 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

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HILLSBOROUGH COUNTY (057), FL

MSA: 45300

Median Family Income 40-50%

0009.01

MARTIN COUNTY (085), FL

MSA: 38940

Upper Income

0015.00

SARASOTA COUNTY (115), FL

MSA: 35840

Moderate Income

0027.41

SEMINOLE COUNTY (117), FL

MSA: 36740

Upper Income

0213.17

WALTON COUNTY (131), FL

MSA: 18880

Upper Income

9506.06

COBB COUNTY (067), GA

MSA: 12060

Median Family Income 90-100%

0302.74

COLUMBIA COUNTY (073), GA

MSA: 12260

Upper Income

0303.04

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FULTON COUNTY (121), GA

MSA: 12060

Median Family Income &gt;= 120%

0101.15 0114.17 0114.26

GILMER COUNTY (123), GA

MSA: NA

Middle Income

0802.00

GWINNETT COUNTY (135), GA

MSA: 12060

Median Family Income &gt;= 120%

0505.30

COOK COUNTY (031), IL

MSA: 16984

Median Family Income &gt;= 120%

8030.08

DUPAGE COUNTY (043), IL

MSA: 16984

Median Family Income 110-120%

8438.00

WILL COUNTY (197), IL

MSA: 16984

Median Family Income &gt;= 120%

8803.22

PALO ALTO COUNTY (147), IA

MSA: NA

Upper Income

9601.00

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\* denotes no loans made in specified tracts

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## JOHNSON COUNTY (091), KS

MSA: 28140

Median Family Income 110-120%

0534.14

Median Family Income &gt;= 120%

0534.19

## LAUREL COUNTY (125), KY

MSA: NA

Middle Income

9703.00

## BALTIMORE COUNTY (005), MD

MSA: 12580

Median Family Income 90-100%

4025.04

Median Family Income &gt;= 120%

4088.00

## HOWARD COUNTY (027), MD

MSA: 12580

Middle Income

6069.06

## ESSEX COUNTY (009), MA

MSA: 15764

Median Family Income &gt;= 120%

2161.00

## OAKLAND COUNTY (125), MI

MSA: 47664

Median Family Income &gt;= 120%

1684.00



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WAYNE COUNTY (163), MI

MSA: 19804

Median Family Income 80-90%

5832.00

Median Family Income &gt;= 120%

5941.00

BECKER COUNTY (005), MN

MSA: NA

Middle Income

4506.00

HENNEPIN COUNTY (053), MN

MSA: 33460

Median Family Income 60-70%

0234.02

Median Family Income &gt;= 120%

1261.02

GALLATIN COUNTY (031), MT

MSA: NA

Middle Income

0003.00

ESSEX COUNTY (013), NJ

MSA: 35084

Median Family Income &gt;= 120%

0179.00

HUDSON COUNTY (017), NJ

MSA: 35614

Median Family Income &gt;= 120%

0199.00

## 2022 Institution Disclosure Statement - Table 6

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MORRIS COUNTY (027), NJ

MSA: 35084

Median Family Income &gt;= 120%

0440.00

ERIE COUNTY (029), NY

MSA: 15380

Median Family Income &gt;= 120%

0147.03

GENESEE COUNTY (037), NY

MSA: NA

Upper Income

9511.00

NASSAU COUNTY (059), NY

MSA: 35004

Median Family Income 70-80%

4142.01

Median Family Income 80-90%

3004.00 4051.00

Median Family Income 110-120%

4073.01

Median Family Income &gt;= 120%

5178.01

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income &gt;= 120%

0044.00 0177.00

WESTCHESTER COUNTY (119), NY

MSA: 35614

## 2022 Institution Disclosure Statement - Table 6

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Median Family Income >= 120%

0123.01

BUNCOMBE COUNTY (021), NC

MSA: 11700

Middle Income

0010.00 0019.00

BURKE COUNTY (023), NC

MSA: 25860

Middle Income

0212.03

Upper Income

0202.03

DURHAM COUNTY (063), NC

MSA: 20500

Middle Income

0018.09

MCDOWELL COUNTY (111), NC

MSA: NA

Middle Income

9707.00

Upper Income

9701.02

MECKLENBURG COUNTY (119), NC

MSA: 16740

Median Family Income Not Known

0031.11

MITCHELL COUNTY (121), NC

MSA: NA

## 2022 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

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## Middle Income

9504.00

NEW HANOVER COUNTY (129), NC

MSA: 48900

## Low Income

0108.00

ONSLOW COUNTY (133), NC

MSA: 27340

## Moderate Income

0011.02

POLK COUNTY (149), NC

MSA: NA

## Upper Income

9201.03

RUTHERFORD COUNTY (161), NC

MSA: NA

## Middle Income

9601.03

WATAUGA COUNTY (189), NC

MSA: NA

## Upper Income

9204.00 9208.00 9209.00 9210.00

## Income Not Known

9206.01

FRANKLIN COUNTY (049), OH

MSA: 18140

## Median Family Income 100-110%

0036.00

## 2022 Institution Disclosure Statement - Table 6

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LUCAS COUNTY (095), OH

MSA: 45780

Upper Income

0076.00

MONTGOMERY COUNTY (113), OH

MSA: 19430

Median Family Income 110-120%

1201.01

CLACKAMAS COUNTY (005), OR

MSA: 38900

Moderate Income

0244.01

YAMHILL COUNTY (071), OR

MSA: 38900

Moderate Income

0302.01

BUCKS COUNTY (017), PA

MSA: 33874

Median Family Income 60-70%

1001.03

Median Family Income 110-120%

1043.03

BUTLER COUNTY (019), PA

MSA: 38300

Middle Income

9021.00

NORTHAMPTON COUNTY (095), PA

MSA: 10900

## 2022 Institution Disclosure Statement - Table 6

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---

Middle Income

0154.00

AIKEN COUNTY (003), SC

MSA: 12260

Upper Income

0212.05

BEAUFORT COUNTY (013), SC

MSA: 25940

Upper Income

0104.00

GEORGETOWN COUNTY (043), SC

MSA: NA

Upper Income

9205.10

HORRY COUNTY (051), SC

MSA: 34820

Middle Income

0403.00 0514.04

COFFEE COUNTY (031), TN

MSA: NA

Middle Income

9706.00

FAYETTE COUNTY (047), TN

MSA: 32820

Moderate Income

0605.01

GIBSON COUNTY (053), TN

MSA: 27180

## 2022 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 22 OF 25

Respondent ID: 0000021573

Agency: FDIC - 3

## Upper Income

9671.00

GREENE COUNTY (059), TN

MSA: NA

## Moderate Income

0901.00

## Middle Income

0903.00 0909.00

HAMBLEN COUNTY (063), TN

MSA: 34100

## Moderate Income

1002.00

HARDEMAN COUNTY (069), TN

MSA: NA

## Moderate Income

9503.00

HAYWOOD COUNTY (075), TN

MSA: NA

## Moderate Income

9304.00

JOHNSON COUNTY (091), TN

MSA: NA

## Moderate Income

9563.00 9564.00

## Middle Income

9561.00 9562.00

MCMINN COUNTY (107), TN

MSA: NA

## 2022 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 23 OF 25

Respondent ID: 0000021573

Agency: FDIC - 3

## Moderate Income

9703.00

MONROE COUNTY (123), TN

MSA: NA

## Middle Income

9252.00

SEVIER COUNTY (155), TN

MSA: NA

## Middle Income

0801.01 0808.03

SHELBY COUNTY (157), TN

MSA: 32820

## Median Family Income 40-50%

0206.10

## Median Family Income &gt;= 120%

0211.39 0213.41

COMAL COUNTY (091), TX

MSA: 41700

## Upper Income

3109.01

FORT BEND COUNTY (157), TX

MSA: 26420

## Median Family Income &gt;= 120%

6729.03 6731.07 6733.00

HARRIS COUNTY (201), TX

MSA: 26420

## Median Family Income 80-90%

5549.07



## 2022 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

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Respondent ID: 0000021573

Agency: FDIC - 3

MIDLAND COUNTY (329), TX

MSA: 33260

Upper Income

0101.08

ARLINGTON COUNTY (013), VA

MSA: 47894

Middle Income

1032.00

FAIRFAX COUNTY (059), VA

MSA: 47894

Median Family Income &gt;= 120%

4605.03 4921.00

LEE COUNTY (105), VA

MSA: NA

Moderate Income

9504.00

PRINCE WILLIAM COUNTY (153), VA

MSA: 47894

Upper Income

9015.11

SMYTH COUNTY (173), VA

MSA: NA

Middle Income

0307.01

ROANOKE CITY (770), VA

MSA: 40220

Upper Income

0011.00

## 2022 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: BANK OF TENNESSEE

PAGE: 25 OF 25

Respondent ID: 0000021573

Agency: FDIC - 3

VIRGINIA BEACH CITY (810), VA

MSA: 47260

Upper Income

0438.00

OKANOGAN COUNTY (047), WA

MSA: NA

Moderate Income

9703.01

SNOHOMISH COUNTY (061), WA

MSA: 42644

Median Family Income 110-120%

0520.07

KANAWHA COUNTY (039), WV

MSA: 16620

Upper Income

0021.00

LARAMIE COUNTY (021), WY

MSA: 16940

Moderate Income

0007.02

## 2022 Institution Disclosure Statement - Table E-1

PAGE: 1 OF 1

## Error Status Information

Respondent ID: 0000021573

Institution: BANK OF TENNESSEE

Agency: FDIC - 3

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	281	281	0	0.00%
Small Farm Loans	13	13	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	790	790	0	0.00%
Total	1,086	1,086	0	0.00%

## Footnote:

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

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

## Loan to Deposit Ratio

## Bank of Tennessee

March 31, 2021	83.93%
June 30, 2021	82.60%
September 30, 2021	79.82%
December 31, 2021	78.30%
March 31, 2022	74.25%
June 30, 2022	82.28%
September 30, 2022	86.21%
December 31, 2022	86.49%
March 31, 2023	90.67%
June 30, 2023	95.25%
September 30, 2023	94.09%
December 31, 2023	93.29%

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

NONE

Responses to Comments

NONE